

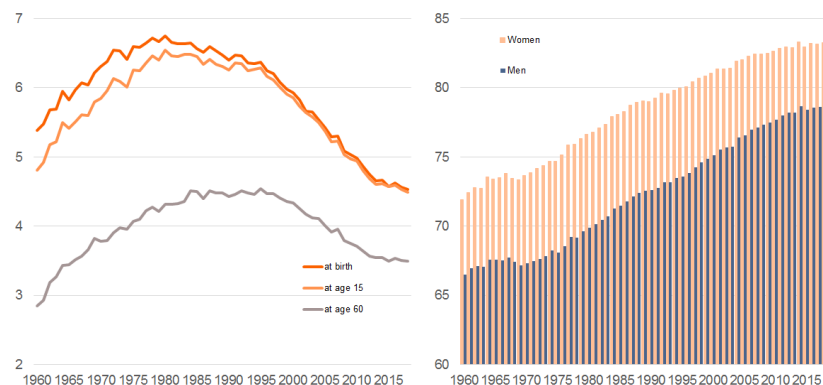
GERMANY: WOMEN LIVE LONGER - BUT MEN CATCH-UP

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Women have a significantly higher life expectancy than men – but in Germany the lead has shrunk from 6.8 years to 4.8 years in the last forty years. On average, women live longer than men. In Germany, the difference at birth was 4.8 years, according to the latest figures from the Federal Statistical Office: The average life expectancy of a newborn girl has risen to a new record of 83.3 years, while it is 78.5 years for a newborn boy. However, this gap has shrunk considerably in recent decades. In 1980 it was still 6.8 years. Since then, the life expectancy of women has "only" risen by 6.6 years and thus less strongly than that of men, who can record an increase of 8.9 years.

Figure 1 – Difference* in life expectancy between men and women and development of life expectancy at birth (in years)

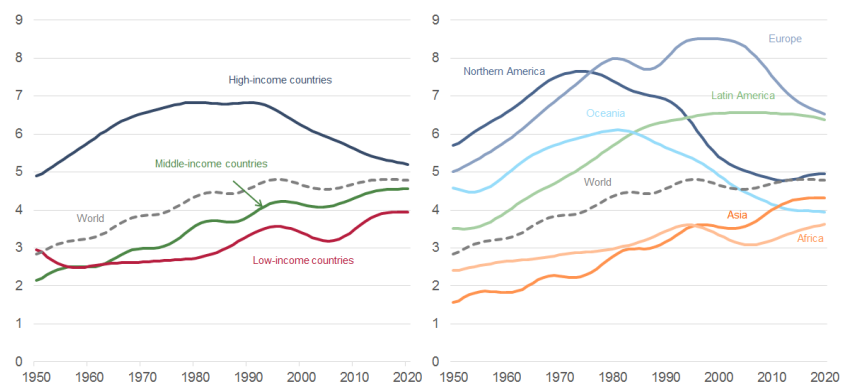


*Former territory of the Federal Republic of Germany.

Sources: Human Mortality Database, Statistisches Bundesamt, Allianz Economic Research.

However, this development can be observed not only in Germany but also in high income countries in general, where the difference has narrowed from 6.8 years to 5.2 years since 1980. Pioneers were the USA, where the decline began in the mid-1970s, followed by Canada. In low and middle-income countries, where communicable diseases continue to cause the most deaths, the difference has continued to increase and only recently has a turning point become apparent in some countries. This is particularly true for Latin America.

Figure 2 - Differences in life expectancy between men and women (in years), by income group and region



Source: UN Population Division, World Population Prospects, The 2019 Revision, Allianz Economic Research.

The causes of the differences in life expectancy have not yet been fully researched. In addition to biological factors, different lifestyles are likely to play a significant role. For example, women seem to have a stronger immune system than men, which should contribute to their higher life expectancy. The most recent example of this is the significantly higher mortality of men from corona disease, as has already been observed in past SARS and MERS outbreaks. In addition, men are generally more prone to risky behavior than women, have more accidents and are less health-conscious, i.e. they smoke and consume alcohol more often, are more prone to obesity and, in addition, seek medical advice less often and later than women.

Changes in precisely these behavioral patterns, coupled with the reduction of risk factors, are likely to have contributed to the fact that life expectancy for men in industrialized countries has developed much more dynamically than for women. For example, measures to improve road safety, in particular the introduction of compulsory seat belts, have led to a significant reduction in the number of fatal road accidents involving an above-average number of young men. The same applies to the number of accidents at work, which has also been declining for years due to occupational safety regulations and the use of new technologies.

At the same time, the behavior patterns of women and men have converged in some respects. While a trend towards more health-conscious behavior has become apparent among men in the industrialized countries, not least thanks to a large number of information campaigns, the trend among women has long been in the opposite direction. This is particularly true of smoking behavior, one of the major risk factors for cardiovascular, respiratory and cancer diseases. Germany is no exception: while the proportion of smokers among men has fallen from 48% to 26.9% since 1975, among women it has only fallen from 23% to 18.8%. If one also takes into account another negative factor influencing the development of life expectancy, the rampant lack of physical activity, there is little indication that the trend towards a greater convergence of life expectancy will reverse in the near future: Among 18 to 29 year-olds, for example, just under 57% of men but only 45% of young women stated that they exercised at least 150 minutes per week at least moderately.

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