

## What the "Livable Wage" Means for Women in New Hampshire

New Hampshire recently raised its minimum wage, but even the new minimum will not be enough to cover the basic necessities of living in New Hampshire. It remains far below what would be considered a "livable wage." About 53,000 full-time workers in the state earn less than a livable wage for a single person; 56 percent of them are women. Although many of these workers share living expenses with a partner, women are more likely to be sole wage-earners for single-parent families and thus have higher family costs of living. Eighty-three percent of women who work full-time earn enough to cover their own basic needs, but less than half earn enough to support a family on their own.

This data brief compares the wages of full-time working women to the costs of living, using earnings data from the U.S. Census 2005 American Community Survey and costs of living from the recent study *New Hampshire's Basic Needs and Livable Wage 2006*,<sup>i</sup> published by the UNH Office of Economic Initiatives & North Country Council, Inc.

### Most women do not earn enough to support a family

The livable wage in New Hampshire—the annual amount needed to cover a family's basic needs—ranges from \$21,683 per year for a single person to \$40,569 for a single parent with two children.<sup>ii</sup> Based on these estimated costs, most full-time working women in the state earn enough to support themselves or to be one of two wage-earners supporting a family, but not enough to be sole supporter of a family. Table 1 estimates the number of full-time workers earning less than a livable wage for different family types.<sup>iii</sup>

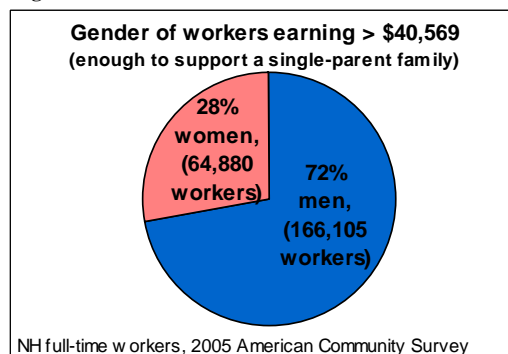
**Table 1: Estimated number of full-time workers below the livable wage for different family types**

Family Type	Livable Wage	Women w/earnings below the livable wage		Men w/earnings below the livable wage	
		Number	Percent*	Number	Percent*
Single person	\$21,683	29,855	17%	23,775	9%
Family of four, both parents work	\$24,312 each	41,260	23%	31,380	12%
Family of four, one parent works	\$36,857	99,040	56%	88,075	33%
Single parent, 2 children	\$40,569	112,560	63%	104,420	39%

\*Percent of the full-time male or female workforce.

Approximately 29,855 or 17 percent of full-time working women earn less than the livable wage for a one-person household, compared to 23,775 or 9 percent of full-time working men. The percentage for women is almost twice that for men, primarily because there are relatively fewer women in high-wage jobs, as shown in Figure 1 at right.

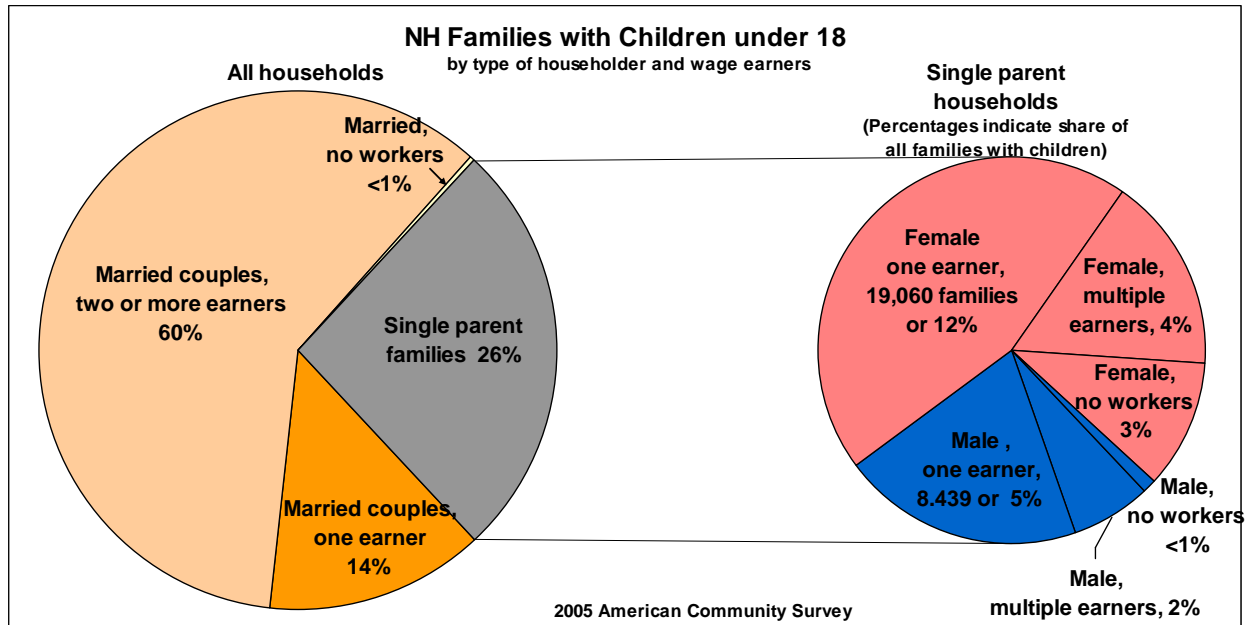
Figure 1



***Most single parent families are headed by female wage earners***

Many workers who earn less than a livable wage do not live in poverty; they share living expenses with a partner. Three-quarters of families with children are headed by married couples; 78 percent of those families have both parents in the workforce. In single parent families, however, the costs of living are usually borne by one wage earner, most often a woman. As shown below, over 19,000 families, or 12 percent of families with children, have a single mother as the sole wage earner, compared to five percent with a single father as the sole earner.

**Figure 1: 12% of families with children are headed by a single female wage earner**



Most women with children will face economic hardship unless they depend on another wage earner to help meet the costs of living. Women raising children alone are particularly at risk, and their lesser earnings result in a limited ability to purchase health insurance and meet other basic needs, let alone save to avoid poverty in old age.

***Public and Private Programs can help families meet the costs of living***

Public programs that improve workforce training, that provide supports such as subsidized child care, health insurance, or housing, and that fund scholarships for traditional and non-traditional careers can help women—and men—to increase their earning power and financial independence. Marriage preservation programs may help families stay together and increase financial stability for both partners. Private companies can provide family supports for young working parents and training and mentorship to help female employees advance into higher wage jobs. These kinds of efforts can help women and their families meet the costs of living, while broadening the base and stability of New Hampshire's workforce.

<sup>i</sup> D.A. Kenyon & Associates, for the UNH Office of Economic Initiatives & North Country Council, Inc., *New Hampshire's Basic Needs and Livable Wage 2006*, available at [www.nhsbdc.org/LW2006/index/html](http://www.nhsbdc.org/LW2006/index/html).

<sup>ii</sup> Basic needs include rent, food, clothing, medical care, and child care if necessary, with other household expenses.

<sup>iii</sup> These estimates are based on the earnings levels reported by the U.S. Census American Community Survey.

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