

**Impact
socioeconomic in
mortality in malaysia
health and social care
essay**



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CHAPTER 1 INTRODUCTION 1. 1 Background of study 1. 1. 1 Mortality

rate BusinessDictionary. com defined mortality rate as the probability that an individual belonging to a specific set, characterized according to age or some other factor such as occupation, will die. Mortality rate is one of the basic determinants deliberated in setting life insurance premium rates.

(BusinessDictionary. com) Mesle & Jacques (2006) explains that overall all countries have been affected by the development or progression in life expectancy. They even include a table that reviews the mortality level perceived in all countries which has the population of more than 15 million and this includes Malaysia. Based on their table, Malaysia is recorded to have the life expectancy at birth of seventy-three percent (73%). According to Chang, Kit, Ann, Nagaraj, Peng, & Zulkifli (1987), mortality in Peninsular Malaysia has arrived to a level that is rather equivalent to the existing low mortality countries. They also suggested that it is a good idea to relate the variations in mortality level and disparities in Malaysia over time with the variations in development indicators and health-related policies. 1. 1.

2 Population at old ages World Population Ageing (2009) mentioned that the issues correlated to population ageing and older persons of 60 years have played a prominent role in the three major international population discussions organized by the United Nations over the past quarter period.

The U. S. Bureau of Census (1996) estimated, by the year 2025 the phenomenon of ageing would have spread through the North American Region and also the Asian region (Sim, 2001). World Health Organization (2003) stated that, about 400 million older people will be living in

industrialized countries and the rest one and a half billion live in the less-developed world. By 2050, Asia is expected to have 20 percent of its
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population over the age of 60 years, compared to the global percentage of 16 percent (Sim, 2001). J. T. Arokiasamy stated that, now the population of 60 years in Malaysia is already become 1 million and after few eras it will be increased to 1.5 million people. In 2000, Malaysian people that are of the age 65 and over is around 1 million and after 25 years it can become 2.7 million (Arokiasamy, 1997).

1. 1. 3 Impact socioeconomic in mortality in Malaysia

There are already many research papers that look into the factors of socioeconomic on old ages. The important factors are such as age, gender, education, income, occupation, marital status and whether it's set in the rural area or urban (McDaid, 2003). Xia (Feb 2007) states that even though mortality are due to socioeconomic factors and have been a common issue for many countries around the world but the relationship keeps on being unclear whether is it already proven for old ages. One of the causes that lead to this is the previous medical condition that could not determine the sensitivity relationship between the lower socioeconomic status and mortality risk (Xie, Feb 2007). The increase in socioeconomic changes in Malaysia over the last few years will subsequently be influencing a decrease in birth rates in the next 30 years from 36.1 to 23.2 and gradually increasing the total population elderly by the year (Taha, 2003). The factors of socioeconomic that seem to be important in increase the socioeconomic changes are include age, gender, race and ethnicity, education, occupation, religion and health behaviors (Brown R. L., April 2003). According to Malaysian Ageing issue (1997), other factors of changes of socioeconomic status are the increase in the level of income and the marital status of the elderly which will result in healthier lifestyle thus bringing a decrease in mortality rates.

1. 1. 4 Pensioner mortality experience in Malaysia

In Malaysia, <https://assignbuster.com/impact-socioeconomic-in-mortality-in-malaysia-health-and-social-care-essay/>

only government workers with pensionable status will be given with pension scheme managed and financed by the Government to protect them from any events that may occur but that is not likely or intended to happen. The employers and employees will have to subsidize to the employees a provident fund of the social security organization. It is a state of working in the public sector where it is a part of a pension benefits. The benefits that they will have are pension benefit, survivor benefits and disability benefits. Pension benefit is to be known as the most important benefits. This scheme is known as Derivative Gratuity and Derivative Pension. There are 3 types of pension benefit which are service pension, service gratuity and cash award in lieu of leave. Each rate depends on the period of time they have been working for the government and also the last salary that they had received. The amount of maximum pension of three fifth (3/5) for the last salary has been received (after a service of 30 years or 360 months of working for the public sector). For service gratuity, the actual calculation will be of a 7.5% multiply with number of months of working for the public sector x the last salary received. The calculation for pension is: $\frac{1}{600} \times (\text{number of months of working for the public sector}) \times (\text{the last salary received})$ Meanwhile for Disability pension is an extra benefit granted to a Government officer who has health problem and need to retire earlier but the health problems due to the course of performing his official duty, in contracting a disease to which he is exposed by the nature of his duty and enduring to an injury because of travel accident. To obtain the pension benefits, employees must reach the age of 55 years but according to The Minimum Retirement Age Act the age had changed to 60. The minimum age to retire for men is 50 years and 45 years for women and also has work at least for 10 years in the sector including a <https://assignbuster.com/impact-socioeconomic-in-mortality-in-malaysia-health-and-social-care-essay/>

probationary period of three years before qualifying for a pension. 1.

2Problem StatementIn general, there are many issues of mortality of pensioners related to socioeconomic factors. The major issue in this research there is no known data based on pensioner mortality rates in Malaysia.

Based on the research by Elizabeth Breeze and Andy Sloggett (1999), they stated many analyses have already been done in defining the mortality changes of old people by many types of socioeconomic factors but they less recognize how the mortality rates of all people in this world in any specific age have improved through the time. Their hypothesis, as the age

Socioeconomic Circumstances has hampered the study of historical mortality trends. The second issue is the lack of data on the socioeconomic factors at

old ages. Elizabeth Breeze (1997) mentioned that another issue of the mortality at old ages is a lack of information of socioeconomic status for

people that already retired. Haiyan Zhu (2007) stated that normally the connection of the old ages already missing. It can explain that the data for the retiree does not exist anymore because there is no connection with the retiree anymore since they are no longer important compare to those who

are contributing at the workplace. Once the people are no longer in the workforce, all the data and information about them disappears and this puts the researcher or analyst in a hard situation to make analysis in predicting

mortality rates at old ages because they don't have enough data to make their research. The last issue of this topic is the lack of studies of the pattern

mortality by socioeconomic factors at old ages or pensioner. According to

Haiyan Zhu (2007), there have many examinations already done on the

impact of socioeconomic factors but generally they only focus on before 65

years, they do not adequately address the oldest-old or pensioner

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population. This has happened because of the effect of less data at the old ages. In this paper, we aim to evaluate the impact of socioeconomic factors on mortality rates and to find the best estimation for projecting their pattern.

1. 3 Research Question

1. 3. 1 What is the pattern mortality among pensioner by socioeconomic factors?
1. 3. 2 What are the main factors of socioeconomic that affect mortality among pensioner?
1. 3. 3 What is the best estimation for projecting mortality among pensioner by socioeconomic factors?

4 Research Objectives

1. 4. 1 To identify the pattern mortality among pensioner by socioeconomic factors.
1. 4. 2 To identify the main factors of socioeconomic that affect mortality among pensioner.
1. 4. 3 To determine the best estimation for projecting mortality among pensioner by socioeconomic factors.

1. 5 Significance of Research

The significances of this study are mainly toward the quality of life and wealth generation in Malaysia. First, this study can contribute to our governments, politicians and medical professions to overcome the impacts of socioeconomic factors at pensioner. In a major area of actuarial employment, this study can give benefits in projecting the future trends in mortality and longevity at old ages. Third, it also can be contributed to our society in order to improve their lifestyle.

Apart from that, this study will also benefit to the future researches as their guidelines and references.

1. 6 Scope and Limitation

The scope of this research is being appointed to the people in Malaysia who retired at the age 55 and pensioner that already die in a range of 1990 to 2011. Our scope also need their socioeconomic status, including their gender, occupation, marital status, ethnicity, employment status, and where they live during term of rural or urban. The limitation of this research is data accuracy, where the

data needed would be mortality rates based socioeconomic status of their life.