



Living Wage Certification Toolkit

Creating & Sustaining A Living Wage
Certification Program in Your Community

A Resource Produced by: Just Economics, Tompkins County
Workers' Center and Interfaith Worker Justice

*A Project of Interfaith Worker Justice,
Just Economics of Western North Carolina
and Tompkins County Workers' Center*

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0 | Preface

0.1 | About this Toolkit

The current American economy is failing too many workers and their families. As the U.S. Catholic Bishops have said repeatedly, “The economy must serve people, not the other way around.”¹ Yet, today, the economy is not serving the millions of Americans who are unemployed, underemployed nor does it serve the millions more who are struggling to survive and provide for their families, while earning poverty wages.

There are many ways that people of faith and people of goodwill can promote economic justice:

- ◆ We must support public policies that create jobs and raise the floor for workers in low-wage jobs, such as increasing the minimum wage and instituting paid sick days policies.
- ◆ We must support workers who choose to organize unions or associations to improve wages, benefits and working conditions. Only by joining together can workers realistically negotiate with their employers to bring about positive change.

- ◆ We must fight wage theft, the all too widespread practice of unethical employers cheating workers of their earned wages.

In addition, we must find ways to recognize employers who pay workers decent wages (or at least those who are raising wage standards in their sectors). And we should encourage conversation among employers in our communities about their responsibility for raising employment standards. The living wage certification program is one approach for recognizing employers who pay workers fairly, especially employers in sectors that are dominated by low wages. This toolkit is intended to help worker centers, faith and community groups, and employer associations that are interested in adding this approach to their organizing as they seek economic justice.

1 US Conference of Catholic Bishops. “What We Believe: The Dignity of Work and the Rights of Workers.” Web. Jan. 21, 2014. <www.usccb.org/beliefs-and-teachings/what-we-believe/catholic-social-teaching/the-dignity-of-work-and-the-rights-of-workers.cfm>.

0.2 | About Us

This toolkit is a joint undertaking by Interfaith Worker Justice (IWJ), Tompkins County Workers' Center (TCWC) and Just Economics of Western North Carolina (Just Economics). TCWC and Just Economics currently administer Living Wage Certification programs in their local communities. In this toolkit, they share tried and tested strategies and resources for setting up a Living Wage Certification program. The Living Wage Western Massachusetts Coalition also contributed resources, drawing from the coalition's experience in setting up a Living Wage Certification program. *A special thank you goes to Let Justice Roll for helping support the development of the toolkit.*



Founded in 2003, the Tompkins County Workers' Center (TCWC) in New York works to promote workplace respect, a living wage, and access to quality health-care, childcare, housing, and transportation. Today, TCWC has more than 2,000 members who stand in support of all those who are treated unfairly at work. They support, advocate for, and empower one another to create a more just community and world. Learn more at www.tcworkerscenter.org.

TCWC launched its living wage employer certification program in 2006. Today, TCWC has more than 94 certified employers in its program, ensuring that 3,028 workers in Tompkins County are paid a living wage.

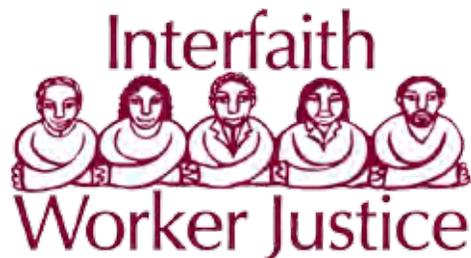


The Living Wage Western Mass is a volunteer coalition that advocates a living wage. Its living wage certification program was started in 2007 and is a joint program between the coalition and the City of Northampton that publicly recognizes all area certified businesses. The program now has 37 certified employers and 6 aspiring employers. Learn more at www.livingwagenorthampton.org.



Founded in 2007, Just Economics of Western North Carolina (JE or Just Economics) is a regional, membership organization located in Asheville, N.C. The organization brings together individuals from faith, labor and community groups to educate, advocate and organize to create a just and sustainable economy that works for every family in Buncombe County. Learn more at <http://justeconomicswnc.org>.

JE launched its living wage employer certification program in March 2008. Today, it has more than 325 certified employers in its program, ensuring that more than 3,000 workers in Buncombe and Transylvania Counties are paid a living wage. Just Economics estimates that, as a result of its program, workers have earned an additional \$750,000 annually in cumulative wage raises.



Founded in 1996, Interfaith Worker Justice mobilizes people of faith to support labor unions and workers in low-wage jobs. IWJ organizes in concert with a network of more than 24 worker centers and 30 labor-religion groups in 32 states around the country. IWJ creates resources to engage faith communities in the struggle for worker justice, advocates just public policies, and provides technical and administrative support to affiliates. Learn more at www.iwj.org.

IWJ is proud to partner with JE, TCWC and the Living Wage Western Massachusetts coalition in building a national movement for living wage certification. IWJ believes that employers who treat their workers with dignity and respect deserve to be recognized and that consumers should support them by spending their dollars at living wage certified businesses.

0.3 | Principles & Goals

A Living Wage Certification program in your local area can serve a number of important organizing goals. The program outlined in this toolkit aims to:

- ◆ Reward and recognize employers who are already paying their workers a living wage.
- ◆ Encourage employers who are not currently paying a living wage to raise wages to living wage standards and to provide those employers with the tools and incentives to do so.
- ◆ Challenge unethical employers who drive down wages and standards by publicizing and promoting an ethical alternative.
- ◆ Connect consumers to employers that provide a living wage and encourage them to spend their money at businesses that treat their employees with dignity and respect by paying them a living wage.

As you read this toolkit and begin organizing your own living wage certification program, identify particular goals you have for the program. Articulate and record these goals as you go about setting up the program, so that you can communicate them clearly to volunteers and staff, external allies and community stakeholders, as well as the initial program participants and their workers!

0.4 | About You: The Who & The How

Many different groups are capable of administering a living wage certification program. The information in this book can assist workers' centers, interfaith religion and labor groups, community organizing non-profits, synagogues, mosques or churches, and public bodies such as city or county councils.

The nature of the certification program will be shaped by the nature of the group that organizes it and the amount of staff or volunteer time and money organizers can devote to it. Living Wage Western Massachusetts operates its program completely with volunteers. TCWC administers its program as one of many campaigns. One TCWC staff person devotes approximate-

ly two hours per week to the program. With more than 94 certified employers in Tompkins County, TCWC has a great program with a very modest investment of staff time.

Just Economics has one 30-hour a week staff position devoted to the administration of its program. This has enabled Just Economics to spend more time reaching out to employers in typically low-wage industries and promoting the employers who participate in the program. Increased staff time has also enabled staff to collect data to more precisely measure the program's impact on the local community by determining which employers actually raised wages in order to comply with their program and how many employees those raises benefited. This data, in turn, has been useful to promote the program to current and future program funders.

The Interfaith Coalition for Worker Justice of South Central Wisconsin is launching a program, and plans to get a Masters in Social Work student to assist with the staffing. If you have a social work school in your area, explore getting a student to assist with the outreach and staffing.

It is clearly possible to administer a living wage certification program with diverse time and funding commitments. Decide at the outset the amount of volunteer or staff time and financial resources your organization can devote to this program. If your program has more limited resources, consider how you will tailor the recommendations contained in this guide to your particular context.

0.5 | Charting the Territory

Before you get too far down the road, be sure to chart the territory in your local area:

- ◆ Which labor unions have organized shops or are running organizing drives in your area? Do you think they would support such a program? Could you design and promote your program as a way to support, rather than jeopardize the organizing efforts in your area?
- ◆ Are any other non-profits or economic development organizations already administering a living wage program? If not, would it be beneficial to partner with any of them to launch your program?
- ◆ Are there other key stakeholders in your community (religious groups, community leaders, or elected officials) whom you'd want to involve or need to speak with before launching your program?

Having these discussions with major community stakeholders (union, religious, and nonprofit leaders) will ensure broad support for your program and avoid conflict with potential allies in the fight for economic justice.

0.6 | Targeting Opportunities for Change

Just Economics, TCWC and Living Wage Western Massachusetts coalition are flourishing in relatively different communities, although all three are relatively small cities. In larger cities, some communities are exploring living wage certification programs for their neighborhood business strips, thus lifting up living wages in their communities without undertaking a massive program.

Most programs focus on sectors of the economy in which workers are usually not represented by unions. When workers have the power of unions, they can lift wages through contracts.

It is *essential* that all living wage certified employers respect the right of their workers to organize into labor unions and also apply all other basic US labor laws. If a living wage certified employer (or potentially certified employer) is suspected of engaging in anti-union activities, or other infringements of labor law, its certification must be reviewed. If evidence of such

activities is found, its certification must be withdrawn. (Read more about how to withdraw a certification in section 2.3, “Negotiating Difficulties.”)

Just Economics added a policy in 2014 about not certifying a company if it was in the midst of an organizing or contract campaign. This seeks to make sure that the certification process is not used to undermine workers organizing or engaging in collective bargaining.

Questions for Discussion

1. Which program components are most essential for creating a certification program that meets the aims you listed in section 0.3?
2. Do you have paid staff that could devote the time needed to administer the program? If not, could you involve board members or other community participants as volunteer administrators for the program?
3. Are there foundations, individuals or congregations you could approach to help support this program?
4. Can you sustain the program you envision over the long haul? Are there any changes that would make the program more manageable during the launch period, while also setting your program up for future growth?

1 | Getting Started

1.1 | What is a Living Wage?

The United States is an incredibly wealthy country. Yet, the low federal minimum wage, and low wages more generally, have meant that most working people who create America's wealth do not share in it. *Figure A* shows that American worker productivity has steadily increased even though wages have stagnated or even declined. Instead of sharing our nation's prosperity, the reality is that many Americans are living in poverty, and have actually seen their assets *decrease*, despite working full time and/or holding multiple jobs in an effort to make ends meet.

Figure A²

Growth of real hourly compensation for production/nonsupervisory workers and productivity, 1948–2011



Note: Hourly compensation is of production/nonsupervisory workers in the private sector and productivity is for the total economy.

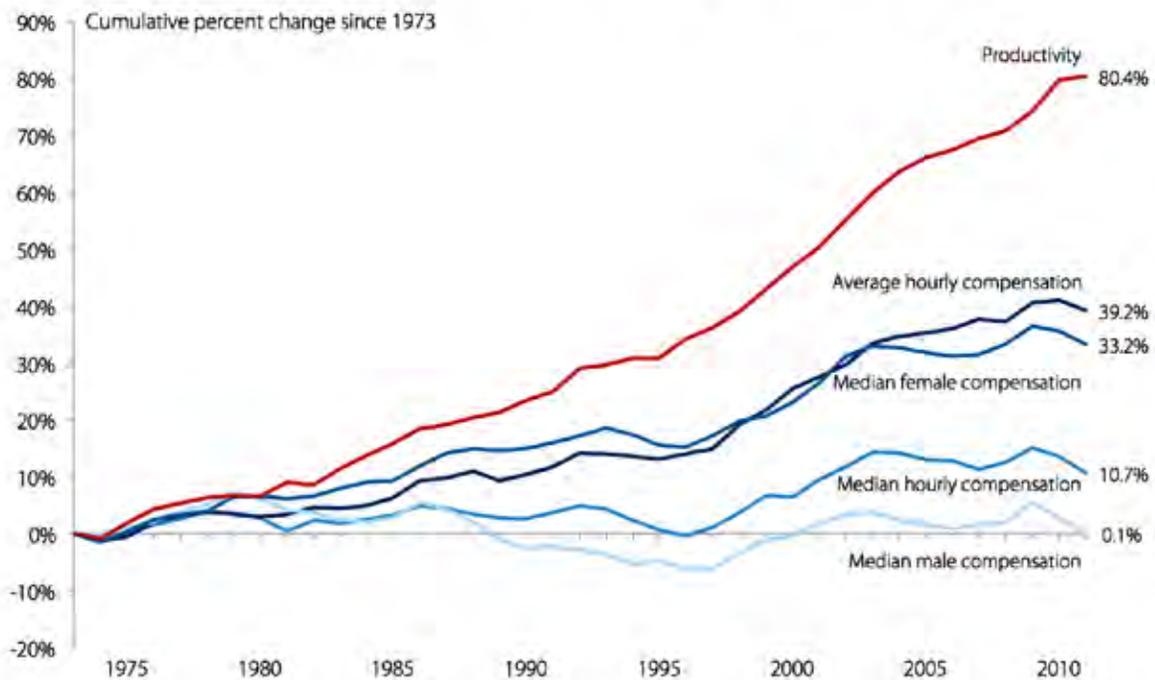
Source: Author's analysis of unpublished total economy data from Bureau of Labor Statistics, Labor Productivity and Costs program and Bureau of Economic Analysis, National Income and Product Accounts public data series

² Mishel, Lawrence. "The wedges between productivity and media compensation." April 26, 2012. Web. January 22, 2014.

Figure B provides more detail on the productivity-pay disparity by showing accumulated growth in productivity; real average hourly compensation; and real median hourly compensation of all workers, and of men and of women.

Figure B³

Growth of hourly productivity, real average hourly compensation, and real median hourly compensation (overall and by gender), 1973–2011



Note: Compensation is for production/nonsupervisory workers in the private sector, and productivity is for the total economy.

Source: Author's analysis of unpublished total economy data from the Bureau of Labor Statistics, Labor Productivity and Costs program and Bureau of Economic Analysis, National Income and Product Accounts public data series

These facts and figures demonstrate that despite steady economic growth, the majority of working people in America have failed to see their wages grow. Indeed, roughly 60 percent of Americans have actually seen their total income decrease since 1979.

While wages remained stagnant, the cost of the goods necessary to survive (food, housing, basic utilities, medical & childcare) continued to increase – every dollar workers earn today buys less than it did 40 years ago. Of course, this wouldn't be a problem if the minimum wage, and workers' wages more generally, kept up with inflation. But they haven't.

This information provides the backdrop for asking the question: what *is* a living wage?

Living wage advocates typically talk about the living wage as the *minimum* wage a worker must earn in order to adequately provide the basic necessities for themselves and their families, without outside assistance from family, friends or public benefits programs.

The qualification "adequately provide" is important here. The poverty line is set so low that most economic justice organizations say a family would need an income of roughly 200 percent of the

3 Economic Policy Institute. "The State of Working America." June 19, 2012. Web. January 22, 2014. <<http://stateofworkingamerica.org/chart/swa-income-figure-2u-change-real-annual>>.

poverty line in order to “adequately” provide for their basic needs. But most government benefits programs only provide public assistance to families with incomes falling below the poverty guidelines, since only incomes below those guidelines are considered as “inadequate.” Thus, families that have a household income above the poverty guideline, but below 200 percent of that same guideline are trapped in a double bind. They earn too much to qualify for public assistance, but too little to adequately provide for their basic needs. These are the workers living wage certification programs seek to help. Thus, it is important to set a living wage standard that truly enables such workers to adequately provide for their families’ basic needs. Since the cost of buying basic goods differs from place to place (while the poverty guidelines are federal and thus not regionally specific), what constitutes an adequate living wage standard also varies geographically.

Unions and other economic justice organizations, on the other hand, also stress the need for workers to receive their *fair share* of the profits they generate. Since workers are involved in creating this wealth, shouldn’t they share in it? What constitutes a *fair share of profits* may differ from industry to industry and company to company. It represents a reasonable compromise between an employer and workers regarding how to share workplace profits. By creating a living wage standard for your community, your certification program ensures that these discussions start from a *just wage floor*.

There are many methods and tools to help determine the cost of basic necessities for a worker to adequately provide for herself and her family in your particular location. Some of those methods are reviewed in the next section. Each method results in a slightly different estimate of the living wage for your area. There is no *universally accepted economic measure* of what constitutes a living wage. Rather, the question of what constitutes a living wage is a both a *moral and political* question. Determining the living wage requires making qualitative decisions about what constitutes adequately providing for a worker. Consider, for instance, the following questions:

- ◆ Should the living wage be based on providing necessities for an individual worker or should it also include providing for a workers’ child or children as well?
- ◆ Should the living wage include things like the cost of owning a house and a car, or is it sufficient that

a worker has access to shelter and transportation of any kind?

Determining a living wage for your area is fundamentally an organizing question. In order to decide what constitutes a living wage in your area, you must reflect on how best to achieve your goals for your living wage program.

- ◆ At what level do you need to set the living wage so that it reflects the true cost of living in your community for workers and their families?
- ◆ At what level do you need to set the living wage so that it is attainable for employers in your community to achieve across multiple industries, including traditionally low-wage industries? (In order to run a successful certification program, you’ll need to have a sufficient number of certified employers to lift up to your community as attainable examples of ethical employment practice.)

By reflecting on and discussing these questions, you should be able to determine a living wage that not only allows workers to provide for their basic needs, but also moves employers towards giving workers a *fair share of workplace profits*. Of course, the wage you set will be a *minimum standard* of fairness for employers in your community. Nevertheless, it can help establish an important ethical baseline for employers in your community.

1.2 | Benefits of a Living Wage

Living wages benefit not just workers and their families, but also businesses and the economy as a whole. Your living wage certification program can help educate your community – including business leaders and elected officials – about the benefits that result from living wages.

Living Wages Benefit Workers

The most obvious beneficiaries of living wages are workers who are paid a living wage themselves. When workers are paid a living wage, they are able to adequately provide for themselves and their families. They are able to avoid the stress that comes from minimum wage and other low-paying jobs such as holding (or seeking) multiple jobs to make ends meet, acquiring crippling amounts of debt, or relying on financial assistance from family or friends. Because a living wage means workers can earn enough to provide for their basic needs by working fewer hours, it also means

that workers can have more time to spend with their children, spouses, and friends.

But the benefits of a living wage aren't limited to the workers earning a living wage themselves. Having living wage employers in a community can create pressure on other employers to raise their wages as well. This means that living wage employers can create a ripple effect that raises the standards within a given industry or geographical area.

Living Wages Benefit Businesses

Paying a living wage leads to increased worker morale, worker health, and improved quality of service. It also lowers absenteeism and turnover rates, thus lowering the cost of recruiting and training new workers.⁴

Although some argue that higher wages hold back job creation and hurt small business, economic research shows just the opposite. According to a 2004 study by the Fiscal Policy Institute *states with a higher minimum wage actually saw increased job creation. This was true not only for large companies, but for small businesses, too.*⁵ Because living wages give workers more buying power to buy goods from local businesses, these findings should not be surprising.

Living Wages Grow the Economy

While stock prices and corporate profits have grown incredibly since the financial collapse of 2008, workers and their families are, by and large, still stuck in the Great Recession. Unemployment and underemployment remain high while wages remain low. Indeed, the financial crash has accelerated the growing inequality between those at the top of the economic ladder and most workers.

An economy where wealth is concentrated in the hands of a small number of people is not simply immoral and undemocratic, it is unsustainable. Consumer demand is the fuel that drives economic growth. When consumers buy products, companies and their

workers profit and the economy grows. But when the vast majority of families have limited wealth, they cannot afford to buy goods and services. Widespread inequality creates an economy that lacks consumer demand. This lack of demand weakens economic growth, thereby causing the economy as a whole to stagnate and decline.

Paying a living wage to workers enables them to buy goods and services, thereby increasing consumer demand and kick starting the engine of economic growth. Paying a living wage, in other words, doesn't just benefit workers and companies on an individual level, it also helps the economy as a whole to function well. This in turn creates a broader tax base so that local, state, and federal governments can invest in the infrastructure and services that help strengthen communities. Paying a living wage creates an economy that works for everyone.

1.3 | Determining the Living Wage

Although the particular method you choose for determining what constitutes a living wage in your area is ultimately an organizing decision, you need an easily recognized method that you will use to set the living wage for your program. This will help you communicate clearly to employers, workers, and other community members how you determine the living wage for your area and can add an "independent voice" that lends legitimacy to the living wage standard you ultimately select.

If there is a respected community organization that has already done the work of figuring out a reasonable living wage standard for your community, simply adopt that number. This is clearly the simplest way to set a living wage standard, and it supports the other organization that did the work. For example, Tompkins County Workers' Center uses the estimates generated by the *Alternatives Federal Credit Union* based in Ithaca, N.Y. as its standard for certifying local businesses.

If such a figure is not readily available, there are three primary methods that you can use to determine the living wage for your area. These methods vary in their approach, and each has limitations. Choose a method that will enable you to meet your program goals, while being feasible to implement and sustain through the lifespan of your program.

Tompkins County Workers' Center only updates its living wage standards every two years, when the credit

4 For a summary, see Chapter 5 (p. 33-34): Sklar, Holly. *A Just Minimum Wage: Good for Workers, Business and Our Future*. Washington, DC: American Friends Service Committee & National Council of Churches USA, October 2005. Online. < <http://letjusticeroll.org/sites/default/files/resources/AJustMinimumWage.pdf>>

5 Fiscal Policy Institute. "State Minimum Wages and Employment in Small Businesses." April 20, 2004. Web. January 23, 2014. < <http://www.fiscalspolicy.org/minimumwageandsmallbusiness.pdf>>

union that determines the standards updates their numbers. Just Economics reviews its wage rate annually, but only increases the rate if there is a significant change. Employers are certified for two years in order to minimize the time required to administer the program and provide a relatively stable standard for the certified employers in the program. The Living Wage Western Massachusetts updates its figures annually.

The three basic approaches to determining a living wage are the basic needs calculation method, the universal living wage calculation and the percent of poverty method. No one approach is ideal. As stated before, the best approach is one that is calculated by another respected community organization.

Basic Needs Calculation Method

Since establishing a living wage standard aims to ensure that a worker can provide for his or her basic needs along with those of his or her family, one way to calculate the living wage is to estimate the cost of providing for a household's basic needs in your area. Typically, living wage advocates who use this method add up the cost of seven basic needs: (1) Food, (2) Housing, (3) Childcare, (4) Healthcare, (5) Transportation, (6) Taxes, and (7) Other Assorted Necessities.

Several organizations have online tools that estimate the cost of meeting each of these needs in your area, based on various family sizes and structures. Two such tools are:

- ◆ The **Massachusetts Institute of Technology's Living Wage Calculator** is an online tool for calculating the cost of living for various family sizes and structures in hundreds of geographic areas around the country. One major benefit of this tool is that it calculates both the annual and the hourly wage required for a worker to afford these costs. And, it displays the information for multiple family structures side-by-side, so you can easily compare them. Customized data at both the county and the city level can be found at <<http://www.livingwage.mit.edu/>>. One major drawback of the MIT calculator is that it does not factor in the cost of communication, savings, and other basic costs that are typically considered when using the basic needs method. As a result, MIT's Living Wage Calculator estimates tend to be somewhat below the actual cost of living for each family size.
- ◆ The **Economic Policy Institute's Family Budget Calculator** is another online tool for calculating

the cost of living for families that include at least one child or dependent. Although somewhat more geographically limited than the data available from MIT, it provides another excellent source of information that can be found at <<http://www.epi.org/resources/budget>>. In order to determine what hourly wage would allow workers to afford these costs, divide the "Annual Total" costs by 2,000 (the number of hours a full time employee would need to work in a year).⁶

"Universal" Living Wage Formula

This method uses housing costs alone to estimate the overall cost of meeting basic needs. Unlike the Basic Needs Methods, this method uses just two simple figures to estimate the living wage for a particular geographic area.

1. The U.S. Department of Housing and Urban Development (HUD) measures "housing security", which states that a family is only "housing secure" if it spends no more than 30 percent of its income on housing costs.⁷
2. The Fair Market Rent (FMR) for your geographic area, available from HUD at <<http://www.huduser.org/portal/datasets/fmr.html>>, which estimates the average cost of housing for your area (including basic utilities, with the exception of internet and telephone service).

It is relatively simple to use these two figures to determine how much a worker would need to earn each hour in order to be considered "housing secure." This figure can then be used as the living wage for your program.

Just as determining the living wage using the Basic Needs Method required basing the program on a particular family size, this method will require you to decide what kind of housing should be considered "adequate" in order to meet the organizing goals of your program. For instance, you could base the figure upon the FMR for a studio, one bedroom, two bedrooms, and so on. Just Economics, which uses this method to

- 6 This figure assumes that a worker will only actually work 50 weeks out of every year, once one takes into account sick days, vacation, and so on. Some living wage programs, including the program administered by Just Economics, uses the number 2,080, based on the idea that a full time employee will work 40 hours per week for all 52 weeks in the year.
- 7 This widely accepted figure is also used by banking institutions across the country.

set the living wage for its program, bases its living wage upon the FMR for a one-bedroom apartment.

Unfortunately, the Fair Market Rent value provided by HUD is relatively volatile. Events like the housing downturn of recent years, or even smaller fluctuations in local housing prices, can cause the Fair Market Rent number provided by HUD to change significantly from year to year. For this reason, Just Economics bases its living wage standard on a four-year average of FMR costs for its area. Just Economics staff found that if it had anchored the program's living wage to a four-year FMR average during the period from 1950 to 2000, it would have steadily and constantly increased. This gave the staff the confidence needed to use this measure going forward.

Federal Poverty Percentage Method

A third method for determining the living wage sets the living wage at a percentage of the federal poverty guidelines.

The federal poverty guidelines set the level below which a particular family size is said to be living in poverty. Unlike methods that use housing costs as a measure for meeting a family's basic needs, the poverty guideline is based on the annual income needed for a family to purchase food using only 30 percent of its gross household income. The figure is updated annually to reflect changes in the cost of basic goods according to the Consumer Price Index, a widely used measure that helps government and non-profit agencies determine how fast the cost of consumer goods is rising. Unlike the other methods covered in this toolkit, however, the federal poverty guideline does not account for regional differences in the cost of living, an obvious problem with the measurement.

Most analysts agree that the federal poverty guideline fails to reflect the true cost of living. Many anti-poverty groups hold that a family's income must be twice that of the federal poverty guidelines in order for it to be economically secure. Unfortunately, many public benefits are only available to families that fall below the federal poverty guideline. This means that households whose income is above the poverty guideline do not qualify to receive public benefits yet remain in highly precarious economic positions.

To determine a living wage for a program using the federal poverty guidelines, you must:

1. Look up the current federal poverty guidelines produced by the U.S. Department of Health and

Human Services at <http://aspe.hhs.gov/poverty/index.cfm>.

2. Determine which family size you will use as the baseline figure for determining the living wage.
3. Decide what percentage of that figure would represent a reasonable hourly wage in your area. To get a sense, you may compare the wage at various percentages of the federal poverty guidelines for your baseline family size to the living wage of your area that results from using one of the two other methods. Depending on your program goals, the cost of living in your geographical region, and the family size you use as your baseline, you may multiply the federal poverty guideline income by 125 percent, 150 percent, 175 percent, 200 percent, or more.
4. To convert this annual living wage to an hourly wage, divide the number you obtain in Step 3 by 2000.⁸ This can then serve as the *hourly living wage* for your area.

Total Annual Wages versus Hourly Wages

In addition to low-hourly wages, many workers cannot get enough hours of work. So, for example, members of OUR Walmart (the organization of current and former Walmart workers) are calling for an annual wage of \$25,000 per year, not just decent hourly wages, because so many workers are unable to get enough hours.

None of the three programs profiled in this handbook have figured out a good way to address the part-time hours problem and yet they all recognize the problem. Some companies have set standards around having at least half of their workers be full-time workers. As more communities adopt living wage certifications, perhaps some can find ways to address this problem in setting a reasonable standard, at least for larger companies.

Aspiring Employers

The Living Wage Western Massachusetts program has an "aspiring employers" category. Employers are asked to affirm that they desire to pay a living wage and commit themselves to implementing a plan to

-
- 8 Or the number of hours you are estimate that a full time employee will work per year. Again, some people choose to use 2080 on the assumption that a full time worker will work all 52 weeks in a year.

raise wages. If an aspiring employer reapplies a second year to remain an “aspiring” one, it must explain the progress it has made toward becoming a living wage employer.

Neither Just Economics or TCWC offers this option.

Questions for Discussion

If there is no widely accepted living wage figure used in your area, calculate a living wage standard using each method to determine the living wage standard for your area. For each method, decide on which variables (family size, number of bedrooms for an apartment, or percentage of the poverty line) will produce a figure that would enable your program to meet its goals. Write them below:

Method	Living Hourly Wage
Basic Needs Method	
Universal Living Wage Formula	
Percentage of Poverty Guidelines	

1. Practice talking about each method to explain why the living wage is set at the rate above. Which of these methods do you feel most comfortable using to explain (and justify) your living wage standard to employers, workers, and other community members?
2. Discuss the living hourly wage you deem best for your community with trusted community members (ethical business leaders, workers, and other economic justice advocates) and reflect on what they have to say. Which living hourly wage do you believe will enable you to best meet the organizing goals of your program?

1.4 | Qualifying Deductions or Exemptions

Workers need both good wages and good benefits. Some benefits, such as healthcare, are very costly for employers. Consequently both Just Economics and TCWC allow employers to pay a fixed rate below the living wage to their workers, while still remaining living wage certified, if they provide non-monetary benefits that they count as “qualifying deductions.” Thoroughly discuss each of the possible qualifying deductions below and determine which (if any) you would be comfortable accepting, before you approach

your first prospective living wage employer.

Your program may also allow an employer to exempt certain worker-types when determining whether it satisfies your living wage standards, since many employers use some contract workers, temporary workers, or interns. Both Just Economics and TCWC allow employers to exempt certain worker-types from the living wage standard.

In the case of both deductions and exemptions, make sure you can explain and justify your decisions to employers, employees and community members alike in order to maintain the legitimacy of your certification program.

Potential In-Kind Deductions

Health Care

In 2013, both Just Economics and the Tompkins County Workers’ Center allowed employers who provide a certain level of healthcare benefits to their employees to qualify as a living wage employer even if they paid slightly less than the living wage standard paid by other certified employers. In light of the Affordable Care Act (ACA), both programs are considering adopting a single living wage standard and thus removing healthcare as a qualifying exemption, unless there is reason to believe that the employer’s healthcare program is significantly better than the healthcare that is available on the exchanges. Both programs plan to reevaluate this deduction in coming years as the impacts of the ACA become clear.

Other In-Kind Pay for Basic Needs

Some employers may directly meet workers’ basic needs in direct, non-wage form. For instance, in some jobs, it is standard practice for the employer to provide workers with meals as part of their total compensation. Some employers provide workers with a monthly bus pass or car for transportation. Still others provide housing. Decide whether you will allow employers to “deduct” the equivalent cost of such benefits from the living wage standard for your program and still allow them to remain certified.

Potential Work-Type Exemptions

There are a number of kinds of work that offer income or benefits beyond those that are typically given to hourly workers. For instance, in some industries, it is common for employees to receive part of their compensation in the form of tips or commissions. Other

workers may be compensated, at least in part, by the learning experience that they acquire by performing a particular job under the mentorship of an experienced tradesperson or professional, as in the case of interns or apprentices. If you decide to make an exemption for specific work-types as part of your program, consider visiting the work site of any potentially or actually certified employer to ensure that your exemption criteria are being met.

The three most commonly accepted offsets for income that are allowed are food, housing and transportation. Although other benefits are great, such as retirement, discounts and paid holidays, these benefits should be applauded but should not be used to meet the living wage certification standard. Workers who receive these additional benefits still have their basic needs to meet.

Temporary or Project-Based Workers

Some workers are hired to complete specialized tasks that only require them to work for a short duration of time (less than or equal to 45 days in a calendar year). If these workers are used only intermittently, for specific projects, and make up only a small portion of the employers workforce, you may consider exempting them when considering whether the employer pays a living wage. Just Economics, for instance, excludes such workers when determining whether to certify (or recertify) an employer.

On the other hand, be careful to ensure that certified employers (or potentially certified employers) are not using this kind of worker as a means for avoiding hiring long-term, full-time staff. Just Economics performs occasional audits of employers who utilize this kind of labor. The Tompkins County Workers' Center also keeps an eye on the number of part-time, temporary workers certified (or potentially certified) employers utilize.

Tipped Employees

In the restaurant and beverage service industry, it is common for a substantial amount of a worker's income to be from customer tips.

Consider allowing employers to include tips when calculating the wage of their tipped workers. This might incentivize their participation in the program and thus help the non-tipped workers they employ. Restaurants often employ workers in non-tipped positions such as dishwashers and line cooks. These behind-the-kitchen-door workers often earn very low-wages and are vulnerable to wage theft.

Ensure that all tipped workers earn a living wage once you calculate the average tips plus wages they earn on any given shift. Moreover, just as the law requires such employers to pay their workers the difference between the prevailing minimum wage and the hourly average they earn in tips and the tipped minimum during weeks when business is slow, so too you should require that living wage employers make up the difference between the living wage rate and what they earn from tips plus base pay when it falls below the living wage standard for a given week.

Just Economics, which has certified a significant number of employers in the restaurant and beverage service industry, uses slightly different certification stickers when certifying these businesses to let customers and workers know that customer tips are part of the living wage calculation for this kind of employer.

Independent Contractors

According to the law, independent contractors are self-employed. As such, they are responsible for paying more taxes than conventional workers, whose employers pay these taxes for them.

Although some workers may think they prefer the flexibility that comes from being an independent contractor, many workers can have just as much flexibility without being classified independent contractor. Furthermore, it is important to recognize that this has become an area of confusion and abuse in recent years. Whether or not someone is an independent contractor is not really an employer's "choice." It is determined by labor law, which takes into account the worker's independence of control, judgment, and tools. Too many companies are wrongly classifying workers as independent contractors as a way of reducing their payroll costs, when many workers should really be paid as part- or full-time employees.

It can be difficult for a living wage program with limited capacity to certify and monitor employers who use independent contractors to ensure workers are being properly classified. If your organization creates a provision to recognize employers who use independent contractors, consider requiring that certified employers pay these workers a wage that is higher than your living wage standard in order to account for the additional taxes independent contractors are required to pay. Determining how much higher to set the living wage standard for independent contractors will require reviewing the taxes, workers compensation insurance, and other payroll related costs that are typi-

cally paid by employers. Just Economics, for example, requires employers who use independent contractors to pay these workers \$2.00 above the living wage standard for other workers.

Apprentices and Interns

Some employers hire workers who receive education benefits from their work in addition to monetary compensation. Typically, these workers are classified as apprentices or interns. Consider excluding this kind of worker from your living wage criteria on the assumption that such forms of employment are temporary and (hopefully) the educational benefits they receive from the work will offset the lower rate at which they are paid. Just Economics and TCWC both exclude such workers from their determinations of whether an employer is providing a living wage. They define an apprentice as an individual learning a trade, art, or skill by gaining practical experience under the guidance of a skilled tradesperson on the job. It defines an intern as current student or recent graduate in a professional field who is gaining supervised practical experience on the job.

In the current economy, however, where young workers are regularly un- or underemployed at much higher rates, it is important to guard against the misuse of interns or apprentices as an alternative to hiring part- or full-time permanent workers. Interns and apprentices should not make up an overly large portion of an employer's workforce and it is important to perform occasional checks to ensure that interns and apprentices are being fairly treated and are receiving genuine educational benefits from their jobs.

Minors Working Part-Time

Since minors under the age of 18 who are working part-time typically do not support themselves or their family, your organization may consider excluding them from your criteria. In this case, it is important to ensure that the worker is indeed working part time and is, in fact, a dependent, rather than a liberated minor (e.g. an independent) or a minor who has dependents. Just Economics and TCWC both exclude minors under the age of 18 from their living wage standards.

Commission Workers

Some employers pay their employees based on the amount of profits they bring into the company. Although neither Just Economics nor the TCWC certify such employers, your organization may consider allowing employers to include commission in employee wages. If you decide to certify employers with workers earning commission, be sure workers paid on commission make an average hourly wage that satisfies your living wage standard.

1.5 | Updating the Living Wage

No matter what method you choose for setting the living wage standard, the cost of living will change, as the cost of buying basic necessities increases or (less often) decreases. In order to ensure that the living wage standard your program uses continues to accurately reflect the cost of living in your area, you must keep it up to date.

Review your living wage standard every one to two years. Keeping the living wage standard for your program steady for two years provides a relatively fixed standard for potentially certified employers to aim for and avoids the administrative headache of recertifying all your employers at a new standard each year.

If you determine after your review that you should raise your living wage standard to keep up with significant increases in the cost of living, allow currently certified employers 12 months to reach the new living wage standard, but require that all new employers be certified at your new living wage standard. (If one of your currently certified employers cannot meet your new living wage standard after 12 months, you should withdraw certification from that business, as outlined in section 2.3 below, while still encouraging it to strive towards meeting the new living wage standard.)

Communicate to your program applicants that the living wage will be updated every year or two, depending on your decision. Explain the time period the company will have to comply with an updated living wage standard. *Print this information clearly on the application for your living wage program.* This will ensure that your expectations of living wage employers are clear from the outset and thus avoid problems that may otherwise result if or when you update your living wage standard.

If you use another organization's determination of a living wage (TCWC uses the one established by the Credit Union), you simply update the living wage when the other organization does. If you use another method, you can decide when to update the living wage. For example, Just Economics only changes its living wage standard if, after calculating an updated living wage, that wage is equal to or greater than 3 percent higher than its current living wage standard. If the change is less than 3 percent, then it leaves the living wage standard for its program as it is until it is reviewed the next year. Decide what percentage you will use as a trigger ahead of time and make sure it is included in the documentation for your program.

Also, decide if there will be a set time for recertifying employers. Having a set time period for recertification

simplifies the recertification process. For example, Just Economics recertifies employers in the first quarter of the year and employers are certified for two years. If an employer is certified in December of 2013, it will need to be recertified in the first quarter of 2015 (thus it isn't actually two full years).

Questions for Discussion

1. Which method will you use when you review your living wage standard?
2. Will you use a trigger percentage to update it? If so, what percentage will you use?
3. Will you have a set time for conducting recertification?

2 | The Process

2.1 | New Certification Overview

This section explains the basic administrative processes for a certification program.

1. *Prospective employer submits an application to become Living Wage Certified.*

You may invite a business to apply if, for instance, it is known to be an ethical employer in a typically low-wage industry. Many employers, however, will submit applications on their own impetus after learning about your certification program and its benefits.

2. *Program coordinator files application and calls employer to verify application details.*

Once an application is submitted, it should be filed for reference throughout the certification and recertification process. The application should be stored in a physical file and in a shared digital file to which the program coordinator(s) and certification taskforce have access. (If the hard copy file is in a public office, consider a locked file cabinet.) Follow up with every employer who submits an application to your program either by phone or in person. This will enable you to verify the information the employer provided on the application, thank the person for submitting it, and let the employer know when the business can expect to hear back with a certification decision.

If the employer pays all of its workers above your living wage standard, then the approval of its application should be relatively straightforward and this interaction can be brief. You will simply need to confirm that the employer understands the standards and does indeed satisfy them.

If, on the other hand, the employer claims deductions or exemptions allowed by your program (for instance, if it has tipped employees or offers employees meals or transportation as part of its wage), review your policies with the employer to determine whether his or her business does indeed satisfy all the criteria for certification. In such cases, schedule an in-person meeting with

the employer. In some situations, such as when an employee has tipped workers, you may need to interview a percentage of the workers to verify that the information provided on the application is accurate.

3. *Program coordinator verifies the potential impact of the certification program.*

When having an initial conversation with program applicants, it's *extremely important* to ask them if they are raising their wages in order to qualify for your program and, if so, for how many employees. Be sure to ask what each employee was making before his or her wages were raised and if the employee is full or part-time.

Let the employer know that you're asking for this information in order to measure your program's impact and that only aggregate wage information, rather than information about any particular company's practices, will be made public.

Collecting this information will help you measure your program's overall impact on wages. You can use this data about your aggregate impact on wages to promote your program both to your community and to program funders.

4. *Certification Taskforce reviews the employer's application and recommends a course of action.*

Once the details of the application have been verified, your living wage taskforce (the key staff and volunteers involved in administering the program) should review the application, discuss any outstanding issues regarding the employer's qualifications for certification, and either recommend the employer to your organization's Board of Directors for certification or decline to certify the employer at the present time.

In the event that an employer of goodwill fails to satisfy the standards for your living wage program, the taskforce should determine how your organization could encourage that employer to continue working towards living wage certification. In some cases, your organization or allies may be able to help the employer alter its business practices to pay workers a living wage in a sustainable manner.

5. *The Board or Living Wage Certification Committee should review employers recommended for certification on a monthly or quarterly basis.*

Once a month or once a quarter, your organization's Board of Directors should review recommendations from the program taskforce and approve a two-year certification for employers it

deems to meet program standards.

If your program is not administered by an organization with a Board of Directors, create an official Living Wage Certification Committee (separate from your taskforce) that certifies employers. This second level review can help catch any potential problems your taskforce may have missed.

Employer certifications should be noted in the minutes for the Board or Certification Committee meeting.

6. *Program Coordinator sends certification packet to newly certified employers.*

Once the Board or Certification Committee has certified an employer, send it a welcome packet as described in Section 2.5, “Welcoming Newly Certified Employers.” Since employers must be recertified when the living wage changes (usually every year or two), let employers know when the recertification process applies.

7. *Program Coordinator and Certification Taskforce promotes your living wage certified employers and monitors certified employers to ensure program standards are met.*

Certified employers should see the benefit of participating in your certification program. By promoting your living wage certified employees, you can ensure that employers experience positive publicity because of their program participation and promote the living wage concept in your community. Section 4.1, “Promotion & Outreach”, suggests some of the ways you can promote participating employers.

In addition to promoting certified employers, you must ensure that certified employers continue paying a living wage. In addition to reviewing all program participants every two years, establish anonymous ways for workers at living wage-certified employers to contact you if they believe their employer is violating certification standards. Make information about program standards available to workers and inform them of how they should contact you with issues or questions they might have. Make sure that workers are protected in this process. It would be terrible if a worker were fired for complaining to you about his or her employer. You can let workers know how to complain to you by:

- a. Asking certified employers to include a letter from your organization with their employees’ paystub once a year including this information.

- b. Creating a poster that clearly states this information and asking living wage-certified employers to display it in a location where it will be visible to their workers.
- c. Posting ways for workers to reach you on your organization’s website. Just Economics provides an anonymous complaint form that workers can use on its website.

8. *Program Coordinator and Certification Taskforce maintains relationships with employers and reaches out to new ones.*

Employers may have questions around the program. Build relationships with employers. They will help with outreach and could become supporters of your program. As your program expands, you can focus on strategic outreach to large employers or employers who are driving down community standards.

2.2 | Designing Your Application

The application for your program should enable applicants to understand the values and standards of your program, while enabling you to obtain information about the applicant’s employment practices. You can adapt one of the sample applications found in the Appendix. Following are some recommended sections for the application:

1. *Basic Employer Information*

Ask for basic employer information (business name, primary contact name, contact phone and email) at the beginning of the application.

2. *Statement of Values and Goals*

Immediately after the basic information section of the application, include a brief statement of your program’s goals and values. This educates employers about the living wage concept and your particular programmatic aims, as well as enables you to ask potentially certified employers if they are comfortable endorsing your program’s aims. Documenting each employer’s “buy-in” to the basic values and goals of the program can be helpful if you need to confront the employer regarding specific employment practices or obstacles that hinder his or her participation in the program.

3. *Clear Statement of Certification Standards & Other Pertinent Information*

Once the employer understands the overarching values and goals of your program, your application should succinctly present the standards that

all employers must satisfy. Clearly state the living wage standard and all qualifying deductions or exemptions your program allows. You may also want to notify employers that:

- (a) The information provided on the form is intended primarily for internal use and that employment practices of program participants shall only be released in aggregate;
- (b) Certified employers must notify your program in the event that they are no longer paying their employees a living wage;
- (c) The certification is typically good for a two-year period at which time the employer must undergo the recertification process, but that your organization reserves the right to randomly review compliance with the living wage standard at any time. This will be done by interviewing a percentage of their workers and withdraw their certification in the event the company is found to be in violation of program standards;
- (d) Participation in the program may raise questions for some employees. Employers must agree to refrain from retaliatory action against employees who raise questions or concerns about whether their employer is complying with the living wage standard;
- (e) All certified employers must follow labor law and respect the right of workers to engage in collective action. Any violations of labor law or the right of all workers to associate could result in the withdrawal of certification.

4. **Certification Eligibility Questionnaire**

Ask thorough questions to determine (at least roughly) if the employer is eligible for your program. In order to keep the application short, consider creating a second-tier set of follow up questions that you ask employers over the phone or in person after an employer has submitted its application. In addition to factual questions, be sure to ask applicants to certify that they:

- (a) embrace the living wage concept and the goals of your program;
- (b) have provided accurate information to the best of their knowledge; and
- (c) agree to the conditions of your program as outlined above.

5. **Certification Benefits**

Briefly outline the promotional benefits of participating in your program and ask the employer about the kinds of publicity in which his or her business would like to participate.

6. **Description of Business or Organization**

In order to promote certified employers, you must know about their business or organization. Ask employers to provide a brief description of their businesses or organizations on the application form.

7. **Definition of Key Terms**

In order to ensure that applicants understand how your program uses terms like “apprentice,” “intern” and “temporary employee,” provide a glossary to define them at the end of the application.

2.3 | Roles in the Application Process

There are three main leadership roles in the application process.

1. **Program Coordinator: Handles Applications and Program Oversight**

If possible, make one person, either a staff member or volunteer, the coordinator for both the application process and the overall oversight of the program. Having a single individual oversee the administration of the entire program will ensure the continuity of interactions between your organization and employers. Employers will appreciate having one person from your organization be their primary contact throughout the entire application, approval, and recertification process. It will also enable your program coordinator to develop strong relationships so that he or she can effectively handle challenges or potential problems with certified employers as they arise. That said, if your organization depends predominantly upon volunteers, multiple individuals can share the responsibilities of serving as program coordinator.

2. **Certification Taskforce: Recommends Employers for Certification and Handles Overall Direction of Program**

For your program to succeed, you must assemble a small group of people to serve on your program’s certification taskforce. The taskforce should be a diverse group that represents various program stakeholders including your organization’s staff or volunteer leadership, local workers, community leaders, and ethical employers.

If you invite employers to serve on your certification taskforce, make sure they are committed to the living wage concept and are either living wage certified (if the business operates in your community) or satisfy your living wage criteria (if the business operates outside of your community).

The committee is responsible for reviewing and discussing all applications and recommending employers for certification by the Board of Directors or Certification Committee. In addition, members of the committee can help the program coordinator by handling unique circumstances, addressing problems or challenges that arise, updating the living wage standard, exemptions and other criteria, and planning the program's overall strategy to maximize impact.

3. **Board of Directors or Certification Committee: Performs Final Review and Certifies Employers**
The Board of Directors or Living Wage Certification Committee are responsible for performing one final review of employer applications and certifying employers who meet your program standards. This group usually meets less frequently, such as quarterly, and approves a group of applications at one time.

2.4 | Encouraging Employers to Apply

Make your applications easily available to employers seeking them. Since applications are easily distributed electronically, be sure to create a PDF application that can be accessed via your website or emailed to potential applicants. The certification coordinator should keep a record of which employers are given applications and on what date. This will enable follow-up with potential applicants to ensure that they are encouraged to apply and to address any questions or concerns they might have regarding the application. You can also distribute paper applications and place an online application form on your website.

In addition to your physical mailing address and fax number, provide a single email address to which employers can send their applications. If you have a single program coordinator, list his or her direct email address. If, on the other hand, you have more than one program coordinator, create a shared email account (e.g. certification@yourdomain.org) to which employers can submit their applications. *This contact information should be clearly stated at the end of your application form.*

Develop an organizational process for recording program applications, tracking their status throughout the certification process, and differentiating between pending applications of first-time applicants, the approved applications of employers whose certifications are up-to-date, the applications of employers who are due for recertification, and the applications of em-

ployers whose certifications have lapsed or been withdrawn. Enact systems to ensure that the application, certification, and recertification process are uniform in order to avoid administrative problems that result from irregularity and disorganization, and ensure that all employers who apply to your program are treated fairly.

2.5 | Welcoming Newly Certified Employers

Once your board has formally approved an employer, send the employer a single packet that includes all of the information and materials the business needs to fully participate in your program. The packet should include as many of these items as you have:

- ◆ An acceptance letter
- ◆ Terms and Conditions of the Certification
- ◆ A Living Wage Certificate
- ◆ Living Wage Storefront Certification stickers
- ◆ Guidelines Governing Use of the Living Wage Certification Logo
- ◆ Workplace Poster Explaining Certification Standards for Employees
- ◆ Other Promotional Materials (e.g. "I shop Living Wage Certified" stickers, fliers for customers explaining living wage certification)
- ◆ Directory of Other Living Wage Certified Businesses

Sample materials are included in the Appendix.

Although your acceptance letter should convey the terms and conditions for the employer's continued certification, the overall tone should be welcoming of the business' participation and emphasize the benefits a living wage certification can bring to the business. Customers who shop at Living Wage Certified businesses can rest assured that a portion of the money they spend there is used to make their community a better place. By encouraging employers to fully "buy in" to the benefits of their certification (by displaying their certificates, posting the certification stickers on their storefronts, and placing the logos on their products or websites), you engage them as partners in promoting the living wage concept in your community.

You can also consider encouraging living wage employers to offer discounts to other businesses that pay their employees a living wage. Just Economics has

convinced the local printer to offer discounts to all other certified living wage employers in their program. This can help build solidarity among the employers that participate in your program. Ultimately, the hope is that certified employers will see enough benefit to their businesses from participating in your program to promote certification to other employers in your community.

2.6 | Recertification

Since the economic climate shifts regularly and the living wage rate will need to be updated to match changes in the cost of living, *your program should require all employers to be recertified on a regular basis.* Just Economics and TCWC recertify employers every two years. The Living Wage Western Massachusetts Coalition recertifies every year.

Perform the recertification of employers at roughly the same time each year, regardless of the month in which they were (re)certified. Set start dates and deadlines for the process to help streamline the staff and volunteer time spent on recertification

Recertification can be a major task, especially if you are changing your standards by raising the living wage. Send recertification materials to employers and give them sufficient time to respond. *In the event that you raise the living wage standard, notify all certified employers in your program and **give them one year to come into compliance with the new standards.***

Be sure to work with and encourage employers that are having difficulties meeting the new living wage standard. If they can no longer meet the standards of your program, you will need to withdraw their certification.

The recertification process involves the following steps:

1. Notify all employers who are due for recertification when they need to submit recertification materials. *Be sure to explicitly note any changes to the living wage criteria.* Consider sending more than one recertification reminder and use multiple means of communication, such as a print letter followed by an email.
2. Track all businesses that need to be recertified during a given year, along with individual efforts to make contact with business contacts regarding the recertification process.
3. Personally contact each employer if you do not hear back within a reasonable timeframe.

4. Recertify or decertify businesses based on their responses and reapplications. Give employers up to a year to come into compliance with living wage standards if they have increased.

2.7 | Negotiating Difficulties

Living wage certification programs will face obstacles. Therefore, put procedures in place to handle them appropriately and equip staff and volunteers to address the challenges in a professional and ethical manner. Three potential difficulties that your program may confront include:

Drop Outs

Some businesses will want to withdraw from your certification program or may no longer be able to satisfy your program criteria. In this event, your program coordinator should follow the withdrawal of certification steps recommended below to ensure that the business is able to leave the program in a quiet way that will not deter other employers from participating in the program. Remember that businesses may leave the certification program for a variety of reasons, some of which may be beyond the business owner's control.

Withdrawal of Certification

- ◆ Program coordinator thanks business for its commitment to paying a living wage standard to this date and encourages the business to seek certification in the future (when appropriate).
- ◆ Program coordinator informs business that it must no longer claim to be living wage certified and remove all certificates, certification stickers, or other signs of certification and cease usage of the living wage certified logo on its website, products, etc. The program coordinator should visit the business to retrieve the paper certification and ensure that all promotional material has been removed.
- ◆ Program coordinator re-files all paperwork regarding the business in a "withdrawn certification" folder and updates all relevant electronic records that track the certification status of program participants.
- ◆ Program coordinator or other administrator removes all mention of the business from your organization's lists and promotion materials.

Complaints and Potential Violations

Workers, customers, other employers, or community members may raise concerns about whether an employer in your program is paying workers a living wage in accordance with your program's criteria. Since the staff and volunteer time required to audit certified employers is limited, your program will rely on community members raising concerns or complaints about specific businesses that might be violating the terms of their certifications. The legitimacy of your living wage standard will depend on your ability to keep an ear to the ground for potential violations and investigate all complaints against certified employers fairly and impartially.

If a worker, customer, union representative, or community member raises a concern about a participant in your certification program, your program coordinator should fully investigate the matter by interviewing the person(s) raising the concern and talking with the certified employer and other workers in a timely man-

ner. *Be careful to protect workers who complain.* The findings of this investigation should be presented to the certification taskforce as quickly as possible and a final determination regarding the employer's certification must be made. If a decision is made to withdraw certification from the employer, follow the withdrawal of certification steps listed on page 15. In the event of media or community attention to such issues, your organization should prepare to answer all relevant questions about the certification program in a tactful and professional manner.

Union Organizing

If an employer applies to be a living wage certified business in the midst of an organizing or contract campaign, the decision on the certification should be delayed until after the process is completed. Otherwise, the living wage certification could be used to influence the outcome of the process.

3 | Launching Your Program

3.1 | Pre-Launch Checklist

Before you begin recruiting employers to participate in your certification program, make sure the basic administrative aspects of the program are figured out. Formalize the details of your program in writing and have members of your certification taskforce and/or your organization's Board of Directors review the proposal *before* approaching your first employer. Your proposal should include:

- ◆ A sound method for determining and updating your program's living wage standard;
- ◆ A clear statement of your program's living wage standard and the qualifying deductions and exemptions the program will allow;
- ◆ A statement of policies regarding how your organization will accept, process, and approve living wage applications;
- ◆ A customized application form and certification packet;
- ◆ A statement of policies regarding the withdrawal of certification;
- ◆ The names of all certification taskforce members along with the regularly scheduled date when the taskforce will be convened;
- ◆ The name(s) of the staff member(s) or volunteer(s) who will serve as program administrator(s) along with a statement of their responsibilities;
- ◆ An understanding of who will perform the final certification review, either the Board of Directors or a Certification Committee, and on what schedule;
- ◆ A plan for employer outreach as well as certified employer promotion

The materials found in the appendix can serve as models for your own program.

3.2 | Certifying Your First Businesses

Once you have the administrative details of your program in place, you are ready to begin certifying employers. Your program coordinator and certification taskforce should create a list of at least 30 "target" businesses in your area to approach about participating in the certification program.

Classify businesses as "easy," "medium," or "difficult" with respect to how difficult you believe it will be to convince them to participate in the certification program. Begin by targeting "easy" businesses that you believe are likely to embrace the living wage concept. Once you have secured some of these businesses, you can approach the "medium" and "difficult" businesses that are less likely to show ready interest in certification.

Be sure your initial target list includes businesses from various industries. In order to publicly launch your program, you will need roughly 20 certified employers, and diversity is important. Members of your community are more likely to believe that your program will make a difference if you can include some businesses that go beyond the "usual suspects" that everyone already believes (correctly or not) are paying a living wage. Attempt, in particular, to target at least a few businesses in typically low-wage industries. You might be able to entice the initial participants in these industries by pointing out the advantages of becoming the first living wage certified employer in their industries. If you are successful, consider selecting these employers to speak at your launch event to encourage other businesses in low-wage sectors to join the program.

Consider asking these initial employers if they would be willing to provide their services or products at a small discount to other living wage certified employers. These discounts can then serve as an incentive for other employers to participate in the certification program and build solidarity between program participants.

3.3 | The Launch Event

Once you have certified about 20 diverse businesses, at least some of which are in typically low-wage industries, you are ready to plan a launch event to take your program “public.”

The purpose of a launch event is to formally announce the living wage concept and your new living wage certification program to the community. There are many potential forms a launch event might take: a press conference, a community luncheon or dinner, or a living wage certified businesses “fair.” Whatever format you choose, the event should build community support for your program.

Invite key stakeholders to the launch event. Select a date that as many newly certified living wage employers as possible can attend. Consider an event format that will enable them to advertise their services or offer their goods so that they can fully benefit from being the first participants in your program. Also invite workers, other community members, religious and

labor leaders, and elected officials to participate in the event. Carefully select speakers from each constituency to ensure a diverse cross-section of community members are involved in promoting the program.

Publicize your event both to the broader community and to the press. Send personalized email invitations to individuals who already support your organization, but also publicize the event to the broader community with flyers, ads in local newspapers, and public service announcements. Design a press release for your launch event and reach out to local TV, radio or newspaper reporters about doing a story on your program.

The event itself is a great opportunity to popularize the living wage concept in your community and reach out to potential program participants. Have educational and promotional materials on hand to give to event attendees and ensure that your website includes further details about the program. Have certification applications on hand for employers who attend the event and are interested in pursuing certification for their businesses.

4 | Promoting & Sustaining Your Program

4.1 | Promotion & Outreach

In order for your certification program to succeed, you must regularly promote the program and the living wage concept in your area. This can be done in a variety of ways and tailored to the staff and funding resources your organization has available. Whatever promotional tools you use, your communications should be aimed at three constituencies:

- ◆ **Intrigued Community Members:** Many people who come across your promotional materials, particularly in the beginning, will simply want to learn more about your living wage certification program and the living wage concept. Provide basic educational material for these constituents that explains the benefits of living wages for the local economy, conveys the salient details about your certification program, and invites them to participate in the program as ethical consumers (or, if applicable, as certified employers). This information will also be useful for members of the press.
 - ◆ **Ethical Consumers:** Many individuals in your community will be interested in supporting living wage certified employers. Design promotional materials that engage these individuals as ethical consumers and enable them to be advocates for your program. Consider profiling individual ethical consumers on your website or in your organizational newsletter to encourage the active participation of consumers in your program. Reach out directly to faith-based organizations and religious communities in your area. Members of these communities are particularly likely to support your program as ethical consumers. Many congregations and religious-based organizations are also employers, so consider approaching them about participating in your program as certified employers, too. The Appendix includes a sample letter addressed to faith-based employers.
 - ◆ **Certified (or Potentially Certified) Employers:** Certified employers should be able to see the promotional benefits of participating in your program. Promote each of your program participants. Create materials for employers who might be interested in certification and advertise the value certification brings to businesses. Consider soliciting and posting “testimonials” for certified businesses regarding the benefits they’ve experienced as a result of participating in your certification program.
- There are endless ways to creatively promote your living wage certification program, participating employers, and the living wage concept in your community. You can find a variety of sample materials in the appendix that will help you communicate with diverse constituents, but here are a couple of ideas to consider as you design your program.
- ◆ **Website:** The website should include information about the living wage concept, your program’s certification process and standards, and a list of certified employers. Include information about how ethical consumers can support the program and how interested employers can apply for certification. Consider creating an online certification application, so that employers can apply to the program from your website. Post relevant press releases, announcements, and employer or consumer profiles as blog entries on the website.
 - ◆ **Social Media:** Promote your program and certified employers with posts on social media sites as well. Since many businesses now use social media to reach customers, they will appreciate being promoted by your organization using this mode of communication.
 - ◆ **Brochures and Flyers:** Produce succinct informational brochures or flyers that contain information about your program and list ways consumers and employers can participate. Consider designing these materials so that employers can distribute them to customers who ask about their living wage certificates/stickers.
 - ◆ **Consumer Advocacy Materials:** Consider producing stickers or business cards that consumers can leave at businesses that say “I Shop Living Wage Certified” so that employers will know the certification is bringing them business. As funds permit, create bumper stickers, reusable shopping bags,

T-shirts, or other materials that will enable consumers to advocate for your program.

- ◆ **Business Directory:** Create and annually update a living wage directory that lists living wage employers and basic information about the certification program.
- ◆ **Materials for the Skeptic:** Although the majority of your energy should be focused on working with program participants, ethical consumers, and community allies, consider creating one or two pieces of educational material aimed at those who may initially be skeptical about the value of your program and the living wage concept. (See “10 Misconceptions on the Living Wage Campaign” from Just Economics in the Appendix.)
- ◆ **Boycotts:** Just Economics promotes “boycotts” in which groups of people eat at a living wage certified restaurant at a designated time and tell the employer that they are doing so because they are living wage certified.
- ◆ **Street Team Events:** Just Economics also organizes street team events where volunteers pass out lists of certified employers and distribute cards that say, “I am patronizing your business because you are living wage certified.”

4.2 | Strategic Growth and Focus

Once you have launched your living wage program, convene your certification taskforce and program coordinator on a yearly basis to chart a plan for strategic growth and focus.

- ◆ Evaluate the initial certification period leading up to the launch and how it might be improved or made more sustainable going forward.

- ◆ Discuss ways in which you might expand your program to include larger employers or employers in more challenging industries. As you did during the initial certification period, create a target list of employers to approach regarding certification. Getting one large employer to raise wages for hundreds of workers can have far more impact than adding several small employers. Consequently, once your program is underway, consider focusing some attention on large employers who pay below the living wage. Just Economics worked for months with one grocery store to become a living wage certified employer. Once the store agreed, 50 workers received an additional \$150,000 in annual wages.
- ◆ Consider ways to raise standards in an entire sector. Many workers centers are focused on raising standards in a sector, such as janitorial firms or car washes. Identifying and certifying a few employers in the sector can assist the efforts to challenge those who are driving down standards by lifting up the alternative “high road” employers.
- ◆ Explore ways in which you can further promote certified employers and engage ethical consumers.
- ◆ Consider potential sources of funding that could expand the work. Although Living Wage Western Massachusetts does a fabulous job with no staff and TCWC uses its program strategically with modest staff commitment, Just Economics is able to have much more systematic outreach and promotion programs by having dedicated staff time. Explore if funding options are available.
- ◆ Set goals and benchmarks for the year ahead.

5 | Appendix

5.1 | Sample Materials

List of materials in the appendix:

- Living Wage Formula Calculation
 - Just Economics 22
 - Tompkins County 23
- Sample Living Wage Certification Applications
 - Just Economics Application 26
 - Tompkins County Workers’ Center Application 29
- Sample Aspiring Living Wage Employer Application 30
- Sample Welcome Letters 32
- Sample Living Wage Certificate 34
- Certification Logo/Sticker 35
- Sample Living Wage Descriptions
 - Just Economics Program Brochure 36
 - Living Wage Western Massachusetts Guide 38
- Sample Flier for (Faith-Based) Employers 40
- Sample Flier for Consumers 41

5.2 | Additional Resources

- Funding Ideas 42
- Consultants 43

Just Economics Living Wage Rate 2014

Just Economics calculates its living wage using the Universal Living Wage Formula.

Wages. This formula is based on the idea that a person who works full-time (40 hours per week) should be able to afford a one bedroom apartment among their other expenses. According to the US Department of Housing and Urban Development (HUD), no more than 30% of a person's gross income should be spent on housing. The Universal Living Wage Formula indexes their wage to the local cost of housing set each year by HUD's Fair Market Rents (FMR). We chose this formula because it is straightforward, easy to calculate, and reflects local needs.

JE bases our living wage off of a four year average of the FMR. We do this because the FMR can be volatile. Having an average smooths out some of these changes while still being responsive to the changes.

Calculations for Buncombe County

Fair Market Rent

Year	FMR
2014	\$606
2013	\$655
2012	\$617
2011	\$589
4 year average	\$616.75

FMR average / 30% = monthly expenses
 $\$616.75 / 30\% = \2055.83

Monthly expenses x 12 = annual expenses
 $\$2057.50 \times 12 = \$24,670$

40 hours per week x 52 weeks per year =
 2080 working hours per year (full-time)

Annual expenses / working hours per year =
HOURLY LIVING WAGE

$\$24,670 / 2080 \text{ hours} = \mathbf{\$11.86}$

JE's 2013 Buncombe Co. Living Wage = \$11.85
 (rounded to the nearest nickel)

Calculations for Transylvania County

Fair Market Rent

Year	FMR
2013	\$498
2012	\$600
2011	\$688
2010	\$698
4 year average	\$621

FMR average / 30% = monthly expenses
 $\$621 / 30\% = \2070

Monthly expenses x 12 = annual expenses
 $\$2070 \times 12 = \$24,840$

40 hours per week x 52 weeks per year =
 2080 working hours per year (full-time)

Annual expenses / working hours per year =
HOURLY LIVING WAGE

$\$24,840 / 2080 \text{ hours} = \mathbf{\$11.942}$

JE's 2013 Transylvania Co. Living Wage = \$11.95
 (rounded to the nearest nickel)

Note: Just Economics only adjusts its living wage if there is more than a 3% increase from the previous year. Last year our wage rate was \$11.35

2013 Living Wage Calculations from Tompkins County Workers' Center:

*These notes reflect the sources from which the data used in the 2013 Living Wage Study was selected. Whenever possible, the most up-to-date publications with the most local data were used. All percentage increases/decreases marked in parenthesis indicate the change from the same numbers used or obtained in the 2011 Living Wage Study for comparative purposes.

Rent:

\$836.00/month One-Bedroom x 12 months =
\$10,032/year (+3.08%)

Other options:

Efficiency: \$682 (-13.56%)

2BR: \$1,001 (+5.37%)

3BR: \$1,387 (+20.61%)

4BR: \$1,392 (+16.78%)

Sources:

U.S. Department of Housing and Urban Development: Final FY 2013 Fair Market Rent Documentation System

Food:

\$218.50/month x 12 months = **\$2,622/year (+7.32%)**

Low-cost Official USDA Food Plan: Average of male and female ages 19-50

Monthly cost of food on low-cost plan:

Men 19-50 years: \$234 (+7.39%)

Women 19-50 years: \$203 (+7.24%)

Average of men and women: \$218.50 (+7.32%)

Sources:

Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2012 (June statistics are used to represent the annual average)

Transportation:

\$168.86 + \$17.45 + \$2.58 + \$0.12 + \$0 = \$189.01/
month x 12 months = **\$2,268.12/year (+5.57%)**

Population of Tompkins County: 101,723 (US Census Bureau 2011)

Drive Alone 56.6%, Carpool 11.7%, Public Transportation 5.9%, Bike, 1.5%, Walk 16.4%, Work at home 6.3%, Other 1%

Drive Alone = \$3,580/12 x 0.566 = \$168.86/month
Cost of driving alone, according to BLS Customer

Expenditure Survey 2011 (second 20%) = \$1,981 (gasoline/motor oil up 32.24%) + \$1,599 (other expenses, including insurance, maintenance and repairs, vehicle finance charges, licenses, up 14.58%) = \$3,580/year

Carpool = \$1790/12 x 0.117 = \$17.45/month
Share the cost of driving alone – divide by 2.

Public Transportation = \$456/12 x 0.068 = \$2.58/mo.
Cost of public transportation (annual bus pass on TCAT) = \$450 (Zone 1) or \$600 (Zone 2)
Per TCAT, 95.9 buy Zone 1, 4.1% Zone 2.
Average cost of TCAT bus pass = (\$450 x 95.9% = \$431.55 + \$600 x 4.1% = \$24.60 = \$456.15)

Bike = \$92.59/12 x 0.015 = \$0.12/month

Cost of a bike \$50 (\$250 over 5 years) + \$42.59 annual maintenance = \$92.23

Annual maintenance such as tuning, changing of tires, brakes and tubes.

Cost of maintenance of existing bicycle based on Living Wage Study 2002 (obtained from Claritas Consumer Spending Patterns data) = \$33/year, adjusted for inflation = \$42.59/year

Walking 16.4% + Work at home 6.3% + Others (including taxi and motorcycle) 1%

These categories are collectively assumed to have none or very little cost.

Sources:

Commuting to Work (Ages 16+) study, prepared by Ithaca-Tompkins County Transportation Council, Consumer Expenditures Survey 2011 (second 20%), Weekly Retail Gasoline and Diesel Prices, US Energy Information Administration

References:

Tompkins County, NY QuickFacts, US Census Bureau, Ithaca, NY Economy at a Glance, Bureau of Labor Statistics

Interlocking Pieces: Housing, Transportation, and Jobs (2004), from Tompkins County Comprehensive Plan, prepared by Tompkins County Planning Department

Journey to Work study, prepared by Ithaca-Tompkins County Transportation Council

Communication:

$(\$35.74 + \$27.50)/\text{month} = \$63.24/\text{month}$

$\$63.24/\text{month} \times 12 \text{ months} = \mathbf{\$758.88/\text{year} (+5.42\%)}$

Internet

Access to the internet has become an indispensable part of life in the 21st century. These no-contract internet plans have been selected from Verizon and Time Warner Cable for their comparative speeds (download speed: 15 Mbps; upload speed: 1 Mbps) that would suffice for both personal communication and entertainment purposes. Both service providers have been chosen because of the difference in service availability throughout Tompkins County; depending on their geographical location, some households might not be able to subscribe to one or the other service provider. Taxes and fees are assumed to be 10% of cost before tax.

Verizon Better Internet = $\$29.99 + \text{taxes and fees} = \$32.99/\text{month}$

Time Warner Cable Standard Internet = $\$34.99 + \text{taxes and fees} = \$38.49/\text{month}$

Average = $(\$32.99 + \$38.49)/2 = \$35.74/\text{month}$

Telephone

As the popularity of cell phone usage rises, fewer households maintain the use of a landline phone. The calculations below are based on the assumption that an individual can purchase a basic prepaid cell phone for a monthly plan without a contract. This particular plan from AT&T provides 250 nationwide anytime minutes per month and unlimited texting. For every minute exceeding the included 250 minutes, an additional \$0.10 charge is applied. Taxes and fees are assumed to be 10% of cost before tax.

Prepaid cell phone (AT&T) = $\$25 + \text{taxes and fees} = \$27.50/\text{month}$

Sources:

Verizon, Time Warner Cable

Healthcare:

With employer-provided health insurance: $\$115.31 + \$73.33 = \$188.64/\text{month} \times 12 = \mathbf{\$2263.68/\text{year} (+8.99\%)}$

Health Insurance (from Alternatives)

This calculation is based on the 2013 Staff Per-Payroll

Contribution under the Simply Blue Copay Plan, averaging the co-pay plan and two high deductible plans. Alternatives pays 75% of individual health insurance premiums as soon as insurance starts for full-time staff. 55.55% of staff have the Co-pay plan and contribute \$66.78/pay period (There are 26 pay periods.) 22.22% pay \$43.10 to a high deductible plan, and 22.22% pay \$29.46 to a higher deductible plan.

$(\$66.78 \times 55.55\% = \$37.09 + \$43.10 \times 22.22\% = 9.58 + \$29.46 \times 22.22\% = \$6.55 = \$53.22 \times 26 \text{ pay-rolls} = \$1383.72/12 \text{ months} = \$115.31)$

Health Insurance (from Healthy NY)

For those employers who do not offer employee sponsored Health Insurance, an individual can purchase health insurance from Healthy NY. There is a choice for individual coverage w/drugs under the Excellus Health Plan in Tompkins County: \$380.80/month for a traditional plan, \$307.07 for the high deductible plan. Average the two for \$343.94/month which is \$228.63 more than our staff pays towards their premium. That comes out to an additional \$1.32/hour for a 40 hour week. ($\$228.63 \times 12 = \$2743.56/2080 = \$1.32$)

Out of pocket expenses based on Consumer Expenditure Survey 2011 (second 20% quintile)

Medical services: \$467

Drugs: \$314

Medical supplies: \$99

Total: $\$880/12 = \$73.33/\text{month}$

Sources:

Alternatives Federal Credit Union 2013 Health Insurance Rates, internal document

Consumer Expenditures Survey 2011, 2013 Healthy NY Rates by County

Recreation:

$\$107.00/\text{month} \times 12 \text{ months} = \mathbf{\$1,284.00/\text{year} (+5.298\%)}$

Activities important to work-life balance. Based on prior studies, minimum \$100 has been increased by inflation. Increased \$101.62 (2010) by 5.29% inflation rate to adjust for 2012 buying power.

Sources:

Bureau of Labor Statistics CPI Inflation Calculator, Living Wage Study Notes 2009

Savings:

\$64.00/month x 12 months = **\$768.00/year (+5.29%)**

As a Credit Union, we think a savings habit is an important component of any budget.

Increased \$60.78 (2010) by 5.29% inflation rate for 2012 buying power.

Sources:

Bureau of Labor Statistics CPI Inflation Calculator, Living Wage Study Notes 2000

Miscellaneous:

\$113.75/month x 12 months = **\$1,365/year (+2.98%)**

Based on average annual figures from Consumer Expenditures Survey 2011

Housekeeping Supplies = \$348

Apparel cost (Average, ages 16+) = \$331

Apparel cost (Men, ages 16+): \$235

Apparel cost (Women, ages 16+): \$427

Footwear = \$161

Other apparel products and services \$137

Personal care and services = \$388

Sources:

Consumer Expenditures Survey 2011 (second 20%)

Taxes:

Payroll taxes increased, going back up to 7.65% equaling \$2007.95 for the year or \$167.33/mo.

Federal tax computation \$1990.91/yr = **\$165.91/mo.**

NY State taxes would be \$881.67/yr = **\$73.47/mo.**

Addendum:

Childcare:

Although this data is not included in the determination of a living wage for a single-household individual, it is provided here for reference.

Infant: \$1061.64/mo. x 12 months = **\$12,739.68/yr**

Toddler: \$1062.32/mo. x 12 months = **\$12,747.84/yr**

Pre-school: \$951.19/mo. x 12 months = **\$11,414.28/yr**

Monthly (4 weeks) tuition rates are self-reported based on email inquiries to a random sample of registered local childcare centers and service providers. As close as possible, the data is selected for registered day care centers providing full day services for 5 days a week.

Infant

Drop-in Children's Center (full day): \$1040

Bright Horizons/Cornell University Child Care Center (full day): \$1474

NYS Self-sufficiency report 2010 (adjusted for inflation): \$778.12

NYS Office of Children and Family Services survey 2010 (adjusted for inflation): \$954.44

Average: \$1061.64/month

Toddler

Drop-in Children's Center (full day): \$1000

Bright Horizons/Cornell University Child Care Center (full day): \$1279

NYS Self-sufficiency report 2010 (adjusted for inflation): no estimate found

NYS Office of Children and Family Services survey 2010 (adjusted for inflation): \$907.96

Average: \$1062.32/month

Pre-school

Drop-in Children's Center (full day): \$920

Bright Horizons/Cornell University Child Care Center (full day): \$1167

NYS Self-sufficiency report 2010 (adjusted for inflation): \$890.03

NYS Office of Children and Family Services survey 2010 (adjusted for inflation): \$827.72

Average: \$951.19/month

Sources:

Bureau of Labor Statistics CPI Inflation Calculator, Monthly Tuition Schedule, Cornell University Child Care Center, Drop-in Children's Center, (actual data obtained through email communication) Child Care Market Rates 2011-2013 (2010), prepared by NYS Office of Children and Family Services, Child Care Costs and Financial Assistance, Child Development Council, Tompkins County Childcare Centers listing, The Self-sufficiency Standard for New York State 2010, prepared by Diana M. Pearce, PhD for the NYS Self-sufficiency Standard Steering Committee

2013-2014 Just Economics Living Wage Certification Application

Section 1: Basic Employer Information and Program Information

Name of Employer/Business/Organization:

Street Address:

City:

State:

Zip:

Phone:

Website:

Primary Contact:

Title:

Business e-Mail:

Primary Contact e-Mail:

2013 Program Criteria:

- Our 2013 wage rate is \$11.85/hour for individuals without employer provided health insurance or \$10.35/hour for employees with employer provided health insurance, or employees reimbursed for at least 50% of their cost of health insurance.
- An employer may pay less than a living wage to apprentices, temporary or project-based employees, minors working part-time, interns, tipped employees, and a new hire in a probationary period not to exceed 90 days. All of these circumstances will require additional information and will be reviewed by our certification committee and board of directors.
- An employer may offset the wage rate by providing benefits that affect basic needs (healthcare, housing, food, or transportation). Any offset will require additional information and will be reviewed by our certification committee and board of directors.

Additional Information:

As part of Certification, we ask each employer to post a "Living Wage Certification Information" poster provided by Just Economics, in an area that is highly visible to your employees and near your required NC labor law poster.

This application is considered confidential and privileged information, it will only be shown to our program coordinator, board of directors, and our certification committee members. No copies will be made, or distributed.

If an employer is no longer able to pay a living wage, Just Economics asks to be notified. In order to ensure accurate information from employers, we reserve the right to randomly review a small number of employers quarterly by interviewing a percentage of their employees. Additionally, it is important that the employer understand that the employees may have questions or concerns about the program, and it is important that an employer agree not to take retaliatory action against an employee raising concerns. If a concern is raised, Just Economics will follow a set of protocol in receiving more information. If an employer is found not to be paying a living wage and is unable to adjust their wages, Just Economics will remove them from our list in a non-public manner.

**Any questions regarding the certification process or criteria
should be directed towards Mark Hebbard; Program Coordinator**
Phone: 828.505.7466 E-mail: markhebbard@justeconomicswnc.org

Section 2: Certification Eligibility

1. How many employees do you have? (#)_____

- A. (#)_____ Employees receiving Health Insurance benefits
- B. (#)_____ Employees not receiving Health Insurance benefits

2. What number of the employees listed above are: (refer to page #3 for clarification on these employees)

- A. (#)_____ Apprentices or Interns
- B. (#)_____ Minors
- C. (#)_____ Temporary or Project Based Employees
- D. (#)_____ Employees that receive tips as a significant part of their income
- E. (#)_____ Other (Please Describe)_____

3. Hourly Pay for your employees: (Circle One)

- A. Do you pay \$11.85 an hour or better to all of your employees except those listed in question 2 above? Y N
*If yes, you qualify for the Living Wage Certification Program, skip to question 6.
 If No, please answer the question below.*

4. Health, Dental, Vision Coverage:

- A. Do you provide Health, Dental, and/or Vision Insurance for any of your employees? Y N
 If yes, do have a group plan, pay 50% of the employee’s cost or at least \$260/month for each employee? Y N
 If yes, do you pay these employees \$10.35 an hour or better? Y N
 If yes, do you pay all employees not receiving benefits \$11.85 an hour or better? Y N
*If you answered Yes to all the above questions, you qualify for the Living Wage Certification Program
 skip to question 6. If No, please answer the question below.*

5. Other Potential Qualifying Benefits:

- A. Do you provide a vehicle for personal use after work hours? Y N
- B. Do you provide housing or a housing stipend to your employees? Y N
- C. Do you provide daily shift meals or food assistance to your employees? Y N
- D. Do you provide Health, Dental or Vision Insurance but pay less than 50% of the cost or under \$260 per month? Y N
If yes, please contact Mark Hebbard for an application addendum to be reviewed by our committee.

6. Independent Contractors:

- A. Do you hire Independent Contractors that you pay on an hourly basis? Y N

7. Qualifying for Living Wage Certification:

- A. Did you increase wages to any employees in order to meet our criteria? Y N
- B. Did you increase Health Insurance benefits in order to meet our criteria? Y N
- C. Did you increase other benefits in order to meet our criteria? Y N

8. Confirmation:

- A. Do you certify that the information above is true and accurate to the best of your knowledge? Y N
- B. Do you certify that your organization embraces the Living Wage concept? Y N
- C. Do you certify that your employees are aware that you have applied for the Living Wage Certification? Y N
- D. Do you certify that you are not withholding any information that could negatively affect this application? Y N
- E. Do you agree that your business will not take retaliatory actions against employees that raise concerns? Y N
- F. Do you have the authority to sign this application and represent your organization by signing below? Y N

Signed: _____

Title: _____

Date: _____

Section 3: Optional Certification Program Benefits (does not affect program eligibility)

- | | |
|--|----------------------------|
| 1. If your business qualifies, would you be interested in advertising your recertification in the Mountain Xpress at a significantly reduced price? | <i>(Circle One)</i>
Y N |
| 2. If your business qualifies, would you be interested in running a promotion at your business and/or providing a discount for Just Economics members, employees of other Living Wage Certified Businesses and their owners in order to create awareness of your involvement in the program? | Y N |
| 3. Is your business on Facebook? | Y N |
| 4. Would you be interested in placing the “Living Wage Certified” logo on your packaging, website, or promotional materials? | Y N |
| 5. Would you attend a free 2 hour conference specifically geared to “Marketing your Business as Living Wage Certified”? | Y N |

Section 4: Feedback and Testimonial

1. Please, for promotional purposes, provide us with a testimonial of your experience as a Living Wage Certified Employer

2. Please, so that we may improve our program, provide any feedback that you may have for us

Section 5: Definitions

Living Wage: the amount that a single individual must earn hourly to afford their basic necessities, without public or private assistance. For further information on the wage rate visit: www.justeconomicswnc.org.

Living Wage Certified Employer: an employer that is accepted in our program and meets or exceeds Just Economics Living Wage Certification criteria.

Apprentice: an individual that is learning a trade, art, or skill by practical experience under skilled workers in exchange for work.

Intern: a student or graduate in a professional field gaining supervised practical experience in exchange for work.

Minor: An individual under the age of 18.

Temporary/Project based Employee: An “as needed” employee that works intermittently and does not work over 45 days in a calendar year.

Independent Contractor: a contractor that works as and when required, not regularly; paid on a freelance basis. They must receive a “1099”. Independent Contractors paid an hourly rate and consistently working over 8 hours a week must make \$2/hr more than the current living wage in order to qualify for certification. The additional wage requirements are meant to cover their individual tax requirements.

New Hire: an employee who is within their first 90 days of employment during which the employee and employer are evaluating each other.

Tipped Employee: an employee who consistently relies on tips for a percentage of their income. When averaged out, wage and tips must equal at least \$11.85 for employees that do not receive employer-provided health insurance or \$10.35 an hour for those that receive qualifying employer-provided health insurance. Just Economics will interview a percentage of tipped employees from any employer that applies for Living Wage Certification using tips in order to qualify in order to ensure that the wage requirements are met.

*Please return the completed application to **Just Economics, PO Box 2396, Asheville, NC 28802**. Feel free to include any comments, concerns, or suggestions about our program with your application. Mark Hebbard, our Living Wage Certification Program Coordinator will be in touch. If you know of another business that would benefit from our program, please refer them to me. Phone 828.505.7466 e-mail markhebbard@justeconomicswnc.org*

Tompkins County Workers' Center

Living Wage Certification Application

Name of Business or Non-Profit:	Date:
Contact Person and Title:	
Address:	
Phone Number:	

Endorsement of Living Wage:

I, _____, owner/manager of _____ endorse the idea that no one working full-time should earn less than a living wage. A living wage is the amount of income and resources (such as health insurance) needed for an individual or family to meet its basic needs without public or private assistance.

Questions for Your Business or Non-Profit:

Are all current regular full and part time employees paid at least \$12.62/hr? _____

Are all new hires paid at least \$12.62/hr.? _____

How many regular full-time employees do you have and what counts as full-time?

How many part-time employees do you have?

Do you offer health insurance to your employees averaging 30 or more hours/week and do you pay at least 50% of the premium? If so, what percentage do you pay?

If you do not offer health insurance to your employees, do you start and pay all employees working 30 or more hours per week at least \$13.94/hr.?

Please list other significant employee benefits (pensions, discounts, etc.) that you provide.

Would you like to add any other information that might be relevant to this application for acknowledgment as a Living Wage Business?

Signature:

Date:

Sample Aspiring Living Wage Employer Application



Living Wage Western Mass

1500 Main Street
P.O. Box 15324
Springfield, MA 01115

www.LivingWageWesternMass.net

Application for Employers Aspiring to Pay a Living Wage of \$12.78 per hour in 2013

(Form #3)

- We cannot now pay a living wage, and we do not pay benefits for basic needs. We apply as an Employer Aspiring to Pay a Living Wage.
- We agree to develop a plan and to try to make progress toward paying a living wage in 2013.
- We know that Northampton Living Wage is adjusted each year based on changes in the Consumer Price Index as of December 31.
- We understand that this application is for the current year, and that we must reapply annually.

Questions for Employers Aspiring to Pay a Living Wage

1. Number of employees: _____
2. Number of employees earning at least \$12.78 per hour: _____
3. Hourly wage of lowest paid eligible employee(s) who do not earn tips: _____
4. If some of your eligible employees earn tips, provide the hourly wage for the lowest paid employee earning tips: _____
5. What is the average amount of tips per hour for the lowest paid employees: _____
6. If you were a certified aspiring employer in 2012, please summarize the progress you have made toward paying a living wage or explain your reasons for not making progress.

Sample Aspiring Living Wage Employer Application

7. Do you have a plan to reach your goal of paying a living wage? _____

a) If so, what is your plan?

b) If you don't have a plan, what are your challenges for paying a living wage?

Signature: _____

Date: _____

Name and Title: _____

Name & Address of Organization: _____

Phone Numbers: _____

E-mail: _____

Please provide your e-mail address so we can e-mail you your forms in the future.

Website: _____

*A tax-deductible contribution of \$10.00 would support our efforts.
If you wish to send a check, please make it payable to
The Warren J. Plaut Charitable Trust, and put LWWM in the memo line.*

Confidentiality Policy: All information provided on this application is confidential.

Sample Welcome Letters

Dear Newly Certified Living Wage Certified Employer,

First off, thank you for submitting and application for Just Economics Living Wage Certification program and even more so for supporting our mission to create a just and sustainable local economy that works for *all* in Western North Carolina.

We are happy to announce that you have been approved and are now on our list of Living Wage Certified Employers! We realize that this is a significant commitment and you should take great pride in your ability to provide a Living Wage to all your staff.

Living Wage Certified Employer Benefits Package: As a Living Wage Certified Employer, you have access to a wide array of discounts, services, marketing tools, and other benefits outlined below. If your business would like to offer a discount to our membership or employees, please get in touch.

Discounts: We have rolled our discount program into the 2014 GO LOCAL Directory. We encourage you to do business with the companies on that list. If your business is not currently offering a discount and would like to do so, contact us, as it is a great way to create awareness for your business in WNC, gain new awareness for your products/services, and interact within our community.

Discount Pricing on Advertising in media outlets: JE is now running full-color, quarter page ads in the Mountain XPress promoting our Certified Employers. If you are interested in sharing the cost of running an ad announcing your involvement in the program, promoting a sale or discount of any type, please get in touch. We would love to talk to you about splitting costs.

Social Network Presence: We regularly promote our employers on Facebook. Be sure to link up with us there too.

Tools for Promoting your business as Living Wage Certified: In addition to the Certification sticker decal for your storefront, we now offer a variety of new promotional materials, which you will find enclosed. For retail businesses, we can provide you with decal stickers for your product labels. Several local employers are proudly displaying our logo on their website, shirts, printed materials, vehicles and products as a way of distinguishing themselves from their competition.

Free Listing in our online and print directories: A listing of your business will be included in our online directory with full contact information and a link to your website. All Certified Employers are also listed in a brief print directory, which is distributed to hundreds of local consumers by Just Economics through events and community presentations.

Again, thank you for being involved with Just Economics. We are excited to provide these benefits to your business and look forward to expanding the range of benefits available to your business through the Certification Program.

This program has grown largely due to word-of-mouth and through grass roots organizing. Therefore, if you know of any business owners which would be interested in becoming Living Wage Certified I would sincerely appreciate their contact information. We have grown this program largely through referrals and appreciate your help on this campaign.

Again, we applaud your business for paying your employees a fair wage that allows them to support themselves in our community, and for helping create a truly sustainable local economy in Western North Carolina.

Sincerely,

Mark Hebbard
Living Wage Employer Certification Coordinator, Just Economics

November 16, 2007

Randy Brown, Vice President
Ongweoweh Corporation
767 Warren Road
Ithaca NY 14850

Dear Randy:

The Tompkins County Workers' Center is pleased to inform you that the Ongweoweh Corporation's application for Living Wage Certification has been approved. Thank you for supporting a living wage for all and congratulations on your award!

Enclosed you will find your "Living Wage Employer" decal which we encourage you to post prominently in your window or on your door.

We plan, in addition:

- **to market your business** to our 2,000+ members (via our listserv, a display sheet and personal contact)
- **to publicly encourage community members to patronize** your business whenever possible
- **to list your business** or non-profit, along with a web link in a special section of our website
- **to highlight a different "Living Wage Certified" employer monthly** on our website
- **to use other mechanisms** such as periodic press releases and the annual Labor Day picnic to let the public know which employers have received our living wage certification.

A listing of all living wage employers we have certified in Tompkins County as well as other information about the program can be found at www.tclivingwage.org/employer/. We believe that this is the first and only living wage employer certification program in the country. If you have any comments about how we might improve this program, or if you would like to serve on our committee of employers and living wage members that reviews applications please let us know.

Thanks again for your support for livable jobs.

Sincerely,

Pete Meyers
Coordinator

P.S. A contribution of \$25 to cover the cost of the decal as well as the time and effort involved in running this program would be greatly appreciated. We are a tax exempt organization.

Sample Living Wage Certificate

Living Wage Certification



We are pleased to honor

Rocky's Hot Chicken Shack

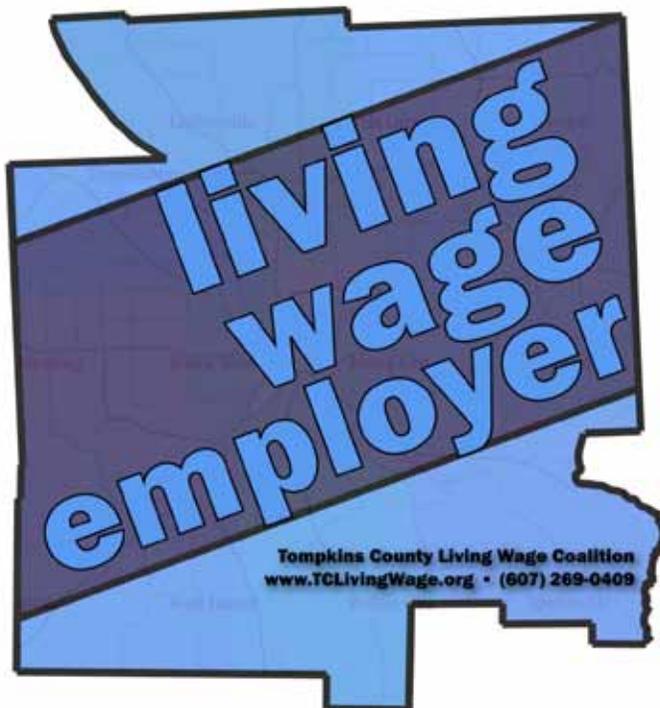
As a Living Wage Certified Employer

- 2014 -
- 2015 -



Mark A. Hebbard
Living Wage Certification Program Coordinator
Just Economics of WNC

Certification Logo/Sticker



Just Economics Program Brochure

Who We Are

Just Economics of Western North Carolina (JE) is a community organization based in Asheville, North Carolina. We educate, advocate, and organize for a just and sustainable economy in Western North Carolina.

Together, our members are working to shape the economic development of Western North Carolina in a way that benefits everyone and promotes a sustainable future. We engage the public sector, private businesses, workers, and consumers through our economic sustainability work. Just Economics was born out of the Asheville-Buncombe Living Wage Campaign, an effort that initially began in 2000, but took root in 2008. Just Economics now has three primary areas of work, and continues to expand its work throughout Western North Carolina.



Living Wage Employer Certification

Our Living Wage Employer Certification Program facilitates local employers to adopt comprehensive Living Wage compensation strategies. Our Certification Program is the largest of its kind in the country, and represents an innovative approach to the living wage issue.

The Certification Program promotes existing Living Wage employers in our community, provides low-wage employers with the tools and incentives to increase workers' wages, and connects consumers to our growing network of Living Wage Certified Employers.



Community Education & Leadership Development

JE educates our membership and the broader community on economic issues affecting our region. We lead workshops for churches and community groups on income inequality, economic trends in our region, and our vision of economic sustainability.

Voices for Economic Justice is our education and leadership development program, through which we train low-wage workers to advocate for themselves and lead our efforts to build a strong and sustainable local economy. Our trilingual English-Spanish-Russian model of leadership development is breaking new ground in Western North Carolina.



Policy Advocacy

JE advocates for a variety of policies that support the development of a sustainable and just economy, such as living wage, universal healthcare, and paid sick days for workers. Over the past three years, we spearheaded the Asheville-Buncombe Living Wage Campaign, which led Asheville to adopt a living wage policy for City employees. We partner with other organizations in their campaigns, and also initiate our own policy advocacy efforts.

Just Economics Program Brochure

What You Can Do

Become a member of Just Economics.
 Annual membership costs just \$10 and makes you part of a growing movement in WNC for a just and sustainable local economy. Benefits of membership include, invitation to members-only special events, access to JE's monthly newsletter, discounts on special educational resources, and more.

Volunteer your time.
 We rely heavily on volunteers to help carry out our work, and believe that everyone has something to offer. Volunteer opportunities include, promoting the Certification Program, assisting with research, helping staff special events, and more.

Educate members of your community.
 JE has a variety of educational resources available on our website that can be used to educate students, faith communities, and other groups about economic sustainability.

Join one of Just Economics' committees.
 We have several committees that help carry out our work. To learn more about opportunities for involvement, contact us.

Become a Living Wage Certified Employer.
 If you or someone you know owns a business, join our network of Living Wage Certified Employers! Visit our website for the application form, and for the complete list of over 100 Certified Employers.



Suggested annual membership is \$25
 \$100 \$50 \$25 \$10
 Other Amount \$ _____

Name _____
 Address: _____
 City: _____
 State _____ Zip _____
 Phone: _____
 Email: _____

Yes, I'm interested in volunteering.
 Yes, sign me up for JE's email listserve.
 Return this form and your membership contribution to:

Just Economics
 RE: Membership
 P.O. Box 2396
 Asheville, NC 28802
 (828) 505-7466



Educating, Advocating, and Organizing
 for a Just and Sustainable Economy
 in Western North Carolina.
www.justeconomicswnc.org

Living Wage Western Mass Guide

THE NORTHAMPTON LIVING WAGE RESOLUTION

In December, 2009, the Northampton City Council adopted a Living Wage Resolution.

The resolution provides for the setting of a living wage each year, based on a basic needs budget for a single person without children, living in Northampton. This budget includes housing, utilities, food, clothing, health care, and transportation.

The Living Wage for 2013 is \$12.78 an hour

IT PAYS TO PAY A LIVING WAGE

- Cut turnover costs - save 25 to 200% of yearly wages per job
- Boost worker morale, effort, and productivity
- Workers with more money to spend will boost local economy
- People who care about the living wage will patronize businesses who are Living Wage Employers
- Free Publicity for certified employers:

Living Wage window decal and certificate to display

Listed with link to website on the City of Northampton and Living Wage Western Mass websites

Publicly recognized and thanked at City Council meeting each year

LIVING WAGE EMPLOYERS

LWWM certifies Living Wage Employers and Employers who aspire to pay a Living Wage.

The Law office of Jesse Adams
Allcroft Facial Plastic Surgery
Barton's Angels
Center for New Americans
Chambers Advisory Group
Collective Copies
Community Legal Aid
Delong Construction, LLC
Edwards Church
Etheridge & Steuer
First Churches of Northampton
Fly By Night, Inc.
Indigo Coffee
The Janrog Group
Jekanowski & O'Neill
Lesser, Newman & Nasser, LLP
The Literacy Project
Market Street Research, Inc.
Media Education Foundation
Minutemen Pest Control
National Priorities Project
Northampton Area Pediatrics
Northampton Coffee
Northampton Community Music Center
Northampton Housing Authority
Northampton Survival Center
Ostrander Law Office
Richard's Plumbing & Heating, Inc.
River Valley Market - *Aspiring*
Safe Passage - *Aspiring*
Unitarian Society of Northampton & Florence Valley Community Development Corporation
Vallon Medi Spa
Webber and Grinnell Insurance Agency, Inc.
Wohl Family Dentistry
Woodstar Cafe

You are Invited to the 4th Annual
LIVING WAGE WEEK CELEBRATION

Tuesday, April 9, 2013 at 7 p.m.

Northampton Unitarian Society
220 Main St. Northampton

*Free admission, light refreshments,
child care available*

A LIVING WAGE IS A HUMAN RIGHT

"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care..."

Universal Declaration of Human Rights, Article 25, (par. (1)).

"Our conscience declared against the honest workman's becoming a pauper, but our eyes told us that he very often did."

Frances Perkins

U.S. Secretary of Labor, 1933-1948

Secured passage of the first federal minimum wage and unemployment insurance.

**Living Wage Western Mass
(LWWM)**

www.livingwagewesternma.net

For more information, contact

Kitty Callaghan: (413) 686-9024;

kcallaghan@cla-ma.org

LWWM MEMBER ORGANIZATIONS

Northampton Human Rights Commission
 Unitarian Society of Northampton and
 Florence
 Northampton Democratic Committee
 Community Legal Aid
 Western Mass. Jobs with Justice
 Hampshire Franklin Central Labor Council
 The Literacy Project
 UFCW Local 1459
 Northampton Survival Center
 Tapestry
 Collective Copies
 The American Friends Service Committee
 Community Action
 Valley Community Development Corporation
 The Research Group
 National Priorities Project
 Center for New Americans
 Northampton Housing Authority
 Casa Latina
 Pioneer Valley Committee Against Secrecy
 and Torture
 Western Mass. Committee on Corporations
 and Democracy
 Massachusetts Councils on Aging
 Smith Association of Class Activists
 Peace and Justice Committee of First Churches,
 Northampton
 Alliance to Develop Power (ADP)
 Northampton Committee to Stop the War
 The Tikun Olam/Social Justice Committee of
 Congregation B'nai Israel

and over 200 individual members

WHAT WE CAN DO TOGETHER

The Northampton Living Wage Coalition believes that Northampton is a small city with a big social conscience. We believe that other, like-minded Northampton citizens will want to join us. **YOU CAN HELP us by:**

- Support certified employers and thank them for paying or aspiring to pay a living wage.
- Help identify employers who pay or aspire to pay a living wage.
- Join the Steering Committee.

CHECK OUT OUR WEBSITE TO

- Join the Coalition
- Apply for certification
- See the list of certified employers

www.livingwagewesternmass.net



Our Mission

To create a community in which workers are paid at least a living wage.

All workers should have secure housing, adequate food, clothing, medical care and education for themselves and their families.

A Living Wage is a Human Right

www.livingwagewesternmass.net

Sample Flier for Faith-Based Employers



Living Wage Employer Certification Program

What is a "Living Wage"?

A "living wage" is the amount that a worker must earn per hour to afford their basic necessities, without resorting to public or private assistance. The Living Wage takes in account our cost of living in WNC.

Who We Are?

Just Economics of Western North Carolina (JE) is a member supported Non-profit organization based in Asheville whose mission is to educate, advocate, and organize for a just and sustainable local economy in Western North Carolina. Our membership is working to shape the economic development of Western North Carolina in a way that benefits all members of our community and promotes a sustainable future. We engage the public sector, private businesses, workers, and consumers through our economic sustainability work.

What is the Living Wage Employer Certification Program?

The Certification Program aims to identify, designate and reward the employers in our community that pay a living wage and to connect consumers to employers that are committed to creating a just and sustainable local economy.

What are the benefits of Paying a Living Wage to the employer?

- Decreased Turnover: Employees are less likely to move onto better paying jobs quickly
- Decreased Training Costs, Down Time, Absenteeism, and Recruiting and Training costs
- Increased Employee Productivity, Morale, Health, Quality, Expendable Income, and Dedication
- Decreased reliance on Tax Funded Programs: Food Stamps, Subsidized Housing, Health Care, etc.

What are the benefits of Certification?

- Differentiate your business in this highly competitive market
- Free Advertising and special discounts in media outlets such as Mountain Xpress & Urban News
- Mutual Employer Discounts: Free Marketing, Legal, Web Site and Accounting consultations and discounts on Printing, Brews Cruise tickets, Residential Energy Audits, Massage, and more...
- Tools for Promoting your business as Living Wage Certified
- Free Listing in our online and print Directory
- Invitation to special Just Economics networking and promotional events
- Increases the number and quality of job applicants for your openings

Criteria for Certification:

- Pay at least Asheville's current Living Wage to all regular full and part-time employees. Currently, \$11.35/hour without health insurance, or \$9.85/hour with health insurance.
- A Certified employer may pay a wage that is less than the living wage to part-time employees who are under 18 years old; to employees who are in a probationary period or hired temporarily; and to employees and volunteers paid by others.

How Do I get my Faith Community and the businesses of its members Certified?

Mark Hebbard

Living Wage Employer Certification Program Coordinator for Just Economics

Office: 828.505.7466 Cell: 828.279.6227

e-mail: markhebbard@justeconomicswnc.org



Sample Flier for Consumers Co-op Living Wage Model



Who We Are

Just Economics of Western North Carolina is a community organization. We educate, advocate, and organize for a just and sustainable economy in Western North Carolina.

Together, our members are working to shape the economic development of Western North Carolina in a way that benefits everyone and promotes a sustainable future. Just Economics was born out of the Asheville living wage campaign, an effort that initially began in 2000, but took root in 2006.

The Living Wage

We think that everyone that works for a living should be able to make a living. Just Economics believes that insuring that this becomes a reality is the first step to bringing about a Just and Sustainable Local Economy

The living wage is the hourly wage that a person must make in order to afford the basic necessities of life. Just Economics uses the universal living wage formula to determine what that wage is in our county. Currently the living wage in Buncombe County is \$11.35 an hour or \$9.85 with benefits.

We Encourage You to Shop Living Wage

As consumers we vote for our economy every day with our purchases. Every time you shop living wage you are showing our local businesses that the people of Buncombe County value the well being of its low income workers, believe in the living wage, and want a just economy.



By shopping living wage you are showing businesses that you do not want them to cut prices by cutting employee salary. With your power as the consumer you are giving them a reason not to and are helping to bring about a just and sustainable local economy.



Look for the Just Economics Living Wage Certification Sticker in the windows of local businesses

Educating, Advocating, and Organizing
for a Just and Sustainable Economy
in Western North Carolina

Fundraising Resources for Small Non-Profits

The following list of fundraising resources was compiled by Aina Gutierrez for her toolkit for strengthening small non-profits. She has graciously shared the list for assisting groups looking for resources for raising support for implementing Living Wage Certification programs.

Books

These authors have very practical, accessible styles to their materials. They are also great trainers, so try to see them in person if possible!

Flanagan, Joan. *Successful Fundraising: A complete handbook for volunteers and professionals*.

Klein, Kim. *Fundraising for Social Change*.

Robinson, Andy. *Grass Roots Grants. An Activist's Guide to Grantseeking*.

Warwick, Mal. *How to write successful fundraising appeals*. Revised 2001.

Websites

Guidestar, www.guidestar.com. A national database for non-profit organizations. This is an excellent resource and probably one of the most popular sites for grant makers and grant seekers. Includes a free service that allows non-profits to list their missions and program information online. For grant seekers, most foundations are listed along with recent 990 forms.

The Foundation Center, www.fdncenter.org. A good foundation search engine to find contact information, websites, most recent 990 forms. It also includes information on training programs, the current state of philanthropy, and other related topics. You can register for free electronic newsletters.

Federal Register, www.gpoaccess.gov/fr/index.html. The all-purpose daily journal which contains, among other things, announcements of federal grant competitions, funding priorities, and proposed changes in grant regulations. You can search the Federal Register by keywords (e.g., "disabilities AND grants") and/or by a range of dates.

Catalog of Federal Domestic Assistance, www.cfda.gov. It contains detailed descriptions, contact information, and funding levels for the more than 1,200 federal grant programs. The online version is searchable by keyword, agency, type of assistance, and applicants eligible.

Training Resources

Grassroots Institute for Fundraising Training, www.grassrootsfundraising.org. This organization focuses training and resources for social justice fundraisers, especially those in community-based, grassroots non-profits.

State Associations of Non-profit Organizations, www.councilofnonprofits.org/salocator. This website provides a list of state-based associations, most of which provide materials, trainings, and library locations for non-profit organizations.

Network for Good, www.networkforgood.org. This organization is best known for its credit card processing services, also has free fundraising resources and webinars.

Community Foundations and Other Funders. Many community foundations offer capacity building and training opportunities to their grantees. The help comes in all forms (workshops, printed resources, consultants, networking groups) and is generally free or low cost.

Magazines/Periodicals

Blue Avocado, www.blueavocado.org. This online magazine is easy and fun to read, and covers all types of back office topics, including fundraising. The subscription is free and automatically sent in an email.

The Chronicle of Philanthropy, www.philanthropy.com. This is a good resource for current philanthropy trends, successful fundraising strategies, and interesting editorial pages. It also has a national foundation list with grants awarded and upcoming deadlines.

The Grassroots Fundraising Journal, www.grassrootsfundraising.org. You get the best nuts-andbolts advice for fundraisers working with membership organizations. Every issue has good ideas you can apply immediately.

Consultants

The following two organizers who have built Living Wage Certification Programs would love to assist you in developing your program. As leaders of non-profit organizations, their time is extremely valuable and their organizations are always in need of funds. Thus, you are asked to consider ways you could compensate their organizations for the time you wish from them. Special training and consulting funds can be raised from foundations, congregations and unions.

Pete Meyers

Coordinator

Living Wage Certification Program

Tompkins County Workers' Center
115 E. Martin Luther King, Jr. Street
Ithaca, NY 14850

pete@tcworkerscenter.org

607-269-0409

607-339-1680

Vicki Meath

Executive Director

Just Economics
Po Box 2396
Asheville, NC 28806

vicki@justeconomicswnc.org

828-505-7466

