

America's Changing Economy

Searching for Work that Pays
in the New Low-Wage Job Market



15TH ANNUAL

2013 **Job
Gap**
STUDY

By Ben Henry and Allyson Fredericksen

DECEMBER 2013



Ensuring equal access to power and opportunity,
supporting and defending the rights of all people,
and eliminating discrimination and oppression.

The Alliance for a Just Society is a national network of 12 community and racial justice organizations including Race Forward, Connecticut Citizen Action Group, Center for Intercultural Organizing, Colorado Progressive Coalition, Idaho Community Action Network, Indian People's Action (Montana), Maine People's Alliance, Make the Road New York, Montana Organizing Project, Oregon Action, Progressive Leadership Alliance of Nevada, and Washington Community Action Network.

ACKNOWLEDGEMENTS

The study has benefited from contributions from the following: Jill Reese, Sam Blair, Rahul Gupta, Sheley Secrest, Jason Collette, Fernando Mejia, Danisha Christian, Darlene Huntress, David Fleishman and Dennis Osorio, of the Alliance for a Just Society, and interns Ethan Kutinsky, Breanne Schuster, Justina Jones-Savage and Megan Brownlee.

Job-seeker data provided by Matt Broaddus at the Center on Budget and Policy Priorities. Also, special thanks to Doug Hall from the Economic Policy Institute, Dedrick Muhammad of the NAACP, and David Rolf of SEIU.

Finally, we want to thank the organizers at Alliance affiliates for collecting stories and releasing the Job Gap Study.

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EXECUTIVE SUMMARY

The Alliance for a Just Society's 15th annual Job Gap Study examines employment opportunities and outcomes nationally, in 10 states (Colorado, Connecticut, Idaho, Florida, Maine, Montana, Nevada, Oregon, Virginia and Washington State), and in New York City. The study calculates living wage levels in each geographic area for different household structures, the percentage of available jobs that pay median wages at or above those living wage levels, and the number of job-seekers for every living wage job opening.

The study finds that a small, and shrinking, proportion of jobs pay enough for families to make ends meet, and that the number of job-seekers far exceeds the number of job openings that pay a living wage in every geography studied. The study also finds that recent and proposed minimum-wage increases fall short of the income levels it takes to get by in America today.

The Job Gap Study examines what workers need to earn in a full-time job for their families to make ends meet.¹ The study assumes workers receive no public assistance and covers five distinct household types, from a single individual to a married couple with two children.

The 2013 Job Gap Study's national findings include:

- **The National Job Gap: 7 Job-Seekers for Every Job that Pays above the Low-Wage Threshold:** For every projected job opening above a low-wage threshold of \$15 an hour, there were 7 job-seekers in 2012.
- **Nearly 18 Million Job-Seekers Out of Luck:** With 20.8 million job-seekers and 2.9 million projected job openings that pay better than \$15 an hour in 2012, there were 17.9 million more job-seekers than jobs that pay above the low-wage threshold.
- **An Increasing Share of Low-Wage Jobs since End of Great Recession:** In terms of actual employment rather than projected openings, the share of U.S. jobs that pay below the \$15 an hour low-wage threshold increased from 36.55% in 2009 to 39.45% in 2012. There were 51.4 million low-wage jobs in 2012.
- **'Jobless Recovery' Masks Loss of Higher-Wage Jobs, Replacement with Low-Wage Jobs:** The number of jobs in occupational categories with median wages above \$15 an hour dropped by 4 million from 2009 to 2012, masked by an increase of 3.6 million jobs with median wages below \$15 an hour.

EXECUTIVE SUMMARY

The 2013 Job Gap Study's findings for the 10 states analyzed and New York City include:

- **In Households Comprised of a Single Individual:** Living wages range from \$13.92 in Montana to \$22.66 in New York City. The percentage of projected job openings that pay less than living wages ranges from 41% in Washington State to 64% in Florida. The Job Gap, or the number of job-seekers to living wage job opening, ranges from 5 to 1 in Colorado to 25 to 1 in Connecticut.
- **In Households Comprised of a Single Adult with a School-Age Child (Age 6-8):** Living wages range from \$19.36 in Montana to \$30.02 in New York City. The percentage of projected job openings that pay less than living wages ranges from 61% in Washington State to 80% in Florida. The Job Gap ranges from 8 to 1 in Colorado and Washington State to 41 to 1 in Connecticut.
- **In Households Comprised of a Single Adult with a Toddler (12-24 Months) and a School-Age Child:** Living wages range from \$25.25 in Idaho to \$39.64 in New York City. The percentage of projected job openings that pay less than living wages ranges from 78% in Washington State to 90% in Florida. The Job Gap ranges from 14 to 1 in Colorado to 101 to 1 in Connecticut.
- **In Households Comprised of Two Adults (One Working, One Caring for Children) with a Toddler and a School-Age Child:** Living wages range from \$27.99 in Montana to \$36.64 in New York City. The percentage of projected job openings that pay less than living wages ranges from 76% in Colorado to 93% in Montana. The Job Gap ranges from 12 to 1 in Colorado to 61 to 1 in Connecticut.
- **In Households Comprised of Two Adults (Both Working) with a Toddler and a School-Age Child, Per Adult:** Living wages per earner range from \$17.69 in Idaho to \$24.52 in New York City.

The Job Gap Study's findings point to a national crisis in creating the types of jobs workers and families need to make ends meet. The findings have serious implications for low-wage workers and for communities of color (since people of color make up a disproportionate share of low-wage workers). They also have serious implications for economic growth, as the trend toward lower-wage jobs undermines consumer purchasing power and the economy-boosting potential of new job creation.

These trends call for action from Congress and state legislatures to address the job gap through a balance of raising wage floors and strengthening safety net programs. These actions are needed both to create new opportunities for workers and families to make ends meet, and to re-orient job creation toward growth jobs that boost the economy and the local, state and national levels.

America's Changing Economy



INTRODUCTION

Income inequality at a record high. A Great Recession that, for most, continues today. And, as our 15th annual Job Gap study finds, a fundamental shift in our economy toward a greater share of low-wage, non-sustaining jobs.

This economic recovery has been tough on the American worker. By official measures, the recession that began in December 2007 ended in June 2009, and the U.S. economy has been growing since then. However, a variety of indicators show a trend of growing inequality in which, for a broad swath of workers and families across America, the tough economic times continue.

While the reported unemployment rate has been decreasing, driving that change is a shrinking labor force. In fact, the percentage of Americans in the labor force — defined as those employed or actively seeking employment — has reached a 35-year low.

The impacts of the Great Recession are so profound that America's economy must now be analyzed as pre- and post-recession. Today, we discover — through our own data analyses

and research by others — evidence of a new standard of living for the American worker, with low-wage, non-sustaining jobs replacing jobs that pay better wages.

This shift can be quantified through an analysis of national wages and employment. Between the official end of the recession and 2012, we find the total number of jobs in categories in which the median wage is less than \$15 an hour increased by more than 3.6 million, while those jobs paying \$15 an hour or more decreased by 4 million.

Overall, there were 51.4 million low-wage workers trying to make ends meet in 2012. Meanwhile, the number of job-seekers is nearly double what it was at the start of the recession. And the market for good jobs is tight: For every projected job opening that pays higher than the low-wage threshold, there are seven job-seekers.

This is America's new, low-wage economy. The indicators of tough economic times underscore the importance of ensuring that hard work pays decent wages for families, communities, and the country. The 2013 Job Gap Study contributes to the discussion of these issues by examining the availability of living wage jobs at the national level, in 10 states, and in New York City. This study provides an analysis of:

- National calculations of the number job-seekers compared to job openings paying above a baseline threshold of \$15 an hour;
- Trends in the number of job-seekers nationwide, proportion of low-wage jobs in the economy, and growth or loss of lower-wage and higher-wage jobs nationally;
- State-specific living wage figures for Colorado, Connecticut, Idaho, Florida, Maine, Montana, Nevada, Oregon, Virginia,

- Washington state, and New York City;
- The percentage of job openings that pay a living wage in each of these geographies;
- The ratio of the number of living wage job openings to the number of people looking for work in each of these geographies.

The stories of people working, and looking for work, illustrate the difficult tradeoffs people must make when working full-time does not pay a living wage or when living wage jobs are not available. Many people are forced to make impossible choices between paying for prescriptions, balanced nutrition, and monthly bills. And when jobs don't pay enough for people to cover the basics of everyday living, the economy stalls. Policymakers must understand this reality if they hope to promote strong families, economy-boosting jobs, and a stable and growing economy.

NATIONAL FINDINGS: LOW-WAGE JOBS DRIVING RECOVERY

THE NATIONAL JOB GAP: 7 JOB-SEEKERS FOR EVERY JOB THAT PAYS ABOVE LOW-WAGE THRESHOLD

For the purposes of this study's national analysis, a "low-wage job" is defined as a job in an occupational category in which the median wage is less than \$15 an hour in 2012 dollars (for more on this definition, see "Technical Notes: Defining Low-Wage Jobs at \$15 an Hour").

In 2012, for every job opening that paid above that low-wage threshold of \$15 an hour, there were 7 job-seekers (including the unemployed, discouraged workers and the underemployed). This "National Job Gap" demonstrates both how crowded the job market is for jobs that pay above the low-wage threshold, and how few of those jobs actually exist.

NEARLY 18 MILLION JOB-SEEKERS OUT OF LUCK

The total number of job-seekers more than doubled over the course of the 2008-2009 recession, going from 10.8 million in 2007 to 22.2 million in 2009. While the number of job-seekers tapered somewhat to 20.8 million in 2012, it remained at close to double the 2007 pre-recession level.

With 20.8 million job-seekers in 2012 and a projection of only 2.9 million job openings in occupations with median wages above \$15 an hour, there are 17.9 million more job-seekers

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than jobs that pay above the low-wage threshold. These job-seekers are left to find either low-wage, non-sustaining jobs or no work at all.

AN INCREASING SHARE OF LOW-WAGE JOBS SINCE END OF 2008-2009 RECESSION

In terms of actual employment rather than projected openings, the share of U.S. jobs that pay below the \$15-an-hour, low-wage threshold increased from 36.55% in 2009 to 39.45% in 2012. This represents an increase of 7.9% (see “Low-wage Jobs as Percentage of Total Employment, U.S.,” page 6). This amounted to 51.4 million American workers in low-wage jobs in 2012.

‘JOBLESS RECOVERY’ MASKS LOSS OF HIGHER-WAGE JOBS, REPLACEMENT WITH LOW-WAGE JOBS

“Jobless recovery” has come to be an accepted

term to describe the current economic cycle. On the surface, the data appear to support this description, as overall employment growth from 2009 to 2012 was virtually flat, with total employment at 130.6 million in 2009 and 130.3 million in 2012.

However, reviewing the employment trends above and below the \$15-an-hour, low-wage threshold suggests that the “jobless recovery” title fails to capture a key dynamic of the current economic cycle: major losses of higher-wage jobs masked by replacement with low-wage jobs.

In fact, the number of jobs in occupational categories with median wages paying \$15 an hour or more dropped by 4 million from 2009 to 2012, masked by an increase of 3.6 million jobs paying below \$15 an hour over that same period. Furthermore, according to this analysis, the economy lost twice as many of these higher-paying jobs from 2009 to 2012 (4 million) as it did from 2007 to 2009 (2 million).

DISCUSSION & ANALYSIS

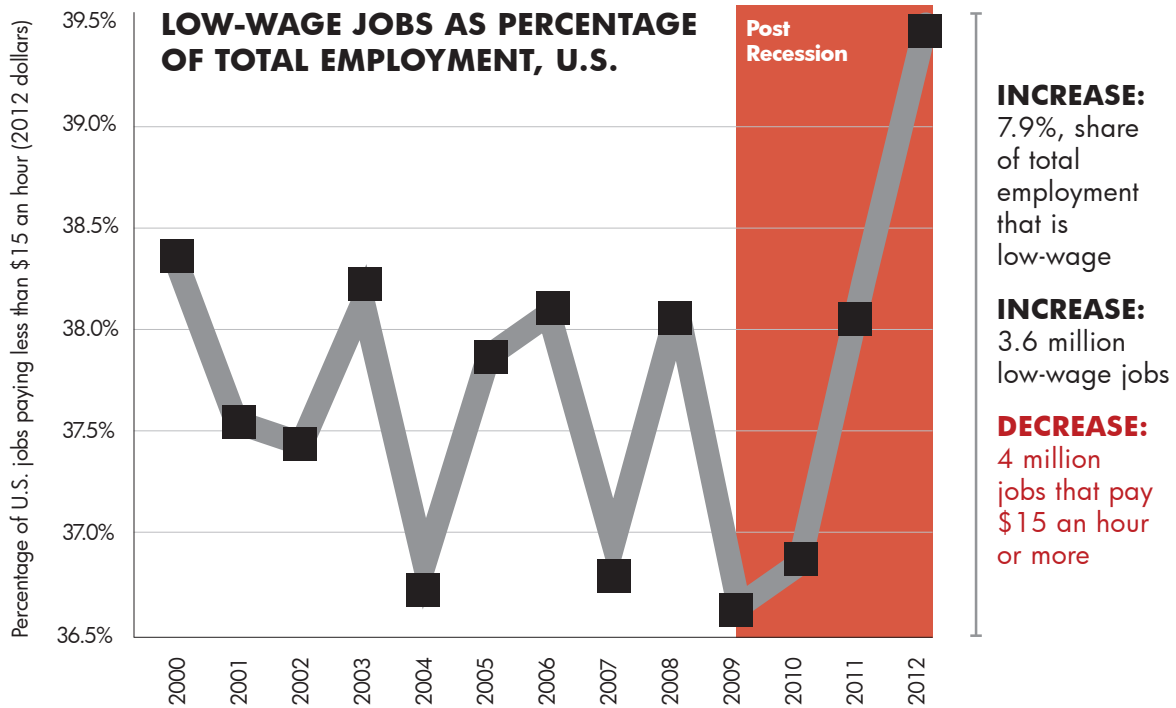
LOW-WAGE WORK: AMERICA’S NEW EMPLOYMENT NORM?

The Great Recession significantly impacted joblessness in the United States. The number of U.S. job-seekers — which we define as the unemployed, involuntary part-time workers, discouraged workers and marginally attached workers (see “Technical Notes: Defining Job-Seekers”) — more than doubled between 2007 and 2009, from 10.8 million to 22.2 million.

But since the end of the Great Recession, there has been talk of economic recovery. Aggregate wealth in America lost in the Great Recession has since been recovered.^{2,3} The Dow Jones Industrial Average and S&P 500 reached record highs several times in 2013, and U.S. GDP has grown since 2010.⁴ The employment

market is growing by hundreds of thousands of jobs every month, and the unemployment rate is at its lowest point since November 2008, dropping to 7.3% in October after reaching a high of 10% in 2009.⁵

However, a variety of indicators show that, for non-wealthy Americans, the recession continues. Opinion research confirms Americans’ feelings of economic insecurity in the current economic cycle. In a September 2013 Pew Research Center poll, 54% of respondents said household incomes have recovered “hardly at all” from the recession, with just 2% saying incomes have “fully” recovered.⁶ A Gallup poll finds the percentage of Americans who report struggling to afford food was nearly the same in August 2013 (20.0%) as it was in November 2008 (20.4%), during the height of the recession.⁷



WIDENING DISPARITIES IN WEALTH AND INCOME

The lost wealth recovered since the end of the recession primarily has been recovered by investors, while all others have lost wealth. According to a Pew Research Center report, while the average net worth for the nation's richest 7% of households increased 28% in the first two years of the economic recovery, it dropped 4% for the other 93% of households.⁸ Pew finds recent record highs in the stock market have "masked the unevenness of the recovery among Americans since 2009," as 53% of Americans say they have no investments in Wall Street.⁹

The disparity is even more pronounced among low-income Americans, with 85% of those earning less than \$30,000 annually saying they have no stock portfolio. Additionally, the same is true for 75% of those who do not

have more than a high school diploma. And among people of color, 83% of Latinos and 72% of Blacks do not invest in the stock market, compared to 45% of Whites.¹⁰

The Federal Reserve confirms these findings, saying, "Considering the uneven recovery of wealth across households, a conclusion that the financial damage of the crisis and recession largely has been repaired is not justified."¹¹

The vast majority of Americans are highly dependent on their household earnings to sustain a living, with no personal safety nets to fall back on.

Looking at incomes, a UC Berkeley study found that, between 2009 and 2012, incomes for the top 1% of earners increased 31.4%, while incomes grew only 0.4% for the other 99% of earners.¹² This study found that the share of total income for the top 10% of earners is at its highest point in the history of the 95-year data series dating back to 1917.¹³

METHODOLOGY

The 2013 Job Gap is the latest in a series of studies that calculate the cost of basic household budgets in the states across the country to: 1) determine the living wage for certain household types; and 2) measure the availability of these living wage jobs. This living wage is used to identify the “job gap,” that is, the percent of job openings that pay less than a living wage, and the ratio of the number of people looking for work to the number of living wage job openings. In this year’s report, we calculate the living wage and job gap for 10 states (Colorado, Connecticut, Florida, Idaho, Maine, Montana, Nevada, Oregon, Virginia and Washington), and calculate the living wage and share of non-living-wage projected job openings for New York City.

STATES AND NEW YORK CITY

To calculate a living wage for each state, the Job Gap Study estimates the costs of basic needs such as housing, food, utilities, transportation, health care and child care, for certain household sizes. Data for this calculation comes from state and federal public data sources, such as the U.S. Department of Labor’s Bureau of Labor Statistics (BLS), the Department of Housing and Urban Transportation, the U.S. Department of Agriculture (USDA), the U.S. Census Bureau, the Consumer Expenditure Survey, and others. Wage and occupational data are derived from data each state reports to the BLS as part of their Occupational Employment Statistics (OES) program.

Occupation and wage data are available from each state in accordance with guidelines developed by the states in cooperation with the Bureau of Labor Statistics and the Employment and Training Administration. The Current Population Survey (CPS) was used to find the job-seeking population in all states in this study. The findings of this report are based on data from 2012, the most recent year for which complete data on job openings, wages, and employment are available.

NATIONAL

In our national Job Gap analysis, we utilized similar models to determine the number of living-wage job openings to the number of job-seekers in the U.S. However, rather than use our calculated living wages as a threshold on a national scale, we select the \$15 an hour threshold to define low-wage jobs. (See “Defining Low-Wage Jobs at \$15 an Hour.”) In our analysis, we applied our Job Gap model to the BLS’ most recent Employment Projections dataset, projecting employment outcomes from 2010 to 2020. We annualized employment by detailed occupation in 2010 and projected in 2020, paired it with the BLS’s OES wage data, and calculated the number of jobs in categories with a median wage of \$15 an hour or more in 2012 dollars, and found the ratio of job-seekers to total jobs in that category to determine the National Job Gap.

For a complete discussion of the methodology of this study, see “Technical Notes.”

FALLING UNEMPLOYMENT RATE TELLS INCOMPLETE STORY

While the unemployment rate has dropped since 2009, there are still significantly more job-seekers in 2012 than there were at the start of the recession. Our analysis finds that, while the total number of job-seekers has decreased 13% between 2010 and 2012, it is still 93% greater than in 2007.

The Economic Policy Institute’s Missing

Workers Estimate found that a true reading of unemployment in August 2013, factoring in the nearly 5 million potential workers wanting for employment opportunities, was 10.1% rather than 7.3%.¹⁴

While the reported unemployment rate has been decreasing, driving that change is a shrinking labor force. In fact, the percentage of Americans in the labor force — defined as those employed or actively seeking employment —

was 63.2% in October 2013, a 35-year low.¹⁵

The overall unemployment rate also masks disparities in racial outcomes, with higher rates of joblessness in 2012 for Blacks (13.8%), Native Americans (12.3%), Pacific Islanders (11.8%) and Latinos (10.3%) than Whites (7.2%).¹⁶

Further, as our study shows, the job growth we have seen does not provide enough for workers to sustain a living. These indicators, taken in concert with our National Job Gap and share of low-wage employment findings, offer a snapshot of a changing American standard of living.

WHY AMERICA IS SHIFTING TO LOW-WAGE JOBS

Facing the realities of increasing costs of living, skyrocketing household debt loads¹⁷ and a 7-to-1 National Job Gap, American job-seekers are left with employment opportunities that fall short of a fundamental American value that jobs should pay enough to meet basic needs.

The truth is, an ever-increasing percentage of new jobs do not.

America is experiencing a profound shift in the economy to a labor market producing a greater share of low-wage jobs, and large employers are the primary drivers of this trend. Multi-national retailers, restaurant chains and grocery stores that are grossing record profit margins and compensating chief executive officers at historically high levels are the top employers of low-wage workers.¹⁸ A National Employment Law Project (NELP) report finds that two of three low-wage workers are employed by corporations with more than 100 employees.¹⁹

Further, as a share of national income, aggregate corporate profits are at their highest level since 1950,²⁰ and total profits for U.S. corporations reached a record high of \$1.97 trillion by the third quarter of 2011.²¹

Large employers — incentivized by maximizing profits and stock prices — have the resources to pay adequate wages, but are choosing not to.²²

Besides already-insufficient wage floors

(see “Defining Low-Wage Jobs at \$15 an Hour”), few regulations exist to enforce the compensation of livable wages. Justification for policy intervention exists because of the impact of large companies’ insufficient wages. An October 2013 study by the UC Berkeley Labor Center finds that the total national cost in public assistance to fast-food workers and their families is nearly \$7 billion a year.²³

Walmart and McDonald’s, two of the world’s top four largest employers,²⁴ rely on government support to compensate their workforces. The world’s largest fast-food chain, McDonald’s, has been reported to overtly encourage its employees to apply for public assistance.²⁵ And employees of Walmart, the world’s second-largest public corporation,²⁶ are the largest group of recipients of Medicaid services in at least 24 states across the country.²⁷

Without regulations on the use of public resources to compensate a company’s employees, large employers are left with little incentive to discontinue this practice.

WHO ARE LOW-WAGE WORKERS? AN ISSUE OF RACIAL EQUITY

Low-wage workers are overwhelmingly adult workers whose families depend on their earnings to make ends meet. Of workers who would benefit from an increased minimum wage, 88% are over the age of 20, and more than one-third are over 40. Also, 56% are women, 28% have children, and 44% have at least some college experience.²⁸

The recession and its aftermath have caused hardship across the population of the United States. Yet people of color, already forced to the margins of our economy, have been the hardest hit. Having lower incomes and less wealth, people of color have faced this period with fewer resources to serve as a cushion in difficult times. Making matters worse, the foreclosure crisis has disproportionately stripped many people of color of their families’ major asset — their homes —

deepening the already alarming racial wealth divide.²⁹

Further, America's low-wage workers are disproportionately people of color. A study of 2000 Census data by UC Berkeley's Center for Labor Research and Education found that 68.7% of Latinos work in jobs that pay \$12.87 an hour or less. Among Blacks, 56.5% earned low wages, compared to 43.9% of Whites.³⁰

Meanwhile, people of color have more to gain with a wage increase. A 2013 study by the Restaurant Opportunities Centers United finds that 6 million workers would be lifted out of poverty if the federal minimum wage is increased to \$10.10 an hour. An estimated 60% of those workers, or 3.5 million people, are people of color.³¹

The restaurant industry employs more people of color than any other industry in America, but comprises a disproportionate share of low-wage jobs. The ROC United report cites two of the lowest-paying occupations — dishwashers are 59% people of color and earn \$8.78 an hour, while fast food preps and cooks are 35% people of color and earn \$8.85 an hour.³²

Among tipped workers, for whom the federal subminimum wage of \$2.13 an hour applies, a majority of tipped workers with incomes below the poverty line are people of color.³³

WHAT IS A LIVING WAGE?

A living wage is a wage that allows families to meet their basic needs, without public assistance, and that provides them some ability to deal with emergencies and plan ahead. It is not a poverty wage.

Living wages are calculated on the basis of family budgets for several household types. Family budgets include basic necessities, such as food, housing, utilities, transportation, health care, child care, clothing and other personal items, savings, and state and federal taxes. Living wages for a single adult range from \$13.92 an hour (\$28,957 a year) in Montana to \$19.44 (\$40,437 a year) in Connecticut, and \$22.66 an hour (\$47,129 a year) in New York City. This

assumes full-time work on a year-round basis. For a single adult with two children, living wages range from \$25.25 an hour (\$52,530 a year) in Idaho to \$39.06 an hour (\$81,242 a year) in Connecticut, and \$39.63 an hour (\$82,438 a year) in New York City.

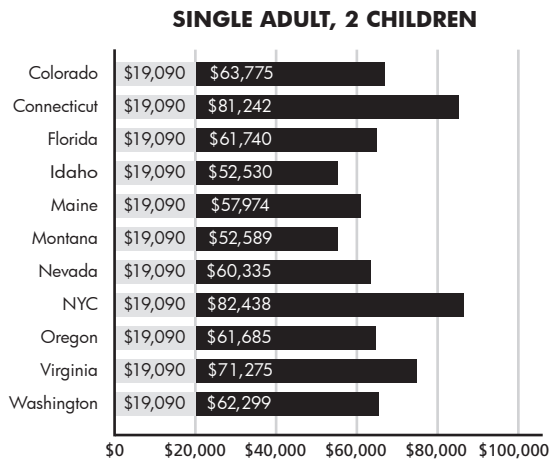
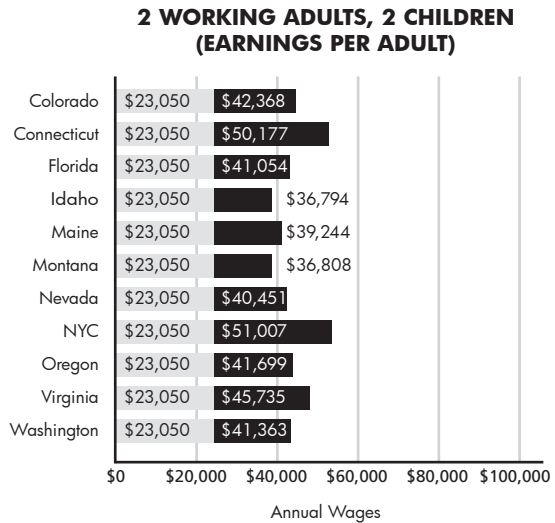
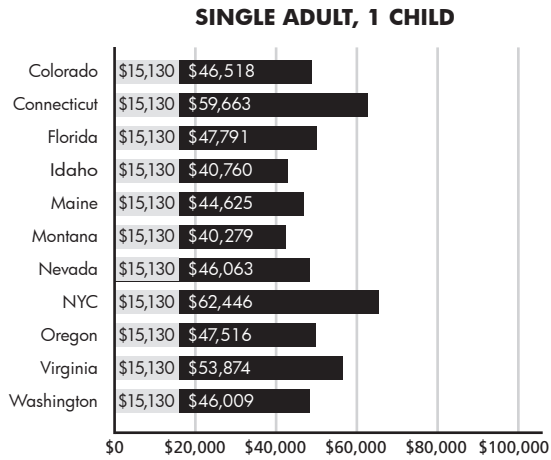
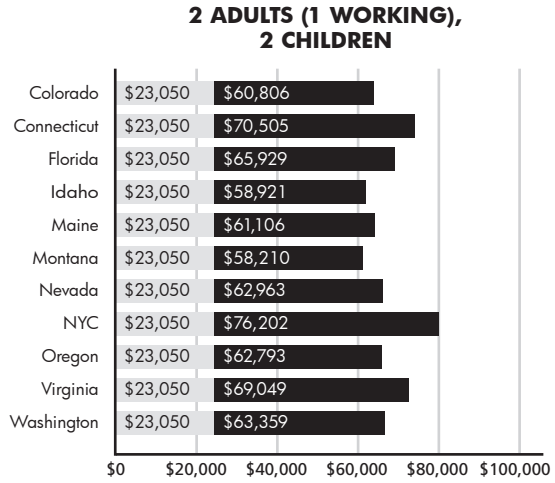
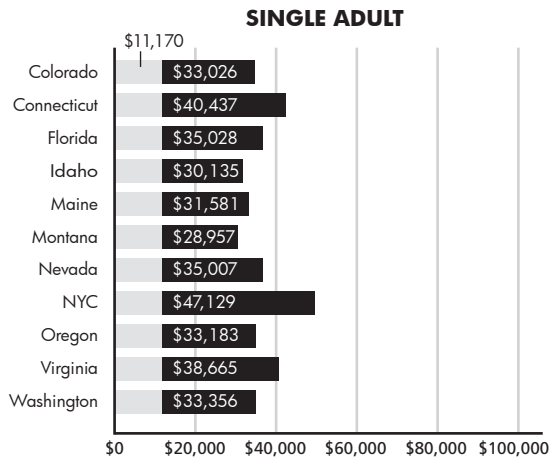
State-by-state living wage estimates, as shown in the table below, are as follows. All data assumes full-time work on a year-round basis:

- For a single adult, the living wage ranges from \$13.92 an hour (\$28,957 a year) in Montana to \$19.44 (\$40,437 a year) in Connecticut, and \$22.66 an hour (\$47,129 a year) in New York City.
- For a single adult with one child, the living wage ranges from \$19.36 an hour (\$40,279 a year) in Montana to \$28.68 an hour (\$59,663 a year) in Connecticut, and \$30.02 an hour (\$62,446 a year) in New York City.
- For a single adult with two children, the living wage ranges from \$25.25 an hour (\$52,530 a year) in Idaho to \$39.06 an hour (\$81,242 a year) in Connecticut, and \$39.63 an hour (\$82,438 a year) in New York City.
- For two adults, one of whom is working, with two children, the living wage ranges from \$27.99 an hour (\$58,210 a year) in Montana to \$33.90 an hour (\$70,505 a year) in Connecticut, and \$36.64 an hour (\$76,202 a year) in New York City.
- For two adults, both of whom are working, with two children, the living wage per adult ranges from \$17.69 an hour (\$36,794 a year) in Idaho to \$24.12 an hour (\$50,177 a year) in Connecticut, and \$24.52 an hour (\$51,007 a year) in New York City.

LIVING WAGE VS. THE MINIMUM WAGE AND FEDERAL POVERTY MEASURES

Federal poverty thresholds, the income limits that the federal government uses to measure whether a person or family is living in poverty,

LIVING WAGE VS. POVERTY GUIDELINES



Federal Poverty Guidelines
 Living Wage

This study finds living wages to be two to four times greater than the federal poverty guidelines.

Source: Alliance for a Just Society and U.S. Department of Health and Human Services, 2012

2013 Living Wages	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children	Household 5: Two adults (both of whom are working) with a toddler and a school-age child**
COLORADO	\$15.88	\$22.36	\$30.66	\$29.23	\$20.37
CONNECTICUT	\$19.44	\$28.68	\$39.06	\$33.90	\$24.12
FLORIDA	\$16.84	\$22.98	\$29.68	\$31.70	\$19.74
IDAHO	\$14.49	\$19.60	\$25.25	\$28.33	\$17.69
MAINE	\$15.18	\$21.45	\$27.87	\$29.38	\$18.87
MONTANA	\$13.92	\$19.36	\$25.28	\$27.99	\$17.70
NEVADA	\$16.83	\$22.15	\$29.01	\$30.27	\$19.45
NEW YORK CITY*	\$22.66	\$30.02	\$39.63	\$36.64	\$24.52
OREGON	\$15.95	\$22.84	\$29.66	\$30.19	\$20.05
VIRGINIA	\$18.59	\$25.90	\$34.27	\$33.20	\$21.99
WASHINGTON STATE	\$16.04	\$22.12	\$29.95	\$30.46	\$19.89

* Living wage in five boroughs of New York City

** Earnings per adult

are calculated by multiplying the cost of a minimum food budget by three. When this formula was derived in 1964, it was generally true that food occupied one-third of a typical family budget. Since then, however, living expenses such as housing, gasoline, utilities, health care, and child care have increased much faster than food expenditures. Because spending on food has fallen dramatically as a proportion of all costs, and because the formula for the poverty threshold has not been adjusted to accommodate this change, the federal poverty measure substantially underestimates a family's basic needs. Many families with incomes above the federal poverty threshold still lack sufficient resources to meet their basic needs. A family of two, for example, could be earning more than double the federal poverty threshold, but still be making less than a living wage.

This study found living wages were two to four times greater than the federal poverty guidelines.

The minimum wage also fails to provide a

family or individual with a basic standard of living. In the areas covered in this report, minimum wages in 2012 varied from \$7.25 an hour, or \$15,080 a year (the federally mandated minimum wage, assuming full-time work throughout the year), in Idaho, Nevada, New York City and Virginia, to \$9.19 an hour, or \$19,115 a year, in Washington. However, these wages are not living wages, and they would not fully support either an individual or family.

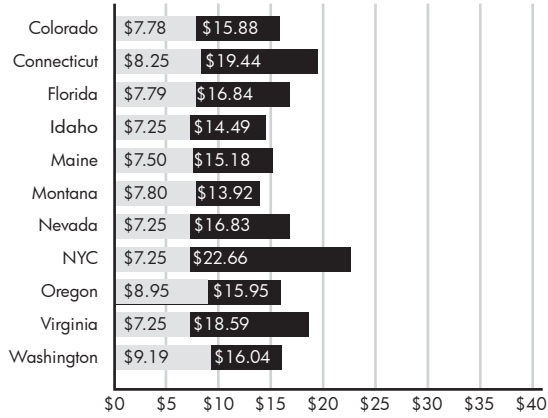
KEY LOCAL FINDINGS

Across the country, our economy is failing to create enough living wage jobs for all those who need them. This finding is based on an examination of two indicators:

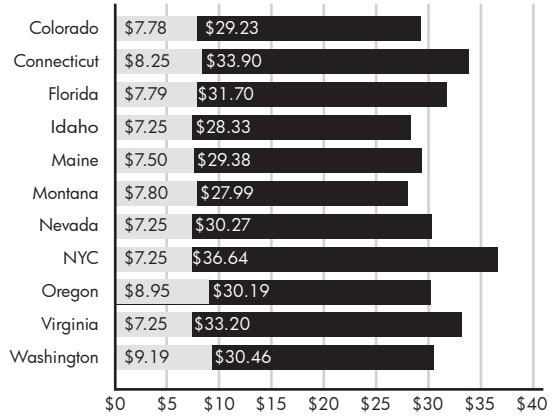
- The percentage of job openings that pay less than a living wage;
- The number of job-seekers compared to the number of job openings that pay a living wage.

LIVING WAGE VS. MINIMUM WAGE

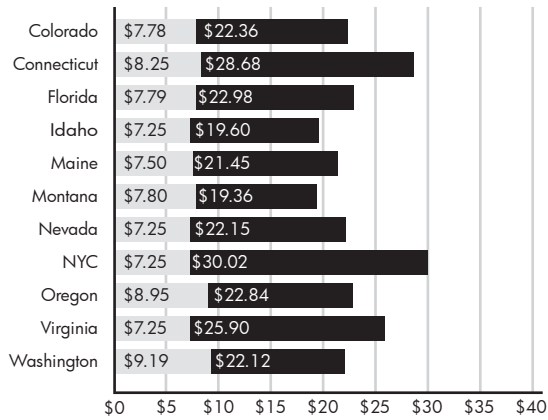
SINGLE ADULT



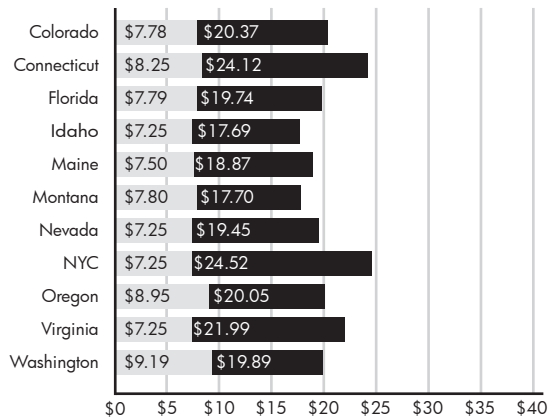
2 ADULTS (1 WORKING), 2 CHILDREN



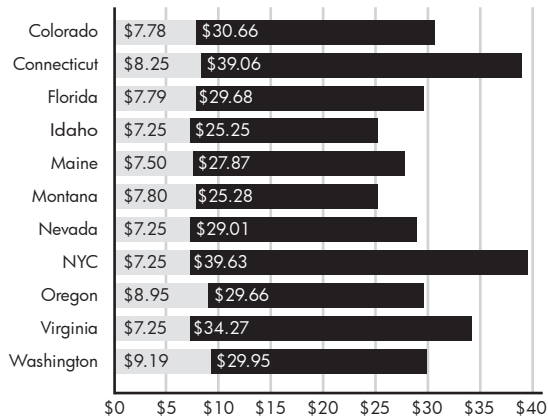
SINGLE ADULT, 1 CHILD



2 WORKING ADULTS, 2 CHILDREN (EARNINGS PER ADULT)



SINGLE ADULT, 2 CHILDREN



Minimum Wage
 Living Wage

NOTES

Montana: The minimum wage of \$7.80 an hour does not apply to businesses with gross annual sales of \$110,000 or less, for which the minimum wage is \$4 an hour.

Nevada: The \$7.25 minimum wage applies to employers that provide health insurance benefits. The minimum wage is \$8.25 for employers that do not.

Source: Alliance for a Just Society and U.S. Department of Labor, 2012

2013 Job Gap

	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
COLORADO	5:1	8:1	14:1	12:1
CONNECTICUT	25:1	41:1	101:1	61:1
FLORIDA	13:1	23:1	45:1	53:1
IDAHO	10:1	19:1	35:1	45:1
MAINE	10:1	18:1	33:1	49:1
MONTANA	8:1	15:1	32:1	58:1
NEVADA	16:1	26:1	50:1	54:1
OREGON	9:1	16:1	27:1	31:1
VIRGINIA	7:1	9:1	16:1	16:1
WASHINGTON STATE	8:1	11:1	21:1	22:1

PERCENTAGE OF OPENINGS THAT PAY LESS THAN A LIVING WAGE

This study finds that the market is limited for a person searching for a living wage job. It is important to note the distinction between jobs and job openings. Not all jobs come open during the course of a year. On the other hand, some jobs open repeatedly during a year due to turnover or seasonality of the work. Job openings are of particular interest because they provide employment opportunities for people looking for work.

State-by-state figures are as follows:

- In Colorado, 44% of job openings pay less than the \$15.88 an hour living wage for a single adult and 79% pay less than the \$30.66 an hour living wage for a single adult with two children.
- In Connecticut, 49% of job openings pay less than the \$19.44 an hour living wage for a single adult and 87% pay less than the \$39.06 an hour living wage for a single adult with two children.
- In Florida, 64% of job openings pay less than the \$16.84 an hour living wage for a single adult and 90% pay less than the \$29.68 an hour living wage for a single adult with two children.
- In Idaho, 56% of job openings pay less than the \$14.49 an hour living wage for a single adult and 88% pay less than the \$25.25 an hour living wage for a single adult with two children.
- In Maine, 52% of job openings pay less than the \$15.18 living wage for a single adult and 85% pay less than the \$27.87 an hour living wage for a single adult with two children.
- In Montana, 49% of job openings pay less than the \$13.92 an hour living wage for a single adult and 87% pay less than the \$25.28 an hour living wage for a single adult with two children.
- In Nevada, 60% of job openings pay less than the \$16.83 an hour living wage for a single adult and 87% pay less than the \$29.01 an hour living wage for a single adult with two children.
- In New York City, 56% of job openings pay less than the \$22.66 an hour living wage for a single adult and 82% pay less than the \$39.63 an hour living wage for a single

- adult with two children.
- In Oregon, 52% of job openings pay less than the \$15.95 an hour living wage for a single adult and 84% pay less than the \$29.66 an hour living wage for a single adult with two children.
- In Virginia, 54% of job openings pay less than the \$18.59 an hour living wage for a single adult and 81% pay less than the \$34.27 an hour living wage for a single adult with two children.
- In Washington, 41% of job openings pay less than the \$16.04 an hour living wage for a single adult and 78% pay less than the \$29.95 an hour living wage for a single adult with two children.

The percentage of job openings that pay a living wage varies from state to state for a number of reasons, including the mix of industries and related occupations in a state, and the prevailing wage levels, which also vary from state to state. See the state-specific sections below for the full details on each state.

THE RATIO OF JOB-SEEKERS TO LIVING WAGE OPENINGS

As shown in the “2013 Job Gap” table, for each job opening that pays at least the living wage for a single adult, there are anywhere from five to 25 job-seekers, depending on the state. For each job opening that pays at least the living wage for a single adult with two children, there are 14 to 101 job-seekers, depending on the state.

Job gap ratios are calculated by dividing the number of people who were looking for work at some point during 2012 by the number of job openings that year.

State-by-state figures are as follows:

- In Colorado, for each job opening that pays at least the \$15.88 an hour living wage for a single adult, there are five job-seekers, on

JOB-SEEKERS PER CAPITA, 2012

STATE	PERCENTAGE
NEVADA	10.2%
WASHINGTON	7.9%
OREGON	7.8%
MAINE	7.3%
FLORIDA	7.2%
IDAHO	7.1%
MONTANA	6.8%
CONNECTICUT	6.5%
COLORADO	6.4%
VIRGINIA	6.2%
UNITED STATES	6.6%

Source: Alliance for a Just Society and Center on Budget and Policy Priorities analysis

average. For each job opening that pays at least the \$30.66 an hour living wage for a single adult with two children, there are 14 job-seekers, on average.

- In Connecticut, for each job opening that pays at least the \$19.44 an hour living wage for a single adult, there are 25 job-seekers, on average. For each job opening that pays at least the \$39.06 an hour living wage for a single adult with two children, there are 101 job-seekers, on average.
- In Florida, for each job opening that pays at least the \$16.84 an hour living wage for a single adult, there are 13 job-seekers, on average. For each job opening that pays at least the \$29.68 an hour living wage for a single adult with two children, there are 45 job-seekers, on average.
- In Idaho, for each job opening that pays at least the \$14.49 an hour living wage for a single adult, there are 10 job-seekers, on average. For each job opening that pays at least the \$25.25 an hour living wage for a single adult with two children, there are 35 job-seekers, on average.

- In Maine, for each job opening that pays at least the \$15.18 an hour living wage for a single adult, there are 10 job-seekers, on average. For each job opening that pays at least the \$27.87 an hour living wage for a single adult with two children, there are 33 job-seekers, on average.
- In Montana, for each job opening that pays at least the \$13.92 an hour living wage for a single adult, there are eight job-seekers, on average. For each job opening that pays at least the \$25.28 an hour living wage for a single adult with two children, there are 32 job-seekers, on average.
- In Nevada, for each job opening that pays at least the \$16.83 an hour living wage for a single adult, there are 16 job-seekers, on average. For each job opening that pays at least the \$29.01 an hour living wage for a single adult with two children, there are 50 job-seekers, on average.
- In Oregon, for each job opening that pays at least the \$15.95 an hour living wage for a single adult, there are nine job-seekers, on average. For each job opening that pays at least the \$29.66 an hour living wage for a single adult with two children, there are 27 job-seekers, on average.
- In Virginia, for each job opening that pays at least the \$18.59 an hour living wage for a single adult, there are seven job-seekers, on average. For each job opening that pays at least the \$34.27 an hour living wage for a single adult with two children, there are 16 job-seekers, on average.
- In Washington, for each job opening that pays at least the \$16.04 an hour living wage for a single adult, there are eight job-seekers, on average. For each job opening that pays at least the \$29.95 an hour living wage for a single adult with two children, there are 21 job-seekers, on average.

These results indicate that the states studied are not creating enough living wage jobs for all those who need them. However, a job gap ratio of four to one, for example, does not necessarily imply there are four people competing for each job opening at that wage level. It simply indicates that, over the course of a year, there were four times as many job-seekers as there were living wage jobs at or above that wage level. Available data do not provide details on what sorts of jobs workers from households of different sizes actually pursue, so no precise conclusions can be reached about the applicant pool for jobs at different wage levels. The applicant pool also depends on the skills, education, and training of job-seekers, as well as other factors. Large ratios suggest greater competition among job-seekers for available job openings.

WHAT HAPPENS TO FAMILIES THAT DO NOT MAKE A LIVING WAGE?

When families are unable to find work that pays living wages, many are forced to make difficult choices between adequate health care, balanced nutrition, paying bills, and saving for emergencies. The personal stories in this report illustrate some of the complex issues and choices confronted by households below the living wage.

In the pages that follow, this report provides state-by-state findings, determining the living wage for certain household types and measuring the availability of these living wage jobs. This living wage is used to identify the “job gap,” that is, the percent of job openings that pay less than a living wage, and the ratio of the number of people looking for work to the number of living wage job openings.

COLORADO

KEY FINDINGS

The living wage for a single adult is \$15.88 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$30.66 an hour.

Forty-four percent of job openings pay less than \$15.88 an hour, the living wage for a

single adult. Nearly four out of five, 79%, pay less than \$30.66 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$15.88 an hour, the living wage for a single adult, there are five job-seekers on average. For each job opening that pays at least \$30.66 an hour, the living wage for a single adult with two children, there are 14 job-seekers on average.

COLORADO 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school-age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$696	\$775	\$775	\$775	\$388
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$150	\$315	\$440	\$498	\$249
Household, clothing & personal (18%)	\$417	\$511	\$573	\$813	\$425
Savings (10%)	\$232	\$284	\$318	\$452	\$236
Child care	\$0	\$524	\$1,445	\$0	\$722
State/federal taxes (annually)	\$5,232	\$6,180	\$8,267	\$6,602	\$5,393
Gross income needed (monthly)	\$2,752	\$3,877	\$5,315	\$5,067	\$3,531
Gross income needed (annually)	\$33,026	\$46,518	\$63,775	\$60,806	\$42,368
LIVING WAGE (HOURLY)	\$15.88	\$22.36	\$30.66	\$29.23	\$20.37

2013 Colorado Job Gap	Total Job Seekers: 332,190		Total Job Openings: 114,360	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	63,706	42,817	24,518	27,015
Job Gap: Seekers per living wage opening	5:1	8:1	14:1	12:1
Percent of all job openings paying less than a living wage	44%	63%	79%	76%

CONNECTICUT

KEY FINDINGS

The living wage for a single adult is \$19.44 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$39.06 an hour.

Forty-nine percent of job openings pay less than \$19.44 an hour, the living wage for a

single adult. More than four out of five, 87%, pay less than \$39.06 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$19.44 an hour, the living wage for a single adult, there are 25 job-seekers on average. For each job opening that pays at least \$39.06 an hour, the living wage for a single adult with two children, there are 101 job-seekers on average.

CONNECTICUT 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$1,045	\$1,261	\$1,261	\$1,261	\$631
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$152	\$307	\$410	\$452	\$226
Household, clothing & personal (18%)	\$505	\$630	\$686	\$923	\$480
Savings (10%)	\$281	\$350	\$381	\$513	\$266
Child care	\$0	\$679	\$1,804	\$0	\$902
State/federal taxes (annually)	\$6,773	\$9,503	\$13,825	\$8,961	\$7,376
Gross income needed (monthly)	\$3,370	\$4,972	\$6,770	\$5,875	\$4,181
Gross income needed (annually)	\$40,437	\$59,663	\$81,242	\$70,505	\$50,177
LIVING WAGE (HOURLY)	\$19.44	\$28.68	\$39.06	\$33.90	\$24.12

2013 Connecticut Job Gap	Total Job Seekers: 232,134		Total Job Openings: 17,859	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	9,191	5,712	2,297	3,824
Job Gap: Seekers per living wage opening	25:1	41:1	101:1	61:1
Percent of all job openings paying less than a living wage	49%	68%	87%	79%

'THE FACT IS, IF YOU GO TO SCHOOL, YOU HAVE THIS DEBT. AND IF YOU THINK YOU'RE GOING TO GET OUT AND PURSUE WHATEVER YOUR CHOSEN PROFESSION IS GOING BE, YOU'RE IN FOR A RUDE AWAKENING.'

RAYMOND STOREZ, Conn.

I work full-time at Starbucks and make a decent, living wage. This relieves stress and anxiety in meeting my everyday needs. I know I'm one of the lucky few. Others in my circle are still looking for their financial break.

Coming out of college, I had to face the harsh reality that the world doesn't always turn out the way that I had planned. What I majored in wasn't at all the profession that I've entered into. I mean, I do freelance work in my degree-related field, but what has become my bread and butter has little to do with my degree.

It's important that students prepare themselves to face this reality as well, because the fact is, if you go to school, you have this debt. And if you think you're going to get out and pursue whatever your chosen profession is going be, you're in for a rude awakening.

The other side of the coin is just as troubling, when you're already out in the world and you see that maybe that's not the best way to go. Or, when you simply want to reinvent yourself, and pursue a different career, the opportunities of going back to school are slim.

To avoid loan debt, many try to work while going to school. In doing so, you absolutely have to have a quantifiable amount of hours per week. You know that there's only so much you're going to make, and that you'll need to have this specific amount of hours to earn enough money



to pay the bills. You have to find a job that accommodates that, and it's tough to find. The stars have to be aligned just to work your way through college.

It's harder to set up a better potential future if you can't put your head into it. As you grow older, you want to improve the way life is set up. But you need to have a little leeway, and, unfortunately, you need the funds to do that. You need money to do that, you need the power to do that.

FLORIDA

KEY FINDINGS

The living wage for a single adult is \$16.84 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$29.68 an hour.

Sixty-four percent of job openings pay less than \$16.84 an hour, the living wage for a

single adult. Nine out of 10, 90%, pay less than \$29.68 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$16.84 an hour, the living wage for a single adult, there are 13 job-seekers on average. For each job opening that pays at least \$29.68 an hour, the living wage for a single adult with two children, there are 45 job-seekers on average.

FLORIDA 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$834	\$984	\$984	\$984	\$492
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$150	\$336	\$549	\$601	\$301
Household, clothing & personal (18%)	\$452	\$568	\$652	\$891	\$464
Savings (10%)	\$251	\$316	\$362	\$495	\$258
Child care	\$0	\$369	\$980	\$0	\$490
State/federal taxes (annually)	\$4,924	\$5,487	\$6,523	\$6,523	\$4,265
Gross income needed (monthly)	\$2,919	\$3,983	\$5,145	\$5,494	\$3,421
Gross income needed (annually)	\$35,028	\$47,791	\$61,740	\$65,929	\$41,054
LIVING WAGE (HOURLY)	\$16.84	\$22.98	\$29.68	\$31.70	\$19.74

2013 Florida Job Gap	Total Job Seekers: 1,389,623		Total Job Openings: 300,515	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	107,046	59,536	31,067	26,347
Job Gap: Seekers per living wage opening	13:1	23:1	45:1	53:1
Percent of all job openings paying less than a living wage	64%	80%	90%	91%

'IT USED TO BE, THAT ON WEEKENDS, WE WOULD HAVE BIG SUNDAY DINNERS WHERE THE ENTIRE FAMILY WOULD GET TOGETHER. NOW, EVERYONE IS WORKING ON WEEKENDS JUST TRYING TO GET BY.'

SOPHIA GLOVER, Apopka, FL

I currently work two part-time jobs: one is telemarketing which pays me \$8.00/hr, and brings in about \$230 a week; my other is collecting signatures on petitions. I get about \$100 a week from doing this. I spend a lot of time every week applying for jobs that will improve my situation, but I have not had any luck yet. I apply everywhere I can. I've done fast food, but it wasn't enough to pay bills. They also didn't give me enough hours. I just applied to Ralph Lauren, and did an interview with them. I've started applying for seasonal work. Hopefully something will pan out.

I live with my husband, Bill. He has bladder cancer and is unable to work. He receives \$400 a month in disability payments, but it's not enough to really help with the bills. This month he gave me \$100 toward our rent, which is \$800/month. We have other bills too. I spend \$50-\$150 a month on car costs, about \$100 a month on soap, toilet paper and other household necessities, and about \$400 a month on food for us. I haven't spent money on clothes or other non-necessities for years. Bill has Medicaid to cover his medical costs, but I have no health coverage. If I get sick, I go to the emergency room. There's a clinic that offers a sliding scale but it costs me \$20 each time I go. I can't afford that. I spend about \$50 a month on pain relievers to just manage my own pain.

I know I'm not the only one experiencing hard times. Other people in my family are struggling as



well. Right now, I have two family members staying with me until they can get back on their feet.

It used to be, that on weekends, we would have big Sunday dinners where the entire family would get together. Now, everyone is working on weekends just trying to get by. I'm not cooking much these days anyhow, because I have to try to keep the power bill down. We mostly eat sandwiches and salads at home. It would be really great to have the family around, especially considering Bill's cancer. I can't afford a phone, so it can feel pretty lonely at times.

I have to make so many trade-offs every month. It would really be a nice relief to be able to afford all of my bills every month, be able to buy an outfit, get a phone and host family dinners to bring the family together.

IDAHO

KEY FINDINGS

The living wage for a single adult is \$14.49 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$25.25 an hour.

Fifty-six percent of job openings pay less than \$14.49 an hour, the living wage for a single

adult. Nearly nine out of 10, 88%, pay less than \$25.25 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$14.49 an hour, the living wage for a single adult, there are 10 job-seekers on average. For each job opening that pays at least \$25.25 an hour, the living wage for a single adult with two children, there are 35 job-seekers on average.

IDAHO 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$568	\$685	\$685	\$685	\$343
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$135	\$308	\$443	\$500	\$250
Household, clothing & personal (18%)	\$381	\$487	\$551	\$791	\$414
Savings (10%)	\$212	\$270	\$306	\$440	\$230
Child care	\$0	\$289	\$847	\$0	\$424
State/federal taxes (annually)	\$4,722	\$4,855	\$5,646	\$6,171	\$4,131
Gross income needed (monthly)	\$2,511	\$3,397	\$4,378	\$4,910	\$3,066
Gross income needed (annually)	\$30,135	\$40,760	\$52,530	\$58,921	\$36,794
LIVING WAGE (HOURLY)	\$14.49	\$19.60	\$25.25	\$28.33	\$17.69

2013 Idaho Job Gap	Total Job Seekers: 112,853		Total Job Openings: 26,229	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	11,487	6,027	3,206	2,502
Job Gap: Seekers per living wage opening	10:1	19:1	35:1	45:1
Percent of all job openings paying less than a living wage	56%	77%	88%	90%

'WITHOUT A COLLEGE EDUCATION, MY CHILDREN WILL BE FORCED TO STRUGGLE FINANCIALLY, WORKING AT LOW-WAGE JOBS JUST LIKE I AM NOW. IT'S AN ENDLESS CYCLE OF POVERTY.'

MARIA ANALCO, *Idaho*

I work full-time whenever I can, but, sometimes, my job doesn't give me enough work to meet my 40-hour week. At \$7.85 an hour, money gets really tight for us when I can't bring home a full paycheck. It's hard on everyone. I hate having to tell the children that I can't afford to buy them the things that they need. I know they understand and don't blame me for having to say no, but still — it eats away at me.

I keep our living costs down by making sacrifices of meeting our wants to focusing strictly on meeting our needs: I want a house where each of my three children can have their own bedroom, but what we need is a roof over our head, so we're forced to squeeze five people into a small two-bedroom apartment. I want to be able to cook at least twice a day and fill my families' bellies with healthy meals each night, but what they need is anything that can take the hunger pains away. So we use the \$425 monthly allotment of food stamps on dishes that only provide enough for one meal each night. I have to scramble to provide snacks throughout the day to get the children through.

I wish things were different. I wish that hard work would mean that I could support my family, but



it doesn't. I want to send at least one child off to college, but, at this rate, it doesn't seem possible. Without a college education, my children will be forced to struggle financially, working at low-wage jobs just like I am now. It's an endless cycle of poverty.

I can't call this living. We're surviving.

MAINE

KEY FINDINGS

The living wage for a single adult is \$15.18 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$27.87 an hour.

Fifty-two percent of job openings pay less than \$15.18 an hour, the living wage for a

single adult. More than four out of five, 85%, pay less than \$27.87 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$15.18 an hour, the living wage for a single adult, there are ten job-seekers on average. For each job opening that pays at least \$27.87 an hour, the living wage for a single adult with two children, there are 33 job-seekers on average.

MAINE 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$641	\$790	\$790	\$790	\$395
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$133	\$308	\$447	\$489	\$245
Household, clothing & personal (18%)	\$399	\$513	\$578	\$815	\$426
Savings (10%)	\$222	\$285	\$321	\$453	\$236
Child care	\$0	\$369	\$1,008	\$0	\$504
State/federal taxes (annually)	\$4,984	\$6,020	\$7,324	\$6,780	\$4,826
Gross income needed (monthly)	\$2,632	\$3,719	\$4,831	\$5,092	\$3,270
Gross income needed (annually)	\$31,581	\$44,625	\$57,974	\$61,106	\$39,244
LIVING WAGE (HOURLY)	\$15.18	\$21.45	\$27.87	\$29.38	\$18.87

2013 Maine Job Gap	Total Job Seekers: 96,436		Total Job Openings: 19,507	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	9,422	5,411	2,942	1,982
Job Gap: Seekers per living wage opening	10:1	18:1	33:1	49:1
Percent of all job openings paying less than a living wage	52%	72%	85%	90%

'IF I MADE A LIVING WAGE, I WOULD BE ABLE TO INVEST IN MY CAREER AND MY DREAMS AND NOT SCRAPE BY DOING WHATEVER JOB I CAN GET A HOLD OF. I WOULD SPEND MORE TIME WITH MY DAUGHTER AND FEEL SO MUCH LESS STRESSED!'

SCOTT RITTALL, *Maine*

I am a hard worker and am willing to pick up most types of odd jobs, but these still don't pay enough to cover my expenses. Instead, they are usually hard and taxing jobs on the body (I stacked firewood last year and am still suffering back issues), and you spend a number of hours working for pennies. But, I do what I have to do to put food on the table for me and my daughter. I work three part-time jobs during the week to make ends meet. It's tough.

If I made a living wage, I would be able to invest in my career and my dreams and not scrape by doing whatever job I can get a hold of. I would spend more time with my daughter and feel so much less stressed! Between hoping my car doesn't break to figuring out how long the firewood will last this winter, I would be less worried about something going wrong; my life would be in ruins. I can't afford to get sick,

because I don't have health insurance; I work in intense physical labor industries, and worry about getting injured, because I can't afford neither the costs for the care of the injury, nor can I afford missing any time off from work. It's just a continuous stress that weighs on me.

Despite my hard work, and notwithstanding my efforts of stretching every penny, I still I scrape by most months. Luckily, I get help from my ex for my daughter, and my sister and mother live nearby. They struggle financially as well, but we all manage to pitch in and help each other out when necessary.

I want to work at a job that pays a living wage so that I can spend time with my daughter and not have to wake up each day stressed about having to meet our financial needs.

MONTANA

KEY FINDINGS

The living wage for a single adult is \$13.92 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$25.28 an hour.

Forty-nine percent of job openings pay less than \$13.92 an hour, the living wage for a

single adult. Nearly nine out of 10, 87%, pay less than \$25.28 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$13.92 an hour, the living wage for a single adult, there are eight job-seekers on average. For each job opening that pays at least \$25.28 an hour, the living wage for a single adult with two children, there are 32 job-seekers on average.

MONTANA 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$527	\$664	\$664	\$664	\$332
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$124	\$300	\$395	\$453	\$226
Household, clothing & personal (18%)	\$368	\$479	\$534	\$774	\$405
Savings (10%)	\$205	\$266	\$296	\$430	\$225
Child care	\$0	\$285	\$901	\$0	\$451
State/federal taxes (annually)	\$4,396	\$4,898	\$6,194	\$6,599	\$4,390
Gross income needed (monthly)	\$2,413	\$3,357	\$4,382	\$4,851	\$3,067
Gross income needed (annually)	\$28,957	\$40,279	\$52,589	\$58,210	\$36,808
LIVING WAGE (HOURLY)	\$13.92	\$19.36	\$25.28	\$27.99	\$17.70

2013 Montana Job Gap	Total Job Seekers: 68,438		Total Job Openings: 16,404	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	8,384	4,537	2,153	1,180
Job Gap: Seekers per living wage opening	8:1	15:1	32:1	58:1
Percent of all job openings paying less than a living wage	49%	72%	87%	93%

'I WAS MAKING A DIFFERENCE IN MY COMMUNITY, AND MADE A COMFORTABLE LIVING. AND THEN, I GOT SICK. SINCE THEN, I HAVE STRUGGLED TO MAKE ENDS MEET.'

MARIAN SCOFIELD, *Billings, Mont.*

Growing up relatively poor in Northwestern, Mont., I worked hard to provide for my four children, who are now adults. I moved to Billings to attend college, earning my degree and gaining stable employment as a Licensed Addiction Counselor. In my work, I was making a difference in my community, while making a comfortable living. I was not rich, but I was able to be self-supporting.

Then, I got sick, contracting a rare permanent disease, which made it impossible to work full-time. I was lucky, in that it was caught early, keeping me out of a wheelchair or worse, but I was still unable to work. I had to apply for disability insurance and, since then, have struggled to make ends meet.

I eventually was able to start working, but in a very part-time capacity, as that is all my disease allows me to do. No one wants to hire a 66-year-old who has a disability, so I am very limited in my earning potential. I was able to find work at Angela's Piazza teaching classes to those struggling with addiction, so I can still use my skills. And I was able to pick up a job as a Family Support Associate working with two young girls. Between these two jobs I work less than 10 hours a week and bring in approximately \$80 per week, before taxes. My only other income is my Social Security payment of \$1,200 a month.

I am strict about sticking to my monthly budget; it is the only way that I can get by. My Social Security check covers my critical living expenses: monthly rent and utilities of \$400, and car payment and insurance of \$280. The remainder



is all that I have to cover food, transportation and clothing expenses. I also have significant health care expenses, which are mostly covered by Medicare and Indian Health Services (IHS). I would not be able to afford my meds without IHS; I can't even afford the co-pay provided by Medicare. This means I have to drive 70 miles roundtrip to Pryor, Mont., to fill my prescription through the IHS clinic there.

I understand the importance of saving, and try to set aside a little for emergencies. But I find myself needing to use some of what I saved before I am ever able to save very much. My current need is trying to maintain a safe vehicle to travel to Pryor for health care, and to get to my family in Browning (a distance of 350 miles) in case of an emergency.

I have never had a desire to be rich; I only wanted to be self-supporting, and it is hard dealing with the fact that I have had to use my retirement for medical payments and now live back in poverty, whereas I thought I would be in a more lucrative position in life at this time in my life.

NEVADA

KEY FINDINGS

The living wage for a single adult is \$16.83 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$29.01 an hour.

Sixty percent of job openings pay less than \$16.83 an hour, the living wage for a single

adult. Nearly nine out of 10, 87%, pay less than \$29.01 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$16.83 an hour, the living wage for a single adult, there are 16 job seekers on average. For each job opening that pays at least \$29.01 an hour, the living wage for a single adult with two children, there are 50 job-seekers on average.

NEVADA 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$840	\$997	\$997	\$997	\$499
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$143	\$261	\$385	\$442	\$221
Household, clothing & personal (18%)	\$451	\$553	\$614	\$855	\$446
Savings (10%)	\$251	\$307	\$341	\$475	\$248
Child care	\$0	\$339	\$1,100	\$0	\$550
State/federal taxes (annually)	\$4,916	\$5,141	\$6,179	\$5,971	\$4,152
Gross income needed (monthly)	\$2,917	\$3,839	\$5,028	\$5,247	\$3,371
Gross income needed (annually)	\$35,007	\$46,063	\$60,335	\$62,963	\$40,451
LIVING WAGE (HOURLY)	\$16.83	\$22.15	\$29.01	\$30.27	\$19.45

2013 Nevada Job Gap	Total Job Seekers: 280,492		Total Job Openings: 43,438	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	17,389	10,904	5,613	5,202
Job Gap: Seekers per living wage opening	16:1	26:1	50:1	54:1
Percent of all job openings paying less than a living wage	60%	75%	87%	88%

'MY TWINS JUST TURNED 5 YEARS OLD. IT'S A MAGICAL TIME IN THEIR CHILDHOOD, AND I WANT THEIR MEMORIES TO BE FULL OF HAPPY, BEAUTIFUL MOMENTS. WITHOUT A JOB, I DON'T KNOW HOW I CAN AFFORD A BIRTHDAY CELEBRATION.'

DESIREE HOWARD, *Las Vegas, NV*

I live day-to-day with the uncertainty of what the future holds for me and my three children. There is a lot of added stress on my shoulders because, without a job, I don't know how I'm going to provide for our needs. I look for work, but come up empty-handed. It's hard to live like this.

I currently receive food stamps, and that helps us out a lot. My roommate pays all of the bills, so I am thankful for her generosity of not being forced to come up with rent money to keep a roof over our heads. I don't want to wear out our welcome, so I try eagerly not to be a burden on her; but, despite my efforts, I have not been able to contribute financially. It wears on my esteem to

not be able to provide for myself and my kids.

My twins just turned 5 years old. It's a magical time in their childhood, and I want their memories to be full of happy, beautiful moments. Without a job, I don't know how I can afford a birthday celebration. They're both amazing kids. They shouldn't have to sacrifice the basic joys of their childhood because the world we live in doesn't want to invest in job creation that pays parents an actual living wage.

No child should have to carry the burden of poverty upon their shoulders.

OREGON

KEY FINDINGS

The living wage for a single adult is \$15.95 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$29.66 an hour.

Fifty-two percent of job openings pay less than \$15.95 an hour, the living wage for a

single adult. More than four out of five, 84%, pay less than \$29.66 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$15.95 an hour, the living wage for a single adult, there are nine job-seekers on average. For each job opening that pays at least \$29.66 an hour, the living wage for a single adult with two children, there are 27 job-seekers on average.

OREGON 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$685	\$815	\$815	\$815	\$407
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$127	\$289	\$401	\$458	\$229
Household, clothing & personal (18%)	\$409	\$514	\$573	\$813	\$425
Savings (10%)	\$227	\$286	\$318	\$452	\$236
Child care	\$0	\$482	\$1,202	\$0	\$601
State/federal taxes (annually)	\$5,940	\$7,464	\$9,075	\$8,576	\$6,173
Gross income needed (monthly)	\$2,765	\$3,960	\$5,140	\$5,233	\$3,475
Gross income needed (annually)	\$33,183	\$47,516	\$61,685	\$62,793	\$41,699
LIVING WAGE (HOURLY)	\$15.95	\$22.84	\$29.66	\$30.19	\$20.05

2013 Oregon Job Gap	Total Job Seekers: 304,191		Total Job Openings: 70,759	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	34,072	18,949	11,232	9,922
Job Gap: Seekers per living wage opening	9:1	16:1	27:1	31:1
Percent of all job openings paying less than a living wage	52%	73%	84%	86%

'I WOULD LIKE TO SEE A BALANCE INSTITUTED IN THE WORKPLACE WHERE MY HUSBAND AND I COULD WORK A NORMAL 40-HOUR WEEK AND MAKE AN ACTUAL LIVING WAGE AT OUR JOBS. THEN WE WOULDN'T HAVE TO SCRAPE BY ON MINIMAL HOURS THAT AREN'T ENOUGH TO ACTUALLY PAY THE BILLS.'

ANDREA ANDERSON, *Medford, Ore.*

My husband and I are getting by just fine; but getting by requires him to work 40, 50, sometimes even 60 hours in a given week. That is a lot of time out of one's life to commit to a job. It doesn't leave much time for enjoying the normal things, like spending an afternoon tossing a football back and forth, or taking a joy ride to a neighboring town just because. All day, all night, he works.

To keep our heads above water, I have to work as well. It's not close to the long hours he pulls in. In fact, despite wanting to work more, I'm faced with just the opposite dilemma — my job has a restriction in place that doesn't allow any of us to work more than 25 hours each week.

We make do with what we have. I want to increase my skills in this competitive job market by returning to school and obtaining my graduate degree. I'm mindful of the tuition costs of the schools that I am considering, so I only apply to those within my financial reach. Some schools unfortunately are beyond my grasp.

I would like to see a balance instituted in the workplace where my husband and I could work a normal 40-hour week and make an actual living wage at our jobs. Then we wouldn't have to scrape by on minimal hours that aren't enough to actually pay the bills, or, at the other extreme, work ungodly hours that leave us unable to spend time off of work and with each other. I'm sure there's got to be a healthy solution that works for everyone.

VIRGINIA

KEY FINDINGS

The living wage for a single adult is \$18.59 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$34.27 an hour.

Fifty-four percent of job openings pay less than \$18.59 an hour, the living wage for a single adult. More than four out of five, 81%,

pay less than \$34.27 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$18.59 an hour, the living wage for a single adult, there are seven job-seekers on average. For each job opening that pays at least \$34.27 an hour, the living wage for a single adult with two children, there are 16 job-seekers on average.

VIRGINIA 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$948	\$1,089	\$1,089	\$1,089	\$544
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$147	\$305	\$478	\$521	\$260
Household, clothing & personal (18%)	\$479	\$586	\$661	\$897	\$467
Savings (10%)	\$266	\$326	\$367	\$498	\$259
Child care	\$0	\$548	\$1,372	\$0	\$686
State/federal taxes (annually)	\$6,700	\$8,196	\$10,781	\$9,237	\$6,395
Gross income needed (monthly)	\$3,222	\$4,489	\$5,940	\$5,754	\$3,811
Gross income needed (annually)	\$38,665	\$53,874	\$71,275	\$69,049	\$45,735
LIVING WAGE (HOURLY)	\$18.59	\$25.90	\$34.27	\$33.20	\$21.99

2013 Virginia Job Gap	Total Job Seekers: 504,667		Total Job Openings: 163,413	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	75,018	53,934	31,219	32,001
Job Gap: Seekers per living wage opening	7:1	9:1	16:1	16:1
Percent of all job openings paying less than a living wage	54%	67%	81%	80%

'IF I WERE TO EARN MORE, THE FIRST THING I'D DO IS GET MY OWN PLACE. I WORK EVERY DAY. I'M FAR FROM LAZY. IT'S HARD WORK AND I DO IT — EVERY SINGLE DAY. I SHOULD BE ABLE TO MAKE ENOUGH MONEY TO SUPPORT MYSELF.'

CHAD HILL, Va.

I'm 21 years old and forced to live at home with my parents. I'd rather this wasn't the case, but I can't afford to move out; at least not at my income. I make \$9 an hour working 35-45 hours each week.

My low-wage job keeps me living from paycheck to paycheck. I don't live beyond my means, and I keep my living standards low; but by the time I'm finished with paying all of the bills, I have little to nothing left over. It's ridiculous, because I'm not trying to keep up with the Joneses, and I live far from an extravagant lifestyle: I spend about \$50 each week on food, \$430 a month on transportation and \$110 each week in taxes. I work hard. I shouldn't have to live struggling to get by to the next payday.

When you don't have money to spend, you're forced to make tough decisions on what you can and cannot live without. For me, I make sacrifices to my health. My employer offers health insurance, but I can't afford the care. The bills are just too high, so I only go and see the doctor when it's an absolute necessity. Just last month, I got sick and had to visit the doctor. I missed a day of work, causing my check to be less than what I normally receive, and had to pay for the doctor's visit on top of that. I had to borrow money from my parents to make up for the shortage of my check and the unexpected expense. I don't like putting a financial burden



on them, because they're struggling to keep their heads above water, too.

I work full-time, but can't afford the luxuries of a new pair of pants or shoes. I haven't bought these items for myself in years. I skip oil changes and preventable car maintenance to cover the cost of my immediate needs. I've got \$20 in savings. Something is wrong with this picture, when a full-time worker can't save more than \$20 for unexpected emergencies.

If I were to earn more, the first thing I'd do is get my own place. I work every day. I'm far from lazy. It's hard work and I do it — every single day. I should be able to make enough money to support myself.

WASHINGTON STATE

KEY FINDINGS

The living wage for a single adult is \$16.04 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$29.95 an hour.

Forty-one percent of job openings pay less than \$16.04 an hour, the living wage for a

single adult. Nearly four out of five, 78%, pay less than \$29.95 an hour, the living wage for a single adult with two children.

For each job opening that pays at least \$16.04 an hour, the living wage for a single adult, there are eight job-seekers on average. For each job opening that pays at least \$29.95 an hour, the living wage for a single adult with two children, there are 21 job-seekers on average.

WASHINGTON 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school- age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school- age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$772	\$944	\$944	\$944	\$472
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$131	\$330	\$458	\$515	\$258
Household, clothing & personal (18%)	\$431	\$557	\$619	\$860	\$448
Savings (10%)	\$240	\$309	\$344	\$478	\$249
Child care	\$0	\$314	\$1,197	\$0	\$599
State/federal taxes (annually)	\$4,610	\$5,131	\$6,655	\$6,049	\$4,321
Gross income needed (monthly)	\$2,780	\$3,834	\$5,192	\$5,280	\$3,447
Gross income needed (annually)	\$33,356	\$46,009	\$62,299	\$63,359	\$41,363
LIVING WAGE (HOURLY)	\$16.04	\$22.12	\$29.95	\$30.46	\$19.89

2013 Washington Job Gap	Total Job Seekers: 547,634		Total Job Openings: 122,930	
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Living wage job openings	71,946	48,444	26,477	24,847
Job Gap: Seekers per living wage opening	8:1	11:1	21:1	22:1
Percent of all job openings paying less than a living wage	41%	61%	78%	80%

'I THOUGHT THAT IF I STRETCHED MY ARMS OUT FAR ENOUGH — THAT IF I MADE THE EFFORT, AND TRIED HARD ENOUGH — I'D BE ABLE TO GRASP A HOLD OF THE AMERICAN DREAM. I WAS WRONG. TODAY, I STAND UNEMPLOYED AND UNABLE TO MEET THE NEEDS OF MY FAMILY.'

ANGELA JOHNSON, *Spokane, Wash.*

I was raised poor, but was led to believe that an education would take me out of poverty and lead to success. As a first-generation college student, I pursued my college education with vigor so that I could be competitive in today's job market. I graduated with national honors and went on to graduate school, earning a master's degree.

I believed that those who were smart, had talent, and worked hard would excel in their career field and find success in life. I thought that if I stretched my arms out far enough — that if I made the effort, and tried hard enough — I'd be able to grasp a hold of the American Dream. I was wrong. Today, I stand unemployed and unable to meet the needs of my family.

The job market has no place for me. My degrees are in non-profit and education. I have applied for more than 300 jobs in the past two years, most of which I am overqualified for. I have interviewed more than 15 times with area colleges and universities. I have only had three interviews that were outside of the educational field.

Now, I have an \$85,000 student loan that I can't afford to pay back, I live in a one-bedroom apartment with my husband and two children,



and I constantly struggle to pay the most basic necessities. Life isn't supposed to be this way. I did my part in preparing myself to contribute to society. I followed what I believed to be the path to the American Dream. I need a job that allows me to not only showcase my talent, but to support my family and improve my community. I am feeling hopeless and helpless regarding my future and ability to provide for my family. I fear even worse conditions for my children and future generations, but I continue to try and obtain a little piece of the American Dream.

CITY-LEVEL FINDINGS: NEW YORK CITY

KEY FINDINGS

The living wage for a single adult is \$22.66 an hour. This reflects what is needed to meet basic needs and maintain some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is

\$39.63 an hour.

Fifty-six percent of job openings pay less than \$22.66 an hour, the living wage for a single adult. More than four out of five, 82%, pay less than \$39.63 an hour, the living wage for a single adult with two children.

NEW YORK CITY 2013 Monthly Family Budgets	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8yrs)	Household 3: Single adult with a toddler (12-24months) and a school-age child (6-8yrs)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child; wages per adult
Food	\$203	\$386	\$509	\$742	\$371
Housing & utilities	\$1,303	\$1,447	\$1,447	\$1,447	\$724
Transportation	\$620	\$566	\$566	\$1,237	\$691
Health care	\$147	\$278	\$424	\$467	\$233
Household, clothing & personal (18%)	\$568	\$670	\$737	\$973	\$505
Savings (10%)	\$316	\$372	\$409	\$541	\$280
Child care	\$0	\$580	\$1,511	\$0	\$755
State/federal taxes (annually)	\$9,261	\$10,855	\$15,204	\$11,317	\$8,297
Gross income needed (monthly)	\$3,927	\$5,204	\$6,870	\$6,350	\$4,251
Gross income needed (annually)	\$47,129	\$62,446	\$82,438	\$76,202	\$51,007
LIVING WAGE (HOURLY)	\$22.66	\$30.02	\$39.63	\$36.64	\$24.52

2013 NYC Job Gap	Total Job Openings: 137,540			
	Household 1: Single adult	Household 2: Single adult with one child	Household 3: Single adult with two children	Household 4: Two adults (one working) with two children
Percent of all job openings paying less than a living wage	56%	66%	82%	77%

RECOMMENDATIONS

From Seattle to San Francisco, Detroit to New Jersey, New York to Capitol Hill, there is significant momentum in the movement for fair wages. Thousands of fast-food workers in dozens of cities across the country took to the streets in one of the largest strikes in history against fast-food restaurants. Meanwhile, campaigns for federal and city-level increases in minimum wages are under way.

Four state legislatures, including California, Connecticut, New York and Rhode Island, increased state minimum wages this year, while New Jersey voters approved a Constitutional amendment that increases the wage floor and ties future increases to the cost of living.³⁴

In D.C., the Fair Minimum Wage Act, sponsored by Sen. Tom Harkin (D-Iowa) and Rep. George Miller (D-Calif.), would increase the federal minimum wage to \$10.10 an hour. The wage increase, which Sen. Harkin calls a “moral imperative,”³⁵ was introduced in March 2013.³⁶

A Gallup poll shows that a strong majority of Americans, including three out of four Americans and a majority of Republicans,³⁷ support an increase in the wage floor.

There is significant momentum in the movement for fair wages, and a groundswell of popular support. But it will take action by policymakers to change course away from the new low-wage economy. The following policies would address the issues detailed in this report:

SUPPORT THE FAIR MINIMUM WAGE ACT AND MINIMUM WAGE INCREASES IN STATES AND MUNICIPALITIES.

Although proposed minimum wage increases still fall short of providing enough to make basic ends meet, increasing the federal minimum wage to \$10.10 an hour and indexing it to inflation will lift 6 million American workers out of poverty. Further, setting a policy that prevents

corporations that do not pay living wages from receiving public subsidies offers an incentive for better wages.

STRENGTHEN FEDERAL AND STATE SAFETY NET PROGRAMS AND WORK SUPPORTS.

In the absence of living wage jobs, strong federal and state safety nets can help workers provide for their families. Federal programs like Temporary Assistance for Needy Families (TANF) should be expanded to increased need and not have funding capped. Additionally, funding for safety net programs such as Medicare and the Supplemental Nutrition Assistance Program should be strengthened, not cut.

At the state level, supports like state-level Earned Income Tax Credits, child care assistance and tax credits, and state health care programs should be bolstered. And states should make state-federal partnerships, such as TANF, more robust, and should accept federal funding for expanding Medicaid.

INCREASE FEDERAL AND STATE REVENUE.

A strong safety net requires enough revenue to support it. At the federal level, allowing taxes on high-income earners to increase to previously held levels will help inject revenue into the economy that can then support low-wage

workers. A financial transaction tax can also help level the playing field by taxing certain large financial transactions and using that revenue to strengthen work supports.

Increasing revenue at the state level is also important for strengthening state-level programs. This can be done by evaluating and closing tax loopholes, making a state's tax structure more progressive, and ensuring that surpluses are used to strengthen infrastructure and work supports.

To guarantee that both federal and state budgets balance, more must be done to ensure that corporations pay into the system. When corporations that pay workers low wages do not pay taxes, they are benefiting from a safety net system into which they do not contribute.

PROTECT LOW-WAGE WORKERS.

Low-wage workers already struggle to support their families; they should not also have to worry about not receiving the wages they are due or having to take out unregulated, high-interest loans to cover costs. States need to support measures to address wage theft and ensure that workers are being paid at least the minimum wage that they are due. Additionally, states also need to regulate payday lending operations to ensure that interest rates and fees are capped and transparent.

CONCLUSION

Tens of millions of workers are not making ends meet. And we find that, for these low-wage workers, it's not as simple as finding another job, as, for every decent-paying available job, there are seven job-seekers.

The uneven economic recovery since the Great Recession was declared over is not a statistical anomaly, but the establishment of a new economic reality in America today, where low-wage jobs and "just scraping by" are threatening to become the "new normal."

Without policy interventions to incentivize large employers to offer adequate wages, those numbers will only grow, as America shifts to the new low-wage economy.

TECHNICAL NOTES

Given limitations in the available data and continuity of data sets, this study updates the previous Job Gap Study as closely as possible using 2012 data. Where 2012 data were not available, data for the closest year available were adjusted for inflation to reflect 2012 dollars.

Family Living Wage Budgets

A living wage is a wage that provides a household with economic self-sufficiency, allowing it to meet its basic needs without government subsidy. For this study, a modified market basket approach was used. Household budgets, upon which living wages are based, include:

- Food;
- Housing and utilities;
- Transportation;
- Health care;
- Child care;
- Household, clothing, and personal items;
- Savings; and
- State and federal taxes

Household Assumptions

Household types are selected to reflect the range of budget requirements for five household types:

- Single adult
- Single adult with one child between the ages of 6 and 8
- Single adult with two children, one between the ages of 6 and 8 and the other between the ages of 1 and 2
- Two adults including one wage earner, with two children, one between the ages of 6 and 8 and the other between the ages of 1 and 2
- Two adults, both wage earners, with two children, one between the ages of 6 and 8 and the other between the ages of 1 and 2

Food

Food costs are derived from the “Low Cost Food Plan” in the U.S. Department of Agriculture’s (USDA) monthly report “Cost of Food at Home: U.S. Average at Four Cost Levels.”³⁸ Food costs are based on an annual average of monthly food costs.

The Low Cost Food plan values are based on food expenditures by the 25th to 50th percentiles of the U.S.

population, as determined in the National Household Food Consumption Survey. This plan is 25%-50% higher than the “Thrifty Food Plan,” which is used as the basis for food stamp allocations and federal poverty benchmarks. The Thrifty Plan was not used because nutritionists consider it to be nutritionally inadequate on a long-term basis. The Low Cost Plan is based on the assumption that all food is prepared at home.

Households are calculated based on the following: Single Adult HH1 (20-50 year old woman); Single Adult with Child HH2 (20-50-year-old woman and 6-8-year-old child); Single Adult with two children HH3 (20-50-year-old woman, 6-8-year-old child, and 1- to 2-year-old child); HH4 and HH5 are calculated with one woman 20-50 years old, one man 20-50 years old, one 6-8-year-old child, and 1- to 2-year-old child.

There are no adjustments for these food plans by state or region. Other reports indicate that the variation in food prices is small enough that geographic adjustments are not necessary. The USDA values are based on 2001-2002 data and updated monthly for inflation.³⁹

Housing and Utilities

Housing and utilities costs are derived from U.S. Department of Housing and Urban Development (HUD) Fair Market Rents and information provided by CenturyLink.

Fair Market Rent data are provided at a county level.⁴⁰ Fair Market Rents are gross rent and utilities estimates “that would be needed to rent privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities.” They include shelter rent plus the cost of all utilities, except telephones. HUD sets Fair Market Rents at the 40th percentile (in other words, 40% of the standard quality rental housing units are at or below this cost, but 60% cost more than this figure). The 40th percentile rent is drawn from the distribution of rents of all units occupied by renter households who moved to their present residence within the past 15 months. Public housing units and units less than 2 years old are excluded. It is assumed that families with one or two children will rent a two-bedroom unit, and that a single adult household will rent a one-bedroom unit.

Affordable housing is typically defined as less than 30% of a household’s annual income. Households that spend more than this are considered “cost burdened” and may have

difficulty affording other necessities.⁴¹

The cost of basic service for unlimited local calls, with no call waiting, voice messaging, or other extras was determined based on the rates from CenturyLink in Colorado, Florida, Idaho, Montana, Nevada, Oregon, Virginia, and Washington, and with conversations with experts in Maine and New York, where CenturyLink is not one of the primary telephone service providers. In Connecticut, rates for the most comparable phone plan from Sage Telecom were used. The estimate does not include any long distance calls.⁴² The estimate also does not include set-up fees, federal fees, or taxes. Each state's basic phone cost was added to its weighted average Fair Market Rent to determine the whole cost of rent and utilities.

Housing and utilities does not include the cost of Internet, television service, or other additional optional utilities. While many families do include the costs of these in their utilities budget, for the purposes of this study, these are considered optional expenses so are not included in our report.

Transportation

Transportation costs are derived using the 2009 National Household Travel Survey from the U.S. Department of Transportation (DOT)⁴³ and 2012 Internal Revenue Service (IRS) "Standard Mileage Rates" as an approximate cost for automobile travel.⁴⁴

The transportation component of the family budget is based on the cost of maintaining a private vehicle, and the National Household Travel Survey provides data on the annual vehicle miles of travel. The mileage totals are adjusted for the number of adults, workers and persons in each household.⁴⁵ The number of annual vehicle miles traveled per household was then multiplied by the IRS standard mileage reimbursement rate for the year of the study which accounts for vehicle cost, insurance, gasoline, repairs, depreciation, and vehicle registration fees.⁴⁶

Health Care

Health care expenses include insurance premiums as well as the out-of-pocket costs not covered by insurance. Estimates of health care expenditures are prepared for families that are covered by employer-sponsored insurance, as well as for families that purchase private non-group health insurance.⁴⁷ These two estimates provide some idea of the range of health care costs families experience, yet the figures are probably conservative. Workers who earn low wages are far more likely than higher-wage earners to contribute a large share of their income to their health insurance premiums.⁴⁸ Additionally, low-wage workers

are much less likely than higher-wage earners to work in companies that offer health insurance to their employees.⁴⁹ In 2011 in the U.S., 49% of the population had employer-based insurance, 5% purchased private, individual health insurance, 16% were covered by Medicaid, 13% were covered by Medicare, and 16% were uninsured.⁵⁰

Employer-Sponsored Insurance:

Average employee contributions to employer-sponsored insurance premiums were obtained for each state from the Insurance Component Tables of the 2012 Medical Expenditure Panel Survey (MEPS).⁵¹ Although MEPS contains some information about co-payments and deductibles, it does not provide detailed information about the typical package of health benefits.

Out-of-Pocket Costs:

Out-of-pocket costs represent the medical expenses that are not covered by an insurance policy, and are instead paid by the individual or their family for health care received.⁵² To arrive at a total figure for health care costs, an average value for out-of-pocket expenses was added to the family share of insurance premiums. Out-of-pocket costs are based upon figures from the 2010 and 2011 MEPS Household Medical Expenditure Tables, which can be modified to produce specific out-of-pocket data by age and geographic region.⁵³ Out-of-pocket costs for those purchasing private insurance and those buying into employer-sponsored health insurance are calculated using the same methods.

Child Care

Child care expenses are based on the assumption that all single-parent households and households with two working parents require child care services. Estimates are derived from market rate surveys conducted by state welfare agencies. Because the federal government and most states subsidize child care for low-income families up to the 75th percentile — the statewide child care rate at which 75% of child care slots may be purchased — state-level data are typically available and are used for these estimates.

As child care market rate surveys are done by each individual state, their methods vary. For this reason, this study's methods vary slightly state-to-state. Most states provide child care costs by region, while some provide costs by county or ZIP Code. The costs of the various types of child care are averaged for each county, weighted by that county's population, and summed to produce a weighted average for the cost of child care in each state. 2012 data was used where available, but for states with the most recent Market Rate Survey occurring in a year other than 2012, the figures were adjusted for inflation.

Realizing that school-age children do not attend child care full-time during the school year, in all states, school-age children are assumed to attend either half-time for the full year or a combination of part-time and full-time, depending on the data available from the state. Toddlers are assumed to attend full-time, 12 months a year. In the two-parent household with only one parent working, it is assumed that child care is not necessary. So, in Household 1 (single adult) and Household 4 (two parents, two children, with only one working parent), child care costs are \$0.

Household, Clothing, and Personal Items

Household, clothing, and personal spending estimates are derived from the Consumer Expenditure Survey (CES) and are calculated as a fixed percentage of total household spending minus child care and taxes.⁵⁴ Spending on these items, as a proportion of total income, is consistent across income categories. No detailed expenditures or needs-based estimates are available for these budget categories. A total percentage of 18% for this item is used in the household budget, based on the 1998 CES estimates. It is essential to use a percentage for household, clothing, and personal expenditures that is fixed over time. The first year of the Job Gap study was based on CES data from 1998. We believe that data from that year fairly represent household costs, and we have used the same proportions for subsequent years of this study. As defined by the CES:

- Household costs include laundry and cleaning supplies, stationery supplies and postage, household linens (towels, sheets, etc.), sewing materials, furniture, floor coverings, major appliances, miscellaneous house wares (small appliances, plates, etc.), and other items needed to operate and maintain a household. Household costs are estimated at 5%.
- Clothing and personal costs include clothing, personal care products, reading materials, and other personal expenses. Clothing and personal costs are estimated at 6%.
- Recreation and entertainment costs include fees for participant sports, admissions to sporting events, movies and video rentals, TV/sound equipment, music, pets, toys, and other entertainment expenses. Entertainment costs are estimated at 5%.
- Miscellaneous costs include items not covered in the above categories such as school supplies, bank fees, and credit card finance charges. Miscellaneous costs are estimated at 2%.

Savings

The American Savings Education Council (ASEC) has developed a formula for estimating the percentage of household income that families should save.⁵⁵ This study assumes that workers are not enrolled in employer-sponsored retirement plans, given that only 33% of those with incomes between \$10,000 and \$25,000 participate in an employer-sponsored retirement plan.⁵⁶ When applied to households in our study, the recommendation is that families should save between seven and 13% of household income for retirement. Using the lower estimate of 7%, an additional 3% was added to cover emergencies and allow families to plan ahead. Savings rates are set at 10% of spending minus child care and taxes.⁵⁷

State and Federal Taxes

Taxes include federal taxes (including child care credits and the Earned Income Tax Credit), payroll taxes (Social Security and Medicare), and state income taxes where applicable. Property taxes are not included here because they are accounted for in housing (rental) costs. State and local sales taxes are not added to the income tax figure because they are already reflected in the cost of food, transportation, and household costs.⁵⁸

The total living wage budget before taxes is assumed to represent each household's annual income. Federal and state income tax returns are prepared for each household using TaxCut software from H&R Block.⁵⁹ Employment taxes are calculated at 7.65% of earned income (6.2% for Social Security, 1.45% for Medicare). For federal taxes it is assumed that families use the standard deduction and that there is no source of outside income. Where appropriate, deductions are made for applicable child care and EITC benefits, including the \$600 per child credit. Once the tax amount is calculated, it is added to each family's monthly budget to determine the total living wage.

Defining Job-Seekers

Job-seekers include:

- The unemployed — people who are not employed but are looking for work. Included are those who have been laid off, quit their jobs, are entering the workforce for the first time, or are re-entering it. Not included are those who are unemployed due to temporary layoff or those looking only for part-time work.
- Involuntary part-time workers — people who work less than full-time, but want to work full-time.
- Marginally attached workers — people who are not employed and are not seeking work due to personal or financial reasons. This includes discouraged

workers, who are not employed and not currently looking for work, but have looked for work within the past year. In the case of discouraged workers, they are not seeking work because they believe there are no jobs available or there are none for which they qualify.

It is important to note that the unemployment rate reflects only the unemployed and, therefore, misses many job-seekers — including discouraged and marginally attached workers. This suggests that there are many more job seekers for each living wage job opening than conventionally assumed.

The job-seeker figures used are likely an underestimate of the actual number of job seekers. Ideally, the count of job seekers would capture everyone, working or not, who needs a living wage job. The figures used here understate the number of job seekers in that they do not count those who are working full-time at less than a living wage but would prefer a living wage job, because data on this group do not exist. They overstate the number in that all the unemployed are counted, even though some may not be looking for a living wage job. Also, people who left the labor market and then re-entered the same occupation are counted among the job seekers, whereas those who moved directly from one job to another in the same occupation are not. However, assuming even a fraction of the people working at less than a living wage job for a single adult want a living wage job, the count is, on balance, an underestimate.

Job Openings

Job openings include the following:

- Job openings due to growth—the result of new jobs being created by new or existing firms.
- Job openings due to replacement—the result of people retiring, entering school or the military, moving across state boundaries, changing occupations, or otherwise leaving the occupation in which they currently work.

The analysis does not include job openings that result from people changing employers but remaining in the same occupation, since these are largely invisible to the average job seeker. Also not included, for similar reasons, are job openings for unpaid family workers and self-employment.

In determining which job openings paid a living wage, the state median wage for an occupation was used where available; this means that half the people in the occupation earn less and half earn more than that amount. Not everyone will start at the median wage, but many should progress to that wage over time.

National Findings: Defining Low Wages at \$15 an Hour

The Alliance’s Job Gap Study methodology calculates living wages in several states, and uses those thresholds to calculate the number of projected job openings that pay those living wages. Further, we calculate the “job gap,” or the ratio of job-seekers to jobs that pay living wages.

This year we apply that methodology to Bureau of Labor Statistics national wages and employment projection data to calculate the U.S. job gap. Because calculating an all-encompassing national living wage would require a 50-state study, we instead find another way to set a wage threshold and define a “living-wage job.”

In this study, we set \$15 an hour in the year of our study, 2012, as the definition of a low-wage job. In examining data from previous years, we deflate that threshold to stay constant to 2012 dollars.

There were several considerations in choosing \$15. First, we view it as a conservative threshold, short of what it takes to actually make ends meet. Living wages measure the most basic costs of living. For instance, when calculating phone costs, we assume the most basic landline plan available. And this, despite 91% of American adults owning more-expensive cellular phones and 56% owning an even more-expensive smartphone.⁶⁰

\$15 is below living wages for single individuals for almost all states we’ve studied (except Idaho), and does not include childcare or student debt (or debt of any kind). Of the 10 states in our study and New York City, the weighted average of all living wages for households comprised of a single adult was \$17.63 an hour.

And it is important to note that households with children have significantly higher living wages. For households with a single adult, a school-age child and a toddler, the weighted average living wage was \$32.02.

So, while the \$15 threshold falls short of providing enough for even a single individual — let alone one with children — we erred on the side of choosing a conservative threshold.

Fast-food workers have gone on strike nationwide, demanding a \$15 minimum wage. In SeaTac, Wash., a recent ballot initiative, Proposition 1, passed, setting a \$15 minimum wage for airport and hotel workers. And in Seattle, both mayoral candidates in November’s general election campaigned on the promise of a \$15 minimum wage, one arguing that he would go higher if the City Council let him, and the other supporting the wage, with his only objection that it should be phased in.⁶¹

There is momentum around the \$15 wage. However, it is also important to consider the other options:

- The current federal minimum wage is \$7.25. It has not increased since 2009, while the Consumer Price Index (CPI) has increased 7.6% between 2009 and the first half of 2013.⁶² In real dollars, the federal minimum wage is actually lower today than it was in 1968.⁶³
- A threshold often used to define low-wage jobs is the poverty line for a family of four. In 2012, an individual would have to earn \$23,050 annually, or an \$11.08 wage working 40 hours a week, to meet that threshold.⁶⁴ This wage is inadequate and outdated and does not constitute a decent wage. (See “Living Wage vs. the Minimum Wage and

Federal Poverty Measures.”)

- If the minimum wage had kept up with inflation, a NELP analysis finds the minimum wage in 2012 dollars would be \$10.74.⁶⁵ But a full-time, minimum-wage worker with a family of two still lives below the federal poverty line.⁶⁶ We do not view the minimum wage as an adequate benchmark.
- Meanwhile, an EPI analysis found that, if the minimum wage had kept up with productivity growth since it experienced a drastic drop in 1968, it would now be \$18.67 per hour.⁶⁷

Ultimately, we see \$15 as a conservative threshold for a basic needs wage, which makes our findings even more stark.

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