



AMERICA'S BETTER HALF

THE LIVELIHOOD GAP PREVENTS
FINANCIAL WELLNESS

2021

IMPACT REPORT



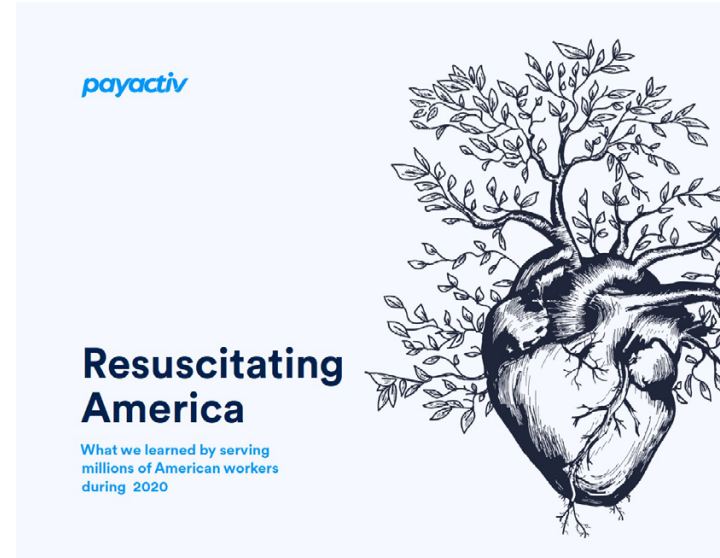
Everything you need to know about
the livelihood gap for the half of America
that earns less than the median wage,
is likely an essential worker,
and struggles to make ends meet.

2021



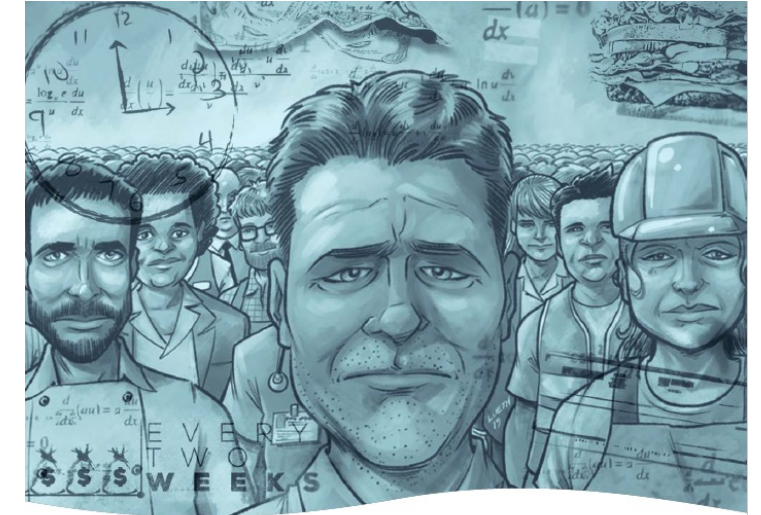
America's Better Half –
The livelihood gap prevents financial wellness

2020



Resuscitating America –
We must do more than preach about financial wellness

2019



American Workers in Crisis –
Access is the new currency

Financial wellness begins **after**
livelihood needs are met. But what
if livelihood needs **can't** be met?

Financial wellness
becomes hard to reach,
even **impossible...**

REALITY CHECK

If a person had an extra **\$100 in the gap
between paychecks**, they would spend it on:¹

Food (68%)

Transportation (59%)

Utilities (53%)

¹ Payactiv customer survey



THE LIVELIHOOD GAP

THE DIFFERENCE BETWEEN BASIC LIVING EXPENSES AND MEDIAN WAGE

Millions of Americans are struggling to meet livelihood needs, and over 80% live paycheck to paycheck.

For the 65 million living at or below the median wage:

After being monetized by costly financial service fees for short-term liquidity, everything is more expensive. Whatever is left after paying for food, fuel, auto loans, shelter, daycare, telecom, various types of insurances is not enough.

The difference is the **Livelihood Gap**.

WE CALCULATED THIS GAP FOR EVERY STATE.

livelihood

a means of securing the necessities of life

“Jobs are a primary way to secure livelihood.”

mean (average) wage

the total wages divided by the count of workers

“Average wage in the United States is \$56,000.”

median wage

half the workers earn less than this number

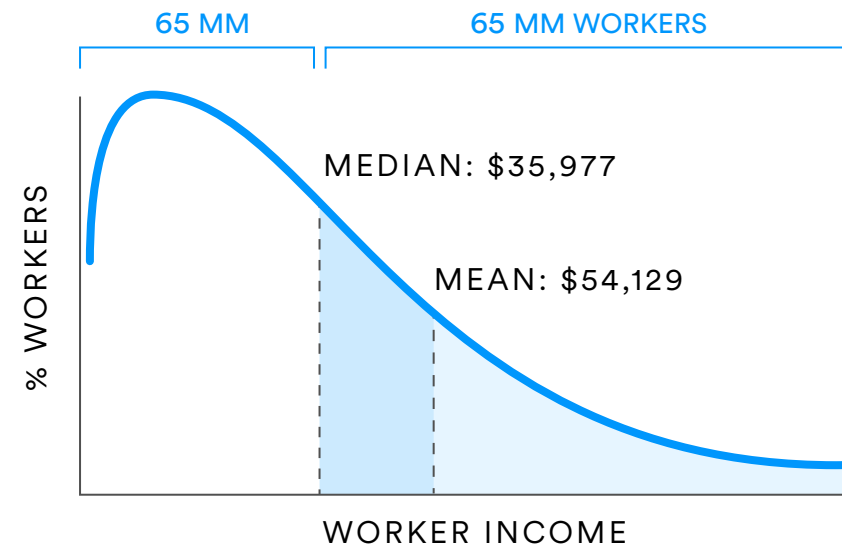
“Median hourly wage in the United States is \$20 and average hourly wage is \$27.”

“Difference between the US median and average wages is \$16,000, or 40%.”

livelihood index

a standardized way to measure the Livelihood gap

U.S. INCOME DISTRIBUTION CURVE



WHAT MAKES UP LIVELIHOOD

Livelihood needs and **wants** represent the basic human physiological necessities that include food, shelter and clothing for comfort.

Financial wellness begins after Livelihood needs are met – and includes upper-order needs, such as self-esteem and self-actualization.

FINANCIAL WELLNESS: SAVINGS



Emergencies



Holidays



Travel



Gifts



Retirement



Education



Investments

LIVELIHOOD WANTS



Apparel & Footwear



Cable



Recreation



Travel



Home Items & Furnishings



Pet care

LIVELIHOOD NEEDS



Food



Fuel



Auto



Shelter



Phone & Internet



Various Insurances



Medical

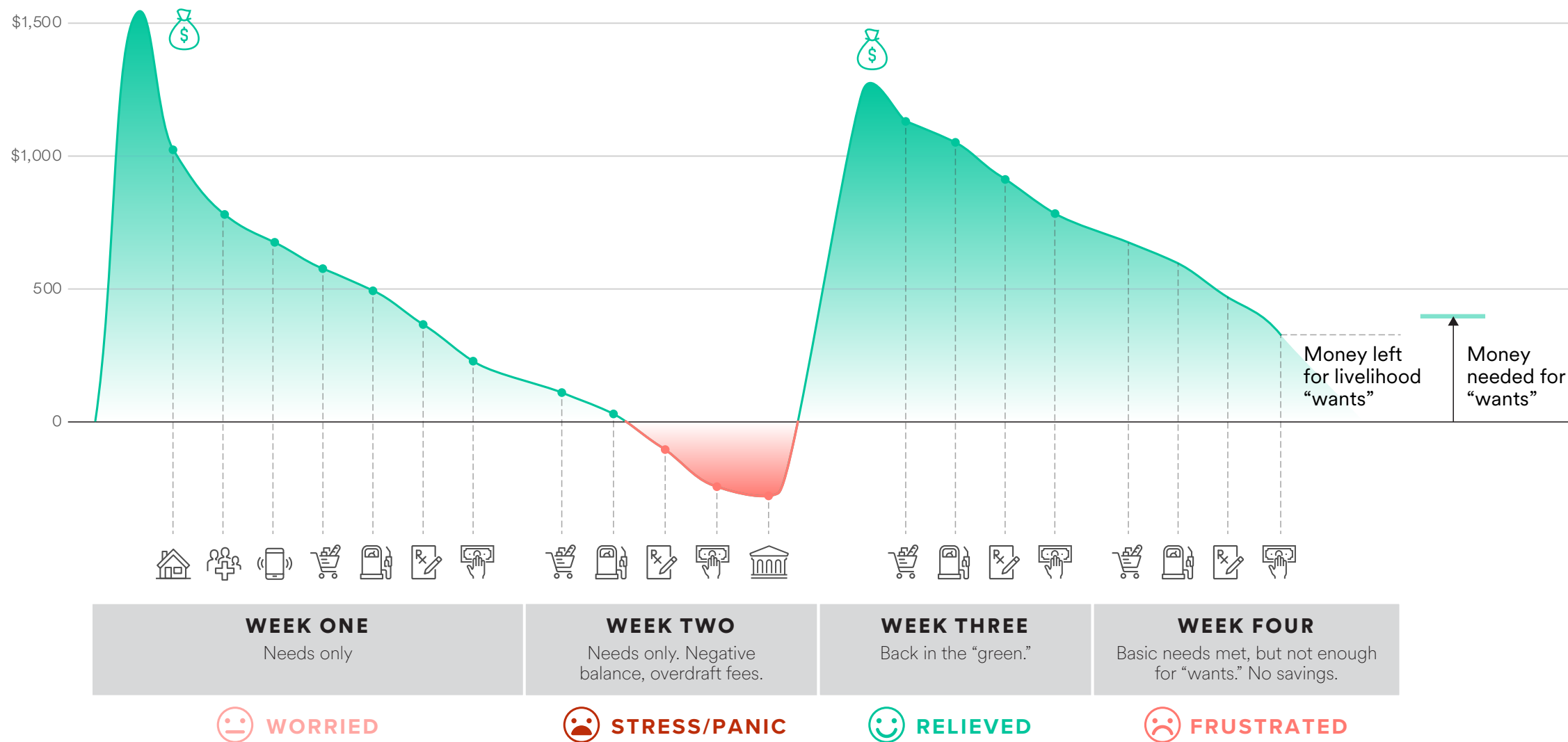


Other

WEEK-BY-WEEK EMOTIONAL LIFE OF AN INDIVIDUAL

IMPACT REPORT | 2021

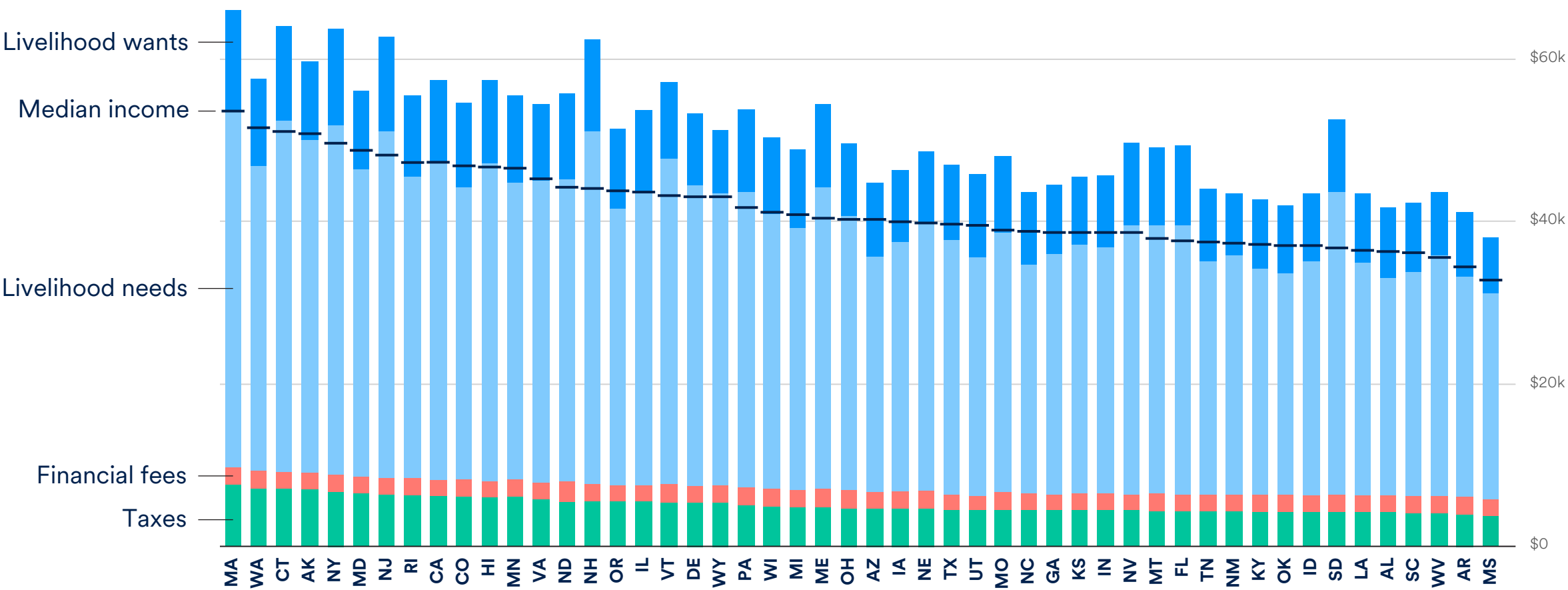
THE BASIC EXPENSES AT THE BEGINNING OF THE MONTH TYPICALLY EXCEED THE FIRST PAYCHECK.



THE LIVELIHOOD GAP: STATE BY STATE COMPARISON

IMPACT REPORT | 2021

IN EACH STATE, WANTS —AND SOMETIMES EVEN BASIC LIVELIHOOD NEEDS—TYPICALLY GO UNMET.



LIVELIHOOD GAP IS MEASURED BY AN INDEX

$$\text{Livelihood Index} = \frac{\text{MEDIAN WAGES}}{\left(\text{LIVELIHOOD EXPENSES} + \text{FINANCIAL SERVICES FEES} \right)} \times 100$$

If **Livelihood Index** is **less than 100**, it means that there is a **gap** and basic life expenses exceed income. Financial health is poor. Stress level is high.

Financial Wellness can only begin when Livelihood Index is **greater than 100** and savings can be put towards financial and social mobility.

LIVELIHOOD INDEX

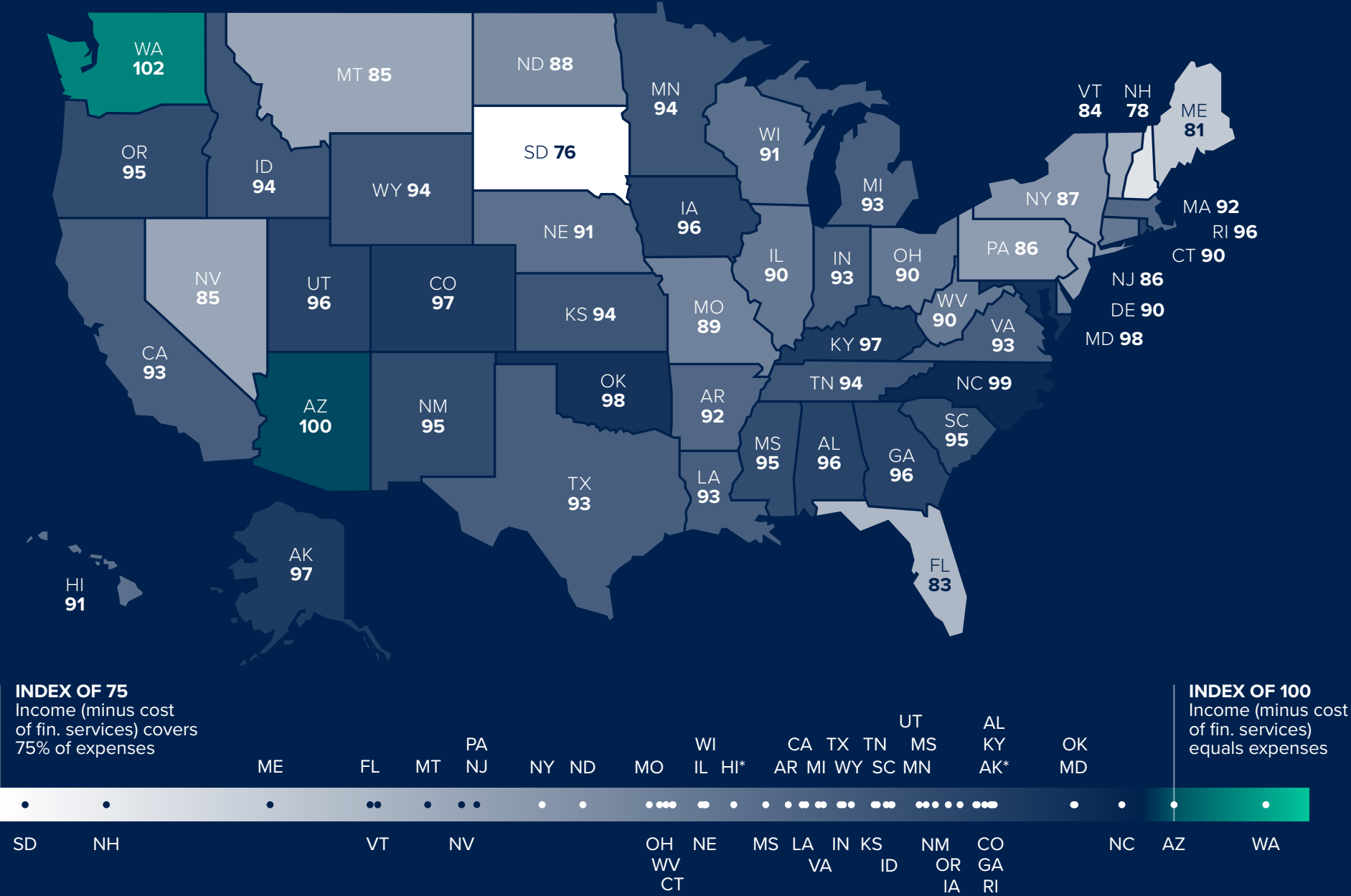
RANKED BY STATE

IMPACT REPORT | 2021

1. Washington	102	18. Minnesota	94	35. Delaware	90
2. Arizona	100	19. Idaho	94	36. Connecticut	90
3. North Carolina	99	20. Tennessee	94	37. West Virginia	90
4. Oklahoma	98	21. Kansas	94	38. Ohio	90
5. Maryland	98	22. Wyoming	94	39. Missouri	89
6. Alaska	97	23. Indiana	93	40. North Dakota	88
7. Kentucky	97	24. Texas	93	41. New York	87
8. Colorado	97	25. Virginia	93	42. New Jersey	86
9. Georgia	96	26. Michigan	93	43. Pennsylvania	86
10. Alabama	96	27. Louisiana	93	44. Nevada	85
11. Rhode Island	96	28. California	93	45. Montana	85
12. Iowa	96	29. Arkansas	92	46. Vermont	84
13. Utah	96	30. Massachusetts	92	47. Florida	83
14. Oregon	95	31. Hawaii	91	48. Maine	81
15. New Mexico	95	32. Wisconsin	91	49. New Hampshire	78
16. Mississippi	95	33. Nebraska	91	50. South Dakota	76
17. South Carolina	95	34. Illinois	90		

LIVELIHOOD INDEX

FOR MOST OF AME
BASIC EXPENSES
EXCEED INCOME



KEY FINDINGS:

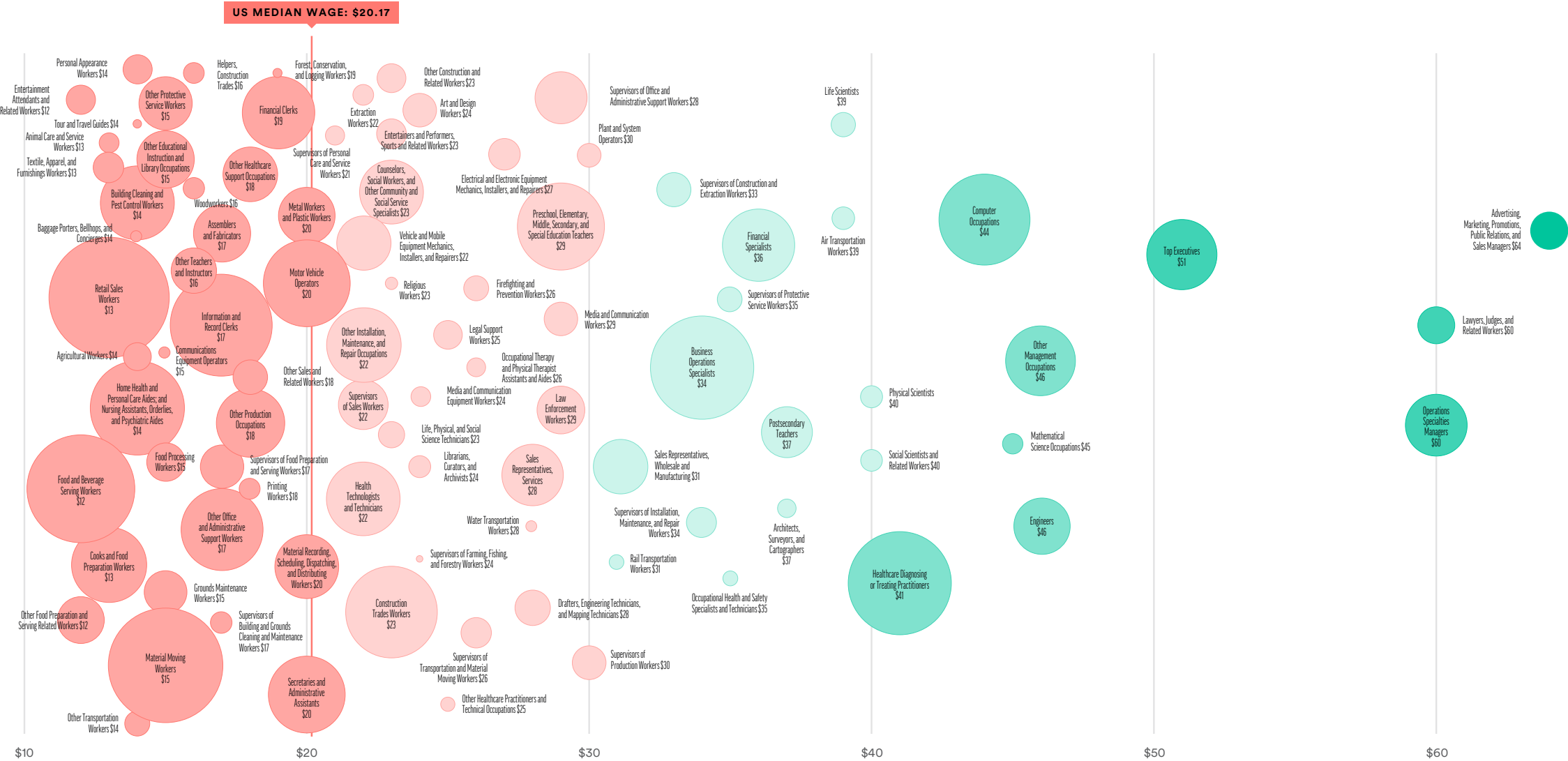
ESSENTIAL WORKERS ARE HARDEST HIT BY THE LIVELIHOOD GAP

Half the working population in 48 out of 50 states is experiencing a gap in their livelihoods.

This population – our better half – consists primarily of occupations we now consider essential workers.

EMPLOYMENT AND MEDIAN WAGES BY OCCUPATION, U.S.

SIZE OF THE CIRCLE INDICATES NUMBER OF EMPLOYED IN EACH OCCUPATION. HORIZONTAL SCALE SHOWS MEDIAN HOURLY WAGE.



KEY FINDINGS:

COSTLY FINANCIAL FEES ARE TO BLAME

The fees of alternative financial services are up to **7%** of monthly wages and can be as high as **10%** in some states.

Costly financial services **reduce** wages and purchasing power by **up to 10%** every month.

Benefits like **EWA** or Earned Wage Access help millions of workers **solve the livelihood gap** in order to reach financial wellness.

REALITY CHECK

In order to fill small gaps of **\$100 or less between paychecks**, costly fees are paid. An overdraft alone is \$35.¹

Borrowing from friends or family (44%)

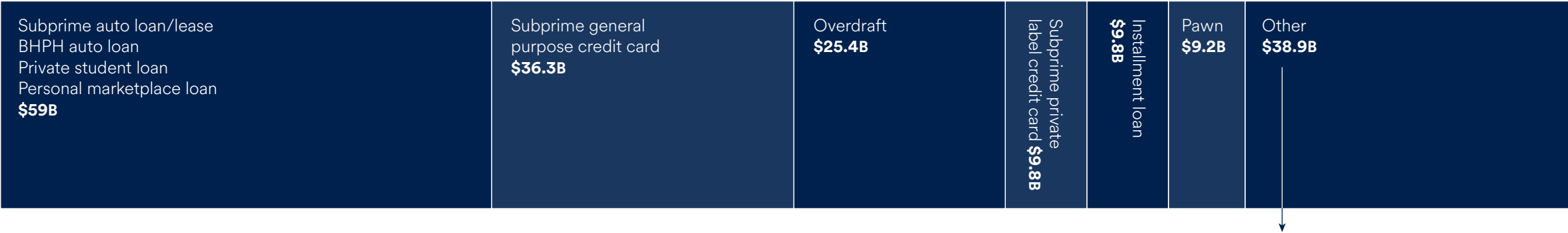
Payday loans (27%)

Overdrafts (27%)

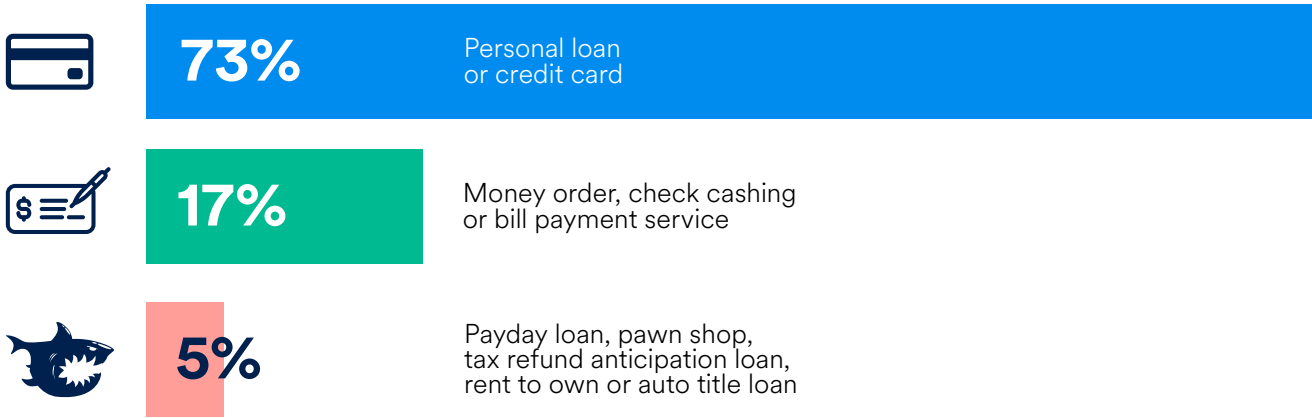
1 Payactiv customer survey

FINANCIAL FEES PAID ACROSS THE COUNTRY

SPENDING ON FEES AND INTEREST REACHED \$189B IN 2019



% OF PEOPLE USING FEE-BASED FINANCIAL SERVICES

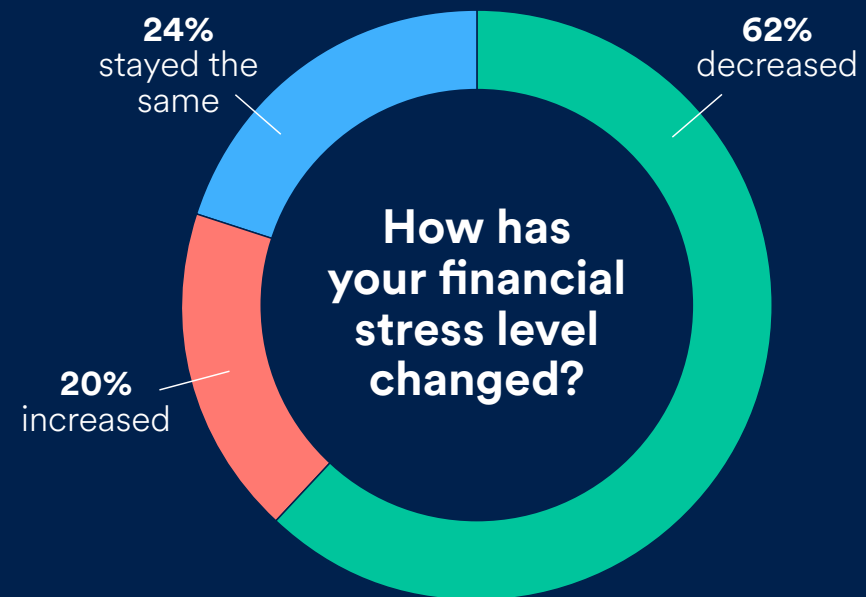
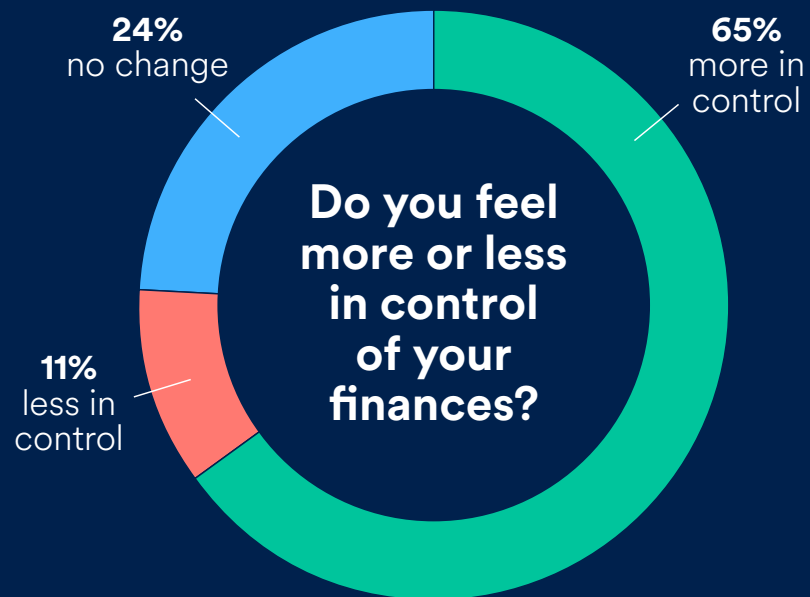


Other includes	\$Billions
Tax preparation	4.8
Checking deposit account	4.2
Remittance	3.7
Non-bank small business loan	3.6
Rent-to-own	3.5
Title loan	2.8
GPR prepaid card	2.8
Online payday	2.2
Storefront payday	2.1
Retirement plan leakage fees	2.0
Check cashing	1.7
In-person domestic money transfer	1.2
Prepaid payroll card	1.1
Refund anticipation check	0.9
Money order	0.9
Walk-in bill pay	0.6
Savings deposit account	0.4
Secured credit card	0.3
Govt benefits prepaid card	0.1

KEY FINDINGS:

COSTLY FINANCIAL FEES ARE TO BLAME

Benefits like **EWA** or Earned Wage Access help millions of workers **solve the livelihood gap** in order to reach financial wellness.



BUSINESSES OF ALL SIZES CAN PLAY A ROLE

By offering [Earned Wage Access](#), these funds can be released to workers in time to avoid \$189 billion in financial fees and immeasurable weight of daily financial stress....

....and increase purchasing power, which serves as a [stimulus to the economy...](#)



SHARE OF PAYROLL BY SIZE OF BUSINESS

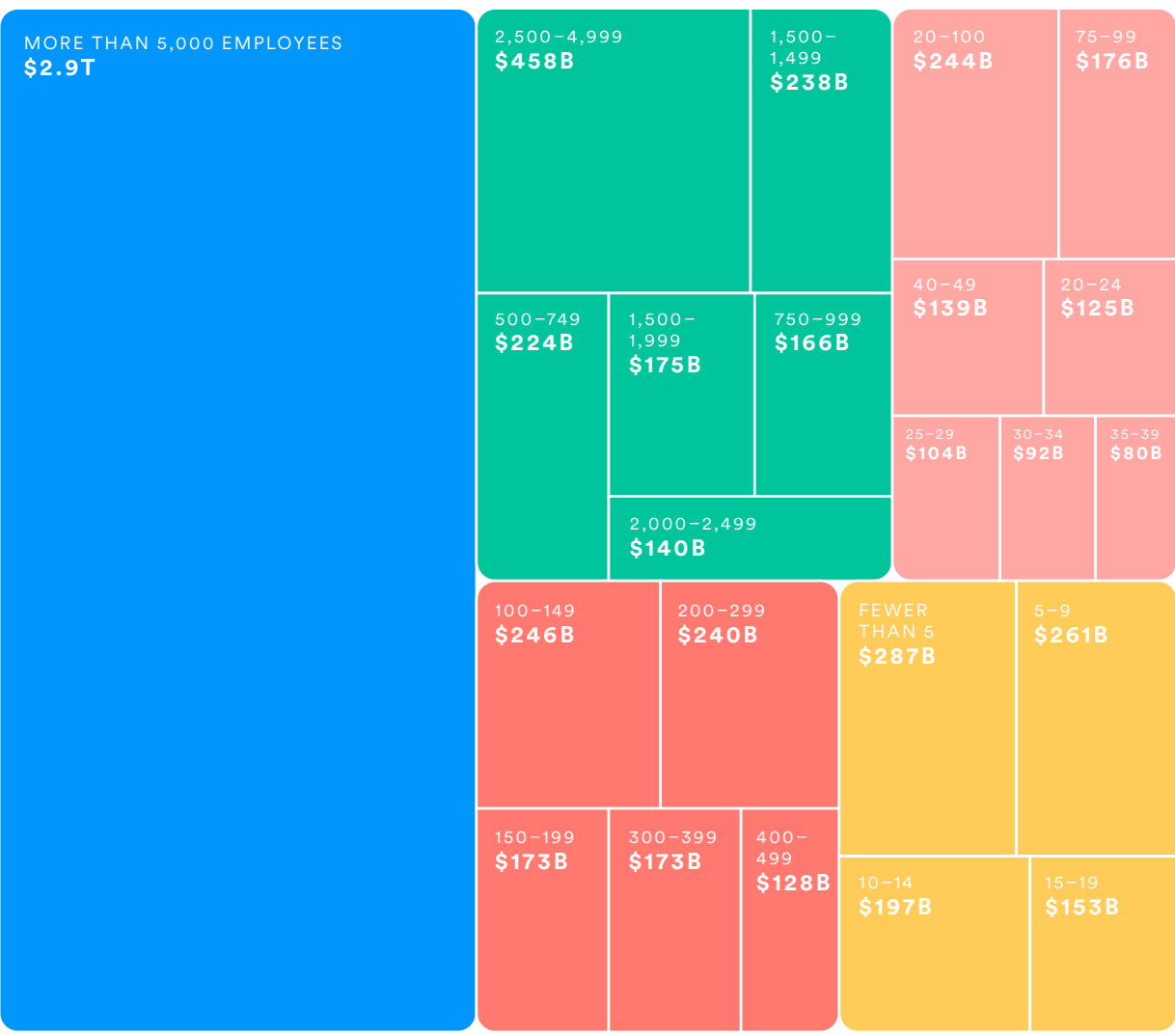
UNITED STATES

ENTERPRISE SIZE	# OF BUSINESSES	EMPLOYMENT
>5000 employees	2,200	46.2M
500–5000 employees	18,300	23.5M
100–500 employees	93,300	18.3M
20–100 employees	551,000	21.6M
<20 employees	5,444,000	21.3M

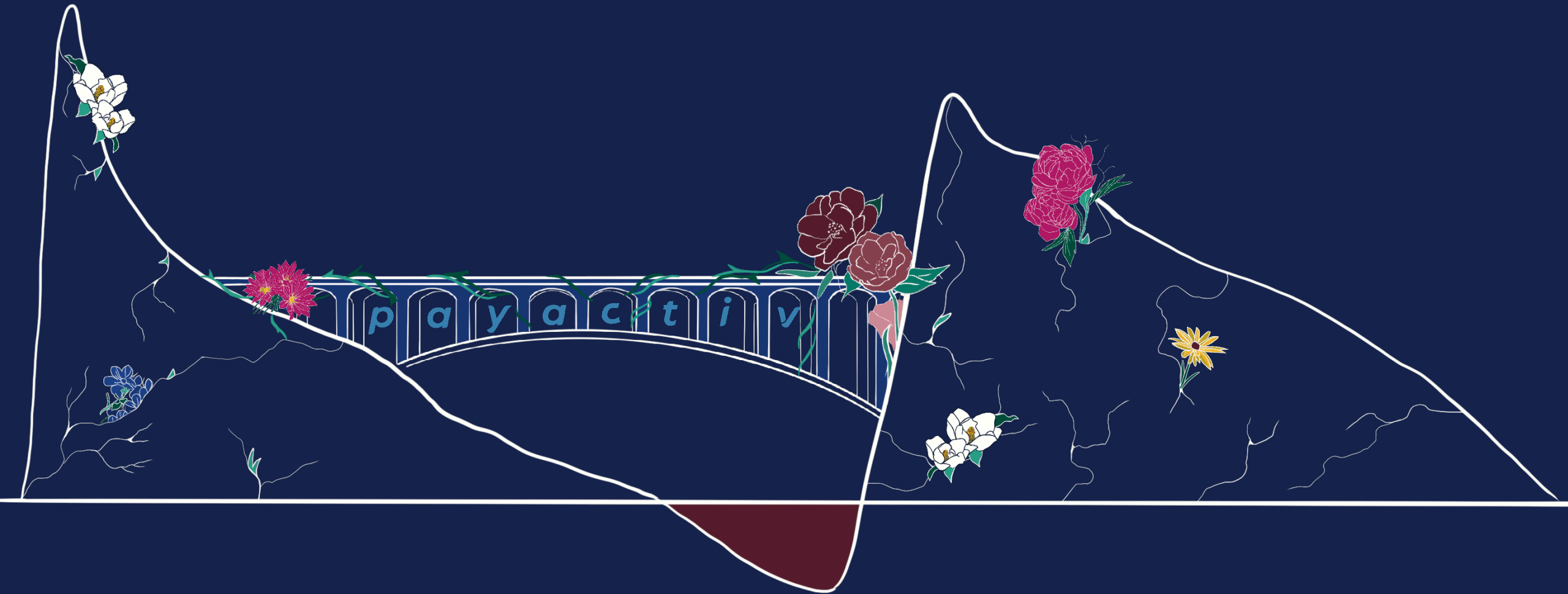
USD **7.1 Trillion** in payroll was distributed by **6.1 million** businesses in 2018. These businesses are comprised of **6.6 million** establishments¹ (multiple locations) that employed a total workforce of **130.9 million** across the country.

Firms with under 500 employees comprise 46% of the total workforce, whereas firms with over 5,000 employees comprise 35%.

¹ The U.S. Bureau of Labor Statistics (BLS) defines an establishment as an economic unit that produces goods or services, usually at a single physical location, and is engaged in one or predominantly one activity. A firm is a legal business, either corporate or otherwise, which consists of one or more establishments.



PYACTIV CAN MAKE A CRITICAL DIFFERENCE



STATE BY STATE

WHAT IS INCLUDED



NEEDS

FOOD

FUEL

AUTO, TRANSPORT

SHELTER

INSURANCES

MEDICAL

SERVICES:
PHONE, INTERNET, EDUCATION & OTHER



WANTS

FURNISHINGS AND HOUSEHOLD ITEMS

RECREATION GOODS: PERSONAL CARE, SPORTING GOODS, MUSICAL INSTRUMENTS, MAGAZINES, STATIONERY

CLOTHING & FOOTWEAR

RECREATION SERVICES: MOVIES, PARKS, SPORTING EVENTS, CONCERTS, PET CARE, ETC.

OTHER: BOOK, WATCH, PHONE, LUGGAGE, OTHER

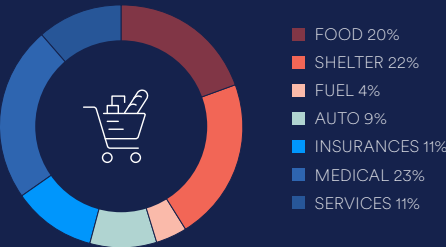
ALABAMA #10

LIVELIHOOD INDEX: 96

MEDIAN WAGE: **\$3,021/mo** \$36,254/YEAR

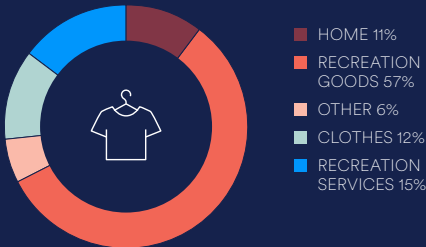


NEEDS: **\$2,234**



74% SHARE OF BASIC LIVELIHOOD NEEDS IN TOTAL INCOME

WANTS: **\$723**

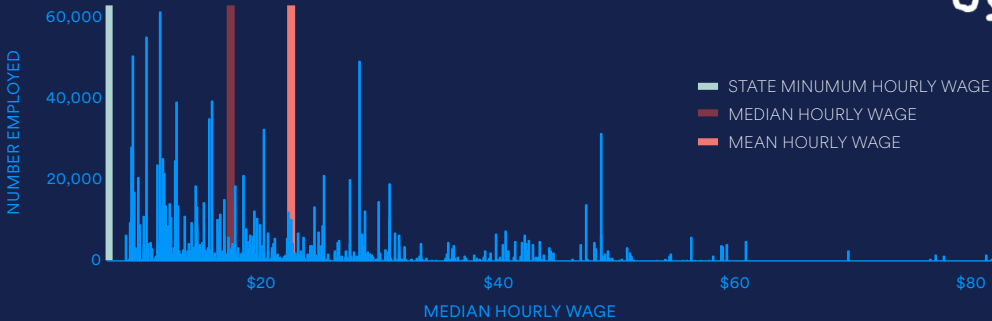


STATE + FEDERAL TAXES: **\$497**
Effective federal rate **11.46%**

* FEDERAL RATE; NO STATE MINIMUM WAGE ** PAID BY THE LOWEST 50%



MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



FINANCIAL GAPS FEES: **\$173****

% USING FEE-BASED FINANCIAL SERVICES



DEBT: **\$39,140**



STATE FLOWER: CAMELIA

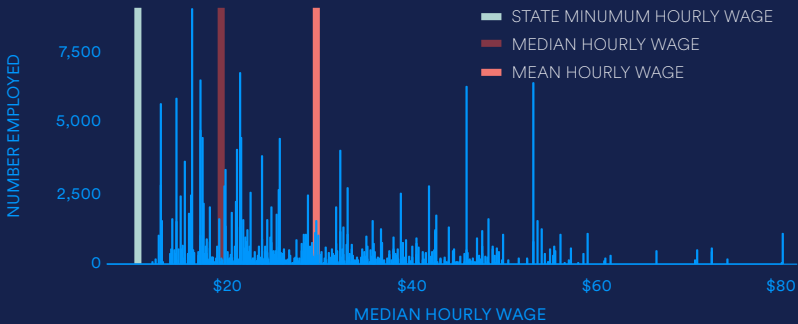
ALASKA #6

LIVELIHOOD
INDEX: 97

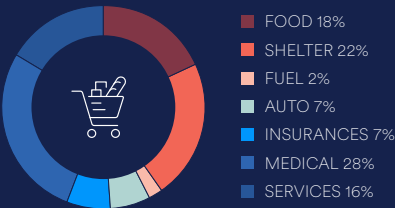
MEDIAN WAGE: **\$4,238/mo** \$50,856/YEAR



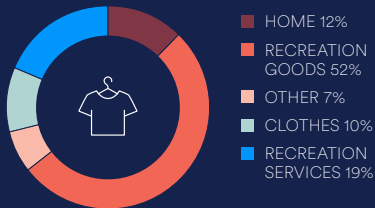
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,424**

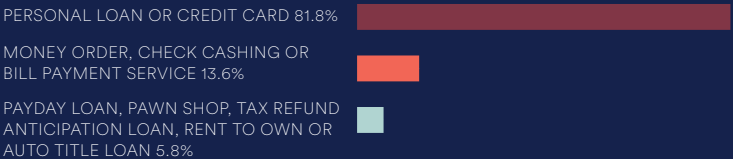


WANTS: **\$801**



FINANCIAL GAPS FEES: **\$161***

% USING FEE-BASED FINANCIAL SERVICES



81%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$587**

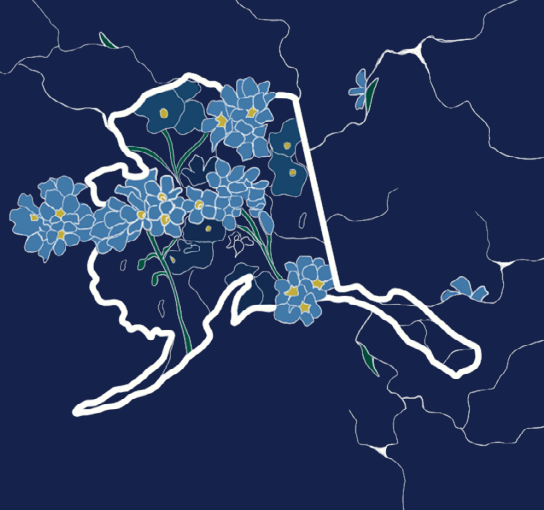
Effective federal rate **13.86%**

DEBT: **\$60,400**



* PAID BY THE LOWEST 50%

STATE FLOWER: FORGET-ME-NOT



ARIZONA #2

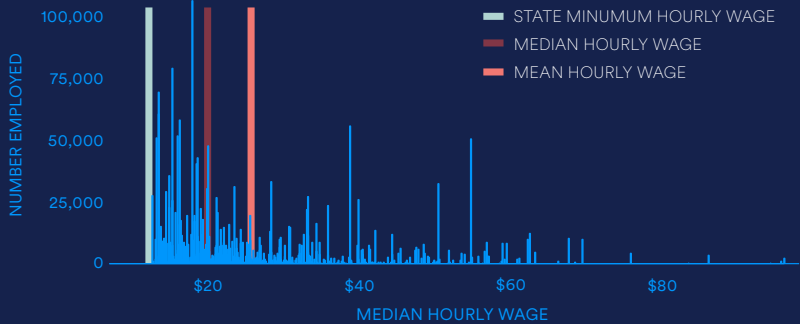
LIVELIHOOD
INDEX: 100

MEDIAN WAGE: **\$3,354/mo** \$40,248/YEAR

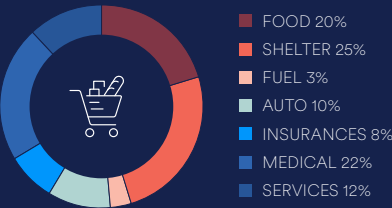


TOTAL EMPLOYED 2.8M	STATE MINIMUM HR. WAGE \$12.¹⁵	MEDIAN HR. WAGE \$16.⁵¹	MEAN HR. WAGE \$25.⁶⁷
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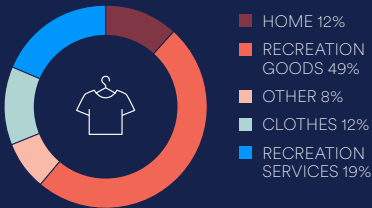
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,421**

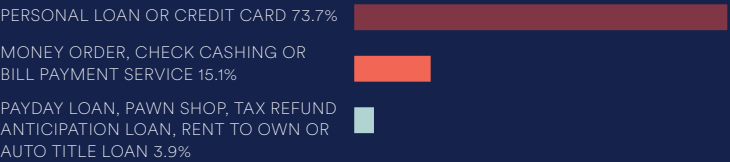


WANTS: **\$749**



FINANCIAL GAPS FEES: **\$164***

% USING FEE-BASED FINANCIAL SERVICES



81%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$544**

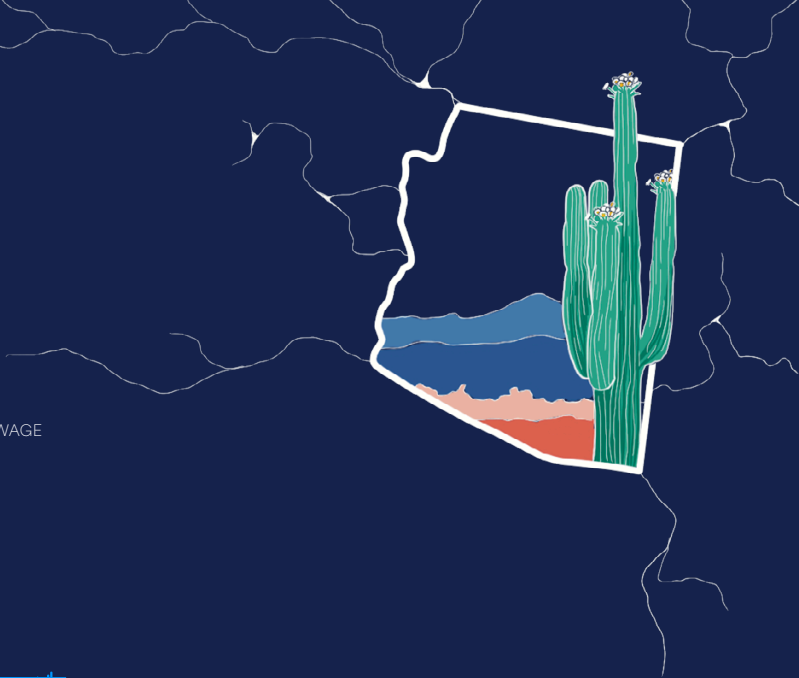
Effective federal rate **11.71%**

DEBT: **\$56,250**



* PAID BY THE LOWEST 50%

STATE FLOWER: SAGUARO CACTUS BLOSSOM



ARKANSAS #29

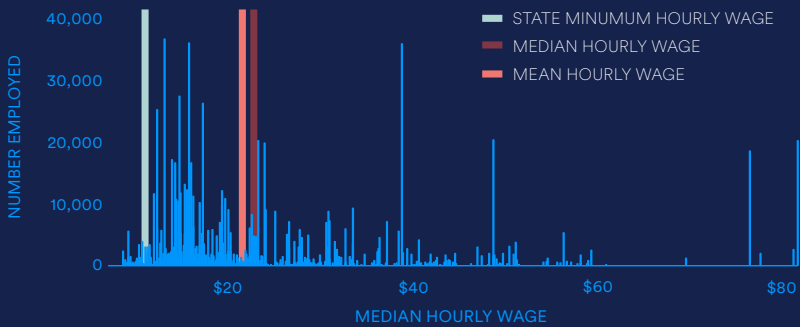
LIVELIHOOD
INDEX: 92

MEDIAN WAGE: **\$2,862/mo** \$34,341/YEAR

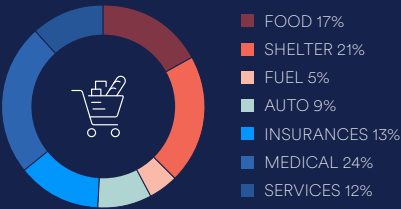


TOTAL EMPLOYED 1.2M	STATE MINIMUM HR. WAGE \$11.00	MEDIAN HR. WAGE \$22.74	MEAN HR. WAGE \$21.53
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MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,261**

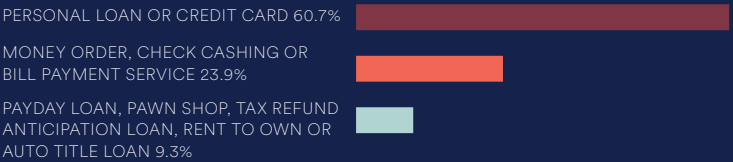


WANTS: **\$658**



FINANCIAL GAPS FEES: **\$161***

% USING FEE-BASED FINANCIAL SERVICES



79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$516**

Effective federal rate **11.44%**

DEBT: **\$35,180**



* PAID BY THE LOWEST 50%

STATE FLOWER: APPLE BLOSSOM



CALIFORNIA #28

LIVELIHOOD
INDEX: 93

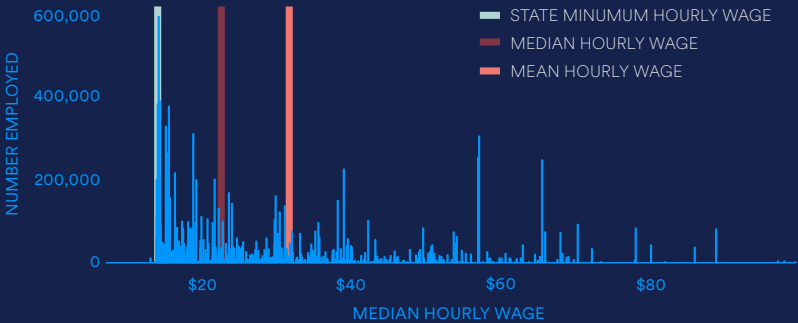
MEDIAN WAGE: **\$3,942/mo** \$47,299/YEAR



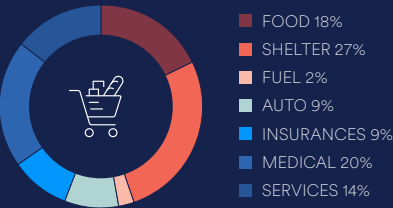
COMPARED TO OTHER STATES

TOTAL EMPLOYED 16.4M	STATE MINIMUM HR. WAGE \$14.00	MEDIAN HR. WAGE \$22.52	MEAN HR. WAGE \$31.61
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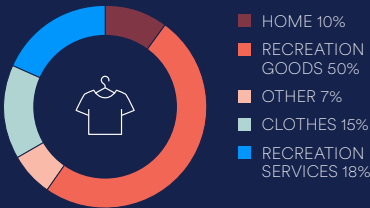
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,264**

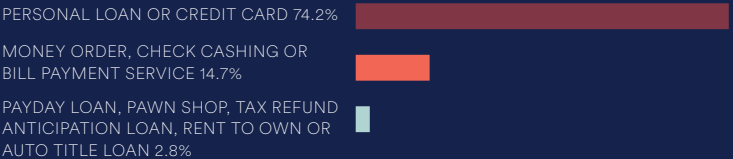


WANTS: **\$844**



FINANCIAL GAPS FEES: **\$143***

% USING FEE-BASED FINANCIAL SERVICES



83%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$1,046**

Effective federal rate **13.24%**

DEBT: **\$73,350**



* PAID BY THE LOWEST 50%

STATE FLOWER: CALIFORNIA POPPY

COLORADO #8

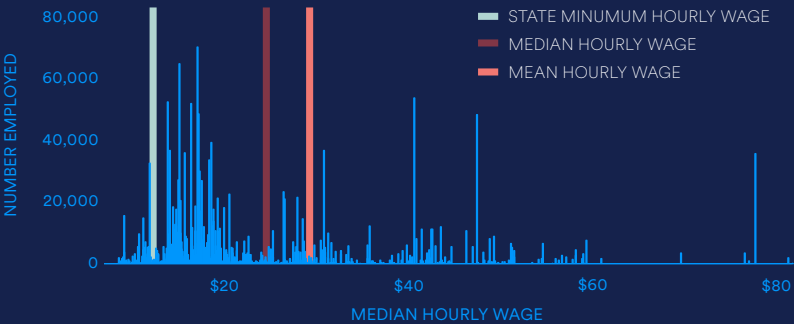
LIVELIHOOD
INDEX: 97

MEDIAN WAGE: **\$3,904/mo** \$46,842/YEAR

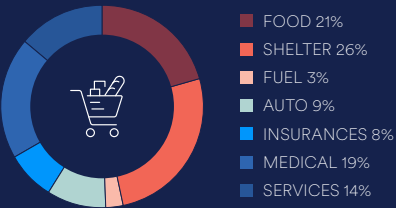


TOTAL EMPLOYED 2.6M	STATE MINIMUM HR. WAGE \$12.³²	MEDIAN HR. WAGE \$24.⁵⁷	MEAN HR. WAGE \$29.²⁵
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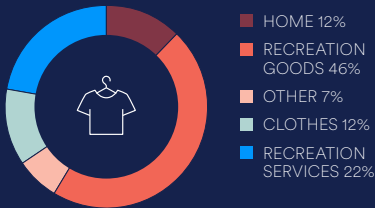
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,987**

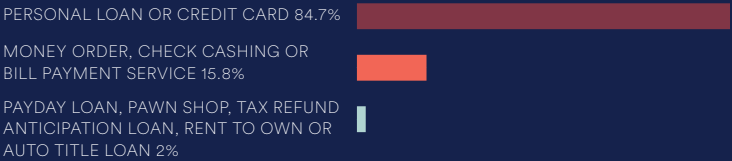


WANTS: **\$876**



FINANCIAL GAPS FEES: **\$177***

% USING FEE-BASED FINANCIAL SERVICES



77%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$694**

Effective
federal rate **13.16%**

DEBT: **\$76,340**



* PAID BY THE LOWEST 50%

STATE FLOWER: ROCKY MOUNTAIN COLUMBINE

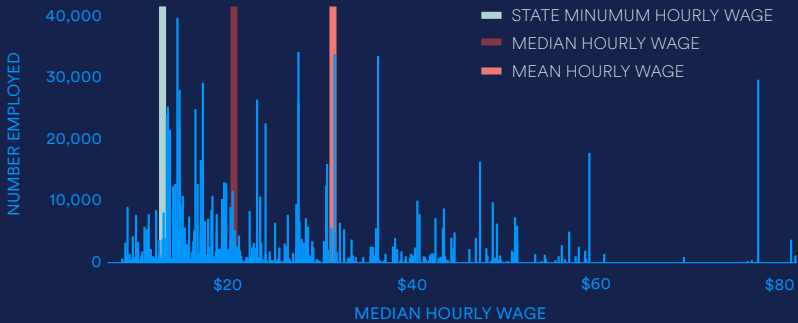
CONNECTICUT #36

LIVELIHOOD
INDEX: 90

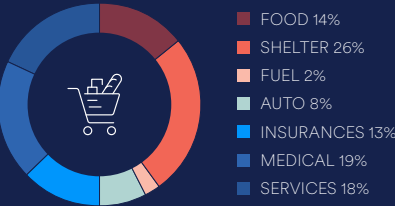
MEDIAN WAGE: **\$4,259/mo** \$51,106/YEAR



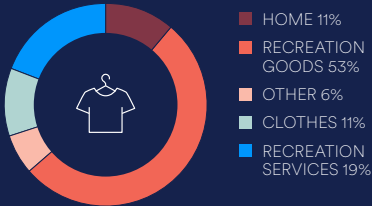
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,604**

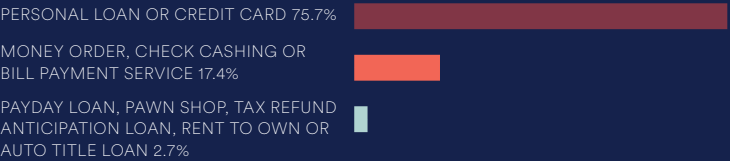


WANTS: **\$962**



FINANCIAL GAPS FEES: **\$175***

% USING FEE-BASED FINANCIAL SERVICES



85%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$890**

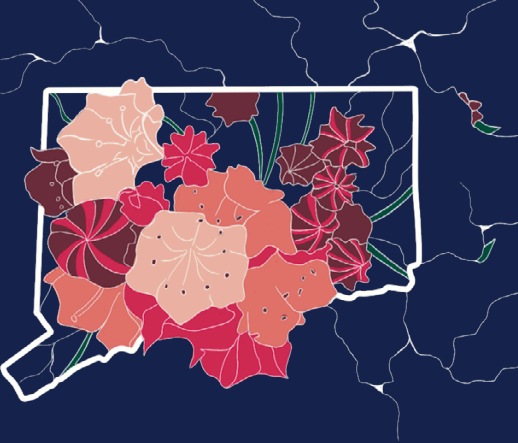
Effective federal rate **13.9%**

DEBT: **\$59,720**



* PAID BY THE LOWEST 50%

STATE FLOWER: MOUNTAIN LAUREL



DELAWARE #35

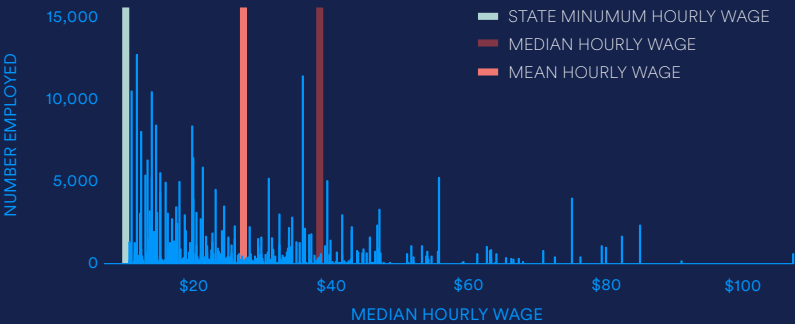
LIVELIHOOD
INDEX: 90

MEDIAN WAGE: **\$3,592/mo** \$43,098/YEAR

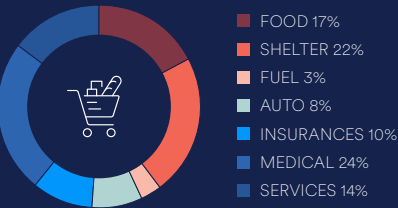


TOTAL EMPLOYED 0.4M	STATE MINIMUM HR. WAGE \$10.²⁵	MEDIAN HR. WAGE \$38.²⁹	MEAN HR. WAGE \$27.²⁶
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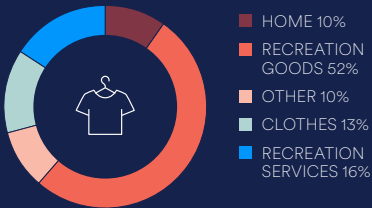
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,090**

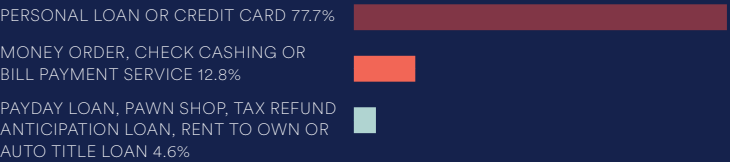


WANTS: **\$729**



FINANCIAL GAPS FEES: **\$165***

% USING FEE-BASED FINANCIAL SERVICES



86%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$682**

Effective federal rate **12.39%**

DEBT: **\$56,430**



* PAID BY THE LOWEST 50%

STATE FLOWER: PEACH BLOSSOM



FLORIDA #47

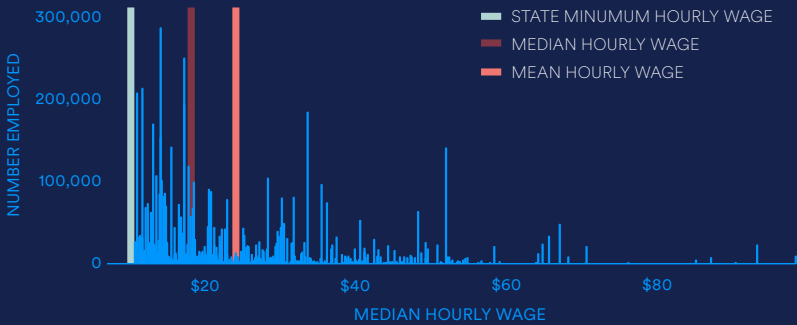
LIVELIHOOD
INDEX: 83

MEDIAN WAGE: **\$3,132/mo** \$37,586/YEAR

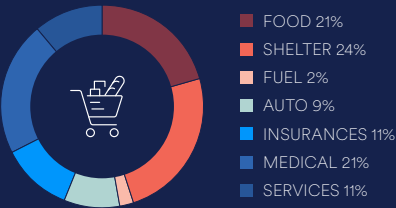


TOTAL EMPLOYED 8.4M	STATE MINIMUM HR. WAGE \$10.⁰⁰	MEDIAN HR. WAGE \$18.⁰⁷	MEAN HR. WAGE \$24.⁰⁵
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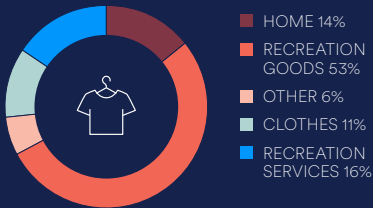
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,762**

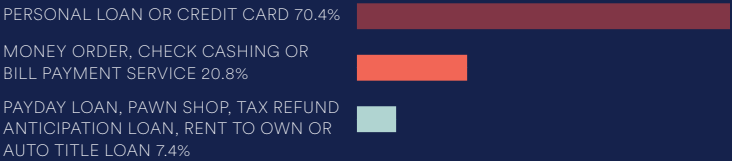


WANTS: **\$823**



FINANCIAL GAPS FEES: **\$180***

% USING FEE-BASED FINANCIAL SERVICES



88%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$360**

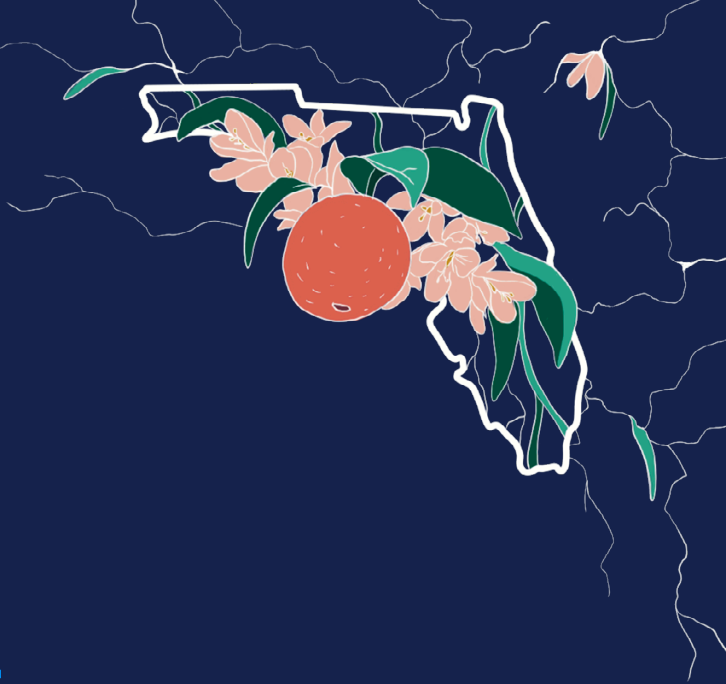
Effective
federal rate **11.48%**

DEBT: **\$49,100**



* PAID BY THE LOWEST 50%

STATE FLOWER: ORANGE BLOSSOM



GEORGIA #9

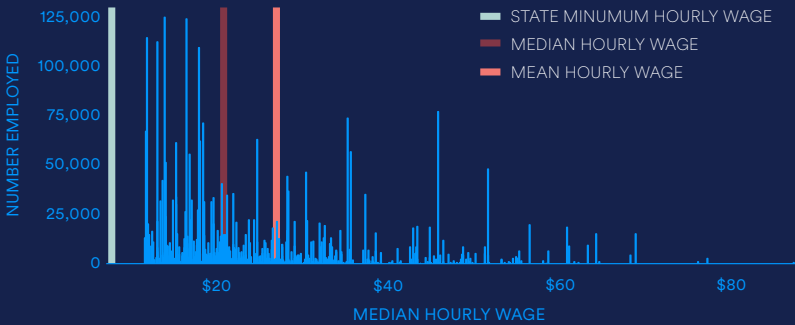
LIVELIHOOD
INDEX: 96

MEDIAN WAGE: **\$3,222/mo** \$38,667/YEAR

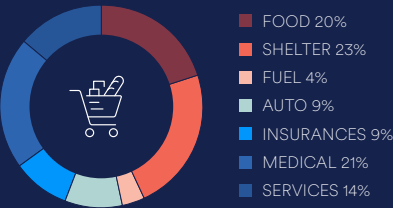


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
4.3M	\$5.15	\$18.59	\$24.97

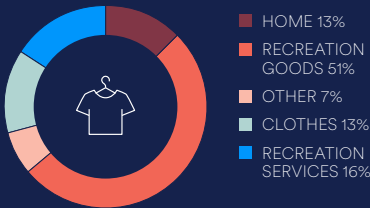
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,459**

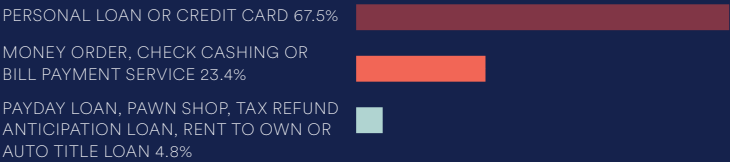


WANTS: **\$714**



FINANCIAL GAPS FEES: **\$162***

% USING FEE-BASED FINANCIAL SERVICES



76%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$556**

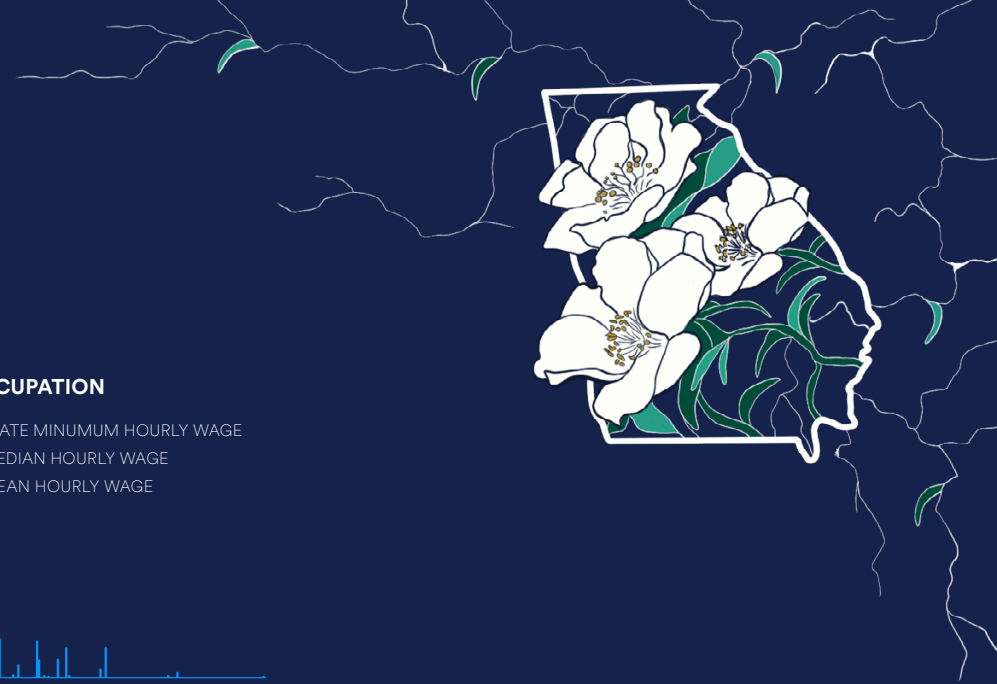
Effective federal rate **11.5%**

DEBT: **\$51,140**



* PAID BY THE LOWEST 50%

STATE FLOWER: CHEROKEE ROSE



HAWAII #31

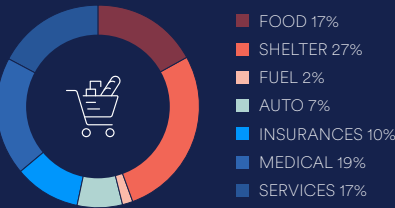
LIVELIHOOD
INDEX: 91

MEDIAN WAGE: **\$3,890/mo** \$46,675/YEAR

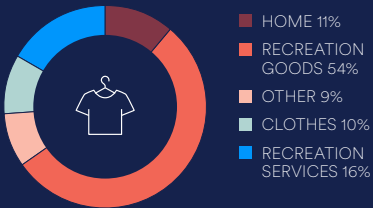


TOTAL EMPLOYED 0.6M	STATE MINIMUM HR. WAGE \$10.¹⁰	MEDIAN HR. WAGE \$13.⁵⁰	MEAN HR. WAGE \$27.⁹⁸
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NEEDS: **\$3,263**



WANTS: **\$856**



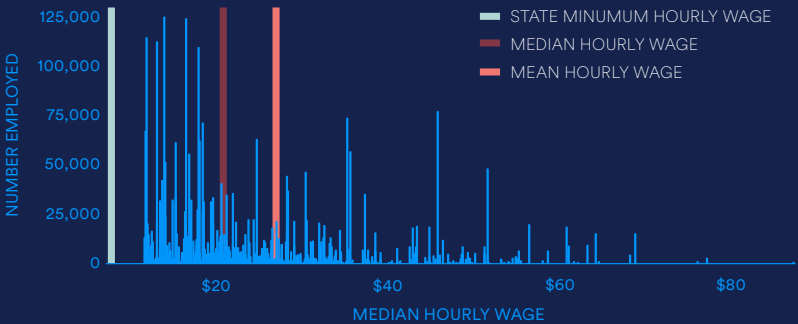
84%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$938**

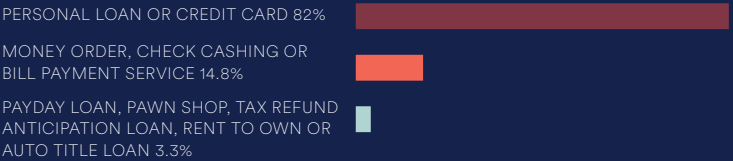
Effective federal rate **13.13%**

MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



FINANCIAL GAPS FEES: **\$146***

% USING FEE-BASED FINANCIAL SERVICES



DEBT: **\$74,550**



* PAID BY THE LOWEST 50%

STATE FLOWER: YELLOW HIBISCUS

IDAHO #19

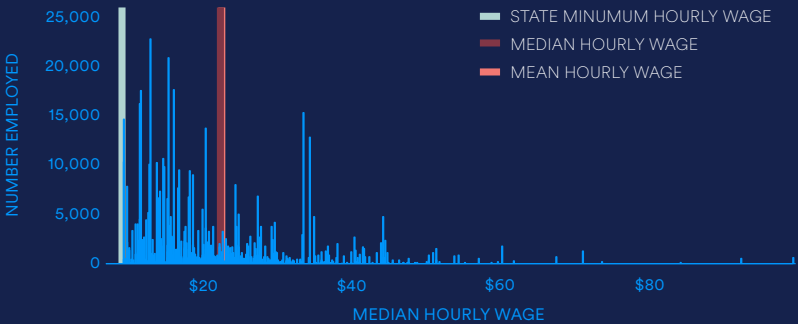
LIVELIHOOD
INDEX: 94

MEDIAN WAGE: **\$3,084/mo** \$37,003/YEAR

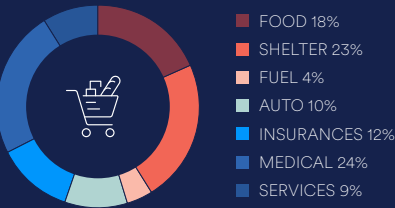


TOTAL EMPLOYED 0.7M	STATE MINIMUM HR. WAGE \$7.²⁵	MEDIAN HR. WAGE \$22.⁴⁴	MEAN HR. WAGE \$22.⁵⁰
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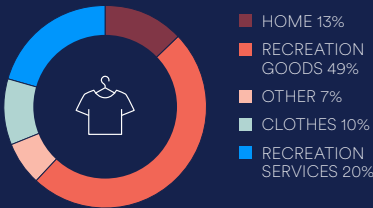
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,400**

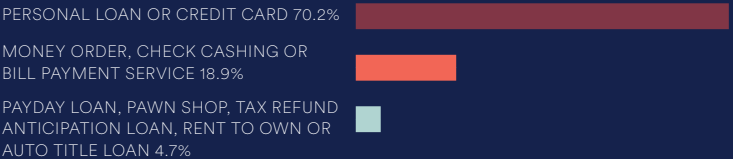


WANTS: **\$698**



FINANCIAL GAPS FEES: **\$159***

% USING FEE-BASED FINANCIAL SERVICES



78%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$568**

Effective federal rate **11.48%**

DEBT: **\$53,030**



* PAID BY THE LOWEST 50%

STATE FLOWER: SYRINGA



ILLINOIS #34

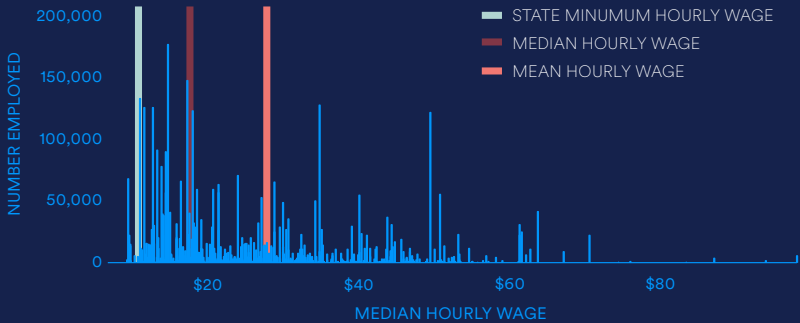
LIVELIHOOD
INDEX: 90

MEDIAN WAGE: **\$3,642/mo** \$43,701/YEAR

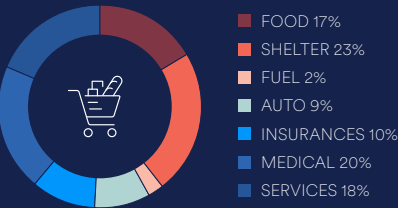


TOTAL EMPLOYED 5.6M	STATE MINIMUM HR. WAGE \$11.00	MEDIAN HR. WAGE \$17.79	MEAN HR. WAGE \$27.92
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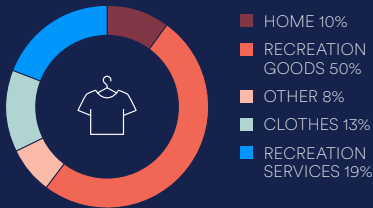
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,016**

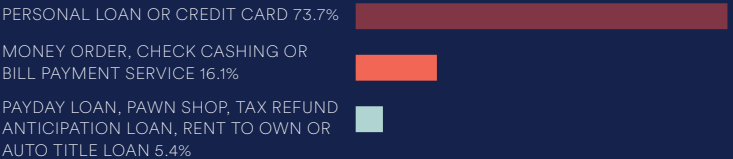


WANTS: **\$833**



FINANCIAL GAPS FEES: **\$157***

% USING FEE-BASED FINANCIAL SERVICES



83%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$636**

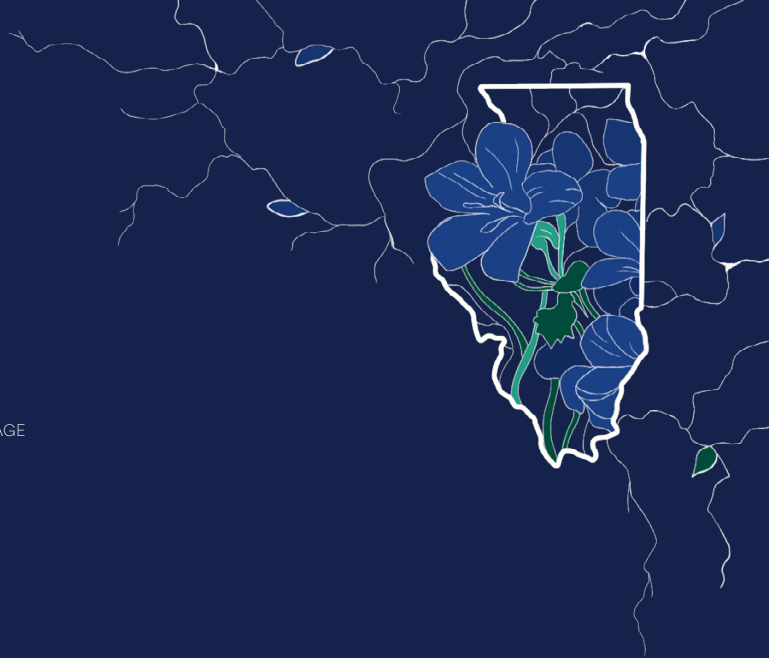
Effective federal rate **12.52%**

DEBT: **\$47,610**



* PAID BY THE LOWEST 50%

STATE FLOWER: VIOLET



INDIANA #23

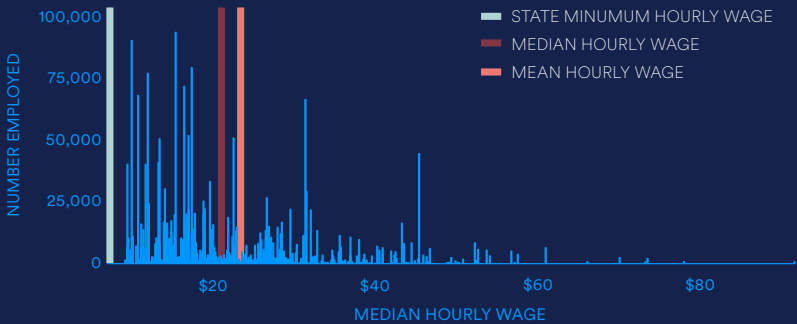
LIVELIHOOD
INDEX: 93

MEDIAN WAGE: **\$3,217/mo** \$38,605/YEAR

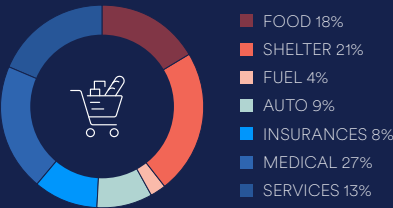


TOTAL EMPLOYED 2.9M	STATE MINIMUM HR. WAGE \$7.25	MEDIAN HR. WAGE \$21.01	MEAN HR. WAGE \$23.39
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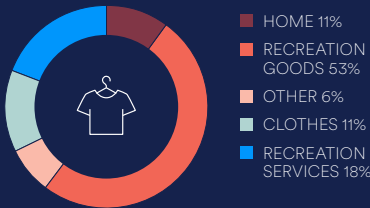
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,257**

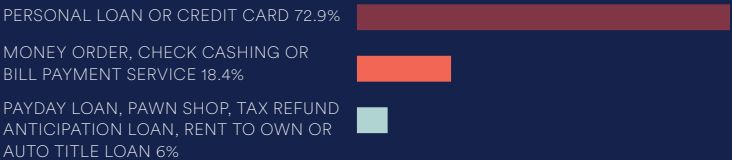


WANTS: **\$735**



FINANCIAL GAPS FEES: **\$156***

% USING FEE-BASED FINANCIAL SERVICES



79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$474**

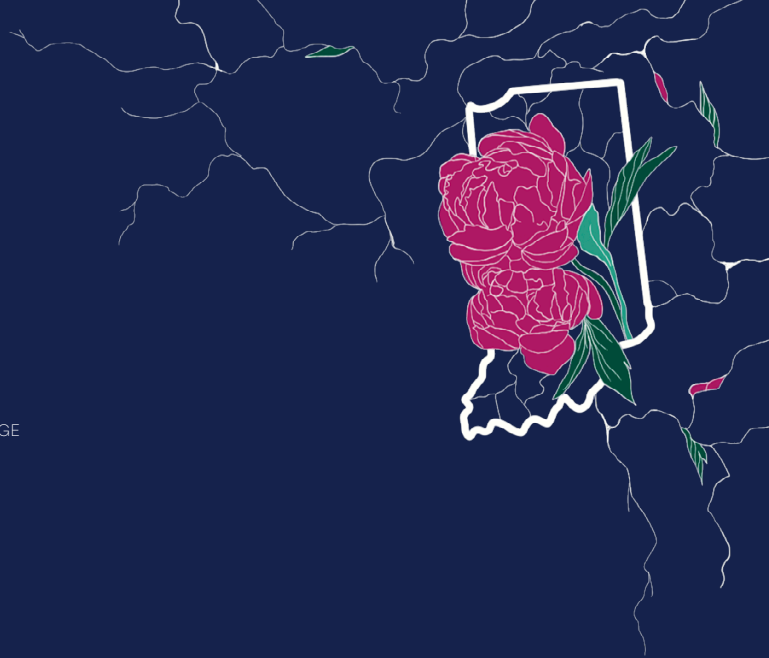
Effective federal rate **11.5%**

DEBT: **\$40,770**



* PAID BY THE LOWEST 50%

STATE FLOWER: PEONY



IOWA #12

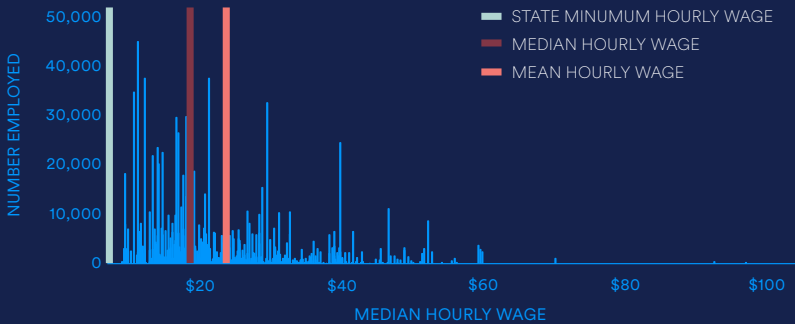
LIVELIHOOD
INDEX: 96

MEDIAN WAGE: **\$3,326/mo** \$39,915/YEAR

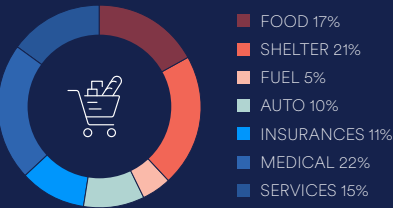


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
1.5M	\$7.25	\$18.56	\$23.69

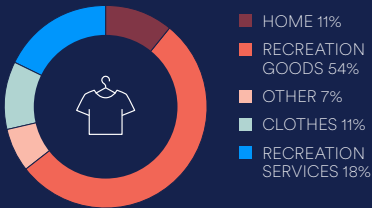
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,553**

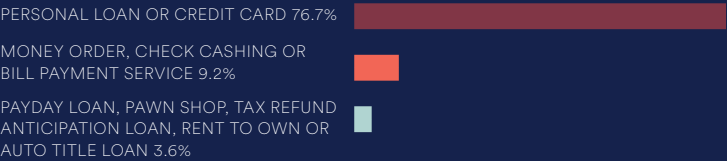


WANTS: **\$724**



FINANCIAL GAPS FEES: **\$135***

% USING FEE-BASED FINANCIAL SERVICES



77%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$670**

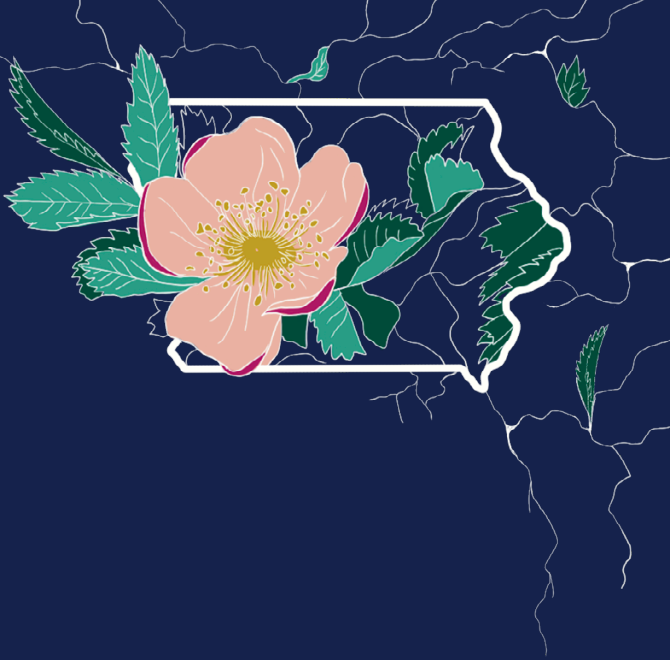
Effective federal rate **11.62%**

DEBT: **\$41,400**



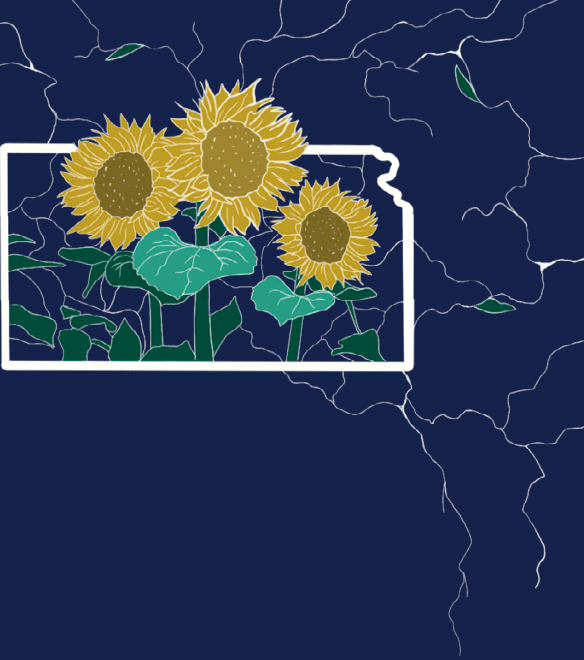
* PAID BY THE LOWEST 50%

STATE FLOWER: WILD ROSE



KANSAS #21

LIVELIHOOD
INDEX: 94

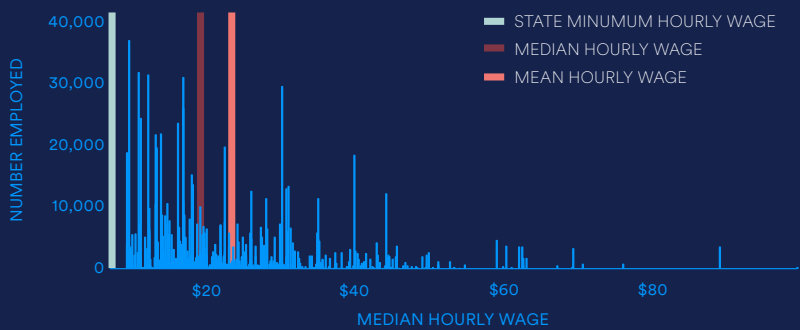


MEDIAN WAGE: **\$3,222/mo** \$38,667/YEAR

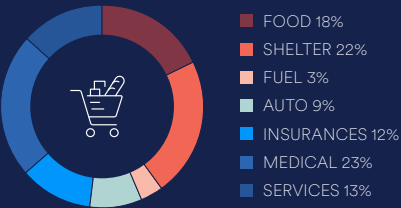


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
1.3M	\$7. ²⁵	\$19. ¹⁹	\$23. ³⁷

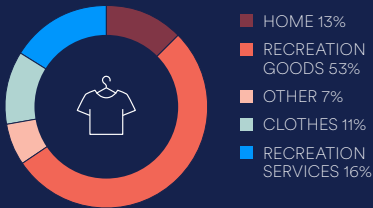
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,551**

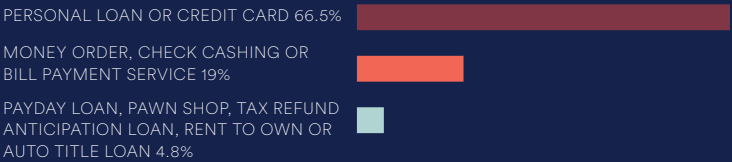


WANTS: **\$690**



FINANCIAL GAPS FEES: **\$140***

% USING FEE-BASED FINANCIAL SERVICES



79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$554**

Effective federal rate **11.5%**

DEBT: **\$39,480**



* PAID BY THE LOWEST 50%

STATE FLOWER: WILD NATIVE SUNFLOWER

KENTUCKY #7

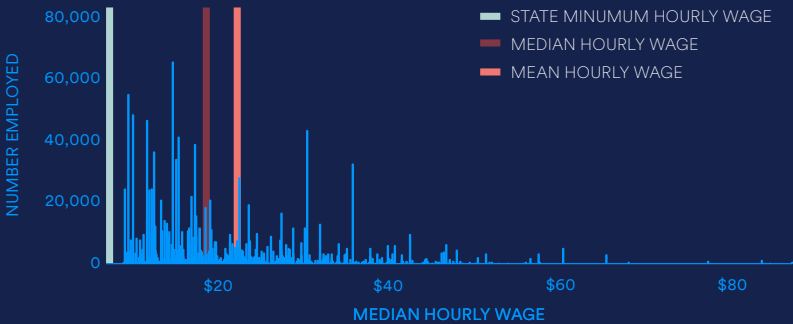
LIVELIHOOD
INDEX: 97

MEDIAN WAGE: **\$3,103/mo** \$37,232/YEAR

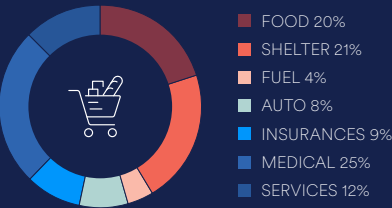


TOTAL EMPLOYED 1.8M	STATE MINIMUM HR. WAGE \$7.²⁵	MEDIAN HR. WAGE \$18.⁵⁹	MEAN HR. WAGE \$22.¹¹
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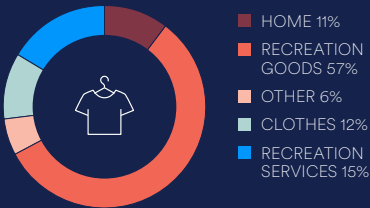
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,320**

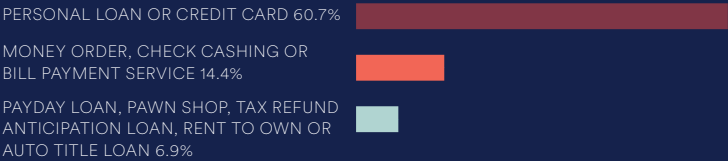


WANTS: **\$709**



FINANCIAL GAPS FEES: **\$142***

% USING FEE-BASED FINANCIAL SERVICES



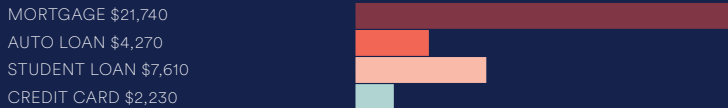
75%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$511**

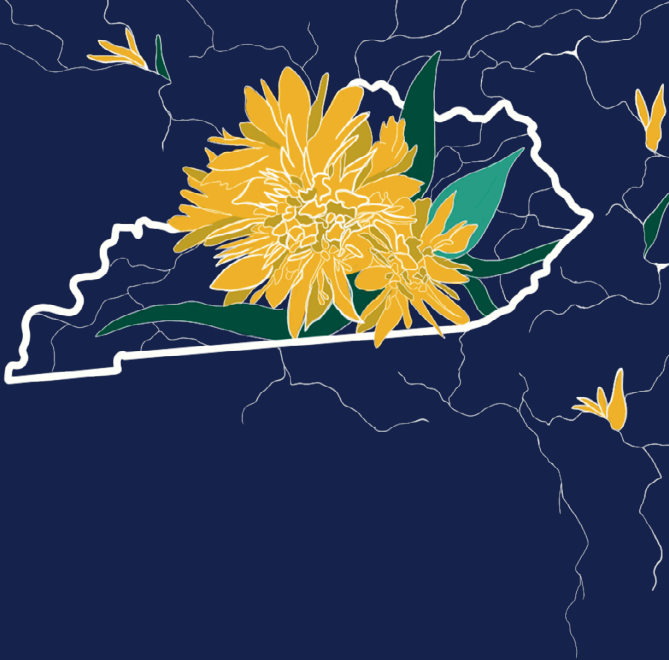
Effective federal rate **11.48%**

DEBT: **\$36,270**



* PAID BY THE LOWEST 50%

STATE FLOWER: GOLDENROD



LOUISIANA #27

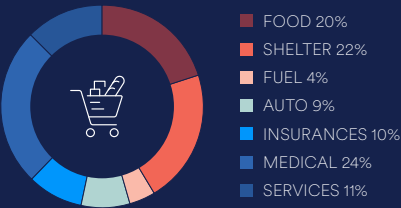
LIVELIHOOD
INDEX: 93

MEDIAN WAGE: **\$3,039/mo** \$36,462/YEAR

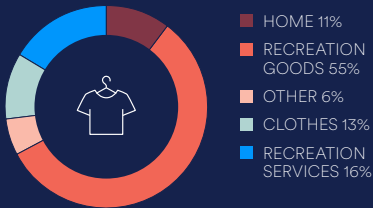


TOTAL EMPLOYED 1.8M	STATE MINIMUM HR. WAGE \$7.25*	MEDIAN HR. WAGE \$17.90	MEAN HR. WAGE \$22.34
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NEEDS: **\$2,400**



WANTS: **\$704**



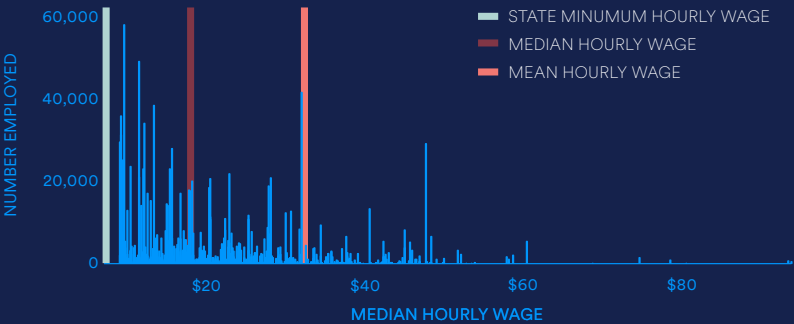
79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$531**

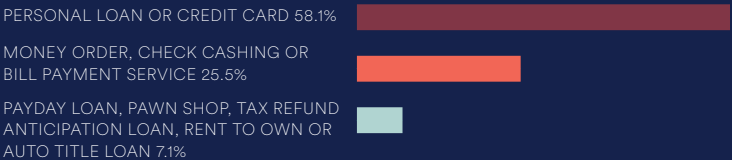
Effective federal rate **11.47%**

MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



FINANCIAL GAPS FEES: **\$170****

% USING FEE-BASED FINANCIAL SERVICES



DEBT: **\$40,820**



* FEDERAL RATE; NO STATE MINIMUM WAGE ** PAID BY THE LOWEST 50%

STATE FLOWER: MAGNOLIA

MAINE #48

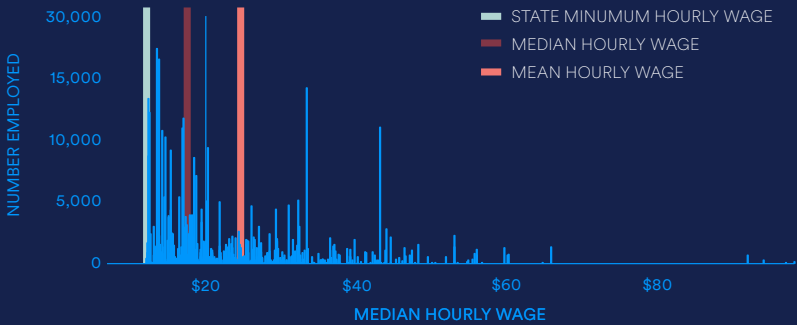
LIVELIHOOD
INDEX: 81

MEDIAN WAGE: **\$3,371/mo** \$40,456/YEAR

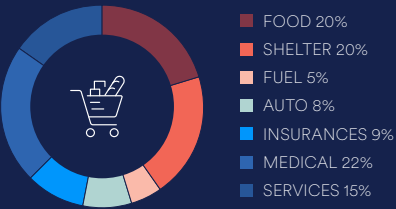


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
0.6M	\$12. ¹⁵	\$17. ⁵³	\$24. ⁶²

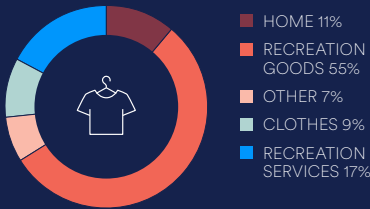
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,090**

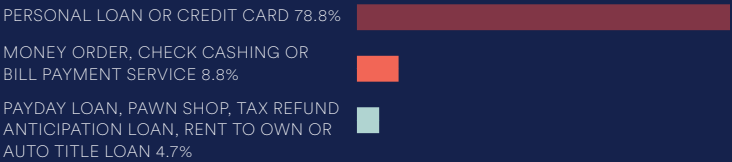


WANTS: **\$856**



FINANCIAL GAPS FEES: **\$158***

% USING FEE-BASED FINANCIAL SERVICES



92%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$638**

Effective federal rate **11.76%**

DEBT: **\$44,840**



* PAID BY THE LOWEST 50%

STATE FLOWER: WHITE PINE CONE

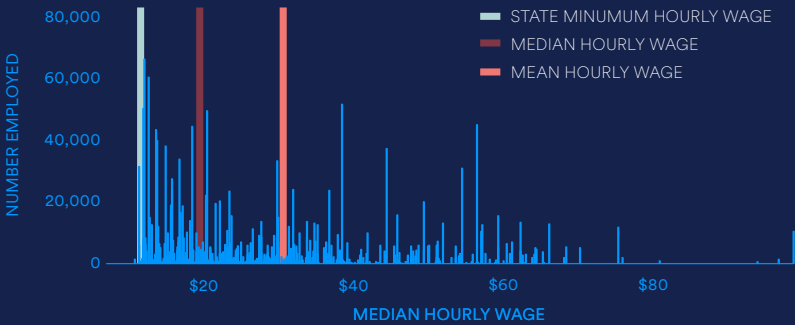
MARYLAND #5

LIVELIHOOD
INDEX: 98

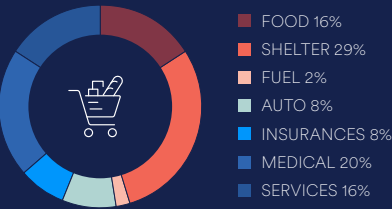
MEDIAN WAGE: **\$4,061/mo** \$48,734/YEAR



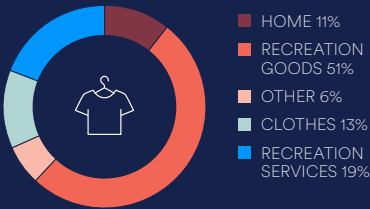
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,147**

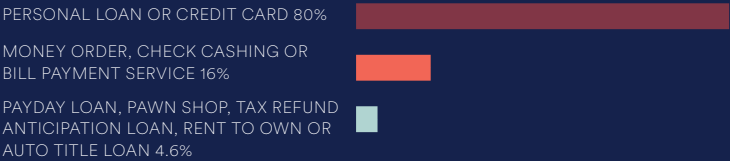


WANTS: **\$814**



FINANCIAL GAPS FEES: **\$169***

% USING FEE-BASED FINANCIAL SERVICES



77%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$782**

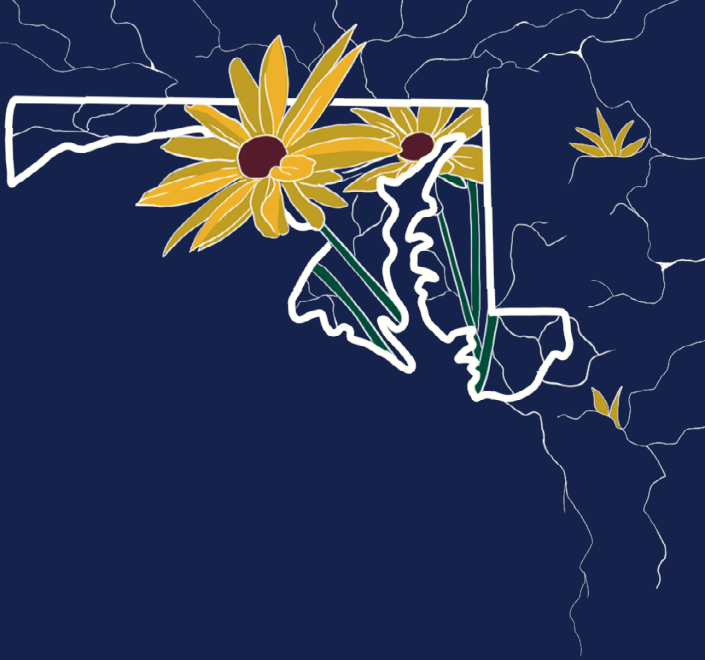
Effective federal rate **13.5%**

DEBT: **\$72,670**



* PAID BY THE LOWEST 50%

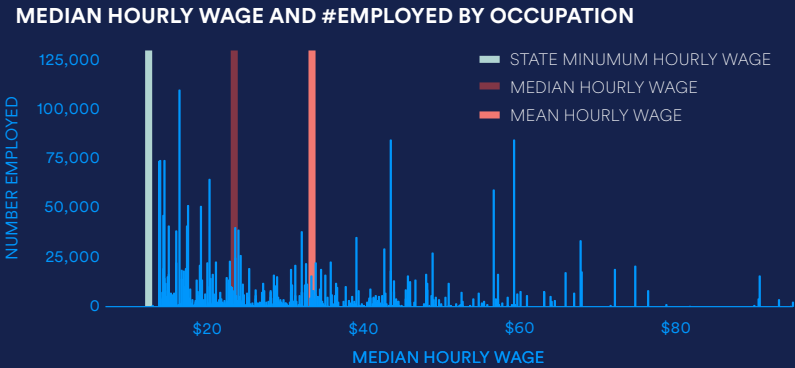
STATE FLOWER: BLACK-EYED SUSAN



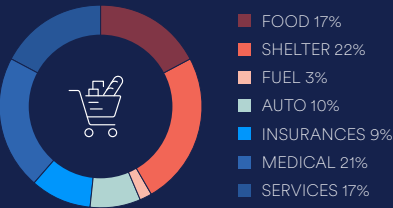
MASSACHUSETTS #30

LIVELIHOOD
INDEX: 92

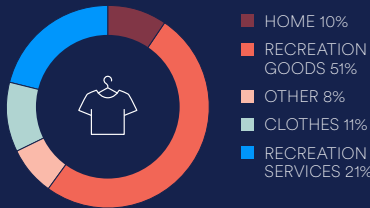
MEDIAN WAGE: **\$4,463/mo** \$53,560/YEAR



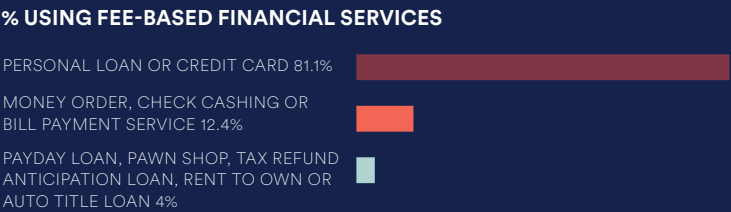
NEEDS: **\$3,657**



WANTS: **\$1,029**



FINANCIAL GAPS FEES: **\$141***



82%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$860**

Effective federal rate **14.27%**

DEBT: **\$67,010**



* PAID BY THE LOWEST 50%

STATE FLOWER: MAYFLOWER

MICHIGAN #26

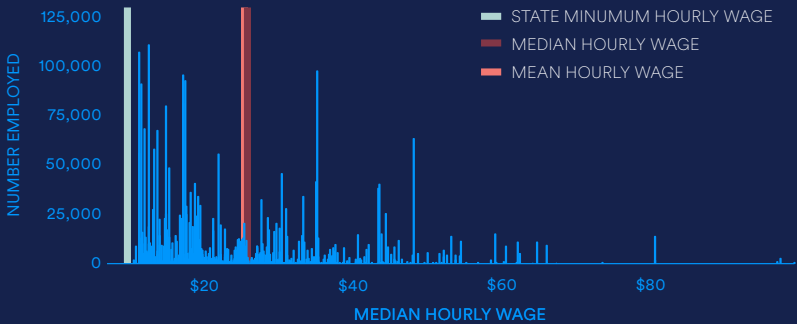
LIVELIHOOD
INDEX: 93

MEDIAN WAGE: **\$3,410/mo** \$40,914/YEAR

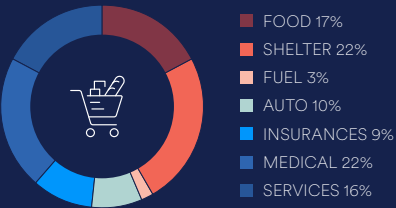


TOTAL EMPLOYED 3.9M	STATE MINIMUM HR. WAGE \$9.65	MEDIAN HR. WAGE \$25.75	MEAN HR. WAGE \$25.67
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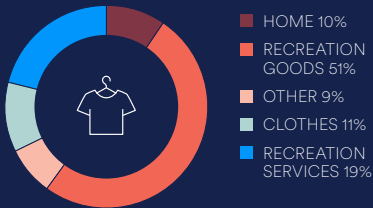
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,687**

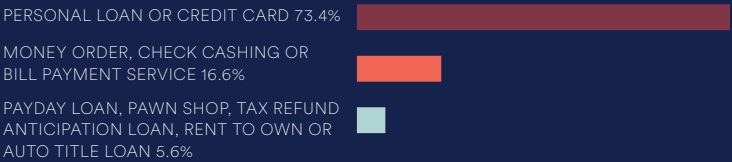


WANTS: **\$798**



FINANCIAL GAPS FEES: **\$175***

% USING FEE-BASED FINANCIAL SERVICES



79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$550**

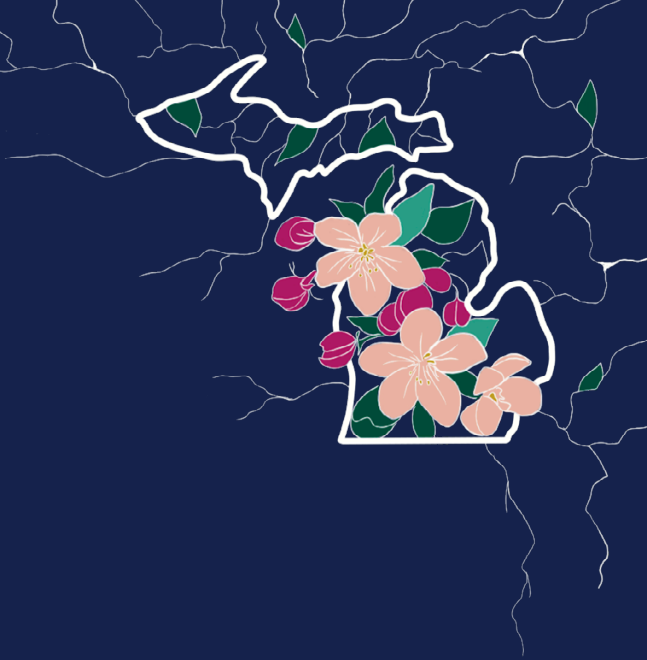
Effective
federal rate **11.88%**

DEBT: **\$41,110**



* PAID BY THE LOWEST 50%

STATE FLOWER: APPLE BLOSSOM



MINNESOTA #18

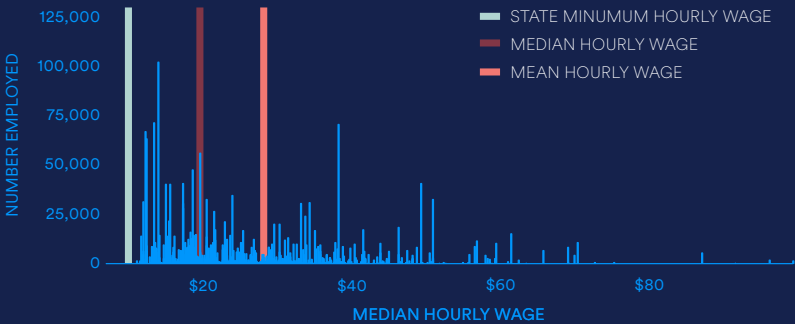
LIVELIHOOD
INDEX: 94

MEDIAN WAGE: **\$3,884/mo** \$46,613/YEAR

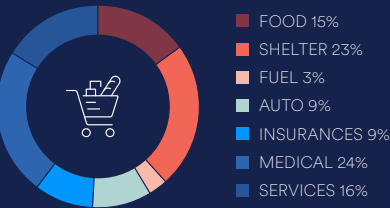


TOTAL EMPLOYED 2.7M	STATE MINIMUM HR. WAGE \$10.⁰⁸	MEDIAN HR. WAGE \$19.⁶⁷	MEAN HR. WAGE \$28.²³
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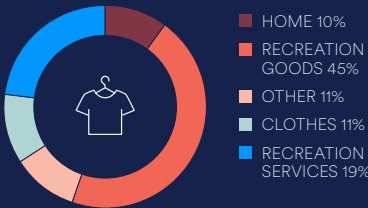
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,045**

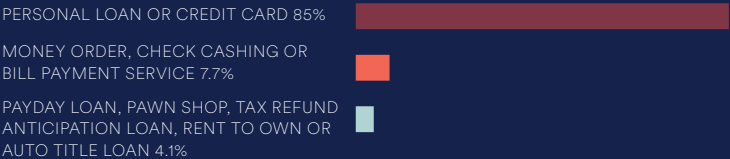


WANTS: **\$885**



FINANCIAL GAPS FEES: **\$158***

% USING FEE-BASED FINANCIAL SERVICES



78%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$892**

Effective federal rate **13.12%**

DEBT: **\$56,390**



* PAID BY THE LOWEST 50%

STATE FLOWER: PINK & WHITE LADY SLIPPER



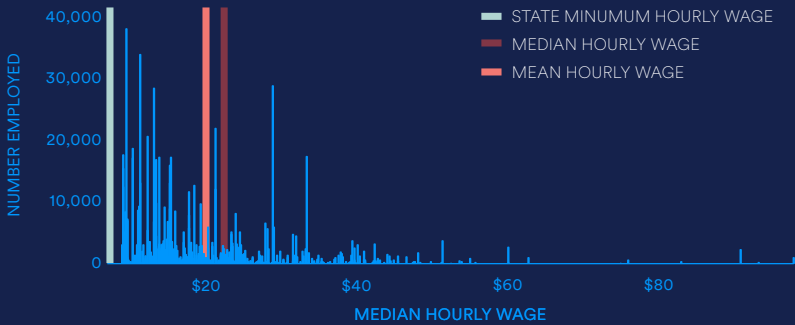
MISSISSIPPI #16

LIVELIHOOD
INDEX: 95

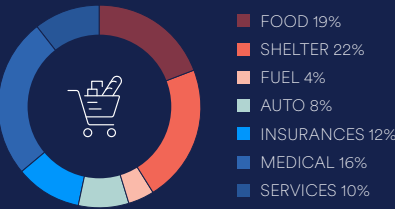
MEDIAN WAGE: **\$2,727/mo** \$32,718/YEAR



MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,111**

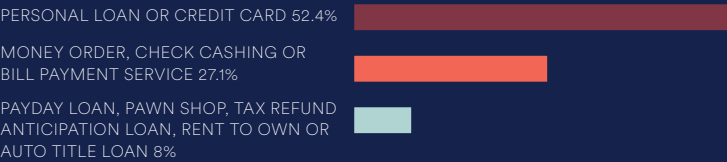


WANTS: **\$583**



FINANCIAL GAPS FEES: **\$174****

% USING FEE-BASED FINANCIAL SERVICES



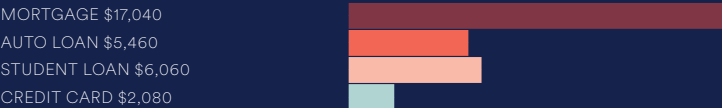
77%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$447**

Effective federal rate **11.41%**

DEBT: **\$34,060**



* FEDERAL RATE; NO STATE MINIMUM WAGE ** PAID BY THE LOWEST 50%

STATE FLOWER: MAGNOLIA



MISSOURI #39

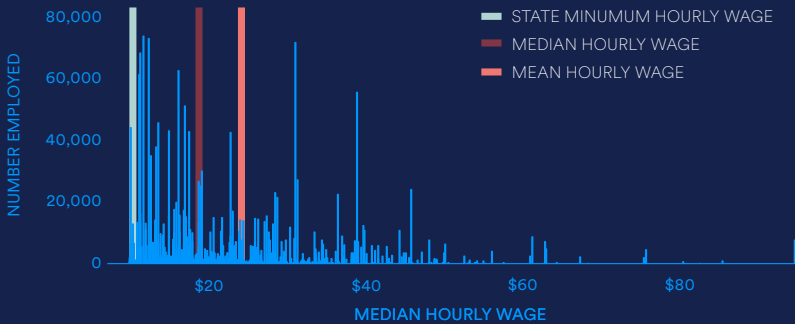
LIVELIHOOD
INDEX: 89

MEDIAN WAGE: **\$3,241/mo** \$38,896/YEAR

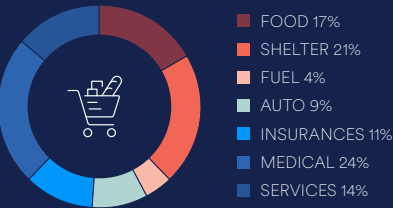


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
2.7M	\$10. ³⁰	\$18. ⁷⁰	\$24. ¹⁰

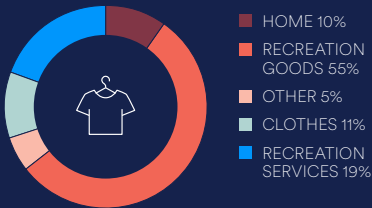
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,662**

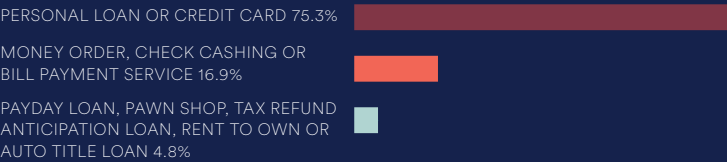


WANTS: **\$778**



FINANCIAL GAPS FEES: **\$156***

% USING FEE-BASED FINANCIAL SERVICES



82%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$548**

Effective federal rate **11.5%**

DEBT: **\$41,470**



* PAID BY THE LOWEST 50%

STATE FLOWER: WHITE HAWTHORN BLOSSOM



MONTANA #45

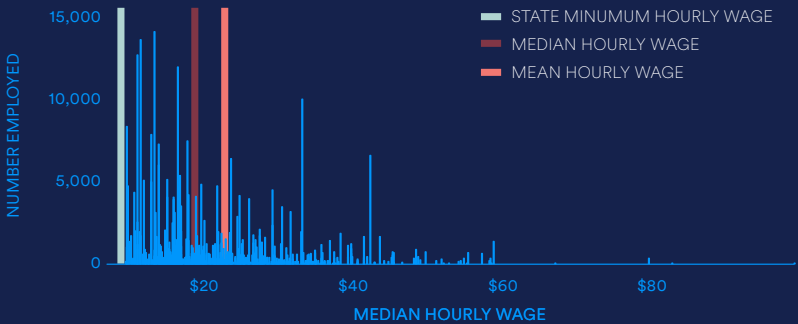
LIVELIHOOD
INDEX: 85

MEDIAN WAGE: **\$3,155/mo** \$37,856/YEAR

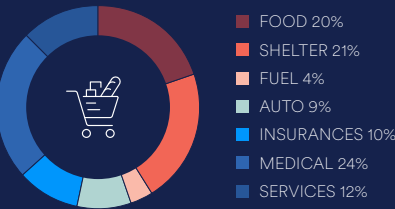


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
0.5M	\$8. ⁷⁵	\$18. ⁷⁰	\$22. ⁷³

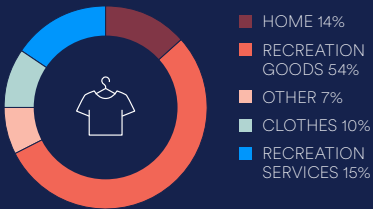
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,748**

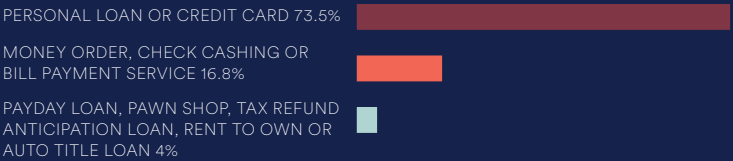


WANTS: **\$786**



FINANCIAL GAPS FEES: **\$159***

% USING FEE-BASED FINANCIAL SERVICES



87%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$580**

Effective
federal rate **11.49%**

DEBT: **\$48,380**



* PAID BY THE LOWEST 50%

STATE FLOWER: BITTERROOT

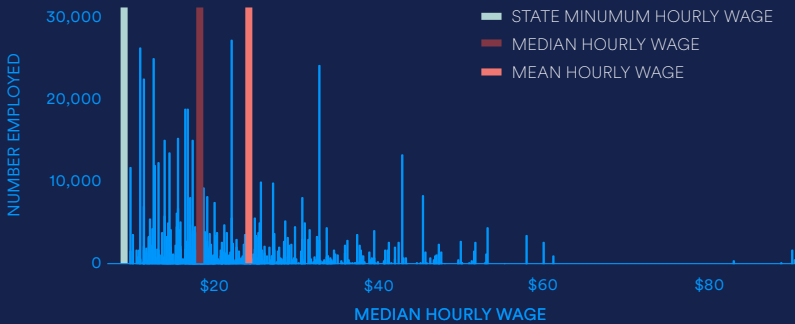
NEBRASKA #33

LIVELIHOOD
INDEX: 91

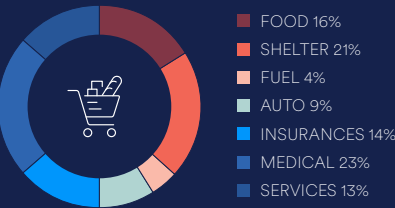
MEDIAN WAGE: **\$3,321/mo** \$39,853/YEAR



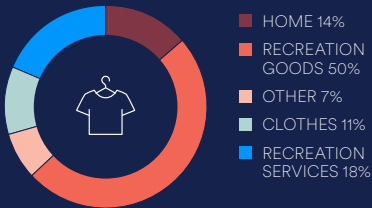
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,737**

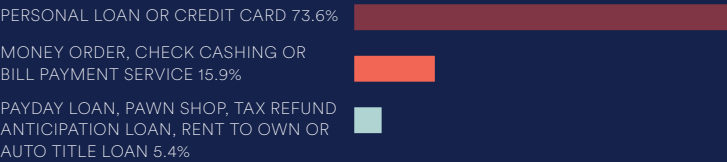


WANTS: **\$745**



FINANCIAL GAPS FEES: **\$133***

% USING FEE-BASED FINANCIAL SERVICES



82%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$613**

Effective federal rate **11.61%**

DEBT: **\$42,350**



* PAID BY THE LOWEST 50%

STATE FLOWER: GOLDENROD



NEVADA #44

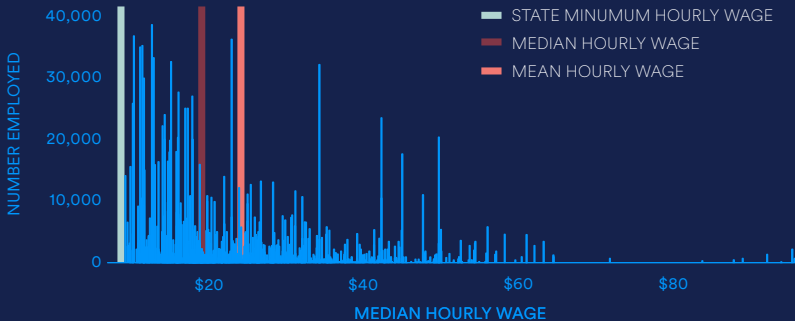
LIVELIHOOD
INDEX: 85

MEDIAN WAGE: **\$3,215/mo** \$38,584/YEAR

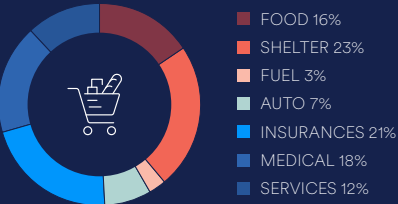


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
1.3M	\$8.75	\$19.16	\$24.21

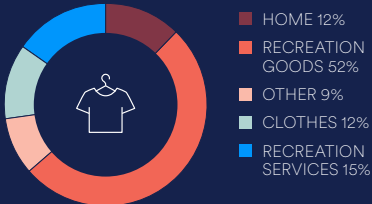
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,761**

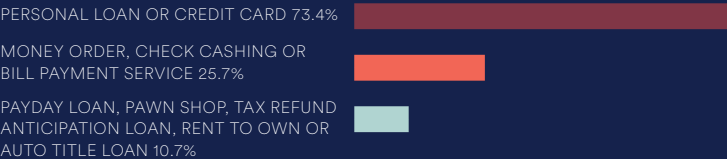


WANTS: **\$836**



FINANCIAL GAPS FEES: **\$202***

% USING FEE-BASED FINANCIAL SERVICES



82%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$370**

Effective federal rate **11.5%**

DEBT: **\$57,130**



* PAID BY THE LOWEST 50%

STATE FLOWER: SAGEBRUSH



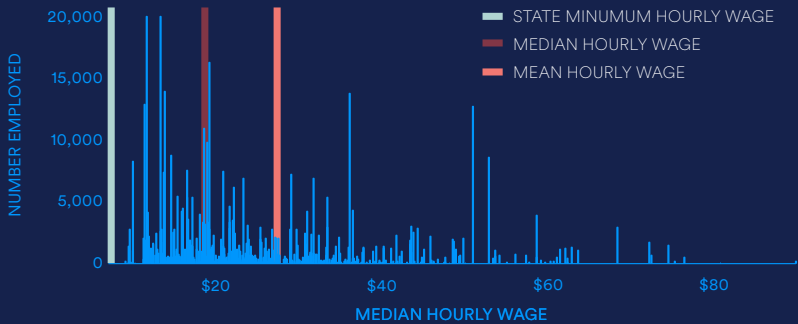
NEW HAMPSHIRE #49

LIVELIHOOD
INDEX: 78

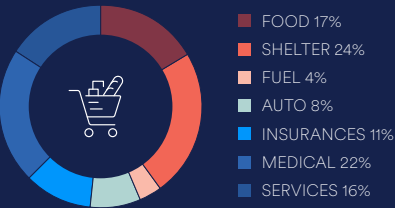
MEDIAN WAGE: **\$3,678/mo** \$44,138/YEAR



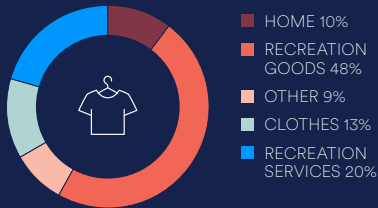
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,608**

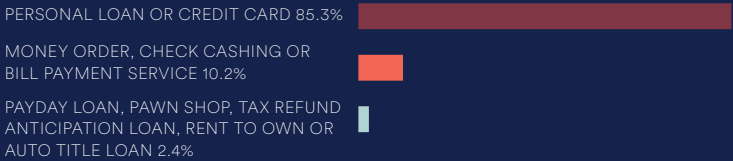


WANTS: **\$941**



FINANCIAL GAPS FEES: **\$160***

% USING FEE-BASED FINANCIAL SERVICES



98%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$648**

Effective federal rate **12.62%**

DEBT: **\$57,780**



* PAID BY THE LOWEST 50%

STATE FLOWER: PURPLE LILAC



NEW JERSEY #42

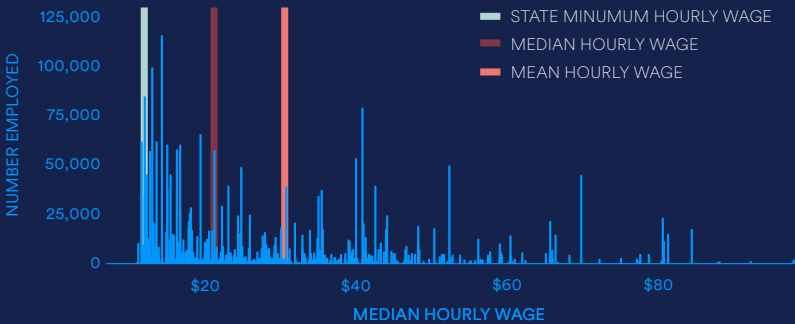
LIVELIHOOD
INDEX: 86

MEDIAN WAGE: **\$4,011/mo** \$48,131/YEAR

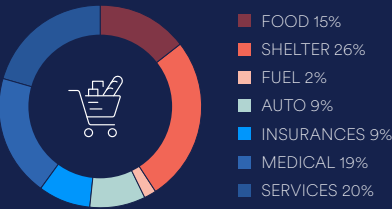


TOTAL EMPLOYED 3.8M	STATE MINIMUM HR. WAGE \$12.00	MEDIAN HR. WAGE \$21.22	MEAN HR. WAGE \$30.62
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MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,548**

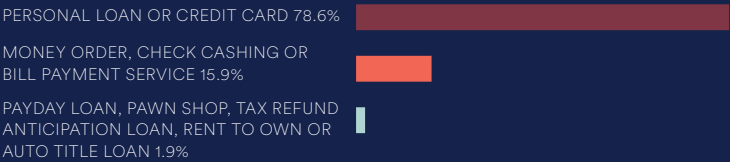


WANTS: **\$970**



FINANCIAL GAPS FEES: **\$143***

% USING FEE-BASED FINANCIAL SERVICES



88%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$698**

Effective federal rate **13.4%**

DEBT: **\$59,470**



* PAID BY THE LOWEST 50%

STATE FLOWER: VIOLET

NEW MEXICO #15

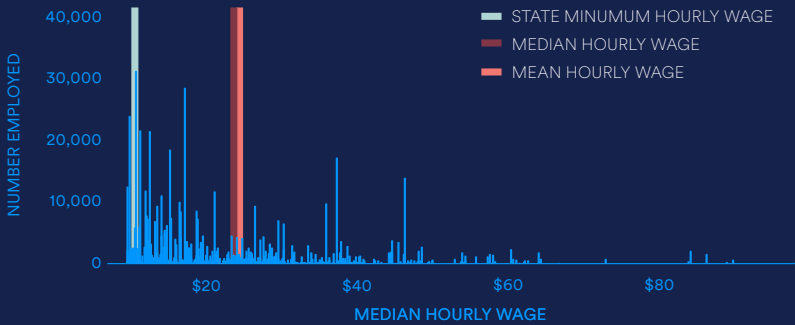
LIVELIHOOD
INDEX: 95

MEDIAN WAGE: **\$3,115/mo** \$37,378/YEAR

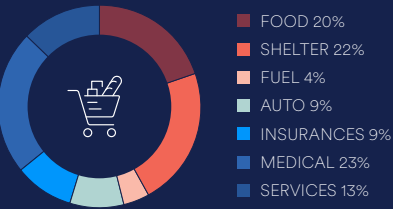


TOTAL EMPLOYED 0.8M	STATE MINIMUM HR. WAGE \$10.50	MEDIAN HR. WAGE \$23.14	MEAN HR. WAGE \$23.87
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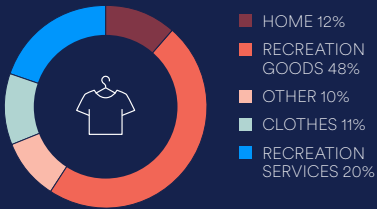
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,458**

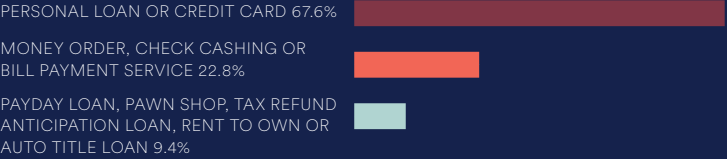


WANTS: **\$638**



FINANCIAL GAPS FEES: **\$174***

% USING FEE-BASED FINANCIAL SERVICES



79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$510**

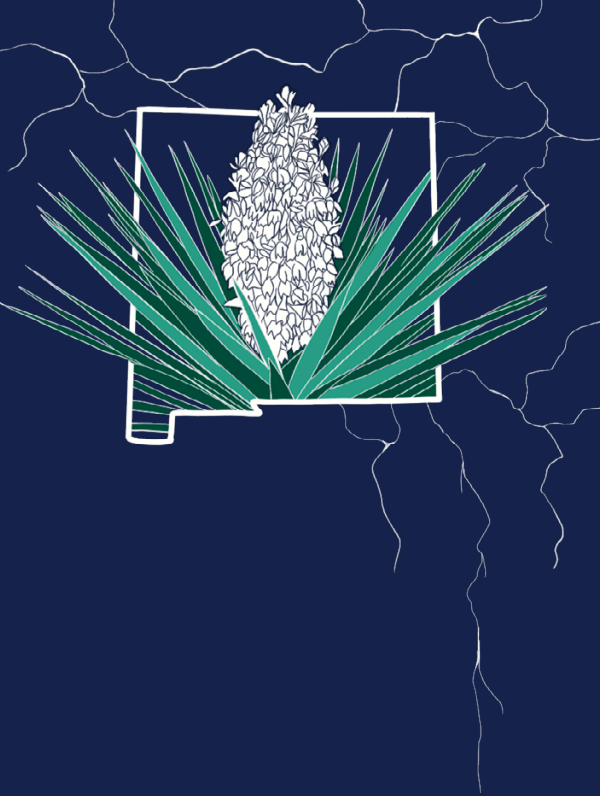
Effective federal rate **11.48%**

DEBT: **\$41,800**



* PAID BY THE LOWEST 50%

STATE FLOWER: YUCCA



NEW YORK #41

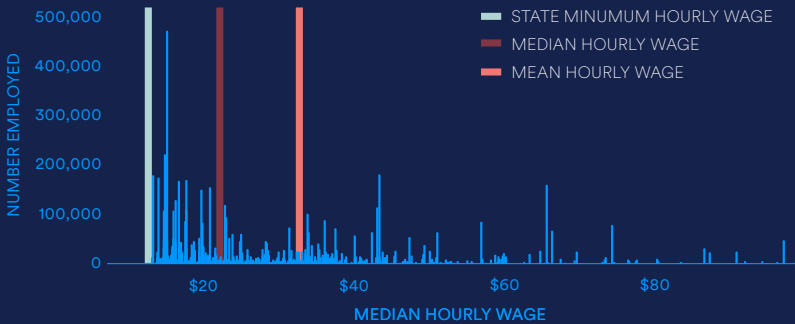
LIVELIHOOD
INDEX: 87

MEDIAN WAGE: **\$4,132/mo** \$49,587/YEAR

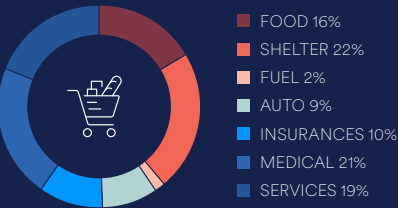


TOTAL EMPLOYED 8.7M	STATE MINIMUM HR. WAGE \$12.⁵⁰	MEDIAN HR. WAGE \$17.⁹⁷	MEAN HR. WAGE \$32.⁶²
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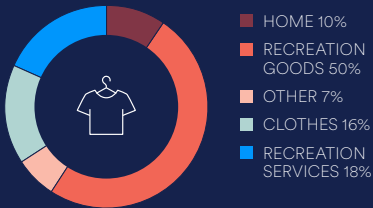
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,581**

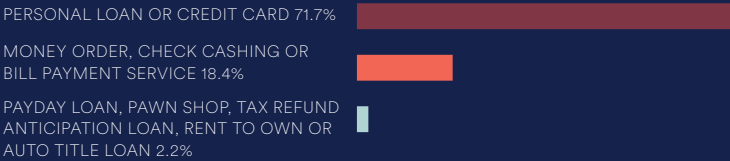


WANTS: **\$993**



FINANCIAL GAPS FEES: **\$144***

% USING FEE-BASED FINANCIAL SERVICES



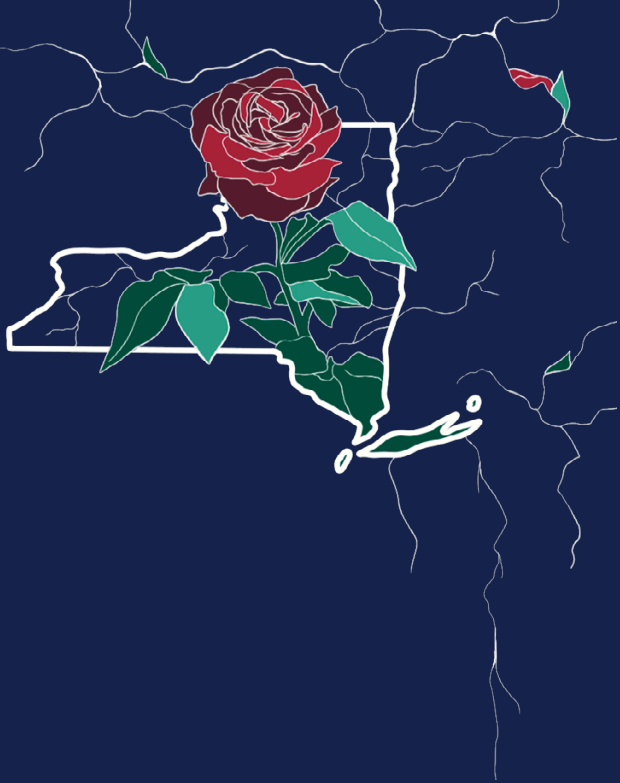
87%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$928**

Effective
federal rate **13.65%**

DEBT: **\$51,030**



* PAID BY THE LOWEST 50%

STATE FLOWER: ROSE

NORTH CAROLINA #3

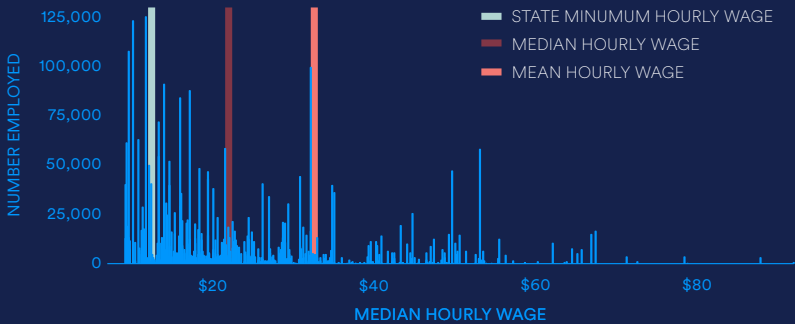
LIVELIHOOD
INDEX: 99

MEDIAN WAGE: **\$3,229/mo** \$38,750/YEAR

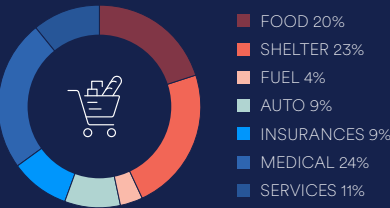


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
8.7M	\$12.50	\$17.97	\$32.62

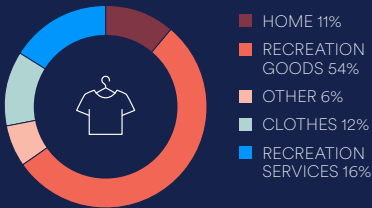
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,346**

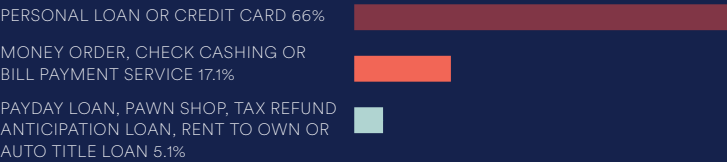


WANTS: **\$746**



FINANCIAL GAPS FEES: **\$153***

% USING FEE-BASED FINANCIAL SERVICES



73%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$541**

Effective federal rate **11.5%**

DEBT: **\$48,480**



* PAID BY THE LOWEST 50%

STATE FLOWER: DOGWOOD

NORTH DAKOTA #40

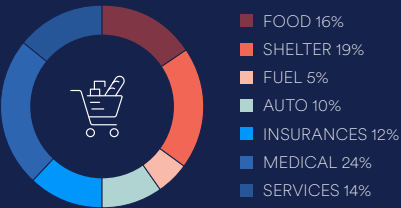
LIVELIHOOD
INDEX: 88

MEDIAN WAGE: **\$3,685/mo** \$44,221/YEAR

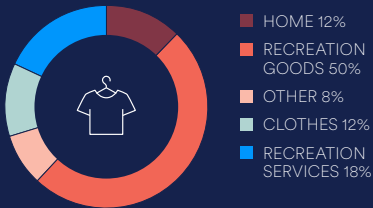


TOTAL EMPLOYED 0.4M	STATE MINIMUM HR. WAGE \$7.²⁵	MEDIAN HR. WAGE \$18.⁶³	MEAN HR. WAGE \$25.²²
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NEEDS: **\$3,110**



WANTS: **\$882**



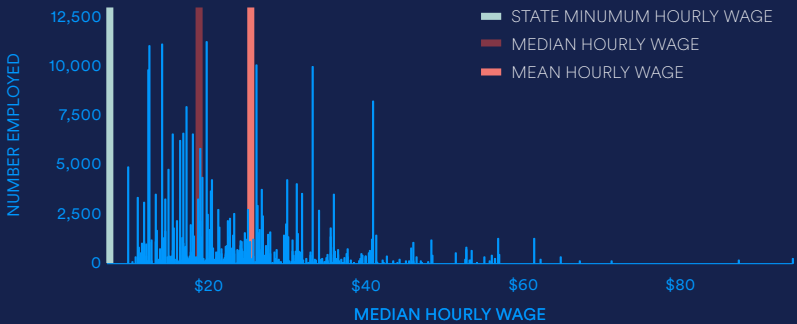
84%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$572**

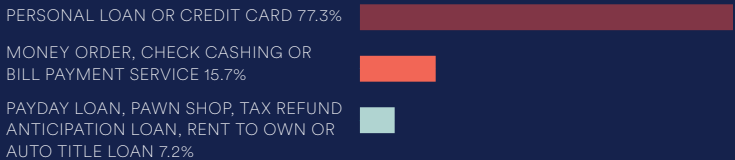
Effective
federal rate **12.63%**

MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



FINANCIAL GAPS FEES: **\$130***

% USING FEE-BASED FINANCIAL SERVICES

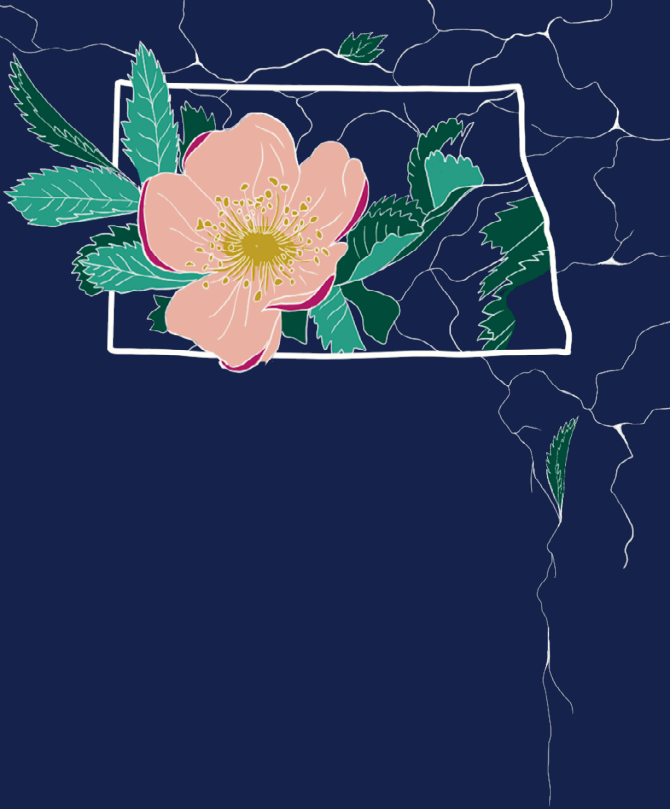


DEBT: **\$45,470**



* PAID BY THE LOWEST 50%

STATE FLOWER: WILD PRAIRIE ROSE



OHIO #38

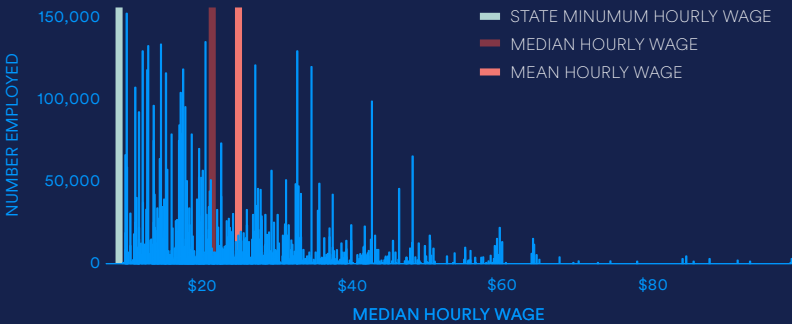
LIVELIHOOD
INDEX: 90

MEDIAN WAGE: **\$3,358/mo** \$40,290/YEAR

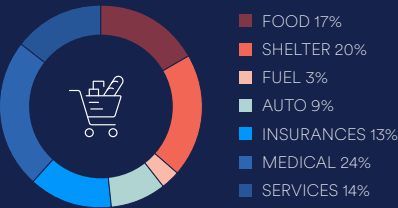


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
5.1M	\$8. ⁸⁰	\$21. ²⁶	\$24. ⁷⁷

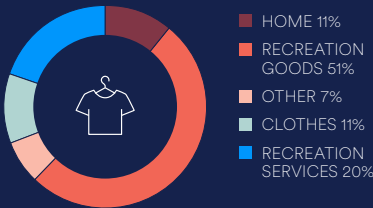
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,811**

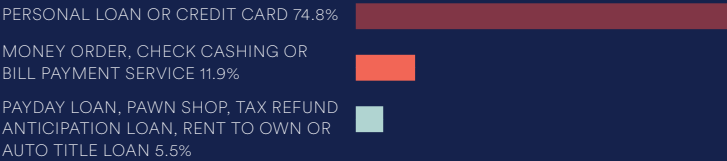


WANTS: **\$748**



FINANCIAL GAPS FEES: **\$145***

% USING FEE-BASED FINANCIAL SERVICES



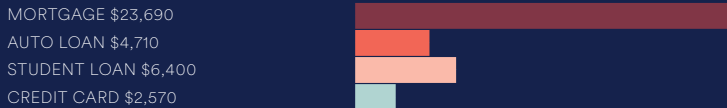
84%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$555**

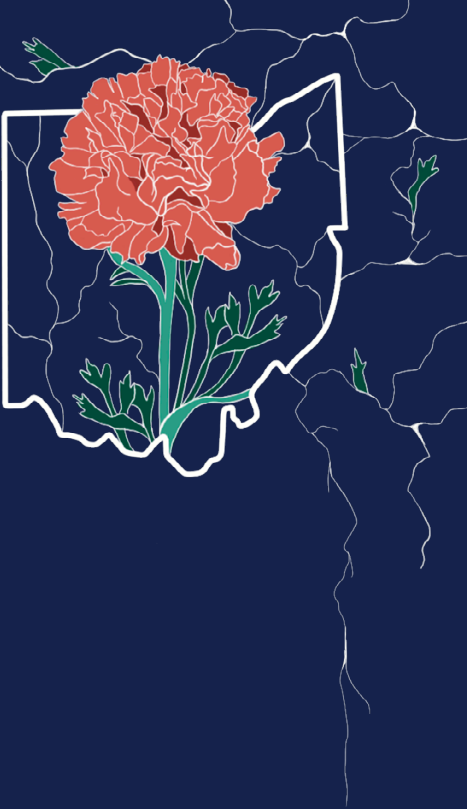
Effective federal rate **11.72%**

DEBT: **\$39,960**



* PAID BY THE LOWEST 50%

STATE FLOWER: RED CARNATION



OKLAHOMA #4

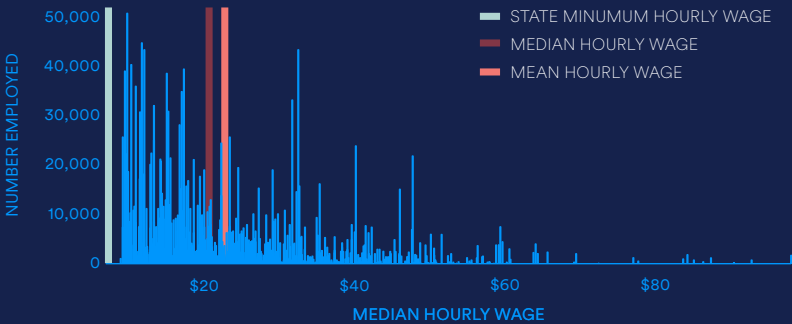
LIVELIHOOD
INDEX: 90

MEDIAN WAGE: **\$3,092/mo** \$37,107/YEAR

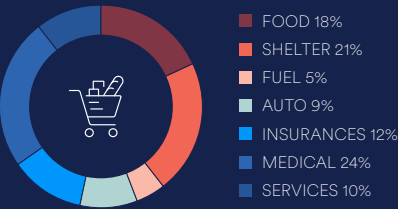


TOTAL EMPLOYED 1.6M	STATE MINIMUM HR. WAGE \$7.²⁵	MEDIAN HR. WAGE \$19.³⁷	MEAN HR. WAGE \$22.⁷⁶
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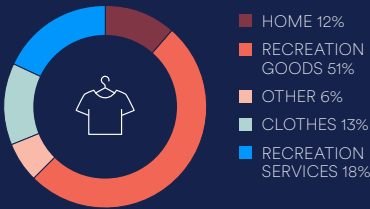
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,273**

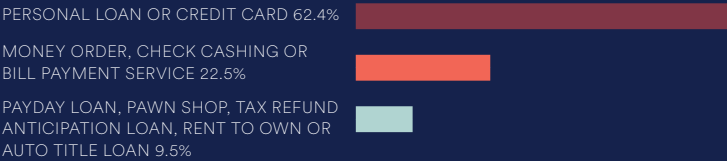


WANTS: **\$695**



FINANCIAL GAPS FEES: **\$170***

% USING FEE-BASED FINANCIAL SERVICES



74%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$510**

Effective federal rate **11.48%**

DEBT: **\$35,130**



* PAID BY THE LOWEST 50%

STATE FLOWER: OKLAHOMA ROSE



OREGON #14

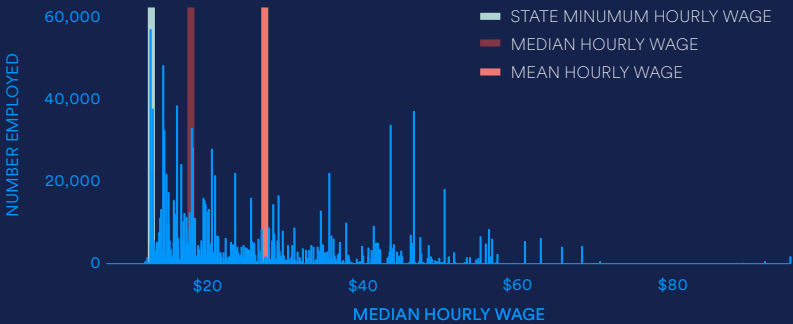
LIVELIHOOD
INDEX: 95

MEDIAN WAGE: **\$3,647/mo** \$43,763/YEAR

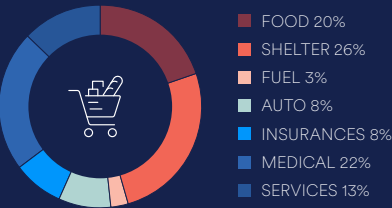


TOTAL EMPLOYED 1.8M	STATE MINIMUM HR. WAGE \$12.75	MEDIAN HR. WAGE \$17.84	MEAN HR. WAGE \$27.34
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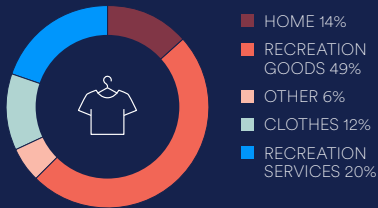
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,824**

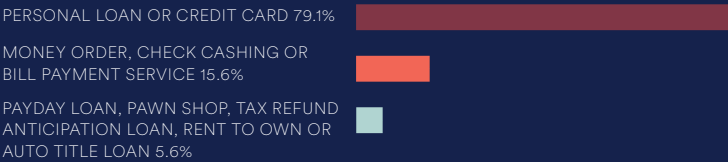


WANTS: **\$819**



FINANCIAL GAPS FEES: **\$175***

% USING FEE-BASED FINANCIAL SERVICES



77%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$812**

Effective federal rate **12.54%**

DEBT: **\$58,310**



* PAID BY THE LOWEST 50%

STATE FLOWER: OREGON GRAPE

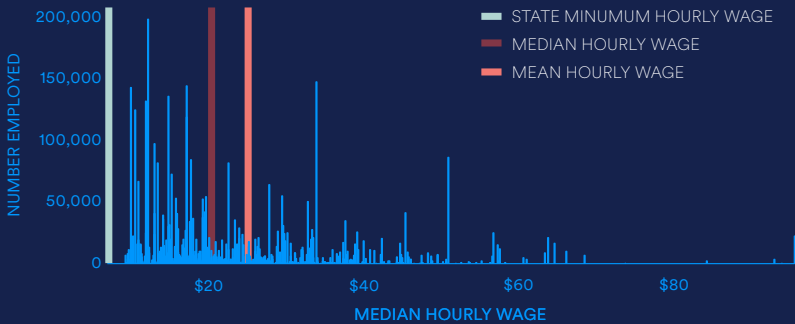
PENNSYLVANIA #43

LIVELIHOOD
INDEX: 86

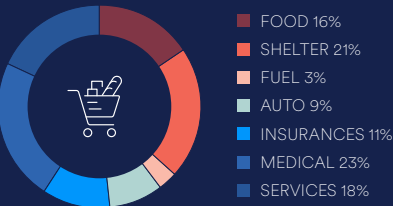
MEDIAN WAGE: **\$3,481/mo** \$41,766/YEAR



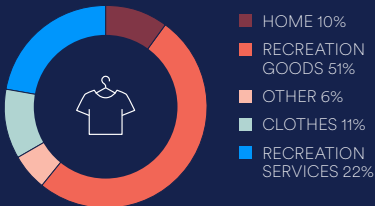
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,029**

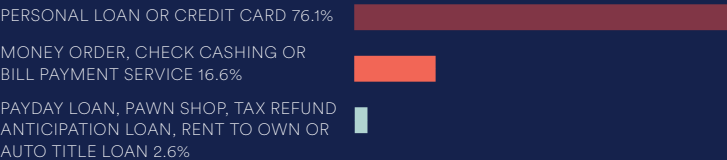


WANTS: **\$846**



FINANCIAL GAPS FEES: **\$166***

% USING FEE-BASED FINANCIAL SERVICES



87%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$527**

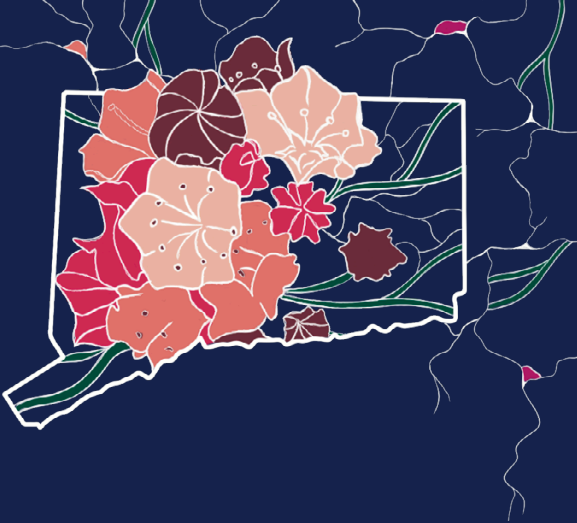
Effective federal rate **12.08%**

DEBT: **\$43,690**



* PAID BY THE LOWEST 50%

STATE FLOWER: MOUNTAIN LAUREL



RHODE ISLAND #11

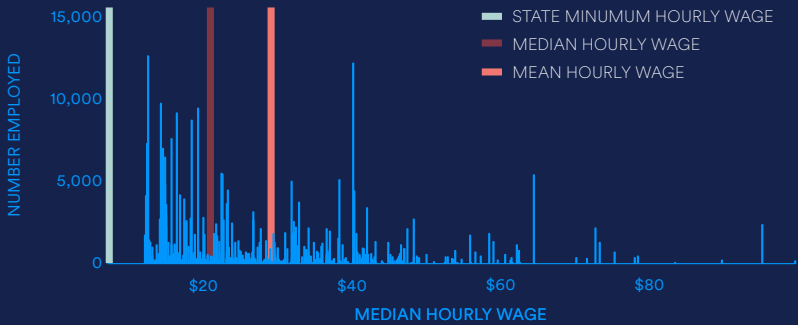
LIVELIHOOD
INDEX: 96

MEDIAN WAGE: **\$3,947/mo** \$47,362/YEAR

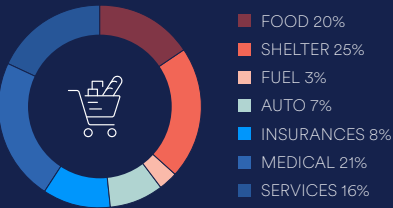


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
0.4M	\$11.50	\$20.08	\$28.96

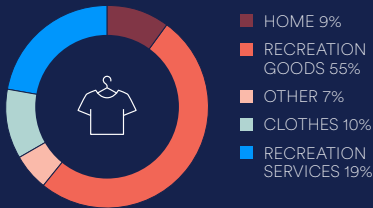
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,096**

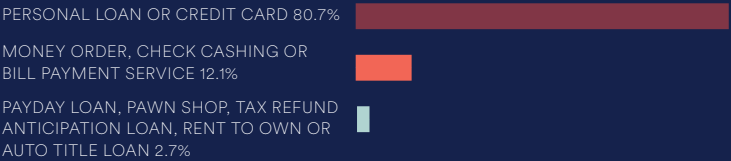


WANTS: **\$825**



FINANCIAL GAPS FEES: **\$156***

% USING FEE-BASED FINANCIAL SERVICES



78%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$760**

Effective federal rate **13.26%**

DEBT: **\$51,880**



* PAID BY THE LOWEST 50%

STATE FLOWER: VIOLET



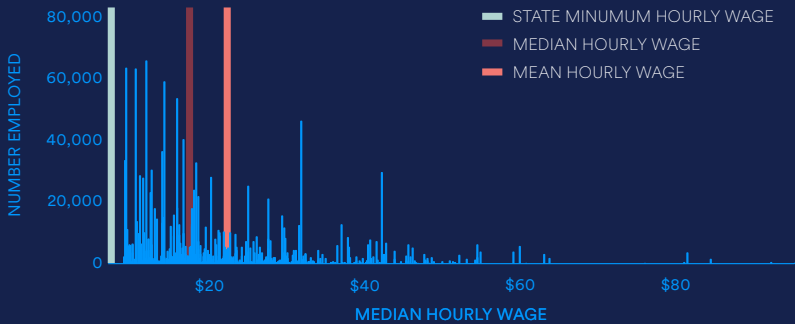
SOUTH CAROLINA #17

LIVELIHOOD
INDEX: 95

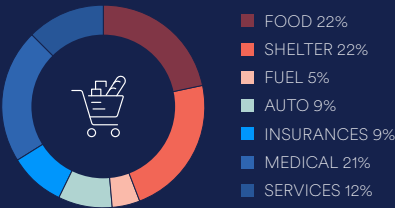
MEDIAN WAGE: **\$3,009/mo** \$36,109/YEAR



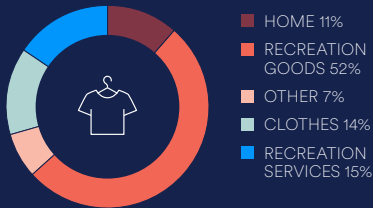
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,290**

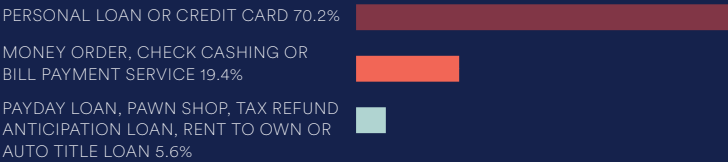


WANTS: **\$716**



FINANCIAL GAPS FEES: **\$165****

% USING FEE-BASED FINANCIAL SERVICES



76%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$556**

Effective federal rate **11.46%**

DEBT: **\$46,950**



* FEDERAL RATE; NO STATE MINIMUM WAGE ** PAID BY THE LOWEST 50%

STATE FLOWER: YELLOW JESSAMINE



SOUTH DAKOTA #50

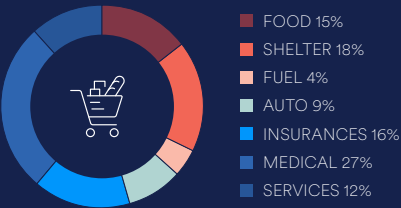
LIVELIHOOD
INDEX: 76

MEDIAN WAGE: **\$3,068/mo** \$36,816/YEAR

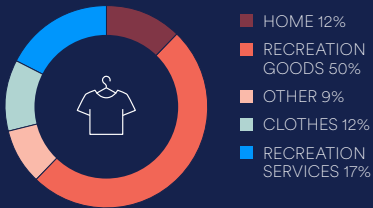


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
0.4M	\$9.45	\$22.77	\$21.62

NEEDS: **\$3,096**



WANTS: **\$747**



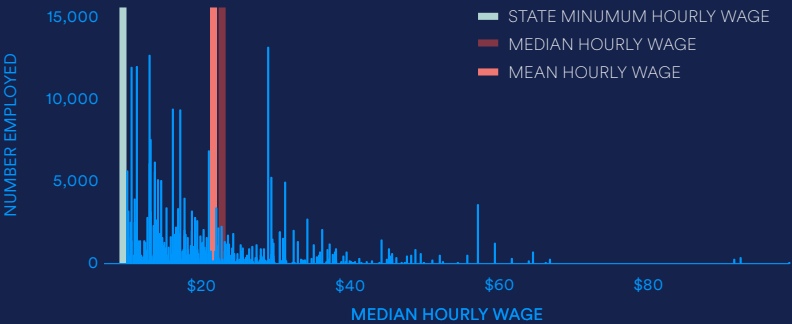
101%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$352**

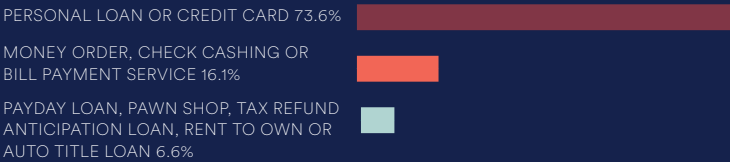
Effective
federal rate **11.47%**

MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



FINANCIAL GAPS FEES: **\$141***

% USING FEE-BASED FINANCIAL SERVICES



DEBT: **\$44,210**



* PAID BY THE LOWEST 50%

STATE FLOWER: AMERICAN PASQUE

TENNESSEE #20

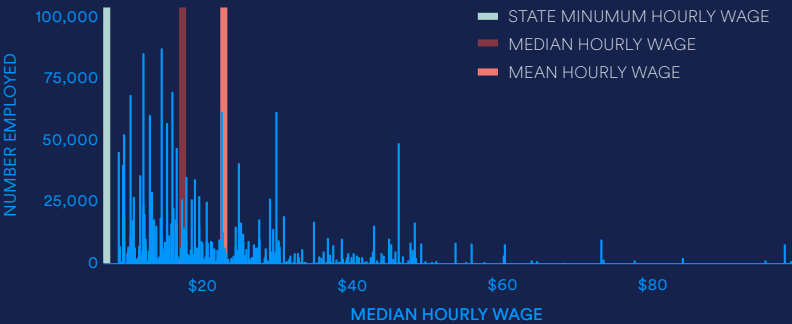
LIVELIHOOD
INDEX: 94

MEDIAN WAGE: **\$3,120/mo** \$37,440/YEAR

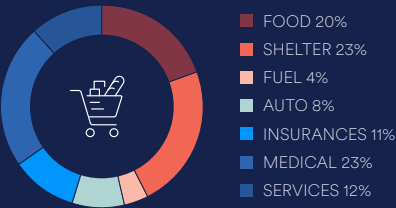


TOTAL EMPLOYED 2.9M	STATE MINIMUM HR. WAGE \$7.25*	MEDIAN HR. WAGE \$17.36	MEAN HR. WAGE \$22.85
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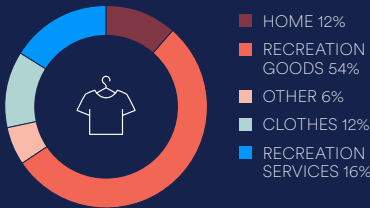
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,395**

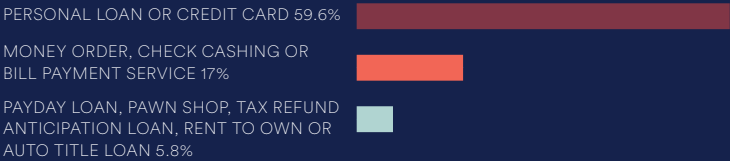


WANTS: **\$737**



FINANCIAL GAPS FEES: **\$139****

% USING FEE-BASED FINANCIAL SERVICES



77%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$389**

Effective federal rate **11.48%**

DEBT: **\$44,080**



* FEDERAL RATE; NO STATE MINIMUM WAGE ** PAID BY THE LOWEST 50%

STATE FLOWER: IRIS



TEXAS #24

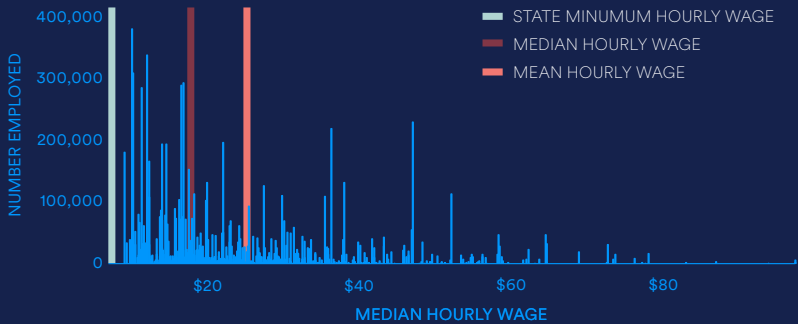
LIVELIHOOD
INDEX: 93

MEDIAN WAGE: **\$3,304/mo** \$39,645/YEAR

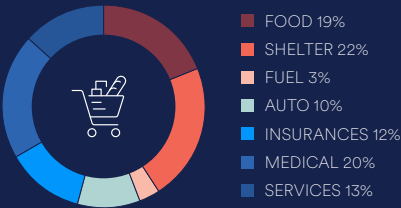


TOTAL EMPLOYED 12.1M	STATE MINIMUM HR. WAGE \$7.²⁵	MEDIAN HR. WAGE \$17.⁷⁰	MEAN HR. WAGE \$25.¹⁹
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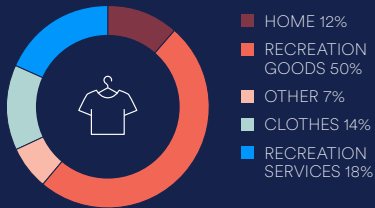
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,607**

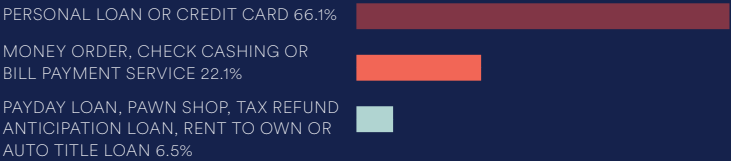


WANTS: **\$772**



FINANCIAL GAPS FEES: **\$143***

% USING FEE-BASED FINANCIAL SERVICES



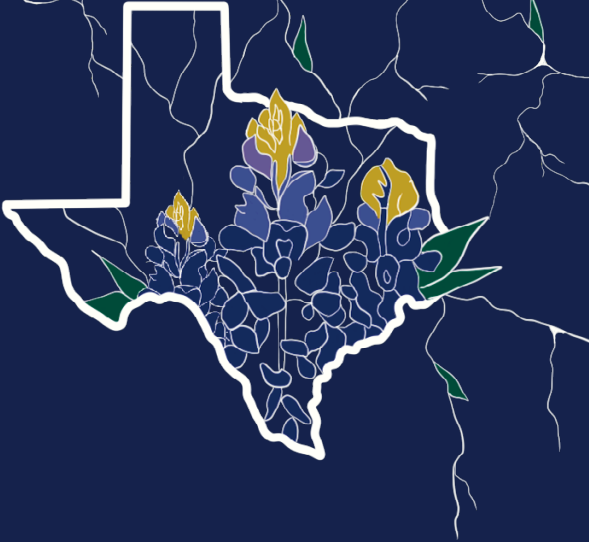
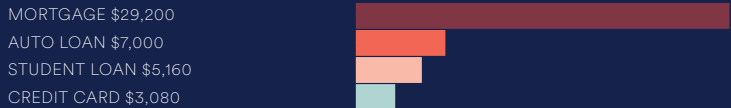
79%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$382**

Effective
federal rate **11.55%**

DEBT: **\$46,840**



* PAID BY THE LOWEST 50%

STATE FLOWER: BLUEBONNET

UTAH #13

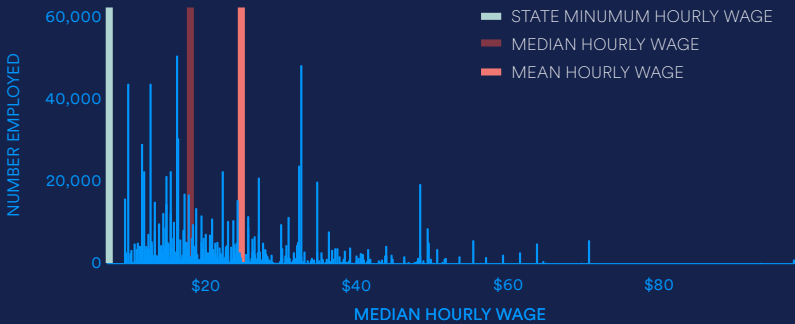
LIVELIHOOD
INDEX: 96

MEDIAN WAGE: **\$3,289/mo** \$39,478/YEAR

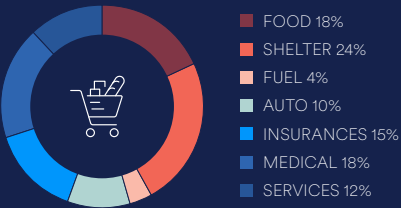


TOTAL EMPLOYED 1.5M	STATE MINIMUM HR. WAGE \$7.25	MEDIAN HR. WAGE \$18.00	MEAN HR. WAGE \$24.73
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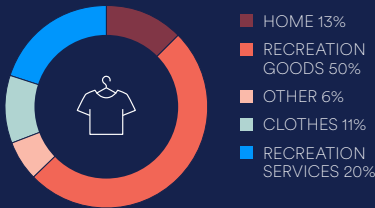
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,440**

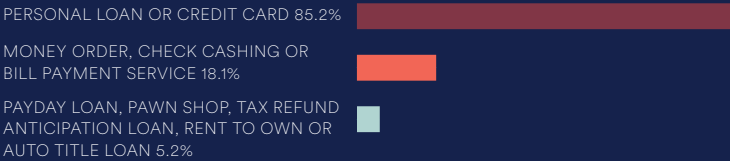


WANTS: **\$853**



FINANCIAL GAPS FEES: **\$147***

% USING FEE-BASED FINANCIAL SERVICES



74%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$542**

Effective
federal rate **11.51%**

DEBT: **\$65,360**



* PAID BY THE LOWEST 50%

STATE FLOWER: SEGO LILY

VERMONT #46

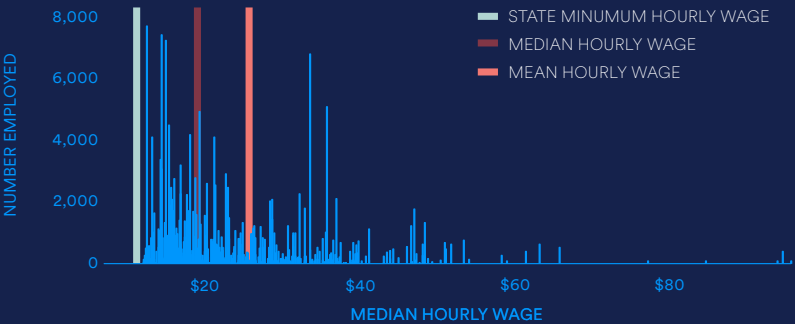
LIVELIHOOD
INDEX: 84

MEDIAN WAGE: **\$3,605/mo** \$43,264/YEAR

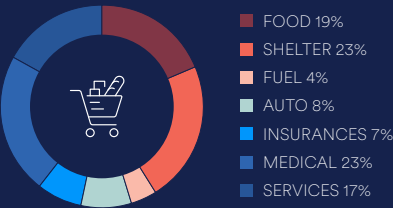


TOTAL EMPLOYED 0.3M	STATE MINIMUM HR. WAGE \$11.75	MEDIAN HR. WAGE \$19.06	MEAN HR. WAGE \$25.68
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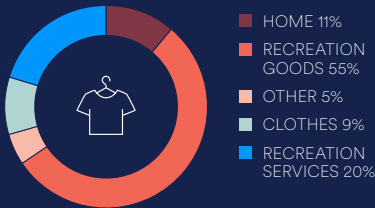
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,333**

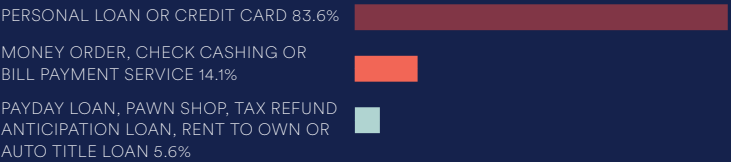


WANTS: **\$781**



FINANCIAL GAPS FEES: **\$161***

% USING FEE-BASED FINANCIAL SERVICES



92%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$764**

Effective
federal rate **12.43%**

DEBT: **\$46,690**



* PAID BY THE LOWEST 50%

STATE FLOWER: RED CLOVER

VIRGINIA #25

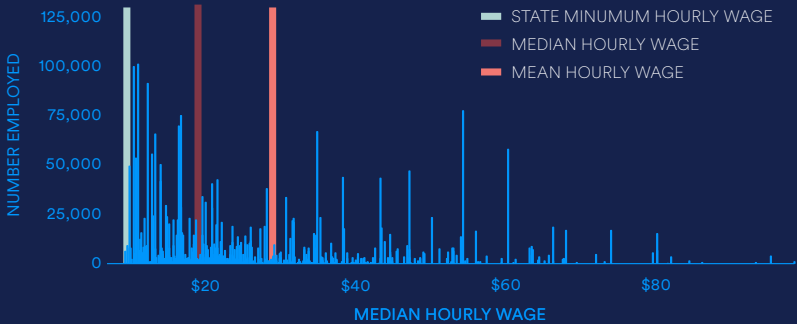
LIVELIHOOD
INDEX: 93

MEDIAN WAGE: **\$3,605/mo** \$43,264/YEAR

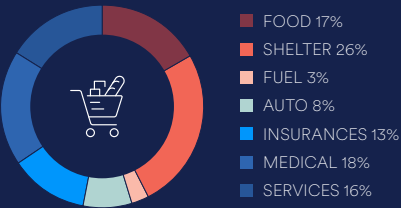


TOTAL EMPLOYED 3.7M	STATE MINIMUM HR. WAGE \$9.⁵⁰	MEDIAN HR. WAGE \$18.⁹⁸	MEAN HR. WAGE \$28.⁹²
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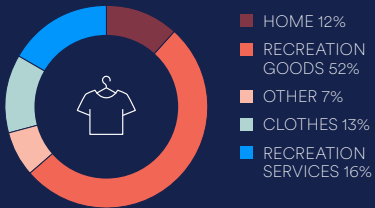
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,095**

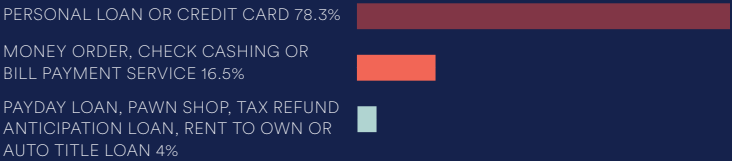


WANTS: **\$783**



FINANCIAL GAPS FEES: **\$176***

% USING FEE-BASED FINANCIAL SERVICES



82%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

STATE + FEDERAL TAXES: **\$764**

Effective federal rate **12.43%**

DEBT: **\$66,530**



* PAID BY THE LOWEST 50%

STATE FLOWER: FLOWERING DOGWOOD



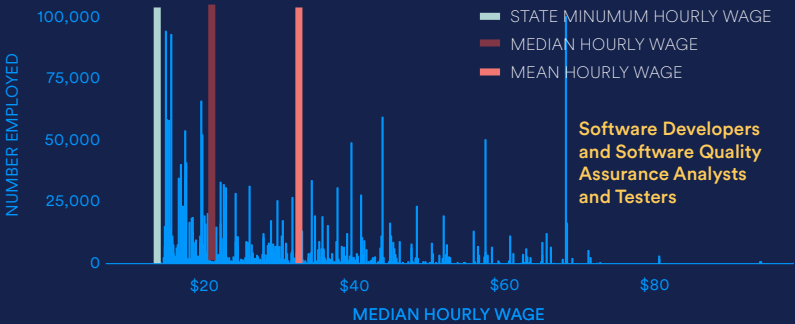
WASHINGTON #1

LIVELIHOOD
INDEX: 102

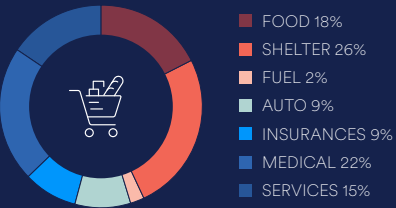
MEDIAN WAGE: **\$4,300/mo** \$51,605/YEAR



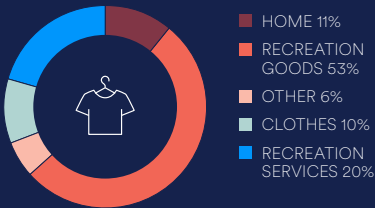
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$3,124**

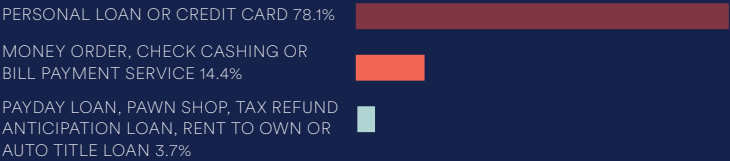


WANTS: **\$899**



FINANCIAL GAPS FEES: **\$155***

% USING FEE-BASED FINANCIAL SERVICES



73%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$601**

Effective federal rate **13.97%**

DEBT: **\$69,630**



STATE FLOWER: PACIFIC RHODODENDRON

* PAID BY THE LOWEST 50%

WEST VIRGINIA #37

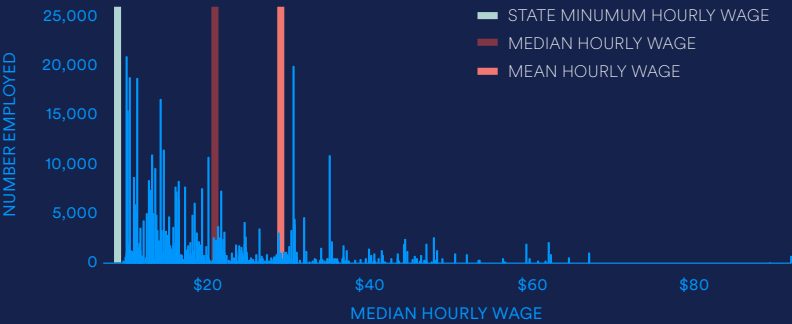
LIVELIHOOD
INDEX: 90

MEDIAN WAGE: **\$2,959/mo** \$35,506/YEAR

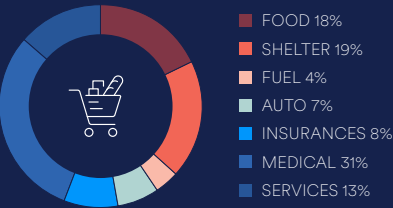


TOTAL EMPLOYED 0.7M	STATE MINIMUM HR. WAGE \$8.75	MEDIAN HR. WAGE \$18.55	MEAN HR. WAGE \$21.82
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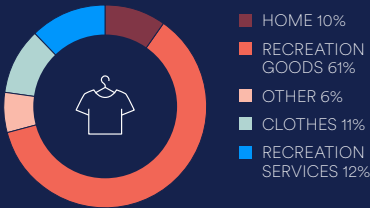
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,461**

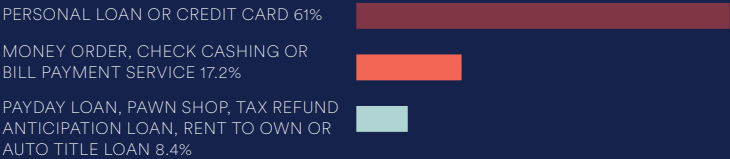


WANTS: **\$645**



FINANCIAL GAPS FEES: **\$168***

% USING FEE-BASED FINANCIAL SERVICES



83%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$531**

Effective
federal rate **11.45%**

DEBT: **\$31,000**



* PAID BY THE LOWEST 50%

STATE FLOWER: RHODODENDRON

WISCONSIN #32

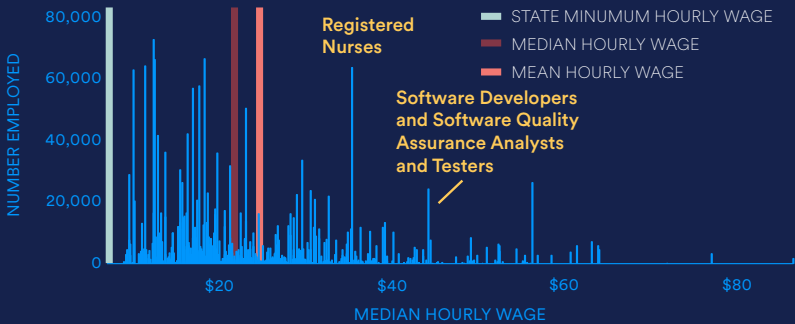
LIVELIHOOD
INDEX: 91

MEDIAN WAGE: **\$3,430/mo** \$41,163/YEAR

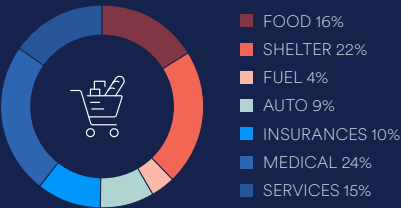


TOTAL EMPLOYED	STATE MINIMUM HR. WAGE	MEDIAN HR. WAGE	MEAN HR. WAGE
2.7M	\$7. ²⁵	\$21. ⁷⁴	\$24. ⁶⁴

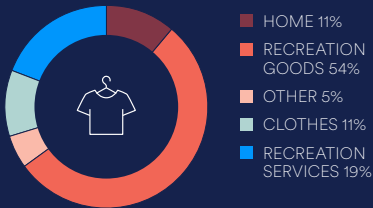
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,813**

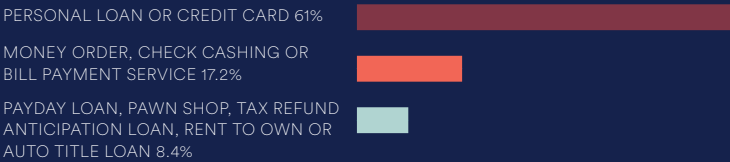


WANTS: **\$784**



FINANCIAL GAPS FEES: **\$146***

% USING FEE-BASED FINANCIAL SERVICES



82%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$672**

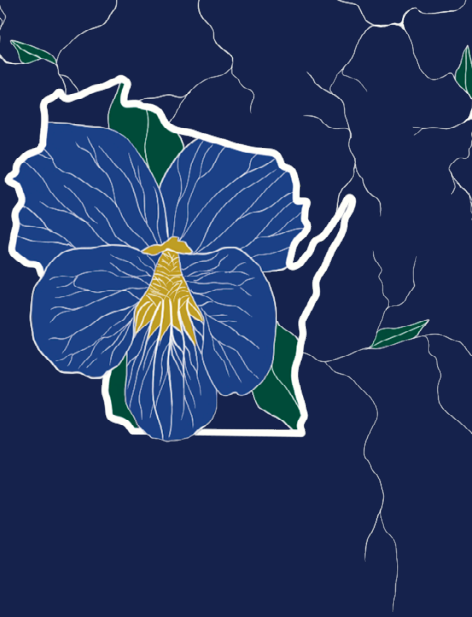
Effective federal rate **11.94%**

DEBT: **\$42,540**



* PAID BY THE LOWEST 50%

STATE FLOWER: COMMON BLUE VIOLET



WYOMING #22

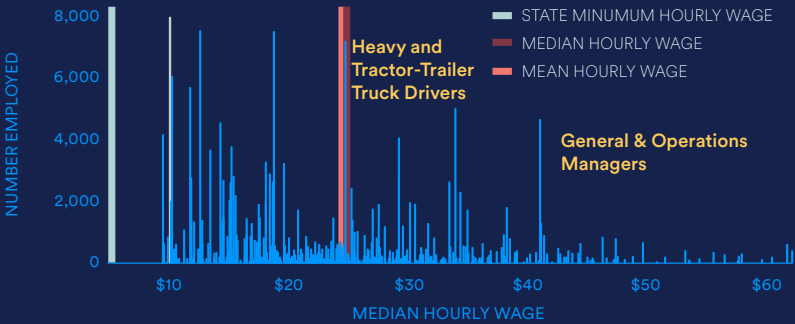
LIVELIHOOD
INDEX: 94

MEDIAN WAGE: **\$3,586/mo** \$43,035/YEAR

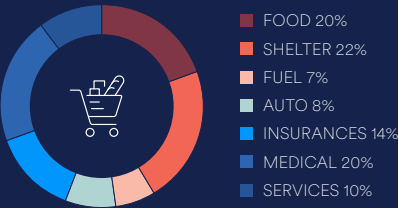


TOTAL EMPLOYED 0.3M	STATE MINIMUM HR. WAGE \$5.15	MEDIAN HR. WAGE \$24.81	MEAN HR. WAGE \$24.61
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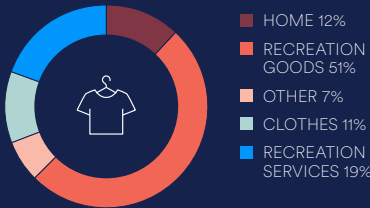
MEDIAN HOURLY WAGE AND #EMPLOYED BY OCCUPATION



NEEDS: **\$2,999**

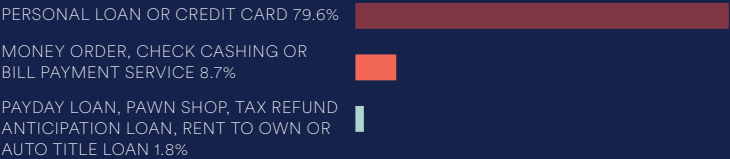


WANTS: **\$645**



FINANCIAL GAPS FEES: **\$143***

% USING FEE-BASED FINANCIAL SERVICES



84%

SHARE OF BASIC LIVELIHOOD
NEEDS IN TOTAL INCOME

FEDERAL TAXES: **\$444**

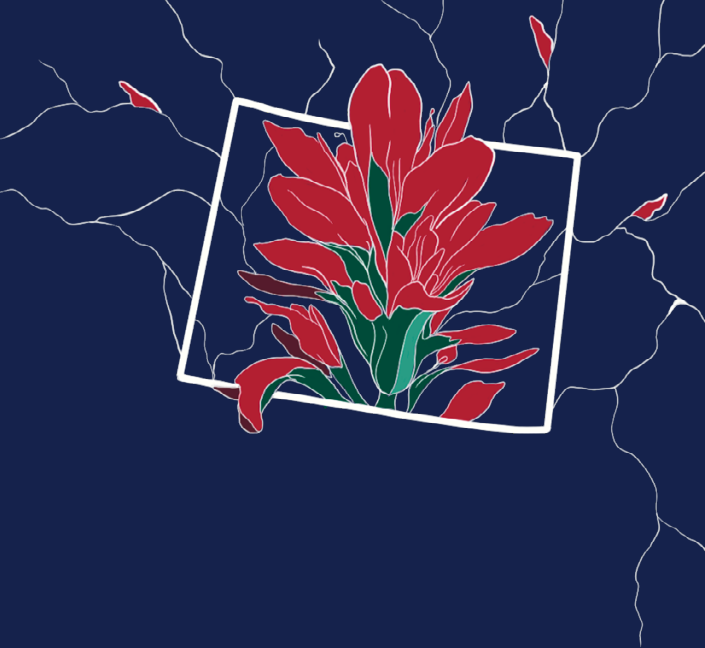
Effective federal rate **12.38%**

DEBT: **\$44,870**



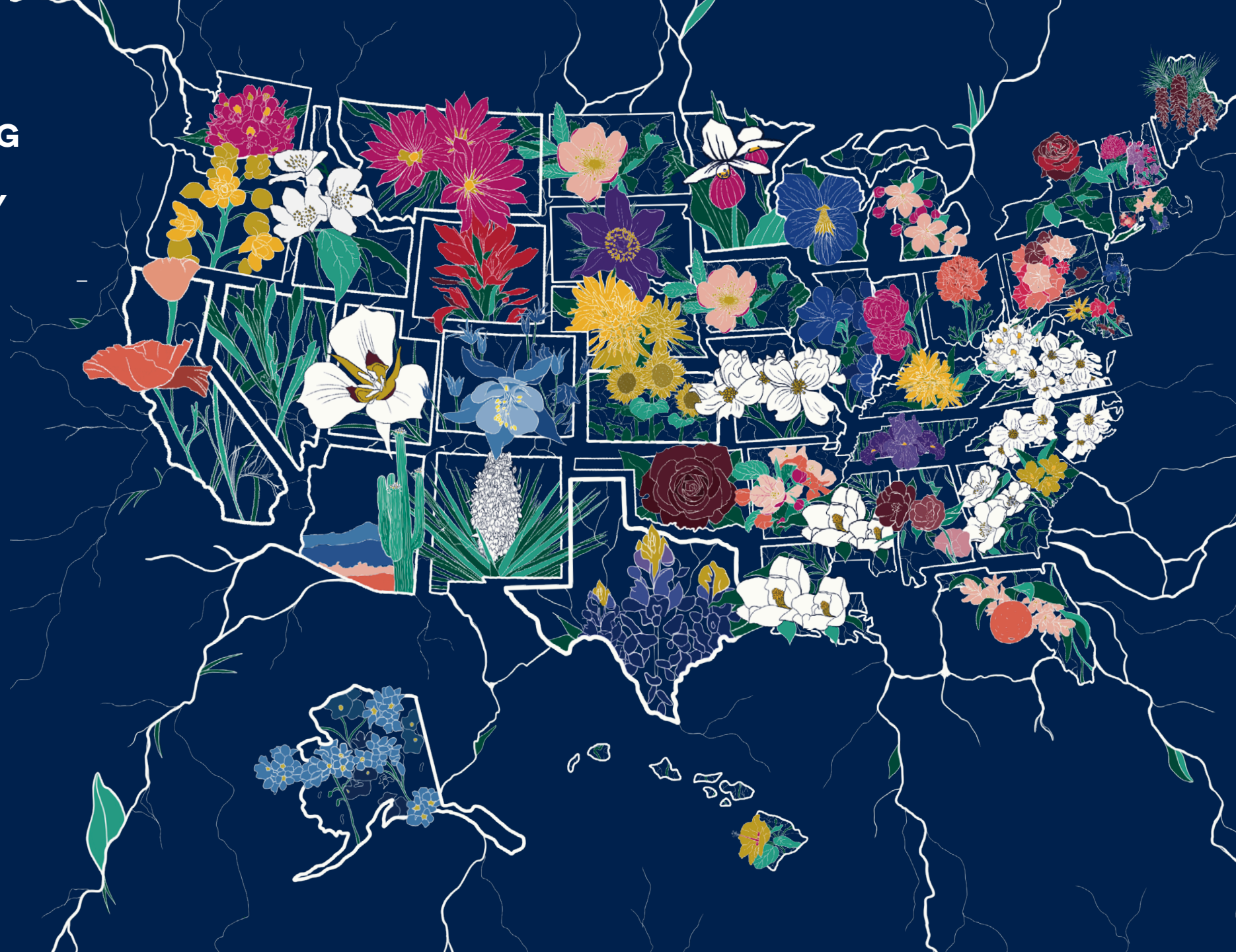
* PAID BY THE LOWEST 50%

STATE FLOWER: WYOMING INDIAN PAINTBRUSH



**“YOU MAKE A LIVING
BY WHAT YOU GET;
YOU MAKE A LIFE BY
WHAT YOU GIVE.”**

WINSTON CHURCHILL



1. Bureau of Labor Statistics (BLS): Occupational Employment and Wage Statistics
2. St Louis FRED Economic Research: Personal Consumption Expenditure by Major Type of Product
3. Bureau of Economic Analysis (BEA): Personal Consumption Expenditure by State
4. Federal Reserve Bank of New York: Personal Debt by State
5. FDIC 2019 Survey: For ALL Households Pages: 63–100
6. County Business Patterns 2018: The Number of Firms and Establishments, Employment, and Annual Payroll by State, Industry, and Enterprise Employment Size: 2018