

Mortality Update



Michelle Galpin

michelle.galpin@bwcigroup.com

“the above average death rates are of some concern”

The Continuous Mortality Investigation (“CMI”) has recently published its report on the mortality rates observed in England & Wales for the first nine months of 2024.

The CMI’s analysis compares the mortality rates observed so far during 2024 with the average rates over the 10-year period, 2014 to 2023. It also looks at how 2024 compares with each of the individual years during this period.

The distortions caused by the high number of deaths during the Covid-19 pandemic, particularly during 2020 and 2021, mean that identifying longer-term trends in mortality rates continues to be difficult. In addition, since 9 September 2024, changes to the procedures for registering deaths in England & Wales are expected to have increased the time between a death occurring and it being registered officially. As a result, in the short term, there may appear to be fewer deaths since 9 September due to the extended reporting period. At this stage, it is not known if these changes will affect all age groups to the same extent. Therefore, any apparent differences in trends between different age groups need to be treated with an appropriate degree of caution.

2024 Mortality

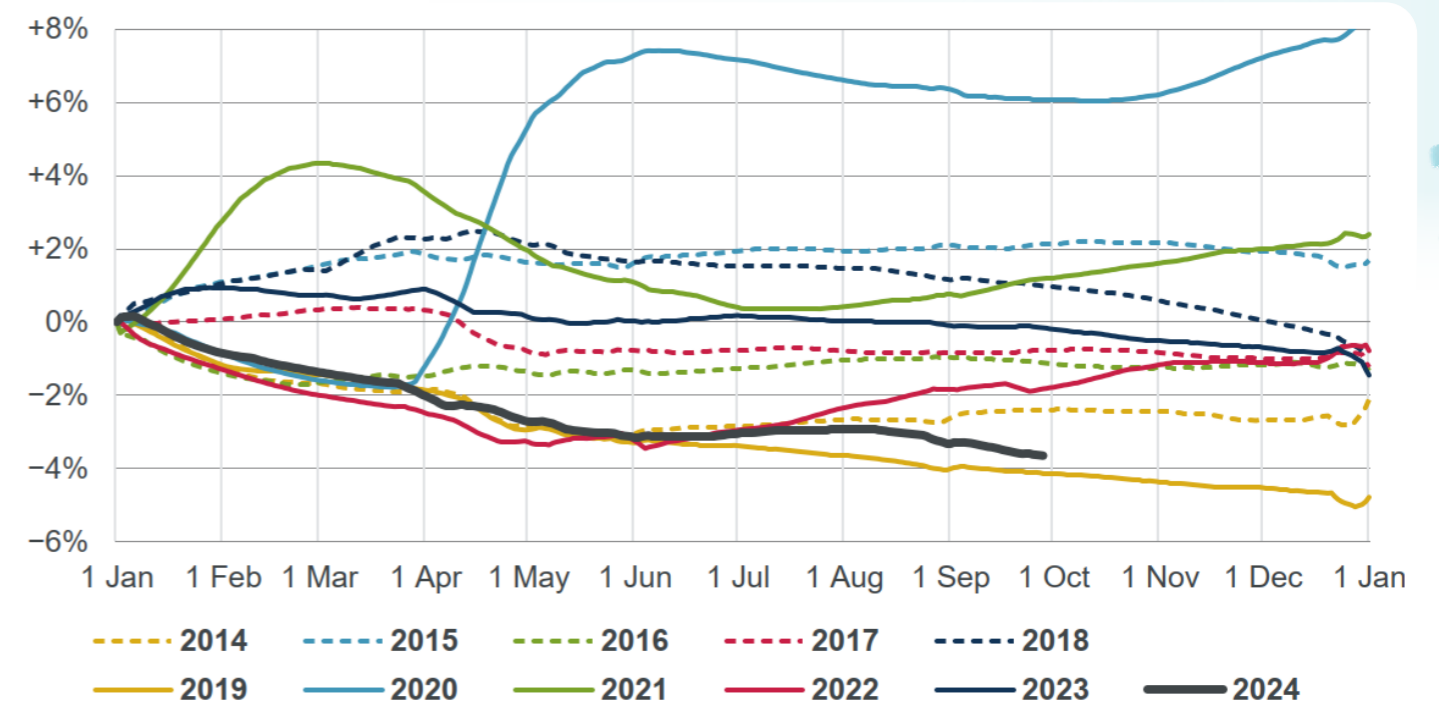
The headlines from the CMI’s latest publication are:

- mortality rates during the first three quarters of 2024 are lower than in any of the previous years, except for 2019.
- mortality rates in 2024 so far have been 3.5% lower than the same period in 2023.
- 2024 mortality rates are lower, in all age groups, than in 2023.
- when compared to the average rates over the last 10 years, the 2024 mortality rates seen in the 22-44 age group were 2% higher than the 10-year average.

Young deaths

The CMI’s report does not provide any potential explanation for the higher rates seen in young adults or whether it relates to a particular cause of death. While there are relatively few deaths in the 22-44 age group, nevertheless the above average death rates are of some concern, particularly as the reasons for them are unclear.

Cumulative standardised mortality rate compared to the 2014-2023 average



Source: CMI Mortality Monitor

Future mortality projections

Each year the CMI updates its model to project forward future changes in mortality. This annual update is normally published in March of the following year and will have been refined to reflect the new data from the previous year. However, due to the distortions caused by Covid-19, the data from 2020 and 2021 were disregarded entirely, and reduced weights were placed on the 2022 and 2023 data. The CMI is expected to consult shortly on the weight to be placed on the 2024 data, prior to the release of the “CMI_2024” update in March 2025.

Changes to death registration

Up to 8 September 2024 a death in England & Wales had to be registered within 5 days, with a doctor determining and certifying the cause of death in most cases¹. However, changes from 9 September 2024 mean that the cause of death must be reviewed independently, either by a medical examiner or a coroner. Only after this review is complete can the certificate be sent to the registrar and the death recorded officially.

¹ Unless the death is subject to an inquest