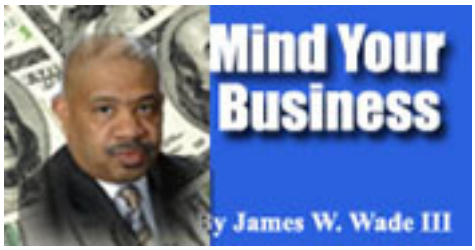

Now, imagine you have to fill that gas tank several times a week to get to and from work to make money. You get the picture.

While everyone is recovering from the long holiday weekend, eating at the various family events or attending cook outs, many of us were able to return to work. Unemployment has largely held steady in 2010, with a 9.7 percent unemployment rate for the first three months of the year, a slight increase to 9.9 percent for April yet a drop back to 9.7 percent for May and another slight decrease to 9.5 percent for June and July.

In August, the official unemployment rate increased to 9.6 percent and the total jobs lost were 54,000.

One hundred and fourteen thousand temporary government census jobs were lost but private sector jobs increased by 67,000, which is misleading because10,000 of the private sector jobs were returning workers who were on strike.

Minus the census jobs, the total jobs created were 60,000. This is not enough to even keep up with population growth and job creation in America is missing in action.

Gains in private sector jobs grew by 67,000 positions in August, with an increase of 763,000 positions since December, 2009. Private sector gains were largely offset by job losses in the government sector, as temporary census workers completed their tasks.

The number of temporary Census 2010 workers peaked in May at 564,000 but declined to 82,000 in August.

The number of unemployed remained relatively steady, at 14.9 million workers. The number of long-term unemployed, those without a job for 27 weeks or longer, declined to 6.2 million workers. Long-term unemployed account for 42 percent of those currently unemployed.

The health care, mining, temporary services and construction sectors saw modest increases in the number of jobs during August while the manufacturing sector experienced modest losses. Employment remained steady in the wholesale trade, transportation, information services, financial, and leisure and hospitality sectors.

While everyone working should be thankful for a job in this economy, you will hear many tell

you, "I am living paycheck to paycheck." If you find yourself counting the hours until your next paycheck is deposited in your bank, you're not alone.

Almost half of workers live paycheck to paycheck just to make ends meet, a new CareerBuilder.com survey finds.

While we are all advised to earmark some of each paycheck for savings, a quarter of workers say they don't put any money into savings and, of the ones who do, 34 percent set aside less than $100 per month.

Workers don't intend to struggle between pay periods. It just seems to happen that way. Nearly two-thirds of workers set a budget for each paycheck but 19 percent don't (or simply can't) follow it on a regular basis

In this economy with the whole mortgage crisis going on in the U.S right now, each situation is different and there are probably perfectly valid reasons why some Americans have no choice but to live paycheck to paycheck (huge medical bills from a car accident, multiple dependents, outstanding family debt, etc.).

Making ends meet is getting harder, even for those earning over six figures a year, according to a new survey released by employment website CareerBuilder.com. In this day and age, you'd think the gap between the wealthy and poor would be closing in but, in fact, the opposite of this ideal is currently happening here in the US. Even the middle class is starting to feel the squeeze of living paycheck to paycheck.

Reports are surfacing that due to the increases and constant fluctuations in gas prices, heating, electric, food and mortgage rates, many are feeling their wallets tighten and it isn't simply limited to what was considered lower income families and individuals.

Food donation services and soup kitchens are reporting increases in patronship at quite an alarming rate of increase… around 30 percent.

Not only are the poor seemingly getting poorer, but now the middle class are also starting to live paycheck to paycheck and struggling to make ends meet as the rich and wealthy seem to be getting richer and wealthier.

It's not abundantly apparent why this is and that would most likely take a very large study in

demographics and social economics to figure out the reason or reasons. But the fact still remains that we are a culture that is living in extremely difficult financial times with very little wiggle room for things to get much worse.

Now, imagine you have to fill that gas tank several times a week to get to and from work to make money. You get the picture.

Things like gas prices and the cost of living are sucking people dry while, more and more, people are cutting back on spending in areas like food and essentials just so they can actually pay their rent and mortgages in addition to keeping their children in a heated home during the winter.

This is the bleak reality of living today and, unfortunately it is the reality for a growing segment of our population unless things get better soon. How can we expect people to put away for their retirement savings when they are struggling just to survive? Which brings me to another common issue, those relying on social security payments to live…

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Comments and questions are welcome, but because of the volume of mail, personal responses are not always possible.

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