



CG Analysts

Mental Health Illness and Its Impact on Life Expectancy in the USA

Fergus Bescoby
Head of Medical Underwriting
June, 2025

Introduction

A mental disorder is characterized by a clinically significant disturbance in an individual's cognition, emotional regulation, or behaviour. It is usually associated with distress or impairment in important areas of functioning. There are many different types of mental disorders, which may also be referred to as mental health disorders.

Mental health disorders have become one of the most significant public health challenges, both in the United States and the rest of the world. While much of the conversation about health outcomes often focuses on physical conditions such as heart disease, diabetes, and cancer, the impact of mental health on overall life expectancy has emerged as a crucial area of study. Mental illness, particularly when left untreated, can have profound consequences not just on quality of life, but on how long a person might be expected to live and should therefore be factored in when calculating an insured's predicted life expectancy in the life settlement market.

The growing burden of mental health illness in the U.S.

Mental health issues affect millions of Americans each year. According to the National Institute of Mental Health (NIMH), it is estimated that more than 1 in 5 adults in the U.S. lives with a mental illness. This amounted to 59.3 million in 2022, or 23.1% of the US adult population. 1 in 25 adults live with a serious mental illness that significantly disrupts their daily lives.¹

Mental illnesses include many different conditions that vary in degree of severity, ranging from mild to moderate to severe. Two broad categories can be used to describe these conditions:

➤ **Any Mental Illness (AMI)**

Defined as a mental, behavioural, or emotional disorder and encompassing all recognised mental illnesses. AMI can vary in impact, ranging from no impairment to mild, moderate, and even severe impairment (individuals with serious mental illness as defined below).

➤ **Serious Mental Illness (SMI)**

A smaller and more severe subset of AMI. Defined as a mental, behavioural, or emotional disorder resulting in serious functional impairment, which substantially interferes with or limits one or more major life activities. The burden of mental illnesses is particularly concentrated among those who experience disability due to SMI.

Cause of mental health disorders

There is not simply one cause, and often it is a complex mix of factors. These can include genetics and aspects of social learning, such as how someone grew up. Mental health can also be impacted by how the brain works and the interplay with environment. Someone's social group, culture and life experience can also play a part in the development of a mental illness. Some examples of these factors are noted below:

➤ **Genetic factors**

Having a close family member with a mental illness can increase the chances that someone might develop a mental illness. However, just because one family member has a mental illness does not mean that others will.

¹ <https://www.nimh.nih.gov/health/statistics/mental-illness>

- **Drug and alcohol abuse**
Illicit drug use can trigger a manic episode (often associated with bipolar disorder) or an episode of psychosis. Drugs such as cocaine, marijuana and amphetamines can cause paranoia.
- **Other biological factors**
Some medical conditions or hormonal changes can cause mental health problems.
- **Early life environment**
Negative childhood experiences can increase the risk of some mental illnesses. Examples of negative childhood experiences are abuse or neglect.
- **Trauma and stress**
In adulthood, traumatic life events or ongoing stress can increase the risk of mental illness. Issues such as social isolation, domestic violence, relationship breakdown and financial or work problems can all have an impact on mental health. Traumatic experiences such as experiencing or witnessing a serious accident can increase the risk of post-traumatic stress disorder (PTSD).
- **Personality factors**
Some traits such as perfectionism or low self-esteem can increase the risk of depression or anxiety.

Common mental health disorders

Mental illnesses range from generalised anxiety disorder, depression, and stress-related disorders to more severe conditions such as schizophrenia, bipolar disorder and post-traumatic stress disorder (PTSD). There are far too many specific conditions to cover in this article, however some of the more common disorders are briefly described below:

- **Anxiety disorders**
Anxiety disorders are characterised by excessive fear and worry and related behavioural disturbances. Symptoms are severe enough to result in significant distress or significant impairment in functioning. There are several different kinds of anxiety disorders, such as generalised anxiety disorder (GAD), panic disorder, social anxiety and separational anxiety.
- **Depression**
Depression is different from usual mood fluctuations and short-lived emotional responses to challenges in everyday life. During a depressive episode, the person experiences depressed mood (feeling sad, irritable, empty) or a loss of pleasure or interest in activities, for most of the day, nearly every day, for at least two weeks. Several other symptoms are also present, which may include poor concentration, feelings of excessive guilt or low self-worth, hopelessness about the future, thoughts about dying or suicide, disrupted sleep, changes in appetite or weight, and feeling especially tired or low in energy.
- **Bipolar disorder**
People with bipolar disorder experience alternating depressive episodes with periods of manic symptoms. The symptoms of depression have already been mentioned above. Manic symptoms may include euphoria or irritability, increased activity or energy, and other symptoms such as increased talkativeness, racing thoughts, increased self-esteem, decreased need for sleep, distractibility, and impulsive reckless behaviour.

➤ **Schizophrenia**

Schizophrenia is characterised by significant impairments in perception and changes in behaviour. Symptoms may include persistent delusions, hallucinations, disorganised thinking, highly disorganised behaviour, or extreme agitation. People with schizophrenia may experience persistent difficulties with their cognitive functioning.

➤ **Post-Traumatic Stress Disorder (PTSD)**

The prevalence of PTSD and other mental disorders is high in conflict-affected settings. PTSD may develop following exposure to an extremely threatening or horrific event or series of events. It is characterised by any or all of the following: 1) re-experiencing the traumatic event or events in the present (intrusive memories, flashbacks, or nightmares); 2) avoidance of thoughts and memories of the event(s), or avoidance of activities, situations, or people reminiscent of the event(s); and 3) persistent perceptions of heightened current threat. These symptoms persist for at least several weeks (often much longer) and cause significant impairment in functioning.²

Mental health and life expectancy: The unseen connection

Research has shown that individuals with mental illnesses tend to have a shorter life expectancy than those without. Patients suffering from severe mental disorders, including schizophrenia, major depression and bipolar disorders, have a reduced life expectancy compared to the general population of up to 10–25 years.³ This disparity in life expectancy can be attributed to several factors, including the following:

➤ **Higher Risk of Physical Health Conditions**

Mental health disorders, especially chronic conditions like depression, are often linked to physical health issues. For example, depression has been shown to increase the risk of heart disease, stroke, and diabetes, all of which can lead to premature death. People with mental health disorders may also be less likely to seek medical care or follow through with treatment for physical conditions, contributing to worse outcomes.

➤ **Unhealthy Behaviours**

Individuals with mental illness are more likely to engage in unhealthy behaviours such as smoking, poor diet, lack of exercise, and substance abuse. These behaviours, often exacerbated by the emotional strain of living with a mental health condition, can significantly shorten life expectancy. The prevalence of smoking, for example, is notably higher among people with mental health disorders, and smoking-related illnesses are a leading cause of preventable death in the U.S.

➤ **Suicide**

One of the most tragic impacts of mental illness is its connection to suicide. Mental health disorders, particularly depression, bipolar disorder, and schizophrenia, have high rates of suicide. An article published by the Harvard Gazette states that adults aged 75 and older have one of the highest suicide rates (20.3 per 100,000), according to the Centers for Disease Control and Prevention. CDC estimates have revealed declines in suicide rates in several age groups under 34

² <https://www.who.int/news-room/fact-sheets/detail/mental-disorders>

³ [Mortality gap and physical comorbidity of people with severe mental disorders: the public health scandal | Annals of General Psychiatry | Full Text](#)

in recent years, whereas the rate in adults over 75 has increased.⁴ The loss of life through suicide is a direct contributor to the reduction in life expectancy among people with mental illness.

➤ **Delayed Diagnosis and Treatment**

Although the attitude towards mental health appears to be improving, a stigma still exists. This stigma surrounding mental illness often leads to delays in diagnosis and treatment, meaning that mental health conditions are not addressed early when interventions are most effective. Chronic, untreated mental health conditions are far more difficult to manage and have greater long-term impacts on both mental and physical health. This delayed care can lead to greater physical health problems and a lower overall life expectancy.

The impact of mental health on specific demographics

The intersection of mental health and life expectancy is not uniform across all populations. Several factors, including gender, age, race, socioeconomic status, and access to healthcare, can influence the severity of the impact.

➤ **Youth and Adolescents**

Mental health issues during adolescence, such as depression and anxiety, can lead to significant challenges, both in terms of emotional development and physical health outcomes. Young people with untreated mental health conditions are at greater risk of engaging in risky behaviours, including substance abuse and suicidal tendencies.

➤ **Gender**

In 2022, the observed prevalence of serious mental illness in the US was higher among females (7.1%) than males (4.8%).⁵

➤ **Socioeconomic Status**

People living in poverty or facing economic instability are at higher risk of developing mental health issues due to stress, lack of access to healthcare, and living in environments with fewer resources. For these individuals, the consequences of untreated mental illness are particularly severe, affecting both their life expectancy and quality of life.

Conclusion

Mental Health Illness has a profound and lasting Impact on life expectancy.

People with mental health conditions often suffer from worse physical health, have more age-related diseases, and have a lower average life expectancy than people without a mental illness.

According to an article entitled “Molecular ageing clocks – making the links between mental illness and shorter lifespans” by Dr Julian Mutz and Professor Cathryn Lewis, “Research into the relationship between mental health and lifespan has shown that there are many different factors that contribute to this difference in life expectancy, for example higher rates of suicide and fatal accidents and higher smoking rates among individuals with mental health conditions”.⁶

⁴ [Older adults at highest risk for suicide, yet have fewest resources — Harvard Gazette](#)

⁵ [Mental Illness - National Institute of Mental Health \(NIMH\)](#)

⁶ <https://www.kcl.ac.uk/molecular-ageing-clocks-making-the-links-between-mental-illness-and-shorter-lifespans>

As is always the case, in order to make the most accurate underwriting assessment as possible, all risk factors need to be taken into account, for example the insured's lifestyle, social interaction, history of substance abuse, length of time since diagnosis, type of treatment, history of hospitalisation and any suicidal tendencies.

With a detailed medical report confirming the diagnosis and severity of the condition, along with as much information as possible regarding the associated risk factors, a more accurate life expectancy estimation should be possible.