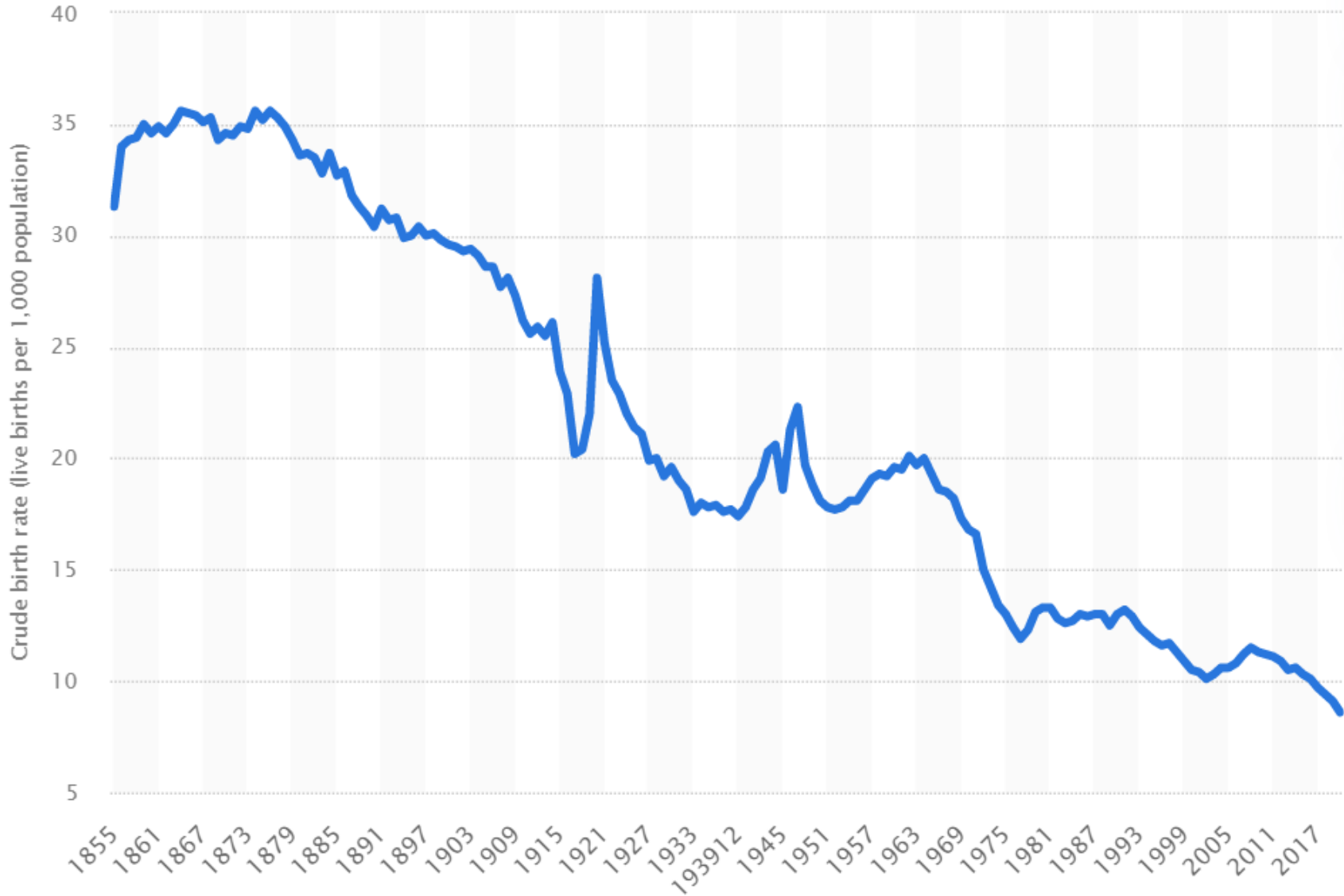


Horizon Scanning

Matthew Wardner

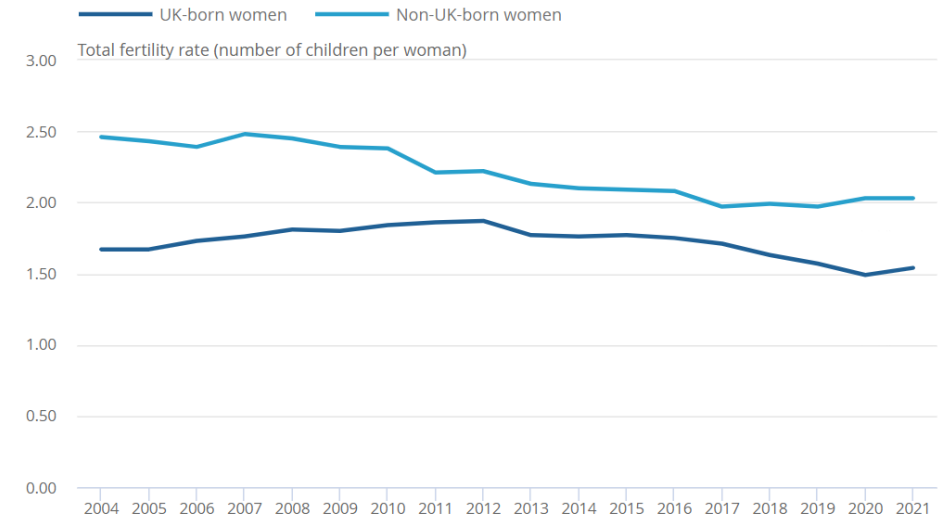
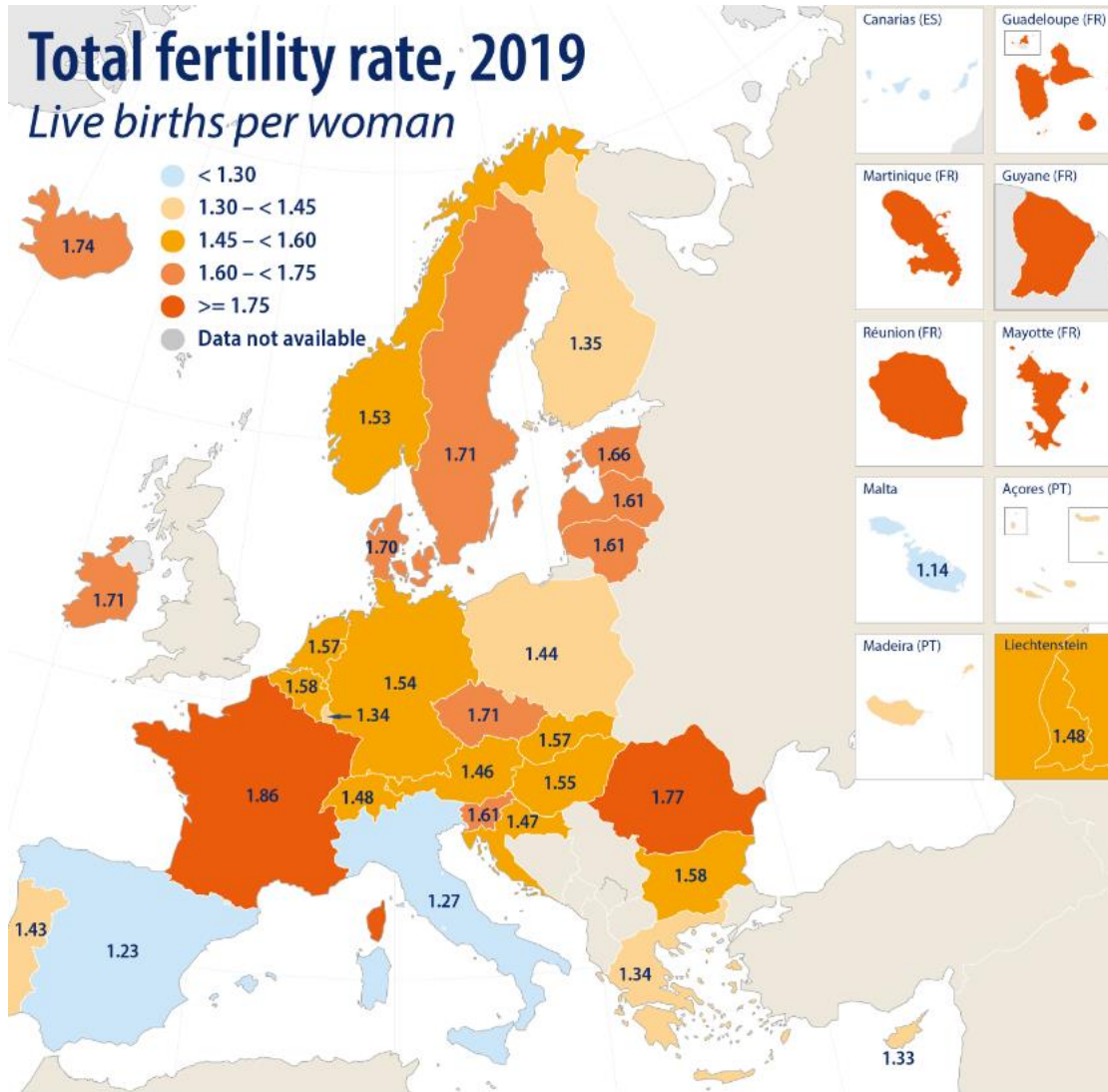
Managing Director, Inverroy Crisis Management

Birth rates in Scotland



Total fertility rate, 2019

Live births per woman



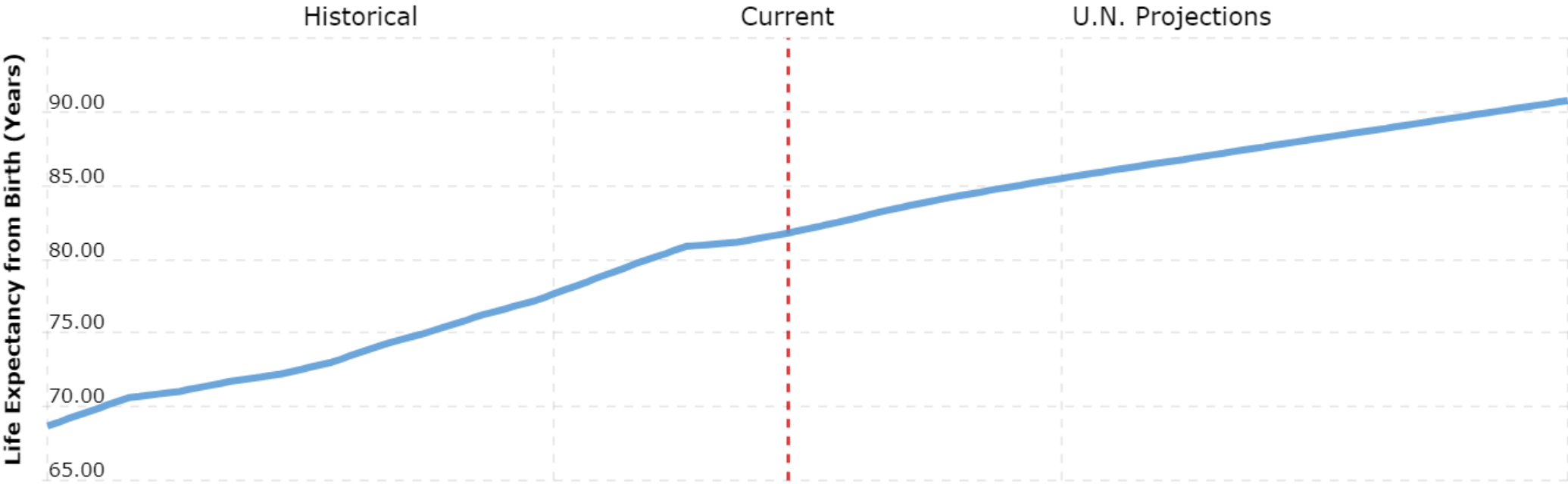
Source: Office for National Statistics – Births in England and Wales, and the Annual Population Survey (APS)

UK TFR in 2021 = 1.61

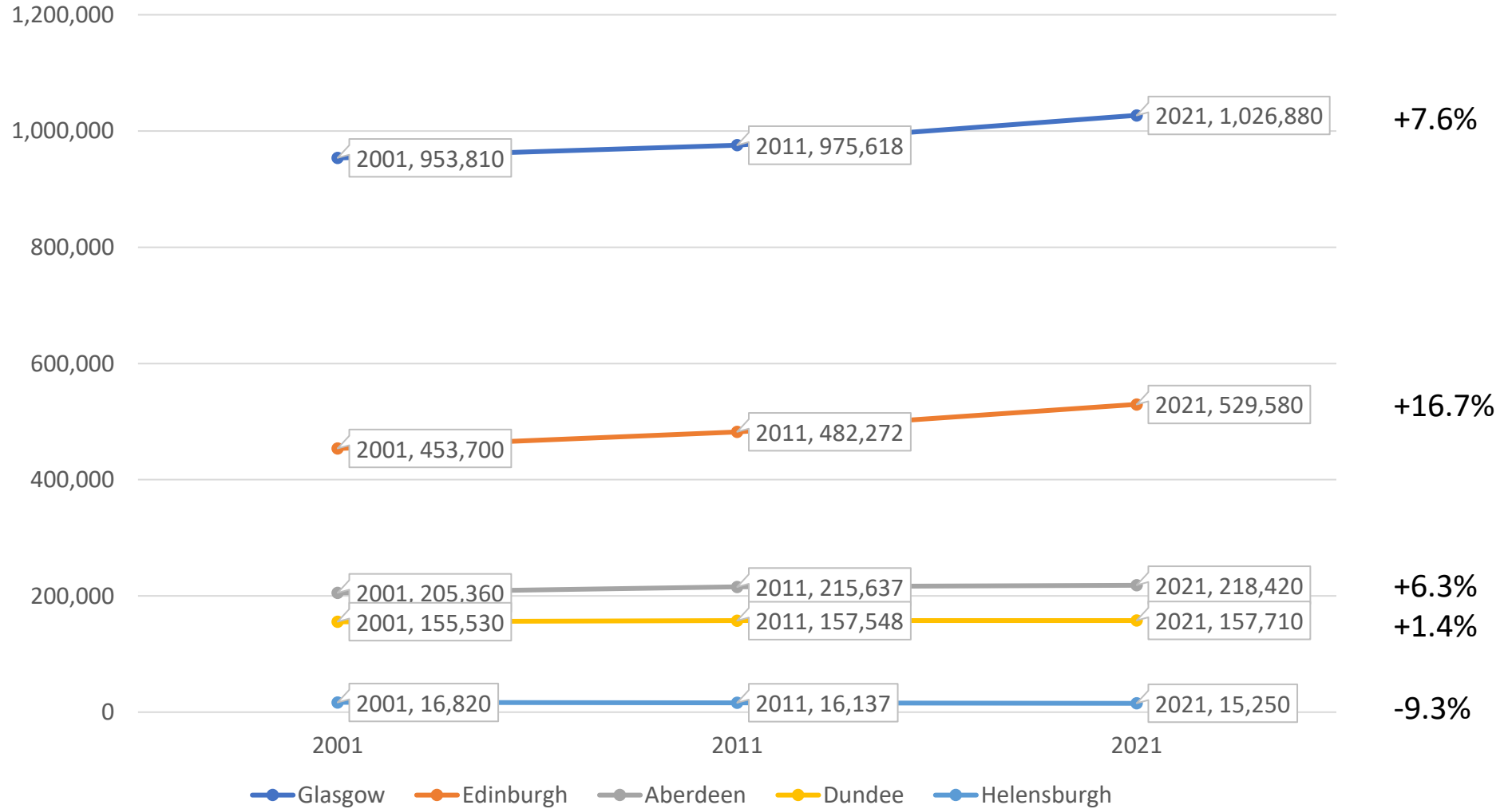
www.ons.gov.uk

Administrative boundaries: © EuroGeographics © UN-FAO © Turkstat
Cartography: Eurostat – IMAGE, 03/2021

UK Life Expectancy



Urban Populations in Scotland



So What?

- Who pays? Is the "triple lock" sustainable?
- Who provides welfare and social care?
- How do we attract key workers to non-urban settings?
- What is the impact on housing markets with an increased proportion of elderly?
- What is the impact on hospitality industry?

If you are part of wealth management or a provider of public services, are you able to plan for the future to head off some of these impacts?