

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		-\$50,689²

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		-\$139,512 ⁶

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		-\$81,865 ⁸

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		-\$136,115¹³

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		-\$68,338²⁰

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		-\$62,268 ²¹

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		-\$181,735²²

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		-\$151,834²⁵

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		-\$47,586 ²⁸

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		-\$76,619²⁹

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		-\$40,954 ³²

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		-\$121,409³⁵

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		-\$50,897 ³⁷

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		-\$101,296 ⁴¹

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		-\$101,836⁴²

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		-\$107,110 ⁴³

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		-\$35,592⁴⁴

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		-\$28,627 ⁴⁵

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		-\$79,370⁴⁶

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		-\$38,571 ⁵⁰

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.