

# Club Vita's Top Charts

August 2019

## Issue 14: Early signs of a longevity bounce back in the UK in 2019?

### Question:

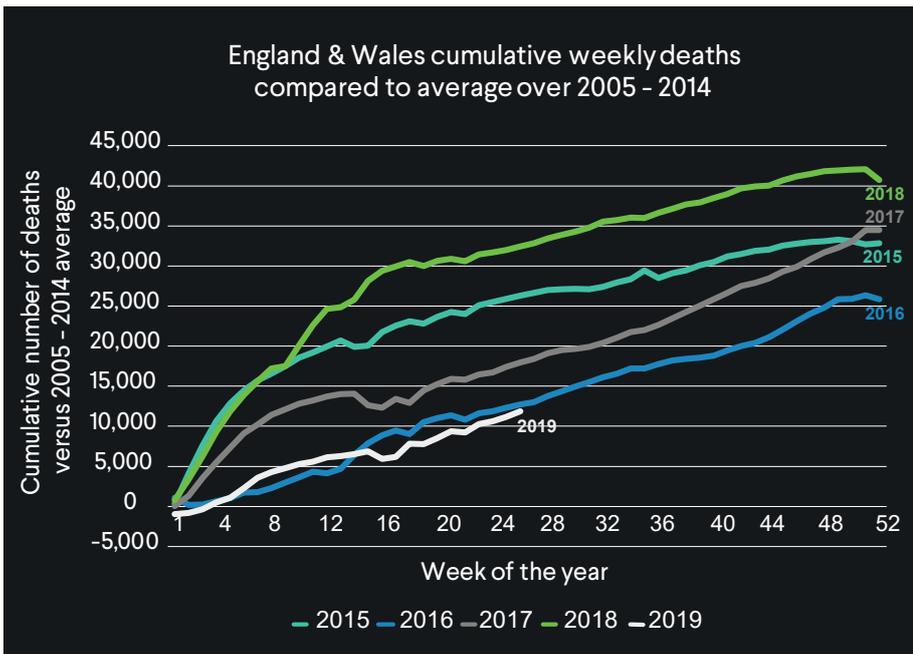
How has the first half of 2019 compared to recent years in terms of the number of deaths experienced?

### Answer:

So far, so good (in the conventional sense of good meaning fewer deaths!).

In recent years the UK has experienced relatively high rates of mortality, with harsh winters, flu seasons, stalling advances in cardiovascular treatment and austerity all having been touted as possible causes (see our recent [webinar](#) for more on possible causes). In contrast, 2019 has been a relatively light year for mortality so far.

The chart below shows the cumulative weekly deaths in England & Wales for each year since 2015, relative to the average over 2005 to 2014. We can see that 2019 is shaping up to be the lightest year in death terms for half a decade, and that's despite the ageing population meaning that you'd expect an increase in annual deaths each year if mortality rates stayed the same.



### Key considerations:

- So far, 2019 has seen fewer deaths compared to recent years (even despite the aging population).
- If the rest of 2019 continues in this way, we could see a noticeable bounce back in longevity improvements.

The higher rates of mortality experienced over the last few years have led to a slowdown in increases in life expectancy (although Club Vita's and other analysis has shown that this slowdown has not been experienced uniformly across society), leading to a reduction in liabilities for many pension schemes.

The key questions are:

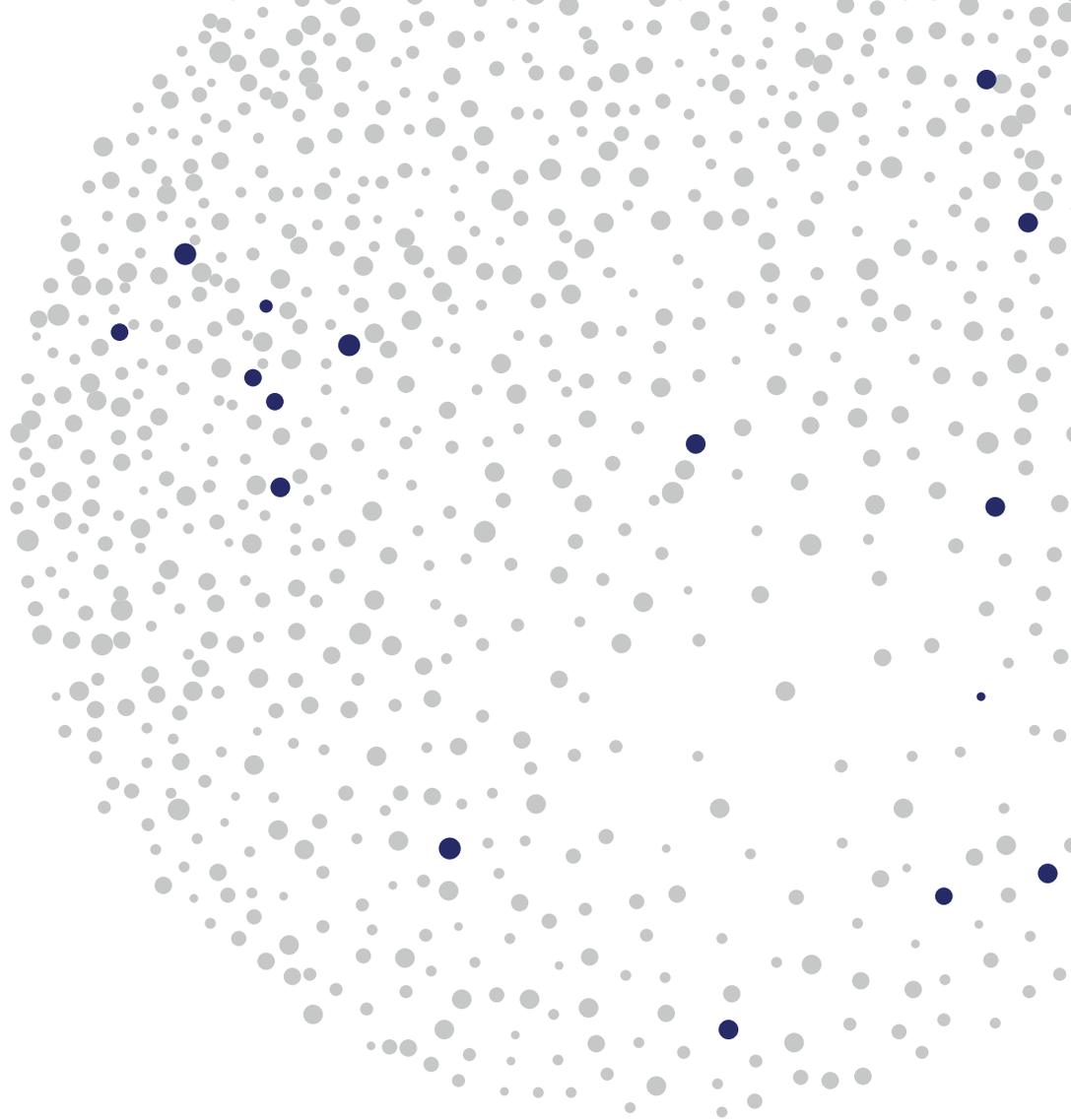
- Will the rest of 2019 pan out as the beginning and result in a 'bounce back' to higher improvements or will, for example, the [early flu epidemic which hit Australia](#) during the Southern Hemisphere's winter (often a bellwether for the UK) result in a poor end to the year?
- Will these effects be experienced differently by different sections of society?
- How much should these changes filter through to a change in liabilities for pension schemes?

### What do you think?

Please post your questions in our [Friends of Club Vita](#) discussion group on LinkedIn.



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