

# England & Wales mortality monitor - COVID-19 update - week 25 of 2020

## **Background**

During the coronavirus pandemic we have been publishing weekly updates to the CMI Mortality Monitor. This update shows the position as at 19 June 2020 (week 25 of 2020), based on provisional deaths data published by the Office for National Statistics (ONS) on 30 June 2020. All updates are publicly available from the CMI pages of the Institute and Faculty of Actuaries website: <a href="https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor">https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor</a>.

We intend to reduce the frequency of mortality monitors, now that deaths are at a level close to what would typically be expected at this time of year. We describe our plan for future monitors on page 6, and also describe software that we are making available to Authorised Users so they can carry out their own ad hoc analyses.

## **Summary**

There have been around 63,200 more deaths in the UK from the start of the pandemic to 19 June 2020 than if mortality rates were similar to those experienced in 2019.

There were 3% fewer deaths registered in England & Wales in week 25 of 2020 than would have been expected if standardised mortality rates had been the same as week 25 of 2019. This is the first week since late March that mortality in 2020 has been lower than in 2019, however the difference is small and it is too early to tell whether this will persist.

The cumulative mortality improvement in England & Wales for 2020 is –11.0% as at 19 June 2020, compared to +0.1% as at 20 March 2020, before the coronavirus pandemic had a material impact.

#### **Notes**

Full details of the methods used for results based on the ONS data are included in <u>Working Paper 111</u>. Our analysis is based on Standardised Mortality Rates (SMRs). These adjust the provisional weekly deaths data published by the ONS to allow for changes in the age and gender distribution of the population over time.

We have included versions of Charts D and E from the standard quarterly monitor, which show results for males and females combined, for ages 20-100:

- Chart 1 (like Chart D from the quarterly report) shows cumulative standardised mortality for each year, relative to the average for 2010-2019.
- Chart 2 (like Chart E from the quarterly report) shows cumulative standardised mortality improvements for each year (i.e. the progression of annual mortality improvements over the course of each year).
- Mortality rates and mortality improvements vary by age, and the results shown are sensitive to the age distribution of the chosen standard population (the 2013 European Standard Population).

Our calculations rely on data for registered deaths, and we are conscious that in recent weeks deaths may have been registered earlier or later than in previous years. Consequently, comparisons of mortality between 2020 and earlier years may not be on a like-for-like basis. Also, results for individual weeks may not be consistent between years due to the timing of public holidays.

### Use of this document

Please note that the CMI disclaims any liability from use of or reliance on these calculations, including in relation to financial transactions such as longevity swaps; and the CMI does not guarantee that it will continue to publish updates. Please also see the reliances and limitations, disclaimer, and copyright notice on the final page of this document.

### **TAS** compliance

This paper is intended to analyse recent mortality in England & Wales. It complies with the principles in the Financial Reporting Council's Technical Actuarial Standard "TAS 100: Principles for Technical Actuarial Work". Any person using this paper should exercise judgement over its suitability and relevance for their purpose.



### Results

Chart 1 shows cumulative standardised mortality rates compared to the 2010-2019 average. Cumulative mortality to week 25 of 2020 is higher than cumulative mortality to week 25 in any year since 2006, and is 7.2% above the 2010-19 average. It was 1.9% below the 2010-19 average at week 12, before the coronavirus pandemic had a material impact. The highest value was 7.4% at week 23.

Chart 1: Cumulative standardised mortality rate compared to the 2010-2019 average

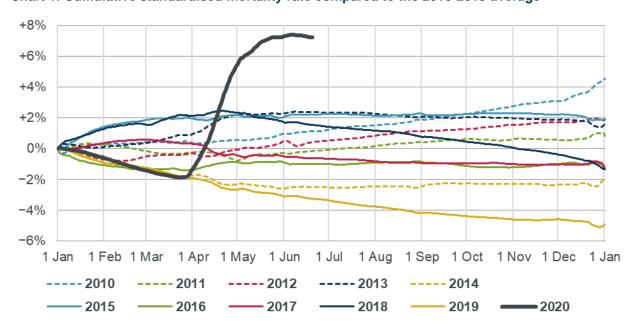
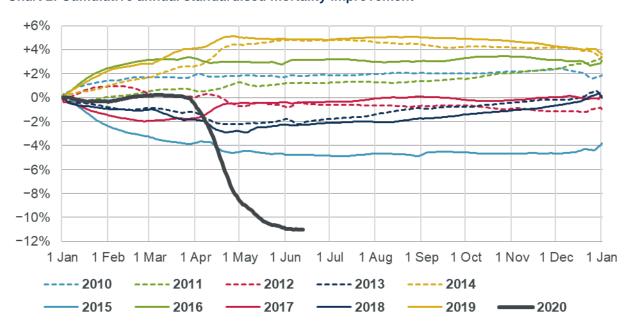


Chart 2 shows the cumulative annual standardised mortality improvement for 2020 and for the previous ten years. Note that Chart 2 shows cumulative improvements, so a higher value represents a higher improvement and lower mortality; whereas in Chart 1 a higher value represents higher mortality.

The cumulative mortality improvement is −11.0% as at 19 June 2020 (week 25 of 2020), compared to +0.1% as at week 12, before the coronavirus pandemic had a material impact. The lowest value was −11.1% as at week 24.

Chart 2: Cumulative annual standardised mortality improvement





# Impact of coronavirus on total deaths

The ONS data shows 783 deaths registered in week 25 "where COVID-19 was mentioned on the death certificate". The overall impact of the coronavirus pandemic on total deaths may be different:

- There may have been some deaths that were wholly or partially due to COVID-19 but where COVID-19 was not mentioned on the death certificate.
- Some deaths where COVID-19 was mentioned on the death certificate may not be "excess" deaths, as the deceased might have died from another cause in the same period, in the absence of the coronavirus.
- There may have been "forward mortality displacement": some deaths that occurred earlier in the pandemic would otherwise have occurred in this week.
- There may have been indirect impacts on deaths due to restrictions on movement due to the coronavirus; for example, changes in traffic, pollution and mental health.

To consider the possible impact of the pandemic on total deaths, we have estimated the number of deaths that we would have seen in week 25 of 2020 if the SMRs for each gender and age-group had been the same in week 25 of 2020 as in week 25 of 2019. As mortality in the first 12 weeks of 2019 and 2020 was similar, as seen in Charts 1 and 2, this gives a broad indication of "expected" mortality in the absence of the coronavirus pandemic<sup>1</sup>. We can then subtract the expected deaths from actual deaths to estimate the "excess" deaths that, in the absence of other likely causes, may be attributable to the pandemic.

We have not made any adjustment for differences in the timing of public holidays in 2019 and 2020. While such differences may affect expected, actual and excess results for individual weeks, positive and negative impacts for different weeks should cancel out over time in cumulative results.

Table 1: Comparison of COVID-19 deaths and "excess" deaths

Description	Deaths in week 25 of 2020			
	Male	Female	Total	
"Expected" registered deaths, if SMRs were the same in 2019 and 2020	4,906	4,681	9,586	
Actual registered deaths, from all causes	4,770	4,569	9,339	
"Excess" registered deaths (actual minus expected)	-136	-112	-247	
Registered deaths where COVID-19 was mentioned on the death certificate	392	391	783	
Excess as a proportion of expected	-3%	-2%	-3%	

<sup>&</sup>lt;sup>1</sup> Our calculation of excess deaths depends on the historical period that we use to estimate expected deaths. If we had used the average standardised mortality rates for 2015-19 rather than only 2019 to calculate expected deaths, without allowing for mortality improvements, then this would have reduced the excess deaths by 280 (from -247 to –528) in week 25, and reduced the cumulative excess at week 25 (shown in Chart 4) from 58,424 to 52,821, a difference of 10%. We reiterate our preference for using 2019 to estimate expected deaths in the absence of a pandemic, as 2019 and 2020 had similar mortality experience for weeks 1 to 12.



#### Table 1 shows that:

- Actual deaths in week 25 are 3% lower than expected: 3% lower than expected for males and 2% lower for females, compared to 3% higher for males, 6% higher for females, and 4% higher overall in week 24.
- This is the first week since late March that mortality in 2020 has been lower than in 2019, however the
  difference is small and it is too early to tell whether this will persist.
- Although excess deaths are negative, there were 783 registered deaths reported by the ONS where COVID-19
  was mentioned on the death certificate.

Chart 3 compares "excess" registered deaths and registered deaths where COVID-19 was mentioned on the death certificate in each week since week 13. While there were some deaths in weeks 11 and 12 where COVID-19 was mentioned on the death certificate, the level of excess deaths in those weeks is small compared to typical weekly volatility in deaths, so cannot be reliably estimated. Chart 4 is similar to Chart 3, but plots the cumulative numbers of deaths, since week 13.

The number of excess deaths was much higher than the number of deaths where COVID-19 was mentioned on the death certificate in weeks 13 to 17, but this is not the case in later weeks, and excess deaths have been lower than mentions of COVID-19 in weeks 21 to 25.

Chart 3: Comparison of deaths registered in each week (see text for details)

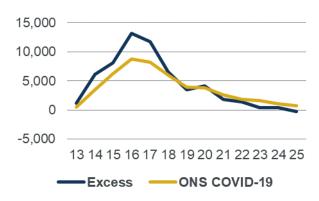
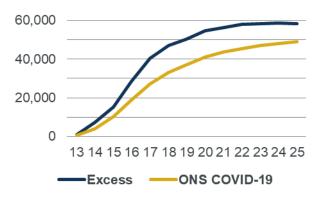


Chart 4: Comparison of cumulative registered deaths (see text for details)



Charts 5 and 6 show excess deaths as a proportion of expected deaths by age band for each week. This has tended to be higher for older age bands throughout the pandemic. We do not show results for ages below 45 as the relatively low numbers of deaths at those ages means that estimates of expected deaths would be unreliable. Similarly, we no longer show a table of excess mortality by age band, as the figures have become more uncertain as the numbers of deaths have reduced.

Chart 5: Excess as a proportion of expected in each week – males (see text for details)

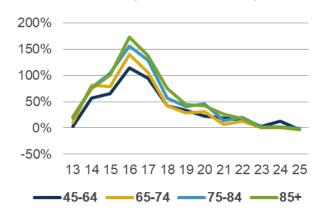
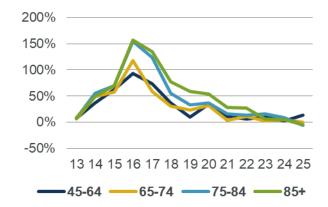


Chart 6: Excess as a proportion of expected in each week – females (see text for details)





## Deaths not reported yet

We have previously published up-to-date estimates of excess deaths, beyond the period covered by the ONS data, based on COVID-19 deaths from other sources. These estimates were reasonable earlier in the pandemic when large numbers of COVID-19 deaths were being reported after the period covered by ONS data, but have now become less relevant and reliable as the number of COVID-19 deaths has fallen significantly. At this stage of the pandemic, excess deaths could be materially affected not only by COVID-19 deaths, but also by improvements in non-COVID mortality rates, misattribution of cause of death, mortality acceleration, and statistical noise. We are no longer including an up-to-date estimate of deaths in this section.

Public Health England (PHE), for England, and the Department of Health and Social Care (DHSC), for the devolved administrations of Northern Ireland, Scotland and Wales, publish daily information on deaths of people who have had a positive test result for the coronavirus confirmed by a Public Health or NHS laboratory. We refer to this data as just "PHE data" in this report for brevity.

The PHE figures are not directly comparable to the ONS figures, and could be higher or lower for any given week. That is because, although the PHE definition for COVID-19 deaths is narrower than the ONS definition (as it is limited to those who have tested positive for the coronavirus), PHE may report on deaths before they have been registered.

Table 2 shows PHE figures for deaths in England & Wales to 19 June 2020, reported by 5pm on 28 June 2020. A further 982 deaths between 20 and 29 June 2020 were reported by PHE. The table compares the PHE figures to our estimates of excess mortality, from all causes. It shows that the relationship between the CMI and PHE figures varies significantly over time. The ratio has tended to fall, but is affected by public holidays.

Table 2 shows around 58,600 cumulative excess registered deaths in England & Wales by 19 June 2020. We estimate 63,200 excess registered deaths in the UK by the same date.

Table 2: Comparison of PHE's reported COVID-19 deaths with CMI's estimate of excess deaths

Period	PHE reported <sup>2</sup>	CMI excess	CMI ÷ PHE
Week 25 (13 – 19 June 2020)	950	-247	-0.26
Week 24 (6 – 12 June 2020)	1,173	402	0.34
Week 23 (30 May - 5 June 2020)	1,572	429	0.27
Week 22 (23 – 29 May 2020)	2,088	1,449	0.69
Weeks 18-21 (25 April - 22 May 2020)	12,262	16,080	1.31
Weeks 14-17 (28 March - 24 April 2020)	20,283	39,179	1.93
Weeks 10-13 (29 February - 27 March 2020)	1,126	1,350	1.20
TOTAL	39,454	58,642	1.49

### **Data sources**

The ONS provisional weekly deaths are available from

https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/datasets/weeklyprovisionalfiguresondeathsregisteredinenglandandwales

The PHE figures are available from <a href="https://coronavirus.data.gov.uk/">https://coronavirus.data.gov.uk/</a>

<sup>&</sup>lt;sup>2</sup> These figures reflect the revisions made by PHE to include deaths outside of a hospital setting, and cases identified through "pillar 2" testing: <a href="https://coronavirus.data.gov.uk/about">https://coronavirus.data.gov.uk/about</a>



# Mortality monitor – COVID-19 update – week 25 of 2020

June 2020

# **Future plans**

We publish two versions of the mortality monitor:

- We have published "quarterly" mortality monitors since Q4 of 2018, and intend to continue to publish these in the same format for the foreseeable future. We expect to publish the Q2 2020 monitor on 7 July 2020, when ONS provisional weekly deaths data for week 26 of 2020 should become available.
- We have published "pandemic" mortality monitors weekly since week 14 of 2020. We expect to publish the week 26 monitor on 7 July 2020, alongside the Q2 2020 quarterly monitor. After week 26, we intend to reduce the frequency of pandemic mortality monitors, with the following version being for week 28, on 21 July 2020.

Weekly mortality monitoring was valuable earlier in the pandemic, but there is less need for it now that excess mortality has fallen to close to normal levels. Our decision to reduce the frequency of the pandemic mortality monitors does not indicate that we think the pandemic is over, and we may increase the frequency of publication if we see higher levels of excess mortality (positive or negative) in future.

All mortality monitors are publicly available from the CMI pages of the Institute and Faculty of Actuaries website (<a href="https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor">https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor</a>) which will also show when we expect to release the next update to quarterly and pandemic monitors.

## **Mortality monitor software**

To compensate for the reduced frequency of the mortality monitor, we are today releasing a "beta" version of software that will allow Authorised Users to produce their own ad hoc updates whenever they wish. The software will produce the output that is included in the quarterly mortality monitors, including Charts 1 and 2 of the pandemic mortality monitor, but not calculations of excess mortality.

The software and an accompanying user guide are available from <a href="https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor">https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor</a>.

Although the mortality monitors are publicly available, the software is restricted to Authorised Users: employees of CMI subscribers, and researchers for non-commercial use. The CMI website has details of <a href="https://example.com/how-to-become an-Authorised User">how to become an Authorised User</a>, if you are not already.

# Mortality monitor - COVID-19 update - week 25 of 2020

June 2020

### **Reliances and limitations**

The purpose of the weekly mortality monitor is to provide regular updates on standardised mortality in England & Wales during the coronavirus pandemic, adjusting ONS data to allowing for changes in the size and age of the population.

The CMI aims to produce high-quality outputs and takes considerable care to ensure that the mortality monitor and the accompanying spreadsheet of results are accurate. However:

- We cannot guarantee their accuracy (see the Disclaimer).
- There is a reliance on the data published by the ONS and described as provisional.
- We have also applied judgement and assumptions in deciding on the calculation methods and the presentation of results.
- Anyone using the results of the mortality monitor should ensure that it is appropriate for their particular
  use, and note that care is needed when estimating full year experience from partial year experience.
  This is particularly true during the coronavirus pandemic.

**Disclaimer:** This document has been prepared by and/or on behalf of Continuous Mortality Investigation Limited (CMI). The CMI does not accept any responsibility and/or liability whatsoever for the content or use of this document. Whilst care has been taken during the development of the document, CMI does not (i) warrant its accuracy; or (ii) guarantee any outcome or result from the application of this document or of any of CMI's work (whether contained in or arising from the application of this document or otherwise). You assume sole responsibility for your use of this document, and for any and all conclusions drawn from its use. CMI hereby excludes all warranties, representations, conditions and all other terms of any kind whatsoever implied by statute or common law in relation to this document, to the fullest extent permitted by applicable law. If you are in any doubt as to using anything produced by CMI, please seek independent advice.

Copyright: You may reproduce the contents of this document free of charge in any format or medium provided it is:

- 1. reproduced accurately and is unaltered;
- 2. not used in a misleading context; and
- 3. correctly referenced and includes both CMI's Disclaimer notice set out above and CMI's copyright notice, as follows:

© Continuous Mortality Investigation Limited.

Continuous Mortality Investigation Limited ("CMI") is registered in England & Wales

Company number: 8373631

Registered Office: 7th floor, Holborn Gate, 326-330 High Holborn, London, WC1V 7PP

Correspondence address: Two London Wall Place, 123 London Wall, London, EC2Y 5AU

Email: info@cmilimited.co.uk

Tel: 020 7776 3820

Website: www.cmilimited.co.uk (redirects to www.actuaries.org.uk)

Continuous Mortality Investigation Limited is wholly owned by the Institute and Faculty of Actuaries.