

UK life expectancy continues to fall

By Dennis Moore
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Figures produced by the Institute and Faculty of Actuaries (IFA) show that life expectancy has fallen by around six months in England and Wales.

IFA conclude that life expectancy for men aged 65 has fallen from 87.4 years to 86.9 years, and for women from 89.7 years to 89.2 years.

The fall in longevity appears to be a trend, with last year's analysis showing a decrease in life expectancy by two months. Compared to 2015 data projections, life expectancy is down by 13 months for men and 14 months for women.

The IFA data is produced annually on behalf of the insurance industry and is used to price insurance products that are linked to life expectancy. These include life cover, annuities, and pensions, including defined benefit schemes, used to value pension promises made to members.

Tim Gordon, chair of the Mortality Projections Committee for the Continuous Mortality Investigation, who carried out the IFA study, said, "It's now widely accepted that mortality improvements in the general population since 2011 have been much lower than in the earlier part of this century. Average mortality improvements between 2000 and 2011 were typically over 2% per year but have since fallen to around 0.5% per year."

Actuaries said evidence that life expectancy was slowing down started to emerge in 2010-11. Though the IFA would not commit as to why longevity is falling, some analysts suggest that there is a link between decreased life expectancy and austerity—with the then soon-to-be Tory prime minister David Cameron inaugurating the "age of austerity" in 2009—as the result of factors such as cuts to the National Health Service (NHS), increasing rates of diabetes, dementia and obesity.

The growth of life expectancy is now considered by some experts to have ground to a halt, and there is

increasing evidence that prolonged austerity is a major factor.

Sir Michael Marmot, director of University College London (UCL) Institute of Health Equality, said it is "entirely possible" austerity has had an impact, while dismissing the idea that humans are reaching the limits of their natural lifespan. In 2017, Marmot's UCL research, utilising data taken from the Office for National Statistics (ONS), showed that the rate of increase in life expectancy had dropped by 50 percent since 2010.

Last year, four senior academics, after analysing official mortality data, accused the Department of Health of ignoring concerns about a potential link between death rates and underfunding of the NHS and social care.

The Independent Review of the State Pension Age, "Smoothing the Transition," published by the Government Actuary's Department in 2017, examined life expectancy and the "sustainability" of the pensions system. Written by John Cridland, a former director-general of the Confederation of British Industry, no less, it predicts increases in the age when an individual is entitled to the state pension.

From this year, the state pension age will increase for both men and women, to reach 66 by October 2020. Further increases are planned, raising the state pension age from 66 to 67 between 2026 and 2028. This is justified by the government based on its claims that life expectancy is increasing.

Fall in life expectancy benefit pensions companies and the state, who must pay out pensions. If people die earlier, they will not receive pension payments, with those working now under the age of 45 having to wait until they are 68 before they can draw their pension. A Department for Work and Pensions document suggests that those who are now under 30 may not be able to access their pensions until they reach 70.

Aon, the professional services risk management company, estimates that the downgrading of life expectancy could potentially remove 2.5 percent of the liabilities from a defined benefits (DB) pension scheme. A DB pension is one in which a secure income is paid out for life, and which increases each year. These pensions, often linked to large organisations such as those in the public sector, are under attack and are being replaced by inferior Defined Contribution schemes.

The Cridland report complains, “If the proportion of older people—past State Pension age or more generally over 65 goes up, then other things being equal so does the burden on working age people of supporting older people not in work.”

In order to justify cutting pension rights, a general theme in ruling circles and the pro-capitalist media is the demonization of sections of the elderly who have benefited from pensions such as final salary schemes. They are traduced as part of the baby boomer generation who have “never had it so good” and that such pension rights for all are “unsustainable.”

What is sustainable for the ruling elite and their political representatives is predicated entirely by the imperatives of the profit system, that puts the continued enrichment of a super-rich few before the needs of both old and young.

Further analysis of ONS stats confirm that the worst affected by falling life expectancy are those living in the most deprived areas across all age ranges.

A study published this week by two academics, Torsten Kleinow, associate professor in actuarial mathematics and statistics at Edinburgh’s Heriot-Watt University, Andrew Cairns, a professor at the university and director of the Actuarial Research Centre, and a Herriot Watt PhD student in actuarial mathematics, Jie Wen, looked at ONS data from November 2018 that “consists of death counts and mid-year population estimates for 10 socio-economic groups, distributed by level of deprivation.”

The authors found, “It is widely acknowledged that life expectancy in the UK and other countries is linked to socio-economic variables, with the rule of thumb being that those who are best off in life live the longest. The data for England published recently by the Office for National Statistics reinforces that rule, but also allows us to quantify this statement and investigate

how large the differences in mortality rates are—and how differences are changing.”

They note “that survival probabilities to age 90 have increased for women in all socio-economic groups, but they have improved the most for the least deprived. In fact, the chances of surviving to age 90 in the most deprived areas have remained flat since 2009. The gap is widening. It is also remarkable that there is almost perfect ordering by socio-economic group.”

It summarises, “[T]here are substantial differences between mortality rates in different socio-economic groups. This is reflected in life expectancies, chances of surviving to old age, and infant mortality. There is no evidence that the mortality gap is closing, although it might have stopped widening further.”

After 10 years of austerity in the UK, the human cost is devastating. A 2017 joint report by Oxford and Cambridge Universities and the University of London concluded that savage cuts to the NHS and Social Care provision could result in nearly 200,000 “excess” deaths by the end of 2020 in England.

The savagery has reversed a trend that saw life expectancy improving in the six years prior to 2010. The ONS shows that of the 20 countries examined, it was only the United States that has potentially worse life expectancy outcomes than the UK. After all the progress made in the 20th century in improving health care, the eradication of disease, and achieving overall better living conditions, it is an indictment of capitalism that life expectancy in the UK—one of the richest countries in the world—is now falling.

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