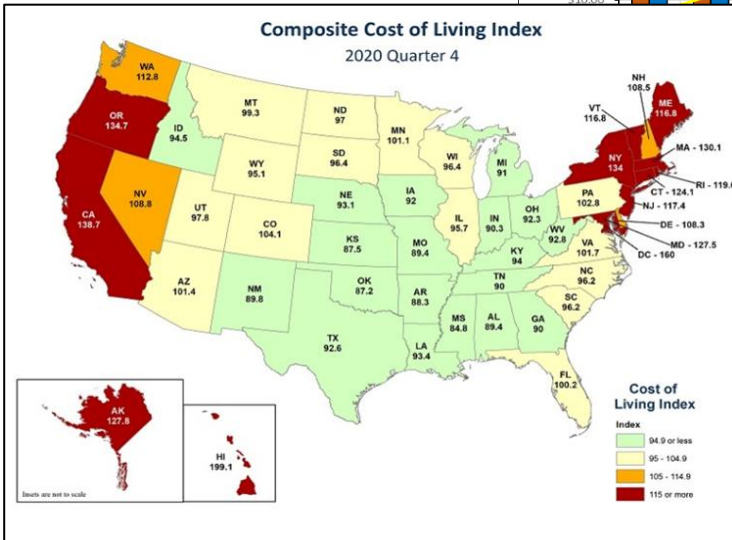
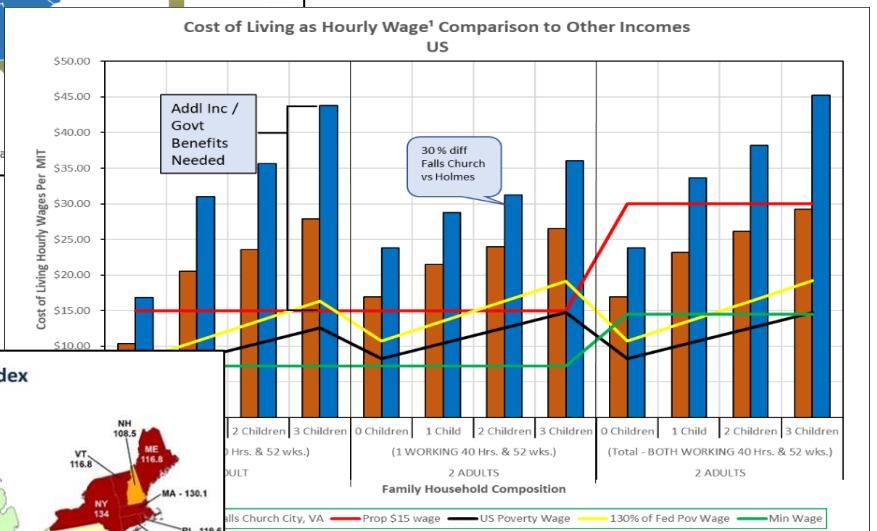
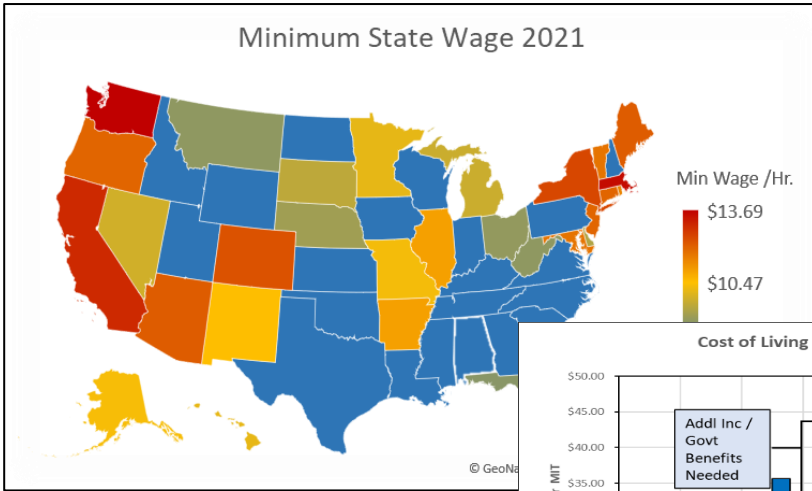


A Case For The Living Wage



2 ADULTS WORKING 40 Hrs. & 52 wks.)			2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)			
1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
\$27.25	\$29.91	\$34.64	\$21.82	\$32.04	\$36.82	\$43.68
\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76
\$11.75	\$11.75	\$11.75	\$23.50	\$23.50	\$23.50	\$23.50

\$15/hr. comp to LW	+\$1.11	-\$14.27	-\$19.03	-\$27.13	-\$6.81	-\$12.25	-\$14.91	-\$19.64	+\$8.18	-\$2.04	-\$6.82	-\$13.68
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90
Chit LW diff from Essex	24%	21%	18%	20%	22%	23%	21%	25%	22%	19%	16%	19%

"It seems to me to be equally plain that no business which depends for existence on paying less than living wages to its workers has any right to continue in this country."

[President Franklin D. Roosevelt, 1933](#)

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Executive Summary:

I am writing this Research Document to indicate my support and findings for increasing the Federal Minimum wage and suggest consideration to use the **MIT calculated Cost of Living Wages at the State-County level as the basis for the Federal Minimum Wage.**

Following is a policy paper with data indicating, state CPI and minimum wages, data tables and graphs derived from MIT¹ Research, business comments, and other economic and mental health data. This data indicates the logic for using a Geographic County Living Wage, that displays the interplay between the existing minimum wage, the proposed nationwide \$15/Hr. wage, the MIT Living Wage, and various government poverty levels for five sample states.

The MIT¹ data is a researched geographic cost demand approach, i.e., What is “the minimum subsistence wage for persons living in [a county in] the United States.,” versus the theoretical supply-side application of a nationwide Federal Minimum Wage, which does not reflect actual local family cost of living.

Upon review of the various wage scenarios and the effects on various counties (poorest and richest county by various states), key findings from the data are listed below.

Key Findings:

- **\$15/Hr. a noble improvement, is not enough.** Existing State Minimum wages, and the proposed \$15/hr., although an improvement, are not adequate to cover the cost of living for most family compositions, necessitating the need for additional income and/or Government Benefits.
- **Two Working Adults Needed.** Only if both adults are working full-time all year is their combined minimum wage salary of \$30/Hr. approaching the family’s cost of living expenses in the average US county.
- **Use a geographical area with Local Synergies and Economic Dependencies (County or State).** As the cost of living can vary widely by state and counties, and these local economies are well established, a locally targeted wage at the County level, would mitigate disruption to the locally historically linked employer, employee, and consumer relationships. A phased in approach over several years could mitigate disruptions in these geographies and provide time for business, consumers, and employees to adjust.
- **Adjustment of Government Benefit Levels.** Implementation of the geographic Living Wage or a new Federal minimum Wage could necessitate the adjusting of poverty rates for certain family compositions, and other benefit guidelines ex. SNAP, EIC, to ensure families on the new wages will not unintentionally have benefits negatively affected, a fall thru the cracks issue.
- **Co-ordinate Government programs:** If employees become unemployed while business management and consumers are adjusting to the new wages, provisions for training programs or higher education possibly combined with voluntary partially reimbursed relocation assistance could mitigate the layoff, strengthen the employee’s lifetime job position prospects, minimize their reliance on future government programs, and provide business with a more educated work force.

- **Alternative Geographic Wage Allocation:** If the MIT Living Wage concept by County and Family Composition is not enacted by Congress or State Government and a national or State wage based on \$15/Hr. is passed, may I suggest the \$15/Hr. wage be allocated on an economic geographic basis to acknowledge the cost-of-living differences by location and to minimize disruptions to the local economies. Scenarios include:
 - **Redistribute Wages by State County Index:**
Assign the \$15/Hr. to the County with the lowest Median Family Income County (Essex County in VT for example) and raise the Minimum Wage level proportionately to the States richest County (Chittenden in VT). An example would be to calculate the ratio of LW numbers for Chittenden County to Essex County LW on an aggregate that ration is equal to 1.20. The calculated Minimum wage for Chittenden County would be the Essex Min Wage of \$15/Hr. times 1.20 or \$18/Hr.
 - **Redistribute Wages by US State Index:**
Utilize the State Cost of Living Index. (See details on CI Index page) Determine the ratio between the lowest Cost of Living Index State which is MS at 86.1 and say VT at an index of 116.8, the ratio is 1.36. With MS at \$15/Hr., the calculated Minimum wage for VT would be \$15/Hr. times 1.36 or \$20.4/Hr.

A Case for the Living Wage

Living Wage - MIT¹ Definition ¹:

Per MIT (see <https://livingwage.mit.edu/pages/about>)

“The living wage model is an alternative measure of basic needs. It is a market-based approach that draws upon geographically specific expenditure data related to a family’s likely minimum food, childcare, health insurance, housing, transportation, and other basic necessities (e.g., clothing, personal care items, etc.) costs.

The living wage draws on these cost elements and the rough effects of income and payroll taxes to determine the minimum employment earnings necessary to meet a family’s basic needs while maintaining self-sufficiency.

The living wage model is a ‘step up’ from poverty as measured by the poverty thresholds but it is a small ‘step up’, one that accounts for only the basic needs of a family. The living wage model does not allow for what many consider the basic necessities enjoyed by many Americans. It does not budget funds for pre-prepared meals or those eaten in restaurants. It does not include money for entertainment nor does it allocate leisure time for unpaid vacations or holidays.

Lastly, it does not provide a financial means for planning for the future through savings and investment or for the purchase of capital assets (e.g., provisions for retirement or home purchases).

The living wage is the *minimum income standard* that, if met, draws an exceptionally fine line between the financial independence of the working poor and the need to seek out public assistance or suffer consistent and severe housing and food insecurity. Considering this fact, the living wage is perhaps better defined as a minimum subsistence wage for persons living in the United States.”

Technical Notes and Users Guide is enclosed and can be found at [Living-Wage-Users-Guide-Technical-Documentation-2021-02-03.pdf \(mit.edu\)](#)

FAMILY COMPOSITIONS

“The living wage calculator see [Living Wage Calculator \(mit.edu\)](#) estimates the living wage needed to support families of twelve different compositions: one adult families with 0, 1, 2, or 3 dependent children, two adult families where both adults are in the work force with 0, 1, 2, or 3 dependent children, and two adult families where one adult is not in the work force with 0, 1, 2, or 3 dependent children.

For single adult families, the adult is assumed to be employed full-time. For two adult families where both adults are in the labor force, both adults are assumed to be employed full-time. For two adult families where one adult is not in the labor force, one of the adults is assumed to be employed full-time while the other non-wage-earning adult provides full-time childcare for the family’s children. Full-time work is assumed to be year-round, 40 hours per week for 52 weeks, per adult.

Families with one child are assumed to have a ‘young child’ (4 years old). Families with two children are assumed to have a ‘young child’ and a ‘child’ (9 years old). Families with three children are assumed to have a ‘young child’, a ‘child’, and a ‘teenager’ (15 years old).”

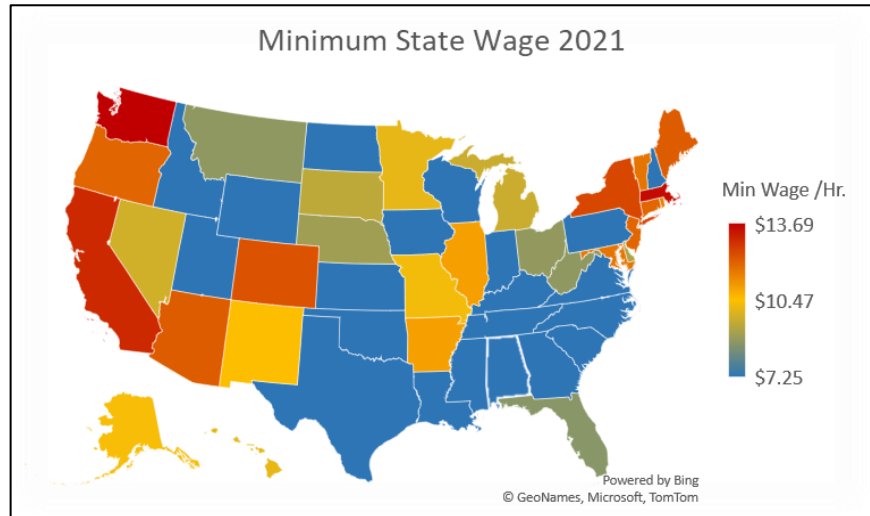
¹ Glasmeier, Amy K. Living Wage Calculator. 2020. Massachusetts Institute of Technology. livingwage.mit.edu.

A Case for the Living Wage

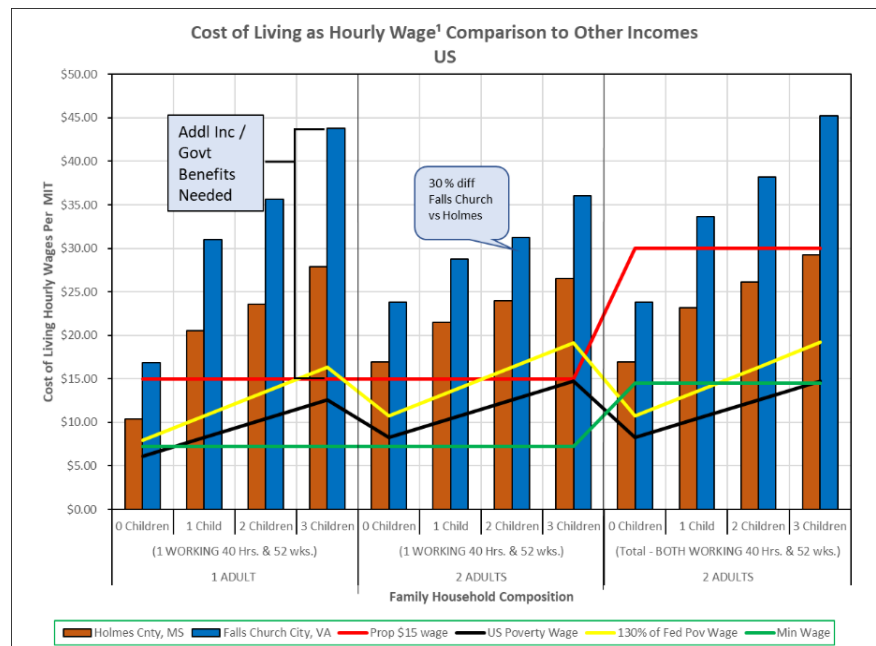
State's Minimum Wages:

State Name	2021 Min Wage /Hr.	Approved Future Min Wage
Alabama	\$7.25	
Georgia	\$7.25	
Idaho	\$7.25	
Indiana	\$7.25	
Iowa	\$7.25	
Kansas	\$7.25	
Kentucky	\$7.25	
Louisiana	\$7.25	
Mississippi	\$7.25	
New Hampshire	\$7.25	
North Carolina	\$7.25	
North Dakota	\$7.25	
Oklahoma	\$7.25	
Pennsylvania	\$7.25	
South Carolina	\$7.25	
Tennessee	\$7.25	
Texas	\$7.25	
Utah	\$7.25	
Virginia	\$7.25	
Wisconsin	\$7.25	
Wyoming	\$7.25	
Florida	\$8.65	\$15 in 2026
Montana	\$8.75	
West Virginia	\$8.75	
Ohio	\$8.80	
Nebraska	\$9.00	
Delaware	\$9.25	
South Dakota	\$9.45	
Michigan	\$9.65	\$12.05 in 2030
Nevada	\$9.75	\$12 in 2024
Minnesota	\$10.08	
Hawaii	\$10.10	
Missouri	\$10.30	\$12 in 2023
Alaska	\$10.34	
New Mexico	\$10.50	\$12 in 2023
Arkansas	\$11.00	
Illinois	\$11.00	\$15 in 2025
Rhode Island	\$11.50	
Maryland	\$11.75	\$15 in 2025
Vermont	\$11.75	CPI
Connecticut	\$12.00	\$15 in 2023
New Jersey	\$12.00	\$15 in 2023
Oregon	\$12.00	\$13.50 in 2023
Arizona	\$12.15	
Maine	\$12.15	
Colorado	\$12.32	
New York	\$12.50	\$15 via CPI
California	\$13.00	\$15 in 2022
Massachusetts	\$13.50	\$15 in 2023
Washington	\$13.69	

The Present Federal Living Wage is \$7.25/Hr. This wage has not changed since 2009. Various states have enacted their own State Minimum Wage. The highest present minimum wage is at \$15/Hr. in the District of Columbia. The highest State presently is Washington State at \$13.69. The data table indicates current and future legislation of the Min Wage, and the map indicates the various State Minimum Wages at present (2021)



The Chart below include data from the MIT¹ internet site of living expenses converted to hourly rate numbers for the United States richest county, as measured by Median Family Income, Falls Church, VA at \$152,900 and the poorest county Holmes, MS at \$26,000. Also indicated are calculated comparisons to the \$15/Hr. proposal, Poverty levels, and Min Wage. The following pages include specific charts, data tables and analysis of various other states. (CA, FL, MA, NY, VT)



A Case for the Living Wage

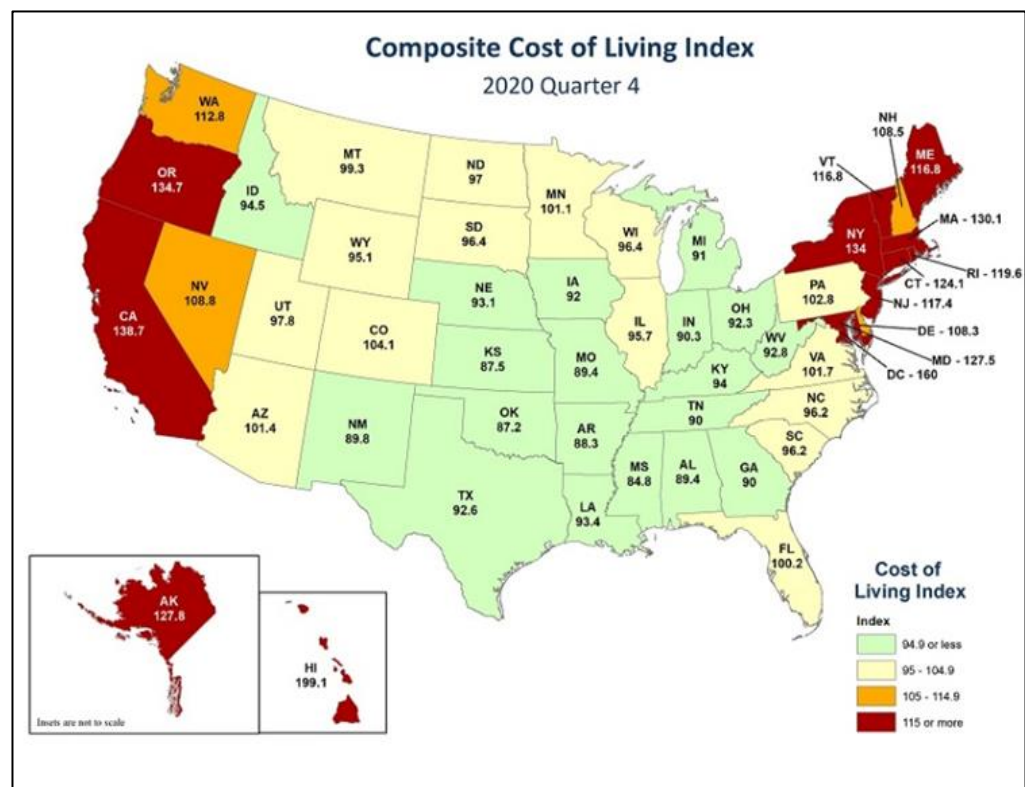
State's Cost of Living Index 2020:

State	Index
Mississippi	84.8
Oklahoma	87.2
Kansas	87.5
Arkansas	88.3
Alabama	89.4
Missouri	89.4
New Mexico	89.8
Georgia	90
Tennessee	90
Indiana	90.3
Michigan	91
Iowa	92
Ohio	92.3
Texas	92.6
West Virginia	92.8
Nebraska	93.1
Louisiana	93.4
Kentucky	94
Idaho	94.5
Wyoming	95.1
Illinois	95.7
North Carolina	96.2
South Carolina	96.2
South Dakota	96.4
Wisconsin	96.4
North Dakota	97
Utah	97.8
Montana	99.3
Florida	100.2
Puerto Rico	100.7
Minnesota	101.1
Arizona	101.4
Virginia	101.7
Pennsylvania	102.8
Colorado	104.1
Delaware	108.3
New Hampshire	108.5
Nevada	108.9
Washington	112.8
Maine	116.8
Vermont	116.8
New Jersey	117.4
Rhode Island	119.6
Connecticut	124.1
Maryland	127.6
Alaska	127.8
Massachusetts	130.1
New York	134
Oregon	134.7
California	138.7
District of Columbia	160
Hawaii	199.1

The cost of living is defined as the amount of money needed to sustain a certain standard of living by affording basic needs such as housing, food, healthcare, and more. The cost of living is often used to compare how expensive it is to live in one location compared to another.

The cost of living in the United States varies significantly between states. A large determining factor for the cost-of-living index is housing.

The [cost of living index](#) provides you with the percentage difference in the cost of living between one location and another. The percentage difference is always compared to 100; therefore, if the cost-of-living index is 90, it is 10% below the Us Average of 100.



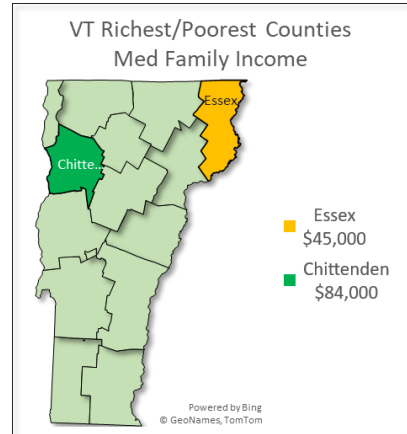
Selected State Analysis

Vermont

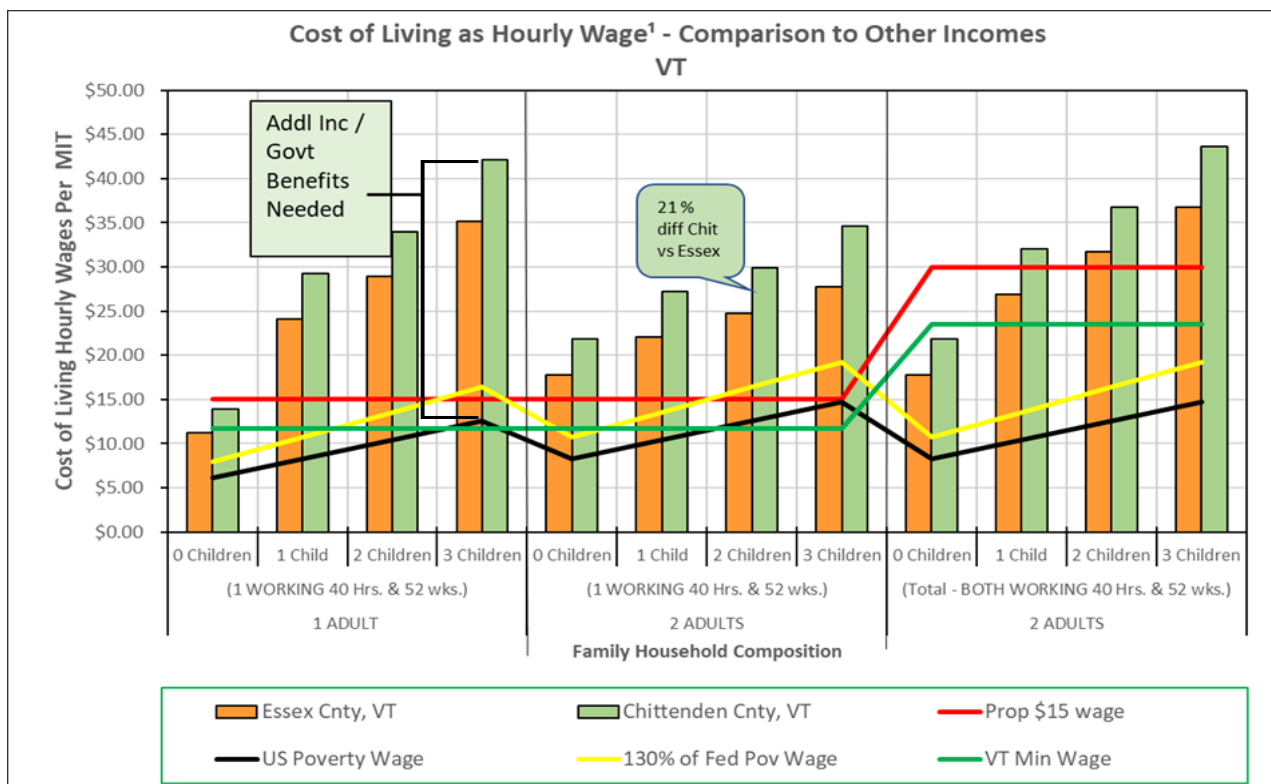


The Living Wage and Other Incomes:

The Chart below and the following two data tables below include data derived from the MIT internet site of living wage numbers for the richest county, as measured by Median Family Income, in VT (Chittenden) and the poorest county (Essex). Also indicated are comparisons to the \$15/Hr. proposal, Poverty levels, and Min Wage.



- **\$15/Hr. is not enough.** Indicated in the chart and in the following tables the \$15/hr. proposal, although an improvement, is lower than the cost of living for almost all family compositions, thus leaving the remaining living expenses to be provided by additional income sources and /or Government Benefits.
- **Two Working Adults Needed.** Only if both adults are working full-time is their combined salary of \$30/Hr. approaching the family's cost of living expenses.
- **Maintain Local Relationships.** Of note is the difference in the Living Wages between these counties. Approx. 20% +. Using the MIT living wage by county would continue the local market conditions, dynamics, and traditions between local businesses, customers, and employees that a nationwide or statewide minimum wage would not.
- **Adjustment in Government Benefits Levels.** With the increase to \$15/hr. or the MIT Living Wage it may be possible that, without an upward adjustment to the Federal poverty levels, such as SNAP, EIT. families might lose benefits.



Following are the data tables for the two counties shown in the Graph above.

A Case for the Living Wage

Vermont, cont.

- The tables below indicate with the \$15/Hr. Wage the family composition that can presently have or have not Government benefits and those that may lose them by a Red **N** without Poverty Level adjustments.

Chittenden Cnty, VT												
Median Family Income \$83,887 = \$32.81/Hr.												
Derived from MIT Living Wage Data'	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$13.89	\$29.27	\$34.03	\$42.13	\$21.81	\$27.25	\$29.91	\$34.64	\$21.82	\$32.04	\$36.82	\$43.68
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76
Minimum Wage	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$23.50	\$23.50	\$23.50	\$23.50
\$15/hr. comp to LW	+\$1.11	-\$14.27	-\$19.03	-\$27.13	-\$6.81	-\$12.25	-\$14.91	-\$19.64	+\$8.18	-\$2.04	-\$6.82	-\$13.68
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$ 24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90
Chit LW diff from Essex	24%	21%	18%	20%	22%	23%	21%	25%	22%	19%	16%	19%

Essex Cnty, VT												
Median Family Income \$45,000 = \$17.60/Hr.												
Derived from MIT Living Wage Data'	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)			
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children
Living Wage	\$11.20	\$24.13	\$28.89	\$35.21	\$17.82	\$22.11	\$24.77	\$27.72	\$17.82	\$26.90	\$31.68	\$36.76
US Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76
Minimum Wage	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$11.75	\$23.50	\$23.50	\$23.50	\$23.50
\$15/hr. comp to LW	+\$3.80	-\$9.13	-\$13.89	-\$20.21	-\$2.82	-\$7.11	-\$9.77	-\$12.72	+\$12.18	+\$3.10	-\$1.68	-\$6.76
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$ 24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90

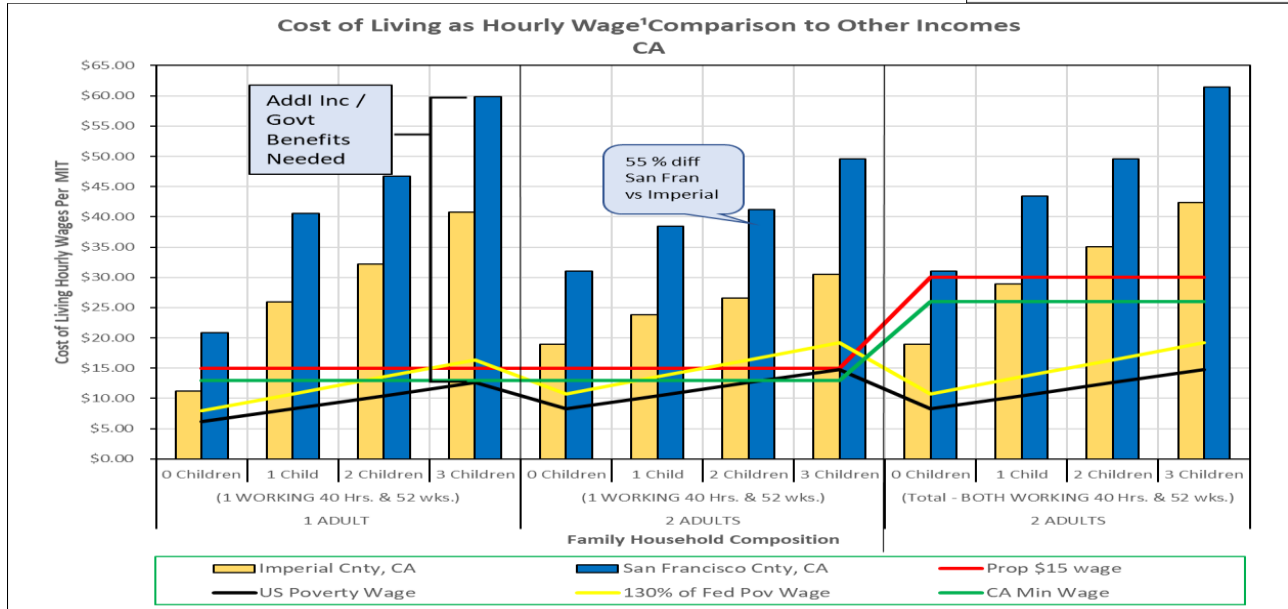
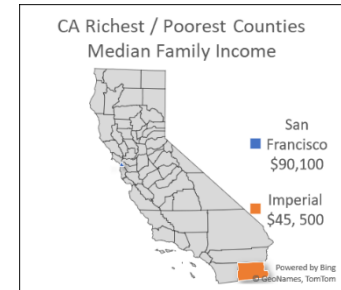
A Case for the Living Wage

California



The Living Wage and other incomes:

The Chart below and the following two data tables below include California data calculated from the MIT living wage numbers, as measured by Median Family Income, for the richest county CA (San Francisco) and the poorest county (Imperial). Also indicated are comparisons to the \$15/Hr. proposal, Poverty levels, and Minimum Wage. The \$15/Hr. proposal would not cover 87% of Household compositions working full time to cover their basic subsistence needs without additional income or Government Benefits



The tables below indicate with the \$15/Hr. Wage the family composition that can presently have or not have Government benefits and those that may lose the benefits are indicated by a Red N without Poverty level adjustments.

San Francisco Cnty, CA													
Median Family Income = \$90,116 = \$43.33/Hr.													
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$20.82	\$40.53	\$46.74	\$59.86	\$31.00	\$38.44	\$41.19	\$49.63	\$31.00	\$43.46	\$49.62	\$61.48
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$26.00	\$26.00	\$26.00	\$26.00	
\$15/hr. comp to LW	-\$5.82	-\$25.53	-\$31.74	-\$44.86	-\$16.00	-\$23.44	-\$26.19	-\$34.63	-\$1.00	-\$13.46	-\$19.62	-\$31.48	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	
San Fran Diff from Imp	85%	56%	45%	47%	63%	61%	55%	63%	63%	50%	42%	45%	

Imperial Cnty, CA													
Median Family Income = \$45,540 = \$17.81/Hr.													
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$11.25	\$25.95	\$32.16	\$40.75	\$18.98	\$23.87	\$26.61	\$30.53	\$18.98	\$28.88	\$35.04	\$42.38
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$13.00	\$26.00	\$26.00	\$26.00	\$26.00	
\$15/hr. comp to LW	+\$3.75	-\$10.95	-\$17.16	-\$25.75	-\$3.98	-\$8.87	-\$11.61	-\$15.53	+\$11.02	+\$1.12	-\$5.04	-\$12.38	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	

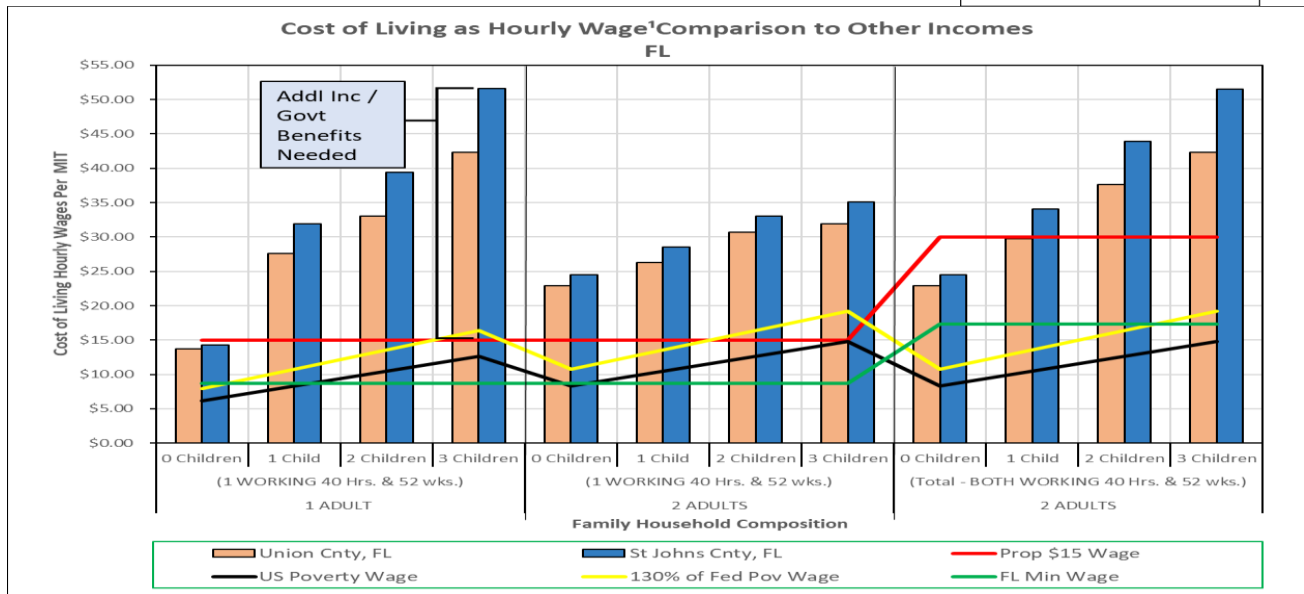
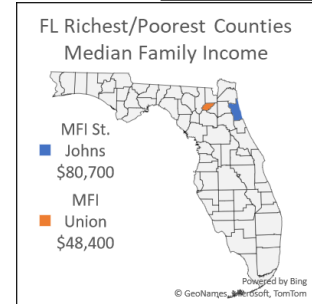
A Case for the Living Wage

Florida



The Living Wage and other incomes:

The Chart below and the following two data tables below include Florida data calculated from the MIT living wage numbers, as measured by Median Family Income, for the richest county in FL (St. Johns) and the poorest county (Union). Also indicated are calculated comparisons to the \$15/Hr. proposal, Poverty levels, and Min Wage. The \$15/Hr. proposal would not cover 83% of the Household compositions working full time to cover their basic subsistence needs without additional income or Government Benefits.



The tables below indicate with the \$15/Hr. Wage the family composition that can presently have or not have Government benefits and those that may lose them by a Red N without Poverty Level adjustments.

St. Johns Cty, FL													
Median Family Income = \$80,707 = \$38.80/Hr.													
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$14.30	\$31.92	\$39.41	\$51.62	\$24.52	\$28.57	\$32.99	\$35.09	\$24.52	\$34.06	\$43.96	\$51.54
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$17.30	\$17.30	\$17.30	\$17.30	
\$15/hr. comp to LW	+\$0.70	-\$16.92	-\$24.41	-\$36.62	-\$9.52	-\$13.57	-\$17.99	-\$20.09	+\$5.48	-\$4.06	-\$13.96	-\$21.54	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	Y	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	
St. Johns Diff from Union		4%	16%	19%	22%	7%	9%	7%	10%	7%	14%	17%	22%
Union Cty, FL													
Median Family Income = \$48,365 = \$23.25/Hr.													
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$13.71	\$27.61	\$33.06	\$42.36	\$22.91	\$26.30	\$30.72	\$31.94	\$22.90	\$29.76	\$37.62	\$42.28
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$8.65	\$17.30	\$17.30	\$17.30	\$17.30	
\$15/hr. comp to LW	+\$1.29	-\$12.61	-\$18.06	-\$27.36	-\$7.91	-\$11.30	-\$15.72	-\$16.94	+\$7.10	+\$0.24	-\$7.62	-\$12.28	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	Y	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	

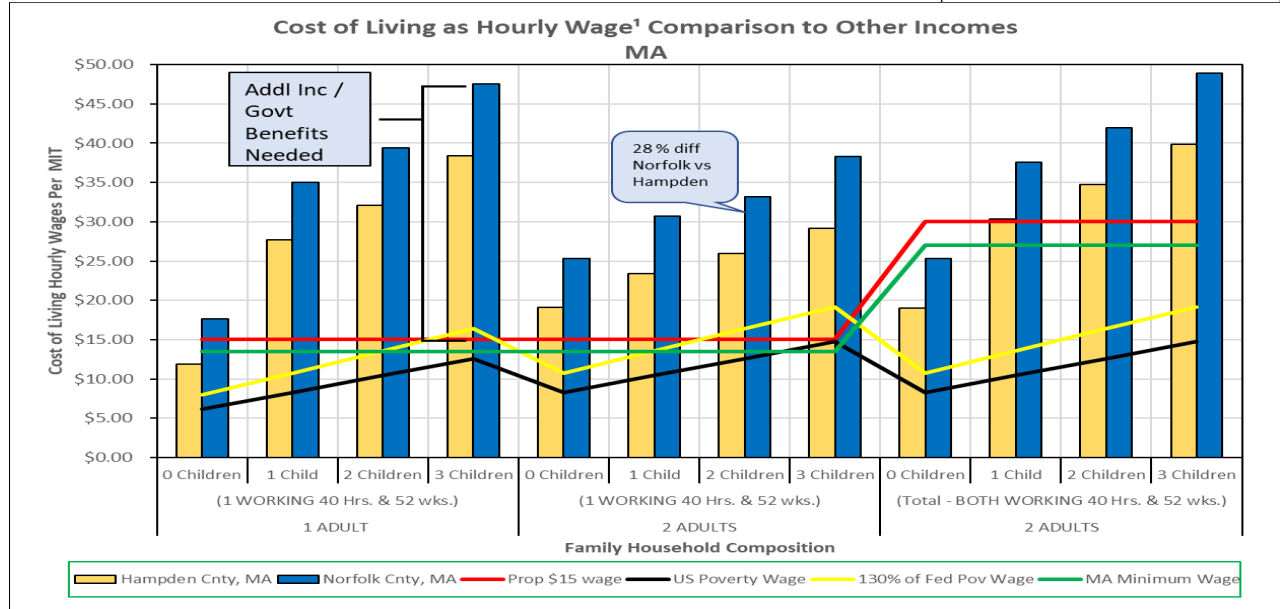
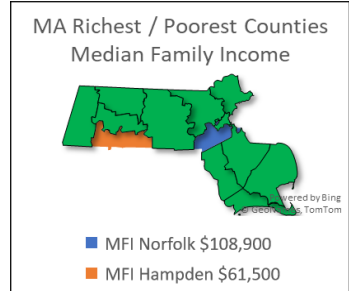
A Case for the Living Wage

Massachusetts



The Living Wage and Other Incomes:

The Chart below and the following two data tables below include MA data calculated from the MIT living wage numbers, as measured by Median Family Income, for the richest county in MA (Norfolk) and the poorest county (Hampden). Also indicated are calculated comparisons to the \$15/Hr. proposal, Poverty Levels, and Existing Minimum Wage. The \$15/Hr. proposal would not cover 83% of the Household compositions working full time, for their basic subsistence needs without additional income or Government Benefits.



The tables below indicate with the \$15/Hr. Wage the family composition that can presently have or have not Government benefits and those that may lose them by a Red **N** without Poverty Level adjustments.

Hampden Cnty, MA		Median Family Income = \$61,474 = \$24.04/Hr.											
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$11.85	\$27.71	\$32.09	\$38.38	\$19.07	\$23.43	\$25.94	\$29.16	\$19.06	\$30.32	\$34.72	\$39.84
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$27.00	\$27.00	\$27.00	\$27.00	
\$15/hr. comp to LW	+\$3.15	-\$12.71	-\$17.09	-\$23.38	-\$4.07	-\$8.43	-\$10.94	-\$14.16	+\$10.94	-\$0.32	-\$4.72	-\$9.84	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$ 24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	

Norfolk Cnty, MA		Median Family Income \$108,943 = \$42.61/Hr.											
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$17.67	\$34.99	\$39.37	\$47.51	\$25.29	\$30.71	\$33.22	\$38.28	\$25.28	\$37.60	\$42.00	\$48.96
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.12	\$10.26	\$12.38	\$14.50	
MA Minimum Wage	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$13.50	\$27.00	\$27.00	\$27.00	\$27.00	
\$15/hr. comp to LW	-\$2.67	-\$19.99	-\$24.37	-\$32.51	-\$10.29	-\$15.71	-\$18.22	-\$23.28	+\$4.72	-\$7.60	-\$12.00	-\$18.96	
130% of Fed Pov Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Govt Assist w min wage	N	N	N	N	N	N	N	Y	N	N	N	N	
Govt Assist w \$15/hr.	N	N	N	N	N	N	N	N	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$ 24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	
Norfolk diff fr Hampden	49%	26%	23%	24%	33%	31%	28%	31%	33%	24%	21%	23%	

A Case for the Living Wage

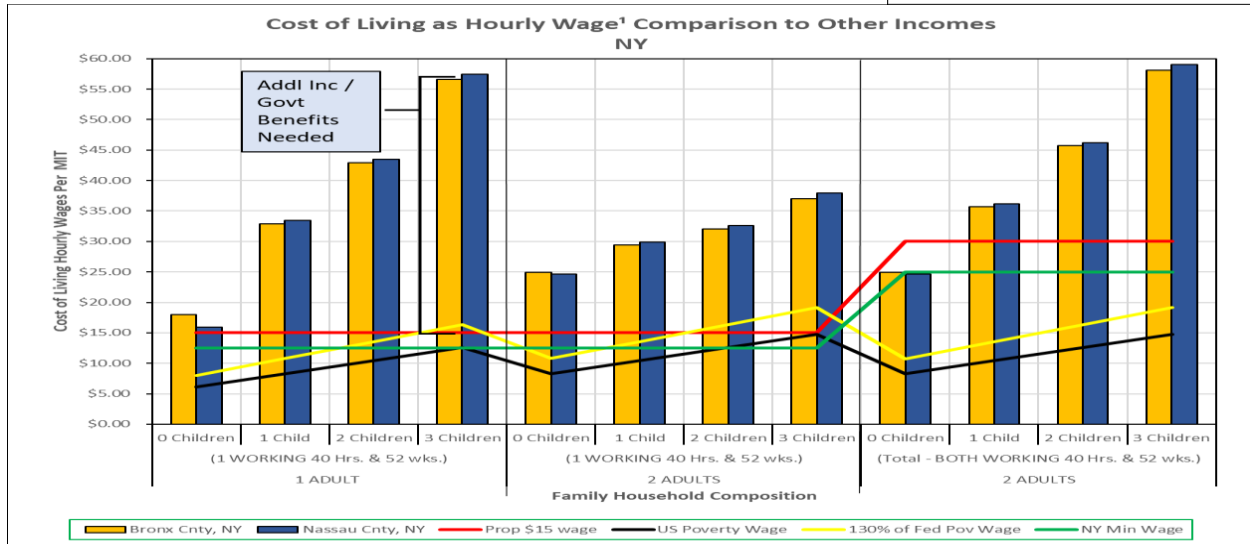
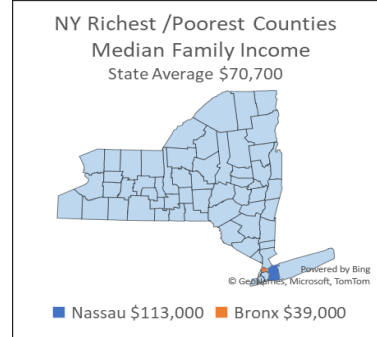
New York



The Living Wage and other incomes:

The Chart and the following two data tables below include New York data derived from the MIT¹ living wage numbers, as measured by Median Family Income, for the richest county Nassau County and the poorest county Bronx County. Also indicated are calculated comparisons to the \$15/Hr. proposal, Poverty levels, and Min Wage.

New York is unusual as the poorest counties' living wage (cost of living) is approximately the richest counties living wage. Indicating that a preponderance of other income in the Bronx may come from Government Programs to fill the gap between earned income and living wage.



The \$15/Hr. proposal would not cover 92% of the Household compositions, for their basic subsistence needs without additional income or Government programs.

Nassau Cnty, NY		Median Family Income = \$112,874 = \$44.14/Hr.											
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$15.89	\$33.41	\$43.45	\$57.46	\$24.61	\$29.93	\$32.58	\$37.91	\$24.62	\$36.16	\$46.24	\$59.00
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$25.00	\$25.00	\$25.00	\$25.00	
\$15/hr. comp to LW	-\$0.89	-\$18.41	-\$28.45	-\$42.46	-\$9.61	-\$14.93	-\$17.58	-\$22.91	+\$5.38	-\$6.16	-\$16.24	-\$29.00	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$ 24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	
Nassau Diff from Bronx	-12%	2%	1%	2%	-1%	2%	2%	2%	-1%	1%	1%	2%	

Bronx Cnty, NY		Median Family Income = \$38,843 = \$15.19/Hr.											
Derived from MIT Living Wage Data ¹	1 ADULT (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (1 WORKING 40 Hrs. & 52 wks.)				2 ADULTS (Total - BOTH WORKING 40 Hrs. & 52 wks.)				
	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	0 Children	1 Child	2 Children	3 Children	
	Living Wage	\$17.99	\$32.91	\$42.95	\$56.57	\$24.95	\$29.43	\$32.08	\$37.02	\$24.94	\$35.66	\$45.74	\$58.12
Poverty Wage	\$6.13	\$8.29	\$10.44	\$12.60	\$8.29	\$10.44	\$12.60	\$14.75	\$8.28	\$10.44	\$12.60	\$14.76	
Minimum Wage	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$12.50	\$25.00	\$25.00	\$25.00	\$25.00	
\$15/hr. comp to LW	-\$2.99	-\$17.91	-\$27.95	-\$41.57	-\$9.95	-\$14.43	-\$17.08	-\$22.02	+\$5.06	-\$5.66	-\$15.74	-\$28.12	
130% of Fed Pov Wage	\$7.97	\$10.78	\$13.57	\$16.38	\$10.78	\$13.57	\$16.38	\$19.18	\$10.76	\$13.57	\$16.38	\$19.19	
Govt Assist w min wage	N	N	Y	Y	N	Y	Y	Y	N	N	N	N	
Govt Assist w \$15/hr.	N	N	N	Y	N	N	Y	Y	N	N	N	N	
Earned Inc Credit Level	\$7.44	\$19.75	\$22.45	\$ 24.12	\$10.27	\$22.54	\$25.23	\$26.90	\$10.27	\$22.54	\$25.23	\$26.90	

A Case for the Living Wage

Business Leaders -Comments on Instituting a Living Wage:

Per Walmart CEO – Business Effect:

1. It is an accepted management understanding that well benefited employees i.e., happier employees -Produce at a higher level with increased quality.
2. Stay with the company longer and add to the numbers for future qualified supervisory and management positions.
3. Reduce the cost (30% in training and lost productivity) HR admin associated with turnover
4. Have better customer interaction and increase customer satisfaction.
5. Have less tardiness and lost workdays.

See [Walmart-CEO-calls-for-an-increase-in-the-minimum-wage](#)

Per the Living Wage Foundation Business Survey in England

Employer Case Studies

There are over 5000 accredited employers in our network, going further than the government minimum and paying all staff the real Living Wage for the real cost of living.

We asked some of our key employers from across the movement to share their Living Wage story.



WHAT HAS PAYING THE LIVING WAGE DONE FOR YOUR BUSINESS?



A Case for the Living Wage

What English Companies say:

IKEA

“Introducing the Living Wage Is not only the right thing to do for our co-workers; It also makes good business sense. This is a long-term investment in our people based on our values and our belief that a team with good compensation and working conditions is in a position to provide a great experience to our customers.”

Hodgson Sayers

“We like to think there is a link between our accreditation and our success. There were obvious business benefits such as that well-paid staff are motivated and more productive. Retention of staff significantly reduces training and recruitment advertising costs. Long serving employees create strong teams.”

MATT SPARKES

**GLOBAL HEAD OF CORPORATE RESPONSIBILITY,
Linklaters**

“It is not just the right thing to do, it makes absolute business sense. It ensures that we attract and retain the best and most motivated people, whether directly employed by us or by others. We want good people, and the Living Wage is an excellent way of getting and keeping them.”

More on the Living Wage Foundation in England can be found at this site:

<https://www.livingwage.org.uk/good-for-business>

"It seems to me to be equally plain that no business which depends for existence on paying less than living wages to its workers has any right to continue in this country."

[President Franklin D. Roosevelt](#), 1933

A Case for the Living Wage

Implementation Possibilities:

Income Taxes and Spending

By increasing the wages to individuals, reliance on and government benefits can be reduced. This creates two tax dynamics. One, less government spending on benefits may occur and two, since government benefits are usually not taxable, and wages from employers are, therefore potentially raising taxes collected from each employee.

Wages paid directly by an employer to an employee rather than thru prescribed government benefits programs provides the employee the freedom to choose how these monies are spent i.e., provides flexibility for lifestyle decisions regarding savings, home quality, and education for example. It opens possibilities that otherwise would not be available to the employee.

Dependance on Government control of essential life elements (food, shelter) can be considered de-humanizing, leading to depression, family breakdown, and contributing to illegal behavior to secure a sense of freedom and control of your life. It is well documented that there is an increase in depression and suicides when financial issues are plaguing the family.

Business:

Businesses will face management challenges with the implementation of the various higher wages. A scheduled transition period of years to the new wage levels is needed to mitigate these changes and provide enough time for managers and owners to assess and apply various strategies under the new wage levels.

Businesses in Britain have benefited by paying the Living Wage: According to the British Living Wage Foundation, a survey of business found 75% indicated it has increased motivation and retention rates for employees, also more than half of the businesses indicated it improved relations between managers and their staffs.

As employee availability is dependent on their access to food, shelter, clothing, utilities, etc., and if these basic living costs are not fully paid for by the workers' wages, the employees are being subsidized by the government programs. This subsidization (shown on the chart in bracket) could be considered by many as non-sustainable or a stable economic, political, and social condition.

Consumers:

Consumers will need time to adjust to any price increases. Spreading out over time the wage increases and resulting price increase will allow consumers to evaluate these changes and alternatives.

Co-ordinating Government Programs:

In addition to paying living wages for those who are working, assisting others to be employed is also essential to a society. Persons looking for jobs may not be trained for local jobs or live away from jobs they are qualified for.

Continuing to fund present education opportunities through grants and loans directly to the individual, fostered through State programs, is paramount to helping people without work or are underemployed, for their lifetime.

Matching Persons skill with Job locations - Education combined with a relocation program, providing grants and loans for moving to where the individual's skill matching jobs are located, will reduce unemployment, other government programs, and provide employers workers when and where they need them.

Tax Effects:

As with any increase of pay there are many tax benefits.

1. Increase in State and County Sales tax revenues as sales of needed goods and services increase. Per the Fort Myers, FL - News-Press 1/19/20 "It's worth noting that lower wage earners tend to spend their income locally and according to economist an increase to \$15/hr. min wage would add \$120 Billion to the local economy by 2024."
2. When a person does not receive the Poverty Wage (see table MIT-LW FM2019) they become eligible for Federal and State assistance programs. The State minimum wage applies to all individuals regardless of family situation i.e., working or number of children. When the Poverty level is the same or greater than the minimum wage these subsistence programs are available, in most cases this subsistence equals or exceeds the difference between the wage paid and the living wage. As an example, with two adults, one working, with one child the poverty level is \$9.99/hr. which is over the minimum wage of \$8.25 in 2019. If they receive anything less than \$9.99/hr. they can receive subsistence equal to the difference of minimum wage \$8.25 and living wage of \$22.70 or \$14.45. This \$14.45 is collected from both the businesses and individuals thru their federal and in some cases State taxes. As the business effective tax rate is less than an individual's a larger portion of the \$14.45/hr. or approx. \$29,000 per year per recipient is largely paid for by individual citizens. Paying the living wage would be a direct payment to those working rather than to and through the governments and could refocus taxes on other federal and state needs.
3. Increase in Federal Income tax paid by workers.
4. Increase expense deductions by business.

Employment:

The economic effects of raising the minimum wage are unclear. Adjusting the minimum wage may affect current and future levels of employment, prices of goods and services, economic growth, income inequality, and poverty. The interconnection of price levels, central bank policy, wage agreements, and total aggregate demand creates a situation in which conclusions drawn from macroeconomic analysis are highly influenced by the underlying assumptions of the interpreter.

The effective nationwide minimum wage, (the wage that the median minimum wage worker earns), is \$11.80 as of May 2019. The purchasing power of the federal minimum wage peaked in 1968 at \$1.60 (\$12.00 in 2019 dollars). If the minimum wage in 1968 had kept up with labor's productivity growth, it would have reached \$19.33 in 2017. See Wikipedia:

https://en.m.wikipedia.org/wiki/Minimum_wage_in_the_United_States#

Effect on Consumer Pricing:

Conceptually, raising the minimum wage increases the cost of labor, "all other things being equal." Thus, employers may accept lower profits, raise their prices, or both. If prices increase, consumers may demand a lesser quantity of the product, [substitute other products](#), or switch to imported products, due to the effects of [price elasticity of demand](#). Marginal producers (those who are presently barely profitable enough to survive) may scale back or go out of business if they cannot raise their prices sufficiently to offset the higher cost of labor. Federal Reserve Bank of Chicago research from 2007 has shown that restaurant prices rise in response to minimum wage increases. However, there are studies that show that higher prices for products due to increased labor cost are usually only by about 0.4% of the original price.

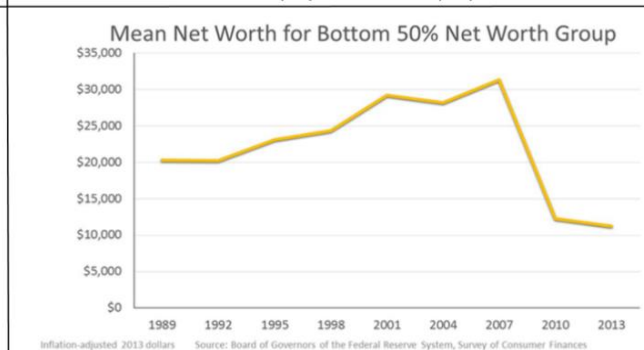
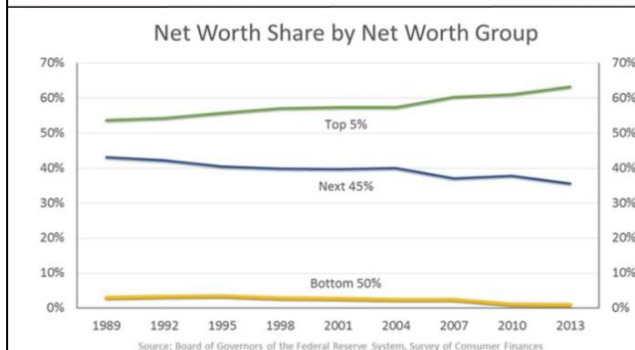
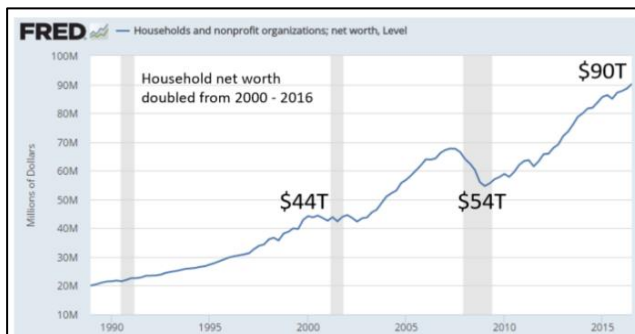
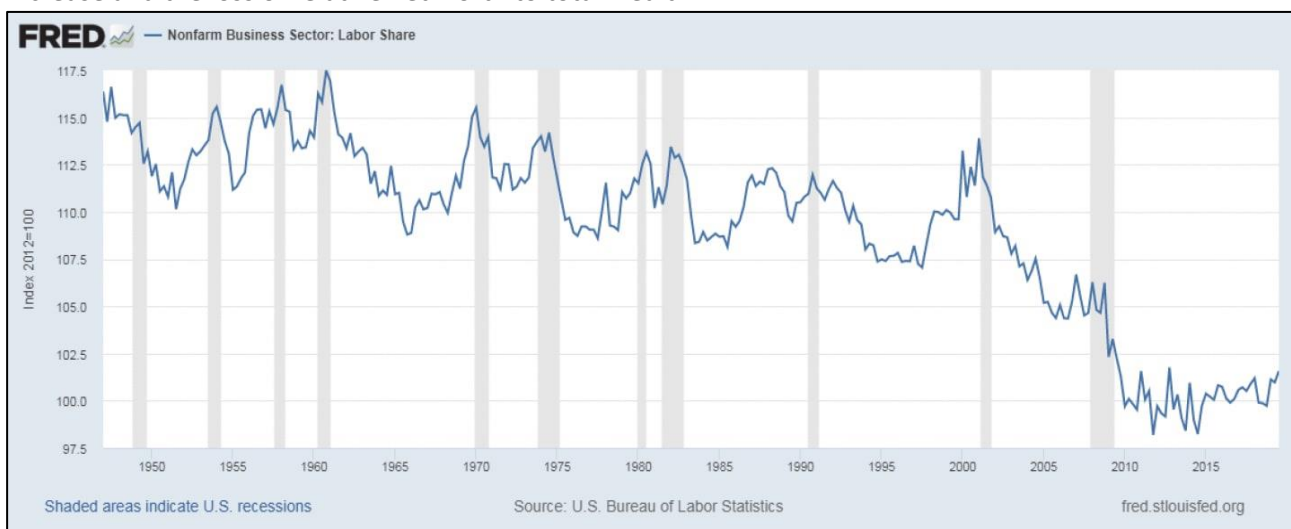
A Case for the Living Wage

Income and Wealth Divergence:

According to an analysis income that excludes pensions and social security, the richest 1% of the American population in 2007 owned 34.6% of the country's total wealth, and the next 19% owned 50.5%. Thus, the top 20% of Americans owned 85% of the country's wealth and the bottom 80% of the population owned 15%. Financial inequality was greater than inequality in total wealth, with the top 1% of the population owning 42.7%, the next 19% of Americans owning 50.3%, and the bottom 80% owning 7%. [Wikipedia]

The ability of all workers to share in the expanding stock markets is minimized when the worker covers only the basic living expenses and does not receive a wage that provides for his ability to buy stock, enter a 401K, or establish an IRA/Roth. It is also beyond their economic means to purchase a house. From an economic point, this condition exacerbates the income and wealth distribution condition. As an example, the S&P 500 increased approx. 30% in 2019 and wages increased 2.9%.

The charts below from The Washington Post and Wikipedia illustrate the lack of worker salary increase and the loss of relative net worth to total wealth.



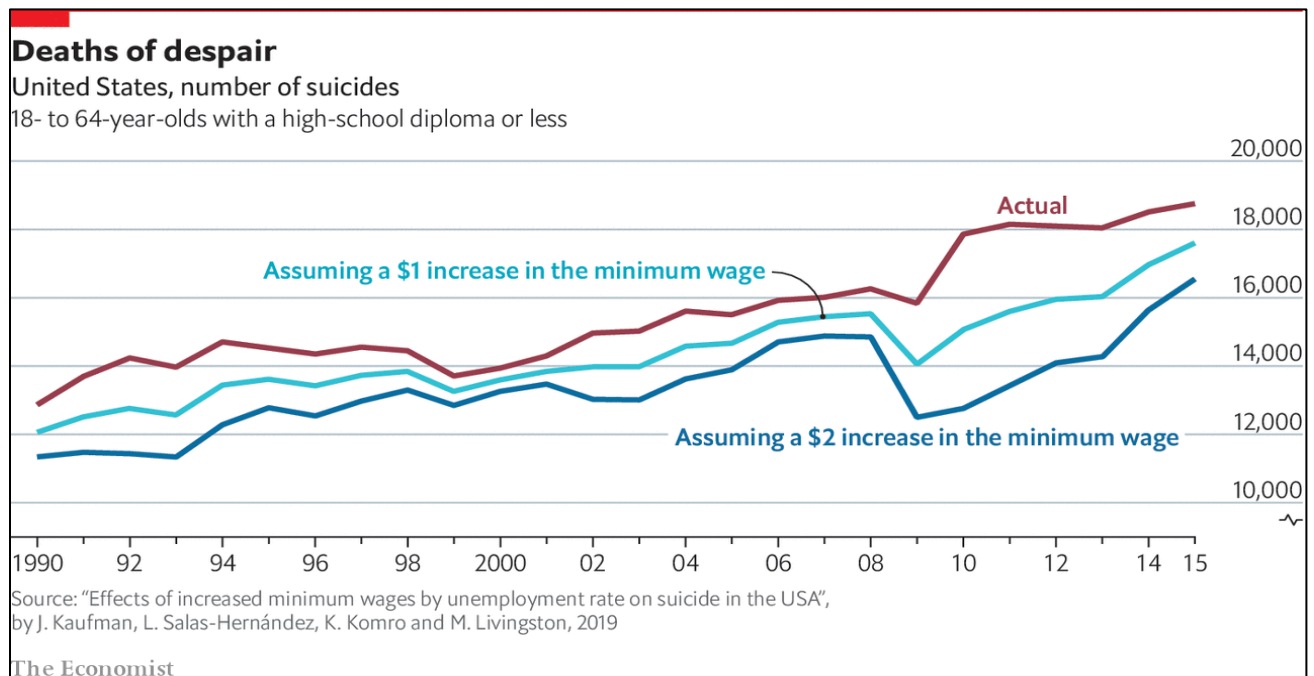
Income link to Mental Health, Despair – Suicide

Higher minimum wages lead to fewer suicides.

Per the Economist – Jan 20,2020 “OF ALL THE tactics governments employ to raise living standards, few stir as much controversy as the minimum wage. Advocates claim that minimum wages help boost earnings in industries with too little competition and prevent workers from being exploited. Critics maintain that, by setting an arbitrary floor on pay, minimum wages reduce overall employment, particularly among low-skilled workers. Now a group of epidemiologists at Emory University in Atlanta say the minimum wage has other benefits that have been overlooked.

A [new paper](#) in the Journal of Epidemiology & Community Health finds that as well as raising earnings, minimum wages may also improve workers’ mental health. Using data from all 50 American states and the District of Columbia from 1990 to 2015, the authors estimate that a \$1 increase in the minimum wage is associated with a 3.5% decline in the suicide rate among adults aged 18 to 64 with a high-school education or less. This may sound small, but the numbers add up. The authors reckon that a \$1 increase would have prevented 27,550 suicides in the 25 years covered by the study; a \$2 increase would have prevented 57,000.”

“Minimum wages may have life-saving effects. But they are no panacea. ...There are no easy solutions to such a complicated problem. But reducing economic distress for America’s lowest-paid workers might be a good place to start.”



Historical and Faith Based Principals:

Principals of the golden rule, and Faith based beliefs of "Treating others as we would want to be treated" are essential to the advancement of human civilization. After all the smoke of economics and politics, and the concepts of socialism, capitalism and communism are weighed the overriding and timeless concept of the golden rule espoused by the philosophers and religions of the world continues to ring true.

"Compassion is not weakness, and concern for the unfortunate is not socialism." ~ [Hubert H. Humphrey](#)

If for no other reason but to know we are helping other human beings to be able to work and contribute to society knowing they will receive a living wage to pay for food, clothing, shelter, health cost, utilities, taxes and transportation for themselves and their household family should be our greatest and most rewarding motivation.

"It seems to me to be equally plain that no business which depends for existence on paying less than living wages to its workers has any right to continue in this country."

[President Franklin D. Roosevelt](#), 1933

- Christianity - "Love thy neighbor as thyself."
- Buddhism - "Hurt not others in ways that you yourself would find hurtful."
- Islam - "No one of you is a believer until he desires for his brother that which he desires for himself."
- Judaism – "What is hateful to you, do not do to your fellowman. This is the entire Law; all the rest is commentary."

Scripture:

- [Deuteronomy 14:28-29](#)
The Lord blesses our work so that we may share its fruits with others.
- [Deuteronomy 24:14-15](#)
Do not withhold wages from your workers, for their livelihood depends on them.
- [Sirach 34:26-27](#)
To deprive an employee of wages is to commit murder.
- [Isaiah 58:3-7](#)
To observe religious practices, but oppress your workers is false worship.
- [Jeremiah 22:13](#)
Woe to him who treats his workers unjustly.
- [James 5:1-6](#)
Those who become rich by abusing their workers have sinned against God.
- [Matthew 20:1-16](#)
All workers should be paid a just and living wage.

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Kieslich Analytics is a *pro bono publico* research and analytical group that assists public officials, legislators, and non-profit private or public organizations to address many of our nations and global humanitarian challenges such as Elder Health Care and Living Wages.

Its founder, Allen Kieslich, has over 50 years of research, data analysis and forecasting experience starting with his position in Corporate Planning at New England Tel/Verizon, has taught at several international market analysis - forecasting conferences, and has presented to many domestic and foreign telecom companies on market demand analysis and forecasting processes utilizing advance IT systems and software such as Big Data and GIS.

After his initial AAS at VTC expanded his knowledge with a BS at Northeastern University, and continued education at Boston University, Harvard, and MIT.

Allen volunteers at Vermont and FL Charities, is an avid sailor and pickle ball player, enjoys traveling, summers by beautiful Lake Champlain in his native VT and winters in FL.