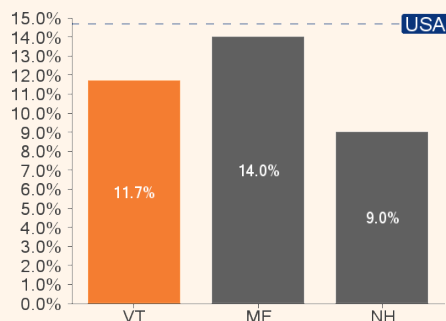


How Families are Faring in Vermont



The *Assets & Opportunity Scorecard* is a comprehensive look at Americans' financial security today and their opportunities to create a more prosperous future. It assesses the 50 states and the District of Columbia on 69 outcome measures, which describe how well residents are faring. The *Scorecard* ranks the measures from best to worst; #1 is the most desirable, #51 is the least desirable.



FINANCIAL ASSETS & INCOME

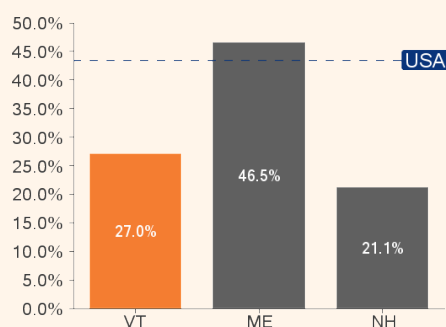
Income Poverty Rate

Percentage of households with income below the federal poverty threshold, 2012.

Income poverty is a fundamental indicator of financial insecurity and instability. If a household's total income is below the poverty threshold, then they are considered poor.

11.7% of Vermont households live in income poverty

Rank: 12 of 51



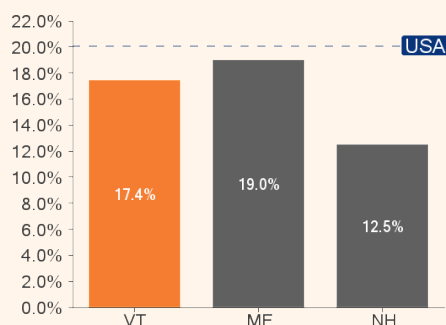
FINANCIAL ASSETS & INCOME

Liquid Asset Poverty Rate

Percentage of households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income, 2011.

Liquid asset poor households lack the savings to cover basic expenses for three months if unemployment, a medical emergency or other crisis leads to a loss of stable income. They do not have a basic personal safety net to prepare for emergencies or future needs, such as a child's college education or homeownership.

27.0% of Vermont households are liquid asset poor



FINANCIAL ASSETS & INCOME

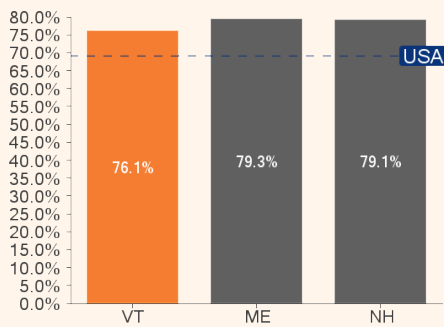
Underbanked Households

Percentage households that have a checking and/or a savings account and have used non-bank money orders, non-bank check cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops, or refund anticipation loans (RALs) in the past 12 months, 2011.

This measure describes households that have a mainstream account but use alternative and often costly financial services for basic transaction and credit needs.

17.4% of Vermont households are underbanked

Rank: 12 of 51



FINANCIAL ASSETS & INCOME

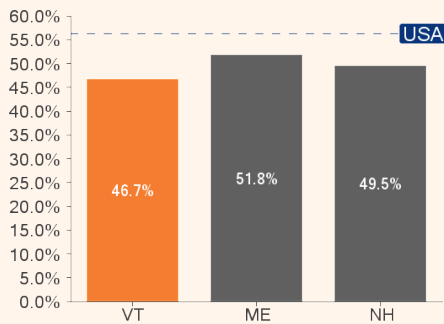
Households with Savings Accounts

Percentage of households that have a savings account, 2011.

Savings accounts are one of the most basic asset-accumulation tools, and without them, households are often prohibited from climbing the economic ladder. Households without a savings account and emergency savings are often ill-prepared to weather any financial shock, like a job loss or serious illness.

76.1% of Vermont households have savings accounts

Rank: 12 of 51



FINANCIAL ASSETS & INCOME

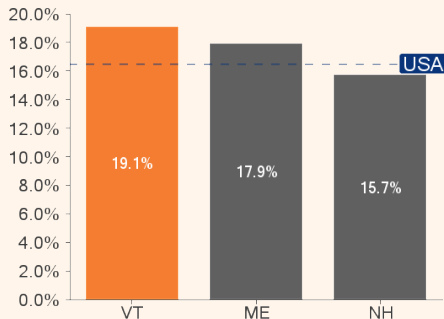
Consumers with Subprime Credit

Percentage of consumers with a TransUnion TransRisk Score at or below 700 (on a scale of 150-934), Quarter 3, 2013.

Credit is an important asset, and good credit opens the door to safe and affordable capital, which helps consumers weather emergencies, build assets and climb the economic ladder. Without good credit, consumers pay higher interest rates than other consumers on everything from credit cards to car loans to mortgages.

46.7% of Vermont consumers have subprime credit

Rank: 4 of 51



BUSINESSES & JOBS

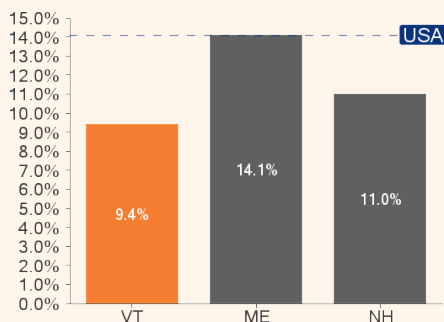
Microenterprise Ownership Rate

Total number of firms with 0 – 4 employees and nonemployer firms as a percentage of people in the labor force, 2011.

For low-income individuals, self-employment is a significant source of employment and income, and business ownership represents an important opportunity to build assets. The higher the microenterprise ownership rate, the higher the percentage of residents who have the opportunity to build wealth through business capital accumulation.

19.1% of the Vermont labor force owns a microenterprise

Rank: 4 of 51



BUSINESSES & JOBS

Underemployment Rate

Annual average rate of unemployed workers, workers employed part-time for economic reasons as a percent of the civilian labor force, and marginally attached workers, Q4 2012 - Q3 2013.

The underemployment rate is a broader measure of unemployment and provides a more comprehensive look at the state of the labor market. Without sufficient income earned through employment, most families will have difficulty financing basic consumption and paying down debt, let alone saving for the future.

9.4% of Vermont workers are underemployed

Rank: 6 of 51