Citizen Economic Index

How many weeks of take-home pay five basic bills cost, 1980 to 2025

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Summary

The Citizen Economic Index is one number. It counts how many weeks a typical U.S. household must work to pay five basic bills for a year. The bills are rent, groceries, gas, a car and health care. We count the weeks for every year from 1980 to 2025. Half of all households earn more than our typical household, and half earn less. We count its take-home pay, which is what is left after federal taxes.

In 2025, the five bills took 25.5 weeks of pay. Picture a household that puts every take-home dollar toward these bills, starting January 1. It would not finish until June 28, 2025. In 2000 the bills took 23.2 weeks. We tried other fair ways to count, one change at a time. Each time, 2025 cost more than 2000. Three changes made together can erase that gap, as Section 6 shows.

The rent people actually paid took more weeks of pay in 2024 and 2025 than in any other year since 1980. In 2025, a year of rent took 13.0 weeks of take-home pay. In 1980 it took 10.5 weeks.

In 1980 the five bills took 28.2 weeks of pay. By our main count, 2025 took fewer weeks than 1980. Three changes made together can flip that result, as Section 3 shows. Since 1980, groceries, gas and cars got cheaper compared with pay. Rent and health care got more expensive. A map of every state is on citizeneconomicindex.org.

What this project is

We did not start with a guess to prove. We gathered public records and built one number from them. Then we watched how it moves over time and from place to place. At the end, we asked one question about politics. This report states what the numbers show. It does not take sides.

1 How much of a year's pay does rent take now?

Rent took more weeks of pay in 2024 and 2025 than in any other year since 1980. In 2025, a year of rent took 13.0 weeks of the typical household's take-home pay. In 2024 it took 13.1 weeks. The next highest year was 2014, at 12.8 weeks.

Four ideas come up all through this report. Here is what each one means.

- **The typical household.** Line up every U.S. household from the lowest income to the highest. The one in the middle is the typical household. Half earn more, and half earn less.
- **Take-home pay.** This is what is left after federal taxes. Say a family earns $100 and pays $15 in federal taxes. Its take-home pay is $85. Federal taxes here means income tax plus the Social Security and Medicare tax. In this report, "pay" always means take-home pay.
- **The typical rent.** Line up every rented home from the cheapest to the most expensive. The one in the middle is the typical rent. It includes utilities, like power and water.

- **Weeks of pay.** This turns a bill into time at work. Split a year of pay into 52 weeks. Then count how many of those weeks a bill uses up.

The household in this report. Taxes are figured for a married couple. Both work, and they have no children. They earn the middle U.S. household income. They rent a typical home and buy a new car every ten years. Left out: child care, car insurance, car repairs, phone, clothes, and state and local taxes.

Here is the math for 2025. The typical household took home $74,531. Split into 52 weeks, that is about $1,433 a week. A year of the typical rent cost $18,684. That rent used up 13.0 weeks of pay. The rent and the pay always come from the same year. If prices and pay both double, the weeks stay the same. So the changing value of a dollar drops out.

Rent rose faster than pay. In 1980 the typical rent was $243 a month. In 2025 it was $1,557. That is about 6.4 times as much. Over the same years, take-home pay grew about 5.2 times. When a bill grows faster than pay, it takes more weeks of work. Since 1980, rent added 2.5 weeks of pay. No other bill added as many weeks.

Most of the rise came after 2000 (Figure 1). From 1980 to 2000, rent never took more than 11.8 weeks of pay. Then it climbed to 12.8 weeks in 2014. It eased to about 11.6 weeks in 2020. That year, the government sent most households COVID relief checks. We count those checks as pay, so pay was bigger that year. Then rent rose to the highs of 2024 and 2025.

Before 2000, rent was measured the same way only in the census, which comes once every ten years. So for most years before 2000, the rent figure is our estimate. The chart shows those years as hollow dots. It also shows 1970, when rent took 9.4 weeks. We have rent for 1970, but not the other five bills.

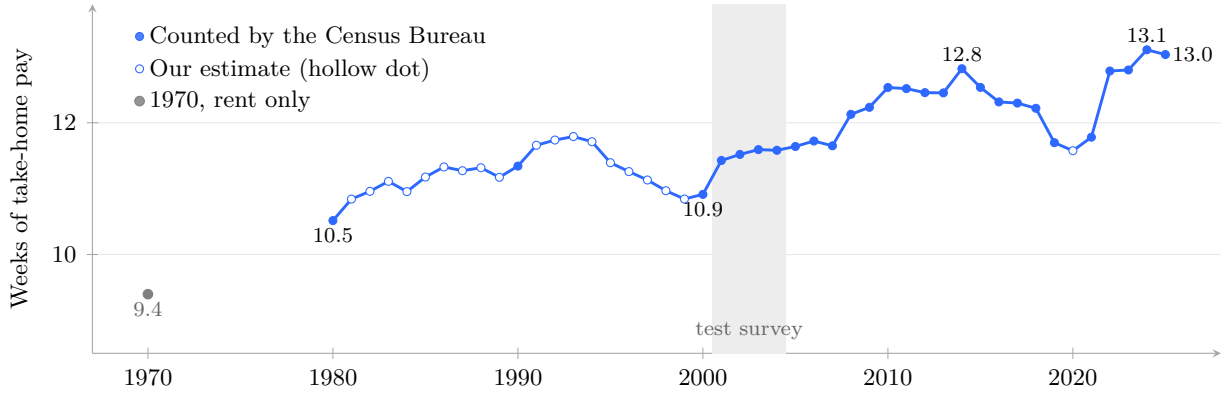


Figure 1: Rent took more weeks of pay in 2024 and 2025 than in any year since 1980. The line shows how many weeks of take-home pay a year of the typical rent took. Hollow dots are our estimates. The gray strip marks 2001 to 2004. In those years, rent comes from a smaller test run of the Census Bureau's yearly survey of households. The scale starts at 8.5 weeks, not zero.

Source: Citizen Economic Index, from Census Bureau rent and income figures and federal tax rules (national.json, built 2026-11-04).

2 What are the five bills, and why do we keep the list the same?

Rent is one of five bills we price every year. The other four are groceries, gas, a car and health care. We use the same shopping list every year. It is what middle-income households bought in 2019. Split all households into five equal groups by income. The middle group is the middle-income

households. The typical household sits right in the middle of that group. Each year we look up what those same things cost that year (Table 1).

We keep the list the same for a reason. When money is tight, families cut back. Their spending falls, even though money is tighter. A number built on spending would go down. An early version of this project did just that. It showed 2020 as the lowest year. With a fixed list, cutting back on groceries or gas cannot pull the number down. Three bills are not fully fixed, though. Rent uses the typical rent each year, and the car uses the average new-car price. Those change when people rent different homes or buy different cars. Part of health care follows what people spend on care each year. That part can fall when people put off care, as in 2020. The Fine print explains more.

Table 1: The five bills, and where each year's price comes from.

Bill	What stays the same every year	Where each year's price comes from
Rent	Twelve months of the typical rent, with utilities	Census Bureau [2, 3]
Groceries	18 everyday grocery items, in the amounts bought in 2019	Average store prices from the Bureau of Labor Statistics [5]
Gas	Enough gas to drive the same miles every year	Average pump price (Energy Information Administration), and the average miles per gallon of cars on the road that year [7, 8, 9]
A car	One new car every ten years, so a tenth of a car each year	Average price paid for a new car (Bureau of Economic Analysis) [10]
Health care	Only what the household pays itself	The worker's share of a family health plan (KFF, a health research group), plus costs insurance does not cover (federal health data) [11, 13]

Source: Citizen Economic Index method (final_series.json). The 2019 amounts come from the Bureau of Labor Statistics survey of what households spend.

Two bills need a little more explanation. Gas is priced per mile driven. We use the average miles per gallon of the cars on the road that year. So as cars went farther on each gallon, the same driving took less gas. Health care counts only what the household pays itself. That is its share of a family health plan, plus costs that insurance does not cover. The part an employer pays is left out.

Rent is the biggest of the five bills. It costs a little more than the other four put together.

All five bills together take 49 cents of every dollar the household brings home. Picture a household that spends every dollar it takes home on these bills, starting January 1. In 2025 it would finish paying for the year on June 28.

Pay starts with the typical household's income, from the Census Bureau. Then we take out federal income tax. We also take out the Social Security and Medicare tax. In 2025, the typical household earned $87,460 before taxes. It took home $74,531.

The number fits one kind of household. Taxes are figured for a married couple. Both of them work, and they have no children. Kids are not counted at all. Child care and the other costs of raising children are left out. The amounts of each bill are what middle-income households bought in 2019. A household that differs from this one would get a different number. Section 8 shows two examples.

3 How many weeks did the five bills take, compared with 1980 and 2000?

The five bills take more weeks of pay than they did in 2000. In 2025 they took 25.5 weeks. In 2000 they took 23.2 weeks. Over the whole period, the number stayed in a fairly narrow range (Figure 2). The easiest year was 1999, at 22.9 weeks. The hardest was 1981, at 28.9 weeks. Rent in both of those years is our estimate. So the very top and bottom of the line are less certain.

The number was high in the 1980s and fell to its low in 1999. It climbed again to a peak in 2014, at 28.6 weeks. That was the hardest year since 1981. Since 2020 it has averaged 25.2 weeks.

In dollars, the five bills cost $7,813 in 1980. In 2025 they cost $36,528. But a dollar in 1980 bought far more than a dollar does now. That is why we count in weeks of pay instead of dollars.

To build the number, we had to make choices. For example, we price gas per mile driven, not per gallon. Other fair choices were possible. So we rebuilt the number 9 more times. Each time we changed one choice and kept the rest the same. Figure 2 shows the results as a gray band around the line. For each year, the band runs from the lowest result to the highest. Table 4 in the Fine print lists the changes.

The comparison with 1980 is less clear. In 1980 the five bills took 28.2 weeks of pay. By our main count, 2025 took fewer, at 25.5. We changed one choice at a time, and each one still put 2025 below 1980. The smallest gap was about 0.9 weeks.

But some changes made together can flip the answer. Take gas. Cars in 1980 burned more gas per mile, and our count includes that. If we count only the price of a gallon, 1980 looks cheaper. We made that change and two others at the same time. With all three, 2025 took more weeks than 1980. The gap was 1.1 weeks. So we do not claim that 2025 took fewer weeks than 1980 under every way of counting.

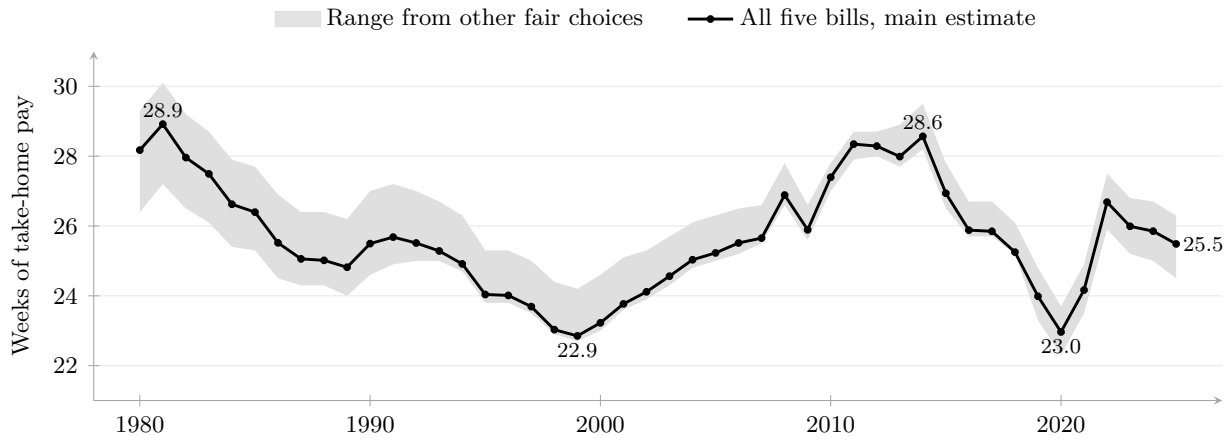


Figure 2: The five bills took more weeks of pay in 2025 than in 2000, under each single change we tried. The black line is our main estimate. The gray band shows the lowest and highest results from the other choices. The scale starts at 21 weeks, not zero.

Source: Citizen Economic Index, from federal price, pay and tax data listed in the Fine print (national.json).

4 Which bills added weeks of pay, and which took weeks off?

The total hides two groups of bills moving in opposite ways. Since 1980, rent added 2.5 weeks of pay. Health care added 1.8 weeks. Groceries, gas and the car went the other way. Together they took 7.0 weeks off (Figure 4).

Table 2: Selected years. Dollars are that year's dollars. Weeks are weeks of take-home pay. The range is the gray band in Figure 2. The last column is the day the five bills would be paid off. That assumes every dollar of pay goes to them, starting January 1.

Year	Take-home pay	Five bills cost	Rent weeks	Five bills weeks	Range (weeks)	Paid off by
1980	$14,420	$7,813	10.5	28.2	26.4 to 29.3	July 17
1990	$24,591	$12,057	11.3	25.5	24.6 to 27.0	June 28
1999	$33,386	$14,671	10.8	22.9	22.7 to 24.2	June 9
2000	$34,422	$15,374	10.9	23.2	23.0 to 24.6	June 12
2008	$42,395	$21,919	12.1	26.9	26.6 to 27.8	July 8
2014	$45,459	$24,974	12.8	28.6	28.2 to 29.5	July 20
2019	$58,516	$26,992	11.7	24.0	23.3 to 24.8	June 17
2020	$61,617	$27,210	11.6	23.0	22.3 to 23.7	June 10
2022	$63,444	$32,555	12.8	26.7	25.9 to 27.5	July 6
2025	$74,531	$36,528	13.0	25.5	24.5 to 26.3	June 28

Source: Citizen Economic Index (national.json), built 2026-11-04.

Figure 3 shows the same split year by year. Rent and health care took 12.6 weeks of pay in 1980. In 2025 they took 16.9 weeks. Groceries, gas and the car took 15.6 weeks in 1980. In 2025 they took 8.6 weeks.

The reason is how fast each price grew compared with pay. From 1980 to 2025, take-home pay grew about 5.2 times. A bill that grew faster than that now takes more weeks of work. A bill that grew slower takes fewer. Health care grew about 9.6 times. Rent grew about 6.4 times. Both grew faster than pay. Health care's price grew the fastest. But it is a much smaller bill than rent. So rent still added more weeks of pay. Groceries grew about 3.1 times, and a new car about 4.4 times. Both grew slower than pay.

Gas grew the slowest. Per mile driven, it cost about 1.7 times as much in 2025 as in 1980. Part of the reason is that cars went farther on each gallon. In 1980 the average car or light truck on the road got 14.9 miles per gallon. By 2024 it got 23.4.

Since 2000, the five bills added 2.3 weeks in all. Rent added 2.1 weeks, and health care added 1.3. The car and gas took some weeks off. Groceries barely moved. Since 2019, the five bills added 1.5 weeks. Rent added 1.3 weeks, and groceries 0.6. Health care and gas took a little off, so the total is smaller.

5 What happened during COVID?

The year 2020 looks easy on the charts. The reason is the federal relief checks. The five bills themselves cost more every year from 2019 to 2022. They cost $26,992 in 2019. By 2022 they cost $32,555.

In 2020 and 2021, the government sent most households relief checks. For a married couple, the law set the 2020 checks at $3,600. The 2021 checks were $2,800. We count the checks as take-home pay, because families could spend them on rent and food. The checks made pay bigger in those years. So the same bills took fewer weeks.

With the checks, 2020 took 23.0 weeks of pay. Without them, it would have taken 24.4 weeks. That is more than 2019, which took 24.0 weeks. In 2021, the checks lowered the number from 25.3 to 24.2 weeks. In 2022 there were no checks. The number rose to 26.7 weeks (Figure 5).

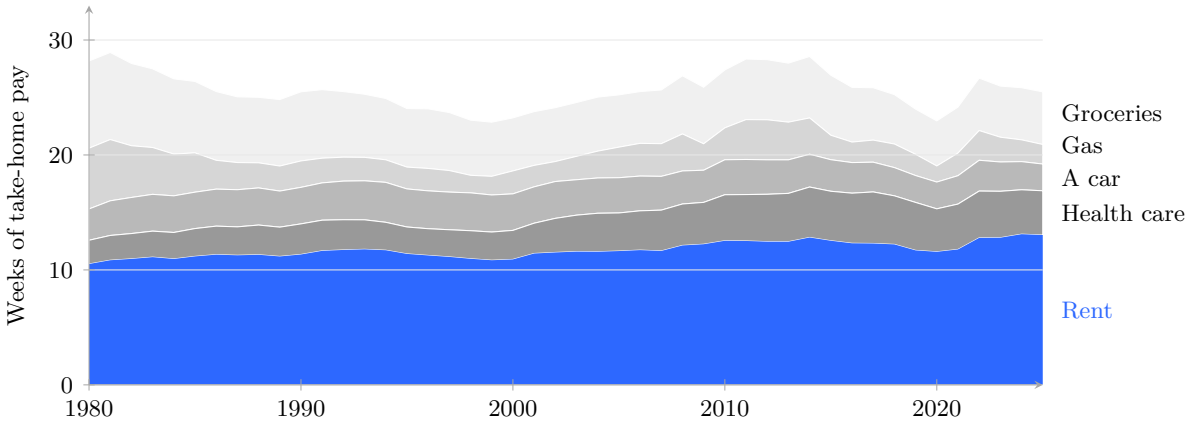


Figure 3: Since 1980, rent and health care have taken more weeks of pay. Groceries, gas and cars have taken fewer. Each band is one bill, named at its right edge. The top edge is all five bills together.
Source: Citizen Economic Index (national.json).

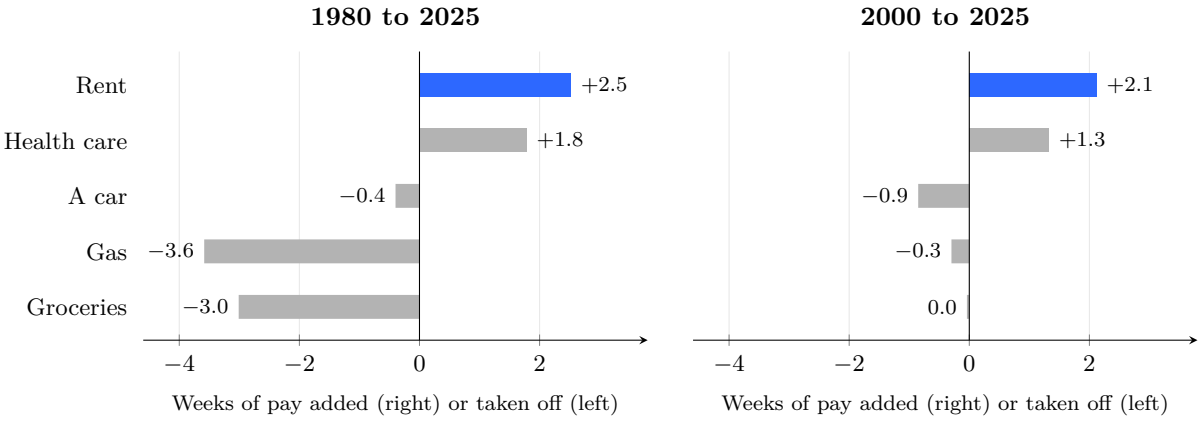


Figure 4: Rent added more weeks of pay than any other bill, in both periods. Since 1980, the savings on gas and groceries were bigger than what rent and health care added. Since 2000 they were smaller. Bars to the right of the line added weeks of pay. Bars to the left took weeks off. Numbers are rounded, so they may not add up exactly.
Source: Citizen Economic Index (national.json).

6 How sure are we of these numbers?

Two findings held each time we changed one choice. 2025 took more weeks than 2000, and fewer than 1980. But both can flip when several changes are made at once. A third finding is about rent. Whether it holds depends on how rent is counted.

We made several choices about how to price the bills and count pay. Other fair choices were possible. So we rebuilt the number with each of them. Table 4 in the Fine print shows every result.

Start with 2000. When we changed one choice at a time, 2025 took more weeks than 2000 every time. The gap was at least 1.1 weeks. Then we made three changes at once that each lower the count for 2025. With all three, 2025 took fewer weeks than 2000. The gap was 0.5 weeks. So the rise since 2000 shows in our main count and in every single change. It is small enough that several changes at once can erase it.

The comparison with 1980 works the same way. Each single change kept 2025 below 1980.

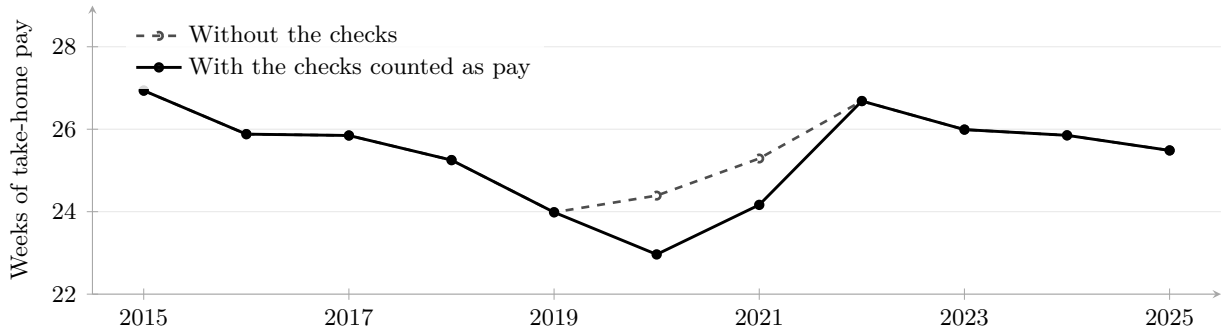


Figure 5: Without the relief checks, 2020 and 2021 would have taken more weeks of pay than 2019. The solid line counts the checks as pay. The dashed line leaves them out. The scale starts at 22 weeks, not zero. Source: Citizen Economic Index (national.json). Check amounts are set by law, as recorded in final_series.json.

Three changes made together put it above, as Section 3 explains.

Next comes rent. The rent people actually paid took the most weeks in 2024 and 2025. But if you follow one apartment that never changes, its rent took the most weeks in 2014.

A 1980 apartment is not the same as a 2025 apartment. The typical rent reflects whatever homes people rent that year. New buildings open, and old ones age. So we also priced the same apartment in every year. We started from the 2019 typical rent. Then we raised or lowered it each year by how much rent changed on the same homes. The Bureau of Labor Statistics measures that.

Priced that way, a year of rent took 12.1 weeks of pay in 2025. Its peak came in 2014, at 12.6 weeks. It is still above 1980, when it took 11.6 weeks (Figure 6). So we say that rent as people paid it hit its highest levels since 1980. We do not say that the same home has never cost more.

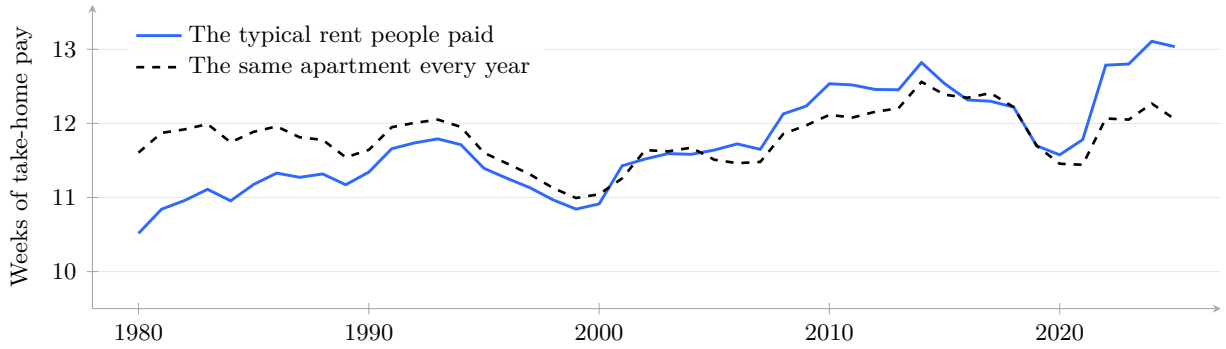


Figure 6: Since 2000, rent takes more weeks of pay on both measures. But the same apartment peaked in 2014. The blue line is the typical rent people paid. The dashed line prices the same apartment in every year. The scale starts at 9.5 weeks, not zero.

Source: Citizen Economic Index, from Census Bureau rent and Bureau of Labor Statistics rent figures (national.json).

7 What does the number leave out?

We kept the number simple. So some real costs sit outside it. The Fine print near the end gives the details.

- **It covers about half of take-home pay.** The five bills use 49 cents of each take-home dollar. The rest pays for everything else, plus state and local taxes and savings.

- **Child care is not in it.** The household in this report has no children.
- **Car insurance, car repairs, phone service and clothes are not in it.** We could not get a full price record for them back to 1980 for this report. Some of them grew faster than pay and some grew slower. So leaving them out could tilt the number either way.
- **State and local taxes are not taken out of pay.** Taking them out would add 0.7 to 0.9 weeks in every year.
- **Some years are estimates.** Rent between the census years before 2000 is our estimate, and so is rent in 2020. Health care before 2000 is also our estimate.
- **The relief checks lower the count for 2020 and 2021.** Section 5 shows the numbers without them.
- **The typical rent is not the same apartment over time.** Section 6 prices the same apartment instead.

8 Who does the typical household leave out?

The typical household is a useful yardstick. But many households earn less, or pay tax a different way. For them the answer changes.

Now take a lower-income household. Four out of five U.S. households earn more than it does. In 2025 it earned $35,800 before taxes. This number uses pay before taxes, not take-home pay. On that basis, the five bills would cost it 53.1 weeks of pay. That is more than a full year. On the same basis, the typical household needs 21.7 weeks.

Now take a single person who earns the typical household's income. A single person pays more federal tax than a married couple with the same income. So the five bills would take 27.1 weeks of pay. For the couple, they take 25.5 weeks.

Renters, as a group, earn less than the typical household. So rent takes a bigger share of a renter's pay than this number shows.

We also tracked two costs outside the five bills. The first is buying a home. The yearly mortgage payment on a typical new home took 17.9 weeks of pay in 2000. In 2025 it took 17.8 weeks. In between, it fell as low as 11.4 weeks in 2020. The second is everything else a household buys, like phones and clothes. Compared with pay, those things got cheaper. They took 13.4 weeks of pay in 2000. In 2025 they took 10.9 weeks.

9 How does it look by state, county and city?

The number changes a lot from state to state. In 2025, the five bills took the most weeks of pay in Mississippi, at 30.1. They took the fewest in New Hampshire, at 21.5. For the whole country, the number was 25.5 weeks. Table 3 lists the top ten and the bottom ten. Appendix C lists every state.

Rent alone took the most weeks in Florida, at 16.4. It took the fewest in North Dakota, at 9.3.

Each state uses its own rent and its own pay. Each state's pay is its own typical income, from the Census Bureau. We shift every state by the same small percent so that, together, they match the U.S. number. The other four bills use national prices. We take out federal taxes at the rate the typical U.S. household pays. State income tax is not taken out yet.

A state can land near the top of the list, where bills take the most weeks, even when its rent is ordinary. Low pay alone can put it there, because the other four bills cost the same everywhere.

Table 3: The ten states where the five bills took the most weeks of pay in 2025, and the ten where they took the fewest. Rank 1 is the most weeks. The list counts 50 states plus Washington, D.C., so the ranks run to 51. Rent alone is shown beside each state.

Most weeks				Fewest weeks			
Rank	State	Five bills	Rent	Rank	State	Five bills	Rent
1	Mississippi	30.1	12.4	42	South Dakota	22.7	9.6
2	Florida	29.4	16.4	43	Wyoming	22.6	9.5
3	Louisiana	28.2	12.0	44	Connecticut	22.5	11.9
4	West Virginia	27.9	10.7	45	Utah	22.4	11.8
5	South Carolina	27.8	13.4	46	Alaska	22.3	11.2
6	Arkansas	27.5	11.4	47	North Dakota	22.3	9.3
7	Alabama	27.4	11.8	48	New Jersey	22.2	12.4
8	Kentucky	27.3	11.5	49	Minnesota	21.9	10.4
9	Arizona	27.3	14.5	50	Maryland	21.8	12.0
10	Oklahoma	26.9	11.5	51	New Hampshire	21.5	11.6

Source: Citizen Economic Index (states.json). The whole country took 25.5 weeks for the five bills. Rent alone took 13.0.

The site also covers counties and cities with at least 65,000 people. That is 867 counties and 681 cities, towns and other named places. Most have a number for every year from 2010 to 2025. Some places, 216 in all, are missing at least one year. Each place uses its own Census rent and income. Its pay is adjusted the same way as the states. The year 2020 is an estimate everywhere. The Census did not publish its usual local numbers that year.

The interactive map is on citizeneconomicindex.org. The site also lists who held office each year, such as the president and each governor. These are plain records of who held office. They do not say who caused the number to rise or fall.

10 Did political party play a role in this number?

No. We found no clear sign that party moved this number.

We checked if the number moved differently when Democrats or Republicans held office. We wrote the test down first. Then we locked it, so it could not change after we saw the results.

We use a number called a p-value. It says how often chance alone would make a gap this big if party made no difference. We call a link real only when that happens less than 5 times in 100.

- **President.** From 1981 to 2025, the number rose a little faster under Democratic presidents. The gap was 0.16 weeks a year. Its p-value was 0.54. So chance alone makes a gap that big about 54 times in 100. The White House changed parties only 6 times, so this test can't see much.
- **Governors.** From 2001 to 2025, in 50 states, the number rose a little faster when a state had a Democratic governor. The gap was 0.06 weeks a year. That is about 2.5 hours of work. Its p-value was 0.032. We ran three tests, so we raise the bar. After that, its p-value is 0.10 to 0.13. With three tests, chance alone gives at least one gap this strong 10 to 13 times in 100. That is too often to call it real.
- **Counties.** From 2011 to 2025, we checked 862 counties. Counties that voted Democratic for president and counties that voted Republican moved about the same. The gap was 0.002 weeks a year. Its p-value was 0.97.

- **Mayors.** Too few cities have a known party for a fair test.

We could not tell any link to party apart from chance. Other things may explain how this number moves. Finding them is the next step. We will do that research later, in good faith.

11 Fine print

This section gives the method, the limits and the sources in more detail.

Who the number is for. Taxes are figured for a married couple filing jointly. Both spouses work, and they have no children. The amounts of each bill are what the middle fifth of households by income bought in 2019. That comes from the Bureau of Labor Statistics Consumer Expenditure Survey [6]. Child care and the other costs of children are left out.

Pay. Income is the Census Bureau's median household income [1]. The median is the household in the middle: half earn more and half earn less. Federal income tax comes from TAXSIM, a free tax calculator from the National Bureau of Economic Research, through 2023 [14]. For 2024 and 2025 we used the IRS's published rules [16]. The Social Security and Medicare tax is the employee rate set in law [15]. We checked every TAXSIM year from 1984 against that rate. In 1984, 2011 and 2012, the calculator did not match the rate set in law, so we used the rate set in law. The 2020 and 2021 relief checks count as pay, at the amounts set by law for a married couple.

Two changes in how the Census measures income. In 2013 the Census Bureau changed its income survey. The change raised measured income by about 3.2% from 2013 on. Since 2019, fewer households answer the survey, so its income figure is less sure. We also ran the numbers with pay 3% higher and 3% lower. Both changes show up in the gray band.

Rent. Rent is the Census Bureau's median gross rent: the middle rent, plus utilities the renter pays. For 1970, 1980, 1990 and 2000 it comes from the census [2]. For 2001 to 2004 it comes from a smaller test version of the American Community Survey, the Census Bureau's large yearly survey of households [3]. From 2005 it comes from that survey itself. The test survey was run a different way, so the step from 2000 to 2001 may partly come from the change of survey. For the years between censuses we filled in an estimate. The Census Bureau's housing survey did measure rent in some of those years. We checked it and kept it out, because after 1983 it counted a wider set of housing costs. It starts from the census figures. Between census years it follows the government's rent price index, and it lands exactly on each census figure. Rent in 2020 sits between 2019 and 2021, because the Census Bureau did not publish its usual yearly figures for 2020.

What stays fixed and what can shift. Groceries and gas use the same amounts every year. The typical rent and the average new-car price reflect what people rent and buy that year. The uncovered part of health care follows national spending per person. That spending can fall when people put off care, as in 2020. So these three bills can shift a little with what people buy.

The same apartment. The rent price index is part of the Consumer Price Index, from the Bureau of Labor Statistics [5]. It follows the rent on the same homes over time. We start from the 2019 median rent and move it back and forward with that index.

Groceries. We use 18 items with average store prices from the Bureau of Labor Statistics [5]. Each has a full record from 1980. The 2019 grocery spending is split equally among them, and the amounts stay at 2019 levels. Milk is priced as two half-gallons before 1995 and as a gallon from 1995, when the gallon price starts. In the second half of 1995, when both prices exist, two half-gallons cost 16.0% more than a gallon. So part of the drop in grocery costs since 1980 comes from this switch.

Gas. The 2019 middle-income gas spending, divided by the 2019 pump price, gives 788.7 gallons [7]. Those gallons set the miles driven, using 2019 fuel economy. Each year we price the gas needed to drive those same miles, at that year's pump price and that year's average miles per gallon. Fuel economy is the average for cars and light trucks on the road, from the Bureau of Transportation Statistics and the Federal Highway Administration [8, 9]. 2025 uses the 2024 value.

A car. The average price paid for a new car, from the Bureau of Economic Analysis, divided by ten years [10]. For 1981 to 1984 we averaged the bureau's monthly prices, giving more weight to months with more sales. 2025 uses the 2024 price.

Health care. The 2019 middle-income health spending is split into insurance and everything else, as households reported it. The insurance part follows the worker's share of a family plan, from the KFF Employer Health Benefits Survey [11]. The rest follows spending per person that insurance does not cover, from the Centers for Medicare and Medicaid Services [13]. Before 2000, the whole bill follows that uncovered spending, joined to the 2000 level. KFF figures for 1999 to 2011 were read from the survey's charts. In its 2025 survey [12], KFF changed how it counted its earlier years. We kept the old way of counting, and moved 2025 by the change KFF itself reported. So \$6,296 times \$6,850, divided by \$6,366, gives \$6,775. That is our math, not a KFF figure. In 2025, uncovered spending uses the 2024 value.

The party test. Each gap is Democrat minus Republican, in weeks of take-home pay per year of change. Party is who held office on July 1 of the year before each change. The governor and county tests remove each place's own trend and each year's national swing. Their errors are grouped by state. The president and governor tests also have a shuffle test, which swaps party histories at random. The three tests share one correction for testing three times (Holm). The governor value after that correction is a range. That test has two p-values, one from the model and one from the shuffle test. Each gives a slightly different value after the correction. A county's party is how it voted for president in the last election. Two analysts ran the plan on their own and got the same answers. The plan was locked 2026-11-04 00:20 ET. Its fingerprint, a code that changes if any word of the plan changes, is ca7b8e1d3862.

Other ways of counting. Table 4 lists each one. Its first row is the main estimate. The gray band uses the 9 rows right after it. The rest are shown but kept out of the band. The three choices that raise the count for 2025 compared with 1980 price gas by the gallon and groceries by the government's average grocery price change. The third undoes the 2013 survey change. The two choices that lower the count for 2025 compared with 2000 price rent as the same apartment and health care at what households said they spent. The last row prices rent as the same apartment, health care by uncovered costs only, and groceries by the government's average. A new car every 17 years would put 2025 at 24.5 weeks.

State and local taxes. Taking them out of pay as well would add 0.7 to 0.9 weeks in every year.

Before 1980. There is no full set of five bills before 1980, because the grocery prices we use start in 1980. 1970 is shown for rent alone.

The two extra numbers. The home-buying number is the yearly mortgage payment, principal and interest only, on a new home at the median price. The other number prices everything outside the five bills with the Consumer Price Index.

States, counties and cities. State figures run from 2000 to 2025 for 51 states, counting the District of Columbia. Local rent and income come from the American Community Survey 1-year estimates, which cover places of 65,000 people or more [4]. Each place's pay is its own Census median income. It is scaled each year so the U.S. total matches the national number. Federal tax

Table 4: How many weeks of pay the five bills added from each starting year to 2025, under each way of counting. A minus sign means fewer weeks. The first row is our main estimate, the black line in Figure 2. The last column marks the 9 changes behind the gray band.

Way of counting	Since 1980	Since 2000	Since 2019	In the gray band?
Main estimate	−2.7	+2.3	+1.5	
Rent: the same apartment every year	−4.8	+1.2	+0.5	yes
Gas: the same gallons each year, ignoring gains in miles per gallon	−0.9	+2.6	+1.6	yes
Groceries: the government's average grocery price change	−1.5	+1.7	+0.9	yes
Health care: only costs insurance does not cover	−3.5	+1.2	+1.9	yes
Health care: what households said they spent	−2.8	+1.9	+1.6	yes
Pay: undo the 2013 change in the Census income survey	−1.9	+3.1	+1.6	yes
Pay: 3% lower from 2019	−1.9	+3.0	+1.5	yes
Pay: 3% higher from 2019	−3.4	+1.5	+1.5	yes
Rent: a straight line between census counts	applies to 1981 to 1999 only			yes
A car: a new one every 17 years, not every 10	−2.5	+2.6	+1.5	no
Pay: state and local taxes also taken out	−2.7	+2.2	+1.5	no
Taxes figured for a single person	−2.8	+2.5	+1.7	no
Three choices that raise the count for 2025 compared with 1980, together	+1.1	+2.8	+1.1	no
Two choices that lower the count for 2025 compared with 2000, together	−4.9	+0.8	+0.6	no
Three choices that lower the count for 2025 compared with 2000, together	−4.4	−0.5	+0.3	no

Source: Citizen Economic Index (final_series.json). When a change does not apply in a year, that year uses the main estimate. The last row adds three changes that each move one bill, so they add up exactly.

is taken at the national rate. State income tax is not included yet.

A similar measure. American Compass publishes the Cost-of-Thriving Index, first released in 2020 [17]. It counts weeks of a typical full-time male worker's pay before taxes, for a family budget that includes college. Ours uses a household's pay after federal taxes. It keeps the same 2019 shopping list, runs every year from 1980, and covers states and places.

Updates. This report is the first edition, from November 2026. The site will keep checking public data for new releases. A plain script with no AI in it rebuilds every number. Each new number must pass fixed checks before it goes live. So the site may show newer numbers than this report.

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A Every year, 1980 to 2025

Table 5 gives every year. Dollars are that year's dollars. The five bill columns are weeks of take-home pay. They add up to the total, give or take rounding.

Table 5: Every year, in weeks of take-home pay. Letters in the last column mark special years. The letter e means rent is our estimate. The letter t means rent comes from the test survey. Rent, same apartment, is in weeks. The letter h means health care is our estimate. The letter c means pay includes the relief checks.

	Take-home	Five bills	Rent per	Weeks of take-home pay, by bill					Five bills	Range	Rent, same	
Year	pay	cost	month	Rent	Groceries	Gas	Car	Health	weeks	(weeks)	apartment	Note
1980	$14,420	$7,813	$243	10.5	7.6	5.3	2.7	2.1	**28.2**	26.4 to 29.3	11.6	h
1981	$15,312	$8,515	$266	10.8	7.6	5.3	3.0	2.2	**28.9**	27.2 to 30.1	11.9	e,h
1982	$16,417	$8,827	$288	11.0	7.2	4.5	3.1	2.2	**28.0**	26.5 to 29.2	11.9	e,h
1983	$17,254	$9,122	$307	11.1	6.8	4.1	3.2	2.3	**27.5**	26.1 to 28.7	12.0	e,h
1984	$18,543	$9,493	$326	11.0	6.5	3.6	3.2	2.3	**26.6**	25.4 to 27.9	11.7	e,h
1985	$19,432	$9,864	$348	11.2	6.2	3.4	3.2	2.4	**26.4**	25.3 to 27.7	11.9	e,h
1986	$20,436	$10,028	$371	11.3	6.0	2.5	3.2	2.5	**25.5**	24.5 to 26.9	12.0	e,h
1987	$21,542	$10,380	$389	11.3	5.7	2.4	3.2	2.5	**25.1**	24.3 to 26.4	11.8	e,h
1988	$22,436	$10,793	$407	11.3	5.7	2.2	3.2	2.6	**25.0**	24.3 to 26.4	11.8	e,h
1989	$23,782	$11,351	$426	11.2	5.8	2.2	3.1	2.5	**24.8**	24.0 to 26.2	11.5	e,h
1990	$24,591	$12,057	$447	11.3	6.0	2.3	3.2	2.7	**25.5**	24.6 to 27.0	11.6	h
1991	$24,806	$12,251	$463	11.7	6.0	2.2	3.2	2.7	**25.7**	24.9 to 27.2	11.9	e,h
1992	$25,290	$12,408	$476	11.7	5.7	2.1	3.4	2.6	**25.5**	25.0 to 27.0	12.0	e,h
1993	$25,799	$12,545	$487	11.8	5.5	2.0	3.4	2.6	**25.3**	25.0 to 26.7	12.1	e,h
1994	$26,641	$12,764	$500	11.7	5.3	2.0	3.5	2.4	**24.9**	24.7 to 26.3	12.0	e,h
1995	$28,093	$12,986	$513	11.4	5.1	1.9	3.3	2.3	**24.0**	23.8 to 25.3	11.6	e,h
1996	$29,222	$13,493	$527	11.3	5.2	2.0	3.3	2.3	**24.0**	23.8 to 25.3	11.5	e,h
1997	$30,457	$13,875	$543	11.1	5.0	1.9	3.3	2.4	**23.7**	23.5 to 25.0	11.3	e,h
1998	$31,956	$14,153	$562	11.0	4.8	1.5	3.3	2.4	**23.0**	22.9 to 24.4	11.1	e,h
1999	$33,386	$14,671	$580	10.8	4.7	1.6	3.2	2.5	**22.9**	22.7 to 24.2	11.0	e,h
2000	$34,422	$15,374	$602	10.9	4.6	2.0	3.2	2.5	**23.2**	23.0 to 24.6	11.0	
2001	$35,275	$16,123	$646	11.4	4.7	1.9	3.2	2.6	**23.8**	23.6 to 25.1	11.3	t
2002	$35,482	$16,454	$655	11.5	4.7	1.7	3.2	3.0	**24.1**	23.9 to 25.3	11.6	t
2003	$36,548	$17,264	$679	11.6	4.7	2.0	3.1	3.2	**24.6**	24.3 to 25.7	11.6	t
2004	$37,389	$17,999	$694	11.6	4.7	2.3	3.1	3.3	**25.0**	24.8 to 26.1	11.7	t
2005	$39,026	$18,934	$728	11.6	4.5	2.7	3.1	3.3	**25.2**	25.0 to 26.3	11.5	
2006	$40,613	$19,926	$763	11.7	4.5	2.8	3.0	3.4	**25.5**	25.2 to 26.5	11.5	
2007	$42,260	$20,848	$789	11.7	4.7	2.8	2.9	3.5	**25.7**	25.5 to 26.6	11.5	
2008	$42,395	$21,919	$824	12.1	5.1	3.2	2.9	3.6	**26.9**	26.6 to 27.8	11.9	
2009	$42,945	$21,382	$842	12.2	4.9	2.3	2.8	3.6	**25.9**	25.6 to 26.6	12.0	
2010	$42,561	$22,422	$855	12.5	5.0	2.8	3.0	4.0	**27.4**	27.0 to 27.8	12.1	
2011	$43,415	$23,665	$871	12.5	5.3	3.5	3.1	4.0	**28.3**	27.9 to 28.7	12.1	
2012	$44,279	$24,089	$884	12.5	5.2	3.5	3.0	4.1	**28.3**	28.0 to 28.7	12.2	
2013	$45,344	$24,405	$905	12.5	5.1	3.3	2.9	4.2	**28.0**	27.7 to 28.9	12.2	
2014	$45,459	$24,974	$934	12.8	5.3	3.2	2.9	4.4	**28.6**	28.2 to 29.5	12.6	
2015	$47,731	$24,725	$959	12.5	5.2	2.1	2.7	4.3	**26.9**	26.5 to 27.8	12.4	
2016	$49,700	$24,736	$981	12.3	4.8	1.8	2.7	4.4	**25.9**	25.7 to 26.7	12.3	
2017	$51,344	$25,522	$1,012	12.3	4.6	1.9	2.6	4.5	**25.8**	25.7 to 26.7	12.4	
2018	$54,026	$26,235	$1,058	12.2	4.3	2.1	2.5	4.2	**25.3**	25.2 to 26.1	12.2	
2019	$58,516	$26,992	$1,097	11.7	3.9	1.8	2.3	4.2	**24.0**	23.3 to 24.8	11.7	
2020	$61,617	$27,210	$1,143	11.6	3.9	1.4	2.3	3.7	**23.0**	22.3 to 23.7	11.5	e,c
2021	$63,082	$29,315	$1,191	11.8	4.0	2.0	2.5	3.9	**24.2**	23.5 to 24.9	11.4	c
2022	$63,444	$32,555	$1,300	12.8	4.6	2.6	2.7	4.1	**26.7**	25.9 to 27.5	12.1	
2023	$68,534	$34,255	$1,406	12.8	4.4	2.2	2.5	4.0	**26.0**	25.2 to 26.8	12.1	
2024	$70,787	$35,192	$1,487	13.1	4.5	1.9	2.4	3.9	**25.9**	25.0 to 26.7	12.3	
2025	$74,531	$36,528	$1,557	13.0	4.6	1.7	2.3	3.8	**25.5**	24.5 to 26.3	12.1	

Source: Citizen Economic Index (national.json). Built 2026-11-04.

B Every way of counting, year by year

Table 6 gives the five bills in weeks of take-home pay. It shows the main estimate and each of the 9 ways of counting in the gray band. A blank cell means that way of counting does not apply that year.

Table 6: The five bills under each way of counting in the gray band, in weeks of take-home pay.

Year	Main	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1980	28.17	29.26	26.43	26.42	29.31	28.42				
1981	28.92	29.95	27.28	27.23	30.11	29.18				28.60
1982	27.96	28.92	26.70	26.48	29.18	28.22				27.43
1983	27.49	28.37	26.37	26.11	28.74	27.76				26.93
1984	26.62	27.41	25.67	25.35	27.89	27.42				26.10
1985	26.40	27.11	25.51	25.29	27.73	26.79				25.80
1986	25.52	26.15	24.87	24.53	26.88	26.16				24.88
1987	25.06	25.60	24.50	24.28	26.42	25.35				24.57
1988	25.02	25.48	24.56	24.26	26.44	25.41				24.70
1989	24.82	25.19	24.40	24.00	26.22	25.28				24.68
1990	25.49	25.79	25.14	24.60	26.96	25.81				
1991	25.68	25.97	25.42	24.93	27.15	26.33				25.61
1992	25.51	25.78	25.26	24.95	26.96	26.29				25.48
1993	25.28	25.54	25.01	24.95	26.70	26.21				25.32
1994	24.91	25.15	24.66	24.72	26.25	25.70				25.00
1995	24.04	24.25	23.81	23.98	25.33	24.85				24.17
1996	24.01	24.21	23.79	23.85	25.29	24.96				24.16
1997	23.69	23.87	23.48	23.58	24.99	24.49				23.84
1998	23.03	23.19	22.86	23.03	24.38	23.47				23.14
1999	22.85	23.00	22.66	22.82	24.20	23.45				22.93
2000	23.23	23.36	23.03	23.25	24.62	23.67				
2001	23.77	23.60	23.60	23.77	25.08	24.37				
2002	24.11	24.23	23.95	24.13	25.29	24.82				
2003	24.56	24.59	24.31	24.55	25.67	25.03				
2004	25.03	25.12	24.76	25.07	26.07	25.20				
2005	25.23	25.10	24.98	25.30	26.34	25.33				
2006	25.51	25.25	25.28	25.53	26.52	25.49				
2007	25.65	25.48	25.53	25.51	26.56	25.58				
2008	26.89	26.62	26.82	26.63	27.78	26.82				
2009	25.89	25.63	25.83	25.74	26.61	25.97				
2010	27.39	26.97	27.31	27.18	27.83	27.14				
2011	28.34	27.90	28.21	28.03	28.75	28.28				
2012	28.29	27.99	28.18	28.04	28.66	28.12				
2013	27.99	27.74	27.90	27.76	28.25	27.65	28.88			
2014	28.57	28.31	28.45	28.23	28.75	28.78	29.48			
2015	26.94	26.79	26.91	26.54	27.14	26.95	27.80			
2016	25.88	25.91	25.86	25.70	25.99	25.99	26.71			
2017	25.85	25.96	25.85	25.71	25.77	26.07	26.68			
2018	25.25	25.25	25.27	25.17	25.38	25.49	26.06			
2019	23.99	23.99	23.99	23.99	23.99	23.99	24.75	24.73	23.29	
2020	22.96	22.84	23.01	22.91	23.09	23.41	23.70	23.67	22.29	
2021	24.17	23.83	24.18	24.07	24.40	24.18	24.94	24.91	23.46	
2022	26.68	25.96	26.74	26.45	27.06	27.49	27.54	27.51	25.91	
2023	25.99	25.24	26.02	25.75	26.32	26.32	26.82	26.79	25.23	
2024	25.85	25.01	25.95	25.44	26.42	26.16	26.68	26.65	25.10	
2025	25.49	24.51	25.58	24.91	25.85	25.60	26.30	26.27	24.74	

Ways of counting: (1) Rent: the same apartment every year; (2) Gas: the same gallons each year, ignoring gains in miles per gallon; (3) Groceries: the government's average grocery price change; (4) Health care: only costs insurance does not cover; (5) Health care: what households said they spent; (6) Pay: undo the 2013 change in the Census income survey; (7) Pay: 3% lower from 2019; (8) Pay: 3% higher from 2019; (9) Rent: a straight line between census counts.

Source: Citizen Economic Index (final_series.json).

C Every state, 2025

Table 7 lists every state, from the most weeks of pay to the fewest. The list counts 50 states plus Washington, D.C., so the ranks run to 51. Each state uses its own rent and pay, as Section 9 explains.

Table 7: Every state in 2025: weeks of take-home pay for the five bills, and for rent alone. Rank 1 is the most weeks.

Rank	State	Five bills	Rent	Rank	State	Five bills	Rent
1	Mississippi	30.1	12.4	27	Maine	24.4	11.5
2	Florida	29.4	16.4	28	Wisconsin	23.9	10.8
3	Louisiana	28.2	12.0	29	Kansas	23.9	10.3
4	West Virginia	27.9	10.7	30	Illinois	23.8	11.6
5	South Carolina	27.8	13.4	31	Delaware	23.8	12.4
6	Arkansas	27.5	11.4	32	Colorado	23.7	13.1
7	Alabama	27.4	11.8	33	Hawaii	23.6	13.6
8	Kentucky	27.3	11.5	34	Rhode Island	23.5	11.9
9	Arizona	27.3	14.5	35	Washington	23.4	13.0
10	Oklahoma	26.9	11.5	36	Iowa	23.3	9.5
11	Tennessee	26.6	12.7	37	Nebraska	23.3	10.4
12	New Mexico	26.6	11.6	38	Vermont	23.3	11.0
13	Georgia	26.6	13.7	39	District of Columbia	23.1	13.5
14	North Carolina	26.5	12.9	40	Virginia	23.0	12.4
15	Nevada	26.5	14.1	41	Massachusetts	23.0	13.1
16	Texas	25.8	13.0	42	South Dakota	22.7	9.6
17	Indiana	25.5	11.3	43	Wyoming	22.6	9.5
18	Oregon	25.4	13.3	44	Connecticut	22.5	11.9
19	New York	25.4	13.6	45	Utah	22.4	11.8
20	California	25.3	15.0	46	Alaska	22.3	11.2
21	Michigan	25.3	11.4	47	North Dakota	22.3	9.3
22	Ohio	25.1	11.0	48	New Jersey	22.2	12.4
23	Idaho	24.9	12.3	49	Minnesota	21.9	10.4
24	Montana	24.8	11.1	50	Maryland	21.8	12.0
25	Missouri	24.7	10.7	51	New Hampshire	21.5	11.6
26	Pennsylvania	24.5	11.6				

Source: Citizen Economic Index (states.json). The whole country took 25.5 weeks for the five bills. Rent alone took 13.0.

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