U.S. Mortality Trends Through the Pandemic

MARY PAT CAMPBELL, FSA, MAAA VP, Insurance Research, Conning, Hartford 10 May 2022



Topics

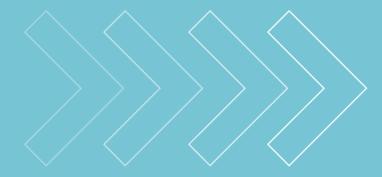
U.S. Industry Death Benefits

Total Deaths and Rates in U.S., all-cause mortality

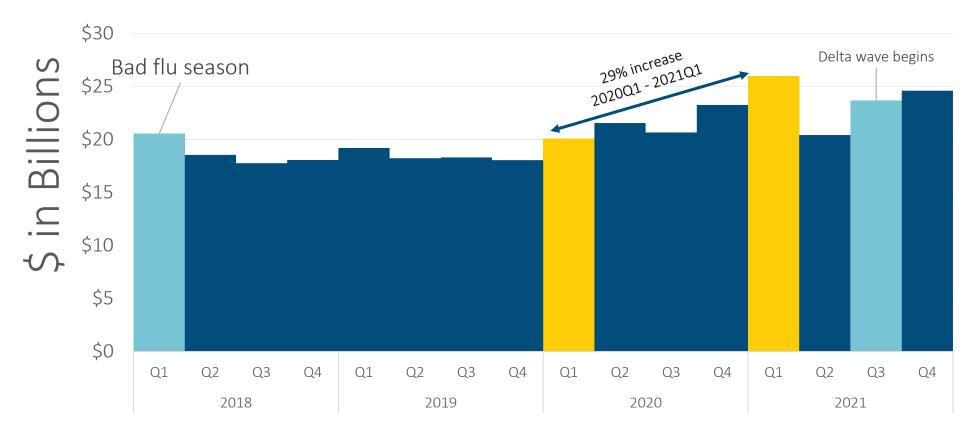
COVID trends

Non-COVID trends

U.S. Life Insurance Impact



LAH Death Benefits Tracking with Pandemic



Which Way Will Mortality Go?

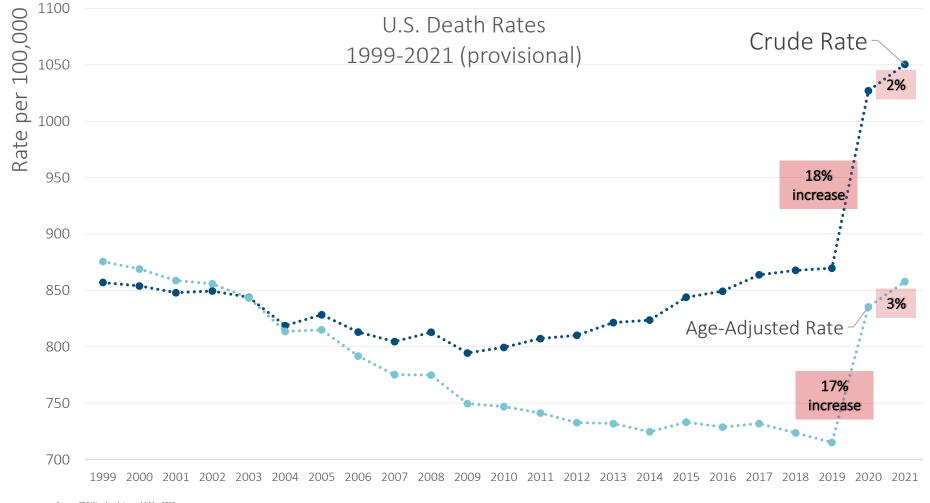
Return to normal?

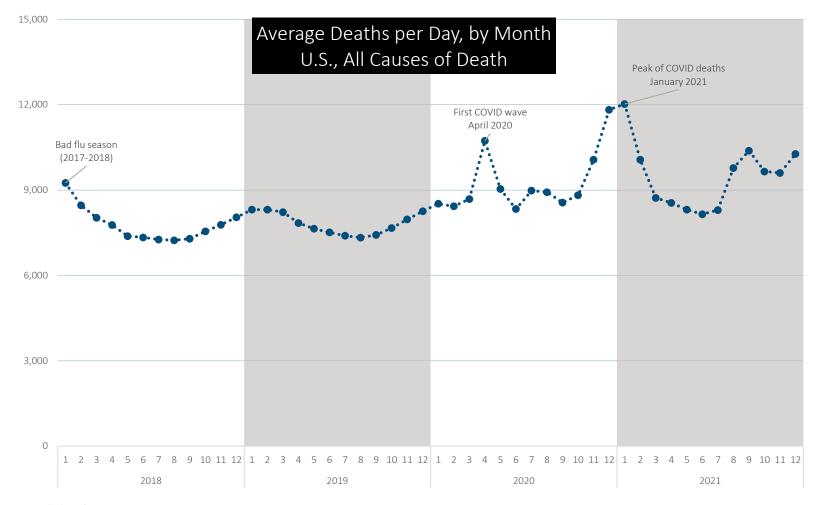
COVID part of seasonal mix of disease?

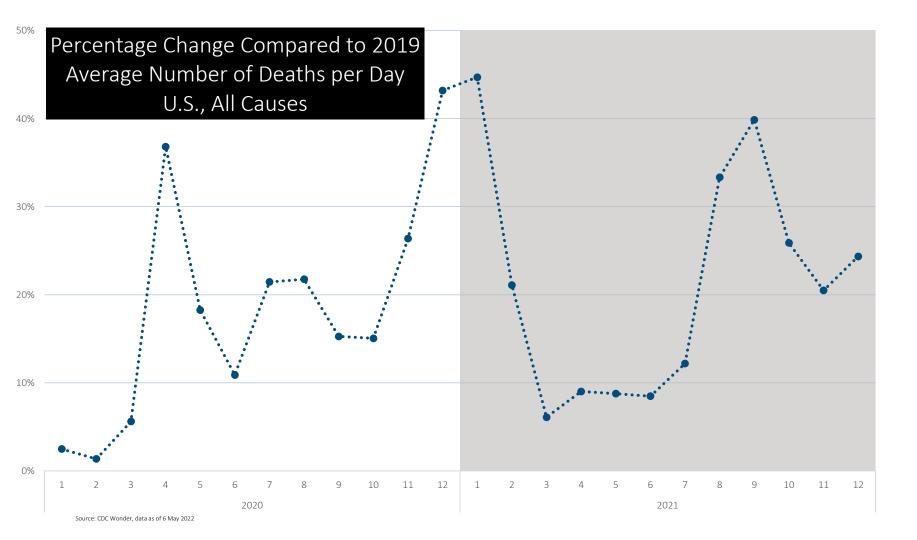
Heightened mortality for n years?

All-cause mortality trends



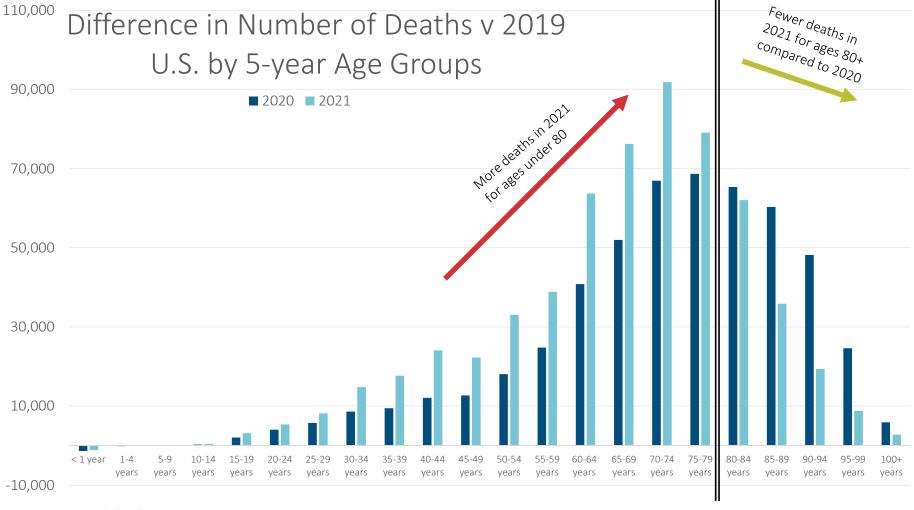


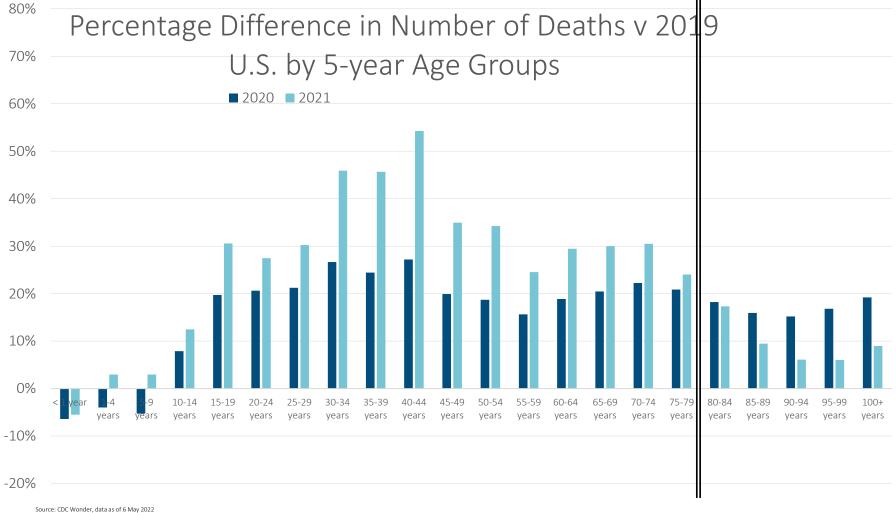


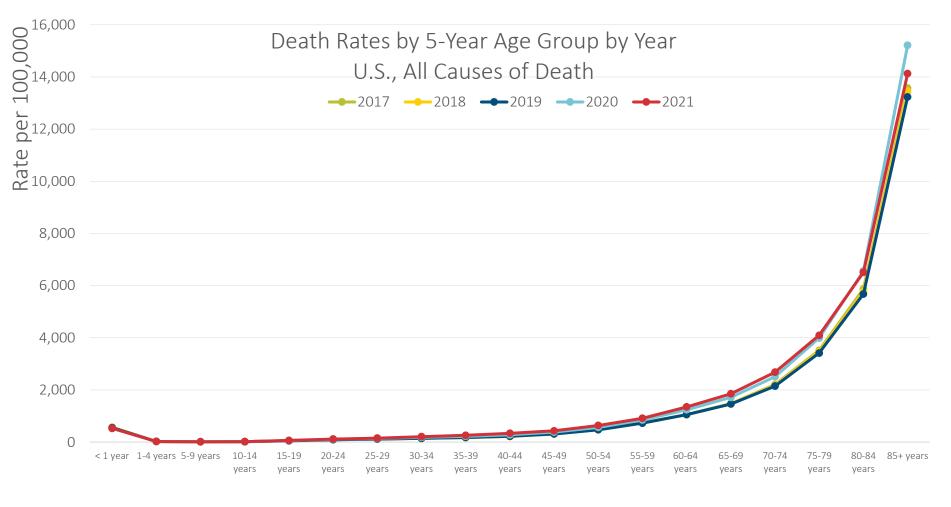


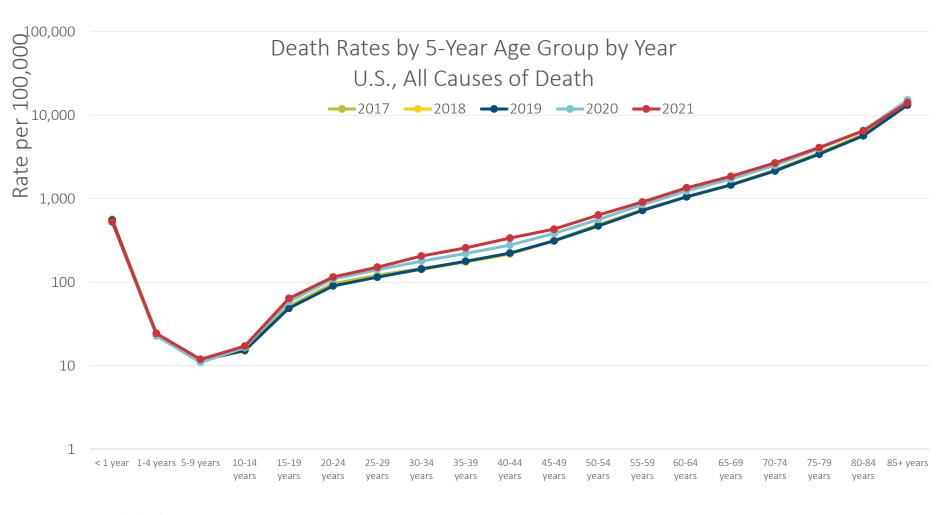
All-cause mortality by age group

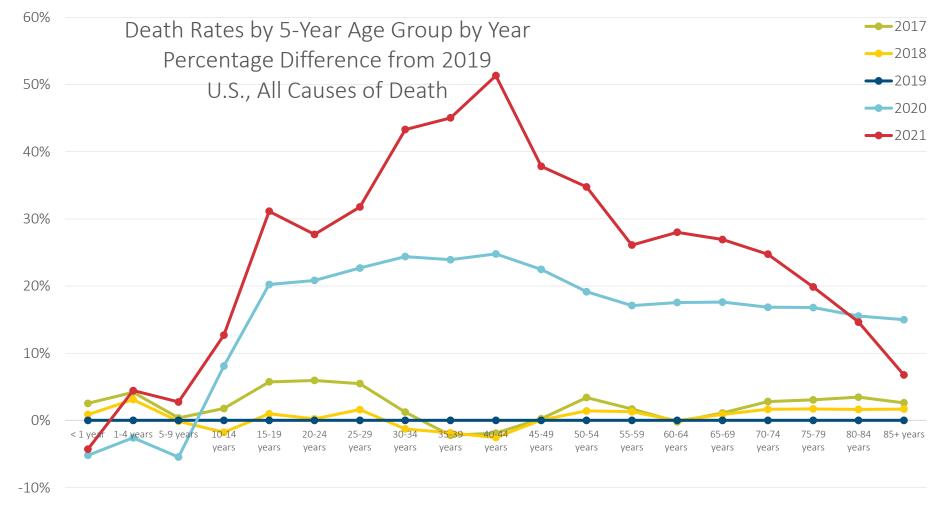






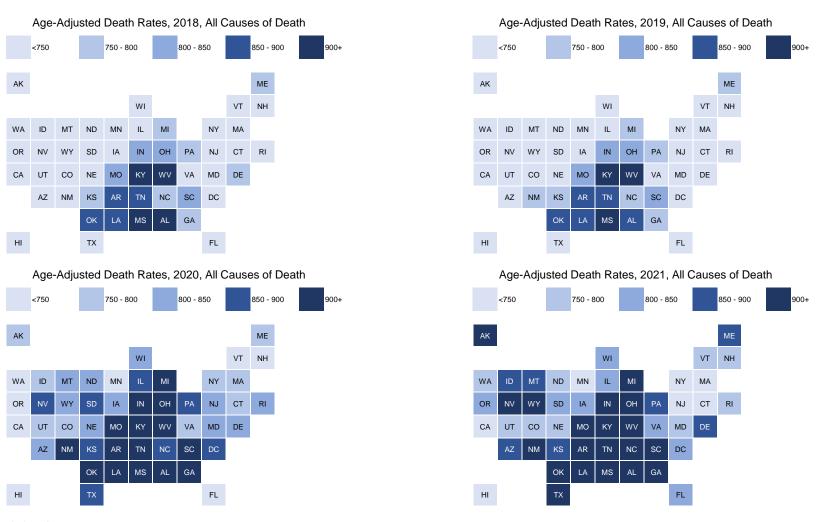




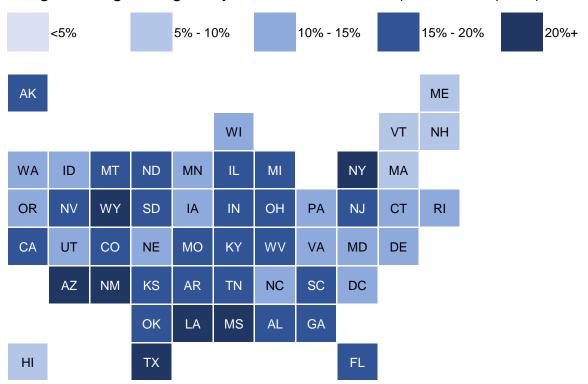


Geographic differences





Percentage Change in Age-Adjusted Death Rates, (2020-2021) vs (2016-2019)



Average Age-Adjusted Death Rate, All Causes

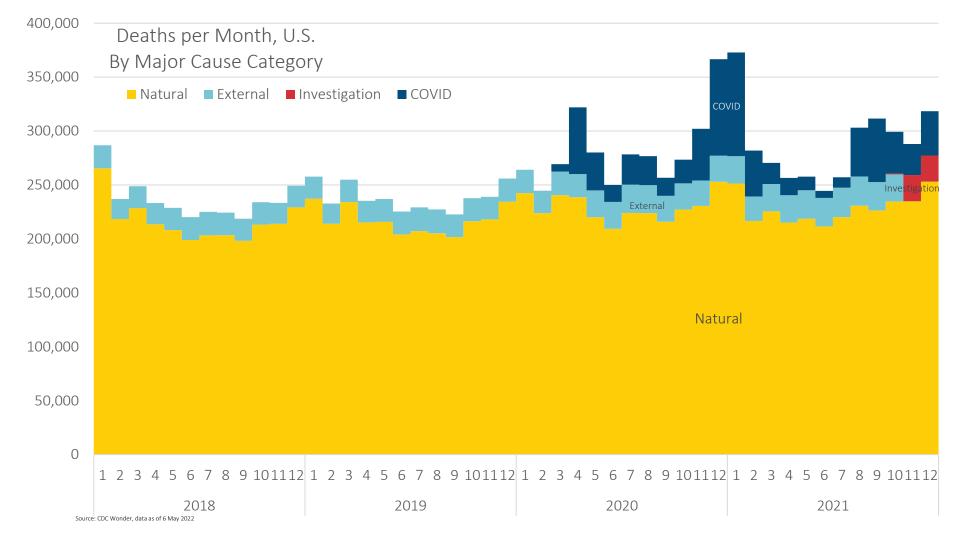
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Rank	State	2016-2019	2020-2021	Percentage Change
1	New Mexico	755	944	25.1%
2	Arizona	671	833	24.1%
3	Texas	729	889	22.0%
4	Mississippi	945	1,152	21.9%
5	Louisiana	870	1,052	21.0%
6	New York	627	756	20.6%
7	Wyoming	731	881	20.5%
8	Alabama	914	1,093	19.7%
9	Georgia	789	939	19.0%
10	Tennessee	889	1,058	19.0%

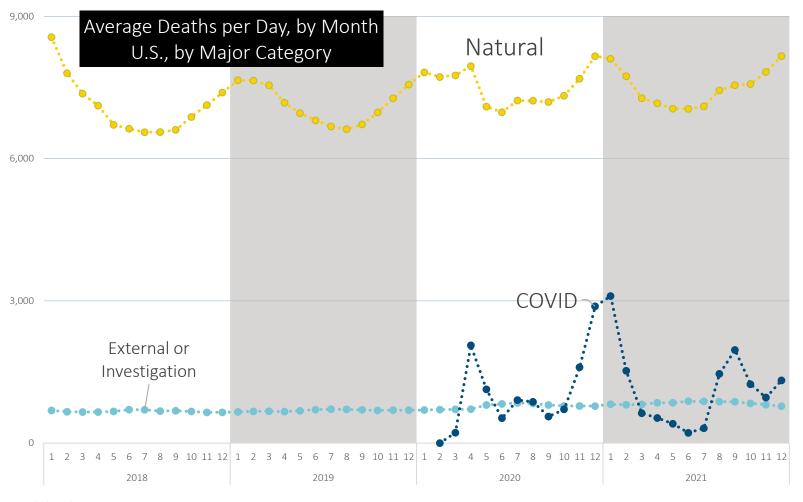
11	South Carolina	821	969	18.0%
12	West Virginia	950	1,121	18.0%
13	Alaska	714	842	17.9%
14	California	612	721	17.9%
15	New Jersey	666	784	17.7%
16	Oklahoma	891	1,047	17.5%
17	Nevada	752	884	17.5%
18	Montana	740	866	17.1%
19	North Dakota	695	814	17.0%
20	Florida	662	774	17.0%
21	Michigan	781	912	16.8%
22	Arkansas	887	1,032	16.4%
23	South Dakota	728	846	16.2%
24	Colorado	658	763	16.0%
25	Indiana	835	968	15.9%
26	Kentucky	925	1,071	15.8%
27	Ohio	837	968	15.7%
28	Kansas	766	886	15.6%
29	Missouri	813	939	15.5%
30	Illinois	717	828	15.4%

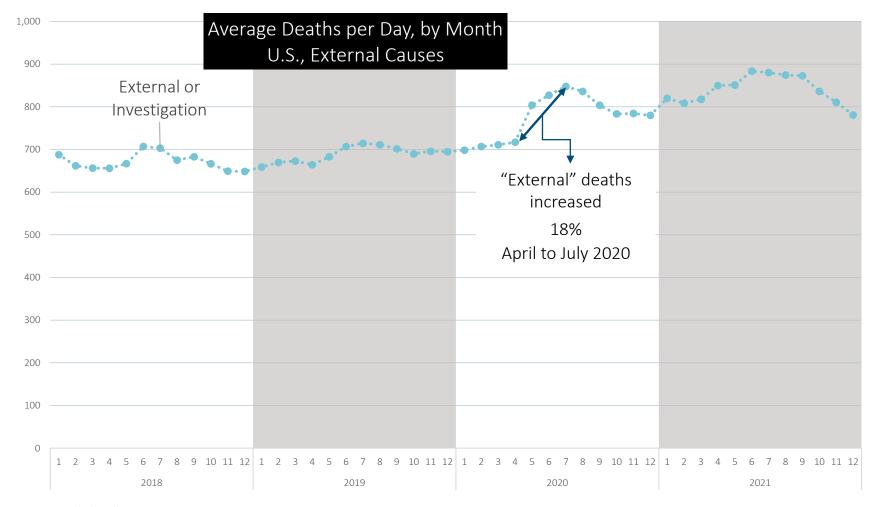
31	District of Columbia	728	837	15.0% 14.9% 14.5% 14.1% 14.1% 13.7% 13.3% 13.2% 13.2% 13.1% 12.6% 12.6% 12.6% 12.6% 12.6% 12.6% 15.9% 5.9% 5.4%
32	Virginia	712	818	14.9%
33	North Carolina	712 818 14.9% ina 776 889 14.5% 729 831 14.1% 727 829 14.1% ia 764 869 13.7% 721 820 13.7% 745 845 13.3% 650 737 13.2% 714 808 13.2% it 650 734 13.1% it 650 734 13.1% it 650 734 12.6% 716 806 12.6% 716 806 12.6% 698 782 12.0% 703 785 11.7% it 674 742 10.1% etts 668 730 9.3% 761 827 8.7% 704 764 8.5% 576 610 5.9%	14.5%	
34	Iowa	729	831	14.1%
35	Idaho	727	829	14.1%
36	Pennsylvania	764	869	13.7%
37	Wisconsin	721	820	13.7%
38	Delaware	745	845	13.3%
39	Minnesota	650	737	13.2%
40	Maryland	714	808	13.2%
41	Connecticut	650	734	13.1%
42	Rhode Island	703	791	12.6%
43	Nebraska	716	806	12.6%
44	Utah	698	782	12.0%
45	Oregon	703	785	11.7%
46	Washington	674	742	10.1%
47	Massachusetts	668	730	9.3%
48	Maine	761	827	8.7%
49	Vermont	704	889 14.5% 831 14.1% 829 14.1% 869 13.7% 820 13.7% 845 13.3% 737 13.2% 808 13.2% 734 13.1% 791 12.6% 806 12.6% 782 12.0% 785 11.7% 742 10.1% 730 9.3% 827 8.7% 764 8.5% 610 5.9%	
50	Hawaii	576	610	5.9%
51	New Hampshire	713	751	5.4%

Cause of Death: Major Categories









	< 1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
Total Death											
Rate	0.55%	0.02%	0.01%	0.07%	0.13%	0.20%	0.39%	0.88%	1.76%	4.31%	13.23%
Deat	h Rate	e by L	eadin	g Cau	ses of	Deat	h by A	Age Gr	oup,	2019,	U.S.
Rank	< 1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
1	Perinatal period		Accidents	Accidents	Accidents	Accidents	Cancer	Cancer	Cancer	Cancer	Heart disease
	0.272% Congenital	0.007% Congenital	0.004%	0.028%	0.053%	0.058%	0.087%	0.263%	0.543%	1.006%	3.798%
2	anomalies	anomalies	Cancer	Suicide	Suicide	Cancer	Heart disease	Heart disease	Heart disease	Heart disease	Cancer
_	0.114%	0.003%	0.002%	0.014%	0.018%	0.026%	0.076%	0.190%	0.389%	0.991%	1.571%
3	Accidents	Cancer	Suicide	Homicide	Homicide	Heart disease	Accidents	Accidents	Chronic lower respiratory diseases	Chronic lower respiratory diseases	Alzheimers
	0.033%	0.002%	0.001%	0.011%	0.012%	0.025%	0.057%	0.059%	0.125%	0.318%	1.191%
4	Heart disease	Homicide	Congenital anomalies	Cancer	Cancer	Suicide	Liver disease	Chronic lower respiratory diseases	Stroke	Stroke	Stroke
	0.007%	0.002%	0.001%	0.003%	0.008%	0.018%	0.020%	0.044%	0.076%	0.254%	0.977%
5	Homicide	Heart disease	Homicide	Heart disease	Heart disease	Homicide	Suicide	Diabetes	Diabetes	Alzheimers	Chronic lower respiratory diseases
	0.007%	0.001%	0.001%	0.002%	0.008%	0.008%	0.020%	0.037%	0.073%	0.210%	0.654%
6	Flu/pneumonia	Flu/pneumonia	Heart disease	Congenital anomalies	Liver disease	Liver disease	Diabetes	Liver disease	Accidents	Diabetes	Accidents
	0.004%	0.001%	0.0004%	0.001%	0.002%	0.008%	0.016%	0.034%	0.055%	0.139%	0.377%
7	Septicemia	Perinatal period	Chronic lower respiratory diseases	Diabetes	Diabetes	Diabetes	Stroke	Stroke	Kidney disease	Accidents	Flu/pneumonia
	0.004%	0.0004%	0.0004%	0.001%	0.002%	0.005%	0.013%	0.030%	0.035%	0.115%	0.295%
8	Stroke	Septicemia	Flu/pneumonia	Flu/pneumonia	Stroke	Stroke	Chronic lower respiratory diseases	Suicide	Liver disease	Parkinsons	Diabetes
	0.003%	0.0003%	0.0003%	0.0004%	0.001%	0.004%	0.009%	0.019%	0.033%	0.093%	0.260%
9	Cancer	Stroke	Stroke	Chronic lower respiratory diseases	Pregnancy- related	Flu/pneumonia	Kidney disease	Kidney disease	Septicemia	Kidney disease	Kidney disease
	0.001%	0.0003%	0.0002%	0.0004%	0.001%	0.002%	0.006%	0.014%	0.028%	0.092%	0.251%
10	Meningitis	Benign neoplasms	Diabetes	Stroke	HIV/AIDS	Septicemia	Septicemia	Septicemia	Flu/pneumonia	Flu/pneumonia	Hypertension
	0.001%	0.0003%	0.0001%	0.0004%	0.001%	0.002%	0.005%	0.013%	0.027%	0.077%	0.227%

Source: CDC Wonder finalized data

	< 1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
Total Death											
Rate	0.52%	0.02%	0.01%	0.08%	0.16%	0.25%	0.47%	1.04%	2.07%	5.00%	15.21%
Deat	h Rate	e by L	eadin	g Cau	ses of	Deat	h by A	Age Gr	oup,	2020,	U.S.
Rank	< 1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
1	Perinatal period 0.256%	Accidents 0.007%	Accidents 0.004%	Accidents 0.036%	Accidents 0.068%	Accidents 0.074%	Cancer 0.086%	Cancer 0.260%	Cancer 0.539%	Heart disease	Heart disease
2	Congenital anomalies	Congenital anomalies	Cancer	Homicide	Suicide	Heart disease	Heart disease	Heart disease	Heart disease	Cancer	COVID
3	0.108% Accidents 0.032%	0.002% Homicide 0.002%	0.002% Suicide 0.001%	0.015% Suicide 0.014%	0.018% Homicide 0.015%	0.029% Cancer 0.025%	0.085% Accidents 0.069%	0.209% COVID 0.099%	0.414% COVID 0.234%	0.990% COVID 0.590%	1.645% Cancer 1.538%
4	Homicide 0.007%	Cancer 0.002%	Homicide 0.001%	Cancer 0.003%	Heart disease	Suicide 0.017%	COVID 0.042%	Accidents 0.068%	Chronic lower respiratory diseases 0.118%	Chronic lower respiratory diseases 0.300%	Alzheimers
5	Heart disease	Heart disease	Congenital anomalies 0.001%	Heart disease	Cancer 0.008%	COVID 0.014%	Liver disease	Chronic lower respiratory diseases 0.044%	Diabetes	Stroke 0.263%	Stroke
6	Flu/pneumonia	Flu/pneumonia	Heart disease	COVID 0.001%	COVID 0.005%	Liver disease	Diabetes 0.019%	Diabetes 0.042%	Stroke 0.081%	Alzheimers 0.229%	Chronic lower respiratory diseases 0.613%
7	Septicemia	Stroke 0.0004%	Chronic lower respiratory diseases 0.0004%	Congenital anomalies 0.001%	Liver disease	Homicide 0.011%	Suicide 0.018%	Liver disease	Accidents 0.057%	Diabetes 0.155%	Accidents 0.384%
8	Stroke 0.003%	Perinatal period 0.0003%	Flu/pneumonia 0.0003%	Diabetes 0.001%	Diabetes 0.003%	Diabetes	Stroke 0.014%	Stroke 0.033%	Liver disease	Accidents 0.113%	Diabetes 0.293%
9	Cancer 0.001%	Septicemia 0.0003%	Stroke 0.0002%	Chronic lower respiratory diseases 0.001%	Stroke 0.001%	Stroke 0.005%	Chronic lower respiratory diseases 0.009%	Suicide 0.017%	Kidney disease	Parkinsons 0.105%	Flu/pneumonia 0.274%
10	Meningitis 0.001%	Benign neoplasms 0.0002%	Diabetes 0.0001%	Pregnancy- related 0.000%	Pregnancy- related 0.001%	Flu/pneumonia 0.003%	Homicide 0.006%	Flu/pneumonia 0.015%	Flu/pneumonia 0.032%	Kidney disease 0.089%	Hypertension 0.250%

Source: CDC Wonder finalized data

	< 1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	
Total Deat Rat		0.02%	0.01%	0.09%	0.18%	0.30%	0.53%	1.13%	2.22%	5.04%	14.13%	
Dea	th Rate	e by L	eadin	g Cau	ses of	Deat	h by A	Age Gr	oup,	2021,	U.S.	•
Rank	< 1	1-4	5-14	15-24	25-34	35-44	4 5-54	55-64	65-74	75-84	85+	
1	Perinatal period		Accidents	Accidents	Accidents	Accidents	COVID	Cancer	Cancer	Heart disease	Heart disease	
	0.249% Congenital	0.007% Congenital	0.004%	0.031%	0.062%	0.071%	0.091%	0.255%	0.550%	1.027%	3.659%	
2	anomalies	anomalies	Cancer	Homicide	Suicide	COVID	Heart disease	Heart disease	Heart disease	Cancer	Cancer	
_	0.105%	0.003%	0.002%	0.013%	0.016%	0.038%	0.085%	0.210%	0.430%	1.002%	1.538%	1
3	Accidents	Cancer	Suicide	Suicide	Homicide	Heart disease	Cancer	COVID	COVID	COVID	COVID	
	0.029%	0.002%	0.001%	0.013%	0.014%	0.030%	0.083%	0.173%	0.315%	0.599%	1.213%	4
4	Heart disease	Homicide	Homicide	COVID	COVID	Cancer	Accidents	Accidents	Chronic lower respiratory disease	Chronic lower respiratory disease	Alzheimers	
	0.007%	0.002%	0.001%	0.003%	0.013%	0.027%	0.064%	0.065%	0.116%	0.281%	1.116%	
5	Homicide	Heart disease	Congenital anomalies	Cancer	Heart disease	Suicide	Liver disease	Diabetes	Stroke	Stroke	Stroke	
	0.005%	0.001%	0.001%	0.003%	0.009%	0.015%	0.026%	0.044%	0.087%	0.270%	0.997%	
6	Flu/pneumonia	Perinatal period	Heart disease	Heart disease	Cancer	Liver disease	Diabetes	Liver disease	Diabetes	Alzheimers	Chronic lower respiratory disease	
	0.003%	0.000%	0.000%	0.002%	0.008%	0.014%	0.019%	0.042%	0.086%	0.211%	0.539%	
7	Septicemia	Stroke	COVID	Congenital anomalies	Liver disease	Homicide	Suicide	Chronic lower respiratory disease	Accidents	Diabetes	Accidents	
	0.003%	0.000%	0.000%	0.001%	0.004%	0.009%	0.015%	0.041%	0.055%	0.158%	0.324%	Source: CDC
8	Stroke	COVID	Chronic lower respiratory disease	Diabetes	Diabetes	Diabetes	Stroke	Stroke	Liver disease	Accidents	Diabetes	Wonder
	0.003%	0.000%	0.000%	0.001%	0.003%	0.007%	0.014%	0.034%	0.040%	0.101%	0.278%	PROVISIONAL data as of 7
9	COVID	Flu/pneumonia	Stroke	Pregnancy- related	Pregnancy- related	Stroke	Chronic lower respiratory disease	Septicemia	Kidney disease	Parkinsons	Kidney disease	14
	0.002%	0.000%	0.000%	0.000%	0.002%	0.005%	0.008%	0.015%	0.038%	0.101%	0.243%	1
10	Meningitis	Benign neoplasms	Benign neoplasms	Stroke	Stroke	Septicemia	Kidney disease	Kidney disease	Septicemia	Kidney disease	Hypertension	
	0.001%	0.000%	0.000%	0.000%	0.001%	0.003%	0.006%	0.015%	0.032%	0.094%	0.243%	

Total Deaths	19,767	3,784	5,960	38,263	82,113	124,693	215,739	477,532	723,668	829,208	940,504
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Rank	<i>~</i> 1	1_//	5-1/	15-2/	25-2/	35-44	15-51	55-64	65-74	75-8/	85 ±

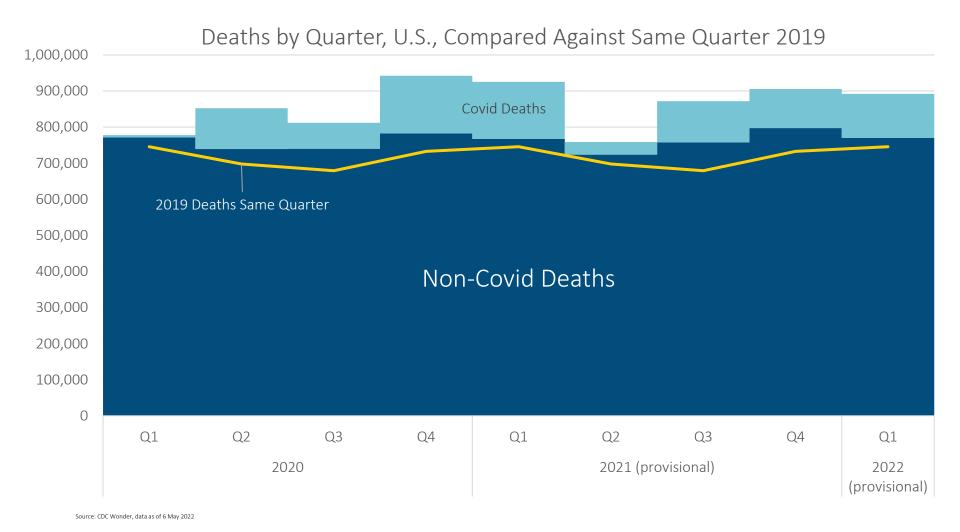
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Rank	< 1	1-4	5-14	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	_
1	Perinatal period	Accidents	Accidents	Accidents	Accidents	Accidents	COVID	Cancer	Cancer	Heart disease	Heart disease	
1	9,297	1,129	1,450	13,321	28,644	30,006	36,744	107,941	179,038	169,035	243,621	
	Congenital	Congenital										
2	anomalies	anomalies	Cancer	Homicide	Suicide	COVID	Heart disease	Heart disease	Heart disease	Cancer	Cancer	
	3,928	402	795	5,525	7,356	15,952	34,341	88,951	139,905	164,796	102,391	
3	Accidents	Cancer	Suicide	Suicide	Homicide	Heart disease	Cancer	COVID	COVID	COVID	COVID	
	1,091	281	511	5,411	6,324	12,637	33,537	73,480	102,410	98,577	80,753	
4	Heart disease	Homicide	Homicide	COVID	COVID	Cancer	Accidents	Accidents	Chronic lower respiratory disease	Chronic lower respiratory disease	Alzheimers	
	259	250	394	1,398	6,130	11,193	26,025	27,526	37,892	46,307	74,321	
5	Homicide	Heart disease	Congenital anomalies	Cancer	Heart disease	Suicide	Liver disease	Diabetes	Stroke	Stroke	Stroke	
	196	111	345	1,320	4,102	6,521	10,475	18,562	28,286	44,490	66,355	
6	Flu/pneumonia	Perinatal period	Heart disease	Heart disease	Cancer	Liver disease	Diabetes	Liver disease	Diabetes	Alzheimers	Chronic lower respiratory disease	
	119	66	188	924	3,613	5,803	7,575	17,630	27,912	34,711	35,869	
7	Septicemia	Stroke	COVID	Congenital anomalies	Liver disease	Homicide	Suicide	Chronic lower respiratory disease	Accidents	Diabetes	Accidents	
	115	54	134	407	1,820	3,990	6,071	17,569	17,809	25,965	21,584	
8	Stroke	COVID	Chronic lower respiratory disease	Diabetes	Diabetes	Diabetes	Stroke	Stroke	Liver disease	Accidents	Diabetes	Source: Wonde
	99	51	97	344	1,260	2,942	5,741	14,599	12,919	16,637	18,511	PROVIS
9	COVID	Flu/pneumonia	Stroke	Pregnancy- related	Pregnancy- related	Stroke	Chronic lower respiratory disease	Septicemia	Kidney disease	Parkinsons	Kidney disease	data as May 20
	88	46	92	202	733	2,181	3,161	6,479	12,222	16,612	16,187	
10	Meningitis	Benign neoplasms	Benign neoplasms	Stroke	Stroke	Septicemia	Kidney disease	Kidney disease	Septicemia	Kidney disease	Hypertension	
	54	37	53	187	625	1,111	2,513	6,361	10,477	15,544	16,179	

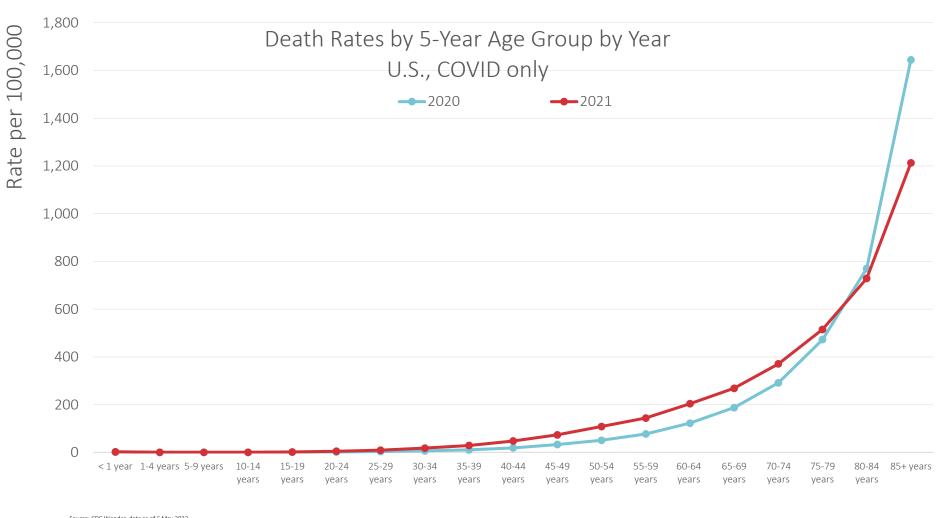
Cause of death: COVID

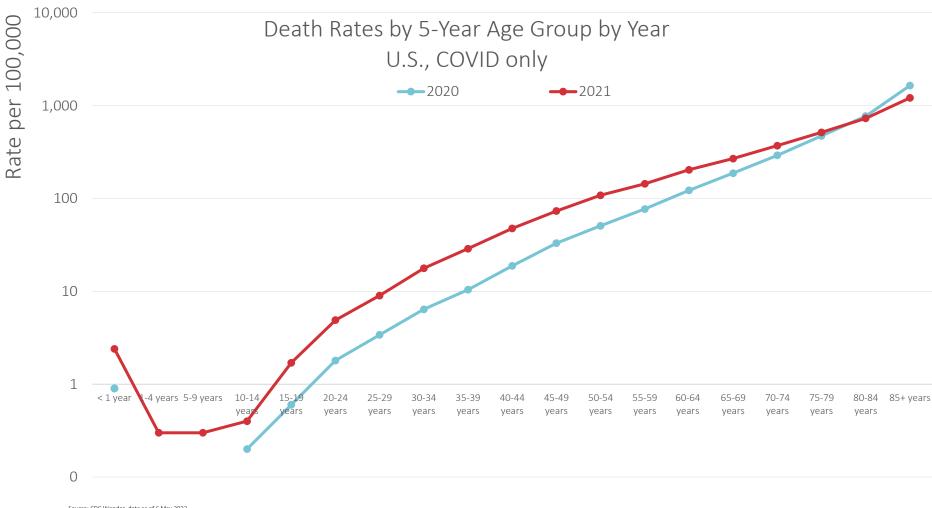


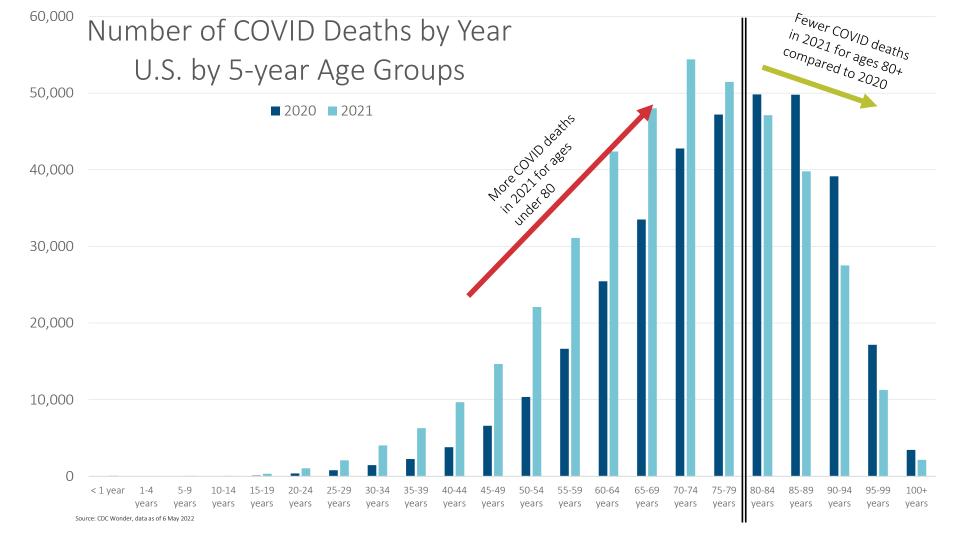
Counting COVID deaths

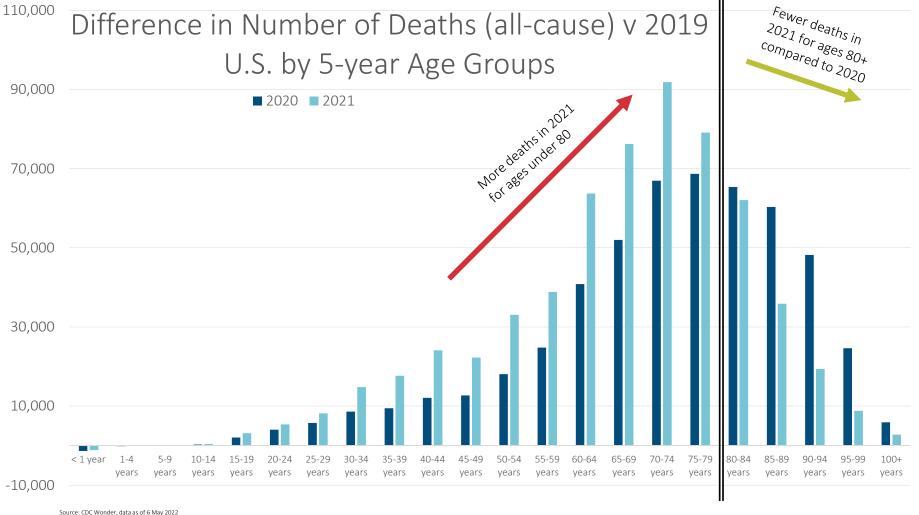
- Only counting where COVID is Underlying Cause of Death
- One and only one UCD per death certificate
- Contributing causes of death listed from 0 up to 20
- Average number of CODs on death certificates has been rising in pre-pandemic years – averages over 3

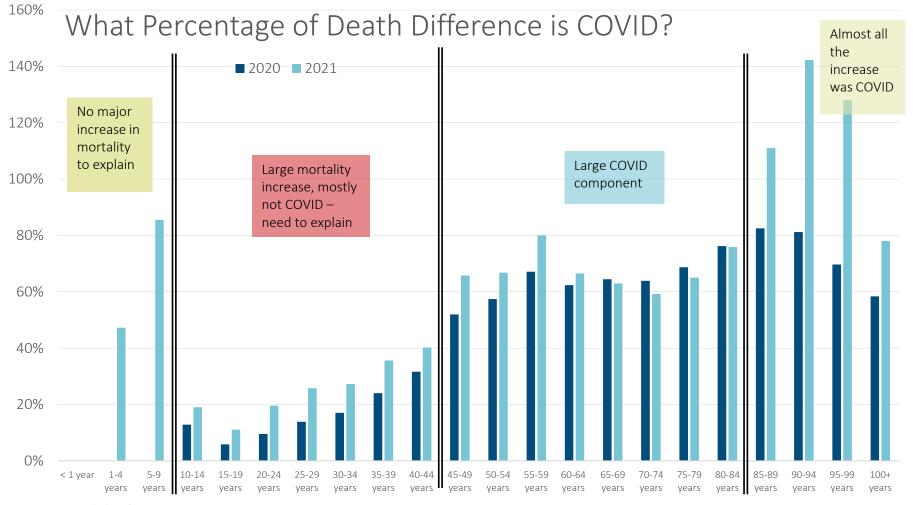






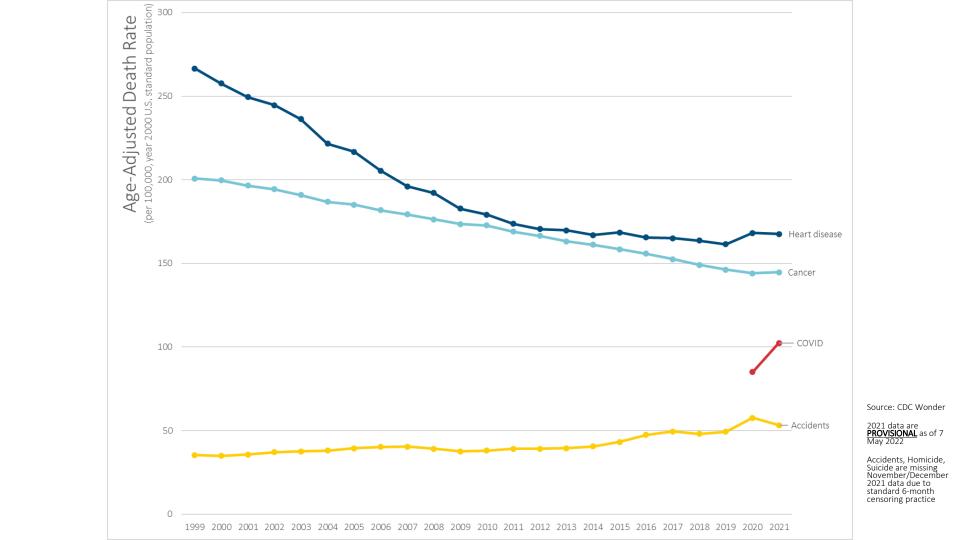


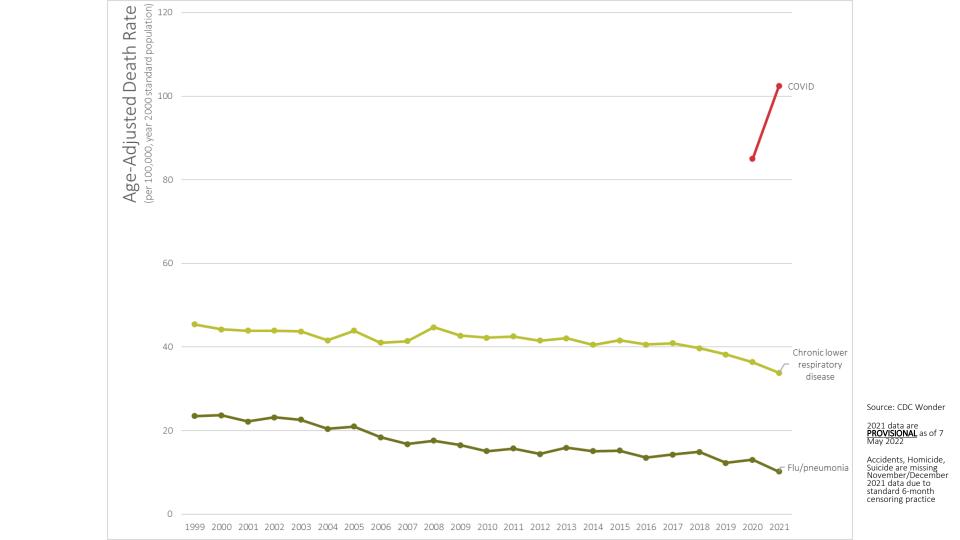


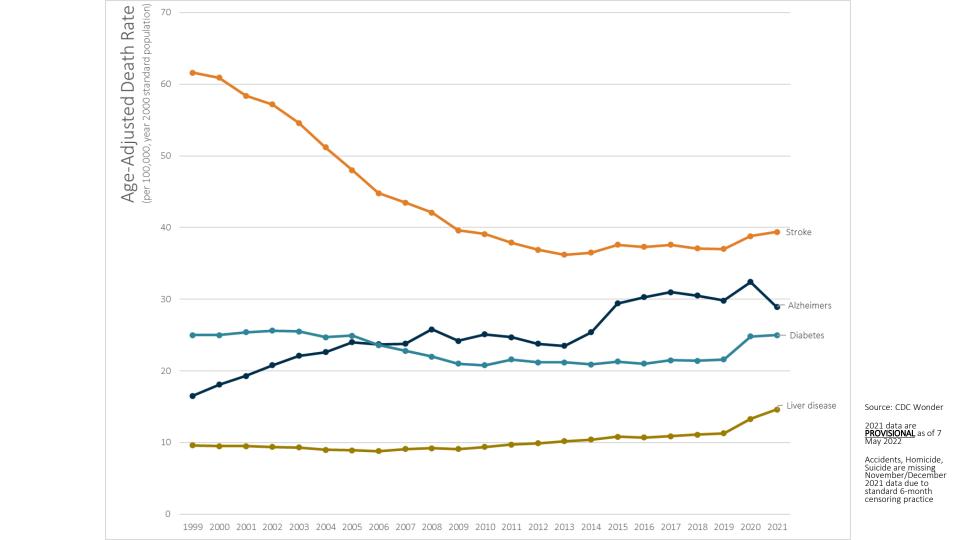


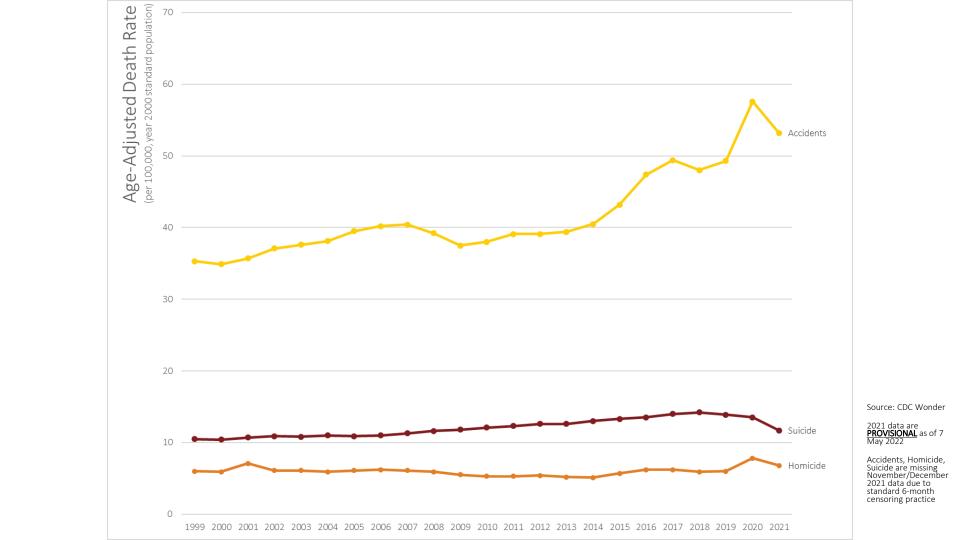
Cause of death: non-COVID



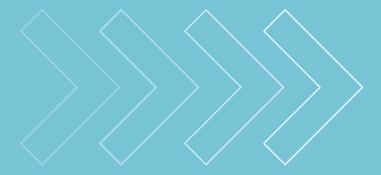


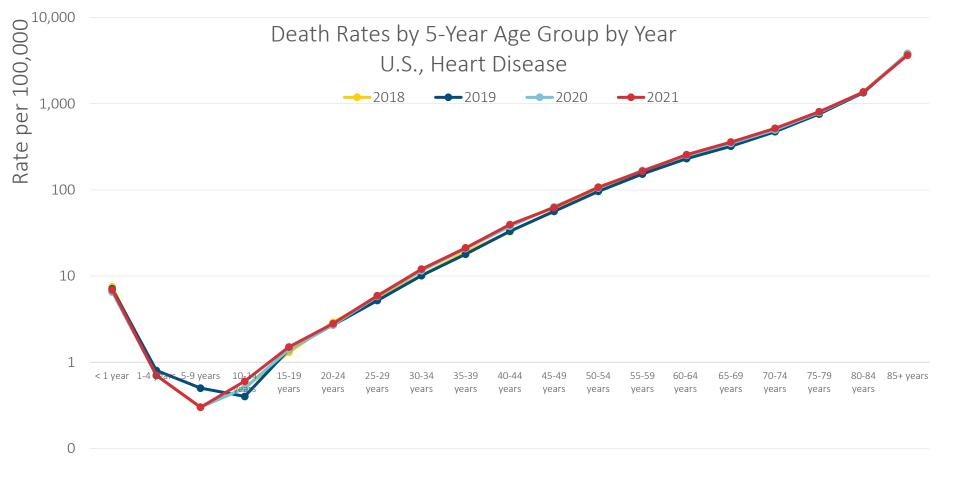


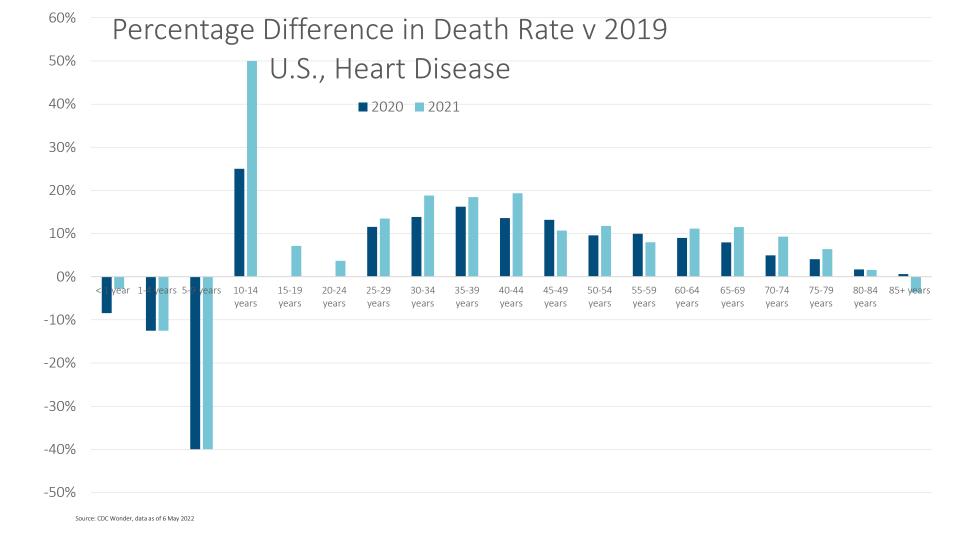


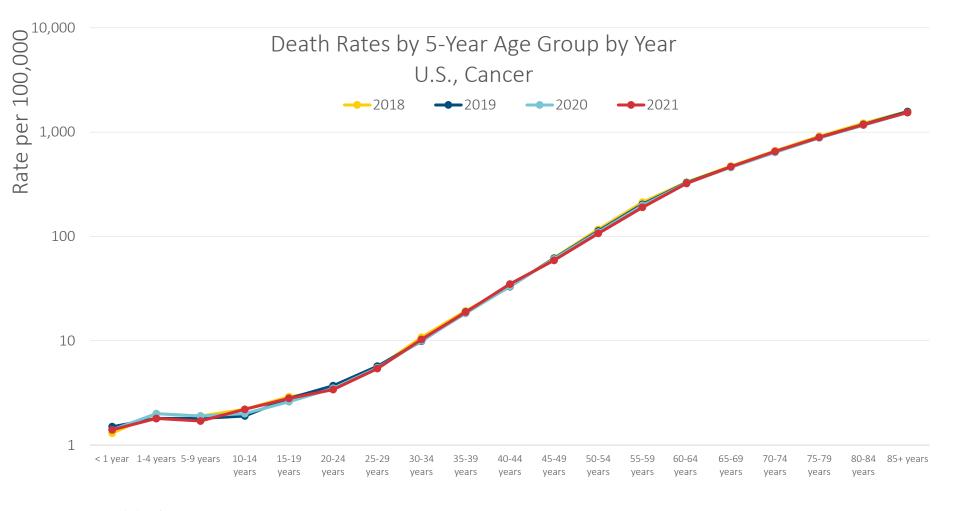


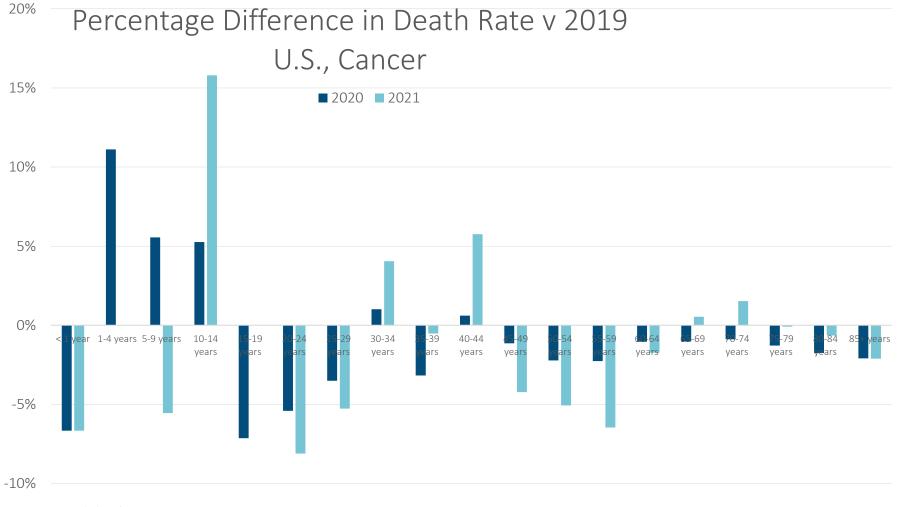
Physiological causes

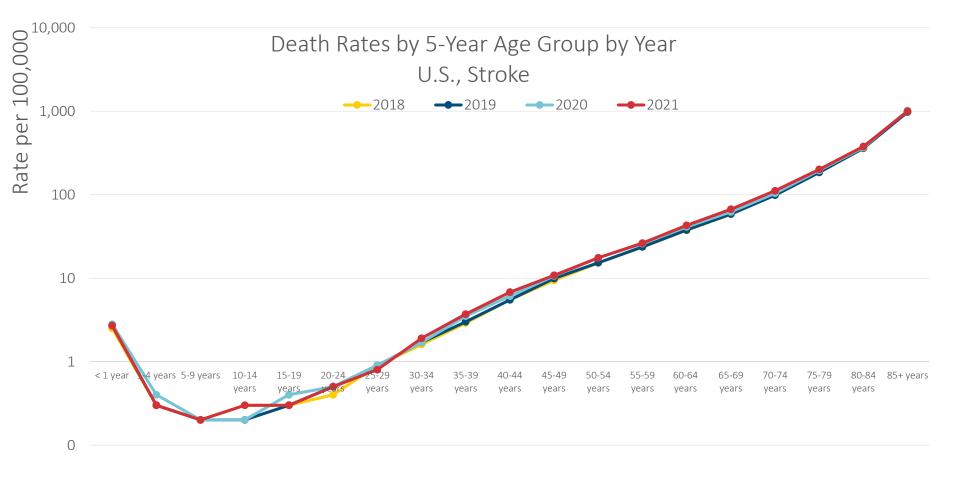


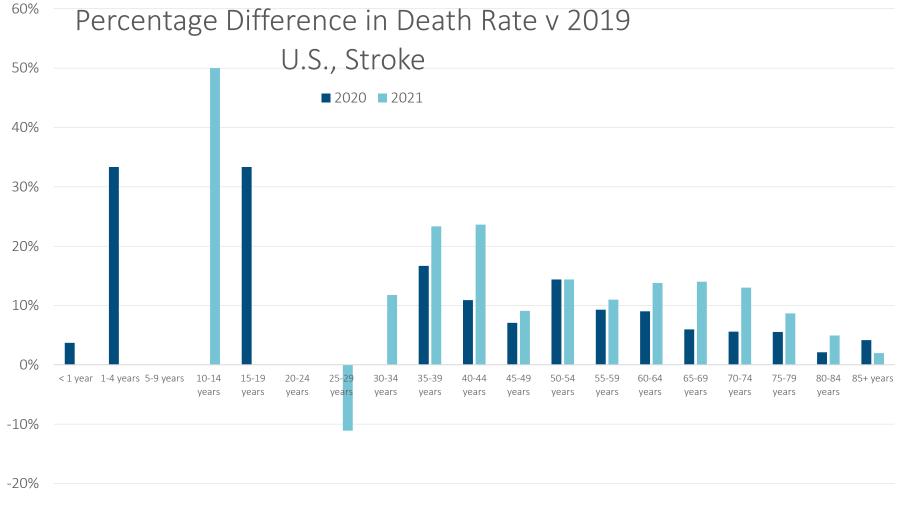


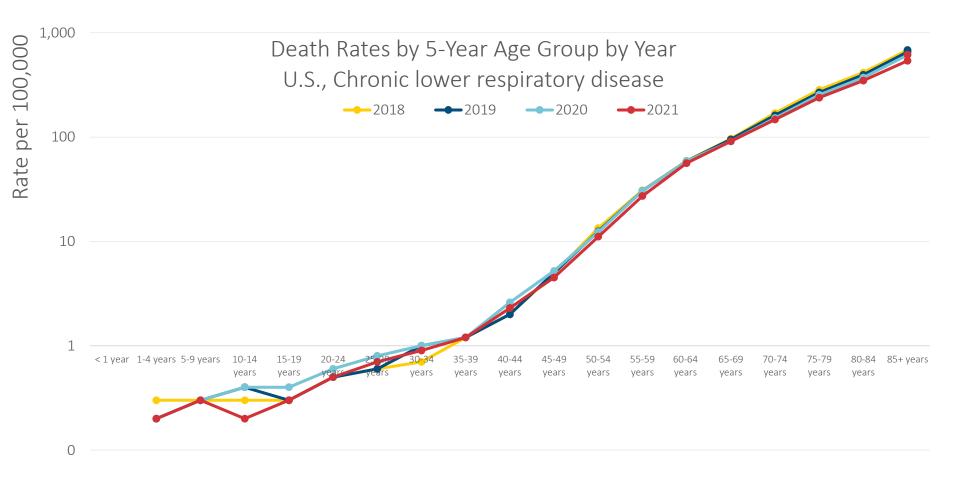


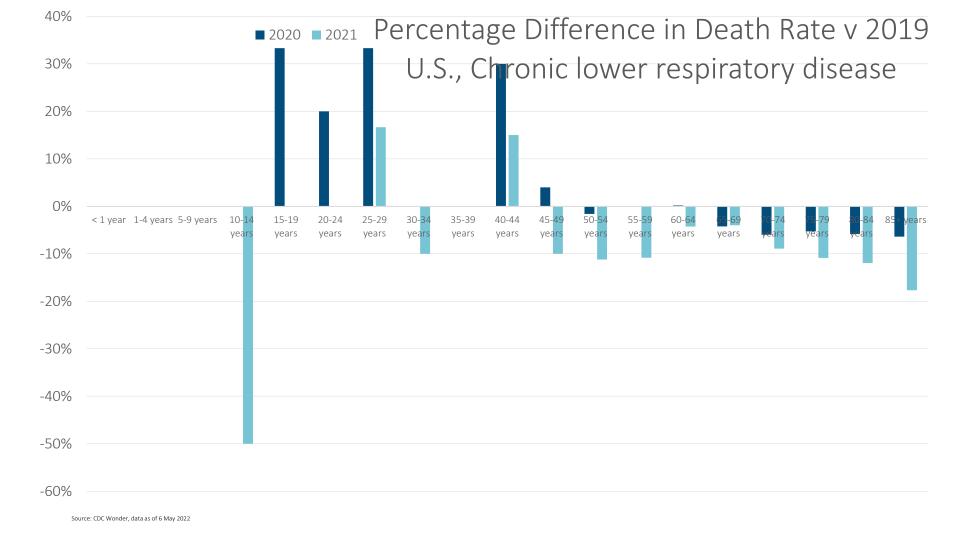


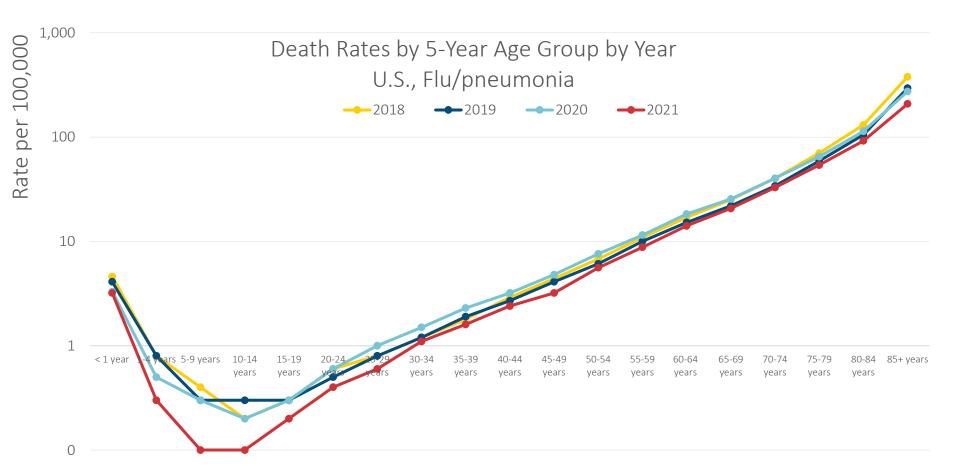


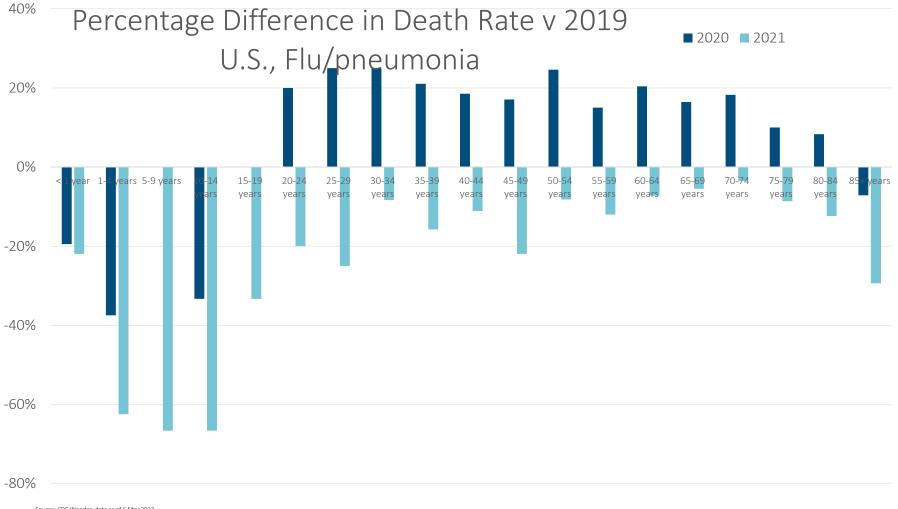


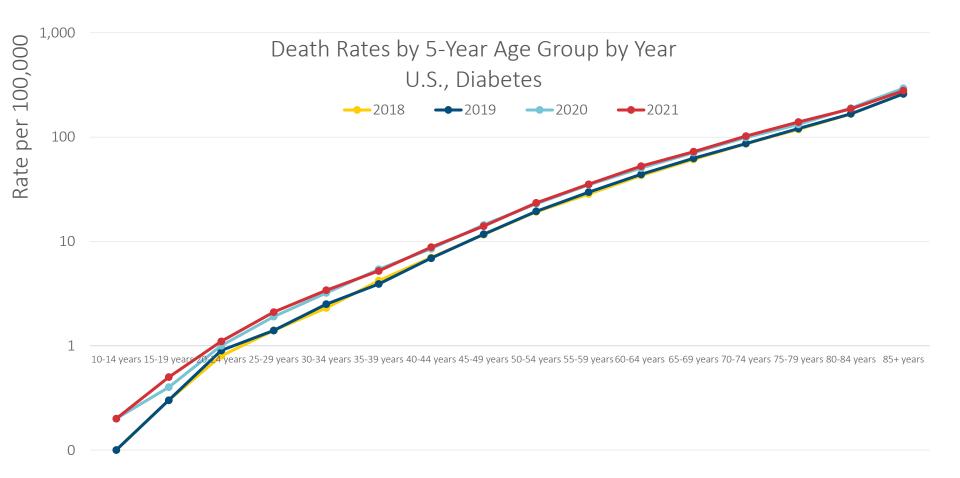


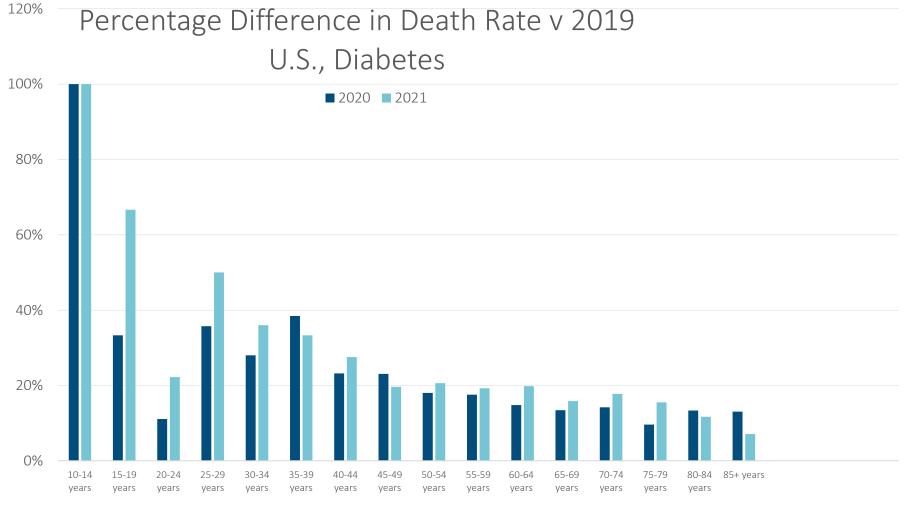


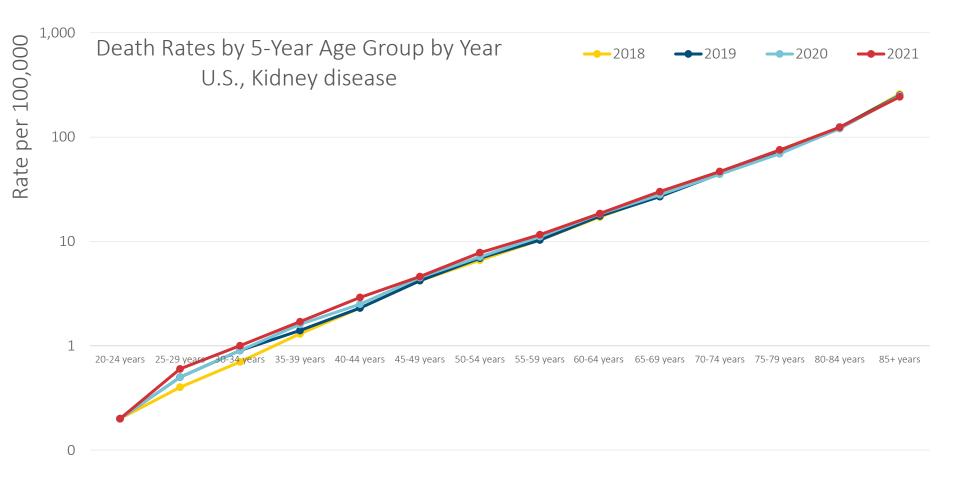


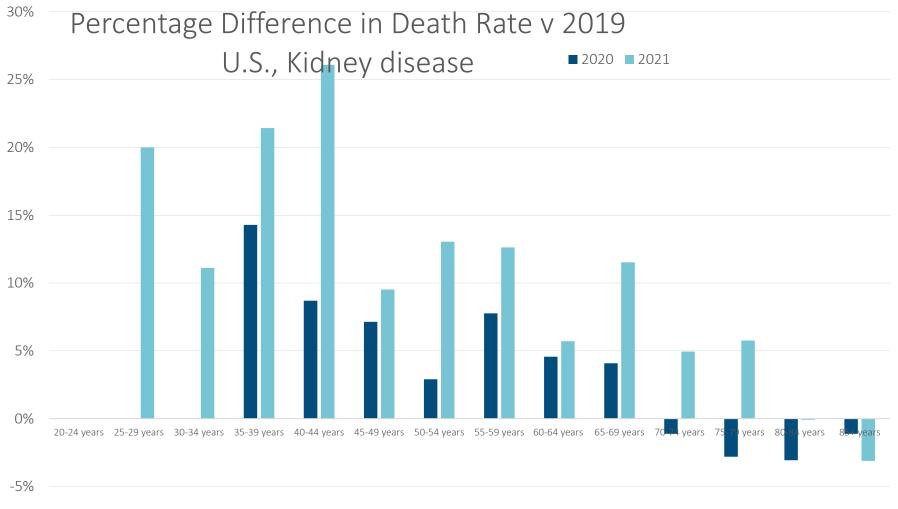


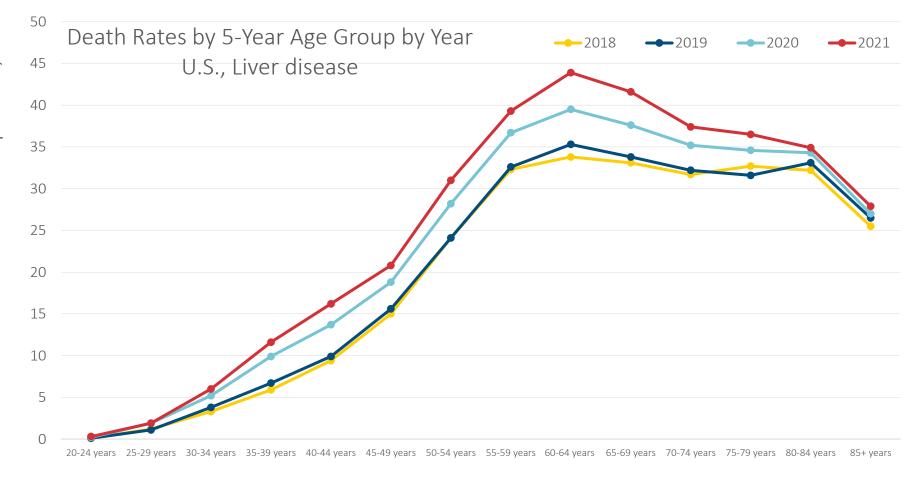




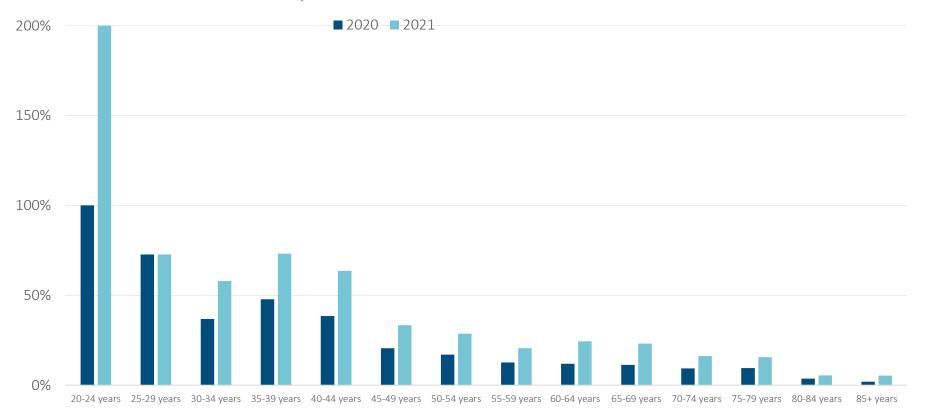








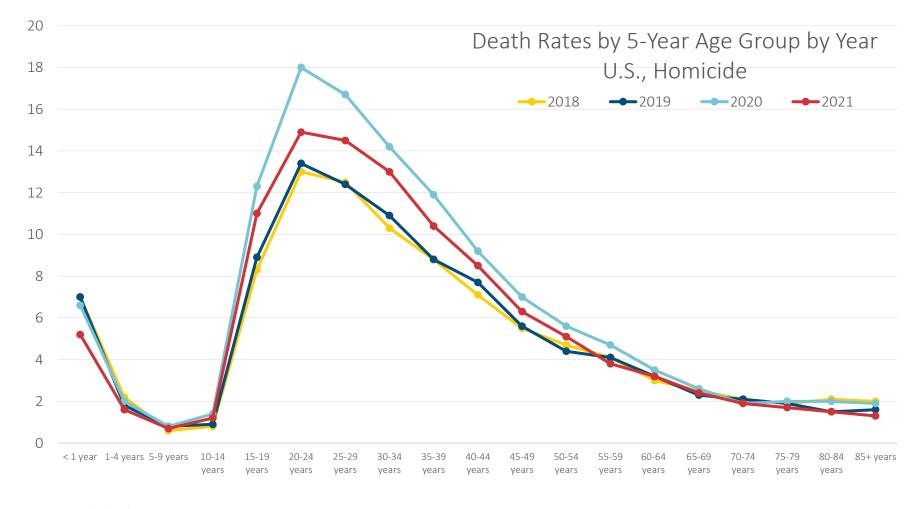


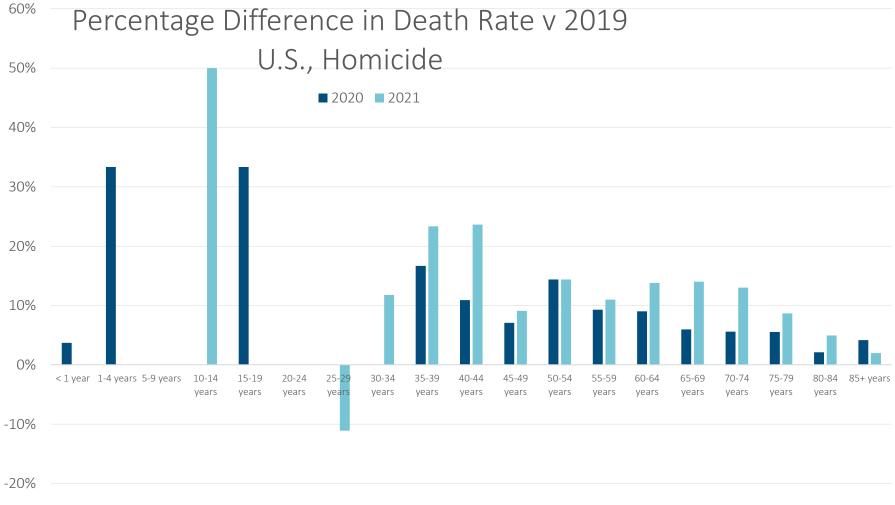


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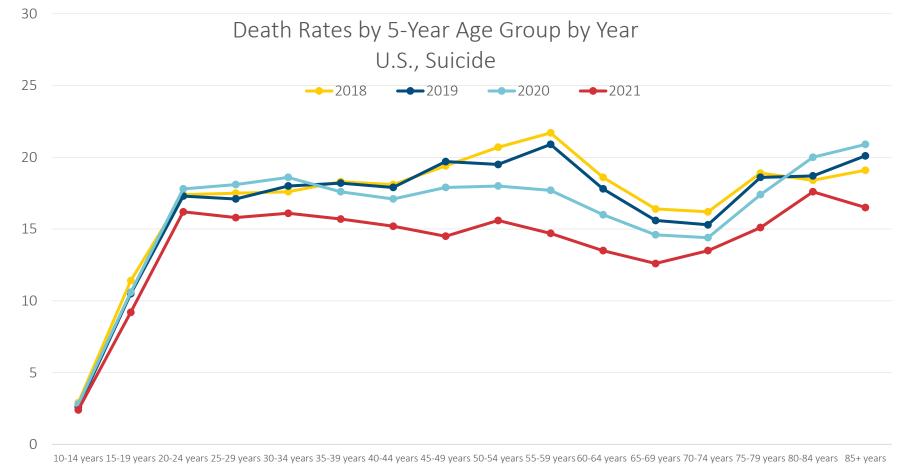
External causes

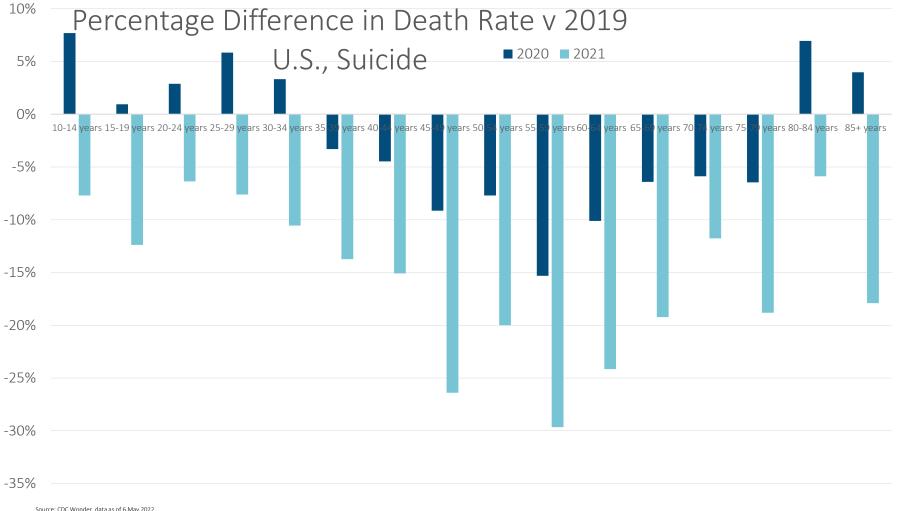


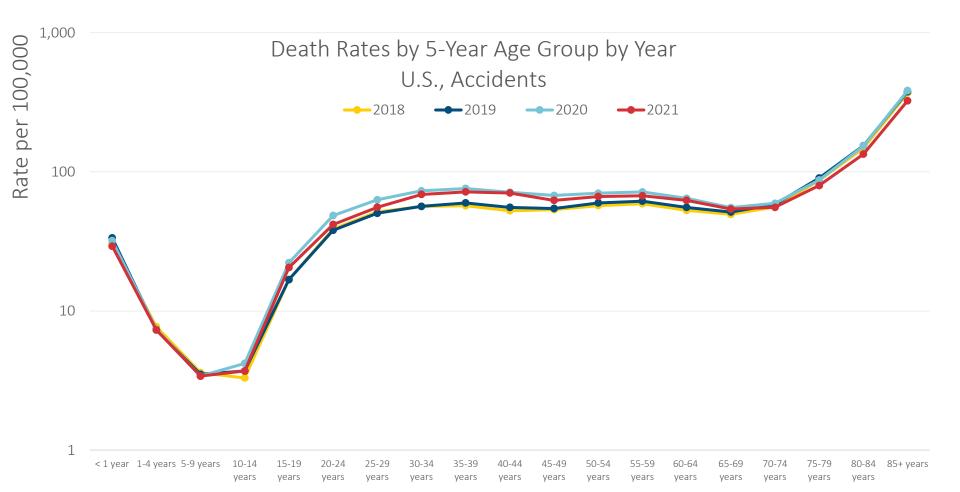


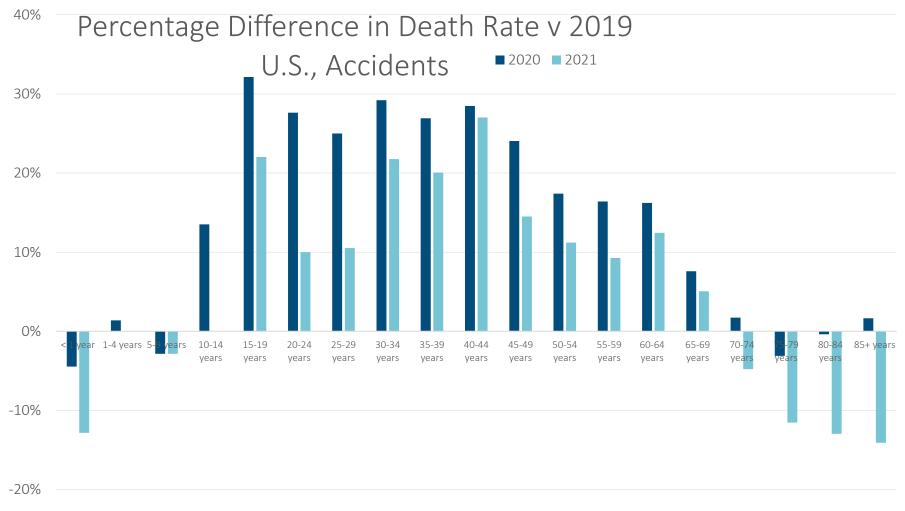


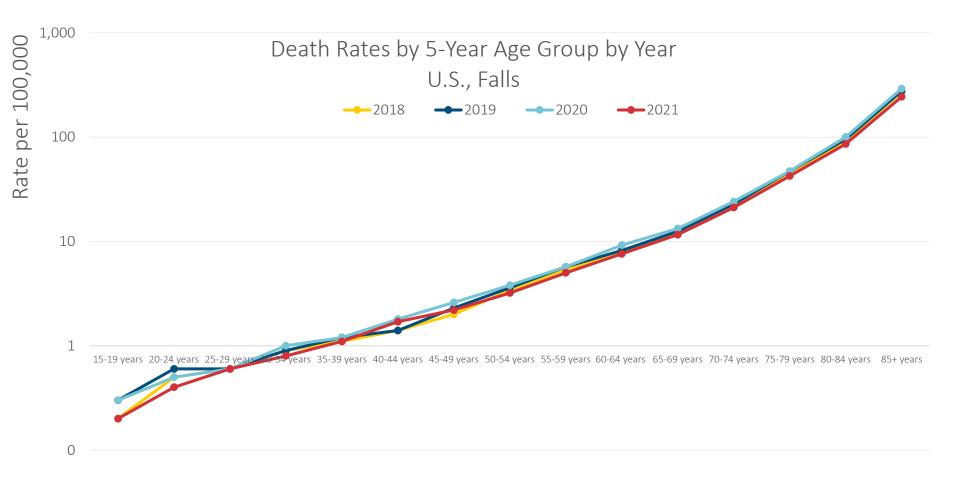


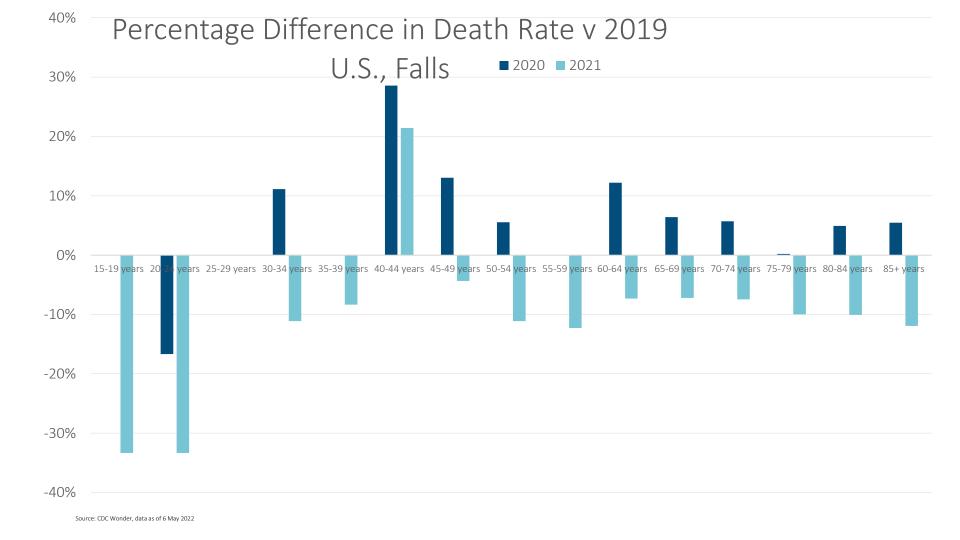


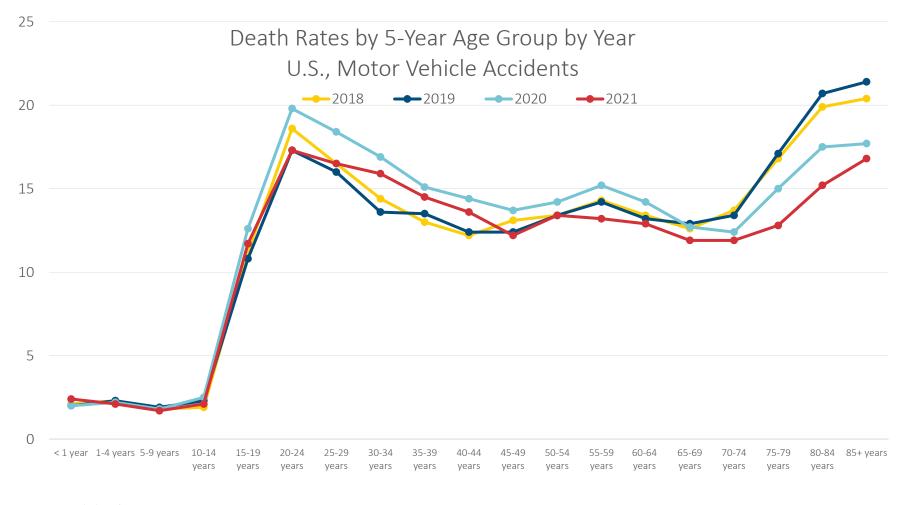


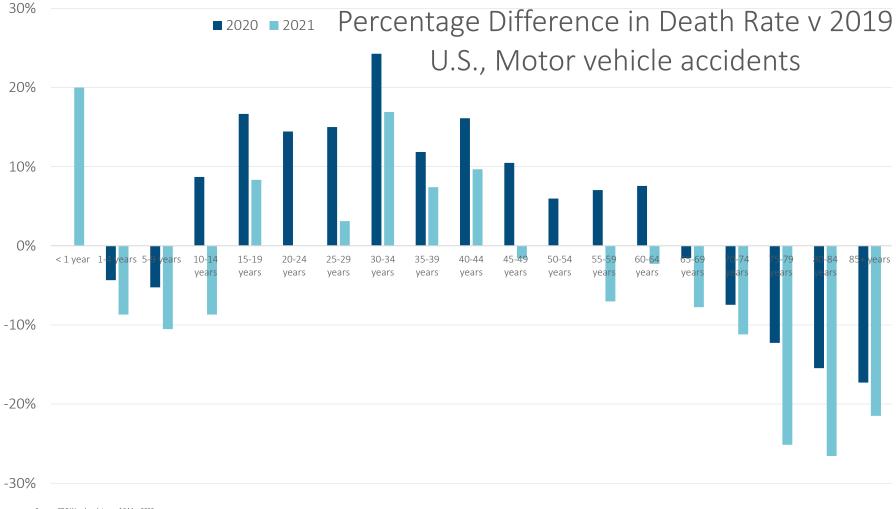


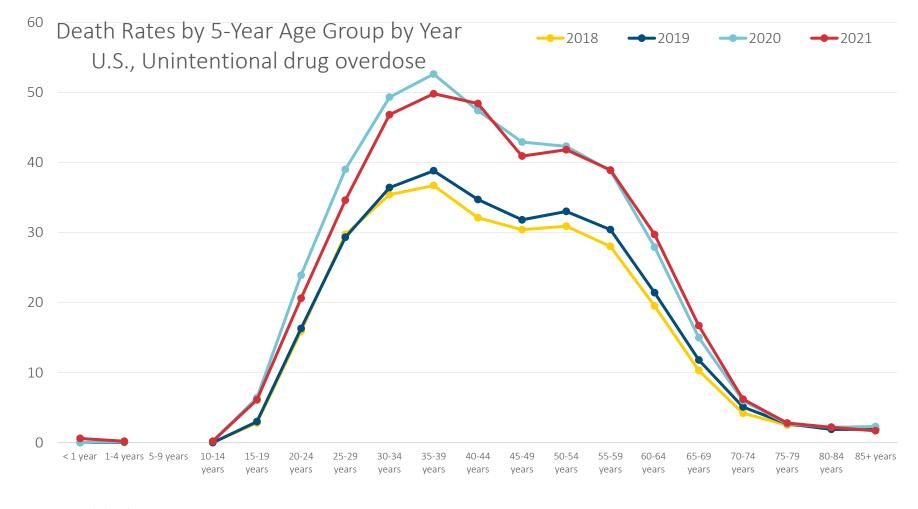


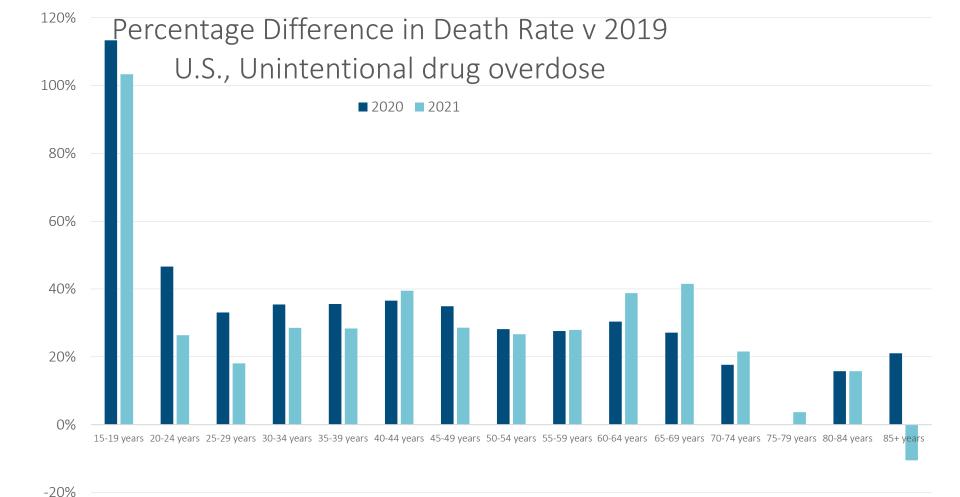












Links to spreadsheets and data citation(s)



Completed mortality data

Centers for Disease Control and Prevention, National Center for Health Statistics.

Underlying Cause of Death 1999-2020 on CDC WONDER Online Database, released in 2021. Data are from the Multiple Cause of Death Files, 1999-2020, as compiled from data provided by the 57 vital statistics jurisdictions through the Vital Statistics Cooperative Program.

Accessed at http://wonder.cdc.gov/ucd-icd10.html on 29 March 2022 and later dates

Provisional mortality data

Centers for Disease Control and Prevention, National Center for Health Statistics.

National Vital Statistics System, Provisional Mortality on CDC WONDER Online Database. Data are from the final Multiple Cause of Death Files, 2018-2020, and from provisional data for years 2021-2022, as compiled from data provided by the 57 vital statistics jurisdictions through the Vital Statistics Cooperative Program.

Accessed at http://wonder.cdc.gov/mcd-icd10-provisional.html on 6 May 2022 and later dates

Deaths occurring through April 16, 2022, reported as of May 1, 2022.

Additional documentation in supporting spreadsheets.

Dropbox link to spreadsheets and slides

Folder link:

https://www.dropbox.com/sh/394386q974qe7hv/AA DXaLYH5uekikjmpA-Hv8LMa?dl=0

Can view/download

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Substack

https://marypatcampbell.substack.com/

Mortality with Meep https://marypatcampbell.substack.com/s/mortality-with-meep

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