

Mortality Rates by Marital Status

Charles L. Trowbridge
Olympia, Washington

Abstract

Actuaries, as well as demographers and sociologists, may be surprised to learn that marital status has as much influence on rates of human mortality as the better known factors of gender and smoking habits. At ages 25-55, unmarried death rates are more than twice those of the married. For many of these age groups, married males have lower death rates than unmarried females.

Using U.S. census data and official death records, this paper demonstrates the potency of the marital status effect. It then examines the validity of the various explanations offered.

The paper "Mortality Rates by Marital Status," will appear in *Transactions of the Society of Actuaries*, volume 46.

