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2009
Job Gap

SEARCHING FOR WORK THAT PAYS

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NORTHWEST FEDERATION OF
COMMUNITY ORGANIZATIONS



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Introduction

The global financial crisis that began in 2008 has left millions of working families without the job security they once had. Millions of layoffs have dramatically affected families' ability to keep up with a basic standard of living. Not only have living wage jobs been scarce, but many of those able to hold on to their jobs have seen reduced hours, and thus pay.

The unemployment numbers have been dramatic. According to the Center for Budget and Policy Priorities, in the 20 months since the recession began, net job losses have totaled 6.9¹ million across the country. The Northwest and Mountain West job markets have mirrored this trend. Washington saw 116,000 job losses from May 2008 – May 2009, with over a third of those losses occurring since January 2009.² Oregon's unemployment rate has remained in the double digits since the beginning of this year, and now sits at 12.2 percent.³ Idaho's August 2009 unemployment rate of 8.9 percent is the highest that state has experienced since 1983, with 48,000 jobs lost in the last year.⁴ While Colorado and Montana have recently shown signs of growth,⁵ in the last year, Montana has seen its unemployment rate increase by over 50 percent⁶ and Colorado has lost a total of 110,600 jobs.⁷

The massive job losses have created significant downward pressure on wages, making living wage jobs all the more scarce.⁸ The recession has caused wage growth to stagnate, not keeping up with inflation, with low and middle wage jobs seeing the biggest slowdowns.⁹ In addition to actual job losses, many workers who have remained employed have seen earnings decrease as a result of having hours cut.¹⁰

Household median income has dropped by 3.6 percent between 2007 and 2008, a decline which coincides with the start of the recession in December 2007.¹¹ The losses have affected working-age adults, with particularly high impacts on people of color and women.¹² Meanwhile, the income disparity between

the top ten percent of earners and those living at the poverty level has spiked above the previous 2003 high, with the top ten percent now earning 11.4 times the poverty level.¹³ Additionally, ever-increasing health care costs continue to batter family budgets. As a result, more and more working families are living paycheck to paycheck, with economic security a long way off.

The 2009 Job Gap Study again takes stock of the Northwest economy and this year adds Colorado. This report provides calculations of:

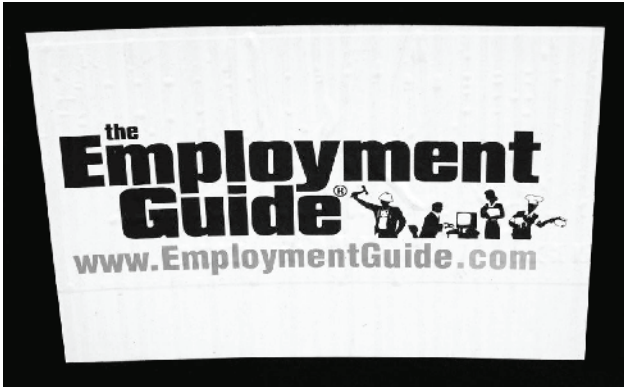
- A living wage for all counties in Idaho, Montana, Oregon, Washington, and Colorado.
- The percent of job openings that pay a living wage in each of these states.
- The ratio of the number of living wage job openings to the number of people looking for work.

The stories of people working, and looking for work, in the Northwest illustrate the difficult trade-offs that occur when working full-time doesn't pay a living wage, or when there just aren't jobs available. Many people are forced to make impossible choices between paying for prescriptions, balanced nutrition, and monthly bills.



Methodology

The 2009 Northwest Job Gap is the latest in a series of studies that calculate the cost of basic household budgets in the Northwest to: 1) determine the living wage for certain household types; and 2) measure the availability of these living wage jobs. This living wage is used to identify the “job gap”: 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 Transportation, the U.S. Department of Agriculture (USDA), the U.S. Census Bureau, the Consumer Expenditure Survey, and others. Wage and occupational data are derived from data each state reports to the BLS as part of their Occupational Employment Statistics (OES) program.

Occupation and wage data are available from each state in accordance with guidelines developed by the states in cooperation with the Bureau of Labor Statistics and the Employment and Training Administration. The March 2008 Current Population Survey (CPS) was used to find the job-seeking population in all states in this study.

The findings of this report are based on data from 2008, the most recent year for which complete data on job openings, wages, and employment are available.

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

What Is a Living Wage?

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

Living wages are calculated on the basis of family budgets for several household types. Family budgets include basic necessities, such as: food, housing, utilities, transportation, health care, child care, clothing and other personal items, savings, and state and federal taxes. Living wages for a single adult range from \$11.91 an hour (\$24,763 a year) in Montana to \$13.56 an hour (\$28,200 a year) in Washington. This assumes full-time work on a year round basis. For a single adult with two children, living wages range from \$26.01 an hour (\$54,102 a year) in Montana to \$29.71 an hour (\$61,800 a year) in Colorado.

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

- For a single adult, the living wage ranges from \$11.91 an hour (\$24,763 a year) in Montana to \$13.56 an hour (\$28,200 a year) in Washington. This assumes full-time work on a year-round basis.

- For a single adult with one child, the living wage ranges from \$19.97 an hour (\$41,547 a year) in Montana to \$23.17 an hour (\$48,186 a year) in Oregon.
- For a single adult with two children, the living wage ranges from \$26.01 an hour (\$54,102 a year) in Montana to \$29.71 an hour (\$61,800 a year) in Colorado.
- For two adults, one of whom is working, with two children, the living wage ranges from \$25.38 an hour (\$52,798 a year) in Idaho to \$27.59 an hour (\$57,396 a year) in Oregon.
- For two adults, both of whom are working, with two children, the living wage ranges from \$33.94 an hour (\$70,600 a year) in Montana to \$37.72 an hour (\$78,452 a year) in Oregon. This means that the combined wages of both working adults need to total this amount.

2009 LIVING WAGES	Colorado	Idaho	Montana	Oregon	Washington
Household 1: Single Adult	\$13.34	\$12.41	\$11.91	\$13.54	\$13.56
Household 2: Single Adult with one child	\$22.89	\$21.90	\$19.97	\$23.17	\$21.76
Household 3: Single Adult with two children	\$29.71	\$26.98	\$26.01	\$28.09	\$28.67
Household 4: Two adults (one working) with two children	\$27.59	\$25.38	\$26.33	\$27.59	\$27.22
Household 5: Two adults (both working) with two children	\$37.60*	\$34.97*	\$33.94*	\$37.72*	\$36.38*

*Total amount earned by both adults

Table 1

Living Wage Verses the Minimum Wage and the Federal Poverty Measures

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

The federal poverty guidelines are related to the federal poverty threshold. Living wages in this study were found to be two to three times the federal poverty guidelines.

The minimum wage is also much less than what it would take to provide a family or individual a basic standard of living. In the Northwest and Colorado, minimum wages in 2008 varied from \$5.15 and hour, or \$10,712 a year (the federally mandated minimum wage, assuming full-time work throughout the year), in Idaho, to \$8.07 an hour, or \$16,758 a year in Washington. This year has seen another increase in minimum wages led in part by the federal minimum wage increase to \$7.25 and hour. However, these wages are not living wages, and they would not fully support either an individual or family.

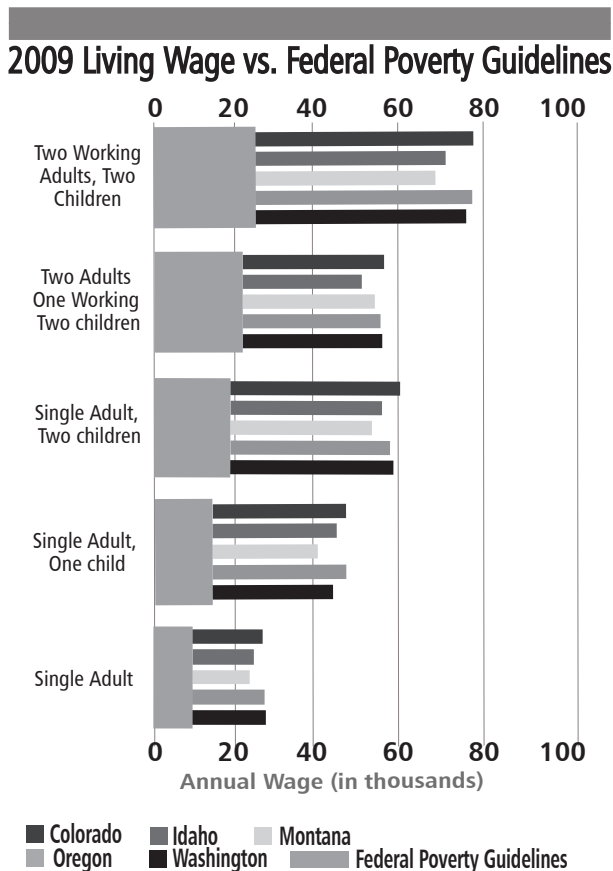


Figure 1

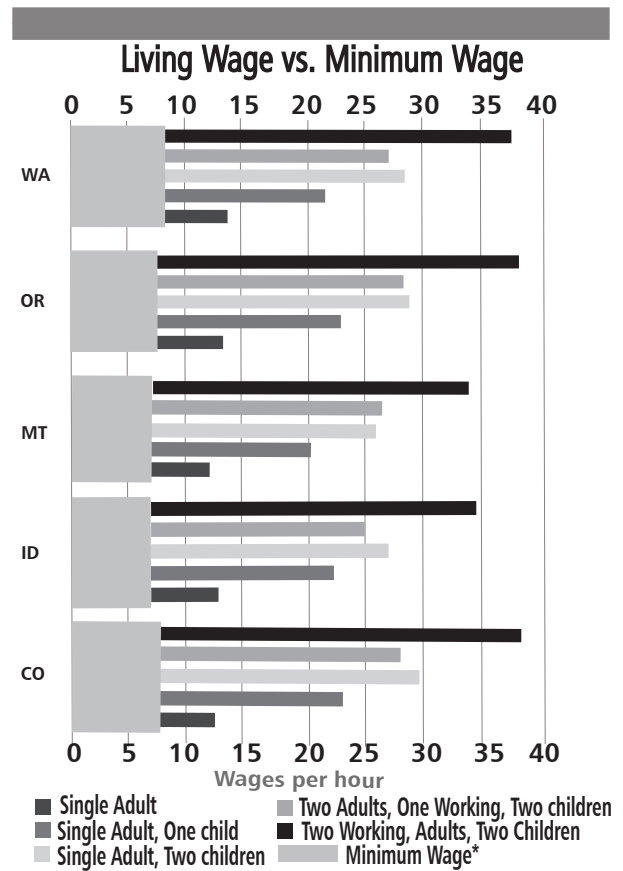


Figure 2: *Minimum wage for 2009

Key Findings

Across the country, and in the Northwest, our economy is not creating enough living wage jobs for all those who need them, according to two indicators. These are:

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

Percent of job openings that pay less than a living wage

For a person searching for a living wage job, this study finds that the market is limited. Of all Northwest and

Colorado job openings (looking at 2008 data), 37 percent pay less than a living wage for a single adult and 84 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.

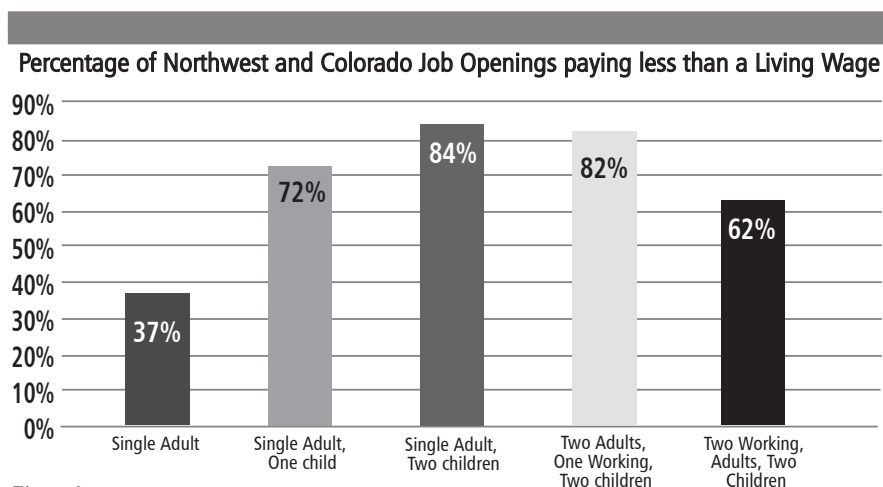


Figure 3

State-by-state figures are as follows:

- In Colorado, 40 percent of job openings pay less than the \$13.34 an hour living wage for a single adult and 82 percent pay less than the \$29.71 an hour living wage for a single adult with two children. This assumes full-time work on a year-round basis.
- In Idaho, 43 percent of job openings pay less than the \$12.41 an hour living wage for a single adult and 89 percent pay less than the \$26.98 an hour living wage for a single adult with two children.
- In Montana, 22 percent of job openings pay less than the \$11.91 an hour living wage for a single adult and 94 percent pay less than the \$26.01 an hour living wage for a single adult with two children.

- In Oregon, 46 percent of job openings pay less than the \$13.54 an hour living wage for a single adult and 88 percent pay less than the \$28.09 an hour living wage for a single adult with two children.
- In Washington, 33 percent of job openings pay less than the \$13.56 an hour living wage for a single adult and 78 percent pay less than the \$28.67 an hour living wage for a single adult with two children.

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

The Ratio of Job Seekers¹⁴ to Living Wage Job Openings

Another indicator of the job gap is the number of job seekers compared to the number of job openings that pay a living wage. Overall, as of 2008, 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 is one to five 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 ten to 21 job seekers, depending on the state.

NORTHWEST JOB GAP Job Seekers per Job Openings	Colorado	Idaho	Montana	Oregon	Washington
Single Adult	4:1	3:1	1:1	5:1	3:1
Single Adult with one child	9:1	7:1	9:1	11:1	5:1
Single Adult with two children	15:1	16:1	15:1	21:1	10:1
Two adults (one working) with two children	12:1	13:1	18:1	20:1	9:1

Table 2

Job gap ratios are calculated by dividing the number of people who were looking for work at some point during 2008 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.

State-by-state figures are as follows:

- In Colorado, for each job opening that pays at least the \$13.34 an hour living wage for a single adult, there are four job seekers on average. For each job opening that pays at least the \$29.71 an hour living wage for a single adult with two children, there are 15 job seekers on average.

- In Idaho, for each job opening that pays at least the \$12.41 an hour living wage for a single adult, there are three job seekers on average. For each job opening that pays at least the \$26.98 an hour living wage for a single adult with two children, there are 16 job seekers on average.

- In Montana, the number of job seekers exceeds the number of living wage job openings for a single adult by about 14 percent. This means that for each job opening that pays at least the \$11.91 an hour living wage for a single adult, there is at least one job seeker on average. For each job opening that pays at least the \$26.01 an hour living wage for a single adult with two children, there are 15 job seekers on average.

The Ratio of Job Seekers¹⁴ to Living Wage Job Openings (continued)

- In Oregon, for each job opening that pays at least the \$13.54 an hour living wage for a single adult, there are five job seekers on average. For each job opening that pays at least the \$28.09 an hour living wage for a single adult with two children, there are 21 job seekers on average.
- In Washington, for each job opening that pays at least the \$13.56 an hour living wage for a single adult, there are three job seekers on average. For each job opening that pays at least the \$28.67 an hour living wage for a single adult with two children, there are ten job seekers on average.

These results indicate that the Northwest is not creating enough living wage jobs for all those who need them. However, a job gap ratio of four to one, for example, does not necessarily imply there are four people competing for each job opening at that wage level. It simply indicates that over the course of a year there were four times as many job seekers as there were living wage jobs at or above that wage level.

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.

Job Seekers Spike in 2009

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

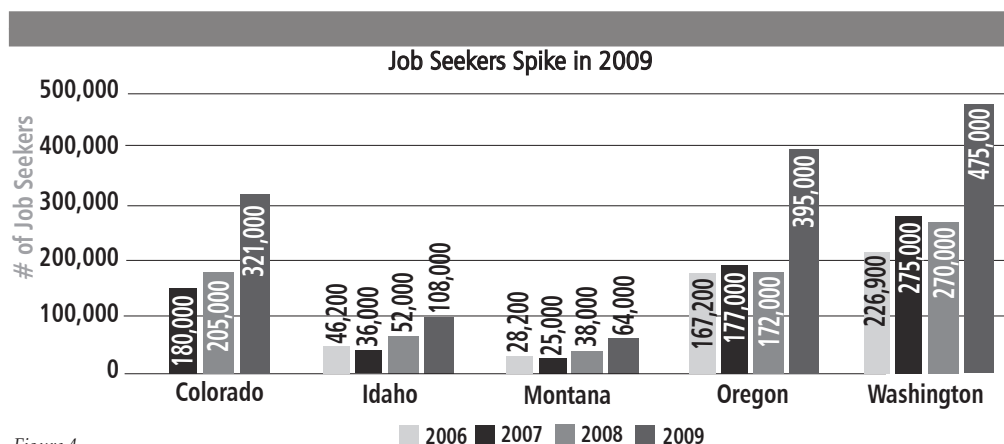


Figure 4

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

When families are unable to find work that pays living wages, many are forced to make difficult choices between adequate health care, balanced nutrition, paying bills, and saving for emergencies. The personal stories in this report illustrate

some of the complex issues and choices confronted by households below the living wage.

In the pages that follow, this report provides state-by-state findings.

State Findings

COLORADO

Key findings for Colorado

- The living wage for a single adult is \$13.34 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 \$29.71 an hour.
- Forty percent of job openings pay less than \$13.34 an hour, the living wage for a single adult. More than four out of five, 82 percent, pay less than \$29.71 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$13.34 an hour, the living wage for a single adult, there are four job seekers on average. For each job opening that pays at least \$29.71 an hour, the living wage for a single adult with two children, there are 15 job seekers on average.

Colorado's Living Wage

Living wages for Colorado are:

- For a single adult household, \$27,746 a year or \$13.34 an hour.
- For a single adult with one child, \$47,617 a year or \$22.89 an hour.
- For a single adult with two children, \$61,600 a year or \$29.71 an hour.
- For two adults, one of whom is working, with two children, \$57,385 a year or \$27.59 an hour.
- For two adults, both of whom are working, with two children, \$78,199 a year or \$37.60 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 Boulder County is \$72,587 a year or \$34.90

an hour while in Huerfano County the living wage for that same family is \$45,980 a year or \$22.11 an hour. This study includes detailed living wage wages are lower. For example, the living wage analyses for all Colorado counties (see appendix).

Marilyn Stewart Thornton, CO



Last October, I was laid off from my job in new home sales because the company was downsizing. My husband Chris is a retired veteran on disability, so since losing my job we've had to get by on his disability and Social Security, and my unemployment money. I would have been kicked off of unemployment a while ago if not for President Obama extending unemployment benefits. Even so, unless there's another extension I'll be off unemployment soon. Then, I don't know what we'll do.

We tried to refinance our house or get a loan to help with the mortgage, but even though my credit score is really good we can't because I'm unemployed. I've tried looking for a new job, but there's nothing out there right now, so we're sort of stuck. I've been thinking about going back to school to start my own business so that we can continue getting unemployment – of course, school will cost money too, so we'll have to see.

I don't have health insurance anymore because it's just too expensive. A while back I went to a health fair and got a check up for \$139, but I can't afford to go to the doctor most of the time. I'm 53-years-old and just have to hope that I don't get sick.

All our bills are adding up – \$160 a month on gas, \$400 on car insurance, \$300 on utilities – and now savings are a thing of the past.

Working people need help. Health care is too expensive – we should be able to afford to go to the doctor when we need to. Too many people are out of work, so there either needs to be a way to get people working or there needs to be more support to help people out who can't find a job. And the government should help people get out of bad mortgages and refinance to get better ones.

Colorado Family Budget 2007					
	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$190	\$357	\$473	\$691	\$691
Housing & Utilities	\$625	\$780	\$780	\$780	\$780
Transportation	\$455	\$704	\$704	\$1,110	\$1,322
Health Care	\$139	\$290	\$431	\$487	\$487
Household, clothing & personal (18%)	\$352	\$533	\$597	\$767	\$820
Savings (10%)	\$196	\$296	\$332	\$426	\$456
Child Care	\$0	\$458	\$1,146	\$0	\$1,146
Total Annual State & Federal Taxes	\$4,250	\$6,617	\$8,254	\$6,258	\$9,777
Gross Monthly Income needed	\$2,312	\$3,968	\$5,150	\$4,783	\$6,517
Gross Annual Income needed	\$27,746	\$47,617	\$61,800	\$57,395	\$78,199
Living Wage (at 2080 hr/yr)	\$13.34	\$22.89	\$29.71	\$27.59	\$37.60*

*Total amount earned by two working adults

Table 3

The Colorado Job Gap

Of all job openings in Colorado, 40 percent pay less than the \$13.34 an hour living wage for a single adult, as shown in the chart below. More than four out of five, 82 percent, pay less than the \$29.71 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:, which compare job seekers to job openings, are:

- For each job opening that pays at least \$13.34 an hour, the living wage for a single adult, there are four job seekers on average.
- For each job opening that pays at least \$22.89 an hour, the living wage for a single adult with two children, there are fifteen job seekers on average.

Colorado job Gap	Total Job Seekers 205,000		Total Job Openings 78,556	
	Household 1 Single Adult	Household 2 Single Adult w/ 1 Child	Household 3 Single Adult w/ 2 Children	Household 4 2 Adults, 1 working w/ 2 Children
Living Wage Job Openings	47,457	23,606	14,155	17,244
Job Seekers per Living Wage Job Opening	4:1	9:1	15:1	12:1
Percent of All Job Openings Paying Less than a Living Wage	40%	70%	82%	78%

Table 4

IDAHO

Key findings for Idaho

- The living wage for a single adult is \$12.41 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 \$26.98 an hour.
- Forty three percent of job openings pay less than \$12.41 an hour, the living wage for a single adult. Almost nine out of ten, 89 percent, pay less than \$26.98 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$12.41 an hour, the living wage for a single adult, there are three job seekers on average. For each job opening that pays at least \$26.98 an hour, the living wage for a single adult with two children, there are 16 job seekers on average.

Idaho Living Wage

Living wages for Idaho are:

- For a single adult household, \$12.41 an hour or \$25,818 a year.
- For a single adult with one child, \$21.90 an hour or \$45,549 a year.
- For a single adult with two children, \$26.98 an hour or \$56,117 a year.
- For two adults, one of whom is working, with two children, \$25.38 an hour or \$52,798 a year.
- For two adults, both of whom are working, with two children, \$34.97 an hour or \$72,740 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 \$60,531 a year or \$29.10 an hour while in Minidoka County the living wage for that same family is \$52,009 a year or \$25.00 an hour. This study includes detailed living wage analyses for all Idaho counties (see appendix).

Jodi Cluff Chubbuck, Idaho



I've been working as a massage therapist for six years. My husband Shane works as a milk delivery driver. After taxes, we only make about \$2,800 per month between us – pretty tight for the two of us and our five children. Once school starts again Shane will make a little bit more money because the schools buy so much milk, but even then it's tough to get by. With rent, car payments, gas, and other expenses, we usually can't pay our utilities in full, though we've been lucky and never had them shut off. When Shane had to have surgery, he missed about six months of work – luckily we were able to get our rent modified during that time, or we wouldn't have been able to make the payment.

It's really hard to afford food sometimes, but I make sure that no one goes hungry. We might not all be stuffed, but no one is hungry either. With food costs so high, we've had to start doing things a little more sparingly. It's also really hard to provide balanced meals for our family. And I try to make all of our clothing or mend hand-me-downs, so at least we don't have to spend money on clothes, because money is tight.

We're lucky to have health insurance through Shane's job that covers what we need. That costs about \$600 a month, but that's taken out of Shane's paycheck before taxes so we just don't even think about that cost. Even with health insurance, though, we still have to spend a lot of money on prescription drugs.

We work hard, but we still have trouble getting by. Health insurance should cover prescriptions better, especially when there aren't generic versions available. Also, something needs to be done about the food stamp program; even though we don't make very much money and have a big family, we were kicked off of the food stamps program a while back, which makes things really tough.

Idaho Family Budget 2007

	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adultw /toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$190	\$357	\$473	\$691	\$691
Housing & Utilities	\$572	\$692	\$692	\$692	\$692
Transportation	\$455	\$704	\$704	\$1,110	\$1,322
Health Care	\$96	\$222	\$299	\$355	\$355
Household, clothing & personal (18%)	\$328	\$493	\$542	\$712	\$765
Savings (10%)	\$182	\$274	\$301	\$396	\$425
Child Care	\$0	\$520	\$1,088	\$0	\$1,088
Total Annual State & Federal Taxes	\$3,930	\$6,416	\$6,934	\$5,337	\$8,681
Gross Monthly Income needed	\$2,152	\$3,796	\$4,676	\$4,400	\$6,062
Gross Annual Income needed	\$25,818	\$45,549	\$56,117	\$52,798	\$72,740
Living Wage (at 2080 hr/yr)	\$12.41	\$21.90	\$26.98	\$25.38	\$34.97*

*Total amount earned by two working adults

Table 5

Lori Burke-Ellet Nampa, Idaho

I lost my job last January. I was a client program supervisor of the temporary workforce at a local contract manufacturer. I had to lay off the last 100 temps we had, then I was let go, too. My partner, Teresa, also was laid off. She found work at another company, but two months later they went out of business.

We can barely tread water now on unemployment and savings. We turned to our savings to make our house payments. Meanwhile, our house is worth almost \$45,000 less than it was a year ago. We didn't get an interest-only loan or anything like that. We thought we were doing the right thing.

We can't get assistance because our debt-to-income ratio isn't high enough, because we're not employed, because we aren't 60 days behind in our payments yet. Of course, we've tried to make sure we didn't fall behind, because we don't want to be in complete financial ruins. But it seems like you have to be right on the brink. It's like they're encouraging people to just walk away from the houses and leave them to the banks.

It's so hard trying to keep everything together. We've had the cars break down, trees that die but we can't get replaced. Right now Teresa qualifies for some assistance, but otherwise we've just seen costs increase.

When we were working she made \$50,000 a year and I made \$38,000. Now we're looking at \$10 an hour pay cuts when we finally find work again. We'd also need to find \$400 a month in day care for our son, and still we won't be able to make the house payment. And, since most of the jobs are 60 miles away in Boise, our transportation costs will go up, too. If it comes to that, we'd lose the house and have to file for bankruptcy.

And there's no guarantee we'll find work. We've been applying and have had only three interviews in six months. At one place, it turns out they didn't even have a position open. This is the longest Teresa has been unemployed in 26 years, and it's very hard.

This is affecting our relationship and our self-esteem at times. We try not to let it get to us – we're not people who really want to have lots and lots of things. We thought we had done a really good job getting a house. Meanwhile, it seems like there are credit agencies that are making tons of money off this mess.

Idaho's Job Gap

Of all job openings in Idaho, 43 percent pay less than the \$12.41 an hour living wage for a single adult, as shown in the chart below. Almost nine out of ten, 89 percent, pay less than the \$26.98 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: which compare job seekers to job openings, are:

- For each job opening that pays at least \$12.41 an hour, the living wage for a single adult, there are three job seekers on average.
- For each job opening that pays at least \$26.98 an hour, the living wage for a single adult with two children, there are 16 job seekers on average.

Idaho Job Gap	Total Job Seekers 52,000		Total Job Openings 30,333	
	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	17,178	7,001	3,210	4,080
Job Seekers per Living Wage Job Opening	3:1	7:1	16:1	13:1
Percent of All Job Openings Paying Less than a Living Wage	43%	77%	89%	87%

Table 6



Diana Corcoran Downey, Idaho

I'm 38-years-old and live with my husband, Steve, and our four children. Our children have learning disabilities, and my youngest has eye deformities and has to go to the children's hospital, so we have a lot of extra expenses, even with our Medicaid coverage.

Steve works as a maintenance man at the beef slaughterhouse, and a couple months ago he saw his hours cut

which has made things really difficult. They've also taken away the pay increases at his company, so things don't look like they're going to get better anytime soon. Before they cut Steve's hours, we got by on about \$3,000 a month. Now, we only get about \$1,500 a month. When Steve's hours first got cut, I had to go get a payday loan because they were going to turn off our power. That entire loan went to bills – afterward, there wasn't anything left. Even without all the bills, getting by for all six of us on only \$1,500 a month is almost impossible.

Thankfully, we can get food through our church, and there's a mobile food pantry that we can go to when we need it. I know we're lucky to have that support from our church – without it, I don't know what we'd do.

We still have a lot of expenses. Steve's car isn't working right now, so we're going to have to pay to get those fixed. Rent and utilities cost about \$800 per month, and we're still paying off my car, so that's another \$190 each month. Steve drives 63 miles to get to work, so he spends about \$350 each month on gas just to get to and from work, plus the gas costs for other trips we have to take. Insurance is another \$110 a month. After all the bills are paid and we put gas in the cars, there's really nothing left over for savings or for extras.

Companies and policy makers need to remember that even if cutbacks help companies to survive, people can't survive by just cutting back more and more. A lot of people don't even have the support that we do – I can't imagine what we'd do if we had to buy all our food on top of everything else.

MONTANA

Key findings for Montana

- The living wage for a single adult is \$11.91 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 \$26.01 an hour.
- Twenty two percent of job openings pay less than \$11.91 an hour, the living wage for a single adult. More than nine out of ten, 94 percent, pay less than \$26.01 an hour, the living wage for a single adult with two children.
- For each job opening that pays at least \$11.91 an hour, the living wage for a single adult, there is at least one job seeker. For each job opening that pays at least \$26.01 an hour, the living wage for a single adult with two children, there are 15 job seekers on average.

Montana Living Wage

Living wages for Montana are:

- For a single adult household, \$24,763 a year or \$11.91 an hour.
- For a single adult with one child, \$41,547 a year or \$19.97 an hour.
- For a single adult with two children, \$54,102 a year or \$26.01 an hour.
- For two adults, one of whom is working, with two children, \$54,767 a year or \$26.33 an hour.
- For two adults, both of whom are working, with two children, \$70,600 a year or \$33.94 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 Rosebud County is \$50,854 a year or \$24.45 an hour while in Galatin County the living wage for that same family is \$58,427 a year or \$28.09 an hour. This study includes detailed living wage analyses for all Idaho counties (see appendix).

Joshua Bradshaw Billings, MT

My name is Joshua Bradshaw – I'm 21 years old. Working as a checker in a in Billings grocery store, I've seen how the recession has changed people's budgets. Food prices never seemed to go back down after they spiked when oil prices were so high. Since the recession started, I've seen a significant increase in the number of our customers buying food with food stamps, from about a third, to about a half.

Near the beginning of the year, I also felt the crunch when my hours were reduced from 40hrs per week to 24. My weekly take home went from \$260 to \$170. I cut back on everything but the essentials, and ended up racking up a huge amount of debt over several months. It wasn't until I worked enough hours on my union contract to give me a promotion, and 40hrs. I now count payday loans and credit card payments among my monthly bills.

Our store is one of the only ones in town where we're represented by a union, which is why we at least have some kind of health insurance plan. However, that is even difficult to afford, with a \$300 deductible, and then 60/40 split after that, I still have medical debt. I haven't been to the dentist in a long time since we don't have dental.

Even now with a full schedule, it difficult to make it through the month - I live paycheck to paycheck, with no savings. It's not right when you have people working full-time, and yet they're still poor.

Montana Family Budget 2007					
	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$190	\$357	\$473	\$691	\$691
Housing & Utilities	\$520	\$654	\$654	\$654	\$654
Transportation	\$455	\$704	\$704	\$1,110	\$1,322
Health Care	\$104	\$262	\$404	\$460	\$460
Household, clothing & personal (18%)	\$318	\$494	\$559	\$729	\$782
Savings (10%)	\$176	\$275	\$310	\$405	\$434
Child Care	\$0	\$252	\$801	\$0	\$801
Total Annual State & Federal Taxes	\$3,595	\$5,571	\$7,238	\$6,176	\$8,860
Gross Monthly Income needed	\$2,064	\$3,462	\$4,509	\$4,564	\$5,883
Gross Annual Income needed	\$24,763	\$41,547	\$54,102	\$54,767	\$70,600
Living Wage (at 2080 hr/yr)	\$11.91	\$19.97	\$26.01	\$26.33	\$33.94

*Total amount earned by two working adults

Table 7

The Montana Job Gap

Of all job openings, 22 percent pay less than the \$11.91 an hour living wage for a single adult, as shown in the chart below. More than nine out of ten job openings, 94 percent, pay less than the \$26.01 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 \$11.91 an hour, the living wage for a single adult, there is at least one job seeker on average.
- For each job opening that pays at least \$26.01 an hour, the living wage for a single adult with two children, there are 15 job seekers on average.

Montana Job Gap	Total Job Seekers 52,000		Total Job Openings 42,689	
	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	33,457	4,365	2,478	2,137
Job Seekers per Living Wage Job Opening	1:1	9:1	15:1	18:1
Percent of All Job Openings Paying Less than a Living Wage	22%	90%	94%	95%

Table 8

OREGON

Key findings for Oregon

- The living wage for a single adult is \$13.54 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 \$28.09 an hour.
- Forty six percent all job openings pay less than the \$13.54 an hour living wage for a single adult. Nearly nine out of ten all job openings, 88 percent, pay less than the \$28.09 an hour living wage for a single adult with two children.
- For each job opening that pays at least \$13.54 an hour, the living wage for a single adult, there are five job seekers on average. For each job opening that pays at least \$28.09 an hour, the living wage for a single adult with two children, there are 21 job seekers on average.

Oregon's Living Wage

Living wages for Oregon are:

- For a single adult household, \$28,155 a year or \$13.54 an hour.
- For a single adult with one child, \$48,186 a year or \$23.17 an hour.
- For a single adult with two children, \$58,419 a year or \$28.09 an hour.
- For two adults, one of whom is working, with two children, \$57,396 a year or \$27.59 an hour.
- For two adults, both of whom are working, with two children, \$78,452 a year or \$37.72 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 \$64,206 a year or \$30.87 an hour while in Baker County the living wage for that same family is \$49,895 a year or \$23.99 an hour. This study includes detailed living wage analyses for all Oregon counties (see appendix).

Ron Beed Portland, OR



I drove trucks for 25 years but have been mostly unemployed for the last couple of years. I wanted to stay more local, and haven't been able to find much work in the area. Some temporary work I had dried up, so I've been on unemployment. In June, I was notified that I was being kicked off. I'm still waiting to hear back on my appeal – I don't know what I'll do if I can't get back on, because the work's just not out there.

If it weren't for food stamps, I'd be starving. Even still, I barely get by, and I don't even buy expensive things like meat; I even fast every once in a while. If I ate meat and didn't fast from time to time, I don't think food stamps would be able to get me enough food.

When I was on unemployment, things were a little bit better, but even then I was only getting \$450 a month right before I got kicked off. I had been getting \$800 a month, but in May they cut my benefits so I was down to \$450. Thankfully I'm able to park my trailer on a gentleman's property in return for working on his equipment, and I live in my trailer. That means I don't get running water, though, and have minimal toilet facilities.

Since being kicked off of unemployment, I've tried to cut back on driving my car because gas is so expensive. It's 2 miles just to get to the road from where I park my trailer, though, so I can't really get anywhere without at least driving some. Lately I've been driving to the city center, then riding my bike from there, which helps, I can't cut out driving entirely.

I have other expenses too; I cook with propane, so I spend \$20 every couple of weeks on that. My electricity comes from a couple of RV batteries, which I have to charge about once a week. That takes gasoline. I don't have health care, and just have to try the best I can to take care of myself so I don't get sick because I just can't afford it.

The things the current Administration has done, like extending unemployment compensation and increasing food stamps, have helped a lot. What people really need, though, is jobs and health care. Get people back to work and make sure people don't have to spend the entire day in the emergency room when they could spend an hour or so with a doctor if they had insurance. That's what people really need.

Oregon Family Budget 2007					
	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$190	\$357	\$473	\$691	\$691
Housing & Utilities	\$642	\$765	\$765	\$765	\$765
Transportation	\$455	\$704	\$704	\$1,110	\$1,322
Health Care	\$107	\$258	\$360	\$416	\$416
Household, clothing & personal (18%)	\$349	\$521	\$575	\$746	\$799
Savings (10%)	\$194	\$289	\$320	\$414	\$444
Child Care	\$0	\$472	\$1,137	\$0	\$1,137
Total Annual State & Federal Taxes	\$2,312	\$3,968	\$5,150	\$4,783	\$6,517
Gross Monthly Income needed	\$2,346	\$4,015	\$4,868	\$4,783	\$6,538
Gross Annual Income needed	\$28,155	\$48,186	\$58,419	\$57,396	\$78,452
Living Wage (at 2080 hr/yr)	\$13.54	\$23.17	\$28.09	\$27.59	\$37.72*

*Total amount earned by two working adults

Table 9

The Oregon Job Gap

Of all job openings, 46 percent pay less than the \$13.54 an hour living wage for a single adult, as shown in the chart below. Over four out of five job openings, 88 percent, pay less than the \$28.09 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: are 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 \$13.54 an hour, the living wage for a single adult, there are five job seekers on average.
- For each job opening that pays at least \$28.09 an hour, the living wage for a single adult with two children, there are 21 job seekers on average.

Oregon Job Gap	Total Job Seekers 172,000		Total Job Openings 68,250	
	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	36,645	15,416	8,139	8,623
Job Seekers per Living Wage Job Opening	5:1	11:1	21:1	20:1
Percent of All Job Openings Paying Less than a Living Wage	46%	77%	88%	87%

Table 10

Deborah Smith* Oregon City, Oregon

I'm a substitute teacher and nanny during the summer months. I've been looking for a full-time teaching job for two years now, but in the meantime I have to make due with the substitute work. My husband is a firefighter. Between his salary and mine, we make about \$4,000 a month. A lot of that – \$1,600 – goes to our mortgage, which I'm not on because of my student loans.

It's not stable work. A lot of teachers have been laid off in the past year, which makes competition much higher in the substitute pool. So, I never have definite hours. Last December it was especially hard, because of the snow storm. The children lost school days, and so did I. Before my husband started his firefighting job, we were really struggling to get by. Had he not gotten this job, or if I were on my own for some reason, I have no idea where we would be. The instability of substituting can be really unsettling.

Fortunately, we have health insurance through my husband's work, which is unionized. But I've been seeing a licensed professional counselor, and the insurance won't cover that. Those visits cost \$90 each, and usually I have two a month, sometimes more.

Another place I feel the strain is with food. It's hard to eat as healthy as I would like. Fresh produce, dairy, and meat are pretty expensive. And since my husband is a firefighter he

eats a lot to keep his energy up. Keeping fresh food in the house is really hard. It's much more affordable to buy cheap processed food which I know is bad for me.

There's a lot that can be done to help families get by. I think it's very important to find a way to make child care more affordable for working families yet still pay providers a living wage. As a nanny I see the problems with this everyday.

*pseudonym



WASHINGTON

Key findings for Washington

Key findings for Washington are:

- The living wage for a single adult is \$13.56 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 \$28.67 an hour.
- Thirty three percent of all job openings pay less than the \$13.56 an hour living wage for a single adult. Seventy-eight percent pay less than the \$28.67 an hour living wage for a single adult with two children.
- For each job opening that pays at least the \$13.56 an hour living wage for a single adult, there are three job seekers on average. For each job opening that pays at least \$28.67 an hour, the living wage for a single adult with two children, there are ten job seekers on average.

Washington's Living Wage

Living wages for Washington are:

- For a single adult household, \$28,200 a year or \$13.56 an hour.
- For a single adult with one child, \$45,269 a year or \$21.76 an hour.
- For a single adult with two children, \$59,631 a year or \$28.67 an hour.
- For two adults, one of whom is working, with two children, \$56,608 a year or \$27.22 an hour.
- For two adults, both of whom are working, with two children, \$36.38 a year or \$75,673 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 \$67,238.55 a year or \$32.33 an hour while in Lincoln County the living wage for that same family is \$50,446 a year or \$24.25 an hour. This study includes detailed living wage analyses for all Washington counties (see appendix).

Maribel Peralez Lynnwood, Washington



I've lived in Washington State for the last 25 years. My grandmother, after the death of my grandfather, struggled in Peru to find work to support the family and decided to send her older kids to America in 1977 for a better life. My mother was one of them. Although her temporary visa expired, my mother remained and fought to stay, and after years of going through the process and the fear of being sent back she was finally granted citizenship. Family members followed, going through the same struggle to get citizenship, while some still are waiting as legal residents. Other relatives, including my brothers, have been denied visas and are still in Peru.

In May 2009, I quit my job as a banker for a financial institution, which was very stressful. Then I decided to focus on my dream of starting my own consulting business. The income change has been significant: I was making \$2,500 a month at my former position, and now I make \$1,500 to \$1,700 a month. Even though I'm optimistic that business will pick up, I'm looking for an additional job to help pay the bills. I pay \$1,200 a month for rent, \$120-\$150 for utilities, and \$120 for car insurance. And I'm a single mother trying to raise my 10-year-old daughter independently.

Money is tight. At least with my small business, I can work from home, save on gas, and be there for my daughter. But I've had two major challenges: groceries and health care. While I make sure that my daughter has three meals a day, I've been skipping some.

My daughter and I are both uninsured. I have clinical arthritis. I also have anxiety from the pain and from the thousands in medical debt for treatments. I'm applying for the Basic Health program and Children's Health Insurance Program, but there's a long waiting list. I put off going to the doctor because of the costs and feel like I'm a time bomb, since my condition is worsening.

Despite hard times, my daughter and I are closer than ever. We are postponing plans to redecorate our home and to visit family in Peru, but we're excited about the future success of my business. I'm doing all I can to give my daughter an ordinary life.

In my free time, I'm advocating for quality affordable health care for everyone, including alternative and preventive care. Acupuncture and massages, not pills and injections, have really helped my condition. And I want to ensure preventive care so that my daughter doesn't have to go through what I have. I want to see my taxes go to services that will help society as a whole. As workers, we deserve the most fundamental things like health care and social security.

Washington Family Budget 2007					
	Household 1 Single adult	Household 2 Single adult w/ a school-age child (age 6-8)	Household 3 Single adult w/toddler (12-24 months & a school-age child (age 6-8)	Household 4 Two adults (1 working) w/ toddler & school-age child	Household 5 Two adults (both working) w/ toddler & school-age child
Food	\$190	\$357	\$473	\$691	\$691
Housing & Utilities	\$716	\$875	\$875	\$875	\$875
Transportation	\$455	\$704	\$704	\$1,110	\$1,322
Health Care	\$104	\$256	\$357	\$413	\$413
Household, clothing & personal (18%)	\$366	\$548	\$602	\$772	\$825
Savings (10%)	\$203	\$304	\$335	\$429	\$459
Child Care	\$0	\$299	\$1,082	\$0	\$1,082
Total Annual State & Federal Taxes	\$3,787	\$5,159	\$6,503	\$5,122	\$7,669
Gross Monthly Income needed	\$2,350	\$3,772	\$4,969	\$4,717	\$6,306
Gross Annual Income needed	\$28,200	\$45,269	\$59,631	\$56,608	\$75,673
Living Wage (at 2080 hr/yr)	\$13.56	\$21.76	\$28.67	\$27.22	\$36.38*

*Total amount earned by two working adults

Table 11



The Washington Job Gap

Of all job openings, 33 percent pay less than the \$13.56 an hour living wage for a single adult, as shown in the chart below. Over three quarters, 78 percent, pay less than the \$28.67 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 two job seekers on average.
- For each job opening that pays at least the \$13.56 an hour living wage for a single adult, there are three job seekers on average.
- For each job opening that pays at least the \$28.67 an hour living wage for a single adult with two children, there are ten job seekers on average.

Washington job Gap	Total Job Seekers 270,000		Total Job Openings 131,396	
	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	87,908	49,638	28,506	31,537
Job Seekers per Living Wage Job Opening	3:1	5:1	10:1	9:1
Percent of All Job Openings Paying Less than a Living Wage	33%	62%	78%	76%

Table 12



**Thon Saephan
Seattle, Washington**

My name is Thon Saephan and I'm 21-years-old. Right now I'm working for the Environmental Outreach and Stewardship Alliance (E.O.S). It's training me on home auditing and teaching me about the environment and cultures. I like it but I'm getting paid minimum wage and it's just for the summer, so I'm trying to find a full-time job.

There are six people in my family: my dad and my mom, me, my younger sister, and my younger brothers. We're Mien. I can speak Mien fluently but I don't know how to write it. My family lives in the Central District, but I grew up in Rainier Valley where a lot of our friends and family still live. I don't really feel connected to the C.D., but Rainier – that's my hood.

We live in low-income housing with the Seattle Housing Authority. My dad covers the rent. He works as a janitor and makes under \$30,000 a year. We pay \$200 to \$300 a month for utilities. He also pays insurance for our two cars, but I chip in for gas. It's hard because I got to run

errands like go buy groceries, go to the laundromat, and take my mom and the kids to appointments. I don't get to go to the gym or see friends anymore just because we don't have a lot of money after paying bills and gas.

We get food stamps. It's not a lot so we're not able to afford nutritious or fresh food, but us kids have to eat a lot – we're all growing. I'm always hungry so I eat at least three meals a day, sometimes four or five meals a day. My mom is getting skinny – I'm worried about her. Because of her condition she can't swallow meat. I'm always trying to find ways to get her food that she needs, like more meat and healthy food for her diet.

Personally, I want to do a lot of things. I want to get more involved in the community. I want to meet more Mien people so I can learn about my culture from the elders. I want to find work so I can help pay the bills, but I don't have my high school diploma and can't afford to go back to school. The best I can do is take care of my mom and siblings and help around the house, but I want to do more.

Discussion

Living in the Job Gap, Budgets under Strain

In contrast to upward swings in food and energy costs cited in last year's Job Gap report, 2008 saw significant reductions in energy and food costs due to reduced global demand in a contracting economy. Although these reduced costs would seem to suggest relief for households, additional strain from the prolonged recession and global financial crisis has restricted credit, while causing higher unemployment rates and increased need for assistance for the growing numbers living on the margins. This need is evident in demand for federal food stamps. Meanwhile, health care costs continue to rise.

The Cost of Food

In the past year consumer food price increases have slowed to two to three percent but add to a record increases in 2007.¹⁵ Prices of many staple foods, such as milk and eggs, have decreased significantly, but still higher than they were prior to the 30 percent increases of 2007; grain prices continued to rise by three to four percent.¹⁶ The U.S. Department of Agriculture, which oversees the Supplemental Nutritional Assistance Program (SNAP), formerly known as the Food Stamp Program, has said that the cost of feeding a low-income family of four remains statistically unchanged from 2007, during which food costs grew by 6 percent, the highest increase in food costs in 20 years.¹⁷

Across the country, the number of people participating in the SNAP program has increased significantly over the last year.¹⁸ Between July 2008, and June 2009, Colorado's food stamp enrollment increased by 36 percent; Idaho's enrollment increased by 42 percent; Montana's enrollment increased by 24 percent, Oregon's enrollment increased by 30 percent; and Washington's enrollment increased by 42 percent.

Trends from 2008 indicate that food stamp usage is expanding from metropolitan areas, into the suburbs in significant numbers.¹⁹ In Gresham and Hillsboro,

Oregon, for example, food stamp use increased by 22 percent from April 2007 to April 2008²⁰

Food banks have also seen an increase in demand. In Washington, for example, the Washington State Department of Commerce found that new food bank clients increased by 15 percent and 28 percent in the third and fourth quarters of 2008, respectively, a trend toward additional strain on food banks.²¹

Health Care

Health care reform is arguably the dominant national policy debate in the United States for 2009. As lawmakers grapple over costs and range of health care options, losses in insurance coverage and increased costs continue to highlight the need for reform. While still covering the majority of those living in the United States, the employee-sponsored health care system continues to decline, leaving many working adults and their families without affordable alternatives in the private market.

The past decade 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. As workers are laid off and lose benefits, the work week average has dropped to 33 hours, the lowest on record. Meanwhile, 8.8 million people were forced to take part-time work in 2008 because they were unable to find full time work.²² As many employee benefits are tied to full-time employment, the loss of such employment has a significant impact on the number of insured Americans.

For those with 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 1999, according to the Kaiser Family Foundation, health insurance premiums for a family of four have increased by 131 percent and employee contribution has increased by 128 percent. Average premium and worker contributions for family coverage in 2009 was a record \$13,375.²³

Health Care (continued)

by 128 percent. Average premium and worker contributions for family coverage in 2009 was a record \$13,375.²³

Workers are feeling the burden of these costs. According to one study, half of workers in jobs paying the lowest wages reported having problems with medical bills or paying off accrued debt.²⁴ Another 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.²⁵ In an October 2008 survey conducted by the Kaiser Family Foundation, 36 percent of people said that they or a family member had postponed needed health care due to cost, up from 29 percent in April 2008²⁶ and up from 25 percent who reported problems paying for care in 2007.²⁷ For low-income families making under \$35,000 per year, forty-two percent reported problems paying for care.²⁸

The rising 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.²⁹ Medical bills and debt have become the leading cause of bankruptcies, accounting for a majority of all personal bankruptcies.³⁰

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.³¹ In general, the care-seeking patterns of those who have private insurance but also have medical debt resemble the patterns of people with no insurance coverage at all.³²

Although employer-sponsored insurance is the dominant form of coverage for the non-elderly, the share of the sponsored coverage has been declining steadily since 2000, particularly among those with low or modest incomes.³³ The rate of employer-based coverage for working-age adults fell from 67 percent in 2001 to 61.9 percent in 2008,³⁴ and low-wage workers are less likely than others to be working in jobs that offer health insurance.³⁵ As the recession continues, higher uninsured numbers can be expected as jobs are lost and employers face rising health-insurance costs.³⁶

This leaves those without an employee-sponsored plan to the mercy of 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 preexisting conditions. Moreover, the out-of-pocket costs of even bare-bones individual plans easily exceed 10 percent of low-wage workers incomes,³⁷ 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.”³⁸ This study additionally found that premiums increased by 23 percent in the individual market, while insurers spent proportionally less on covered services.

As costs continue to rise, so does the number of uninsured. The number of people in the U.S. without health insurance rose from 45.7 million in 2007 to 46.3 million in 2008. Meanwhile, private health insurance rolls dropped from 201 to 200 million, as increasing numbers of people can no longer afford insurance and either go uninsured or, in some cases, seek public coverage (such as Medicaid).³⁹

Lack of insurance is much more common among those with low incomes. A quarter of people with incomes below \$25,000 are uninsured, more than triple the rate of people with incomes over \$75,000 (eight percent).⁴⁰ One-quarter of the uninsured live below the federal poverty level (\$10,830 for a single adult and \$22,050 for a four person household in 2009⁴¹), and 54 percent live below 200 percent of the federal poverty level.⁴²

People of color are much more likely to be uninsured than are whites.⁴³ African Americans are more than twice as likely (22.5 percent) and Latinos are three times more likely (32 percent) to be uninsured than whites (10.4 percent).⁴⁴ Compared to whites, African Americans and Latinos are less likely have employer-sponsored insurance.⁴⁵ Even at income levels above 200 percent of federal poverty level, people of color are more likely to be uninsured than whites.⁴⁶

Although healthy uninsured families may get by without coverage for years, when serious health problems arise small savings quickly vanish to cover costs of care. Even insured families may find that their insurance does not cover all costs. Consequently, 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 made a major impact on families who are struggling to earn a living wage.

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.

Nationally, the collapse of financial markets and the ensuing credit crisis has tightened lending requirements for homeownership, and foreclosure rates, up 81 percent in 2008 over 2007, are expected to continue at historically high rates through 2009, flooding the rental market with former homeowners and causing rental rate increases in an otherwise soft market.⁴⁷

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.⁴⁸ 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 Colorado, Idaho, Montana, Oregon, and Washington, the minimum wage is insufficient to afford even an efficiency or studio apartment.⁴⁹

Utility rate increases are also of particular concern to families, particularly as winter approaches. Although utility costs have temporarily dropped off with decreases in global demand for energy during the recession, low-income households face disproportionate utility costs; the United States Department of Energy estimates that low-income households pay an average of 16 percent of income for utilities, compared to a six percent national average and two percent for the highest wage earners, despite much higher usage in wealthier households.⁵⁰ These costs particularly affect those who cannot afford to insulate or weatherize their homes or seek alternative heating methods, such as wood burning stoves.

The American Recovery and Reinvestment Act

The national recession has caused major challenges for state and local budgets by both reducing revenues, and increasing the need for public programs as people lose jobs, income, and health insurance.⁵¹ For example, a survey of state Medicaid directors found that enrollment growth in this program is the highest in six years. Medicaid directors attributed this increase largely to high unemployment.⁵²

Most states (including those in this report) are required to balance their operating budgets, so despite the increased need, most have responded to the budget shortfalls by making cuts to state services, including cuts to public health programs, services for the elderly and disabled, education, and the state workforce.⁵³ For example, Washington increased cost sharing for the Basic Health Plan in an effort to reduce enrollment by 43 percent.⁵⁴

In response to the recession, Congress passed the federal government enacted the American Recovery and Reinvestment Act (ARRA) in February 2009 commonly known as the recovery bill. The measure provides nearly \$140 billion over two-and-a-half years to help states pay for education, health care, public safety, and other key services.⁵⁵ The bill also provided a temporary increase in unemployment benefit levels, and a longer term of eligibility for unemployment benefits to help jobless workers.⁵⁶ The ARRA is also expected to create or save 3.5 million jobs over the next two years.⁵⁷

Initial analysis suggests that the effect of the recession on family budgets and state economies has been significantly lessened by the ARRA. In addition to the income support provided through extended unemployment benefits, the bill also helped states absorb increased enrollment in state health care programs.⁵⁸ The bill provided increased federal funding to state Medicaid programs which allowed states to reduce or avoid cuts to provider rates, benefits, and eligibility. The funds have also helped to close shortfalls state budgets and Medicaid budgets and state budgets generally.⁵⁹ Lastly, according to Recovery.gov, over 30,000 jobs have been created or saved as a result from federal contracts using ARRA money.⁶⁰ The White House also reports that the ARRA has saved or created 250,000 education jobs as well.⁶¹

The American Recovery and Reinvestment Act (continued)

Despite these gains, and states continue to face evaporating budgets. The ARRA helped to close 30 to 40 percent of state budget gaps,⁶² however, 48 states, including Oregon, Washington, Colorado, and Idaho are facing budget shortfalls in 2010.⁶³ While the rise in unemployment slowed significantly in September 2009, the national unemployment rate is still double what it was at the beginning of this recession.⁶⁴

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 2008 data. Where 2008 data were not available, data for the closest year available were adjusted for inflation to reflect 2008 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
- Healthcare
- 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

Conclusion

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

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."⁶⁵ food costs for the living wage calculation for 2003 to 2009 are based on an annual average of monthly food costs.

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

The adults were calculated 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 year old, one man 20-50 years old, 6-8 year old child, and one year old child.

There are no adjustments for these food plans by state or region. Other reports indicate that the variation in food prices is small enough that geographic adjustments are not necessary. The USDA values are based on 1989-1991 data and updated monthly for inflation.⁶⁶

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.⁶⁷ 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.⁶⁸ 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 2001 National Household Travel Survey from the U.S. Department of Transportation⁶⁹ and 2006 Internal Revenue Service (IRS) “Standard Mileage Rates” as an approximate cost for automobile travel.⁷⁰

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.⁷¹ 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 (in 2008, the rate was \$0.505 from Jan – June, and \$0.545 from July – Dec. This study used the averaged these two rates; \$0.545) which accounts for vehicle cost, insurance, gasoline, repairs, depreciation, and vehicle registration fees.⁷²

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.⁷³ 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.⁷⁴ Additionally, low-wage workers are much less likely than higher-wage earners to work in companies that offer health insurance to their employees.⁷⁵ In 2008 in the U.S., 52 percent of the population had employer-based insurance, 5 percent purchased private, individual health insurance, 14 percent were covered by Medicaid, 12 percent were covered by Medicare, and 15 percent were uninsured.⁷⁶

Employer-Sponsored Insurance:

Average employee contributions to employer-sponsored insurance premiums were obtained for each state from the Insurance Component Tables of the 2004 Medical Expenditure Panel Survey (MEPS).⁷⁷ 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.⁷⁸ 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 2008 MEPS Household Medical Expenditure Tables, which can be modified to produce specific out-of-pocket data by age and geographic region.⁷⁹ 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. Colorado is the only one of the five states to publish child care data at the county level. The other four states give 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.⁸⁰ 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.⁸¹ 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.⁸² 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.⁸³

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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.⁸⁴

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.⁸⁵ 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.

Appendix

Colorado County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Adams	\$14.30	13	\$23.42	20	\$30.19	17	\$28.88	12	\$37.71	17
Alamosa	\$12.42	43	\$18.90	60	\$23.39	57	\$25.68	45	\$31.17	58
Arapahoe	\$14.30	13	\$23.80	15	\$30.76	14	\$28.88	12	\$38.23	15
Archuleta	\$13.42	28	\$21.78	30	\$27.21	30	\$27.71	26	\$34.67	32
Baca	\$12.40	45	\$18.71	63	\$22.59	62	\$25.68	45	\$30.06	63
Bent	\$11.95	55	\$19.65	47	\$24.14	46	\$25.68	45	\$31.98	46
Boulder	\$15.48	9	\$26.15	6	\$34.90	4	\$30.28	7	\$42.02	4
Broomfield	\$14.30	13	\$24.33	11	\$32.02	10	\$28.88	12	\$39.40	9
Chaffee	\$12.74	36	\$20.65	35	\$25.68	35	\$26.63	38	\$33.26	38
Cheyenne	\$11.95	55	\$19.22	54	\$23.89	49	\$25.68	45	\$31.72	49
Clear Creek	\$14.30	13	\$24.83	9	\$32.89	7	\$28.88	12	\$39.69	8
Conejos	\$12.40	45	\$18.99	59	\$23.16	60	\$25.68	45	\$30.93	61
Costilla	\$12.40	45	\$18.62	64	\$22.74	61	\$25.68	45	\$30.52	62
Crowley	\$11.95	55	\$19.64	48	\$23.38	58	\$25.68	45	\$31.16	59
Custer	\$12.68	37	\$20.59	37	\$24.80	40	\$27.12	31	\$32.25	43
Delta	\$12.47	41	\$19.54	50	\$24.25	44	\$26.09	42	\$32.33	42
Denver	\$14.30	13	\$23.93	14	\$31.01	13	\$28.88	12	\$38.47	14
Dolores	\$13.39	29	\$19.97	44	\$23.48	56	\$27.05	32	\$31.37	55
Douglas	\$14.30	13	\$24.26	12	\$32.45	9	\$28.88	12	\$39.80	7
Eagle	\$17.47	2	\$28.71	3	\$37.04	3	\$33.42	2	\$44.01	3
Elbert	\$13.61	27	\$22.64	28	\$28.85	26	\$27.91	25	\$36.46	25
El Paso	\$14.22	22	\$23.77	16	\$29.77	20	\$28.88	12	\$37.37	19
Fremont	\$12.19	52	\$20.27	40	\$24.83	39	\$26.30	40	\$32.45	41
Garfield	\$17.07	3	\$24.93	8	\$31.79	11	\$30.83	5	\$39.18	10
Gilpin	\$14.30	13	\$22.97	26	\$29.89	19	\$28.88	12	\$37.13	23
Grand	\$13.20	31	\$22.76	27	\$29.16	25	\$27.51	28	\$37.15	22
Gunnison	\$13.15	32	\$23.73	17	\$30.32	16	\$27.64	27	\$37.82	16
Hinsdale	\$15.58	6	\$25.06	7	\$32.51	8	\$30.01	8	\$38.70	11
Huerfano	\$12.40	45	\$18.84	61	\$22.11	63	\$25.68	45	\$30.06	64
Jackson	\$14.01	24	\$22.22	29	\$26.25	34	\$27.44	29	\$33.91	35
Jefferson	\$14.30	13	\$24.09	13	\$31.20	12	\$28.88	12	\$38.64	12
Kiowa	\$11.95	55	\$19.04	58	\$21.27	64	\$25.68	45	\$31.23	57
Kit Carson	\$11.95	55	\$20.16	42	\$23.57	55	\$25.68	45	\$31.35	56
Lake	\$14.41	12	\$23.21	24	\$29.25	23	\$27.99	24	\$35.89	27
La Plata	\$15.46	10	\$24.46	10	\$30.55	15	\$30.01	8	\$38.53	13
Larimer	\$14.13	23	\$23.26	22	\$30.11	18	\$28.29	23	\$37.64	18
Las Animas	\$12.46	42	\$19.10	57	\$24.13	47	\$25.72	44	\$31.75	48
Lincoln	\$11.95	55	\$19.41	52	\$24.39	42	\$25.68	45	\$32.23	44
Logan	\$11.74	64	\$19.51	51	\$24.22	45	\$25.68	45	\$32.05	45

Colorado: County Living Wages (continued)	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Mesa	\$12.85	34	\$21.16	33	\$26.34	33	\$26.67	36	\$34.14	34
Mineral	\$15.58	6	\$23.61	18	\$29.76	21	\$30.01	8	\$37.31	20
Moffat	\$12.85	34	\$21.31	32	\$27.17	31	\$26.98	34	\$34.90	31
Montezuma	\$12.60	40	\$20.02	43	\$24.39	43	\$26.12	41	\$35.43	29
Montrose	\$13.03	33	\$20.86	34	\$25.59	37	\$26.64	37	\$33.72	36
Morgan	\$12.62	39	\$19.85	46	\$23.66	53	\$25.93	43	\$31.43	53
Otero	\$11.96	54	\$19.85	45	\$24.03	48	\$25.68	45	\$31.87	47
Ouray	\$15.58	6	\$23.50	19	\$27.47	29	\$30.01	8	\$35.11	30
Park	\$14.30	13	\$23.22	23	\$29.46	22	\$28.88	12	\$37.22	21
Phillips	\$11.95	55	\$20.22	41	\$23.65	54	\$25.68	45	\$31.42	54
Pitkin	\$18.07	1	\$33.08	1	\$43.01	1	\$34.20	1	\$48.91	1
Prowers	\$12.41	44	\$19.19	56	\$23.67	52	\$25.68	45	\$31.52	50
Pueblo	\$12.39	51	\$20.59	38	\$25.67	36	\$26.72	35	\$33.50	37
Rio Blanco	\$14.01	24	\$23.04	25	\$29.23	24	\$27.44	29	\$36.82	24
Rio Grande	\$12.40	45	\$19.33	53	\$23.74	50	\$25.68	45	\$31.51	51
Routt	\$15.29	11	\$26.28	5	\$34.65	5	\$30.42	6	\$41.78	5
Saguache	\$12.40	45	\$20.28	39	\$25.46	38	\$25.68	45	\$32.60	40
San Juan	\$13.39	29	\$20.65	36	\$24.54	41	\$27.05	32	\$32.63	39
San Miguel	\$15.78	5	\$26.37	4	\$34.19	6	\$30.86	4	\$41.16	6
Sedgwick	\$11.95	55	\$18.84	62	\$26.52	32	\$25.68	45	\$34.30	33
Summit	\$16.23	4	\$29.32	2	\$38.13	2	\$31.70	3	\$44.35	2
Teller	\$13.99	26	\$23.26	21	\$28.66	27	\$28.84	22	\$36.27	26
Washington	\$11.95	55	\$19.54	49	\$23.69	51	\$25.68	45	\$31.47	52
Weld	\$12.65	38	\$21.53	31	\$27.77	28	\$26.57	39	\$35.46	28
Yuma	\$12.14	53	\$19.22	55	\$23.23	59	\$25.68	45	\$31.00	60

Idaho: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w/ toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Ada	\$13.04	5	\$23.10	2	\$29.10	1	\$27.28	2	\$36.93	1
Adams	\$11.73	26	\$20.84	35	\$25.43	34	\$24.73	24	\$33.45	35
Bannock	\$11.49	38	\$20.68	37	\$25.37	37	\$24.58	36	\$33.39	38
Bear Lake	\$11.43	40	\$20.56	40	\$25.25	40	\$24.46	38	\$33.28	40
Benewah	\$12.34	9	\$22.02	8	\$27.17	8	\$25.49	9	\$35.14	9
Bingham	\$11.37	43	\$20.49	44	\$25.19	43	\$24.40	42	\$33.22	43
Blaine	\$15.42	1	\$24.26	1	\$28.81	3	\$28.08	1	\$36.66	3
Boise	\$13.06	2	\$23.10	2	\$29.10	1	\$25.91	4	\$36.93	1
Bonner	\$12.58	8	\$22.15	5	\$27.30	7	\$25.62	8	\$35.26	8
Bonneville	\$11.74	24	\$21.13	21	\$25.85	19	\$24.86	20	\$33.88	19
Boundary	\$12.34	9	\$22.02	8	\$27.17	8	\$25.49	9	\$35.14	9
Butte	\$11.60	31	\$20.94	27	\$25.66	28	\$24.67	29	\$33.69	28
Camas	\$12.07	12	\$21.26	14	\$25.67	24	\$25.11	14	\$33.69	24
Canyon	\$13.06	2	\$22.03	6	\$26.61	12	\$25.91	4	\$34.63	12
Caribou	\$11.43	40	\$20.56	40	\$25.25	40	\$24.46	38	\$33.28	40
Cassia	\$12.07	12	\$21.26	14	\$27.05	10	\$25.98	3	\$35.36	7
Clark	\$11.60	31	\$20.94	27	\$25.66	28	\$24.67	29	\$33.69	28
Clearwater	\$11.77	22	\$21.07	23	\$26.35	15	\$24.69	27	\$34.37	15
Custer	\$11.60	31	\$20.94	27	\$25.66	28	\$24.67	29	\$33.69	28
Elmore	\$11.57	37	\$21.99	10	\$27.92	4	\$24.81	22	\$35.84	4
Franklin	\$11.98	17	\$21.07	25	\$25.79	22	\$25.01	18	\$33.82	22
Fremont	\$11.60	31	\$20.94	27	\$25.32	39	\$24.67	29	\$33.69	28
Gem	\$12.76	7	\$21.25	19	\$25.84	21	\$25.14	13	\$33.86	21
Gooding	\$12.07	12	\$21.26	14	\$25.67	24	\$25.11	14	\$33.69	24
Idaho	\$11.83	20	\$21.55	12	\$26.85	11	\$25.17	12	\$34.85	11
Jefferson	\$11.74	24	\$21.13	21	\$25.85	19	\$24.86	20	\$33.88	19
Jerome	\$12.07	12	\$21.26	14	\$25.67	24	\$25.11	14	\$33.69	24
Kootenai	\$12.80	6	\$22.27	4	\$27.44	6	\$25.74	7	\$35.39	6
Latah	\$11.85	18	\$21.01	26	\$26.28	17	\$24.63	35	\$34.31	17
Lemhi	\$11.60	31	\$20.94	27	\$25.66	28	\$24.67	29	\$33.69	28
Lewis	\$11.77	22	\$21.07	23	\$26.35	15	\$24.69	27	\$34.37	15
Lincoln	\$12.07	12	\$21.26	14	\$25.67	24	\$25.11	14	\$33.69	24
Madison	\$11.36	44	\$20.67	39	\$25.39	36	\$24.40	42	\$33.42	37
Minidoka	\$11.81	21	\$20.55	43	\$25.00	44	\$24.44	41	\$33.03	44
Nez Perce	\$11.84	19	\$21.23	20	\$26.52	14	\$24.86	19	\$34.54	14
Oneida	\$11.43	40	\$20.56	40	\$25.25	40	\$24.46	38	\$33.28	40

Idaho: County Living Wages (continued)	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
COUNTIES										
Owyhee	\$13.06	2	\$22.03	6	\$26.61	12	\$25.91	4	\$34.63	12
Payette	\$11.70	29	\$20.86	34	\$25.45	33	\$24.76	23	\$33.47	34
Power	\$11.49	38	\$20.68	37	\$25.37	37	\$24.58	36	\$33.39	38
Shoshone	\$11.66	30	\$20.92	33	\$26.02	18	\$24.40	42	\$34.04	18
Teton	\$11.60	31	\$20.94	27	\$25.66	28	\$24.67	29	\$33.69	28
Twin Falls	\$12.08	11	\$21.38	13	\$25.78	23	\$25.23	11	\$33.81	23
Valley	\$11.73	26	\$21.91	11	\$27.83	5	\$24.73	24	\$35.76	5
Washington	\$11.73	26	\$20.84	35	\$25.43	34	\$24.73	24	\$33.45	35

Montana: County Living Wages	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Beaverhead	\$12.27	4	\$20.56	7	\$26.09	10	\$27.07	3	\$34.02	10
Big Horn	\$11.31	53	\$19.30	22	\$25.43	19	\$25.68	22	\$33.36	19
Blaine	\$11.39	45	\$19.22	32	\$24.82	37	\$25.68	22	\$32.75	35
Broadwater	\$11.59	38	\$19.46	16	\$25.24	25	\$25.96	15	\$33.18	26
Carbon	\$11.84	12	\$20.03	10	\$26.15	9	\$26.42	9	\$34.09	8
Carter	\$11.70	17	\$19.11	45	\$24.45	54	\$25.68	22	\$32.38	51
Cascade	\$11.46	43	\$19.42	21	\$25.51	16	\$25.83	21	\$33.44	18
Chouteau	\$11.39	45	\$19.25	26	\$25.35	23	\$25.68	22	\$33.28	22
Custer	\$12.07	7	\$19.11	45	\$24.45	54	\$25.68	22	\$32.38	51
Daniels	\$11.70	17	\$19.19	34	\$24.90	34	\$25.68	22	\$32.84	31
Dawson	\$11.70	17	\$19.17	39	\$24.64	39	\$25.68	22	\$32.57	39
Deer Lodge	\$11.59	38	\$19.44	17	\$24.98	27	\$25.96	15	\$32.91	29
Fallon	\$11.70	17	\$19.11	45	\$24.45	54	\$25.68	22	\$32.38	51
Fergus	\$11.02	56	\$19.10	51	\$24.47	45	\$25.68	22	\$32.41	45
Flathead	\$11.99	8	\$20.17	9	\$26.31	6	\$26.41	11	\$34.14	6
Gallatin	\$12.50	2	\$21.26	1	\$28.09	1	\$27.29	1	\$36.06	1
Garfield	\$11.70	17	\$19.17	39	\$24.64	39	\$25.68	22	\$32.57	39
Glacier	\$11.39	45	\$19.25	26	\$25.35	23	\$25.68	22	\$33.68	15
Golden Valley	\$11.70	17	\$19.10	51	\$24.47	45	\$25.68	22	\$32.41	45
Granite	\$11.59	38	\$19.44	17	\$24.98	27	\$25.96	15	\$32.91	29
Hill	\$11.46	43	\$19.27	25	\$24.82	35	\$25.68	22	\$32.75	35
Jefferson	\$11.59	38	\$19.43	20	\$25.24	25	\$25.96	15	\$33.18	26
Judith Basin	\$11.39	45	\$19.10	51	\$24.47	45	\$25.68	22	\$32.41	45
Lake	\$11.80	14	\$19.69	15	\$25.81	14	\$25.92	20	\$33.77	14
Lewis and Clark	\$11.96	10	\$19.81	14	\$25.62	15	\$26.31	12	\$33.53	17
Liberty	\$11.39	45	\$19.22	32	\$24.82	35	\$25.68	22	\$32.75	35
Lincoln	\$11.76	16	\$19.85	12	\$25.99	12	\$26.07	13	\$33.92	12
Madison	\$12.27	4	\$20.56	6	\$26.09	10	\$27.07	3	\$34.02	10
McCone	\$11.70	17	\$19.17	39	\$24.64	39	\$25.68	22	\$32.57	39
Meagher	\$12.27	4	\$21.07	2	\$27.86	2	\$27.07	3	\$35.90	2
Mineral	\$12.50	2	\$20.70	5	\$26.68	5	\$27.02	6	\$35.03	4
Missoula	\$12.59	1	\$20.86	3	\$26.85	4	\$27.18	2	\$34.78	5
Musselshell	\$11.70	17	\$19.10	51	\$24.47	45	\$25.68	22	\$32.41	45
Park	\$11.95	11	\$20.70	4	\$27.49	3	\$26.73	7	\$35.39	3
Petroleum	\$11.70	17	\$19.10	51	\$24.47	45	\$25.68	22	\$32.41	45
Phillips	\$11.70	17	\$19.19	34	\$24.90	30	\$25.68	22	\$33.62	16
Pondera	\$11.39	45	\$19.25	26	\$25.35	20	\$25.68	22	\$33.28	22
Powder River	\$11.70	17	\$19.11	45	\$24.45	51	\$25.68	22	\$32.38	51
Powell	\$11.59	38	\$19.44	17	\$24.98	27	\$25.96	15	\$33.05	28

Montana: County Living Wages (continued)	Household 1 Single adult		Household 2 Single adult w/ a school-age child (age 6-8)		Household 3 Single adult w /toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Prairie	\$11.70	17	\$19.17	39	\$24.64	39	\$25.68	22	\$32.57	39
Ravalli	\$11.98	9	\$20.19	8	\$26.20	7	\$26.53	8	\$34.13	7
Richland	\$11.70	17	\$19.17	39	\$24.64	39	\$25.68	22	\$32.57	39
Roosevelt	\$11.70	17	\$19.19	34	\$24.90	30	\$25.68	22	\$32.84	31
Rosebud	\$11.28	55	\$19.11	45	\$24.45	51	\$25.68	22	\$32.38	51
Sanders	\$11.77	15	\$19.85	12	\$25.99	12	\$26.07	13	\$33.92	12
Sheridan	\$11.70	17	\$19.19	34	\$24.90	30	\$25.68	22	\$32.84	31
Silver Bow	\$11.31	53	\$19.24	31	\$24.70	38	\$25.68	22	\$32.63	38
Stillwater	\$11.70	17	\$19.30	22	\$25.43	17	\$25.68	22	\$33.36	19
Sweet Grass	\$11.70	17	\$19.30	22	\$25.43	17	\$25.68	22	\$33.36	19
Teton	\$11.39	45	\$19.25	26	\$25.35	20	\$25.68	22	\$33.28	22
Toole	\$11.39	45	\$19.25	26	\$25.35	20	\$25.68	22	\$33.28	22
Treasure	\$11.70	17	\$19.11	45	\$24.45	51	\$25.68	22	\$32.38	51
Valley	\$11.70	17	\$19.19	34	\$24.90	30	\$25.68	22	\$32.84	31
Wheatland	\$11.70	17	\$19.10	51	\$24.47	45	\$25.68	22	\$32.41	45
Wibaux	\$11.70	17	\$19.17	39	\$24.64	39	\$25.68	22	\$32.57	39
Yellowstone	\$11.84	12	\$20.03	10	\$26.15	8	\$26.42	9	\$34.09	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 /toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking	Living Wage (at 2080 hr/yr)	Ranking
Baker	\$11.25	36	\$19.80	36	\$23.99	36	\$24.80	33	\$32.44	33
Benton	\$12.84	7	\$22.82	4	\$30.16	4	\$25.95	12	\$37.25	4
Clackamas	\$13.75	1	\$23.40	3	\$30.66	3	\$26.91	1	\$38.02	3
Clatsop	\$12.23	18	\$21.18	15	\$26.45	15	\$25.61	14	\$34.06	15
Columbia	\$13.75	1	\$22.57	6	\$28.01	9	\$26.91	1	\$35.57	9
Coos	\$11.90	26	\$20.68	19	\$25.76	19	\$25.38	18	\$33.38	19
Crook	\$12.14	19	\$20.39	23	\$25.33	23	\$25.28	21	\$32.92	23
Curry	\$12.29	17	\$20.83	17	\$26.05	17	\$25.36	19	\$33.66	17
Deschutes	\$12.99	6	\$22.48	8	\$29.15	6	\$26.26	7	\$36.61	6
Douglas	\$11.68	27	\$20.53	21	\$25.62	21	\$25.22	22	\$33.21	21
Gilliam	\$12.03	21	\$20.49	22	\$25.56	22	\$25.21	23	\$33.15	22
Grant	\$12.03	21	\$20.32	24	\$25.26	24	\$25.21	23	\$32.44	24
Harney	\$11.40	32	\$19.81	34	\$24.76	34	\$24.70	35	\$37.25	35
Hood River	\$12.37	12	\$22.40	9	\$29.73	5	\$25.84	13	\$38.02	5
Jackson	\$12.64	9	\$21.92	10	\$27.44	11	\$26.24	8	\$34.06	11
Jefferson	\$12.08	20	\$19.96	31	\$24.90	31	\$24.85	31	\$35.57	31
Josephine	\$12.32	15	\$20.70	18	\$25.65	20	\$25.57	15	\$33.38	20
Klamath	\$11.42	31	\$19.92	32	\$24.86	32	\$24.81	32	\$32.92	32
Lake	\$11.40	32	\$19.81	34	\$24.76	34	\$24.70	35	\$33.66	35
Lane	\$12.78	8	\$22.53	7	\$28.97	7	\$26.48	6	\$36.61	7
Lincoln	\$12.49	11	\$21.58	13	\$26.72	14	\$26.17	9	\$33.21	14
Linn	\$12.58	10	\$21.65	12	\$26.87	13	\$26.11	10	\$33.15	13
Malheur	\$11.59	28	\$19.85	33	\$24.79	33	\$24.73	34	\$32.44	34
Marion	\$12.33	13	\$21.04	16	\$26.30	16	\$25.51	16	\$37.25	16
Morrow	\$11.55	29	\$20.32	24	\$25.26	24	\$25.21	23	\$38.02	24
Multnomah	\$13.75	1	\$23.46	1	\$30.87	1	\$26.91	1	\$34.06	1
Polk	\$12.33	13	\$21.53	14	\$27.69	10	\$25.51	16	\$35.57	10
Sherman	\$12.03	21	\$20.32	24	\$25.26	24	\$25.21	23	\$33.38	24
Tillamook	\$12.30	16	\$21.65	11	\$27.14	12	\$25.99	11	\$32.92	12
Umatilla	\$11.50	30	\$20.16	28	\$25.20	28	\$24.92	29	\$33.66	28
Union	\$11.36	34	\$20.07	29	\$25.01	29	\$24.95	28	\$36.61	29
Wallowa	\$11.33	35	\$20.02	30	\$24.97	30	\$24.92	30	\$33.21	30
Wasco	\$11.95	25	\$20.67	20	\$25.81	18	\$25.31	20	\$33.15	18
Washington	\$13.75	1	\$23.41	2	\$30.71	2	\$26.91	1	\$32.44	2
Wheeler	\$12.03	21	\$20.32	24	\$25.26	24	\$25.21	23	\$37.25	24
Yamhill	\$13.75	1	\$22.74	5	\$28.59	8	\$26.91	1	\$38.02	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 /toddler (12-24 months & a school-age child (age 6-8)		Household 4 Two adults (1 working) w/ toddler & school-age child		Household 5 Two adults (both working) w/ toddler & school-age child	
	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)
Adams	\$11.40	35	\$18.98	35	\$24.30	35	\$24.83	35	\$32.23	35
Asotin	\$11.52	28	\$19.00	34	\$24.31	34	\$24.84	34	\$32.24	34
Benton	\$12.04	22	\$19.74	20	\$25.32	23	\$25.51	21	\$33.26	23
Chelan	\$12.07	19	\$19.74	18	\$25.05	25	\$25.59	17	\$32.99	25
Clallam	\$12.21	15	\$20.37	13	\$26.46	12	\$25.97	13	\$34.33	13
Clark	\$13.53	6	\$21.12	10	\$27.24	9	\$26.70	9	\$35.06	10
Columbia	\$11.44	33	\$19.29	28	\$24.88	28	\$25.06	28	\$32.82	28
Cowlitz	\$12.17	17	\$19.54	24	\$25.58	19	\$25.15	24	\$33.51	19
Douglas	\$12.07	19	\$19.74	18	\$25.05	25	\$25.59	17	\$32.99	25
Ferry	\$11.36	36	\$18.98	35	\$24.30	35	\$24.78	39	\$32.23	35
Franklin	\$12.04	22	\$19.74	20	\$25.32	23	\$25.51	21	\$33.26	23
Garfield	\$11.44	31	\$19.22	31	\$24.53	31	\$25.06	28	\$32.47	31
Grant	\$11.48	30	\$19.14	33	\$24.46	33	\$24.99	32	\$32.39	33
Grays Harbor	\$11.49	29	\$19.48	26	\$25.52	21	\$25.09	26	\$33.45	20
Island	\$14.01	3	\$22.27	3	\$29.09	3	\$27.63	4	\$36.77	3
Jefferson	\$12.95	11	\$20.85	12	\$26.97	11	\$26.45	12	\$34.87	12
King	\$14.71	1	\$23.41	1	\$32.33	1	\$28.45	1	\$39.67	1
Kitsap	\$13.47	8	\$21.47	7	\$26.36	13	\$27.15	6	\$35.57	8
Kittitas	\$12.02	24	\$20.05	16	\$25.63	17	\$25.81	15	\$33.56	17
Klickitat	\$12.05	21	\$19.54	24	\$25.58	19	\$25.15	24	\$33.43	21
Lewis	\$12.32	14	\$19.97	17	\$26.02	15	\$25.56	20	\$34.01	15
Lincoln	\$11.36	36	\$18.98	35	\$24.25	39	\$24.83	35	\$32.23	35
Mason	\$12.53	13	\$20.20	14	\$26.16	14	\$25.79	16	\$34.15	14
Okanogan	\$12.01	25	\$19.20	32	\$24.51	32	\$25.05	31	\$32.45	32
Pacific	\$11.35	39	\$19.30	27	\$25.34	22	\$24.91	33	\$33.27	22
Pend Oreille	\$11.36	36	\$18.98	35	\$24.30	35	\$24.83	35	\$32.23	35
Pierce	\$13.96	4	\$22.16	4	\$28.51	6	\$27.85	3	\$36.23	6
San Juan	\$13.42	9	\$21.74	6	\$28.52	5	\$27.10	7	\$36.24	5
Skagit	\$13.56	5	\$22.03	5	\$28.83	4	\$27.38	5	\$36.53	4
Skamania	\$13.49	7	\$21.12	10	\$27.24	9	\$26.70	9	\$35.06	10
Snohomish	\$14.52	2	\$23.10	2	\$29.97	2	\$28.45	1	\$37.59	2
Spokane	\$11.84	26	\$19.73	22	\$25.05	27	\$25.58	19	\$32.98	27
Stevens	\$11.42	34	\$18.98	35	\$24.30	35	\$24.83	35	\$32.23	35
Thurston	\$13.08	10	\$21.37	8	\$27.52	8	\$26.95	8	\$35.31	9
Wahkiakum	\$12.15	18	\$19.55	23	\$25.59	18	\$25.16	23	\$33.53	18
Walla Walla	\$11.44	31	\$19.29	28	\$24.88	28	\$25.06	28	\$32.82	28
Whatcom	\$12.85	12	\$21.15	9	\$27.88	7	\$26.51	11	\$35.65	7
Whitman	\$11.55	27	\$19.25	30	\$24.56	30	\$25.09	26	\$32.50	30
Yakima	\$12.19	16	\$20.14	15	\$25.72	16	\$25.90	14	\$33.65	16

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