

## Questions and Discussions

1. How is "a living wage" defined?
  - a. The Living Wage Calculator defines it as what "...a full-time worker requires to cover or support the costs of their family's basic needs where they live..."
2. How many family types does the Living Wage Calculator support? Which one or two family types do you foresee your family fitting into in the future?
  - a. It supports 12 different types of family. I think 2 adults with 0 children or 2 adults with 2 children might fit into my future.
3. What are the eight basic needs used to compute the cost of living for the living wage?
  - a. The eight basic needs used to compute the cost of living are "childcare, civic engagement, food, and health care. housing, internet & mobile, transportation, and other necessities"
4. The data sources for basic needs do not have consistent data (publication) dates. How do the makers of Living Wage Calculator account for this?
  - a. The makers of the Living Wage Calculator account for inconsistencies in data publication dates by updating their methodology only when necessary while primarily focusing on integrating the most recent available data. They ensure consistency by applying adjustments like the family size index, which was introduced this year to better reflect the costs for larger families using data from the Consumer Expenditure Survey.
5. What components other than the eight basic needs are factored into the cost of living for a household?
  - a. An additional cost is associated with income and payroll taxes
6. Think back to when you were in high school. Can you think of any example of an expense your family may have had in the "Civic engagement" category of basic needs?
  - a. I know my family had to pay extra fees for things like extra school supplies for a specific class like art. We also have to pay some sort of pet fee.
7. Which items are covered under the "Other necessities" category of basic needs?
  - a. Clothing, personal care products, and housekeeping supplies.

8. What assumption regarding the income contributions ratio does the Living Wage Calculator make for families that have multiple earners?
  - a. The assumption is “the living wage is what one of them would need to earn hourly at a full-time job, assuming the other is also earning the same.”
9. How is an hourly living wage calculated?
  - a. It is calculated by the annual family budget minus taxes, looking at additional costs of income and payroll taxes, and then it is divided by the number of working adults.
10. What's new to the Living Wage Calculator this year?
  - a. They accounted for costs for larger families, so they applied a “family size index that accounts for both the size and composition of consumer units.”