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HOW I MADE

MY

FIRST

\$10,000

BLOGGING

*A Detailed Blogging
Income Report*

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While "buy now, pay later" services can encourage overconsumption and debt, they also make more expensive ethical brands more accessible. I would love to send the occasional newsletter, but I don't have the bandwidth now. I hit the 50k a few weeks later, right before I was accepted. It's a bit trickier since I don't have a home base this year, but I still want to do things like volunteering to help with community fridges, organizing a clothing swap, or educating voters about reforms. One thing I really enjoyed doing this year was a free stuff "open house." Since the house I was living in got bought by a developer, we had to try to get rid of everything, including stuff left behind by generations of tenants. A chocolate brand's paid agency asked me to create a TikTok about how they were slave labor free—in exchange for a few bars of chocolate. I became an LLC in February and also successfully filed my taxes for the first time as a blogger! I was planning to use TurboTax, but they charge exorbitant amounts of money for small biz filing different state returns and the Schedule C, so I went with FreeTaxUSA and maybe paid \$27. I'd love to be part of more events like this in 2022! Thanks to my roommate for snapping this shot! Other goals: Write a blog post once per week Create a YouTube video once per month Continue to stay in touch with my creator friends Favorite Posts from 2021 In case you missed them, here are the posts I was proud of this year. Pinterest changed its algorithms significantly since they wanted to keep people on their platform, and they also had a lot of issues with spam filters. Sometimes, I'll delete and block if they're attacking me personally or clearly just trolling (it's always the people with anonymous profiles). I've also developed somewhat of an avoidance strategy, not really looking at my comments after something goes viral. These are the categories that you'll see: Ads: The ads you see throughout my blog that are managed by an ad network. These are some of my most popular TikToks/Reels since they talk about important concepts and have some—controversy—(make lemonade from lemons, right?). In December, I was asked to give a couple talks to a corporate mindfulness group and write an article for a magazine! Social platforms are also starting to incentivize content creation, with Pinterest and Instagram offering bonuses. So while this is another 3x jump, I think it's still at least somewhat attainable, especially knowing the head start I'll have from the money I'm owed for projects done in 2021. I'm really proud of launching the site, especially since I learned how to use a new layout, but I'm not sure where the future of Roaming Boston lies. This gave me less time to blog, but also freed me up to create content for fun since I didn't need to think about money as much. The GWC was actually a major sponsor of the Garment Worker Protection Act, which passed in September 2021, and holds brands accountable for paying workers at least the minimum wage. I ultimately said no because the concept felt forced (how small biz can go carbon-neutral), and because QuickBooks is under the Intuit conglomerate—you know, those guys I mentioned earlier who lobby the government to keep our taxes complicated so they can profit. Feel free to suggest other sustainable fashion-related funds, as I'm always looking for more orgs to support (I may even put together a post). Update on 2021 Goals, Wins, and Challenges Goals I reached or semi-reached: Figure out business-y stuff (LLC filing, taxes). Maintain my blogging friendships and make 2 more friends! Goals I gave up on: I ended up abandoning some goals since they weren't priorities, or the situation changed. Ko-fi: One-time donation platform. It was exciting to be able to write race reviews again! I was luckily able to do 4 races, with my favorite being the Philly Marathon, where I PR'd. But, I do feel like it's changing, and it's been a lot harder to get your content seen, which is really discouraging. I'm still planning to stay active on there, but it remains to be seen how active. I've decided to give this money to The Garment Worker Center's COVID-19 Emergency Relief Fund. I rejected several more partnerships from other companies, and I feel like I did a pretty good job overall of staying true to my values, so I'd like to keep that up (in case you're curious, I ended up working with Boody Eco Wear, Afterpay, 2 Degrees East, Poshmark, Organic Basics, Boma Jewelry, and Ethique). Be unapologetic about my boundaries. Is it "Okay" to Buy Fast Fashion? Another was a deal with QuickBooks, who agreed to \$2,400 for a single TikTok with usage in ads. Since becoming more active on social media, I've experienced way more hate comments. Reach 5k monthly blog clicks from TikTok I got 13k clicks to my TikTok links page this year (it's unclear who went to read more on my blog). I want to take the advocacy I do online into the community. This is an extremely long post that I spent days writing, so if you want to skip around, use the table of contents! 2021 Blog Income Report I'll break this down month-by-month and by category within each month. Before Mediavine, I was with SHE Media's ad network, but Mediavine is known to have better management and higher pay. Philly Marathon Race Recap COROS vs. I started in October 2020, and I gained nearly 50k followers in a year! I do really like the platform—especially the creator friends I've made, the funny trends, and how casual you can be. I've never loved having ads on my blog, for visual and sustainability reasons, but it's a nice way to get paid for the content I make without putting it behind a paywall. Keep in mind that this is money deposited in my account during that month; I usually have to wait 1-3 months to get paid from ads and sponsorships. I turned down \$5,000+ in gray zone sponsorships this year, and I recognize this is a privilege since I don't rely on my blogging income. January: \$1,288 Ads: \$251.84 Affiliates: \$1,030.08 Ko-fi: \$5 February: \$839.94 Ads: \$367.72 Affiliates: \$372.22 Consulting: \$100 March: \$857.72 Ads: \$257.73 Affiliates: \$499.93 Sponsorships: \$100 April: \$803.56 Ads: 204.15 Affiliates: \$464.64 YouTube: \$134.79 May: \$1,669.37 Ads: \$333.18 Affiliates: \$431.19 Sponsorships: \$895 Ko-fi: \$10 June: \$1,114.76 Ads: \$331.71 Affiliates: \$683.05 Sponsorships: \$100 July: \$1,533.49 Ads: \$405.46 Affiliates: \$474.31 Sponsorships: \$500 YouTube: \$108.53 TikTok Creator Fund: \$45.19 August: \$1,083.92 Ads: \$443.60 Affiliates: \$630.32 Ko-fi: \$10 September: \$1,601.22 Ads: \$240.20 Affiliates: \$529.82 Sponsorships: \$620 YouTube: \$116.93 TikTok Creator Fund: \$94.27 October: \$1,259.57 Ads: \$242.99 Affiliates: \$621.58 Sponsorships: \$380 Ko-fi: \$15 November: \$2,339.70 Ads: \$186.05 Affiliates: \$819.25 Sponsorships: \$20 (making up the difference from a previous partnership) YouTube: \$104.40 Consulting: \$400 Talks: \$800 Ko-fi: \$10 December: \$2,260.65 Affiliates: \$672.65 Sponsorships: \$1,228 Consulting survey: \$50 Talks: \$300 Ko-fi: \$10 Total: \$16,651 before taxes and expenses Expenses: \$2,641 Running a blog isn't cheap! Here are some of the major expenses I had this year: Equipment for video and photos: \$646.31 Used running tech to test in reviews: \$534.03 Tax consult: \$300 Video editing subscription: \$120.88 Canva Pro: \$119.40 LLC filing: \$99 PayPal fees: \$73.07 The rest were other miscellaneous courses, fees to maintain a website, digital tools, etc. Total after expenses: \$14,010 In 2020, I made \$4,300 from my blog, so I'm happy to see this be tripled! This is actually pretty short of my goal of \$25k though. I wrote about 1 post per week until mid-March, but then lost steam. For those who aren't familiar with blogging lingo: "sessions" are the number of times someone visits your site (you can have multiple "pageviews" in a session) and Mediavine is an ad network that allows you to earn income from blog visits. Thank you all for being here and for your support! Please feel free to suggest any future content you'd be interested in seeing, and sending my very best for 2022. Previously, brands got away with paying and average of \$5/hour—this is because they were paying per piece sewn rather than by the hour, and since subcontracting made it difficult to hold brands accountable. I've been blogging for over a decade now, so there are lots of tips I've picked up along the way. It's been a pretty wild year, between my social platforms taking off, connecting with several like-minded creators, and being able to give back \$1,200 from my blogging income. I actually wish I'd applied earlier, as I'd been really close to the 50k sessions since June 2021 (about a few thousand off). YouTube: Revenue from AdSense. Send both my personal blog newsletter and sustainable fashion one once every two months I didn't send a single newsletter this year. (Not to mention the rise of social media advisors who tell you to post 3-4 times per day on TikTok to grow!). I was originally expecting to need to buy dental and vision insurance on my own since I'd get kicked off my parents' plan when I turned 25. I ended up taking a full-time job from the startup in late April, so I no longer needed to get private insurance or to rely on blogging income. I'd love to make it as successful as this blog and get on Mediavine, but I'm not sure if I have it in me right now, especially since I now have a full-time job. In this campaign, I was able to share some of my favorite sustainable brands and offer a gift card giveaway, so it felt more acceptable to me. \$50k is pretty dang lofty, but I've been getting more and more opportunities to earn money from my blog. TikTok also started trying to keep people on its platform, and even shadowbanned comments like "link in bio" on your own videos. I started TikTok mainly for blog traffic since Pinterest was dying, but it became a beast of its own. Here's a random pic of me smiling to break up my rambling 2022 Blogging Goals Make \$50k before expenses and taxes. Regain Pinterest traffic after the glitch I stopped posting on Pinterest in the early spring, as my pins were no longer getting seen, so I was getting zero blog traffic from them. So, some of my 2021 work will actually end up on next year's income report. While I'd love to help students, I wouldn't have enough time for myself and this blog if I said yes to everyone. Around 10 people came, and they were really grateful, especially since some of them had just moved in. The Inherent Contradiction of Being a Sustainable Influencer I also know that my Sustainable or Not? That means that I'll be donating \$1,100 (I'll actually up it to \$1,200 just to make sure I'm not short). I got better at this this year, and even started deleting emails/messages immediately if they were asking for free labor. We were really happy since all the stuff would've otherwise been trashed. Social media moves really quickly, and it feels like you have to post constantly on Stories and to your feed to stay relevant. I also think transparency is important, for both my audience and other bloggers. Unfortunately, 11k of those clicks were from January through July. I actually used to say yes, but most people asked me questions I already answered on my blog, and never followed up to share their project with me—both of which are really disheartening. One was a sponsorship with Chacos sandals, who offered me \$2,500 for two TikToks. Before May, I was working freelance for a startup and couldn't get insurance through them. I hate that I probably end up missing genuine comments and questions, but I also have to protect my mental health, and I unfortunately can't respond to every comment even if I wanted to. I actually pledge to donate 10% of my take-home blog income, and so I want the numbers to be clear. The goal was to create a detailed guide Boston and the surrounding areas for both locals and visitors. This was mainly because I haven't been able to travel much over the last couple years, and also since most of my travel posts ended up on my Boston blog. The list goes on... I also unfortunately had to turn down several requests to be interviewed for school projects and podcasts. Every year, I like to reflect on my blogging progress, share my new goals, and basically offer a more vulnerable peek into the life of a blogger. TikTok was actually the main reason I was also able to grow 20k+ on Instagram in a year, as several videos I reposted to Reels got a lot of traction. Still, here are the posts I liked best: Quebec City Winter Itinerary One Day in Yellow Springs: Ohio's Hippie Town If You Want to Start a Blog... Every year, I have to plug my comprehensive guide to starting a blog, whether you want to do it for free, or are ready to start a business. If you're looking to give this season, I'd recommend the Garment Worker Center and this particular fund. It's nice at least that content can be "stretched" and seen by different audiences. The money will go to garment workers in LA who have been making masks and protective gear, all while facing unclean conditions, high rates of infection, and subminimum wages. Affiliates: Links to products/services within posts. I was hoping I could make livable income solely from blogging starting June 2021. I get a small commission on any purchases at no extra cost to the buyer. Sustainability Sustainability became a larger pillar of my blog this year, and the most fulfilling posts to write were more philosophical/op-ed style. Side note: It's kind of a scam how we even have to pay to file our taxes each year, but Intuit (the conglomerate behind TurboTax) has been lobbying the government for years to keep our taxes complicated. Folks in my blogging Facebook groups let me know that they'd take people slightly under the threshold, so I actually applied at 48k sessions. If I were to ever blog full-time though, I'd love to set up a monthly "office hours" where I could help out and meet the people in my online community. Give myself the space to not post on social media. A vegan bag brand offered me a 45€ voucher for 3 TikTok videos (the kicker is that their products were 150€+). It was sadly surprising how "ethical" brands would ask for free work. They ghosted me after I asked for more details about their

sustainability and ethics (beyond their repair program). Since a lot of my content is about sustainability, it's round to give credit to organizations and people who are finding solutions on the ground. After taxes, I'll take home around \$11,000 from my blog this year. Sponsorships: Creating content for companies to promote their products/services. Consulting: Sharing my experience and knowledge with brands or researchers. I'm doing that to even check my subscriber count, as I don't want to think about having something else to do haha. I used to take them really personally and felt obligated to respond to them, but now I mainly ignore them. Continue to post once per week on this blog. Making money isn't the primary reason I blog, but it is work (even if I love it), so I would like to be paid a living wage for it. I did accept a sponsorship with Afterpay after a lot of internal debate. Reach 50k monthly sessions by October 2021 (Mediavine ad network numbers), series was a reader favorite, as it reviewed fashion brands in-depth. It was pretty hard to run two sites, manage the social media accounts for this blog, and also have another job to pay the bills. I didn't hit this goal until late November, but I finally made it! I've wanted to join Mediavine for almost 2 years now, and actually almost qualified in summer 2020 before they doubled their traffic requirements. I hope this little tip can help if you're hoping to join Mediavine too. Launch a new site with 5 posts by January 15 I launched Roaming Boston in late January with 7 posts that I brought over from this blog. A lot of folks also weren't following me when they DM'd me, meaning they didn't actually support my content and just needed a quote for their paper. The Boston blog currently sits at 15 posts, and I didn't touch it for 9 months until I had the inspiration to write a last-minute holiday post. TikTok Creator Fund: Revenue from getting views on TikTok videos. I don't want to feel obligated to create content; I want to do it because I have something to say. Get more regularly involved in my community. Other goals that I reached or mostly reached were: Post at least once per month on my sustainable fashion YouTube. So, all in all, I'd say it was still a successful year income-wise. Since the industry often operates "off the books," many garment workers also aren't eligible for paid sick leave and unemployment benefits. I used to get ~200 clicks/day from Pinterest, but I'm doing just fine without it now. Given that I spend around 20 hours/week on blogging, it's still not a great hourly return (~\$13/hour before taxes), but it's sure better than the \$4/hour from last year haha. Donation to Sustainable Non-profit/Mutual Aid Fund In April, I pledged to donate 10% of my take-home blog income to a sustainable non-profit or mutual aid fund (on top of my regular personal giving). A heads up that I will get into the weeds with some numbers: I share these income and traffic stats since I'm nosy myself and love reading others' reports. Do 6 sponsored posts that align with my values. I hate saying no to people, but I also have to do what's best for me. Continue to reject partnerships that don't align with my values. I had a free stuff app ask me to create unpaid content after I'd told them my rates upfront. Running Races finally came back this year after it was shown that being outdoors was pretty safe. I did turn them down on a later campaign since it wasn't focused on sustainable brands. If I do see hate comments, I also enjoy turning them into educational skits, since they're usually misinformed opinions about sustainable fashion. Garmin, From a Marathoner Who's Had Both Nothing like a funny race face photo to brighten your day Travel This used to be mainly a travel blog, but I somehow only wrote 5 travel posts this year (oops!). Talks: Presenting on a specific topic (like sustainable fashion or social media) to an organization or school. I tried giving things away one-by-one in my Buy Nothing group, but ultimately ended up posting an open house event since there was so much to give.

Jan 19, 2022 · Here are the top 7 awesome ways to make a good blogging income: 1. Online Courses and Workshops. Here at Smart Blogger, we make most of our income from online courses and workshops — over \$1 million per year — but ... Expats in Belgium need help navigating their new lives. Expatica offers comprehensive guides to living in Belgium, helping you settle in and become a local. Nov 18, 2021 · These blogger books are a must-read for any blogger that wants to eventually grow their sites to profitability. 21 Best Blogger Books for Every Blogger to Read in 2022 (and Profit From) The Habits of Highly Successful Bloggers; How to Start a Blog (on the Side) in 2022; How to Promote Your Blog (and Get Readers) How to Make Money Blogging This Year Jan 20, 2022 · Blogger Nazim murder: Charges against 9 Ansar Al Islam men accepted Star Digital Report Thu Jan 20, 2022 07:46 PM Last update on: Thu Jan 20, 2022 07:48 PM Oct 26, 2011 · For the last few weeks I've been carrying around a report entitled The Advertising Effect, from the Compass think tank. I've been meaning to write about it and haven't got round to it. I've been reminded of it this week the publication of a new report from WWF and the Public Interest Research Centre, Think of me as Evil? (George Monbiot writes about it here) The report ... Feb 27, 2018 · Frugal lifestyle, savings: Total Income - December 2017 \$126,260: Expenses - December 2017 \$7,983.85: Net Income - December 2017 ... She has been an inspirational blogger for food lovers. ... When he first published his income report in August 2012, he just earned around 600 dollars. ... Instawork is operating in Austin, Boston, Chicago, Las Vegas, Los Angeles, Miami, New York, San Francisco, Seattle and more! Work on your own schedule and ... Dec 17, 2021 · What's the procedure for getting paid to blog on their site? You can use this page for more details. Or just go read their AppStorm writer's guide where you'll find out all the details. Once you're done with it, you can simply email them at with your post ideas... If they accept your post ideas, you can start writing on your ideas and they'll give you WordPress ... Dec 15, 2021 · Design by Blogger Items. Scroll #30DayChallenge Affiliate Marketing Bulletproof Business cambodia Chiang Mai Cost of Living Diet/Health Dropshipping Europe Food Income Report Investing Job Opening Johnny's Travel Guides Krabi Life Changes Quick Membership Sites Other/Updates Paleo Scuba Diving siem reap thailand travel Vietnam ... Drudge was unknown before he began the news aggregation site, the Drudge Report. For many years, he took odd jobs such as night counterman at a 7-Eleven convenience store, telemarketer for Time-Life books, McDonald's manager, and sales assistant at a New York City grocery store. In 1989, he moved to Los Angeles, where he took up residence in a small Hollywood apartment. Nov 04, 2021 · PoF Summary. Up to \$300 credit each year for travel booked on Capital One Travel, 10,000 bonus miles each account anniversary (\$100 value). Unlimited Priority Pass Lounge Access, \$100 Global Entry or TSA Pre credit, and for a limited time, up to \$200 statement credit for vacation rental purchases (Airbnb, VRBO). \$395 fee can be more than offset with travel ... "I bumped my income up to \$4,000-5,000 pretty quickly mostly from changing all of my email sequences. There is an email sequence module in Six-Figure Blogger that changed my life." Natalie, now a certified life coach, makes over \$40,000/month. Dec 03, 2021 · And while blogs can sometimes be argued as solely passive income, ultimately if you want to make money blogging in a scalable long-term fashion, you have to be very proactive about getting those income streams into place... which takes a lot of real work. If you want to make money blogging in a scalable long-term way, you have to be very proactive. For most travel bloggers, publications and sponsored posts are the main sources of income. Travel blog statistics indicate that almost 60% of travel bloggers run more than one travel-related blog, so this can translate into a nice monthly income. (Optimmonster) 50. Blogger Mark Manson's books sold over 13 million copies. Jan 07, 2022 · Advertising volumes on radio grew by 29% in 2021: Report TV industry remains divided as TRP on news genre returns after 15 months Blogger's Park: Influencer marketing in ... Heather B. Armstrong (née Hamilton, born July 19, 1975) is an American blogger who resides in Salt Lake City, Utah.She writes under the pseudonym of Dooce, a pseudonym that came from her inability to quickly spell "dude" during online chats with her former co-workers.. Armstrong was raised a member of The Church of Jesus Christ of Latter-day Saints (LDS Church) in Memphis, ... Oct 09, 2021 · Anil Agarwal. Yes that's my blog. I also earn a decent income online. Though I am not that regular at publishing my income reports regularly but I earned a total of \$10,844 in the month of January 2021.. I am Anil Agarwal, a blogger and SEO professional from India and have been blogging for a long time, here is more information on this blog: Oct 16, 2021 · 8 Passive income ideas with online business. Let's look now at 8 sources of passive income you can make with an online business. Just to clarify for you, passive income is. 1. Blogging. We can describe blogging as writing, photography, and other media that's self-published online. Blogging started as an opportunity for individuals to write ... Jul 08, 2020 · Angela Davis was a member of the Black Panthers, a brutal communist, anti-semitic organization. In 1970, Angela Davis bought the weapons that were used for a shootout during a trial of 3 black inmates accused of killing a white prison guard. "I bumped my income up to \$4,000-5,000 pretty quickly mostly from changing all of my email sequences. There is an email sequence module in Six-Figure Blogger that changed my life." Natalie, now a certified life coach, makes over \$40,000/month. Mar 09, 2021 · For the purposes of this report, the terms "dangerous" and "safest" refer explicitly to crime rates as calculated from FBI crime data—no other characterization of any community is implied or intended. 70 cities met criteria to be considered for our 2021 list. Half of the cities on our list moved up in the rankings this year. Jun 26, 2020 · Earning passive income by the crash dummy, Pal Flynn is the founder of "Smart Passive Income" where he teaches and talks about how to earn passive income. The monthly traffic of visitors is 310,929. Background. In 2008, Pat started his blog, where he would post daily about his income report and educate his audience on how to manage to do that. Jul 08, 2020 · Angela Davis was a member of the Black Panthers, a brutal communist, anti-semitic organization. In 1970, Angela Davis bought the weapons that were used for a shootout during a trial of 3 black inmates accused of killing a white prison guard. Instawork is operating in Austin, Boston, Chicago, Las Vegas, Los Angeles, Miami, New York, San Francisco, Seattle and more! Work on your own schedule and ... Jan 04, 2022 · Olivia is a lifestyle blogger. Her blog is all about living more simply and implementing a sustainable lifestyle all the way down to the clothing she puts on her body. ... SPI stands for Smart Passive Income and was created by a man named Pat Flynn. His company and blog aims to offer entrepreneurs education, support and ideas that will help ... Jan 28, 2022 · Passive income is definitely the lifestyle to live. I'm hoping to upgrade soon to the 35% commission tier so that I can make enough to quit my 9-5 and really be free to live the life I want. Check it our here if your interested (queensmarketclothing.com); it's only \$10 to get started and the company is super helpful in helping you get ... Jun 22, 2021 · Virginia's violent crime rate is the lowest of all states in the South Atlantic region. At 2.1 incidents per 1,000 people. Virginia's violent ... Jan 27, 2022 · As you know, I also take the opportunity during my monthly income report to add some commentary. This time, the trades I made in the last couple of weeks. Performance in Review. Let's start with the numbers as of January 3 rd, 2021 (before the bell). Original amount invested in September 2017 (no additional capital added): \$108,760.02. In order to comfortably raise a family in an expensive coastal city like San Francisco or New York, you've probably got to make at least \$300,000 a year. Thanks to inflation, \$300,000 or more may be required for you to live a middle-class lifestyle today. You can certainly raise a family earning less. Most do. However, it won't be easy if your goal is to save for retirement, save for your ... Jan 26, 2022 · Cardiology : Welcome to theheart.org | Medscape Cardiology, where you can peruse the latest medical news, commentary from clinician experts, major conference coverage, full-text journal articles ... Jan 05, 2022 · December 2021 Side Hustle Report - \$1,130.03. Last Updated on January 11, 2022 January 5, 2022 6 Comments This post may contain affiliate links.Financial Panther has partnered with AwardWallet and CardRatings for our coverage of credit card products. How I Made My First \$200,000 Blogging - 2022 Blog Income Report . 23/01/2022 No Comments · How To Make Money As A Blogger - Detailed Blog Income Report Let's talk about money! One of the questions that I get asked the most when I tell people. Read More » The Y'all Lifestyle meets The Jambalaya with the Kingfish. That's right, none other than Bo Bounds appeared on the podcast. There was no shortage of topics as we discussed college football, early signings, NIL, Coach, and the local scene. Part one is posted below. The podcast is also available on Apple Podcasts, Spotify, and Amazon. Enjoy. For most travel bloggers, publications and sponsored posts are the main sources of income. Travel blog statistics indicate that almost 60% of travel bloggers run more than one travel-related blog, so this can translate into a nice monthly income. (Optimmonster) 50. Blogger Mark Manson's books sold over 13 million copies. Jun 22, 2020 · 4. Report of Club of Rome describes. A. Low level of productivity and regional disparities. B. factors affecting growth(*) C. both A and B. D. none of these . 5. Limits to growth refer to. A. limiting the pace of economic growth(*) B. reduction in national income. C. reducing the industrial growth. D. none of these . 6. Jan 14, 2022 · Cross-media marketing, an effective tool, is used to encourage users to react to a message and extend that interaction on a different medium. The crux, however, lies in ... Jun 23, 2021 · Of the 34 per cent who report having debt, more than half say they owe less than \$25,000. Overall, retirees have a medium annual household income of \$42,000 and net worth of \$295,000, and a medium debt of \$19,000.

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