



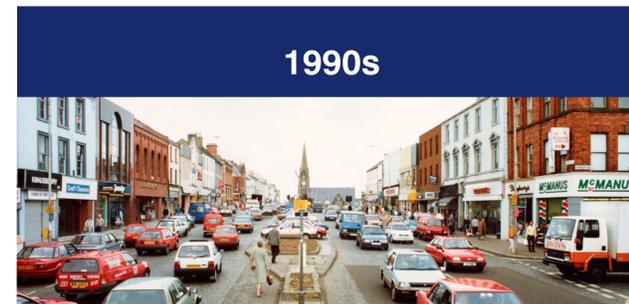
1960s



1970s



1980s



1990s

Twice as many people born in Scotland in 1964 than in 2002

2,818,341

Ireland's population low point - 1961

1964 baby boom



Economic transformations in the Crown Dependencies lead to high levels of in-migration and rapid population growth

Scotland and Northern Ireland experience consistently high levels of out-migration. Scotland's population declines

children represented **31%**

of the population in Northern Ireland - 1971

1976 - number of deaths exceeds number of births in England, Scotland and Wales

Infant mortality rates are gradually decreasing

Guernsey's population increases by 10% in a decade



Increasingly, migration plays a key role in driving demographic change

1991 - in the Isle of Man, island-born population becomes a minority

'The Celtic Tiger' Ireland experiences unprecedented levels of in-migration

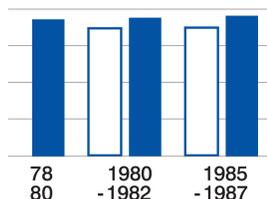


1961-71

Median age decreases in Northern Ireland, Jersey, Scotland, Ireland and the Isle of Man

Life expectancy and healthy life expectancy are growing

MALE FEMALE



Child (0-15) dependency ratio

higher than

Pensionable age dependency ratio



1971-81 Guernsey's dependency ratio decreases from 65 to 55 "dependants" per 100 working age population

Life Expectancy gender gap (UK)

1982: 6 years
2012: 4 years

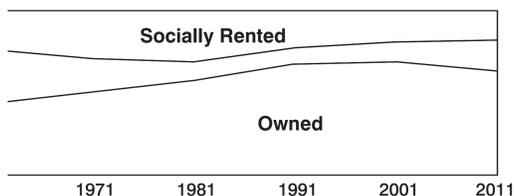


Women's life expectancy remains higher than men's across BIC... but the gender gap is narrowing

Life expectancy in Scotland is consistently lower than in other parts of the UK

increasing (until the 1990s ...)

in England and Wales are changing



The higher the dependency ratio the smaller the relative 'earning base' of a population

Highest recorded dependency ratio was in the Isle of Man in 1976 - 86.9 (per 100 working age population)

In Ireland, 45,481 people received a contributory state pension in 1970. By 2015 this figure grew to 361,725

UK healthcare spending increased more than threefold between 1983 and 2012



Generation Y (born between 1980 and 2000) tends to view the social security system as purely redistributive (not a provider of social insurance across the lifetime)

Households are becoming more numerous

In Jersey spending on old age pensions from the Social Security Fund more than doubled between 1999 & 2015

Population ageing is one of the key drivers of societal change in Europe. Increasing numbers of people living to a very old age is an achievement of modern science and healthcare. But it brings challenges which necessitate a response. (Commission of the European Communities' Renewed Social Agenda, 2008)

Population ageing can no longer be ignored ... But the social and economic implications of this phenomenon are profound, extending far beyond the individual older person and the immediate family, touching broader society and the global community in unprecedented ways. (Ban Ki-moon in UNFPA and Help Age International's Ageing in the Twenty-First Century report, 2012)