



## England & Wales mortality monitor – Quarter 3 of 2020

### Summary

Mortality during the second quarter of 2020 was exceptionally high, due to the coronavirus pandemic. However, mortality during the third quarter of 2020 was lower than in any other quarter analysed.

At the start of the third quarter, cumulative standardised mortality for 2020 was 7.0% above the 2010-2019 average. During the quarter it has fallen to 5.5% above the ten-year average.

The cumulative mortality improvement for 2020 was –10.9% at the start of the third quarter, and fell slightly to –10.4% at the quarter end. This is far lower than in any other year for which we have weekly data.

### Background

This is the latest in a series of quarterly updates monitoring mortality in England & Wales. It is based on provisional weekly deaths data to 25 September 2020 (i.e. week 39 of 2020), published by the Office for National Statistics (ONS) on 6 October 2020. We intend to publish the next quarterly update, for data to the end of 2020, in January 2021.

During the coronavirus pandemic, we are also publishing more regular updates; these are shorter, and focussed on the pandemic. The week 39 update uses the same data as this quarterly monitor, and shows more detail of excess mortality during the past quarter.

All updates are publicly available from the CMI pages of the Institute and Faculty of Actuaries website: <https://www.actuaries.org.uk/learn-and-develop/continuous-mortality-investigation/other-cmi-outputs/mortality-monitor>. The same page has “beta” mortality monitor software, which is available to Authorised Users. This enables users to produce their own ad hoc updates to the results of this report.

### Notes

We have used our standard approach in producing this report, basing it on data published by the Office for National Statistics. Our calculations rely on data for registered deaths, and we are conscious that during the coronavirus pandemic deaths may have been registered later than in previous years, due to restrictions on movement and increased pressure on the medical profession. Consequently, comparisons of mortality between 2020 and earlier years may not be entirely on a like-for-like basis.

All of our analysis in this update is based on Standardised Mortality Rates (SMRs). These adjust the provisional weekly deaths data published by the Office for National Statistics to control for changes in the size and age and gender distribution of the population over time.

### Contents

Charts A, B and C show centred averages of weekly SMRs. The annual averages smooth out seasonal variations. The quarterly averages smooth short-term variations but still show seasonal patterns, allowing the identification of, for example, winters with particularly heavy or light mortality.

Chart D shows cumulative standardised mortality (cSMR) for each year, relative to the average for 2010-2019, and Chart E shows cumulative standardised mortality improvements (cSMRI) for each year (i.e. the progression of annual mortality improvements over the course of each year). Charts D2 and E2 show the same information as charts D and E respectively in a different format and may be easier to interpret for those with colour vision deficiency.

Charts A to E show results for males and females combined, for ages 20-100. Charts F and G show variations in the cSMR and cSMRI by gender and age band.

Full details of the methods used are included in [Working Paper 111](#).

The numerical results underlying the charts are provided in an accompanying spreadsheet, together with further results, including SMRs by gender and age band.



## 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 quarterly updates.

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This document is categorised as a “Research Report” as defined in the Terms and Conditions.

## 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.



### Smoothed mortality at a point in time

Chart A shows quarterly (13-week) and annual (53-week) centred averages of SMR, since weekly deaths data became available. Note that although we have used data from 31 July 1999 to 25 September 2020, the quarterly and annual averages start 6 and 26 weeks later and stop 6 and 26 weeks earlier.

The annual average SMR shows a fairly steady fall from 1.75% in early 2000 to 1.30% by mid-2011. From mid-2011 to mid-2018, the annual average SMR was fairly flat, remaining within the range from 1.24% to 1.34%, but it reached a new low of 1.20% in 2019. It rose rapidly, reaching 1.35% which is higher than any time since mid-2010, and the latest value is 1.34%.

The quarterly average SMR shows that mortality peaks each winter. Winter mortality in 2019/20 was lower than average, and broadly similar to 2018/19. The quarterly average SMR reached a peak of 1.76% in the week to 10 April 2020 (week 15), higher than any time since early 2005, and higher than the quarterly average SMR in week 15 in any other year shown. The quarterly average centred on week 31 of 2020, of 1.06%, is the lowest value shown.

**Chart A: Quarterly and annual centred average SMRs – whole period**

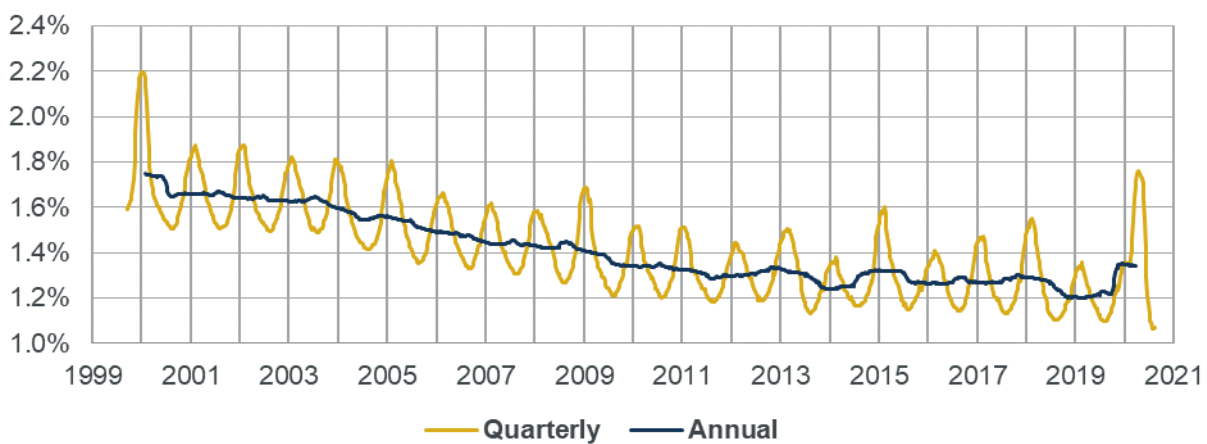


Chart B shows the same information as Chart A, magnified to show the current year and the previous five years more clearly.

**Chart B: Quarterly and annual centred average SMRs – current and previous five years**

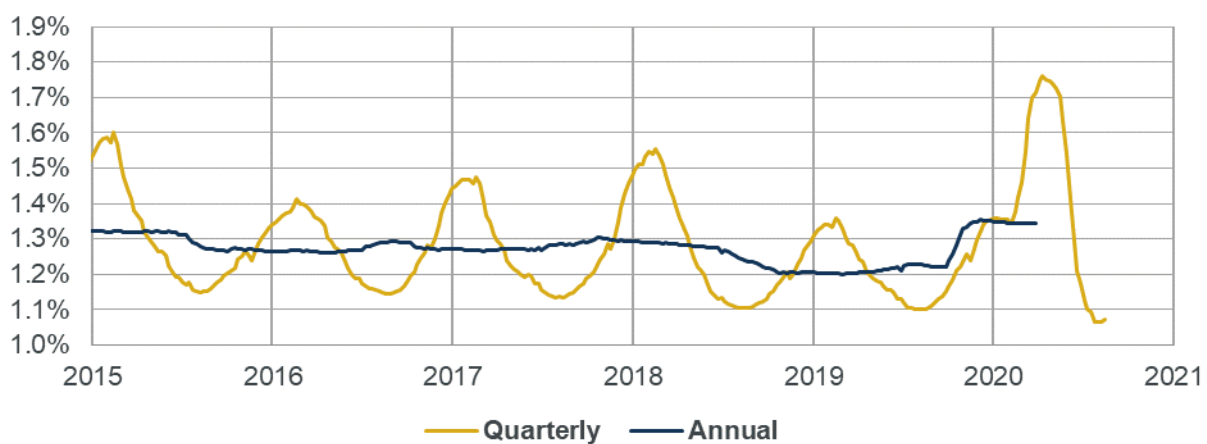
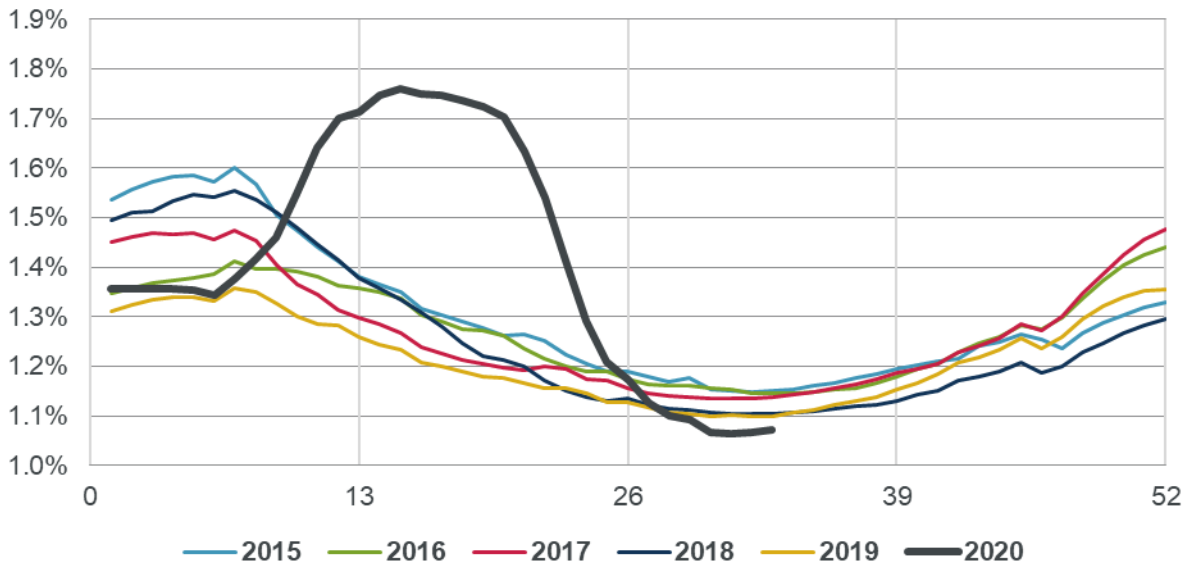




Chart C shows the quarterly average SMRs from Chart B for each year, with values plotted by week number to aid comparison. We note that although lines are labelled by calendar year, the quarterly averages for weeks towards the start and end of each year will be affected by mortality in earlier and later years respectively. The chart again illustrates the relatively low level of mortality in the early part of 2020, and the exceptional level of mortality in the second quarter.

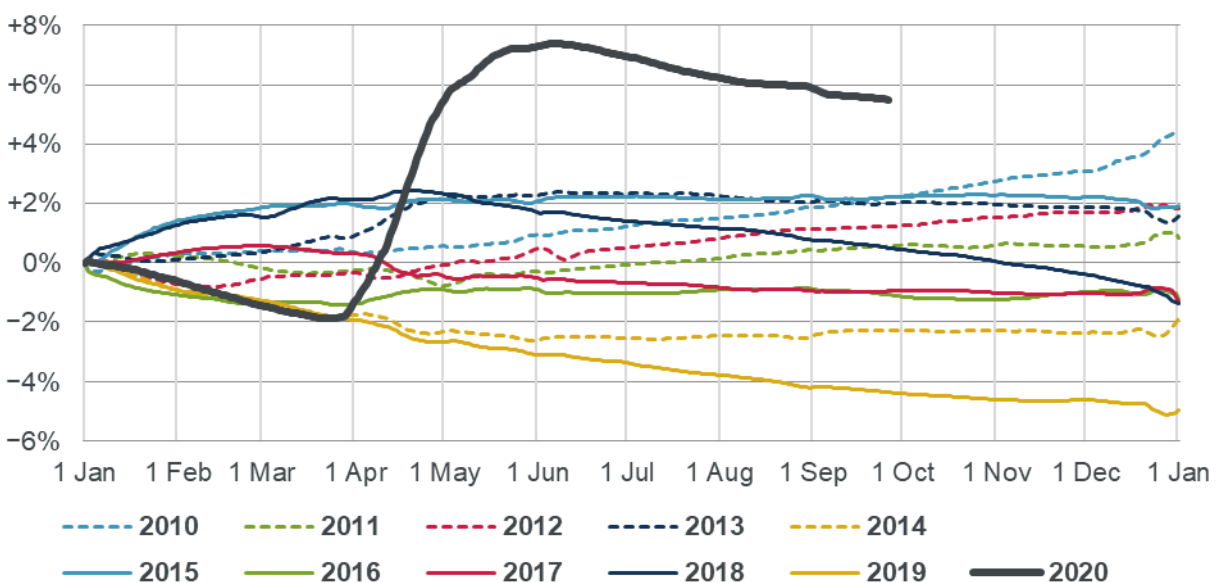
Chart C: Quarterly centred average SMRs, by week number



### Cumulative mortality

Chart D shows cumulative standardised mortality rates for the first quarter of 2020 and for the previous ten years compared to the 2010-2019 average. (The calculation method is described in Section 4.2 of Working Paper 111.) Chart D2 (in the appendix) shows the same information in a different format and may be easier for those with colour vision deficiency.

Chart D: Cumulative standardised mortality rate (cSMR) compared to the 2010-2019 average





All years have a value of 0% at the start of the year, by definition, as there has been no mortality at that point of the year; the year-end values show how mortality for each year as a whole compares to the 2010-2019 average; and intermediate points show how mortality has developed during the year, relative to the average. If mortality improvements had been constant throughout the period considered then the lines for each year would form a “fan”, with the end-year values decreasing steadily from year to year. While we saw a decrease of this sort in the years up to 2011, there is no clear pattern to the end-year values for later years, as mortality has been volatile with low improvements. Mortality for complete calendar years was lowest in 2019.

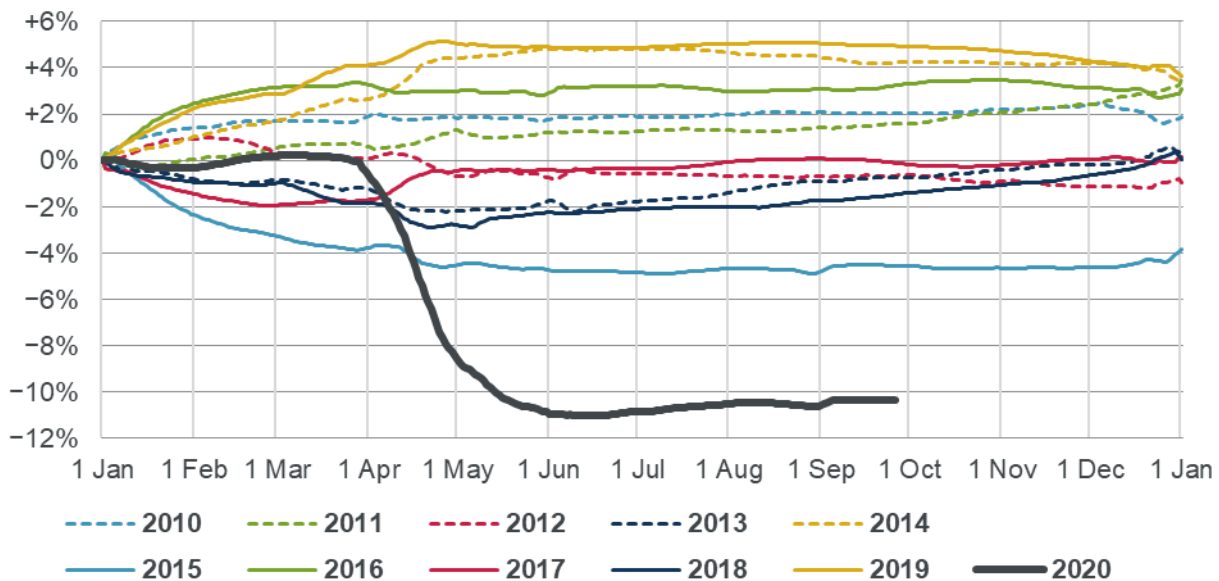
Chart D shows that cumulative standardised mortality in the first quarter of 2020 was well below the ten-year average, and similar to mortality in 2019. Mortality in the second quarter was exceptional, particularly in April, leading to cumulative standardised mortality at the end of the second quarter being 7.0% above the ten-year average. It has since fallen, and at the end of the third quarter was 5.5% above the ten-year average.

Chart E shows the cumulative annual standardised mortality improvement (also described in Section 4.2 of Working Paper 111) for 2020 and for the previous ten years. Chart E2 (in the appendix) shows the same information in a different format and may be easier for those with colour vision deficiency.

All years have a value of 0% at the start of the year, by definition, as there has been no mortality at that point of the year; the year-end values show how mortality for each year as a whole compares to the previous year; and intermediate points show how mortality improvements have developed during the year.

Note that Chart E shows cumulative improvements, so a higher value represents a higher improvement and lower mortality; whereas in Chart D a higher value represents higher mortality.

**Chart E: Cumulative annual standardised mortality improvement (cSMRI)**



The cumulative mortality improvement for the first quarter of 2020 was -0.1%, but fell to -10.9% at the end of the second quarter, far lower than in any other year shown. It has since risen slightly, and stood at -10.4% at the end of the third quarter.

Note that:

- The cumulative values at the end of the year in Charts D and E may not necessarily agree precisely with the corresponding values based on annual data. This is because some weeks span two years, requiring us to estimate in which year those deaths were registered.
- Mortality improvements vary by age (as shown later in this report) and the mortality improvements shown in Chart E are sensitive to the age distribution of the chosen standard population.



## Implication for CMI\_2020

The exceptional mortality of 2020 to date means that a version of CMI\_2020 that took account of mortality data for 2020 in the usual way would be likely to show substantial falls in life expectancy, which we think would be in excess of what most users of the Model would consider reasonable.

Because of that, we propose to modify the method for CMI\_2020 to place little or no weight on the mortality data for 2020. Working Paper 137 consults on our proposals for CMI\_2020 and seeks views from Subscribers by 1 November 2020. We intend to confirm our intentions for CMI\_2020 by mid-December.

The quarterly mortality monitor usually shows possible outcomes from the next version of the Model for different levels of mortality improvement in the current year, assuming no change in method. As there will be some changes in method for CMI\_2020, we have not included that analysis in this report.

## Variation by gender and age

Charts F and G shows how cSMR and cSMRI have varied by gender and age band. Tables 1 and 2 show the values at 25 September 2020 (week 39).

**Table 1: Cumulative standardised mortality rate (cSMR) compared to the 2010-2019 average, by gender and age-band, at 25 September 2020 (week 39)**

Gender	Ages 0-64	Ages 65-84	Ages 85+	Ages 20-100
Male	+5.5%	+4.6%	+7.4%	+5.9%
Female	+3.0%	+3.0%	+7.4%	+5.0%
Combined	+4.5%	+3.9%	+7.4%	+5.5%

**Table 2: Cumulative annual standardised mortality improvement (cSMRI), by gender and age-band, at 25 September 2020 (week 39)**

Gender	Ages 0-64	Ages 65-84	Ages 85+	Ages 20-100
Male	-7.3%	-10.5%	-12.0%	-10.7%
Female	-6.0%	-8.8%	-12.2%	-10.0%
Combined	-6.8%	-9.8%	-12.1%	-10.4%

For the period from 2010 to 2019:

- The spread of mortality rates over the period from 2010 to 2019 is widest for ages 65-84 and narrowest for ages 85+, for both genders.
- Mortality improvements in the 2010-2019 period have been most volatile for the 85+ age band, particularly for females.

For 2020, to the end of the third quarter:

- Mortality rates and mortality improvements are outside the range of 2011-2019 for males and females for all age bands shown.
- Mortality rates for some groups are similar to those in 2010.
- Mortality compared to the 2010-2019 average has been particularly high for the 85+ age group, and mortality improvements for that group have been correspondingly low.
- Mortality improvements have been similar for males and females at ages 85+, but worse for males at younger ages.





Chart F: Cumulative standardised mortality rate (cSMR) compared to the 2010-2019 average, by gender and age-band

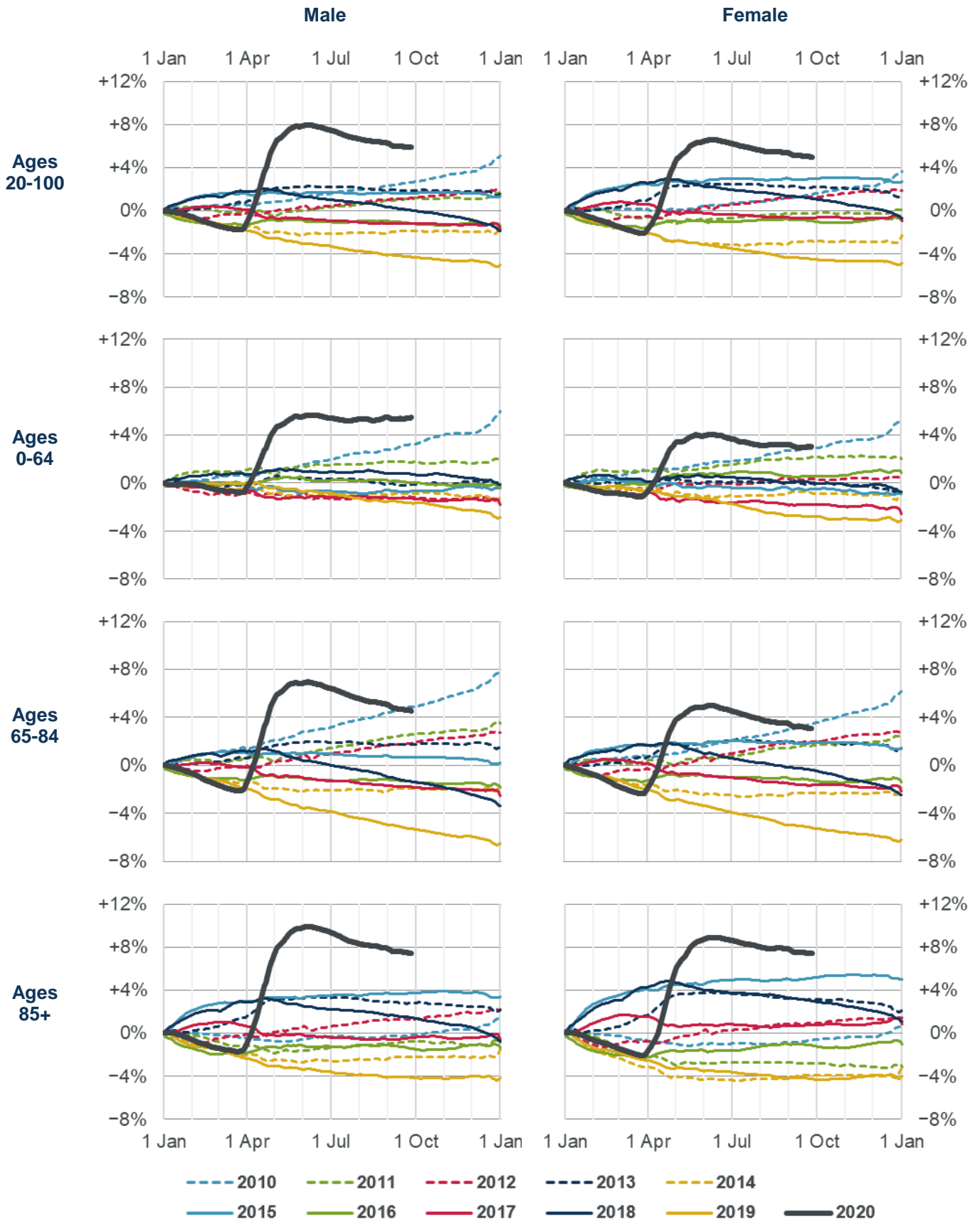
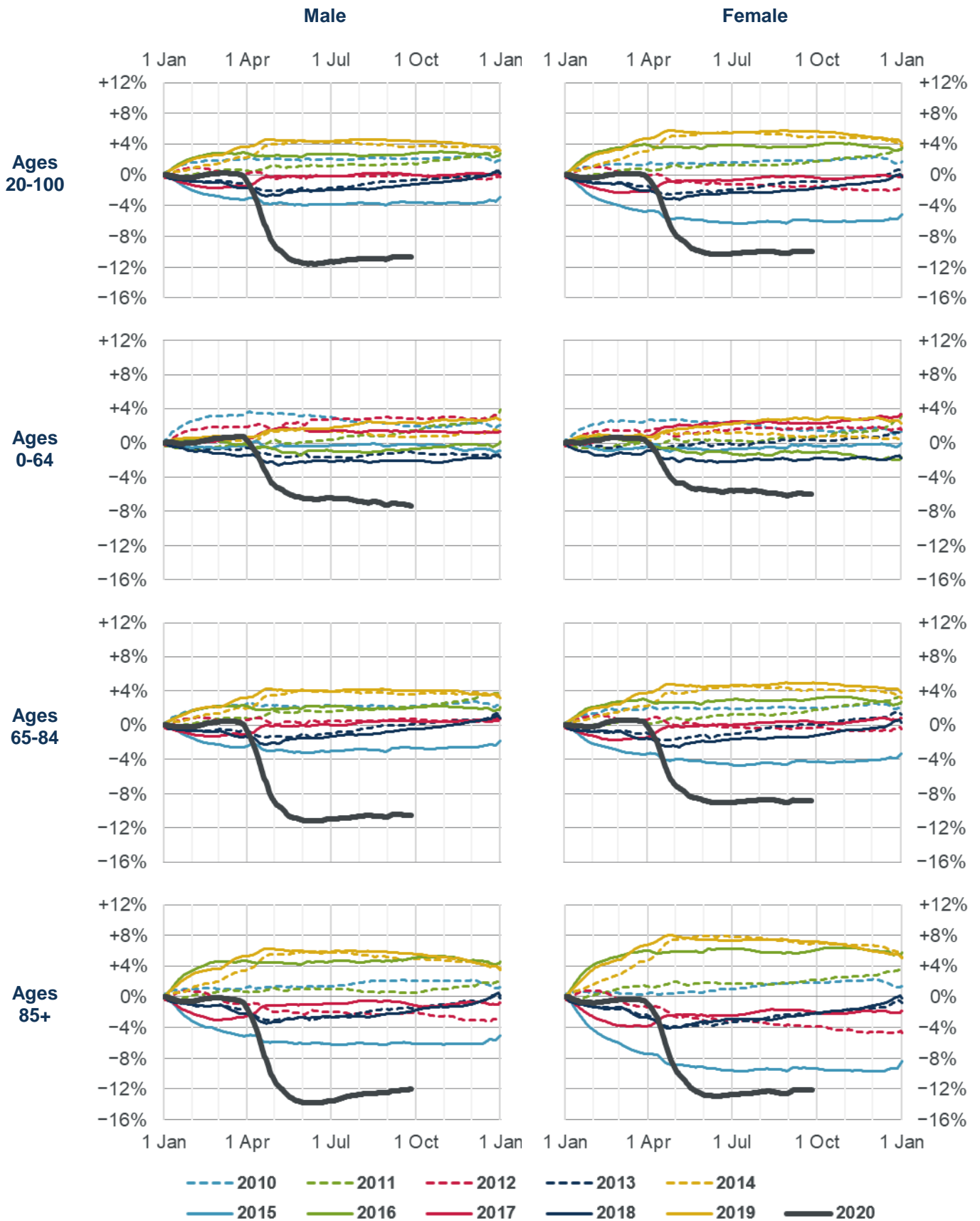




Chart G: Cumulative annual standardised mortality improvement (cSMRI), by gender and age band







### Appendix – Accessible versions of charts D and E

Chart D2: Cumulative standardised mortality rate (cSMR) compared to the 2010-2019 average, showing 2010-2020 and highlighting individual years

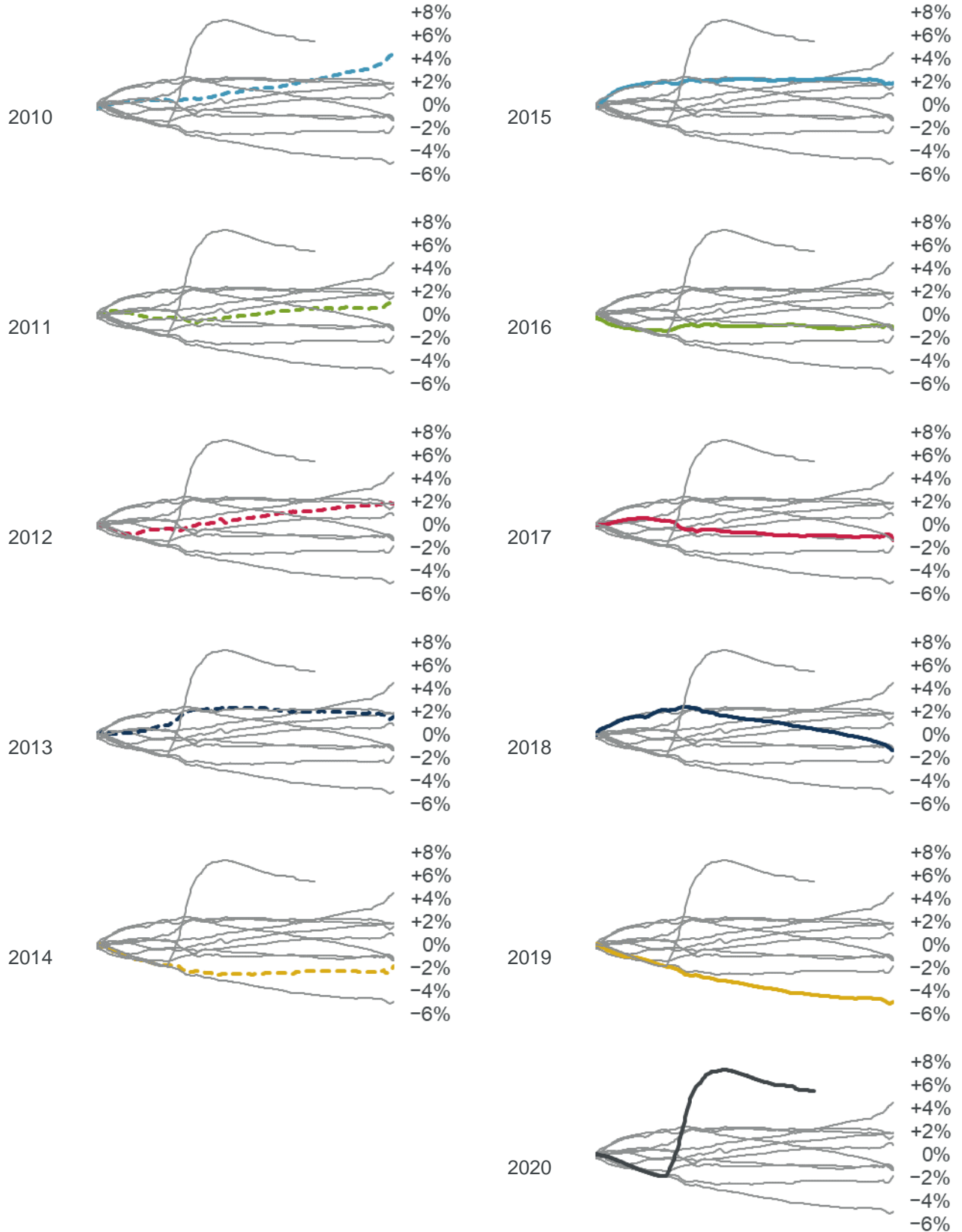
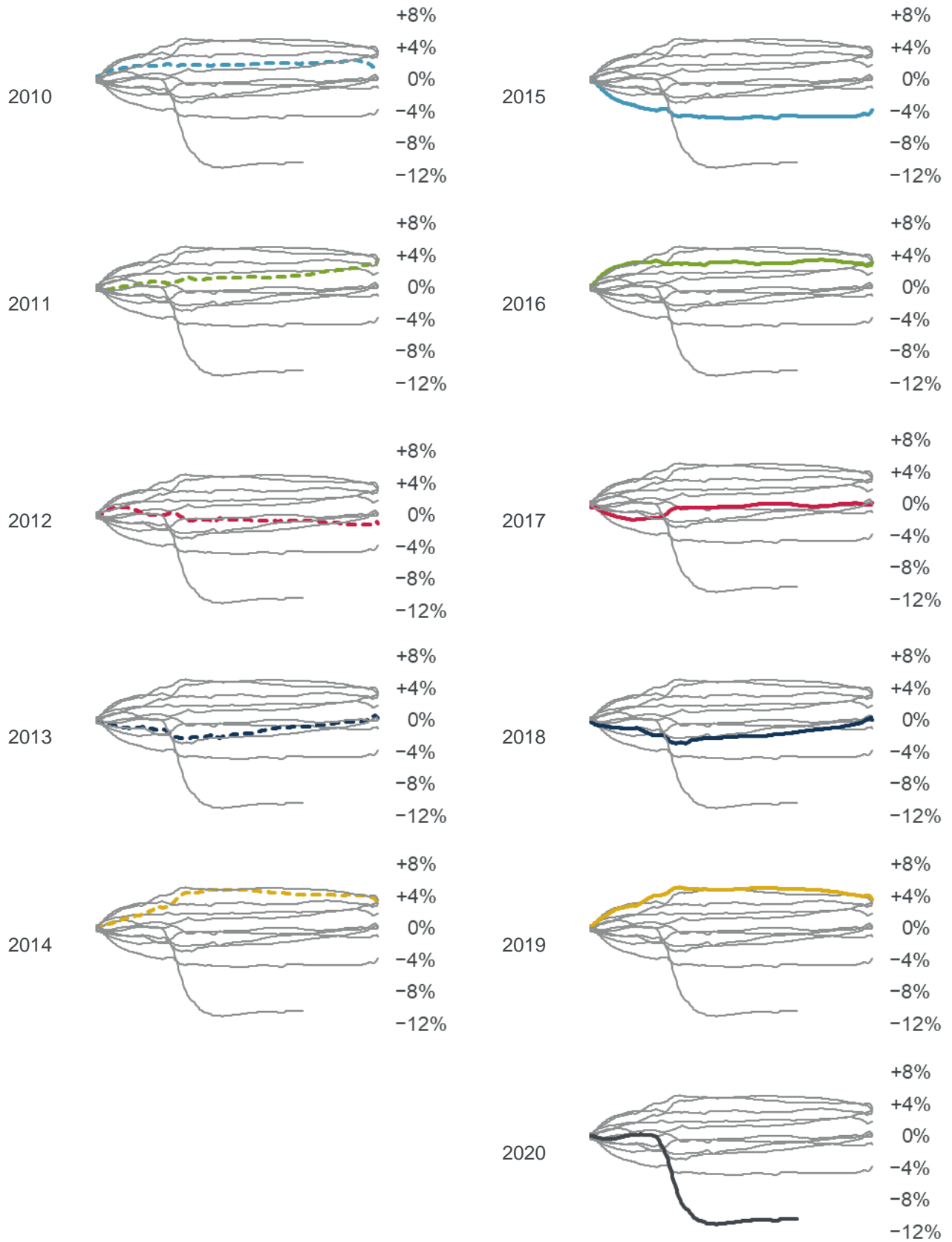




Chart E2: Cumulative annual standardised mortality improvement (cSMRI) for 2010-2020, highlighting individual years





## Reliances and limitations

The purpose of the mortality monitor is to provide regular updates on standardised mortality in England & Wales, adjusting ONS data to allow for changes in the size and age of the population. This can be used to inform a view on the outcome of the next version of the CMI Model, in the absence of any change in method.

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 underlying 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.

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