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# Most Americans Say the Current Economy Is Helping the Rich, Hurting the Poor and Middle Class

*Roughly half of lower-income Republicans say current economic conditions are hurting them and their families*

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## Most Americans Say the Current Economy Is Helping the Rich, Hurting the Poor and Middle Class

*Roughly half of lower-income Republicans say current economic conditions are hurting them and their families*

By many measures, the U.S. economy is doing well. Unemployment is near a [50-year low](#), [consumer spending is strong](#) and the stock market is delivering [solid returns for investors](#). Despite these positive indicators, public assessments of the economy are mixed, and they differ significantly by income, according to a new Pew Research Center survey.

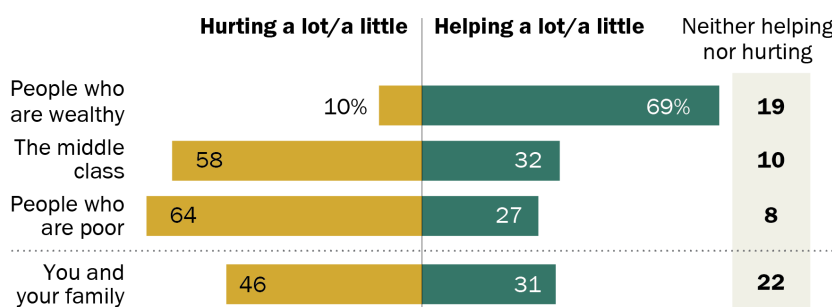
Majorities of upper-income and middle-income Americans say current economic conditions are excellent or good. But only about four-in-ten lower-income adults share that view, while a majority say the economy is only fair or poor.

Views of the economy are strongly linked to partisanship, with Republicans and independents

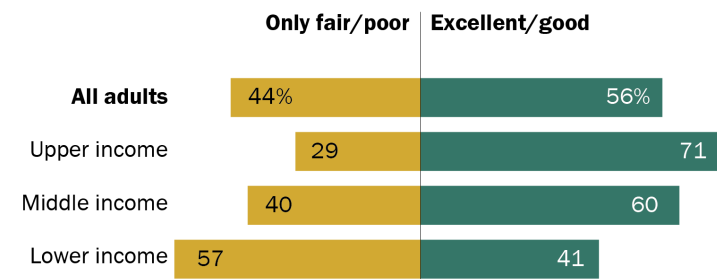
who lean toward the Republican Party much more likely than their Democratic and Democratic-leaning counterparts to have a positive view of the current economy. While attitudes toward the economy have long been partisan, they are [particularly so today](#) – and virtually all the increase in positive views of the economy since Donald Trump became U.S. president has been among

### Public gives the economy mixed reviews; most say it's helping the rich, while few say it's helping them

% saying economic conditions in the country are ...



% saying current economic conditions are ...



Notes: Share of respondents who didn't offer an answer not shown. Family incomes are adjusted for differences in purchasing power by geographic region and for household size. Middle income is defined as two-thirds to double the median annual income for the survey sample. Lower income falls below that range, upper income falls above it.

Source: Survey of U.S. adults conducted Sept. 16-29, 2019.

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Republicans. Still, income gaps persist within these party groups. In fact, lower-income Republicans are roughly four times as likely as those in the upper-income tier to give the economy an only fair or poor rating.

To the extent that current economic conditions are helping particular groups, the public sees the benefits flowing mainly to the most well-off. Roughly seven-in-ten adults (69%) say today's economy is helping people who are wealthy (only 10% say the wealthy are being hurt). At the same time, majorities of Americans say poor people, those without a college degree, older adults, younger adults and the middle class are being hurt rather than helped by current economic conditions.

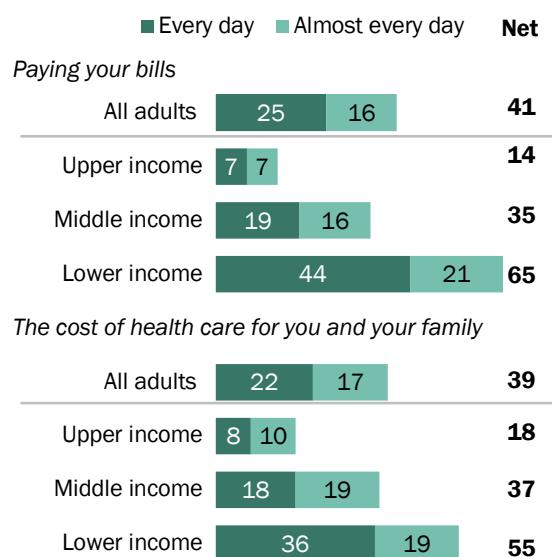
When asked how economic conditions are affecting them and their families, nearly half of adults (46%) say they are being hurt, 31% say they're being helped and 22% say they don't see much of an impact. Overall, Democrats are more likely than Republicans to say economic conditions are hurting their own families, but views differ significantly by income within parties.

A variety of factors go into Americans' assessments of current economic conditions, the most prominent being perceptions about wages and income, the availability of jobs and the cost of health care. Two of these three factors are also seen as having a significant impact on people's own financial situations: 51% say wages have a great deal of impact on their household finances, and 43% say the same about health care costs. The overall job situation is seen as less personally relevant. Instead, 45% say consumer prices have a large impact on their own financial health.

A look inside the financial lives of Americans reveals an enormous gulf in the day-to-day challenges and worries that lower-income and upper-income adults experience. Two-thirds of

### About two-thirds of lower-income Americans frequently worry about paying their bills

% saying they worry about the following



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lower-income adults (65%) say they worry almost daily about paying their bills, compared with about one-third of middle-income Americans (35%) and a small share of upper-income Americans (14%). The cost of health care is also a worry that weighs on the minds of many Americans, particularly those in the lower-income tier. More than half of lower-income adults (55%) say they frequently worry about the cost of health care for themselves and their families; fewer middle-income (37%) and upper-income Americans (18%) share this worry.

The nationally representative survey of 6,878 adults was conducted online from Sept. 16-29, 2019, using Pew Research Center's [American Trends Panel](#).

### **Defining income tiers**

To create upper-, middle- and lower-income tiers, respondents' 2018 family incomes were adjusted for differences in purchasing power by geographic region and for household size. "Middle-income" adults are in families with annual incomes that are two-thirds to double the median family income in our sample (after incomes have been adjusted for the local cost of living and for household size). The middle-income range for this analysis is about \$40,100 to \$120,400 annually for a three-person household. Lower-income families have incomes less than roughly \$40,100, and upper-income families have incomes greater than roughly \$120,400.

Based on these adjustments, 31% of U.S. adults in total are lower income, 46% are middle income and 17% fall into the upper-income tier.

See the [methodology](#) for more information about how the income tiers were determined.

## Views of the economy differ depending on income and political leanings

A majority of Americans (56%) say they think current economic conditions in the country are excellent or good, including relatively few (10%) characterizing conditions as excellent and 46% saying they are good. Roughly four-in-ten Americans (44%) say current economic conditions are only fair (35%) or poor (8%).

While most Republicans and independents who lean to the Republican Party (75%) say economic conditions in the country today are excellent or good, only 41% of Democrats and Democratic leaners share that view.

But *within* parties, views differ substantially by income. While roughly nine-in-ten upper-income Republicans (89%) feel positively about current economic conditions, lower-income Republicans are far less likely to share that opinion. Some 57% of lower-income Republicans say current economic conditions are excellent or good, roughly similar to the share of upper-income Democrats who say this (55%). Only about one-third of lower-income Democrats (34%) rate current economic conditions positively.

Looking to the future, about half of Americans (48%) say they expect economic conditions will be about the same in a year, roughly one-third (32%) say the economy will be worse and just 20% say they think the economy will be better. The share saying economic conditions will get better is largely consistent across income groups, but upper-income adults are somewhat more likely to say they expect things will get worse.

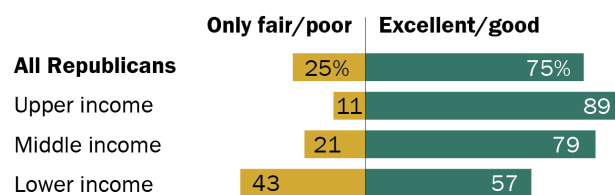
Current views of the economy are strongly linked to predictions for the future: Those who say economic conditions are excellent or good are about three times as likely as those who have a more negative view to say things will be even better a year from now (29% vs. 9%).

### Views of the economy are highly partisan, but income gaps persist within parties

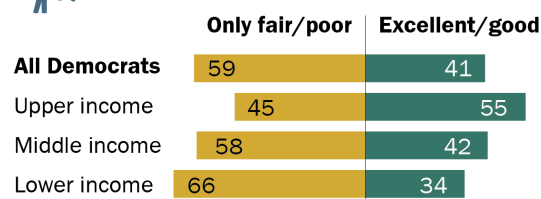
% of each group who say that economic conditions in the country are ...



Among Republicans and Republican leaners



Among Democrats and Democratic leaners



Notes: Family incomes are adjusted for differences in purchasing power by geographic region and for household size. Middle income is defined as two-thirds to double the median annual income for the survey sample. Lower income falls below that range, upper income falls above it.

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## Wages, job availability and health care costs matter most in Americans' assessment of the overall economy

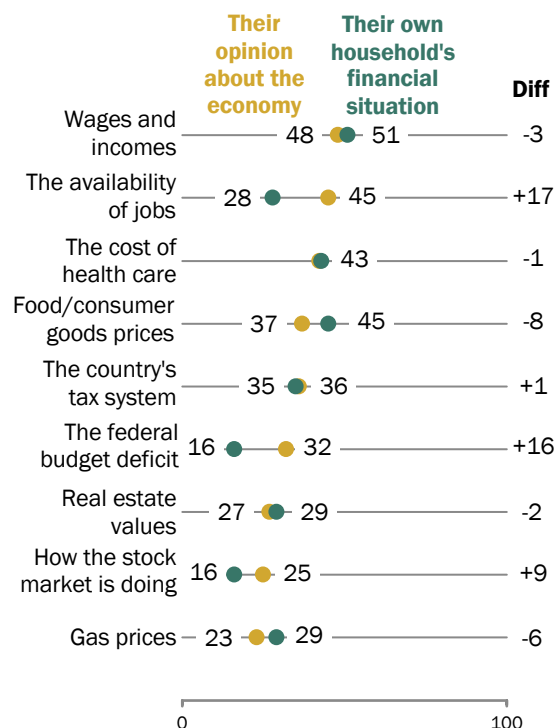
Americans rely on a variety of indicators to shape their views of the economy. Overall, jobs and wages are among the most important factors in their assessments of current economic conditions. About half of adults (48%) say wages and incomes contribute a great deal to their opinion about how the economy is doing; 45% say the availability of jobs has an equally important impact on their views. The cost of health care is also an important indicator for many Americans – 43% say this contributes a great deal to their assessments of the economy. About a third or more of adults say prices for consumer goods and food (37%), the country's tax system (36%) and the federal budget deficit (32%) contribute a great deal to their views of the economy. Somewhat less important are real estate prices (27%), stock market performance (25%) and gas prices in their area (23%).

When it comes to the factors that influence their own household financial situation, Americans point to some – but not all – of the same indicators. Wages and incomes remain at the top, but less emphasis is placed on the overall availability of jobs. About half of the public (51%) says wages and incomes affect their household financial situation a great deal, 43% say the same about the cost of health care and 45% say prices for food and consumer goods impact them personally.

But other economic measures, such as the availability of jobs or the budget deficit, have a greater impact on the public's perception of the economy than on their own household finances. While 45% say the availability of jobs contributes a great deal to their opinion about the economy, fewer (28%) say it has a great deal of impact on their own financial situation. Similarly, Americans are

### The availability of jobs matters more in assessments of the overall economy than in people's own financial situations

% saying each contributes to/affects \_\_\_ a great deal



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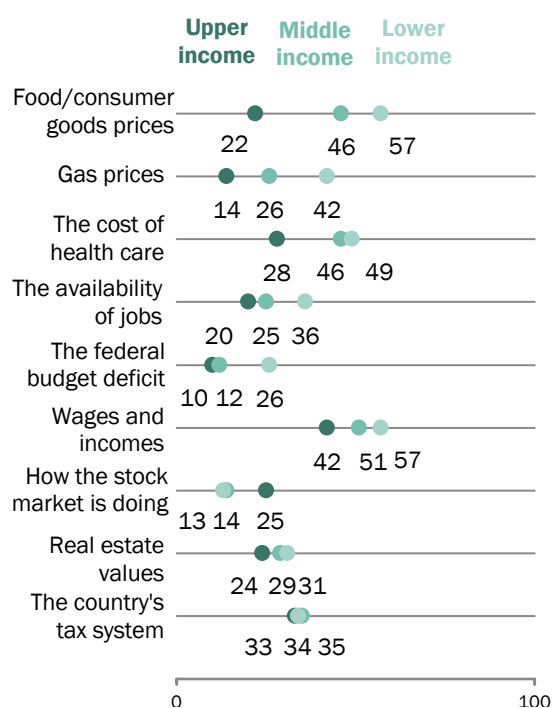
twice as likely to say the federal budget deficit impacts their views of the economy as they are to say it has a major impact on their household finances (32% vs 16%).

The degree to which these various factors influence household finances differs significantly by income tier. Consumer prices and gas prices have a bigger impact on lower-income households than on middle- and higher-income households. Fully 57% of lower-income Americans say the price of food and consumer goods affects their household financial situation a great deal, compared with 46% of middle-income Americans and just 22% of those in upper-income households. Similarly, 42% of lower-income adults say the cost of gas has a significant impact on their financial situation, compared with 26% of middle-income adults and 14% of those in higher-income households.

The cost of health care affects lower- and middle-income households to a greater degree than is the case with higher-income households: About half or fewer of lower- (49%) and middle-income (46%) adults say health care costs affect their financial situation a great deal, compared with 28% of higher-income adults. On the other hand, upper-income adults are more likely to say the stock market impacts their household finances than are middle- and lower-income Americans (25% vs. 14% and 13%, respectively).

### Consumer prices, including gas, have a disproportionate impact on household finances for lower-income Americans

*% of each income group who say that \_\_\_ affects their household financial situation a great deal*



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## Majorities of adults say the current economy is hurting the middle class and the poor

Regardless of their views about the economy, a sizable majority of the public says the country's current economic conditions are only helping certain groups of Americans. About seven-in-ten adults (69%) say that current economic conditions are helping people who are wealthy a lot (53%) or a little (16%). Just 10% of Americans say the current economy is hurting the wealthy and 19% say it is neither helping nor hurting.

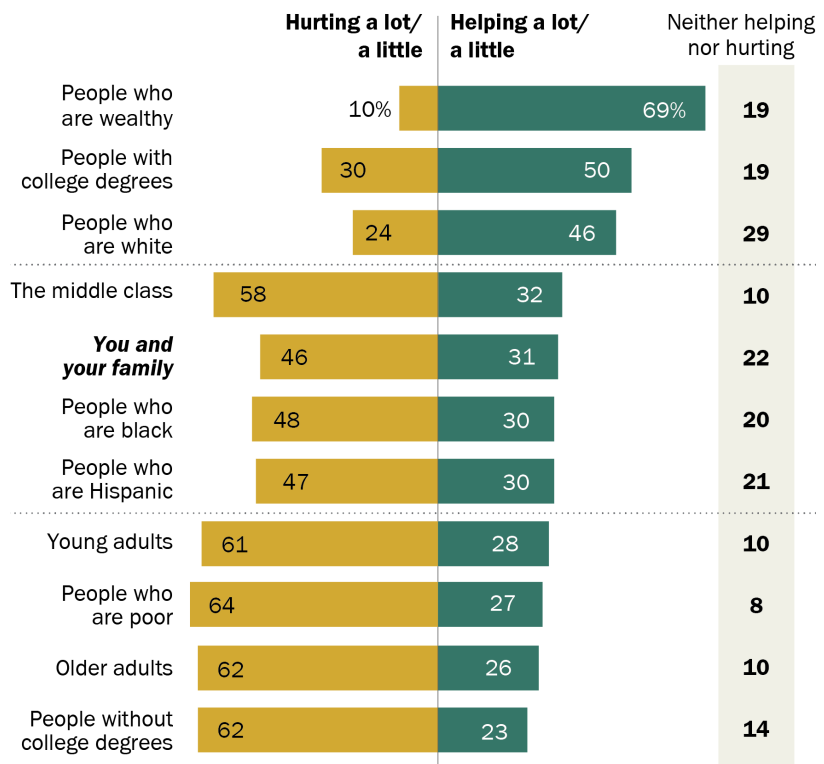
In addition, the public sees more of an upside than a downside to current economic conditions for people with college degrees and people who are white. About half say these groups are being helped, while fewer say they are being hurt or neither helped nor hurt.

Higher-income Americans are the most likely to say that the current economy is helping wealthy people. About eight-in-ten upper-income Americans (81%) say this compared with 70% of middle-income and 62% of lower-income Americans.

Democrats are more likely than Republicans to say the current economy is helping the wealthy (77% vs 63%). Party differences persist among those in the upper-income tier (92% of Democrats vs. 70% of Republicans) and the middle-income tier (83% vs. 59%). However, among lower-income Americans, similar shares of Republicans (62%) and Democrats (63%) say the current economy is helping the wealthy.

## Majorities see current economic conditions helping the wealthy, hurting the poor and middle class

% saying the country's current economic conditions are \_\_\_\_\_ the following groups



Source: Survey of U.S. adults conducted Sept. 16-29, 2019.

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Majorities of Americans say the economy is *not* working to the benefit of several other key demographic groups. Roughly two-thirds of Americans (64%) say that people who are poor are being hurt by current economic conditions (27% say they are being helped by the current economy). Similarly, 62% of adults say that people without college degrees are hurt by current economic conditions (23% say they're being helped). Similar shares of Americans say that the current economy is hurting older adults (62%) and younger adults (61%). Meanwhile, roughly one-quarter of Americans say the economy is *helping* older (26%) and younger adults (28%).

About six-in-ten Americans (58%) say the economy is hurting those in the middle class, while 32% say the middle class is being helped by the current economy. Americans across income levels are about equally likely to say the current economy is hurting the middle class.

There are differences across parties, however, with Democrats much more likely than Republicans to say current economic conditions are hurting the middle class (72% vs. 41%) and the poor (83% vs. 41%). There are also differences *within* parties. Republicans are particularly divided by income when it comes to views of which groups the economy is hurting. For example, about half of lower-income Republicans (49%) say the economy is hurting the middle class, compared with smaller shares of middle-income (39%) and upper-income Republicans (33%). Majorities of Democrats across all income groups say the economy is not working for the middle class (77% of higher-income vs. 79% of middle-income vs. 61% of lower-income).

**Lower-income Americans are about twice as likely as upper-income Americans to say the economy is hurting them and their family**

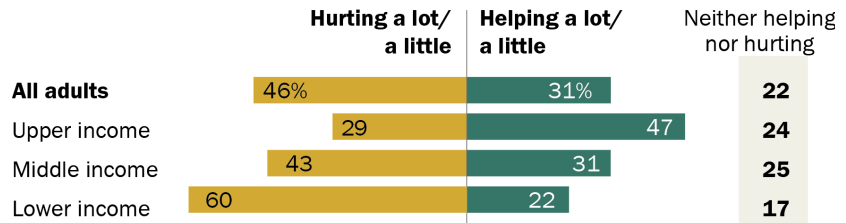
Only about three-in-ten adults (31%) say the economy is helping them and their family. Nearly half (46%) say current economic conditions are hurting them and their families, and 22% say they are neither helping nor hurting.

Lower-income Americans are especially likely to see current economic conditions as harmful: 60% say conditions are hurting them and their families, compared with 43% of middle-income and 29% of higher-income adults. About half of those in the higher-income tier say economic conditions are helping their families (47%), compared with only 22% of lower-income Americans.

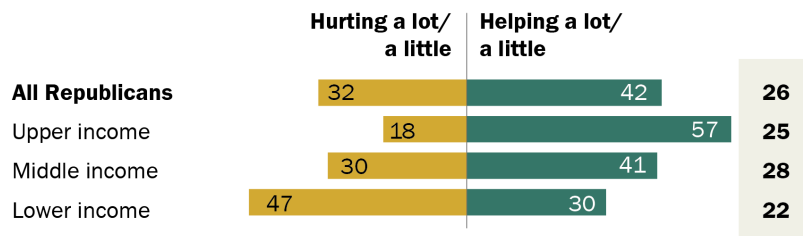
There is also a partisan gap in the extent to which Americans see the economy working for themselves and their families. About four-in-ten Republicans (42%) say the economy is helping them, compared with roughly a quarter of Democrats (23%). Instead, a majority of Democrats (57%) say the economy is hurting them and their families (32% of Republicans say the same).

**Nearly half of lower-income Republicans say current economic conditions are hurting them, their families**

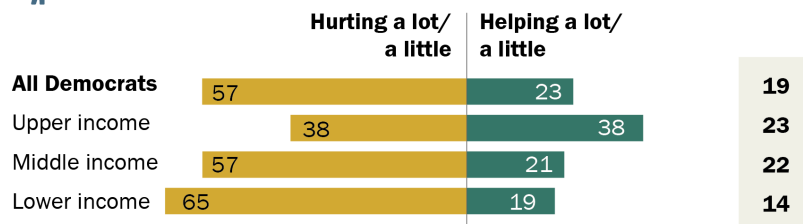
*% of each group saying the country's current economic conditions are \_\_\_\_\_ them and their families*



Among Republicans and Republican leaners



Among Democrats and Democratic leaners



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Differences by income tier persist within each party. Lower-income Republicans are far more likely than higher-income Republicans to say current economic conditions are hurting them (47% vs. 18%). Fully 57% of higher-income Republicans say the current economy is helping them, compared with 41% of middle-income Republicans and just 30% of lower-income Republicans.

There are also differences among Democrats. Roughly two-thirds of lower-income Democrats (65%) say that current economic conditions are hurting them, as do a majority of middle-income Democrats (57%). About two-in-ten middle-income (21%) and lower-income (19%) Democrats say the current economy is helping them. In contrast, upper-income Democrats are as likely to say the current economy is helping them as they are to say it's hurting them (38% each).

## About half of middle-income adults can meet basic expenses with a little left over

The current financial situation of Americans differs drastically by income group. Overall, about three-in-ten adults (29%) say they live comfortably, 41% say they meet basic expenses with a little left over for extras, 22% say they just meet basic expenses and 7% don't even have enough to meet basic expenses.

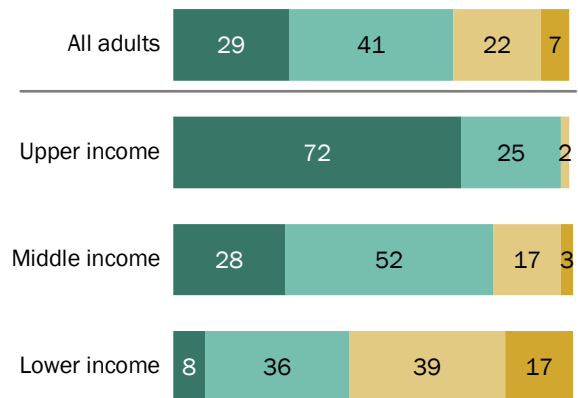
Among upper-income Americans, 72% say they live comfortably. By comparison, 28% of middle-income and just 8% of lower-income Americans say the same. About half of middle-income Americans (52%) say they meet basic expenses with a little left over for extras, and 17% say they are just meeting basic expenses. Lower-income Americans, however, are about as likely to say they meet basic expenses with a little left over (36%) as they are to say they just meet basic expenses (39%). One-in-six lower-income Americans (17%) say they don't even have enough to meet basic expenses.

White adults (35%) are more likely to say they live comfortably than are black (11%) or

### Most Americans do not describe themselves as 'living comfortably'

% saying they ...

- Live comfortably
- Meet basic expenses with a little left over for extras
- Just meet basic expenses
- Don't even have enough to meet basic expenses



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Hispanic (20%) adults. And Americans ages 65 and older are twice as likely to say they live comfortably as those ages 18 to 29 (45% vs 22%).

Lower-income Americans are more likely to say they lived comfortably while they were growing up than to say the same about their situation today (23% then vs. 8% now). Just the opposite is true for higher-income adults: About one-quarter (26%) say they lived comfortably while growing up, far fewer than the 72% who report living comfortably now.

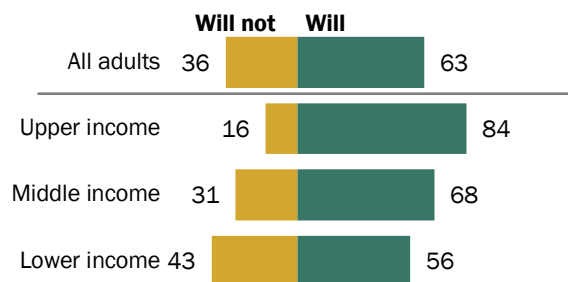
Though only about three-in-ten (29%) of all adults say they currently live comfortably, most of those who don't are optimistic that they will in the future. Roughly six-in-ten adults who say they don't currently live comfortably (63%) say they think they will have enough money to live comfortably in the future. There are significant differences by income, however. Among higher-income adults who say they don't live comfortably now, 84% say that they think they will in the future. By comparison, 68% of middle-income and 56% of lower-income Americans who don't live comfortably now say the same.

When asked to assess the financial situation of "most Americans," the public paints a fairly negative picture. Only 5% of all adults say that most Americans live comfortably. About four-in-ten (38%) say most meet their basic expenses with a little left over for extras, and roughly half (47%) say most Americans just meet their basic expenses. An additional 9% say most Americans don't even have enough to meet basic expenses.

Pluralities of all three income groups say they think most Americans are just meeting their basic expenses.

### Most who don't currently live comfortably expect they will in future

*Among those who say they don't currently live comfortably, % saying they will/will not have enough money to live comfortably in the future*



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## Roughly four-in-ten Americans say they frequently worry about the amount of debt they have

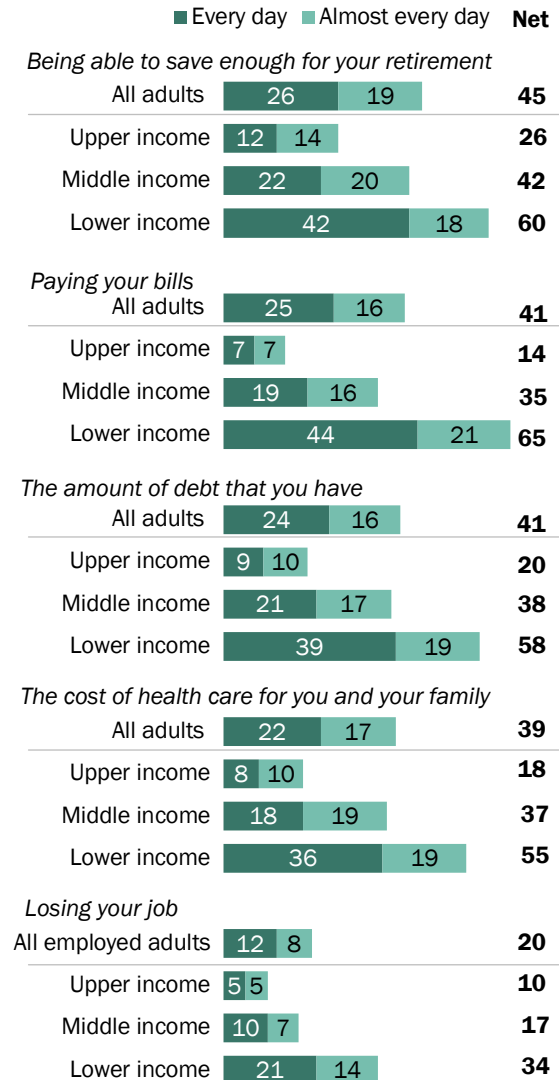
For many Americans, financial worries weigh heavily on their day-to-day lives. Some 45% say they worry every day or almost every day about being able to save enough for retirement. Sizable shares also worry almost every day or more frequently about paying their bills (41%), the amount of debt they have (41%) and the cost of health care for themselves and their family (39%). One-in-five employed Americans regularly worry about losing their job.

More than half of those with lower incomes say they frequently worry about paying their bills (65%), being able to save for retirement (60%), the amount of debt they have (58%) and the cost of health care for them and their families (55%). In contrast, about four-in-ten or fewer middle-class adults and smaller shares of those with higher incomes share these worries.

And while 34% of employed lower-income adults say they worry about losing their job every day or almost every day, 17% of workers with middle incomes and 10% of employed Americans with higher incomes say the same.

## More than half of lower-income Americans frequently worry about health care costs

% saying they worry about the following



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## Few lower-income Americans have investments, about half have credit card debt

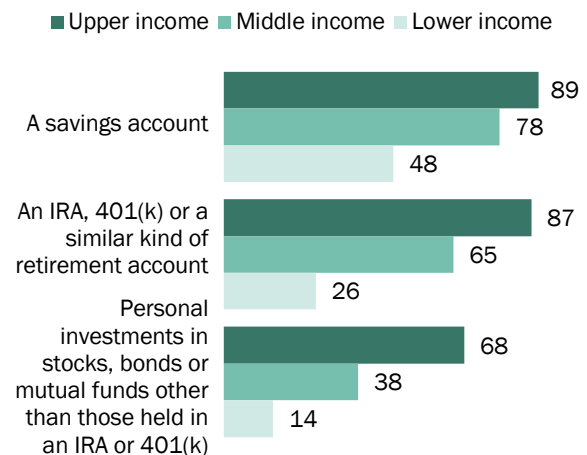
Experiences with savings and debt underscore the disparities that exist across income groups. Overall, about seven-in-ten Americans (69%) say they have some type of savings account, more than half (55%) say they have an IRA, 401(k) or a similar kind of retirement savings account, and about one-third (35%) say they have investments in stocks, bonds or mutual funds other than those held in an IRA or 401(k).

Upper-income Americans are especially likely to have each of these. About nine-in-ten upper-income Americans have savings (89%) and retirement accounts (87%). Fewer (68%) have stocks or other personal investments.

Many middle-income Americans have a savings account (78%) and retirement account (65%), but fewer have stocks (38%). Just 14% of lower-income adults have stocks, and roughly one-quarter (26%) have retirement accounts. Still, a sizable share of lower-income Americans have savings accounts (48%).

### Upper-income Americans are about five times as likely to have stocks or bonds as lower-income Americans

*% saying they have each of the following types of savings or investment accounts*



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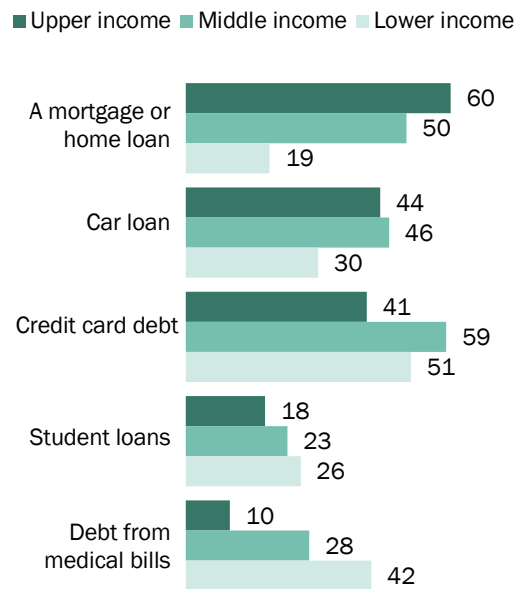
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Roughly half of Americans (52%) report having credit card debt, about four-in-ten have a car loan and a similar share have a mortgage. About three-in-ten (29%) have debt from medical bills and roughly one-quarter (23%) have student loan debt.

Middle-income Americans are the most likely to have credit card debt – 59% do, compared with 51% of lower-income and 41% of upper-income adults. Lower-income Americans, however, are much more likely to have medical debt (42%) than those in the middle- (28%) or upper- (10%) income tiers.

**About six-in-ten middle-income Americans have credit card debt**

*% saying they have each of the following types of loans or debt*



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## Methodology

### The American Trends Panel survey methodology

The American Trends Panel (ATP), created by Pew Research Center, is a nationally representative panel of randomly selected U.S. adults. Panelists participate via self-administered web surveys. Panelists who do not have internet access at home are provided with a tablet and wireless internet connection. The panel is being managed by Ipsos.

Data in this report are drawn from the panel wave conducted September 16 to September 29, 2019. A total of 6,878 panelists responded out of 7,347 who were sampled, for a response rate of 93.6%. This does not include

one panelist who was removed from the data due to an extremely high rate of refusal. The cumulative response rate accounting for nonresponse to the recruitment surveys and attrition is 6.2%. The break-off rate among panelists who logged onto the survey and completed at least one item is 0.8%. The margin of sampling error for the full sample of 6,878 respondents is plus or minus 1.6 percentage points.

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#### American Trends Panel recruitment surveys

Recruitment dates	Mode	Invited	Joined	Active panelists remaining
Jan. 23 to March 16, 2014	Landline/ cell RDD	9,809	5,338	2,291
Aug. 27 to Oct. 4, 2015	Landline/ cell RDD	6,004	2,976	1,314
April 25 to June 4, 2017	Landline/ cell RDD	3,905	1,628	663
Aug. 8 to Oct. 31, 2018	ABS/web	9,396	8,778	6,320
	<b>Total</b>	<b>29,114</b>	<b>18,720</b>	<b>10,588</b>

Note: Approximately once per year, panelists who have not participated in multiple consecutive waves or who did not complete an annual profiling survey are removed from the panel. Panelists also become inactive if they ask to be removed from the panel.

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The sample consisted of all existing panelists who had completed the annual profile survey as of September 9, 2019. Panelists who had not yet completed the profile survey were ineligible. A subsample from the ATP was selected by grouping panelists into five strata so demographic groups that are underrepresented in the panel had a higher probability of selection than overrepresented groups:

- Stratum A consists of panelists who are non-internet users. They were sampled at a rate of 100%.
- Stratum B consists of panelists with a high school education or less. They were sampled at a rate of 100%.

- Stratum C consists of panelists that are Hispanic, unregistered to vote, or non-volunteers. They were sampled at a rate of 91.4%.
- Stratum D consists of panelists that are black or 18-34 years old. They were sampled at a rate of 45.1%.
- Stratum E consists of the remaining panelists. They were sampled at a rate of 32.9%.

The ATP was created in 2014, with the first cohort of panelists invited to join the panel at the end of a large, national, landline and cellphone random-digit-dial survey that was conducted in both English and Spanish. Two additional recruitments were conducted using the same method in 2015 and 2017, respectively. Across these three surveys, a total of 19,718 adults were invited to join the ATP, of which 9,942 agreed to participate.

In August 2018, the ATP switched from telephone to address-based recruitment. Invitations were sent to a random, address-based sample (ABS) of households selected from the U.S. Postal Service's Delivery Sequence File. In each household, the adult with the next birthday was asked to go online to complete a survey, at the end of which they were invited to join the panel. For a random half-sample of invitations, households without internet access were instructed to return a postcard. These households were contacted by telephone and sent a tablet if they agreed to participate. A total of 9,396 were invited to join the panel, and 8,778 agreed to join the panel and completed an initial profile survey. Of the 18,720 individuals who have ever joined the ATP, 10,588 remained active panelists and continued to receive survey invitations at the time this survey was conducted.

The U.S. Postal Service's Delivery Sequence File has been estimated to cover as much as 98% of the population, although some studies suggest that the coverage could be in the low 90% range.<sup>1</sup>

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<sup>1</sup> AAPOR Task Force on Address-based Sampling. 2016. "[AAPOR Report: Address-based Sampling.](#)"

## Weighting

The ATP data were weighted in a multistep process that begins with a base weight incorporating the respondents' original survey selection probability and the fact that in 2014 and 2017 some respondents were subsampled for invitation to the panel. The next step in the weighting uses an iterative technique that aligns the sample to population benchmarks on the dimensions listed in the accompanying table.

Sampling errors and test of statistical significance take into account the effect of weighting. Interviews are conducted in both English and Spanish, but the American Trends Panel's Hispanic sample is predominantly U.S. born and English speaking.

In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

The following table shows the unweighted sample sizes and the error attributable to sampling that would be expected at the 95% level of confidence for different groups in the survey:

Group	Unweighted sample size	Plus or minus ...
Total sample	6,878	1.6 percentage points
Upper income	1,614	3.0 percentage points
Middle income	3,351	2.2 percentage points
Lower income	1,645	3.3 percentage points
Rep/Lean Rep	2,866	2.4 percentage points
Dem/Lean Dem	3,801	2.2 percentage points

Sample sizes and sampling errors for other subgroups are available upon request.

## Adjusting income and defining income tiers

Family income data reported in this study is adjusted for household size and cost-of-living differences by geography using a similar methodology to Pew Research Center's previous work on

## Weighting dimensions

Variable	Benchmark source
Gender	2017 American Community Survey
Age	
Education	
Race/Hispanic origin	2018 CPS March Supplement
Hispanic nativity	
Home internet access	
Region x Metropolitan status	2017 CPS Volunteering & Civic Life Supplement
Volunteerism	
Voter registration	2016 CPS Voting and Registration Supplement
Party affiliation	Average of the three most recent Pew Research Center telephone surveys.

Note: Estimates from the ACS are based on non-institutionalized adults. Voter registration is calculated using procedures from Hur, Achen (2013) and rescaled to include the total US adult population.

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[the American middle class](#). The income tiers used in this analysis are also created following methodology previously used in the Center’s work on the middle class.

Prior to these adjustments, American Trends Panel members were assigned to the midpoint of the income range they selected during the survey to provide an exact income figure for adjustment.

The metropolitan area cost-of-living adjustment is based on price indexes published by the U.S. Bureau of Economic Analysis. These indexes, known as [Regional Price Parities](#) (RPP), compare the prices of goods and services across 383 metropolitan statistical areas as well as non-metro areas with the national average prices for the same goods and services. The most recent available data is from 2017.

The national estimates presented in the analysis encompass the U.S. adult population. Those who fall outside of the 371 metropolitan statistical areas found Wave 54 of the ATP are assigned the RPP for their state’s non-metropolitan area.

Family incomes are then adjusted for the number of people in a household using the methodology from Pew Research Center’s previous work on [the American middle class](#). That is done because a four-person household with an income of, say, \$50,000 faces a tighter budget constraint than a two-person household with the same income.

“Middle-income” adults are in families with annual incomes that are two-thirds to double the median family income in this ATP sample, after incomes have been adjusted for household size and the local cost of living. The median family income for this sample is about \$34,749. Using this median income, the middle-income range is about \$40,100 to \$120,400 annually for a three-person household. Lower-income families have incomes less than roughly \$40,100 and upper-income families have incomes greater than roughly \$120,400 (all figures expressed in 2018 dollars).

Two examples of how a given area’s cost-of-living adjustment was calculated are as follows: Jackson, Tennessee, is a relatively inexpensive area, with a price level that is 17.9% less than the national average. The Hawaii metropolitan area known as Urban Honolulu is one of the most expensive areas, with a price level that is 24.4% higher than the national average. Income in the sample is adjusted to make up for this difference. As a result, a family with an income of \$45,000 in the Jackson area is equivalent to a family with an income of \$68,200 in Urban Honolulu.

*Corrected on April 17, 2020: A previous version of the report, included an incorrect label on the chart titled “More than half of lower-income Americans frequently worry about health care*

*costs.” The item “Losing your job” is based on “All employed adults,” but the chart indicated “All adults.” This change was also made to any references in the text of the report. This change does not substantively affect the report’s findings.*

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