

Club Vita's Top Charts

February 2020

Issue 18: Seasonal mortality and socio-economic status

Question:

Are seasonal mortality rates different for different socio-economic groups?

Answer:

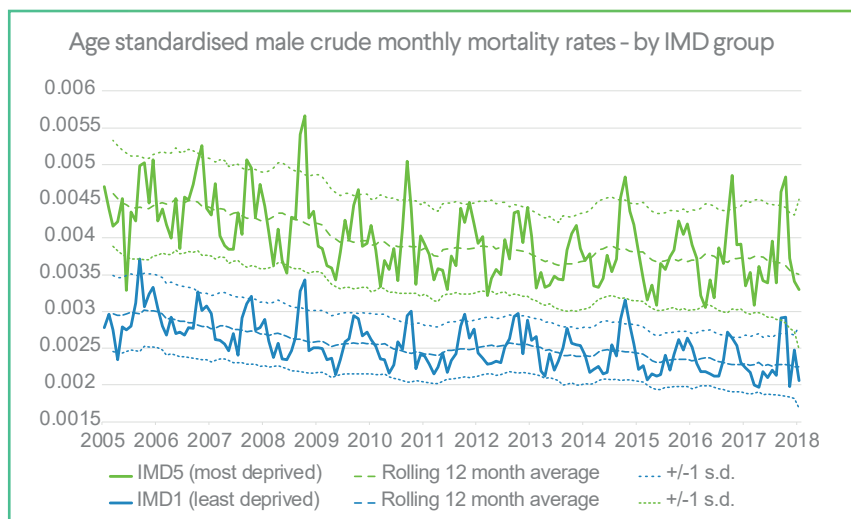
Yes, mortality rates for people living in more deprived areas of England and Wales are both higher and more volatile than for those in less deprived areas.

The chart below shows the progression of **age standardised mortality rates** for people living in the most deprived 20% and the least deprived 20% of the UK (measured by the **Index of Multiple Deprivation**).

The first thing we notice is that the most deprived areas see much higher mortality rates than the least deprived areas. This results in the well documented effect of more deprived areas having lower life expectancies.

The second thing we notice is how 'spikey' both lines are. This shows significant differences in mortality rates between different months. The peaks generally coincide with the winter months, indicating that people are more likely to die in the winter than the summer (a topic of a previous **Top Chart**). We can also see that for both groups the highest peaks are generally followed by the deepest troughs; the mortality rates fall as, on average, people who were able to survive harsh winters are healthier.

The third thing we notice is that the range of mortality rates is bigger for the more deprived group. Mathematically, this makes sense, as it is the result we would expect from the higher mortality rates from the less deprived group. However, the human side of this is that there will be a bigger increase in the deaths in the winter months in the more deprived group.



Key takeaways:

- As expected, age standardised mortality rates are higher for the more deprived areas of the UK
- Mortality rates are higher in winter months
- More deprived areas see a greater variation in mortality rates between winter and summer months

If people from more deprived areas are more susceptible to winter conditions, a series of harsh winters could see a very different trend emerge for longevity improvements for lower socio-economic groups compared to higher socio-economic groups.

The key questions are:

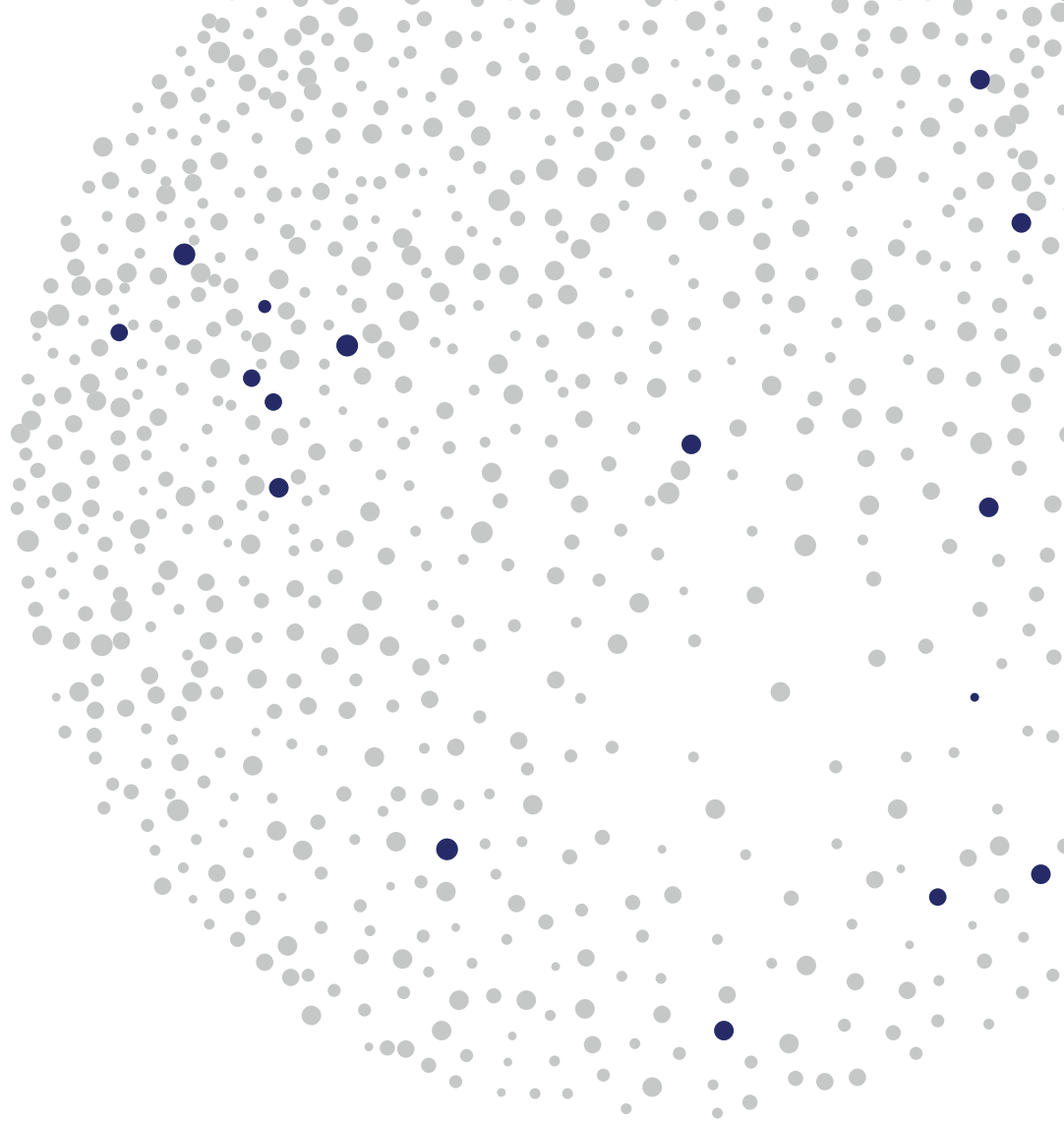
- How has this affected the specific members of your pension scheme?
- And how should you allow for this in your future projections?

What do you think?

Please post your questions in our **Friends of Club Vita** discussion group on LinkedIn.



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