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Maine Livable Wage in 2008

A publication of:
Center for Workforce Research and Information
Maine Department of Labor

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Issued December 2009

Augusta, Maine

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Preface

The Maine economy is undergoing constant change. The forces of foreign competition, technology innovation and business restructuring contribute to dynamic work environments and changing labor markets. Some industries are declining and shedding jobs while new industries are emerging and creating new employment opportunities. The impacts of these shifts have challenged individuals, families and entire communities. Across the spectrum of Maine workplaces, more is being demanded of workers in terms of knowledge, skills, and abilities required for job performance. Increasingly, Maine's competitiveness is determined by the quality and availability of human capital.

Maine's demographics are also in flux. An aging population and the impending retirements of baby boomers will profoundly impact our labor markets and reshape long standing patterns of demand for goods and services. Understanding these dynamics is fundamental to making effective public policies and developing sound public and private investment strategies. Business, education and training systems and workers must consult economic, demographic and labor market information in making critical choices with limited resources. These choices will have enormous implications for Maine's prospects in the years ahead.

The Maine Department of Labor, Center for Workforce Research and Information, is committed to examining the dynamics of Maine's economy and the associated impacts on the workforce and labor markets in helping to chart a more prosperous future for all Maine citizens.

This report, *Maine Livable Wage in* 2008, resulted from action taken by the Maine Legislature that charged the Maine Department of Labor to calculate the livable wage in accordance with the methodology first used by the Maine Center for Economic Policy. The purpose of these calculations is to provide a measure of income adequacy and the ability to assess our economy.

We are most appreciative to the staff of the Center for Economic Policy whose assistance was invaluable in preparing this initial report.

John Dorrer, Director
Center for Workforce Research and Information
Maine Department of Labor

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In 2007 the 123rd Maine Legislature charged the Maine Department of Labor to calculate a livable wage for Maine households. An estimate of livable wages for working households was first published by the Maine Center for Economic Policy for 1999, and again for 2002, 2004 and 2006. The 2007 legislation shifted responsibility from MECEP, a private non-profit organization, to the Maine Department of Labor and specified the use of MECEP methodology in future calculations. The following is a report of Maine livable wages for 2008.

Why a "Livable Wage"?

MECEP developed its estimate of livable wages in response to growing recognition that neither the federal poverty level (a common measure of economic well-being) nor the minimum wage provides a reasonable standard of livability for many Maine families.

The federal poverty level is based on calculations made in the early 1960s, updated annually for price changes using the Consumer Price Index. The underlying assumption is that food costs are equal to one-third of household income.[1]

Since it was first introduced in 1938, debate about the minimum wage has divided lawmakers along political, financial and ideological lines. Increases have been sporadic and have not kept up with inflation, diminishing the minimum wage's effectiveness as a means to ensure a minimal standard of living. Since 2002, Maine's minimum wage has consistently exceeded the federal minimum wage. Even so, its real value fell 21 percent between 1968 and 2008.

An alternative measure of income adequacy is one that covers the costs of a basic needs budget that accounts for today's actual living expenses: a "market basket" of personal and household expenses. The market basket approach allows for variation by household composition and by region.

Livable Wage Methodology

The methodology developed by MECEP begins with a monthly basic needs budget consisting of seven expense categories: food, housing, transportation, health care, child care, clothing, and personal care. Monthly expenses are annualized and then tax liability is calculated. Required annual income equals expenses plus taxes. Livable wage is expressed as an hourly rate based on full-time employment (52 weeks x 40 hours per week).

Expenses to meet basic needs vary by family size and composition, by work status of adults in the household, and by region. Livable wage is estimated for 21 regions: statewide, by county, and by metropolitan area: Bangor, Lewiston-Auburn, Portland, and York-Kittery-South Berwick. In each region, livable wage is estimated for five representative household types[2] :

- a single adult
- a single adult with one child (pre-school)
- a single adult with two children (preschool and school age)

[1] The initial calculation was based on a 1955 Agriculture Department survey finding that, for families of three or more persons, food costs accounted for one-third of income after taxes. The cost of an economy food plan published in 1962 was multiplied by three to arrive at a threshold for a family of three or more, with adjustments for smaller households. Found 09/16/09 at http://aspe.hhs.gov/poverty/faq.shtml#developed

[2] For budget items that vary in cost by gender, the single adult is assumed to be female, the two adults are assumed to be male and female, and the single earner is assumed to be male.

- two adults/one wage earner with two children (preschool and school age)
- two adults/two wage earners with two children (preschool and school age)

In accordance with past methodology, household expenses are not reduced by presumed eligibility for programs such as food stamps, rent subsidy or fuel assistance, with one exception: MaineCare's Cub Care health insurance program for children. Eligibility for Cub Care is determined for each household type and region, and participation is assumed for all found eligible.

How are Expenses Calculated?

Food: The U.S. Department of Agriculture publishes a monthly estimate of the cost of food using four representative food plans at different cost levels. The USDA plans reflect the estimated cost of a balanced diet and do not include allowances for take-out, fast food or restaurant meals; the plans reflect what it costs to adequately meet nutritional needs, not typical consumer behavior.

The livable wage uses the "low-cost plan" to estimate typical food costs, averaging monthly amounts from January through December. The resulting monthly average is then adjusted to reflect regional variations from the national average. A regional differential for the Northeast is calculated from the annual Consumer Expenditure Survey. No urban/rural cost differential is assumed.

In 2007, food costs in the Northeast region were calculated to be 4.6% higher than the average for all regions.

Rent/Utilities: The U.S. Department of Housing and Urban Development compiles annual Fair Market Rents by county and by HUD-designated metropolitan areas. Maine's HUD metropolitan areas are: Lewiston/Auburn, Portland, Bangor, and York/Kittery/South Berwick. Rents include utility costs except for telephone. Statewide average rent is calculated as a population-weighted average of the regions.

For the livable wage, the single person household budget is calculated using the cost of a one-bedroom apartment, all other household budgets are calculated using the cost of a two-bedroom apartment.

In 2008, there was no difference in fair market rent between the Lewiston-Auburn MSA and Androscoggin County.

Telephone: Representative local and long distance plans and monthly costs are provided by Maine's Public Advocate Office, based on the annual Rate Watcher's Guide. For a single household, the monthly calculation is equal to local service, long distance service, and taxes. For a family household, the calculation is equal to local service, long distance service, 60 minutes in-state long distance, and taxes.

In 2008, the local service plan used for calculation was Fairpoint; for long distance service, Touchtone.

Health Care: It is assumed that all wage earners have access to a health care plan through their employment. A representative health plan is selected based upon the highest market share among small group plans in Maine, as calculated by Maine's Bureau of Insurance in their "market snapshot" and "consumer guide" health insurance publications. Data on per capita out-of-pocket expenditures are compiled and updated annually by the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services as part of National Health Expenditure Projections. Employee contribution rates are the latest available survey results found at statehealthfacts.org, a project of the Kaiser Family Foundation.

If family income falls within 200% of the poverty level, it is assumed that the family will participate in MaineCare's Cub Care health insurance program for children, and that eligible families will not insure dependent children on employer-provided health insurance plans.

In 2008, the Anthem Blue Cross/Blue Shield PPO *policy was used as the representative plan; the out-of-pocket expenditure allowance projection was* $915 *per year; employee contribution rates were* 23 *percent to* 32 *percent depending on plan coverage. The Cub care premium was* $32 *per child per month* ($384 *per year*).

Transportation: Data on transportation are calculated using the Internal Revenue Service standard mileage rate multiplied by average miles driven. Data on miles per licensed driver by gender and age are compiled by the National Household Travel Survey.

Mileage per driver is then discounted according to the survey's breakdown of household mileage by travel purpose. The survey estimates that 30 percent of typical household travel is social and recreational, which is excluded from the livable wage transportation calculation. When calculating mileage for a second earner, only commuting miles are counted.

In 2008, the mileage calculations were unchanged from 2006.*The standard rate used was the average of the* IRS *standard rates per mile of* $.505 (*effective* 1/1/2008-6/30/2008) *and* $.585 (*effective* 1/1/2008-12/31/2008).

Child Care: Child care rates are from Maine's Department of Health and Human Services annual survey, Maine Child Care Workforce Climate Report and Market Rate Analysis. Rates are available statewide and by county, differentiated by type of care (family home-based or facility-based), by age of child, and by coverage needed.

For the livable wage calculation, the less expensive "family child care" rates are used. It is assumed that full-time care is needed for a pre-school child; for a school-age child, before/after school care and ten weeks of full-time summer care. Monthly costs are calculated on a 52-week basis due to the fact that many parents have child care contracts and pay for care even when they may be taking vacation time.

Clothing, Household Goods and Personal Care: Data are from the U.S. Bureau of Labor Statistics Consumer Expenditure Survey, Northeast Region. Data for the $20,000-29,999 income range are used for all households. The calculation includes the cost of clothing for each person, footwear and personal care for each adult, apparel products and services for each earner, and housekeeping and household furnishings and equipment (minus major appliances, assumed to be included in rented apartment) for each household unit.

Tax Calculation: It is assumed for the purposes of estimating state and federal tax liability that all filers will take advantage of tax credit and rebate programs for which they are eligible. Livable wage is the hourly wage necessary to equal, on an annual basis, a basic needs budget plus tax liability; in the case of a net negative tax (refund), the livable wage may be *less than* the basic needs budget.

In 2008, credit and rebate programs include the federal Earned Income Credit (EIC), *the dependent care tax credit of up to* $3000 (*one child*) *or* $6000 (*more than one child*), *and the Maine Residents Rent Refund Program* (*up to* $2000 *to eligible renters*).

2008 Livable Wage Estimates for Maine Households

Maine's statewide average livable wage ranges from a low of $10.65 per hour for a single-person household to a high of $20.00 per hour for a three-person household. Among households that don't incur child care expenses, about 50 percent of the household budget goes to food and rent and 12 to 19 percent to health care. Among households that pay for child care, about 40 percent of the budget goes to food and rent, and another 40 percent to child and health care.

The three-person household requires the highest hourly wage ($20.00) to make ends meet. The largest proportion of household budget goes to child care (28 percent), followed by rent (23 percent). Because the income needed to cover penses exceeds 200 percent of the federal poverty level for a household of three, this household does not qualify for Cub Care; consequently, the cost of health care and child care combined claim 43 percent of the budget, the highest share paid among households with children.

Variation in livable wage across regions is due to underlying differences in rent and child care costs, the only budget lines for which regional data are available. In areas where rent and/or child care expenses are relatively high, higher income is required to cover costs, which in turn can increase tax burden. The combined effect on income needed to cover expenses can trigger a series of further adjustments to expenses and taxes that result in a livable wage differential that is far greater than the initial cost differential. This "cliff effect" is discussed in a following section.

MAINE STATEWIDE AVERAGE
2008 Monthly Basic Needs Budgets by Family Size (in dollars)

	Single adult	Single adult, 1 child[1]	Single adult, 2 children[2]	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	199	328	503	739	739
Rent/Utilities	577	716	716	716	716
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	542	873	0	873
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,535	2,586	3,158	2,883	4,038
Annual Expenses	18,424	31,037	37,896	34,593	48,462
Federal and State Taxes	3,736	4,192	3,709	759	5,922
Required Annual Income per household	22,160	35,229	41,605	35,352	54,384
LIVABLE WAGE Equivalent hourly wage per earner	**10.65**	**16.94**	**20.00**	**17.00**	**13.07 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

Across all household types, the livable wage is highest in the Portland and York-Kittery-South Berwick metropolitan areas and lowest in Aroostook and Somerset counties. However, the differential between high and low varies significantly by household type.

The range across regions for a single person household is relatively narrow, from a low of $9.94 per hour in Aroostook County to a high of $12.38 in the Portland metropolitan area. The range from low to high is slightly greater for four-person households with one earner, $15.63 in Aroostook County to $20.17 in the Portland metropolitan area. Neither of these types of household budget for child care.

Among households that budget for child care, the greatest range from low to high is in three person households (single parent with two children). The livable wage for these households ranges from $13.70 per hour in Aroostook County to $23.55 in the Portland metropolitan area, a difference of $9.85 per hour.

2008 ESTIMATED LIVABLE WAGE
in Maine Counties and Metropolitan Areas by Family Size
(in dollars per hour)

COUNTY/REGION	Single adult	Single adult, 1 child[1]	Single adult, 2 children[2]	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children *per earner* [3]
Statewide	10.65	16.94	20.00	17.00	*13.07*
Androscoggin	10.24	15.78	15.93	16.22	*12.49*
Lewiston-Auburn Metropolitan Area	10.24	15.78	15.93	16.22	*12.49*
Aroostook	9.94	11.78	13.70	15.63	*11.48*
Cumberland	11.29	18.73	22.04	18.31	*14.07*
Portland Metropolitan Area	12.38	20.22	23.55	20.17	*14.84*
Franklin	10.27	12.78	14.81	16.25	*12.02*
Hancock	10.95	16.94	19.90	17.00	*13.02*
Kennebec	10.11	12.95	15.26	16.14	*12.23*
Knox	11.13	17.22	20.53	17.12	*13.34*
Lincoln	11.05	17.25	19.80	17.40	*12.97*
Oxford	10.38	15.39	15.35	16.06	*12.27*
Penobscot	10.20	16.11	19.01	16.05	*12.60*
Bangor Metropolitan Area	10.75	17.22	20.13	17.36	*13.14*
Piscataquis	10.66	15.98	15.60	16.99	*12.42*
Sagadahoc	11.35	17.68	21.12	17.82	*13.61*
Somerset	10.09	12.37	14.69	15.78	*11.95*
Waldo	10.91	17.09	20.48	17.19	*13.31*
Washington	10.27	16.40	18.96	16.12	*12.58*
York	11.09	18.56	21.96	17.87	*14.03*
York-Kittery-South Berwick Metropolitan Area	12.27	19.66	23.12	19.24	*14.60*

NOTE: As the result of changes in methodology and procedure, the 2008 estimated livable wage is not comparable to the 2006 estimated livable wage.
Shaded cells denote households eligible for Maine's Cub Care health insurance program, reducing estimated health care costs by up to 49%.

[1] pre-school
[2] pre-school and school-age
[3] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual
Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

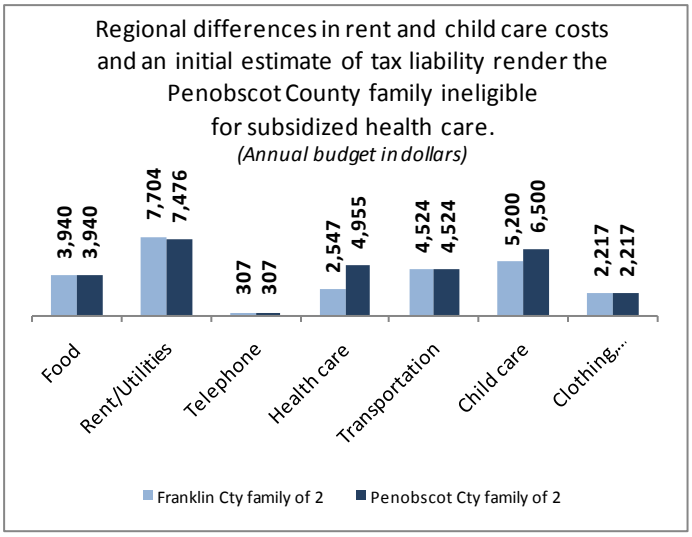
Tables detailing basic needs budgets for each region appear in the Appendix.

Cliff Effects

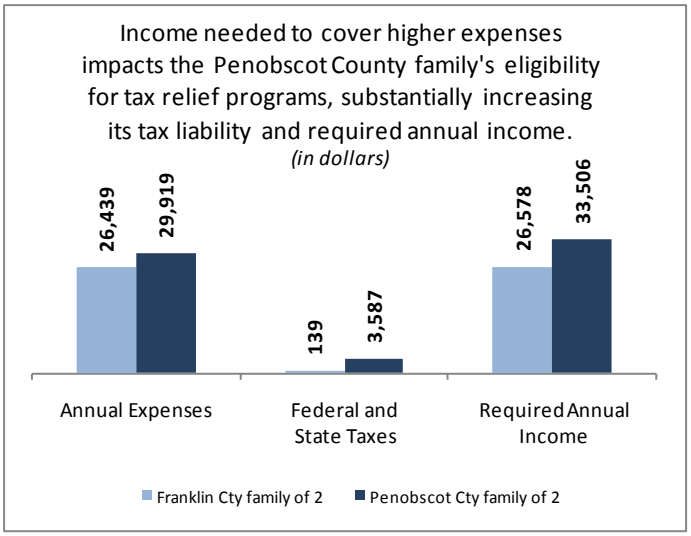
The household budgets reveal striking "cliff effects". A cliff effect occurs when a family receives some government benefit at one level of income and then becomes ineligible for that assistance when their income increases. Unless the benefit is slowly phased out at higher income levels, a "cliff" can occur where much more income is needed to cover the loss of a government benefit. Such benefits can include publicly subsidized health care, earned-income tax credit or renter's property tax credits – all programs reflected in the 2008 livable wage calculations.

To be eligible for Cub Care, household income may not exceed 200 percent of federal poverty level. Eligibility for Cub Care is found to be universal for families of four (two adults, two children) with one earner. Families of four with two earners are universally ineligible. The cliff effect is apparent when comparing health care costs of single parent households. In 2008, a single parent with one child qualifying for Cub Care paid an estimated $212 per month for health care compared to $413 without Cub Care, a difference of $2,412 annually.

The cliff effect is also apparent with reference to estimated tax liability. A family may experience a substantial jump – or drop – in income tax liability if a change in taxable income triggers a change in tax bracket. Income determines eligibility for tax credits and rebates; the tax calculation includes adjustments to those eligible for the child tax credit, dependent care credit, earned income tax credit and Maine's rent rebate program for low income renters.



In this way, small differences in expenses or household composition can result in large differences in livable wage. Here is an example of a cliff effect:



In this instance, the cliff effect is due to the cumulative effect of higher child care expenses, higher health care expenses, and increased tax liability. In Franklin County, the estimated required annual income for a family of two is $26,578 or $12.78 per hour. In Penobscot County (excluding the metropolitan Bangor area), the same family requires $33,506 or $16.11 per hour. The wage earner in Penobscot County must make an additional $6,928 per year ($3.33 per hour) compared to the Franklin County wage earner.

The disparity began as a net $1,072 difference in regional rent and child care costs; the higher budget increased the Penobscot family's tax liability; the income required to cover the budget pushed the family over the limit for Cub Care; the higher health care costs substantially increased tax liability, requiring even higher income to cover expenses and taxes. About half the difference in income between the two families is required to cover child care and health care expenses, and the other half is needed to cover taxes.

Estimates of livable wage reveal significant differences from household to household and from region to region. They provide an additional tool for policy makers in the design and evaluation of measures intended to support and assist Maine families and offer a glimpse of the challenges faced by some Maine families.

APPENDIX: 2008 Basic Needs Budgets by Region

ANDROSCOGGIN COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	523	639	639	639	639
Telephone	23	26	26	26	26
Health care[3]	180	413	244 [4]	549 [5]	669
Transportation	377	377	377	599	748
Child care	0	498	809	0	809
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,481	2,466	2,788	2,806	3,897
Annual Expenses	17,774	29,591	33,457	33,668	46,766
Federal and State Taxes	3,516	3,233	-321	67	5,208
Required Annual Income per household	21,290	32,824	33,136	33,735	51,974
LIVABLE WAGE Equivalent hourly wage per earner	**10.24**	**15.78**	**15.93**	**16.22**	**12.49** [6]

[1] pre-school

[2] pre-school and school-age

3 Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[6] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

LEWISTON-AUBURN METROPOLITAN AREA 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	523	639	639	639	639
Telephone	23	26	26	26	26
Health care[3]	180	413	244 [4]	549 [5]	669
Transportation	377	377	377	599	748
Child care	0	498	809	0	809
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,481	2,466	2,788	2,806	3,897
Annual Expenses	17,774	29,591	33,457	33,668	46,766
Federal and State Taxes	3,516	3,233	-321	67	5,208
Required Annual Income per household	21,290	32,824	33,136	33,735	51,974
LIVABLE WAGE Equivalent hourly wage per earner	**10.24**	**15.78**	**15.93**	**16.22**	**12.49 [6]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[6] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

AROOSTOOK COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	485	582	582	582	582
Telephone	23	26	26	26	26
Health care[3]	180	212 [4]	244 [5]	549 [6]	669
Transportation	377	377	377	599	748
Child care	0	390	618	0	618
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,443	2,100	2,540	2,749	3,649
Annual Expenses	17,318	25,199	30,483	32,984	43,792
Federal and State Taxes	3,362	-690	-1,979	-476	3,954
Required Annual Income per household	20,680	24,509	28,504	32,508	47,746
LIVABLE WAGE Equivalent hourly wage per earner	**9.94**	**11.78**	**13.70**	**15.63**	**11.48 [7]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 49 percent from $413 to $212 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[6] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[7] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

CUMBERLAND COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	660	850	850	850	850
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	628	982	0	982
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,618	2,807	3,400	3,017	4,281
Annual Expenses	19,418	33,683	40,802	36,200	51,368
Federal and State Taxes	4,073	5,272	5,042	1,888	7,147
Required Annual Income per household	23,491	38,955	45,844	38,088	58,515
LIVABLE WAGE Equivalent hourly wage per earner	**11.29**	**18.73**	**22.04**	**18.31**	**14.07 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

PORTLAND METROPOLITAN AREA 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	800	1,036	1,036	1,036	1,036
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	628	982	0	982
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,758	2,993	3,586	3,203	4,467
Annual Expenses	21,098	35,915	43,034	38,432	53,600
Federal and State Taxes	4,643	6,138	5,940	3,518	8,138
Required Annual Income per household	25,741	42,053	48,974	41,950	61,738
LIVABLE WAGE Equivalent hourly wage per earner	**12.38**	**20.22**	**23.55**	**20.17**	**14.84 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

FRANKLIN COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	527	642	642	642	642
Telephone	23	26	26	26	26
Health care[3]	180	212 [4]	244 [5]	549 [6]	669
Transportation	377	377	377	599	748
Child care	0	433	691	0	691
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,485	2,203	2,673	2,809	3,782
Annual Expenses	17,822	26,439	32,076	33,704	45,385
Federal and State Taxes	3,533	139	-1,277	95	4,625
Required Annual Income per household	21,355	26,578	30,799	33,799	50,010
LIVABLE WAGE Equivalent hourly wage per earner	**10.27**	**12.78**	**14.81**	**16.25**	**12.02 [7]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 49 percent from $413 to $212 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[6] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[7] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

HANCOCK COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	615	716	716	716	716
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	542	861	0	861
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,573	2,586	3,145	2,883	4,026
Annual Expenses	18,878	31,035	37,744	34,592	48,310
Federal and State Taxes	3,891	4,191	3,644	758	5,858
Required Annual Income per household	22,769	35,226	41,388	35,350	54,168
LIVABLE WAGE Equivalent hourly wage per earner	**10.95**	**16.94**	**19.90**	**17.00**	**13.02 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

KENNEBEC COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	507	631	631	631	631
Telephone	23	26	26	26	26
Health care[3]	180	212 [4]	244 [5]	549 [6]	669
Transportation	377	377	377	599	748
Child care	0	459	753	0	753
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,465	2,218	2,724	2,798	3,833
Annual Expenses	17,582	26,619	32,683	33,572	45,992
Federal and State Taxes	3,452	313	-945	-10	4,881
Required Annual Income per household	21,034	26,932	31,738	33,562	50,873
LIVABLE WAGE Equivalent hourly wage per earner	**10.11**	**12.95**	**15.26**	**16.14**	**12.23 [7]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 49 percent from $413 to $212 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[6] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[7] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

KNOX COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	639	729	729	729	729
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	563	925	0	925
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,597	2,621	3,223	2,896	4,103
Annual Expenses	19,166	31,451	38,675	34,748	49,241
Federal and State Taxes	3,988	4,364	4,037	868	6,251
Required Annual Income per household	23,154	35,815	42,712	35,616	55,492
LIVABLE WAGE Equivalent hourly wage per earner	**11.13**	**17.22**	**20.53**	**17.12**	**13.34 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

LINCOLN COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	628	757	757	757	757
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	542	808	0	808
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,586	2,627	3,134	2,924	4,014
Annual Expenses	19,034	31,527	37,606	35,084	48,172
Federal and State Taxes	3,943	4,358	3,586	1,104	5,800
Required Annual Income per household	22,977	35,885	41,192	36,188	53,972
LIVABLE WAGE Equivalent hourly wage per earner	**11.05**	**17.25**	**19.80**	**17.40**	**12.97 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

OXFORD COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	542	624	624	624	624
Telephone	23	26	26	26	26
Health care[3]	180	413	244 [4]	549 [5]	669
Transportation	377	377	377	599	748
Child care	0	477	770	0	770
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,500	2,429	2,734	2,791	3,843
Annual Expenses	18,002	29,151	32,807	33,488	46,116
Federal and State Taxes	3,593	2,851	-870	-76	4,934
Required Annual Income per household	21,595	32,002	31,937	33,412	51,050
LIVABLE WAGE Equivalent hourly wage per earner	**10.38**	**15.39**	**15.35**	**16.06**	**12.27 [6]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $594 per month.

[6] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

PENOBSCOT COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	518	623	623	623	623
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	542	852	0	852
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,476	2,493	3,043	2,790	3,924
Annual Expenses	17,714	29,919	36,518	33,476	47,084
Federal and State Taxes	3,496	3,587	3,021	-86	5,342
Required Annual Income per household	21,210	33,506	39,539	33,390	52,426
LIVABLE WAGE Equivalent hourly wage per earner	**10.20**	**16.11**	**19.01**	**16.05**	**12.60 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $594 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

BANGOR METROPOLITAN AREA 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	590	753	753	753	753
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	542	852	0	852
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,548	2,623	3,173	2,920	4,054
Annual Expenses	18,578	31,479	38,078	35,036	48,644
Federal and State Taxes	3,789	4,341	3,785	1,070	5,999
Required Annual Income per household	22,367	35,820	41,863	36,106	54,643
LIVABLE WAGE Equivalent hourly wage per earner	**10.75**	**17.22**	**20.13**	**17.36**	**13.14 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $594 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

PISCATAQUIS COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	578	715	715	715	715
Telephone	23	26	26	26	26
Health care[3]	180	413	244 [4]	549 [5]	669
Transportation	377	377	377	599	748
Child care	0	443	715	0	715
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,536	2,487	2,769	2,882	3,879
Annual Expenses	18,434	29,843	33,233	34,580	46,543
Federal and State Taxes	3,740	3,402	-780	750	5,114
Required Annual Income per household	22,174	33,245	32,453	35,330	51,657
LIVABLE WAGE Equivalent hourly wage per earner	**10.66**	**15.98**	**15.60**	**16.99**	**12.42 [6]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[6] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

SAGADAHOC COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	667	800	800	800	800
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	553	920	0	920
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,625	2,681	3,288	2,967	4,169
Annual Expenses	19,502	32,173	39,457	35,600	50,023
Federal and State Taxes	4,102	4,592	4,473	1,467	6,580
Required Annual Income per household	23,604	36,765	43,930	37,067	56,603
LIVABLE WAGE Equivalent hourly wage per earner	**11.35**	**17.68**	**21.12**	**17.82**	**13.61 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

SOMERSET COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	504	597	597	597	597
Telephone	23	26	26	26	26
Health care[3]	180	212 [4]	244 [5]	549 [6]	669
Transportation	377	377	377	599	748
Child care	0	433	718	0	718
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,462	2,158	2,655	2,764	3,764
Annual Expenses	17,546	25,899	31,863	33,164	45,172
Federal and State Taxes	3,439	-168	-1,315	-334	4,536
Required Annual Income per household	20,985	25,731	30,548	32,830	49,708
LIVABLE WAGE Equivalent hourly wage per earner	**10.09**	**12.37**	**14.69**	**15.78**	**11.95 [7]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 49 percent from $413 to $212 per month.

[5] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 48 percent from $473 to $244 per month.

[6] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[7] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

WALDO COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	610	736	736	736	736
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	542	911	0	911
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,568	2,606	3,216	2,903	4,096
Annual Expenses	18,818	31,275	38,588	34,832	49,154
Federal and State Taxes	3,870	4,272	4,000	927	6,214
Required Annual Income per household	22,688	35,547	42,588	35,759	55,368
LIVABLE WAGE Equivalent hourly wage per earner	**10.91**	**17.09**	**20.48**	**17.19**	**13.31 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

WASHINGTON COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	528	630	630	630	630
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	563	839	0	839
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,486	2,522	3,038	2,797	3,918
Annual Expenses	17,834	30,263	36,452	33,560	47,018
Federal and State Taxes	3,537	3,849	2,993	-20	5,314
Required Annual Income per household	21,371	34,112	39,445	33,540	52,332
LIVABLE WAGE Equivalent hourly wage per earner	**10.27**	**16.40**	**18.96**	**16.12**	**12.58 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

YORK COUNTY 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	633	805	805	805	805
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	650	1,017	0	1,017
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,591	2,784	3,390	2,972	4,271
Annual Expenses	19,094	33,403	40,682	35,660	51,248
Federal and State Taxes	3,964	5,209	4,989	1,509	7,097
Required Annual Income per household	23,058	38,612	45,671	37,169	58,345
LIVABLE WAGE Equivalent hourly wage per earner	**11.09**	**18.56**	**21.96**	**17.87**	**14.03 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

YORK-KITTERY-SOUTH BERWICK METROPOLITAN AREA 2008 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	**Single adult, 1 child[1]**	**Single adult, 2 children[2]**	**Two adults, (1 earner) 2 children**	**Two adults, (2 earners) 2 children**
Food	199	328	503	739	739
Rent/Utilities	787	944	944	944	944
Telephone	23	26	26	26	26
Health care[3]	180	413	473	549 [4]	669
Transportation	377	377	377	599	748
Child care	0	650	1,017	0	1,017
Clothing, Household goods, Personal care	179	185	190	254	267
Total Monthly Expenses	1,745	2,923	3,529	3,111	4,410
Annual Expenses	20,942	35,071	42,350	37,328	52,916
Federal and State Taxes	4,589	5,829	5,741	2,684	7,828
Required Annual Income per household	25,531	40,900	48,091	40,012	60,744
LIVABLE WAGE Equivalent hourly wage per earner	**12.27**	**19.66**	**23.12**	**19.24**	**14.60 [5]**

[1] pre-school

[2] pre-school and school-age

[3] Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children. Between 2006 and 2008 livable wage calculations, changes in these factors produce cost estimates that are not comparable to each other.

[4] This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 23 percent from $712 to $549 per month.

[5] This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2009

Sources

Links to data sources by topic:

CHILDCARE

Maine Child Care Workforce Climate Report and Market Rate Analysis found at: http://www.maine.gov/dhhs/ocfs/publications.shtml

FOOD

Food plans at: http://www.cnpp.usda.gov/USDAFoodCost-Home.htm

Regional multiplier factor for Northeast at: ftp://ftp.bls.gov/pub/special.requests/ce/standard/2007/region.txt

HEALTHCARE

Maine Department of Professional & Financial Regulation, Bureau of Insurance Consumer Information brochures at: http://www.maine.gov/pfr/insurance/consumer/brochures.htm#health

Market snapshots at: www.maine.gov/pfr/insurance/employer/snapshot_small_group.htm

A Consumer's Guide to Small Employers Health Insurance at: http://www.maine.gov/pfr/insurance/employer/smallemp.htm

Out of pocket expenditure rate from National Health Expenditure Projections at: http://www.cms.hhs.gov/NationalHealthExpendData/downloads/proj2008.pdf

Employee contribution rates from statehealthfacts.org (a Kaiser Family Foundation organization) at http://www.statehealthfacts.org/profilecat.jsp?rgn=21&cat=5

HOUSEHOLD GOODS

Consumer Expenditure Survey at: http://www.bls.gov/cex/

ftp://ftp.bls.gov/pub/special.requests/ce/share/2007/income.txt

RENT

http://www.huduser.org/datasets/fmr/fmr2008r/FMR_county_fy2008r_rdds.xls

Population data at: http://www.library.umaine.edu/census/

TELEPHONE

Information on plans and rates from Maine Office of Public Advocate.

Website: http://www.maine.gov/meopa/

TRANSPORTATION

2001 transportation survey at: http://nhts.ornl.gov/2001/pub/STT.pdf