STANDARD

Living Wage Employer Standard

A voluntary, single-issue United States standard establishing the requirements an employer must meet to qualify to use the Living Wage for Us Employer seals.

LIVING WAGE FOR US, Inc.

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Table of Contents

1 About the Standard 3
2 Intent and Scope of the Standard 3
3 Definitions 4
4 Design of the Standard 7
5 Components of the Standard 8
5.1 Tiers and Add-ons 8
5.2 Family Composition 10
5.3 Living Wage Benchmarks 10
5.4 Scope 11
5.5 Categories of Workers 12
5.6 Achieving a Living Wage 14
5.6.1 In-Kind Benefits 15
5.6.2 Non-Wage Cash Remuneration 18
5.7 Do No Harm Provision 18
5.8 Plus Add-on 19
6 Appendix A 20

About this Edition

Version 1.0.0 was originally published on November 15, 2021. This edition was reformatted in November 2026 to match current Living Wage for Us design standards. The text, requirements and section numbering are unchanged. Page numbering now counts the cover as page 1, so page numbers differ from earlier PDF copies. Please cite sections, not page numbers, when referring to this document. Please refer to supporting documents, including guidance, interpretations and exceptions documents for official updates.

1 About the Standard

The For US Living Wage Standard is a voluntary, single-issue U.S. based standard that shall be verified through a combination of self-reporting and low-touch validation desk audits, with maintenance of the system ensured through a robust grievance, worker engagement and compliance system (detailed separately).

This standard establishes the requirements to be met by organizations to achieve "Living Wage For US Employer" (Tier I), "Leading Living Wage For US Employer" (Tier II), and Plus add-on designations and to qualify to use the various Living Wage For US Employer Seals. All designated statuses will be granted to any employer that meets the relevant requirements of this standard, inclusive of the do no harm provision, in all of its operations where the brand name is utilized. It cannot be applied to individual work locations within an organization or brand.

The For US Living Wage Standard shall be revised at least every 3 years, through a clearly established and transparent process. Its revisions shall also incorporate improvements based on feedback from a variety of interested stakeholder groups and on the learned experience of implementation or to adjust for the impacts of new government policies on the workforce and overall costs of living across the U.S.

2 Intent and Scope of the Standard

For US was developed to provide a clear frame of understanding and benchmarks for achievement and communications to consumers as to how each and every worker employed can live at a basic standard of decency through the pay and benefits that they receive. It was also established to further develop a path by which employers across the United States can ensure that workers are able to live with the level of respect and decency that is required from a human rights lens. The same Standard applies to all employers regardless of industry or sector, inclusive of for profit, non-profit, and government employers.

For US aims to reduce poverty through aligning incentives in such a way as to create benefit to employers, workers, and communities. As such, this standard is developed through an ongoing stakeholder engagement process inclusive of employers spanning a variety of sizes, industries, and geographic locations across the U.S., labor groups (both labor unions and other worker advocacy organizations and worker centers), and broader interest groups advocating for worker populations.

This Standard was further developed in such a way as to align with globally accepted principles of living wage so that multi-national organizations interested in becoming Living Wage For US Employers can approach living wage work in the U.S. in similar ways to how it is approached in other countries in which they operate, or in the supply chain countries from which they might source products or

services. To that end, this standard adheres to the globally accepted definition of living wage advanced by the Global Living Wage Coalition, as detailed below.

3 Definitions

Living Wage: *The remuneration received for a standard workweek by a worker in a particular place sufficient to afford a decent standard of living for the worker and her or his family. Elements of a decent standard of living include food, water, housing, education, health care, transportation, clothing, and other essential needs including provision for unexpected events.*

Living Wage Benchmarks: The final calculations of living wage in a given time and place reflective of the living wage calculation methodology; used to assess how the standard is achieved.

In-Kind Benefit Assessment: The overall guidance and values credited for a potential living wage employer that assesses benefits and non-cash payments provided to workers, thereby reducing the cost of living, which establishes a lower level of cash payment necessary to achieve the For US living wage standard.

Network (in ECN and SCN Context): Relevant participants that have been engaged and agreed to provide occasional feedback, and, when appropriate, to join discussions with other participants. Not a formally constituted network for external identification.

Temporary Employer Advisory Group (TEAG): Formally convened group with specified roles, responsibilities, and commitments. Feedback on propositions from core partners with regard to business operations, company values, and avoiding unintended consequences; engaging in negotiation, seeking consensus, considering the feedback and views of peers; participating actively in monthly group phone calls, providing legitimacy for future expansion with employers. Membership during this process is confidential but may be made public (with TEAG member consent) upon completion.

Stakeholder Consultation Network (SCN): A network of civil society organizations and actors that can provide informal, confidential feedback on propositions from core partners with regard to key equities and the interests of stakeholders. This group will include local living wage certifications and other certification systems that have living wage components. Stakeholder group representatives are an essential voice in the process, providing legitimacy and guiding accountability for future engagement with labor, social justice organizations concerned with economic inequality and/or dignified labor, public sector officials, and others.

Employer Consultation Network (ECN): A loose network of additional interested employers across sectors (including public sector and civil society), that for various reasons are not able to participate directly in the TEAG.

Public Consultation Stakeholders: We recognize that a wider universe of actors has a stake in the standard setting process for this initiative. This category includes organizations that may not be interested or able to prioritize a more regular engagement during standard setting but deserve and will avail themselves of a chance for consultation in some manner. Once a minimum viable product has been agreed it may be disseminated for input to these stakeholders. Planning for this stage will depend on the development in stage I.

For US Members: The community of members in For US that have either achieved the living wage standard and living wage employer status, or are measurably striving to do so, and supporting the payment of living wage to workers and the successful compliance with the standard.

For US Affiliate Members: A community of participating employers and partners interested in accessing tools, resources and support for achieving a living wage, who are not ready to begin the certification process and meet initial requirements. Affiliate members will not be permitted to display any of the seals.

Living Wage For US Employers: For US members who have achieved the For US living wage standard and are authorized to use the Living Wage For US Employer seal.

Structure of the Standard: The overarching framework by which the For US living wage standard will operationalize and make public employer participation and level of commitments. This will include the concept of bands, commuting zones, and tiers (see below), as well as topline framing and language around the seal.

Seal: The visual mark that will be authorized for use by all For US employers that achieve a tier of the For US living wage standard.

Tiers: The Structure of the standard includes two tiers signifying levels of achievement toward a living wage for all workers. These tiers were constructed to help ensure the best fit for participating employers and to allow For US to help employers in their journey to a living wage for all and to effectively differentiate levels of engagement and/or compliance.

Anker Methodology: The Methodology for living wage benchmark estimations developed by Richard Anker and Martha Anker. This methodology has been accepted as the gold standard globally and For US adhered to its fundamental principles in developing our own calculation methodology, which is

tailored for the unique U.S. context. The Ankers authored Living Wages Around the World: Manual for Measurement[1], which details the entirety of their methodology and its principles.

Bands: References geographical groupings along cost of living ranges, such that different geographies with similar costs will be "banded" together in order to simplify the operationalization of the initial commitment to living wage for tier 1 certification.

Commuting Zones: For family living wage estimates, neighboring counties have been grouped into commuting zones following data on where workers actually live. The lowest cost county in a commuting zone is designated as the rate for Leading Living Wage For US Employer status. This adheres to the Anker Methodology principle of setting living wage rates from data in lower cost areas around a workplace where workers typically reside.

Initial Verification and Compliance: The initial process of verification to ensure that employers who receive the seal are effectively in compliance with the agreed on standards upon joining For US and applying to be certified to either tier 1 or 2 of the standard. This process is also used to assess the progress of members of For US toward achieving "Living Wage For US Employer" or "Leading Living Wage For US Employer" status and being granted authorization to display the seal.

Assurance: The process through which ongoing compliance with the standard is tracked and assured. This is detailed at www.livingwageforus.org

Stakeholder: Individual or group that has an interest in any decision or activity of an organization. (Adapted from ISO 26000).

Stakeholder Group: A representative of a specific type of stakeholder that will provide feedback in order to streamline review. Allowing proper representation of each type of stakeholder while not elongating the process by the need to consult every potential stakeholder.

Non-conformance: Non-compliance with a requirement.

Family: Adopting the definition used globally in the Anker Methodology – "While a living wage needs to support a worker and his or her family, there are different definitions of family. We use the

[1] Anker, R. and Anker, M. (2017) Living Wages Around the World. Manual for Measurement. Northampton, MA, USA: Edward Elgar Publishing. Available at: https://www.elgaronline.com/view/9781786431455/9781786431455.xml

immediate family of a worker consisting of a worker, spouse or partner, and children – and do not include a worker's parents or extended family."[2]

Wages: Remuneration or earnings, however designated or calculated, capable of being expressed in money terms.[3]

Remuneration: Ordinary, basic or minimum wage or salary and any additional emoluments whatsoever payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising out of the worker's employment.[4]

4 Design of the Standard

This standard is designed as a path for continual improvement that benefits workers, business, communities and economies. As such, participation in the standard is broken down into two categories or Tiers, with an additional add-on element that can provide further recognition to both tiers. The broad description of these tiers is as follows:



TIER I : Initial requirements with a quantified continuous improvement commitment that closes the gap annually to a living wage for all workers – These requirements must be met, both in terms of minimum remuneration levels for entry, and year over year increases to close the gap to achieving Tier II, wherein living wage is paid to all workers. Achieving Tier I of the standard, provides access to For US tools, networks, resources, and Tier I employers shall be celebrated as a "Living Wage For US Employer" with authorization for the use of the "Living Wage For US Employer" seal so long as the employer remains in good standing;



TIER II: Tier II requirements designate an employer paying a living wage to all workers and ongoing requirements are limited to maintaining that living wage payment as cost of living changes over time. These employers shall be celebrated as a "Leading Living Wage For US Employer" and obtain access to the relevant seal;

[2] Anker, R. and Anker, M. (2017) Living Wages Around the World. Manual for Measurement. Northampton, MA, USA: Edward Elgar Publishing.

[3] ILO Convention 100 (Equal Remuneration Convention) (1951)

[4] ILO Convention 100 (Equal Remuneration Convention) (1951)



PLUS Designations: Optional menu of ancillary benefits offered in addition to the Tier requirements – Employers choosing to meet at least 5 ancillary actions of the standard shall be celebrated as a "Living Wage For US Employer Plus" or "Leading Living Wage For US Employer Plus" and obtain access to the "Plus" add-on for the currently achieved seal.

5 Components of the Standard

All components of the standard require baseline compliance with U.S. federal and state workplace and employment laws as well as the UN Guiding Principles on Business and Human Rights, inclusive of the 8 Fundamental ILO Conventions, including Conventions 87 and 98, as also included in the Declaration on Fundamental Principles and Rights at Work. Any employer interested in joining For US at any level must not be in violation of any of those laws or international norms, and any violation discovered among existing members of For US will be treated as nonconformance to the Standard.

All components of the standard listed as required in this document must be achieved and compliance maintained as detailed in the standard and guidance materials. If at any time an employer falls out of compliance with one or more of the standard requirements it will also be treated as nonconformance to the Standard.

The process by which nonconformity is addressed shall be delineated within the Standard Guidance document.

5.1 Tiers and Add-ons

The For US Living Wage Standard is comprised of two tiers of compliance that constitute a path for continual improvement by its members. Each tier is accompanied by a seal to signal the positive steps that employers have taken toward a living wage and beyond. All For US members applying for the use of any living wage seal must meet the first level of compliance (Tier I) , with a commitment to maintain

compliance, through regular wage increases of inflation plus 3% of total compensation[5], culminating in a living wage, with commitment to cost of living increases thereafter[6].

For US recognizes that employers might need time to reach a full living wage for all workers, so we created a tier 1 certification that begins their journey with a base wage set between $15/hr in low cost locations and $18/hr in high cost locations across the country. A county by county detail of the applicable band in each area can be found at www.livingwageforus.org. Additionally, the bands have been set in acknowledgement of the work of local living wage certifications and shall not fall below what local certifications, where they exist, reference as a living wage for an individual.

In addition, Tier I requirements include that employers must have in place a policy allowing for a minimum of 10 days of paid sick leave for all workers, which may be accrued at a rate of 1 day for every 208 hours worked, or broader PTO that may be taken without advance notice and without retaliation. This is so that illness does not prevent a worker from being able to support their family. All employers must provide disability insurance at a minimum. Once initial requirements are implemented, and a formal commitment is made to make regular wage increases towards a living wage, the employer may begin using the "Living Wage For US Employer" seal, and continue to do so as long as requirements are met. The second level of compliance (tier II) is designated as a "Leading Living Wage For US Employer" and represents achievement of the living wage and continued commitment to cost of living increases thereafter.

An optional add-on to the seal is available to both tier I and tier II employers, and consists of the employer achieving a determined number of ancillary benefits to employees and subcontractors that show a commitment to worker welfare above and beyond that achieved as part of the For US living wage standard requirements. These will be selected from a menu designated in this standard (section 5.8.1) and may expand over time. Once at least five of these specifically designated Living Wage "Plus" employer requirements, are implemented, the employer may begin to use the "Plus" add-on to the "Living Wage For US Employer" or "Leading Living Wage For US Employer" seals.

Additional continual improvement elements may be developed as stand-alone recognitions, or add-ons to the standard and seal in the future. For example, gender pay equity or supply chain living wage payment may be added. In these cases, the specific element requirements may be delineated in a separate standard for each item as a complimentary guideline for continual improvement and

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[5] Wage increases may be amortized if a large increase is to be enacted in one year. However, amortization of the wage or benefit value increase must cover the level of inflation plus 3% for each year it is counted toward continued compliance and conformity with the For US Living Wage Standard.

[6] Living wage rates and cost of living increases will be established and updated annually.

recognition to the current “Plus” add-on delineated in this standard. The “Plus” designation as well as the addition of other major designations developed with their own standards are designed to be ever growing and optional with a clear indication of the work done by an employer above and beyond what is needed to achieve use of the living wage seal.

5.2 Family Composition

Family Composition refers to the following:

1. Number of people provided for at a basic but decent cost of living included in a living wage calculation.
2. Number of working adults included in a living wage calculation and their status as full or part time workers.

Both the number of people included in a living wage reference value, or benchmark, as well as the number of workers in that family structure are essential to establishing in a clear and transparent manner what is meant by living wage payment and how that relates to a worker and her family. Living wage is widely recognized globally as a family concept. Our living wage rates are established using a family model of 2 adults, 2 children, with 1.7565 workers per family. This is the level necessary to achieve tier 2 “Leading Living Wage For US Employer” status. Overall compensation packages, inclusive of benefits, base wages, and expected bonuses are assessed to determine the gap to a living wage and assist employers in closing that gap in a way that benefits workers, employers, and communities. These calculated living wage rates by commuting zone are updated annually and available at www.livingwageforus.org.

5.3 Living Wage Benchmarks

Living Wage Benchmarks are calculated based on learnings from the principles behind the strong research and methods of The Anker Methodology developed by Richard and Martha Anker, and with assistance from the Economic Policy Institute (EPI). We use a proprietary methodology and tool established through stakeholder consultation, compatible with the global gold standard Anker Methodology of living wage estimation, and independently designed to address the specific situation across the U.S. Calculations are set forward for each location and family composition described in this Standard and estimate an internationally comparable, yet locally specific estimate of the cost of living at a basic level of decency in each commuting zone across the country.

A full detail of living wage benchmarks is available at www.livingwageforus.org along with a thorough explanation of each cost included and the data sources used to estimate those costs. Living wage benchmarks will be updated annually with the expectation that members of For US adjust wages

annually to keep pace with rising costs of living. A Tier I “Living Wage For US Employer” must commit to adjust compensation annually above the cost of living increase, and at a minimum of the rate of inflation plus 3% to advance toward a true, family living wage to maintain “Living Wage For US Employer” status. These employers become “Leading Living Wage For US Employers” once tier II, payment of the living wage for all workers, is achieved and maintained.

5.4 Scope

Conformity to the elements of this standard qualifies an employer for consideration in becoming a “Living Wage For US Employer”, “Living Wage for US Employer Plus”, “Leading Living Wage For US Employer” or “Leading Living Wage For US Employer Plus”. Once an employer has joined For US and satisfactorily shown conformity to the standard, that employer will be authorized to publicly reference this achievement through the use of one of the living wage seals described in this document. The scope of conformity necessary for use of the seal is described below. All references are for U.S. based workers only, and any operations outside the U.S. are not considered when assessing conformity with this standard.

Separate Employer Locations: This standard is designed to be attributed to an employer, not to individual locations within that employers’ operations. As such, for an employer to meet this standard, all locations under that employer’s name and control, must conform with the standard.

Franchises: Although franchises might share a company name, they are often independently controlled as it relates to elements of wage and worker compensation. As such, a company with franchises may conform with the requirements of the standard and use the seal it has earned without the conformity of franchise locations to the standard upon initial certification. In this case, franchises may not reference membership or display the For US seals unless they also conform with the requirements of the standard and have independently joined For US and achieved the For US Living Wage Standard. Additionally, employers must have a plan in place for working with franchises to increase wages to a living wage that shall be shared with For US. This plan must represent a best effort within contract limitations to ensure workers in franchises can earn a living wage. It must be clear that the employer is not requiring restrictions on price or other factors that would prevent a franchisee from paying the living wage to all workers. Additional conversations about specific circumstances of franchises must be included in the verification and compliance process and determination of whether an employer has met the standard of working toward a living wage for franchises bearing the brand name shall be at the discretion of For US and will be subject to a consultation with the For US multi-stakeholder living wage advisory board.

Brands and Subsidiaries: Should a parent company choose to not conform with the requirements of the standard, but a subsidiary or brand under that parent company’s umbrella choose to conform to

the requirements of the standard, that brand may apply for certification through the same process as an independent employer. However, only that brand may use the seal it has earned. The parent company may not represent conformity with the standard in any way unless all brands and subsidiaries also conform to the standard. However, other brands and the parent company itself may become affiliate members to learn from the For US community in their journey toward achieving the For US living wage standard. Member affiliates do not have a formal commitment for renumeration increases but are expected to report annually about their advancements toward achieving the standard and to show a continued commitment to living wage work.

5.5 Categories of Workers

When considering which workers should receive a living wage to meet the For US living wage standard, we have established inclusion of different groups at various tiers of the standard. This allows time for employers to adjust to getting all workers to a decent level of living while accounting for the need to learn from implementation on some groups early on and allow lead time to work with the For US staff and membership toward achieving a living wage for all. The tier assignments here are also designed to prevent unintended consequences of implementing the standard. For example, full-time and part-time employees are grouped together in the same tier so as to remove the motivation for employers to shift full-time employees to part-time employees in order to ensure membership. Such action would adversely affect workers and should not be incentivized through the For US living wage standard.

Worker Type	Tier	Year Achieved
Full-Time Employees	Tier I “Living Wage For US Employer”	1
Part-time Employees	Tier I “Living Wage For US Employer”	1
Seasonal Employees	Tier I “Living Wage For US Employer”	1 – Employers may request an exemption for workers in this category, to be reviewed at the sole discretion of the For US staff. This is intended to allow some flexibility where seasonal work is largely youth who are not supporting families employed during holiday breaks, without excluding

Worker Type	Tier	Year Achieved
		other seasonal workers. See Guidance for more details on the criteria staff will use to make this determination.
On-site Contracted Workers and Off-Site Contract Labor that is Foundational to the Business e.g. Janitorial and Catering Workers, Long-Term Consultants	Tier I "Living Wage For US Employer"	Within 3 years of becoming a "Living Wage For US Employer", contracted and subcontracted employees shall be brought up to the minimal Tier I requirements and begin the journey toward Tier II requirements. Although it is preferable for all workers to be at a Tier II level when the "Leading Living Wage For US Employer" seal is authorized, Tier II requirements for this group may be met 3 years after Tier II requirements have been met for employees.
Off-Site Contract Labor that is NOT Foundational to the Business	Tier II "Leading Living Wage For US Employer"	Not Required/Flexible
Franchise Workers	Tier I "Living Wage For US Employer"	Within 3 years of becoming a "U.S. Living Wage Employer" all employees and subcontractors of franchised operations will be brought up to at least Tier I requirements, unless those workers comprise less than 3% of the total workforce of the employer. In such cases, efforts will be made to bring franchise wages into

Worker Type	Tier	Year Achieved
		compliance without a time limit. The plan for engaging franchise workers set forth by an employer must in all cases be reviewed by the For US multi-stakeholder advisory board.
U.S. Supply Chain Workers	Tier II "Leading Living Wage For US Employer" and/or For US Additional Add-On Supplement	Not required/flexible

5.6 Achieving a Living Wage

Living wage benchmarks are established by estimating costs of living for essential elements of decency in various geographies across the U.S. In each case, some of these elements of decency can be provided for via non-cash payments (in-kind benefits) as well as non-wage cash payments such as bonuses. This total package of payment is referred to as renumeration. However, certain limitations to remuneration counting toward a living wage must be applied to ensure worker choice, align with national and state laws, and generally limit abuse of this element by employers. The For US living wage standard references *Living Wages Around the World: Manual for Measurement* by Richard and Martha Anker[7] to provide guidance on how a range of remuneration structures may be credited toward a living wage. This guidance is based on a thorough analysis of international legal frameworks and guidelines for in-kind benefits as a partial wage payment and aligns with the principle of ensuring any payments allow workers to plan and provide for their needs at a basic level of decency throughout the year.

As the For US living wage standard is designed to align with globally accepted principles on living wage, the following principles that are included in the Anker Methodology for estimating living wages are applied to the acceptance of various forms of remuneration that count toward a living wage:

- Receipt assured
- Received within one year
- Earned during standard working hours working at a normal pace

[7] Anker, R. and Anker, M. (2017) Living Wages Around the World. Manual for Measurement. Northampton, MA, USA: Edward Elgar Publishing.

- Received in cash (except for in-kind benefits and medical insurance)

Annex A contains an excerpt from the *Living Wages Around the World: Manual for Measurement*[8] and provides specific guidance on counting in-kind benefits and non-wage cash payments. A detailed tool for assessing current remuneration structures against this standard is available through For US at www.livingwageforus.org and will further provide company specific calculations based on diverse remuneration structures and aligning with the principles set forth in this standard so as to create an easy to understand process for employer self-assessment and reporting on how payment of a living wage is achieved.

5.6.1 In-Kind Benefits

In-Kind benefits will be accounted for only at the "Leading Living Wage For US Employer" tier (tier II) of the For US living wage standard as partial payment toward achieving the living wage benchmark. ILO Conventions and Recommendations present guidance on three main conditions necessary to count in-kind benefits as partial payment of wages.[9] In-kind benefits need to be:

- Customary or desirable for industry or occupation.
- Appropriate for personal use and benefit of workers.
- Monetary value attributed is fair and reasonable.[10]

In-kind benefits must replace a cost that is accounted for in the cost of living calculations that produce For US living wage benchmarks. Additional benefits may be valuable to workers but cannot be accounted for as living wage payment if they are not reducing the cost of living accounted for in living wage estimates for a worker. For example, tuition reimbursement for a worker is extremely important, but since schooling beyond high school is not accounted for in For US living wage benchmarks, a reduction in cash wages to credit the amount spent on tuition reimbursement by an employer would result in insufficient funds for essentials like food and housing that are accounted for in the living wage estimates. The following table details the rules that apply when counting in-kind benefits as partial payment of living wages as well as the specific type of in-kind benefit to which the rules apply if they are not broadly generalizable.

[8] https://www.elgaronline.com/view/9781786431455/chapter15.xhtml

[9] ILO Protection of Wages Convention 95 (1949) Article 4

[10] Summary from Anker and Anker

Benefit Type	Rule	Reasoning
All In-Kind	Maximum 30% of total net living wage benchmark for actual benefits with additional tax savings beyond the 30% possible	Monetary value of in-kind benefits should be limited[11]
All In-Kind	Cannot reduce actual wage payments below the level of $15/hr entry wage	To counter underinvestment in some very low cost areas of the country and prevent from perpetuating current poverty, For US has set a minimum cash payment of $15/hr for certification. This includes all cash wages (base pay + expected bonuses)
All In-Kind	Benefits must equal the level of decency for all items estimated in the cost of living methodology used to develop living wage benchmarks	This aligns with the idea that the living wage is achieved through providing access to a minimal level of decency for workers. As such, benefits that do not provide that level of decency cannot be counted toward a living wage. e.g. health insurance that only provides for catastrophic coverage and does not enable workers to access preventative healthcare would not be counted toward a living wage
All In-Kind	Benefits cannot be valued above the replacement cost to what is included for each category of expense for the worker.	A Cadillac health plan for example, that costs the employer more than the silver level health plan purchased through the ACA might cost the worker, cannot then be credited toward a living wage at the cost to the employer beyond the amount that the ACA plan would cost the worker in the estimate. If that were to occur, the worker

[11] ILO Convention 189 Article 12(2) and ILO Recommendation 201 Article 14

Benefit Type	Rule	Reasoning
		would not have enough remaining funds to cover other costs of living.
All In-Kind	Benefits must be available to all employees but do not need to be used by all employees. E.g. Healthcare where a worker decides to add on to a spouse's plan rather than utilize the benefit provided by their own employer.	A living wage ensures that a worker can cover their costs of living at a basic level of decency. It is estimated with general costs for workers. For example, workers with children incur a cost of childcare that can be quite high. However, all workers might not have children, and some might choose to not incur this cost. Since pay discrimination based on family structure is illegal and inadvisable for a myriad of reasons, childcare costs must be covered for all workers. If this is done through vouchers, reimbursements, or dependent care FSA funds provided by the employer that only those with children use to save the employer money, it is still acceptable as long as anyone who wanted to have children and take advantage of the benefit could do so without retaliation from the employer. In this way, the costs of a decent living are still covered for all workers regardless of family choices and their use of the benefit.
Health Insurance Benefits	Health insurance may be valued at double the amount included in the living wage benchmark estimate for 2 children, 2 working adults when provided for a family and after subtracting the contributions from the worker that are expected for said coverage.	This additional credit is due to the fact that ACA health insurance family policy costs are distributed across 1.7565 workers. If an employer provides a family plan, the cost is covered within that one workers' salary and can therefore be credited as the full cost, again, deducting any contribution expected from the worker for said coverage.

5.6.2 Non-Wage Cash Remuneration

This form of remuneration includes production/incentive bonuses, cash allowances, and tips. All may be accounted for toward a living wage, assuming they meet the key principles outlined in this For US living wage standard and guidance and are valued in the following ways:

Benefit Type	Rule
Production / Incentive Bonuses	These cash benefits may be accounted for at either a level that is usual across employees should the employer track this over a 3-year period and be able to assess the typical level received by all workers, or at half the value of the previous years' bonus. If the value dips below the assessed value toward a living wage, the assessed value must be adjusted in subsequent years to account for new expectations. If an employer has planned in advance for a lower bonus level, then that level should be accounted for the year.
Cash Allowances	These are items such as contributions to health spending accounts, tax free transportation accounts, or simple bonus payments like holiday pay that are regular and expected. They can be counted at a full value up to the amount of costs the worker would incur in a living wage benchmark if their uses are limited e.g. health and transport spending accounts.
Tips and Gratuity	Reported tips and gratuity may be accounted for toward a living wage in industries where this is typical and customary. However, if worker tips drop below the level necessary to reach a living wage, the employer must make up the difference. This assessment and adjustment should be made on a monthly basis so as to not put an undue cost burden on the worker.

5.7 Do No Harm Provision

In order to ensure the integrity and value to workers of the standard and to maximize the reputational benefits of For US membership for all participating employers, it is essential that an employer's participation not result, intentionally or inadvertently, in meaningful harm to the interests and financial well-being of affected workers, when all factors that can be reasonably assessed are taken into account. As such, the For US living wage standard requires that participating employers proactively avoid such an impact on their workers and covered sub-contractors.

In particular, employers will take all reasonable steps to ensure that shifts in policies, procedures, working conditions, or other decisions resulting in material impacts on workers undertaken as part of the process of assessing membership, reaching any of the For US Living Wage Tiers or plus

designations do not result in meaningful harm to the interests and well-being of the workers, as assessed objectively by a reasonable, informed observer. Compliance with this clause shall be determined at the sole discretion of For US and regulated by a multi-stakeholder advisory council.

In addition, any employer applying for membership in For US will be vetted for significant reputational risk to the initiative and may be declined from membership at the sole discretion of For US.[12]

Participating employers are expected to communicate this “do no harm” principle to their workforce as a component of requirements to inform workers of the employer’s living wage commitments, and to respond expeditiously to any requests for documents or other information from For US staff with regard to potential non-compliance with this provision. Retaliation against workers for raising concerns or exercising their workplace rights will be considered a serious violation of this principle.

5.8 Plus Add-on

To achieve the Optional Plus designation to either the “Living Wage for US Employer” or “Leading Living Wage for US Employer” seals, an employer must meet at least five of the requirements set forth in the relevant section of the For US Living Wage Standard Guidance. These categories and requirements will be updated regularly to offer timely and salient options for enhancing the decency of working conditions on top of living wage payment.

[12] For example, Employers who lobby against higher wage policies in local or federal legislation are likely jeopardizing the reputation of the initiative.

6 Appendix A

Table 15A.1 Various forms of remuneration claimed by employers

Forms of remuneration	Whether to include in wages for comparison to a living wage
Cash wages, allowances, and bonuses	
Basic wage	Include.
Housing allowance	Include.
Transport allowance	Include.
Non-production bonuses paid once or several times during year	Include. Pro-rate to get monthly amount. Examples: 13th month, Eid allowances, birthday bonus, bonuses for holidays.
Retention bonus	Include. For industry use average amount per worker.
Allowance to visit 'home'	Include. For industry use average cost or value per worker when amount varies with distance and/or family size.
Attendance allowance	Include. For industry use average amount per worker; or adjust for % receiving.
Child allowance	Include. For industry use average amount per worker.
Production/incentive bonus	Include when earned during standard working hours at normal working pace. Exclude if need to work overtime to meet minimum target.
Overtime	Exclude. Not earned in normal work hours.
Night shift, weekend, and holiday pay premiums	Exclude. Not earned in normal working hours.
Cash bonus when profits are good	Exclude as uncertain, unless assured in advance such as when based on last year's business results and given to most workers.
Responsibility allowance/Technical skill allowance	Exclude. Few workers receive these and usually for only higher paid workers.
In kind benefits (limits set on amounts)	
Housing and utilities such as water or electricity for home	Include when decent. Deduct co-pay. Maximum 15% of wages. Exclude housing for seasonal workers as they still need year around housing.
Meals	Include. Deduct co-pay.
Food rations or food commodities given for free or sold at concession rates	Include. Deduct co-pay.

Transport to work and from work (and to town on weekends from agricultural estates)	Include when safe.
Child care/creche	Include. For industry use average value over all workers.
School for workers' children	Include. For industry use average value over all workers.
Meals in creche or school	Include if paid for by employer. For industry use average over all workers
Medical services not required by law and not related to work injuries and illnesses	Include. Need to determine cost per worker to employer.
Private medical insurance	Include. Deduct co-pay.
Medical expenses paid for treatment in other clinics and hospitals	Include. Need to determine cost per worker to employer.
Transport to hospital/other health services	Include when for other than work-related problems. Need to determine cost per worker to employer.
Medical services related to work injuries and illnesses	Exclude. Work-related.
Schools or hospitals on estate, in factory, or in industrial zone supported by government or Fairtrade	Exclude. Not paid for by employer and so no cost to employer.
Security guard for company housing	Exclude. Protects company property.
Christmas meal or food basket	Exclude. Small value and similar to charity.
Drinking water at work	Exclude. Work-related expense.
Right to collect firewood for free	Exclude. Difficult to value as takes worker or spouse time. No cost to employer.
Transport within workplace	Exclude. Work-related.
Educational assistance for children, scholarships, etc.	Exclude. Unless many workers' children receive this.
Land to build house on	Exclude. Land not owned by worker & cannot be sold.
Land to grow vegetables	Exclude. Difficult to value as takes worker or spouse time. Little or no cost to employer.
Animal husbandry facilities	Exclude. Difficult to value as takes worker or spouse time. Small cost to employer.
Recreation facilities and activities	Exclude. Benefits employer to improve worker morale. Often small cost. For company football team, only some men participate.
Flowers for weddings or funerals	Exclude. Infrequent and small value.

Condolence allowance for death of relative	Exclude. Infrequent and small value.
Fringe benefits and other benefits	
Paid time off for sickness or holidays	Exclude unless employed on daily basis.
Unpaid time off for sick leave, holidays, maternity leave	Exclude. Does not increase monthly pay.
Gratuity13/severance pay	Exclude. Not received within year.
Funeral costs for worker who dies	Usually exclude. Not received within year. Can be included if considered as an insurance.
Support for night classes	Exclude. Does not affect living expenses or immediately add to wages.
HIV/AIDS or reproductive health classes	Exclude. Does not affect current wage.
Occupational health and safety programs	Exclude. Work-related.
Protective clothing, and work-related equipment and supplies	Exclude. Work-related.
Finish work at 1:30 so can do other work	Exclude. Similar to overtime.
Pension	Exclude. Does not increase current income.
Care for retirees	Exclude. Does not increase current income.
Loans and advances	Exclude. Does not increase current income.
Fairtrade premium or similar scheme	Exclude. Not paid by employer.
Community projects such as building schools or other facilities in community	Exclude. Not mainly for workers but for community. Not part of remuneration – it is not in return for work performed.
Job security	Exclude. Does not reduce living cost.
Visa or work permit	Exclude. Work-related.
Employers legally mandated contributions to Social Security or National Health Services	Exclude. Does not increase current income.

[13] Gratuity as it is noted here does not refer to tips as they are commonly received and called gratuity in the US. Tips would count toward pay as detailed in the For US living wage standard.