## How long do World Bank retirees live?

After a careful review of this email, I would like to offer some critiques and recommendations to address the raised concern regarding the world bank (WB) retirees' life expectancy.

Bottom line up front, my review suggests that comparing the WB retirees' average age of death with the average life expectancy of the US population reaching the age of 65 today does not necessarily imply WB retirees' lower life expectancy.

First of all, the given data includes WB retirees that have passed away in the last six years at any age. It means that this data consists of the retirees who have passed away at ages younger than 65, whereas the US life expectancy data only considers those who have lived to the threshold of 65 years old. Since each year a person lives means they s/he survived multiple potential causes of death, life expectancy can actually increase with age. Additionally, the given data do not differentiate the birth year of the retirees. In contrast, the US life expectancy data is given for the populations that belong to the same cohort (born in the same year and same gender). Moreover, in this email, the deceased population during the last six years has compared with the US population's life expectancy reaching 65 years old today. It should be noted that life expectancy has been increasing globally because of medical advances, public health initiatives, and better health behaviors earlier in life. For example, in 1960, the average 65-year-old could only expect to live to 78.3 years old, while it is projected that by 2060, the life expectancy will increase to 88 years-old. Subsequently, a WB retiree's life expectancy reaching 65 today should be higher than the sample group of retirees in the given distribution. It is necessary for a more consistent comparison to:

- exclude data related to the retirees who have passed away at ages younger than 65
- compare the life expectancies of WB retirees of the same cohort with the US life expectancy data of that specific cohort.

It also worth mentioning that, since the life expectancy data are known to be left-skewed, I would recommend using the median measure of the death ages instead of the average (mean) measure for such comparisons.

Several other factors, including but not limited to gender, ethnicity, race, environment, and job category, might influence a sample population's life expectancy. For example, Female human life expectancy is considerably greater than that of males. In this email, the average WB retirees' age of death is not gender-differentiated and does not offer any demographic information about deceased retirees. Assuming that this sample data includes all WB offices worldwide, the racial and ethnicity distribution could be significantly different from the US population. Thus, a direct comparison of WB employees' life expectancy and the US population may result in a misleading conclusion and should be done with more caution.