Globalization and Labor - One Piece of the Solution

According to the 2002 Human Development Report of the United Nations Development Program of the 6.2 billion people on earth, 1.2 billion live on less than \$1 a day for their hard work. This would be OK if they were able to afford basic food, clothing, shelter, and access to health care for their toil. Unfortunately, this is not the case. All across this planet, people are desperate to work, but the wage they are paid won't afford them the basic necessities in life. According to Global Inc.: An Atlas of the Multinational Corporations by Medard Gabel and Henry Bruner, there were 63,000 multinationals in 2003 all of which are taking advantage of this impoverished situation with their 821,000 subsidiaries. They are globe trotters in the pursuit of the bottom line.

These companies attach themselves to no single country. Instead, they operate without ties and allegiance to any nation or any group of nations. While they stridently and unabashedly pursue maximum capitalism, some of their business application practices come into question. Their pursuit of riches coupled with their lack of allegiance leads them to make their businesses mobile. They locate their operations in the direct vicinity of the lowest paid workers around the world. Once it becomes cost effective to abandon one cheap source of labor or once workers start to organize themselves in an effort to improve their working conditions or raise those wages the parent organization picks up and leaves. Jobs starting in the United States have shifted to Mexico in pursuit of the \$5.00 a day wage. Recently, those jobs have shifted from Mexico to Haiti and China where we witness a \$4.00 a day wage. In Austin, Texas one in ten jobs is expected to be outsourced to countries like India by the end of 2004. At the end of five years, it is expected that this will no longer be cost effective and these jobs will move to China (as reported by KXAN News 36, February 12, 2004). The fact that these transnational companies are bringing employment to unemployed workers is applauded. However, we are quick to point out that these, the poorest paid of all workers, routinely live in abject squalor. Unless specific steps are taken to ensure living wages, little will occur to change that dynamic.

Wherever there are workers and employers, there exists a symbiotic relationship that is bordered by a delicate framework. The employer needs the employee for their labor and the laborer needs to make at least a minimal living through the employment. While the need is mutual, the power balance is not, and therefore, for the most part, workers must hope that the employer will embrace the principals of the Universal Living Wage formula. This formula ensures that if an employee works a standard number of hours, that employee should, as a result of the work, be able to afford these basic life-sustaining necessities (food, clothing, shelter, access to health care). This is consistent with the United Nation's document, the Universal Declaration of Human Rights, which identifies these life-sustaining necessities as "definitive components of the right to a minimum standard of living and dignity for every (nation) state." Affording basic food, clothing, shelter, and access to health care is the core tenet of the Universal Living Wage.

In order to establish the basis for a Universal Living Wage, we have chosen the United States as the logical socioeconomic black board to begin the paradigm shift. Each nation throughout the world has its own greatest need among these life-sustaining necessities and an appropriate, measurable, central standard should be identified by each nation.

In the United States, we choose housing. Historically, however, food has been at the core of the Federal Poverty Guideline. In the 1960s during the Johnson administration, a political decision was made to choose food as the base standard because the "war on poverty" was aimed at ending hunger in Appalachia. The food staples: meat, bread, and potatoes were literally placed in a basket. Their cost was multiplied by three and then multiplied by the number of people in the household. This makes up the Federal Poverty Guideline that is still used today. It is important to note that, according to the Consumer Price Index, in 1963, food made up 23% of the monthly family budget and housing made up 29%. However, today, food makes up a mere 16% and housing makes up 41% (or more by other standards), so in this experiment we will choose housing as the most costly basic need in the United States and the basis of our standard/ formula. Besides which, the antithesis of housing is apparently homelessness. One of the principal goals of this experiment is to address the root causes of homelessness- poverty wages.

Building Economy with Higher Wages

This year, 3.5 million people will experience homelessness in the United States. The problem can be broken down into three major categories of need: affordable housing, health care, and livable incomes. Part of the livable income picture includes 42% of America's homeless population that the federal government says is working.

The problem is that the federal minimum wage is \$5.15 per hour. According to the last several U.S. Conference of Mayors' reports, \$5.15 per hour or \$10,700 per year, is an insufficient wage for anyone to get and keep housing throughout the United States. While some employers are paying \$6.00, \$7.00 or even \$8.00 per hour, the wage is still not enough to get or keep most folks in housing relative to where those wages are being paid.

Presently, there is proposed U.S. legislation to raise the federal minimum wage by \$2.00 over the next two years. The problem is that the day that bill gets passed, not one minimum wage worker can then work themselves off the streets in the very city where it is passed.

Others wonder about the approach of paying a flat national minimum wage of say

\$10.00 per hour. Again, that would not afford any minimum wage worker an efficiency apartment in cities such as Washington, D.C. or Santa Cruz, California. However, at the same time, that flat wage would swamp small businesses all across America in cities like Biloxi, Mississippi or Harlingen, Texas. In fact, this is Congress's biggest problem; one wage size no longer fits all.

It is recognized that the single most expensive item in an individual's budget is housing. Amazingly, families consisting of one wage earner, a spouse and two children, are often forced to live on the minimum wage. In response, we've devised a single national formula that relates to the local cost of housing across the U.S. The Universal Living Wage Formula (ULW) ensures that anyone working a 40-hour week will be able to afford basic rental housing (i.e., an efficiency apartment) wherever that work is done throughout the U.S. Using a single formula, each city and Fair Market Rent (FMR) designated area, has a wage relative to the local cost of living based on housing.

The formula is based on existing government guidelines:

- * spend no more than 30% of income on housing,
- * use HUD Fair Market Rents (FMR),
- * work a total of 40 hours per week.

The Department of Housing and Urban Development (HUD) under its Section 8 housing rental program, annually determines what one can reasonably expect to spend on rental housing across the U.S. for an efficiency, one, two, three, and four bedroom apartment. They are referred to as Fair Market Rents(FMR).

Over the past ten years, due to the Herculean efforts of local initiatives, the concept of a "living wage" has swept across America. However, even with more than 100 local campaigns, less than 150,000 workers are represented. Between monied opposition and unorganized rural America, this won't bring wage equity for all 10.1 million minimum wage workers for about 3000 years (if then).

In 1938, the federal government answered this question by creating the Fair Labor Standards Act establishing the Federal Minimum Wage. Our goal today is to fix it . . . to everyone's benefit. We then wish to apply its basic tenets to our global situation.

The Universal Living Wage Formula is based on the moral premise that anyone working 40 hours should be able to afford basic rental housing. To this end, we have launched a national campaign that has garnered wide spread support across the United States. One aspect of the campaign has captured the imagination of unions (i.e., the Communication Workers of America International boasting 650,000 members) and

businesses like American Apparel and HSR Construction. It is the idea that enactment will create a true Economic Stimulus Package as the local construction industry all across America responds to the millions of minimum wage workers' new ability to rent nonexistent efficiency apartments.

Based on federal government statistics, it is conservatively estimated that, with implementation; more than one million homeless people will be able to work themselves off the streets of America. The plan will prevent economic-based homelessness for all 10.1 million minimum wage workers, at the same time, it will offer businesses stable workers . . . thus avoiding costly turnover, repetitive retraining costs, high absenteeism, and internal theft.

ULW Effect on Business and Tax Payers

Living wages are good for business. When workers make more money, they also have more money to spend. In fact, minimum wage workers have spent almost 100% of past wage increases directly into the economy. Increased personal income inevitably promotes commerce and stimulates local and nationwide economies. By protecting and stabilizing the very foundation of enterprises, the employees themselves, we can equally protect and stabilize businesses everywhere.

There are presently 10.1 million minimum wage workers in the United States.₂ These employees comprise our nation's pool of workers such as restaurant workers, construction laborers, dry-clean operators, janitors and others that, for the most part, provide **support** for our principal businesses.

In response to the depression of the 1930s, the federal government created the Fair Labor Standards Act in 1938. In so doing, it established a single national minimum wage which today rests at \$5.15 per hour or about \$10,700 per year. The idea came in response to the legions of unemployed, underemployed, and low-wage workers roaming the country just as they are today. It was decided that in order to stimulate businesses and the economy, these workers needed to be economically stabilized. In exchange for a full day's work, a man needed to be guaranteed a wage sufficient to secure basic food, clothing, and shelter. The absence of which resulted in high employee turnover, increased absenteeism and an increase in internal employee theft.

Henry Ford, the father of the American automobile, was facing exorbitant retraining costs due to high employee turnover. He was being forced to replace every employee four times per year. He also found that absenteeism was at an equally unacceptable level. His response was to almost double the daily wage of his workers to \$5.00/day.

* The immediate result was:

- 1) significant reduction in employee turnover,
- 2) significant reduction in retraining costs,
- 3) significant reduction in unscheduled absenteeism,
- 4) and almost complete stoppage of internal theft (roughly 50% of the theft today's retail world is committed by its own employees).₃ Furthermore,
- 5) he created a true economic stimulus resulting in a business boom for his own company when his workers put discretionary funds right back into his company as purchasing consumers.4

*All of these savings/benefits are possible today with the enactment of the Universal Living Wage.

The ULW will dramatically reduce employee turnover. Such reduction of turnover means a significant in

ULW enactment will significantly impact unscheduled absenteeism. Again, this will result in financial savings. This will help business avoid higher salaried employees or even small business employers/owners from having to temporarily step into these lesser paid positions. They can thereby avoid wasting a valuable resource who continues to be paid at a much higher dollar amount while performing a lesser paid job (and not doing their own).

To illustrate these effects, examine the findings of Michael Reich of the University of California. He reviewed a quality standards program initiated in April 2000 in the San Francisco International Airport. The \$5.25 starting wage had been increased to \$10.00/ hour plus health benefits or to \$11.25 per hour without health benefits. (The industry wage average had been \$6.00/ hour.) Turnover dropped from 110% to 25%. Additionally, employers reported that skills, morale and performance improved while absenteeism and grievances also dropped.₅

The reduction of employee turnover by having paid higher wages has been further demonstrated by the practices of New York worker-owned home healthcare facility, The Cooperative Home Care Associates. They employ 450 employees and are paying \$7.65/hour which is 20% above the area average. They also provide health benefits, training, and compensation for travel time for employees to see clients. As a result, they experience a job turnover rate of less than 20% as opposed to the industry level of 60%.6

Further illustrating the point, Vice President Artie Nation, Speaking for Mirage Hotels, credits the low turn over in his casino hotels of only 70% (as opposed to an industry high of 300%) as being the result of better wages and training.

Enactment of the ULW means stabilized, **loyal** employees who feel respected for their work contribution. This results in substantial reduction in the (number one dollar drain in the retail industry . . . internal employee theft.) The two largest retail employers

in

in the world, McDonalds and WalMart, would greatly benefit from this dynamic. Employees tend not to steal from people who show them respect and support their economic needs by paying them living wages.₈

It is also important to note that, when employers are forced to hire emergency temporary workers, they must pay for the service. And any new employee means **more down time** in training that new individual. The savings here is notable.

New small businesses are more likely to receive bank loans and support from the Small Business Association (SBA) by being able to produce solid Business Plans . . . plans that show that they are providing adequate budgeting to support all aspects of their business in a sustainable

fashion. This includes manufacturing, advertisement, geographic considerations, transportation, employee training, **and** wages.

Employee Turnover/Retraining Costs

Currently, employers faced with employee turnover have begun to rely on the Work Opportunity Tax Credit. Employers in the fast food industry can receive \$2,400 for each minimum wage worker retrained. This can be repeated every 400 hours.9

In 1997, the subsidy was \$385 million.

Potential savings are significant:

2,080 (yearly work hours)) 400 hours (minimum work hours necessary to be eligible for the subsidy) = 5.2 potential turnover rate (Henry Ford was facing a turnover rate of 4.) In Modern times this is the same turnover rate experienced at the Greely Beef Slaughter House supplying ConAgra.₁₀

5.2 x \$2,400 retraining subsidy = \$12,480 per employee per year \$17,680 x 4.5 million minimum wage workers in the fast food industry (which includes 1,000,000 agricultural workers)₁₁

Potential Savings of: \$79,560,000,000.

The Universal Living Wage

In the United States, the Universal Living Wage will relate to the local cost of housing and ensure that anyone working a 40-hour week will be able to eat, be clothed and afford the most basic level of housing. This will ensure that a worker can store his belongings, get rest, wake in the morning refreshed, take a shower, and go to work. He

can provide stable labor for the industry, become part of the nation's tax base, remove himself from being part of the tax drain, and advance himself generally at the same time. At present, this is not happening. In fact, millions of people are falling out of the U.S. work force and forming the ranks of homelessness. Three and a half million people will experience homelessness this year in the United States.₁₂ At the same time, the U.S. federal government says that 42% of these homeless minimum wage workers are still working on some level. But according to the last several US Conferences of Mayors' reports, no one can get into and keep housing at the current minimum wage.

One Size Doesn't Fit All

It has been suggested that a single uniform increase would address the problem. However, due to uneven localized inflation, to select a minimum wage level sufficient to afford even an efficiency apartment for someone in Washington, D.C. would mean the destruction of small businesses in rural America. Congress cannot set an appropriate single base wage using its current "one size fits all" approach. As a result, the Universal Living Wage, using existing government guidelines, establishes a wage that relates to the local cost of housing throughout the U.S. The ULW formula uses the same computations that the federal government has used to subsidize business under the US Department of Housing and Urban Development for its Section 8 program. Under this program, the federal government has devised its own sophisticated formula to determine how much one can reasonably expect to pay for housing in areas throughout the entire United States. These areas, called Fair Market Rent (FMR) regions, are usually about the size of a county. The federal government has used these figures to subsidize business for years and pay business the difference between what people can afford to pay and what business says it wants to be paid for housing in each of the Fair Market Rent (FMR) regions. 13 It is being suggested here that this standard that has supported business for decades should now be applied similarly to unhoused minimum wage workers. In other countries, housing may indeed be an appropriate measure. However, food may be most appropriate and something like the U.S. Federal Poverty Guideline might make the most amount of sense. Clearly each standard should be identified by each individual nation.

Transition

For over a decade, the gap has increased between the Federal Minimum Wage and what it costs to afford basic rental housing in urban America. During this time, business has used this economic windfall to its benefit. Often this has meant either accelerated expansion of individual businesses or an increase in personal wealth for their owners. Accordingly, many businesses will require an adjustment period to normalize budgets before enactment of the ULW. All businesses will be permitted a two-year transitional period before paying any current employees (relative to the date of enactment) by the ULW Standard. New hires (post passage) would immediately fall

under the standard.

Tax Savings

With 3.5 million people experiencing homelessness in the United Sates this year alone₁₄ and with 42% of them working at some point₁₅ (clearly the work ethic is there), it is conservatively estimated that no fewer than 1,000,000 people (one-third) will be able to work themselves off the streets of America.₁₆

While we tend to think of minimum wage workers as individuals, we find that they often are attempting to sustain more than just themselves on the minimum wage. According to the collaborative work of Dr. Stephanie Luce (Living Wages/ Building a Fair Economy) and Economics Professor Robert Pollin (his fifth such writing) there exists a U.S. minimum wage **family**. This family comprises four people, two children, and two adults, one of whom is working at the minimum wage.₁₇ This means a significant amount of government subsidies is currently required to minimally sustain this family. With the enactment of the ULW, it is conservatively estimated that a tax savings of \$10.7 billion per year can be realized.

(\$10.7 billion per year in food stamp and welfare savings based on: a four-person family- one minimum wage worker, one spouse, and two children.)

According to the 2000 census there are:

10.1 million minimum wage workers₁₈ 65% of these include one or more members who work and yet must be subsidized (\$1,627 savings per family)with food stamps, EITC, and MediCal₁₉

According to Robert Pullin and Dr. Stephanie Luce in the analytical book The Living Wage:

*the family reliance on non health related subsidies will fall by 16.1%

*the family will become dramatically more credit worthy . . . thus being able to avail themselves of more goods and services which in turn will serve to stimulate the local economy.₂₀

Furthermore, according to Beth Schulman, author of: The Betrayal of Work: How Low-Wage Jobs Fail 30 Million Americans and Their Families, these minimum wage jobs are no longer the employment/economic stepping stones of the past but rather the economic job plateaus at which people/families are stagnating now for years.21

*Note: It is universally agreed that earning a dollar of income is far superior to being given a dollar of government support in terms of one's self-image or attitude toward life and work.

We are not suggesting the termination of programs such as food stamps, but rather that they revert to the transitional, emergency stop gap assistance programs they were initially intended to be by U.S. Congress in serving layed-off workers, battered women, natural disaster victims, etc. By conservative estimates, it is likely that the Universal Living Wage campaign will end homelessness for more than one million minimum wage workers, and it will prevent economic homelessness for all 10.1 million minimum wage workers. The result of which will generate millions of dollars in savings to tax payers.

General Effects- Regional Living Wage Campaigns

We find that there are serious concerns in the business community about local living wage campaigns. It has been suggested these local campaigns that draw circles around geographic areas are potentially damaging to small businesses. In fact, this was the basis of resistance to a living wage initiative in San Antonio, TX where it was feared that large business could and would pull up stakes and relocate just outside of the newly proposed wage boundary or that businesses would be drawn away from the region. The President of the San Antonio Restaurant Association was quoted as saying,

"We need to work with businesses to get businesses in San Antonio. Let's say

instance that Houston does not have a living wage and San Antonio does, and the PGA (Professional Golf Association) says, 'I can go to Houston and get these incentives to come, and I'm not forced to pay this living wage.' So what's going to happen? Where are they going to go? They're going to go to Houston. (On the other hand) the federal minimum wage establishes a balance. It's all industries. It's nationwide. So there's a balance . . . "22

-As reported in the San Antonio Express News

9/29/02

for

by Michelle Koivin

What effect will ULW have on business locating to a region?

For the most part, minimum wage jobs are support jobs. These low paying jobs

are found in businesses such as the restaurant industry, janitorial, construction labor, landscaping, laundry, and the like. These are support type businesses. They support "principle" businesses that pay well above the minimum wage. Even when we immediately enact the Universal Living Wage, it will not affect the wages paid by these principal businesses to their lowest paid employees because they already pay more than the wages proposed under the Universal Living Wage. These minimum wage businesses will employ and lay off people based on their need to meet the support/service requirements of the principal businesses. If Intel Corp. moves to town, it does not make the decision to do so based on minimum, wage salary scales in as much as it does not generally employ workers at that low wage level. On the other hand, when Intel builds its offices it may contract employees such as construction laborers and ultimately landscapers who are minimum wage "support" workers, and once the facility is built, its workers will also need laundry services and restaurants, etc.

*Note: These support businesses do not ordinarily relocate independently of the principal businesses that they support. Clearly, in times of recession employees will be laid off but remember, support businesses will maintain the number of employees necessary to satisfy the needs of the principal business.

No doubt, there are a few businesses that are minimum wage industries. In Los Angeles there are the coat hanger industry and the garment industry. However, there is evidence of strong support of living wage jobs among employers even here. For example, Sweat X, with 43 employees, a multimillion dollar business in the heart of the garment industry has endorsed the Universal Living Wage.₂₃ They recognize the benefits of paying living wages in that a stabilized work force is part of the cost of doing business and **in the long run will reduce overall costs**. In addition to Sweat-X, which is making sweat shirt apparel for America college students, is American Apparel which is also in the garment industry with more than 1,000 employees. It too is a multimillion dollar corporation and recognizes the benefits of paying living wages and has endorsed this initiative.₂₄ The employees and the wages they are paid are of equal importance to that of any other budgetary consideration. Furthermore, these budgetary considerations must be valued in an appropriate fashion whether the business is for-profit or nonprofit such as a community development corporation (CDC).

By recognizing the critical importance to the overall stability of a business, (especially a new one), steps can be taken that will greatly reduce the high percentage of failed small business start-ups. Each year, 50% of all new business start-ups fail in the United Sates. Within five years, no less than 80% of all new business start-ups fail.₂₅ Clearly, they need to start with the most solid financial footing possible.

When small businesses approach the U.S. Small Business Administration for loans, they must be encouraged to raise the level of budgeting for employee wages to the same level of importance as that of the manufacturing budget. It should be raised to

the same level of as that of the advertising budget and to that of transportation, geographic location and that of product design, development and engineering.

In so doing, we can dramatically increase the percentage of success of these start-up businesses; increase the overall profitability of existing businesses and stimulate the economy generally.

Economic Stimulus Package

According to statistical surveys, minimum wage workers spend almost 100% of past wage increases right back into the economy thus creating quick economic growth and job creation.₂₆

As seen with the passage of the U.S. Fair Labor Standard Act in 1938₂₇ in response to the Depression, establishing a "living" wage similarly stimulates the overall demand for goods and services in the economy. Again, the family will become dramatically more credit worthy thus being able to avail themselves of more goods and more services.₂₈ And the overall demand for goods and services will, in and of itself, increase demand for low wage workers as industry responds to this demand and stimulation.₂₉

Additionally, it is important to recognize that the difference between the existing U.S. Federal Minimum Wage and the Universal Living Wage is a considerable sum of money when calculated across the US. This difference represents an incredible national resource in as much as minimum wage consumers all need the same thing . . . affordable housing. Presently, housing, at this economic level, does not exist.₃₀ Therefore, the enactment of the Universal Living Wage Initiative creates an incredible opportunity for the local construction industry across America. By responding to this need, the local construction industry will be able to benefit economically while providing an immeasurable service to the entire country. HSR Construction, a national housing construction company, based out of Austin, TX has recognized this early on and eagerly endorsed the Universal Living Wage Campaign.₃₁ Clearly, this presents a true Economic Stimulus Package of enormous proportions.

Inflation Effects

Concern has been raised about what possible inflationary effects passage of the Universal Living Wage will have on consumer purchasing.

First it is clear that when looking at manufacturing, there are a large number of economic factors that comprise the budgetary costs of producing a product. Among these are manufacturing, transportation, design, marketing, geographic location, warehousing, profit taking, employee training and finally employee wages. We feel that

employee wages should rank of equal importance to that of these other important components. There is room within any budget to absorb the payment of reasonable minimum wages. Beyond this, there may indeed be an inflationary component to the stabilization of our nation's businesses. Just as business will need to cut back on their profit taking, likewise consumers will be asked to pay just a little more for goods and services. However, reportedly consumers have expressed a willingness to pay their "fair share" to help house our nation's minimum wage workers meeting a similar pledge of many of our nation's businesses. There are now more than 1,100 businesses, unions, religious groups, and nonprofits endorsing this initiative representing more than forty-five million registered voters.₃₂

Overseas Job Loss

Of grave concern to both American business and American workers is the ever increasing loss of jobs overseas. However, as stated previously, minimum wage jobs in most cases are support jobs. Restaurant jobs, dry cleaning, landscaping, maids, retail sales people, warehousemen, construction workers, and many others are all support positions. If principal businesses expand, the need for these support minimum wage workers increases. As the principal businesses contract, so does the need for these support positions. However, these jobs are not about to be exported. **These are local jobs and will remain local**.33

The critical thing to recognize is that they are local worldwide. This will be the true challenge to unions and workers in the new millennium. At this time, there is a proposed settlement in the four and a half month strike of the United Food and Commercial Workers Union immediately affecting 70,000 workers. The union is faced with agreeing to a divisive two-tiered wage system for future employees who do not yet exist or losing health benefits for its current workers. These are the jobs that cannot be outsourced to India or China. These jobs will be saturated with applicants from overqualified workers whose original jobs have been outsourced. It will become the "last stand" of unions and workers to protect and secure living wages and health benefits for these jobs in every nation throughout the world.

Living wages are good for both business and tax payers. With the passage of the Universal Living Wage the base of America's work force will become stabilized and motivated. More than one million minimum wage workers will be able to work themselves off the streets of America. All 10.1 million minimum wage earners will be able to avoid economic homelessness. The local construction industry will receive a true economic stimulus package nationwide. And finally, tax payers will realize a financial windfall both from averted subsidies and from avoiding extensive retraining costs.

Globalization and Labor

We have explored here one pragmatic approach to taking the existing U.S. Federal Minimum Wage standard and adapting it to the most basic needs of the United States minimum wage worker. We have done this to show the intricate steps needed to set a new economic bench mark that compliments a high moral standard. We have chosen the United States because it already embraces the moral premise that anyone working a certain number of hours should be able to afford the basic necessities of life. We are suggesting that once the United States has established this ethical standard in a workable fashion, the moral standard and general tenets can and will be exported/replicated and embraced throughout the industrial world by every nation. Once this occurs, every nation and their people will gladly invite these transnational companies to bring their employment opportunities. Clearly it will still be to the economic advantage of employers to seek workers in places where wages are lower, but with this approach, people will be left financially intact when the companies leave. While they are there, the workers will enjoy basic living standards. Worldwide poverty will be positively affected and immigration issues will be favorably impacted.

Endnotes

- 1 Eric Schlosser, It Fast Food Nation (Boston: Houghton Mifflin 2001)
- 2 2000 U.S. Census
- 3 Living Wages/Building a Fair Economy, Dr. Stephanie Luce & Professor Robert Pollen
- 4 Ibid
- 5 Reich, et al., Living Wages and Airport Security, Preliminary Report.
- 6 The Betrayal of Work: How Low Wage Jobs Fail 30 Million Americans and Their Families, Beth Shulman
- 7 Ibid
- 8 Ibid
- 9 Eric Schlosser, Fast Food Nation (Boston: Houghton Mifflin 2001)
- 10 Ibid
- 11 Ibid
- 12 www.NationalHomeless.org
- 13 www.UniversalLivingWage.org citing HUD Fair Market Rend Formula and Guidelines
- 14 www.nationalhomeless.org
- 15 U.S. Conference of Mayors Report, 2000

- 16 www.NationalHomeless.org
- 17 Living Wages/Building a Fair Economy, Dr. Stephanie Luce & Professor Robert Pollen
- 18 200 U.S. Census
- 19 Living Wages/Building a Fair Economy, Dr. Stephanie Luce & Professor Robert Pollen
- 20 Ibid
- 21 The Betrayal of Work: How Low Wage Jobs Fail 30 Million Americans and Their Families, Beth Shulman
- 22 San Antonio Express News 9/29/02 by Michelle Koivin
- 23 www.UniversalLivingWage.org
- 24 Ibid
- 25 Small Business Administration, SBA
- 27 U.S. Congress, Fair Labor Standards Act, 1938
- 28 Living Wages/Building a Fair Economy, Dr. Stephanie Luce & Professor Robert Pollen
- 29 Ibid
- 30 The Betrayal of Work: How Low Wage Jobs Fail 30 Million Americans and Their Families, Beth Shulman
- 31 www.UniversalLivingWage.org
- 32 Ibid
- 33 The Betrayal of Work: How Low Wage Jobs Fail 30 Million Americans and Their Families, Beth Shulman