



Asset Development Institute
Center on Hunger and Poverty

THE ASSET INDEX:

**ASSESSING THE PROGRESS OF STATES IN
PROMOTING ECONOMIC SECURITY AND OPPORTUNITY**

by Larry W. Beeferman

SEPTEMBER 2002

The Heller School for Social Policy and Management · Brandeis University

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FOREWORD

Among the most important challenges we face – citizens and political leaders alike – is to make sure that all Americans can share in the American Dream. Doing that means addressing the common needs and aspirations of Americans, while promoting and rewarding initiative and responsibility. Practically speaking we need to assure that in the short-term, people can meet essential needs such as food, rent, and utilities. But we also must focus on the keys to personal growth and success over the long term. That means enabling people to gain well-paying jobs, acquire the skills they require to get better ones, and the financial resources to buy a home, start a business or new career, weather change and crisis in their lives, and live comfortably in retirement.

Because these are among our most important goals we must have ways of charting our progress – to understand how far we have come and to think about the best ways we can help those who have been left off the path to a rewarding and economically secure future. ***THE ASSET INDEX: MEASURING THE PROGRESS OF STATES IN PROMOTING ECONOMIC SECURITY AND OPPORTUNITY*** is a novel and valuable resource for doing precisely that.

This array of comparative indicators focuses our attention on the key capacities and resources that all Americans need to succeed in today's economy – the kind and quality of jobs that people seek and hold; the economic rewards they gain from work and other sources and the degree to which those rewards enable people to meet basic needs; the kinds of knowledge and skills that people have acquired that allow them to move up the economic ladder; and the kinds of financial resources that people build to enrich and make more secure their working lives and their years in retirement.

These indicators paint a multi-faceted portrait of the progress that has been made in different regions of our country and in particular states. They also demonstrate that there is a need to do more to create opportunity for citizens in all parts of our country.

This report not only informs us, but also challenges us to think hard and creatively about ways that individual states and the federal government can help all Americans gain the capacities and resources they need to succeed. We can offer to all Americans what a long history of social investments has offered many Americans: the prospect of a rewarding, financially secure future, encouragement to aspire and strive for it, and a real chance to realize the American Dream.

Patrick J. Kennedy
U.S. House of Representatives
First District, State of Rhode Island

Rick Santorum
U.S. Senate
State of Pennsylvania

HIGHLIGHTS

This report presents state-by-state data on individual outcomes for job-based and related income assets, human capital, and financial assets. These outcomes are the primary indicators of the economic security people have and the opportunity they enjoy.

For each of these three categories, the report presents a cluster of indicators that point to important related asset-based outcomes. The particular numerical outcome for residents of each state as a whole is stated for each indicator and, for comparison purposes, the numerical outcome for residents of the country as a whole is also provided. In addition, the rank of the state with respect to the particular outcome is listed. In all cases, a rank of "1" refers to the *best* individual outcome and "50" to the *worst*.

Across all states, disparities in *financial asset* outcomes are the most striking. Even in states that do better, many households do not own key financial assets and there are significant differences in the rate of ownership and the amounts owned.

While the rate of home ownership across the country is relatively high, 67.4%, in the lowest ranking state, only 53.4% of households were homeowners, and other states are only marginally better.

An even smaller percentage of households own interest-bearing assets and there are significant variations among the states, with the rate being 34.8% in the lowest ranking state. The national average is estimated to be 52.6%.

Still fewer households own assets that pay dividends with the percentage in the highest and lowest ranking states being 35.4% and 14.3%, respectively. The national average is 25.3%.

In the highest and lowest ranking states, an estimated 59.9% and 41.3% of households (with the householder over the age of 55), had income from pensions and annuities.

There is significant inequality by income class in the *percentage* of households that own interest-paying assets. In the lowest ranking state, only 18.0% of households in the \$0 to \$20,000 income class and 38.0% of households in the \$20,000 to \$50,000 income class own such assets.

Inequality in the *amount* of interest-paying assets owned by different income households is even greater. In the lowest-ranking state, higher-income households (\$150,000 or more) are estimated to hold about 100 times more of such assets than low-income households (\$0 to \$20,000) and over 50 times more than low-to-moderate income (\$20,000 to \$50,000) households.

In all states, a substantially lower percentage of households own dividend-paying assets than interest-paying ones. Inequality by income class in the *percentage* of households owning dividend-paying assets and the *amount* of dividend-paying assets owned, is generally greater than for interest-paying assets.

In the highest and lowest ranking states, only 47.0% and 18.9% of low income households (with the householder age 55 or older), respectively, are estimated to

receive income from pensions and annuities. Inequality in the estimated *amount* of such assets owned is generally as great as for interest-paying assets.

Significant numbers of households in many states are in financial distress as shown by figures for personal bankruptcy. Recent figures show that in the state with the most distress, nearly 30 out of every 1000 households declared personal bankruptcy during the preceding year.

The outcomes for *human capital* point to wide variations in the success of states in assuring that their citizens have the knowledge, skills, and other capacities they need to succeed and earn a decent living from work.

There are dramatic differences among the states in the percentage of adults who have high school diplomas needed to gain a foothold in the job market. The range is from a high of 91.8% to a low of 77.1%. Moreover the percentage of those who are high school drop outs, whose economic prospects are dim, in the lowest ranking state is over three times (17.0%) that of the highest ranking state (5.0%). For those who drop out before high school, the figures are even more disparate, 11.6% for the lowest ranking state and 2.4% for the highest ranking state.

There is wide variation among states in the percentage of those who have an associate degree (or higher), seen as critical to gaining significant rewards from work. The percentage is over twice as high in the highest ranking state (42.2%), compared to the lowest ranking state (18.4%).

There are dramatic differences among the states in the percentage of their citizens who are equipped with the literacy skills, broadly understood, that they need to succeed at the workplace. In the lowest and highest ranking states, an estimated 64.0% and 32.0% of adults, respectively, lack such skills. There are greater disparities across states in the percentage of residents who possess adequate English-speaking abilities.

The outcomes for *job-based and related income assets* show that all states need to do more to encourage employment, make work pay, and assure that job-based and related income sources allow all their residents to pay for the real cost of meeting basic needs where they live. At the same time, some states have clearly made much more progress toward that goal than others.

States vary widely in the degree to which they have encouraged people enough to seek employment. Recent figures for people actively looking for work range from a low of 56.4% to a high of 75.1%.

States differ markedly in the extent to which there are jobs available, especially full-time ones, for those who desire them. Recent figures for the unemployment rate vary from a high of 6.6% to a low of 2.2%, and for the percentage of part-time workers unable to gain full-time jobs because of economic reasons, a high of 22.2% to a low of 5.3%.

Despite wide variation across states, in all states a high percentage of full-time

wage earners do not earn enough to support their families above the official poverty level. The figures range from 16.8% in the highest-ranking state to 39.3% in the lowest ranking state.

Moreover, a high percentage of workers and their families in all states do not enjoy the key non-cash benefit of health care coverage through employment. The figures for the percentage of all residents covered by employment-based health insurance range from 75.6% and 50.8%, in the highest and lowest ranking states, respectively.

In all states, as gauged by conventional measures like the official poverty level or other, more realistic measures, significant percentages of households have been unable to marshal the job-related and other income they need to pay for the cost of meeting basic needs in the areas where they live. Nonetheless, some states have shown far better outcomes than others; in the highest and lowest ranking states, 16.3% and 45.7% of working families, respectively, do not have the income required by a realistic family budget.

Overall income inequality persists in all jurisdictions across the country although some states show better results than others in this regard; in the highest and lowest ranking states, the share of income of the bottom fifth of families (arranged according to income) compared to that of the top fifth is 14.3% and 7.8%, respectively.

Across all indicators, some states appear regularly among those that have better outcomes, while others show up frequently among those that have the worst.

There are great disparities across all rankings among states. Three states rank among the top 10 for over half of the 39 indicators and not at all among the bottom 10; two other states rank among the bottom 10 for over half of the 39 indicators and not at all among the top 10.

There are dramatic differences across all rankings among regions. The New England states¹ followed by the Mideast² and Plains³ states rank most frequently among the top 10 states; the Great Lakes⁴, Rocky Mountain⁵, and Far West⁶ states less frequently; and the states in the Southeast⁷ and Southwest⁸, far less frequently.

The Great Lakes states, closely followed by the New England, Plains, and Mideast states, rank least frequently among the bottom 10 states; the Rocky Mountain and Far West states, more frequently; and the states in the Southeast and Southwest, far more frequently.

¹ Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont.

² Delaware, Maryland, New Jersey, New York, and Pennsylvania.

³ Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota.

⁴ Illinois, Indiana, Michigan, Ohio, and Wisconsin.

⁵ Colorado, Idaho, Montana, Utah, and Wyoming.

⁶ Alaska, California, Hawaii, Nevada, Oregon, and Washington.

⁷ Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia.

⁸ Arizona, New Mexico, Oklahoma, and Texas.

OVERVIEW

The Asset Index provides a comparative picture of progress that states have made in helping their citizens achieve greater economic well-being. By tracking key indicators, *The Asset Index* is an aid to elected officials, policy leaders, and others in thinking about how well we are doing across the nation in sharing the “American dream.” The Index is a comparative guide to what states need to do to move all their citizens further down that path, particularly those who have been left behind.

Starting from the widely shared belief that all households need the same capacities and resources to enjoy meaningful opportunity and attain economic security, *The Asset Index* charts the progress of states in ensuring those essentials for its citizens.

WHAT ASSETS ARE

Assets are the capacities and resources that enable people to choose what the good life means to them and to pursue it.

Assets are what people need to make choices about their lives; what they need to succeed in the choices that they make.

For the vast majority of people, expanding those capacities and building upon their resources is part of a life-long process of “*asset development*.” Through this process, people can change their lives for the better as they heighten their aspirations and increase their chances of fulfilling them.

When we possess assets, the future holds promise; there is reason to hope and strive for a better life.

THE MOST IMPORTANT KINDS OF ASSETS

Assets refer to the means through which people achieve economic security and mobility. Assets include earnings to sustain oneself during a working lifetime; knowledge and skills to enhance those earnings; pensions for support in retirement; insurance to protect against risks (such as illness, disability, aging, and economic loss); additional financial resources to complement and augment the former; and a network of connections that supports and empowers. Here is a useful way to think about assets:

Income Assets are rooted in jobs that, for most households, provide the cash income and benefits that cover day-to-day needs, with something left over to build savings. But in today’s economy the earned income of less skilled workers often is not enough to sustain many families at even a minimum standard of well-being. Government policies, such as unemployment and minimum wage laws, have long protected and enhanced employment

income, but need to be updated to reflect today's realities. More recently enacted tax policies supplement earnings to reward the work effort of low- and moderate-income households, but some of these policies still exclude the poorest workers. Other policies enable family members who are responsible for the care of children, the elderly, and the infirm, to work outside the home, but are not broadly instituted or large-scale enough to meet the need.

Human Capital: The job a person can secure and the cash income and benefits he or she gains from it often depends upon the individual's skills, knowledge, and experience. These are acquired in school, at the workplace, or in other settings. Building and maintaining of such human capital is a lifelong process critical to personal development and opportunities for greater rewards at the workplace. But many people lack the basic abilities and skills necessary for success at work. Those with little or no work experience may need to acquire not only so-called "hard skills" (technical or professional knowledge and task-related skills), but also what are termed "soft skills" (building healthy interpersonal relationships, problem solving, and linguistic and communications skills). Even when individuals are successfully employed, mobility at the workplace and increase in their earning capacity often depend upon opportunities to upgrade their knowledge and skills. In a broader sense, human capital is linked to adequate health care, which helps ensure the physical and mental health that can help the individual perform up to his or her potential.

Financial Assets, which include cash in savings and checking accounts, stocks and bonds, and equity in property, afford people opportunities and empower them. Although the vast majority of people hold too few financial assets to generate a basic income, those resources still play a crucial role in economic well-being over the long term. They enable individuals to make a down payment on a home, pay for education or training that will allow them to move up the job ladder, or start or grow a business. When a crisis or emergency threatens to disrupt people's lives, financial assets make it easier for them to survive the crisis. Financial assets help ensure a comfortable retirement. Building and keeping financial assets is closely tied to being able to gain credit on reasonable terms and being able to manage money and debt.

Other kinds of assets: Other kinds of assets can be important. They include **social capital** (networks that support and empower), **community assets** (physical, service, and other infrastructure that enable individual action), and **common assets** (natural and other resources, often renewable, that can be shared in common).

KEY ASSET INDICATORS AND WHAT THEY SHOW

This report focuses on individual outcomes for job-based and related income assets, human capital, and financial assets, as primary indicators of the economic well-being of individuals.

For each of the three, key individual asset categories, this report identifies a cluster of indicators that point to important asset-related outcomes associated with that category. For each indicator, the particular numerical outcome for residents of each state as a whole is stated. The numerical outcome for residents of the country as a whole is given for comparison purposes. (Unless otherwise indicated, the figure for the United States refers to the entire population of the United States.) Also, for comparison purposes, the rank of the state with respect to the particular outcome is listed. In all cases, a rank of “1” refers to the *best* individual outcome and “50” to the *worst*.

Outcomes for additional indicators that offer a more detailed picture of each category are available upon request or may be accessed at ADI’s Web-site, <http://www.centeronhunger.org>.

Indicators for each category that are presented here are:

JOB-BASED AND RELATED INCOME ASSET INDICATORS

JOB-BASED INCOME

For the vast majority of people, holding a job is the primary means by which they gain the cash income and benefits to cover day-to-day needs, with possibly a little left over for savings.

ACCESS TO JOBS: For that reason, their economic well-being depends first upon access to jobs.

1. WANT JOBS: Access to jobs requires that people be able to work and be encouraged enough by the availability of job opportunities to actually seek work.

2. WANT JOBS, BUT CAN’T FIND THEM: The promise of economic well-being through work is an empty one when not all of those seeking jobs are able to find them.

3. WANT FULL-TIME JOBS, BUT HAVE ONLY PART-TIME ONES: Most people must hold a full-time job to meet basic needs; when they can obtain only part-time jobs, economic hardship can result.

CASH INCOME GAINED FROM JOBS: Even if people are able to gain jobs, their economic well-being depends upon the cash income they receive from the jobs they hold.

4. AVERAGE ANNUAL PAY FROM JOBS: The average annual pay of a state's workers is an indicator of how much cash income they gain from the jobs they hold and an indirect indicator of their capacity to build savings and other financial assets.

5. JOBS THAT PAY BELOW A POVERTY WAGE: Since, for most people, earnings from a job are the primary means by which they meet their basic needs, the percentage of jobs that do not pay annual wages above the official poverty level shows how well people can meet those needs through work.

NON-CASH INCOME GAINED FROM JOBS

As important as cash income from jobs is, other, non-cash benefits may also be crucial to people's economic well-being. Benefits include health insurance coverage for workers and their families, leave and payments for sickness, injury, disability, and family care, and pensions.

6. JOBS THAT PROVIDE HEALTH INSURANCE: When health insurance is provided to workers (and their families) by employers, it not only can preserve and protect their physical and mental health, but can also save families the cost of insurance coverage and potentially enormous uninsured health care expenses.

OVERALL INCOME

Although most people use earnings from their jobs as their primary source of income they may receive other kinds of income as well. For example, the government may supplement earnings (such as by the Earned Income Tax Credit), or, where the ability to work is limited, provide a substitute for earnings (for example, by unemployment insurance and welfare payments). In addition, people may receive additional income – for a relative few, substantial income – from financial assets. A household's overall income (income from jobs plus all other sources) better reflects its overall ability to meet current needs.

LEVEL OF INCOME: Overall income, measured in absolute terms, is useful because it reflects the actual resources people have to meet current needs.

7. MEDIAN FAMILY INCOME: The Median Family Income refers to the point at which the total income of a family falls precisely in the middle of the overall distribution of family incomes. The Median Family Income is a fair indicator of the means that families generally have available to meet current needs.

INCOME RELATIVE TO BASIC NEEDS: Overall income, measured in relative terms, is useful because it reflects the resources people have relative to a contemporary standard of basic needs.

8. FAMILIES BELOW THE POVERTY LEVEL: The ability of families to meet current needs is better indicated by comparing their incomes to the level of income that fairly represents the amount of money required to meet basic needs such as food, shelter, and clothing. One basic income level used for comparison is the official federal poverty level.

9. WORKING FAMILIES BELOW A FAMILY BUDGET: Many argue that the official federal poverty level is calculated in a way that does not adequately reflect the amount of income people must truly have to meet their basic needs. In addition, the poverty level is calculated only for the nation as a whole, not for individual states, even though the cost of living varies widely across states. For that reason, a different measure of a basic income is required, especially if we want to compare the ability of residents of one state to meet the real basic cost of living with that of residents of other states. One more realistic measure for doing that is a working family budget: one that varies from state to state and is calculated according to family size and employment status of the adults. (Another more realistic measure is what is termed a “self-sufficiency standard,” but calculations of it have not yet been done for all states.)

ABILITY TO MEET BASIC NEEDS: Another way to look at the adequacy of people’s income is see whether they are able to marshal the income they must have to meet specific and very important needs, such as food and housing.

10. FOOD INSECURITY: If people experience hunger or express concern about where their next meal will come from, they likely lack the money to pay for the food they need.

11. HOUSING INSECURITY: When their means are limited, people must make painful or even harmful choices about which basic needs to meet. It is generally thought that if households have to spend more than 30% of their income to pay for housing, they must make a difficult choice between having adequate shelter and satisfying other critical needs.

INEQUALITY OF INCOME: Generally speaking, significant differences in income levels point to the inability of those with the lowest incomes to attain a basic level of well-being. Such disparities also violate a sense of fairness, that all people should have a reasonable share of the resources that the society creates each year.

12. BOTTOM FIFTH’S SHARE OF ALL PERSONAL INCOME: One indicator of inequality is the share of all income received by the least well off – here, the fifth of the population with the lowest incomes.

13. BOTTOM FIFTH’S SHARE OF ALL PERSONAL INCOME COMPARED TO THE TOP FIFTH’S SHARE: A different indicator of inequality is the share of all income received by the least well off compared to that gained by the most well off – here, the fifth of the population with the lowest incomes as compared to the fifth with the highest incomes.

HUMAN CAPITAL INDICATORS

KNOWLEDGE AND SKILLS

The knowledge and skills people have attained are important to their gaining jobs and, in particular, to gaining jobs with higher cash and non-cash benefits. Since it is as adults that people need to be employed in order to sustain themselves and their families, the focus here is on the knowledge and skills of adults. The knowledge and skill level adults have reached can be described in at least two different ways: in terms of credentials and in terms of competencies. When people successfully complete a formally structured series of educational experiences, such as courses, they generally receive degrees or certificates, that is, credentials. People show competencies when they perform successfully on tests that require them to demonstrate certain specific abilities.

CREDENTIALS (HIGH SCHOOL): A person who graduates from high school has a reasonable chance of gaining employment, although in many cases the job is likely to offer low earnings and few non-cash benefits. Conversely, a person who drops out of high school has significantly dimmer prospects and is not even on a track to move up. A person who drops out before high school is even further off the track.

14. GRADUATION FROM HIGH SCHOOL: The percentage of people, age 25 and over, who have completed high school or its equivalent, is an indicator of the general adult population having gained this minimum level of human capital.

15. DROP OUT OF HIGH SCHOOL: An indicator of the failure of people to gain the minimum human capital (high school graduation diploma) at a time when they would normally be expected to do so, and are no longer on the track to doing so, is the percentage of teenagers, ages 16 to 19, who are high school drop outs.

16. DROP OUT BEFORE HIGH SCHOOL: An indicator of even greater failure of people to gain that minimum human capital at a point in life when they might have more easily gotten back on track is the percentage of those of age 25 and over, with less than a 9th grade education.

CREDENTIALS: POST-SECONDARY: A person who has significant post-secondary education markedly increases his or her chances for a higher-paying job with better benefits. The basic benchmark is attainment of an associate degree – or in some cases, certification in certain specialized areas that are highly valued by employers. Succeeding benchmarks – attainment of a bachelor's degree and of a graduate or professional degree – offer the chance for even greater opportunities and rewards from work, although they vary with the kind of degree received.

17. ATTAINMENT OF ASSOCIATE DEGREE: Because many people might, by the age of 25, be

expected to have had the opportunity to attain this level of education, which is increasingly seen as critical to gaining more than minimum reward from work, the percentage attaining that level or higher is an important benchmark

18. ATTAINMENT OF BACHELOR'S DEGREE: Because many people would, by the age of 25, have had the opportunity to attain this level of education, which is seen as critical to gain significant rewards from work, the percentage reaching that level or higher is another important benchmark.

19. ATTAINMENT OF GRADUATE OR PROFESSIONAL DEGREE: Although relatively fewer people might be expected, by the age of 25, to have had the chance to complete a graduate or professional degree, which can be the basis for gaining very high rewards from work, the percentage who achieve that goal is still an important benchmark.

COMPETENCY LEVEL: Indicators of human capital can also be competency based.

20. LACK OF LITERACY: It is widely recognized that a person's literacy – his or her ability to read, write, and speak in English, and compute and solve problems – is essential to that individual functioning well on the job and in society, to achieving their goals, and to developing their knowledge and potential.

21. INABILITY TO SPEAK ENGLISH VERY WELL: Regardless of a person's knowledge and other skills, the ability to communicate well in English is critical to success in economic and other spheres of life. The inability of persons, ages 18 to 64, to speak English very well is a good indicator of how many among the current labor force are not equipped to communicate effectively at the workplace.

HEALTH

Regardless of the knowledge and skills that people have, their ability to realize their potential depends upon their physical and mental health.

22. HEALTH CARE COVERAGE: For that reason, state-by-state direct indicators of physical and mental health are preferable. In the absence of such information, indirect indicators are a substitute. Quality health insurance is intended to help people attain good physical and mental health. The percentage of people who have *health insurance coverage* from any source is an indirect – and therefore, only a rough, but still useful – indicator of the physical and mental health of the population.

FINANCIAL ASSET INDICATORS

OWNERSHIP OF FINANCIAL ASSETS

There are numerous kinds of financial assets, each of which can be important in providing economic security and opportunity. To enjoy the benefits of financial assets people must,

of course, own or have some claim to them.

OVERALL RATE OF FINANCIAL ASSET OWNERSHIP: The overall rates of ownership of particular financial assets are clearly indicators of how many people in the population enjoy the benefits of those assets.

23. HOMES: For many, home ownership is a key financial asset because it not only can assure adequate shelter but also serves as a means for building savings (by accumulating equity through mortgage payments and home improvements) and investing (in anticipation of gains in the market value of the house).

24. ASSETS THAT PAY INTEREST: Other kinds of assets can be characterized by the cash income they produce, although they are important for other reasons as well. For example, they can increase in value over time or can be sold for cash that can be used for a variety of purposes. One such group consists of assets that pay interest and might include money in certain checking accounts and in savings accounts and various kinds of bonds. Featured here are assets that produce federally taxable interest. (Figures for assets that yield tax-exempt income are available upon request.)

25. ASSETS THAT PAY DIVIDENDS: Another class of financial assets, stocks, yields income in the form of dividends. Stocks are also an investment that can increase in value, and can be sold for cash that can be used for many purposes.

26. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES): Many financial assets that pay interest, dividends, or other income are owned personally and can generally be used in any way the owner sees fit. But most of these kinds of assets can also be set-aside for a person's retirement years. These assets targeted to retirement generally come with strict limitations on the timing of withdrawals. Because the largest amount of such assets accumulated by Americans for security in retirement is in the form of pensions – usually acquired through employment – and annuities, they are featured here. (Note, however, that Social Security is the most important resource upon which most older Americans rely for retirement security.) There are other individually-owned assets targeted to retirement, such as Individual Retirement Accounts (IRAs), figures for which are available upon request.) (Note that this indicator and indicators 31, 32, 35, and 36, focus on pension and annuities available and being drawn upon during retirement years, *not* those accumulated, but not yet accessed, during working years. See the Data Sources section for a more detailed explanation.)

INEQUALITY IN THE RATE OF FINANCIAL ASSET OWNERSHIP: Generally speaking, people who do not own financial assets are likely to lack even a basic level of economic security and opportunity.

27. ASSETS THAT PAY INTEREST – LOW INCOME HOUSEHOLDS: One indicator of inequality in the ownership of assets that pay interest is the percentage of households in different income

classes that own such assets. Here, we focus on low income households (those with Adjusted Gross Income (AGI) between \$0 and \$20,000).

28. ASSETS THAT PAY INTEREST – LOW-TO-MODERATE INCOME HOUSEHOLDS: One indicator of inequality in the ownership of assets that pay interest is the percentage of households in different income classes that own such assets. Here we focus on low-to-moderate income households (those with AGI between \$20,000 and \$50,000). (Figures for moderate-to-high income households (those with AGI between \$50,000 and \$150,000) and high income households (those with AGI above \$150,000) are available upon request.)

29. ASSETS THAT PAY DIVIDENDS – LOW INCOME HOUSEHOLDS: One indicator of inequality in the ownership of assets that pay dividends is the percentage of households in different income classes that own such assets. Here we focus on low income households.

30. ASSETS THAT PAY DIVIDENDS – LOW-TO-MODERATE INCOME HOUSEHOLDS: One indicator of inequality in the ownership of assets that pay dividends is the percentage of households in different income classes that own such assets. Here we focus on low-to-moderate income households

31. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES) – LOW INCOME HOUSEHOLDS:

One indicator of inequality in the ownership of assets targeted for retirement, such as pensions and annuities, is the percentage of households in different income classes that own those kinds of assets. Here we focus on low income households. Figures are also available for other kinds of assets targeted to retirement, such as Individual Retirement Accounts (IRAs).

32. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES) – LOW-TO-MODERATE-INCOME HOUSEHOLDS: One indicator of inequality in the ownership of assets targeted for retirement, such as pensions and annuities, is the percentage of households in different income classes that own those kinds of assets. Here we focus on low-to-moderate income households.

INEQUALITY IN AMOUNT OF FINANCIAL ASSETS OWNED: Generally speaking, significant differences in the amount of financial assets people own point to the inability of those with the fewest assets to attain a basic level of economic security and opportunity. Such disparities also violate a sense of fairness, that all people should have a reasonable share of the wealth that the society creates.

33. ASSETS THAT PAY INTEREST – HIGH-INCOME COMPARED TO LOW INCOME HOUSEHOLDS: A different indicator of inequality of ownership of interest-paying assets is the ratio of the average amount of such assets owned by households in different income classes. Here we compare estimates of the amounts owned by high income households to those owned by low income households.

34. ASSETS THAT PAY INTEREST – HIGH INCOME COMPARED TO LOW-TO-MODERATE INCOME HOUSEHOLDS: A

different indicator of inequality of ownership of assets that pay interest is the ratio of average amount of such assets owned by households in different income classes. Here we compare estimates of the amounts owned by high income households to those owned by low-to-moderate income households.

35. ASSETS THAT PAY DIVIDENDS – HIGH INCOME COMPARED TO LOW INCOME HOUSEHOLDS: A different indicator of inequality of ownership of assets that pay dividends is the ratio of average amount of such assets owned by households in different income classes. Here we compare estimates of the amounts owned by high income to those owned by low income households.

36. ASSETS THAT PAY DIVIDENDS – HIGH INCOME COMPARED TO LOW-TO-MODERATE INCOME HOUSEHOLDS: A different indicator of inequality of ownership of assets that pay dividends is the ratio of average amount of such assets owned by households in different income classes. Here we compare estimates of the amounts owned by high income to those owned by low-to-moderate income households.

37. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES) – HIGH INCOME COMPARED TO LOW INCOME AND LOW-TO-MODERATE INCOME HOUSEHOLDS: A different indicator of inequality of ownership of pensions and annuities is the ratio of the average amount of such assets owned by households in different income classes. Here we compare estimates of the amounts owned by high income to those owned by low-to-moderate-income households.

38. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES) – HIGH INCOME COMPARED TO LOW-TO-MODERATE INCOME HOUSEHOLDS: A different indicator of inequality of ownership of pensions and annuities is the ratio of average amount of such assets owned by households in different income classes. Here we compare estimates of the amounts owned by high income to those owned by low-to-moderate income households

FINANCIAL DISTRESS: Although people may own significant financial assets, their choices will be limited by their debts, such as from home mortgages, credit cards, and consumer loans, and the extent to which they must draw on their financial resources to meet current needs.

39. PERSONAL BANKRUPTCY RATE: At the extreme, when a person's assets and current income are not enough to meet current needs and overcome the burden of debts, they may declare bankruptcy. That is, they seek court-granted relief from those demands but at the potential cost of loss of most of their assets and severe limits on their ability to gain credit in the future.

NEXT STEPS TOWARD ECONOMIC SECURITY AND OPPORTUNITY FOR ALL AMERICANS

The Asset Index shows that in all states, many Americans lack the key individual assets they need to attain economic security and enjoy real opportunity. In some cases, particularly with regard to financial assets, the lack of adequate assets extends far up into the middle class. Moreover, although the data upon which these indicators draw do not directly show it, for a significant number of people the challenge is a multiple-faceted and more serious one: the low level of their human capital is linked to the inadequacy of their job-based and related income assets, and both, in turn, may be tied to their lack of financial assets. In all cases, there is a serious need for large-scale, effective policies to meet these challenges.

The Asset Index also demonstrates, however, that states vary in how well they enable their citizens to achieve good asset-based outcomes. Some show relatively better and more broadly distributed job-based and other income assets; others, higher levels of human capital; and still others, more widespread and equal ownership of financial assets. In some cases, a state evidences better outcomes across the board compared to many states; in others, a state exhibits generally worse ones. None shows exceptionally good results in all categories.

The clear message is that all states have it within their power to change those results, and many states must clearly do much more than they have in the past.

What, then, are the next steps?

First and foremost, states need to focus on devising and implementing policies that will help all of their citizens build assets. What are those policies? The Asset Development Institute has highlighted some of them in *Promising State Asset Development Policies: Promoting Economic Well-being Among Low-Income Households*. They include initiatives – such as Individual Development Accounts – grounded in the premise that supports and incentives comparable to those already provided to the more affluent should be available to low income people so that they, too, can accumulate financial assets through saving. Others must be based on the idea that the lifelong process of building and maintaining human capacity is critical to personal development and opportunities for greater rewards in the workplace. These initiatives should enable individuals to enter the workplace and then build upon and enhance their capacities to achieve economic mobility through work. Still other proposals require crafting new or improved policies that allow all people to attain at least that minimum level of economic well-being that is a condition of further advancement, for example, to make work pay to meet basic needs, to sustain people in the face of risk of loss of work and capacity – such as affordable health care – and to manage changes in family life and its relationship to work – such as the

Child Tax Credit.

Second, the effectiveness of those policies must be gauged in asset-based terms, because they offer meaningful standards against which to assess people's real progress toward economic well-being. The indicators presented in this report are an important starting point for that assessment. Certainly, the indicators chosen might be refined or other indicators added. And, clearly, more and better information about asset-based incomes, particularly those related to financial assets, needs to be gathered by the federal and state governments and analyzed by independent researchers and scholars to better inform the design and evaluation of policies.

This course of action can draw inspiration and strength from this nation's long history of policies that have helped people build assets. These policies have helped many make it to the middle class. For example, as far back as the 1800s, the Homestead Act gave pioneers a stake and a start in ownership of western lands. After World War II, the GI Bill enabled a generation to gain an education, own a home, and start a business. Today, tax laws help many become homeowners, retain more earnings to put aside for savings, and build a nest egg for retirement security.

But the chance to achieve economic well-being through asset-building has been primarily reserved for more affluent families who can take advantage of current federal and state asset-based policies. In order to be truly fair, *all* Americans should have access to asset-building opportunities; each of us should have the prospect of a rewarding, financially secure future, if we aspire and strive for it. Extending the reach of asset-building will bring more families into the economic mainstream, and will also enable minorities, women, and others who have been left off the path toward a better future to share in the "American dream."

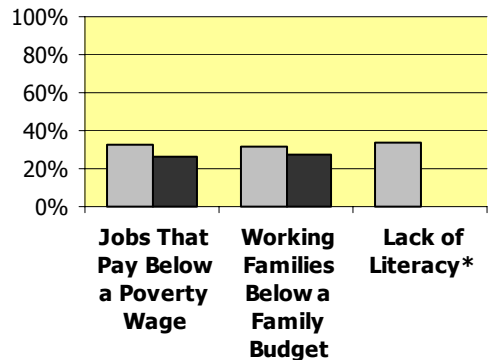
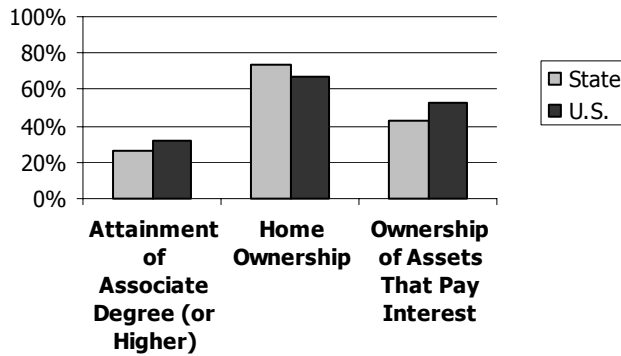
ASSET INDICATORS FOR THE FIFTY STATES



Alabama

- Alabama ranks among the top ten states for 1 indicator, and among the lowest ten states for 21 indicators.
- Residents of Alabama, compared to those of other states, have had relatively much less success in gaining job-based and related income assets and accumulating financial assets, and less success in building human capital.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	63.3%	67.1%	43
2. Want Jobs But Can't Find Them	4.6%	4.8%	39
3. Want Full-Time Jobs, But Have Only Part-Time Ones	11.1%	10.6%	30
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$29,037	\$35,296	33
5. Jobs That Pay Below a Poverty Wage	32.3%	26.8%	39
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	62.2%	64.1%	32
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$40,695	\$49,507	43
Income Relative to Basic Needs			
8. Families Below the Poverty Level	12.6%	9.6%	43
9. Working Families Below a Family Budget	31.7%	27.6%	36
Ability to Meet Basic Needs			
10. Food Insecurity	11.3%	9.7%	39
11. Housing Insecurity	42.1%	41.4%	37
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.3%	4.9%	45
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	9.8%	11.2%	43
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	77.5%	85.5%	49
15. Drop Out of High School	10.0%	9.0%	33
16. Drop Out Before High School	8.0%	7.0%	41
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	26.4%	31.5%	41
18. Attainment of Bachelor's Degree	20.4%	24.9%	43
19. Attainment of Graduate or Professional Degree	7.4%	9.0%	30
Competency Level			
20. Lack of Literacy	57.0%	N/A	48
21. Inability to Speak English Very Well	1.7%	8.5%	8
HEALTH			
22. Health Care Coverage	86.5%	86.0%	32



Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	73.2%	67.4%	14
24. Assets That Pay Interest	43.1%	52.6%	45
25. Assets That Pay Dividends	17.3%	25.3%	49
26. Assets Targeted to Retirement (Pensions and Annuities)	46.9%	49.0%	37

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	23.6%	32.6%	45
28. Assets That Pay Interest - Moderate Income Households	45.0%	51.8%	43
29. Assets That Pay Dividends - Low Income Households	7.5%	13.5%	49
30. Assets That Pay Dividends - Moderate Income Households	14.2%	20.0%	48
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	30.4%	34.5%	38
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	53.4%	52.5%	26

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	48.3	35.9	41
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	22.1	18.3	43
35. Assets That Pay Dividends - High Income Compared to Low Income Households	161.3	88.6	47
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	60.4	39.2	45
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.2	8.9	32
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.3	3.3	24

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	23.3	14.3	46
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Alaska

- Alaska ranks among the top ten states for 17 indicators, and among the lowest ten states for 9 indicators.
- Residents of Alaska, compared to those of other states have had relatively more success in gaining job-based and related income assets and in building human capital, but mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	73.5%	67.1%	2
2. Want Jobs But Can't Find Them	6.6%	4.8%	50
3. Want Full-Time Jobs, But Have Only Part-Time Ones	20.8%	10.6%	48

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$35,125	\$35,296	14
5. Jobs That Pay Below a Poverty Wage	17.5%	26.8%	2

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	57.9%	64.1%	43
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OVERALL INCOME

Level of Income

7. Median Family Income	\$60,124	\$49,507	5
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Income Relative to Basic Needs

8. Families Below the Poverty Level	6.8%	9.6%	9
9. Working Families Below a Family Budget	32.7%	27.6%	38

Ability to Meet Basic Needs

10. Food Insecurity	7.6%	9.7%	13
11. Housing Insecurity	35.3%	41.4%	6

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.3%	4.9%	10
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.2%	11.2%	10

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	90.4%	85.5%	5
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	3.5%	7.0%	5

Credentials (Post-Secondary)

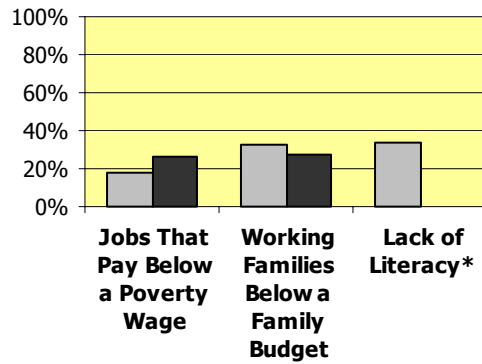
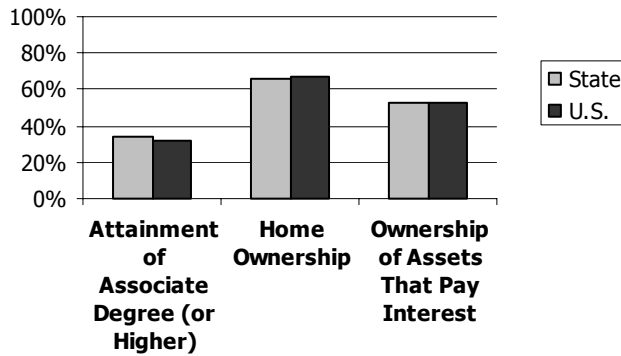
17. Attainment of Associate Degree	33.7%	31.5%	16
18. Attainment of Bachelor's Degree	28.1%	24.9%	12
19. Attainment of Graduate or Professional Degree	9.2%	9.0%	15

Competency Level

20. Lack of Literacy	33.0%	N/A	2
21. Inability to Speak English Very Well	3.8%	8.5%	26

HEALTH

22. Health Care Coverage	80.7%	86.0%	47
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Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome

* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	66.4%	67.4%	40
24. Assets That Pay Interest	52.9%	52.6%	32
25. Assets That Pay Dividends	27.0%	25.3%	20
26. Assets Targeted to Retirement (Pensions and Annuities)	57.3%	49.0%	4

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	35.1%	32.6%	29
28. Assets That Pay Interest - Moderate Income Households	51.0%	51.8%	33
29. Assets That Pay Dividends - Low Income Households	18.1%	13.5%	5
30. Assets That Pay Dividends - Moderate Income Households	22.1%	20.0%	18
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	18.9%	34.5%	50
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	63.2%	52.5%	1

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	73.6	35.9	48
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	23.9	18.3	46
35. Assets That Pay Dividends - High Income Compared to Low Income Households	67.0	88.6	7
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	31.6	39.2	8
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	35.0	8.9	50
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	5.1	3.3	50

FINANCIAL DISTRESS

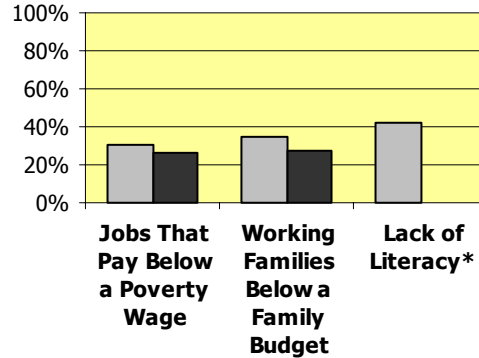
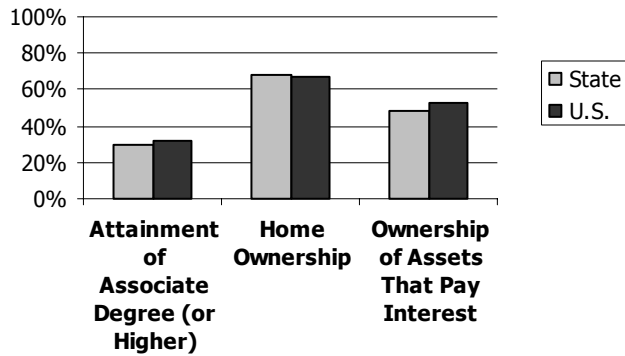
39. Personal Bankruptcy Rate (per thousand households)	6.4	14.3	1
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Arizona

- Arizona ranks among the top ten states for no indicators, and ranks among the lowest ten states for 11 indicators.
- Residents of Arizona, compared to those of other states, have had relatively much less success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	66.2%	67.1%	38
2. Want Jobs But Can't Find Them	3.9%	4.8%	24
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.4%	10.6%	16
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$32,606	\$35,296	21
5. Jobs That Pay Below a Poverty Wage	30.2%	26.8%	33
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	59.2%	64.1%	40
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$45,862	\$49,507	31
Income Relative to Basic Needs			
8. Families Below the Poverty Level	12.2%	9.6%	42
9. Working Families Below a Family Budget	35.0%	27.6%	42
Ability to Meet Basic Needs			
10. Food Insecurity	12.8%	9.7%	46
11. Housing Insecurity	46.0%	41.4%	48
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.6%	4.9%	37
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.0%	11.2%	40
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	85.1%	85.5%	31
15. Drop Out of High School	17.0%	9.0%	49
16. Drop Out Before High School	7.5%	7.0%	38
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	29.5%	31.5%	33
18. Attainment of Bachelor's Degree	24.6%	24.9%	23
19. Attainment of Graduate or Professional Degree	8.0%	9.0%	25
Competency Level			
20. Lack of Literacy	42.0%	N/A	22
21. Inability to Speak English Very Well	12.1%	8.5%	46
HEALTH			
22. Health Care Coverage	83.9%	86.0%	42



Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	68.0%	67.4%	38
24. Assets That Pay Interest	48.5%	52.6%	36
25. Assets That Pay Dividends	25.4%	25.3%	29
26. Assets Targeted to Retirement (Pensions and Annuities)	45.4%	49.0%	42

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	28.6%	32.6%	38
28. Assets That Pay Interest - Moderate Income Households	47.2%	51.8%	41
29. Assets That Pay Dividends - Low Income Households	13.5%	13.5%	29
30. Assets That Pay Dividends - Moderate Income Households	20.7%	20.0%	29
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	35.1%	34.5%	24
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	54.9%	52.5%	20

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	39.3	35.9	32
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	19.5	18.3	35
35. Assets That Pay Dividends - High Income Compared to Low Income Households	315.9	88.6	50
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	116.7	39.2	50
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	9.5	8.9	26
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.4	3.3	28

FINANCIAL DISTRESS

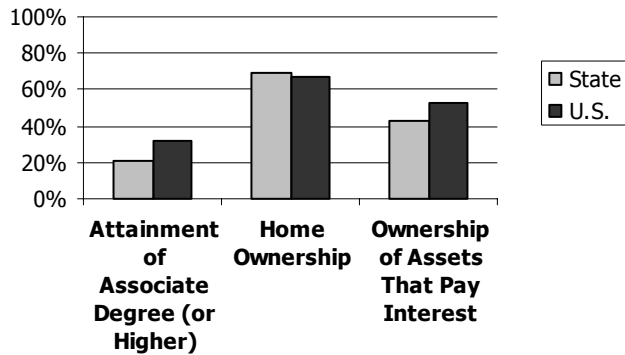
39. Personal Bankruptcy Rate (per thousand households)	14.1	14.3	31
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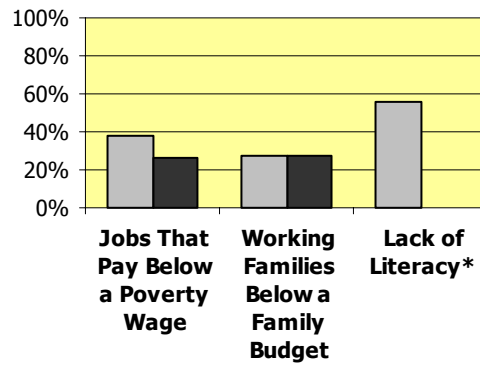
Arkansas

- Arkansas ranks among the top ten states for 2 indicators, and among the lowest ten states for 19 indicators.
- Residents of Arkansas, compared to those of other states, have had relatively much less success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	62.8%	67.1%	45
2. Want Jobs But Can't Find Them	4.4%	4.8%	37
3. Want Full-Time Jobs, But Have Only Part-Time Ones	11.5%	10.6%	31
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$26,307	\$35,296	46
5. Jobs That Pay Below a Poverty Wage	38.4%	26.8%	49
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	56.6%	64.1%	45
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$39,421	\$49,507	46
Income Relative to Basic Needs			
8. Families Below the Poverty Level	13.4%	9.6%	45
9. Working Families Below a Family Budget	27.7%	27.6%	26
Ability to Meet Basic Needs			
10. Food Insecurity	12.6%	9.7%	44
11. Housing Insecurity	39.2%	41.4%	24
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.8%	11.2%	16
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	81.7%	85.5%	40
15. Drop Out of High School	12.0%	9.0%	41
16. Drop Out Before High School	7.7%	7.0%	40
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	21.4%	31.5%	49
18. Attainment of Bachelor's Degree	18.4%	24.9%	48
19. Attainment of Graduate or Professional Degree	5.4%	9.0%	50
Competency Level			
20. Lack of Literacy	56.0%	N/A	45
21. Inability to Speak English Very Well	1.9%	8.5%	11
HEALTH			
22. Health Care Coverage	86.1%	86.0%	35



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome

* U.S. figures not available

Indicator	State	U.S.	State Rank
FINANCIAL ASSETS			
OWNERSHIP OF FINANCIAL ASSETS			
Overall Rate of Financial Asset Ownership			
23. Home Ownership	68.9%	67.4%	33
24. Assets That Pay Interest	43.3%	52.6%	43
25. Assets That Pay Dividends	18.0%	25.3%	45
26. Assets Targeted to Retirement (Pensions and Annuities)	50.3%	49.0%	19
Inequality in the Rate of Financial Asset Ownership			
27. Assets That Pay Interest - Low Income Households	25.7%	32.6%	42
28. Assets That Pay Interest - Moderate Income Households	46.4%	51.8%	42
29. Assets That Pay Dividends - Low Income Households	8.6%	13.5%	45
30. Assets That Pay Dividends - Moderate Income Households	16.5%	20.0%	38
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	29.6%	34.5%	44
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	50.6%	52.5%	37
Inequality in Amount Owned			
33. Assets That Pay Interest - High Income Compared to Low Income Households	41.1	35.9	37
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	19.1	18.3	33
35. Assets That Pay Dividends - High Income Compared to Low Income Households	69.8	88.6	8
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	31.2	39.2	6
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	9.9	8.9	28
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.3	3.3	24
FINANCIAL DISTRESS			
39. Personal Bankruptcy Rate (per thousand households)	21.7	14.3	44



California

- California ranks among the top ten states for 2 indicators, and among the lowest ten states for 13 indicators.
- Residents of California, compared to those of other states, have had relatively much less success in gaining job-based and related income assets and building human capital, and less success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	66.3%	67.1%	36
2. Want Jobs But Can't Find Them	4.9%	4.8%	41
3. Want Full-Time Jobs, But Have Only Part-Time Ones	15.2%	10.6%	47

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$41,194	\$35,296	5
5. Jobs That Pay Below a Poverty Wage	28.7%	26.8%	30

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	57.3%	64.1%	44
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OVERALL INCOME

Level of Income

7. Median Family Income	\$53,099	\$49,507	15
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Income Relative to Basic Needs

8. Families Below the Poverty Level	10.9%	9.6%	37
9. Working Families Below a Family Budget	33.1%	27.6%	39

Ability to Meet Basic Needs

10. Food Insecurity	11.4%	9.7%	40
11. Housing Insecurity	47.0%	41.4%	49

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.3%	4.9%	45
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	9.1%	11.2%	47

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	81.2%	85.5%	42
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	10.7%	7.0%	48

Credentials (Post-Secondary)

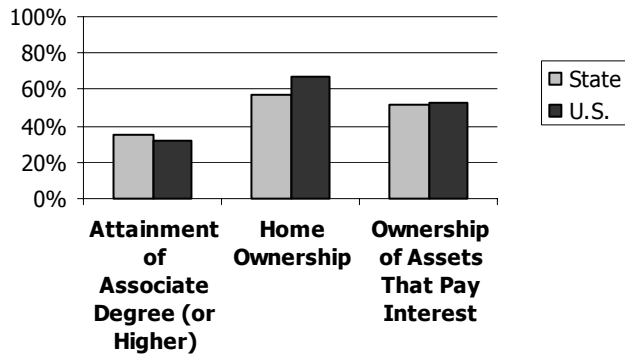
17. Attainment of Associate Degree	34.9%	31.5%	15
18. Attainment of Bachelor's Degree	27.5%	24.9%	13
19. Attainment of Graduate or Professional Degree	9.8%	9.0%	14

Competency Level

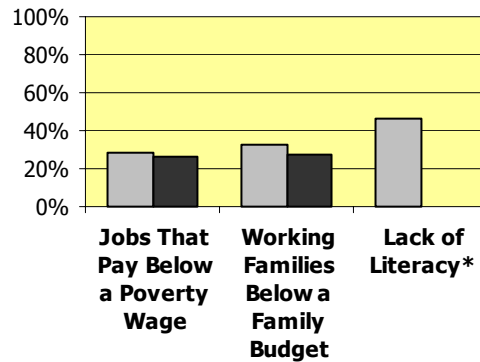
20. Lack of Literacy	46.0%	N/A	30
21. Inability to Speak English Very Well	21.0%	8.5%	50

HEALTH

22. Health Care Coverage	81.9%	86.0%	44
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	57.1%	67.4%	48
24. Assets That Pay Interest	51.2%	52.6%	34
25. Assets That Pay Dividends	25.2%	25.3%	30
26. Assets Targeted to Retirement (Pensions and Annuities)	46.5%	49.0%	40

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	28.0%	32.6%	39
28. Assets That Pay Interest - Moderate Income Households	49.6%	51.8%	35
29. Assets That Pay Dividends - Low Income Households	12.1%	13.5%	35
30. Assets That Pay Dividends - Moderate Income Households	18.9%	20.0%	33
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	29.8%	34.5%	42
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	48.7%	52.5%	44

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	39.3	35.9	32
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	18.2	18.3	29
35. Assets That Pay Dividends - High Income Compared to Low Income Households	73.2	88.6	14
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	32.0	39.2	9
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	9.4	8.9	24
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.2	3.3	19

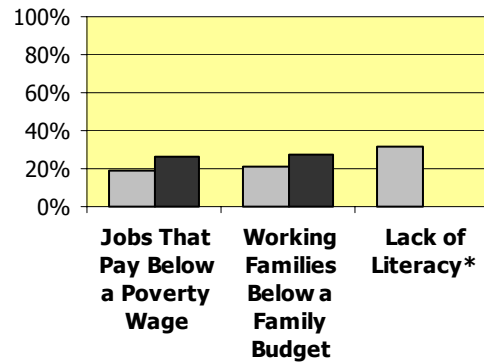
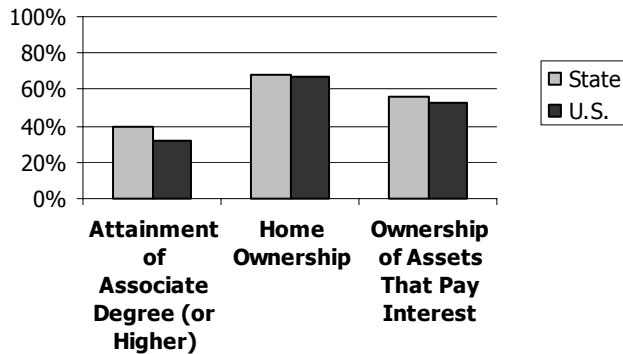
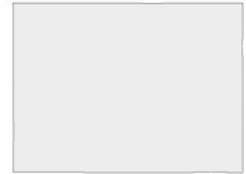
FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	13.0	14.3	27
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Colorado

- Colorado ranks among the top ten states for 20 indicators, and among the lowest ten states for 1 indicator.
- Residents of Colorado, compared to those of other states, have had relatively much more success in gaining job-based and related income assets, and more in gaining human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	73.5%	67.1%	2
2. Want Jobs But Can't Find Them	2.7%	4.8%	6
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.4%	10.6%	16
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$37,167	\$35,296	7
5. Jobs That Pay Below a Poverty Wage	18.8%	26.8%	4
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	67.3%	64.1%	18
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$55,756	\$49,507	9
Income Relative to Basic Needs			
8. Families Below the Poverty Level	6.2%	9.6%	5
9. Working Families Below a Family Budget	20.7%	27.6%	11
Ability to Meet Basic Needs			
10. Food Insecurity	8.8%	9.7%	25
11. Housing Insecurity	42.2%	41.4%	39
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	5.5%	4.9%	5
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.5%	11.2%	7
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	89.7%	85.5%	9
15. Drop Out of High School	13.0%	9.0%	45
16. Drop Out Before High School	3.7%	7.0%	6
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	39.9%	31.5%	2
18. Attainment of Bachelor's Degree	34.6%	24.9%	1
19. Attainment of Graduate or Professional Degree	11.4%	9.0%	6
Competency Level			
20. Lack of Literacy	32.0%	N/A	1
21. Inability to Speak English Very Well	6.9%	8.5%	37
HEALTH			
22. Health Care Coverage	86.7%	86.0%	29



Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	68.3%	67.4%	36
24. Assets That Pay Interest	56.1%	52.6%	24
25. Assets That Pay Dividends	29.3%	25.3%	6
26. Assets Targeted to Retirement (Pensions and Annuities)	59.9%	49.0%	1

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	35.7%	32.6%	25
28. Assets That Pay Interest - Moderate Income Households	52.8%	51.8%	28
29. Assets That Pay Dividends - Low Income Households	17.0%	13.5%	11
30. Assets That Pay Dividends - Moderate Income Households	22.0%	20.0%	19
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	37.3%	34.5%	14
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	62.5%	52.5%	3

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	41.0	35.9	36
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	21.3	18.3	39
35. Assets That Pay Dividends - High Income Compared to Low Income Households	70.1	88.6	9
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.1	39.2	10
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	9.4	8.9	24
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.0	3.3	9

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	11.8	14.3	22
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Connecticut

- Connecticut ranks among the top ten states for 24 indicators, and among the lowest ten states for no indicators.
- Residents of Connecticut, compared to those of other states, have had relatively more success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	67.5%	67.1%	28
2. Want Jobs But Can't Find Them	2.3%	4.8%	2
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.8%	10.6%	11

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$45,445	\$35,296	1
5. Jobs That Pay Below a Poverty Wage	16.8%	26.8%	1

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	73.0%	64.1%	3
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OVERALL INCOME

Level of Income

7. Median Family Income	\$64,369	\$49,507	2
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Income Relative to Basic Needs

8. Families Below the Poverty Level	6.2%	9.6%	5
9. Working Families Below a Family Budget	17.9%	27.6%	4

Ability to Meet Basic Needs

10. Food Insecurity	8.8%	9.7%	25
11. Housing Insecurity	40.5%	41.4%	30

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.8%	4.9%	30
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.6%	11.2%	31

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	88.2%	85.5%	13
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	5.5%	7.0%	24

Credentials (Post-Secondary)

17. Attainment of Associate Degree	39.8%	31.5%	3
18. Attainment of Bachelor's Degree	31.6%	24.9%	5
19. Attainment of Graduate or Professional Degree	14.0%	9.0%	2

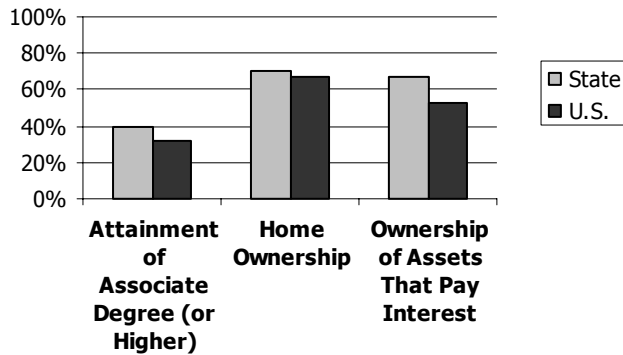
Competency Level

20. Lack of Literacy	41.0%	N/A	20
21. Inability to Speak English Very Well	7.8%	8.5%	38

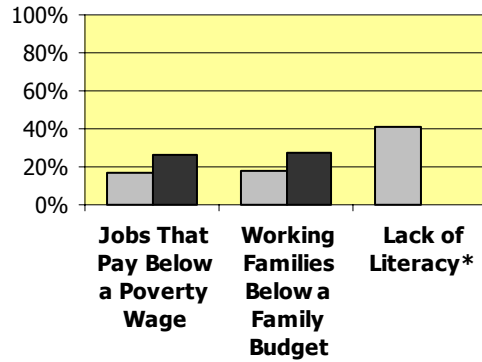
HEALTH

22. Health Care Coverage	92.1%	86.0%	5
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Connecticut



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome

* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	70.0%	67.4%	28
24. Assets That Pay Interest	66.7%	52.6%	1
25. Assets That Pay Dividends	35.4%	25.3%	1
26. Assets Targeted to Retirement (Pensions and Annuities)	50.1%	49.0%	23

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	43.6%	32.6%	5
28. Assets That Pay Interest - Moderate Income Households	62.7%	51.8%	8
29. Assets That Pay Dividends - Low Income Households	22.6%	13.5%	1
30. Assets That Pay Dividends - Moderate Income Households	25.1%	20.0%	3
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	38.9%	34.5%	9
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	51.1%	52.5%	36

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	26.3	35.9	10
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	14.9	18.3	10
35. Assets That Pay Dividends - High Income Compared to Low Income Households	54.9	88.6	2
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	30.0	39.2	4
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.3	8.9	8
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.1	3.3	14

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	9.3	14.3	8
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Delaware

- Delaware ranks among the top ten states for 9 indicators, and among the lowest ten states for 2 indicators.
- Residents of Delaware, compared to those of other states, have had relatively more success in gaining job-based and related income assets, and mixed success in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	67.1%	67.1%	32
2. Want Jobs But Can't Find Them	4.0%	4.8%	29
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.0%	10.6%	6

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$36,677	\$35,296	10
5. Jobs That Pay Below a Poverty Wage	23.5%	26.8%	12

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	69.2%	64.1%	13
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OVERALL INCOME

Level of Income

7. Median Family Income	\$55,129	\$49,507	11
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.3%	9.6%	15
9. Working Families Below a Family Budget	27.8%	27.6%	27

Ability to Meet Basic Needs

10. Food Insecurity	6.8%	9.7%	4
11. Housing Insecurity	35.9%	41.4%	9

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.0%	4.9%	22
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.9%	11.2%	15

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	86.1%	85.5%	25
15. Drop Out of High School	11.0%	9.0%	36
16. Drop Out Before High School	4.5%	7.0%	14

Credentials (Post-Secondary)

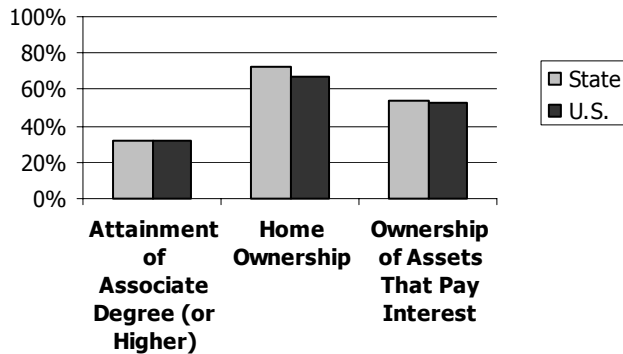
17. Attainment of Associate Degree	31.8%	31.5%	23
18. Attainment of Bachelor's Degree	24.0%	24.9%	28
19. Attainment of Graduate or Professional Degree	9.2%	9.0%	15

Competency Level

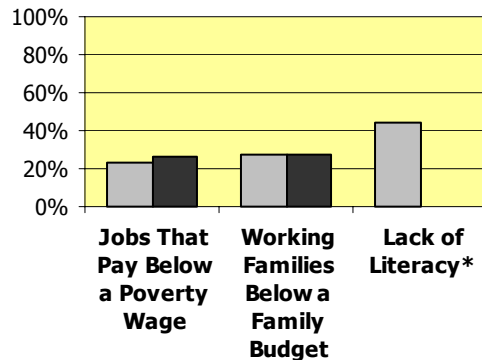
20. Lack of Literacy	44.0%	N/A	25
21. Inability to Speak English Very Well	3.6%	8.5%	25

HEALTH

22. Health Care Coverage	89.6%	86.0%	14
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	72.0%	67.4%	17
24. Assets That Pay Interest	54.0%	52.6%	28
25. Assets That Pay Dividends	28.0%	25.3%	15
26. Assets Targeted to Retirement (Pensions and Annuities)	58.2%	49.0%	2

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	32.7%	32.6%	33
28. Assets That Pay Interest - Moderate Income Households	51.1%	51.8%	32
29. Assets That Pay Dividends - Low Income Households	14.7%	13.5%	24
30. Assets That Pay Dividends - Moderate Income Households	21.9%	20.0%	20
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	39.0%	34.5%	8
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	60.8%	52.5%	4

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	25.7	35.9	5
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	13.2	18.3	4
35. Assets That Pay Dividends - High Income Compared to Low Income Households	139.6	88.6	42
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	60.1	39.2	44
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.4	8.9	33
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.8	3.3	39

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	10.2	14.3	13
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Florida

- Florida ranks among the top ten states for no indicators, and among the lowest ten states for 12 indicators.
- Residents of Florida, compared to those of other states, have had relatively much less success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	62.5%	67.1%	47
2. Want Jobs But Can't Find Them	3.6%	4.8%	18
3. Want Full-Time Jobs, But Have Only Part-Time Ones	11.8%	10.6%	34

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$30,549	\$35,296	30
5. Jobs That Pay Below a Poverty Wage	32.4%	26.8%	40

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	56.5%	64.1%	45
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OVERALL INCOME

Level of Income

7. Median Family Income	\$44,562	\$49,507	37
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Income Relative to Basic Needs

8. Families Below the Poverty Level	10.1%	9.6%	35
9. Working Families Below a Family Budget	29.7%	27.6%	31

Ability to Meet Basic Needs

10. Food Insecurity	11.5%	9.7%	41
11. Housing Insecurity	45.9%	41.4%	47

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.9%	4.9%	25
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.6%	11.2%	31

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	84.0%	85.5%	34
15. Drop Out of High School	12.0%	9.0%	41
16. Drop Out Before High School	6.1%	7.0%	28

Credentials (Post-Secondary)

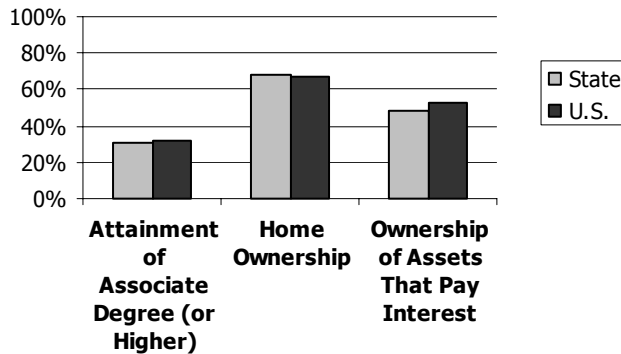
17. Attainment of Associate Degree	30.3%	31.5%	29
18. Attainment of Bachelor's Degree	22.8%	24.9%	36
19. Attainment of Graduate or Professional Degree	8.1%	9.0%	23

Competency Level

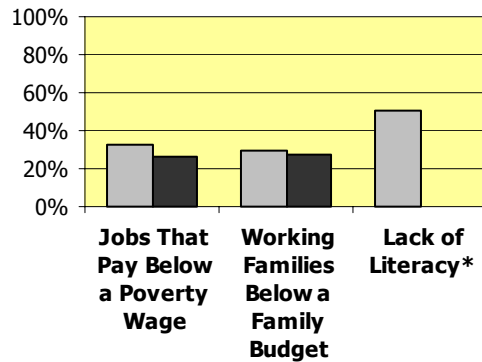
20. Lack of Literacy	51.0%	N/A	39
21. Inability to Speak English Very Well	10.3%	8.5%	43

HEALTH

22. Health Care Coverage	82.7%	86.0%	43
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	68.4%	67.4%	35
24. Assets That Pay Interest	48.1%	52.6%	37
25. Assets That Pay Dividends	25.7%	25.3%	26
26. Assets Targeted to Retirement (Pensions and Annuities)	46.4%	49.0%	41

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	29.4%	32.6%	35
28. Assets That Pay Interest - Moderate Income Households	49.1%	51.8%	38
29. Assets That Pay Dividends - Low Income Households	13.4%	13.5%	30
30. Assets That Pay Dividends - Moderate Income Households	22.2%	20.0%	16
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	30.3%	34.5%	39
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	50.4%	52.5%	38

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	49.2	35.9	42
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	22.0	18.3	42
35. Assets That Pay Dividends - High Income Compared to Low Income Households	94.7	88.6	26
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	37.4	39.2	20
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	12.4	8.9	44
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.9	3.3	42

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	10.2	14.3	13
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Georgia

- Georgia ranks among the top ten states for no indicators, and among the lowest ten states for 9 indicators.
- Residents of Georgia, compared to those of other states, have had relatively much less success in gaining job-based and related income assets and accumulating financial assets, and mixed success in building human capital.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	69.6%	67.1%	18
2. Want Jobs But Can't Find Them	3.7%	4.8%	21
3. Want Full-Time Jobs, But Have Only Part-Time Ones	9.7%	10.6%	25

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$34,182	\$35,296	17
5. Jobs That Pay Below a Poverty Wage	27.4%	26.8%	26

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	66.1%	64.1%	22
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OVERALL INCOME

Level of Income

7. Median Family Income	\$46,704	\$49,507	27
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Income Relative to Basic Needs

8. Families Below the Poverty Level	10.5%	9.6%	36
9. Working Families Below a Family Budget	29.0%	27.6%	30

Ability to Meet Basic Needs

10. Food Insecurity	9.7%	9.7%	31
11. Housing Insecurity	41.8%	41.4%	36

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.8%	4.9%	30
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.0%	11.2%	27

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	82.6%	85.5%	37
15. Drop Out of High School	13.0%	9.0%	45
16. Drop Out Before High School	7.5%	7.0%	38

Credentials (Post-Secondary)

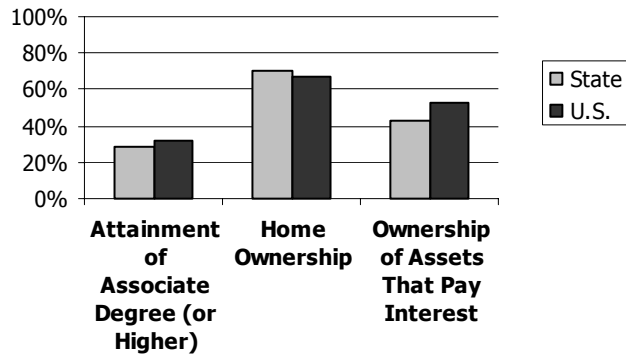
17. Attainment of Associate Degree	28.6%	31.5%	38
18. Attainment of Bachelor's Degree	23.1%	24.9%	34
19. Attainment of Graduate or Professional Degree	7.8%	9.0%	28

Competency Level

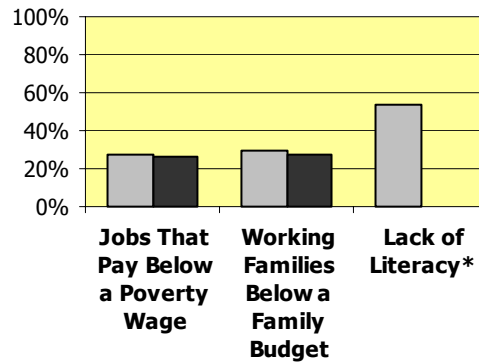
20. Lack of Literacy	54.0%	N/A	43
21. Inability to Speak English Very Well	4.1%	8.5%	29

HEALTH

22. Health Care Coverage	85.4%	86.0%	38
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	69.8%	67.4%	30
24. Assets That Pay Interest	43.0%	52.6%	46
25. Assets That Pay Dividends	21.2%	25.3%	37
26. Assets Targeted to Retirement (Pensions and Annuities)	50.0%	49.0%	24

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	22.2%	32.6%	48
28. Assets That Pay Interest - Moderate Income Households	40.4%	51.8%	47
29. Assets That Pay Dividends - Low Income Households	9.1%	13.5%	42
30. Assets That Pay Dividends - Moderate Income Households	15.3%	20.0%	45
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	29.8%	34.5%	42
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	54.0%	52.5%	23

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	39.7	35.9	34
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	18.8	18.3	32
35. Assets That Pay Dividends - High Income Compared to Low Income Households	131.5	88.6	38
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	56.5	39.2	41
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.8	8.9	35
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.4	3.3	28

FINANCIAL DISTRESS

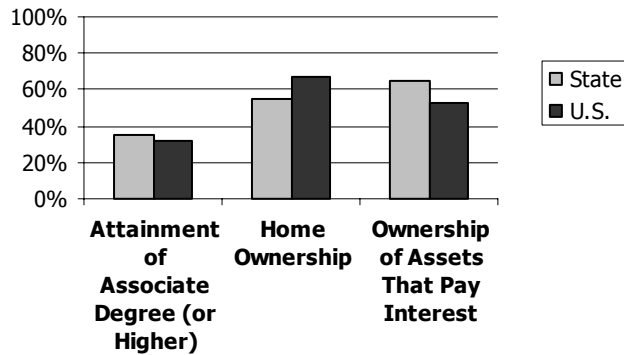
39. Personal Bankruptcy Rate (per thousand households)	14.5	14.3	32
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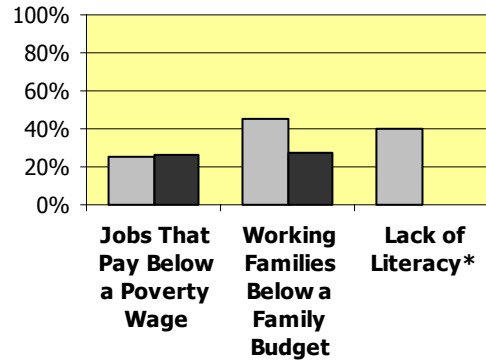
Hawaii

- Hawaii ranks among the top ten states for 6 indicators, and among the lowest ten states for 8 indicators.
- Residents of Hawaii, compared to those of other states, have had relatively less success in gaining job-based and related income assets, and mixed success in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	67.0%	67.1%	34
2. Want Jobs But Can't Find Them	4.3%	4.8%	36
3. Want Full-Time Jobs, But Have Only Part-Time Ones	22.2%	10.6%	50
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$30,630	\$35,296	28
5. Jobs That Pay Below a Poverty Wage	24.8%	26.8%	19
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	68.4%	64.1%	14
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$58,159	\$49,507	7
Income Relative to Basic Needs			
8. Families Below the Poverty Level	6.7%	9.6%	8
9. Working Families Below a Family Budget	45.7%	27.6%	50
Ability to Meet Basic Needs			
10. Food Insecurity	10.4%	9.7%	37
11. Housing Insecurity	44.4%	41.4%	43
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.6%	4.9%	37
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.4%	11.2%	35
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	87.4%	85.5%	17
15. Drop Out of High School	5.0%	9.0%	1
16. Drop Out Before High School	6.2%	7.0%	29
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	35.5%	31.5%	11
18. Attainment of Bachelor's Degree	26.3%	24.9%	19
19. Attainment of Graduate or Professional Degree	8.1%	9.0%	23
Competency Level			
20. Lack of Literacy	40.0%	N/A	17
21. Inability to Speak English Very Well	11.0%	8.5%	45
HEALTH			
22. Health Care Coverage	89.9%	86.0%	12



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome

* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	55.2%	67.4%	49
24. Assets That Pay Interest	64.7%	52.6%	3
25. Assets That Pay Dividends	27.3%	25.3%	19
26. Assets Targeted to Retirement (Pensions and Annuities)	52.0%	49.0%	14

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	44.1%	32.6%	4
28. Assets That Pay Interest - Moderate Income Households	68.2%	51.8%	1
29. Assets That Pay Dividends - Low Income Households	14.6%	13.5%	25
30. Assets That Pay Dividends - Moderate Income Households	23.1%	20.0%	13
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	33.6%	34.5%	28
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	53.0%	52.5%	28

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	31.8	35.9	24
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.6	18.3	13
35. Assets That Pay Dividends - High Income Compared to Low Income Households	96.0	88.6	28
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	42.4	39.2	28
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	15.5	8.9	49
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	4.9	3.3	49

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	24.4	14.3	47
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Idaho

- Idaho ranks among the top ten states for 4 indicators, and among the lowest ten states for 5 indicators.
- Residents of Idaho, compared to those of other states, have had relatively less success in gaining job-based and related income assets, and less success in building human capital, and mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	69.7%	67.1%	16
2. Want Jobs But Can't Find Them	4.9%	4.8%	41
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.9%	10.6%	42

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$27,709	\$35,296	39
5. Jobs That Pay Below a Poverty Wage	32.5%	26.8%	41

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	61.6%	64.1%	34
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OVERALL INCOME

Level of Income

7. Median Family Income	\$43,584	\$49,507	40
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.3%	9.6%	23
9. Working Families Below a Family Budget	39.1%	27.6%	47

Ability to Meet Basic Needs

10. Food Insecurity	10.1%	9.7%	34
11. Housing Insecurity	40.8%	41.4%	32

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.8%	11.2%	16

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	86.2%	85.5%	23
15. Drop Out of High School	10.0%	9.0%	33
16. Drop Out Before High School	4.5%	7.0%	14

Credentials (Post-Secondary)

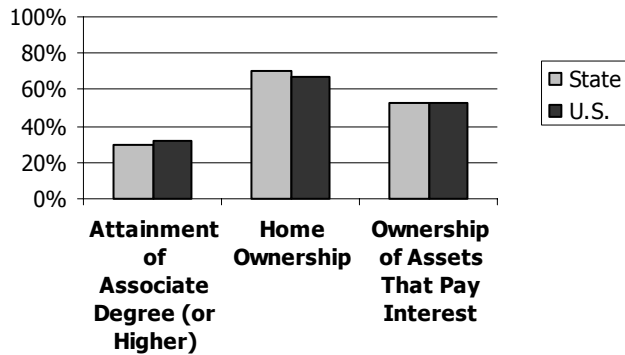
17. Attainment of Associate Degree	29.5%	31.5%	33
18. Attainment of Bachelor's Degree	20.0%	24.9%	44
19. Attainment of Graduate or Professional Degree	6.9%	9.0%	37

Competency Level

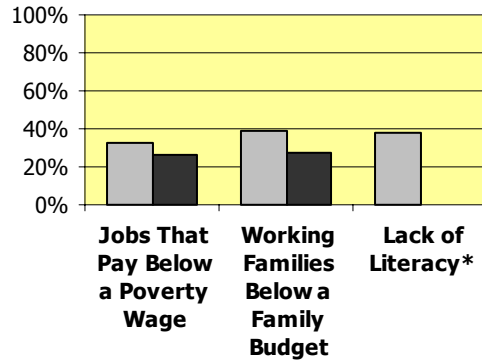
20. Lack of Literacy	38.0%	N/A	10
21. Inability to Speak English Very Well	3.9%	8.5%	27

HEALTH

22. Health Care Coverage	84.4%	86.0%	40
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome

* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	70.5%	67.4%	25
24. Assets That Pay Interest	53.1%	52.6%	30
25. Assets That Pay Dividends	23.5%	25.3%	34
26. Assets Targeted to Retirement (Pensions and Annuities)	53.9%	49.0%	9

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	35.4%	32.6%	27
28. Assets That Pay Interest - Moderate Income Households	54.5%	51.8%	23
29. Assets That Pay Dividends - Low Income Households	13.3%	13.5%	32
30. Assets That Pay Dividends - Moderate Income Households	20.1%	20.0%	32
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	34.6%	34.5%	25
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	55.2%	52.5%	18

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	38.8	35.9	30
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	20.5	18.3	38
35. Assets That Pay Dividends - High Income Compared to Low Income Households	104.6	88.6	32
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	46.8	39.2	33
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.8	8.9	9
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.8	3.3	2

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	12.3	14.3	23
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Illinois

- Illinois ranks among the top ten states for 3 indicators, and among the lowest ten states for 2 indicators.
- Residents of Illinois, compared to those of other states, have had relatively mixed success in building human capital, gaining job-based and related income assets, and accumulating financial assets, with slightly better outcomes for the latter two.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	69.7%	67.1%	16
2. Want Jobs But Can't Find Them	4.4%	4.8%	37
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.2%	10.6%	15

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$38,044	\$35,296	6
5. Jobs That Pay Below a Poverty Wage	23.9%	26.8%	13

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	66.5%	64.1%	19
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OVERALL INCOME

Level of Income

7. Median Family Income	\$55,198	\$49,507	10
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.7%	9.6%	28
9. Working Families Below a Family Budget	25.5%	27.6%	21

Ability to Meet Basic Needs

10. Food Insecurity	8.2%	9.7%	17
11. Housing Insecurity	40.6%	41.4%	31

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.7%	4.9%	34
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.6%	11.2%	31

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	85.5%	85.5%	29
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	6.8%	7.0%	33

Credentials (Post-Secondary)

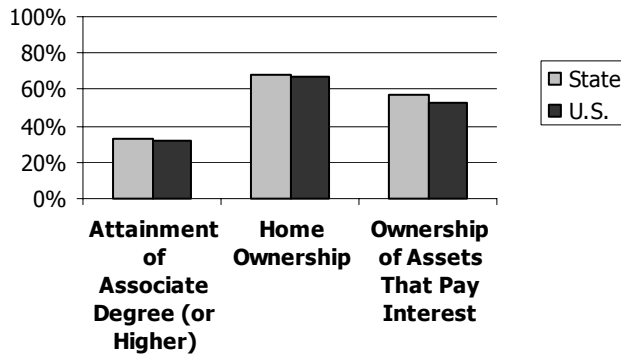
17. Attainment of Associate Degree	33.3%	31.5%	17
18. Attainment of Bachelor's Degree	27.1%	24.9%	16
19. Attainment of Graduate or Professional Degree	9.9%	9.0%	12

Competency Level

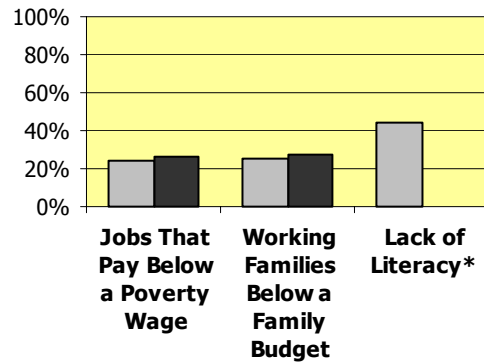
20. Lack of Literacy	44.0%	N/A	25
21. Inability to Speak English Very Well	9.9%	8.5%	41

HEALTH

22. Health Care Coverage	86.5%	86.0%	32
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	67.9%	67.4%	39
24. Assets That Pay Interest	56.9%	52.6%	17
25. Assets That Pay Dividends	28.2%	25.3%	14
26. Assets Targeted to Retirement (Pensions and Annuities)	47.6%	49.0%	34

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	37.6%	32.6%	19
28. Assets That Pay Interest - Moderate Income Households	53.7%	51.8%	26
29. Assets That Pay Dividends - Low Income Households	15.8%	13.5%	16
30. Assets That Pay Dividends - Moderate Income Households	21.2%	20.0%	25
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	38.9%	34.5%	9
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	53.7%	52.5%	24

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	29.8	35.9	18
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.6	18.3	21
35. Assets That Pay Dividends - High Income Compared to Low Income Households	75.4	88.6	16
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.7	39.2	14
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.9	8.9	12
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.2	3.3	19

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	17.9	14.3	41
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Indiana

- Indiana ranks among the top ten states for 9 indicators, and among the lowest ten states for 3 indicators.
- Residents of Indiana, compared to those of other states, have had relatively more success in gaining jobs-based and related income assets, and mixed success in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	68.3%	67.1%	25
2. Want Jobs But Can't Find Them	3.2%	4.8%	12
3. Want Full-Time Jobs, But Have Only Part-Time Ones	6.7%	10.6%	4

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$31,015	\$35,296	26
5. Jobs That Pay Below a Poverty Wage	24.3%	26.8%	15

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	68.4%	64.1%	14
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OVERALL INCOME

Level of Income

7. Median Family Income	\$48,751	\$49,507	23
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.6%	9.6%	20
9. Working Families Below a Family Budget	17.8%	27.6%	3

Ability to Meet Basic Needs

10. Food Insecurity	7.8%	9.7%	15
11. Housing Insecurity	37.1%	41.4%	12

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.9%	4.9%	1
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	14.3%	11.2%	1

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	84.6%	85.5%	33
15. Drop Out of High School	6.0%	9.0%	4
16. Drop Out Before High School	6.0%	7.0%	27

Credentials (Post-Secondary)

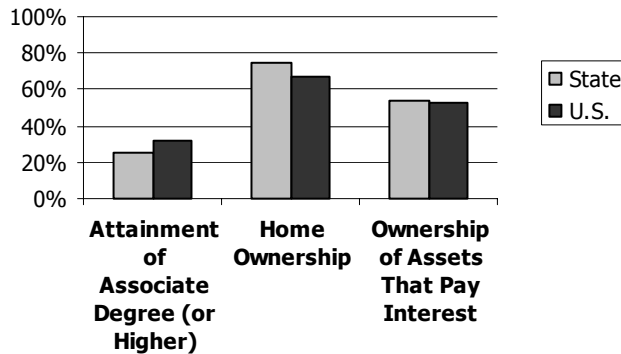
17. Attainment of Associate Degree	25.4%	31.5%	44
18. Attainment of Bachelor's Degree	17.1%	24.9%	49
19. Attainment of Graduate or Professional Degree	7.6%	9.0%	29

Competency Level

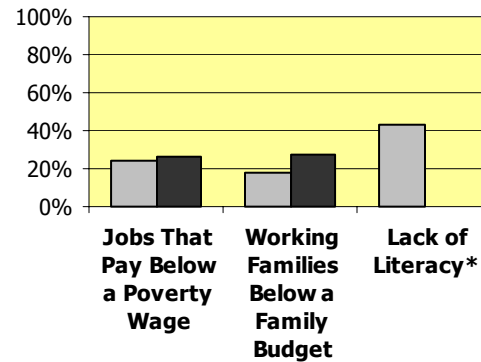
20. Lack of Literacy	43.0%	N/A	24
21. Inability to Speak English Very Well	2.9%	8.5%	19

HEALTH

22. Health Care Coverage	87.9%	86.0%	23
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	74.9%	67.4%	8
24. Assets That Pay Interest	54.1%	52.6%	27
25. Assets That Pay Dividends	21.7%	25.3%	36
26. Assets Targeted to Retirement (Pensions and Annuities)	52.2%	49.0%	11

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	36.5%	32.6%	21
28. Assets That Pay Interest - Moderate Income Households	51.8%	51.8%	30
29. Assets That Pay Dividends - Low Income Households	12.4%	13.5%	34
30. Assets That Pay Dividends - Moderate Income Households	17.0%	20.0%	37
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	46.8%	34.5%	2
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	57.4%	52.5%	10

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	28.4	35.9	15
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.8	18.3	24
35. Assets That Pay Dividends - High Income Compared to Low Income Households	99.9	88.6	30
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	46.9	39.2	34
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	6.6	8.9	4
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.2	3.3	19

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	21.3	14.3	43
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Iowa

- Iowa ranks among the top ten states for 20 indicators, and ranks among the lowest ten states for no indicators.
- Residents of Iowa, compared to those of other states, have had relatively more success in gaining job-based and related income assets, accumulating financial assets, and building human capital, with slightly worse outcomes for the latter.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	71.9%	67.1%	11
2. Want Jobs But Can't Find Them	2.6%	4.8%	4
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.2%	10.6%	7

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$27,928	\$35,296	37
5. Jobs That Pay Below a Poverty Wage	25.1%	26.8%	20

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	72.5%	64.1%	4
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OVERALL INCOME

Level of Income

7. Median Family Income	\$46,941	\$49,507	26
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.5%	9.6%	18
9. Working Families Below a Family Budget	20.9%	27.6%	12

Ability to Meet Basic Needs

10. Food Insecurity	7.0%	9.7%	6
11. Housing Insecurity	38.8%	41.4%	21

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.5%	4.9%	5
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.7%	11.2%	6

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	89.7%	85.5%	9
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	4.5%	7.0%	14

Credentials (Post-Secondary)

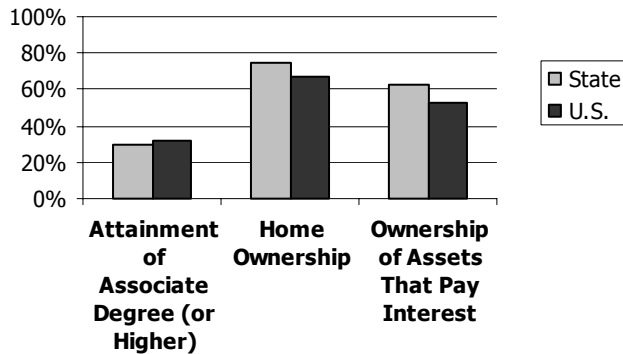
17. Attainment of Associate Degree	29.9%	31.5%	31
18. Attainment of Bachelor's Degree	25.5%	24.9%	22
19. Attainment of Graduate or Professional Degree	6.9%	9.0%	37

Competency Level

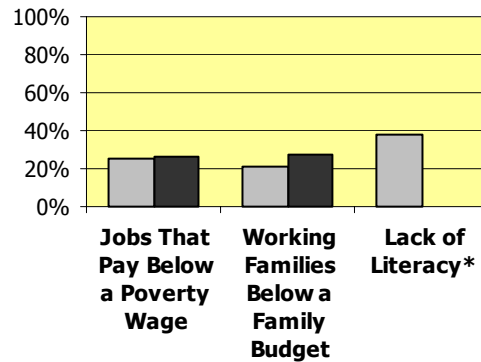
20. Lack of Literacy	38.0%	N/A	10
21. Inability to Speak English Very Well	3.1%	8.5%	20

HEALTH

22. Health Care Coverage	91.3%	86.0%	6
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	75.2%	67.4%	6
24. Assets That Pay Interest	62.4%	52.6%	6
25. Assets That Pay Dividends	28.7%	25.3%	9
26. Assets Targeted to Retirement (Pensions and Annuities)	49.0%	49.0%	27

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	45.5%	32.6%	2
28. Assets That Pay Interest - Moderate Income Households	62.7%	51.8%	8
29. Assets That Pay Dividends - Low Income Households	17.5%	13.5%	9
30. Assets That Pay Dividends - Moderate Income Households	25.1%	20.0%	2
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	36.5%	34.5%	18
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	51.6%	52.5%	34

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	23.0	35.9	2
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	12.5	18.3	3
35. Assets That Pay Dividends - High Income Compared to Low Income Households	76.9	88.6	18
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.1	39.2	10
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.2	8.9	17
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.5	3.3	32

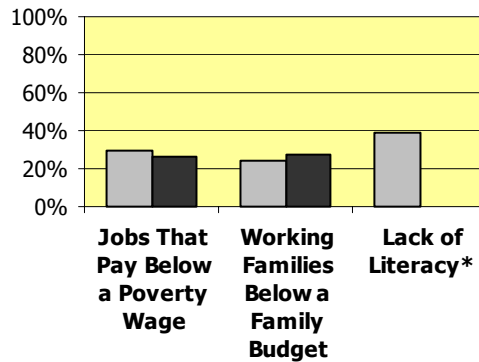
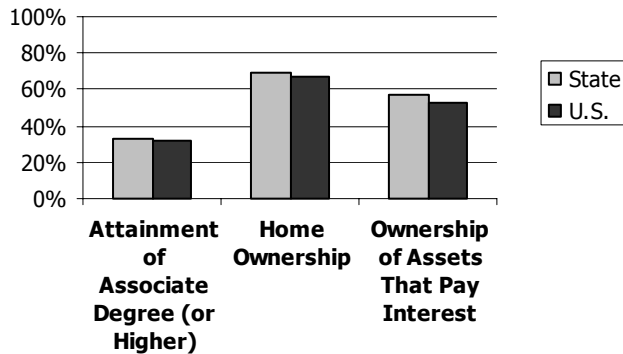
FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	9.8	14.3	11
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Kansas

- Kansas ranks among the top ten states for 9 indicators, and among the lowest ten states for no indicators.
- Residents of Kansas, compared to those of other states, have had relatively more success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	72.1%	67.1%	9
2. Want Jobs But Can't Find Them	3.7%	4.8%	21
3. Want Full-Time Jobs, But Have Only Part-Time Ones	5.3%	10.6%	1
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$29,357	\$35,296	31
5. Jobs That Pay Below a Poverty Wage	29.9%	26.8%	32
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	63.2%	64.1%	28
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$49,863	\$49,507	20
Income Relative to Basic Needs			
8. Families Below the Poverty Level	6.2%	9.6%	5
9. Working Families Below a Family Budget	24.3%	27.6%	19
Ability to Meet Basic Needs			
10. Food Insecurity	9.9%	9.7%	32
11. Housing Insecurity	35.3%	41.4%	6
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	5.1%	4.9%	20
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.5%	11.2%	21
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	88.1%	85.5%	14
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	3.8%	7.0%	7
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	32.6%	31.5%	20
18. Attainment of Bachelor's Degree	27.3%	24.9%	14
19. Attainment of Graduate or Professional Degree	8.6%	9.0%	18
Competency Level			
20. Lack of Literacy	39.0%	N/A	13
21. Inability to Speak English Very Well	2.4%	8.5%	15
HEALTH			
22. Health Care Coverage	88.5%	86.0%	19



Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	69.3%	67.4%	31
24. Assets That Pay Interest	56.6%	52.6%	21
25. Assets That Pay Dividends	26.9%	25.3%	21
26. Assets Targeted to Retirement (Pensions and Annuities)	51.1%	49.0%	15

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	38.7%	32.6%	16
28. Assets That Pay Interest - Moderate Income Households	54.9%	51.8%	21
29. Assets That Pay Dividends - Low Income Households	15.4%	13.5%	19
30. Assets That Pay Dividends - Moderate Income Households	22.2%	20.0%	16
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	36.4%	34.5%	19
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	55.5%	52.5%	16

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	25.9	35.9	6
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	13.9	18.3	7
35. Assets That Pay Dividends - High Income Compared to Low Income Households	90.6	88.6	24
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	40.2	39.2	25
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.9	8.9	12
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.0	3.3	9

FINANCIAL DISTRESS

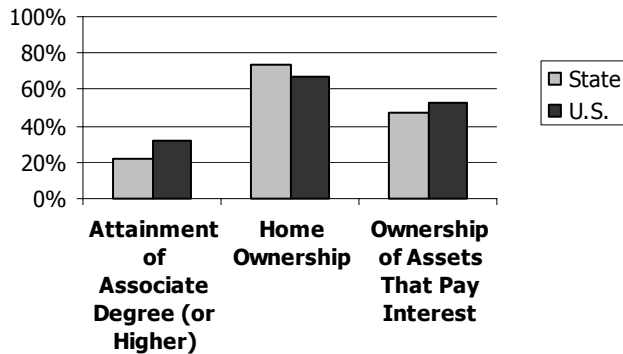
39. Personal Bankruptcy Rate (per thousand households)	13.7	14.3	28
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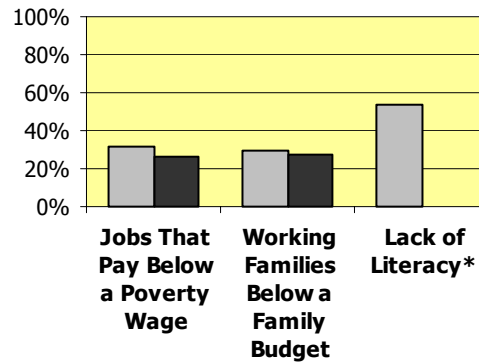
Kentucky

- Kentucky ranks among the top ten states for 3 indicators, and among the lowest ten states for 16 indicators.
- Residents of Kentucky, compared to those of other states, have had relatively much less success in gaining job-based and related income assets and building human capital and mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	64.3%	67.1%	42
2. Want Jobs But Can't Find Them	4.1%	4.8%	30
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.6%	10.6%	41
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$28,829	\$35,296	35
5. Jobs That Pay Below a Poverty Wage	31.4%	26.8%	35
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	66.5%	64.1%	19
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$40,192	\$49,507	45
Income Relative to Basic Needs			
8. Families Below the Poverty Level	13.6%	9.6%	46
9. Working Families Below a Family Budget	29.9%	27.6%	32
Ability to Meet Basic Needs			
10. Food Insecurity	8.4%	9.7%	19
11. Housing Insecurity	36.6%	41.4%	11
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.4%	4.9%	44
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	9.6%	11.2%	44
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	78.7%	85.5%	48
15. Drop Out of High School	11.0%	9.0%	36
16. Drop Out Before High School	11.6%	7.0%	50
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	21.9%	31.5%	48
18. Attainment of Bachelor's Degree	20.5%	24.9%	42
19. Attainment of Graduate or Professional Degree	6.8%	9.0%	41
Competency Level			
20. Lack of Literacy	54.0%	N/A	43
21. Inability to Speak English Very Well	1.4%	8.5%	5
HEALTH			
22. Health Care Coverage	87.1%	86.0%	26



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	73.4%	67.4%	13
24. Assets That Pay Interest	47.6%	52.6%	39
25. Assets That Pay Dividends	19.2%	25.3%	42
26. Assets Targeted to Retirement (Pensions and Annuities)	49.9%	49.0%	26

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	29.3%	32.6%	36
28. Assets That Pay Interest - Moderate Income Households	49.0%	51.8%	39
29. Assets That Pay Dividends - Low Income Households	9.5%	13.5%	40
30. Assets That Pay Dividends - Moderate Income Households	16.1%	20.0%	42
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	35.8%	34.5%	21
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	56.1%	52.5%	14

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	29.0	35.9	16
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.7	18.3	14
35. Assets That Pay Dividends - High Income Compared to Low Income Households	147.6	88.6	45
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	56.8	39.2	42
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.8	8.9	9
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.8	3.3	2

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	17.2	14.3	39
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Louisiana

- Louisiana ranks among the top ten states for no indicators, and among the lowest ten states for 26 indicators.
- Residents of Louisiana, compared to those of other states, have had relatively very much less success in gaining job-based and related income assets and building human capital and mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	62.6%	67.1%	46
2. Want Jobs But Can't Find Them	5.5%	4.8%	47
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.3%	10.6%	37

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$27,877	\$35,296	38
5. Jobs That Pay Below a Poverty Wage	37.3%	26.8%	48

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	54.8%	64.1%	47
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OVERALL INCOME

Level of Income

7. Median Family Income	\$38,492	\$49,507	49
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Income Relative to Basic Needs

8. Families Below the Poverty Level	16.3%	9.6%	50
9. Working Families Below a Family Budget	24.9%	27.6%	20

Ability to Meet Basic Needs

10. Food Insecurity	12.8%	9.7%	46
11. Housing Insecurity	47.3%	41.4%	50

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.0%	4.9%	49
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	8.6%	11.2%	49

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	80.8%	85.5%	43
15. Drop Out of High School	11.0%	9.0%	36
16. Drop Out Before High School	9.2%	7.0%	45

Credentials (Post-Secondary)

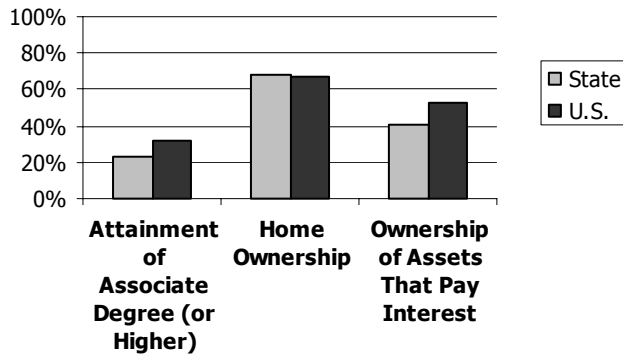
17. Attainment of Associate Degree	22.6%	31.5%	47
18. Attainment of Bachelor's Degree	22.5%	24.9%	38
19. Attainment of Graduate or Professional Degree	6.7%	9.0%	42

Competency Level

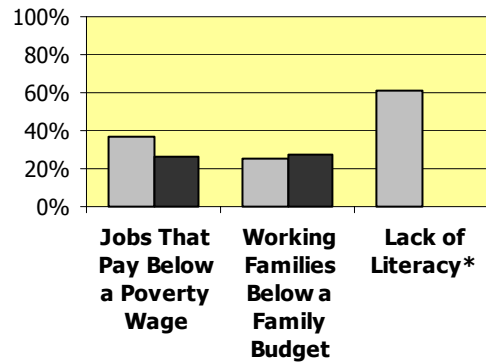
20. Lack of Literacy	61.0%	N/A	49
21. Inability to Speak English Very Well	2.6%	8.5%	17

HEALTH

22. Health Care Coverage	80.9%	86.0%	46
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	68.1%	67.4%	37
24. Assets That Pay Interest	41.2%	52.6%	49
25. Assets That Pay Dividends	17.9%	25.3%	46
26. Assets Targeted to Retirement (Pensions and Annuities)	44.8%	49.0%	45

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	22.4%	32.6%	47
28. Assets That Pay Interest - Moderate Income Households	44.4%	51.8%	45
29. Assets That Pay Dividends - Low Income Households	8.2%	13.5%	48
30. Assets That Pay Dividends - Moderate Income Households	15.6%	20.0%	44
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	28.5%	34.5%	45
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	52.6%	52.5%	31

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	51.3	35.9	44
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	20.3	18.3	37
35. Assets That Pay Dividends - High Income Compared to Low Income Households	140.8	88.6	43
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	48.7	39.2	36
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	11.0	8.9	39
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.4	3.3	28

FINANCIAL DISTRESS

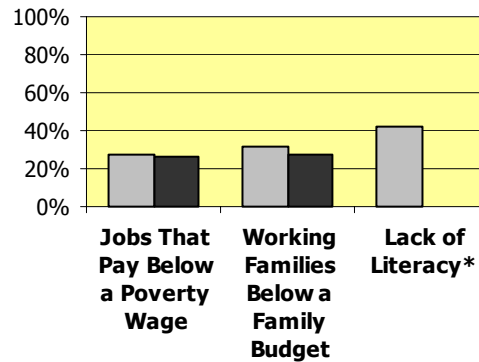
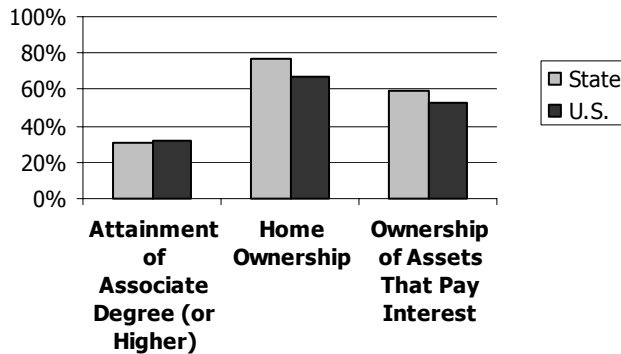
39. Personal Bankruptcy Rate (per thousand households)	16.7	14.3	36
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Maine

- Maine ranks among the top ten states for 7 indicators, and among the lowest ten states for 2 indicators.
- Residents of Maine, compared to those of other states, have had relatively more success in building human capital, slightly more in accumulating financial assets, and mixed success in gaining jobs-based and related income assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	67.9%	67.1%	27
2. Want Jobs But Can't Find Them	3.5%	4.8%	15
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.0%	10.6%	36
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$27,664	\$35,296	40
5. Jobs That Pay Below a Poverty Wage	27.4%	26.8%	26
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	65.9%	64.1%	23
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$45,529	\$49,507	33
Income Relative to Basic Needs			
8. Families Below the Poverty Level	6.9%	9.6%	11
9. Working Families Below a Family Budget	31.5%	27.6%	35
Ability to Meet Basic Needs			
10. Food Insecurity	8.7%	9.7%	23
11. Housing Insecurity	41.0%	41.4%	33
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	5.4%	4.9%	8
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.0%	11.2%	13
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	89.3%	85.5%	12
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	4.6%	7.0%	17
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	31.0%	31.5%	26
18. Attainment of Bachelor's Degree	24.1%	24.9%	27
19. Attainment of Graduate or Professional Degree	7.9%	9.0%	27
Competency Level			
20. Lack of Literacy	42.0%	N/A	22
21. Inability to Speak English Very Well	1.3%	8.5%	3
HEALTH			
22. Health Care Coverage	88.5%	86.0%	19



Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	76.5%	67.4%	2
24. Assets That Pay Interest	59.1%	52.6%	13
25. Assets That Pay Dividends	23.7%	25.3%	33
26. Assets Targeted to Retirement (Pensions and Annuities)	43.6%	49.0%	47

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	39.0%	32.6%	15
28. Assets That Pay Interest - Moderate Income Households	63.0%	51.8%	5
29. Assets That Pay Dividends - Low Income Households	13.3%	13.5%	32
30. Assets That Pay Dividends - Moderate Income Households	20.9%	20.0%	26
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	32.7%	34.5%	31
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	48.6%	52.5%	45

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	30.3	35.9	22
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.9	18.3	16
35. Assets That Pay Dividends - High Income Compared to Low Income Households	93.0	88.6	25
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	39.1	39.2	24
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.9	8.9	12
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.0	3.3	9

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	9.0	14.3	6
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Maryland

- Maryland ranks among the top ten states for 13 indicators, and among the lowest ten states for 1 indicator.
- Residents of Maryland, compared to those of other states, have had relatively better success in gaining job-based and related income assets and human capital, and mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	69.8%	67.1%	15
2. Want Jobs But Can't Find Them	3.9%	4.8%	24
3. Want Full-Time Jobs, But Have Only Part-Time Ones	9.8%	10.6%	26

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$36,373	\$35,296	11
5. Jobs That Pay Below a Poverty Wage	20.0%	26.8%	8

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	75.6%	64.1%	1
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OVERALL INCOME

Level of Income

7. Median Family Income	\$62,437	\$49,507	3
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Income Relative to Basic Needs

8. Families Below the Poverty Level	6.8%	9.6%	9
9. Working Families Below a Family Budget	16.3%	27.6%	1

Ability to Meet Basic Needs

10. Food Insecurity	7.1%	9.7%	7
11. Housing Insecurity	38.5%	41.4%	19

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.6%	11.2%	19

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	85.7%	85.5%	27
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	5.1%	7.0%	21

Credentials (Post-Secondary)

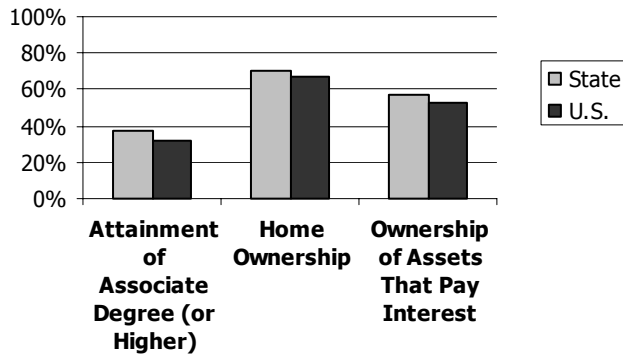
17. Attainment of Associate Degree	37.7%	31.5%	5
18. Attainment of Bachelor's Degree	32.3%	24.9%	3
19. Attainment of Graduate or Professional Degree	13.8%	9.0%	3

Competency Level

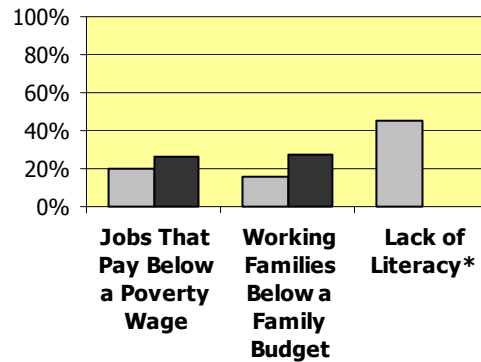
20. Lack of Literacy	45.0%	N/A	28
21. Inability to Speak English Very Well	6.0%	8.5%	35

HEALTH

22. Health Care Coverage	90.2%	86.0%	9
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	69.9%	67.4%	29
24. Assets That Pay Interest	56.7%	52.6%	20
25. Assets That Pay Dividends	27.8%	25.3%	17
26. Assets Targeted to Retirement (Pensions and Annuities)	55.3%	49.0%	6

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	34.4%	32.6%	30
28. Assets That Pay Interest - Moderate Income Households	51.4%	51.8%	31
29. Assets That Pay Dividends - Low Income Households	15.3%	13.5%	21
30. Assets That Pay Dividends - Moderate Income Households	18.8%	20.0%	34
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	36.1%	34.5%	20
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	55.5%	52.5%	16

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	32.3	35.9	26
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	17.3	18.3	26
35. Assets That Pay Dividends - High Income Compared to Low Income Households	72.7	88.6	10
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	37.3	39.2	19
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	9.5	8.9	26
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.3	3.3	24

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	18.2	14.3	42
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Massachusetts

- Massachusetts ranks among the top ten states for 22 indicators, and among the lowest ten states for 4 indicators.
- Residents of Massachusetts, compared to those of other states have had relatively more success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	68.7%	67.1%	22
2. Want Jobs But Can't Find Them	2.6%	4.8%	4
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.7%	10.6%	10

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$44,326	\$35,296	3
5. Jobs That Pay Below a Poverty Wage	19.3%	26.8%	6

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	66.4%	64.1%	21
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OVERALL INCOME

Level of Income

7. Median Family Income	\$61,560	\$49,507	4
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.4%	9.6%	16
9. Working Families Below a Family Budget	27.9%	27.6%	28

Ability to Meet Basic Needs

10. Food Insecurity	6.3%	9.7%	2
11. Housing Insecurity	41.4%	41.4%	34

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.3%	4.9%	45
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	9.5%	11.2%	45

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	85.1%	85.5%	31
15. Drop Out of High School	6.0%	9.0%	4
16. Drop Out Before High School	5.4%	7.0%	23

Credentials (Post-Secondary)

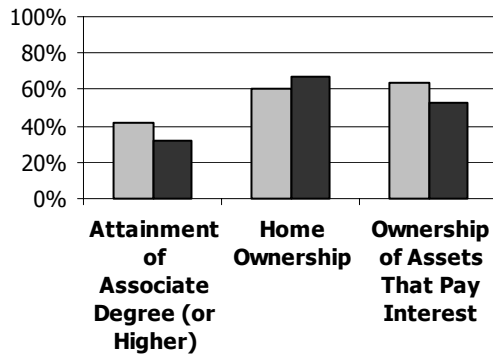
17. Attainment of Associate Degree	42.2%	31.5%	1
18. Attainment of Bachelor's Degree	32.7%	24.9%	2
19. Attainment of Graduate or Professional Degree	14.4%	9.0%	1

Competency Level

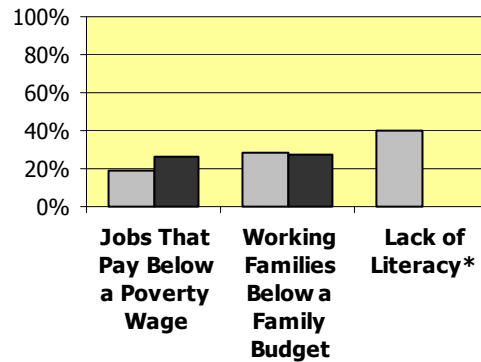
20. Lack of Literacy	40.0%	N/A	17
21. Inability to Speak English Very Well	8.1%	8.5%	39

HEALTH

22. Health Care Coverage	90.5%	86.0%	8
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	59.9%	67.4%	47
24. Assets That Pay Interest	64.2%	52.6%	4
25. Assets That Pay Dividends	30.4%	25.3%	4
26. Assets Targeted to Retirement (Pensions and Annuities)	47.8%	49.0%	32

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	42.5%	32.6%	7
28. Assets That Pay Interest - Moderate Income Households	63.0%	51.8%	5
29. Assets That Pay Dividends - Low Income Households	17.6%	13.5%	8
30. Assets That Pay Dividends - Moderate Income Households	22.3%	20.0%	15
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	38.4%	34.5%	11
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	48.3%	52.5%	46

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	26.1	35.9	8
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	14.8	18.3	9
35. Assets That Pay Dividends - High Income Compared to Low Income Households	66.7	88.6	6
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.6	39.2	13
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	6.2	8.9	1
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.8	3.3	2

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	7.4	14.3	3
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Michigan

- Michigan ranks among the top ten states for 11 indicators, and among the lowest ten states for no indicators.
- Residents of Michigan, compared to those of other states, have had relatively more success in accumulating financial assets and somewhat more in building human capital and gaining job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	68.5%	67.1%	24
2. Want Jobs But Can't Find Them	3.6%	4.8%	18
3. Want Full-Time Jobs, But Have Only Part-Time Ones	9.5%	10.6%	24

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$37,016	\$35,296	9
5. Jobs That Pay Below a Poverty Wage	22.9%	26.8%	11

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	72.5%	64.1%	4
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OVERALL INCOME

Level of Income

7. Median Family Income	\$52,684	\$49,507	16
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.9%	9.6%	21
9. Working Families Below a Family Budget	20.2%	27.6%	7

Ability to Meet Basic Needs

10. Food Insecurity	8.1%	9.7%	16
11. Housing Insecurity	40.3%	41.4%	28

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.8%	4.9%	30
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.9%	11.2%	28

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	86.2%	85.5%	23
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	4.0%	7.0%	8

Credentials (Post-Secondary)

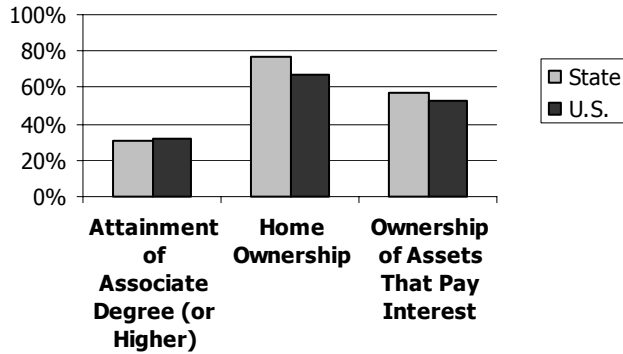
17. Attainment of Associate Degree	30.4%	31.5%	28
18. Attainment of Bachelor's Degree	23.0%	24.9%	35
19. Attainment of Graduate or Professional Degree	8.4%	9.0%	21

Competency Level

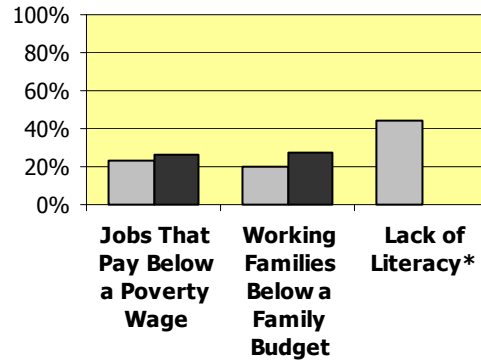
20. Lack of Literacy	44.0%	N/A	25
21. Inability to Speak English Very Well	3.1%	8.5%	20

HEALTH

22. Health Care Coverage	90.1%	86.0%	10
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	77.2%	67.4%	1
24. Assets That Pay Interest	56.6%	52.6%	21
25. Assets That Pay Dividends	26.3%	25.3%	25
26. Assets Targeted to Retirement (Pensions and Annuities)	55.2%	49.0%	7

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	37.2%	32.6%	20
28. Assets That Pay Interest - Moderate Income Households	54.2%	51.8%	24
29. Assets That Pay Dividends - Low Income Households	15.1%	13.5%	23
30. Assets That Pay Dividends - Moderate Income Households	20.9%	20.0%	26
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	47.0%	34.5%	1
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	59.8%	52.5%	5

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	29.9	35.9	20
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.3	18.3	19
35. Assets That Pay Dividends - High Income Compared to Low Income Households	80.5	88.6	19
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.9	39.2	16
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	6.5	8.9	3
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.8	3.3	2

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	12.5	14.3	24
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Minnesota

- Minnesota ranks among the top ten states for 28 indicators, and among the lowest ten states for no indicators.
- Residents of Minnesota, compared to those of other states, have had relatively much more success in acquiring job-based and related income assets and more success in accumulating financial assets and building human capital.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	75.1%	67.1%	1
2. Want Jobs But Can't Find Them	3.3%	4.8%	14
3. Want Full-Time Jobs, But Have Only Part-Time Ones	6.1%	10.6%	3

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$35,418	\$35,296	12
5. Jobs That Pay Below a Poverty Wage	18.7%	26.8%	3

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	71.4%	64.1%	8
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OVERALL INCOME

Level of Income

7. Median Family Income	\$57,847	\$49,507	8
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Income Relative to Basic Needs

8. Families Below the Poverty Level	5.4%	9.6%	2
9. Working Families Below a Family Budget	16.7%	27.6%	2

Ability to Meet Basic Needs

10. Food Insecurity	6.9%	9.7%	5
11. Housing Insecurity	33.5%	41.4%	3

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.6%	4.9%	4
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	13.0%	11.2%	4

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	90.8%	85.5%	3
15. Drop Out of High School	6.0%	9.0%	4
16. Drop Out Before High School	4.2%	7.0%	10

Credentials (Post-Secondary)

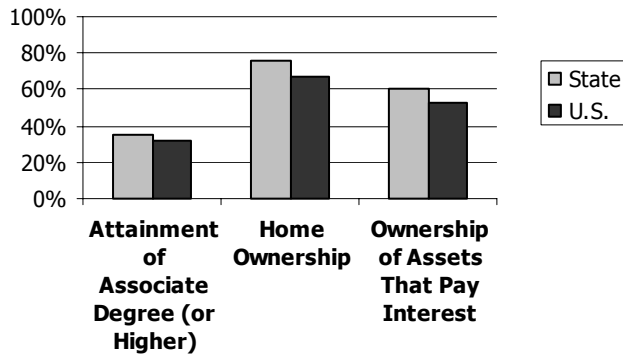
17. Attainment of Associate Degree	35.2%	31.5%	14
18. Attainment of Bachelor's Degree	31.2%	24.9%	6
19. Attainment of Graduate or Professional Degree	8.6%	9.0%	18

Competency Level

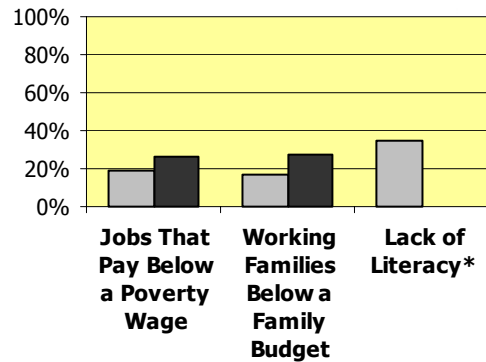
20. Lack of Literacy	35.0%	N/A	5
21. Inability to Speak English Very Well	4.0%	8.5%	28

HEALTH

22. Health Care Coverage	91.0%	86.0%	7
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	76.1%	67.4%	4
24. Assets That Pay Interest	60.1%	52.6%	9
25. Assets That Pay Dividends	30.9%	25.3%	3
26. Assets Targeted to Retirement (Pensions and Annuities)	50.0%	49.0%	24

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	41.4%	32.6%	10
28. Assets That Pay Interest - Moderate Income Households	56.9%	51.8%	17
29. Assets That Pay Dividends - Low Income Households	18.2%	13.5%	4
30. Assets That Pay Dividends - Moderate Income Households	24.7%	20.0%	5
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	37.3%	34.5%	14
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	53.2%	52.5%	27

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	28.3	35.9	14
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.8	18.3	24
35. Assets That Pay Dividends - High Income Compared to Low Income Households	61.4	88.6	3
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	24.2	39.2	2
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.8	8.9	9
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.9	3.3	7

FINANCIAL DISTRESS

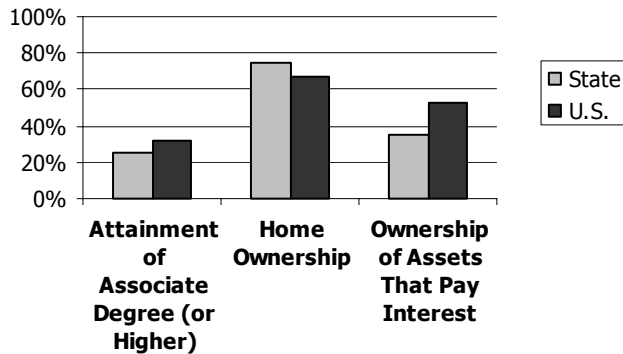
39. Personal Bankruptcy Rate (per thousand households)	9.3	14.3	8
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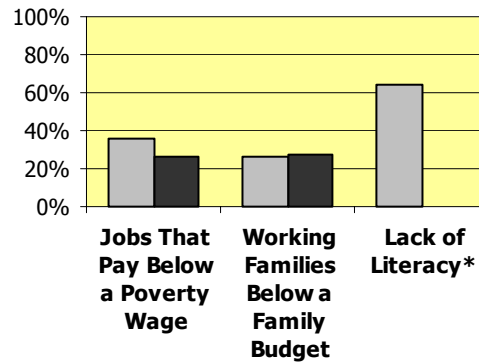
Mississippi

- Mississippi ranks among the top ten states for 2 indicators, and among the lowest ten states for 27 indicators.
- Residents of Mississippi, compared to those of other states, have had relatively very much less success in gaining job-based and related income assets and accumulating financial assets, and much less in building human capital.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	61.1%	67.1%	49
2. Want Jobs But Can't Find Them	5.7%	4.8%	49
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.3%	10.6%	37
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$25,197	\$35,296	47
5. Jobs That Pay Below a Poverty Wage	35.7%	26.8%	45
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	59.0%	64.1%	41
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$39,266	\$49,507	47
Income Relative to Basic Needs			
8. Families Below the Poverty Level	14.3%	9.6%	47
9. Working Families Below a Family Budget	26.1%	27.6%	24
Ability to Meet Basic Needs			
10. Food Insecurity	14.0%	9.7%	49
11. Housing Insecurity	40.1%	41.4%	26
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.8%	4.9%	30
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.6%	11.2%	31
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	80.3%	85.5%	44
15. Drop Out of High School	10.0%	9.0%	33
16. Drop Out Before High School	9.3%	7.0%	46
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	25.2%	31.5%	45
18. Attainment of Bachelor's Degree	18.7%	24.9%	47
19. Attainment of Graduate or Professional Degree	6.0%	9.0%	46
Competency Level			
20. Lack of Literacy	64.0%	N/A	50
21. Inability to Speak English Very Well	1.2%	8.5%	2
HEALTH			
22. Health Care Coverage	86.9%	86.0%	28



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	75.2%	67.4%	6
24. Assets That Pay Interest	34.8%	52.6%	50
25. Assets That Pay Dividends	14.3%	25.3%	50
26. Assets Targeted to Retirement (Pensions and Annuities)	52.2%	49.0%	11

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	18.0%	32.6%	50
28. Assets That Pay Interest - Moderate Income Households	38.0%	51.8%	50
29. Assets That Pay Dividends - Low Income Households	6.0%	13.5%	50
30. Assets That Pay Dividends - Moderate Income Households	12.7%	20.0%	50
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	25.8%	34.5%	49
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	49.7%	52.5%	41

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	55.7	35.9	45
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	22.3	18.3	44
35. Assets That Pay Dividends - High Income Compared to Low Income Households	193.9	88.6	48
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	64.0	39.2	46
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	12.5	8.9	45
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.6	3.3	36

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	21.7	14.3	44
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Missouri

- Missouri ranks among the top ten states for 3 indicators, and among the lowest ten states for 1 indicator.
- Residents of Missouri, compared to those of other states, have had relatively mixed success in building assets of all kinds, with somewhat better outcomes for acquiring job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	68.7%	67.1%	22
2. Want Jobs But Can't Find Them	3.5%	4.8%	15
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.6%	10.6%	21

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$31,386	\$35,296	24
5. Jobs That Pay Below a Poverty Wage	24.7%	26.8%	18

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	67.5%	64.1%	16
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OVERALL INCOME

Level of Income

7. Median Family Income	\$45,633	\$49,507	32
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.3%	9.6%	23
9. Working Families Below a Family Budget	20.6%	27.6%	10

Ability to Meet Basic Needs

10. Food Insecurity	8.6%	9.7%	21
11. Housing Insecurity	37.7%	41.4%	15

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.0%	4.9%	22
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.5%	11.2%	21

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	86.6%	85.5%	21
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	6.2%	7.0%	29

Credentials (Post-Secondary)

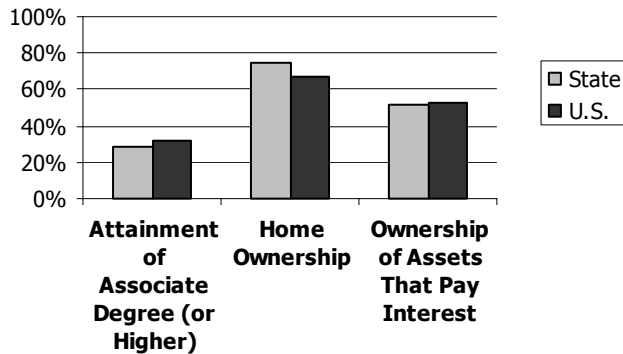
17. Attainment of Associate Degree	28.1%	31.5%	39
18. Attainment of Bachelor's Degree	26.2%	24.9%	20
19. Attainment of Graduate or Professional Degree	8.0%	9.0%	25

Competency Level

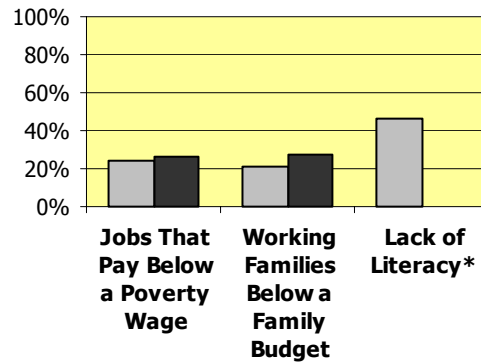
20. Lack of Literacy	46.0%	N/A	30
21. Inability to Speak English Very Well	2.2%	8.5%	13

HEALTH

22. Health Care Coverage	89.4%	86.0%	15
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	74.2%	67.4%	10
24. Assets That Pay Interest	51.9%	52.6%	33
25. Assets That Pay Dividends	25.0%	25.3%	31
26. Assets Targeted to Retirement (Pensions and Annuities)	41.4%	49.0%	49

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	33.7%	32.6%	31
28. Assets That Pay Interest - Moderate Income Households	52.0%	51.8%	29
29. Assets That Pay Dividends - Low Income Households	13.4%	13.5%	30
30. Assets That Pay Dividends - Moderate Income Households	21.4%	20.0%	23
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	37.8%	34.5%	13
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	56.9%	52.5%	11

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	30.2	35.9	21
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.7	18.3	14
35. Assets That Pay Dividends - High Income Compared to Low Income Households	106.0	88.6	33
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	43.8	39.2	30
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.0	8.9	16
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.0	3.3	9

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	14.5	14.3	32
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Montana

- Montana ranks among the top ten states for 8 indicators, and among the lowest ten states for 8 indicators.
- Residents of Montana, compared to those of other states, have had relatively much less success in gaining job-based and related income assets, mixed success in building human capital, and more in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	69.2%	67.1%	19
2. Want Jobs But Can't Find Them	4.9%	4.8%	41
3. Want Full-Time Jobs, But Have Only Part-Time Ones	15.1%	10.6%	46

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$24,264	\$35,296	50
5. Jobs That Pay Below a Poverty Wage	39.3%	26.8%	50

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	52.5%	64.1%	48
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OVERALL INCOME

Level of Income

7. Median Family Income	\$41,132	\$49,507	42
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Income Relative to Basic Needs

8. Families Below the Poverty Level	9.9%	9.6%	33
9. Working Families Below a Family Budget	39.8%	27.6%	48

Ability to Meet Basic Needs

10. Food Insecurity	10.2%	9.7%	35
11. Housing Insecurity	40.4%	41.4%	29

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.9%	4.9%	25
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.2%	11.2%	25

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	89.6%	85.5%	11
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	4.3%	7.0%	11

Credentials (Post-Secondary)

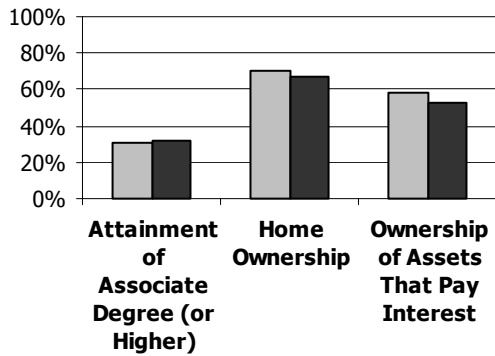
17. Attainment of Associate Degree	30.7%	31.5%	27
18. Attainment of Bachelor's Degree	23.8%	24.9%	30
19. Attainment of Graduate or Professional Degree	7.3%	9.0%	33

Competency Level

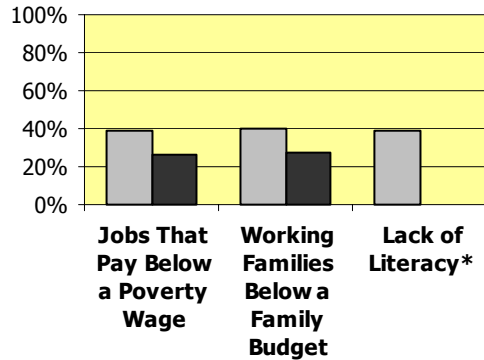
20. Lack of Literacy	39.0%	N/A	13
21. Inability to Speak English Very Well	1.4%	8.5%	5

HEALTH

22. Health Care Coverage	81.5%	86.0%	45
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	70.2%	67.4%	26
24. Assets That Pay Interest	58.1%	52.6%	15
25. Assets That Pay Dividends	28.6%	25.3%	10
26. Assets Targeted to Retirement (Pensions and Annuities)	48.8%	49.0%	28

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	41.3%	32.6%	11
28. Assets That Pay Interest - Moderate Income Households	64.4%	51.8%	3
29. Assets That Pay Dividends - Low Income Households	18.0%	13.5%	6
30. Assets That Pay Dividends - Moderate Income Households	28.5%	20.0%	1
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	34.3%	34.5%	27
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	58.3%	52.5%	7

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	41.3	35.9	38
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	18.2	18.3	29
35. Assets That Pay Dividends - High Income Compared to Low Income Households	75.1	88.6	15
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	30.1	39.2	5
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.3	8.9	19
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.7	3.3	1

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	11.1	14.3	18
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Nebraska

- Nebraska ranks among the top ten states for 11 indicators, and among the lowest ten states for 4 indicators.
- Residents of Nebraska, compared to those of other states, have had relatively more success in gaining job-based and related income assets and building human capital and mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	73.1%	67.1%	5
2. Want Jobs But Can't Find Them	3.0%	4.8%	9
3. Want Full-Time Jobs, But Have Only Part-Time Ones	6.8%	10.6%	5

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$27,662	\$35,296	41
5. Jobs That Pay Below a Poverty Wage	30.6%	26.8%	34

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	60.7%	64.1%	39
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OVERALL INCOME

Level of Income

7. Median Family Income	\$46,425	\$49,507	28
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.4%	9.6%	16
9. Working Families Below a Family Budget	23.4%	27.6%	15

Ability to Meet Basic Needs

10. Food Insecurity	7.5%	9.7%	12
11. Housing Insecurity	36.1%	41.4%	10

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.3%	4.9%	10
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.5%	11.2%	7

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	90.4%	85.5%	5
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	4.4%	7.0%	12

Credentials (Post-Secondary)

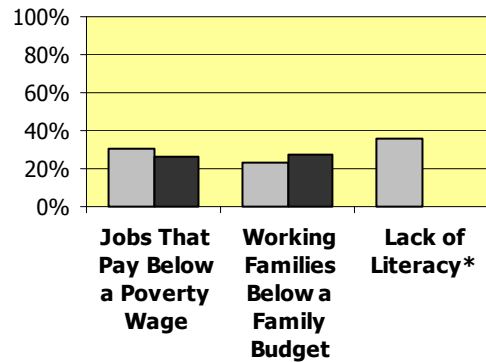
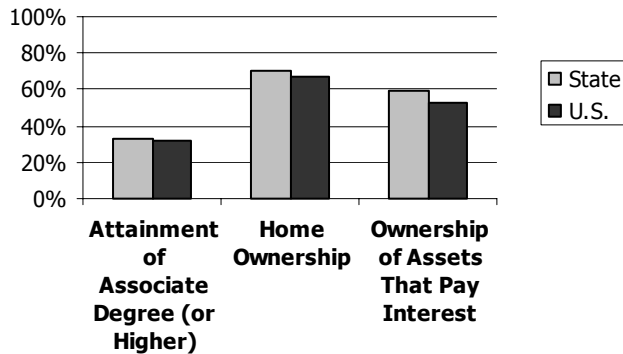
17. Attainment of Associate Degree	33.2%	31.5%	18
18. Attainment of Bachelor's Degree	24.6%	24.9%	23
19. Attainment of Graduate or Professional Degree	7.4%	9.0%	30

Competency Level

20. Lack of Literacy	36.0%	N/A	7
21. Inability to Speak English Very Well	4.3%	8.5%	30

HEALTH

22. Health Care Coverage	90.1%	86.0%	10
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Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	70.2%	67.4%	26
24. Assets That Pay Interest	58.9%	52.6%	14
25. Assets That Pay Dividends	28.3%	25.3%	12
26. Assets Targeted to Retirement (Pensions and Annuities)	48.7%	49.0%	30

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	42.4%	32.6%	8
28. Assets That Pay Interest - Moderate Income Households	58.6%	51.8%	13
29. Assets That Pay Dividends - Low Income Households	16.8%	13.5%	12
30. Assets That Pay Dividends - Moderate Income Households	24.6%	20.0%	6
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	30.5%	34.5%	37
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	48.3%	52.5%	46

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	31.5	35.9	23
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.6	18.3	21
35. Assets That Pay Dividends - High Income Compared to Low Income Households	95.1	88.6	27
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	41.2	39.2	27
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	11.8	8.9	43
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	4.2	3.3	45

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	11.1	14.3	18
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Nevada

- Nevada ranks among the top ten states for no indicators, and among the lowest ten states for 19 indicators.
- Residents of Nevada, compared to those of other states, have had very much less success in accumulating financial assets, much less in building human capital, and mixed success in acquiring job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	69.1%	67.1%	20
2. Want Jobs But Can't Find Them	4.1%	4.8%	30
3. Want Full-Time Jobs, But Have Only Part-Time Ones	11.9%	10.6%	35

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$32,276	\$35,296	23
5. Jobs That Pay Below a Poverty Wage	25.8%	26.8%	25

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	63.9%	64.1%	27
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OVERALL INCOME

Level of Income

7. Median Family Income	\$48,865	\$49,507	22
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Income Relative to Basic Needs

8. Families Below the Poverty Level	7.2%	9.6%	13
9. Working Families Below a Family Budget	30.1%	27.6%	33

Ability to Meet Basic Needs

10. Food Insecurity	8.6%	9.7%	21
11. Housing Insecurity	45.5%	41.4%	46

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.4%	11.2%	23

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	82.8%	85.5%	36
15. Drop Out of High School	17.0%	9.0%	50
16. Drop Out Before High School	4.9%	7.0%	19

Credentials (Post-Secondary)

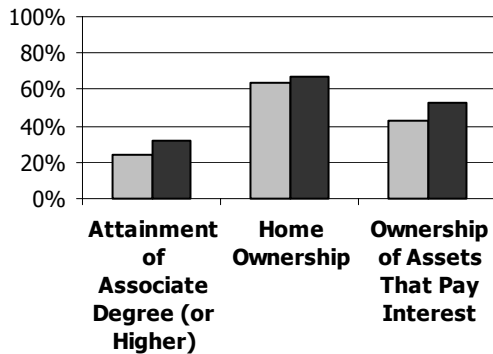
17. Attainment of Associate Degree	24.0%	31.5%	46
18. Attainment of Bachelor's Degree	19.3%	24.9%	45
19. Attainment of Graduate or Professional Degree	5.9%	9.0%	47

Competency Level

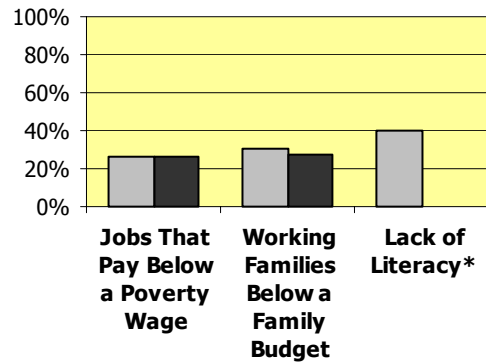
20. Lack of Literacy	40.0%	N/A	17
21. Inability to Speak English Very Well	10.3%	8.5%	43

HEALTH

22. Health Care Coverage	84.4%	86.0%	40
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	64.0%	67.4%	43
24. Assets That Pay Interest	43.2%	52.6%	44
25. Assets That Pay Dividends	20.3%	25.3%	38
26. Assets Targeted to Retirement (Pensions and Annuities)	43.8%	49.0%	46

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	24.8%	32.6%	44
28. Assets That Pay Interest - Moderate Income Households	39.7%	51.8%	49
29. Assets That Pay Dividends - Low Income Households	10.5%	13.5%	37
30. Assets That Pay Dividends - Moderate Income Households	15.2%	20.0%	46
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	37.1%	34.5%	16
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	54.2%	52.5%	21

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	98.8	35.9	50
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	53.9	18.3	50
35. Assets That Pay Dividends - High Income Compared to Low Income Households	149.7	88.6	46
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	79.8	39.2	48
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	11.5	8.9	41
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	4.4	3.3	48

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	26.3	14.3	48
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New Hampshire

- New Hampshire ranks among the top ten states for 20 indicators and among the lowest ten states for 1 indicator.
- Residents of New Hampshire, compared to those of other states, have had relatively much more success in gaining job-based and related income assets and building human capital, and more success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	72.3%	67.1%	6
2. Want Jobs But Can't Find Them	2.8%	4.8%	7
3. Want Full-Time Jobs, But Have Only Part-Time Ones	5.6%	10.6%	2

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$34,731	\$35,296	16
5. Jobs That Pay Below a Poverty Wage	19.2%	26.8%	5

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	72.2%	64.1%	6
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OVERALL INCOME

Level of Income

7. Median Family Income	\$58,470	\$49,507	6
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Income Relative to Basic Needs

8. Families Below the Poverty Level	4.3%	9.6%	1
9. Working Families Below a Family Budget	34.7%	27.6%	41

Ability to Meet Basic Needs

10. Food Insecurity	7.4%	9.7%	11
11. Housing Insecurity	32.8%	41.4%	2

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.4%	4.9%	8
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.2%	11.2%	10

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	88.1%	85.5%	14
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	3.2%	7.0%	3

Credentials (Post-Secondary)

17. Attainment of Associate Degree	38.8%	31.5%	4
18. Attainment of Bachelor's Degree	30.1%	24.9%	7
19. Attainment of Graduate or Professional Degree	10.3%	9.0%	9

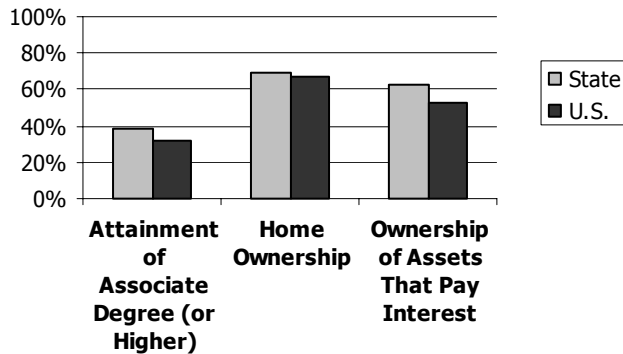
Competency Level

20. Lack of Literacy	36.0%	N/A	7
21. Inability to Speak English Very Well	2.2%	8.5%	13

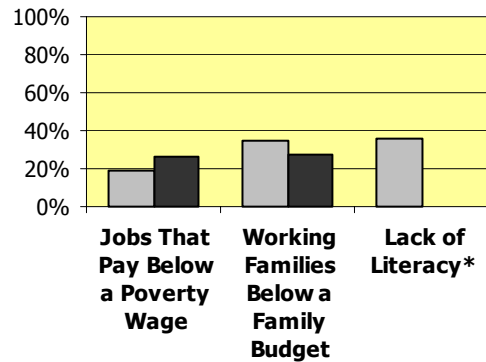
HEALTH

22. Health Care Coverage	93.2%	86.0%	2
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New Hampshire



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	69.2%	67.4%	32
24. Assets That Pay Interest	62.2%	52.6%	7
25. Assets That Pay Dividends	28.6%	25.3%	10
26. Assets Targeted to Retirement (Pensions and Annuities)	46.6%	49.0%	39

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	40.0%	32.6%	13
28. Assets That Pay Interest - Moderate Income Households	59.7%	51.8%	11
29. Assets That Pay Dividends - Low Income Households	16.4%	13.5%	14
30. Assets That Pay Dividends - Moderate Income Households	21.7%	20.0%	21
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	35.8%	34.5%	21
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	51.3%	52.5%	35

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	29.4	35.9	17
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.4	18.3	20
35. Assets That Pay Dividends - High Income Compared to Low Income Households	72.9	88.6	13
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.3	39.2	12
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	9.2	8.9	23
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.7	3.3	38

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	8.0	14.3	4
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New Jersey

- New Jersey ranks among the top ten states for 19 indicators, and among the lowest ten states for 4 indicators.
- Residents of New Jersey, compared to those of other states, have had relatively much more success in accumulating financial assets, more success in building human capital, and mixed success in building human capital.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	67.1%	67.1%	32
2. Want Jobs But Can't Find Them	3.8%	4.8%	23
3. Want Full-Time Jobs, But Have Only Part-Time Ones	9.4%	10.6%	23

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$43,691	\$35,296	4
5. Jobs That Pay Below a Poverty Wage	19.4%	26.8%	7

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	70.7%	64.1%	11
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OVERALL INCOME

Level of Income

7. Median Family Income	\$65,182	\$49,507	1
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Income Relative to Basic Needs

8. Families Below the Poverty Level	6.1%	9.6%	4
9. Working Families Below a Family Budget	21.0%	27.6%	13

Ability to Meet Basic Needs

10. Food Insecurity	7.3%	9.7%	10
11. Housing Insecurity	39.1%	41.4%	23

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.7%	4.9%	34
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.4%	11.2%	35

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	87.3%	85.5%	18
15. Drop Out of High School	6.0%	9.0%	4
16. Drop Out Before High School	5.7%	7.0%	26

Credentials (Post-Secondary)

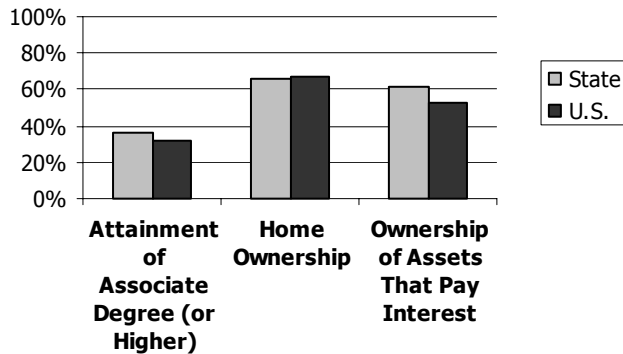
17. Attainment of Associate Degree	36.6%	31.5%	8
18. Attainment of Bachelor's Degree	30.1%	24.9%	7
19. Attainment of Graduate or Professional Degree	11.3%	9.0%	7

Competency Level

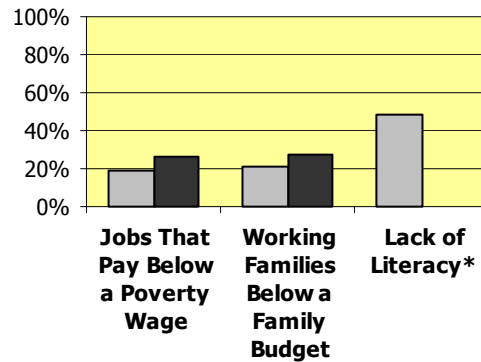
20. Lack of Literacy	48.0%	N/A	36
21. Inability to Speak English Very Well	12.3%	8.5%	47

HEALTH

22. Health Care Coverage	87.4%	86.0%	24
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	66.2%	67.4%	41
24. Assets That Pay Interest	61.3%	52.6%	8
25. Assets That Pay Dividends	34.5%	25.3%	2
26. Assets Targeted to Retirement (Pensions and Annuities)	45.1%	49.0%	44

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	40.9%	32.6%	12
28. Assets That Pay Interest - Moderate Income Households	56.7%	51.8%	18
29. Assets That Pay Dividends - Low Income Households	20.9%	13.5%	2
30. Assets That Pay Dividends - Moderate Income Households	24.6%	20.0%	6
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	36.8%	34.5%	17
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	49.1%	52.5%	42

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	20.5	35.9	1
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	11.4	18.3	1
35. Assets That Pay Dividends - High Income Compared to Low Income Households	41.7	88.6	1
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	21.4	39.2	1
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	6.7	8.9	5
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.8	3.3	2

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	13.7	14.3	28
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New Mexico

- New Mexico ranks among the top ten states for 2 indicators, and among the lowest ten states for 20 indicators.
- Residents of New Mexico, compared to those of those states, have had relatively very much less success in gaining job-based and related income assets and less success in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	62.0%	67.1%	48
2. Want Jobs But Can't Find Them	4.9%	4.8%	41
3. Want Full-Time Jobs, But Have Only Part-Time Ones	13.1%	10.6%	43

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$27,498	\$35,296	42
5. Jobs That Pay Below a Poverty Wage	33.0%	26.8%	42

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	50.8%	64.1%	50
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OVERALL INCOME

Level of Income

7. Median Family Income	\$38,779	\$49,507	48
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Income Relative to Basic Needs

8. Families Below the Poverty Level	14.4%	9.6%	48
9. Working Families Below a Family Budget	40.2%	27.6%	49

Ability to Meet Basic Needs

10. Food Insecurity	15.1%	9.7%	50
11. Housing Insecurity	44.9%	41.4%	44

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.5%	4.9%	42
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.2%	11.2%	38

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	82.2%	85.5%	39
15. Drop Out of High School	13.0%	9.0%	45
16. Drop Out Before High School	8.7%	7.0%	43

Credentials (Post-Secondary)

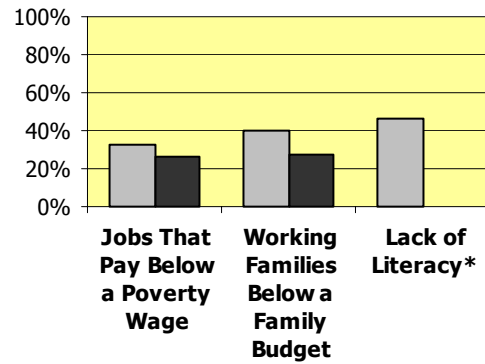
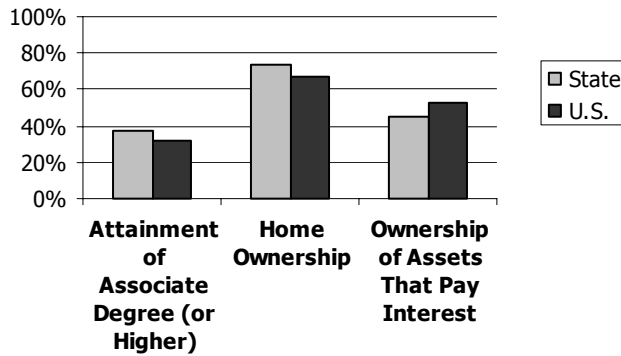
17. Attainment of Associate Degree	37.2%	31.5%	7
18. Attainment of Bachelor's Degree	23.6%	24.9%	32
19. Attainment of Graduate or Professional Degree	9.9%	9.0%	12

Competency Level

20. Lack of Literacy	46.0%	N/A	32
21. Inability to Speak English Very Well	9.7%	8.5%	40

HEALTH

22. Health Care Coverage	76.2%	86.0%	50
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Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	73.7%	67.4%	12
24. Assets That Pay Interest	44.9%	52.6%	41
25. Assets That Pay Dividends	20.1%	25.3%	39
26. Assets Targeted to Retirement (Pensions and Annuities)	50.5%	49.0%	18

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	25.5%	32.6%	43
28. Assets That Pay Interest - Moderate Income Households	49.2%	51.8%	36
29. Assets That Pay Dividends - Low Income Households	9.4%	13.5%	41
30. Assets That Pay Dividends - Moderate Income Households	18.2%	20.0%	35
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	30.3%	34.5%	39
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	58.3%	52.5%	7

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	47.7	35.9	40
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	19.2	18.3	34
35. Assets That Pay Dividends - High Income Compared to Low Income Households	126.1	88.6	35
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	44.2	39.2	31
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	13.8	8.9	48
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.9	3.3	42

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	12.7	14.3	25
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New York

- New York ranks among the top ten states for 4 indicators, and among the lowest ten states for 9 indicators.
- Residents of New York, compared to those of other states, have had relatively much less success in gaining job-based and related income assets and mixed success in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	62.9%	67.1%	44
2. Want Jobs But Can't Find Them	4.6%	4.8%	39
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.4%	10.6%	39

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$44,942	\$35,296	2
5. Jobs That Pay Below a Poverty Wage	25.6%	26.8%	24

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	61.8%	64.1%	33
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OVERALL INCOME

Level of Income

7. Median Family Income	\$52,280	\$49,507	18
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Income Relative to Basic Needs

8. Families Below the Poverty Level	11.1%	9.6%	39
9. Working Families Below a Family Budget	37.5%	27.6%	46

Ability to Meet Basic Needs

10. Food Insecurity	10.0%	9.7%	33
11. Housing Insecurity	43.4%	41.4%	41

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	3.8%	4.9%	50
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	7.8%	11.2%	50

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	82.5%	85.5%	38
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	6.9%	7.0%	34

Credentials (Post-Secondary)

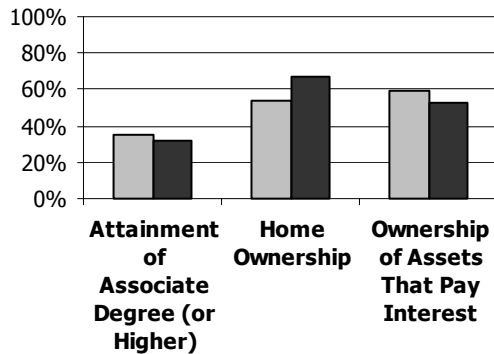
17. Attainment of Associate Degree	35.4%	31.5%	12
18. Attainment of Bachelor's Degree	28.7%	24.9%	10
19. Attainment of Graduate or Professional Degree	11.9%	9.0%	4

Competency Level

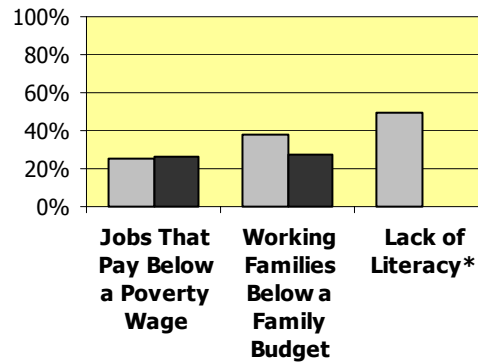
20. Lack of Literacy	50.0%	N/A	38
21. Inability to Speak English Very Well	13.6%	8.5%	48

HEALTH

22. Health Care Coverage	84.8%	86.0%	39
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	53.4%	67.4%	50
24. Assets That Pay Interest	59.3%	52.6%	12
25. Assets That Pay Dividends	29.3%	25.3%	6
26. Assets Targeted to Retirement (Pensions and Annuities)	48.1%	49.0%	31

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	38.7%	32.6%	16
28. Assets That Pay Interest - Moderate Income Households	58.9%	51.8%	12
29. Assets That Pay Dividends - Low Income Households	16.6%	13.5%	13
30. Assets That Pay Dividends - Moderate Income Households	22.8%	20.0%	14
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	34.5%	34.5%	26
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	47.2%	52.5%	49

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	42.9	35.9	39
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	23.0	18.3	45
35. Assets That Pay Dividends - High Income Compared to Low Income Households	88.8	88.6	23
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	43.2	39.2	29
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.5	8.9	21
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.5	3.3	32

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	9.8	14.3	11
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North Carolina

- North Carolina ranks among the top ten states for no indicators, and among the lowest ten states for 5 indicators.
- Residents of North Carolina, compared to those of other states, have had relatively less success in building human capital and accumulating financial assets and mixed success in gaining job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	67.2%	67.1%	30
2. Want Jobs But Can't Find Them	3.6%	4.8%	18
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.9%	10.6%	12

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$31,077	\$35,296	25
5. Jobs That Pay Below a Poverty Wage	27.4%	26.8%	26

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	65.8%	64.1%	24
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OVERALL INCOME

Level of Income

7. Median Family Income	\$45,087	\$49,507	35
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Income Relative to Basic Needs

8. Families Below the Poverty Level	9.6%	9.6%	32
9. Working Families Below a Family Budget	23.6%	27.6%	17

Ability to Meet Basic Needs

10. Food Insecurity	8.8%	9.7%	25
11. Housing Insecurity	39.3%	41.4%	25

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.5%	4.9%	42
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.0%	11.2%	40

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	79.2%	85.5%	46
15. Drop Out of High School	11.0%	9.0%	36
16. Drop Out Before High School	8.1%	7.0%	42

Credentials (Post-Secondary)

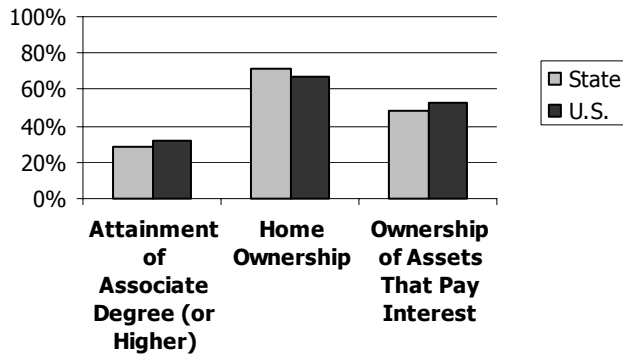
17. Attainment of Associate Degree	28.7%	31.5%	36
18. Attainment of Bachelor's Degree	23.2%	24.9%	33
19. Attainment of Graduate or Professional Degree	6.7%	9.0%	42

Competency Level

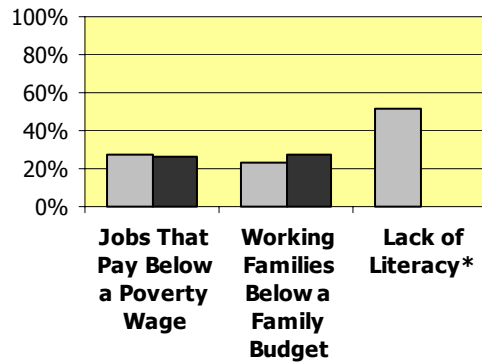
20. Lack of Literacy	52.0%	N/A	41
21. Inability to Speak English Very Well	4.3%	8.5%	30

HEALTH

22. Health Care Coverage	87.0%	86.0%	27
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	71.1%	67.4%	21
24. Assets That Pay Interest	47.9%	52.6%	38
25. Assets That Pay Dividends	22.2%	25.3%	35
26. Assets Targeted to Retirement (Pensions and Annuities)	53.4%	49.0%	10

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	26.6%	32.6%	40
28. Assets That Pay Interest - Moderate Income Households	47.8%	51.8%	40
29. Assets That Pay Dividends - Low Income Households	10.7%	13.5%	36
30. Assets That Pay Dividends - Moderate Income Households	17.4%	20.0%	36
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	31.4%	34.5%	35
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	55.1%	52.5%	19

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	38.8	35.9	30
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	19.6	18.3	36
35. Assets That Pay Dividends - High Income Compared to Low Income Households	108.2	88.6	34
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	44.6	39.2	32
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.8	8.9	35
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.5	3.3	32

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	11.5	14.3	20
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North Dakota

- North Dakota ranks among the top ten states for 14 indicators, and among the lowest ten states for 7 indicators.
- Residents of North Dakota, compared to those of other states, have had relatively more success in accumulating financial assets and mixed success in building human capital and gaining job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	70.5%	67.1%	13
2. Want Jobs But Can't Find Them	3.0%	4.8%	9
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.5%	10.6%	19

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$24,678	\$35,296	49
5. Jobs That Pay Below a Poverty Wage	37.0%	26.8%	47

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	60.8%	64.1%	37
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OVERALL INCOME

Level of Income

7. Median Family Income	\$42,984	\$49,507	41
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Income Relative to Basic Needs

8. Families Below the Poverty Level	9.3%	9.6%	31
9. Working Families Below a Family Budget	36.9%	27.6%	44

Ability to Meet Basic Needs

10. Food Insecurity	4.6%	9.7%	1
11. Housing Insecurity	31.8%	41.4%	1

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.0%	11.2%	13

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	85.5%	85.5%	29
15. Drop Out of High School	5.0%	9.0%	1
16. Drop Out Before High School	7.2%	7.0%	36

Credentials (Post-Secondary)

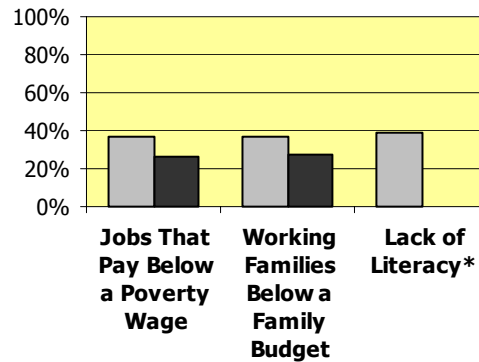
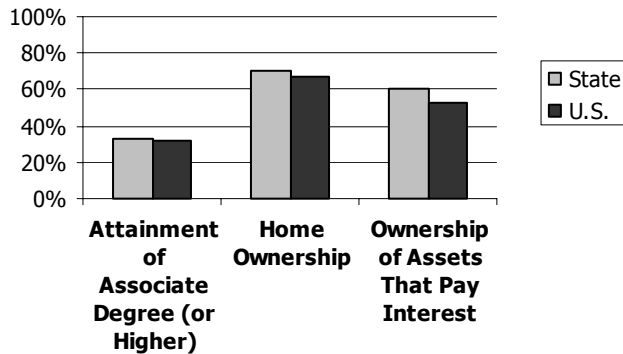
17. Attainment of Associate Degree	32.6%	31.5%	20
18. Attainment of Bachelor's Degree	22.6%	24.9%	37
19. Attainment of Graduate or Professional Degree	5.6%	9.0%	48

Competency Level

20. Lack of Literacy	39.0%	N/A	13
21. Inability to Speak English Very Well	1.3%	8.5%	3

HEALTH

22. Health Care Coverage	88.7%	86.0%	18
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Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	70.7%	67.4%	24
24. Assets That Pay Interest	60.0%	52.6%	10
25. Assets That Pay Dividends	26.4%	25.3%	24
26. Assets Targeted to Retirement (Pensions and Annuities)	47.5%	49.0%	35

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	44.6%	32.6%	3
28. Assets That Pay Interest - Moderate Income Households	62.9%	51.8%	7
29. Assets That Pay Dividends - Low Income Households	16.3%	13.5%	15
30. Assets That Pay Dividends - Moderate Income Households	24.9%	20.0%	4
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	26.4%	34.5%	48
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	47.8%	52.5%	48

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	24.8	35.9	4
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	11.8	18.3	2
35. Assets That Pay Dividends - High Income Compared to Low Income Households	62.0	88.6	4
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	26.0	39.2	3
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.7	8.9	34
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.3	3.3	24

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	8.5	14.3	5
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Ohio

- Ohio ranks among the top ten states for 6 indicators, and among the lowest ten states for no indicators.
- Residents of Ohio, compared to those of other states, have had relatively mixed success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	66.9%	67.1%	35
2. Want Jobs But Can't Find Them	4.1%	4.8%	30
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.1%	10.6%	14

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$32,510	\$35,296	22
5. Jobs That Pay Below a Poverty Wage	25.4%	26.8%	21

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	71.4%	64.1%	8
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OVERALL INCOME

Level of Income

7. Median Family Income	\$48,984	\$49,507	21
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.4%	9.6%	26
9. Working Families Below a Family Budget	21.9%	27.6%	14

Ability to Meet Basic Needs

10. Food Insecurity	8.5%	9.7%	20
11. Housing Insecurity	38.2%	41.4%	16

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.6%	4.9%	37
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.3%	11.2%	37

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	87.0%	85.5%	19
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	4.0%	7.0%	8

Credentials (Post-Secondary)

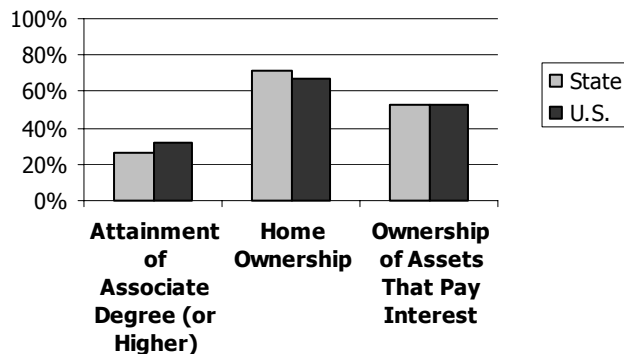
17. Attainment of Associate Degree	26.7%	31.5%	40
18. Attainment of Bachelor's Degree	24.6%	24.9%	23
19. Attainment of Graduate or Professional Degree	6.9%	9.0%	37

Competency Level

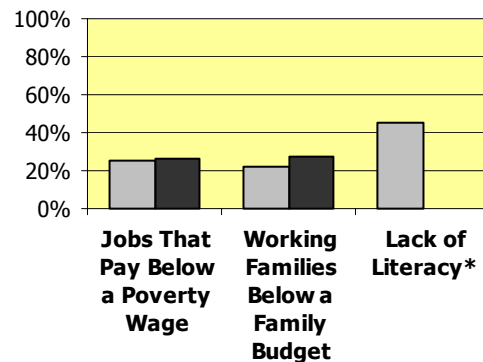
20. Lack of Literacy	45.0%	N/A	28
21. Inability to Speak English Very Well	1.8%	8.5%	9

HEALTH

22. Health Care Coverage	89.1%	86.0%	17
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	71.3%	67.4%	19
24. Assets That Pay Interest	53.2%	52.6%	29
25. Assets That Pay Dividends	24.9%	25.3%	32
26. Assets Targeted to Retirement (Pensions and Annuities)	51.0%	49.0%	16

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	35.2%	32.6%	28
28. Assets That Pay Interest - Moderate Income Households	53.1%	51.8%	27
29. Assets That Pay Dividends - Low Income Households	14.1%	13.5%	26
30. Assets That Pay Dividends - Moderate Income Households	20.7%	20.0%	29
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	41.6%	34.5%	4
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	53.6%	52.5%	25

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	26.9	35.9	12
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.4	18.3	12
35. Assets That Pay Dividends - High Income Compared to Low Income Households	101.4	88.6	31
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	47.0	39.2	35
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.0	8.9	7
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.0	3.3	9

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	16.1	14.3	35
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Oklahoma

- Oklahoma ranks among the top ten states for 2 indicators, and among the lowest ten states for 11 indicators.
- Residents of Oklahoma, compared to those of states, have had relatively much less success in gaining job-based and related income assets and less in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	65.1%	67.1%	40
2. Want Jobs But Can't Find Them	3.0%	4.8%	9
3. Want Full-Time Jobs, But Have Only Part-Time Ones	10.1%	10.6%	28

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$26,980	\$35,296	43
5. Jobs That Pay Below a Poverty Wage	34.3%	26.8%	43

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	52.4%	64.1%	49
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OVERALL INCOME

Level of Income

7. Median Family Income	\$40,354	\$49,507	44
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Income Relative to Basic Needs

8. Families Below the Poverty Level	11.6%	9.6%	40
9. Working Families Below a Family Budget	25.5%	27.6%	21

Ability to Meet Basic Needs

10. Food Insecurity	11.9%	9.7%	42
11. Housing Insecurity	40.1%	41.4%	26

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.7%	4.9%	34
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.2%	11.2%	39

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	86.1%	85.5%	25
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	5.6%	7.0%	25

Credentials (Post-Secondary)

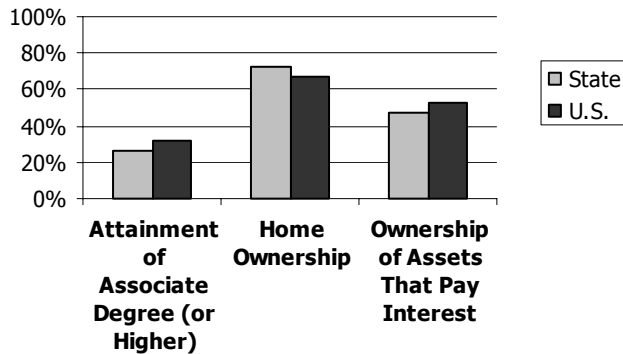
17. Attainment of Associate Degree	26.2%	31.5%	42
18. Attainment of Bachelor's Degree	22.5%	24.9%	38
19. Attainment of Graduate or Professional Degree	6.4%	9.0%	45

Competency Level

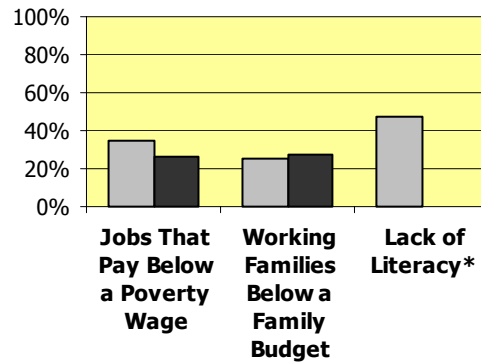
20. Lack of Literacy	47.0%	N/A	33
21. Inability to Speak English Very Well	3.5%	8.5%	24

HEALTH

22. Health Care Coverage	80.7%	86.0%	47
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	72.7%	67.4%	15
24. Assets That Pay Interest	46.8%	52.6%	40
25. Assets That Pay Dividends	18.5%	25.3%	44
26. Assets Targeted to Retirement (Pensions and Annuities)	48.8%	49.0%	28

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	28.7%	32.6%	37
28. Assets That Pay Interest - Moderate Income Households	49.2%	51.8%	36
29. Assets That Pay Dividends - Low Income Households	9.1%	13.5%	42
30. Assets That Pay Dividends - Moderate Income Households	16.2%	20.0%	41
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	31.9%	34.5%	33
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	56.7%	52.5%	13

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	38.7	35.9	29
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	18.2	18.3	29
35. Assets That Pay Dividends - High Income Compared to Low Income Households	135.2	88.6	40
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	52.3	39.2	40
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.8	8.9	22
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	2.9	3.3	7

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	17.5	14.3	40
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Oregon

- Oregon ranks among the top ten states for 4 indicators, and among the lowest ten states for 7 indicators.
- Residents of Oregon, compared to those of other states, have had relatively much less success in gaining job-based and related income assets, mixed success in building human capital, and more in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	68.2%	67.1%	26
2. Want Jobs But Can't Find Them	4.9%	4.8%	41
3. Want Full-Time Jobs, But Have Only Part-Time Ones	13.6%	10.6%	45

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$32,765	\$35,296	19
5. Jobs That Pay Below a Poverty Wage	24.6%	26.8%	16

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	63.2%	64.1%	28
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OVERALL INCOME

Level of Income

7. Median Family Income	\$46,278	\$49,507	29
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Income Relative to Basic Needs

8. Families Below the Poverty Level	9.9%	9.6%	33
9. Working Families Below a Family Budget	36.0%	27.6%	43

Ability to Meet Basic Needs

10. Food Insecurity	12.6%	9.7%	44
11. Housing Insecurity	45.3%	41.4%	45

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.6%	4.9%	37
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.0%	11.2%	40

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	88.1%	85.5%	14
15. Drop Out of High School	13.0%	9.0%	45
16. Drop Out Before High School	4.4%	7.0%	12

Credentials (Post-Secondary)

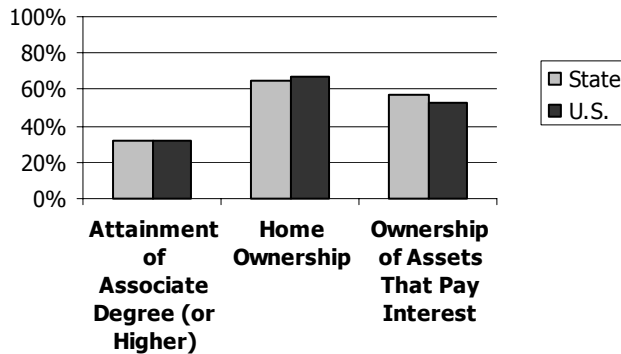
17. Attainment of Associate Degree	32.2%	31.5%	22
18. Attainment of Bachelor's Degree	27.2%	24.9%	15
19. Attainment of Graduate or Professional Degree	8.7%	9.0%	17

Competency Level

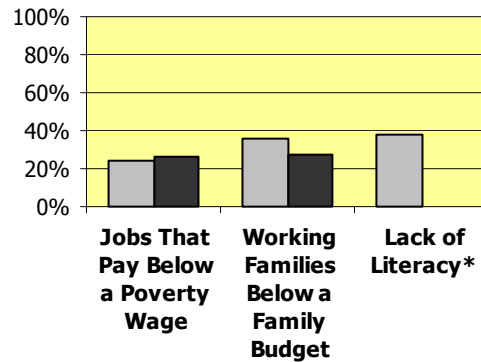
20. Lack of Literacy	38.0%	N/A	10
21. Inability to Speak English Very Well	5.4%	8.5%	34

HEALTH

22. Health Care Coverage	86.3%	86.0%	34
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	65.3%	67.4%	42
24. Assets That Pay Interest	56.6%	52.6%	21
25. Assets That Pay Dividends	26.6%	25.3%	23
26. Assets Targeted to Retirement (Pensions and Annuities)	52.2%	49.0%	11

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	36.5%	32.6%	21
28. Assets That Pay Interest - Moderate Income Households	56.5%	51.8%	19
29. Assets That Pay Dividends - Low Income Households	15.6%	13.5%	18
30. Assets That Pay Dividends - Moderate Income Households	21.5%	20.0%	22
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	39.7%	34.5%	7
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	54.2%	52.5%	21

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	29.8	35.9	18
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.2	18.3	18
35. Assets That Pay Dividends - High Income Compared to Low Income Households	62.5	88.6	5
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	31.5	39.2	7
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	7.9	8.9	12
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.2	3.3	19

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	16.9	14.3	38
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Pennsylvania

- Pennsylvania ranks among the top ten states for 15 indicators, and among the lowest ten states for 1 indicator.
- Residents of Pennsylvania, compared to those of other states, have had relatively much more success in building financial assets and mixed success in building human capital and gaining job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	64.4%	67.1%	41
2. Want Jobs But Can't Find Them	4.2%	4.8%	34
3. Want Full-Time Jobs, But Have Only Part-Time Ones	11.7%	10.6%	33

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$33,999	\$35,296	18
5. Jobs That Pay Below a Poverty Wage	25.4%	26.8%	21

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	71.6%	64.1%	7
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OVERALL INCOME

Level of Income

7. Median Family Income	\$48,359	\$49,507	24
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.1%	9.6%	22
9. Working Families Below a Family Budget	23.7%	27.6%	18

Ability to Meet Basic Needs

10. Food Insecurity	7.1%	9.7%	7
11. Housing Insecurity	39.0%	41.4%	22

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.0%	4.9%	22
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.4%	11.2%	23

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	85.7%	85.5%	27
15. Drop Out of High School	7.0%	9.0%	9
16. Drop Out Before High School	5.0%	7.0%	20

Credentials (Post-Secondary)

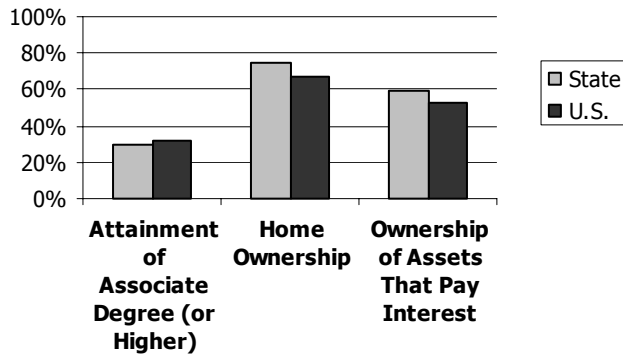
17. Attainment of Associate Degree	29.3%	31.5%	35
18. Attainment of Bachelor's Degree	24.3%	24.9%	26
19. Attainment of Graduate or Professional Degree	8.4%	9.0%	21

Competency Level

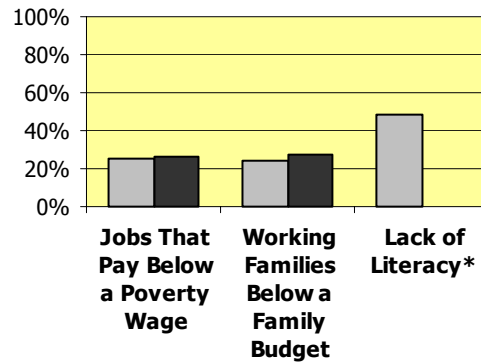
20. Lack of Literacy	48.0%	N/A	36
21. Inability to Speak English Very Well	3.2%	8.5%	23

HEALTH

22. Health Care Coverage	92.4%	86.0%	4
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	74.7%	67.4%	9
24. Assets That Pay Interest	59.8%	52.6%	11
25. Assets That Pay Dividends	29.1%	25.3%	8
26. Assets Targeted to Retirement (Pensions and Annuities)	50.3%	49.0%	19

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	41.7%	32.6%	9
28. Assets That Pay Interest - Moderate Income Households	60.1%	51.8%	10
29. Assets That Pay Dividends - Low Income Households	18.0%	13.5%	7
30. Assets That Pay Dividends - Moderate Income Households	23.8%	20.0%	10
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	43.8%	34.5%	3
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	51.9%	52.5%	32

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	24.1	35.9	3
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	14.0	18.3	8
35. Assets That Pay Dividends - High Income Compared to Low Income Households	72.7	88.6	10
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	35.7	39.2	14
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	6.4	8.9	2
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.1	3.3	14

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	11.0	14.3	17
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Rhode Island

- Rhode Island ranks among the top ten states for 3 indicators, and among the lowest ten states for 3 indicators.
- Residents of Rhode Island, compared to those of other states, have had relatively mixed success in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	67.2%	67.1%	30
2. Want Jobs But Can't Find Them	4.1%	4.8%	30
3. Want Full-Time Jobs, But Have Only Part-Time Ones	10.5%	10.6%	29

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$32,618	\$35,296	20
5. Jobs That Pay Below a Poverty Wage	23.9%	26.8%	13

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	69.7%	64.1%	12
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OVERALL INCOME

Level of Income

7. Median Family Income	\$53,121	\$49,507	14
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.7%	9.6%	28
9. Working Families Below a Family Budget	27.1%	27.6%	25

Ability to Meet Basic Needs

10. Food Insecurity	8.7%	9.7%	23
11. Housing Insecurity	37.4%	41.4%	13

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.9%	4.9%	25
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.2%	11.2%	25

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	81.3%	85.5%	41
15. Drop Out of High School	11.0%	9.0%	36
16. Drop Out Before High School	7.3%	7.0%	37

Credentials (Post-Secondary)

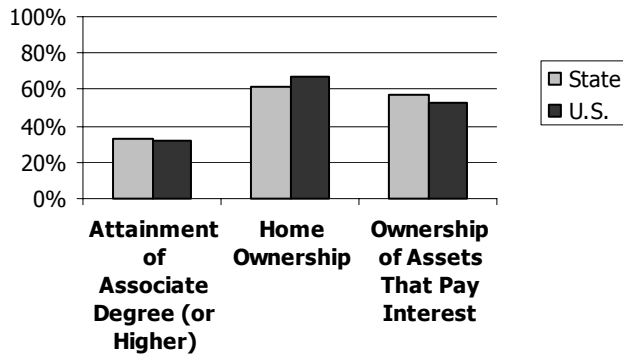
17. Attainment of Associate Degree	32.9%	31.5%	19
18. Attainment of Bachelor's Degree	26.4%	24.9%	17
19. Attainment of Graduate or Professional Degree	10.0%	9.0%	11

Competency Level

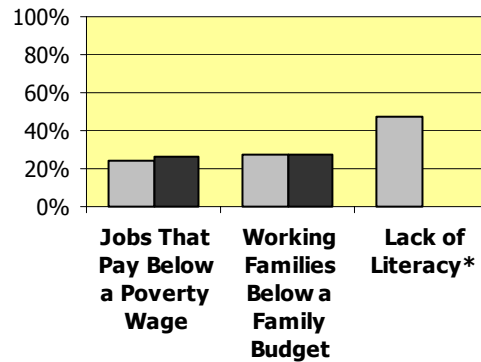
20. Lack of Literacy	47.0%	N/A	33
21. Inability to Speak English Very Well	10.1%	8.5%	42

HEALTH

22. Health Care Coverage	94.1%	86.0%	1
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	61.5%	67.4%	46
24. Assets That Pay Interest	57.3%	52.6%	16
25. Assets That Pay Dividends	25.5%	25.3%	28
26. Assets Targeted to Retirement (Pensions and Annuities)	47.5%	49.0%	35

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	35.5%	32.6%	26
28. Assets That Pay Interest - Moderate Income Households	58.2%	51.8%	15
29. Assets That Pay Dividends - Low Income Households	13.8%	13.5%	27
30. Assets That Pay Dividends - Moderate Income Households	20.9%	20.0%	26
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	35.6%	34.5%	23
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	50.1%	52.5%	39

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	26.0	35.9	7
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	13.5	18.3	6
35. Assets That Pay Dividends - High Income Compared to Low Income Households	82.2	88.6	20
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	37.4	39.2	20
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.1	8.9	30
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.8	3.3	39

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	12.8	14.3	26
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South Carolina

- South Carolina ranks among the top ten states for 4 indicators, and among the lowest ten states for 15 indicators.
- Residents of South Carolina, compared to those of other states, have had relatively much less success in accumulating financial assets and mixed success in building human capital and gaining job-based and related income assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	65.6%	67.1%	39
2. Want Jobs But Can't Find Them	3.9%	4.8%	24
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.4%	10.6%	16

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$28,173	\$35,296	36
5. Jobs That Pay Below a Poverty Wage	27.4%	26.8%	26

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	64.9%	64.1%	25
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OVERALL INCOME

Level of Income

7. Median Family Income	\$43,678	\$49,507	39
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Income Relative to Basic Needs

8. Families Below the Poverty Level	12.1%	9.6%	41
9. Working Families Below a Family Budget	25.5%	27.6%	21

Ability to Meet Basic Needs

10. Food Insecurity	10.2%	9.7%	35
11. Housing Insecurity	41.4%	41.4%	34

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.3%	4.9%	10
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.3%	11.2%	9

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	83.0%	85.5%	35
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	7.0%	7.0%	35

Credentials (Post-Secondary)

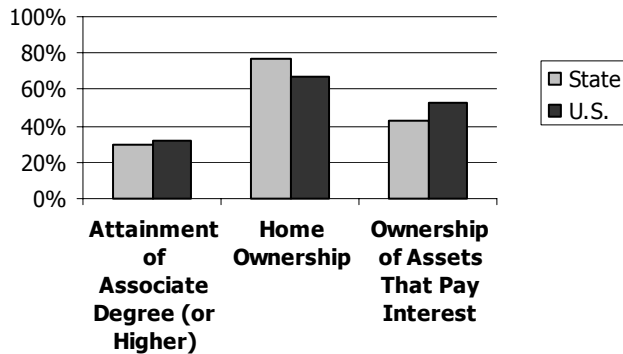
17. Attainment of Associate Degree	29.7%	31.5%	32
18. Attainment of Bachelor's Degree	19.0%	24.9%	46
19. Attainment of Graduate or Professional Degree	7.3%	9.0%	33

Competency Level

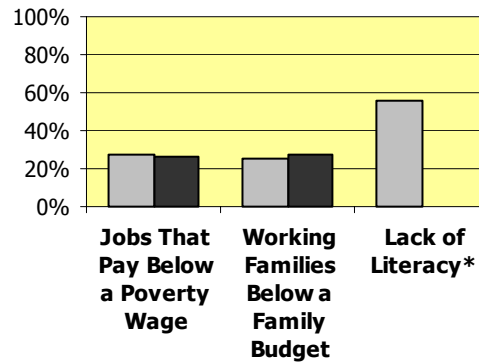
20. Lack of Literacy	56.0%	N/A	45
21. Inability to Speak English Very Well	2.5%	8.5%	16

HEALTH

22. Health Care Coverage	88.1%	86.0%	22
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	76.5%	67.4%	2
24. Assets That Pay Interest	42.7%	52.6%	47
25. Assets That Pay Dividends	18.9%	25.3%	43
26. Assets Targeted to Retirement (Pensions and Annuities)	50.3%	49.0%	19

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	22.5%	32.6%	46
28. Assets That Pay Interest - Moderate Income Households	44.2%	51.8%	46
29. Assets That Pay Dividends - Low Income Households	8.6%	13.5%	45
30. Assets That Pay Dividends - Moderate Income Households	15.7%	20.0%	43
31. Assets Targeted to Retirement (Pensions and Annuities) - Low Income Households	30.0%	34.5%	41
32. Assets Targeted to Retirement (Pensions and Annuities) - Moderate Income Households	56.9%	52.5%	11

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	49.2	35.9	42
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	21.6	18.3	41
35. Assets That Pay Dividends - High Income Compared to Low Income Households	138.6	88.6	41
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	50.6	39.2	38
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	13.5	8.9	46
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	4.0	3.3	44

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	9.7	14.3	10
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South Dakota

- South Dakota ranks among the top ten states for 11 indicators, and among the lowest ten states for 4 indicators.
- Residents of South Dakota, compared to those of other states, have had relatively more success in gaining job-based and related income assets and mixed success in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	73.2%	67.1%	4
2. Want Jobs But Can't Find Them	2.3%	4.8%	2
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.3%	10.6%	8

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$24,803	\$35,296	48
5. Jobs That Pay Below a Poverty Wage	32.2%	26.8%	38

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	61.2%	64.1%	35
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OVERALL INCOME

Level of Income

7. Median Family Income	\$44,736	\$49,507	36
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.3%	9.6%	23
9. Working Families Below a Family Budget	20.1%	27.6%	6

Ability to Meet Basic Needs

10. Food Insecurity	6.4%	9.7%	3
11. Housing Insecurity	35.3%	41.4%	6

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.9%	4.9%	1
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	13.9%	11.2%	3

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	91.8%	85.5%	1
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	6.2%	7.0%	29

Credentials (Post-Secondary)

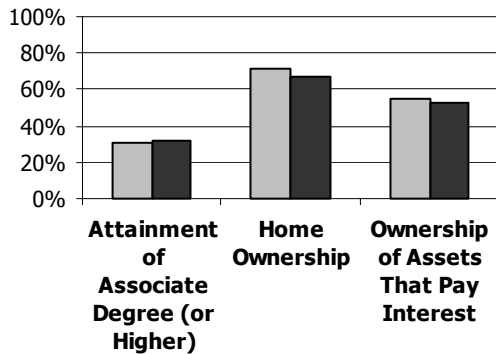
17. Attainment of Associate Degree	31.3%	31.5%	24
18. Attainment of Bachelor's Degree	25.7%	24.9%	21
19. Attainment of Graduate or Professional Degree	6.5%	9.0%	44

Competency Level

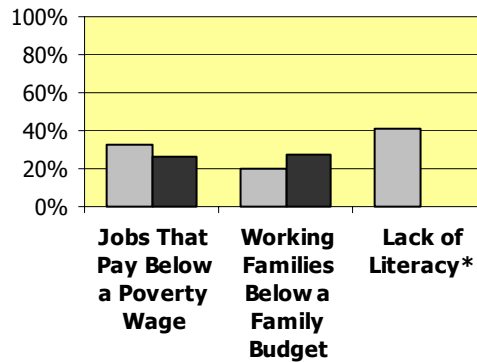
20. Lack of Literacy	41.0%	N/A	20
21. Inability to Speak English Very Well	1.9%	8.5%	11

HEALTH

22. Health Care Coverage	88.2%	86.0%	21
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	71.2%	67.4%	20
24. Assets That Pay Interest	54.5%	52.6%	26
25. Assets That Pay Dividends	25.7%	25.3%	26
26. Assets Targeted to Retirement (Pensions and Annuities)	42.5%	49.0%	48

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	39.2%	32.6%	14
28. Assets That Pay Interest - Moderate Income Households	56.5%	51.8%	19
29. Assets That Pay Dividends - Low Income Households	15.3%	13.5%	21
30. Assets That Pay Dividends - Moderate Income Households	23.9%	20.0%	9
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	28.2%	34.5%	46
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	50.0%	52.5%	40

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	36.5	35.9	28
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	17.6	18.3	27
35. Assets That Pay Dividends - High Income Compared to Low Income Households	96.7	88.6	29
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	40.3	39.2	26
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.1	8.9	30
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.1	3.3	14

FINANCIAL DISTRESS

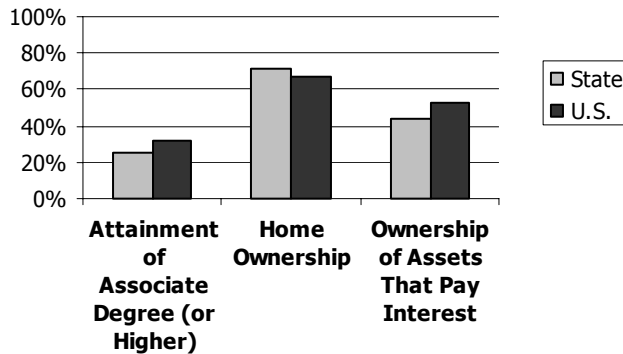
39. Personal Bankruptcy Rate (per thousand households)	9.2	14.3	7
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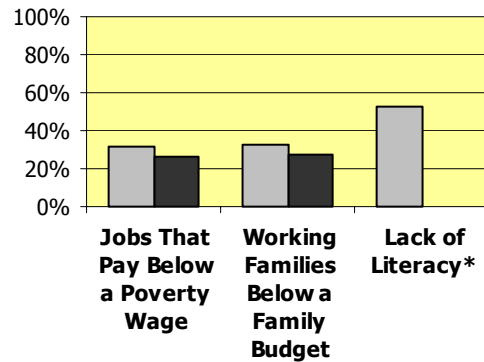
Tennessee

- Tennessee ranks among the top ten states for no indicators and among the lowest ten states for 17 indicators.
- Residents of Tennessee, compared to those of other states, have had relatively very much less success in accumulating financial assets and much less success in gaining job-based and related income assets and building human capital.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	66.3%	67.1%	36
2. Want Jobs But Can't Find Them	3.9%	4.8%	24
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.6%	10.6%	21
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$30,558	\$35,296	29
5. Jobs That Pay Below a Poverty Wage	32.0%	26.8%	36
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	63.0%	64.1%	31
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$44,168	\$49,507	38
Income Relative to Basic Needs			
8. Families Below the Poverty Level	11.0%	9.6%	38
9. Working Families Below a Family Budget	32.6%	27.6%	37
Ability to Meet Basic Needs			
10. Food Insecurity	10.9%	9.7%	38
11. Housing Insecurity	38.3%	41.4%	17
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.6%	4.9%	37
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	9.5%	11.2%	45
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	79.9%	85.5%	45
15. Drop Out of High School	12.0%	9.0%	41
16. Drop Out Before High School	9.0%	7.0%	44
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	25.5%	31.5%	43
18. Attainment of Bachelor's Degree	22.0%	24.9%	40
19. Attainment of Graduate or Professional Degree	7.1%	9.0%	35
Competency Level			
20. Lack of Literacy	53.0%	N/A	42
21. Inability to Speak English Very Well	2.6%	8.5%	17
HEALTH			
22. Health Care Coverage	89.7%	86.0%	13



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	70.9%	67.4%	23
24. Assets That Pay Interest	44.5%	52.6%	42
25. Assets That Pay Dividends	17.7%	25.3%	48
26. Assets Targeted to Retirement (Pensions and Annuities)	45.3%	49.0%	43

Inequality in the Rate of Financial Asset Ownership

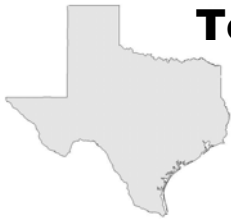
27. Assets That Pay Interest - Low Income Households	25.9%	32.6%	41
28. Assets That Pay Interest - Moderate Income Households	44.5%	51.8%	44
29. Assets That Pay Dividends - Low Income Households	8.7%	13.5%	44
30. Assets That Pay Dividends - Moderate Income Households	13.8%	20.0%	49
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	31.2%	34.5%	36
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	49.1%	52.5%	42

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	40.9	35.9	35
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	21.4	18.3	40
35. Assets That Pay Dividends - High Income Compared to Low Income Households	147.4	88.6	44
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	64.3	39.2	47
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.0	8.9	29
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.8	3.3	39

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	28.6	14.3	50
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Texas

- Texas ranks among the top ten states for no indicators, and among the lowest ten states for 21 indicators.
- Residents of Texas, compared to those of other states, have had relatively much less success in gaining job-based and related income assets and very much less in building human capital and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	68.8%	67.1%	21
2. Want Jobs But Can't Find Them	4.2%	4.8%	34
3. Want Full-Time Jobs, But Have Only Part-Time Ones	12.5%	10.6%	40

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$34,948	\$35,296	15
5. Jobs That Pay Below a Poverty Wage	32.0%	26.8%	36

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	58.5%	64.1%	42
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OVERALL INCOME

Level of Income

7. Median Family Income	\$45,285	\$49,507	34
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Income Relative to Basic Needs

8. Families Below the Poverty Level	12.6%	9.6%	43
9. Working Families Below a Family Budget	34.0%	27.6%	40

Ability to Meet Basic Needs

10. Food Insecurity	12.9%	9.7%	48
11. Housing Insecurity	38.4%	41.4%	18

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.3%	4.9%	45
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	9.1%	11.2%	47

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	79.2%	85.5%	46
15. Drop Out of High School	12.0%	9.0%	41
16. Drop Out Before High School	10.9%	7.0%	49

Credentials (Post-Secondary)

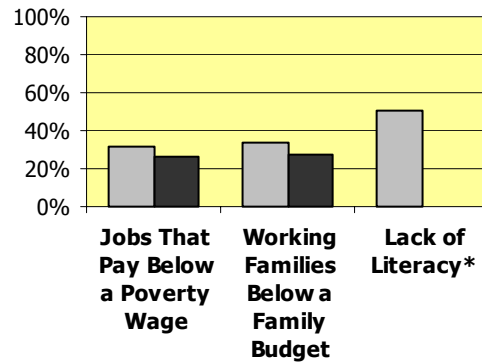
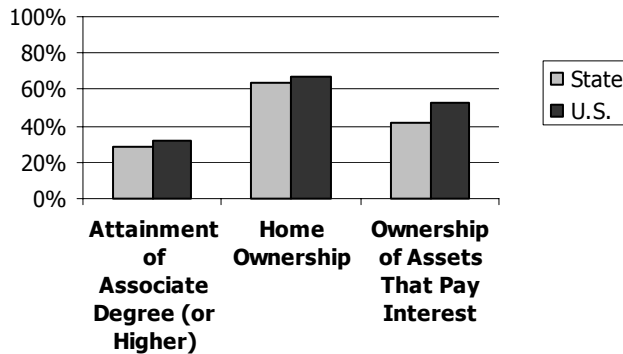
17. Attainment of Associate Degree	28.7%	31.5%	36
18. Attainment of Bachelor's Degree	23.9%	24.9%	29
19. Attainment of Graduate or Professional Degree	7.4%	9.0%	30

Competency Level

20. Lack of Literacy	51.0%	N/A	39
21. Inability to Speak English Very Well	15.6%	8.5%	49

HEALTH

22. Health Care Coverage	78.5%	86.0%	49
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Note: Higher percentage reflects a better outcome

Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	63.8%	67.4%	44
24. Assets That Pay Interest	41.7%	52.6%	48
25. Assets That Pay Dividends	19.3%	25.3%	41
26. Assets Targeted to Retirement (Pensions and Annuities)	47.7%	49.0%	33

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	22.1%	32.6%	49
28. Assets That Pay Interest - Moderate Income Households	40.3%	51.8%	48
29. Assets That Pay Dividends - Low Income Households	8.5%	13.5%	47
30. Assets That Pay Dividends - Moderate Income Households	14.3%	20.0%	47
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	27.6%	34.5%	47
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	52.7%	52.5%	29

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	56.7	35.9	46
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	24.7	18.3	47
35. Assets That Pay Dividends - High Income Compared to Low Income Households	132.4	88.6	39
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	51.5	39.2	39
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	11.7	8.9	42
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.5	3.3	32

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	10.4	14.3	15
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Utah

- Utah ranks among the top ten states for 10 indicators, and among the lowest ten states for 4 indicators.
- Residents of Utah, compared to those of other states, have had relatively less success in accumulating financial assets and relatively more in gaining job-based and related income assets and building human capital.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	72.3%	67.1%	6
2. Want Jobs But Can't Find Them	3.2%	4.8%	12
3. Want Full-Time Jobs, But Have Only Part-Time Ones	7.3%	10.6%	8

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$29,226	\$35,296	32
5. Jobs That Pay Below a Poverty Wage	28.7%	26.8%	30

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	71.0%	64.1%	10
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OVERALL INCOME

Level of Income

7. Median Family Income	\$51,399	\$49,507	19
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Income Relative to Basic Needs

8. Families Below the Poverty Level	6.9%	9.6%	11
9. Working Families Below a Family Budget	30.7%	27.6%	34

Ability to Meet Basic Needs

10. Food Insecurity	8.8%	9.7%	25
11. Housing Insecurity	38.7%	41.4%	20

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.9%	4.9%	1
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	14.3%	11.2%	1

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	90.7%	85.5%	4
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	2.4%	7.0%	1

Credentials (Post-Secondary)

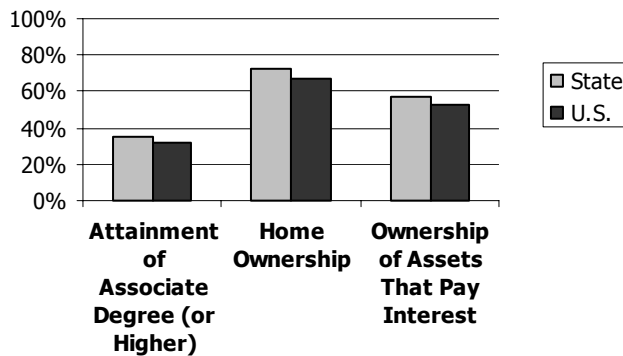
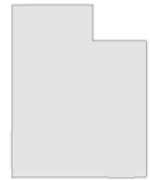
17. Attainment of Associate Degree	35.4%	31.5%	12
18. Attainment of Bachelor's Degree	26.4%	24.9%	17
19. Attainment of Graduate or Professional Degree	8.6%	9.0%	18

Competency Level

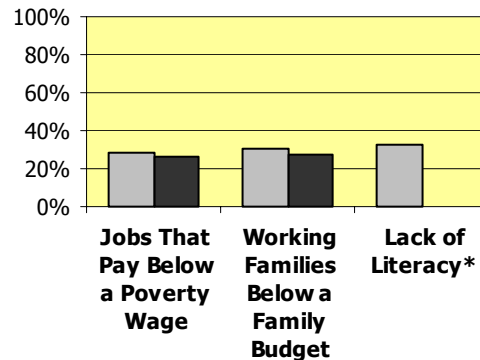
20. Lack of Literacy	33.0%	N/A	2
21. Inability to Speak English Very Well	4.8%	8.5%	32

HEALTH

22. Health Care Coverage	86.6%	86.0%	31
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	72.7%	67.4%	15
24. Assets That Pay Interest	56.8%	52.6%	18
25. Assets That Pay Dividends	19.9%	25.3%	40
26. Assets Targeted to Retirement (Pensions and Annuities)	55.0%	49.0%	8

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	36.5%	32.6%	21
28. Assets That Pay Interest - Moderate Income Households	58.3%	51.8%	14
29. Assets That Pay Dividends - Low Income Households	10.4%	13.5%	38
30. Assets That Pay Dividends - Moderate Income Households	16.5%	20.0%	38
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	33.4%	34.5%	29
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	63.2%	52.5%	1

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	59.4	35.9	47
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	27.4	18.3	48
35. Assets That Pay Dividends - High Income Compared to Low Income Households	127.9	88.6	36
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	57.4	39.2	43
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.9	8.9	37
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.2	3.3	19

FINANCIAL DISTRESS

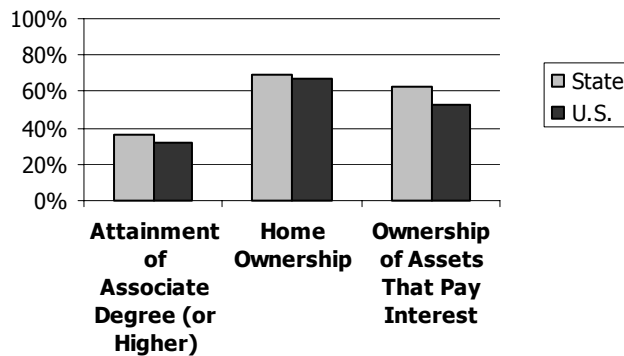
39. Personal Bankruptcy Rate (per thousand households)	27.8	14.3	49
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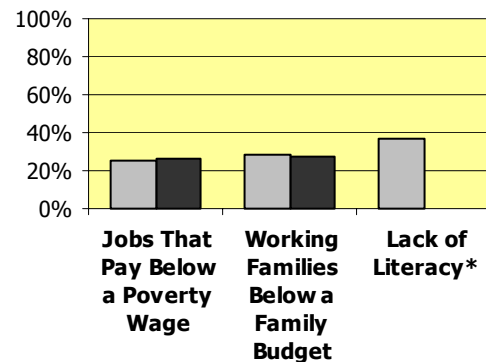
Vermont

- Vermont ranks among the top ten states for 15 indicators, and among the lowest ten states for 2 indicators.
- Residents of Vermont, compared to those of other states, have had relatively much more success in building human capital, more in accumulating financial assets, and mixed success in gaining job-based and related income assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	72.1%	67.1%	9
2. Want Jobs But Can't Find Them	2.9%	4.8%	8
3. Want Full-Time Jobs, But Have Only Part-Time Ones	9.8%	10.6%	26
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$28,920	\$35,296	34
5. Jobs That Pay Below a Poverty Wage	25.5%	26.8%	23
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	63.1%	64.1%	30
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$47,809	\$49,507	25
Income Relative to Basic Needs			
8. Families Below the Poverty Level	7.5%	9.6%	18
9. Working Families Below a Family Budget	28.4%	27.6%	29
Ability to Meet Basic Needs			
10. Food Insecurity	7.7%	9.7%	14
11. Housing Insecurity	43.1%	41.4%	40
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.8%	11.2%	16
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	90.0%	85.5%	7
15. Drop Out of High School	6.0%	9.0%	4
16. Drop Out Before High School	5.3%	7.0%	22
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	36.3%	31.5%	9
18. Attainment of Bachelor's Degree	28.8%	24.9%	9
19. Attainment of Graduate or Professional Degree	10.8%	9.0%	8
Competency Level			
20. Lack of Literacy	37.0%	N/A	9
21. Inability to Speak English Very Well	1.5%	8.5%	7
HEALTH			
22. Health Care Coverage	89.3%	86.0%	16



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	68.7%	67.4%	34
24. Assets That Pay Interest	62.8%	52.6%	5
25. Assets That Pay Dividends	28.3%	25.3%	12
26. Assets Targeted to Retirement (Pensions and Annuities)	50.2%	49.0%	22

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	43.5%	32.6%	6
28. Assets That Pay Interest - Moderate Income Households	65.2%	51.8%	2
29. Assets That Pay Dividends - Low Income Households	17.2%	13.5%	10
30. Assets That Pay Dividends - Moderate Income Households	23.8%	20.0%	10
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	31.6%	34.5%	34
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	44.5%	52.5%	50

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	26.8	35.9	11
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.1	18.3	11
35. Assets That Pay Dividends - High Income Compared to Low Income Households	84.0	88.6	21
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	37.7	39.2	22
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	10.9	8.9	37
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	4.3	3.3	46

FINANCIAL DISTRESS

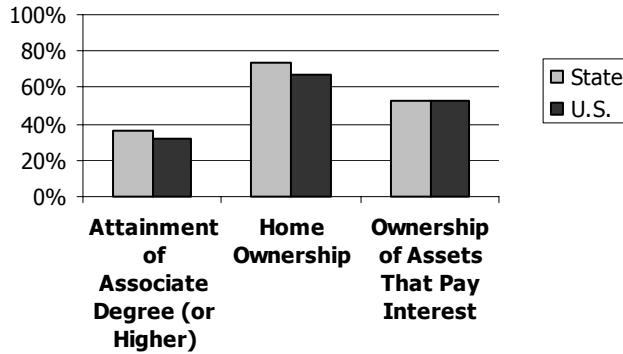
39. Personal Bankruptcy Rate (per thousand households)	7.1	14.3	2
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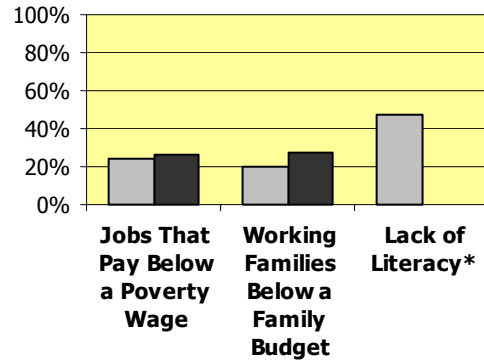
Virginia

- Virginia ranks among the top ten states for 5 indicators, and among the lowest ten states for 2 indicators.
- Residents of Virginia, compared to those of other states, have had relatively mixed success in accumulating financial assets, and more success in gaining job-based and related income assets and human capital.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	67.5%	67.1%	28
2. Want Jobs But Can't Find Them	2.2%	4.8%	1
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.5%	10.6%	19
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$35,151	\$35,296	13
5. Jobs That Pay Below a Poverty Wage	24.6%	26.8%	16
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	67.5%	64.1%	16
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$54,601	\$49,507	13
Income Relative to Basic Needs			
8. Families Below the Poverty Level	7.2%	9.6%	13
9. Working Families Below a Family Budget	20.3%	27.6%	8
Ability to Meet Basic Needs			
10. Food Insecurity	8.3%	9.7%	18
11. Housing Insecurity	37.5%	41.4%	14
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	4.9%	4.9%	25
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.8%	11.2%	30
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	86.6%	85.5%	21
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	6.6%	7.0%	32
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	36.1%	31.5%	10
18. Attainment of Bachelor's Degree	31.9%	24.9%	4
19. Attainment of Graduate or Professional Degree	11.9%	9.0%	4
Competency Level			
20. Lack of Literacy	47.0%	N/A	33
21. Inability to Speak English Very Well	5.1%	8.5%	33
HEALTH			
22. Health Care Coverage	87.3%	86.0%	25



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	73.9%	67.4%	11
24. Assets That Pay Interest	53.0%	52.6%	31
25. Assets That Pay Dividends	28.0%	25.3%	15
26. Assets Targeted to Retirement (Pensions and Annuities)	46.7%	49.0%	38

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	30.1%	32.6%	34
28. Assets That Pay Interest - Moderate Income Households	49.8%	51.8%	34
29. Assets That Pay Dividends - Low Income Households	13.6%	13.5%	28
30. Assets That Pay Dividends - Moderate Income Households	20.2%	20.0%	31
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	33.3%	34.5%	30
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	55.7%	52.5%	15

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	32.2	35.9	25
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	15.9	18.3	16
35. Assets That Pay Dividends - High Income Compared to Low Income Households	84.9	88.6	22
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	37.9	39.2	23
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	13.5	8.9	46
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	4.3	3.3	46

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	15.9	14.3	34
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Washington

- Washington ranks among the top ten states for 10 indicators, and among the lowest ten states for 4 indicators.
- Residents of Washington, compared to those of other states, have had relatively more success in building human capital, and mixed success in gaining job-based and related income assets and accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	70.2%	67.1%	14
2. Want Jobs But Can't Find Them	5.2%	4.8%	46
3. Want Full-Time Jobs, But Have Only Part-Time Ones	11.6%	10.6%	32

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$37,059	\$35,296	8
5. Jobs That Pay Below a Poverty Wage	20.5%	26.8%	9

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	64.9%	64.1%	25
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OVERALL INCOME

Level of Income

7. Median Family Income	\$54,708	\$49,507	12
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Income Relative to Basic Needs

8. Families Below the Poverty Level	8.7%	9.6%	28
9. Working Families Below a Family Budget	20.5%	27.6%	9

Ability to Meet Basic Needs

10. Food Insecurity	11.9%	9.7%	42
11. Housing Insecurity	43.4%	41.4%	41

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.1%	4.9%	20
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	11.6%	11.2%	19

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	91.8%	85.5%	1
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	3.4%	7.0%	4

Credentials (Post-Secondary)

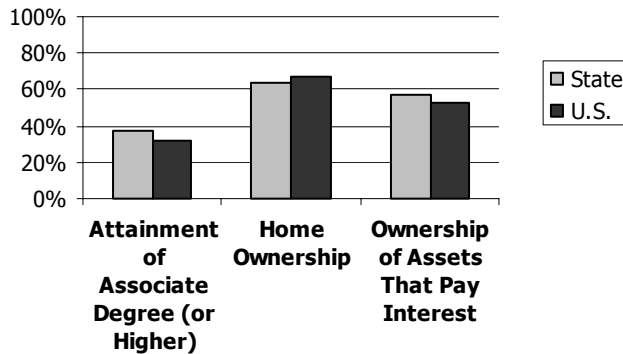
17. Attainment of Associate Degree	37.6%	31.5%	6
18. Attainment of Bachelor's Degree	28.6%	24.9%	11
19. Attainment of Graduate or Professional Degree	10.2%	9.0%	10

Competency Level

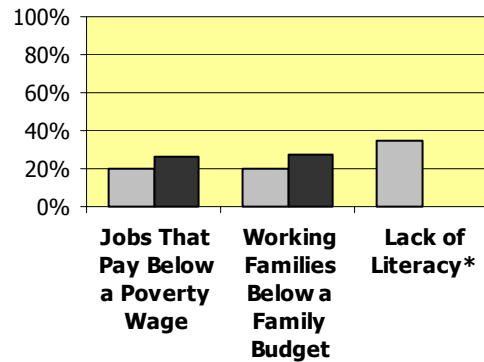
20. Lack of Literacy	35.0%	N/A	5
21. Inability to Speak English Very Well	6.8%	8.5%	36

HEALTH

22. Health Care Coverage	86.7%	86.0%	29
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	63.6%	67.4%	45
24. Assets That Pay Interest	56.8%	52.6%	18
25. Assets That Pay Dividends	27.6%	25.3%	18
26. Assets Targeted to Retirement (Pensions and Annuities)	55.6%	49.0%	5

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	35.8%	32.6%	24
28. Assets That Pay Interest - Moderate Income Households	54.0%	51.8%	25
29. Assets That Pay Dividends - Low Income Households	15.4%	13.5%	19
30. Assets That Pay Dividends - Moderate Income Households	21.3%	20.0%	24
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	38.4%	34.5%	11
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	57.7%	52.5%	9

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	34.7	35.9	27
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	18.1	18.3	28
35. Assets That Pay Dividends - High Income Compared to Low Income Households	75.8	88.6	17
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	37.2	39.2	18
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.2	8.9	17
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.1	3.3	14

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	16.7	14.3	36
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West Virginia

- West Virginia ranks among the top ten states for 6 indicators, and among the lowest ten states for 16 indicators.
- Residents of West Virginia, compared to those of other states, have had relatively very much less success in gaining job-based and related income assets, much less in building human capital, and mixed success in accumulating financial assets.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	56.4%	67.1%	50
2. Want Jobs But Can't Find Them	5.5%	4.8%	47
3. Want Full-Time Jobs, But Have Only Part-Time Ones	21.1%	10.6%	49

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$26,887	\$35,296	44
5. Jobs That Pay Below a Poverty Wage	36.6%	26.8%	46

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	61.1%	64.1%	36
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OVERALL INCOME

Level of Income

7. Median Family Income	\$34,465	\$49,507	50
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Income Relative to Basic Needs

8. Families Below the Poverty Level	15.3%	9.6%	49
9. Working Families Below a Family Budget	37.1%	27.6%	45

Ability to Meet Basic Needs

10. Food Insecurity	9.0%	9.7%	29
11. Housing Insecurity	42.1%	41.4%	37

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	4.9%	4.9%	25
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	10.9%	11.2%	28

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	77.1%	85.5%	50
15. Drop Out of High School	8.0%	9.0%	16
16. Drop Out Before High School	10.1%	7.0%	47

Credentials (Post-Secondary)

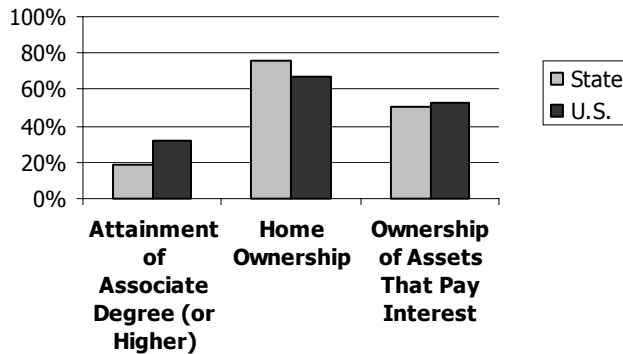
17. Attainment of Associate Degree	18.4%	31.5%	50
18. Attainment of Bachelor's Degree	15.3%	24.9%	50
19. Attainment of Graduate or Professional Degree	5.5%	9.0%	49

Competency Level

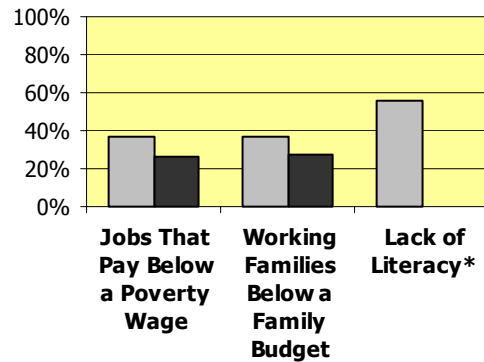
20. Lack of Literacy	56.0%	N/A	45
21. Inability to Speak English Very Well	0.5%	8.5%	1

HEALTH

22. Health Care Coverage	85.7%	86.0%	36
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	75.9%	67.4%	5
24. Assets That Pay Interest	50.4%	52.6%	35
25. Assets That Pay Dividends	17.8%	25.3%	47
26. Assets Targeted to Retirement (Pensions and Annuities)	41.3%	49.0%	50

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	33.2%	32.6%	32
28. Assets That Pay Interest - Moderate Income Households	54.9%	51.8%	21
29. Assets That Pay Dividends - Low Income Households	9.6%	13.5%	39
30. Assets That Pay Dividends - Moderate Income Households	16.3%	20.0%	40
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	40.0%	34.5%	6
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	52.7%	52.5%	29

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	26.2	35.9	9
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	13.4	18.3	5
35. Assets That Pay Dividends - High Income Compared to Low Income Households	129.7	88.6	37
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	50.0	39.2	37
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	6.7	8.9	5
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.1	3.3	14

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	13.9	14.3	30
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Wisconsin

- Wisconsin ranks among the top ten states for 18 indicators, and among the lowest ten states for no indicators.
- Residents of Wisconsin, compared to those of other states, have had relatively much more success in gaining job-based and related income assets and accumulating financial assets and more in building human capital.

Indicator	State	U.S.	State Rank
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JOB-BASED AND RELATED INCOME ASSETS

JOB-BASED INCOME

Access to Jobs

1. Employed or Seek Jobs	72.3%	67.1%	6
2. Want Jobs But Can't Find Them	3.5%	4.8%	15
3. Want Full-Time Jobs, But Have Only Part-Time Ones	8.0%	10.6%	13

Cash Income Gained From Jobs

4. Average Annual Pay from Jobs	\$30,697	\$35,296	27
5. Jobs That Pay Below a Poverty Wage	22.7%	26.8%	10

Non-Cash Income Gained From Jobs

6. Jobs That Provide Health Insurance	74.3%	64.1%	2
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OVERALL INCOME

Level of Income

7. Median Family Income	\$52,614	\$49,507	17
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Income Relative to Basic Needs

8. Families Below the Poverty Level	5.9%	9.6%	3
9. Working Families Below a Family Budget	19.9%	27.6%	5

Ability to Meet Basic Needs

10. Food Insecurity	7.2%	9.7%	9
11. Housing Insecurity	34.8%	41.4%	5

Inequality of Income

12. Bottom Fifth's Share of All Personal Income	5.2%	4.9%	13
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	12.2%	11.2%	10

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

Credentials (High School)

14. Graduation from High School	86.7%	85.5%	20
15. Drop Out of High School	5.0%	9.0%	1
16. Drop Out Before High School	4.8%	7.0%	18

Credentials (Post-Secondary)

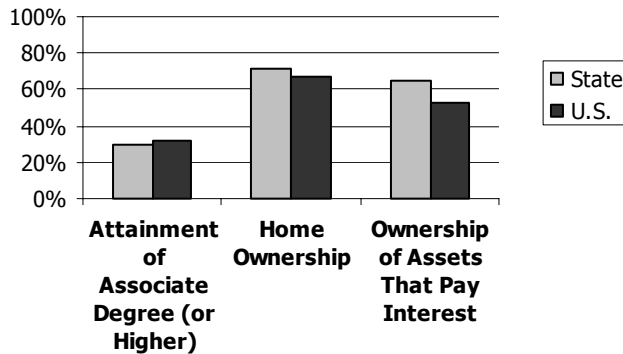
17. Attainment of Associate Degree	30.0%	31.5%	30
18. Attainment of Bachelor's Degree	23.8%	24.9%	30
19. Attainment of Graduate or Professional Degree	6.9%	9.0%	37

Competency Level

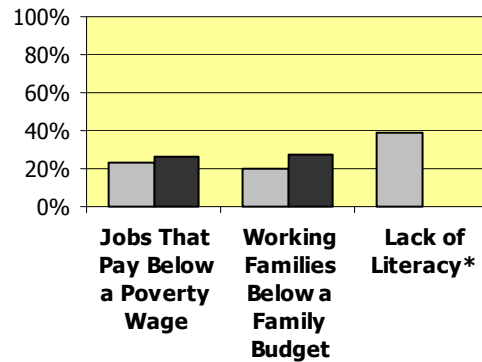
20. Lack of Literacy	39.0%	N/A	13
21. Inability to Speak English Very Well	3.1%	8.5%	20

HEALTH

22. Health Care Coverage	92.9%	86.0%	3
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Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	71.8%	67.4%	18
24. Assets That Pay Interest	64.8%	52.6%	2
25. Assets That Pay Dividends	29.5%	25.3%	5
26. Assets Targeted to Retirement (Pensions and Annuities)	57.4%	49.0%	3

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	46.7%	32.6%	1
28. Assets That Pay Interest - Moderate Income Households	63.9%	51.8%	4
29. Assets That Pay Dividends - Low Income Households	19.0%	13.5%	3
30. Assets That Pay Dividends - Moderate Income Households	24.3%	20.0%	8
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	40.2%	34.5%	5
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	51.7%	52.5%	33

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	27.4	35.9	13
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	16.7	18.3	23
35. Assets That Pay Dividends - High Income Compared to Low Income Households	72.2	88.6	12
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	36.1	39.2	17
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	8.3	8.9	19
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.6	3.3	36

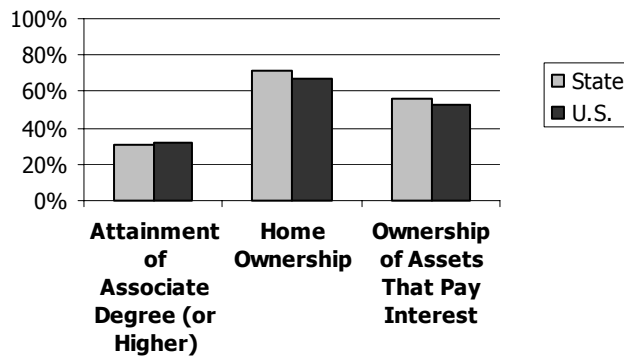
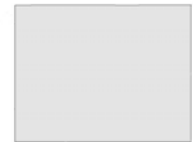
FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	10.9	14.3	16
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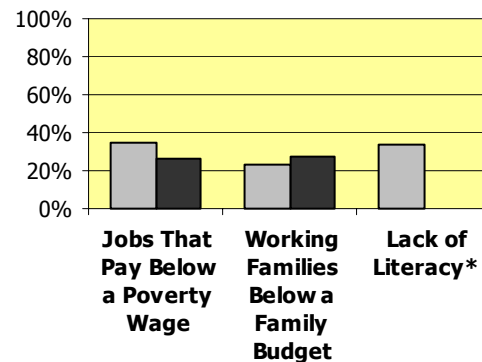
Wyoming

- Wyoming ranks among the top ten states for 9 indicators, and among the lowest ten states for 8 indicators.
- Residents of Wyoming, compared to those of other states, have had relatively mixed results in gaining job-based and related income assets, building human capital, and accumulating financial assets.

Indicator	State	U.S.	State Rank
JOB-BASED AND RELATED INCOME ASSETS			
JOB-BASED INCOME			
Access to Jobs			
1. Employed or Seek Jobs	71.2%	67.1%	12
2. Want Jobs But Can't Find Them	3.9%	4.8%	24
3. Want Full-Time Jobs, But Have Only Part-Time Ones	13.3%	10.6%	44
Cash Income Gained From Jobs			
4. Average Annual Pay from Jobs	\$26,837	\$35,296	45
5. Jobs That Pay Below a Poverty Wage	34.3%	26.8%	43
Non-Cash Income Gained From Jobs			
6. Jobs That Provide Health Insurance	60.8%	64.1%	37
OVERALL INCOME			
Level of Income			
7. Median Family Income	\$46,259	\$49,507	30
Income Relative to Basic Needs			
8. Families Below the Poverty Level	8.6%	9.6%	27
9. Working Families Below a Family Budget	23.4%	27.6%	15
Ability to Meet Basic Needs			
10. Food Insecurity	9.0%	9.7%	29
11. Housing Insecurity	34.6%	41.4%	4
Inequality of Income			
12. Bottom Fifth's Share of All Personal Income	5.5%	4.9%	5
13. Bottom Fifth's Share of All Personal Income As Percentage of the Top Fifth's Share	13.0%	11.2%	4
HUMAN CAPITAL			
KNOWLEDGE AND SKILLS			
Credentials (High School)			
14. Graduation from High School	90.0%	85.5%	7
15. Drop Out of High School	9.0%	9.0%	23
16. Drop Out Before High School	2.8%	7.0%	2
Credentials (Post-Secondary)			
17. Attainment of Associate Degree	31.3%	31.5%	24
18. Attainment of Bachelor's Degree	20.6%	24.9%	41
19. Attainment of Graduate or Professional Degree	7.1%	9.0%	35
Competency Level			
20. Lack of Literacy	34.0%	N/A	4
21. Inability to Speak English Very Well	1.8%	8.5%	9
HEALTH			
22. Health Care Coverage	85.6%	86.0%	37



Note: Higher percentage reflects a better outcome



Note: Higher percentage reflects a worse outcome
* U.S. figures not available

Indicator	State	U.S.	State Rank
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FINANCIAL ASSETS

OWNERSHIP OF FINANCIAL ASSETS

Overall Rate of Financial Asset Ownership

23. Home Ownership	71.0%	67.4%	22
24. Assets That Pay Interest	56.0%	52.6%	25
25. Assets That Pay Dividends	26.9%	25.3%	21
26. Assets Targeted to Retirement (Pensions and Annuities)	50.9%	49.0%	17

Inequality in the Rate of Financial Asset Ownership

27. Assets That Pay Interest - Low Income Households	38.1%	32.6%	18
28. Assets That Pay Interest - Moderate Income Households	57.6%	51.8%	16
29. Assets That Pay Dividends - Low Income Households	15.7%	13.5%	17
30. Assets That Pay Dividends - Moderate Income Households	23.8%	20.0%	10
31. Assets Targeted to Retirement (Pensions and Annuities) – Low Income Households	32.6%	34.5%	32
32. Assets Targeted to Retirement (Pensions and Annuities) – Moderate Income Households	58.7%	52.5%	6

Inequality in Amount Owned

33. Assets That Pay Interest - High Income Compared to Low Income Households	83.3	35.9	49
34. Assets That Pay Interest - High Income Compared to Moderate Income Households	38.5	18.3	49
35. Assets That Pay Dividends - High Income Compared to Low Income Households	231.8	88.6	49
36. Assets That Pay Dividends - High Income Compared to Moderate Income Households	89.6	39.2	49
37. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Low Income Households	11.2	8.9	40
38. Assets Targeted to Retirement (Pensions and Annuities) - High Income Compared to Moderate Income Households	3.4	3.3	28

FINANCIAL DISTRESS

39. Personal Bankruptcy Rate (per thousand households)	11.6	14.3	21
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DATA SOURCES

JOB-BASED AND RELATED INCOME ASSET INDICATORS

JOB-BASED INCOME

ACCESS TO JOBS:

1. WANT JOBS

Indicator: The annual average of the civilian labor force as a percentage of the civilian non-institutional population (the “labor force participation” rate).

Explanation: The civilian non-institutional population includes all persons 16 years of age or older residing in the 50 States and the District of Columbia who are not inmates of institutions and who are not on active duty in the Armed Forces. The civil labor force consists of employed and unemployed persons. People are unemployed if they are available for work (except for temporary illness), have made efforts to find employment, and but have no employment. Persons who are considered employed include (a) those who do at least one hour of work as paid employees during a reference week and (b) those who do not work because they are temporarily absent for reasons such as vacation, illness, bad weather, child care problems, maternity or paternity leave, labor-management dispute, job training, or other family or personal reasons, whether or not they are paid for the time off or are seeking other jobs. Note that the figure presented here for the United States is that for the 50 States only.

Source: See Table 12. States: Employment status of the non-institutional civilian population by sex, age, race, and Hispanic origin, 1999 annual averages, *Geographic Profile of Employment and Unemployment, 1999*, Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C., p. 44. Available at http://www.bls.gov/opub/gp/pdf/gp99_12.pdf.

2. WANT JOBS, BUT CAN’T FIND THEM

Indicator: The annual average of the number of unemployed persons as a percentage of the civilian labor force (the “unemployment” rate).

Explanation: Per the explanation to Indicator No. 1, to be counted among the “unemployed,” people must be available for work and have made specific efforts to look for work. So for example, “discouraged workers” are not counted as part of the labor force and hence, are not counted among the unemployed. “Discouraged workers” are those who “report they are not currently looking for work for at least one of 4 reasons: 1) they believe no job is available to them in their line of work or area, 2) they had previously been unable to find work, 3) they lack the necessary schooling, training, skills or experience, or 4) employers think they are too young or too old, or they face some other type of discrimination. *How the Government Measures Unemployment*, Report 864, Bureau of Labor Statistics, U.S. Department of Labor, Washington D.C., February 1994 (updated). Available at http://www.bls.gov/cps/cps_htgm.htm. Note that the figure presented here for the United States is that for the 50 States only.

Source: See Table 1. Employment status of the civilian noninstitutional population 16 years of age and over by region, division, and state, 2000-01 annual averages, STATE AND REGIONAL UNEMPLOYMENT, 2001 ANNUAL AVERAGES, Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C. Available at <ftp://ftp.bls.gov/pub/news.release/srgune.txt>.

3. WANT FULL-TIME JOBS, BUT HAVE ONLY PART-TIME ONES

Indicator: The annual average of the number of persons who usually work part-time and who, for

“economic” reasons, worked part-time during a reference week for “economic” reasons as a percentage of the number of those who usually work part-time.

Explanation: Persons who usually work part-time are those who, for a majority of the time during a relevant year, worked less than 35 hours a week. The reasons why a person works part-time for what the Bureau of Labor Statistics terms part-time for “economic” reasons include inability to find full-time work, slack work, material shortages, repairs to plant or equipment, and start or termination of job during the week. The percentages presented here are the result of calculations using the data presented in the source cited below, with reference to workers who gave as the reason for working part time, “slack work/business conditions,” “could only find part-time work,” and “seasonal work.” Somewhat different percentages may be calculated from a different source, Table 13: Employed and unemployed persons by full- and part-time status, sex, age, race, and Hispanic origin, 1999 annual averages, Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C. Available at http://www.bls.gov/opub/gp/pdf/gp99_13.pdf. Details on why the choice was made on the basis of the former are available upon request.

Note that other people involuntarily work part- rather than full-time for other than economic reasons, such as child care problems and other family or personal obligations. An income asset indicator should reflect those kinds of outcomes, but the data available from the Bureau of Labor Statistics is not of sufficient quality to construct such an indicator.

Source: Table 16. Persons at work 1 to 34 hours at all jobs during the reference week by reason, usual full- or part-time status, sex, race, and Hispanic origin, 1999 annual averages - Recontrolled. Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C. (unpublished data). See also Table 20. States: Persons at work 1 to 34 hours by sex, race, reason for working less than 35 hours, and usual status, 1999 annual averages. Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C. Available at http://www.bls.gov/opub/gp/pdf/gp99_13.pdf.

CASH INCOME GAINED FROM JOBS

4. AVERAGE ANNUAL PAY FROM JOBS

Indicator: Average annual pay.

Explanation: Average annual pay is computed by dividing total annual pay of employees covered by unemployment insurance programs by the average monthly number of these employees. Included in the annual payroll data are bonuses, the cash value of meals and lodging when supplied, tips and other gratuities, and, in some states, employer contributions to certain deferred compensation plans such as 401(k) plans, and stock options. Note that this measure is not an ideal indicator of the cash (or equivalent) income employees receive for several reasons. For example, it only includes employees covered by unemployment insurance programs. Also, as indicated, for some states the figures are distorted by inclusion of contributions to 401(k) pension plans and stock options. More generally, a better indicator of this kind would be median rather than average annual pay, but data for such an indicator are not currently available.

Source: Table 2. States ranked by average annual pay for 2000, 1999 and 2000 pay levels, and percent change in pay for all covered workers, Average Annual Pay by State and Industry, Bureau of Labor Statistics, U.S. Department of Labor, Washington, D.C. Available at <http://www.bls.gov/news.release/annpay.t02.htm>.

5. JOBS THAT PAY BELOW A POVERTY WAGE

Indicator: The percentage of jobs with an hourly wage that would enable a person holding it and working full-time for a year (2080 hours per year) to earn an amount greater than the official poverty level for a family of four.

Explanation: In 1999, a person who worked full time for a year would have to earn \$8.19 per hour to earn an amount equal to the official poverty level for a family of four, for that year, \$17,028. Note that a better

indicator of the ability of a person to meet basic needs through full-time work would be his or her annual earnings compared to a “family budget” or “self-sufficiency” income, which are, generally speaking, higher than the official poverty level. See explanation for Indicator 10 and The Self Sufficiency Standard, Six Strategies For Family Economic Self-Sufficiency, Wider Opportunities for Women, Washington, D.C. Available at <http://www.SixStrategies.org/sixstrategies/selfsufficiencystandard.cfm>.

Source: *The State of Working America 2000-2001*, Lawrence Mishel, et al, Economic Policy Institute, Washington D.C. Available (state-by-state) at <http://www.epinet.org/datazone/states/usmap/>.

NON-CASH INCOME GAINED FROM JOBS

6. JOBS THAT PROVIDE HEALTH INSURANCE

Indicator: The percentage of all people covered by employer-based health insurance.

Explanation: The figures do not include people who are covered by government-based insurance, including those covered by Medicaid, Medicare, and military health care (such as CHAMPUS [Comprehensive Health and Medical Plan for Uniformed Services]/Tricare, Veterans, and military health care).

Source: Table HI-4. Health Insurance Coverage Status and Type of Coverage by State, All People: 1987 to 2000, *Historical Health Insurance Tables*, U.S. Census Bureau, Washington, D.C. Available at <http://www.census.gov/hhes/hlthins/historic/hihist4.html>.

OVERALL INCOME

LEVEL OF INCOME

7. MEDIAN FAMILY INCOME

Indicator: The Median Family Income refers to the point at which the total income of a family falls precisely in the middle of the overall distribution of family incomes.

Explanation: The Median Family Income is a fair indicator of the income that families typically have available to meet current needs. Note, a better indicator would be median family income compared to a “family budget” or “self-sufficiency” income, which are, generally speaking, higher than the official poverty level. See explanation for Indicator 10 and The Self Sufficiency Standard, Six Strategies For Family Economic Self-Sufficiency, Wider Opportunities for Women, Washington, D.C. Available at <http://www.SixStrategies.org/sixstrategies/selfsufficiencystandard.cfm>.

Source: P101. MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS (IN 2000 INFLATION-ADJUSTED DOLLARS) - Universe: FAMILIES, Data Set: Census 2000 Supplementary Survey Tables. U.S. Census Bureau, Washington, D.C. Available at http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_C2SS_EST_G00_&state=dt.

INCOME RELATIVE TO BASIC NEEDS

8. FAMILIES BELOW THE POVERTY LEVEL

Indicator: The percentage of families whose income less than the official federal poverty level.

Explanation: The ability of families to meet current needs is better indicated by comparing their incomes to the level of income that fairly represents the amount of money required to meet basic needs such as food, shelter, and clothing. One basic income level used for comparison is the official federal poverty level. Note that the official federal poverty level varies according to family size and composition. Note that the figure presented here for the United States is that for the 50 States only.

Source: P116. Poverty Status in the Past 12 Months of Families by Family Type, by Presence of Related Children Under 18 Years, By Age of Related Children, Census 2000 Supplementary Survey Summary Tables. U.S. Census Bureau, Washington D.C. Available at http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_C2SS_EST_G00_&state=dt.

9. WORKING FAMILIES BELOW A FAMILY BUDGET

Indicator: The percentage of persons in “working families” whose income is less than a “family budget.”

Explanation: The adequacy of the official federal poverty level for characterizing the income families need to meet basic needs is much contested. There has been much discussion, both within and outside of government, of alternative measures. One such alternative measure, developed by the Economic Policy Institute (EPI) is the “family budget,” which is based on a determination of “the items necessary for a working family to maintain a safe and decent standard of living” in light of family composition and reflecting costs in the relevant geographic area. *Hardships in America, The Real Story of Working Families*, Heather Bousey, et al, Economic Policy Institute, Washington, D.C 2001, p. 17. (Note that these “budgets do not include the cost of restaurant meals, vacations, movies, or savings for education or retirement.” Ibid. 9.) EPI has made calculations and its figures are cited for six family types: “single- and two-parent families with one, two, or three children all under the age of 12.” Ibid. 8. “The budgets assume that all adults work and that, therefore, child care is a necessity for all six family types.” Ibid. Income is net of all federal, state, and local taxes and takes account of the EITC and the Child and Dependent Care Tax Credit. Ibid. 9. Note that in calculating the percentages, EPI looked only at families that had some earned income. For these reasons this indicator most likely best portrays the ability of families with children and with one or two working parents to meet basic needs rather than families whose principal source of income is not from employment. Note also, that the figures presented here represent an average of those for the period 1997-1999. EPI used that averaging to assure a large enough sample size. Ibid. Finally, note that another alternative measure, The Self-Sufficiency Standard, has been developed by Wider Opportunities for Women (WOW), and calculations of adequacy of family income can be made in those terms. However, such calculations have not yet been made for all states by WOW and, so the limited results that are available are not featured here.

Source: Table 5. Percent and number of persons in families with incomes less than family budgets, Heather Bousey, et al, *Hardships in America, The Real Story of Working Families*, Economic Policy Institute, Washington, D.C 2001, p. 17. Available at <http://www.epinet.org>.

ABILITY TO MEET BASIC NEEDS

10. FOOD INSECURITY

Indicator: The percentage of households that are “food insecure.”

Explanation: “Extensive research has led to the following definitions which are foundational to a new food security measurement paradigm:

“**Food security** refers to assured access to enough food at all times for an active and healthy life. At a minimum, food security includes: the availability of nutritionally adequate and safe foods, and a guaranteed ability to acquire acceptable foods in socially acceptable ways (without resorting to emergency food supplies, scavenging or stealing, for example).

“**Food insecurity** occurs whenever the availability of nutritionally adequate and safe food, or the ability to acquire acceptable foods in socially acceptable ways, is limited or uncertain.”

Food Security Measurement: Concepts and Definitions, Food Security Institute, Center on Hunger and Poverty, Heller School of Social Policy and Management, Brandeis University, Waltham, MA. Available at <http://www.centeronhunger.org/FSI/fsimeas.html>.

Source: State Prevalence Data for Food Insecurity and Hunger, Food Security Measurement: Concepts and Definitions, Food Security Institute, Center on Hunger and Poverty, Heller School of Social Policy and Management, Brandeis University, Waltham, MA. Available at <http://www.centeronhunger.org/states/fsistate.html>.

11. HOUSING INSECURITY

Indicator: The percentage of all renter households whose gross rent exceeds 30 percent of their income.

Explanation: When their means are limited, people must make painful or even harmful choices about which basic needs to meet. It is generally thought that if households have to spend more than 30% of their income to pay for housing, they must make a difficult choice between having adequate shelter and satisfying other critical needs. The indicator chosen here characterizes the situation of renter households. However, even homeowners may face similar difficult choices. Supplemental indicators showing the percentage of homeowner households whose gross household costs exceed 30% of their income are available upon request.

Source: H067. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS - Universe: Specified renter-occupied housing units, Data Set: Census 2000 Supplementary Survey Summary Tables, U.S. Census Bureau, Washington, D.C. Online Available at http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_C2SS_EST_G00_&state=dt.

INEQUALITY OF INCOME

12. BOTTOM FIFTH’S SHARE OF ALL PERSONAL INCOME

Indicator: The percentage of all personal household income received by the bottom fifth of all families (ranked according to income).

Explanation: Generally speaking, significant differences in income levels point to the inability of those with the lowest incomes to attain a basic level of well-being. Such disparities also violate a sense of fairness, that all people should have a reasonable share of the wealth that the society creates. This indicator shows how much less than its proportionate share of all personal family income the lowest fifth of all families receives. The figures result from calculations based on Economic Policy Institute and Center and Budget

and Policy Priorities' analysis of data from the U.S. Census Bureau's March Current Population Survey. To help assure statistically reliable estimates at the state level for the period centered on 1999, data for 1998 to 2000 were averaged and adjusted to 1999 dollars. Note that income data as reported in the Current Population Survey "includes not only wages and salaries, but also other sources of cash income such as interest income and cash benefits, including veterans assistance, welfare payments, and child support income." Methodological Appendix, *Pulling Apart. A State-By-State Analysis of Income Trends*, Jared Bernstein, et al, Economic Policy Institute and Center on Budget and Policy Priorities, Washington, D.C. (2002), p. 53. Available at <http://www.cbpp.org/4-23-02sfp.pdf>.

Source: Appendix Table 5. Average Incomes Fifths of Families in '78-'80 through '98-'00, by State (In 1999 Dollars), *Pulling Apart. A State-By-State Analysis of Income Trends*, Jared Bernstein, et al, Economic Policy Institute and Center on Budget and Policy Priorities, Washington, D.C. (2002), p. 67. Available at <http://www.cbpp.org/4-23-02sfp.pdf>.

13. BOTTOM FIFTH'S SHARE OF ALL PERSONAL INCOME COMPARED TO THE TOP FIFTH'S SHARE

Indicator: The ratio of share of all personal household income received by the bottom fifth of all families (ranked according to income) to the share received by the top fifth.

Explanation: In contrast with Indicator No. 12, which characterizes how far below the share of the bottom fifth of households (ranked by income) falls below the proportionate share of all personal income, this indicator shows the disparity between the share of all such held by the lowest and highest fifths of households. The figures presented are the result of calculations based on data from the source listed below. See the explanation for Indicator 12 for more details about that data.

Source: Table 8. Change in Ratio of Top and Bottom Fifths of Families, '88-'90 to '98-'00, *Pulling Apart. A State-By-State Analysis of Income Trends*, Jared Bernstein, et al, Economic Policy Institute and Center on Budget and Policy Priorities, Washington, D.C. (2002), p. 27. Available at <http://www.cbpp.org/4-23-02sfp.pdf>.

HUMAN CAPITAL

KNOWLEDGE AND SKILLS

CREDENTIALS (HIGH SCHOOL)

14. GRADUATION FROM HIGH SCHOOL

Indicator: The percentage of all persons 25 years of age and over who have completed high school.

Explanation: The data here is reported by the U.S. Census Bureau from its March 2000 Current Population Survey which characterizes the non-institutional population, 25 years of age and over. By definition, this figure does not reflect recent school outcomes for those currently between the ages of 18 – when young people might be expected to have graduated from high school – and 25. However, a number of people do not complete high school by the age of 18 and may gain a GED a number of years later. To that extent, the choice of the age of 25 as the cut-off yields figures that may more fairly reflect outcomes at this level of education at a point in time when individuals among the state's population may have exhausted their opportunities to advance their at education. Figures for the population 18 years of age and over are available upon request. Note that the figure presented here for the United States is that for the 50 States only.

Source: Table 13. Educational Attainment of the Population 25 Years and Over, by State, Including Confidence Intervals of Estimates: March 2000, *Educational Attainment in the United States, March 2000*, U.S. Census Bureau, Washington, D.C. Available at <http://www.census.gov/population/socdemo/education/p20-536/tab13.pdf>.

15. DROP OUT OF HIGH SCHOOL

Indicator: Percentage of teens (ages 16-19) who are not enrolled in school and are not high school graduates.

Explanation: "Those who have a GED or equivalent are included as high school graduates in this measure... For the measure presented here, we focus on teens ages 16 to 19 rather than young adults ages 16 to 24... because a large share of 18- to 24-year-olds migrate across state lines each year... This measure is based on analysis of the 12-month Current Population Survey (CPS) file maintained by the U.S. Bureau of Labor Statistics. Each month the CPS asks respondents in about 60,000 households nationwide questions regarding their activities related to the labor force and education. A yearly average was calculated based on responses for the 9 months students typically are in school (September through May). The figures shown here represent 3-year averages. For example, the figure for 1999 [presented here] represents an average of data from 1997 to 1999. (We label this figure as a 1999 estimate because 1999 is the midpoint of the 3-year period.)" Definitions and Data Sources, *2002 Kids Count Data Book Online*, The Annie E. Casey Foundation, Baltimore, Maryland. Available at <http://www.aecf.org/kidscount/kc2002/pdfs/definitions.pdf>.

Source: *2002 Kids Count Data Book Online*, The Annie E. Casey Foundation, Baltimore, Maryland. Available at <http://www.aecf.org/cgi-bin/kc2002.cgi?action=ranking&areatype=&variable=hsd&year=1999&highlight=&x=44&y=4>.

16. DROP OUT BEFORE HIGH SCHOOL:

Indicator: Percentage of population ages 25 and over with less than a ninth grade education.

Explanation: The figures presented here are based on calculations using 2000 Census data tabulated by the source indicated below. Note that the data used for that tabulation are very slightly different were now currently available at the Web-site indicated below.

Source: QT-02. Profile of Selected Social Characteristics: 2000, Data Set: Census 2000 Supplementary Survey Summary Tables, U.S. Census Bureau, Washington, D.C. Available at <http://factfinder.census.gov/home/en/c2ss.html>.

CREDENTIALS (POST-SECONDARY)

17. ATTAINMENT OF ASSOCIATE DEGREE:

Indicator: Percentage of the population ages 25 and over, with an associate degree or higher.

Explanation: The figures presented here are based on calculations using 2000 Census data tabulated by the source indicated below. Note that the figure presented here for the United States is that for the 50 States only.

Source: PCT034. SEX BY EDUCATIONAL ATTAINMENT FOR THE POPULATION 25 YEARS AND OVER - Universe: POPULATION 25 YEARS AND OVER, Data Set: Census 2000 Supplementary Survey Tables, U.S. Census Bureau, Washington, D.C. Online. Available at http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_C2SS_EST_G00_&state=dt.

18. ATTAINMENT OF BACHELOR'S DEGREE

Indicator: Percentage of the population ages 25 and over, with a bachelor's degree or higher.

Explanation: The data here is reported by the U.S. Census Bureau from its March 2000 Current Population Survey which characterizes the non-institutional population, 25 years of age and over. Note that the figure presented here for the United States is that for the 50 States only.

Source: Table 13. Educational Attainment of the Population 25 Years and Over, by State, Including Confidence Intervals of Estimates:

March 2000, *Educational Attainment in the United States, March 2000*, U.S. Census Bureau, Washington, D.C. Available at <http://www.census.gov/population/socdemo/education/p20-536/tab13.pdf>.

19. ATTAINMENT OF GRADUATE OR PROFESSIONAL DEGREE

Indicator: Percentage of the population ages 25 and over, with graduate or professional degree.

Explanation: The figures presented here are based on calculations of the data tabulated from Census 2000 data tabulated by the source indicated below. Note that the figure presented here for the United States is that for the 50 States only.

Source: QT-02. Profile of Selected Social Characteristics: 2000, Census 2000 Supplementary Survey Summary Tables, U.S. Census Bureau, Washington, D.C. Available at http://factfinder.census.gov/servlet/QTTable?ds_name=ACS_C2SS_EST_G00_&geo_id=01000US&qr_name=ACS_C2SS_EST_G00_QT0.

COMPETENCY LEVEL

20. LACK OF LITERACY

Indicator: Percentage of people, ages 16 and over, with Mean (Level 1 or 2) literacy proficiency.

Explanation: The source indicated below prepared the data presented by “synthetic estimation,” a process which “uses statistical models to combine information from different data sources to estimate information not available in any one source by itself. The synthetic estimates of adult literacy proficiency presented here combine information from the National Adult Literacy Survey (NALS) and the 1990 U.S. Census to estimate adult literacy proficiencies in geographical areas not adequately sampled by NALS. These areas include many states, congressional districts, counties, county subdivisions, large towns and cities.” *SYNTHETIC ESTIMATES OF ADULT LIITERACY PROFICIENCY*, by Stephen Reder. Available at http://www.casas.org/lit/litcode/index.cfm?wtarget=body&selected_id=124. The National Adult Literacy Survey was carried out “[t]hrough an exhaustive process that included interviews with approximately 26,000 individuals, data were collected” in 1992. *The State of Literacy in America: Estimates at the Local, State, and National Levels*, by Stephen Reder, National Institute for Literacy, Washington, D.C. Available at <http://www.nifl.gov/reders/!intro.htm>.

In its 1991 National Literacy Act, Congress defined literacy as:

an individual's ability to read, write, and speak in English, and compute and solve problems at levels of proficiency necessary to function on the job and in society, to achieve one's goals, and develop one's knowledge and potential.

NALS reflected this new concept of literacy. Rather than classifying individuals as either ‘literate’ or ‘illiterate,’ NALS created three literacy scales: prose literacy, document literacy, and quantitative literacy. Each scale reflects a different type of real-life literacy task.

For example, tasks included the following:

- Finding information in texts, such as newspaper articles.
- Completing forms, such as a social security card application.
- Interpreting graphs and charts, such as a table of employee benefits.

NALS makes clear that literacy is not something individuals have or don't have. It created a literacy continuum on which people may fall at different places for different kinds of skills. NALS divided the continuum into 5 levels, with Level 5 reflecting the highest skills and Level 1, the lowest.” Adult Literacy

Estimates, *The State of Literacy in America*, Stephen Reder, National Institute for Literacy. Available at http://www.casas.org/lit/litcode/Detail.CFM?census__AREAID=22. The percentage of the adult population, ages 16 and over, falling below a *Mean (Level 1 or 2) literacy proficiency* is an important indicator of their not being equipped with the basic skills they need to succeed. Note that no figure for this indicator is available for the United States.

Source: Adult Literacy Estimates, Search Form, *The State of Literacy in America*, by Stephen Reder, National Institute for Literacy. Available at <http://www.casas.org/lit/litcode/Search.cfm>.

21. INABILITY TO SPEAK ENGLISH VERY WELL

Indicator: Percentage of persons, ages 18 to 64, who do not speak English “very well.”

Explanation: The extent to which members of the population, ages 18 to 64 (the bulk of the population of working age) speaks English very well is a good indicator of how well prepared they are now to meet the demands to communicate well at the work place.

Source: P035. AGE BY LANGUAGE SPOKEN AT HOME BY ABILITY TO SPEAK ENGLISH FOR THE POPULATION 5 YEARS AND OVER - Universe: Population 5 years and over, Data Set: Census 2000 Supplementary Survey Summary Tables, U.S. Census Bureau, Washington, D.C. Available at http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_C2SS_EST_G00_&state=dt.

HEALTH

22. HEALTH CARE COVERAGE

Indicator: The percentage of the population covered by any kind of health insurance, public or private.

Explanation: The figures presented here are those presented by the U.S. Census Bureau and derived from its March 2000 Current Population Survey.

Source: Historical Health Insurance Tables, Table HI-4. Health Insurance Coverage Status and Type of Coverage by State, All People: 1987 to 2000, U.S. Census Bureau, Washington, D.C. Available at <http://www.census.gov/hhes/hlthins/historic/hihist4.html>.

FINANCIAL ASSETS

OWNERSHIP OF ASSETS

OVERALL RATE OF OWNERSHIP

23. HOMES

Indicator: The percentage of households that are homeowners.

Explanation: "The proportion of households that are owners is termed the homeownership rate. It is computed by dividing the number of households that are owners by the total number of [occupied] households..." *Housing Vacancies and Homeownership, Annual Statistics: 2001*, APPENDIX A. DEFINITIONS AND EXPLANATIONS, U.S. Census Bureau, Washington, D.C. Available at <http://www.census.gov/hhes/www/housing/hvs/annual01/ann01t13.html>.

"A housing unit is occupied if a person or group of persons is living in it at the time of the interview or if the occupants are only temporarily absent, as for example, on vacation. The persons living in the unit must consider it their usual place of residence or have no usual place of residence elsewhere. The count of occupied housing units is the same as the count of households." Ibid. The figures presented here are those provided by the U.S. Census Bureau based on its Current Population Survey/Housing Vacancy Survey. For more details, see *Housing Vacancies and Homeownership, Annual Statistics: 2001*, APPENDIX B. SOURCE AND ACCURACY OF ESTIMATES, REDESIGN OF THE CURRENT POPULATION SURVEY/HOUSING VACANCY SURVEY (CPS/HVS), U.S. Census Bureau, Washington, D.C. Available at <http://www.census.gov/hhes/www/housing/hvs/annual01/ann01src.html>.

Source: Table 13. Housing Vacancies and Homeownership Annual Statistics: 2001, U.S. Census Bureau. Revised February 22, 2001. Available at <http://www.census.gov/hhes/www/housing/hvs/annual01/ann01t13.html>

24. ASSETS THAT PAY INTEREST

Indicator: Percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting federally taxable interest income.

Explanation: Financial asset data at the national level is available, e.g., that collected and published by the Federal Reserve Board's Annual Survey of Consumer Finance, the U.S. Census Bureau's 1993 and 1995 Survey of Income Program Participation (as it related to household financial assets), and in some respects, the U.S. Census Bureau's Current Population Survey, but disaggregation of such data at the state level is limited by problems such as inadequate sample size and/or lack of being representative (at the state level). An indirect measure of ownership of financial assets can be gained from state level data about the income people receive from them. Such data is available through the U.S. Internal Revenue Service, which publishes such information annually data at the state level of various kinds of income, including financial asset income, reported on individual income tax returns. The percentage of returns that report different kinds of financial asset income, e.g., assets that yield income in the form of interest, is an important measure of the percentage of households filing returns that own financial assets that produce that kind of income. At the same time, it is an imperfect measure for reasons that include the fact that (1) financial assets vary according their rates of return; (2) the sample includes only those household that have filed returns; (3) underreporting varies with different kinds of financial asset income; and (4) assets that did not produce income during the tax year are not included.

Note that the figures presented refer to financial assets, interest income from which is federally taxable. Figures for financial assets, interest income from which is not federally taxable, such as municipal bonds, are available upon request.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

25. ASSETS THAT PAY DIVIDENDS

Indicator: Percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting dividend income.

Explanation: See explanation for Indicator 24.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

26. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES)

Indicator: The percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting taxable pension and/or annuity income divided by the percentage of households with the householder of age 55 or over, expressed as a percentage.

Explanation: See Explanation for Indicator 24. Note that the figures given are with reference to returns reporting *taxable* pension and annuity income. So, for example, that portion of a person's pension income that is simply a recovery of contributions to the pension plan that he or she made would not be taxable. For that reason, insofar as those filing have pension and annuity income that is entirely non-taxable, the figures would less fairly reflect the actual prevalence of pension and asset ownership.

In many cases accumulated pension and annuity assets, ones typically targeted to retirement, are limited by law or contract to being drawn upon during retirement. In addition, given the nature of such assets, even if pension and annuity asset holders are not so limited, they likely will elect to draw upon them. Of course, the years of "retirement" may be defined variously. For example, by law, Social Security benefits may be drawn upon at age 65 (or 62 with a reduction in benefit) and Individual Retirement Accounts (IRAs) may be drawn upon (without penalty) at the age of 59½ years. Private pension plans may designate a particular age or the completion of a number of years of service, say 30 years, as a condition for being drawn upon. In light of the foregoing and reports on income sources of older Americans (see, for example Table 1.1, Percentage with income from specified source, by age, marital status, and sex of nonmarried married persons, *Income of the Aged Chartbook, 2000*, The Office of Policy, Social Security Administration, Washington, D.C. Available at http://www.ssa.gov/statistics/income_aged/2000/index.html), we assume that those who report taxable income from pensions and annuities to the IRS are among the group composed of people 55 years of age or over.

For these reasons, a fair state-by-state comparison of those who have pensions and annuities to draw upon during their retirement years should take account of the relative size of the states' population over the age of 55. However, the data on pension and annuity income available from the Internal Revenue Service does not categorize returns according to the age of those reporting. Therefore, to make such a comparison, we assume that returns reporting (taxable) pension and annuity income are those from households with the householder of age 55 or over. We then adjust for the size of this "retirement" population by dividing the percentage of returns reporting (taxable) pension and annuity income in a state by the percentage of households in that state headed by the householder over the age of 55.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury and P017. HOUSEHOLD TYPE BY AGE OF HOUSEHOLDER - Universe: HOUSEHOLDS, Data Set: Census 2000 Supplementary Survey Summary Tables. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html> and http://factfinder.census.gov/servlet/DTTable?_ts=40046533660, respectively.

INEQUALITY IN THE RATE OF OWNERSHIP

27. ASSETS THAT PAY INTEREST – LOW INCOME HOUSEHOLDS

Indicator: Percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$0 and \$20,000 and federally taxable interest income.

Explanation: See Explanation for Indicator 24.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

28. ASSETS THAT PAY INTEREST – LOW TO MODERATE INCOME HOUSEHOLDS

Indicator: Percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$20,000 and \$50,000 and federally taxable interest income.

Explanation: See Explanation for Indicator 24.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

29. ASSETS THAT PAY DIVIDENDS – LOW INCOME HOUSEHOLDS

Indicator: Percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$0 and \$20,000 and dividend income.

Explanation: See Explanation for Indicator 24.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

30. ASSETS THAT PAY DIVIDENDS – LOW-TO-MODERATE INCOME HOUSEHOLDS

Indicator: Percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$20,000 and \$50,000 and dividend income.

Explanation: See Explanation for Indicator 24.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury and P017. HOUSEHOLD TYPE BY AGE OF HOUSEHOLDER - Universe: HOUSEHOLDS, Data Set: Census 2000 Supplementary Survey Summary Tables. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html> and http://factfinder.census.gov/servlet/DTable?_ts=40046533660, respectively.

31. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES) – LOW INCOME HOUSEHOLDS

Indicator: The percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$0 and \$20,000 and taxable pension and/or annuity income, divided by the percentage of households with the householder of age 55 or over, expressed as percentage.

Explanation: See Explanation for Indicator 26. Per that explanation, the fairest state-by-state comparison of rates of ownership of these assets according to AGI would adjust for the relative percentage of the households in that income class with the householder of age 55 or over. An estimate of that kind is not available, so the rates of ownership have been adjusted for the percentage of such households across all income classes.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury and P017. HOUSEHOLD TYPE BY AGE OF HOUSEHOLDER - Universe: HOUSEHOLDS, Data Set: Census 2000 Supplementary Survey Summary Tables. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html> and http://factfinder.census.gov/servlet/DTTable?_ts=40046533660, respectively.

32. ASSETS TARGETED TO RETIREMENT (PENSIONS AND ANNUITIES) – LOW-TO- MODERATE INCOME HOUSEHOLDS

Indicator: The percentage of all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$20,000 and \$50,000 and taxable pension and/or annuity income divided by the percentage of households with the householder of age 55 or over, expressed as a percentage.

Explanation: See Explanation for Indicator 26. Per that explanation, the fairest state-by-state comparison of rates of ownership of these assets according to AGI would adjust for the relative percentage of the households in that income class with the householder of age 55 or over. An estimate of that kind is not available, so the rates of ownership have been adjusted for the percentage of such households across all income classes.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury and P020. HOUSEHOLDS BY PRESENCE OF PEOPLE 65 YEARS AND OVER BY HOUSEHOLD SIZE BY HOUSEHOLD TYPE - Universe: HOUSEHOLDS, Data Set: Census 2000 Supplementary Survey Summary Tables, U.S. Census Bureau, Washington, D.C. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html> and http://factfinder.census.gov/servlet/DTTable?_ts=40046533660, respectively.

INEQUALITY IN AMOUNT OWNED

33. ASSETS THAT PAY INTEREST – HIGH INCOME COMPARED TO LOW INCOME HOUSEHOLDS

Indicator: Ratio of [average federally taxable interest stated per return for all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI of \$150,000 or more] to [average federally taxable interest reported per return for all (1040, 1040A, & 1040EZ) federal tax returns reporting AGI between \$0 and \$20,000].

Explanation: See explanation for Indicator 24. Here the average *amount of interest income* per return reported by all those in a particular AGI class is employed as a rough, yet useful measure of the *average amount of interest bearing assets* owned by those in that income class.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

34. ASSETS THAT PAY INTEREST – HIGH INCOME COMPARED TO LOW-TO-MODERATE INCOME HOUSEHOLDS

Indicator: Ratio of [average federally taxable interest stated per return for all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI of \$150,000 or more] to [average federally taxable interest stated per return for federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$20,000 to \$50,000.]

Explanation: See explanation for Indicator 24. Here the *average amount of interest income* per return reported by all those in a particular AGI class is employed as a rough, yet useful measure of the *average amount of interest bearing assets* owned by those in that income class.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

35. ASSETS THAT PAY DIVIDENDS – HIGH INCOME COMPARED TO LOW INCOME HOUSEHOLDS

Indicator: Ratio of [average dividends stated per return for all (1040, 1040A, & 1040EZ) federal tax returns reporting AGI of \$150,000 or more] to [average dividends stated per return for federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$0 and \$20,000.]

Explanation: See explanation for Indicator 24. Here the *average amount of dividend income* per return reported by all those in a particular AGI class is employed as a rough, yet useful measure of the *average amount of dividend producing assets* owned by households in that income class.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

36. ASSETS THAT PAY DIVIDENDS – HIGH INCOME COMPARED TO LOW-TO-MODERATE INCOME HOUSEHOLDS

Indicator: Ratio of [average dividends stated per return for all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI of \$150,000 or more] to [average dividends stated per return for federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$20,000 and \$50,000.]

Explanation: See explanation for Indicator 24. Here the *average amount of dividend income* per return reported by all those in a particular AGI class is employed as a rough, yet useful measure of the *average amount of dividend producing assets* owned by households in that income class.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

37. ASSETS TARGETED TO RETIREMENT (PENSION AND ANNUITIES) – HIGH INCOME COMPARED TO LOW INCOME HOUSEHOLDS

Indicator: Ratio of [average taxable pension and annuity income stated per return for all federal tax returns (1040, 1040A, & 1040EZ) reporting AGI of \$150,000 or more] to [average taxable pension and annuity income stated per return for federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$0 and 20,000.]

Explanation: See explanation for Indicator 26. Note that because the figures reflect reporting of only *taxable* pension and annuity income, they may not fully mirror the relative total pension and annuity income per/return and, in turn, the relative total pension and annuity assets owned per filing household. Note also that the *average amount of pension and annuity income* per return reported by all those in a particular AGI class is employed as a rough, yet useful measure of the *average amount of pension and annuity assets* owned by households in that income class. Here, because the focus is on the *amount* of asset income received per return rather than the *percentage* of returns with such asset income, there is less need to adjust for the state-by-state percentage of households with one or more persons over the age of 65. This is particularly so, because the figures represent a ratio of average amounts within each state. For these reasons, the figures provide a somewhat less rough and certainly useful picture of disparities in ownership of pension and annuity assets.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

38. ASSETS TARGETED TO RETIREMENT (PENSION AND ANNUITIES) – HIGH INCOME COMPARED TO LOW-TO-MODERATE INCOME HOUSEHOLDS

Indicator: Ratio of [average taxable pension and annuity income stated per return for all federal; tax returns (1040, 1040A, & 1040EZ) reporting AGI of \$150,000 or more] to [average taxable pension and annuity income stated per return for federal tax returns (1040, 1040A, & 1040EZ) reporting AGI between \$20,000 and \$50,000.]

Explanation: See explanation for Indicators 26 and 37.

Source: Tax Statistics, Individual Tax Statistics, State Income, Tax Year 2000: Expanded Unpublished Version, United States Selected Income and Tax Items: Forms 1040, 1040A & 1040EZ, By State and Size of Adjusted Gross Income, Filing /Processing Period: January 1, 2000 to December 31, 2000, Internal Revenue Service Data Book, Internal Revenue Service, U.S. Department of the Treasury. Available at <http://www.irs.gov/taxstats/display/0,,i1%3D40%26genericId%3D16889,00.html>.

39. PERSONAL BANKRUPTCY RATE

Indicator: Number of non-business bankruptcy filings per thousand households.

Explanation: The figures stated here are derived from calculations using statistics presented in the source indicated below. Those statistics are “based on data from the Administrative Office of the U.S. Courts (2001 bankruptcies) and the U.S. Bureau of the Census (most recent) household figures from 1998”. Although the indicator name refers to “personal” bankruptcy, the data refer to “nonbusiness” bankruptcies “because United States bankruptcy forms require the debtor to identify itself as a ‘business,’ if appropriate. The forms refer to all other filers as ‘nonbusiness’ filers. Thus, the term ‘nonbusiness’ is used in a manner roughly synonymous with ‘consumer,’ although some entities that identify themselves as nonbusiness might be nonprofit organizations or simply misreported.” The Relationship Between Nonbusiness Bankruptcy Filings and Various Basic Measures of Consumer Debt, by Robert M. Lawless, Professor of Law, University of Missouri-Columbia. Available at http://www.law.missouri.edu/lawless/bus_bkr/filings.htm

Source: Households per filing, Rank, During the 12-month Period Ending Dec. 31, 2001, American Bankruptcy Institute, Alexandria, Virginia. Available at <http://www.abiworld.org/stats/householdrank.pdf>



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