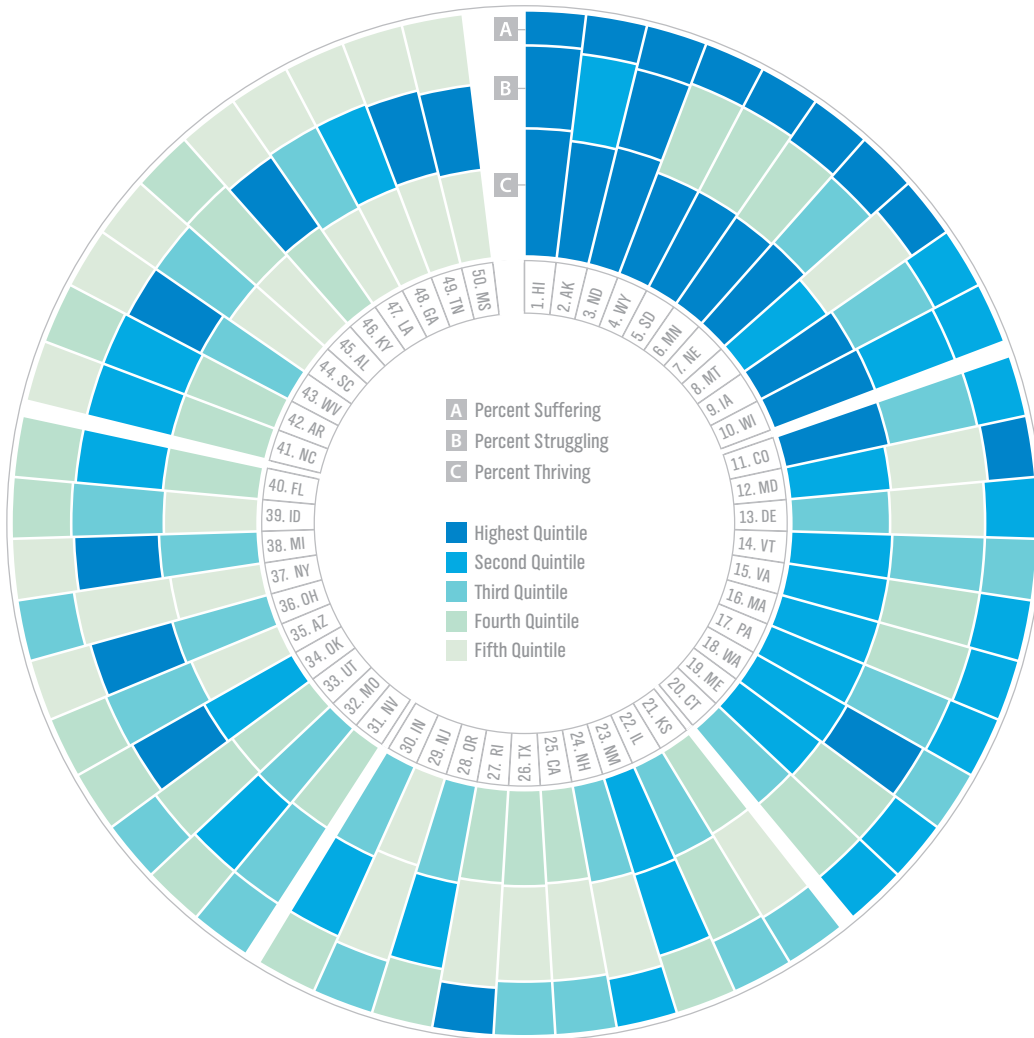


STATE OF AMERICAN WELL-BEING

2014 Financial Well-Being Rankings



Financial Well-Being Analysis

Levels of Financial Well-Being and Relationship to Other Well-Being Items.

Analysis controls for age, gender, race/ethnicity, household income, education level, marital status, number of children in the household, and region.

**Eat 5+ servings of fruits and vegetables 4+ days in last week.

	Thriving	Struggling	Suffering
Fresh produce consumption**	62%	57%	52%
Exercise (3 to 7 days in the last week)	58%	51%	46%
Obesity	24%	28%	32%
Depression (currently have or being treated for)	5%	8%	16%
Smoking	12%	15%	24%
In the last 7 days, felt active and productive every day	80%	67%	50%
In the past month, poor health has prevented usual activities	18%	26%	41%
Like what you do every day	89%	77%	55%
Learn or do something interesting every day	76%	65%	51%
Friends and family give you positive energy every day	87%	77%	60%
Satisfied with the city or area where you live	92%	87%	73%

“Improving financial well-being is not about numbers; it’s about behaviors. There are proven steps, even if they’re baby steps, toward taking control of your life and your money in a proactive and empowered way. When people get on a plan and get out of debt, they change their destiny.”

–Dave Ramsey, New York Times best-selling author and nationally syndicated radio talk show host, Ramsey Solutions.

This report, the sixth in a series, measures the financial well-being of Americans. Financial well-being is one of the five interrelated elements of well-being in the Gallup-Healthways Well-Being Index® — along with purpose, social, community and physical elements. It is not solely an indicator of income, but captures individuals’ abilities to manage their economic life to reduce stress and increase security.

The states with the highest financial well-being are Hawaii, Alaska, and North Dakota; while Mississippi, Tennessee and Georgia have the lowest financial well-being in 2014.

Financial well-being is an often overlooked determinant of overall health, medical costs and workplace performance. Consequently, improving financial well-being is important for employers, health plans and other population health stakeholders.

Additionally, people who are thriving in financial well-being also tend to have higher thriving rates in purpose, social and community well-being; better physical health; and better outcomes in other key well-being items. Those with high financial well-being are less likely to have depression, diabetes, high blood pressure and obesity. They are also more likely to engage in healthy behaviors such as exercise, eating fresh produce, and not smoking; and are more likely to feel active and productive every day, like what they do, learn or do something interesting every day, and get positive energy from friends and family.

In 2014, only 39% of the country was thriving in financial well-being; with a majority of Americans (61%) struggling or suffering in this element. Although financial well-being does get better with age and also with higher income, being a high earner doesn’t always ensure higher financial well-being. Of those earning more than \$120,000 per year, 43% are still struggling or suffering in financial well-being in 2014. As such, there are opportunities across all socio-demographic groups to improve financial well-being.

Methodology

These data are collected as part of the Gallup-Healthways Well-Being Index and are based on 176,702 total interviews across all 50 states, conducted from January 2 to December 30, 2014. Our item-level analysis on Page 2 includes additional interviews from the first half of 2015 and spans January 2, 2014 to June 30, 2015, for a total sample size of 265,369. Gallup conducts 500 telephone interviews a day with American adults, for a resulting sample that projects to an estimated 95 percent of all U.S. adults. The Well-Being Index and well-being element scores are calculated on a scale of 0 to 100, where zero represents the lowest possible well-being and 100 represents the highest possible well-being. Visit wbi.healthways.com to learn more.

Financial Well-Being State Rankings, Overall and By Item, 2014

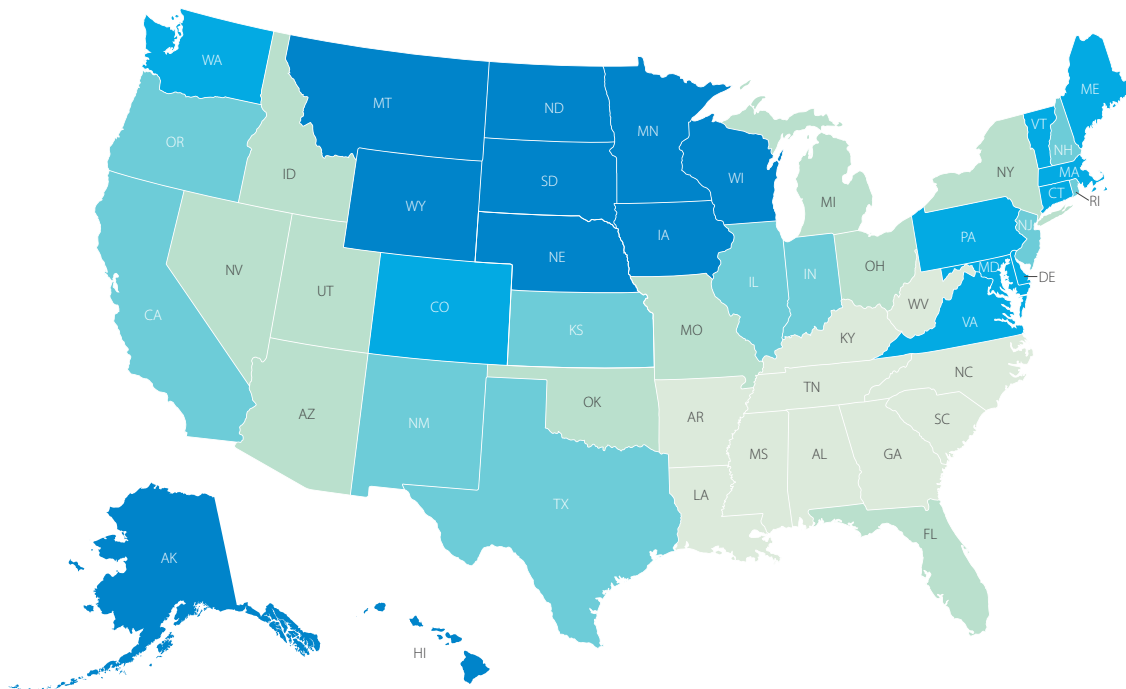
A Overall rank
B Enough money to buy food
C Enough money for healthcare
D Enough money to do everything you want to do
E In the last 7 days, you have not worried about money
F Compared to the people you spend time with, you are satisfied with your standard of living

A	B	C	D	E	F
1. Hawaii	5	5	1	4	4
2. Alaska	9	9	3	1	1
3. North Dakota	1	18	2	2	5
4. Wyoming	4	6	36	5	7
5. South Dakota	3	1	4	28	3
6. Minnesota	2	4	5	3	8
7. Nebraska	8	12	8	6	6
8. Montana	7	8	19	8	2
9. Iowa	15	10	6	9	11
10. Wisconsin	6	14	10	7	16
11. Colorado	11	16	9	25	9
12. Maryland	10	11	12	22	27
13. Delaware	34	30	17	12	38
14. Vermont	32	7	11	20	15
15. Virginia	20	27	15	15	12
16. Massachusetts	19	2	7	45	35
17. Pennsylvania	22	21	23	18	26
18. Washington	16	15	18	11	20
19. Maine	12	13	27	38	29
20. Connecticut	14	3	14	43	37
21. Kansas	18	25	22	21	21
22. Illinois	24	24	26	19	25
23. New Mexico	39	35	16	10	17
24. New Hampshire	17	17	13	40	19
25. California	26	23	20	44	30

A	B	C	D	E	F
26. Texas	35	38	25	35	10
27. Rhode Island	25	20	34	13	50
28. Oregon	21	26	31	36	36
29. New Jersey	23	22	24	50	40
30. Indiana	28	32	29	17	45
31. Nevada	30	33	32	34	24
32. Missouri	29	36	37	16	39
33. Utah	13	29	21	48	13
34. Oklahoma	40	39	35	27	23
35. Arizona	38	37	38	31	22
36. Ohio	33	31	28	30	42
37. New York	31	19	30	47	43
38. Michigan	36	28	33	26	41
39. Idaho	27	34	40	39	14
40. Florida	37	40	43	32	31
41. North Carolina	43	43	42	23	18
42. Arkansas	44	41	44	33	32
43. West Virginia	49	47	48	14	47
44. South Carolina	41	46	46	46	28
45. Alabama	45	42	49	24	44
46. Kentucky	46	44	39	37	48
47. Louisiana	48	49	47	49	33
48. Georgia	42	45	45	41	34
49. Tennessee	47	48	41	29	46
50. Mississippi	50	50	50	42	49

■ Highest Quintile
■ 2nd Quintile
■ 3rd Quintile
■ 4th Quintile
■ 5th Quintile

Financial Well-Being State Rankings, 2014



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

About Gallup

Gallup delivers forward-thinking research, analytics, and advice to help leaders solve their most pressing problems. Combining more than 75 years of experience with its global reach, Gallup knows more about the attitudes and behaviors of the world's constituents, employees, and customers than any other organization. Gallup consultants help private and public sector organizations boost organic growth through measurement tools, strategic advice, and education.

About Healthways

Healthways is the largest independent global provider of well-being improvement solutions. Dedicated to creating a healthier world one person at a time, the company uses the science of behavior change to produce and measure positive change in well-being for our customers, which include employers, integrated health systems, hospitals, physicians, health plans, communities and government entities. The company serves approximately 68 million people on four continents.