

## **The Impact of Living Paycheck to Paycheck: Shorter Lives, More Stress**

In America today, we have more income and wealth inequality than at any time in our nation’s history. The three richest men own more wealth than the bottom 50 percent – over 170 million people.<sup>1</sup> Meanwhile, over 60 percent of Americans are living paycheck to paycheck.<sup>2</sup> The massive income and wealth inequality in our country is not just an economic issue. The widening gap between the wealthy and the working class is a major factor in determining whether you will live a long and healthy life or whether you will live a much shorter life filled with stress, anxiety, depression, fear and significant health problems.

The reality is that millions of working-class people in America are dying much earlier than they should. While life expectancy has steadily increased for the wealthiest in America, low and middle-income people have seen little to no gains.<sup>3</sup> The result? A staggering gap in life expectancy between the wealthy and everyone else.

In 2023, life expectancy in the United States was 78.4 years – more than 4 years lower than the 82.5-year average in comparable nations.<sup>4</sup> But this average hides an alarming fact: life expectancy in the U.S. varies widely based on income, education, race, geography, disability, and other social determinants.<sup>5</sup> For example, one study found that differences in life expectancy between people of different racial, geographic, and economic groups can be as high as 20 years.<sup>6</sup>

We examined the relationship between county-level measures of median household income and life expectancy over the 5-year period immediately preceding the COVID-19 pandemic, ending in 2019. **The analysis reveals that income is a strong predictor of life expectancy. People living in the top 1 percent of counties ranked by median household income live 7 years**

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<sup>1</sup> Chappatta, B. et al. “Bloomberg Billionaires Index,” Bloomberg, last modified February 26, 2025. <https://www.bloomberg.com/billionaires/?sref=v0V36m7t>

<sup>2</sup> Blanchet, T., Saez, E., & Zucman, G. “Who Benefits from Income and Wealth Growth in the United States?” Realtime Inequality. Accessed February 26, 2025. <https://realtimeinequality.org/>

<sup>3</sup> Chetty, R. et al. “The Association Between Income and Life Expectancy in the United States, 2001-2014,” *JAMA*, Vol. 315, No. 16, 1750-1766; 2016.

<sup>4</sup> Peterson-Kaiser Family Foundation (KFF) Health System Tracker. “How does U.S. life expectancy compare to other countries?” Last modified January 31, 2025. <https://www.healthsystemtracker.org/chart-collection/u-s-life-expectancy-compare-countries/#Life%20expectancy%20at%20birth,%20in%20years,%201980-2023>

<sup>5</sup> See, for example, National Academies of Science, Engineering, and Medicine. *High and Rising Mortality Rates Among Working-Age Adults*; 2021. <https://nap.nationalacademies.org/catalog/25976/high-and-rising-mortality-rates-among-working-age-adults> and Stevens, D. “People with Developmental Disabilities Have Much More Life to Live.” *Population Health Research Brief Series*. No. 11; 2019. <https://www.maxwell.syr.edu/research/lerner-center/population-health-research-brief-series/article/people-with-developmental-disabilities-have-much-more-life-to-live>

<sup>6</sup> Dwyer-Lindgren, L. et al. “Ten Americas: A Systematic Analysis of Life Expectancy Disparities in the USA.” *Lancet*, Vol. 404, No. 10469, 2299-2313; 2024.

**longer, on average, than those living in the bottom 50 percent of counties ranked by median household income.**

### **Key Findings**

- People living in the top 1 percent of counties ranked by median household income live an average of 84.3 years, while people living in the bottom 50 percent of counties ranked by median household income live an average of 77.4 years – a difference of 7 years.
- Rural counties face the greatest disparities. Urban and suburban counties with a median household income of \$100,000 have an average life expectancy of 81.6 years, while small rural counties with a median household income of \$30,000 have an average life expectancy of 71.7 years – a 10-year gap.
- Geographic disparities persist. In Loudoun County, Virginia, the highest-earning county in the U.S., life expectancy is 84 years. Just 350 miles away, in McDowell County, West Virginia, one of the lowest-earning counties in the U.S., the life expectancy is 69 years – a 15-year difference.
- Higher incomes translate to longer lives. Among rural counties, a \$10,000 increase in median annual household income is associated with an additional 2.6 years of life expectancy. Among lower- and lower-middle income populations in urban and suburban counties, the same income increase is associated with a 2.1-year gain.
- In urban and suburban America, an increase in income has a larger effect on average life expectancy for lower-income counties (median household income under \$60,000) than for higher-income counties (median household income over \$60,000).

### **Methodology & Figures**

To examine the relationship between income and life expectancy, we examined county-level data from 2015-2019, the five-year period immediately preceding the COVID-19 pandemic. In this time period, for each U.S. county<sup>7</sup> we matched median household income data<sup>8</sup> from the American Community Survey conducted by the U.S. Census Bureau with average life expectancy data from the Institute for Health Metrics and Evaluation.<sup>9</sup> <sup>i</sup>

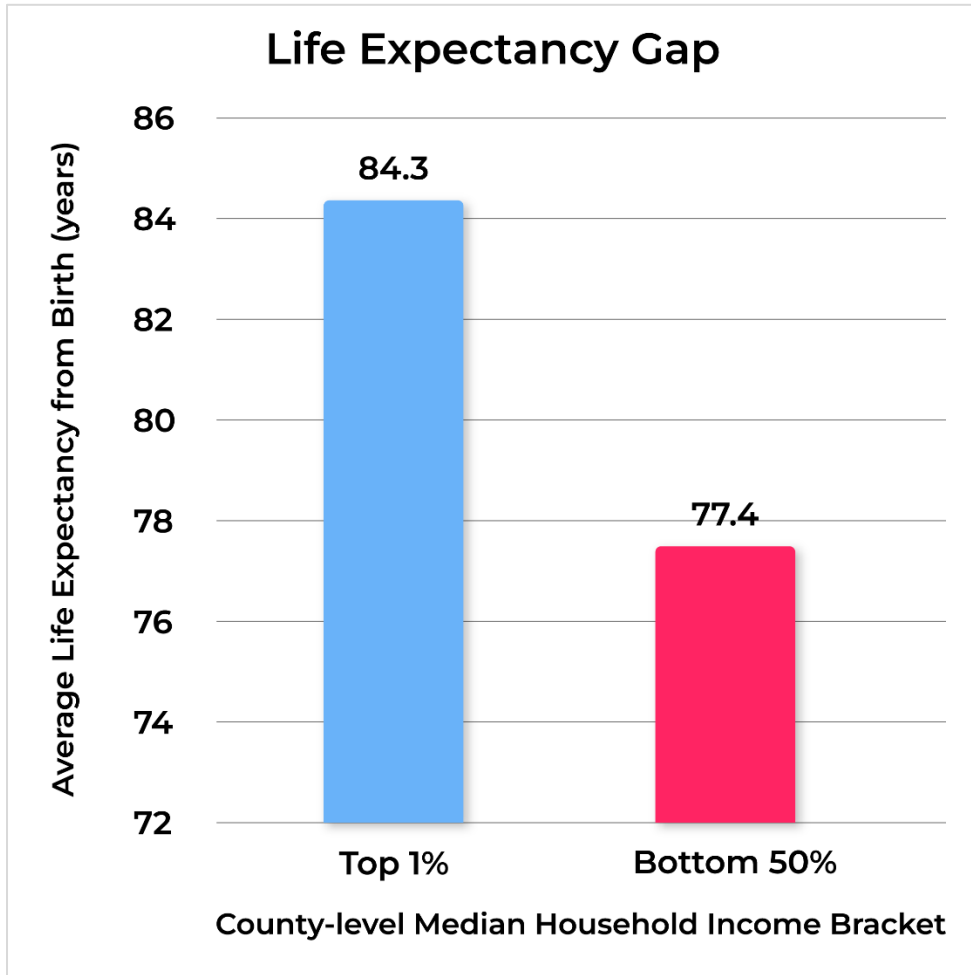
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<sup>7</sup> We included 3,043 U.S. counties. Some counties were excluded due to lack of complete data.

<sup>8</sup> “Table B19013: Median Household Income.” Census Reporter, United States Census Bureau. Accessed February 10, 2025. <https://censusreporter.org/tables/B19013/>

<sup>9</sup> Institute for Health Metrics and Evaluation (IHME). “United States Mortality Rates and Life Expectancy by County, Race, and Ethnicity 2000-2019,” IHME, last modified June 30, 2022. <https://ghdx.healthdata.org/record/ihme-data/united-states-life-expectancy-by-county-race-ethnicity-2000-2019>

**Figure 1: Life Expectancy from Birth in the Top 1% and Bottom 50% of Counties Ranked by Median Household Income**



**Discussion & Stories from America**

In addition to living fewer years, being working class puts you under an immense amount of stress. Ranking Member Sanders asked working people directly, via a social media survey, how stress impacts their lives and received over 1,000 responses from people across the country. The stories they shared paint a picture of daily hardship: the stress of affording health care, food, and gas; the anxiety of living paycheck to paycheck; and the feeling of hopelessness that comes from constant financial strain.

**Patrick from Missouri said: “Living paycheck to paycheck while supporting a family stresses me out. We are always just one financial emergency from being homeless.”**

When asked what stressor they would eliminate if they could, **Chelsea in Tennessee said, “I would like to not have to rely on my employer for health insurance. I'm between jobs currently and I'm having to forego routine preventative healthcare because I can't afford it without insurance.”**

In fact, research has found that people in the lowest income brackets face a 55 percent greater risk of developing depression than people with higher incomes.<sup>10</sup> Stress has a direct impact on a person's health. **April in Michigan told us that her “anxiety and depression have been so much worse and the stress of [her] job has gotten to the point where [her] doctor has told [her] [she] need[s] to find another job.”** Chronic stress has been linked to cardiovascular disease, heart attacks, preterm births<sup>11</sup>, sleep disorders, and increased smoking rates<sup>12</sup> – all of which contribute to lower life expectancy.

**Caitlan from Colorado shared that “stress isn’t just an inconvenience for me—it’s a direct threat to my heart. Living with a congenital heart defect and multiple mechanical valves means that every surge of anxiety, every sleepless night worrying about bills, isn’t just mentally exhausting—it physically wears on my heart. Stress triggers palpitations, spikes my blood pressure, and leaves me drained, knowing that too much of it could lead to serious complications. Managing it is a daily battle. I try to control what I can—breathing exercises, and focusing on small victories—but when financial worries loom large, no amount of deep breathing can change the fact that stress is a risk I can’t afford.”**

Illustrating the lifelong impact poverty has on a person's wellbeing, **Hannah in Wisconsin said this: “Being poor and growing up poor is extremely traumatic. My parents died when I was young, and I aged out of the foster care system when I was 18. I've never felt safe my entire life because I've never been financially stable. I will never be happy because I am always one paycheck away from being homeless. The system doesn't serve people without money, family, or connections.”**

**Heather from Vermont shared that “I am the sole caretaker for my elderly mother. I still have to work so that I can keep a roof over our heads that's warm and safe. Groceries are at an all-time high, and I've found myself utilizing food shelves while working full time just to get food for my mom and I. I can't afford to take the time off to get medical care, but am dealing with obesity, migraines, knee issues, sciatica, thyroid disease and asthma. My migraines in particular are triggered and exacerbated by stress. The obesity is also a problem, primarily because my budget doesn't allow for fresh vegetables and high protein diets.”**

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<sup>10</sup> Zare, H. et al. “How Income and Income Inequality Drive Depressive Symptoms in U.S. Adults, Does Sex Matter: 2005–2016.” *International Journal of Environmental Research and Public Health*. Vol. 19, No. 10; 2022.

<sup>11</sup> Egerter, S., Braveman, P., & Barclay, C. “Stress and Health.” Robert Wood Johnson Foundation, March 1, 2011. <https://www.rwjf.org/en/insights/our-research/2011/03/how-social-factors-shape-health.html>

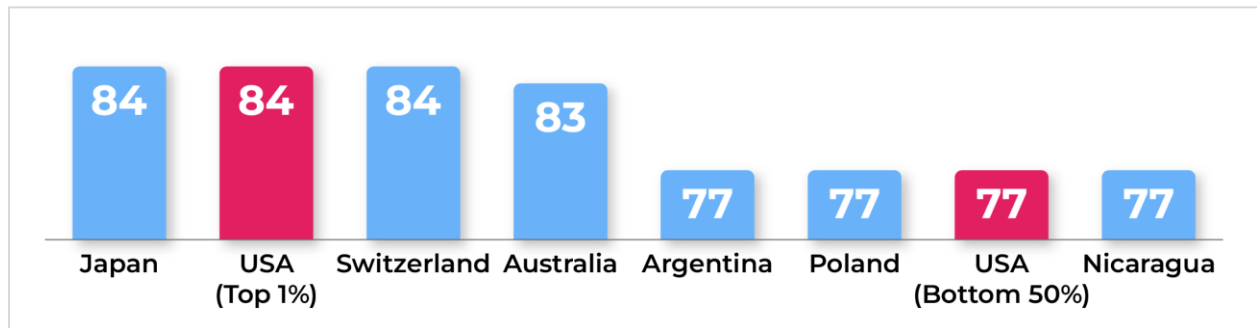
<sup>12</sup> “Navigating the Path from Stress to Health Infographic,” Robert Wood Johnson Foundation, September 23, 2014. <https://www.rwjf.org/en/insights/our-research/infographics/Infographic-how-do-we-move-from-a-culture-of-stress-to-a-culture-of-health-.html>

### **Life Expectancy in other Countries**

People living in the wealthiest counties in the U.S can expect to live 84 years—as long as people in Japan (84 years), Switzerland (84 years), and Australia (83 years). However, for the rest of the U.S. population, life expectancy is significantly lower.<sup>13</sup>

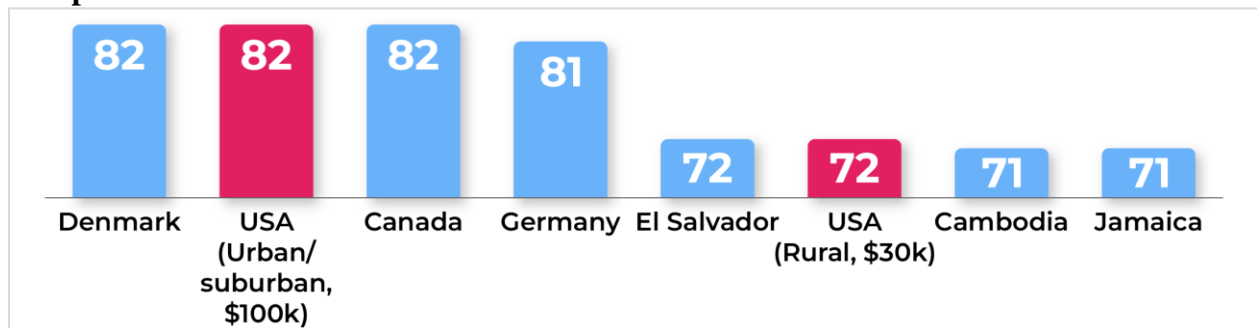
For millions of working-class people in America—those living in the bottom 50 percent of counties ranked by median household income—life expectancy is only 77 years, the same life expectancy as people living in Argentina, Poland, and Nicaragua.

**Figure 2: Life Expectancy at Birth by Income Level in the United States Compared to Selected Countries**



In contrast, people living in urban and suburban counties in America with a median household income of \$100,000 enjoy life expectancies on par with those in Denmark and Canada (82 years). Meanwhile, those living in rural counties in America with a median household income of \$30,000 a year face life expectancy (72 years) similar to citizens of El Salvador (72 years) and Cambodia (71 years), underscoring the extreme inequalities driven by income.

**Figure 3: Life Expectancy at Birth by Income Level and Rurality in the United States Compared to Selected Countries**



<sup>13</sup> Life expectancy data for other countries are from the *2024 World Population Data Sheet* from the Population Reference Bureau (PRB), a nonpartisan, not-for-profit, research organization that publishes the data under a cooperative agreement with USAID. The underlying data are from national statistical offices and regional organizations. PRB. *2024 World Population Data Sheet*. September 2024. <https://2024-wpds.prb.org/wp-content/uploads/2024/09/2024-World-Population-Data-Sheet-Booklet.pdf>

### **Additional Evidence on Life Expectancy Disparities**

Past research supports the Committee’s finding that disparities in life expectancy persist across income levels and other social determinants of health, such as where you live or your access to education. Life expectancy for college-educated Americans is 8.5 years longer than for Americans without college degrees; a gap that has more than tripled in the last 30 years.<sup>14</sup> In fact, life expectancy for people without college degrees peaked in 2010, while it has continued to grow for the college-educated.<sup>15</sup>

Research also shows that adults with developmental disabilities die an average of 23.5 years earlier than adults without a developmental disability.<sup>16</sup> A 2016 study also found that the top 1 percent of income earners live between 10-15 years longer than the bottom 1 percent of income earners.<sup>17</sup>

If this crisis continues, the consequences will extend far beyond individual lives. A workforce with worsening health and greater disparities in health outcomes will become less productive, leading to economic slowdowns and greater financial insecurity for millions of Americans. At the same time, Social Security and Medicare – programs designed to provide support for older Americans – will face increasing strain as life expectancy gains are concentrated among the wealthy. The deepening divide in life expectancy will further entrench economic inequality, making it even harder for working-class families to break out of poverty.

### **The Path Forward**

The solution is clear: we must take action to close the life expectancy gap by addressing economic disparities. This means:

- Raising the minimum wage to at least \$17 an hour to ensure that full-time workers can afford a healthy, stable life.
- Passing Medicare for All and ensuring that health care is a right – not a privilege, so that an individual’s health is not determined by their income.
- Ending the international embarrassment of the U.S. being the only major country on earth not to guarantee paid family and medical leave.
- Making education from child care to trade school and graduate school available to everyone regardless of their income or zip code.
- Expanding Social Security and restoring defined benefit pension plans so that every senior in America can retire with dignity.

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<sup>14</sup>Case, A. and Deaton, A. “Accounting for the Widening Mortality Gap between American Adults with and without a BA.” *Brookings Papers on Economic Activity*, 1-44; 2023.

<sup>15</sup> Case, A. and Deaton, A. “Life Expectancy in Adulthood is Falling for Those Without a BA Degree, but as Educational Gaps Have Widened, Racial Gaps Have Narrowed.” *Proc. Natl. Acad. Sci. U.S.A.* Vol 18, No. 11; 2021.

<sup>16</sup> Stevens, D. “People with Developmental Disabilities Have Much more Life to Live.” *Population Health Research Brief Series*. No. 11; 2019. <https://www.maxwell.syr.edu/research/lerner-center/population-health-research-brief-series/article/people-with-developmental-disabilities-have-much-more-life-to-live>

<sup>17</sup> Chetty, R. et al. “The Association Between Income and Life Expectancy in the United States, 2001-2014,” *JAMA*, Vol. 315, No. 16, 1750-1766; 2016.

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<sup>1</sup> *To identify disparities between the top 1 percent of counties and bottom 50 percent by income, we divided U.S. counties into population-weighted income percentiles and calculated population-weighted average life expectancy for the top 1 percent and bottom 50 percent of counties by income. To analyze the relationship between median household income and life expectancy and establish a trend, we created a scatter plot of the two variables and ran regressions to create a model that can predict life expectancy for a hypothetical county with a specified median household income. We defined counties as urban and suburban if they had a population of 50,000 or more, and rural if they had a population of fewer than 50,000. This is in line with [HRSA](#) and the [U.S. Census Bureau](#) definitions.*