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The 100-Year Life: Living and Working in an Age of Longevity, by Lynda Gratton and Andrew Scott

A guide to ‘happy ever after’ assumes an affluence enjoyed by the girl in Pulp’s hit, says Danny Dorling

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Source: Alamy

Affluenza: the assortatively mated couple will ‘keep their eye on what matters’

This is a book written for a clique of readers who believe that “leaving this world knowing that your children are financially secure is a comfort to most parents”. The fictional “average” people it presents graduated from college in 1965 or 1992, when in reality the great majority would have left school at 15 or 16. Apparently, members of this clique will have to make huge savings, but they will earn so much in the future that they will be able to do this, and also finance a large mortgage and “other major expenditure”. Which presumably is a euphemism for private school fees.

Lynda Gratton and Andrew Scott's assumed readership is one in which "as people age their income grows, as wages keep pace with inflation. Over time there are productivity gains and people get promoted and achieve greater responsibility." This book is clearly not aimed at the typical American, for whom wages have fallen so sharply in recent decades, or for readers anywhere where the vast majority of people are never promoted to achieve great responsibility.

Silicon Valley has Stanford and Caltech, and Boston has MIT and Harvard; according to this book, London's creative cluster is located around the twin hubs of the [Royal College of Art](#) and Central Saint Martin's. The authors predict that assortative mating among the affluent will increase.

Remember [Jarvis Cocker's immortal line](#) about the girl who had a thirst for knowledge and studied sculpture at Saint Martin's College? Apparently she no longer wishes to sleep with common people, but will be part of a "highly skilled partnership, finding interesting work for two". She will need to be beautiful and ensure that her partner is beautiful because "beautiful people get hired sooner, promoted quicker" and are paid more than the average-looking. Gratton and Scott suggest that such beauty is inherited, along with high intelligence and low neuroticism, by which I suspect they mean empathy. Were this all true it would be bad news for the cosmetic dentistry, plastic surgery and private education industries.

Apparently family will become more important than ever, to allow the affluent assortatively mated couple to "keep their eye on what matters, budget their time and energy, live healthfully, and to make deliberate choices – sometimes tough ones – about work, travel, household management and community involvement". Here, community means the small group you are fortunate enough to find yourself among, charity replaces society, and tax is characterised as a "curse".

For the successful businesswoman of the future: "One day you are engaged with a charity, the next working in the community, and another serving on a board." You will find the "legally binding nature of a marriage contract"

attractive, given your investment in a business/marriage partner for your very long future life.

Much that is contentious is presented here as inevitable simple truth, from the necessity of “working into your 70s or even 80s” to the need to always have more money if you live longer; meanwhile, young people are not buying a car or getting a home or starting families today because they are, apparently, “keeping their options open”. *The 100-Year Life* is not aimed at a young audience or one much concerned with the society they live in.

The word poverty is mentioned only once in this book. It is seen as the fate of those who do not work hard enough due to lack of aspiration and/or ability. It is mentioned in passing that such unfortunates might in future suffer a life that is “nasty, brutish and long”. For the reader, the key choices to make are “what level of income do you need to be happy, and how much do you want to leave as an inheritance”. Most of us have far more pressing concerns. The very large majority, who are not the target of this book, are dismissed as “the less fortunate”.

Fortunately, *The 100-Year Life* is largely a work of fiction. It contains very few references. One, which is described as the best summary of the current demographic consensus, dates from 1975. There are many other errors and omissions, including simple mathematical mistakes on rates of return.

The academic value of this book is that it reveals the beliefs of so many of those who govern and employ us. It does this inadvertently. Gratton and Scott, professors of management practice and economics, respectively, are both based at the [London Business School](#). Presumably they circulate in their own clique, a community of like-minded, well-off London businesspeople. People who might believe that they will be OK if they follow its advice. People who don't worry much about most other folk, and who wish you didn't either. As they stress, “fundamentally this is a book about *you* and how you can plan your life”. The elevator pitch of *The 100-Year Life* is: stop thinking of others and start thinking of yourself, and

carefully choose a future life partner who will also be a business partner who helps you maximise how much you earn over the many years to come.

Or you could get a life. [Help the aged](#) and you help yourself. One time they were just like you. Nothing lasts for ever.

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The 100-Year Life: Living and Working in an Age of Longevity

By Lynda Gratton and Andrew Scott

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