

THE 2008 JOB GAP

TOUGH TIMES FOR NORTHWEST FAMILIES



By Julie Chinitz,
ChienHao Fu,
and Gerald Smith

December 2008

NORTHWEST FEDERATION OF
COMMUNITY ORGANIZATIONS



Extra Special thanks to Matt Broaddus, Peter Stewart, and Patrick Tippy

Table of Contents

1	Executive Summary
3	Introduction
3	Methodology
4	What Is a Living Wage?
4	Findings
5	The living wage verses the minimum wage and the federal poverty threshold
6	The Northwest Job Gap
10	State Findings
10	IDAHO
13	MONTANA
16	OREGON
20	WASHINGTON
25	Trade-offs and tough times
30	Conclusions
30	Policy Options for Closing the Gap
31	Technical Notes
36	Appendix: County level living wage figures

Executive Summary

The last year has seen a dramatic increase in economic inequality in the United States. As the prices of gas, food, and health care skyrocket—and the housing crisis worsens—families and individuals are seeing their wages stretched thinner and thinner.

The Northwest is no exception. As elsewhere in the country, people here struggle to find work that pays a living wage: a wage sufficient for an individual or family to meet basic needs. Living-wage jobs simply are not available to everyone who needs them. As a result, many people who work earn far less than the amount needed to make ends meet. For them, work alone is not enough.

The 2008 Job Gap: Tough Times for Northwest Families, takes stock of the Northwest economy. This report provides calculations of:

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

Rather than improving, this picture is worsening. The living wage continues to outpace actual wage growth, leaving paychecks increasingly unable to cover a basic standard of living.

LIVING WAGES IN THE NORTHWEST

Household Configuration	Idaho	Montana	Oregon	Washington
Single Adult	\$11.49	\$10.95	\$12.39	\$12.27
Single Adult with one child	\$20.57	\$18.38	\$21.18	\$19.63
Single Adult with two children	\$24.71	\$22.77	\$26.70	\$26.56
Two adults (one working) with two children	\$22.94	\$23.33	\$25.41	\$24.46
Two adults (both working) with two children*	\$31.90	\$29.97	\$34.18	\$33.59
*combined wage of both wage-earners				

As few as one in five job openings in the region offers a wage that could support a working family. The job gap ratios below indicate that over the course of 2007, there were as many as ten times as many job seekers as there were living wage jobs.

NORTHWEST JOB GAP

	Total Job Seekers		Total Job Openings	
	513,000		245,496	
	Household 1 Single Adult	Household 2 Single Adult w/ 1 Child	Household 3 Single Adult w/ 2 Children	Household 4 2 Adults, 1 working w/2 Children
Living Wage Job Openings	163,193	79,881	45,726.6	54,142
Job Seekers per Living Wage Job Opening	3	6	11	9
Percent of All Job Openings Paying Less than a Living Wage	34%	67%	81%	78%

The stories of people working in the Northwest illustrate the difficult trade-offs that occur when a full-time job does not pay a living wage. Many are forced to make difficult choices between paying for prescriptions, balanced nutrition, and monthly bills.

These trade-offs can have severe consequences. For example, as costs continue to rise, health insurance is often the first necessity to be cut from the family budget. As a result, more and more families fall into a gap where they either can't afford coverage at all or can't afford the quality of coverage they need, and are left just one health emergency away from financial catastrophe. As the cost of gasoline and food rise, families' economic security becomes only more threatened.

Ensuring the financial wellbeing of the residents of the region is a primary responsibility of state governments. These findings indicate that increasing access to work, without guaranteeing adequate wage levels and providing income supplements, is insufficient to fulfill that responsibility. To meet this challenge, lawmakers and policymakers have several options at their disposal to increase the number of living wage jobs and meet the basic needs of the region's residents.

The findings in this report are based on data from 2007, the most recent year for which data on job openings, wages, and employment are available. As a result, they do not reflect the alarming economic trends of 2008, which make action on the part of lawmakers even more urgent.

Introduction

The United States has entered a period of economic crisis. Increasingly, individuals and families are finding that their paychecks do not cover the cost of living, including food, health care, and rent. Additionally, as the price of gasoline continues to rise, even the cost of getting to work is making it difficult for Americans to pay for basic necessities.

Families and individuals have long found that work alone often is not enough. Even families with two working parents have struggled to pay for basic necessities. However, as the economic outlook worsens, and salaries stagnate, more and more people go to work each day knowing that they cannot count on their wages to provide basic security.

Methodology

The 2008 Northwest Job Gap is one in a series of studies that calculate the cost of basic household budgets in the Northwest to determine the living wage for certain household types and measure the availability of these living wage jobs. This living wage is used to find that “job gap”: 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 childcare, for certain household sizes. Data for this calculation come from state and/or federal public data sources, such as the U.S. Department of Labor’s Bureau of Labor Statistics (BLS), the Department of Housing and Urban Development (HUD), the U.S. Department of

As a result, people are being forced to make tough and often dangerous decisions between adequate health care, balanced nutrition, or paying the bills.

This report takes a close look at current jobs and job openings in the Northwest economy, and addresses the question of whether these jobs provide wages that can truly support individuals and families. The findings of this report have direct implications for public debates about economic policies, such as wage standards or tax incentives for business development. It also raises the issue of what types of public supports our state governments should consider to make sure that everyone is able to care for their basic needs.

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 Bureau of Labor Statistics as part of the BLS’s Occupational Employment Statistics (OES) program.

Occupation and wage data are available from data reported by each state following guidelines developed by the states in cooperation with the Bureau of Labor Statistics and the Employment and Training Administration. The March 2006 Current Population Survey (CPS) was used to calculate the job-seeking population in all four Northwest states.

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 \$10.95 an hour, or \$22,773 a year, in Montana to \$12.39 an hour, or \$25,762 a year, in Oregon. This assumes full-time work on a year-round basis. For a single adult with two children, living wages range from \$22.77 an hour, or \$47,363 a year, in Montana to \$26.70 an hour, or \$55,531 a year, in Oregon.

Findings

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

For all family configurations in all four Northwest states, the minimum wage and the federal poverty threshold are a fraction of the living wage. For example, in the Northwest, minimum wages in 2007 varied from \$5.15⁵ an hour, or \$10,712 a year (the federally mandated minimum wage, assuming full-time work throughout the year), in Idaho to \$7.93 an hour, or \$16,494 a year, in Washington. Not even the recent increase in the federal minimum wage to \$7.25 an hour (to be reached incrementally by 2009), or \$15,080 a year, moves these families much closer to earning a living wage.

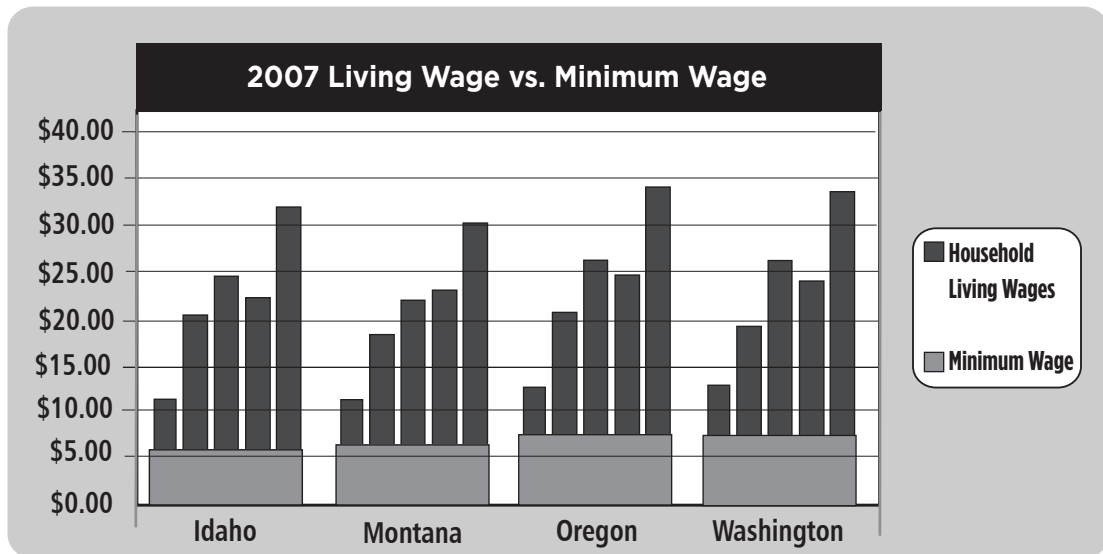
Many people who are currently working struggle to make ends meet in jobs that pay insufficient wages. This study compares living wage data to occupation and wage data from each state, and calculates the number and proportion of job openings that pay a living wage for each household type.

- For a single adult, the living wage ranges from \$10.95 an hour (\$22,773 a year) in Montana to \$12.39 an hour (\$25,762 a year) in Oregon. This assumes full-time work on a year-round basis.

NORTHWEST LIVING WAGES	Idaho	Montana	Oregon	Washington
Household 1: Single Adult	\$11.49	\$10.95	\$12.39	\$12.27
Household 2: Single Adult with one child	\$20.57	\$18.38	\$21.18	\$19.63
Household 3: Single Adult with two children	\$24.71	\$22.77	\$26.70	\$26.56
Household 4: Two adults (one working) with two children	\$22.94	\$23.33	\$25.41	\$24.46
Household 5: Two adults (both working) with two children	\$31.90*	\$29.97*	\$34.18*	\$33.59*
*The combined wages of both working adults need to total this amount.				

Findings (continued)

- For a single adult with one child, the living wage ranges from \$18.38 an hour (\$38,234 a year) in Montana to \$21.18 an hour (\$44,064 a year) in Oregon.
- For a single adult with two children, the living wage ranges from \$22.77 an hour (\$47,363 a year) in Montana to \$26.70 an hour (\$55,531 a year) in Oregon.
- For two adults, one of whom is working, with two children, the living wage ranges from \$22.94 an hour (\$47,723 a year) in Idaho to \$25.41 an hour (\$52,847 a year) in Oregon.
- For two adults, both of whom are working, with two children, the living wage ranges from \$29.97 an hour (\$62,332 a year) in Montana to \$34.18 an hour (\$71,086 a year) in Oregon. This means that the combined wages of both working adults need to total this amount.



The living wage versus the minimum wage and the federal poverty threshold

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

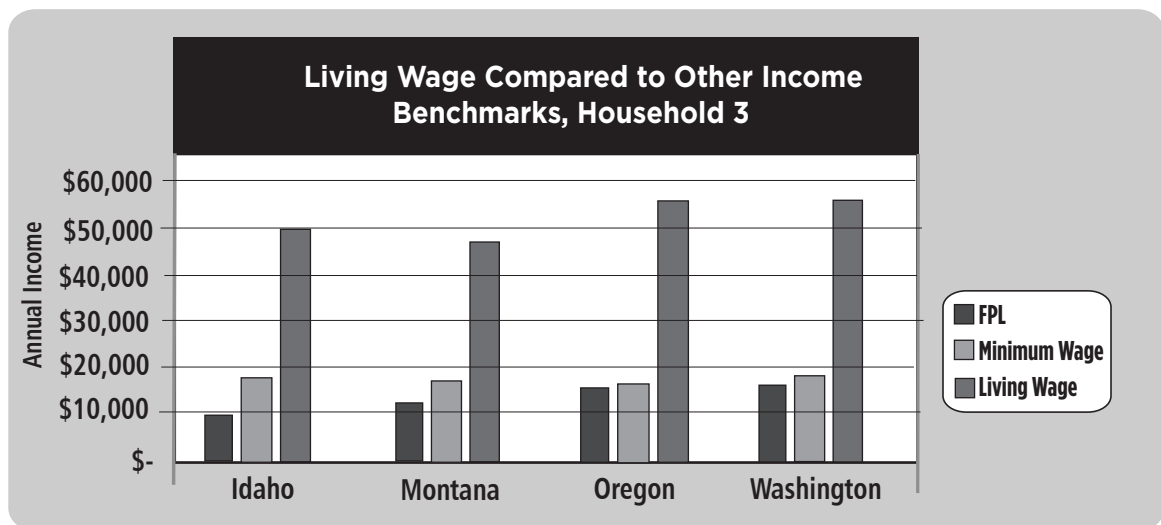
dramatically as a proportion of all costs and the formula for the poverty threshold has not been adjusted to accommodate this change, the federal poverty measure substantially underestimates a family's basic needs. Many families with incomes above the federal poverty threshold still lack sufficient resources to meet their basic needs.

The federal minimum wage is a wage floor of \$6.55 an hour and represents an attempt to provide a basic standard of living for workers. Federal minimum wage rates are not indexed to inflation, and increases are passed only at the will of Congress as amendments to the Fair Labor Standards Act. The federal minimum wage was increased to \$5.85 an hour from \$5.15 an hour on July 24, 2007, and it will reach \$7.25 an hour in 2009. Prior to this increase, the minimum wage had not been changed since 1997.

Where an employee is subject to both the state and federal minimum wage laws, the employee is entitled to the higher of the two minimum wages.

In Idaho and Montana, the state minimum wage is the same as the federal minimum wage, so the purchasing power of minimum wage workers has continued to fall behind the cost of living, even with the recent increase. Washington became the first state to index the state minimum wage to inflation when a statewide initiative passed in 1998. Similarly, a successful ballot initiative in Oregon raised that state's minimum wage in 1998, and indexed its minimum wage to inflation.

Despite the fact that minimum wages are higher in Washington and Oregon than in Idaho and Montana, the minimum wage in all of these states is lower than the living wage for any family structure.



The Northwest Job Gap

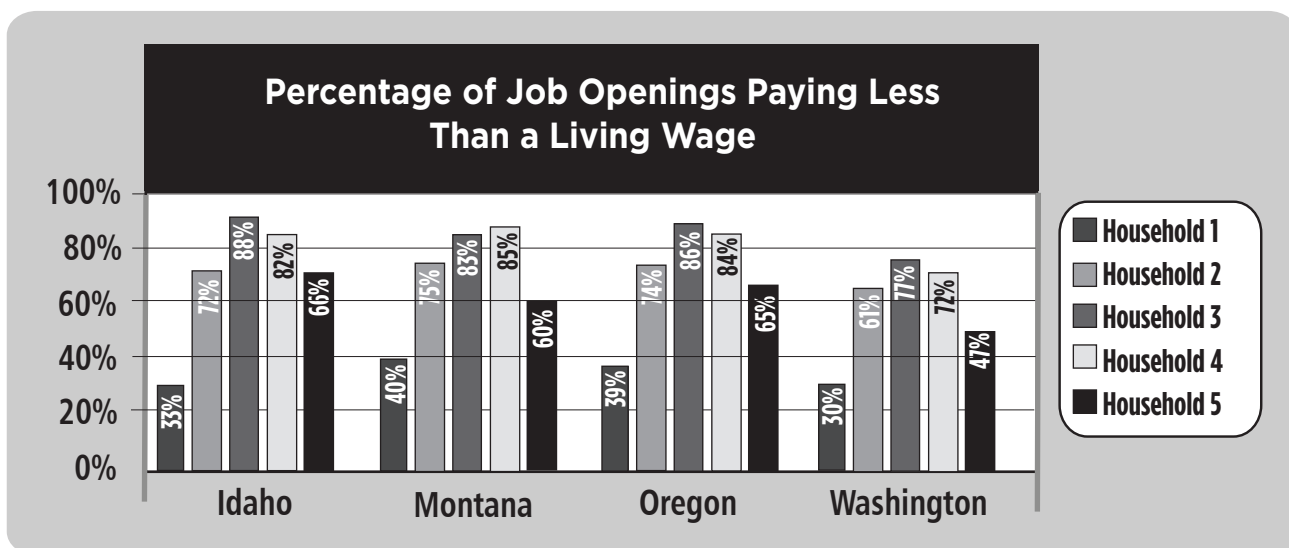
As the cost of living continues to increase, the Northwest economy is not creating enough living wage jobs for all those who need them, according to two indicators. These include the percentage of job openings that pay less than a living wage, as well as the number of job seekers compared to the number 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 job openings, 34 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, but some jobs may 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 Idaho, 33 percent of job openings pay less than the \$11.49 an hour living wage for a single adult and 88 percent pay less than the \$24.71 an hour living wage for a single adult with two children.
- In Montana, 40 percent of job openings pay less than the \$10.95 an hour living wage for a single adult and 83 percent pay less than the \$22.77 an hour living wage for a single adult with two children.
- In Oregon, 39 percent of job openings pay less than the \$12.39 an hour living wage for a single adult and 86 percent pay less than the \$26.70 an hour living wage for a single adult with two children.
- In Washington, 30 percent of job openings pay less than the \$12.27 an hour living wage for a single adult and 77 percent pay less than the \$26.56 an hour living wage for a single adult with two children.



The percentage of job openings that pay a living wage vary 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.

The Ratio of Job Seekers⁹ 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, there are more people looking for work than there are job openings that pay 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 two to four 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 10 to 19 job seekers, depending on the state.

NORTHWEST JOB GAP

Job Seekers per Job Opening

	Idaho	Montana	Oregon	Washington
Single Adult	2:1	2:1	4:1	3:1
Single Adult with one child	4:1	4:1	10:1	6:1
Single Adult with two children	10:1	6:1	19:1	10:1
Two adults (one working) with two children	7:1	7:1	17:1	8:1

Job gap ratios are calculated by dividing the number of people who were looking for work at some point during 2007 by the number of job openings that year. The ratios indicate that, for example, 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, not necessarily 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.

The Northwest is not creating enough living wage jobs for all those who need them.

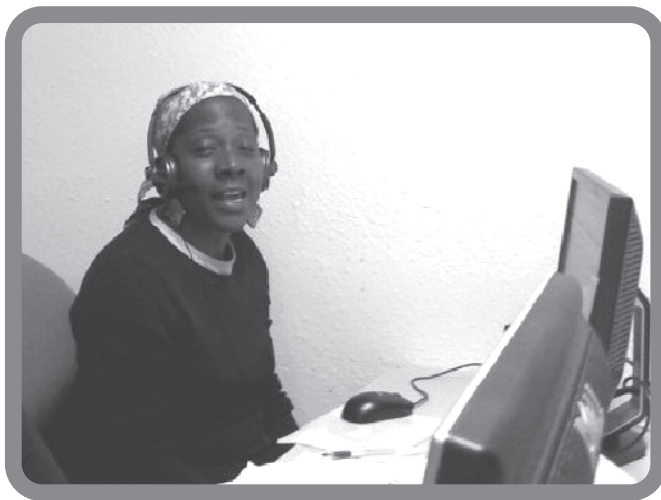
State-by-state figures are:

- In Idaho, for each job opening that pays at least the \$11.49 an hour living wage for a single adult, there are two job seekers on average. For each job opening that pays at least the \$24.71 an hour living wage for a single adult with two children, there are ten job seekers on average.
- In Montana, for each job opening that pays at least the \$10.95 an hour living wage for a single adult, there are two job seekers on average. For each job opening that pays at least the \$22.77 an hour living wage for a single adult with two children, there are six job seekers on average.
- In Oregon, for each job opening that pays at least the \$12.39 an hour living wage for a single adult, there are four job seekers on average. For each job opening that pays at least the \$26.70 an hour living wage for a single adult with two children, there are 19 job seekers on average.
- In Washington, for each job opening that pays at least the \$12.27 an hour living wage for a single adult, there are three job seekers on average. For each job opening that pays at least the \$26.56 an hour living wage for a single adult with two children, there are ten job seekers on average.

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 and 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.



Zakiyyah Rasheed
Portland, Oregon

My family shares an apartment: my oldest son, his wife, their three children, my eighteen-year-old son, and me. Three wage earners in our household, and even pooling all our earnings it's so hard to make ends meet.

The fact is we don't make ends meet. I have a college degree, and I try and try and try to get good work, and there's just nowhere to turn. Right now, I work in customer service or doing admin, mainly in temporary jobs. Before 9/11 I worked as a travel agent, but then my position was eliminated. I've also had jobs get sent overseas. Over the past four years, I've had about ten different jobs, and my hourly wage is still the same as in 1999.

Meanwhile, the cost of everything has tripled – water, gas, rent – and then there are the student loans to pay back. Every day, we grown-ups skip meals so the kids have something to eat. My sons work as chefs, so at least they can get some food there. Plus, my children and I are uninsured (though thankfully, the children are enrolled in the Oregon Health Plan). I can't go to the doctor, even at the county health department, because of the twenty dollar fee. We're often late on rent – we just don't have the money – and our utilities get shut off at least once a year.

Will we ever see the end of this?

There's still a lot of racial discrimination out there. Because of my name, people think I'm Arab and discriminate against me for that. Because I'm African American and wrap my hair, people think I'm militant, and hold that against me.

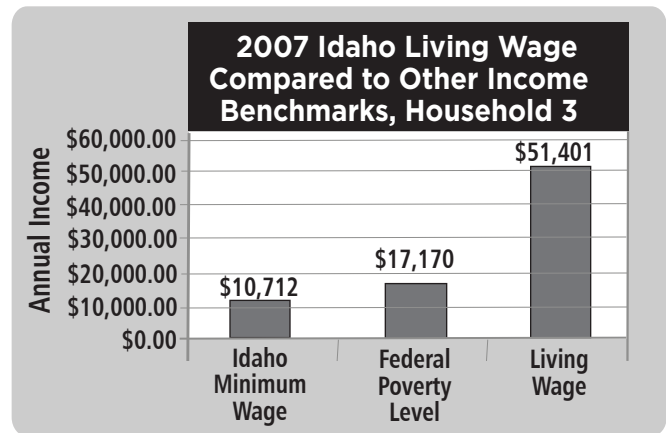
There's no way I can express how difficult this is. I cut back on eating, I don't drive or buy anything, and the stress is horrible, plus it makes my eczema act up. There's nothing left to cut. Nothing. We need to change this situation, for me, my family, and for all of us.

State Findings

IDAHO

Key findings for Idaho

- The living wage for a single adult is \$11.49 an hour. This is based on 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 \$24.71 an hour.
- Thirty-three percent of job openings pay less than \$11.49 an hour, the living wage for a single adult. Eighty-eight percent, almost nine out of ten, pay less than \$24.71 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$11.49 an hour, the living wage for a single adult, there are two job seekers on average. For each job opening that pays at least \$24.71 an hour, the living wage for a single adult with two children, there are ten job seekers on average.



Idaho's Living Wage

Living wages for Idaho are:

- For a single adult household, \$11.49 an hour or \$23,905 a year.
- For a single adult with one child, \$20.57 an hour or \$42,787 a year.
- For a single adult with two children, \$24.71 an hour or \$51,401 a year.
- For two adults, both of whom are working, with two children, \$31.90 an hour or \$66,362 a year (which means that the combined wages of both working adults need to total this amount).

These are statewide averages. 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 Ada County is \$55,962 a year or \$26.90 an hour while in Minidoka County the living wage for that same family is \$47,084 a year or \$22.64 an hour. This study includes detailed living wage analyses for all Idaho counties (see appendix).

Idaho Family Budgets 2007

	Household 1 Single Adult	Household 2 Single Adult w/ a school-age child (age 6-8)	Household 3 Single Adult w/ a toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two Adults (one working) w/ a toddler & a school-age child	Household 5 Two Adults (both working) w/ a toddler & a school-age child
Food	\$175	\$329	\$436	\$637	\$637
Housing & Utilities	\$534	\$646	\$646	\$646	\$646
Transportation	\$405	\$626	\$626	\$988	\$1,177
Health Care	\$108	\$268	\$276	\$335	\$335
Household, clothing & personal items	\$306	\$467	\$496	\$651	\$699
Savings	\$170	\$260	\$276	\$362	\$388
Child Care	\$0	\$497	\$1,041	\$0	\$1,041
State & Federal Taxes	\$3,532	\$5,673	\$5,839	\$4,299	\$7,297

Gross Monthly Income needed	\$1,992	\$3,566	\$4,283	\$3,977	\$5,530*
Gross Annual Income needed	\$23,905	\$42,787	\$51,401	\$47,723	\$66,362*
Living Wage (at 2080 hrs per yr)	\$11.49	\$20.57	\$24.71	\$22.94	\$31.90*

*Total amount earned by two working adults

Idaho's Job Gap

Of all job openings in Idaho, 33 percent pay less than the \$11.49 an hour living wage for a single adult, as shown in the chart below. Almost nine out of ten, 88 percent, pay less than the \$24.71 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, job gap ratios, which compare job seekers to job openings, are:

- For each job opening that pays at least \$11.49 an hour, the living wage for a single adult, there are two job seekers on average.
- For each job opening that pays at least \$24.71 an hour, the living wage for a single adult with two children, there are ten job seekers on average.

Idaho Job Gap

	Total Job Seekers		Total Job Openings	
	36,000		29,369	
	Household 1 Single Adult	Household 2 Single Adult w/ 1 Child	Household 3 Single Adult w/ 2 Children	Household 4 2 Adults, 1 working w/ 2 Children
Living Wage Job Openings	19,658	8,316	3,614	5,184
Job Seekers per Living Wage Job Opening	2.1	4.1	10.1	7.1
Percent of All Job Openings Paying Less than a Living Wage	33%	72%	88%	82%



Franco Vuittonet
Nampa, Idaho

I am 44-years-old and have lived in Idaho for eight years. I have a 17-year-old daughter, a 14-year-old son, and a 13-year-old son. For six years, I worked in real estate. Work was really slow, and it was difficult to pay the bills. I only made about \$3,000 per month and I didn't have health insurance, so I didn't take care of myself for six years. We also had the water turned off a couple times.

Finally, I left the real estate business for a job in communications to try to make more money, but recently I was laid off. I'm still paying off hospital debt I accrued then even though I had health insurance. The premiums were \$112 per month and co-pay was about 20 percent, and with food, gas, and housing being so expensive, I couldn't pay the hospital right away.

We have to stretch our dollar as much as we can. We don't eat out and try to eat healthy, but healthy food costs so much more. For four months, I had to go on food stamps, and over the last few months I have been late on my mortgage payments, which are \$1,200 a month. My utilities are also up to \$200 per month, at least 20 percent higher than a year ago.

Gas prices also have had a huge impact on my life. I try to schedule everything at once, so I make fewer trips, but I still have to spend about \$350 on gas each month. Both my real estate jobs and communications required lots of driving. In real estate, I was self-employed, so I received no reimbursement. And, at my communications job, my reimbursement was capped at \$100 a month. That made it impossible to save while I was working.

(continued)

(continued)

Franco Vuittonet
Nampa, Idaho

So, now I've lost my health insurance and will be losing my house to foreclosure.

To be a productive member of society, you need to be healthy, and access to healthy food is an important part of that. Fast food places prey on low-income people. Working people should be able to afford healthier food.

Families also need some sort of sliding scale health care. I made too much to qualify for Medicaid but not enough to cover my health care costs. I have high blood pressure,

but I've stopped taking my medication and don't go to the doctor anymore. If I have to choose between taking of my kids and going to the doctor, I'm always going to choose my kids.

It's ironic because in a plane crash, they always tell you to put your oxygen mask on first so you can do a better job of helping your kids. I want to take care of myself so I can take better care of my kids, but I can't. However, I'm thankful that I am at least healthy enough to work. I'm also grateful to be here, because I love my country.

MONTANA

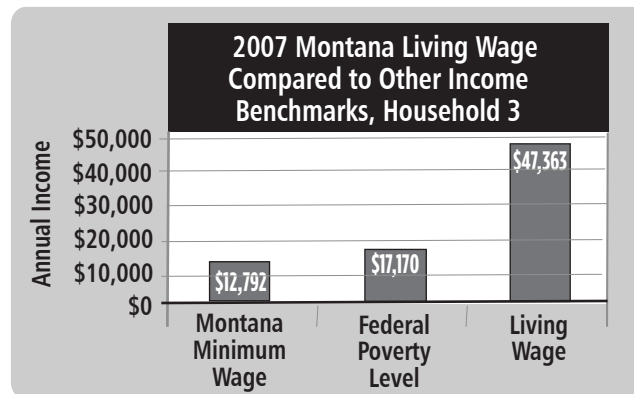
Key findings for Montana

Living wages for Montana are:

- The living wage for a single adult is \$10.95 an hour. This is based on 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 \$22.77 an hour.
- Forty percent of all job openings pay less than the \$10.95 an hour living wage for a single adult. Three quarters of all job openings pay less than the \$22.77 an hour living wage for a single adult with two children.



- Forty percent of all job openings pay less than the \$10.95 an hour living wage for a single adult. More than four out of five of all job openings pay less than the \$22.77 an hour living wage for a single adult with two children.



Montana's Living Wage

Living wages for Montana are:

- For a single adult household, \$22,773 a year or \$10.95 an hour.
- For a single adult with one child, \$38,234 a year or \$18.38 an hour.
- For a single adult with two children, \$47,363 a year or \$22.77 an hour.
- For two adults, one of whom is working, with two children, \$48,534 a year or \$23.33 an hour.
- For two adults, both of whom are working, with two children, \$62,332 a year or \$29.97 an hour (which means that the combined wages of both working adults need to total this amount).

Montana Family Budgets 2007

	Household 1 Single Adult	Household 2 Single Adult w/ a school-age child (age 6-8)	Household 3 Single Adult w/ a toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two Adults (one working) w/ a toddler & a school-age child	Household 5 Two Adults (both working) w/ a toddler & a school-age child
Food	\$175	\$329	\$436	\$637	\$637
Housing & Utilities	\$483	\$607	\$607	\$607	\$607
Transportation	\$405	\$626	\$626	\$988	\$1,177
Health Care	\$111	\$270	\$328	\$386	\$386
Household, clothing & personal items	\$293	\$458	\$499	\$655	\$702
Savings	\$163	\$255	\$277	\$364	\$390
Child Care	\$0	\$230	\$734	\$0	\$734
State & Federal Taxes	\$3,211	\$4,926	\$5,271	\$4,901	\$6,737
Gross Monthly Income needed	\$1,898	\$3,186	\$3,947	\$4,045	\$5,194*
Gross Annual Income needed	\$22,773	\$38,234	\$47,363	\$48,534	\$62,332*
Living Wage (at 2080 hrs per yr)	\$10.95	\$18.38	\$22.77	\$23.33	\$29.97*

*Total amount earned by two working adults

These are statewide averages. 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 \$51,994 a year or \$24.97 an hour while in Dawson County the living wage for that same family is \$45,790 a year or \$22.01 an hour. This study includes detailed living wage analyses for all Montana counties (see appendix).

Montana's Job Gap

Of all job openings, 40 percent pay less than the \$10.95 an hour living wage for a single adult, as shown in the chart below. Over four out of five job openings, 83 percent, pay less than the \$22.77 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.

Montana Job Gap	Total Job Seekers		Total Job Openings	
	25,000		23,409	
	Household 1 Single Adult	Household 2 Single Adult w/ 1 Child	Household 3 Single Adult w/ 2 Children	Household 4 2 Adults, 1 working w/ 2 Children
Living Wage Job Openings	13,988	5,774	4,015	3,570
Job Seekers per Living Wage Job Opening	2.1	4.1	6.1	7.1
Percent of All Job Openings Paying Less than a Living Wage	40%	75%	83%	85%

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

- For each job opening that pays at least \$10.95 an hour, the living wage for a single adult, there are two job seekers on average.
- For each job opening that pays at least \$22.77 an hour, the living wage for a single adult with two children, there are six job seekers on average.

OREGON

Key findings for Oregon

Living wages for Oregon are:

- The living wage for a single adult is \$12.39 an hour. This is based on 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 \$26.70 an hour.
- For each job opening that pays at least \$12.39 an hour, the living wage for a single adult, there are four job seekers on average. For each job opening that pays at least \$26.70 an hour, the living wage for a single adult with two children, there are 19 job seekers on average.
- Thirty-nine percent all job openings pay less than the \$12.39 an hour living wage for a single adult. Over four out of five of all job openings, 86 percent, pay less than the \$26.70 an hour living wage for a single adult with two children.



Theresa*
Portland, Oregon

My name is Theresa. I live in Portland, OR.

I'm a 46 year old mother of two sons, 22 and 20. I have one son in college and other has a job working at the Portland Airport. I live alone with a cat and two birds. My sons are so fantastic and I'm very proud of them. Four months ago, I was working full-time and had great benefits for myself and my younger son. I kept him on my benefits because he was a full-time student. I have a BA in Social Science, which has qualified me for a variety of jobs; I've worked as legal secretary, sales, nurses aide. Despite my high blood pressure, high cholesterol, I have been able to maintain health insurance coverage, which was especially important when I was diagnosed with fibromyalgia. Life was going good because I had a job that was fulfilling and that I excelled in, and I was able to manage my health issues.

(continued)

Theresa* Portland, Oregon

(continued)

Four months ago I was injured in an assault and my health issues became much worse. I received nerve damage to my arm. The pain kept me up at night, and the event triggered my fibromyalgia. Eventually, the pain became too much for me to manage my job, and I was let go. This meant I was suddenly without a salary, or retirement, and most importantly, health insurance.

I could no longer afford to see my family practitioner to get treatment for the nerve damage in my arms, so I've been trying home remedies with limited success. But the biggest impact financially has been the necessity of getting my prescriptions filled. It costs over \$300 a month for just one of the three prescriptions I

take. Fortunately, I received unemployment benefits, but that will run out soon, and I'm worried about how I will pay my rent – let alone get my medications. I have no savings, no retirement, no safety net. It's a very scary place to be.

Recently, a naturopath offered to help me without charging anything. I am happy to say that because of her generosity and her referral to a sliding fee acupuncture clinic, I am on the mend.

I am now looking for a job again, but with the current economy looming ahead, I am concerned about the job market. It's amazing how this single event derailed my security so much.

**Pseudonym*

Oregon's Living Wage

Living wages for Oregon are:

- For a single adult household, \$25,762 a year or \$12.39 an hour.
- For a single adult with one child, \$44,064 a year or \$21.18 an hour.
- For a single adult with two children, \$55,531 a year or \$26.70 an hour.
- For two adults, one of whom is working, with two children, \$52,847 a year or \$25.41 an hour.
- For two adults, both of whom are working, with two children, \$71,086 a year or \$34.18 an hour (which means that the combined wages of both working adults need to total this amount).

These are statewide averages. 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 \$58,503 a year or \$28.13 an hour while in Lake County the living wage for that same family is \$48,755 a year or \$23.44 an hour. This study includes detailed living wage analyses for all Oregon counties (see appendix).

Oregon Family Budgets 2007

	Household 1 Single Adult	Household 2 Single Adult w/ a school-age child (age 6-8)	Household 3 Single Adult w/ a toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two Adults (one working) w/ a toddler & a school-age child	Household 5 Two Adults (both working) w/ a toddler & a school-age child
Food	\$175	\$329	\$436	\$637	\$637
Housing & Utilities	\$595	\$709	\$709	\$709	\$709
Transportation	\$405	\$626	\$626	\$988	\$1,177
Health Care	\$106	\$244	\$374	\$433	\$433
Household, clothing & personal items	\$320	\$477	\$536	\$692	\$739
Savings	\$178	\$265	\$298	\$384	\$411
Child Care	\$0	\$448	\$989	\$0	\$989
State & Federal Taxes	\$4,398	\$6,867	\$7,901	\$6,734	\$9,953

Gross Monthly Income needed	\$2,147	\$3,672	\$4,628	\$4,404	\$5,924*
Gross Annual Income needed	\$25,762	\$44,064	\$55,531	\$52,847	\$71,086*
Living Wage (at 2080 hrs per yr)	\$12.39	\$21.18	\$26.70	\$25.41	\$34.18*

*Total amount earned by two working adults

The Oregon Job Gap

Of all job openings, 39 percent pay less than the \$12.39 an hour living wage for a single adult, as shown in the chart below. Over four out of five job openings, 86 percent, pay less than the \$26.70 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 on the following page, job gap ratios, which compare job seekers to job openings, are:

- For each job opening, regardless of pay, there are three job seekers on average.
- For each job opening that pays at least \$12.39 an hour, the living wage for a single adult, there are four job seekers on average.

- For each job opening that pays at least \$26.70 an hour, the living wage for a single adult with two children, there are 19 job seekers on average.

OREGON JOB GAP	Total Job Seekers		Total Job Openings	
	177,000		66,459	
	Household 1 Single Adult	Household 2 Single Adult w/ 1 Child	Household 3 Single Adult w/ 2 Children	Household 4 2 Adults, 1 working w/ 2 Children
Living Wage Job Openings	40,759	16,987	9,412	10,662
Job Seekers per Living Wage Job Opening	4.1	10.1	19.1	17.1
Percent of All Job Openings Paying Less than a Living Wage	39%	74%	86%	84%

Tammi Perkins Portland, Oregon

I am 60 years old, and live in Portland with my husband, Randy and youngest son, Richard, who is 21. Our older children are from 23 to 43 – we are very proud of all of them. My husband and I own a general contracting company, and I work as a pre-school teacher. I also pick up babysitting from time to time for some extra money.

We've depended mostly on my husband's business to make it, but this year with the economy shrinking, it's been more difficult to find work. We've even had to lay off our one son, Ryan, who has been working for us for some time. Some months we're lucky if we bring in \$3000 for the whole family. Small contractors like us

work paycheck to paycheck, and lately we've gone a whole month with only one or two days of work

I've tried to increase the number of hours I work in the pre-school, but the money isn't very good, and it is hard to find hours.

At the same time as our income is decreasing, we're seeing costs of basic necessities increase. While I do a good job of bargain hunting, it is becoming more difficult to find nutritious food we can afford, and fills my dietary needs as a diabetic. We also depend on our car and a van for the business, so the skyrocketing gas prices are really hurting us.



Randy Perkins

Fortunately, my husband, Randy is a veteran and so gets his health care from the VA. We pay \$386 a month for health insurance for me, but together we still have to pay around \$150 per month on prescriptions. Our son Richard has no coverage at all.

Working families like ours are seeing the basic costs of life go up while at the same time the economy is slowing down. We bailed out Wall Street, something needs to be done to help families too.

WASHINGTON

Key findings for Washington

Living wages for Washington are:

- The living wage for a single adult is \$12.27 an hour. This is based on what is needed to meet basic needs and provides some ability to deal with emergencies and plan ahead. The living wage for a single adult with two children is \$26.56 an hour.
- Thirty percent of all job openings pay less than the \$12.27 an hour living wage for a single adult. Seventy-seven percent pay less than the \$26.56 an hour living wage for a single adult with two children.
- For each job opening that pays at least the \$12.27 an hour living wage for a single adult, there are three job seekers on average. For each job opening that pays at least \$26.56 an hour, the living wage for a single adult with two children, there are ten job seekers on average.



Gabino Cipriano
Seattle, Washington

I am from the state of Oaxaca. When I decided to emigrate to the other side in 1994, it was because of the lack of opportunities. It took me two days and three nights to make it to Tijuana, and later, to the U.S. I was working 12 hours a day, 6 days a week with a wage of 150 dollars a week. It was difficult finding something better because of language issues, and I didn't have the experience needed. I do carpentry, but I had to learn other trades to be able to survive and earn a little more. I realized I was working more than a lot of other people, working in different trades, but it's the only way I could keep working.

My situation now is a little different. I make 25 dollars an hour and I work 40 hours a week. It is a decent salary, but I still have to work at a different company over the weekends. We don't take vacations; we have to work constantly to pay for our children's education, to make payments on our condominium that took eight years to buy. I have three children who are 21, 18 and 11 years old; the older ones are attending community

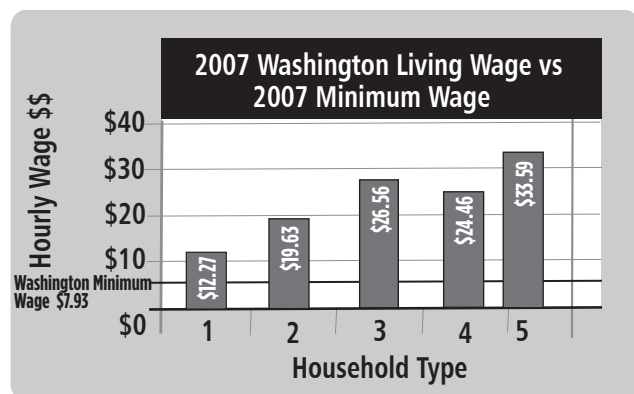
college. My wife doesn't work consistently, maybe about 2 or 3 days of the week, and she cleans houses.

When I arrived, I knew that the key was to learn the language and to have respect for others. There was a person born in Oaxaca who once said, "Respect for others' rights is peace." I have worked hard to maintain steady work and be responsible. It just seems like wages should go a little farther.

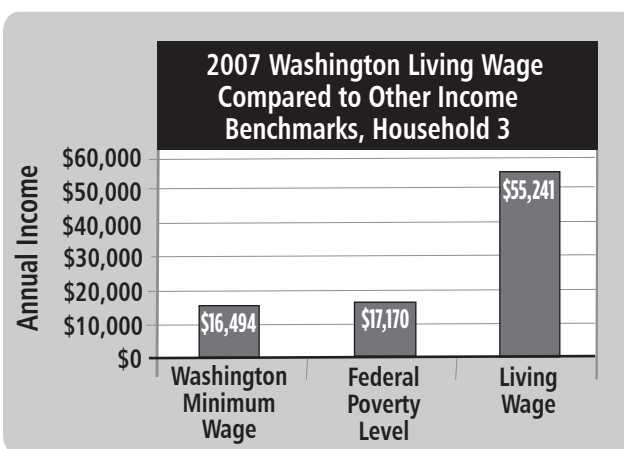
Washington's Living Way

Living wages for Washington are:

- For a single adult household, \$25,530 a year or \$12.27 an hour.
- For a single adult with one child, \$40,841 a year or \$19.63 an hour.
- For a single adult with two children, \$55,241 a year or \$26.56 an hour.
- For two adults, one of whom is working, with two children, \$50,871 a year or \$24.46 an hour.
- For two adults, both of whom are working, with two children, \$69,871 a year or \$33.59 an hour (which means that the combined wages of both working adults need to total this amount).



These are statewide averages. 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 \$62,052 a year or \$29.83 an hour while in Asotin County the living wage for that same family is \$47,699 a year or \$22.93 an hour. This study includes detailed living wage analyses for all Washington counties (see appendix).



**Jeremy Knutsen,
Lynnwood, Washington**

I am 25 years old and I have lived in Lynnwood my whole life. I live with my parents and two brothers Kevin and Kris, who are 24 and 27. When I was 16, my dad lost his job as a longshoreman, and I was forced to provide for our family as an Albertson's courtesy clerk.

It was tough. We wound up being late on many rent payments, had our utilities turned off, used credit cards for health care bills, and were very close to getting evicted. Since then, my dad has found work again and managed to support us, but he has to work seven days a week, 70-80 hours a week. But it took 20 years to pay off our debt.

Now I'm the one who's looking for work. I've applied to over 20 places in the last three months, and dozens of other places have told me that they're just not hiring. I'm stuck in a tough cycle. I don't have enough money to go back to school this quarter, which means I can apply only for low-paying work – but even that I can't get, so I'm having trouble finishing my education.

Without my father still working and help from my family, I'd be in deep, deep trouble, but it's still hard for me. My father has good health insurance, but I'm too old to qualify for it. If I get sick, it could be serious. Food isn't cheap and we have to watch our budget. We keep our driving to a minimum and hardly ever drive out of Lynnwood. My brother manages to spend no more than \$800 on the upkeep of his car only because he does all the work on it himself.

Right now I feel like I'm standing on a trap door.

The best thing that could be done to improve the system is to take the burden of health care off families. We also need to increase the availability of jobs with decent wages. The average person is not asking for the fanciest house. They just want to eat, a roof over their heads, and some form of job security, so they know they can support their family tomorrow.

Washington Family Budgets 2007

	Household 1 Single Adult	Household 2 Single Adult w/ a school-age child (age 6-8)	Household 3 Single Adult w /a toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two Adults (one working) w/ a toddler & a school-age child	Household 5 Two Adults (both working) w/ a toddler & a school-age child
Food	\$175	\$329	\$436	\$637	\$637
Housing & Utilities	\$639	\$781	\$781	\$781	\$781
Transportation	\$405	\$626	\$626	\$988	\$1,177
Health Care	\$113	\$241	\$339	\$397	\$397
Household, clothing & personal items	\$333	\$494	\$545	\$701	\$748
Savings	\$185	\$275	\$303	\$389	\$416
Child Care	\$0	\$296	\$1,110	\$0	\$1,110
State & Federal Taxes	\$3,329	\$4,337	\$5,556	\$4,155	\$6,683

Gross Monthly Income needed	\$2,128	\$3,403	\$4,603	\$4,239	\$5,823*
Gross Annual Income needed	\$25,530	\$40,841	\$55,241	\$50,871	\$69,871*
Living Wage (at 2080 hrs per yr)	\$12.27	\$19.63	\$26.56	\$24.46	\$33.59*

*Total amount earned by two working adults

Washington's Job Gap

Of all job openings, 30 percent pay less than the \$12.27 an hour living wage for a single adult, as shown in the chart below. Over three quarters, 77 percent, pay less than the \$26.56 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.

Washington's Job Gap (continued)

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

- For each job opening, regardless of pay, there are two job seekers on average.
- For each job opening that pays at least the \$12.27 an hour living wage for a single adult, there are three job seekers on average.
- For each job opening that pays at least the \$26.56 an hour living wage for a single adult with two children, there are ten job seekers on average.

Washington Job Gap	Total Job Seekers		Total Job Openings	
	275,000		126,259	
	Household 1 Single Adult	Household 2 Single Adult w/ 1 Child	Household 3 Single Adult w/ 2 Children	Household 4 2 Adults, 1 working w/ 2 Children
Living Wage Job Openings	88,788	48,804	28,686	34,726
Job Seekers per Living Wage Job Opening	3.1	6.1	10.1	8.1
Percent of All Job Openings Paying Less than a Living Wage	30%	61%	77%	72%

Trade-offs and tough times

The living wage estimates the level of income sufficient to meet a family's basic needs and maintain a reasonable standard of living. When families are unable to earn living wages, many are forced to make difficult choices between adequate health care, balanced nutrition, and paying the

bills. If full-time workers are making trade-offs between basic needs, this indicates that our economy is failing many families. Since the living wage is a county-wide average, the budget for each individual family will vary according to its particular circumstances.

Candy Johnson Culdesac, ID

I am 34 years old and I have lived in Idaho for ten years. I live with my 39-year-old husband Damon and 10-year-old son Austin. I am a full-time student seeking part-time work, and Damon is a cook who sometimes does construction. We get \$600 per month in unemployment and when Damon starts his new job he will be making about \$9/hour. After I get my CPA, I hope to make a living wage, but right now we are struggling to get by and we can't save any money.

We go to a food bank twice a week and receive USDA commodities on the Nez Perce Reservation. It's the only way we make it through the month. Sometime we have had to skip meals so we could feed Austin. On top of that, my husband and I have no health insurance – fortunately, our son is covered by Medicaid. I have poor dental health, and I've paid for dentures, but I can't afford to have my teeth pulled.

It is difficult to afford our \$450 rent and we have been late on our payments. We've also been evicted and had our utilities shut off. Right now, we don't have power yet because we have to pay to have it installed on the property we are buying. And we don't have water service or a well, so we have to haul water.

We have a car but it's broken, and we can't afford to fix it. We have a pickup for pulling the mobile home we live in, but it's very expensive to drive and breaks every other day. Gas is really expensive, too. I take the Appaloosa bus to school and for a while it worked well. But recently the Appaloosa changed their schedules and now it doesn't work so well. The city service is not convenient because it only runs once an hour, which isn't so good for running errands.

Many times, we have had to decide which necessities to pay for. Last month, when I needed a tooth pulled, it cost us 150 dollars and we got evicted because I couldn't pay rent that month. My tooth was that bad.

Working people need the state to provide health care for all, and that includes dental. They also need a better public transportation system and more good jobs.

Over the past two years, there has been a marked increase in the cost of necessities such as food and gasoline, and health care costs continue to rise as they have for the past several years. Because this report's living wage figures use 2007 data, 2008 cost of living increases are not reflected in the living wages included here – and, therefore, families face even greater challenges than those suggested by these figures. The following sections discuss the increasing strains on household budgets.

The Cost of Food

In the past year, consumer food prices have increased by five percent.¹⁰ The prices of many staple foods, such as grains, milk, and eggs, have increased by over 30 percent.¹¹ The U.S. Department of Agriculture, which oversees the Food Stamp Program, said that the cost of feeding a low-income family of four has risen six percent in the last year, making it the highest increase in food prices in 20 years.¹²

Living Wage Trends from 2003 to 2007

Household 1 Adult, no children	2003	2004	2005	2006
WA	\$10.43	\$10.77	\$11.16	\$11.51
MT	\$ 8.81	\$ 9.07	\$ 9.83	\$10.32
OR	\$10.41	\$10.77	\$11.38	\$11.67
ID	\$ 9.20	\$ 9.30	\$10.41	\$10.93

Household 3 Single parent two children	2003	2004	2005	2006
WA	\$21.83	\$22.35	\$23.39	\$25.18
MT	\$17.85	\$18.46	\$19.98	\$20.97
OR	\$22.18	\$22.37	\$23.40	\$24.48
ID	\$19.52	\$20.28	\$22.23	\$23.44

In Washington, more people are looking to food stamps and food banks for relief, even as food banks themselves are struggling due to the rising costs of food and gas. More than 40,000 Washington residents signed up for food stamps between March 2007 and March 2008, according to the state Department of Social and Health Services.¹³ This amounts to a six percent increase from 2007.¹⁴ To combat rising food costs and the strain of increasing numbers of Washington residents applying for food stamps, Governor Christine Gregoire announced in June that Washington state will raise the food stamp income eligibility threshold, and released \$200,000 from an emergency fund to help food banks.¹⁵

In Oregon, 471,000 people receive food stamps, but many still cannot afford food and are forced to turn to food banks.¹⁶ Food stamp use has even increased dramatically in suburban areas of Portland.¹⁷ Oregon statewide food stamp use rose six percent from April 2007 to April 2008.¹⁸ In Hillsboro and Gresham counties, food stamp use increased by 22 percent from April 2007 to April 2008, and in Clackamas County it rose by 17 percent.¹⁹

High food and gas prices are also affecting the estimated 20,000 senior nutrition programs across the country. Over the past year, fuel and food prices have increased almost 20 percent while these programs receive flat or reduced government funding.²⁰ They have also received fewer donations because of the slowing economy.²¹

In addition, school lunch programs are struggling due to rising food prices. The costs of the main items offered in school lunches – fruit, vegetables, milk, and meat – have increased the most.²² Demand for corn-based ethanol, worldwide demand for food, and the weak dollar are widely blamed for the dramatic price increases.²³ During the 2008-2009 school year, most schools plan to charge more for full-price meals and reduce the size of their staff.²⁴ Katie Wilson, president of the School Nutrition Association, says the government reimburses schools \$2.57 per meal, but for many districts, the cost of a lunch is well over \$3.00.²⁵

Severe weather, including record flooding, heavy rains, and cold temperatures, combined with the large production of corn ethanol have created a “perfect storm” that has contributed and will continue to contribute to high food prices.²⁶ According to the U.S. Department of Agriculture, U.S. food prices may increase as much as 5.5 percent this year, the most since 1989.²⁷

Health Care

The past several years has seen a rise in out-of-pocket health care costs coupled with a decrease in benefits, leaving many families at risk for financial ruin in the event of a medical emergency.

For people with access to employer-based health insurance, there are two components in health care costs: out-of-pocket costs and employee contributions to their health insurance plans. As health insurance premiums have increased, employees have been asked to bear more of their own health care costs. These rising costs account for much of the increase in the living wage over time.

Since 2001, according to the Kaiser Family Foundation, “premiums for family coverage have increased 78 percent, while wages have gone up 19 percent and inflation has gone up 17 percent.”²⁸ In 2007, the average annual premium for family coverage was \$12,106.²⁹ As costs for employers offering coverage have gone up, so have costs for employees.³⁰

Workers are feeling the burden of these costs. In one study, half of workers in jobs paying the lowest wages reported having problems with medical bills or paying off accrued debt.³¹ A recent survey found that six out of ten working-age people worry about being able to afford the cost of their health insurance over the coming years.³² Twenty-five percent of Americans say their family had problems paying for care in 2007, a seven percent increase from the previous year. For low-income families making under \$35,000 per year, this increases to 42 percent.³⁴

Indeed, the increased costs of health care are playing an increased role in financial problems of both the insured and uninsured. Nearly two in five adults have difficulty paying medical bills, have accrued medical debt, or both.³⁵ Medical bills and debt have become the leading cause of bankruptcies, accounting for a majority of all personal bankruptcies.³⁶

Even for those not forced into bankruptcy, medical debt itself becomes a barrier to health care. Insured people with medical debt are four times more likely to skip treatment because of cost than are those who are insured without these financial problems.³⁷ In general, the care-seeking patterns among those with private insurance that have medical debt resemble the patterns of people with no insurance coverage.³⁸

Households without employer-based insurance have limited affordable options.

Although employer-sponsored insurance is the dominant form of coverage for the non-elderly, the share of the population with employer-sponsored coverage has been declining steadily since 2000, particularly among those with low or modest incomes.³⁹ The rate of employer-based coverage for working-age adults fell from 63.6 percent in 2000 to 59.7 percent in 2006,⁴⁰ and low-wage workers are less likely than others to be working in jobs that offer health insurance.⁴¹

This often leaves them with the individual market, where, depending on the state, insurers in the individual market may reject applicants based on health status and charge higher premiums based on age or health status. Moreover, the out-of-pocket costs of even “bare-bones” individual plans easily exceed 10 percent of low-wage worker’s incomes,⁴² and one California-based study determined that full-time minimum wage workers purchasing individual insurance must pay 35.1 percent of their income for that coverage. According to this study, “[u]sing adjusted premiums and defining affordability at less than 8 percent of family income, insurance has become unaffordable to single workers earning the

median income and even less affordable for a single with low incomes.”⁴⁴ This study additionally found that premiums increased by 23 percent in the individual market, while insurers spent proportionally less on covered services.

The number of uninsured in the U.S. is rising.

As costs continue to rise, so does the number of uninsured. The number of people in the U.S. without health insurance rose from 44.8 million in 2005 to almost 47 million in 2006.⁴⁵ In 2008, 28 percent of Americans reported that they or their families have had a serious problem paying for health care and health insurance because of current economic conditions.⁴⁶ The percent of full-time working adults who lack health insurance rose to 17.9 percent in 2006, up from 17.2 percent.⁴⁷ The number of full-time working adults who are uninsured climbed by 1.2 million, to 22.0 million.⁴⁸

Lack of insurance is much more common among those with low incomes. A quarter of people with incomes below \$25,000 are uninsured, almost triple the rate of people with incomes over \$75,000 (8.5 percent).⁴⁹ One-quarter of the uninsured live below the federal poverty level, which was \$10,294 for a single adult and \$20,614 for a four-person household in 2006, and more than one half live below 200 percent of the federal poverty level.⁵⁰

People of color are also much more likely to be uninsured than non-Hispanic whites. African Americans are almost twice as likely (22 percent) and Hispanics are three times more likely (36 percent) to be uninsured than non-Hispanic whites (13 percent).⁵¹ Compared to non-Hispanic whites, African Americans and Latinos are less likely have employer-sponsored insurance.⁵² Even at higher income levels (above 200 percent of federal poverty level), people of color are more likely to be uninsured than non-Hispanic whites.⁵³

Many people in the Northwest cannot afford adequate health care, and are underinsured or uninsured entirely. Although healthy uninsured families may get by without coverage for years,

when serious health problems arise any small savings quickly vanish to cover health care costs. Even insured families may find that the insurance they have been paying for doesn't cover all costs. All workers are at risk of falling into deep medical debt and not receiving vital health care. Trends that make it more difficult to obtain quality health coverage have a major impact on families who are struggling to earn a living wage.

Transportation and Gasoline

Transportation has quickly become another primary driver of living wage increases. The transportation component of the family budget is based on the cost of maintaining a private vehicle and the annual miles of vehicle travel, as compiled by the National Household Travel Survey. The costs reflect insurance, gas, vehicle purchase, and depreciation costs, as well as the cost of car insurance.⁵⁴

Lower-income Americans are being hit harder by soaring gas prices. They spend eight times as much of their disposable income on gasoline than their wealthier counterparts do.⁵⁵ As a result of higher gas prices, low-income families have been forced to cut back on necessities such as food and medicine in order to pay for gas. Seventy percent of low-income households reduced purchases of food, roughly 30 percent cut back on medicine, and almost 20 percent changed plans for their own or their children's education.⁵⁶ Nearly 30 percent of low-income households skipped paying their home energy bill or paid less than the full bill, and approximately 10 percent had their natural gas and/or electricity shut off regardless of their budget cuts elsewhere.⁵⁷

According to a June 2008 Gallup poll, 15 percent of Americans can no longer afford the cost of driving or commuting, while 11 percent have been forced to cut back on travel and vacations.⁵⁸ Eleven percent also report having little or no disposable income, and 10 percent say they cannot afford to go out much or at all anymore.⁵⁹

Housing and Utilities

Housing and utility costs in the Northwest account for a substantial portion of the living wage. This cost category reflects both rental prices for apartments and the utilities costs associated with those apartments. Rising costs in both areas affect the rise in the living wage calculation.

Extremely low-income households, with incomes equal to or lower than 30 percent of the local Area Median Income (AMI), continue to have virtually no affordable housing options in the private market. In 2005, there were only 10 counties in the U.S. in which the two-bedroom Fair Market Rent was affordable for extremely low-income renters. One-third of extremely-low-income renter households with children have earnings consistent with full-time work.⁶¹ In no rural county or metropolitan area in the U.S. can a renter with a full-time job at the prevailing minimum wage afford even a one-bedroom unit priced at the Fair Market Rent. And in Idaho, Montana, Oregon, and Washington, the minimum wage is insufficient to afford even an efficiency or studio apartment.⁶²

In 2007, apartment vacancies in Seattle were at a seven-year low, making it difficult for renters to find apartments.⁶³ In March 2008, apartment rents averaged \$1,026 in King County and \$1,071 in Seattle – up 2.5 percent and 1.9 percent, respectively, from September 2007 and about 8.5 percent in both cases from March 2007.⁶⁴ However, just as many people can no longer afford to live in Seattle, transportation costs are making long commutes to Seattle impractical as well.⁶⁵

Utility rate increases are also of particular concern to families, particularly as winter approaches. Sharp increases in oil and gas prices have led to increased utilities costs. The U.S. Energy Information Administration estimated that average households spent almost 50 percent more on natural gas to heat their homes during the 2005/2006 heating season, compared to the year before. These costs particularly affect those who cannot afford to insulate or weatherize their homes or seek alternative heating methods such as wood-burning stoves.

Conclusions

The findings of this report show that working full time is increasingly not enough to maintain an adequate standard of living. Even dual-income families, in which both adults are working, often find they are not earning enough. When families are unable to earn living wages, many are forced to make difficult choices between adequate health care, balanced nutrition, and paying the bills. These tradeoffs can have severe consequences. Both business and government must work together to ensure that working people in the Northwest are able to find work that pays living wages and receive the support that they need to live healthy, stable lives.

Policy Options for Closing the Gap

Working families in the Northwest 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 the Northwest Job Gap suggest a number of strategies that business, labor, government, and communities can pursue to close the job gap, promote living wage jobs, and make sure people are able to get and keep these jobs.

Increase the number of jobs that pay a living wage.

A number of options exist for increasing the number of living wage jobs and bringing current jobs up to living wage standards. Lawmakers can:

- establish job quality standards for employers and industries that receive public economic development and business assistance resources;
- use living wage figures to set wage policies;
- pursue strategies aimed at creating high-wage, high-skill jobs; and
- ensure workers a strong voice in decisions affecting them.

Provide people the education and training required for living wage jobs.

The door to living wage work will remain shut as long as workers lack adequate training and education. To address this deficit, options include:

- investing in training;
- promoting job ladders and wage progression;
- expanding equal education and employment efforts;
- promoting apprenticeship programs;
- developing publicly funded jobs programs for the hard to serve, and
- organizing communities to help shape company and government decisions regarding living wage jobs and low-income communities.

Meet the basic needs of those who do not have access to stable living wage jobs, and reduce costs of living without lowering living standards.

If work alone can not meet the needs of families, the public sector should adopt measures to address this shortfall. Options include:

- using living wage figures to determine eligibility for public assistance;
- increasing access to health care, and expanding public programs that work;
- increasing food stamp eligibility and benefit levels;
- improving public transportation systems, including subsidizing car-share programs, and investing in alternative energy sources;
- subsidizing lower-cost loans to refinance current mortgages and creating harm-reduction measures for renters losing their homes due to foreclosure;

- increasing child care assistance for working parents;
- creating new and/or expanding existing safety net programs linked to employment; and
- developing new institutions and/or mechanisms to provide workers stable benefits.

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 2007 data. Where 2007 data were not available, data for the closest year available were adjusted for inflation to reflect 2006 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
- 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.”⁶⁷ The 2002 living wage calculation used the March 2002 Low Cost Food Plan. Monthly food costs for the living wage calculation for 2003 to 2007 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 as: 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 years 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 1989-1991 data and updated monthly for inflation.⁶⁸

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.⁷¹ 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.

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.⁷⁰ 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 2006 National Household Travel Survey from the U.S. Department of Transportation⁷¹ and 2006 Internal Revenue Service (IRS) "Standard Mileage Rates" as an approximate cost for automobile travel.⁷²

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.⁷³ 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 (48.5 cents per mile in 2006), which accounts for vehicle cost, insurance, gasoline, repairs, depreciation, and vehicle registration fees.⁷⁴

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.⁷⁵ 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. Additionally, low-wage workers are much less likely than higher-wage earners to work in companies that offer health insurance to their employees.⁷⁷ In 2005 in the U.S., 54 percent of the population had employer-based insurance, 5 percent purchased private, individual health insurance, 13 percent were covered by Medicaid, 12 percent were covered by Medicare, and 16 percent were uninsured.⁷⁸

Employer-Sponsored Insurance:

Average employee contributions to employer-sponsored insurance premiums were obtained for each state from the Insurance Component Tables of the 2006 Medical Expenditure Panel Survey (MEPS).⁷⁹ 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.⁸⁰ 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 2006 MEPS Household Medical Expenditure Tables, which can be modified to produce specific out-of-pocket data by age and geographic region.⁸¹ 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. None of the four states publish child care data at the county level. Instead, each state gives 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.⁸² 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.⁸³ 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.⁸⁴ 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 childcare and taxes.⁸⁵

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.⁸⁶

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.⁸⁷ 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.

To estimate the cost of rent in high-cost areas, the two counties with the highest Fair Market Rents were averaged together. The same method was used to estimate the cost of rent in low-cost areas.

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 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 it does not count those who are working full-time at less than a living wage job but want a living wage job, because data on this group do not exist. It overstates 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 include:

- 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.

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/ a toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two Adults (one working) w/ a toddler & a school-age child		Household 5 Two Adults (both working) w/ a toddler & a school-age child	
Counties	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	\$12.27	3	\$21.27	3	\$26.90	1	\$23.67	2	\$34.03	1
Adams	\$10.73	26	\$18.78	41	\$23.18	35	\$22.23	24	\$30.38	35
Bannock	\$10.54	38	\$18.66	42	\$23.16	37	\$22.11	36	\$30.36	37
Bear Lake	\$10.49	40	\$18.54	43	\$23.01	40	\$21.99	38	\$30.24	40
Benewah	\$11.31	9	\$19.88	20	\$24.76	8	\$22.92	8	\$31.96	8
Bingham	\$10.37	43	\$18.41	44	\$22.88	43	\$21.86	41	\$30.05	43
Blaine	\$14.12	1	\$22.68	1	\$23.14	3	\$25.29	1	\$33.32	3
Boise	\$12.27	3	\$22.03	2	\$26.90	1	\$23.67	2	\$34.03	1
Bonner	\$11.52	8	\$20.77	7	\$24.88	7	\$23.04	7	\$32.08	7
Bonneville	\$10.77	23	\$19.77	25	\$23.59	19	\$22.35	20	\$30.79	19
Boundary	\$11.31	9	\$20.65	8	\$24.76	8	\$22.92	8	\$31.96	8
Butte	\$10.63	30	\$19.65	27	\$23.41	25	\$22.17	29	\$30.61	23
Camas	\$11.06	13	\$19.94	15	\$23.40	30	\$22.57	13	\$30.60	29
Canyon	\$12.27	3	\$21.01	4	\$24.63	10	\$23.67	2	\$31.83	10
Caribou	\$10.49	40	\$19.30	38	\$23.01	40	\$21.99	38	\$30.24	40
Cassia	\$11.06	13	\$19.94	15	\$23.40	30	\$22.57	13	\$30.60	29
Clark	\$10.63	30	\$19.65	27	\$23.41	23	\$22.17	29	\$30.61	23
Clearwater	\$10.78	21	\$19.78	23	\$24.07	14	\$22.20	27	\$31.27	14
Custer	\$10.63	30	\$19.65	27	\$23.41	25	\$22.17	29	\$30.61	23
Elmore	\$10.59	37	\$20.64	9	\$25.45	4	\$22.29	22	\$32.64	4
Franklin	\$11.26	11	\$20.16	12	\$23.89	17	\$22.84	10	\$31.08	17
Fremont	\$10.63	30	\$19.65	27	\$23.41	25	\$22.17	29	\$30.61	23
Gem	\$11.63	7	\$19.86	21	\$23.49	22	\$22.54	18	\$30.69	22
Gooding	\$11.06	13	\$19.94	15	\$23.41	24	\$22.57	13	\$30.60	29
Idaho	\$10.84	20	\$20.20	11	\$24.50	12	\$22.62	12	\$31.70	12
Jefferson	\$10.77	23	\$19.83	22	\$23.59	19	\$22.35	20	\$30.79	19
Jerome	\$11.06	13	\$19.94	15	\$23.40	30	\$22.57	13	\$30.60	29
Kootenai	\$11.73	6	\$20.89	6	\$25.00	6	\$23.16	6	\$32.20	6
Latah	\$10.84	19	\$19.70	26	\$24.00	16	\$22.12	35	\$31.20	16
Lemhi	\$10.63	30	\$19.65	27	\$23.41	25	\$22.17	29	\$30.61	23
Lewis	\$10.78	21	\$19.78	23	\$24.07	14	\$22.20	27	\$31.27	14
Lincoln	\$11.06	13	\$19.94	15	\$23.40	30	\$22.57	13	\$30.60	29
Madison	\$10.34	44	\$19.30	37	\$23.05	39	\$21.84	42	\$30.28	39
Minidoka	\$10.75	25	\$19.19	40	\$22.64	44	\$21.84	42	\$29.86	44
Nez Perce	\$10.88	18	\$19.95	14	\$24.25	13	\$22.37	19	\$31.45	13
Oneida	\$10.49	40	\$19.30	38	\$23.01	40	\$21.99	38	\$30.20	42
Owyhee	\$12.38	2	\$21.01	4	\$24.63	10	\$23.67	2	\$31.83	10
Payette	\$10.71	29	\$19.57	33	\$23.20	34	\$22.24	23	\$30.40	34
Power	\$10.54	38	\$19.42	36	\$23.16	37	\$22.11	36	\$30.36	37

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/ a toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two Adults (one working) w/ a toddler & a school-age child		Household 5 Two Adults (both working) w/ a toddler & a 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
Shoshone	\$10.62	36	\$19.55	34	\$19.55	34	\$23.68	18	\$21.84	42
Teton	\$10.63	30	\$19.65	27	\$19.65	27	\$23.41	25	\$22.17	29
Twin Falls	\$11.06	12	\$20.04	13	\$20.04	13	\$23.50	21	\$22.67	11
Valley	\$10.73	26	\$20.56	10	\$20.56	10	\$25.38	5	\$22.23	24
Washington	\$10.73	26	\$19.55	35	\$19.55	35	\$23.18	35	\$22.23	24

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/ a toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two Adults (one working) w/ a toddler & a school-age child		Household 5 Two Adults (both working) w/ a toddler & a 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	\$11.31	4	\$29.01	5	\$23.55	6	\$24.23	3	\$31.12	6
Big Horn	\$10.30	54	\$17.51	30	\$22.68	17	\$22.79	24	\$30.14	17
Blaine	\$10.43	45	\$17.59	22	\$22.33	36	\$22.86	22	\$29.75	36
Broadwater	\$10.67	17	\$17.84	20	\$22.60	23	\$23.19	14	\$30.05	23
Carbon	\$10.91	12	\$18.43	10	\$23.40	8	\$23.61	10	\$30.96	8
Carter	\$10.65	22	\$17.37	51	\$22.09	41	\$22.79	31	\$29.48	41
Cascade	\$10.57	43	\$17.85	19	\$22.71	16	\$23.11	20	\$30.18	16
Chouteau	\$10.43	45	\$17.57	24	\$22.49	25	\$22.86	22	\$29.93	25
Custer	\$10.99	11	\$17.37	51	\$22.09	41	\$22.79	31	\$29.48	41
Daniels	\$10.65	22	\$17.46	35	\$22.09	47	\$22.79	31	\$29.48	47
Dawson	\$10.65	22	\$17.38	46	\$22.01	52	\$22.79	31	\$29.39	52
Deer Lodge	\$10.67	17	\$17.91	16	\$22.63	20	\$23.19	14	\$30.08	20
Fallon	\$10.65	22	\$17.37	51	\$22.09	41	\$22.79	31	\$29.48	41
Fergus	\$10.21	56	\$17.43	41	\$22.35	31	\$22.79	31	\$29.77	31
Flathead	\$11.06	7	\$18.51	9	\$23.33	10	\$23.62	9	\$30.87	10
Gallatin	\$11.54	2	\$19.56	1	\$24.97	1	\$24.46	1	\$32.73	1
Garfield	\$10.65	22	\$17.38	46	\$22.01	52	\$22.79	31	\$29.39	52
Glacier	\$10.43	45	\$17.57	24	\$22.49	25	\$22.86	22	\$29.93	25
Golden Valley	\$10.65	22	\$17.43	41	\$22.35	31	\$22.79	31	\$29.77	31
Granite	\$10.67	17	\$17.91	16	\$22.63	20	\$23.19	14	\$30.08	20
Hill	\$10.43	44	\$17.51	33	\$22.27	40	\$22.79	14	\$29.68	40
Jefferson	\$10.67	17	\$17.84	20	\$22.60	23	\$23.19	31	\$30.05	23
Judith Basin	\$10.43	45	\$17.52	29	\$22.41	30	\$22.86	14	\$29.84	30
Lake	\$10.87	14	\$18.02	15	\$22.93	14	\$23.17	22	\$30.43	14
Lewis and Clark	\$11.02	10	\$18.24	12	\$22.91	15	\$23.53	12	\$30.40	15
Liberty	\$10.43	45	\$17.59	22	\$22.33	36	\$22.86	22	\$29.75	36

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 /a toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two Adults (one working) w/ a toddler & a school-age child		Household 5 Two Adults (both working) w/ a toddler & a 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
Lincoln	\$10.86	15	\$18.21	13	\$23.07	12	\$23.00	21	\$30.59	12
Madison	\$10.65	22	\$17.46	40	\$22.27	39	\$22.79	31	\$29.68	39
McCone	\$11.31	4	\$18.95	7	\$23.30	11	\$24.23	3	\$30.83	11
Meagher	\$11.31	4	\$19.32	2	\$24.77	2	\$24.23	3	\$32.49	2
Mineral	\$11.51	3	\$19.08	4	\$23.91	5	\$24.18	6	\$31.53	5
Missoula	\$11.60	1	\$19.24	3	\$24.05	4	\$24.33	2	\$31.68	4
Musselshell	\$10.65	22	\$17.43	41	\$22.35	31	\$22.79	31	\$29.77	31
Park	\$11.06	7	\$19.00	6	\$24.48	3	\$23.91	7	\$32.17	3
Petroleum	\$10.65	22	\$17.43	41	\$22.35	31	\$22.79	31	\$29.77	31
Phillips	\$10.65	22	\$17.46	35	\$22.09	47	\$22.79	31	\$29.48	47
Pondera	\$10.43	45	\$17.57	24	\$22.49	25	\$22.86	22	\$29.93	25
Powder River	\$10.65	22	\$17.37	51	\$22.09	41	\$22.79	31	\$29.48	41
Powell	\$10.67	17	\$17.91	16	\$22.63	20	\$23.19	14	\$30.08	20
Prairie	\$10.65	22	\$17.38	46	\$22.01	52	\$22.79	31	\$29.39	52
Ravalli	\$11.05	9	\$18.65	8	\$23.53	7	\$23.74	8	\$31.09	7
Richland	\$10.65	22	\$17.38	46	\$22.01	52	\$22.79	31	\$29.39	52
Roosevelt	\$10.65	22	\$17.46	35	\$22.09	47	\$22.79	31	\$29.48	47
Rosebud	\$10.28	22	\$17.37	51	\$22.09	41	\$22.79	31	\$29.48	41
Sanders	\$10.86	55	\$18.21	13	\$23.07	12	\$23.33	13	\$30.59	12
Sheridan	\$10.65	22	\$17.46	35	\$22.09	47	\$22.79	31	\$29.48	47
Silver Bow	\$10.33	53	\$17.49	34	\$22.29	38	\$22.82	30	\$29.71	38
Stillwater	\$10.65	22	\$17.51	30	\$22.68	17	\$22.79	31	\$30.14	17
Sweet Grass	\$10.65	22	\$17.51	30	\$22.68	17	\$22.79	31	\$30.14	17
Teton	\$10.43	45	\$17.57	24	\$22.49	25	\$22.86	22	\$29.93	25
Toole	\$10.43	45	\$17.57	24	\$22.49	25	\$22.86	22	\$29.93	25
Treasure	\$10.65	22	\$17.37	51	\$22.09	41	\$22.79	31	\$29.48	41
Valley	\$10.65	22	\$17.46	35	\$22.09	47	\$22.79	31	\$29.48	47
Wheatland	\$10.65	22	\$17.43	41	\$22.35	31	\$22.79	31	\$29.77	31
Wibaux	\$10.65	22	\$17.38	46	\$22.01	52	\$22.79	31	\$29.39	52
Yellowstone	\$10.91	12	\$18.43	10	\$23.40	8	\$23.61	10	\$30.96	8

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/ a toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two Adults (one working) w/ a toddler & a school-age child		Household 5 Two Adults (both working) w/ a toddler & a school-age child	
Counties	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	\$10.79	35	\$18.86	33	\$23.52	33	\$24.06	33	\$31.01	33
Benton	\$12.35	8	\$21.77	4	\$27.65	4	\$25.66	7	\$35.06	4
Clackamas	\$12.96	1	\$22.03	3	\$28.00	3	\$25.83	1	\$35.39	3
Clatsop	\$11.74	18	\$20.17	15	\$25.32	15	\$24.86	14	\$32.78	15
Columbia	\$12.96	1	\$21.16	9	\$26.28	9	\$25.83	1	\$33.76	9
Coos	\$11.40	27	\$19.67	20	\$24.63	19	\$24.59	18	\$32.09	19
Crook	\$11.65	19	\$19.33	22	\$24.02	22	\$24.52	21	\$31.48	22
Curry	\$11.76	17	\$19.90	17	\$25.05	17	\$24.58	19	\$32.51	17
Deschutes	\$12.43	6	\$21.36	7	\$27.01	17	\$25.44	9	\$34.47	7
Douglas	\$10.71	36	\$19.25	23	\$23.94	7	\$24.44	22	\$31.40	24
Gilliam	\$11.51	21	\$19.45	21	\$24.34	24	\$24.43	23	\$31.80	21
Grant	\$11.51	21	\$19.24	24	\$23.93	21	\$24.43	23	\$31.39	25
Harney	\$10.94	31	\$18.78	35	\$23.44	35	\$23.97	35	\$30.92	35
Hood River	\$11.86	12	\$21.25	8	\$27.17	6	\$25.04	13	\$34.62	6
Jackson	\$12.15	9	\$20.88	10	\$26.11	10	\$25.47	8	\$33.60	10
Jefferson	\$11.60	20	\$18.94	31	\$23.60	31	\$24.13	31	\$31.08	31
Josephine	\$11.82	15	\$19.77	18	\$24.61	20	\$24.81	15	\$32.07	20
Klamath	\$10.96	30	\$18.87	32	\$23.54	32	\$24.07	32	\$31.02	32
Lake	\$10.94	31	\$18.78	35	\$23.44	35	\$23.97	35	\$30.92	35
Lane	\$12.37	7	\$21.77	5	\$27.50	5	\$25.81	6	\$34.92	5
Lincoln	\$11.97	11	\$20.61	12	\$25.68	14	\$25.37	10	\$33.16	14
Linn	\$12.04	10	\$20.61	11	\$25.77	13	\$25.30	11	\$33.26	13
Malheur	\$11.12	28	\$18.80	34	\$23.46	34	\$23.99	34	\$30.95	34
Marion	\$11.83	13	\$20.05	16	\$25.17	16	\$24.75	16	\$32.63	16
Morrow	\$11.51	21	\$19.24	24	\$23.93	25	\$24.43	23	\$31.39	25
Multnomah	\$12.96	1	\$22.09	1	\$28.13	1	\$25.83	1	\$35.51	1
Polk	\$11.83	13	\$20.49	14	\$26.02	11	\$24.75	16	\$33.51	11
Sherman	\$11.51	21	\$19.24	24	\$23.93	25	\$24.43	23	\$31.39	25
Tillamook	\$11.77	16	\$20.58	13	\$25.80	12	\$25.17	12	\$33.29	12
Umatilla	\$11.04	29	\$19.15	28	\$23.98	23	\$24.19	29	\$31.44	23
Union	\$10.92	33	\$19.03	29	\$23.69	29	\$24.22	28	\$31.18	29
Wallowa	\$10.89	34	\$18.99	30	\$23.65	30	\$24.18	30	\$31.14	30
Wasco	\$11.44	26	\$19.75	19	\$24.83	18	\$24.53	20	\$32.29	18
Washington	\$12.96	1	\$22.05	2	\$28.03	2	\$25.83	1	\$35.42	2
Wheeler	\$11.51	21	\$19.24	24	\$23.93	25	\$24.43	23	\$31.39	25
Yamhill	\$12.96	1	\$21.41	6	\$26.75	8	\$25.83	1	\$34.23	8

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/ a toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two Adults (one working) w/ a toddler & a school-age child		Household 5 Two Adults (both working) w/ a toddler & a school-age child	
Counties	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	\$10.57	34	\$17.46	34	\$23.02	34	\$22.60	34	\$30.16	34
Asotin	\$10.60	33	\$17.37	39	\$22.93	39	\$22.52	39	\$30.08	39
Benton	\$11.20	19	\$18.00	24	\$23.63	26	\$23.27	21	\$30.77	26
Chelan	\$11.18	21	\$18.17	19	\$23.72	24	\$23.30	18	\$30.86	24
Clallam	\$11.32	16	\$18.83	13	\$24.85	13	\$23.67	13	\$31.99	13
Clark	\$12.40	6	\$19.32	10	\$25.36	10	\$24.16	10	\$32.49	10
Columbia	\$10.61	30	\$17.53	32	\$23.18	31	\$22.82	28	\$30.32	31
Cowlitz	\$11.28	17	\$18.05	22	\$24.08	17	\$22.90	24	\$31.23	17
Douglas	\$11.18	21	\$18.17	19	\$23.72	24	\$23.30	18	\$30.86	24
Ferry	\$10.53	36	\$17.46	34	\$23.02	34	\$22.60	34	\$30.16	34
Franklin	\$11.20	19	\$18.00	24	\$23.63	26	\$23.27	21	\$30.77	26
Garfield	\$10.61	30	\$17.69	29	\$23.24	29	\$22.82	28	\$30.38	29
Grant	\$10.63	29	\$17.61	31	\$23.16	33	\$22.74	32	\$30.30	33
Grays Harbor	\$10.64	28	\$17.99	26	\$24.02	19	\$22.84	26	\$31.17	19
Island	\$12.83	3	\$20.15	3	\$27.04	3	\$25.00	3	\$34.04	3
Jefferson	\$12.02	10	\$19.29	12	\$25.32	12	\$24.12	12	\$32.44	12
King	\$13.11	1	\$20.83	1	\$29.83	1	\$25.31	1	\$36.62	1
Kitsap	\$12.37	8	\$19.72	7	\$25.86	8	\$24.60	7	\$32.95	8
Kittitas	\$11.13	24	\$18.23	17	\$23.87	21	\$23.51	15	\$31.01	21
Klickitat	\$11.17	23	\$18.05	22	\$24.08	17	\$22.90	24	\$31.23	17
Lewis	\$11.43	14	\$18.45	15	\$24.48	15	\$23.29	20	\$31.62	15
Lincoln	\$10.53	36	\$17.46	34	\$23.02	34	\$22.60	34	\$30.16	34
Mason	\$11.62	13	\$18.65	14	\$24.68	14	\$23.50	16	\$31.83	14
Okanogan	\$11.10	25	\$17.63	30	\$23.18	30	\$22.76	31	\$30.32	30
Pacific	\$10.52	39	\$17.83	27	\$23.86	22	\$22.67	33	\$31.00	22
Pend Oreille	\$10.53	36	\$17.46	34	\$23.02	34	\$22.60	34	\$30.16	34
Pierce	\$12.34	9	\$19.78	6	\$25.93	7	\$24.66	6	\$33.01	7
San Juan	\$12.44	5	\$19.86	5	\$26.74	5	\$24.75	5	\$33.76	5
Skagit	\$12.62	4	\$20.12	4	\$27.01	4	\$24.97	4	\$34.01	4
Skamania	\$12.40	6	\$19.32	10	\$25.36	10	\$24.16	10	\$32.49	10
Snohomish	\$13.11	1	\$20.46	2	\$27.37	2	\$25.31	1	\$34.34	2
Spokane	\$11.02	26	\$18.23	18	\$23.78	23	\$23.36	17	\$30.92	23
Stevens	\$10.57	34	\$17.44	38	\$23.00	38	\$22.58	38	\$30.14	38
Thurston	\$11.99	11	\$19.58	8	\$25.64	9	\$24.41	8	\$32.74	9
Wahkiakum	\$11.26	18	\$18.06	21	\$24.09	16	\$22.91	23	\$31.24	16
Walla Walla	\$10.61	30	\$17.50	33	\$23.18	31	\$22.82	28	\$30.32	31
Whatcom	\$11.93	12	\$19.33	9	\$26.17	6	\$24.20	9	\$33.23	6
Whitman	\$10.70	27	\$17.71	28	\$23.26	28	\$22.84	26	\$30.40	28
Yakima	\$11.32	15	\$18.36	16	\$23.99	20	\$23.64	14	\$31.13	20

- 1 Federal Poverty Thresholds are available for the year 2007 at <http://www.census.gov/hhes/www/poverty/threshld/thresh07.html>
- 2 Gordon M. Fisher, U.S. Department of Health and Human Services, "The Development and History of the U.S. Poverty Thresholds – A Brief Overview," GSS/SSS Newsletter, winter 1997, pp. 6-7.
- 3 Lisa Pohlmann and Christopher St. John, Maine Center for Economic Policy, Getting By: Maine Livable Wages in 2002, June 2003.
- 4 Ibid.
- 5 The Federal minimum will increase from \$6.55 per hour effective July 24, 2008 to \$7.25 per hour effective July 24, 2009. Federal minimum wage information is available from the U.S. Department of Labor, at <http://www.dol.gov/esa/minwage/q-a.htm>.
- 6 U.S. Department of Labor, Employment Standards Administration Wage and Hour Division, "Questions and Answers about the Minimum Wage," available at <http://www.dol.gov/esa/minwage/q-a.htm>.
- 7 Economic Opportunity Institute, "Washington State's Minimum Wage: The Facts," February 2003, available at <http://www.econop.org/MinimumWage/FactSheet.pdf>.
- 8 Ed Lazere, Center on Budget and Policy Priorities, "New Findings from Oregon Suggest Minimum Wage Increases Can Boost Wages for Welfare Recipients Moving to Work," May 29, 1998.
- 9 See Technical Notes for definition of Job Seekers.
- 10 Levi Pulkkinen, Food Stamp Need Soars; Level of Help Doesn't, Seattle Post Intelligencer, June 26, 2008 available at http://seattlepi.nwsourc.com/local/368673_foodstamps27.html [hereinafter Pulkkinen]..
- 11 Ibid.
- 12 Sally Ho, Food Stamp Quota Can't Cover Needs, Statesman Journal, June 30, 2008 available at <http://www.statesmanjournal.com/apps/pbcs.dll/article?AID=/20080630/NEWS/806300324/1001>.
- 13 Pulkkinen.
- 14 Ibid.
- 13 Ibid.
- 16 Ho, supra note 15.
- 17 Peter Korn, Suburbs See Big Jump in Food Stamp Use, June 10, 2008 available at http://www.portlandtribune.com/news/story.php?story_id=121305188158262100.
- 18 Ibid.
- 19 Ibid.
- 20 MSNBC and the Associated Press, "Gas, Food Prices Pinch Elderly Meal Programs," July 1, 2008 available at <http://www.msnbc.msn.com/id/25481071/wid/11915773/>.
- 21 Ibid.
- 22 Libby Quaid, School Lunch Programs Hit Hard by Food Prices, Seattle Post-Intelligencer, July 9, 2008 available at http://seattlepi.nwsourc.com/health/1500ap_food_prices.html.
- 23 Ibid.
- 24 Ibid.
- 23 Ibid.
- 26 Environmental Working Group, "Biofuels and Bad Weather," June 16, 2008 available at <http://www.ewg.org/book/export/html/26693>.
- 27 Alan Bjerga, Annual Food Price Inflation May Reach 9%, Seattle Post Intelligencer, June 12, 2008 available at http://seattlepi.nwsourc.com/business/366874_foodinflation13.html.
- 28 Kaiser Family Foundation, Health Research & Educational Trust, & Health Affairs, "Health Insurance Premiums Rise 6.1 Percent in 2007, Less Rapidly Than in Recent Years But Still Faster Than Wages and Inflation," Press Release, Sept. 11, 2007.
- 29 Kaiser Family Foundation, Health Research & Educational Trust, & Health Affairs, "Health Insurance Premiums Rise 6.1 Percent in 2007, Less Rapidly Than in Recent Years But Still Faster Than Wages and Inflation," Press Release, Sept. 11, 2007.
- 30 Kaiser Family Foundation & Health Research & Educational Trust, Employer Health Benefits 2007 Annual Survey, "Section 6: Worker and Employer Contributions for Premiums."
- 31 The Commonwealth Fund, "Wages, Health Benefits, and Worker's Health," October 2004 available at http://www.commonwealthfund.org/publications/publications_show.htm?doc_id=241931.
- 32 ABC News, Kaiser Family Foundation, USA Today, "Health Care in America 2006 Survey," October 2006.

- 33 Ibid.
- 34 Ibid.
- 35 Doty, Michelle, Jennifer Edwards, Alyssa Holmgren, Seeing Red: Americans Driven into Debt by Medical Bills, The Commonwealth Fund, August 10, 2005 available at www.commonwealthfund.org.
- 36 Himmelstein, D, E. Warren, D. Thorne, and S. Woolhandler, "Illness and Injury as Contributors to Bankruptcy," Health Affairs Web Exclusive W5-63, 02 February , 2005
- 37 Ibid
- 38 C. Hoffman et al, Medical Debt and Access to Health Care, Kaiser Commission on Medicaid and the Uninsured, September 2005
- 39 Urban Institute, Health Policy Center, "Private Health Insurance," 2008, available at http://www.urban.org/health_policy/private_insurance/index.cfm.
- 40 Center on Budget and Policy Priorities. "The Number of Uninsured Americans Continued to rise in 2004" August 30, 2005, <http://www.cbpp.org/8-30-05health.htm>; Income, Poverty, and Health Insurance Coverage in the United States: 2006; Issued August 2007 Consumer Income Current Population Reports; Carmen DeNavas-Walt, Bernadette D. Proctor, Jessica Smith, <http://www.census.gov/hhes/www/poverty/poverty06.html>.
- 41 Income, Poverty, and Health Insurance Coverage in the United States: 2006; Issued August 2007 Consumer Income Current Population Reports; Carmen DeNavas-Walt, Bernadette D. Proctor, Jessica Smith, available at <http://www.census.gov/hhes/www/poverty/poverty06.html>.
- 42 Cathi Callahan, et. al., Bare-Bones Health Plans: Are They Worth the Money?, May 2002 available at http://www.commonwealthfund.org/usr_doc/glied_barebones_518.pdf?section=4039; see also Judith Solomon, New Georgia and Florida Health Plans Unlikely to Reduce Ranks of Uninsured, July 1, 2008 available at <http://www.cbpp.org/7-1-08health.htm>.
- 43 Jon Gabel, et al, "Trends in the Golden State: Small-Group Premiums Rise Sharply While Actuarial Values for Individual Coverage Plummet," Health Affairs, June 14, 2007.
- 44 Ibid, p. 496.
- 45 Income, Poverty, and Health Insurance Coverage in the United States: 2006; Issued August 2007 Consumer Income Current Population Reports; Carmen DeNavas-Walt, Bernadette D. Proctor, Jessica Smith, available at <http://www.census.gov/hhes/www/poverty/poverty06.html>.
- 46 Kaiser Family Foundation, "Kaiser Health Tracking Poll: Election 2008," April 2008 available at http://www.kff.org/kaiserpolls/h08_pomr042908pkg.cfm.
- 47 Ibid.
- 48 Ibid.
- 49 Ibid.
- 50 Cover the Uninsured, "Income and Poverty Status," 2006 available at <http://covertheuninsured.org/factsheets/display.php?FactSheetID=108>.
- 51 Robert Wood Johnson Foundation, Cover the Uninsured. "Facts and Figures; Quick Facts on the Uninsured," available at <http://covertheuninsured.org/factsheets/display.php?FactSheetID=123>
- 52 Fronstin, Paul; Sources of Health Insurance, and Characteristics of the Uninsured: Analysis of the March 2006 Current Population Survey," Employee Benefit Research Institute, Issue Brief #298, October 2006.
- 53 Robert Wood Johnson Foundation, Cover the Uninsured. "Facts and Figures; Race/ethnicity." Available at <http://covertheuninsured.org/factsheets/display.php?FactSheetID=123>
- 54 For IRS standard mileage rates, see <http://www.irs.gov/taxpros/article/0,,id=156624,00.html>
- 55 Judy Keen, High Gas Prices Threaten to Shut Down Rural Towns, USA Today, July 1, 2008 available at http://www.usatoday.com/news/nation/2008-07-01-small-town-gas_N.htm.
- 56 Johannah Cornblatt, Energy Costs Are Forcing Drastic Choices, USNews & World Report, June 11, 2008 available at <http://www.usnews.com/articles/news/national/2008/06/11/energy-costs-are-forcing-drastic-choices.html>.
- 57 Ibid.
- 58 Frank Newport, Gas Prices Having a Ripple Effect in Americans' Lives, June 17, 2008 available at <http://www.gallup.com/poll/108016/Gas-Prices-Having-Ripple-Effect-Americans-Lives.aspx>.

- 59 Ibid.
- 61 U.S. Department of Housing and Urban Development. Office of Policy Development and Research. "Affordable Housing Needs: A Report to Congress on the Significant Need for Housing," 2005.
- 62 Ibid.
- 63 Aubrey Cohn, Rent at an All-Time High, Seattle Post-Intelligencer,
- 64 Ibid.
- 65 Ibid.
- 66 Energy Information Administration. "Residential Natural Gas Prices: What Consumers Should Know." March 2006, available at http://www.eia.doe.gov/oil_gas/natural_gas/analysis_publications/natbro/gasprices.htm
- 67 U.S. Department of Agriculture, Center for Nutrition Policy and Promotion "Cost of Food at Home, U.S. Average at Four Levels," available at <http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>
- 68 U.S. Department of Agriculture, "Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, March 2002," available at <http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>
- 69 Derived from the U.S. Department of Housing and Urban Development's Fair Market Rent County Level Data File, available at <http://www.huduser.org/datasets/fmr.html>.
- 70 From <http://pcat.qwest.com/pcat>. These numbers are current for April 2006.
- 71 Available online at <http://nhts.ornl.gov/2001/index.shtml>.
- 72 Internal Revenue Service, "IRS Announces 2006 Standard Mileage Rates," January 1, 2006, available at <http://www.irs.gov/newsroom/article/0,,id=151226,00.html>
- 73 Tim Reuscher, Oak Ridge National Laboratory, National Transportation Research Center, personal communication, August 17, 2004.
- 74 For IRS standard mileage rates, see <http://www.irs.gov/newsroom/article/0,,id=151226,00.html>
- 75 JOBS NOW Coalition, "The Cost of Living in Minnesota 2002," 2003. The methods used to update the health care section of the 2001 Northwest Job Gap Study were largely modeled on the JOBS NOW report and input from authors Colette LaFond and Bill McMahon of UrbanPlanet.
- 76 The Commonwealth Fund, On the Edge: Low-Wage Workers and Their Health Insurance Coverage, April 2003.
- 77 Ibid.
- 78 The Henry J. Kaiser Family Foundation State Health Facts Online: "Health Insurance Coverage of the Total Population, States (2004-2005), U.S. (2005)," available at <http://www.statehealthfacts.org/comparebar.jsp?ind=125&cat=3>
- 79 U.S. Department of Health and Human Services, Agency for Health Care Research and Quality, Private-Sector Data by Firm Size and State, 2004 (Table II Series), 2004, available at http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp. **There are new 2006 numbers available at the site**
- 80 Doris Lefkowitz, Director, Medical Expenditure Panel Survey, Agency for Health Care Research and Quality, personal communication, July 29, 2004.
- 81 U.S. Department of Health and Human Services, Agency for Health care Research and Quality, "Total Health Services-Mean and Median Expenses per Person with Expense and Distribution of Expenses by Source of Payment: United States, 2001," May 28, 2004. Medical Expenditure Panel Survey Household Component Data. Generated interactively. (July 19, 2004) available at <http://www.meps.ahrq.gov/mepsnet/tc>.
More specifically, the data can be found more easily through the MEPS Household Compendia of Tables at: <http://www.meps.ahrqs.gov/Compendia of Tables/TC TOC.HTM>. **There are new 2005 numbers available at the site**
- 82 Consumer Expenditure Survey, Bureau of Labor Statistics, U.S. Department of Labor, "2002 Expenditure Shares Tables by Region of Residence" (Table 52), November 2004, available at <http://www.bls.gov/cex/2002/share/region.pdf>. **2006 report available here: <http://www.bls.gov/cex/2006/share/region.pdf>**
- 83 This formula is available online at <http://www.asec.org/ballpark/>.
- 84 America Saves, Most Behind in Retirement Saving, April 26, 2000.
- 85 This figure is consistent with previous versions of the Job Gap Study.
- 86 Economic Policy Institute, How Much is Enough? Basic Family Budgets for Working Families, 2000.
- 87 As discussed in overview of OES, available at: <http://www.bls.gov/oes/home.htm>.

THE 2008 JOB GAP

TOUGH TIMES FOR NORTHWEST FAMILIES

About the organization releasing this report

Northwest Federation of Community Organizations (NWFCO) is a regional federation of four statewide, community-based social and economic justice organizations located in the states of Colorado, Idaho, Oregon, and Washington: Colorado Progressive Coalition, Idaho Community Action Network, Oregon Action, and Washington Community Action Network. Collectively, these organizations engage in community organizing and coalition building in both rural and metropolitan areas, including Denver, Seattle, Boise, and Portland. 1265 South Main Street #305, Seattle, WA 98144, Voice: (206)568-5400, Fax: (206)568-5444 www.nwfc.org

