

MARRIAGE FROM AN INSURANCE STANDPOINT.

In our issue of 28th November last some interesting and valuable tables were given for which we were indebted to a paper contributed to "The Spectator" by Mr. Frederick L. Hoffman. Those tables furnished conclusive evidence that the general death rate of married persons differs considerably from that of the single and the widowed. In a further paper the author deals with the specific causes or diseases to which are attributable the varying rates of mortality shown to exist by the tables already published.

The social customs of the present day have a decided tendency to place obstacles in the way of marriage, so that the average age when young men "settle down" as Benedicts is now higher than in years gone by. The question of the relation of marriage to mortality and to health is one of far more serious import than is generally known.

Parallel with the movement to postpone marriage far on to mid-life there has developed a movement of mental deterioration and aberration with the evidences and the causes of which the medical faculty are familiar. A professional treatise on this topic was published some years ago by one of the leading physicians of England in which a distinct causal relation was demonstrated to exist between the normal conditions of a mature life unduly prolonged in a state of so-called "single blessedness," and brain disorders, with a consequent lowering of the vitality. Postponing marriage for reasons of economy has ended in innumerable instances in reducing the earning capacity, and keeping undeveloped a young man's latent force, energy and ambition by the stimulus being lacking which arouse these powers. Without acquiring absolutely vicious habits a single person is very apt to fall into a way of life that, from a health standpoint, is "dis-

III.—COMPARATIVE MORTALITY OF THE SINGLE AND MARRIED (AGES 15-44—RATE PER 1000).

Causes of Death.	MALES.			FEMALES.		
	Single.	Married.	Rel. Mort. of Married.	S.	M.	Rel. Mort. of Married.
Consumption.....	2.92	2.08	.712	2.23	2.38	1.067
Cancer, tumor.....	0.09	0.19	2.111	0.14	0.45	3.214
Nervous.....	0.61	0.61	1,005	0.41	0.51	1,244
Circulatory.....	0.55	0.57	1,036	0.44	0.68	1,545
Digestive.....	0.54	0.56	1,037	0.46	0.76	1,652
Urinary.....	0.45	0.53	1,178	0.31	0.65	1,097
Suicide.....	0.15	0.18	1,200	0.07	0.07	1,057

IV.—COMPARATIVE MORTALITY OF THE SINGLE AND MARRIED (AGES 45-64—RATE PER 1000).

Causes of Death.	MALES.			FEMALES.		
	Single.	Married.	Rel. Mort. of Married.	S.	M.	Rel. Mort. of Widowed.
Consumption.....	5.65	2.23	.395	2.36	1.54	.653
Cancer, tumor.....	1.55	1.36	.877	2.74	2.54	.927
Nervous.....	4.01	2.86	.713	3.37	2.44	.724
Circulatory.....	4.45	2.83	.636	2.74	2.46	.898
Digestive.....	1.78	1.56	.876	1.28	1.39	1.066
Urinary.....	3.83	2.32	.606	2.04	1.69	.828
Suicide.....	0.56	0.36	.643	0.11	0.06	.545

V.—COMPARATIVE MORTALITY OF THE SINGLE AND MARRIED (AGES 65 AND OVER—RATE PER 1000).

Causes of Death.	MALES.			FEMALES.		
	Single.	Married.	Rel. Mort. of Married.	S.	M.	Rel. Mort. of Married.
Consumption.....	6.04	2.44	.404	2.96	2.36	.797
Cancer, tumor.....	5.33	4.13	.775	5.77	5.33	.924
Nervous.....	17.04	13.68	.803	15.51	11.76	.758
Circulatory.....	17.35	13.92	.795	11.55	9.79	.848
Digestive.....	4.55	4.07	.895	3.52	3.95	1.122
Urinary.....	12.31	9.34	.759	5.86	4.52	.771
Suicide.....	0.77	0.41	.522	0.13	0.08	.615

II.—COMPARATIVE MORTALITY OF THE MARRIED AND WIDOWED (AGES 15-44—RATE PER 1000).

Causes of Death.	MALES.			FEMALES.		
	Married.	Widowed.	Rel. Mort. of Widowed.	M.	W.	Rel. Mort. of Widowed.
Consumption.....	2.08	6.67	3.207	2.38	3.57	1.500
Cancer, tumor.....	0.19	0.42	2,211	0.45	0.95	1,889
Nervous.....	0.61	1.35	2,213	0.51	0.95	1,864
Circulatory.....	0.57	1.63	2,859	0.68	1.05	1,544
Digestive.....	0.56	1.00	1,796	0.76	0.96	1,263
Urinary.....	0.53	1.24	2,339	0.65	1.01	1,554
Suicide.....	0.18	0.52	2,889	0.07	0.08	1,143

VI.—COMPARATIVE MORTALITY OF THE MARRIED AND WIDOWED (AGES 45-64 AND OVER—RATE PER 1000).

Causes of Death.	MALES.			FEMALES.		
	Married.	Widowed.	Rel. Mort. of Widowed.	M.	W.	Rel. Mort. of Widowed.
Consumption.....	2.23	4.87	2.184	1.54	1.89	1,227
Cancer, tumor.....	1.36	2.16	1,588	2.54	2.92	1,150
Nervous.....	2.86	4.94	1,727	2.44	3.69	1,512
Circulatory.....	2.83	5.61	1,982	2.46	3.65	1,484
Digestive.....	1.56	2.39	1,532	1.39	1.58	1,137
Urinary.....	2.32	4.40	1,897	1.69	2.50	1,479
Suicide.....	0.36	0.68	1,889	0.06	0.07	1,662

VI.—COMPARATIVE MORTALITY OF THE MARRIED AND WIDOWED (AGES 65 AND OVER—RATE PER 1000).

Causes of Death.	MALES.			FEMALES.		
	Married.	Widowed.	Rel. Mort. of Widowed.	M.	W.	Rel. Mort. of Widowed.
Consumption.....	2.44	3.12	1,278	2.36	2.13	.903
Cancer, tumor.....	4.13	4.59	1,111	5.33	4.92	.923
Nervous.....	13.68	19.51	1,426	11.76	14.82	1,260
Circulatory.....	13.02	17.78	1,366	9.79	12.32	1,267
Digestive.....	4.07	4.64	1,140	3.95	4.1	1,041
Urinary.....	9.34	12.64	1,353	4.52	5.07	1,192
Suicide.....	0.4	0.69	1,63	0.08	0.09	1,125