

Factors Associated With How Long People Would Like to Live

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Abstract

This article examined the factors of how long people would like to live involving 462 respondents aged 40 years and older in Malaysia. Data collected through an online self-administered survey indicated that 75% of the respondents would like to live at least 80 years and on average most people would like to live 81 years. Rural respondents, those who agreed that they have a loving family, those who agreed that they want to continue working for as long as they can, respondents who believed that they will not need long-term care at 65 years and older, and those who may consider living in an assisted living facility were more likely to want to live at least 80 years compared with respondents who did not agree. Efforts should be targeted at promoting healthy lifestyle and providing more employment opportunities for older persons.

Keywords

aging, life expectancy, years to live, retirement, logistic regression

Introduction

Many people would like to live as long as they possibly can and that they would go to any extent in the name of longevity. However, equally as many would say that they would like to live as long as they have their health because the odds of living a long life that is good, healthy, and meaningful are slim as people reach their twilight years.^{1–5} The fact is that people are living longer now than ever before which contributes to longer life expectancy and that while people may die later, they do not age slower. This phenomenon which leads to the changes in the population structure coupled with declining fertility will result in an aging population.^{6–9} Hence being in good health, having a loving family and caring friends, having a meaningful purpose in life,^{10–12} and being financially prepared^{13,14} may be of important considerations when deciding the ideal number of years to live.

Increase in life expectancy means longer time spent in retirement or beyond working age years. It could also imply increased vulnerability to diseases and disabilities, financial pressure, and poverty,^{15,16} especially so in Southeast Asian countries including Malaysia due to inadequacies and lack of coverage of the retirement and old-age benefits.^{17–22} In addition, the weakening of informal family-based old-age support will add to the pressure, even more so

on elderly women because of their longer life expectancy than men and therefore more likely to be living alone.²³

The perceived extent of one's remaining life time or subjective life expectancy (SLE) affects individual's behavioral intentions and behaviors in a variety of areas including economics decisions such as savings and consumption,²⁴ health, work, and retirement planning.^{25–27} Evidence suggests that a person's overall psychological well-being is associated with how much people perceive their lives as being meaningful^{28–30} and the perceived time they have left to happily do the things they want to do.^{31,32} Older adults were found to have more favorable experiences with their friends and neighbors in such a way that they help to alleviate the feeling of loneliness and worry, while at the same time provide them with a feeling of usefulness and individual respect within the community.^{11,33}

Past evidence indicates that high subjective well-being (such as life satisfaction, absence of negative emotions,

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optimism, and positive emotions, having supportive relationship) causes better health and longevity and increases one's sense of security about surviving future health crises.^{34,35}

Questions on how long people expect to live and what are the chances of living to a certain age, have enabled past researchers to capture people's perceptions of time horizon,³⁶⁻³⁸ as well as their perceptions of aging.³⁹ Grounded in the uniquely human ability to monitor time, the socioemotional selectivity theory posits that the perception of time plays a fundamental role in individual's selection and pursuit of social goals, which in turn influences one's attention, memory, decision-making, and emotional experience, hence affecting his or her social preferences and the composition of social networks.^{40,41}

How prepared are people to live long and face the challenges ahead? A national survey conducted by AgeWave and Genworth Financial⁴² of people aged 18 years and older in the United States found that on average Americans say they would ideally like to live 92 years and that they are over 5 times more worried about being a burden on their family than dying. However, another study by Bowen and Skirbekk⁴³ found that 17.1% of young and middle-aged adults in the United States preferred to live less than the average life expectancy of 80 years. Although there was no relationship between preferring a life shorter or longer than average life expectancy and age, sex, or education, significant difference was found between having positive or negative old-age expectations on how long people want to live.

Globally, the average life expectancy at birth shows an increasing trend over the years. Data from World Economic Forum⁴⁴ indicate that the average life expectancy at birth in developed countries in North America, Europe, and in Asia including Japan, South Korea, and Singapore is at least 80 years. Similarly, the average life expectancy at birth in Malaysia, a developing country in Southeast Asia, has also improved from 72.3 years in 2000 to 74.4 years in 2012 and 75.0 years in 2018.

Earlier studies on life expectancy have focused on the factors influencing life expectancy or SLE and its association with actual mortality, retirement intentions, and behavior.^{26,27,45,46} There have been no studies related to expected life expectancy or death being conducted in Malaysia, although there is a growing interest in issues concerning aging and retirement. Thus, this study is an attempt to gauge some understanding of how long people in this country would like to live in relation to a number of personal characteristics, social integration indicators, and beliefs about future life.

Method

Study Design and Participants

Data for this study were collected in May 2015 to January 2016 using an online self-administered questionnaire

involving Malaysians aged 40 years and older. Since this was an exploratory study to a nationwide survey on aging and retirement in Malaysia, a convenience sampling approach was adopted. However, efforts were made to include the different segments of the population in the sample.

Instrument

A self-administered questionnaire consisting of 26 items which was adopted from the 2010 AgeWave and Genworth Financial⁴² gathered information on the respondents' characteristics which include sex, age, place of residence, employment status, ethnicity, and statements related to aging and retirement. All of the respondents' background variables were categorical. Respondents were also asked on various aspects of aging and life in retirement such as having a meaningful purpose in life, loving family, caring friends, financial independence, contribution to society, the need for long-term care, and whether they would consider living in an assisted living facility such as retirement village. For this, eight statements were measured on a 5-point Likert-type scale but for purposes of analysis were reduced to two, namely, *disagree* and *agree*. Two dependent variables related to how long people would like to live were examined using the following question/statement: (1) "In your opinion, what would be the number of years, most people in Malaysia would like to live?" and (2) "Ideally I would like to live at least 80 years." While item (1) was an open-ended question, item (2) was a dichotomous response of either *disagree* or *agree*.

Statistical Analysis

Multiple linear regression analyses were performed on the number of years most people in Malaysia would like to live for the total sample as well as for each of the three age groups. Logistic regression analysis was subsequently carried out to examine the determining factors of respondents who would like to live at least 80 years. The respondents' socio-demographic characteristics and statements related to aging and life in retirement were included as independent variables.

Results

There were 462 completed questionnaires available for analysis. The distribution of respondents by sex, place of residence, and ethnicity seems to reflect that of the general population (Table 1). Majority of the respondents were working at the time of the survey with about 60% of their current or previous employment in professional jobs. In terms of age, 47% of the respondents were aged 40 to 49 years and 15% aged 60 years or older.

Table 2 shows the number and proportion of respondents who agreed with the eight statements related to aging and retirement. Overall, respondents were very positive about life, especially with regard to having a meaningful purpose in life, a loving family, and caring friends. A high proportion of

Table 1. Profile of Respondents.

Variables	%
Sex	45.0
Male	
Female	
Place of residence	71.4
Urban	
Rural	
Ethnicity	64.7
Malay	
Non-Malay	
Current work status	74.0
Working	
Not working	
Current/previous job	60.2
Professional	
Nonprofessional	
Age, years	
40–49	47.0
50–59	38.0
60 and older	15.0
<i>N</i>	462

Table 2. Respondents Who Agreed With the Statements Related to Aging and Retirement.

Statement	Agree (%)
I am leading a meaningful purpose in life	90.5
I have a loving family	90.7
I can still contribute to society	89.0
I continue to have caring friends	85.5
I am financially independent	79.7
I will continue working as long as my mental and physical capability permit	74.5
I may consider living in an assisted living facility	61.3
I believe I will not need long-term care at age 65 and older	51.5

them were financially independent and that they would like to continue contributing to society. Slightly more than half of the respondents were of the opinion that they will not need long-term care at age 65 years and older, while 61% reported they were willing to live in an assisted living facility such as retirement/nursing home.

Figure 1 displays the percentage distribution related to question (1), “What would be the age that most people in Malaysia would like to live?” The mean and median were 81 and 80 years, respectively. There is a small proportion of the respondents who were of the opinion that most people would like to live 100 years and longer. For item (2), the data indicate that 74.5% of the respondents would like to live at least 80 years.

Multiple linear regression was performed on the number of years most people would like to live with the

characteristics of the respondents and statements related to aging as independent variables. The analysis also included item (2), the statement “Ideally I would like to live at least 80 years” as an independent variable. No multicollinearity was found to be correlated for the items in the independent variables.

Table 3 shows the result of the full model and the reduced model in which the latter included only those independent variables found significant in the full model. There is no difference in the R^2 value for the two models, suggesting that the reduced model provides an equally good fit in explaining the determinants of how long most people in Malaysia would like to live. Respondents in professional jobs and those who ideally would like to live at least 80 years had a positive effect while living in an urban area, having a loving family, and willingness to live in an assisted living facility showed an inverse relationship with the number of years to live.

Separate analyses were then performed for the three age groups, namely, 40 to 49 years, 50 to 59 years, and 60 years or older to see if there are differences influencing how long people would like to live. For respondents aged 40 to 49 years, only one significant determinant was observed, namely, that respondents who were currently working had a positive effect on how long people would like to live. Similarly, only one significant determinant was found for the group aged 50 to 59 years, that is, respondents having professional jobs had a positive influence on how long people would like to live. For respondents aged 60 years and older, being male and having caring friends had a significant positive effect, while being a Malay and currently working had an inverse relationship with the number of years most people would like to live (Table 4).

The data were further analyzed by examining the item “Ideally, I would like to live at least 80 years” which had a response *agree* or *disagree* using logistic regression analysis. As mentioned earlier, about 75% of the respondents agreed that they would like to live at least 80 years. Table 5 presents the results for both the full and reduced models. Urban respondents were 50% less likely than rural respondents to agree that they would like to live at least 80 years. Respondents having a loving family, those who believe they will not need long-term care at age 65 years and older, respondents who will continue working as long they can, and those who will consider living in an assisted living facility were significantly more likely to agree that they would like to live at least 80 years compared with respondents who did not agree with the respective statements.

Discussion and Conclusions

In this study, two questions regarding how long Malaysians would like to live were examined. The first question asked for the respondents’ opinion on the number of years most people would like to live. The data showed that the mean and median age were 81 and 80 years, respectively, which are

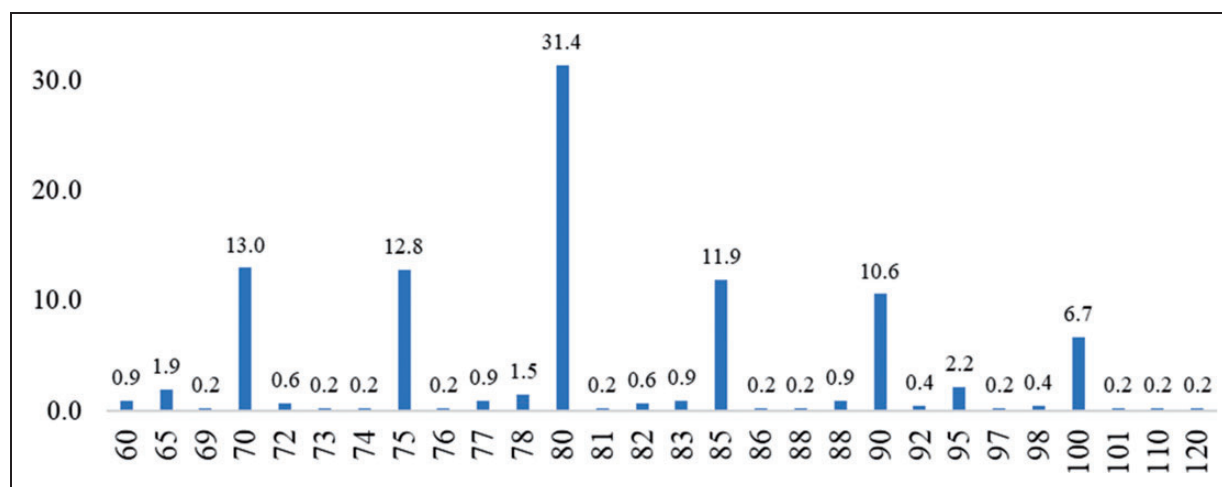


Figure 1. Distribution of age that most people in Malaysia would like to live.

Table 3. Factors Associated With the Number of Years Most People Would Like to Live.

Variable	Full model		Reduced model	
	Coefficient	z-statistic	Coefficient	z-statistic
<i>Background characteristics</i>				
Male	-0.805	-0.969		
Urban	-1.933	-1.921***	-2.204	-2.243*
Malay	-1.582	-1.836***	-1.627	-1.932***
Professional	2.411	2.613**	2.368	2.625**
Currently not working	-0.326	-0.251		
50–59 years	-0.213	-0.240		
60–69 years	-0.496	0.334		
70 years and older	1.794	0.824		
<i>Dimensions of aging</i>				
I am leading a meaningful purpose in life.	0.122	0.067		
I have a loving family	-3.490	-2.050*	-3.614	-2.510*
I continue to have caring friends	-0.477	-0.352		
I am financially independent	2.181	1.915***	1.919	1.885***
I can still contribute to society	-0.343	-0.224		
I believe I will not need long-term care at age 65+	-0.630	-0.740		
I will continue working as long as my mental and physical capability permit.	1.709	1.759***	1.674	1.765***
Ideally I would like to live at least 80 years	4.382	4.314**	4.222	4.328**
I may consider living in an assisted living facility	-1.632	-1.912***	-1.679	-2.009*
R ²	.100		.094	

Significant at 1%; *Significant at 5%; *Significant at 10%.

about 5 years longer than the average life expectancy at birth in Malaysia in 2018. The second question asked whether respondents would like to live at least 80 years and the result indicated that about 75% of them agreed. This suggests that individual's preference for wanting to live at least 80 years seemed to reflect their opinions on the number of years to live among the general population.

Examining the factors of the number of years most people would like to live, the results suggested that the individual preference to live at least 80 years and having a professional job had a positive influence on the number of years most people would like to live. In contrast, living in an urban area, having a loving family, and respondents who may consider living in an assisted living facility had an opposite effect

Table 4. Factors Associated With the Number of Years Most People Would Like to Live by Age-Group.

Variable	40–49 years		50–59 years		60 years and older	
	Coefficient	z-statistic	Coefficient	z-statistic	Coefficient	z-statistic
Male	–0.055	–1.262	–0.025	–0.569	0.078	2.531*
Urban	0.070	1.308	0.003	0.051	–0.069	–1.850***
Malay	0.086	1.883***	–0.011	–0.237	–0.080	–2.505*
Professional	0.092	1.825***	–0.131	–2.604**	0.043	1.212
Currently working	0.206	3.967**	0.044	0.854	–0.256	–7.077**
I am leading a meaningful purpose in life	–0.042	–0.429	0.099	1.017	–0.058	–0.851
I have a loving family	0.029	0.314	–0.004	–0.040	–0.024	–0.379
I continue to have caring friends	–0.010	–0.144	–0.093	–1.289	0.102	2.002*
I am financially independent	–0.051	–0.840	0.068	1.122	–0.020	–0.480
I can still contribute to society	–0.096	–1.191	0.085	1.061	0.009	0.154
I believe I will not need long-term care at age 65+	0.045	0.992	–0.030	–0.657	–0.014	–0.436
I will continue working as long as my mental and physical capability permit	0.049	0.941	–0.085	–1.613	0.044	1.206
Ideally I would like to live at least 80 years	–0.040	–0.749	–0.001	–0.028	0.036	0.972
I may consider living in an assisted living facility	0.067	1.457	–0.024	–0.522	–0.050	–1.553
R ²	.087		.032		.150	

*Significant at 5%. **Significant at 1%. ***Significant at 10%.

Table 5. Factors Influencing Respondents Who Would Like to Live at Least 80 Years.

Variable	Full model		Reduced model	
	Coefficient B	Exp (B)	Coefficient B	Exp (B)
Male	0.151	1.163		
Urban	–0.842	0.431**	–0.737	0.479**
Malay	0.161	1.174		
Professional	0.413	1.511		
Currently working	0.112	1.119		
50–59 years	0.142	1.153		
60–69 years	0.710	2.034		
70 years and older	0.185	1.203		
I am leading a meaningful purpose in life	–0.046	0.956		
I have a loving family	1.797	6.034**	1.459	4.303**
I continue to have caring friends	–0.164	0.848		
I am financially independent	0.292	1.339		
I can still contribute to society	–0.557	0.573		
I believe I will not need long-term care at age 65+	1.250	3.492**	1.239	3.452**
I will continue working as long as my mental and physical capability permit	0.907	2.476**	0.862	2.368**
I may consider living in an assisted living facility (e.g., retirement village)	0.677	1.967**	0.682	1.977**

**Significant at 1%.

on the number of years people would like to live. It would be reasonable to argue that individuals who would want to live long are of the opinion that others would also like to live long and those having professional jobs would have the financial security for them to be able to live long comfortably. The pressure of urban living and the prospect of having to live in an assisted living facility may have influenced the respondents into thinking that most people in Malaysia do not want

to live long. However, it is surprising to observe the negative effect of having a loving family on the number of years people would like to live which needs further investigation.

The logistic regression on whether the respondents would like to live at least 80 years indicated that urban respondents were significantly less likely than rural respondents to agree that they would like to live at least 80 years. This may be explained by several factors associated with city living such

as the pressure of hectic life, high cost of living, and environmentally unfriendly condition. This is consistent with a study by Kyte and Wells⁴⁷ and cited that people living in rural areas experience less stress, have more time to relax, able to do flexible work, and spend less money compared to people in the urban areas. Expectedly, the study found that having a loving family was 4 times more likely to want to live beyond 80 years than those who do not have a loving family. Respondents who believe that they will not need long-term care at age 65 years and older, that they will continue working as long as their mental and physical capability permit, and respondents who may consider living in an assisted facility such as retirement village and nursing home were at least twice more likely to want to live at least 80 years compared to those with negative expectations. These positive expectations are indicative of the respondents' independence and confidence in terms of financial and old-age well-being. These findings are indeed consistent with earlier studies.^{43,48}

Technological advancement, good health-care facilities, and positive attitudes about life will improve the likelihood of older people to continue to live. Older people who expect to live longer intend to work longer because they want to sustain their financial independence and well-being in old age.^{26,49} Work is important in ensuring their active participation in society and contribution to the economy; hence, efforts should be targeted at providing more employment opportunities for older persons. Attention should be focused on healthy and active aging strategies through promotion of healthy lifestyle and self-care.

It should be noted that this study has its limitation in terms of the data collection which was based on convenient sampling of individuals having access to online survey.

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