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## Missing the obvious: life expectancy in the US is closely related to income

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The Washington Post's Jan. 10 hard copy featured a long, front-page [article](#) asking more than 100 experts, and all sitting US Senators, what is driving the recent drop in US life expectancy and whether there is cause for concern. Their responses resembled a reluctant game of pin-the-tail-on-the-donkey. Many possible causes were given for the loss of life span including chronic disease, poor nutrition, insufficient access to health care, political decisions, deaths of despair, drug overdoses, guns, and loneliness.

With a couple of exceptions, national leaders and experts were not willing or able to pinpoint the obvious – and well documented – [nexus](#) between shorter [life spans and income](#). Many of the possible factors they cited reflect growing economic and social stress particularly among low-income Americans.

The underlying theory is simple: More income and wealth allow people and governments to support more years of life. Fewer resources put them at a disadvantage. Some politicians who see the connection may be leery of talking about it. Doing so would lead to awkward questions about improving working and living conditions for millions of Americans and dealing with growing economic inequality.

The strong relationship between income and longevity is clear when comparing states. As shown in the **tables below**, eight of the nine states with the lowest median household income also are among the bottom nine in longevity. Similar clustering occurs comparing the highest ranked states across the two categories. Seven of the nine states with the highest median household income also are among the top nine in life expectancy.

A prime example is Mississippi which ranks last in both categories. Median household income is \$41,000 lower in Mississippi than in the highest-income states. Life expectancy in Mississippi is seven years lower than in Hawaii, which leads in longevity. States highlighted in yellow below fall with in both categories among the nine states at the top and bottom of the rankings.

## Tables 1 and 2

# State household income and longevity rates compared

### Highest income with highest life expectancy

States with highest median household income - 2021		States with highest life expectancy - 2019	
MD	\$90K	HI	81.6
MA	\$90	CA	81.2
NJ	\$89	NY	81.2
NH	\$88	MA	80.7
CA	\$85	MN	80.6
HI	\$85	CT	80.6
WA	\$84	NJ	80.5
CT	\$84	CO	80.2
CO	\$82	WA	80.2

Exceptions: Though 1st in household income, MD ranked 24<sup>th</sup> in life expectancy. NH was 4<sup>th</sup> income and 14<sup>th</sup> in life expectancy. NY was 3<sup>rd</sup> in life expectancy and 14<sup>th</sup> in income. MN ranked 5<sup>th</sup> in life expectancy and 13<sup>th</sup> in income.

### Lowest income with lowest life expectancy

States with lowest median household income - 2021		States with lowest life expectancy - 2019	
SC	\$59	SC	76.9
OK	\$56	LA	76
KY	\$56	OK	75.9
NM	\$54	AR	75.9
AL	\$54	TN	75.8
AR	\$53	KY	75.6
LA	\$52	AL	75.5
WV	\$51	WV	74.7
MS	\$49	MS	74.5

Exceptions: NM was 6<sup>th</sup> lowest in median household income and 13<sup>th</sup> lowest in life expectancy. TN was 5<sup>th</sup> lowest in life expectancy and 10<sup>th</sup> lowest in income.

Sources: [https://en.wikipedia.org/wiki/List\\_of\\_U.S.\\_states\\_and\\_territories\\_by\\_life\\_expectancy](https://en.wikipedia.org/wiki/List_of_U.S._states_and_territories_by_life_expectancy)

[List of U.S. states and territories by income - Wikipedia](#)

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Realizing they are rowing in the same economic boat could prompt states to join forces on policy changes, particularly Mississippi, West Virginia, Louisiana, Arkansas, Alabama, New Mexico, Kentucky, Oklahoma, South Carolina, and Tennessee, and others ranking at or near the bottom. Common interest could lead to collaboration on advocacy for more progressive and better targeted federal tax policies, social programs, and capital and infrastructure investments. A [proposal](#) being discussed in the Senate to expand eligibility for the child tax credit to more low-income families is a current example. However, as a senator in the Post article pointed out, the political environment often leads senators in the states with the lowest longevity and income to oppose policies that could benefit their constituents.

Another issue of common interest are proposals to raise Social Security's [retirement age](#) as part of efforts to repair the program's financing, which would greatly disadvantage low-income workers and low-income states. Why? Because low-wage workers, on average, live shorter lives, they already collect fewer Social Security checks than those who are better off. Though a higher retirement age may not affect differences in monthly payment rates, it would have a greater negative [impact on lifetime income](#) for people with a history of low earnings. It would also affect the relative value of their benefits compared to taxes they pay.

Since Social Security was created during the Great Depression, life expectancy has diverged dramatically for low- and high-income people. While it has risen over the decades for the upper-middle-class and affluent, life expectancy remained flat for lower-income workers and now may be in decline. As I pointed out in a [study](#) published by the Society of Actuaries in 2020, this trend has reduced Social Security's progressivity.

In a 2015 [report](#), the National Academy of Sciences compared the 1930 and 1960 birth cohorts (people about 93 and 63 years old now) and found that life expectancy for the bottom quintile of men at age 50 decreased slightly to 26.1 years over the 30-year period. Meanwhile, life expectancy rose for men in higher-income quintiles. The life-expectancy gap between the bottom and top fifths of the income distribution widened by more than seven years (from 5.1 to 12.7 years).

Presidential candidate and former South Carolina Governor Nikki Haley strongly proposes raising the program's retirement age on the premise that increased life spans are undermining Social Security's long-term solvency. If long-held assumptions about longevity were challenged, and potential losses to low-income workers and low-income states caused by raising the eligibility age came to light, would she change her position? Republican candidate [Donald Trump](#), by the way, opposes cuts in Social Security as do most Democrats.

Sunlight can be good medicine. Acknowledging the connection between economic status and longevity could help policymakers forge policies that both improve markets and better target public spending where need is greatest. Taking off the blindfolds also might help politicians pin the donkey's tail where it should go.

Karl Polzer is founder of the [Center on Capital & Social Equity](#).

## Sources & References

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