

Are You Better Off? A Comparison of How Typical Working Age Families Fared From 1993-2000 versus 2001-2008¹

| | GAIN | LOSS |
|----------------|-----------|-----------|
| Hawaii | \$116,370 | |
| New Jersey | \$15,511 | |
| New Mexico | | \$10,349 |
| Florida | | \$16,040 |
| Louisiana | | \$21,292 |
| North Dakota | | \$22,442 |
| Washington | | \$24,803 |
| Idaho | | \$25,890 |
| Vermont | | \$28,627 |
| Utah | | \$35,592 |
| Wyoming | | \$38,571 |
| New York | | \$40,954 |
| Montana | | \$46,147 |
| Nevada | | \$47,586 |
| Alaska | | \$50,689 |
| Oregon | | \$50,897 |
| Connecticut | | \$51,928 |
| Maine | | \$54,149 |
| California | | \$59,122 |
| Massachusetts | | \$62,268 |
| Maryland | | \$68,338 |
| Arkansas | | \$72,602 |
| South Carolina | | \$75,507 |
| New Hampshire | | \$76,619 |
| Virginia | | \$79,370 |
| Iowa | | \$79,777 |
| Delaware | | \$81,865 |
| Georgia | | \$83,381 |
| West Virginia | | \$83,870 |
| Pennsylvania | | \$85,717 |
| Alabama | | \$92,551 |
| Oklahoma | | \$92,566 |
| Nebraska | | \$96,501 |
| North Carolina | | \$97,393 |
| Mississippi | | \$99,669 |
| Kansas | | \$100,641 |
| South Dakota | | \$101,296 |
| Tennessee | | \$101,836 |
| Minnesota | | \$103,578 |
| Texas | | \$107,110 |
| Arizona | | \$114,529 |
| Wisconsin | | \$118,782 |
| Rhode Island | | \$119,696 |
| Ohio | | \$121,409 |
| Kentucky | | \$130,567 |
| Indiana | | \$135,505 |
| Illinois | | \$136,115 |
| Colorado | | \$139,512 |
| Missouri | | \$151,834 |
| Michigan | | \$181,735 |

¹Working age families are defined as a household of three headed by person between the ages of 25 and 60. This analysis uses 8 measures of economic success and security: Household income, gas prices, health care out-of-pocket costs, college tuition, groceries and eating out, investment income, home equity, and consumer debt. The sources are elaborated in our full "Are You Better Off" report but generally use government data, including census data, the survey of consumer expenditures, and the federal reserve. Home values were determined based on quarterly data supplied by the National Association of Realtors from 1992 to June 2008. Investment income is based on a \$200 monthly contribution to a 401K fund pegged to an S&P 500 index. Tuition comes from the Washington Higher Education Coordinating Board and represents the cost of college tuition at the flagship public university in that state from 1997-2000 vs. 2005 to 2008. All dollar figures are in 2007 inflation-adjusted dollars.

Are You Better Off Alabama?

| | GAIN | LOSS |
|-------------------|----------|------------------------|
| Household Income | | -\$56,418 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,801 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$1,450 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$92,551 ¹ |

¹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$87,372.

Are You Better Off Alaska?

| | GAIN | LOSS |
|-------------------|-------------|------------------------|
| Household Income | | -\$16,371 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -3,243 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -1,293 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$50,689 ² |

² This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$50,068.

Are You Better Off Arizona?

| | GAIN | LOSS |
|-------------------|----------|-------------------------|
| Household Income | | -\$81,386 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -8,231 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$4,870 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$114,529 ³ |

³ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$108,920.

Are You Better Off Arkansas?

| | GAIN | LOSS |
|-------------------|----------|------------------------|
| Household Income | | -\$34,125 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -8,395 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -300 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$72,602 ⁴ |

⁴ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$66,829.

Are You Better Off California?

| | GAIN | LOSS |
|-------------------|-----------|------------------------|
| Household Income | | -\$38,393 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -9,187 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$18,240 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$59,122 ⁵ |

⁵ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$52,557.

Are You Better Off Colorado?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$72,426 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,884 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -29,420 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$139,512⁶ |

⁶ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$134,250.

Are You Better Off Connecticut?

| | GAIN | LOSS |
|-------------------|-----------|------------------------------|
| Household Income | | -\$27,563 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,273 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$12,690 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$51,928⁷ |

⁷ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$47,277.

Are You Better Off Delaware?

| | GAIN | LOSS |
|-------------------|-----------|------------------------------|
| Household Income | | -\$71,846 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,777 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$27,540 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$81,865⁸ |

⁸ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$76,710.

Are You Better Off Florida?

| | GAIN | LOSS |
|-------------------|-----------|------------------------|
| Household Income | | -\$15,127 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -2,682 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$31,550 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$16,040 ⁹ |

⁹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$15,980.

Are You Better Off Georgia?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$27,759 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -5,760 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -20,080 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$83,381¹⁰ |

¹⁰ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$80,243.

Are You Better Off Hawaii?

| | GAIN | LOSS |
|-------------------|--------------------------------|-------------|
| Household Income | +\$58,321 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -3,139 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +90,970 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | +\$116,370¹¹ | |

¹¹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be +\$116,887.

Are You Better Off Idaho?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | +\$7,079 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -6,467 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +3,280 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$25,890 ¹² |

¹² This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$22,045.

Are You Better Off Illinois?

| | GAIN | LOSS |
|-------------------|-------------|--------------------------|
| Household Income | | -\$91,595 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -16,238 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$1,500 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$136,115 ¹³ |

¹³ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$122,499.

Are You Better Off Indiana?

| | GAIN | LOSS |
|-------------------|----------|--------------------------------|
| Household Income | | -\$78,580 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -9,643 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -17,500 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$135,505¹⁴ |

¹⁴ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$128,484.

Are You Better Off Iowa?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$26,781 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -10,034 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -13,180 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$79,777¹⁵ |

¹⁵ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$72,365.

Are You Better Off Kansas?

| | GAIN | LOSS |
|-------------------|----------|--------------------------|
| Household Income | | -\$54,636 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -11,493 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -4,730 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$100,641 ¹⁶ |

¹⁶ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$91,770.

Are You Better Off Kentucky?

| | GAIN | LOSS |
|-------------------|----------|--------------------------|
| Household Income | | -\$72,652 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -11,053 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -17,080 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$130,567 ¹⁷ |

¹⁷ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$122,136.

Are You Better Off Louisiana?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | +\$15,864 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -4,774 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -2,600 |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$21,292 ¹⁸ |

¹⁸ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$19,140.

Are You Better Off Maine?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$15,291 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,783 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -1,293 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$54,149 ¹⁹ |

¹⁹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$48,988.

Are You Better Off Maryland?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$75,165 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -9,211 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$45,820 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$68,338 ²⁰ |

²⁰ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$61,749.

Are You Better Off Massachusetts?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$8,587 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -12,419 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -11,480 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$62,268²¹ |

²¹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$52,471.

Are You Better Off Michigan?

| | GAIN | LOSS |
|-------------------|-------------|--------------------------|
| Household Income | | -\$111,162 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -8,521 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -32,270 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$181,735 ²² |

²² This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$176,336.

Are You Better Off Minnesota?

| | GAIN | LOSS |
|-------------------|-------------|--------------------------|
| Household Income | | -\$58,400 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -14,016 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -1,380 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$103,578 ²³ |

²³ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$92,184.

Are You Better Off Mississippi?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$59,727 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -4,110 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -6,050 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$99,669 ²⁴ |

²⁴ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$98,181.

Are You Better Off Missouri?

| | GAIN | LOSS |
|-------------------|----------|--------------------------|
| Household Income | | -\$100,786 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -9,497 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -11,770 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$151,834 ²⁵ |

²⁵ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$144,960.

Are You Better Off Montana?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$8,304 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -6,768 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -1,293 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$46,147²⁶ |

²⁶ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$42,001.

Are You Better Off Nebraska?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$41,216 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -8,483 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -17,020 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$96,501²⁷ |
| | | |

²⁷ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$90,640.

Are You Better Off Nevada?

| | GAIN | LOSS |
|-------------------|-----------|-------------------------------|
| Household Income | | -\$26,499 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -4,445 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$13,140 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$47,586²⁸ |

²⁸ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$45,763.

Are You Better Off New Hampshire?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$2,589 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -10,808 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -33,440 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$76,619 ²⁹ |

²⁹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$68,433.

Are You Better Off New Jersey?

| | GAIN | LOSS |
|-------------------|-------------------------------|---------|
| Household Income | +\$12,115 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -11,862 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +45,040 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | +\$15,511³⁰ | |

³⁰ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be +\$24,351.

Are You Better Off New Mexico?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | +\$23,107 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -6,054 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +2,380 | |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$10,349 ³¹ |

³¹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$6,917.

Are You Better Off New York?

| | GAIN | LOSS |
|-------------------|-----------|-------------------------------|
| Household Income | | -\$38,469 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -3,103 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$30,400 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$40,954³² |

³² This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$40,473.

Are You Better Off North Carolina?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$44,804 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -9,037 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -13,770 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$97,393 ³³ |

³³ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$90,978.

Are You Better Off North Dakota?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | \$16,106 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -8996 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +230 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$22,442³⁴ |

³⁴ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$16,068.

Are You Better Off Ohio?

| | GAIN | LOSS |
|-------------------|-------------|--------------------------|
| Household Income | | -\$53,166 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -14,721 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -23,740 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$121,409 ³⁵ |

³⁵ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$109,310.

Are You Better Off Oklahoma?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$51,316 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,308 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -4,160 |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$92,566 ³⁶ |

³⁶ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$87,880.

Are You Better Off Oregon?

| | GAIN | LOSS |
|-------------------|-----------|-------------------------------|
| Household Income | | -\$32,703 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -4,612 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$16,200 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$50,897³⁷ |

³⁷ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$48,907.

Are You Better Off Pennsylvania?

| | GAIN | LOSS |
|-------------------|-----------|-------------------------------|
| Household Income | | -\$48,710 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -20,935 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$13,710 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$85,717³⁸ |

³⁸ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$67,404.

Are You Better Off Rhode Island?

| | GAIN | LOSS |
|-------------------|-----------|--------------------------------|
| Household Income | | -\$102,242 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,322 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$19,650 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$119,696³⁹ |

³⁹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$114,996.

Are You Better Off South Carolina?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$30,320 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -12,935 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -2,470 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$75,507 ⁴⁰ |

⁴⁰ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$66,042.

Are You Better Off South Dakota?

| | GAIN | LOSS |
|-------------------|----------|--------------------------------|
| Household Income | | -\$57,301 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -5,533 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -8,680 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$101,296⁴¹ |

⁴¹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$98,385.

Are You Better Off Tennessee?

| | GAIN | LOSS |
|-------------------|-------------|--------------------------|
| Household Income | | -\$47,513 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -9,021 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -15,520 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$101,836 ⁴² |

⁴² This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$95,437.

Are You Better Off Texas?

| | GAIN | LOSS |
|-------------------|----------|--------------------------------|
| Household Income | | -\$55,001 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -12,917 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -9,410 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$107,110⁴³ |

⁴³ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$96,815.

Are You Better Off Utah?

| | GAIN | LOSS |
|-------------------|-----------|-------------------------|
| Household Income | | -\$11,124 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -5,166 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$10,480 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$35,592 ⁴⁴ |

⁴⁴ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$33,048.

Are You Better Off Vermont?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | +\$9,672 | |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,224 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -1,293 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$28,627⁴⁵ |

⁴⁵ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$24,025.

Are You Better Off Virginia?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$75,832 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -7,836 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$34,080 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$79,370 ⁴⁶ |

⁴⁶ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$74,156.

Are You Better Off Washington?

| | GAIN | LOSS |
|-------------------|-------------|-------------------------|
| Household Income | | -\$12,989 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -6,282 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | +\$24,250 | |
| Consumer Debt | +3,470 | |
| NET TOTAL | | -\$24,803 ⁴⁷ |

⁴⁷ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$21,143.

Are You Better Off West Virginia?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$39,645 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -5,283 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -9,160 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$83,870⁴⁸ |

⁴⁸ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$81,209.

Are You Better Off Wisconsin?

| | GAIN | LOSS |
|-------------------|-------------|--------------------------|
| Household Income | | -\$78,149 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -10,071 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -780 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$118,782 ⁴⁹ |

⁴⁹ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$111,333.

Are You Better Off Wyoming?

| | GAIN | LOSS |
|-------------------|----------|-------------------------------|
| Household Income | | -\$4,915 |
| Gas Prices | | -5,069 |
| Health Care Costs | | -3,113 |
| College Tuition | | -2,581 |
| Child Care Costs | | -2,622 |
| Groceries/Food | | -482 |
| Investment Income | | -24,588 |
| Home Equity | | -1,293 |
| Consumer Debt | +\$3,470 | |
| NET TOTAL | | -\$38,571⁵⁰ |

⁵⁰ This net total does not include child care costs because it assumes a household with one child in college and no children in child care. It is rare for a family to have children in college and in child care at the same time. If the net total assumes a household with one child in child care and no children in college, the net total would be \$38,612.