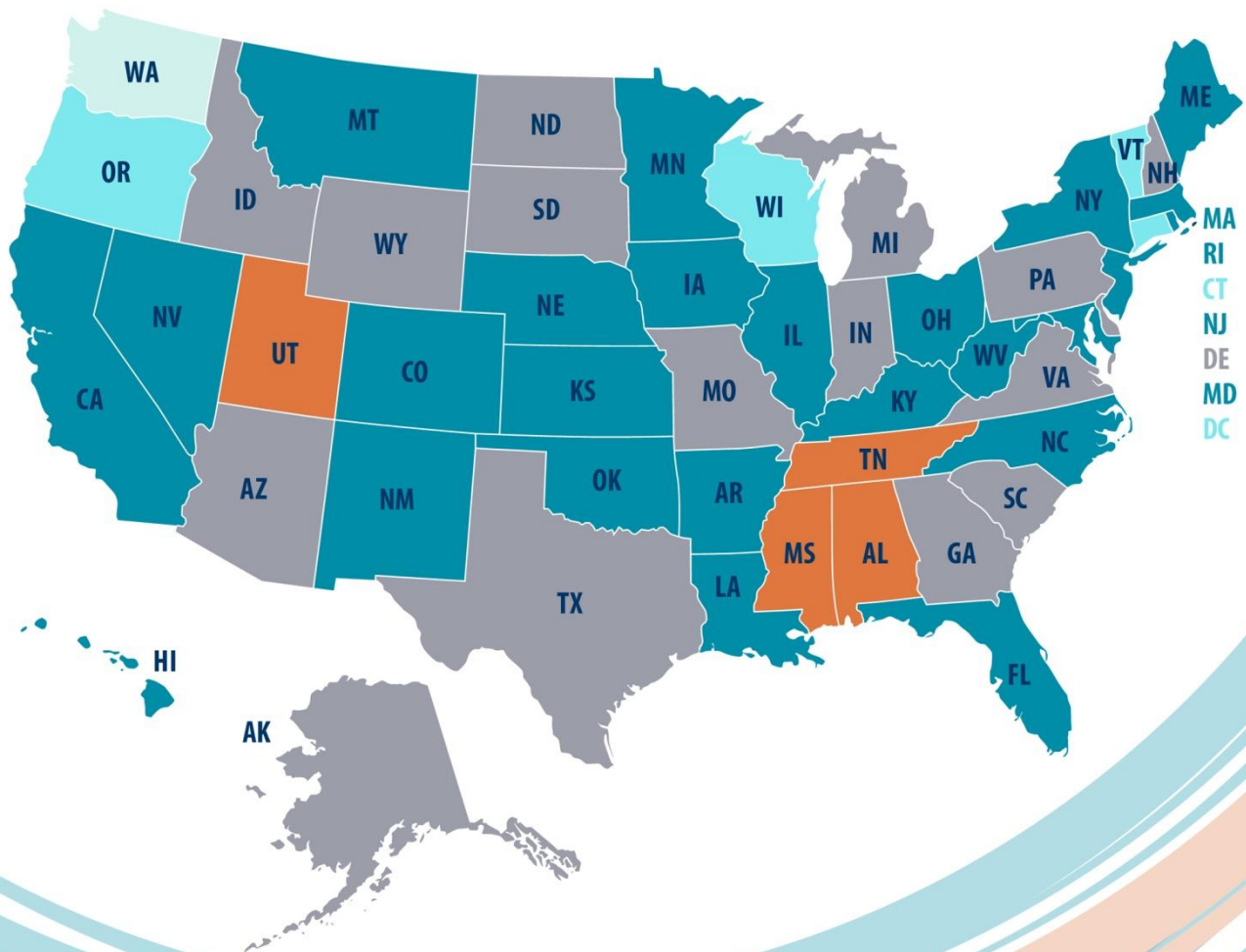




Wider Opportunities for Women
EMPOWERMENT | EQUITY | ECONOMIC SECURITY

The Economic Security Scorecard: Policy and Security in the States





Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) has promoted empowerment, equity and economic security across the lifespan since 1964. Through advocacy, research, training and technical assistance, WOW advances equal education and employment opportunities, non-traditional occupations for women, economic empowerment and secure retirement.

WOW's Family Economic Security Project (FES Project) and Elder Economic Security Initiative (Elder Initiative) improve policy and programs by defining and advocating economic security. The FES Project and Elder Initiative work in WOW's home of Washington, DC and with their partner networks to improve the lives of workers, families and seniors across the country.

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THE SCORECARD

Job insecurity, rising costs and poor prospects for retirement top the list of Americans' everyday concerns during the current time of high unemployment and slow economic growth. As family-sustaining wages and benefits grow more scarce and an increasing number of seniors find retirement unattainable, proactive government investments in workers, families and elders support economic growth, stabilize families and communities, and expand the middle class. State governments can use resources and target investments more effectively when they are guided by a durable, comprehensive definition of economic security. When government's explicit goal is promotion of economic security, policies are more likely to be inclusive and complimentary.

The Economic Security Scorecard ("Scorecard") grades state-level policies on their potential to improve the economic security of workers, families and retirees. By comparing policies across states, the Scorecard improves understanding of a state's public policy strengths and weaknesses. It is a first step in reconsidering public investment and budget priorities, and suggests where policy makers might turn for new ideas on helping their constituents. The wide variety of policies the Scorecard examines can help advocates, policy makers, service providers, researchers and others to consider or reconsider policies':

- Absolute and relative impact on economic security levels;
- Cross-generational impact;
- Effect on state and local program design and implementation;
- Short- and long-term return on public investment.

The Scorecard examines the 20 different policy areas shown in Figure 1. In total, the Scorecard grades 85 policy choices in each state (Appendix E). Policies included in the Scorecard: 1) Have an identifiable direct effect on worker, family and/or elder economic security; 2) affect large segments of a state's

populations; 3) are determined at the state level; and 4) are gradable. The policies are grouped into 5 Elements of Economic Security: Income, Job Quality, Education & Training, Savings & Assets, and Supports.

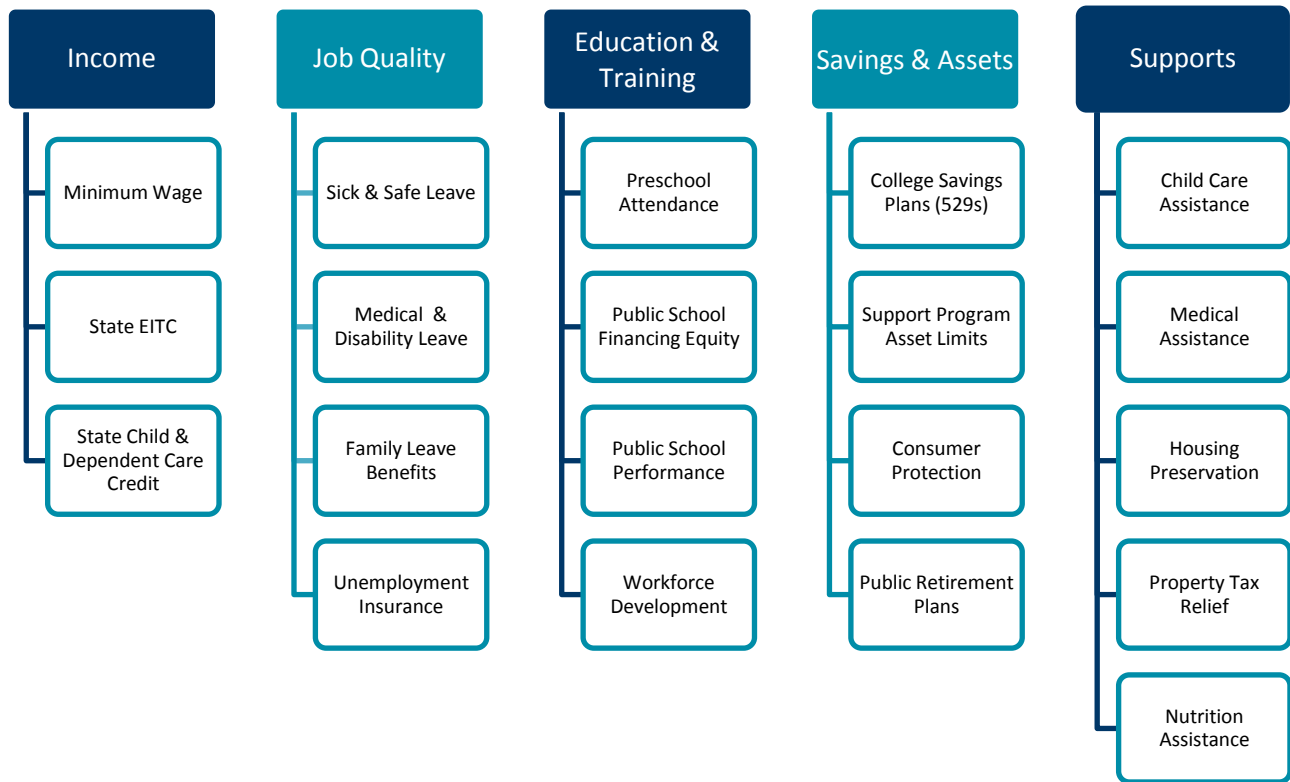
States receive numerical scores, ranging from 1-100, based on a standard 10-point grading scale for each policy examined. States are then ranked based on their scores on each policy. Each score is in turn converted to a letter grade relative to other states' scores.

Only those policies that are exceptional in relation to other states' policies receive an A or an F. For more information on the grading methodology, see Appendix D.

The Scorecard also examines the affordability of basic costs of living such as housing, health care and transportation. The connection between affordability and economic security is obvious, but because affordability is not a direct outgrowth of policy, and the connection between policy and affordability is often unclear, affordability grades are not included in a state's overall grade.

State governments can use resources and target investments more effectively when they are guided by a durable, comprehensive definition of economic security.

Figure 1: Economic Security Scorecard Policy Areas



FINDINGS

Overall Grades

Few states have dedicated themselves to integrated, consistently family-friendly economic security-building policies. As a result, states' overall grades are mediocre—the majority of states receive grades between C- and C+. Few states have distinguished themselves by being out in front in more than a few policy areas, and every state has a wide range of grades on individual policies, even within narrow policy areas. The Scorecard does not attempt to discern whether or not states have made deliberate decisions to invest in one policy area over another, or whether states have not yet employed a sufficiently broad and

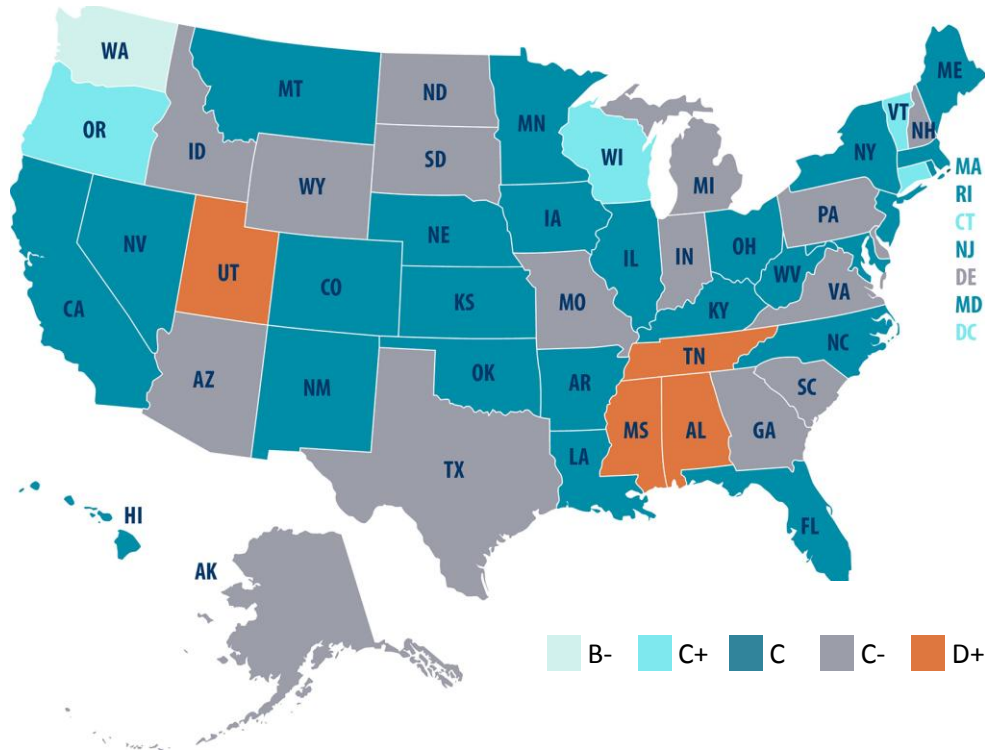
inclusive economic security framework for policy planning. Specific findings include:

- No state in the nation receives an overall grade of A, or even B.
- The highest grade belongs to Washington, which receives a B-.
- Several states receive poor grades, with four states—Alabama, Mississippi, Tennessee and Utah—receiving the lowest grade, D+.

See Appendix A for a complete listing of overall state grades and rankings.

Figure 2

State Economic Security Overall Grades



In conducting its research, WOW considered potential connections between individual and overall policy grades and basic economic indicators. The Scorecard finds that the quality of a state’s economic security-related policies is not strongly related to a state’s

median income, budget size or fiscal health. These factors do not define a state’s ability to improve its residents’ security. This suggests that security-enhancing policies can be made widely available if the public and state policy makers have the political will

Table 1: Top 10 State Rankings and Overall Grades

Rank*	State	Grade
1	Washington	B-
2	Vermont	C+
3	Oregon	C+
4	District of Columbia	C+
5	Wisconsin	C+
6	Connecticut	C+
7	New Jersey	C
8	Maine	C
9	New York	C
10	Iowa	C

* States are ranked according to numerical grade, not letter grade.

Table 2: Bottom 10 State Rankings and Overall Grades

Rank*	State	Grade
42	Missouri	C-
43	North Dakota	C-
44	Indiana	C-
45	South Dakota	C-
46	Arizona	C-
47	Idaho	C-
48	Tennessee	D+
49	Mississippi	D+
50	Alabama	D+
51	Utah	D+

and accept the challenge of comprehensive policy planning in the presence of immediate need. Additional findings include:

- Overall Scorecard grades are related to education levels: In states ranked in the top 5, an average of 35.1% of residents have at least a bachelor’s degree, versus 24.1% in states ranked in the bottom 5. There are, however, some states—Iowa, Louisiana, Nevada, Oklahoma, Wisconsin—with higher rankings than their relatively low proportions of bachelor degree holders would suggest. Conversely, some states with high proportions of bachelor degree holders—Colorado, New Hampshire, Virginia—do not rank well.
- Overall grades are most strongly correlated with state minimum wage policies and policies that increase state Earned Income Tax Credits or make them refundable. In other words, states that are best at promoting their residents’ economic security have tended to make improving these policies a priority.

Policy Grades

States’ overall grades are determined by grades for 85 specific policy choices. Individual policy grades point out specific policy strengths, weaknesses and holes.

Policy grades are diverse, and reflect a wide range of effective and less effective approaches to building and preserving the middle class. Every state has multiple policies that promote economic security and receive a grade of A or B. Every state also has weak or absent policies that receive grades of D or F. A variety of policy grades is found even within narrow policy areas, such as unemployment insurance, workforce training or workplace flexibility, which means that security-increasing policies are often undermined by weak or restrictive policies. For example, some states that provide greater access to unemployment insurance provide unemployment benefits which replace a low proportion of a worker’s pre-unemployment earnings. The Scorecard finds that:

- Approximately one-quarter of individual policy grades are A’s or F’s. 13.6% of states’ policy grades were F’s, and 11% were A’s.
- The District of Columbia has the most A’s; Mississippi and Alaska are tied for the largest number of F’s.

Washington, DC is a good example of inconsistency among policies and policy grades. The District has the most variability among states, with 8 failing grades and 12 A’s. Many of its failing grades are related to education and training and job quality; its good grades are related to asset policy and District-administered public supports programs.

Table 3: Number of Elements of Economic Security Grades Ranked in the Top 10

District of Columbia	4
Illinois	3
New Jersey	3
Vermont	3
Wisconsin	3
Connecticut	2
Maine	2
Massachusetts	2
North Dakota	2
Oregon	2
Washington	2

Table 4: Number of Elements of Economic Security Grades Ranked in the Bottom 10

Alabama	4
Mississippi	3
Virginia	3
Alaska	2
Hawaii	2
Idaho	2
Massachusetts	2
North Dakota	2
South Dakota	2
Utah	2

THE ELEMENTS OF ECONOMIC SECURITY

The policies examined in the Scorecard are grouped into 5 Elements of Economic Security: Income, Job Quality, Education & Training, Savings & Assets, and Supports. Each Element score indicates how well the state's policies in that area are or are not supporting families and elders in their pursuit of security.

While no state receives good grades in all 5 Elements of Economic Security, some states are distinguishing themselves in specific policy areas. For example, several states are improving low-wage workers' incomes through minimum wage and state tax credit policies, while other states lack minimum wage policies and tax credits altogether. Many states receive fair or good grades for their attention to Savings & Assets due to ongoing campaigns to increase savings and eliminate asset eligibility tests from support programs.

In contrast, most states are doing poorly in promoting job quality policies such as leave, sick days, workplace flexibility and access to unemployment insurance. Most states still rely on federal laws to establish minimal requirements on sick days, pregnancy leave and family/medical leave. Most states earn grades between D- and D+ in the Job Quality Element.

The below discussion defines the Elements of Economic Security and provides selected findings. For a complete list of Elements grades, see Appendix B. For additional state-specific individual policy grades visit [WOW's Economic Security Institute](#).

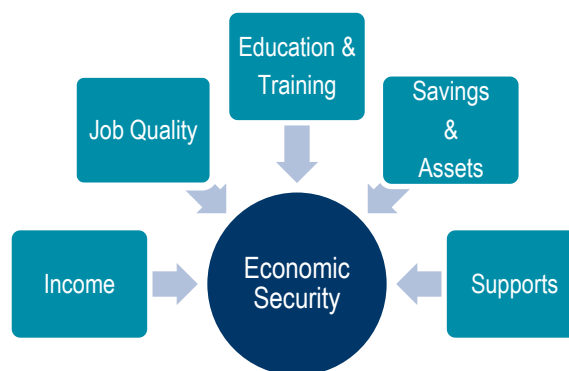
Income

Economic security is difficult to achieve without an income that supports a family's basic needs. No policy can transform a low wage into an economic security wage, and policy has little *direct* impact on moderate or middle class wages. However, the state plays a critical role in preserving basic incomes for low-income families. State policies can increase family income via tax credits and decrease poverty through minimum wage and minimum wage update policies.

Findings

- Washington State is ranked 1st with an A, and Alabama, Mississippi and Tennessee are tied for last with F's.
- Washington has the highest minimum wage in the country. 4 of the 5 highest ranked states have a state minimum wage above the federal minimum wage, and several have laws providing for systematic increases in the state minimum wage. 3 of the 5 states without a state minimum wage are ranked in the bottom 5.
- 4 of the 5 top-ranked states have refundable state earned income tax credits and state child and dependent care credits or deductions. None of the bottom 5 has a state EITC and 4 of the 5 do not have child and dependent care credits or deductions.
- States with strong minimum wage policies and tax credits for families are more likely than other states to have better-than-average security-related policies in several other policy areas.

Figure 3: The Elements of Economic Security



Job Quality

Income alone does not define a good job. The Scorecard also examines policies that impact employment-based benefits and family-friendly employment. The Scorecard examines policies on paid sick leave, medical/disability insurance and leave, state expansions of the federal Family Medical Leave Act and unemployment insurance. Workplace flexibility policies provide job security for workers with disabilities or health concerns, and workers who care for family members. Unemployment insurance benefits can have a dramatic impact on local economies, family stability and poverty rates, particularly during economic downturns.

Findings

- Connecticut is ranked 1st with a B- and Virginia is ranked last with an F.
- All of the top 5 states have mandated expansions of the Family Medical Leave Act; only 1 of the bottom 5 has.
- Unsurprisingly, states which score well on expansions to the Family Medical Leave Act compared to other states tend to score well on sick and safe leave policies and medical/pregnancy leave expansions. But certainly not all states that score well on one leave policy area score well on all.
- Access to unemployment insurance varies significantly across the states: An average of 64% of unemployed people eligible for unemployment insurance in the top 10 states were receiving unemployment insurance, compared to just 43% in the bottom 10 states.

Education & Training

Quality education is security's foundation. A quality primary and high school education helps prevent poverty, and provides greater prospects for long-term security. Post-secondary education allows workers greater career options and access to fields and occupations with higher wages. From Head Start to late-career retraining, the education and training opportunities available to youth and workers directly

affect their value in the labor market and their access to continuing professional development, employment-based benefits, workplace flexibility and healthy work environments. The Scorecard therefore examines a state's early education, K-12 and job training policies. Because they have dramatic effects on security prospects, the Scorecard also considers 4 education and training indicators—math and reading proficiency scores, high school graduation rates and school finance inequality.

Findings

- On average, less than 12% of 3 year olds are enrolled in state-sponsored Pre-K programs in the bottom 5 states; enrollment is nearly 50% higher in the top 5 states.
- On average, over 40% of 4 year olds are enrolled in Pre-K programs in the top 10 states, compared to less than 23% in the bottom 10 states.
- Unsurprisingly, reading and math proficiency are strongly related to high school graduation rates and poverty rates.

Savings & Assets

Meeting basic health and safety needs alone leaves a family short of genuine financial stability. Workers must develop savings and assets to avoid financial crises and build wealth, allowing for greater security and economic mobility. At an absolute minimum, workers need to save for emergencies and retirement. Emergency savings allow families to weather crises—such as a sudden medical expense or job loss—without going into debt. Retirement savings allow workers to live in economic security after their working years without having to rely on support from their families or public programs. Beyond emergency retirement savings lie a wide variety of savings that enable work, education and long-term asset development. Savings and assets are also important to virtuous cycles in which increased

Meeting basic needs alone leaves a family short of genuine financial stability. Despite their importance, however, there are few state-level policies that directly promote asset building and savings.

parent security translates into increased security for the following generation or generations.

The Scorecard examines public supports program asset limits, state college savings plans, public pensions, and consumer protection laws. Despite their importance, there are relatively few state-level (or federal) policies that directly promote savings and asset building. Partly due to this lack, there is less variety in policies and policy grades among states in savings and assets than in the other Elements of Economic Security. Considering their potential to increase the stability of families, communities and state economies, the lack of asset-building policies is a key failing among state governments.

Findings

- Colorado is ranked 1st with a B+ and Idaho is ranked last with a C.
- Only 6 states have removed asset limits from their Temporary Assistance to Needy Families (TANF) programs. 23 states have done so for their Medicaid and State Child Health Insurance Programs (SCHIP) and 26 states have done so for their Supplemental Nutrition Assistance Programs (SNAP, formerly food stamps).
- An average of 44% of workers in the top 5 states participated in an employer-sponsored retirement plan in 2010; 37% of workers in the bottom 5 states participated.

Supports

Public support programs do not provide genuine economic security, but they do provide critical stability and fill economic security gaps that exist in the absence of good jobs, effective education systems and labor markets which respond to worker needs. Support programs fully or partly funded and/or administered by states can reduce what families pay for their basic needs. Childcare subsidies and Medicaid, for instance, decrease a family's cost of health, safety and stability.

Support categories examined include medical assistance, food assistance and child care assistance.

The Scorecard also includes in the Supports category a limited number of policies and programs not traditionally thought of as support programs, such as property tax relief, which decrease the income residents need to achieve security.

Because states' levels of need for supports and the sizes of states' populations and budgets differ greatly, the Scorecard grades states' approaches to supports on:

- Program income eligibility limits (relative to state median income);
- Program spending per participant;
- Maximum benefit amounts.

Findings

- Maine is ranked 1st with a B and Utah is ranked last with a D+.
- 9 of 10 states in the top 10 have SCHIP/Medicaid eligibility of at least 300% of the federal poverty line; only 2 of the bottom 10 states have the same standard.
- The top 5 states have an average SNAP participation rate of 89%; the average among the 50 states and DC is 75%.¹

¹ Simple average of state rates.

AFFORDABILITY

The Scorecard includes rankings and grades for the current market realities a state's residents face (Appendix C). Workers who attain multiple Elements of Economic Security are likely to approach some semblance of stability, if not economic security. But even those who have good jobs and the support of far-sighted public policy may still have some trouble meeting their basic needs where local wages are not responsive enough to the high cost of living.

The Scorecard measures and grades affordability in each state by comparing the costs of basic needs to typical incomes. Expressing the cost of basic needs as a percentage of median state household income allows an examination of both the state's price of security and the adequacy of typical incomes. The affordability grades suggest the challenges residents face and the need for policy makers, advocates and citizens to focus on policies, such as housing, transportation and health care policies, which can affect the market rates of goods and services. The affordability grades also provide valuable information and context when thinking about priorities, the efficacy of public investment, and the need to attract private investment.

Affordability grades:

- May or may not be determined or strongly influenced at the state level;
- Likely reflect market phenomena as much or more than they reflect policy choices;
- May reflect the downstream confluence of multiple policy effects.

Because the connection between policy and affordability is not always direct and clear, affordability grades are not included in a state's overall grade.

Scorecard affordability calculations use basic needs definitions and costs drawn from WOW's [Basic Economic Security Tables™ Index](#) (BEST) and [Elder Economic Security Standard™ Index](#) (Elder Index). The BEST budget enumerates working families' economic security needs during their working years, and the minimum savings and assets that allow them to

weather emergencies and retire with basic economic security. The BEST measures the local costs of basic needs for 420 different family configurations, and points to the income and hourly wages workers need to meet all of these expenses. The Elder Index enumerates the specific budget needs of retired elders, based on health, family and housing status. Together, the BEST Index and Elder Index represent the expenses people face and the incomes they need across the lifespan.

Grades for working-age household expenses are derived by dividing monthly basic costs by monthly state median household incomes. The Scorecard uses median household income because it is the broadest, most generic and most widely used income benchmark available. Elder-related affordability calculations are created by comparing basic costs to median monthly income in retirement figures derived from US Census Bureau data.

The relationship between affordability rankings and overall economic security policy grades and rankings is very weak.

Findings

- Alaska, with a grade of B, is the state where median incomes most adequately cover families' basic expenses. However, no single basic need is most affordable in Alaska.
- Maine is the least affordable state, with a grade of D+. While neither expenses nor incomes are exceptional in Maine, wages are below average and expenses are above average.
- While costs of basic needs do tend to be lower in states with lower median incomes, the connection between incomes and costs is not strong.

Table 5: Top 10 State Rankings and Grades for Affordability

Rank*	State	Grade
1	Alaska	B
2	Utah	B
3	Wyoming	B
4	Virginia	B-
5	North Dakota	B-
6	Hawaii	B-
7	Washington	B-
8	Delaware	B-
9	Iowa	C+
10	Nebraska	C+

* States are ranked according to numerical grade, not letter grade.

Table 6: Bottom 10 State Rankings and Grades for Affordability

Rank*	State	Grade
42	Kentucky	C-
43	Florida	C-
44	Georgia	C-
45	North Carolina	C-
46	South Carolina	C-
47	Massachusetts	C-
48	Alabama	C-
49	Vermont	C-
50	Mississippi	D+
51	Maine	D+

- States that are affordable for working households are not necessarily affordable for retired seniors. This underscores the important fact that states that are generally less expensive for employers and consumers are not necessarily affordable for all residents.
- The relationship between affordability rankings and overall economic security policy grades and rankings is very weak. This suggests that states' economic security policies have not been designed in direct response to the actual contemporary cost challenges of middle class residents, let alone low-income residents.
- Basic needs costs are rarely uniformly low or high within a state. Most states' residents face a mix of relatively affordable and less affordable needs. California, Hawaii and New Jersey all have 1 basic need ranked least affordable and 1 basic need ranked most affordable.
- Health care is more affordable in states with higher median incomes and lower rates of poverty. Health care affordability is particularly important to security because forgoing medical care often leads to increased insecurity, and health care bills are a major contributor to poverty and bankruptcy filings.
- Private transportation (i.e., cars) is more affordable in states with higher median incomes and lower rates of poverty. This is likely due to the fact that costs of car ownership, other than insurance, are similar across the country, and do not respond to local incomes.
- In contrast to health care and transportation, housing—rent and homeownership—is less affordable in places where incomes and education levels are higher. In fact, buying a home on a typical income is much more challenging in a state with above average incomes; homes and rent are more affordable in states with higher poverty rates. This may be because higher incomes create disproportionate competition for quality housing, and/or promote the construction of newer and more expensive housing.
- Child care affordability has little connection to incomes, or to any other expense's affordability. Child care is expensive, relative to incomes, nearly everywhere in the country due to an unusually complex supply and demand dynamic.
- Mississippi is the only state least affordable for two senior expenses—health care and transportation.

- New Jersey is the least affordable state for elders who own their own homes; but the typical New Jersey elder spends a smaller proportion of

income on transportation than elders spend in other states. This is not atypical for areas with denser populations.

CONCLUSION

The Economic Security Scorecard investigates the affordability of the basic needs included in WOW's economic security budgets and evaluates common state policies that should help families and seniors obtain those basic needs. State policy must respond to the realities of living costs and the labor market. When wages are stagnant and good jobs hard to find, policies that invest in the workforce, protect elders and ensure adequate consumer demand are critical in creating a strong and growing middle class.

Those states that have taken innovative steps to increase security, sometimes in challenging environments, must be applauded, and looked to for ideas. Scorecard results suggest, however, that a great many state policies are not meeting their potential to stabilize communities, and some states simply lack policies that could and should be preventing unnecessary hardship and igniting economic growth.

Much of the policy that exists today is a collection of policies created over many years, in response to many distinct economies, budget contexts and constituent and political needs. State policies are also often designed in response to, or in conjunction with, changing federal policy. Change at the federal level, or an unfortunate lack of change at the federal level, demands more, and more concerted, efforts from state leadership.

Because creating a deliberate, contemporary, integrated approach to economic security is challenging, states should focus intently on defined basic needs, and should establish and apply a guiding, comprehensive definition of security. The Scorecard's definition of economic security policies is both comprehensive and detailed enough to constitute a map that shows where states have yet to go.

Appendix A: Economic Security Scorecard State Overall Grades & Rankings

State	Economic Security Grade	Ranking	Ranking	State	Economic Security Grades
Alabama	D+	50	1	Washington	B-
Alaska	C-	39	2	Vermont	C+
Arizona	C-	46	3	Oregon	C+
Arkansas	C	31	4	District of Columbia	C+
California	C	25	5	Wisconsin	C+
Colorado	C	24	6	Connecticut	C+
Connecticut	C+	6	7	New Jersey	C
Delaware	C-	33	8	Maine	C
District of Columbia	C+	4	9	New York	C
Florida	C	21	10	Iowa	C
Georgia	C-	41	11	Massachusetts	C
Hawaii	C	29	12	Rhode Island	C
Idaho	C-	47	13	Minnesota	C
Illinois	C	15	14	Nevada	C
Indiana	C-	44	15	Illinois	C
Iowa	C	10	16	Louisiana	C
Kansas	C	23	17	Maryland	C
Kentucky	C	28	18	Nebraska	C
Louisiana	C	16	19	Oklahoma	C
Maine	C	8	20	Ohio	C
Maryland	C	17	21	Florida	C
Massachusetts	C	11	22	New Mexico	C
Michigan	C-	32	23	Kansas	C
Minnesota	C	13	24	Colorado	C
Mississippi	D+	49	25	California	C
Missouri	C-	42	26	Montana	C
Montana	C	26	27	North Carolina	C
Nebraska	C	18	28	Kentucky	C
Nevada	C	14	29	Hawaii	C
New Hampshire	C-	37	30	West Virginia	C
New Jersey	C	7	31	Arkansas	C
New Mexico	C	22	32	Michigan	C-
New York	C	9	33	Delaware	C-
North Carolina	C	27	34	Pennsylvania	C-
North Dakota	C-	43	35	Virginia	C-
Ohio	C	20	36	Texas	C-
Oklahoma	C	19	37	New Hampshire	C-
Oregon	C+	3	38	Wyoming	C-
Pennsylvania	C-	34	39	Alaska	C-
Rhode Island	C	12	40	South Carolina	C-
South Carolina	C-	40	41	Georgia	C-
South Dakota	C-	45	42	Missouri	C-
Tennessee	D+	48	43	North Dakota	C-
Texas	C-	36	44	Indiana	C-
Utah	D+	51	45	South Dakota	C-
Vermont	C+	2	46	Arizona	C-
Virginia	C-	35	47	Idaho	C-
Washington	B-	1	48	Tennessee	D+
West Virginia	C	30	49	Mississippi	D+
Wisconsin	C+	5	50	Alabama	D+
Wyoming	C-	38	51	Utah	D+

Appendix B: Economic Security Scorecard State Grades & Rankings—Elements of Economic Security

State	Income	Job Quality	Supports	Education & Training	Savings & Assets
Alabama	F	D-	C-	D+	B
Alaska	C	D-	C	C-	C
Arizona	D+	D-	C	D+	B
Arkansas	D+	D	C-	C+	C+
California	C-	C+	C-	D+	C+
Colorado	C	D	D+	C	B+
Connecticut	C	B-	C+	C-	C+
Delaware	C+	D-	C-	D+	B-
District of Columbia	B	C	B-	D	B
Florida	B	D-	C	C	C
Georgia	D+	D	C-	C	C+
Hawaii	C-	C+	C	D	C
Idaho	C-	D	C	D+	C
Illinois	C-	D	C+	C	B
Indiana	D+	D	C	D+	C+
Iowa	C+	D+	C+	C	B-
Kansas	C+	D	C-	C	B-
Kentucky	D+	D	C	C+	C+
Louisiana	C	D	C	C	B-
Maine	C	C-	B	C	C+
Maryland	C+	D-	C	C	B-
Massachusetts	B	D+	C+	C	C
Michigan	C-	D	C+	C	C
Minnesota	C+	D+	C	C	B-
Mississippi	F	D-	C-	C	B-
Missouri	D	D-	B-	C	C+
Montana	C-	D+	C	C	C+
Nebraska	B-	D-	C	C-	B-
Nevada	B+	D	C	D	B-
New Hampshire	C-	D	C-	D+	C+
New Jersey	C-	C+	B-	C+	C
New Mexico	C+	D	C	D+	B-
New York	B	D+	C	C	C+
North Carolina	C	D	C	C-	B-
North Dakota	D-	D	D+	C+	B
Ohio	C	D	C	C	B
Oklahoma	C	D-	C-	C+	B-
Oregon	B	C	C+	C-	B-
Pennsylvania	D-	D+	C+	C	C+
Rhode Island	B-	C	C	D+	B-
South Carolina	D	D-	C	C-	B
South Dakota	C-	D	D+	C	C
Tennessee	F	D-	C+	C	C+
Texas	C-	D-	C-	C	C+
Utah	D-	D	D+	C-	C
Vermont	B+	D+	B-	B-	C
Virginia	C+	F	D+	D+	B
Washington	A	C+	C	C-	C+
West Virginia	D-	D+	C+	C+	C+
Wisconsin	C+	C	C+	C+	B-
Wyoming	D	D	D+	C+	B-

Appendix C: Economic Security Scorecard State Grades & Rankings—Affordability

Ranking	State	Overall Grade	Child Care	Health Care	Elder Health Care	Rent
48	Alabama	C-	C+	D+	D+	C+
1	Alaska	B	B+	B+	B	A-
24	Arizona	C	C-	C	A-	C
38	Arkansas	C	B	C-	F	C+
22	California	C	C+	B	A-	F
12	Colorado	C+	D+	B	B	C-
37	Connecticut	C	C-	B+	B-	D
8	Delaware	B-	B	B-	B+	C-
17	District of Columbia	C+	F	B	C	C+
43	Florida	C-	C+	D+	A-	F
44	Georgia	C-	B-	C-	D	C-
6	Hawaii	B-	B+	A	A-	D-
18	Idaho	C+	B	C	C	C+
29	Illinois	C	D+	C	C+	C-
20	Indiana	C+	C	C-	C+	C
9	Iowa	C+	C	B-	C-	B
15	Kansas	C+	C	C+	C	B
42	Kentucky	C-	D+	D-	D	B-
39	Louisiana	C	A-	D	D+	C
51	Maine	D+	D+	D+	D-	C-
11	Maryland	C+	B	A-	C+	D+
47	Massachusetts	C-	F	B-	D+	C-
32	Michigan	C	C-	C-	B	D+
19	Minnesota	C+	D	B-	C+	C
50	Mississippi	D+	A-	F	F	C+
31	Missouri	C	B-	C-	C	C+
14	Montana	C+	D	C-	B-	B+
10	Nebraska	C+	C+	B-	C-	A-
25	Nevada	C	C-	B-	A	C-
23	New Hampshire	C	C+	B-	C+	C
33	New Jersey	C	C+	B+	C+	D
35	New Mexico	C	C-	F	C+	C
41	New York	C-	F	C	B-	D
45	North Carolina	C-	D+	D+	D	C
5	North Dakota	B-	B-	B-	D	A
21	Ohio	C+	B-	C-	A-	C
28	Oklahoma	C	B	C-	D+	B
34	Oregon	C	D	C+	B-	D
26	Pennsylvania	C	C+	C	C	C
40	Rhode Island	C-	D+	C-	B-	C
46	South Carolina	C-	B-	F	D	C
13	South Dakota	C+	B+	C-	D	A+
36	Tennessee	C	A-	D+	C-	C
27	Texas	C	B-	C	C	C+
2	Utah	B	A-	A-	A-	C
49	Vermont	C-	C-	C	D	C-
4	Virginia	B-	A-	A-	B	C+
7	Washington	B-	C	B	A-	C
16	West Virginia	C+	C	D-	D	A
30	Wisconsin	C	D-	C	B	C+
3	Wyoming	B	B	B	C	A+

Appendix C: Economic Security Scorecard State Grades & Rankings—Affordability (Continued)

State	Homeownership	Elder Rent	Elder Homeownership	Utilities	Transportation	Elder Transportation
Alabama	B	B-	B-	F	F	F
Alaska	C+	C+	C+	B-	A	B
Arizona	C	C-	B-	C	C-	B
Arkansas	B	B-	B	D-	D	D
California	F	F	C-	A+	B-	B+
Colorado	C-	C	C+	A-	B	B
Connecticut	D	D+	F	C	B+	C+
Delaware	C	C	B	C-	B-	A-
District of Columbia	D	D+	D+	A+	A-	B+
Florida	C-	D-	D+	C	D+	C+
Georgia	C+	C-	C	D	D+	C-
Hawaii	F	D+	C+	B	A+	B
Idaho	C	B-	B-	B-	C-	C-
Illinois	C-	C	C-	B-	B-	B
Indiana	B	B-	B	C-	C	C+
Iowa	B	B+	B	C+	C+	C-
Kansas	B	B	B-	C-	C+	C-
Kentucky	B	B-	B	D+	D-	D-
Louisiana	B	C-	B	D+	F	D
Maine	C	C+	C-	D+	C-	D
Maryland	D+	D	D+	B	A	B+
Massachusetts	D	D+	F	B	B	C+
Michigan	C+	C	C	D+	C-	B
Minnesota	C	C	C+	B+	B-	C+
Mississippi	B	C	B-	F	F	F
Missouri	B-	B-	B-	D+	D+	C-
Montana	C	B+	B-	B-	C-	B-
Nebraska	B	B	B-	C+	C+	D+
Nevada	C-	D	C	B-	C	B-
New Hampshire	D	C+	D-	B-	B+	C+
New Jersey	D-	D-	F	C+	B-	A
New Mexico	B-	C+	B	C	D	C-
New York	C-	D	F	B-	B-	B+
North Carolina	C+	C	C	C-	D+	C-
North Dakota	A-	B	B	B+	B-	D-
Ohio	B-	C+	C+	C-	D+	C+
Oklahoma	B	B-	B	D	D	C-
Oregon	D	C-	C	B-	C	B
Pennsylvania	B-	C	C-	D+	C+	B
Rhode Island	D	C+	F	C	B-	C
South Carolina	B-	C	C+	D	D	D+
South Dakota	B	B	B-	C+	C	D-
Tennessee	B-	B-	B-	D	D	D-
Texas	B-	C-	C+	C-	C	C
Utah	C-	C+	B	B+	B	B+
Vermont	D+	C	D-	C-	C+	D+
Virginia	C	D+	C+	B	B+	B
Washington	D+	C	C	B+	B	A-
West Virginia	A	A-	A-	D-	B-	D+
Wisconsin	C	C	C-	B-	C	C+
Wyoming	B	A-	B-	B+	B-	C-

APPENDIX D: METHODOLOGY

The Economic Security Scorecard ranks and grades state policies for all 50 states and the District of Columbia. Policies graded met the following criteria:

1. Directly affect economic security;
2. Affect large segments of a state’s population;
3. Are determined at the state level;
4. Are gradable.

The Scorecard presents a separate Affordability section that grades states on how well a state’s median income meets the average state costs for basic needs.

Affordability grades:

1. May or may not be determined or strongly influenced at the state level;
2. May directly measure or strongly reflect local markets;
3. May reflect the downstream confluence of multiple policy effects.

The Scorecard employs a comprehensive definition of security. Few of the policies included in the Scorecard are deliberately designed to assist specific demographic groups. Potential future research includes versions of the Scorecard evaluating policies’ effects on women, communities of color, youth, seniors, immigrant workers and other specific populations.

Individual policies are assigned grades and rankings based on z-scores (standard scores). The Scorecard uses z-scores to grade values “on a curve.” A z-score is the measure of the distance between a value (measured in dollars, percent, etc.) and the mean value for the larger data set, measured in standard deviations. Data values equal to or close to the mean value for all states are assigned a grade of C. The farther a state’s data value is from the mean (average

policy), the higher or lower the state’s grade. This typically results in only exceptionally good policies receiving A’s, and exceptionally bad policies receiving F’s.

Some policy grades are combined with other related policy grades to create policy area grades. For example, a state’s grade for Unemployment Insurance Access is created using a state’s grades for: 1) Duration of unemployment benefits; 2) Insured unemployment rate and; 3) Benefit exhaustion rate. Policy values are assigned a z-score and graded on the curve. They are then converted to numerical scores using a standard 10-point grading scale. The scores of all policies that make up a composite policy area grade are then averaged to create a final policy area grade. See the Sources and Definitions table in Appendix E for a list of composite policies and the input policies that make up their grades.

Table 7: Grade Mid-points (10-Point Scale)

Grade	Score
A+	99
A	95
A-	91
B+	88
B	84.5
B-	81
C+	78
C	74.5
C-	71
D+	68
D	64.5
D-	61
F	57.5

In cases where 1 or more states lack a policy entirely, states are graded on having or lacking a policy. States without policies receive grades of F. For example, in the case of paid family leave, those states with policies receive higher grades than those states without policies, and policies

Figure 4: The Economic Security Scorecard Grade Calculation



which are more inclusive and/or allow more leave receive higher grades.

Once all policies have been graded, the Scorecard calculates a grade for each major Element of Economic Security (Income, Job Quality, Education & Training, Savings & Assets, and Supports) by converting state

policy grades to numerical scores on a standard 10-point grading scale and calculating a simple average of the policy area grades.

Once grades have been assigned to all Elements for each state, Element numerical scores are simple-averaged to produce the overall grade.

Appendix E: Sources and Definitions

Economic Security Element	Policy Area	(Individual) Policy	Data Definition	Data Source
Income	Minimum Wage	State Minimum Wage	The state minimum wage passed by each state legislature	Department of Labor. <i>Minimum Wage Laws in the States</i>
Income	Minimum Wage	State Minimum Wage Law Update Policies	State policies regarding updating the state minimum wage	Department of Labor. <i>Minimum Wage Laws in the States</i> State Department of Labor website
Income	State Earned Income Tax Credits	State Earned Income Tax Credits	Percentage of the federal credit the state credit allows residents to claim	2011 State Individual Income Tax Forms
Income	State Earned Income Tax Credits	State Earned Income Tax Credits	The income eligibility limit for the credit, if it differs from the federal limit	2011 State Individual Income Tax Forms
Income	State Earned Income Tax Credits	State Earned Income Tax Credits	Whether or not the state credit is refundable	2011 State Individual Income Tax Forms
Income	State Child and Dependant Care Credits	State Child and Dependent Care Credits	The maximum possible credit or deduction available to residents	2011 State Individual Income Tax Forms
Income	State Child and Dependant Care Credits	State Child and Dependent Care Credits	The income eligibility limit, if one exists	2011 State Individual Income Tax Forms
Income	State Child and Dependant Care Credits	State Child and Dependent Care Credits	Whether or not the state credit is refundable	2011 State Individual Income Tax Forms
Job Quality	Sick and Safe Days	State Policies for Paid Sick and Safe Days Off	State and city state policies for mandatory paid sick days for private employees in the state	National Partnership for Women and Families. <i>Paid Sick Days Campaigns, Statistics and Stories</i>
Job Quality	Sick and Safe Days	State Policies on Flexible Sick Leave	State policies on mandatory flexible sick leave- i.e. allowing employees to take a sick day to care for a sick child- for private employees in the state	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	FMLA Expansions	Paid Family Leave Benefits	Whether or not a state has a policy mandating paid family leave benefits for private employees in the state	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	FMLA Expansions	FMLA Expansion for Small Business Owners	Whether or not a state has offered FMLA protection for small business owners beyond the requirements of federal law	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>

Job Quality	FMLA Expansions	FMLA Expansion for Workers with Less Time on the Job	Whether or not a state has FMLA protection covering workers who have worked for their employer for less time than required by federal law	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	FMLA Expansions	FMLA Expansion for the Length of Time Offered	Whether or not a state has offered FMLA protection for a longer period of time than required by federal law	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	FMLA Expansions	FMLA Expansion on the Definition of Family	Whether or not a state has expanded the FMLA definition of 'family' for workers in the state	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	Medical/Pregnancy Disability Leave Expansions	Expansion for Small Business Owners	Whether or not a state has expanded their Medical/Pregnancy Disability Leave protection for small business owners beyond the requirements of federal law	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	Medical/Pregnancy Disability Leave Expansions	Expansion for Workers with Less Time on the Job	Whether or not a state has expanded their Medical/Pregnancy Disability Leave protection covering workers who have worked for their employer for less time than required by federal law	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	Medical/Pregnancy Disability Leave Expansions	Expansion for the Length of Time Offered	Whether or not a state has expanded their Medical/Pregnancy Disability Leave protection for a longer period of time than required by federal law	National Partnership for Women and Families. <i>Expecting Better: A State-by-State Analysis of Laws That Help New Parents</i>
Job Quality	UI Access	Duration of UI benefits, in Weeks, for Initial Claims Filed in May 2012	Number of weeks of unemployment insurance a state offered to workers who filed their first claim in May 2012	Center on Budget and Policy Priorities, Policy Basics: How Many Weeks of Unemployment Compensation are Available?
Job Quality	UI Access	UI Insured Unemployment Rate	Percentage of a state's unemployed who are receiving unemployment benefits	Department of Labor, Unemployment Insurance Data Summary: 4 th Quarter 2011
Job Quality	UI Access	UI Exhaustion Rate	Number of UI average monthly last payments divided by the number of UI average monthly first payments	Department of Labor, Unemployment Insurance Data Summary: 4 th Quarter 2011
Job Quality	UI Benefits	UI Replacement Rate	Average weekly benefit divided by the average weekly wage	Department of Labor, Unemployment Insurance Data Summary: 4 th Quarter 2011

Job Quality	UI Benefits	UI Maximum Benefits	Maximum weekly benefits (not counting dependant allowances) divided by the median household income in 2011	Department of Labor, Unemployment Insurance Data Summary: 4 th Quarter 2011 2011 1-Year American Community Survey data
Supports	CCDF	CCDF Spending Per Capita	Average state match expenditure per child served by CCDF programs over average annual cost for a 4 year old in a child care center	Administration for Children and Families <i>FFY 2010 CCDF Data Tables</i> NACCRRRA <i>Child Care in America: 2011 State Fact Sheets</i>
Supports	CCDF	CCDF Accessibility	Income limits for child care subsidies for a family of 3 as a percentage of state median income	National Women's Law Center <i>State child care assistance policies 2011: reduced support for families in challenging times</i>
Supports	CCDF	CCDF Copayments	Maximum family fee for full time care for the first child in 2009 divided by maximum eligibility income for a 3 person family	Administration for Children and Families <i>State Plans 2010-2011</i>
Supports	CCDF	CCDF Subsidies, as a Percentage of the 75th percentile	Percentage of the 75th percentile by most recent released market rate survey for 4 year olds in full time care	National Women's Law Center <i>State child care assistance policies 2011: reduced support for families in challenging times</i>
Supports	Elder Medicaid	Elder Medicaid Income Limits	Aged Medicaid income limits over elder income in retirement	Kaiser Family Foundation <i>Struggling With Financing: The Recession and National Health Reform Dominate State Medicaid Concerns</i> 2010 1-Year American Community Survey
Supports	Elder Pharmaceutical Assistance	Existence and Quality of State Pharmaceutical Programs	Existence of a state pharmaceutical assistance program	National Conference of State Legislatures <i>State Pharmaceutical Assistance Programs</i>
Supports	Elder Pharmaceutical Assistance	Existence and Quality of State Pharmaceutical Programs	Whether or not the state program works with Medicare	National Conference of State Legislatures <i>State Pharmaceutical Assistance Programs</i>
Supports	Elder Pharmaceutical Assistance	Existence and Quality of State Pharmaceutical Programs	Income eligibility limit for a single person	National Conference of State Legislatures <i>State Pharmaceutical Assistance Programs</i>
Supports	Elder Pharmaceutical Assistance	Existence and Quality of State Pharmaceutical Programs	Existence of a state pharmaceutical discount program	National Conference of State Legislatures <i>State Pharmaceutical Assistance Programs</i>

Supports	Elder Pharmaceutical Assistance	Existence and Quality of State Pharmaceutical Programs	Discount program income limit	National Conference of State Legislatures <i>State Pharmaceutical Assistance Programs</i>
Supports	Medicaid	Medicaid Spending as a Percentage of State Budgets	Medicaid expenditures as a percentage of total expenditures, 2011	The Council of State Governments <i>The Book of the States 2012</i>
Supports	Medicaid	Medicaid Eligibility	Eligibility limit for a working parent over median household income, 2011	Kaiser Family Foundation <i>State Health Facts: Adult Income Eligibility Limits at Application as a Percent of the Federal Poverty Level (FPL), January 2012</i>
Supports	Medicaid	Medicaid Eligibility	Eligibility limit for a jobless parent over median household income, 2011	Kaiser Family Foundation <i>State Health Facts: Adult Income Eligibility Limits at Application as a Percent of the Federal Poverty Level (FPL), January 2012</i>
Supports	Medicaid	Medicaid Eligibility	Eligibility limit for a working childless adult over median household income, 2011	Kaiser Family Foundation <i>State Health Facts: Adult Income Eligibility Limits at Application as a Percent of the Federal Poverty Level (FPL), January 2012</i>
Supports	Medicaid	Medicaid Eligibility	Eligibility limit for a jobless childless adult over median household income, 2011	Kaiser Family Foundation <i>State Health Facts: Adult Income Eligibility Limits at Application as a Percent of the Federal Poverty Level (FPL), January 2012</i>
Supports	Medicaid	Medicaid Spending per Capita	Medicaid expenditures by Medicaid enrollee	The Council of State Governments <i>The Book of the States 2012</i>
Supports	SCHIP	SCHIP Eligibility	SCHIP/Medicaid eligibility limit for a child under 19 over median household income, 2011	Kaiser Family Foundation <i>State Health Facts: Income Eligibility Limits for Children's Separate CHIP Programs by Annual Incomes and as a Percent of Federal Poverty Level, January 2012</i> 2011 1-Year American Community Survey
Supports	SCHIP	SCHIP Participation	SCHIP/Children's Medicaid participation rate, 2009	Kaiser Family Foundation <i>State Health Facts: Income Eligibility Limits for Children's Separate CHIP Programs by Annual Incomes and as a Percent of Federal Poverty Level, January 2012</i>
Supports	Housing Preservation	Housing Trust Funds	Number of housing trust funds in state, dedicated funding source, existence of any local housing trust funds	Housing Trust Fund Project

Supports	Real Estate Tax Relief	Property Tax Relief	Existence of a property tax relief program	State Tax Websites, 2012
Supports	Real Estate Tax Relief	Property Tax Relief	Availability of the program to renters	State Tax Websites, 2012
Supports	Real Estate Tax Relief	Property Tax Relief	Availability of the program to seniors	State Tax Websites, 2012
Supports	Real Estate Tax Relief	Property Tax Relief	Maximum relief available to seniors	State Tax Websites, 2012
Supports	Real Estate Tax Relief	Property Tax Relief	Income limit for a single senior	State Tax Websites, 2012
Supports	Real Estate Tax Relief	Property Tax Relief	Availability of the program to families	State Tax Websites, 2012
Supports	Real Estate Tax Relief	Property Tax Relief	Maximum relief available to families	State Tax Websites, 2012
Supports	SNAP	SNAP Participation Rate	SNAP participation rate, 2009	<i>Food and Nutrition Services Empirical Bayes Shrinkage Estimates of State Supplemental Nutrition Assistance Program Participation Rates in 2007-2009 for All Eligible People and the Working Poor</i>
Education	Workforce Development	Workforce Funding Per Capita of Unemployed	Workforce Investment Act funding for program year 2010 over number of state unemployed, 2010	Department of Labor <i>PY 2010 WIASRD Data Book</i> Bureau of Labor Statistics
Education	Workforce Development	Job Placement Rate: Adults	Percentage of adults who used Workforce Investment Act training who entered employment	Department of Labor <i>PY 2010 WIASRD Data Book</i>
Education	Workforce Development	Job Placement Rate: Youth	Percentage of youth who used Workforce Investment Act training who entered employment	Department of Labor <i>PY 2010 WIASRD Data Book</i>
Education	Workforce Development	Job Placement Rate: Dislocated Workers	Percentage of dislocated workers who used Workforce Investment Act training who entered employment	Department of Labor <i>PY 2010 WIASRD Data Book</i>
Education	Workforce Development	Number of Unemployed Served via Training	Total number of Workforce Investment Act exiters, 2010, over the number of people unemployed in 2010 (average)	Department of Labor <i>PY 2010 WIASRD Data Book</i> Bureau of Labor Statistics
Education	Workforce Development	Income of Exiters: Adults	Average earnings of adult Workforce Investment Act exiters in program year 2010 over state median household income, 2010	Department of Labor <i>PY 2010 WIASRD Data Book</i> 2011 1-Year American Community Survey

Education	Workforce Development	Income of Exiters: Youth	Average earnings of youth Workforce Investment Act exiters in program year 2010 over state median household income, 2010	Department of Labor <i>PY 2010 WIASRD Data Book 2011 1-Year American Community Survey</i>
Education	Workforce Development	Income of Exiters: Dislocated Workers	Average earnings of dislocated worker Workforce Investment Act exiters in program year 2010 over state median household income, 2010	Department of Labor <i>PY 2010 WIASRD Data Book 2011 1-Year American Community Survey</i>
Education	Preschool	Percentage of 3 Year Olds in Preschool	Percentage of three year olds enrolled in a state-funded preschool program	National Institute for Early Education Research <i>The State of Preschool 2009</i>
Education	Preschool	Percentage of 4 Year Olds in Preschool	Percentage of four year olds enrolled in a state-funded preschool program	National Institute for Early Education Research <i>The State of Preschool 2009</i>
Education	Public School	School Finance Inequality	Percentage difference between the expenditure per pupil at the 10th and 90th percentiles	US Census Bureau <i>Federal, State, and Local Governments: Public Elementary-Secondary Education Finance Data, Technical Documentation (2010)</i>
Education	Public School	Math Proficiency in the 8th Grade	Percentage of eighth grade students at or above 'basic' math proficiency, 2011	National Center on Education Statistics
Education	Public School	Reading Proficiency in the 8th Grade	Percentage of eighth grade students at or above 'basic' reading proficiency, 2011	National Center on Education Statistics
Education	Public School	High School Graduation Rates	Averaged Freshmen Graduation Rate, 08-09	National Center on Education Statistics
Assets & Savings	College Savings Plans	529 Plan Access	Number of plans offered	Saving for College.com <i>529 Plan Details</i>
Assets & Savings	College Savings Plans	529 Plan Access	Minimum contribution required to open an account	Saving for College.com <i>529 Plan Details</i>
Assets & Savings	College Savings Plans	529 Plan Ease of Use	Whether or not the state makes contributions to a 529 plan tax deductible	Saving for College.com <i>529 Plan Details</i>
Assets & Savings	College Savings Plans	529 Plan Ease of Use	What, if any, account fees are charged by each program to open the account or as monthly or annual charges	Saving for College.com <i>529 Plan Details</i>
Assets & Savings	Retirement Savings	Retirement Plan Participation	Percentage of all workers in state participating in an employer-sponsored retirement plan, 2010	Employment Benefit Research Institute <i>Employment-based Retirement Plan Participation: Geographic Differences and Trends, 2010</i>

Assets & Savings	Retirement Savings	Pension Participation	Percentage of those 15 and older who worked in the last year who were enrolled in a pension	Miriam King, Steven Ruggles, J. Trent Alexander, Sarah Flood, Katie Genadek, Matthew B. Schroeder, Brandon Trampe, and Rebecca Vick. Integrated Public Use Microdata Series, Current Population Survey: Version 3.0.
Assets & Savings	Retirement Savings	State Pension Plans	The number of years an employee must work to be fully vested in their pension	National Conference of State Legislatures <i>State Governments' Public Safety Worker Retirement Plans -Tables</i>
Assets & Savings	Retirement Savings	State Pension Plans	Employee contribution requirements for state pension plans	National Conference of State Legislatures <i>State Governments' Public Safety Worker Retirement Plans -Tables</i>
Assets & Savings	Consumer Protection	Pay Day Lending	Existence of pay day lending legislation	National Conference of State Legislatures <i>Payday Lending Statutes</i>
Assets & Savings	Consumer Protection	Pay Day Lending	Maximum allowable loan amount from a pay day lender	National Conference of State Legislatures <i>Payday Lending Statutes</i>
Assets & Savings	Consumer Protection	Pay Day Lending	Allowable finance charges for a pay day lender	National Conference of State Legislatures <i>Payday Lending Statutes</i>
Assets & Savings	Consumer Protection	Consumer Security Report Freeze Laws	Who can request a freeze on their credit report and when	National Conference of State Legislatures <i>Consumer Report Security Freeze State Laws</i>
Assets & Savings	Consumer Protection	Laws on Mortgage Fraud	Whether or not a state has laws on mortgage fraud	National Conference of State Legislatures <i>Mortgate Fraud</i>
Assets & Savings	Support Program Asset Limits	Asset Limits, TANF	Unrestricted asset eligibility limits for TANF	Urban Institute <i>Welfare Rules Database</i>
Assets & Savings	Support Program Asset Limits	Asset Limits, SNAP	Asset eligibility limits for SNAP	Congressional Research Service <i>The Supplemental Nutrition Assistance Program: Categorical Eligibility</i>
Assets & Savings	Support Program Asset Limits	Asset Limits, Medicaid/SCHIP	Asset eligibility limits for Medicaid and SCHIP	New America Foundation <i>Table One: Summary of Asset Limits and Exclusions</i>
Affordability	Child Care Affordability	Child Care Affordability	Annual cost of child care for a four year old in center care over median household income, 2011	National Women's Law Center <i>State Child Care Assistance Policies 2011: Reduced Support For Families In Challenging Times</i> 2011 1-Year American Community Survey

Affordability	Health Care Affordability	Family Plan Health Care Affordability	Average total family premium for employer-sponsored insurance over median household income, 2011	Medical Expenditure Panel Survey 2011 1-Year American Community Survey
Affordability	Health Care Affordability	Single Plan Health Care Affordability	Average employee contribution for single plan premiums for ESI over median household income, 2011	Medical Expenditure Panel Survey 2011 1-Year American Community Survey
Affordability	Health Care Affordability	Single Plan Health Care Affordability 2	Average total single premium for employer-sponsored insurance over median household income, 2011	Medical Expenditure Panel Survey 2011 1-Year American Community Survey
Affordability	Elder Healthcare Affordability	Elder Healthcare Affordability	Elder Index health care expense over median income in retirement	Wider Opportunities for Women <i>The Economic Security Database</i> 2010 1-Year American Community Survey
Affordability	Rent Affordability	Housing Cost Burdened Renters	Percentage of renter occupied units spending 30% or more of household income on gross rent, 2011	2011 1-Year American Community Survey
Affordability	Homeownership Affordability	Home Affordability	BEST monthly savings amount for a three bedroom house over median household income in 2011	Author's Calculations 2011 1-Year American Community Survey
Affordability	Homeownership Affordability	Housing Cost Burdened Homeowners	Percentage of owner occupied units spending 30% or more of household income on selected monthly owner costs, 2011	2011 1-Year American Community Survey
Affordability	Homeownership Affordability	Homeownership Affordability	Median selected monthly owner's costs as a percentage of median income, 2011 among all homeowners	2011 1-Year American Community Survey
Affordability	Elder Rent Affordability	Housing Cost Burdened Elder Renters	Percentage of elder renter occupied units spending 30% or more of household income on gross rent	2011 1-Year American Community Survey
Affordability	Elder Rent Affordability	Elder Rent Affordability	Elder Index rent expense over median income in retirement	Wider Opportunities for Women <i>The Economic Security Database</i> 2010 1-Year American Community Survey
Affordability	Elder Homeownership Affordability	Housing Cost Burdened Elder Homeowners	Percentage of elder owner occupied units spending 30% or more of household income on selected monthly owner costs	2011 1-Year American Community Survey
Affordability	Elder Homeownership Affordability	Elder Homeownership Affordability	Elder Index homeowner w/o a mortgage expense over median income in retirement	Wider Opportunities for Women <i>The Economic Security Database</i> 2010 1-Year American Community Survey

Affordability	Utilities Affordability	Utilities Affordability	Median annual utility value over median household income, 2011	2011 1-Year American Community Survey
Affordability	Transportation Affordability	Car Ownership Affordability	BEST transportation costs over median household income	Author's Calculations 2011 1-Year American Community Survey
Affordability	Elder Transportation Affordability	Elder Car Ownership Affordability	Elder Index transportation costs over median income in retirement	Wider Opportunities for Women The Economic Security Database 2010 1-Year American Community Survey

