

FINANCE >> FORWARD



"I can have a steady schedule but if it's slow, they'll send us home. Or, sometimes, we'll work overtime. It depends. The summertime is really slow, but when school gets back, it really picks up all the way until maybe January, February."

ST. LOUIS, MISSOURI

- The largest employers in the St. Louis Region are in a variety of industries including health care, higher education, manufacturing, and financial and insurance services ([US Bureau of Labor Statistics](#)).
- Health Care and Social Assistance represents 17 percent of all employment in the Region, Retail Trade represents 11 percent, Accommodation and Food Services represents 10 percent, and Manufacturing represents 9 percent ([US Bureau of Labor Statistics](#)).
- Anheuser-Busch, Monsanto, and Express Scripts are some of the companies with headquarters in the region. General Motors and Boeing, Edward Jones, Wells Fargo, Barnes-Jewish Hospital, St. Mary's Hospital, Mercy Hospital, St. Luke's Hospital, and Missouri Baptist Medical Center rank among the top employers in their industry sectors. ([US Bureau of Labor Statistics](#)).
- A breakdown of LendUp customers in the state:
 - Median age: 38
 - Median income: \$32k
 - Top four counties: Jackson, Saint Louis, Saint Louis City, Greene

"When you create debt, you create stress."

NATIONAL

- 90 percent of experts agree that income volatility has increased over the last decade ([Aspen Institute](#)).
- More than a third (34 percent) of households experienced large year-over-year changes in income from 2014 to 2015. At the median, households with losses saw their incomes decline by 49 percent ([Pew Charitable Trusts](#)).
- At least one in four households across income, education, race, and other demographic groups have experienced substantive income shifts ([Pew Charitable Trusts](#)).
- Families facing income volatility are also significantly more likely to be evicted, miss housing and utility payments, and receive public benefits ([Urban Institute](#)).
- Nearly one in four families (24 percent) have no non-retirement savings, and more than half (52% percent) have less than \$2,000 ([Urban Institute](#)).

P O W E R E D B Y

