

How **For US** Assesses Total Remuneration

| New York City Employees | | | | | | | | | | |
|----------------------------------|----------------|-----------------------|---|---|---|--|--|--|--|--|
| Position Title | Commuting Zone | Hourly Living Wage | Initial Hourly Wage Paid Inclusive of Tips and Commission | Bonuses Counting Toward an Hourly Living Wage | Value of Benefits Counting Toward an Hourly Living Wage | Estimated Tax Savings Counting Toward and Hourly Living Wage | Remaining Gap to a Living Wage (Hourly) | | | |
| Specialist | 405 | \$ 36.50 | \$ 25.00 | \$ 3.49 | \$ 4.50 | \$ 2.85 | \$ 0.66 | | | |
| Field Manager | 405 | \$ 36.50 | \$ 19.00 | \$ 3.49 | \$ 4.50 | \$ 2.85 | \$ 6.66 | | | |
| General Services Specialist | 405 | \$ 36.50 | \$ 21.54 | \$ 0.00 | \$ 4.50 | \$ 2.85 | \$ 7.61 | | | |
| IT Infrastructure Coordinator | 405 | \$ 36.50 | \$ 36.05 | \$ 0.00 | \$ 4.50 | \$ 2.51 | \$ -6.56 | | | |
| Program Associate | 405 | \$ 36.50 | \$ 26.92 | \$ 0.43 | \$ 4.23 | \$ 2.79 | \$ 2.13 | | | |
| Project Coordinator | 405 | \$ 36.50 | \$ 18.75 | \$ 0.20 | \$ 18.65 | \$ 5.90 | \$ -7.00 | | | |
| Project Manager | 405 | \$ 36.50 | \$ 31.73 | \$ 0.42 | \$ 15.51 | \$ 1.19 | \$ -12.35 | | | |
| Public Health Assistant | 405 | \$ 36.50 | \$ 31.73 | \$ 0.42 | \$ 1.44 | \$ 1.57 | \$ 1.34 | | | |
| Delaware Sales Office | | | | | | | | | | |
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| Retail Specialist | 92 | \$ 26.00 | \$ 22.36 | \$ 3.44 | \$ 2.21 | \$ 0.48 | \$ -2.49 | | | |



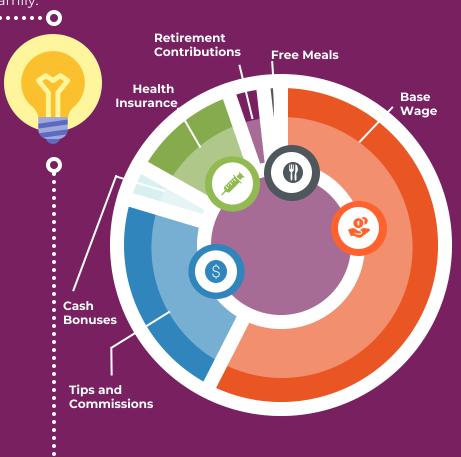
WHAT

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We analyze total remuneration against a living wage, collecting data from HR departments that is specific to the lowest pay level in each position and location of an employer across their U.S. operations and comparing that data to our own disaggregated living wage data with cost categories for every location across the U.S. In this way we can identify exactly how much a specific benefit package reduces the monthly cost of living for a worker and their family.

WHY

Across the U.S. workers share the same needs to support themselves and their families at a basic level of decency. The cost to maintain this decent living in their location, divided among the typical number of workers per family is the living wage. The living wage varies widely across the U.S. and the ways in which an employer might ensure that those basic costs of living are covered for workers also varies, with many providing health insurance, free meals, retirement savings, and other benefits that reduce the cash wages necessary for workers to achieve a decent lifestyle. These should all be accounted for in a transparent and



consistent manner from the perspective of savings to the worker.



<u>Cash W</u>ages

We collect data on the lowest potential cash wages guaranteed and dependable for workers to use toward their basic living expenses. These include:

- Base Wage
- Tips/Commissions (guaranteed at the level necessary to reach living wage certification tier)
- Bonuses (averaging over 3 years to account for variability and assess dependability for workers)



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Gap Analysis

Our Assessment tool compares all of this data on lowest potential total remuneration per position, per location, to the individual commuting zone level cost category data to assess exactly the gap that exists between current wages and a living wage at the lowest pay per position. Once employers submit their work, they obtain access to a copy so as to adjust benefits and pay to see how to best ensure a living wage for all workers and plan for cost effective benefits investments that might offer a high level of value to employers and workers e.g. childcare reimbursement through a dependent care FSA. A positive number in the living wage analysis tool signifies the gap to a family living wage that an employer is committing to close at a rate of inflation plus 3% if they reach tier I of certification.

HOW

Location and Position

Employers input location and position demographic data. This allows employers and For US to recognize where pay increases occur and how underserved communities with traditional pay gaps are being served.



Benefits

We collect data on the specific benefits provided by an employer, measuring exactly how much they save workers compared to the benefit cost category. For example, if health insurance for a family costs \$1000/month in a specific county on the open market, and an employer obtains a family plan for \$1,500 but asks the employee to contribute 20%, the amount credited toward a living wage would be \$700/month (cost of health insurance on the open market - cost to worker of employer provided plan = credit toward living wage payment) Benefits can only be counted if they replace a cost that is part of the living wage estimate. These include:

- Health Insurance
- Retirement (if employer makes contributions)
- Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA)
- Childcare and Dependent Care FSA
- Meals
- Housing
- Transportation and Transportation FSA

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Positions with a gap to a family living wage which must be covered are identified alongside the size of the gap

Learn More https://livingwageforus.org

