

Press release

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Social inequalities and poor health impact on working life expectancy

A report by Professor Les Mayhew, of Cass Business School, London, and presented to a joint meeting of the Actuarial Profession and the International Longevity Centre UK, argues that despite an acceptance that increasing life expectancy will mean increasing working life expectancy, inequality and poor health will have a serious and detrimental effect on people's ability to work.

The report, Increasing longevity and the economic value of healthy ageing and working longer, finds that those with the longest working life expectancy at age 50 have a higher standard of education, are home owners, married or co-habiting and in reasonable health. By contrast, reasons for economic inactivity in the same age range included poor health and caring responsibilities, eg staying at home to look after older relatives or sick partners.

Professor Mayhew said: "It is all very well to argue that increasing longevity means people will have to work longer, but if a significant proportion of those people are unable to work for reasons of ill health, it will do little to alleviate the problems we face. If healthy life expectancy does not increase concomitantly with life expectancy then there is a very real danger that healthy people of working age could become a scarce commodity."

He continued: "We need, therefore, to ensure that people stay healthy longer and it is important to investigate strategies to achieve this. Tackling societal inequality, long associated with poor health, is certainly an option as are campaigns to improve public health. But this does not necessarily mean increased NHS spending. A complete cessation of smoking, for example, would yield a considerably increase in healthy life expectancy and economic benefits than a 50% increase in health care spending."

He concluded: "One of the UK's great achievements is that people are increasingly living longer. The downside of this that the total support ratio of workers to the numbers of young and old people is in decline. If ill-health presents a barrier to the extension of working life, it will also prevent a barrier to the economic benefits this extension would provide."

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