



20-year range in healthy life expectancy at birth between wealthiest and poorest areas

- **Modest improvement in life expectancy overshadowed by falls in healthy life expectancy, says Just Group**

Official figures showing life expectancy in England edging higher have been cautiously welcomed despite a fall in the amount of time people are expected to live in good health across all levels of income.

Retirement specialist Just Group said that the latest Office for National Statistics data¹ presents a mixed picture of how the country's health is recovering from the coronavirus (COVID-19) pandemic.

Between 2022-24, life expectancy at birth rose across all wealth levels (deprivation deciles) compared to 2019-2021 for both men and women, although it was still lower in the most deprived decile compared to the period immediately before the pandemic (2017-19).

But the ONS estimate that healthy life expectancy (HLE) decreased across all wealth levels compared to 2019-21 with the greatest decreases found in the more deprived areas. HLE decreased by 3.2 years for females and 2.2 years for males in the most deprived decile, but also by 1.8 years for females and 1.2 years for males in the least deprived (wealthiest) decile.

There is a significant equality gap between deprivation deciles. Life expectancy at birth for males was 10.4 years lower in the most deprived areas compared to the least deprived and 8.1 years for women. Similarly, the divide in healthy life expectancy between the most and least deprived areas was 19.4 years and 20.3 years for men and women, respectively.

David Cooper, director at retirement specialist Just Group, said the figures show a widening inequality, not just in how long people live, but how long they live in good health.

"A woman in the least deprived area of England can expect, on average, to live around eight years longer than her counterpart in the most deprived areas; for men that gap is 10 years," he commented.

"Even more striking is the discrepancy in healthy life expectancy – both men and women in the least deprived areas of England can expect to enjoy, on average, around twenty years more in healthy life expectancy than their counterparts in the most deprived areas.

England 2022-24	Male LE	Female LE	Male HLE	Female HLE
Most deprived areas	73.2 years	78.3 years	49.8 years	48.2 years
Least deprived areas	83.6 years	86.4 years	69.2 years	68.5 years
Gap	10.4 years	8.1 years	19.4 years	20.3 years

“Inequality represents a huge challenge because those from poorer areas are more likely to be forced out of the workforce earlier due to ill health, while also having fewer financial resources to fall back on before reaching State Pension age.

“It sharpens the focus on the adequacy and flexibility of retirement income solutions. People may need access to their pension savings earlier, or in a more tailored way, to bridge gaps in income and support changing health needs over time. At the same time, the growing period spent in later life with complex health conditions reinforces the importance of planning for care, which remains one of the most significant – and often underestimated – financial risks in retirement.”

The ONS figures are useful for policymakers trying to understand current health trends across the whole population because they are based on historic mortality and assume no impact from future medical breakthroughs or lifestyle improvements. A 65-year-old living in the same areas would be expected to have a significantly higher age of death because their life expectancy depends only on death rates beyond their age, whereas survival from birth is based on death rates at every age.

ENDS

Enquiries

Media

Lucy Grubb, Head of Corporate Communications

Temple Bar Advisory

Vanessa Newland, Group PR Manager

Alex Child-Villiers

Sam Livingstone

Telephone: +44 (0) 1737 827 301

Juliette Packard

press.office@wearejust.co.uk

Telephone: +44 (0) 20 7183 1190

Notes to Editors

1 – ONS, Healthy life expectancy by national area deprivation:

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthinequalities/bulletins/healthylifeexpectancybynationalareadeprivationenglandandwales/between2013to2015and2022to2024>

About Just

Just (Just Group plc) is a specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage more than £30 billion of customers' retirement savings and has helped customers release over £7 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

The information contained in this press release is intended solely for journalists and should not be relied upon by private investors or any other persons to make financial decisions.

