

***Insurance Times:*** Blue collar death rates higher, actuaries show  
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Blue-collar workers show significantly higher mortality rates than white-collar workers, according to a new actuarial table developed for the IRS.

At age 65, blue-collar men score a mortality rate 42 percent higher than white-collar men. The table also shows that job status has a greater impact on mortality than gender; the mortality difference between 65-year-old men and women is only 29 percent.

If adopted by the IRS, the Society of Actuaries RP-2000 Table will determine how much employers should put away annually to cover their pension obligations.

The table is the largest study ever based upon the actual experience of pension plans, using nearly 11 million life-years of data.

A committee of the American Academy of Actuaries recommended last spring that the IRS adopt the table, including its adjustment for the differences between white-collar and blue-collar mortality rates. According to James Turpin, Academy vice president, the new table could mean a reduction in pension costs for some employers. "If the table is adopted as we proposed, employers would be able to more accurately value their pension liabilities," said Turpin. "In addition, companies with large numbers of blue-collar employees could see the costs of their defined-benefit pensions go down."