

SEARCHING FOR **WORK** THAT **PAYS**



2010 JOB GAP STUDY



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Acknowledgments

Job seeker data provided by Matt Broaddus of Center on Budget and Policy Priorities

The study has benefited from contributions from the following:
Janet Bauer, Eric Holte, Jill Mangaliman, Kirsten McGuinis, Molly Moody,
Steven Pitts, Sheena Rice, Gerald Smith, and Peter Stewart.

Introduction

Although by official measures the Great Recession ended in June 2009, its toll continues.¹ Unemployment hovers near 10 percent.² Families are losing their homes at record rates.³ The poverty rate has reached its highest point since 1994.⁴ And, for far too many workers, wages fall far short of what is required to meet their families' basic needs. In other words, their jobs do not pay a living wage.

As devastating as the recession has been, the failure of many jobs to pay a living wage is not a new phenomenon. For more than a decade, the Northwest Job Gap Study has documented this shortfall and its effects on workers and their families. However, the economic downturn has underscored the importance of ensuring that hard work really pay off for families, communities, and the country. The harm to those working in jobs that pay less than a living wage, taken alone, is enough to warrant an effective response from policymakers. A response becomes even more urgent in light of the threat that the downgrading of work poses to the economy overall.

An alarming increase in income inequality preceded the economy's collapse. From 2001 to 2007, two-thirds of the income generated by the economy was absorbed by the top one percent of households in the country. In 2007, this top one percent also accounted for the greatest share of income since 1928.⁵ The increasing concentration of income reflects a trend beginning in the late 1970s, reversing three decades in which the bottom 90 percent saw their income increase more rapidly than did the top one percent.⁶

Poor wage growth represents a drag on the economy and it contributes to the recovery's sluggishness. Between 2002 and 2007, while the productivity of workers grew, hourly pay dropped for typical workers with a high school or college education.⁷ Wage deceleration has only continued during the downturn.⁸ Limited wage growth restricts the capacity of the group most critical to the economy's revival – working families. And, a true recovery will not come from families relying on personal debt,

as families were forced to do in recent decades while wages stagnated. As economists Lawrence Mishel and Heidi Shierholz note, “[t]hat mechanism for growth eventually failed us, and we cannot rely on it in the future.”⁹ Rather, they write, “we need consumption growth to be driven by *strong employment growth and higher real wages* for most workers.”¹⁰

The recession has 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 the recession with fewer resources to serve as a cushion to them 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.¹¹

Wage and income equity are issues of pressing public importance. The 2010 Job Gap Study contributes to the discussion of these issues by examining the availability of living wage jobs in Colorado, Idaho, Montana, Oregon, and Washington. This report provides calculations of:

- A living wage for all counties in Colorado, Idaho, Montana, Oregon, and Washington;
- The percent of job openings that pay a living wage in each of these states; and
- The ratio of the number of living wage job openings to the number of people looking for work.

The stories of people working, and looking for work, in the Northwest 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. Policymakers must understand this reality if they hope to promote a stable and growing economy.

Methodology

The 2010 Northwest Job Gap is the latest in a series of studies that calculate the cost of basic household budgets in the Northwest and Colorado 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 living wage job openings to the number of people looking for work.

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 March 2010 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 2009, the most recent year for which complete data on job openings, wages, and employment are available.

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

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 \$13.54 an hour (\$28,171 a year) in Montana to \$15.60 an hour (\$32,447 a year) in Colorado. This assumes full-time work on a year-round basis. For a single adult with two children, living wages range from \$24.64 an hour (\$51,256 a year) in Montana to \$29.95 an hour (\$62,288 a year) in Colorado.

State by state living wage estimates, as shown in the table below, are as follows:

- For a single adult, the living wage ranges from \$13.54 an hour (\$28,171 a year) in Montana to \$15.60 an hour (\$32,447 a year) in Colorado. This assumes full-time work on a year-round basis.

- For a single adult with one child, the living wage ranges from \$18.98 an hour (\$39,473 a year) in Montana to \$22.41 an hour (\$46,620 a year) in Colorado.
- For a single adult with two children, the living wage ranges from \$24.64 an hour (\$51,256 a year) in Montana to \$29.95 an hour (\$62,288 a year) in Colorado.
- For two adults, one of whom is working, with two children, the living wage ranges from \$27.00 an hour (\$56,170 a year) in Idaho to \$28.89 an hour (\$60,088 a year) in Colorado.
- For two adults, both of whom are working, with two children, the living wage ranges from \$34.42 an hour (\$71,588 a year) in Montana to \$39.63 an hour (\$82,439 a year) in Colorado. This means that the combined wages of both working adults need to total this amount.

2010 Living Wages	Colorado	Idaho	Montana	Oregon	Washington
Household 1: Single adult	\$15.60	\$14.25	\$13.54	\$15.20	\$15.28
Household 2: Single adult with one child	\$22.41	\$20.86	\$18.98	\$22.11	\$20.97
Household 3: Single adult with two children	\$29.95	\$26.44	\$24.64	\$27.31	\$28.00
Household 4: Two adults (one working) with two children	\$28.89	\$27.00	\$27.58	\$28.33	\$28.70
Household 5: Two adults (both working) with two children	\$39.63*	\$36.24*	\$34.42*	\$37.44*	\$37.53*

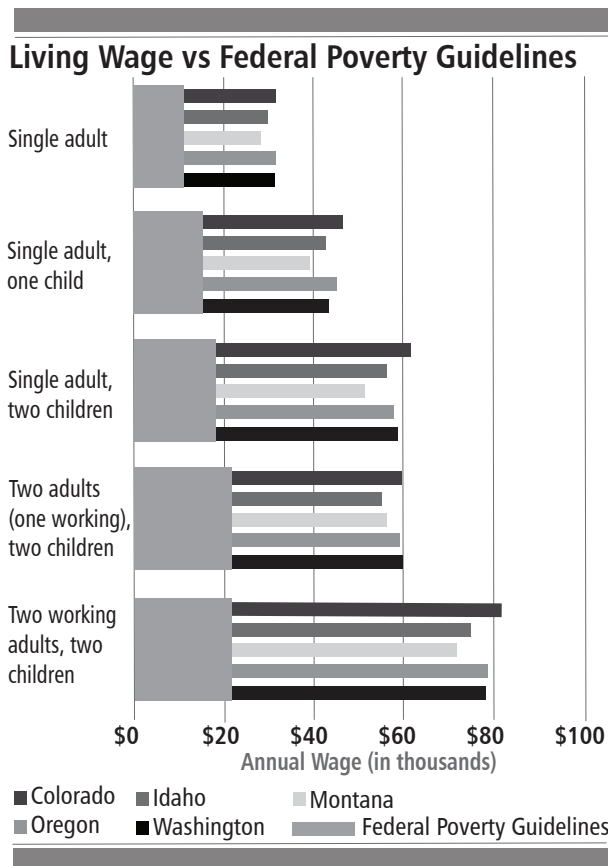
*Total amount earned by both adults

Living Wage Versus the Minimum Wage and Federal Poverty Measures

Federal poverty thresholds are the original version of the federal poverty measure, which was 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. 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.

The federal poverty guidelines are related to the federal poverty threshold. This study found living wages were two to three 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 Northwest and Colorado, minimum wages in 2009 varied from \$6.55 an hour, or \$13,624 a year (the federally mandated minimum wage, assuming full-time work throughout the year), in Idaho, to \$8.55 an hour, or \$17,784 a year in Washington. This year has seen another increase in minimum wages, led in part by the federal minimum wage increase to \$7.25 an hour. However, these wages are not living wages, and they would not fully support either an individual or family.



Key Findings

Across the country, and in the Northwest in particular, 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; and,
- The number of job seekers compared to the number of job openings that pay a living wage.

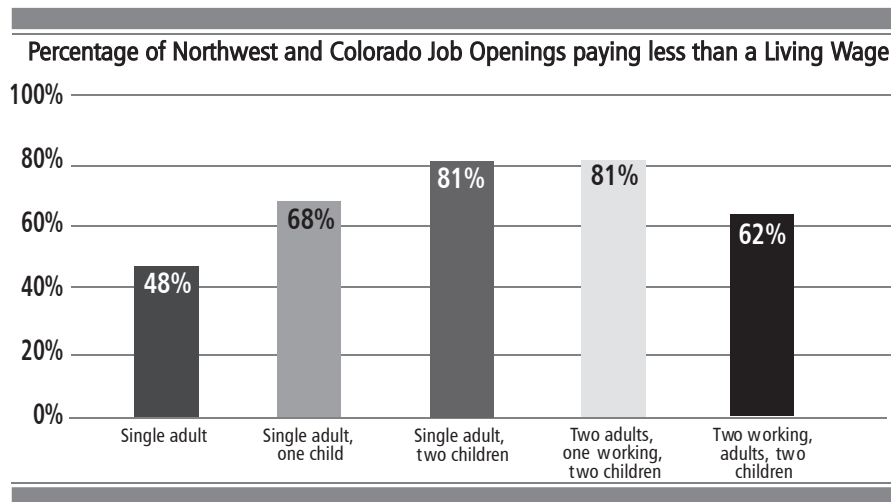
Percent of job openings that pay less than a living wage

For a person searching for a living wage job, this study finds that the market is limited. Of all Northwest and Colorado job openings (looking at data for 2009), 48 percent pay less than a living wage for a single adult, and 81 percent pay less than a living wage for a single adult with two children, as shown in the graph below. 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, 49 percent of job openings pay less than the \$15.60 an hour living wage for a single adult and 82 percent pay less than the \$29.95 an hour living wage for a single adult with two children.
- In Idaho, 53 percent of job openings pay less than the \$14.25 an hour living wage for a single adult and 88 percent pay less than the \$26.44 an hour living wage for a single adult with two children.
- In Montana, 51 percent of job openings pay less than the \$13.54 an hour living wage for a single adult and 88 percent pay less than the \$24.64 an hour living wage for a single adult with two children.
- In Oregon, 52 percent of job openings pay less than the \$15.20 an hour living wage for a single adult and 84 percent pay less than the \$27.31 an hour living wage for a single adult with two children.
- In Washington, 42 percent of job openings pay less than the \$15.28 an hour living wage for a single adult and 76 percent pay less than the \$28.00 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 Seekers¹² to Living Wage Job Openings

Another indicator of the job gap is the number of job seekers compared to the number of job openings that pay a living wage. Overall, as of 2009, there were more people looking for work than there were job openings that paid a living wage.

As shown in the table, for each job opening that pays at least the living wage for a single adult, there are anywhere from seven to 14 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 17 to 43 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

- In Idaho, for each job opening that pays at least the \$14.25 an hour living wage for a single adult, there are eight job seekers on average. For each job opening that pays at least the \$26.44 an hour living wage for a single adult with two children, there are 30 job seekers on average.
- In Montana, for each job opening that pays at least the \$13.54 an hour living wage for a single adult, there are eight job seekers on average. For each job opening that pays at least the \$24.64 an hour living wage for a single adult with two children, there are 33 job seekers on average.
- In Oregon, for each job opening that pays at least the \$15.20 an hour living wage for a single adult, there are 14 job seekers on average. For each job opening

NORTHWEST JOB GAP Job seekers per job opening that pays a living wage for:	Colorado	Idaho	Montana	Oregon	Washington
Single adult	8:1	8:1	8:1	14:1	7:1
Single adult with one child	13:1	15:1	17:1	26:1	11:1
Single adult with two children	22:1	30:1	33:1	43:1	17:1
Two adults (one working) with two children	19:1	31:1	57:1	47:1	19:1

2009 by the number of job openings that year. The ratios indicate, for example, that there are two to four times as many job seekers as there are job openings that pay at least the living wage for a single adult, though that does not necessarily mean that there are two to four people competing for each job of that type. The ratios do not take into account characteristics of job seekers such as their household size, skills, or education and training.

State-by-state figures are as follows:

- In Colorado, for each job opening that pays at least the \$15.60 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 22 job seekers on average.

that pays at least the \$27.31 an hour living wage for a single adult with two children, there are 43 job seekers on average.

- In Washington, for each job opening that pays at least the \$15.28 an hour living wage for a single adult, there are seven job seekers on average. For each job opening that pays at least the \$28.00 an hour living wage for a single adult with two children, there are 17 job seekers on average.

These results indicate that the Northwest is 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.

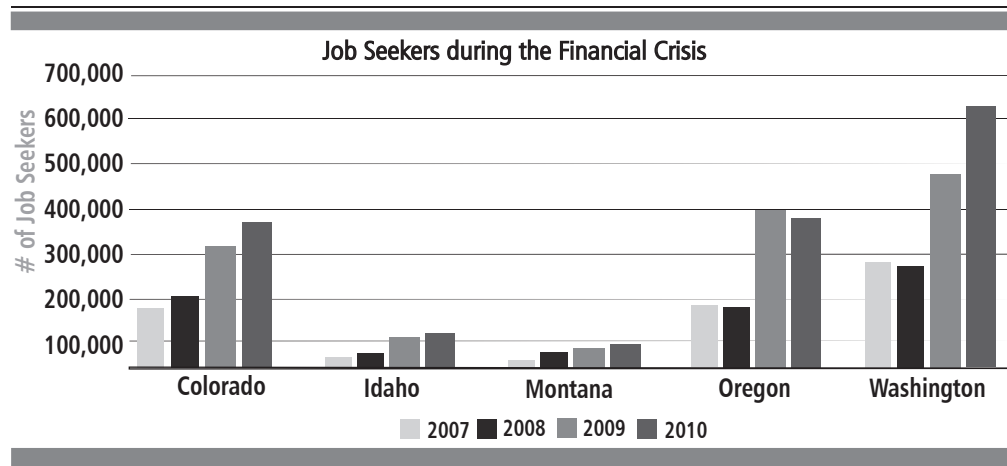
What happens to families that do not make a living wage?

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.

Job-Seekers Spike during Great Recession

The Job Gap study relies on data from the most recent complete year – this report and the job gap figures reflect the disparity between job seekers and living wage openings at the end of 2009. However, even a partial picture of 2010’s economy clearly reflects the severe impact the recession has had on working families and individuals. Between 2008 and 2010, the number of job-seekers has nearly doubled nationally and in each state featured in this report. Clearly this dramatic increase in people looking for living wage jobs makes the probability of finding work that pays even more unlikely.



Colorado

Key Findings for Colorado

- The living wage for a single adult is \$15.60 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-nine percent of job openings pay less than \$15.60 an hour, the living wage for a single adult. More than four out of five, 82 percent, 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 \$15.60 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 22 job seekers on average.

The living wages for Colorado are as follows:

- For a single adult household, \$32,447 a year or \$15.60 an hour.
- For a single adult with one child, \$46,620 a year or \$22.41 an hour.
- For a single adult with two children, \$62,288 a year or \$29.95 an hour.
- For two adults, one of whom is working, with two children, \$60,088 a year or \$28.89 an hour.
- For two adults, both of whom are working, with two children, \$82,439 a year or \$39.63 an hour (which means that the combined wages of both working adults need to total this amount).

These are statewide averages and are weighted by each county's population. In some counties, costs are higher (particularly for housing and child care) and, as a result, living wages are higher. In other counties, including most of the state's rural counties, costs, and therefore living wages, are lower. For example, the living wage for a family with a single adult with two children in Eagle County is \$75,576 a year or \$36.33 an hour; while in Kiowa County the living wage for that same family is \$44,892 a year or \$21.58 an hour. This study includes detailed living wage analyses for all Colorado counties (see appendix).

Colorado Family Budgets 2010					
	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w/ toddler (12-24 months) & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$188	\$356	\$470	\$687	\$687
Housing & utilities	\$710	\$884	\$884	\$884	\$884
Transportation	\$605	\$564	\$568	\$1,229	\$1,367
Health care	\$140	\$271	\$374	\$433	\$433
Household, clothing & personal (18%)	\$411	\$519	\$574	\$808	\$843
Savings (10%)	\$228	\$288	\$319	\$449	\$468
Child care	\$0	\$488	\$1,334	\$0	\$1,334
Total annual state & federal taxes	\$5,066	\$6,185	\$8,018	\$6,207	\$10,251
Gross monthly income needed	\$2,704	\$3,885	\$5,191	\$5,007	\$6,870
Gross annual income needed	\$32,447	\$46,620	\$62,288	\$60,088	\$82,439
Living wage (at 2080 hr/yr)	\$15.60	\$22.41	\$29.95	\$28.89	\$39.63

The Colorado Job Gap

Of all job openings in Colorado, 49 percent pay less than the \$15.60 an hour living wage for a single adult, as shown in the chart below. More than four out of five, 82 percent, pay less than the \$29.95 an hour living wage for a single adult with two children. It is important to note the distinction between jobs and job openings. Not all jobs come open during a year. Job openings are of particular interest because they provide employment opportunities to people looking for work.

In addition, there are more people looking for work than there are job openings that pay a living wage. As shown in the table below, the job gap ratios for Colorado, which compare job seekers to job openings, are as follows:

- For each job opening that pays at least \$15.60 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 22 job seekers on average.

Colorado Job Gap	Total Job Seekers 321,000		Total Job Openings 78,556	
	Household 1 Single adult	Household 2 Single adult w/ 1 child	Household 3 Single adult w/ 2 children	Household 4 Two adults, 1 working w/2 children
Living wage job openings	39,893	25,174	14,312	16,785
Job seekers per living wage job opening	8:1	13:1	22:1	19:1
Percent of all job openings paying less than a living wage	49%	68%	82%	79%

IDAHO

Key Findings for Idaho

- The living wage for a single adult is \$14.25 an hour. This reflects what is needed to meet basic needs, maintain some ability to deal with emergencies, and plan ahead. The living wage for a single adult with two children is \$26.44 an hour.
- Fifty-three percent of job openings pay less than \$14.25 an hour, the living wage for a single adult. More than four out of five, 88 percent, pay less than \$26.44 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$14.25 an hour, the living wage for a single adult, there are eight job seekers on average. For each job opening that pays at least \$26.44 an hour, the living wage for a single adult with two children, there are 30 job seekers on average.

Idaho's Living Wage

The living wages for Idaho are as follows:

- For a single adult household, \$29,642 a year or \$14.25 an hour.
- For a single adult with one child, \$43,379 a year or \$20.86 an hour.
- For a single adult with two children, \$55,002 a year or \$26.44 an hour.
- For two adults, one of whom is working, with two children, \$56,170 a year or \$27.00 an hour.
- For two adults, both of whom are working, with two children, \$75,372 a year or \$36.24 an hour (which means that the combined wages of both working adults need to total this amount).

These are statewide averages and are weighted by each county's population. In some counties, costs are higher (particularly for housing and child care) and, as a result, living wages are higher. In other counties, including most of the state's rural counties, costs, and therefore living wages, are lower. For example, the living wage for a family with a single adult with two children in Blaine County is \$59,046 a year or \$28.39 an hour; while in Minidoka County the living wage for that same family is \$50,735 a year or \$24.39 an hour. This study includes detailed living wage analyses for all Idaho counties (see appendix).



Dina Nanzigirwa
Boise, Idaho

I live with my husband and grandson. We left Congo as refugees and relocated to Idaho three years ago. That August I found a part-time job, housekeeping for \$7.25/ hour. I am the only one in my household with a job. I do not have health insurance because it is not offered at my job. Without health insurance I cannot go to the doctor when I am sick. I usually take care of my health with things that I can afford at the pharmacy. My husband and grandson have Medicaid. Our rent is \$575 a month and we pay \$140 in utilities. Transportation to work is about \$40 a month. Most of our clothes came through donations, but sometimes I buy things new for my grandson. I am paying off the travel loan we took out to come to the United States. My rate is \$180 a month, but I have only been able to pay \$150. I don't have enough money to pay my bills. We never have any money for entertainment or fun. My family and I cannot eat what we want to eat. I don't feel comfortable because of all the stress my family is under financially. We live day-to-day and feel like we are never moving forward. I want to save for retirement and for my grandchildren to go to college, but it is not possible with my wages.

Idaho Family Budgets 2010

	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w/ toddler (12-24 months) & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$188	\$356	\$470	\$687	\$687
Housing & utilities	\$584	\$707	\$707	\$707	\$707
Transportation	\$605	\$564	\$568	\$1,229	\$1,367
Health care	\$123	\$250	\$363	\$422	\$422
Household, clothing & personal (18%)	\$375	\$469	\$527	\$761	\$796
Savings (10%)	\$208	\$261	\$293	\$423	\$442
Child care	\$0	\$539	\$1,128	\$0	\$1,128
Total annual state & federal taxes	\$4,639	\$5,648	\$6,346	\$5,429	\$8,798
Gross monthly Income needed	\$2,470	\$3,615	\$4,584	\$4,681	\$6,281
Gross annual income needed	\$29,642	\$43,379	\$55,002	\$56,170	\$75,372
Living wage (at 2080 hr/yr)	\$14.25	\$20.86	\$26.44	\$27.00	\$36.24

Salima Gahigiro Boise, Idaho

I live with my four children and grandson. We resettled in Idaho as refugees after leaving Tanzania three years ago. I'm taking night classes twice a week. As a single mother, I am the sole financial support for my family. I work part-time housekeeping at a hotel here in town and earning \$7.25/hr. I have not had reliable hours at work for some time now. My hours were severely cut after the busy summer season ended. In the past two weeks I only made \$250. I estimate my next paycheck might go as low as \$150. Our rent is \$675 a month and utilities costs are currently \$200, but I know it will go up soon with winter approaching. I am also paying off the travel loan I took out so we could come to the United States. A typical travel loan for a family is around \$10,000. I pay \$166 a month. child care is usually \$240 a month and transportation to work is about \$80. We receive food stamps but we usually spend \$100 a month more to feed the family. Other family expenses total around \$350 a month. We go without many things to cover our bills. My family doesn't have a couch and I sleep on a broken mattress

on the floor. Right now, I do not make enough money to pay my rent and bills. There was a period of time when I made enough money to support my family with the help of my daughter's disability payment. I had more hours at the hotel which covered our bills and I used my daughter's disability payments to cover rent. I haven't been able to pay rent in two months. Yesterday my landlord gave us a three day eviction notice. I ignored the notice but I don't know what we are going to do. We are facing homelessness. The financial stress is very hard on my family. I don't think it is psychologically healthy for them. I want to buy things for my children and grandchild and save for the future but it is not possible in my current situation.



The Idaho Job Gap

Of all job openings in Idaho, 53 percent pay less than the \$14.25 an hour living wage for a single adult, as shown in the chart below. More than four out of five, 88 percent, pay less than the \$26.44 an hour living wage for a single adult with two children. It is important to note the distinction between jobs and job openings. Not all jobs come open during a year. Job openings are of particular interest because they provide employment opportunities to people looking for work.

In addition, there are more people looking for work than there are job openings that pay a living wage. As shown in the table below, the job gap ratios for Idaho, which compare job seekers to job openings, are as follows:

- For each job opening that pays at least \$14.25 an hour, the living wage for a single adult, there are eight job seekers on average.
- For each job opening that pays at least \$26.44 an hour, the living wage for a single adult with two children, there are 30 job seekers on average.

Idaho Job Gap	Total Job Seekers 108,000		Total Job Openings 30,340	
	Household 1 Single adult	Household 2 Single adult w/ 1 child	Household 3 Single adult w/ 2 children	Household 4 Two adults, 1 working w/ 2 children
Living wage job openings	14,341	7,436	3,596	3,516
Job seekers per living wage job opening	8:1	15:1	30:1	31:1
Percent of all job openings paying less than a living wage	53%	75%	88%	88%

MONTANA

Key Findings for Montana

- The living wage for a single adult is \$13.54 an hour. This reflects what is needed to meet basic needs, maintain some ability to deal with emergencies, and plan ahead. The living wage for a single adult with two children is \$24.64 an hour.
- Fifty-one percent of job openings pay less than \$13.54 an hour, the living wage for a single adult. More than four out of five, 88 percent, pay less than \$24.64 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$13.54 an hour, the living wage for a single adult, there are eight job seekers on average. For each job opening that pays at least \$24.64 an hour, the living wage for a single adult with two children, there are 33 job seekers on average.

Montana's Living Wage

The living wages for Montana are as follows:

- For a single adult household, \$28,171 a year or \$13.54 an hour.
- For a single adult with one child, \$39,473 a year or \$18.98 an hour.
- For a single adult with two children, \$51,256 a year or \$24.64 an hour.
- For two adults, one of whom is working, with two children, \$57,364 a year or \$27.58 an hour.
- For two adults, both of whom are working, with two children, \$71,588 a year or \$34.42 an hour (which means that the combined wages of both working adults need to total this amount).

These are statewide averages and are weighted by each county's population. In some counties, costs are higher (particularly for housing and child care) and, as a result, living wages are higher. In other counties, including most of the state's rural counties, costs, and therefore living wages, are lower. For example, the living wage for a family with a single adult with two children in Gallatin County is \$55,029 a year or \$26.46 an hour; while in Carter County, the living wage for that same family is \$47,563 a year or \$22.87 an hour. This study includes detailed living wage analyses for all Montana counties (see appendix).



**Corey Pretty
Hardin, Montana**

I am an enrolled Crow Tribal Member, and have lived all my life in Montana. I live with my three older children between 12 and 18,

Nancy, Chantina, and Trinetta. My youngest, Jewell, is two months old and lives with her mother in New Mexico. We live on our family land near Hardin, Montana.

Currently I work part-time as a custodian at \$8.25 an hour, and I am also able to get carpentry work from time to time. On average I bring in about \$400 a month. Much of this goes to gas and insurance for my car which I need to get to work, about \$250 a month. I also pay child support. The remainder goes towards buying food, but sometimes it's just not enough. We don't eat as many good things as we used to. We have to portion out meals and hoard things away to get by. New clothes or other fancy items are out of the question, as is savings.

Fortunately, I have health care through the Indian Health Service, and my youngest daughter through Medicaid. We were clear of medical debt until a recent emergency room visit for my oldest daughter. I am now trying to afford complete health care for her as well.

In the last year things have been more difficult; I've seen my hours cut, and I'm worried that they'll keep being reduced. The carpentry work helps, but it is not stable. The trailer we live in isn't big enough for our whole family, but it is impossible to see ourselves moving to a larger place since I don't make enough to afford rent. I am on the market for a job that would support my family, but it has been difficult. In town, where the jobs are, they always seem to choose a Caucasian person over a Native American person. Some of our people have problems with alcohol, but that shouldn't mean the rest of us should be stereotyped.

I would also like to see more job training programs geared toward specific tribes. There are plenty of people who want to work full-time; we just need to be given the opportunity.

Montana Family Budgets 2010	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w/ toddler (12-24 months) & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$188	\$356	\$470	\$687	\$687
Housing & utilities	\$522	\$657	\$657	\$657	\$657
Transportation	\$605	\$564	\$568	\$1,229	\$1,367
Health care	\$123	\$313	\$418	\$477	\$477
Household, clothing & personal (18%)	\$360	\$472	\$528	\$762	\$797
Savings (10%)	\$200	\$262	\$293	\$424	\$443
Child care	\$0	\$266	\$843	\$0	\$843
Total annual state & federal taxes	\$4,204	\$4,797	\$5,927	\$6,533	\$8,341
Gross monthly income needed	\$2,348	\$3,289	\$4,271	\$4,780	\$5,966
Gross annual income needed	\$28,171	\$39,473	\$51,256	\$57,364	\$71,588
Living wage (at 2080 hr/yr)	\$13.54	\$18.98	\$24.64	\$27.58	\$34.42

The Montana Job Gap

Of all job openings in Montana, 51 percent pay less than the \$13.54 an hour living wage for a single adult, as shown in the chart below. More than four out of five, 88 percent, pay less than the \$24.64 an hour living wage for a single adult with two children. It is important to note the distinction between jobs and job openings. Not all jobs come open during a year. Job openings are of particular interest because they provide employment opportunities to people looking for work.

In addition, there are more people looking for work than there are job openings that pay a living wage. As shown in the table below, the job gap ratios for Montana, which compare job seekers to job openings, are as follows:

- For each job opening that pays at least \$13.54 an hour, the living wage for a single adult, there are eight job seekers on average.
- For each job opening that pays at least \$24.64 an hour, the living wage for a single adult with two children, there are 33 job seekers on average.

Montana Job Gap	Total Job Seekers 64,000		Total Job Openings 16,132	
	Household 1 Single adult	Household 2 Single adult w/ 1 child	Household 3 Single adult w/ 2 children	Household 4 Two adults, 1 working w/ 2 children
Living wage job openings	7,887	3,720	1,958	1,129
Job seekers per living wage job opening	8:1	17:1	33:1	57:1
Percent of all job openings paying less than a living wage	51%	77%	88%	93%

Leah Hoppe
Billings, Montana



I work full-time and earn \$13.82/hr. My husband stays home to care for our five children. They range in age from nine years to five months old. Even with child care assistance, it costs less for my husband to stay home rather than pay \$2,000 a month for child care. I do not get health

insurance from my job, but the children and I have Medicaid. My husband, though, has some medical issues including high blood pressure and ulcers, and he is uninsured. A month ago he almost had a stroke as we could not afford his blood pressure medication. Health care costs us between \$6,000 and \$7,000 a year.

We feed our family on \$650-700 a month. Food stamps helps. I do not make enough to pay the bills every month. For example, we may have to choose between shoes for the kids and diapers. We have a second vehicle that is broken down that we can not afford to have fixed. I feel like I'm hurting my children by having them miss out on after-school activities which would be good for them like sports, clubs, or camp. We can't invite friends to their birthday parties, since we can't feed that many people. I would love to provide them with more opportunities, take them on a vacation, or to the movies here and there. We have a lot of family out of state and we can't afford to visit them. I wish we were more connected to our family.

OREGON

Key Findings for Oregon

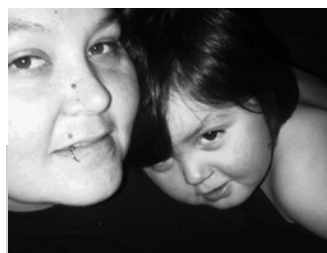
- The living wage for a single adult is \$15.20 an hour. This reflects what is needed to meet basic needs, maintain some ability to deal with emergencies, and plan ahead. The living wage for a single adult with two children is \$27.31 an hour.
- Fifty-two percent of job openings pay less than \$15.20 an hour, the living wage for a single adult. More than four out of five, 84 percent, pay less than \$27.31 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$15.20 an hour, the living wage for a single adult, there are 14 job seekers on average. For each job opening that pays at least \$27.31 an hour, the living wage for a single adult with two children, there are 43 job seekers on average.

Oregon's Living Wage

The living wages for Oregon are as follows:

- For a single adult household, \$31,613 a year or \$15.20 an hour.
- For a single adult with one child, \$45,988 a year or \$22.11 an hour.
- For a single adult with two children, \$56,814 a year or \$27.31 an hour.
- For two adults, one of whom is working, with two children, \$58,923 a year or \$28.33 an hour.
- For two adults, both of whom are working, with two children, \$77,865 a year or \$37.44 an hour (which means that the combined wages of both working adults need to total this amount).

These are statewide averages and are weighted by each county's population. In some counties, costs are higher (particularly for housing and child care) and, as a result, living wages are higher. In other counties, including most of the state's rural counties, costs, and therefore living wages, are lower. For example, the living wage for a family with a single adult with two children in Multnomah County is \$62,103 a year or \$29.86 an hour; while in Harney County, the living wage for that same family is \$47,717 a year or \$22.94 an hour. This study includes detailed living wage analyses for all Oregon counties (see appendix).



Alana Quigley
Woodburn, Oregon

I live with my husband, three kids and my son's girlfriend. My husband has been the only one working. Our family has been struggling. It is pretty difficult to find a job in Oregon right now. I've been looking for work for a long time. It's been almost impossible because so many people are applying for a single job opening. I'm competing against people with master's degrees for jobs that may pay \$12/hr. I've been a Home Help Aid since I was 18 years old; I have a lot of experience. But it's hard to find a position that makes working outside of the home worthwhile. I have two young kids and child care would eat up a huge portion of my wages. We live in a rural area, so I would have to pay a lot to commute. After these expenses, I wouldn't see much, if anything, from my paycheck. I want to get back in school so I can be more competitive in the job market. I'm concerned about paying for it though. I would likely be able to get some Pell Grants and some money from my tribe, but I would still need to take out a fair amount of loans.

Luckily, my husband is working. He makes a decent wage, but we still struggle to pay the bills, cover rent, buy food and clothes, and put gas in the car. My husband commutes two hours for work. Every month is a juggling act. One month we might decide to make the car payment, but not buy wood to heat our house. The next month we might buy less food so that we can keep our lights on. We've had our lights shut off. My family has gone without meals, and none of us have health insurance. We're looking into growing our own food now. We know that a lot of the cheap foods make a lot of low-income people sick and/or obese. We need to keep our family as healthy as possible since we don't have health insurance. It's offered through my husband's job, but it is \$1,000/month just to have the kids covered! It's just way too expensive for us. There's a lot of dentistry work that we all need, and my husband might be getting arthritis. I worry about my husband having a heart attack or a breakdown due to all the stress and responsibility on his shoulders. I can't help but cry every time I think about it.

Oregon Family Budgets 2010					
	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w/ toddler (12-24 months) & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$188	\$356	\$470	\$687	\$687
Housing & utilities	\$660	\$786	\$786	\$786	\$786
Transportation	\$605	\$564	\$568	\$1,229	\$1,367
Health care	\$111	\$268	\$326	\$385	\$385
Household, clothing & personal (18%)	\$391	\$493	\$537	\$772	\$806
Savings (10%)	\$217	\$274	\$299	\$429	\$448
Child care	\$0	\$502	\$1,090	\$0	\$1,090
Total annual state & federal taxes	\$5,541	\$7,075	\$7,902	\$7,479	\$11,035
Gross monthly income needed	\$2,634	\$3,832	\$4,734	\$4,910	\$6,489
Gross annual income needed	\$31,613	\$45,988	\$56,814	\$58,923	\$77,865
Living wage (at 2080 hr/yr)	\$15.20	\$22.11	\$27.31	\$28.33	\$37.44

The Oregon Job Gap

Of all job openings in Oregon, 52 percent pay less than the \$15.20 an hour living wage for a single adult, as shown in the chart below. More than four out of five, 84 percent, pay less than the \$27.31 an hour living wage for a single adult with two children. It is important to note the distinction between jobs and job openings. Not all jobs come open during a year. Job openings are of particular interest because they provide employment opportunities to people looking for work.

In addition, there are more people looking for work than there are job openings that pay a living wage. As shown in the table below, the job gap ratios for Oregon, which compare job seekers to job openings, are as follows:

- For each job opening that pays at least \$15.20 an hour, the living wage for a single adult, there are 14 seekers on average.
- For each job opening that pays at least \$27.31 an hour, the living wage for a single adult with two children, there are 43 job seekers on average.

Oregon Job Gap	Total Job Seekers 395,000		Total Job Openings 58,563	
	Household 1 Single adult	Household 2 Single adult w/ 1 child	Household 3 Single adult w/ 2 children	Household 4 Two adults, 1 working w/ 2 children
Living wage job openings	281,086	152,711	91,244	83,874
Job seekers per living wage job opening	14:1	26:1	43:1	47:1
Percent of all job openings paying less than a living wage	52%	74%	84%	86%

WASHINGTON

Key Findings for Washington

- The living wage for a single adult is \$15.28 an hour. This reflects what is needed to meet basic needs, maintain some ability to deal with emergencies, and plan ahead. The living wage for a single adult with two children is \$28.00 an hour.
- Forty-two percent of job openings pay less than \$15.28 an hour, the living wage for a single adult. More than three out of four, 76 percent, pay less than \$28.00 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$15.28 an hour, the living wage for a single adult, there are seven job seekers on average. For each job opening that pays at least \$28.00 an hour, the living wage for a single adult with two children, there are 17 job seekers on average.

Washington's Living Wage

The living wages for Washington are as follows:

- For a single adult household, \$31,783 a year or \$15.28 an hour.
- For a single adult with one child, \$43,611 a year or \$20.97 an hour.
- For a single adult with two children, \$58,240 a year or \$28.00 an hour.
- For two adults, one of whom is working, with two children, \$59,687 a year or \$28.70 an hour.
- For two adults, both of whom are working, with two children, \$78,069 a year or \$37.53 an hour (which means that the combined wages of both working adults need to total this amount).

These are statewide averages and are weighted by each county's population. In some counties, costs are higher (particularly for housing and child care) and, as a result, living wages are higher. In other counties, including most of the state's rural counties, costs, and therefore living wages, are lower. For example, the living wage for a family with a single adult with two children in King County is \$66,589 a year or \$32.01 an hour; while in Stevens County, the living wage for that same family is \$48,777 a year or \$23.45 an hour. This study includes detailed living wage analyses for all Washington counties (see appendix).



Victor Maposa
Seattle, Washington

Since I immigrated to the U.S. from my home country of Zimbabwe seventeen years ago, I have acquired deep work experience, from information technology to library filing systems,

community organizer to immigration officer (my last job in Zimbabwe). I consider myself a pretty capable and resourceful guy.

The last job I had was in tech support through a global information technology company. I loved what I was doing, and was earning a good middle-class income with great benefits. Life was good.

Then the recession hit. I was laid off, along with many of my colleagues working in IT.

I've now been out of work for two years. My unemployment benefits have run out, and I've lost my housing.

Everyday, I look for work. I've picked up some limited odd-jobs helping to remodel homes, but I haven't found anything with permanent full-time hours that pays enough to get by.

Honestly, it's hard to keep your self-pride. Because I believe it's important to remain hopeful, I've taken up reading and writing about the things I'm passionate about, and I also have been volunteering at a local organization that helps homeless people with their resumes and fixing computers. A lot of us who have lost our jobs and homes come there looking for work – anything would do.

Washington Family Budgets 2010

	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w/ toddler (12-24 months) & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$188	\$356	\$470	\$687	\$687
Housing & utilities	\$752	\$919	\$919	\$919	\$919
Transportation	\$605	\$564	\$568	\$1,229	\$1,367
Health care	\$112	\$278	\$383	\$442	\$442
Household, clothing & personal (18%)	\$414	\$529	\$585	\$819	\$854
Savings (10%)	\$230	\$294	\$325	\$455	\$474
Child care	\$0	\$310	\$1,122	\$0	\$1,122
Total annual state & federal taxes	\$4,165	\$4,621	\$5,793	\$5,086	\$7,705
Gross monthly income needed	\$2,649	\$3,634	\$4,853	\$4,974	\$6,506
Gross annual income needed	\$31,783	\$43,611	\$58,240	\$59,687	\$78,069
Living wage (at 2080 hr/yr)	\$15.28	\$20.97	\$28.00	\$28.70	\$37.53

The Washington Job Gap

Of all job openings in Washington, 42 percent pay less than the \$15.28 an hour living wage for a single adult, as shown in the chart below. More than three out of four, 76 percent, pay less than the \$28.00 an hour living wage for a single adult with two children. It is important to note the distinction between jobs and job openings. Not all jobs come open during a year. Job openings are of particular interest because they provide employment opportunities to people looking for work.

In addition, there are more people looking for work than there are job openings that pay a living wage. As shown in the table below, the job gap ratios for Washington, which compare job seekers to job openings, are as follows:

- For each job opening that pays at least \$15.28 an hour, the living wage for a single adult, there are seven job seekers on average.
- For each job opening that pays at least \$28.00 an hour, the living wage for a single adult with two children, there are 17 job seekers on average.

Washington Job Gap	Total Job Seekers 475,000		Total Job Openings 111,573	
	Household 1 Single adult	Household 2 Single adult w/ 1 child	Household 3 Single adult w/ 2 children	Household 4 Two adults, 1 working w/ 2 children
Living wage job openings	64,349	43,241	27,159	25,427
Job Seekers per living wage job opening	7:1	11:1	17:1	19:1
Percent of all job openings paying less than a living wage	42%	61%	76%	77%

Discussion

The shortfall in living wage jobs and the failure of many jobs to provide a living wage present challenges for individuals and families. The cost of many basic necessities has been rising over time, with wages failing to keep pace. On top of rising costs in some areas, the recession has introduced new strains on family budgets. As a result, many families are forced to make difficult tradeoffs, often forgoing one basic necessity in order to meet another. A few of these costs and tradeoffs are discussed in the sections below.

The Cost of Food

Between 2008 and 2009, the increase in the price of food at home slowed to half a percent, but this follows an increase of almost six and a half percent between 2007 and 2008.¹³ The price of certain staple foods increased significantly between 2007 and 2009, including cereals and bakery products, fish and seafood, and poultry.¹⁴

Across the country, the number of people participating in the Supplemental Nutritional Assistance Program (SNAP) has increased by over 17 percent over the last year.¹⁵ Between July 2009 and June 2010, Colorado's food stamp enrollment increased by 20 percent; Idaho's by 40 percent; Montana's enrollment by 18 percent; Oregon's by 15 percent; and Washington's by 18 percent.

According to a recent Gallup survey, over 18 percent of households in the U.S. reported experiencing times when they did not have enough money to buy needed food.¹⁶ In Colorado, 17 percent of households faced food hardship in 2009; 17 percent of households in Idaho experienced food hardship; 15 percent of households in Montana experienced food hardship; 19 percent of households in Oregon experienced food hardship; and 18 percent of households in Washington experienced food hardship.¹⁷

Not surprisingly, the demand for food assistance at food banks has swelled in recent years. In Colorado, for example, Food Bank for Larimer County saw demand increase by almost 30 percent between 2008 and 2009.¹⁸

As a spokesperson of the Montana Food Bank Network noted, "hunger is always related to family income... more and more people [are] living on the financial edge." The Montana Food Bank Network and its affiliated programs responded to the increase in demand by distributing 19 percent more food in 2009 than in 2008.¹⁹

Health Care

In 2010, major health reform legislation became law. It is estimated that the Patient Protection and Affordable Care Act (ACA) will provide coverage to 32 million additional people by the time it is fully implemented in 2014.²⁰ In the meantime, people living in the Northwest and the country as a whole continue to struggle with the high costs of health care. Furthermore, the affordability of coverage and care under ACA depends, to a certain degree, on how it is implemented in each state.

The recession has had devastating effects on families, causing not only the loss of employment for many, but also the loss of benefits tied to full-time employment. More full-time workers have been forced into part-time jobs than at any time over the past 15 years,²¹ and the number of uninsured Americans rose sharply in 2009 to over 50 million people, setting a new record.²²

For those with employer-based health insurance, the two largest components in health care costs are employee contributions to their health plans and out-of-pocket costs. Over the last ten years these costs have risen steadily and employees have been bearing larger and larger shares of these costs. Since 2000, premiums for family coverage have grown by 114 percent, while employee contributions have increased by 147 percent.²³ The average cost of premiums for employer-based family coverage in 2010 was \$13,770.²⁴

Throughout the Northwest and the country as a whole, families that struggle to earn a living wage are negatively impacted by these trends that place access to quality health coverage increasingly out of reach.

Housing

The decline of the housing market has played and continues to play a central role in the recession, with more and more families either struggling with monthly mortgage payments or losing their homes outright. Whereas early in the recession the foreclosure crisis was driven by the proliferation of high-cost, predatory loans, it now appears to be driven by unemployment.²⁵ Foreclosures have been on the rise across the Northwest and Colorado. The increase in foreclosures from the third quarter of 2006 to the first quarter of 2010 has ranged from 70 percent in Colorado to 567 percent in Oregon.²⁶

Houses often represent a family's primary asset. However, the decline in the housing market has meant a drop in wealth for families, especially families of color,²⁷ with many owning more on their homes than those homes are worth.²⁸ (Almost one quarter of homes with mortgages are in negative equity; recent drops in this share are due primarily to the rise in foreclosures, rather than to housing market improvements.²⁹) This loss of wealth combined with inadequate wages leaves families especially vulnerable.

Families losing their homes must move into the rental market. However, finding affordable rental housing is often difficult or impossible. According to the Center for Housing Policy, "[r]ents have increased in many metro areas and have occasionally surpassed monthly mortgage payments for a median-priced home."³⁰ Looking at 208 metro markets, analysts found that rents had increased or held steady in the vast majority, with costs going down by more than two percent in just two markets.

Conclusion

The findings of this report show that for people looking for living wage jobs, the prospects are dim. The recession has forced many individuals and families onto the job market, where they're joined by an ever increasing number of other people also out of work. This increases competition for the few living wage jobs available, leaving many unemployed, or in work that doesn't meet a basic standard of living. Families and individuals unable to access living wage jobs must make impossible decisions between paying for healthy food, health care, and paying the bills.

Recommendations

Working families in the Northwest and Colorado are doing all they can to support themselves and their families. But for many families, working hard is not enough. What can be done to make sure that families can make ends meet? Findings from this study suggest a number of strategies that policymakers can pursue to close the job gap, promote living wage jobs, and make sure that work pays.

Support the creation of living-wage jobs. At a time when the economy is doing an especially poor job of creating living wage employment, the federal and state governments should step in to spur job creation. Furthermore, jobs creation programs should support the creation of employment that pays living wages.

Address the housing crisis. Severe unemployment and underemployment is driving a startling loss of wealth, in the form of foreclosures and loss of home equity, for families across the region and the country. Federal and state policymakers need to do much more to address the housing crisis. One example involves measures to reduce the principal homeowners owe on their houses.

Promote affordable health care through implementation of health care reform. States and the federal government are now making many decisions about how health reform will be implemented. In so doing, they should take every opportunity to ensure the affordability of health care, putting in place strong oversight of insurers and creating effective health insurance exchanges that use negotiating power to get the best health care at the best price.

Invest in supports for the unemployed and the under-employed. With fewer jobs paying a living wage and the job gap growing, programs that supplement income become all the more important. These programs can take a variety of forms, such as unemployment benefits and other income supports, food assistance, child care assistance, housing support, and education and training. Supports like these help close the job gap created by the lack of living wage work.

Increase state revenues. Around the Northwest and in Colorado, states have found themselves reeling from declines in revenue. This has left them in a poor position to support families impacted by the recession. States should ensure that revenue systems are stable and sufficient, are supported by a balanced variety of sources, and are based upon equitable contributions by families and corporations.

Ensure corporations make investments, not just profits. Corporations have a responsibility to invest in the communities in which they operate. They should endeavor to pay employees a living wage, including health insurance and other benefits, and adopt compensation policies that reduce wage disparities between executives and front-line workers. Furthermore, corporations should not undermine the protection and empowerment of our communities by seeking to avoid paying their fair share of taxes.

Technical Notes

Given limitations in the available data and continuity of data sets, this study updates the previous Northwest Job Gap Study as closely as possible using 2009 data. Where 2009 data were not available, data for the closest year available were adjusted for inflation to reflect 2009 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 were selected to reflect the range of budget requirements for five household types:

- Single adult
- Single adult with one child between the ages of six and eight
- Single adult with two children, one between the ages of six and eight and the other between the ages of one and two
- Two adults including one wage earner, with two children, one between the ages of six and eight and the other between the ages of one and two
- Two adults, both wage earners, with two children, one between the ages of six and eight and the other between the ages of one and two

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.”³¹ Food costs for the living wage calculation for 2003 to 2009 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 percent 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.

The adults were 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 year old child); HH4 and HH5 were calculated with one woman 20-50 year old, one man 20-50 years old, 6-8 year old child, and one 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.³²

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 Qwest.

Fair Market Rent data are provided at a county level.³³ 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 percent of the standard quality rental housing units are at or below this cost). 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 two 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 percent of a household’s annual income. Households that spend more than this are considered “cost burdened” and may have difficulty affording other necessities.³⁴

Qwest provided the cost of basic service for unlimited local calls, with no call waiting, voice messaging, or other extras. The estimate does not include any long distance calls.³⁵ The estimate also does not include set-up 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.

Transportation

Transportation costs were derived using the 2009 National Household Travel Survey from the U.S. Department of Transportation³⁶ and 2009 Internal Revenue Service (IRS) “Standard Mileage Rates” as an approximate cost for automobile travel.³⁷

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 were adjusted for the number of adults, workers and persons in each household.³⁸ 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.³⁹

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 were prepared for families that are covered by employer-sponsored insurance, as well as for families that purchase private non-group health insurance.⁴⁰ 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.⁴¹ Additionally, low-wage workers are much less likely than higher-wage earners to work in companies that offer health insurance to their employees.⁴² In 2009 in the U.S., 49 percent of the population had employer-based insurance, 5 percent purchased private, individual health insurance, 16 percent were covered by Medicaid, 12 percent were covered by Medicare, and 17 percent were uninsured.⁴³

Employer-Sponsored Insurance:

Average employee contributions to employer-sponsored insurance premiums were obtained for each state from the Insurance Component Tables of the 2009 Medical Expenditure Panel Survey (MEPS).⁴⁴ 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.⁴⁵ 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 were based upon figures from the 2007 MEPS Household Medical Expenditure Tables, which can be modified to produce specific out-of-pocket data by age and geographic region.⁴⁶ Out-of-pocket costs for those purchasing private insurance and those buying into employer-sponsored health insurance were 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 percent of child care slots may be purchased – state-level data are readily 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. Each state provides child care costs by region. The costs of the various types of child care were averaged for each region, weighted by that region's population, and summed to produce a weighted average for the cost of child care in each state.

In all states, school-age children are assumed to attend half-time and toddlers 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.⁴⁷ 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 percent 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:

1. 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 five percent.

2. Clothing and personal costs include clothing, personal care products, reading materials, and other personal expenses. Clothing and personal costs are estimated at six percent.
3. 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 five percent.
4. 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 two percent.

Savings

The American Savings Education Council (ASEC) has developed a formula for estimating the percentage of household income that families should save.⁴⁸ This study assumes that workers are not enrolled in employer-sponsored retirement plans, given that only 33 percent of those with incomes between \$10,000 and \$25,000 participate in an employer-sponsored retirement plan.⁴⁹ When applied to households in our study, the recommendation is that families should save between seven and 13 percent of household income for retirement. Using the lower estimate of seven percent, an additional three percent was added to cover emergencies and allow families to plan ahead. Savings rates were set at 10 percent of spending minus child care and taxes.⁵⁰

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 were not included here because they are accounted for in housing (rental) costs. State and local sales taxes were not added to the income tax figure because they are already reflected in the cost of food, transportation, and household costs.⁵¹

The total living wage budget before taxes was assumed to represent each household's annual income. Federal and state income tax returns were prepared for each household using TaxCut software.⁵² Employment taxes were calculated at 7.65 percent of earned income (6.2% for Social Security, 1.45% for Medicare). For federal taxes it was assumed that families would use the standard deduction and that there was no source of outside income. Where

appropriate, deductions were made for applicable child care and EITC benefits, including the \$600 per child credit in effect from 2002. Once the tax amount was calculated, it was added to each family's monthly budget to determine the total living wage.

High- and Low-Cost Areas

In general, areas with high population density and a proximity to major metropolitan areas tend to be high-cost areas. Rural areas that are far from metropolitan areas tend to be low-cost areas. In addition to the average statewide living wage budgets, household budgets have also been estimated for high- and low-cost areas. These distinctions are based on the costs of housing and child care, as these costs vary the most from high- to low-cost areas. This provides an estimate of how costs vary across each state.

For child care, county-specific data is not available in any of the states. Instead, each state has child care regions made up of many counties. To estimate the cost of child care in high-cost areas, the costs from the two most expensive regions were averaged together. The same method was used to estimate the cost of child care in low-cost areas.

The costs of housing and child care for all counties and regions are included in the technical appendix. This can be used to further tailor the living wage budget to specific areas.

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.
- Discouraged workers and marginally attached workers—people 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.
- Marginally attached workers are not seeking work due to personal or financial reasons.

Not included are people who prefer part-time work.

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 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 want 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.

Appendix

Colorado: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Adams	\$15.96	12	\$22.90	19	\$30.41	19	\$29.43	12	\$40.07	19
Alamosa	\$13.94	41	\$17.86	62	\$22.89	60	\$26.04	44	\$32.76	60
Arapahoe	\$15.96	12	\$23.19	15	\$31.21	13	\$29.43	12	\$40.81	13
Archuleta	\$14.81	28	\$21.45	25	\$28.93	24	\$27.94	26	\$38.69	25
Baca	\$13.91	44	\$19.53	41	\$26.92	35	\$26.04	44	\$36.78	35
Bent	\$13.46	54	\$18.51	56	\$23.01	59	\$26.04	44	\$32.87	59
Boulder	\$17.14	6	\$25.00	4	\$34.36	5	\$30.84	6	\$43.67	5
Broomfield	\$15.96	12	\$23.21	13	\$31.93	8	\$29.43	12	\$41.47	8
Chaffee	\$14.13	37	\$20.21	36	\$25.37	42	\$26.86	39	\$35.23	42
Cheyenne	\$13.46	54	\$18.88	50	\$23.79	51	\$26.04	44	\$33.66	51
Clear Creek	\$15.96	12	\$21.08	28	\$28.43	26	\$29.43	12	\$38.23	26
Conejos	\$13.91	44	\$19.53	41	\$26.92	35	\$26.04	44	\$36.78	35
Costilla	\$13.91	44	\$19.53	41	\$26.92	35	\$26.04	44	\$36.78	35
Crowley	\$13.46	54	\$17.88	61	\$22.30	63	\$26.04	44	\$32.20	63
Custer	\$14.09	38	\$19.53	46	\$24.57	47	\$27.36	32	\$34.44	47
Delta	\$13.86	50	\$18.04	60	\$23.68	52	\$26.32	42	\$33.55	52
Denver	\$15.87	21	\$23.20	14	\$31.43	9	\$29.43	12	\$41.01	9
Dolores	\$14.78	29	\$20.79	31	\$28.21	27	\$27.28	33	\$38.03	27
Douglas	\$15.96	12	\$23.56	11	\$32.62	6	\$29.43	12	\$42.12	6
Eagle	\$18.86	2	\$26.58	2	\$36.33	1	\$33.64	2	\$45.50	1
Elbert	\$15.96	12	\$22.55	21	\$29.66	22	\$29.43	12	\$39.38	22
El Paso	\$14.95	27	\$21.45	26	\$28.18	29	\$28.15	25	\$38.00	29
Fremont	\$13.58	52	\$18.61	53	\$23.85	50	\$26.53	40	\$33.72	50
Garfield	\$18.85	3	\$24.50	6	\$32.20	7	\$31.49	4	\$41.73	7
Gilpin	\$15.96	12	\$22.98	17	\$30.54	17	\$29.43	12	\$40.18	17
Grand	\$14.59	31	\$23.03	16	\$30.73	16	\$27.74	28	\$40.36	16
Gunnison	\$14.56	32	\$20.83	30	\$27.48	32	\$27.87	27	\$37.35	32
Hinsdale	\$16.97	7	\$23.77	8	\$31.39	10	\$30.23	8	\$40.98	10
Huerfano	\$13.91	44	\$19.13	49	\$24.28	48	\$26.04	44	\$34.15	48
Jackson	\$15.41	24	\$21.18	27	\$28.63	25	\$27.67	29	\$38.89	23
Jefferson	\$15.96	12	\$23.33	12	\$31.39	12	\$29.43	12	\$40.97	12
Kiowa	\$13.46	54	\$17.60	64	\$21.58	64	\$26.04	44	\$31.46	64
Kit Carson	\$13.46	54	\$18.78	52	\$23.35	57	\$26.04	44	\$33.22	57
Lake	\$16.97	7	\$23.61	10	\$29.68	21	\$30.23	8	\$39.39	21
La Plata	\$15.68	22	\$20.43	34	\$27.02	34	\$28.22	24	\$36.89	34
Larimer	\$15.53	23	\$22.14	22	\$30.12	20	\$28.52	23	\$39.80	20
Las Animas	\$13.94	41	\$18.12	59	\$23.56	53	\$26.04	44	\$33.43	53
Lincoln	\$13.46	54	\$19.25	47	\$24.01	49	\$26.04	44	\$33.87	49
Logan	\$13.24	64	\$18.17	58	\$23.02	58	\$26.04	44	\$32.89	58

Colorado: County Living Wages (continued)	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Mesa	\$14.49	33	\$20.45	33	\$26.55	40	\$27.19	35	\$36.42	40
Mineral	\$16.97	7	\$23.77	8	\$31.39	10	\$30.23	8	\$40.98	10
Moffat	\$14.47	34	\$21.01	29	\$27.76	30	\$27.51	31	\$37.61	30
Montezuma	\$14.01	40	\$20.01	37	\$24.99	44	\$26.37	41	\$34.85	44
Montrose	\$14.43	35	\$19.90	38	\$25.46	41	\$26.87	38	\$35.32	41
Morgan	\$14.03	39	\$19.62	39	\$24.72	46	\$26.17	43	\$34.58	46
Otero	\$13.48	53	\$18.52	55	\$23.53	54	\$26.04	44	\$33.39	54
Ouray	\$16.97	7	\$24.31	7	\$31.01	15	\$30.23	8	\$40.62	15
Park	\$15.96	12	\$22.98	17	\$30.54	17	\$29.43	12	\$40.18	17
Phillips	\$13.46	54	\$18.53	54	\$23.37	56	\$26.04	44	\$33.24	56
Pitkin	\$19.46	1	\$28.10	1	\$35.97	2	\$34.42	1	\$45.17	2
Prowers	\$13.92	43	\$19.58	40	\$24.74	45	\$26.04	44	\$34.61	45
Pueblo	\$13.79	51	\$19.19	48	\$24.99	43	\$26.96	37	\$34.85	43
Rio Blanco	\$15.41	24	\$21.94	23	\$29.09	23	\$27.67	29	\$38.84	24
Rio Grande	\$13.91	44	\$19.53	41	\$26.92	35	\$26.04	44	\$36.78	35
Routt	\$16.69	11	\$25.00	5	\$35.08	3	\$30.65	7	\$44.34	3
Saguache	\$13.91	44	\$19.53	41	\$26.92	35	\$26.04	44	\$36.78	35
San Juan	\$14.78	29	\$20.79	31	\$28.21	27	\$27.28	33	\$38.03	27
San Miguel	\$17.18	5	\$22.85	20	\$31.07	14	\$31.09	5	\$40.68	14
Sedgwick	\$13.46	54	\$18.44	57	\$22.44	61	\$26.04	44	\$32.34	61
Summit	\$17.62	4	\$26.32	3	\$34.72	4	\$31.92	3	\$44.00	4
Teller	\$15.39	26	\$21.92	24	\$27.48	31	\$29.07	22	\$37.35	31
Washington	\$13.46	54	\$17.69	63	\$22.32	62	\$26.04	44	\$32.22	62
Weld	\$14.29	36	\$20.40	35	\$27.28	33	\$27.09	36	\$37.15	33
Yuma	\$13.46	54	\$18.86	51	\$23.48	55	\$26.04	44	\$33.35	55

Idaho: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Ada	\$14.75	2	\$21.93	2	\$28.36	2	\$27.38	4	\$38.10	2
Adams	\$13.63	23	\$19.89	34	\$25.00	35	\$26.46	24	\$34.80	35
Bannock	\$13.38	39	\$19.72	37	\$24.93	37	\$26.30	36	\$34.73	37
Bear Lake	\$13.31	41	\$19.60	39	\$24.82	40	\$26.18	38	\$34.61	40
Benewah	\$14.24	9	\$21.11	6	\$26.74	8	\$27.24	9	\$36.54	8
Bingham	\$13.16	43	\$19.43	44	\$24.65	43	\$26.02	41	\$34.45	43
Blaine	\$17.43	1	\$23.45	1	\$28.39	1	\$29.93	1	\$38.12	1
Boise	\$14.74	3	\$21.93	2	\$28.36	2	\$27.38	4	\$38.10	2
Bonner	\$14.49	8	\$21.25	5	\$26.87	7	\$27.38	4	\$36.67	7
Bonneville	\$13.63	24	\$20.18	21	\$25.43	19	\$26.59	19	\$35.23	18
Boundary	\$14.24	9	\$21.11	6	\$26.74	8	\$28.30	2	\$36.49	9
Butte	\$13.49	30	\$20.00	27	\$25.24	28	\$26.40	30	\$35.04	28
Camas	\$13.96	12	\$20.32	14	\$25.24	23	\$26.85	13	\$35.04	23
Canyon	\$14.74	3	\$20.82	10	\$25.92	15	\$27.38	4	\$35.71	14
Caribou	\$13.39	38	\$19.60	39	\$24.82	40	\$26.18	38	\$34.61	40
Cassia	\$13.96	12	\$20.32	14	\$25.24	23	\$26.85	13	\$35.04	23
Clark	\$13.49	30	\$20.00	27	\$25.24	28	\$26.40	30	\$35.04	28
Clearwater	\$13.65	21	\$20.12	24	\$25.95	13	\$26.41	27	\$35.74	12
Custer	\$13.49	30	\$20.00	27	\$25.24	28	\$26.40	30	\$35.04	28
Elmore	\$13.44	36	\$21.08	8	\$27.48	4	\$26.55	22	\$37.27	4
Franklin	\$13.89	17	\$20.18	23	\$25.41	22	\$26.78	18	\$35.21	21
Fremont	\$13.49	30	\$20.00	27	\$25.24	28	\$26.40	30	\$35.04	28
Gem	\$14.68	7	\$20.30	19	\$25.42	21	\$26.88	12	\$35.21	20
Gooding	\$13.96	12	\$20.32	14	\$25.24	23	\$26.85	13	\$35.04	23
Idaho	\$13.71	19	\$20.63	12	\$26.45	10	\$26.91	11	\$36.24	10
Jefferson	\$13.63	24	\$20.18	21	\$25.43	19	\$26.59	19	\$35.23	18
Jerome	\$13.96	12	\$20.32	14	\$25.24	23	\$26.85	13	\$35.04	23
Kootenai	\$14.71	6	\$21.37	4	\$27.00	6	\$27.50	3	\$36.79	6
Latah	\$13.74	18	\$20.06	26	\$25.88	17	\$26.34	35	\$35.68	16
Lemhi	\$13.49	30	\$20.00	27	\$25.24	28	\$26.40	29	\$35.04	28
Lewis	\$13.65	21	\$20.12	24	\$25.95	13	\$26.41	27	\$35.74	12
Lincoln	\$13.96	12	\$20.32	14	\$25.24	23	\$26.85	13	\$35.04	23
Madison	\$13.14	44	\$19.59	42	\$24.84	39	\$25.99	42	\$34.64	39
Minidoka	\$13.60	28	\$19.47	43	\$24.39	44	\$25.99	42	\$34.18	44
Nez Perce	\$13.71	19	\$20.27	20	\$26.09	12	\$26.56	21	\$35.89	11
Oneida	\$13.31	41	\$19.60	39	\$24.82	40	\$26.18	38	\$34.61	40

Idaho: County Living Wages (continued)	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
COUNTIES										
Owyhee	\$14.74	3	\$20.82	10	\$25.92	15	\$27.38	4	\$35.71	14
Payette	\$13.58	29	\$19.91	33	\$25.02	34	\$26.49	23	\$34.82	34
Power	\$13.36	40	\$19.72	37	\$24.93	37	\$26.30	36	\$34.73	37
Shoshone	\$13.44	36	\$19.84	36	\$25.49	18	\$25.99	42	\$35.29	17
Teton	\$13.49	30	\$20.00	27	\$25.24	28	\$26.40	30	\$35.04	28
Twin Falls	\$13.97	11	\$20.46	13	\$26.17	11	\$26.97	10	\$35.17	22
Valley	\$13.61	26	\$21.00	9	\$27.39	5	\$26.46	24	\$37.18	5
Washington	\$13.61	26	\$19.89	34	\$25.00	35	\$26.46	24	\$34.80	35

Montana: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Beaverhead	\$13.89	4	\$19.59	6	\$24.72	9	\$28.28	4	\$34.50	8
Big Horn	\$13.01	54	\$18.39	16	\$24.30	15	\$27.02	22	\$34.07	14
Blaine	\$13.09	44	\$18.21	35	\$23.43	36	\$27.02	22	\$33.20	35
Broadwater	\$13.21	38	\$18.30	22	\$23.84	25	\$27.17	16	\$33.61	24
Carbon	\$13.46	13	\$19.05	10	\$24.89	7	\$27.61	10	\$32.59	56
Carter	\$13.42	15	\$18.03	51	\$22.87	51	\$27.02	22	\$32.67	51
Cascade	\$13.06	52	\$18.28	24	\$24.15	19	\$28.63	1	\$33.93	18
Chouteau	\$13.09	44	\$18.24	25	\$24.12	20	\$27.02	22	\$33.90	19
Custer	\$13.80	7	\$18.03	51	\$22.87	51	\$27.02	22	\$32.69	50
Daniels	\$13.42	15	\$18.23	30	\$23.70	27	\$27.02	22	\$33.47	26
Dawson	\$13.42	15	\$18.14	39	\$23.36	39	\$27.02	22	\$33.14	38
Deer Lodge	\$13.21	38	\$18.33	19	\$23.61	32	\$27.17	16	\$33.39	31
Fallon	\$13.42	15	\$18.03	51	\$22.87	51	\$27.02	22	\$32.67	51
Fergus	\$12.92	56	\$18.10	45	\$23.16	45	\$27.02	22	\$32.97	44
Flathead	\$13.60	9	\$19.17	8	\$24.91	6	\$27.61	10	\$34.69	6
Gallatin	\$14.11	2	\$20.27	1	\$26.46	1	\$28.50	2	\$36.23	1
Garfield	\$13.42	15	\$18.14	39	\$23.36	39	\$27.02	22	\$34.14	38
Glacier	\$13.09	44	\$18.24	25	\$24.12	20	\$27.02	22	\$33.90	19
Golden Valley	\$13.42	15	\$18.10	45	\$23.16	45	\$27.02	22	\$32.97	44
Granite	\$13.21	38	\$18.33	19	\$23.61	32	\$27.17	16	\$33.39	31
Hill	\$13.17	43	\$18.21	35	\$23.43	36	\$27.02	22	\$33.20	35
Jefferson	\$13.21	38	\$18.30	22	\$23.84	25	\$27.17	16	\$33.61	24
Judith Basin	\$13.09	44	\$18.10	45	\$23.16	45	\$27.02	22	\$32.97	44
Lake	\$13.41	35	\$18.63	15	\$24.43	14	\$27.13	21	\$34.21	13
Lewis and Clark	\$13.56	11	\$18.69	14	\$24.18	18	\$27.51	13	\$33.96	17
Liberty	\$13.09	44	\$18.21	35	\$23.43	36	\$27.02	22	\$33.20	35
Lincoln	\$13.37	36	\$18.81	12	\$24.59	12	\$27.29	14	\$34.37	11
Madison	\$13.83	6	\$19.59	6	\$24.72	9	\$28.28	4	\$34.50	8
McCone	\$13.47	12	\$18.14	39	\$23.36	39	\$27.02	22	\$33.14	38
Meagher	\$13.89	4	\$20.05	2	\$26.24	2	\$28.28	4	\$36.02	2
Mineral	\$14.10	3	\$19.71	4	\$25.21	5	\$28.22	7	\$34.98	5
Missoula	\$14.21	1	\$19.89	3	\$25.38	4	\$28.39	3	\$35.16	4
Musselshell	\$13.42	15	\$18.10	45	\$23.16	45	\$27.02	22	\$32.97	44
Park	\$13.62	8	\$19.70	5	\$25.90	3	\$27.94	8	\$35.67	3
Petroleum	\$13.42	15	\$18.10	45	\$23.16	45	\$27.02	22	\$32.97	44
Phillips	\$13.42	15	\$18.23	30	\$23.70	27	\$27.02	22	\$33.47	26
Pondera	\$13.09	44	\$18.24	25	\$24.12	20	\$27.02	22	\$33.90	19
Powder River	\$13.42	15	\$18.03	51	\$22.87	51	\$27.02	22	\$32.67	51
Powell	\$13.21	38	\$18.33	19	\$23.61	32	\$27.17	16	\$33.39	31

Montana: County Living Wages (continued)	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Prairie	\$13.42	15	\$18.14	39	\$23.36	39	\$27.02	22	\$33.14	38
Ravalli	\$13.59	10	\$19.16	9	\$24.72	11	\$27.73	9	\$34.49	10
Richland	\$13.42	15	\$18.14	39	\$23.36	39	\$27.02	22	\$33.14	38
Roosevelt	\$13.42	15	\$18.23	30	\$23.70	27	\$27.02	22	\$33.47	26
Rosebud	\$12.99	55	\$18.03	51	\$22.87	51	\$27.02	22	\$32.67	51
Sanders	\$13.37	36	\$18.81	12	\$24.59	12	\$27.29	14	\$34.37	11
Sheridan	\$13.42	15	\$18.23	30	\$23.70	27	\$27.02	22	\$33.47	26
Silver Bow	\$13.02	53	\$18.15	38	\$23.46	35	\$27.02	22	\$33.23	34
Stillwater	\$13.42	15	\$18.39	16	\$24.30	15	\$27.02	22	\$34.07	14
Sweet Grass	\$13.42	15	\$18.39	16	\$24.30	15	\$27.02	22	\$34.07	14
Teton	\$13.09	44	\$18.24	25	\$24.12	20	\$27.02	22	\$33.90	19
Toole	\$13.09	44	\$18.24	25	\$24.12	20	\$27.02	22	\$33.90	19
Treasure	\$13.42	15	\$18.03	51	\$22.87	51	\$27.02	22	\$32.67	51
Valley	\$13.42	15	\$18.23	30	\$23.70	27	\$27.02	22	\$33.47	26
Wheatland	\$13.42	15	\$18.10	45	\$23.16	45	\$27.02	22	\$32.97	44
Wibaux	\$13.42	15	\$18.14	39	\$23.36	39	\$27.02	22	\$33.14	38
Yellowstone	\$13.46	13	\$19.05	10	\$24.89	7	\$27.61	10	\$34.67	7

Oregon: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Baker	\$13.38	36	\$19.45	33	\$23.03	33	\$26.77	33	\$33.93	33
Benton	\$15.03	7	\$22.37	6	\$27.67	4	\$28.46	6	\$37.79	4
Clackamas	\$16.03	1	\$23.26	3	\$29.11	3	\$29.01	1	\$39.15	3
Clatsop	\$14.39	16	\$20.79	15	\$24.72	15	\$27.62	14	\$35.28	15
Columbia	\$16.03	1	\$22.39	5	\$26.96	7	\$29.01	1	\$37.08	8
Coos	\$14.06	27	\$20.19	19	\$24.20	19	\$27.38	16	\$34.73	19
Crook	\$14.31	19	\$19.98	22	\$23.92	22	\$27.27	21	\$34.43	22
Curry	\$14.46	15	\$20.24	18	\$24.30	18	\$27.35	17	\$34.84	17
Deschutes	\$15.17	6	\$22.13	7	\$27.42	5	\$28.27	7	\$37.54	5
Douglas	\$13.83	28	\$19.93	23	\$23.87	23	\$27.21	22	\$34.40	23
Gilliam	\$14.20	21	\$20.07	21	\$24.13	20	\$27.20	23	\$34.65	20
Grant	\$14.20	21	\$19.91	24	\$23.85	24	\$27.20	23	\$34.36	24
Harney	\$13.55	32	\$19.16	35	\$22.94	36	\$26.68	35	\$33.84	35
Hood River	\$14.54	12	\$21.81	8	\$26.80	8	\$27.84	13	\$37.28	6
Jackson	\$14.81	8	\$21.58	10	\$26.13	12	\$28.25	8	\$36.25	12
Jefferson	\$14.25	20	\$19.55	31	\$23.10	31	\$26.83	31	\$33.99	31
Josephine	\$14.49	13	\$20.33	16	\$24.30	17	\$27.56	15	\$34.80	18
Klamath	\$13.57	31	\$19.46	32	\$23.04	32	\$26.78	32	\$33.94	32
Lake	\$13.55	32	\$19.16	35	\$22.96	35	\$26.68	35	\$33.84	35
Lane	\$14.76	9	\$21.70	9	\$26.49	9	\$28.25	8	\$36.61	9
Lincoln	\$14.66	11	\$21.44	12	\$25.90	13	\$28.18	10	\$36.02	13
Linn	\$14.75	10	\$21.36	13	\$25.76	14	\$28.12	11	\$35.88	14
Malheur	\$13.74	29	\$19.25	34	\$22.97	34	\$26.71	34	\$33.87	34
Marion	\$14.33	17	\$20.31	17	\$24.47	16	\$27.30	18	\$35.02	16
Morrow	\$14.20	21	\$19.91	24	\$23.85	24	\$27.20	23	\$34.36	24
Multnomah	\$16.03	1	\$23.54	1	\$29.86	1	\$29.01	1	\$39.85	1
Polk	\$14.33	17	\$21.10	14	\$26.30	11	\$27.30	18	\$36.42	11
Sherman	\$14.20	21	\$19.91	24	\$23.85	24	\$27.20	23	\$34.36	24
Tillamook	\$14.47	14	\$21.54	11	\$26.33	10	\$28.00	12	\$36.45	10
Umatilla	\$13.63	30	\$19.64	29	\$23.20	28	\$26.90	29	\$34.12	28
Union	\$13.51	34	\$19.65	28	\$23.20	29	\$26.94	28	\$34.10	29
Wallowa	\$13.47	35	\$19.60	30	\$23.15	30	\$26.88	30	\$34.05	30
Wasco	\$14.10	26	\$20.07	20	\$24.05	21	\$27.30	18	\$34.59	21
Washington	\$16.03	1	\$23.40	2	\$29.53	2	\$29.01	1	\$39.54	2
Wheeler	\$14.20	21	\$19.91	24	\$23.85	24	\$27.20	23	\$34.36	24
Yamhill	\$16.03	1	\$22.45	4	\$27.04	6	\$29.01	1	\$37.16	7

Washington: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Adams	\$12.97	35	\$17.80	35	\$23.45	35	\$26.06	35	\$33.07	35
Asotin	\$13.13	27	\$17.86	34	\$23.50	34	\$26.11	34	\$33.12	34
Benton	\$13.64	22	\$18.71	20	\$24.52	23	\$26.77	20	\$34.14	23
Chelan	\$13.66	19	\$18.71	18	\$24.24	25	\$26.85	17	\$33.86	25
Clallam	\$13.81	15	\$19.36	13	\$25.63	13	\$27.24	13	\$35.24	13
Clark	\$15.22	6	\$20.19	9	\$26.43	9	\$28.05	9	\$36.05	10
Columbia	\$13.02	31	\$18.17	28	\$24.06	27	\$26.31	28	\$33.68	27
Cowlitz	\$13.78	17	\$18.47	23	\$24.79	19	\$26.40	24	\$34.41	19
Douglas	\$13.66	19	\$18.71	18	\$24.24	25	\$26.85	17	\$33.86	25
Ferry	\$12.93	36	\$17.80	35	\$23.45	35	\$26.06	35	\$33.07	35
Franklin	\$13.64	22	\$18.71	20	\$24.52	23	\$26.77	20	\$34.14	23
Garfield	\$13.02	31	\$18.08	31	\$23.69	31	\$26.31	28	\$33.32	31
Grant	\$13.06	30	\$18.00	33	\$23.62	33	\$26.23	32	\$33.24	33
Grays Harbor	\$13.07	29	\$18.40	26	\$24.73	21	\$26.35	26	\$34.35	21
Island	\$15.76	3	\$21.44	3	\$28.37	3	\$29.06	4	\$37.87	3
Jefferson	\$14.58	11	\$19.88	12	\$26.13	11	\$27.74	12	\$35.74	12
King	\$16.72	1	\$22.90	1	\$32.01	1	\$30.18	1	\$41.24	1
Kitsap	\$15.22	6	\$20.62	7	\$25.63	12	\$28.59	6	\$36.62	7
Kittitas	\$13.61	24	\$19.04	16	\$24.83	17	\$27.08	15	\$34.45	17
Klickitat	\$13.65	21	\$18.47	23	\$24.79	19	\$26.40	24	\$34.41	19
Lewis	\$13.93	14	\$18.95	17	\$25.21	15	\$26.83	19	\$34.83	15
Lincoln	\$12.93	36	\$17.80	35	\$23.45	35	\$26.06	35	\$33.07	35
Mason	\$14.14	13	\$19.19	14	\$25.45	14	\$27.06	16	\$35.07	14
Okanogan	\$13.61	24	\$18.06	32	\$23.68	32	\$26.29	31	\$33.29	32
Pacific	\$12.92	39	\$18.17	27	\$24.52	22	\$26.14	33	\$34.14	22
Pend Oreille	\$12.93	36	\$17.80	35	\$23.45	35	\$26.06	35	\$33.07	35
Pierce	\$15.71	4	\$21.36	4	\$27.80	5	\$29.31	3	\$37.34	5
San Juan	\$15.05	9	\$20.78	6	\$27.67	6	\$28.41	7	\$37.22	6
Skagit	\$15.26	5	\$21.09	5	\$27.99	4	\$28.70	5	\$37.52	4
Skamania	\$15.22	6	\$20.19	9	\$26.43	9	\$28.05	9	\$36.05	10
Snohomish	\$16.72	1	\$22.58	2	\$29.58	2	\$30.18	1	\$38.99	2
Spokane	\$13.25	26	\$18.43	25	\$24.00	29	\$26.61	22	\$33.62	29
Stevens	\$12.99	34	\$17.80	35	\$23.45	35	\$26.06	35	\$33.07	35
Thurston	\$14.81	10	\$20.53	8	\$26.78	8	\$28.39	8	\$36.39	9
Wahkiakum	\$13.75	18	\$18.48	22	\$24.80	18	\$26.41	23	\$34.42	18
Walla Walla	\$13.02	31	\$18.17	28	\$24.06	27	\$26.31	28	\$33.68	27
Whatcom	\$14.46	12	\$20.17	11	\$27.01	7	\$27.80	11	\$36.61	8
Whitman	\$13.13	27	\$18.13	30	\$23.74	30	\$26.35	26	\$33.35	30
Yakima	\$13.78	16	\$19.13	15	\$24.92	16	\$27.17	14	\$34.54	16

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