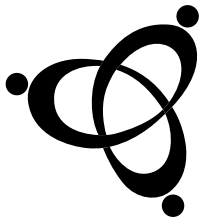


EQUITY IN THE BALANCE

How a living wage would help women
and people of color make ends meet





ALLIANCE FOR A JUST SOCIETY

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The Alliance's Job Gap Economic Prosperity series examines the ability of working families to move beyond living paycheck-to-paycheck in today's economy, seeking to understand both the barriers keeping families from achieving economic prosperity and what actions policymakers can take to help families and communities thrive.

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GETTING BY IN TODAY'S ECONOMY is hard work for nearly everyone; while the wealthiest 1 percent have seen their incomes recover from the recession of 2008, the rest of the country continues to struggle. Families from Oregon to Virginia know all too well that they can't make ends meet on minimum wage work, even working full-time. For many women and people of color – and particularly for women of color who see the intersection of race and gender in their daily lives – providing for themselves and their families is an impossible task.

Throughout our nation's history, women and people of color have been denied equity with white men, through laws and policies. Today, that lack of equity continues with a disproportionate share of women and people of color earning less than the living wage necessary to make ends meet. Without a living wage – a wage that provides enough to cover expenses and have some money left over for savings – working families must find ways to cut back, even on essentials like food or health care.

Women and people of color face an uphill battle in achieving pay equity. Without strong protections against discrimination, they are at a disadvantage, more likely to work in low-paying industries and be paid less within industries and occupations.

This concentration of women and people of color in low-wage work underscores the importance of addressing not only the shortage of living wage jobs, but also the racial and gender disparities in pay equity.

Equity in the Balance uses living wage thresholds calculated in the August 2014 Job Gap Economic Prosperity Series study to determine the percentages of full-time workers who earn a living wage, by gender, race and citizenship. These findings are calculated nationally and in 10 states and New York City, for five household types.

KEY NATIONAL FINDINGS

Sixty-one percent of full-time workers in 2013 earned \$15 per hour or greater, meaning that more than one-third of all full-time workers earn less than \$15 per hour.

People of color disproportionately earn low wages.

- ▶ Only 52 percent of workers of color earn \$15 per hour or more, including 51 percent of black workers and 50 percent of Native American workers. This means that one in two workers of color does not earn enough for a single adult to make ends meet.
- ▶ Only 42 percent of Latino workers earn \$15 per hour or more, compared to nearly two-thirds of non-Latino workers.ⁱ

Women are more likely to earn low wages.

- ▶ Only 57 percent of female workers earn \$15 per hour or more, compared to nearly two-thirds of male workers, leaving more than 40 percent of female workers at risk of being unable to make ends meet.

Non-citizens are more likely to earn low wages.

- ▶ Only 38 percent of non-citizen workers earn \$15 per hour or more, compared to nearly two-thirds of workers who are citizens.

i. For this report, we are including as Latino anyone who responded other than "Not Spanish/Hispanic/Latino." This includes the following ethnicities: Mexican, Puerto Rican, Cuban, Dominican, Costa Rican, Guatemalan, Honduran, Nicaraguan, Panamanian, Salvadoran, Other Central American, Argentinean, Bolivian, Chilean, Columbian, Ecuadorian, Paraguayan, Peruvian, Uruguayan, Venezuelan, Other South American, Spaniard, and All Other Spanish/Hispanic/Latino.

KEY STATE FINDINGS

In all household types for all 10 states and New York City:

Less than two-thirds of all full-time workers earn a living wage for a single adult, and less than one-third earn enough for a single adult with two children to make ends meet.

- ▶ The percentage of workers earning a living wage for a single adult ranged from 64 percent in Washington to 46 percent in New York (not including NYC) and 44 percent in New York City.
- ▶ The proportion of workers earning a living wage for a single adult with two children ranged from 31 percent in Washington to 19 percent in New York (not including NYC).

People of color were less likely than all workers to earn a living wage.

- ▶ The difference between the percentage of workers of color and all workers earning a living wage for a single adult ranged from 7 percentage points in Virginia (50 percent of workers of color compared to 57 percent of all workers) to 21 percentage points in Montana (34 percent of workers of color compared to 55 percent of all workers).
- ▶ The difference between the percentage of workers of color and all workers earning a living wage for a single adult with two children ranged from 3 percentage points in Maine (20 percent of workers of color compared to 23 percent of all workers) to 10 percent in Montana (14 percent of workers of color compared to 24 percent of all workers).

Women were less likely to earn a living wage than male workers.

- ▶ The difference between the percentage of female workers and male workers earning a living wage for a single adult ranged from 2 percentage points in New York City (43 percent of female workers compared to 45 percent of male workers) to 13 percentage points in Idaho (43 percent of female workers compared to 56 percent of male workers).
- ▶ The difference between the percentage of female workers and male workers earning a living wage for a single adult with two children ranged from 4 percentage points in New York City (18 percent of female workers compared to 22 percent of male workers) to 14 percentage points in Montana (16 percent of female workers compared to 30 percent of male workers).

Because women, people of color and immigrants are overrepresented in low-wage work, remedies must be twofold. First, lawmakers must address the fact that current minimum wages fall well short of providing enough to make ends meet, especially for tipped workers in states with a tip credit. Second, solutions must help women and people of color achieve pay equity, so that, even if the wage floor rises, these groups do not remain stuck at the bottom.

INTRODUCTION

Since the founding of the United States, women and people of color have struggled to achieve equity, in particular with white men. This struggle was vividly manifested in the protest movements of the 1960s and 1970s, but has been ongoing throughout history. While meager gains have been made over the past 50 years, women and people of color still fall well behind their white male counterparts.

Median incomes for women and people of color – and especially for women of color – fall well below those for white males. Research shows this is true even within the same occupations, and these lower wages cannot be attributed solely to types of employment. Instead, they are the combined result of history, discrimination, policy and politics.

Beyond lower median incomes, though, women and people of color are disproportionately less likely to earn a living wage for their family. While all workers earn wages across the pay spectrum, women and people of color are disproportionately concentrated in low-wage work.

When working families don't earn enough to make ends meet, they are forced to cut back on necessities. Families earning below a living wage typically cannot afford to save for emergencies, let alone for retirement, and parents even skip meals to ensure that their children can eat.

Equity in the Balance builds on previous reports in the Job Gap Economic Prosperity Series and contributes to the discussion of pay equity by examining the concentration of women and people of color in low-wage work at the national level and in 10 states and New York City. This study provides an analysis of the disparities in who earns a living wage in each locality, examining race and ethnicity, gender, and citizenship.

Personal stories in this report from women of color struggling to provide for themselves and their families on sub-living wages illustrate the impossible choices families face when working full-time does not provide enough to make ends meet and when living wage jobs are not available. The lack of living wage jobs hurts our economy, and it continues to hurt communities that have struggled for so long to achieve pay equity.

NATIONAL FINDINGS: WHO EARNS A LIVING WAGE?

For the purpose of this study's national analysis, a wage of \$15 per hour in 2013 is set as a proxy for a national living wage (for more information on this definition, see Technical Notes). A living wage is a wage that allows a worker to provide for the basic needs of herself and her family, without public assistance, with money left over for savings and some miscellaneous personal expenses.

Nationwide, just over 60 percent of all full-time workers age 16 and older earn \$15 per hour or more, leaving more than 43.5 million workers at risk of being unable to make ends meet. In the geographies examined in this report, \$15 is enough for a single adult in only two states, and falls well below the living wage for any family larger than a single adult. So, for single adults with children or for two-parent households, even \$15 may fall well below the amount families need to get by.

WOMEN AND PEOPLE OF COLOR DISPROPORTIONATELY LESS LIKELY TO EARN A LIVING WAGE

For workers of color, the situation is even more dire. In 2013, 52 percent of workers of color nationwide earned \$15 per hour or more, leaving one in two workers of color earning less than a single adult needs to make ends meet. And, only 51 percent of Black workers and

PERCENTAGE OF FULL-TIME, WORKING-AGE WORKERS WHO MAKE \$15 AN HOUR OR MORE NATIONALLY

ALL WORKERS		ETHNICITY	
	61%	Latino**	42%
		Non-Latino	64%
RACE		GENDER	
White	63%	Female	57%
People of Color	52%	Male	63%
Black	51%		
Asian*	66%	CITIZENSHIP	
Native Hawaiian / Pacific Islander	54%	Citizen	63%
Native American (alone or in combination)	50%	Non-citizen *	38%
Two or More Races	56%		
Other Race	37%		

* Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses.

ASIAN AGGREGATION

Throughout this report, we find instances in which the Asian group has a greater proportion of living wage jobs than all workers. However, this finding can hide disparities that exist within communities of Asian descent due to data aggregation.

It is important to note that the Census Bureau's "Asian" category includes those with origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. The aggregation of individuals from so many places of origin conceals hidden disparities among subgroups.

A disaggregated breakdown of our national findings (see table) demonstrates these disparities. Overall, the total national number of full-time workers who make \$15 an hour or more is 61 percent, compared to 66 percent of Asians and Pacific Islanders. However, we see several instances of subgroups with a considerably smaller share of workers who earn \$15 or more, including Cambodian (50 percent), Mongolian (46 percent), Hmong (42 percent), Burmese (41 percent), Nepalese (36 percent), Bhutanese (21 percent) and Marshallese (13 percent).

FULL-TIME WORKERS OVER AGE 16 WHO MAKE \$15 AN HOUR OR MORE, NATIONALLY & BY SUBGROUP

GROUP	%	TOTAL ESTIMATED
Overall	61%	110,733,573
Asian / Pacific Islander	66%	6,374,214
13 LARGEST ASIAN GROUPS		
Chinese (except Taiwanese)	67%	1,385,345
Asian Indian	77%	1,372,313
Filipino	65%	1,113,205
Vietnamese	54%	648,658
Korean	62%	540,614
Japanese	75%	303,086
Pakistani	62%	130,330
Cambodian	50%	92,652
Laotian	55%	75,640
Hmong	42%	70,528
Thai	54%	67,530
Taiwanese	75%	64,448
Bangladeshi	57%	50,228
OTHER NOTABLE ASIAN/PACIFIC ISLANDER FINDINGS		
Burmese	41%	36,526
Samoan	53%	34,642
Nepalese	36%	33,672
Tongan	46%	10,677
Bhutanese	21%	8,868
Marshallese	13%	5,822
Mongolian	46%	3,177

Source: Alliance analysis of 2013 ACS data, 1-year estimates

50 percent of Native American workers earned at or above that living wage threshold. Additionally, only 42 percent of Latino workers earned \$15 per hour or more, compared to nearly two-thirds of non-Latino workers. When workers of color are concentrated in low-wage work, it can affect not only individual workers and their families, but also entire communities.

Women are also less likely than men to earn a living wage. Of the more than 45 million women over age 16 nationwide, only 57 percent had an annual income that was greater than or equal to \$15 per hour, compared to almost two-thirds of male workers. However, because women are more likely to be single parents,¹ even \$15 per hour may still fall well short of many mothers'

ability to provide for their families' needs.

Additionally, we observe significant wage inequities based on citizenship, as only 38 percent of non-citizen workers earned \$15 per hour or more, compared to 63 percent of citizens. (While the Census Bureau attempts to include undocumented immigrants in its count of non-citizens, the true percentage of non-citizen workers earning less than \$15 per hour may be even greater, as undocumented immigrants are "less likely to respond to surveys, less likely to speak English, more likely to have informal or temporary living arrangements ... [and] many fear census takers will report them to the government"² and are more likely to work in low-pay, low-skilled work.³)

METHODOLOGY

The analysis of who earns a living wage at the state level (and nationally at the \$15 threshold) relies on two primary sources of data: the Census Bureau's American Community Survey 2013 one-year PUMS estimates (released October 2014) and the living wage figures calculated in *Families Out of Balance* as part of the 2014 Job Gap Economic Prosperity Series (released August 2014).

Our findings represent the percentage of full-time workers who are age 16 and older who reported earnings in 2013 at or above calculated living wage levels at five household types: single adult; single adult with a school age child (age 6-8 years); single adult with a toddler (12-24 months)

and a school age child (6-8 years); two adults (one of whom is working) with a toddler and a school age child; and two adults (both of whom are working) with a toddler and a school age child. The living wage levels are calculated individually for each of the 10 states included in the report, and New York City.

Nationally, we use \$15 an hour as a conservative representation of a living wage. It is noteworthy that our state living wage findings show that a \$15 threshold falls well below household types with children and all but two states' living wage threshold for a single adult.

For more, see Technical Notes.

DISCUSSION AND ANALYSIS

The concentration of women and people of color, and especially women of color, in low-wage work is deeply rooted in historical, cultural and political factors. Discrimination has been a mainstay in the United States for generations. As momentum builds across the country to increase wages, the disparate impact of low wages on women and people of color cannot be overlooked.

GENDER DISPARITIES IN EARNINGS OVER TIME

The gender pay gap of today that leaves women without full access to the pay and benefits received by their male counterparts goes back to the country's founding — when only white male property owners were allowed the right to vote in most states.⁴ In fact, under the laws of coverture, married women were considered dependents of their husbands, and so could not own property or even control their own earnings.⁵ These early laws paved the way for gender disparities still evident in the workforce today.

By the 19th century, equity laws were enacted in many states to allow married women the right to own property in their own name,⁶ giving women more autonomy. Passage of these laws encouraged more married women to work outside of the home. As the

19th century continued, women were employed in large numbers at textile mills and garment shops,⁷ as well as in domestic service.⁸ As more women left the home to work, the gender pay gap emerged, as “factory owners sought women employees because they could pay them much less than men.”⁹

While the labor movements of the late 19th and early 20th centuries helped workers see income gains and greater benefits, occupations dominated by women were largely left out of the movement. “Although the factory system was springing up ... industrial workers played little part in the early trade union development.”¹⁰ Additionally, the original Fair Labor Standards Act did not include domestic workers.¹¹

By the 20th century, almost half of single women had jobs, but only 6 percent of married women did, with many single women leaving their jobs once they were married.¹² Beginning in the 1920s, married women's participation in the labor force began to steadily increase, as did single women's — though single women's participation dipped after World War II when many single women left the jobs they had worked during the war to pursue higher education, and began to steadily rise again in the early 1970s.¹³

Despite this increase in participation, though, women in the labor force continued to be paid less than their male counterparts. From the 1930s to the 1980s,¹⁴ the pay gap between women's and men's median earnings held steady at about 40 percent, despite the

passage of laws during the 1960s – including the Equal Pay Act of 1963 and the Civil Rights Act of 1964 – which should have ensured equal pay and protection from discrimination.¹⁵ Since the 1980s, the gender pay gap has slowly decreased, but for single women householders the pay gap remains at about 30 percent.

Single Female Householder Median Income as Percentage of Single Male Householder Median Income by Year, with No Spouse Present¹⁶

YEAR	PERCENTAGE
2013	69%
2010	64%
2005	66%
2000	67%
1995	64%
1990	57%
1985	59%
1980	58%

The gender pay gap holds true regardless of race or ethnicity, with single women householders of all races earning less than single men householders of those races and single Latina householders earnings less than single Latino householders, with the exception of Asian American women in 2013.

Single Female Householder Median Income as Percentage of Single Male Householder Median Income by Year, by Race and Ethnicity, with No Spouse Present¹⁷

YEAR	WHITE	BLACK	ASIAN	HISPANIC ⁱ
2013	72%	69%	107%	62%
2010	69%	66%	73%	60%
2005	70%	62%	74%	59%
2000	72%	56%	76%	64%
1995	70%	58%	72%	59%
1990	63%	52%	59%	50%
1985	64%	57%	N/A	40%
1980	62%	56%	N/A	52%

This gender pay gap persists regardless of whether women are in occupations that predominately employ

women or those that are dominated by men. As the Institute for Women’s Policy Research found, there are only three occupations in which women’s median weekly earnings are greater than men’s.¹⁸ Additionally, women are concentrated in occupations that see low median earnings, such as retail salespersons, cashiers, waiters and waitresses, maids and house-cleaners, and child care workers.¹⁹ In the meantime, women have surpassed men in attainment of higher education degrees, with women accounting for nearly 60 percent of university graduates, 60 percent of master’s degree graduates, and 52 percent of doctorate graduates.²⁰

Current policies, like allowing a tipped minimum wage that is lower than that for non-tipped workers, also contributes to the low earnings of women, allowing tipped workers to be paid less under the assumption that they will make up the difference in tips. Two-thirds of tipped workers are women, including 70 percent of servers.²¹

The concentration of women in low-wage work also means that they are more likely to live in poverty than men. In 2013, the poverty rate for men was 11 percent; for women, the poverty rate was 14.5 percent.²² Additionally, poverty rates for women of all racial and ethnic groups were higher than for white non-Hispanic men, and were higher than for their male counterparts within their racial or ethnic group.²³ The poverty rate for single female-led households was nearly 40 percent, while the rate for single male-led households was 19.7 percent.²⁴ These higher poverty rates leave women more likely to have to cut back on essentials just to scrape by.

RACIAL DISPARITIES IN EARNINGS OVER TIME

As with the gender pay gap, the income gap between white workers and workers of color is also rooted in a history of discriminatory policies that leave workers of color disproportionately in low-wage work. Just as women were excluded from voting when the country was founded, people of color were also excluded from the political process in most states, even if they were free.²⁵ For those who were enslaved, not only was participation in the political process denied, but so too, the right to be seen as more than property. That lack of opportunity to earn wages or buy property has led to generational disparities in wealth that continue

i. The U.S. Census Bureau uses the term Hispanic in much of its data. Wherever the term Hispanic is used in this report, it is referring directly to U.S. Census Bureau data.

to undercut the ability of people of color to get ahead today.²⁶

By 1776, African Americans made up 20 percent of the population of the original 13 colonies,²⁷ though the percent colonies' total population that was enslaved varied greatly. While slavery was especially endemic in the South, even northern urban centers like Boston had significant slave populations.²⁸ As labor-intensive crops grew in importance in the South, the free labor provided by slavery became increasingly important to the economy. Even after the Civil War, though, many African Americans continued to earn low wages.²⁹

As the country expanded into the South, where slavery would become further entrenched, and later to the West, Native Americans were forced from their homelands, leaving their self-sufficient communities behind. "In 1823 the Supreme Court handed down a decision which stated that [Native Americans] could occupy lands within the United States, but could not hold title to those lands."³⁰ That decision paved the way for full-scale removal of Native people from their land and of their right to own that property. Through persuasion, bribery, threatening, and even war, Native Americans were forced from their homes to smaller and smaller portions of land, often through the guise of treaties³¹ This forced removal left Native communities without access to the resources they once relied upon to be self-sufficient. Native communities were thrown into a cycle of poverty that continues today.³²

In addition to African and Native Americans, non-white immigrants were also systematically restricted from prospering in their new home. The 1790 Naturalization Act stated that only those immigrants who were free and white could become citizens.³³ While this was challenged successfully for African Americans after the Civil War, court cases in the early 1900s to change this law on behalf of other immigrant groups – especially Chinese, Japanese, and Indian immigrants – were denied.³⁴ Restriction on immigration was tied to labor interests, especially as the labor union movement grew. While employers wanted to recruit foreign workers who would work for low wages, labor unions pushed for restrictions so that immigration did not undermine their efforts for better wages.³⁵

Even as policies eventually allowed non-whites to gain citizenship and freedom, and to own land and other property, policies did not always result in greatly better circumstances. The 14th Amendment made anyone born in the United States a citizen, but Jim Crow laws continued to keep African Americans

and other people of color from fully integrating with whites.³⁶ That amendment also guaranteed equal protection under the law, but equal protection was not always equal.

Additionally, as was true for women, the rise of labor unions did not ensure that the jobs held by people of color would see higher wages or greater benefits. In 1895, the American Federation of Labor (AFL) chartered a whites-only machinist union; after that, there became a clear race element to the labor movement,³⁷ which was further solidified when agricultural workers were excluded from the 1938 Fair Labor Standards Act.³⁸

The Civil Rights Act of 1964 sought to end discrimination based on race (and gender), including in the workplace. Despite the passage of this act and subsequent refinements in the years since, people of color continue to struggle to achieve pay equity with their white peers.

Household Median Income as a Percentage of Median Income for All Households³⁹

YEAR	WHITE	BLACK	ASIAN	HISPANIC
2013	106%	67%	129%	79%
2010	105%	65%	130%	76%
2005	105%	67%	132%	78%
2000	105%	71%	133%	79%
1995	105%	66%	119%	67%
1990	104%	62%	128%	75%
1985	105%	63%	N/A	74%
1980	106%	61%	N/A	77%

The concentration of people of color in low-wage work means that families of color, and more broadly communities of color, are more likely to live below the poverty line than their white peers. As with the national findings, while Asian households appear to be better off than other races, the aggregation of Asian households under one race hides significant disparities among many communities of Asian descent. Policies like the tipped minimum wage that disproportionately affect women also affect people of color, who are especially concentrated in the restaurant industry's lowest paid positions.⁴⁰

The poverty rate for blacks is more than double that of whites, at 27.2 percent and 12.7 percent, respectively.⁴¹ The Census Bureau also found that those who identified as Hispanic (any race) were nearly three times more likely to live in poverty than those who identified as white, not Hispanic. Additionally, more

than one in four Native Americans live in poverty,⁴² with rates as high as 69 percent on some reservations.⁴³ People of color, already at risk of experiencing racism in their daily lives, are less likely to be able to make ends meet for themselves and their families.

COMPOUNDED EFFECTS OF RACE AND GENDER FOR WOMEN OF COLOR STRUGGLING TO MAKE ENDS MEET

Because women and people of color have been subject to policies that restrict their ability to see pay equity with their counterparts (male and white, respectively), women of color are further restricted as these two demographics intersect and the effects compound.

**Single Female Householder with No Spouse Present
Median Income as Percentage of Median Income for
All Workers by Year, by Race and Ethnicity⁴⁴**

YEAR	WHITE	BLACK	ASIAN	HISPANIC
2013	72%	54%	115%	56%
2010	71%	52%	95%	55%
2005	74%	49%	95%	55%
2000	75%	51%	91%	57%
1995	72%	46%	90%	43%
1990	70%	42%	83%	42%
1985	70%	41%	N/A	38%
1980	70%	43%	N/A	41%

The low median incomes earned by women of color when compared to white women, men of color, or especially white men, also leave women of color more likely to live in poverty. In 2013, 25.3 percent of black women and 23.1 percent of Latinas lived in poverty, compared to 10.7 percent of white women.⁴⁵ Asian American women, who have median incomes slightly higher than white women, had a poverty rate of 11 percent – and that rate masks the even higher poverty rates among select groups of Asian women.⁴⁶ Additionally, 26.8 percent of Native American women lived in poverty.⁴⁷ While women and people of color overall are more likely to earn low wages and live in poverty, it is especially true for women of color.

WHAT IS A LIVING WAGE?

A living wage is one 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, childcare, clothing and other personal items, savings, and state and federal taxes. As calculated previously in the 2014 Job Gap Economic Prosperity Series, living wages for a single adult range from \$14.40 per hour (\$29,957 annually) in Montana to \$19.08 (\$39,682 annually) in Connecticut, and \$22.49 per hour (\$46,771 annually) in New York City. This assumes full-time work on a year-round basis. For a single adult with two children, living wages range from \$25.12 per hour (\$52,239 annually) in Idaho to \$40.48 per hour (\$84,208 annually) in Connecticut, and \$40.66 per hour (\$84,563 annually) in New York City.

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

- ▶ For a single adult, the living wage ranges from \$14.40 per hour (\$29,957 annually) in Montana to \$19.08 (\$39,682 annually) in Connecticut, and \$22.49 per hour (\$46,771 annually) in New York City.
- ▶ For a single adult with one child, the living wage ranges from \$19.85 per hour (\$41,293 annually) in Montana to \$28.81 per hour (\$59,916 annually) in Connecticut, and \$31.23 per hour (\$64,962 annually) in New York City.
- ▶ For a single adult with two children, the living wage ranges from \$25.12 per hour (\$52,239 annually) in Idaho to \$40.48 per hour (\$84,208 annually) in Connecticut, and \$40.66 per hour (\$84,563 annually) in New York City.
- ▶ For two adults, one of whom is working, with two children, the living wage ranges from \$28.44 per hour (\$59,163 annually) in Montana to \$35.18 per hour (\$73,182 annually) in Connecticut, and \$37.49 per hour (\$77,976 annually) in New York City.
- ▶ For two working adults with two children, the living wage per adult ranges from \$17.69 per hour (\$36,799 annually) in Idaho to \$24.92 per hour (\$51,839 annually) in Connecticut, and \$25.14 per hour (\$52,288 annually) in New York City.

WHAT HAPPENS TO FAMILIES WHO 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 living on less than a living wage.

In the pages that follow, this report provides state-by-state findings that show who earns a living wage in each state and, consequently, who is unable to make ends meet. Additionally, stories highlight the real tradeoffs that working families make when wages don't cover the cost of living.

Across the board, workers in Colorado are not earning enough to make ends meet.

- ▶ In four of five household types, less than half of all workers earn a living wage.
- ▶ Only 61 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 25 percent earn enough for a single adult with two children to make ends meet.

RACE AND ETHNICITY MATTER IN COLORADO

Data was available for white, black, Asian (alone or in combination), Native American, and all workers of color, as well as for Latino and non-Latino workers. Native American and black workers were less likely to earn a living wage for all household types than was true for the overall working population. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN COLORADO

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$16.18	\$23.83	\$32.49	\$30.84	\$21.32
All	61%	41%	25%	28%	47%
Race					
White	63%	43%	27%	29%	48%
People of Color	50%	29%	16%	18%	35%
Black	52%	28%	14%	16%	34%
Asian (alone or in combination) **	60%	45%	30%	33%	50%
Native American (alone or in combination)	52%	33%	17%	18%	38%
Ethnicity					
Latino***	42%	21%	9%	11%	26%
Non-Latino	65%	45%	29%	31%	51%
Gender					
Female	56%	34%	18%	20%	40%
Male	64%	46%	30%	33%	51%
Citizenship					
Citizen	63%	42%	26%	29%	48%
Non-citizen ****	38%	19%	12%	13%	24%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► The widest gap between black workers and all workers is for the household with a single adult with one child. Forty-one percent of all workers earn a living wage greater than or equal to the living wage for a single adult with one child, but only 28 percent of black workers were able to provide the income needed for that family type.

► The widest gap between Native American workers and all workers is for two adults with two children, with only one adult working. Twenty-eight percent of all workers earn a living wage for that household, compared to only 18 percent of Native American workers.

► Only 14 percent of black workers earn a

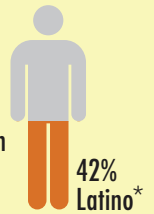
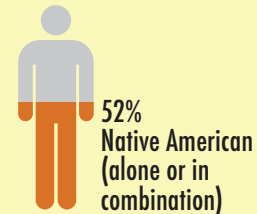
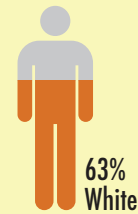
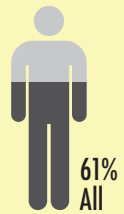
WHO MAKES A LIVING WAGE IN COLORADO?



Household 1



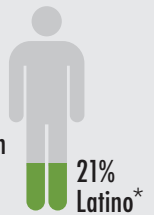
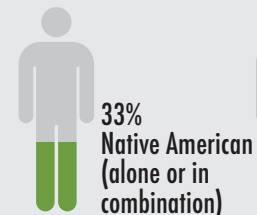
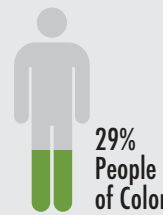
Single Adult
(\$16.18/hr)



Household 2



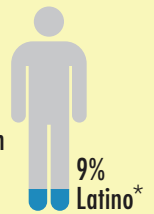
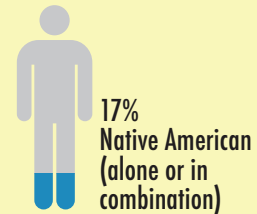
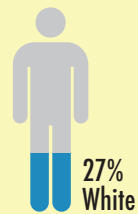
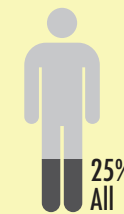
Single adult
with a school-
age child
(age 6-8 years)
(\$23.83/hr)



Household 3



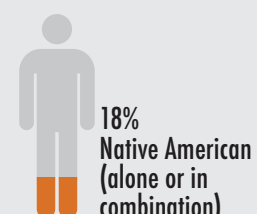
Single adult
with a toddler
(12-24 months)
and a school-
age child (6-8 years)
(\$32.49/hr)



Household 4



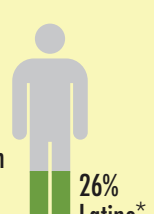
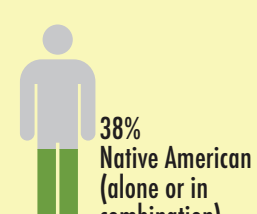
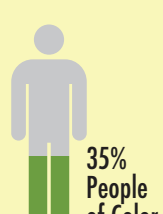
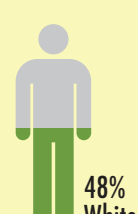
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$30.84/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$21.32/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HHS is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

living wage to support a single adult with two children, as do only 17 percent of Native American workers and 16 percent of all workers of color.

- ▶ Only 9 percent of Latino workers earn a living wage to support a single adult with two children. Only 11 percent earn enough for two adults with two children, with only one adult working.

- ▶ Only 18 percent of female workers earn enough for a single adult with two children to make ends meet, and only 20 percent earn enough for two adults and two children, with only one adult working.

GENDER MATTERS IN COLORADO

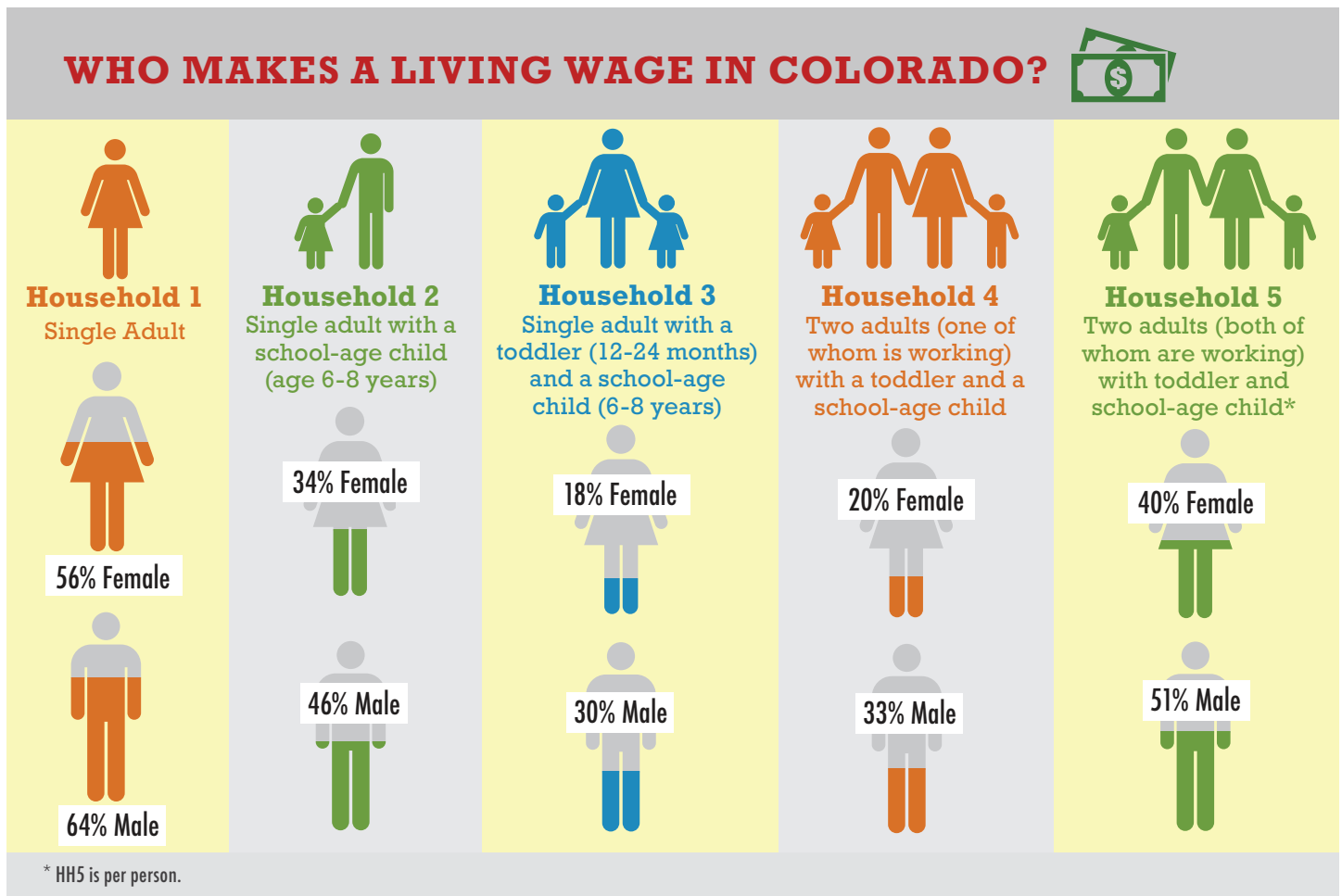
Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 56 percent of female workers earn a living wage for a single adult, compared with 64 percent of male workers.

CITIZENSHIP MATTERS IN COLORADO

Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 38 percent of non-citizens earn enough for a single adult to make ends meet, compared to 63 percent of citizens.
- ▶ Only 12 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and only 13 percent earn enough for two adults with two children, with only one adult working.



CONNECTICUT

Across the board, workers in Connecticut are not earning enough to make ends meet.

- ▶ For four of five household types, less than half of all workers earn a living wage.
- ▶ Only 62 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 23 percent earn enough for a single adult with two children to make ends meet.

RACE AND ETHNICITY MATTER IN CONNECTICUT

Data was available for white, black, Asian, and all workers of color, as well as for Latino and non-Latino workers. Black workers and workers of color overall were less likely to earn a living wage for all household types than was true for the overall working population. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN CONNECTICUT

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$19.08	\$28.81	\$40.48	\$35.18	\$24.92
All	62%	27%	23%	30%	47%
Race					
White	66%	44%	26%	33%	50%
People of Color	47%	27%	14%	18%	32%
Black	47%	23%	9%	14%	29%
Asian **	71%	53%	32%	39%	58%
Ethnicity					
Latino***	34%	15%	6%	9%	20%
Non-Latino	66%	44%	26%	33%	50%
Gender					
Female	57%	34%	16%	23%	40%
Male	65%	45%	28%	35%	51%
Citizenship					
Citizen	64%	42%	24%	31%	48%
Non-citizen ****	39%	24%	13%	17%	28%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► The widest gap between black workers and all workers is for the household with two working adults and two children. Forty-seven percent of all workers earn a living wage greater than or equal to the living wage for two working adults and two children, but only 29 percent of Black workers were able to provide the income

needed for that family type.

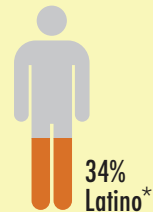
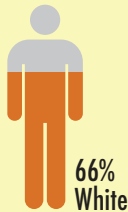
► The widest gap between all workers of color and all workers is for a single adult. Sixty-two percent of all workers earn a living wage for that household, compared to only 47 percent of all workers of color.

WHO MAKES A LIVING WAGE IN CONNECTICUT?

Household 1



Single Adult
(\$19.08/hr)



Household 2



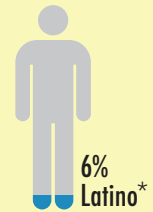
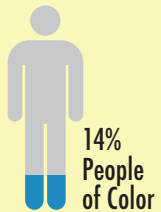
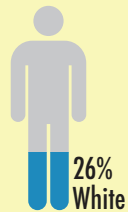
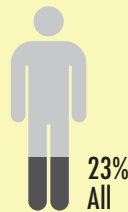
Single adult
with a school-
age child
(age 6-8 years)
(\$28.81/hr)



Household 3



Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$40.48/hr)



Household 4



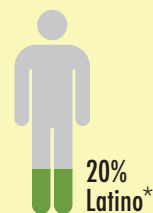
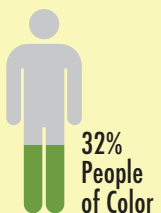
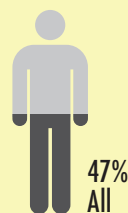
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$35.18/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$24.92/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HHS is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

- ▶ Only 6 percent of Latino workers earn a living wage to support a single adult with two children. Only 9 percent earn enough for adults with two children, with only one adult working.

CITIZENSHIP MATTERS IN CONNECTICUT

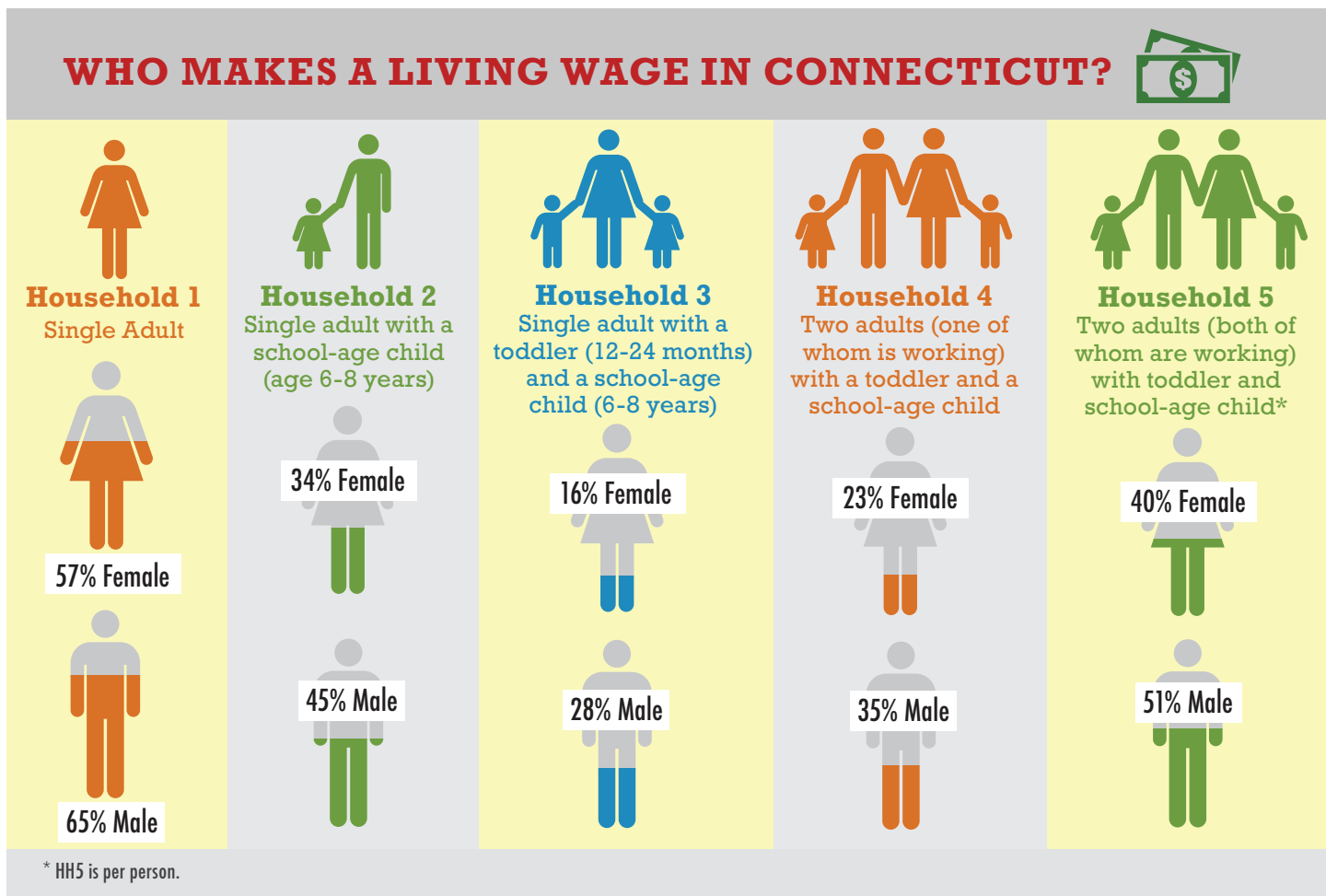
Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 39 percent of non-citizens earn enough for a single adult to make ends meet, compared to 64 percent of citizens.
- ▶ Only 13 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and only 17 percent earn enough for two adults with two children, with only one adult working.

GENDER MATTERS IN CONNECTICUT

Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 57 percent of female workers earn a living wage for a single adult, compared with 65 percent of male workers.
- ▶ Only 16 percent of female workers earn enough for a single adult with two children to make ends meet, and only 23 percent earn enough for two adults with two children, with only one adult working.



GAISHA VELAZQUEZ

NEW HAVEN, CONNECTICUT

‘I just have to get through each day’

My wage controls my life. I wish it didn't, but when my partner and I make only a little more than \$600 per week between the two of us, it feels like every decision is based on money. It's hard to support ourselves, my daughter, and my sister on less than \$3,000 per month.

I have a certificate as an electrical apprentice, and I work as an ICT operator testing motherboards to make sure they function properly. I'm thankful for the work, and that I'm doing something that I'm trained for, but it's only a temp-to-hire position so I don't know how stable this will be. Plus, my training left me with student loans, so once I make more money I will need to start paying those back, too.

As it is, I have to give up everything that is not essential to make ends meet. Our rent takes up almost half of our income, and we live in a pretty violent neighborhood with lower rent than some other areas. But, it's the best we can do right now. I drive a beat-up car that feels like it's always close to breaking down, and I don't have any savings for retirement or emergencies. I don't even have enough money to let my daughter enroll in recreational activities.

I wish we could move to a better neighborhood, or even have enough money to take my daughter to the movies sometimes. I can't plan for the long-term, and I just can't think about what would happen to my daughter if something happened to me. Right now, I just have to get through each day.

Growing up, I had dreams of success, and of making a better life for myself, but I can never reach those dreams earning so little. For now, I'm just doing everything humanly possible to raise my daughter to excel and succeed. If I can't give her everything she wants right now, at least I can be a good example so that maybe one day she can achieve her dreams.



Across the board, workers in Florida are not earning enough to make ends meet.

- ▶ For all five household types, less than half of all workers earn a living wage.
- ▶ Only 47 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 20 percent earn enough for a single adult with two children to make ends meet.

RACE AND ETHNICITY MATTER IN FLORIDA

Data was available for white, black, Asian, Native American, and all workers of color, as well as for Latino and non-Latino workers. Black workers and workers of color overall were less likely to earn a living wage for all household types than was true for the overall working population. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN FLORIDA

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$16.98	\$23.92	\$30.43	\$32.35	\$20.18
All	47%	31%	20%	18%	38%
Race					
White	50%	33%	22%	20%	41%
People of Color	38%	22%	13%	11%	29%
Black	35%	18%	10%	8%	26%
Asian **	56%	41%	29%	27%	48%
Native American (alone or in combination)	50%	29%	20%	18%	39%
Ethnicity					
Latino***	35%	21%	12%	11%	27%
Non-Latino	52%	34%	22%	20%	42%
Gender					
Female	44%	25%	14%	12%	33%
Male	50%	35%	24%	22%	42%
Citizenship					
Citizen	50%	33%	21%	19%	41%
Non-citizen ****	25%	15%	9%	7%	18%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► Forty-seven percent of all workers earn a living wage greater than or equal to the living wage for a single adult, but only 38 percent of workers of color were able to provide the income needed for that family type. Further, only 35 percent of black workers enough for a single adult.

► Only 10 percent of black workers earn enough to for a single adult with two children to make ends meet, and only eight percent earn enough for two adults and two children, with only one adult working.

► Only 12 percent of Latino workers earn a

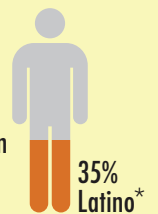
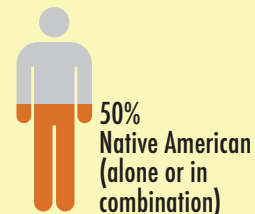
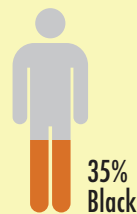
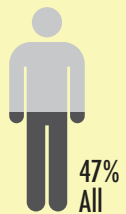
WHO MAKES A LIVING WAGE IN FLORIDA?



Household 1



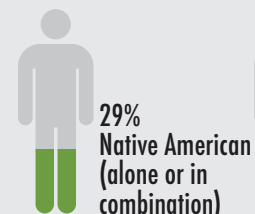
Single Adult
(\$16.98/hr)



Household 2



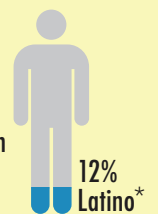
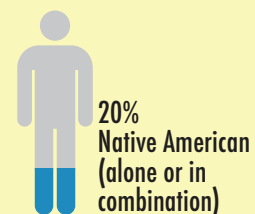
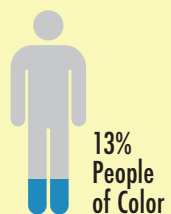
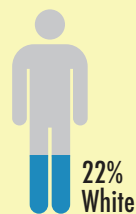
Single adult
with a school-
age child
(age 6-8 years)
(\$23.92/hr)



Household 3



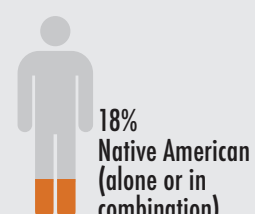
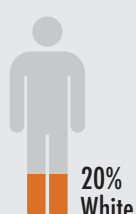
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$30.43/hr)



Household 4



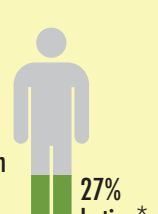
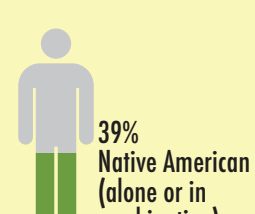
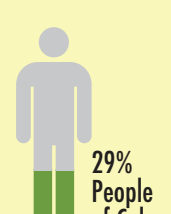
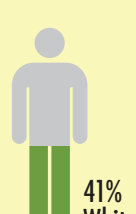
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$32.35/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$20.18/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

living wage to support a single adult with two children, and only 11 percent earn enough to support a family with two adults and two children, with only one adult working.

CITIZENSHIP MATTERS IN FLORIDA

Across all household types, non-citizens were less likely than citizens to earn a living wage.

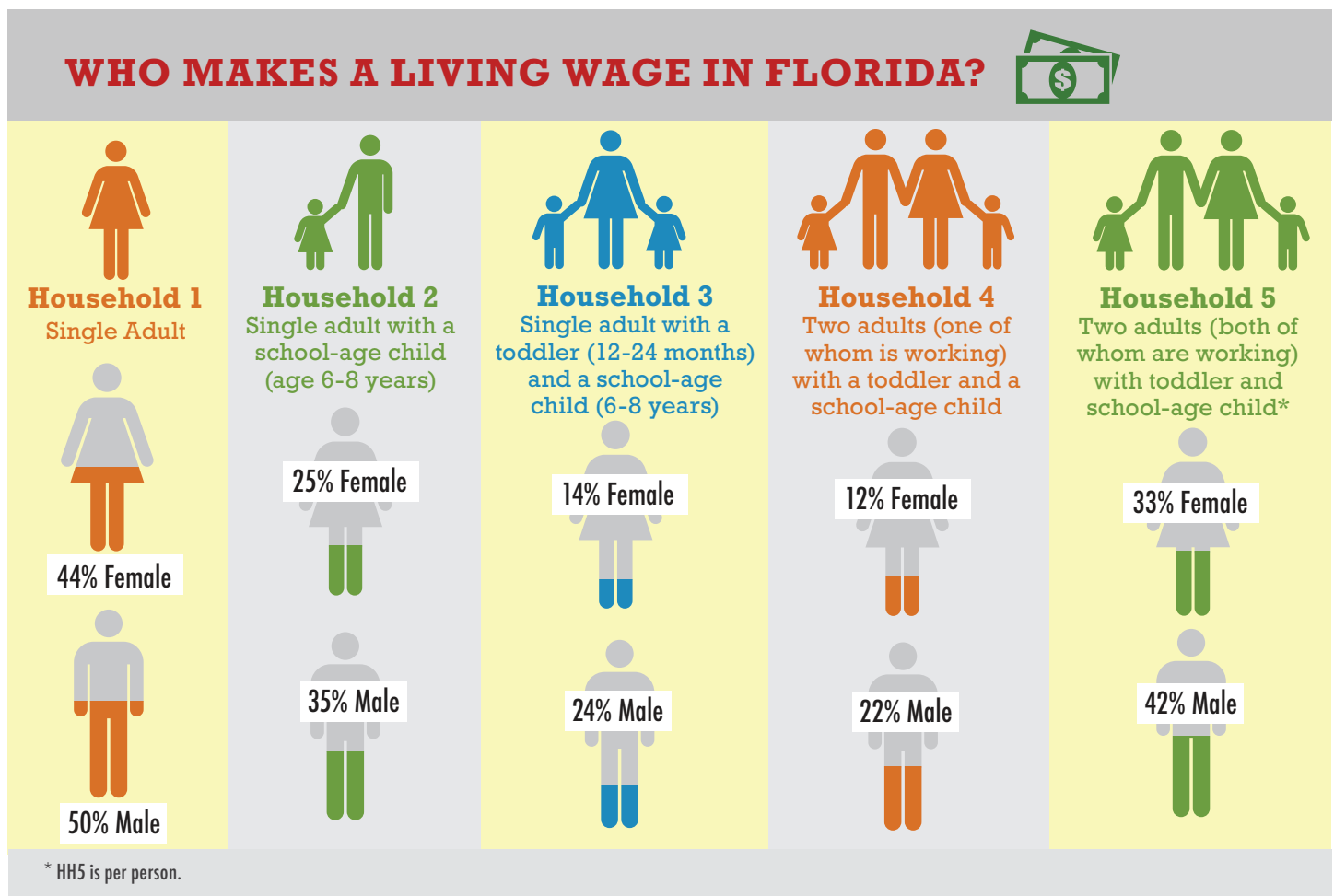
- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 25 percent of non-citizens earn enough for a single adult to make ends meet, compared to 50 percent of citizens.

GENDER MATTERS IN FLORIDA

Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 44 percent of female workers earn a living wage for a single adult, compared with 50 percent of male workers.
- ▶ Only 14 percent of female workers earn enough for a single adult with two children to make ends meet, and only 12 percent earn enough for a family with two adults and two children, with only one adult working.

Only 9 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and only 7 percent earn enough for a family with two adults with two children, with only one adult working.



I am a married mother of three children, and I was living paycheck-to-paycheck and struggling to make ends meet. Three years ago I decided to pursue my lifelong dream of owning a business, and started Quality Indoor Janitorial Services with the help of a fellow business owner and mentor. My husband and I now work at our business full-time, are able to provide more for our children and are finally on our way to paying off our debts. Before starting my business, though, life was tough.

I had been working at a local Walgreen’s Pharmacy earning just above minimum wage, and well below a living wage. I wanted more for my family than I could afford – it’s not easy to say no to your kids, and we barely had enough to pay for necessities—and I quickly fell into the credit card trap. I was never taught how to properly manage credit and, before I realized it, I was trapped in a cycle of poverty, making minimum payments on my credit cards and never bringing the balance down. I was just throwing money away, and still couldn’t provide everything that I wanted for my family.

I knew I needed to get out of low-wage jobs, but I didn’t have the confidence I needed to start a business and I no longer had the credit to access capital. Thankfully, I met my mentor and he hired me to work for his company before teaching me the skills I needed to open my own business. I don’t know what we would have done if I hadn’t met him.

My husband and I bought an old van to haul our cleaning equipment, fixed it up and got it on the road, and we never turned back. I never lost faith and never gave up on my dreams, and now I own a business that is doing well. I know that not everyone is as blessed as I was, though.

So many people in my community dream of owning



a business, but they don’t have the means. I know that I was lucky to meet my mentor and find a way forward. My advice to those who are struggling is to never give up, and never stop fighting. As my business gains success I hope I, too, can mentor someone with a passion to start their own business, and give back to the community that supports me.

Across the board, workers in Idaho are not earning enough to make ends meet.

- ▶ For four of five household types, less than half of all workers earn a living wage.
- ▶ Only 51 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 18 percent earn enough to support two adults with two children, with one adult working.

RACE AND ETHNICITY MATTERS IN IDAHO

Data was available for white, Asian, Native American, and all workers of color, as well as for Latino and non-Latino workers. Native Americans and all workers of color were less likely to earn a living wage for all household types than was true for the overall working population. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN IDAHO

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$14.57	\$19.72	\$25.12	\$28.14	\$17.69
All	51%	35%	23%	18%	41%
Race					
White	52%	36%	23%	19%	42%
People of Color	39%	26%	18%	13%	27%
Asian **	60%	49%	42%	34%	49%
Native American (alone or in combination)	37%	25%	15%	11%	27%
Ethnicity					
Latino***	31%	17%	9%	6%	21%
Non-Latino	54%	37%	25%	20%	44%
Gender					
Female	43%	26%	16%	11%	32%
Male	56%	40%	27%	22%	47%
Citizenship					
Citizen	52%	36%	24%	19%	42%
Non-citizen ****	30%	17%	12%	10%	21%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► The widest gap between workers of color and all workers is for the household with two working adults with two children. Forty-one percent of all workers earn a wage greater than or equal to the living wage for two working adults with two children, but only 27 percent of workers of color earn enough to provide their half of the

income needed for such a family. This is also the household with the largest gap for Native American workers, who also only earn a living wage 27 percent of the time.

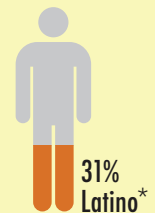
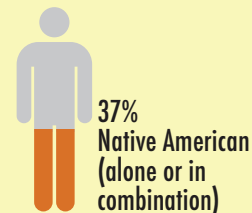
► Only 11 percent of Native American workers and 13 percent of all workers of color earn a

WHO MAKES A LIVING WAGE IN IDAHO?

Household 1



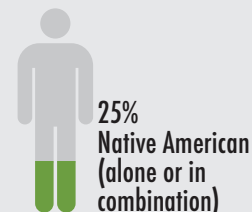
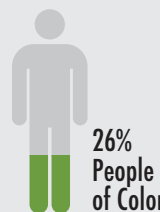
Single Adult
(\$14.57/hr)



Household 2



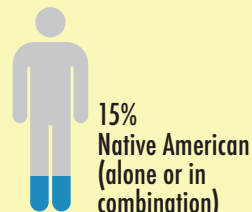
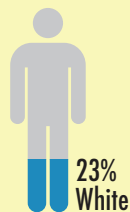
Single adult with a school-age child (age 6-8 years)
(\$19.72/hr)



Household 3



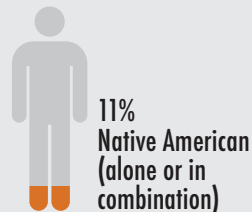
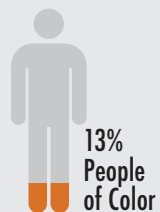
Single adult with a toddler (12-24 months) and a school-age child (6-8 years)
(\$25.12/hr)



Household 4



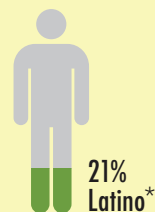
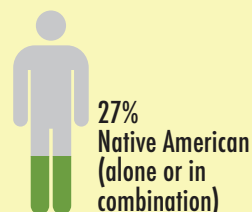
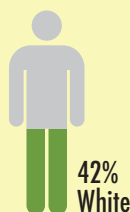
Two adults (one of whom is working) with a toddler and a school-age child
(\$28.14/hr)



Household 5



Two adults (both of whom are working) with toddler and school-age child**
(\$17.69/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

living wage for two adults and two children, with only one adult working.

- ▶ Only 6 percent of Latino works earn a living wage to support a family with two adults and two children, with only one adult working. Only 9 percent earn enough for a single adult with two children to make ends meet.

- ▶ Only 11 percent of female workers earn enough to support two adults and two children with only one adult working.

CITIZENSHIP MATTERS IN IDAHO

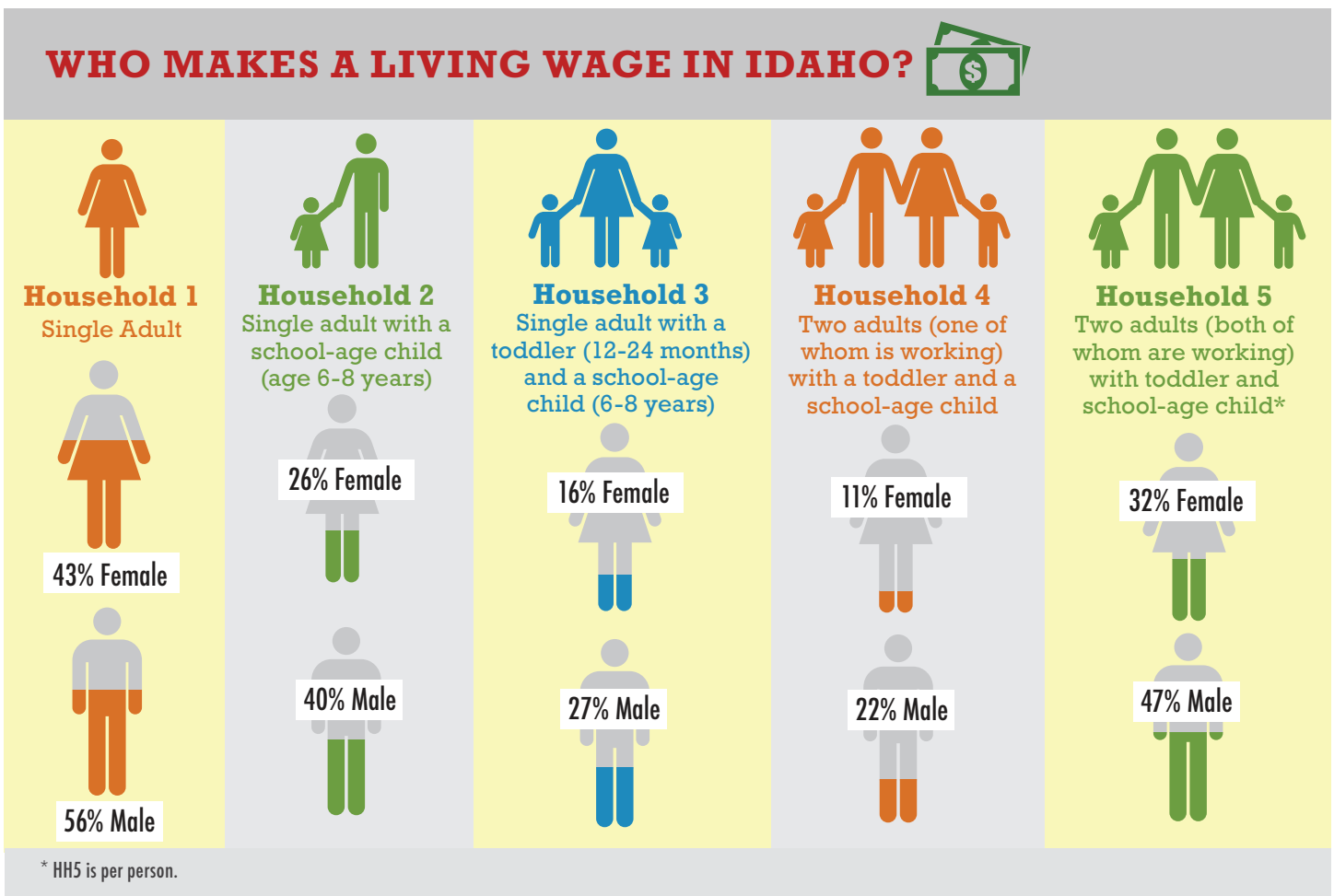
Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 30 percent of non-citizens earn enough for a single adult to make ends meet, compared to 52 percent of citizens.
- ▶ Only 10 percent of non-citizens earn enough for two adults with two children, with only one adult working.

GENDER MATTERS IN IDAHO

Across all household types, women were less likely than men to earn a living wage.

- ▶ The widest gap between female workers and male workers is for the household with two working adults and two children. Just under a third of women earn enough to support such a household, compared to nearly half of men.
- ▶ Only 43 percent of female workers earn a living wage for a single adult.



MAYRA DE ALBA

HEYBURN, IDAHO

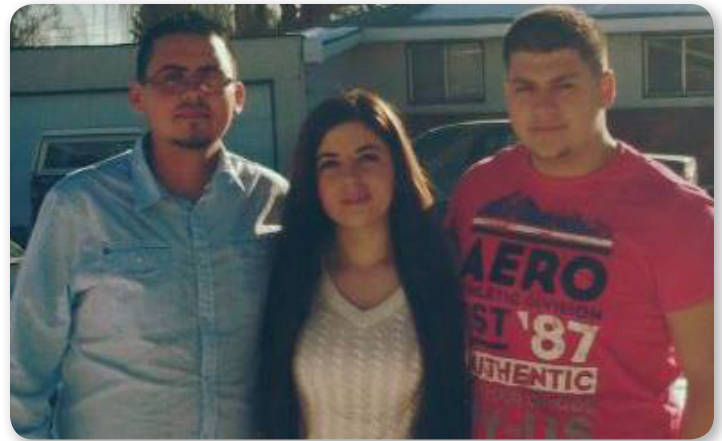
‘I just don’t think my dream will ever come true’

Someday, I would love to work in a restaurant as a cook – just ask my brothers to tell you how good my cooking is! For now, though, I live at home with my parents and two brothers, and my parents and I work in the potato fields. It’s not at all what I want to do, but finding work hasn’t been easy.

My friends have referred me to jobs – usually as a dishwasher or busser at a restaurant, where I could at least get my foot in the door – and I have even had interviews, but it never works out. I speak Spanish and not much English, so the language barrier is part of it. But, it’s even harder without a driver’s license. Even though I know that I can get a ride and I tell employers that, they end up hiring someone else. A few times, I’ve even shown up for work at a new job and had them tell me they found someone else. It’s very discouraging.

Working in the potato fields is horrible – I cried when I realized that this was my only option. They don’t let us take breaks, and sometimes they don’t even let us stop for lunch. I am supposed to earn \$9 an hour, but sometimes I don’t get paid at all unless one of my father’s friends who speaks English threatens to report them. The job is 45 minutes away from our home, and it’s just not dependable.

Because the work is seasonal, the hours change throughout the year and our income goes up and down with the change in hours. At peak season, we might work from 7 a.m. to 5 or 6 p.m., but in the late



summer and early fall we only work until 11 a.m. By November, there will be no more work for me, and very few hours for my parents. At least my brothers’ jobs are year-round, but it will still mean tightening up our budget even more to make the money we have go as far as possible during the winter months.

I’ve always wanted to own a café and be a business owner, or at least support myself and have my own apartment. Right now, we can’t even afford to go to the doctor or dentist, and we have to rent a house. When winter comes, it will be even more difficult to scrape by. I can’t even think about going to school to try to better my chances of getting the job I want. I just don’t think my dream will ever come true.

Across the board, workers in Maine are not earning enough to make ends meet.

- ▶ For four of five household types, less than half of all workers earn a living wage.
- ▶ Only 54 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 19 percent earn enough to support two adults with two children, with one adult working.

RACE MATTERS IN MAINE

Data was available for white workers and all workers of color. Workers of color were less likely to earn a

living wage for nearly all household types than was true for the overall working population.

- ▶ The widest gap between workers of color and all workers is for the household with a single adult. Fifty-four percent of all workers earn a wage greater than or equal to the living wage for a single adult, but only 45 percent of workers of color earn enough for a single adult to make ends meet.
- ▶ Only 19 percent of workers of color earn a living wage to support two adults and two children, with only one adult working, and only 20 percent earn enough for a single adult with two children.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN MAINE

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$15.82	\$22.57	\$28.86	\$30.48	\$19.49
All	54%	35%	23%	19%	42%
Race					
White	55%	35%	23%	19%	42%
People of Color	45%	30%	20%	19%	37%
Gender					
Female	51%	29%	17%	14%	36%
Male	57%	38%	26%	22%	45%

* HH5 is per person.

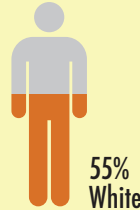
WHO MAKES A LIVING WAGE IN MAINE?



Household 1



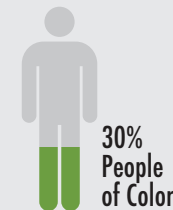
Single Adult
(\$15.82/hr)



Household 2



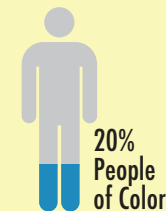
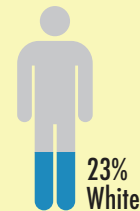
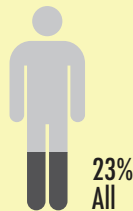
Single adult
with a school-
age child
(age 6-8 years)
(\$22.57/hr)



Household 3



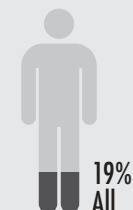
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$28.86/hr)



Household 4



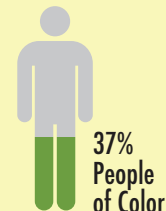
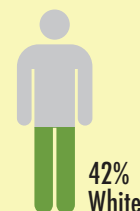
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$30.48/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child*
(\$19.49/hr)



* HHS is per person.

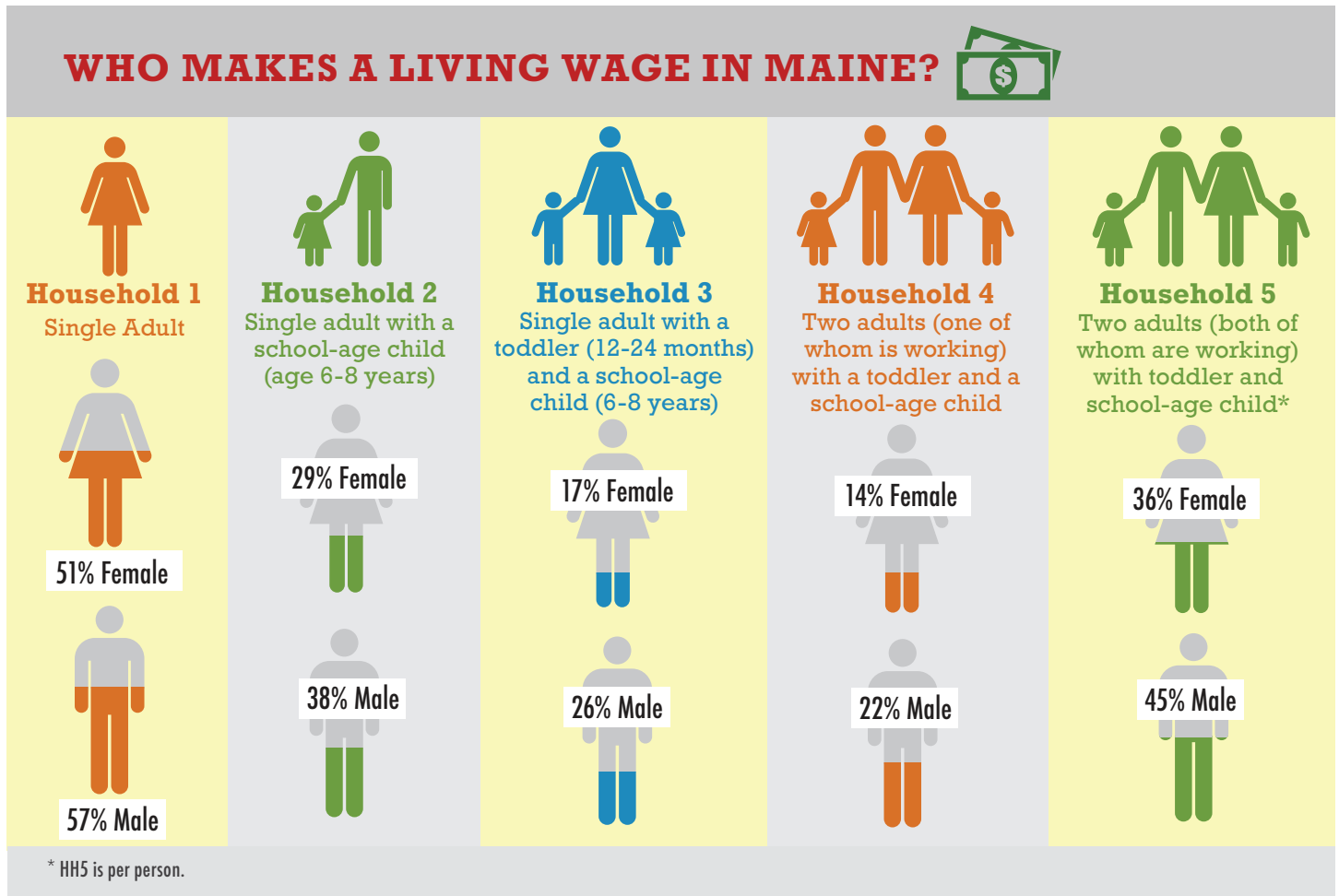
Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

GENDER MATTERS IN MAINE

Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 29 percent of women earn enough for a single adult with one child, compared to 38 percent of men.

- ▶ Just over half of female workers earn less than is needed for a single adult to make ends meet.
- ▶ Only 14 percent of female workers earn enough to support two adults and two children, with only one adult working.



SONIA IRAMBONA

PORTLAND, MAINE

‘People don’t understand’

I am 30 years old and moved to Maine a year-and-a-half ago from Burundi, in Southeast Africa. I was fleeing political persecution and was eager to start a new life and to help support my family back home. Unfortunately, so far it has not been easy.

I had worked for years in the hospitality industry in Nairobi (Kenya), but that experience didn’t help me find high-paying employment here in Maine. For the past four months, I worked as the housekeeping supervisor at a hotel here in Portland. While it was supposed to be a full-time job, I was paid hourly and almost never worked 40 hours a week — it was always around 30 hours or less per week, at only \$8 per hour.

After paying for housing, I had less than \$100 to live on per month, which just wasn’t enough. I had no health care, and hardly enough money for anything else, let alone enough to save for emergencies. I was so thankful that there were some community members to help make up the difference. Instead of planning for the future, I had to constantly just think about getting through each day. It just wasn’t the better life that I had dreamed of, and it didn’t leave enough for me to help my family back home.

I am happy to say that I am no longer working for the hotel, and I am finally earning wages that are a bit higher, though they still are not really enough to send much money to my family. I still have to work two jobs. I work full-time at Granite Bay Care for \$10 per hour, and I work a few hours for the Portland Teen Shelter, where I earn \$11 per hour.

However, my rent has gone up, so even these higher wages don’t leave me a lot left over at the end of the month. With rent, expenses for transportation, food, and trying to take some courses to better myself, there’s not a lot left over. I still don’t have money for new clothes. My family back home still wonders why I can’t send them money.



People don’t understand how hard it is to get by on low wages. You have to always think about what’s coming, always make sure to stay on top of everything. You can’t afford to make a late payment and have extra charges, and you can’t do the social things that you might want to. It’s not even a month-to-month struggle when you’re not making a living wage — it’s really a day-to-day struggle.

MONTANA

Across the board, workers in Montana are not earning enough to make ends meet.

- ▶ For four of five household types, less than half of all workers earn a living wage.
- ▶ Only 55 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 21 percent earn enough to support two adults with two children, with one adult working.

RACE MATTERS IN MONTANA

Data was available for white, Asian, Native American, and all workers of color. Native Americans and all workers of color were less likely to earn a living wage for all household types than was true for the overall working population.

- ▶ The widest gap between workers of color and all workers is for the household with a single adult. Fifty-five percent of all workers earn a wage greater than or equal to the living wage for a single adult, but only 34 percent of workers of color earn enough for a single adult to make ends meet. This is also the household with the largest gap for Asian workers and Native American workers, who earn a living wage 45 percent and 33 percent of the time, respectively.
- ▶ Only 8 percent of Native American workers earn a living wage to support two adults and two children, with only one adult working, and only 9 percent earn enough for a single adult with two children.
- ▶ Only 12 percent of all workers of color earn enough to support two adults and two children, with only one adult working.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN MONTANA

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$14.40	\$19.85	\$25.82	\$28.44	\$18.17
All	55%	36%	24%	21%	42%
Race					
White	57%	38%	25%	21%	43%
People of Color	34%	23%	14%	12%	28%
Asian **	45%	43%	38%	25%	45%
Native American (alone or in combination)	33%	19%	9%	8%	26%
Gender					
Female	50%	29%	16%	12%	35%
Male	59%	41%	30%	26%	46%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data.

WHO MAKES A LIVING WAGE IN MONTANA?



Household 1



Single Adult
(\$14.40/hr)



55%
All



57%
White



34%
People
of Color



33%
Native American
(alone or in
combination)

Household 2



Single adult
with a school-
age child
(age 6-8 years)
(\$19.85/hr)



36%
All



38%
White



23%
People
of Color



19%
Native American
(alone or in
combination)

Household 3



Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$25.82/hr)



24%
All



25%
White



14%
People
of Color



9%
Native American
(alone or in
combination)

Household 4



Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$28.44/hr)



21%
All



21%
White



12%
People
of Color



8%
Native American
(alone or in
combination)

Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child*
(\$18.17/hr)



42%
All



43%
White



28%
People
of Color



26%
Native American
(alone or in
combination)

* HH5 is per person.

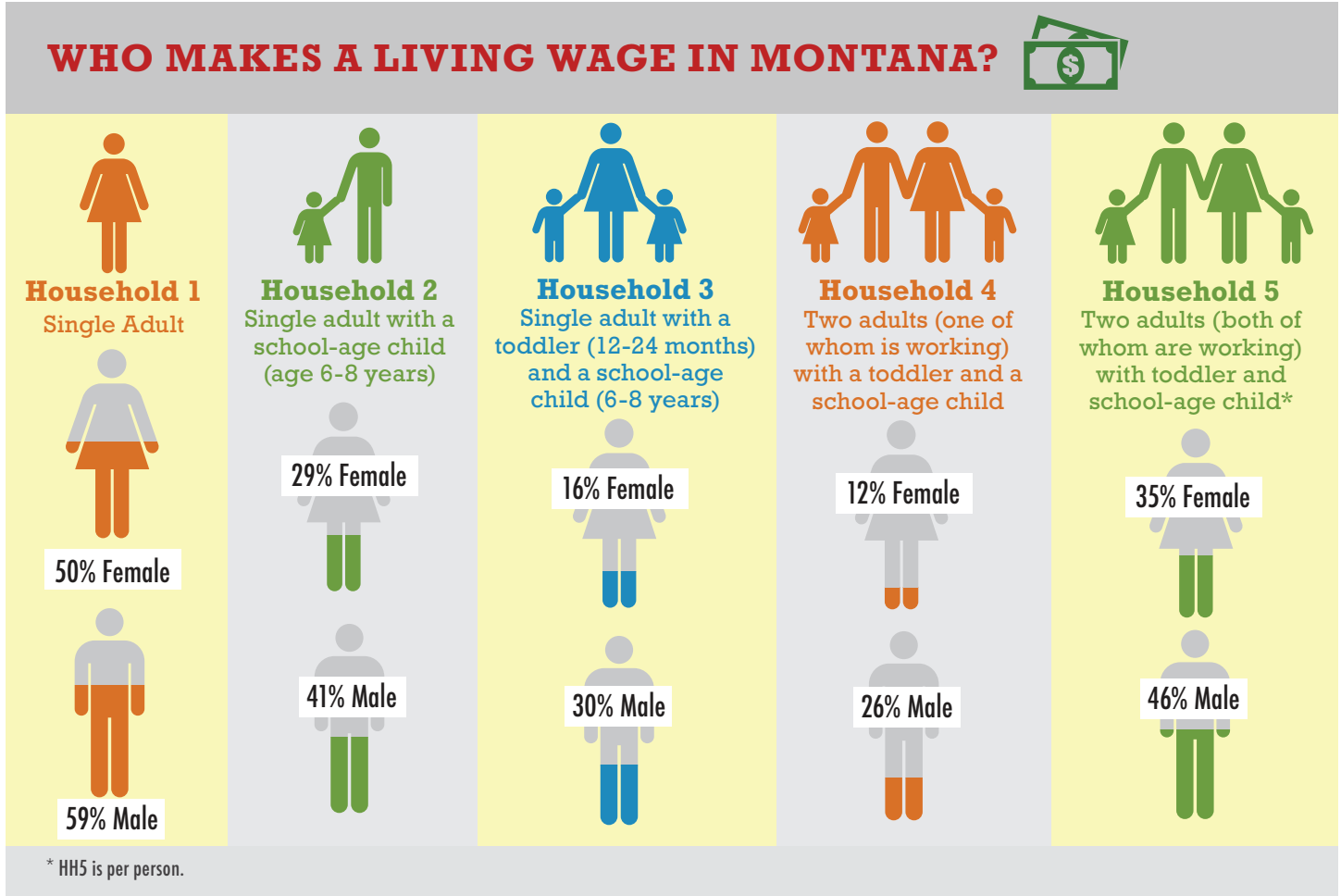
Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

GENDER MATTERS IN MONTANA

Across all household types, women were less likely than men to earn a living wage.

- ▶ Half of female workers earn less than is needed for a single adult to make ends meet.

- ▶ Only 12 percent of female workers earn enough to support two adults and two children with only one adult working.



NEW YORK STATE

Across the board, workers in New York are not earning enough to make ends meet.

- ▶ For all five household types, less than half of all workers earn a living wage.
- ▶ Only 46 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 19 percent earn enough for a single adult with two children to make ends meet.

RACE AND ETHNICITY MATTER IN NEW YORK

Data was available for white, black, Asian, Native American, and all workers of color, as well as for Latino and non-Latino workers. Native American workers, black workers, and workers of color overall were less likely to earn a living wage for all household types than was true for the overall working population. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN NEW YORK STATE (NOT INCLUDING NYC)

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$18.47	\$27.13	\$36.52	\$33.01	\$23.14
All	46%	30%	19%	22%	40%
Race					
White	49%	32%	20%	23%	42%
People of Color	36%	24%	15%	18%	32%
Black	36%	24%	12%	16%	32%
Asian **	52%	39%	28%	32%	48%
Native American (alone or in combination)	26%	15%	9%	10%	21%
Ethnicity					
Latino***	24%	16%	9%	11%	21%
Non-Latino	49%	32%	20%	24%	43%
Gender					
Female	40%	24%	14%	17%	35%
Male	50%	34%	22%	26%	44%
Citizenship					
Citizen	48%	31%	19%	23%	41%
Non-citizen ****	29%	21%	14%	16%	25%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► The widest gap between black workers and all workers is for the household with a single adult. Forty-six percent of all workers earn a living wage greater than or equal to the living wage for a single adult, but only 36 percent of black workers were able to provide the income

needed for a single adult to make ends meet. This is also the household with the widest gap for Native American workers and all workers of color, with 26 percent and 36 percent of workers earning enough for this household type, respectively.

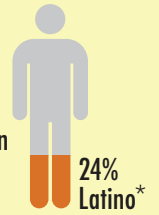
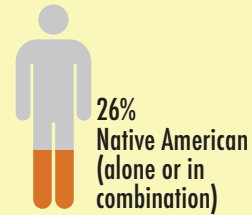
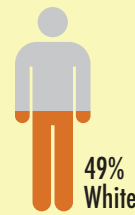
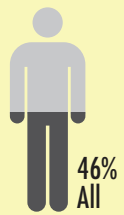
WHO MAKES A LIVING WAGE IN NEW YORK? (NOT INCLUDING NYC)



Household 1



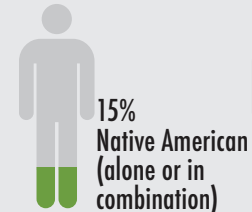
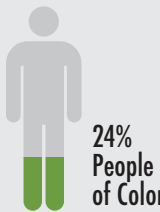
Single Adult
(\$18.47/hr)



Household 2



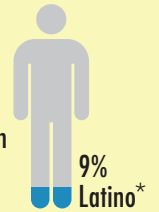
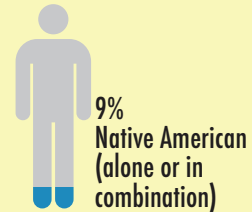
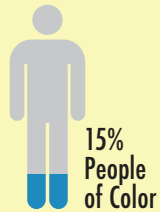
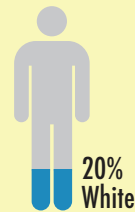
Single adult
with a school-
age child
(age 6-8 years)
(\$27.13/hr)



Household 3



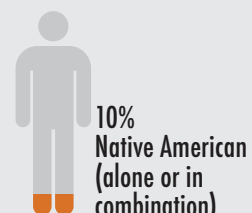
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$36.52/hr)



Household 4



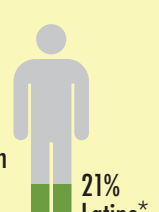
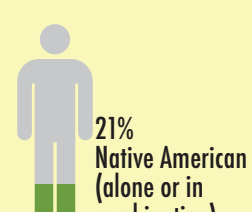
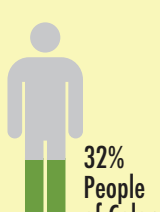
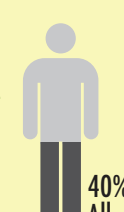
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$33.01/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$23.14/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

- ▶ Only 9 percent of Native American workers earn enough to for a single adult with two children to make ends meet, and only 12 percent of black workers earn enough for the same household type.
- ▶ Only 9 percent of Latino workers earn a living wage to support a single adult with two children, and only 11 percent earn enough to support a family with two adults and two children, with only one adult working.

for a single adult with two children to make ends meet, and only 17 percent earn enough for a family with two adults and two children, with only one adult working.

GENDER MATTERS IN NEW YORK

Across all household types, women were less likely than men to earn a living wage.

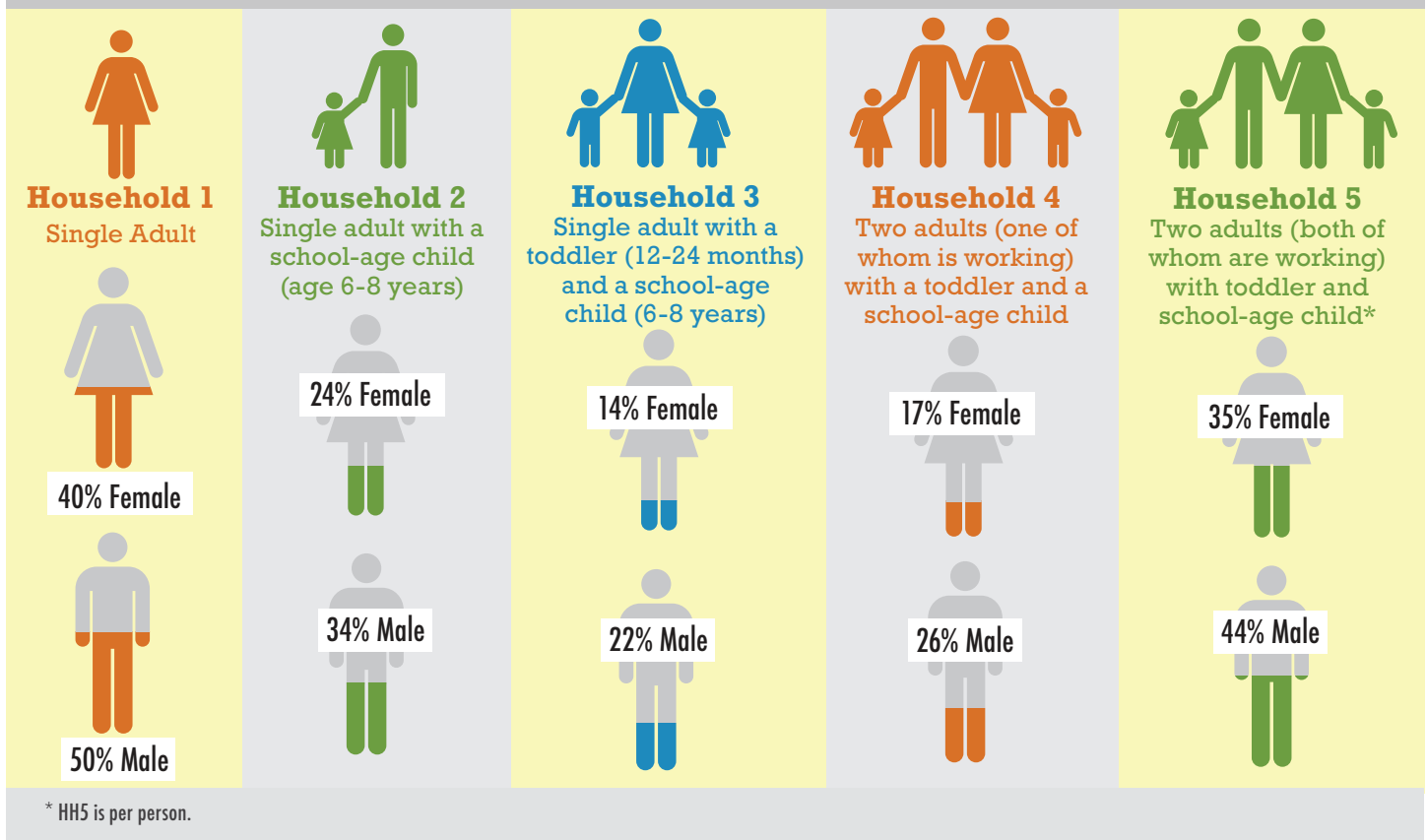
- ▶ Only 40 percent of female workers earn a living wage for a single adult, compared with 50 percent of male workers.
- ▶ Only 14 percent of female workers earn enough

CITIZENSHIP MATTERS IN NEW YORK

Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 29 percent of non-citizens earn enough for a single adult to make ends meet, compared to 48 percent of citizens.
- ▶ Only 14 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and only 16 percent earn enough for a family with two adults with two children, with only one adult working.

WHO MAKES A LIVING WAGE IN NEW YORK? (NOT INCLUDING NYC)



CHRISTINA JOHNSON

KINGSTON, NEW YORK

‘Searching for a second job’



I live with my mom – it’s just the two of us now, but I will be moving out soon. I’m a program assistant at Migrant Head Start. Being a program assistant means I help with everything, I’m an “every woman.” Right now my focus is the preschool graduation ceremony. We have watched these kids develop in our program and now we are sending them on to public school. We have great hopes for these children. We believe they will use what they have learned with us to do well in public school.

I love my job. Every day I feel like I am helping someone, even if it is translating the word “apple” to “manzana” for a 2-year-old. I know at the end of the day that I have made a difference.

Right now I make \$12.30 an hour. I’ve been working here for a year-and-a-half and I have just started the process of moving out of my mom’s house. I’m excited to move out, but I know that I will also have more bills of my own to pay now.

On top of all the regular bills, I also pay my student loans. I went to the College of Saint Rose and studied American Studies and Education. I am carrying over \$27,000 in loans and my monthly student loan payment is \$300. I got a great education, but now it’s difficult to find a job that pays a wage that I can support myself on, live independently, and pay back my loans.

Now, I am searching for a second job to help make ends meet. It can be discouraging to have a college degree and a job that I love but to know that it’s still not enough. One thing that I worry about: Even with a second job, I won’t make enough money to save anything for a rainy day. I just don’t let myself think too hard about what would happen in case of an emergency.

NEW YORK CITY

Across the board, workers in New York City are not earning enough to make ends meet.

- ▶ For all five household types, less than half of all workers earn a living wage.
- ▶ Only 44 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 20 percent earn enough for a single adult with two children to make ends meet.

RACE AND ETHNICITY MATTER IN NEW YORK CITY

Data was available for white, black, Asian, Native American, and all workers of color, as well as for Latino and non-Latino workers. Native American workers, black workers, and workers of color overall were less likely to earn a living wage for all household types than was true for the overall working population. Asians are less likely to earn a living wage than the overall working population in four of five household

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN NEW YORK CITY

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$22.49	\$31.23	\$40.66	\$37.49	\$25.14
All	44%	30%	20%	23%	38%
Race					
White	55%	40%	29%	33%	49%
People of Color	33%	20%	13%	14%	28%
Black	36%	20%	11%	13%	30%
Asian **	39%	28%	20%	22%	36%
Native American (alone or in combination)	34%	24%	15%	20%	29%
Ethnicity					
Latino***	26%	15%	9%	10%	21%
Non-Latino	50%	35%	24%	28%	44%
Gender					
Female	43%	28%	18%	21%	38%
Male	45%	31%	22%	25%	39%
Citizenship					
Citizen	49%	33%	23%	26%	43%
Non-citizen ****	25%	17%	11%	13%	21%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

types. Additionally, Latinos were less likely to earn a living wage than were non-Latinos.

- ▶ Forty-four percent of all workers earn a living wage greater than or equal to the living wage for a single adult, compared to only 33 percent

of workers of color. Further, only 34 percent of Native American workers earn enough for a single adult to make ends meet.

- ▶ Only 36 percent of black workers earn enough for a single adult to make ends meet.
- ▶ Only 15 percent of Native American workers

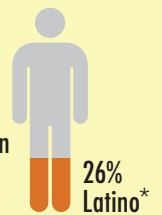
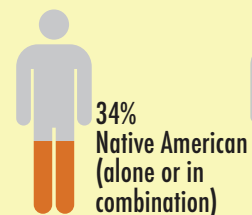
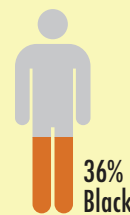
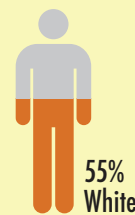
WHO MAKES A LIVING WAGE IN NEW YORK CITY?



Household 1



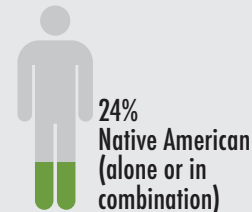
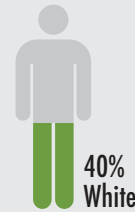
Single Adult
(\$22.49/hr)



Household 2



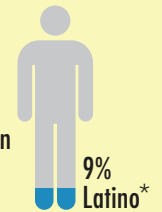
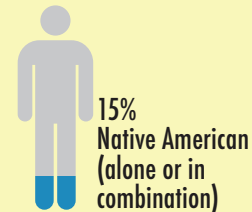
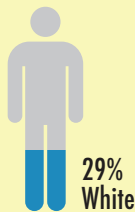
Single adult
with a school-
age child
(age 6-8 years)
(\$31.23/hr)



Household 3



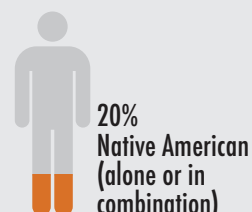
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$40.66/hr)



Household 4



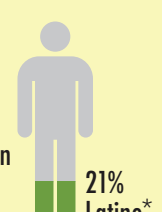
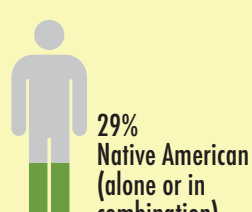
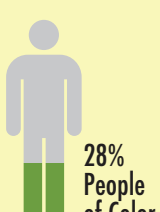
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$37.49/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$25.14/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

earn enough for a single adult with two children to make ends meet.

- ▶ Only 9 percent of Latino workers earn a living wage to support a single adult with two children, and only 10 percent earn enough to support a family with two adults and two children, with only one adult working.

for a family with two adults and two children, with only one adult working.

CITIZENSHIP MATTERS IN NEW YORK CITY

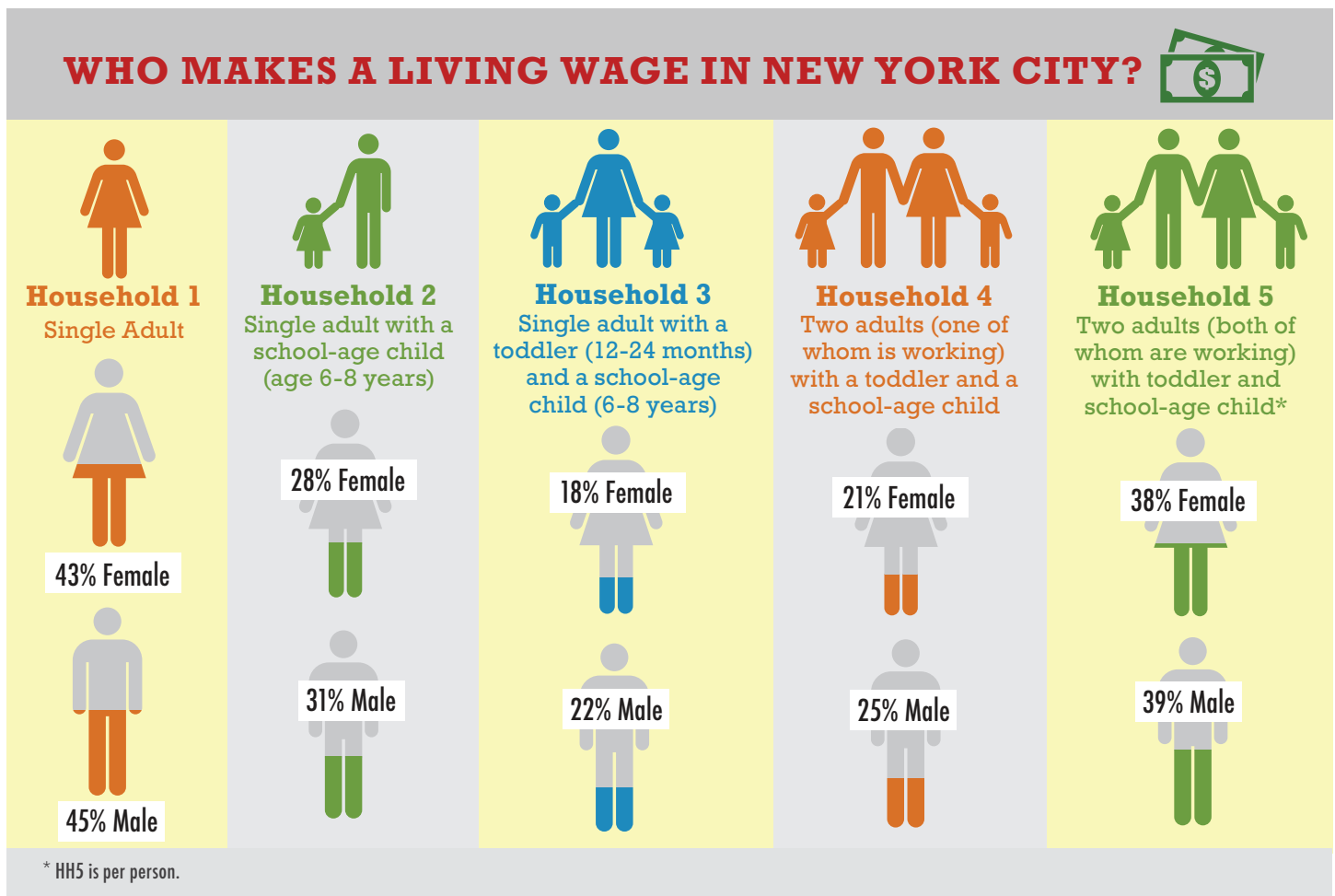
Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 25 percent of non-citizens earn enough for a single adult to make ends meet, compared to 49 percent of citizens.
- ▶ Only 11 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and only 13 percent earn enough for a family with two adults with two children, with only one adult working.

GENDER MATTERS IN NEW YORK CITY

Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 43 percent of female workers earn a living wage for a single adult, compared with 45 percent of male workers.
- ▶ Only 18 percent of female workers earn enough for a single adult with two children to make ends meet, and only 21 percent earn enough



CECILIA AMAYA

FLUSHING, NEW YORK

'We might not eat'

Before we moved to New York a year ago, my husband and I were living and working in New Jersey. There, I was a supervisor at a car wash. Although the salary wasn't enough, it was much better than the salaries for the same work in New York. I worked 40 hours a week, they spoke Spanish, and I lived with my husband in our own apartment. Life there was a little cheaper. My family lived nearby and I had friends that I still can't find here. It was a place where I felt comfortable. After we moved to New York City, everything changed.

My husband was offered a job at a small painting company, and they said that I could get work with them, too. When we arrived in New York, though, I found out that there was no job available for me. I found out the hard way that sometimes people make promises that they can't follow through on. I came to New York with dreams that things would be different and easy, but it was a lie.

I have a high school diploma from El Salvador, but most jobs here require proof of a high school diploma from a school in the United States. I've applied for all kinds of jobs: restaurants, retail, cleaning, home health care, care-taking, child care. The problem is, you get work through connections and I don't know anyone here, so it's hard to get work. I want to go back to school to become a home care worker, but there aren't classes available until August.

Making things even tougher, I have a couple hundred dollars in medical debt that I'm trying to pay off. While still in New Jersey, I went to the hospital because I had a kidney infection. I went to the emergency room on the health insurance that the car wash provided. The doctor didn't let me know that he wasn't in my network. When the bills began to arrive, I called the insurance company to submit my information, but they told me that, because he was outside the network, that they wouldn't cover the costs.

Then, I spoke with my employer and they told me there was no solution and that I would have to pay the bills. The doctor didn't accept financial aid or a



payment plan because he is a private doctor. When I called the billing office, I spoke with a woman about the bill and she questioned me, asking, "What do you want? That the doctor just let you die?" I just stayed quiet.

My husband paints apartments and earns \$80-\$100 per apartment, but it's not steady work, so we're already cutting everything we can. You can go without eating, but you have to pay your bills when they come. When there isn't enough money to make the rent, we might not eat. It would be nice to have a job with wages that let us eat whatever we want, but for now, we just eat more empanadas.

Across the board, workers in Oregon are not earning enough to make ends meet.

- ▶ For four of five household types, less than half of all workers earn a living wage.
- ▶ Only 57 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 23 percent earn enough for two adults with two children, with one adult working, to make ends meet.

RACE AND ETHNICITY MATTER IN OREGON

Data was available for white, black, Asian, Native American, and all workers of color, as well as for Latino and non-Latino workers. Native American workers and workers of color overall were less likely to earn a living wage for all household types than was true for the overall working population, and black workers were less likely to earn a living wage for three of five household types. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN OREGON

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$15.96	\$23.74	\$30.75	\$31.14	\$20.72
All	57%	36%	24%	23%	43%
Race					
White	58%	38%	24%	24%	44%
People of Color	48%	29%	20%	19%	33%
Black	57%	36%	22%	21%	39%
Asian **	58%	45%	36%	35%	47%
Native American (alone or in combination)	49%	23%	14%	13%	30%
Ethnicity					
Latino***	29%	11%	6%	6%	16%
Non-Latino	60%	40%	26%	26%	46%
Gender					
Female	54%	31%	18%	18%	37%
Male	58%	40%	27%	27%	46%
Citizenship					
Citizen	59%	38%	25%	24%	45%
Non-citizen ****	31%	17%	12%	12%	20%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► The widest gap between workers of color and all workers is for the household with two working adults and two children. Forty-three percent of all workers earn a living wage greater than or equal to the living wage for two working adults and two children, but only 33 percent

of workers of color were able to provide the income needed for that family type.

► Thirty-six percent of all workers earn a living wage for a single adult with one child, compared to only 23 percent of all workers of color.

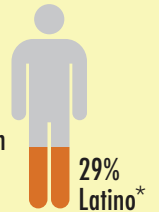
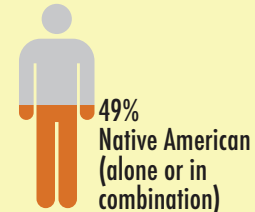
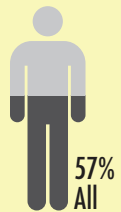
WHO MAKES A LIVING WAGE IN OREGON?



Household 1



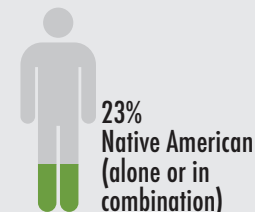
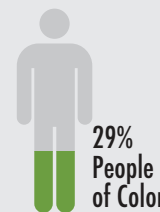
Single Adult
(\$15.96/hr)



Household 2



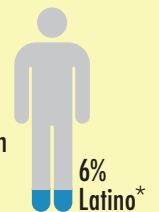
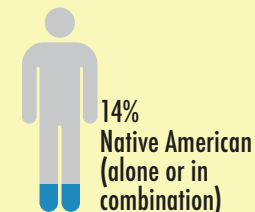
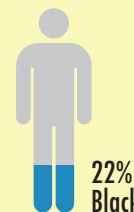
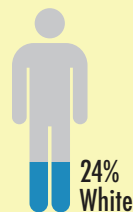
Single adult
with a school-
age child
(age 6-8 years)
(\$23.74/hr)



Household 3



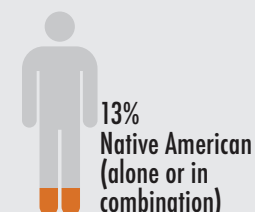
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$30.75/hr)



Household 4



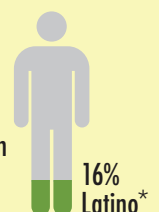
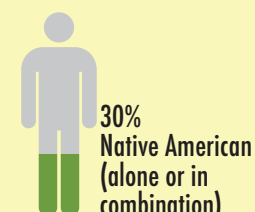
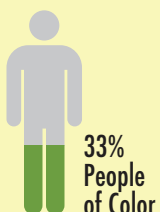
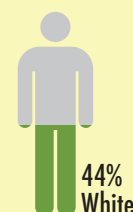
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$31.14/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$20.72/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

- ▶ Only 6 percent of Latino workers earn a living wage to support a single adult with two children, and the same to support a family with two adults and two children, with only one adult working.

GENDER MATTERS IN OREGON

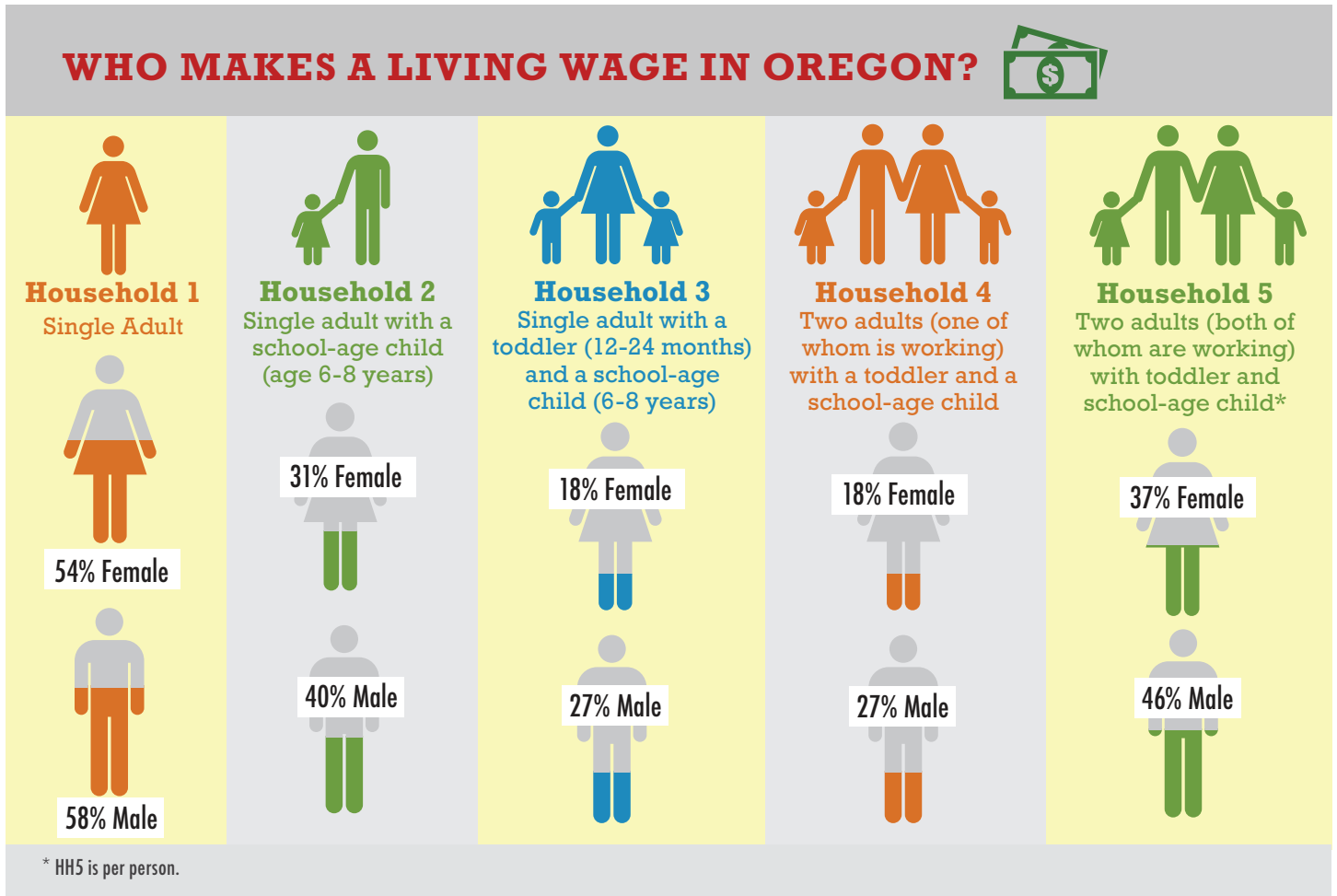
Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 54 percent of female workers earn a living wage for a single adult, compared with 58 percent of male workers.
- ▶ Only 18 percent of female workers earn enough for a single adult with two children to make ends meet, and the same for a family with two adults and two children, with only one adult working.

CITIZENSHIP MATTERS IN OREGON

Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 31 percent of non-citizens earn enough for a single adult to make ends meet, compared to 59 percent of citizens.
- ▶ Only 12 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and the same for a family with two adults with two children, with only one adult working.



VI SWIFTCLOUD

PORTLAND, OREGON

‘Even \$21 per hour isn’t enough’

I’ve come a long way over the past 20 years, and yet it sometimes still feels like not far enough. Today, I work in social services earning \$21 per hour. It sounds like a lot, especially compared to the \$5.34 per hour I made in 1995, but my family still lives in poverty.

In 1995, I was a single, Native American mother. Finding a job was next to impossible, and the only rent I could afford for myself and my teenage son was single-room occupancy. Thankfully, I was able to get a position as a desk clerk for the building where we lived, which helped us scrape by.

Over the next few years, my wages began to increase. Just as they increased to \$11, I took custody of my sister’s three children. I had to move into a three-bedroom apartment because now I had two boys and two girls, ages 6 to 16.

Our transportation was the public bus system. We did our grocery shopping, our doctor’s appointments, and all of our travel on the bus. We had to get up at 4 a.m. so that I could get the children on the bus and to childcare. Our lives were very difficult and I was exhausted most of the time. With the help of food boxes, my children never went to bed hungry, but at times, I did.

We did our budgeting as a family. We had to be intentional with every dollar we had. On payday, we would sit down at the table; all of our bills were written on a white board. I would write the check, my son would use the calculator and mark it down in the checkbook. One daughter would mark it off the whiteboard, another would put it in an envelope and hand it to the youngest and she would lick it and put a stamp on it. Then we would see how much money we had left and choose the next bill to pay.

If we had money left over, each month one child would get to choose what family activity we could do. We were occasionally able to go to the museum or the zoo.

Today, I finally make more money, but we still live



in poverty. My other sister lives with us, along with my 15-year-old nephew, a high school sophomore. The other children are out of the house, but my oldest daughter is already faced with student debt, and I know my middle child will face student debt once she gets out of school, too.

I’m glad to be better off than I once was, but even \$21 per hour isn’t enough to lift us out of poverty. It would at least be nice to not always have to cut and juggle which bills to pay, and to have a little left over at the end of the month.

Across the board, workers in Virginia are not earning enough to make ends meet.

- ▶ For four of five household types, less than half of all workers earn a living wage.
- ▶ Only 57 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 26 percent earn enough for a single adult with two children to make ends meet.

RACE AND ETHNICITY MATTER IN VIRGINIA

Data was available for white, black, Asian, Native American, and all workers of color, as well as for Latino and non-Latino workers. Black workers and workers of color overall were less likely to earn a living wage for all household types than was true for the overall working population, and Native American workers were less likely to earn a living wage for four of five household types. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN VIRGINIA

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school- age child*
Hourly Wage	\$18.57	\$26.47	\$35.07	\$33.95	\$22.52
All	57%	39%	26%	27%	47%
Race					
White	60%	42%	28%	29%	50%
People of Color	50%	32%	20%	21%	39%
Black	45%	26%	15%	15%	33%
Asian **	65%	51%	37%	38%	58%
Native American (alone or in combination)	57%	37%	23%	25%	42%
Ethnicity					
Latino***	39%	21%	14%	14%	28%
Non-Latino	59%	41%	27%	28%	48%
Gender					
Female	52%	32%	19%	20%	40%
Male	61%	44%	31%	32%	52%
Citizenship					
Citizen	59%	40%	27%	28%	48%
Non-citizen ****	38%	25%	17%	17%	31%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► The widest gap between black workers and all workers is for the household with two working adults and two children. Forty-seven percent of all workers earn a living wage greater than or equal to the living wage for two working adults and two children, but only 33 percent

of workers of color were able to provide the income needed for that family type. This is also the household with the widest gap for Native American workers, with 42 percent of those workers earning enough for two working adults and two children to make ends meet.

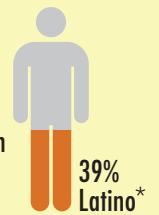
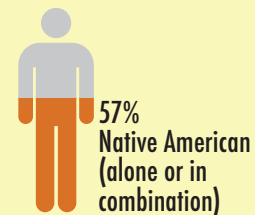
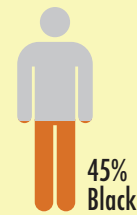
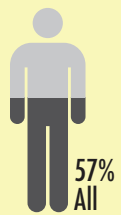
WHO MAKES A LIVING WAGE IN VIRGINIA?



Household 1



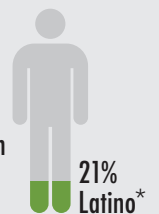
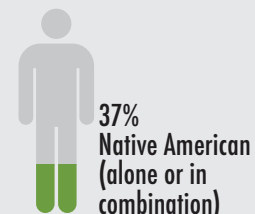
Single Adult
(\$18.57/hr)



Household 2



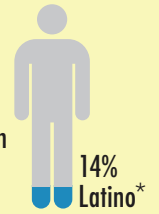
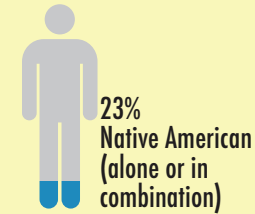
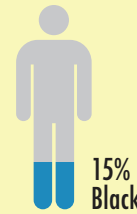
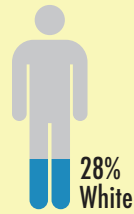
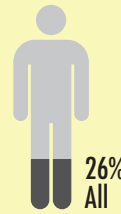
Single adult
with a school-
age child
(age 6-8 years)
(\$26.47/hr)



Household 3



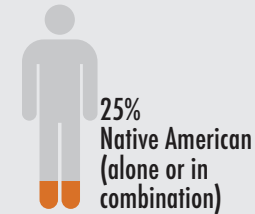
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$35.07/hr)



Household 4



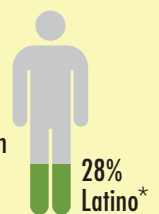
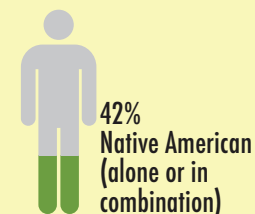
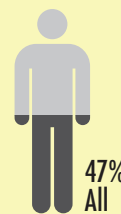
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$33.95/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$22.52/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

- ▶ Only 15 percent of black workers earn enough to for a single adult with two children to make ends meet, and the same for two adults and two children, with only one adult working.
- ▶ Only 14 percent of Latino workers earn a living wage to support a single adult with two children, and the same to support a family with two adults and two children, with only one adult working.

GENDER MATTERS IN VIRGINIA

Across all household types, women were less likely than men to earn a living wage.

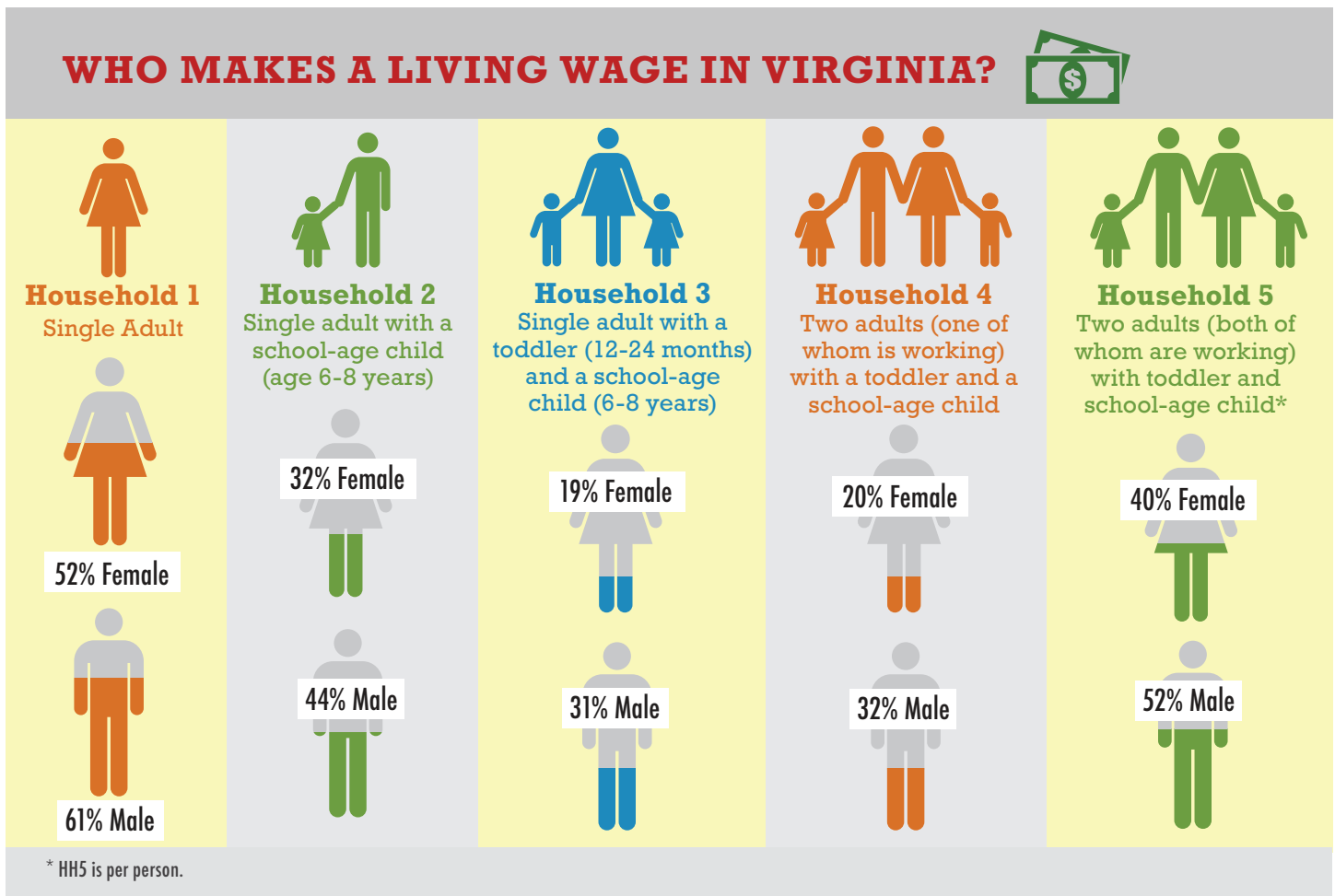
- ▶ Only 52 percent of female workers earn a living wage for a single adult, compared with 61 percent of male workers.
- ▶ Only 19 percent of female workers earn enough for a single adult with two children to make

ends meet, and only 20 percent earn enough for a family with two adults and two children, with only one adult working.

CITIZENSHIP MATTERS IN VIRGINIA

Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 38 percent of non-citizens earn enough for a single adult to make ends meet, compared to 59 percent of citizens.
- ▶ Only 17 percent of non-citizen workers earn enough for a single adult with two children to make ends meet, and the same for a family with two adults with two children, with only one adult working.



MONEKA COLEMAN

FREDERICKSBURG, VA

‘It breaks my heart’

When my husband was in the army, finances were sometimes tight but at least we always knew that we’d have enough food on the table for our four growing children. Now that my husband is retired from that position due to a disability, we can barely make it from one month to the next.

I have an associate’s degree, I’m a certified dental assistant, and I’m licensed in cosmetology. But none of those have been able to provide the wages that we need for our family. When I went to school to get my dental assistant’s certificate, I was told that the average wage for graduates in my area was \$11 to \$13 per hour, but I could never find a job that paid anywhere near that. So, for now, I work part-time at a beauty salon, where I earn \$8 per hour. I am finally in the last quarter of a bachelor’s degree program.

Right now, our income consists of my part-time job, my husband’s retirement pay – and whatever money we can get from his student loans now that he is back in school. With three daughters ages 7, 13, and 14 and a 19-year-old son, that really doesn’t go very far.

Rent is about \$2,100 per month, plus another \$300-\$400 for utilities. When my husband first had to leave the army, we maxed out our credit cards and took out a payday loan, so we have those bills to pay each month, too. The rest of our budget each month goes directly to clothes, food, gas, and school expenses. We have no savings and pray every day that we won’t have any emergencies to finance.

All in all, we can only afford to spend about \$300 on food per month. Even then, some months we end up having to visit a food bank to make it through until next payday.

I just wish that I made enough money to let my girls enroll in gymnastics or girl scouts. I would love to be able to buy fresh fruit and vegetables, like the bananas that my family loves so much, but at \$0.59 per pound it’s not possible. It may not sound like a lot of money to some, but it adds up when trying to provide enough for six people.

We’re lucky to have health insurance through the military, but unfortunately that doesn’t cover dental. One of my daughters really needs to go to the dentist



for some tooth decay, but we just can’t afford it. It breaks my heart.

For now, we scrimp and save as much as we can, buying clothes from Goodwill or yard sales and always looking for sales at the grocery store to get the most for our money. People look at us and don’t necessarily think we’re poor, but that’s because of the hard work I do to stretch our money as far as possible, and the things we sacrifice, like activities for the kids and healthier food. I know that if I worked full-time we’d have more money, but we would end up having to hire someone to take care of them when my husband and son aren’t available, so it doesn’t seem like a worthwhile tradeoff.

WASHINGTON

Across the board, workers in Washington are not earning enough to make ends meet.

- ▶ For three of five household types, less than half of all workers earn a living wage.
- ▶ Only 64 percent of workers in the state earn enough for a single adult to make ends meet.
- ▶ Only 30 percent earn enough to support two adults with two children, with one adult working.

RACE AND ETHNICITY MATTER IN WASHINGTON

Data was available for white, black (alone or in combination), Asian (alone or in combination), Native American, and all workers of color, as well as for Latino and non-Latino workers. Native American workers, black workers (alone or in combination), and workers of color were less likely to earn a living wage for all household types than was true for the overall working population. Latinos were less likely to earn a living wage than were non-Latinos.

PERCENTAGE OF WORKERS EARNING A LIVING WAGE IN WASHINGTON

	Household 1: Single adult	Household 2: Single adult with a school-age child (age 6-8 years)	Household 3: Single adult with a toddler (12-24 months) and a school-age child (6-8 years)	Household 4: Two adults (one of whom is working) with a toddler and a school-age child	Household 5: Two adults (both of whom are working) with toddler and school-age child*
Hourly Wage	\$15.99	\$22.09	\$30.01	\$30.47	\$20.02
All	64%	47%	31%	30%	52%
Race					
White	66%	49%	32%	32%	54%
People of Color	56%	40%	26%	26%	45%
Black (alone or in combination)	55%	38%	23%	23%	44%
Asian (alone or in combination) **	68%	53%	38%	37%	58%
Native American (alone or in combination)	50%	32%	17%	17%	36%
Ethnicity					
Latino ***	36%	21%	12%	11%	25%
Non-Latino	67%	50%	33%	33%	56%
Gender					
Female	58%	40%	24%	23%	46%
Male	67%	52%	36%	35%	57%
Citizenship					
Citizen	66%	49%	32%	31%	54%
Non-citizen ****	45%	32%	24%	24%	35%

* HH5 is per person. ** Aggregating data to the Asian group conceals hidden disparities among subgroups, with persons having origins from several dozens of countries in the Far East, Southeast Asia, or the Indian subcontinent. See report for disaggregated national data. *** The American Community Survey classifies Latino as an ethnicity, not a race. **** Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

► Forty-seven percent of all workers earn a living wage greater than or equal to the living wage for a single adult with one child, but only 38 percent of black workers (alone or in combination) were able to provide the income needed for that family type. Only 23 percent of black workers earn enough to support a single

adult with two children or for a household with two adults and two children, with one adult working, to make ends meet.

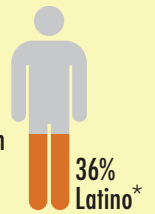
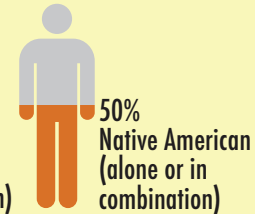
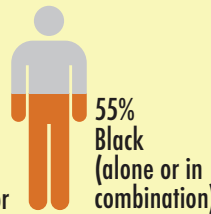
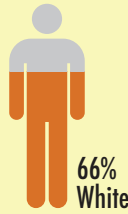
► The widest gap between Native American workers and all workers is for two working adults with two children. Fifty-two percent of all workers earn a living wage for that

WHO MAKES A LIVING WAGE IN WASHINGTON?

Household 1



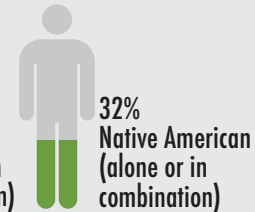
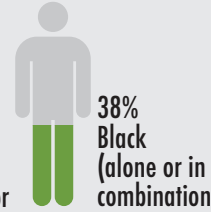
Single Adult
(\$15.99/hr)



Household 2



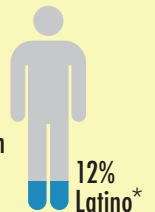
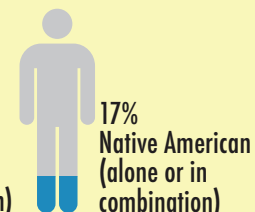
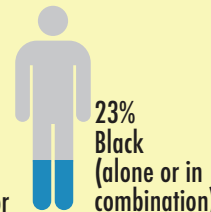
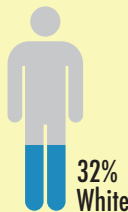
Single adult
with a school-
age child
(age 6-8 years)
(\$22.09/hr)



Household 3



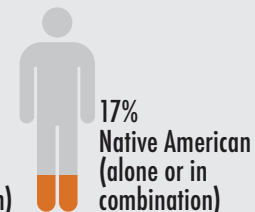
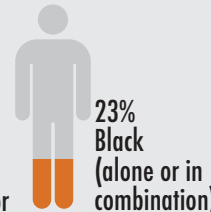
Single adult
with a toddler
(12-24 months)
and a school-age
child (6-8 years)
(\$30.01/hr)



Household 4



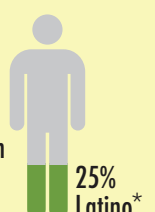
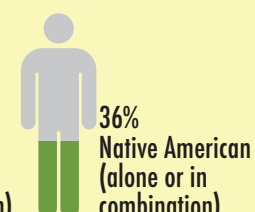
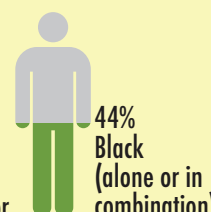
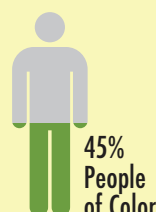
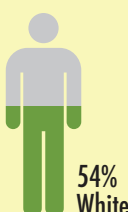
Two adults
(one of whom
is working)
with a toddler
and a school-
age child
(\$30.47/hr)



Household 5



Two adults
(both of whom
are working)
with toddler
and school-
age child**
(\$20.02/hr)



* The American Community Survey classifies Latino as an ethnicity, not a race. ** HH5 is per person.

Note: Unless otherwise noted, our analysis focuses on single-race groups, when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample.

household, compared to only 36 percent of Native American workers.

- ▶ Only 17 percent of Native American workers earn a living wage to support two adults and two children, with only one adult working, as do only 23 percent of black workers (alone or in combination) and 26 percent of all workers of color.
- ▶ Only 11 percent of Latino workers earn a living wage to support a family with two adults and two children, with only one adult working. Only 12 percent earn enough for a single adult with two children to make ends meet.

- ▶ Only 23 percent of female workers earn enough to support two adults and two children with only one adult working, and 24 percent earn enough for a single adult with two children.

CITIZENSHIP MATTERS IN WASHINGTON

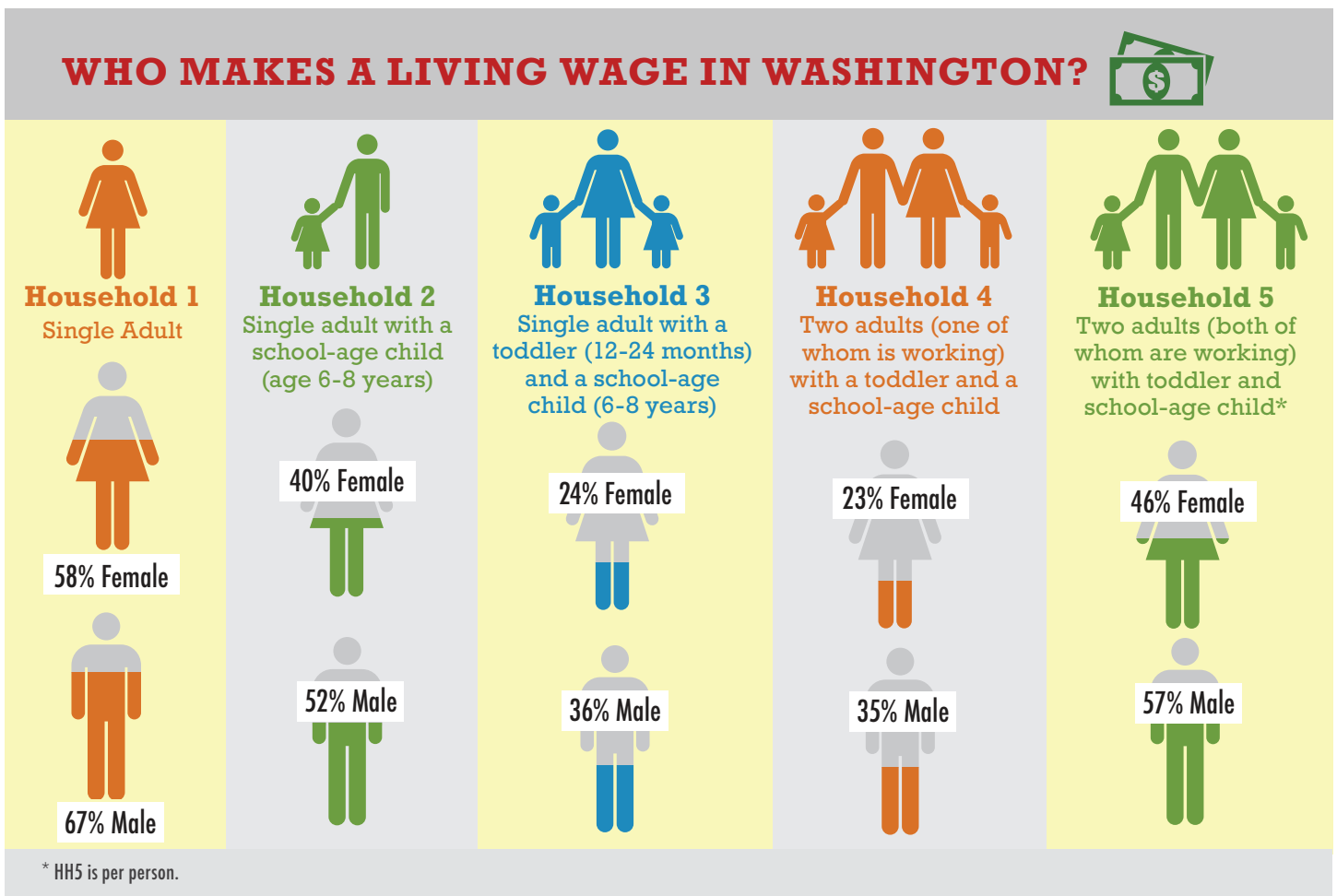
Across all household types, non-citizens were less likely than citizens to earn a living wage.

- ▶ The widest gap between non-citizens and citizens is for the household with a single adult. Only 45 percent of non-citizens earn enough for a single adult to make ends meet, compared to 66 percent of citizens.
- ▶ Only 24 percent of non-citizens earn enough for two adults with two children, with only one adult working, compared to 31 percent of citizens.

GENDER MATTERS IN WASHINGTON

Across all household types, women were less likely than men to earn a living wage.

- ▶ Only 58 percent of female workers earn a living wage for a single adult, compared with 67 percent of male workers.



My boyfriend and I are trying hard to provide for our daughter, but it feels like the system is against us. The best job my boyfriend has been able to find is working security in downtown Seattle. He has an hour commute both ways and has to pay for parking, but we just can't afford to live any closer to downtown.

He has considered riding the bus, but that would be a two-and-a-half-hour commute both ways, leaving him absolutely no time to see me or his daughter. I work part-time so I can take a few college classes. Between \$4,800 for my community college tuition, \$2,500 for my legal fees for my permanent residency application, and my daughter's diapers, I have no money to spend on anything other than the essentials.

I make trade-offs everywhere in life. I don't indulge in entertainment or eat out. I only buy clothes for my daughter because she is constantly growing. I use as little gas as possible, so I only go places if I absolutely have to. I am constantly thinking about how to save on utility bills, like taking short showers. I only do what is absolutely necessary to get by, and I choose my daughter's needs over my own.

My wages do not leave me any room for emergencies or long-term planning. A few weeks ago, I had a very painful and large lump on my body. Because my insurance deductible is \$3,000, I waited three weeks before I went to the hospital. Now, I have already received \$500 in medical bills and I know more are coming. All I can think about is which bill my next paycheck will pay for.

If I were making a living wage, I would be able to finish my education at the University of Washington, my boyfriend wouldn't have to stress about getting overtime, and we would get to spend more time together as a family.

Instead, being a mother, student, and low-wage worker with bills hanging over my head leaves me exhausted and emotionally drained. Time is nonexistent; it feels like, at any given time, one of us is commuting, working, or, if we are lucky, sleeping ... but it really doesn't feel like a life.



RECOMMENDATIONS

Some cities and states across the country are pursuing higher minimum wages, which will especially help women and people of color. However, the disproportionate concentration of women and people of color earning less than a living wage necessitates the addition of more targeted tools in addition to the wage and benefit supports that help all workers.

TARGETED TOOLS TO HELP WOMEN AND PEOPLE OF COLOR ACHIEVE PAY EQUITY

- ▶ **Strengthen and Enforce Equal Opportunity Statutes, Including Affirmative Action:** Equal opportunity statutes like the Civil Rights Act and affirmative action were designed to help ensure that women and people of color are not discriminated against in the workplace and in other venues. However, enforcement of these policies isn't consistent, leaving the statutes weak and ineffective. Strengthening and enforcing such statutes can help ensure that the statutes actually benefit women and people of color.
- ▶ **Guarantee Paid Leave that Includes Maternity Leave and Parental Leave to Care for Sick Children:** Paid sick leave is important for all workers to allow them to take time to recover from illness rather than coming in sick or risk losing their job. For parents with children, and especially single mothers, more likely to work low-wage a job and living paycheck to paycheck, the risk of losing a job to take care of a sick child is a heartbreaking dilemma. Additionally, women without maternity leave are at risk of losing their jobs when they become pregnant, or in take leave without pay. For women earning less than a living wage, this can threaten their housing, health, and chance for them and their children to stay out of poverty.
- ▶ **Provide Union Opportunities for Sectors Not Covered by the NLRA:** Women and people of color are less likely to be unionized than are white men, partly due to their concentration in service sectors and in agricultural and domestic service occupations such as home health care workers and farmworkers which were excluded from the National Labor

Relations Act of 1934. Unionizing occupations like fast food workers and home health care workers can help women and people of color see increased wages and benefits.

- ▶ **Prohibit Pay Secrecy and Encourage Pay Transparency:** While the National Labor Relations Act of 1935 states that all employees have the right to share their wage information, many employers either formally or informally discourage or even forbid it. When women and people of color do not have access to information on their colleagues' wages, they may be unaware that they are being underpaid and so do not dispute their lower wages. Stronger penalties against companies that formally forbid employees from sharing wage information and policies that encourage companies to make such information public would help women and people of color to immediately recognize when they are not receiving the same wages as other employees.
- ▶ **Expand and Strengthen Social Security:** Because women and people of color are more likely to earn less than a living wage, they are less able to save for retirement and depend solely on Social Security when or if they retire. Additionally, because women live longer than men, their Social Security benefits must last longer than benefits for their male counterparts. Eliminating the income cap on taxable wages would provide more funding for Social Security. Strengthening the program rather than eliminating or cutting benefits will allow women and people of color be able to retire knowing that they will have enough money to support themselves throughout their retirement.

INCOME AND WORK SUPPORTS

- ▶ **Increase the Federal Minimum Wage:** Wages should provide enough for workers to make ends meet. Seattle has set the bar for a minimum wage at \$15 per hour. In the 10 states we look at in our study, a \$15 wage would only cover the cost of living for single individuals in Idaho and Montana, and falls well short

when factoring in families with children and households with debt. Meanwhile, it has been five years since the federal wage floor was last increased. Women and people of color make up a disproportionate share of minimum wage workers, and continue to see the detrimental effects of a low minimum wage. Congress must keep pace with increasing wage demands.

- ▶ **Abolish the Federal Tipped Minimum Wage:** The federal tipped minimum wage has been stagnant at \$2.13 per hour for over 20 years. Because women and people of color make up a disproportionate share of tipped workers, they are especially effected by the low tipped minimum wage and changes in the economy that affect customers' tipping habits. While businesses are supposed to ensure that tips bring workers' wages up to the minimum wage for non-tipped workers, this is not always the case in practice. Additionally, this practice takes pressure off of employers to pay workers a living wage, and instead gives customers the responsibility of making up the difference. Abolishing the tipped minimum wage would help millions of workers get closer to making ends meet — and put the responsibility on businesses to pay their workers' wages.
- ▶ **Invest in State and Federal Safety Net Programs, Including Childcare Assistance:** Until there are enough living wage jobs to go around for all household types, families will still face tough choices. Federal programs like the Supplemental Nutrition Assistance Program (SNAP) should be strengthened, and state supports, like earned income tax credits and child care assistance should be bolstered. Childcare assistance is especially important for single mothers, who are more likely to live in poverty.

CONCLUSION

Workers throughout the country struggle to make ends meet, with over a third of workers nationally and in the 10 states and New York City studied in this report earning less than the living wage for a single adult. However, women and people of color are especially harmed by a culture of low wages, as they are more likely to earn less than a living wage.

The concentration of women and people of color in low-wage work harms these workers, their families, and their communities. We've found that even in states with a higher minimum wage, like Washington, women and people of color are more likely to be in low-wage work and earn less. These workers must make tradeoffs to scrape by in areas like savings, utilities, or even food.

While policy interventions to raise all wages are important, targeted interventions that directly address the equity gap for women and people of color are necessary to end the concentration of these groups at the bottom of the wage scale and ensure that all workers earn wages that allow them to make ends meet.

In this report, we seek to answer the research question of who and who does not make a living wage, based on race, gender and citizenship.

This analysis relies on two primary sources of data: the Census Bureau's American Community Survey's (ACS) 2013 one-year PUMS estimates (released October 2014) and the Alliance's Job Gap study of 2013 living wages, "Families Out of Balance" (released August 2014).

Using our living wage findings, we were able to calculate in the ACS data the percentage of workers who are making ends meet. The ACS randomly samples addresses in every state, the District of Columbia, and Puerto Rico, every year, three years and five years, as an ongoing and current supplement to the decennial Census.

We utilized the one-year estimates because they give the most current snapshot of wages and living conditions. The 2013 PUMS estimates were released just weeks ago, and allows us to use our 2013 living wage findings as benchmarks.

Our findings represent the percentage of full-time workers who are 16 and older who reported earning in 2013 at or above living wage levels. Those levels vary by household type, from a single individual to a couple with two children, and by state.

The percentages are based on weighted estimates of individual respondents generalized to the greater population, and are normalized to 2013 dollars.

Nationally, we use \$15 an hour to represent a "living wage," as, in our

10-state study, we found that a living wage was less than \$15 an hour for a single-individual household in just two states — Idaho and Montana.

It is noteworthy that our living wage findings for other household types, particularly those with children, are significantly greater than \$15, which we consider to be a conservative estimate.

We define a full-time worker as an individual who reported working 40 "usual" hours a week or more in the 12 months prior to the survey administration for that individual.

Our analysis focuses on single-race groups when sample sizes allow for it. When necessary, we include individuals who identify as mixed race into a given group's sample. In determining whether to include a sample, we take into account sample sizes and the standard deviation of the distribution of the sample.

Citizens include those born in the U.S.; born in Puerto Rico, Guam, the U.S. Virgin Islands or the Northern Marianas; born abroad of an American parent; or who naturalized.

Studies show citizenship is largely misreported by American Community Survey respondents, particularly among those born outside the United States, who tend to underreport undocumented statuses. One 2013 study finds that misreporting in the ACS is "especially high among immigrants from all countries/regions who report fewer than five years in the United States."⁴⁸

For a description of the methodology behind determining living wage levels, see our "Families Out of Balance" study at www.thejobgap.org.

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