

# State of Working Georgia 2013

## Georgians Struggle to Emerge from Shadow of Great Recession

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### Introduction

Georgia is still sputtering in the shadow of the Great Recession, with its workforce pressed from all sides by a sluggish economy, high unemployment, stagnant wages and at-risk public supports. When coupled with broader historical trends, such as shrinking opportunities for less-educated workers and labor market disparities between different races, Georgia's workers face an uphill battle to get back where they were before the economic collapse. That journey will likely take several more years, despite some modest recent improvements for many Georgians.

The Georgia Budget and Policy Institute's latest State of Working Georgia report provides a window into the vitality of Georgia's workforce. It pulls together the latest available data on jobs, wages, health care and the makeup of the labor force, using both official government sources and technical assistance from the nonpartisan Economic Policy Institute. The report provides lawmakers, advocates, journalists and interested citizens with a clear and vivid picture of Georgia families in the context of today's economy.

This report finds Georgia's economy is gradually recovering some lost ground, but the picture for Georgia workers remains bleak.

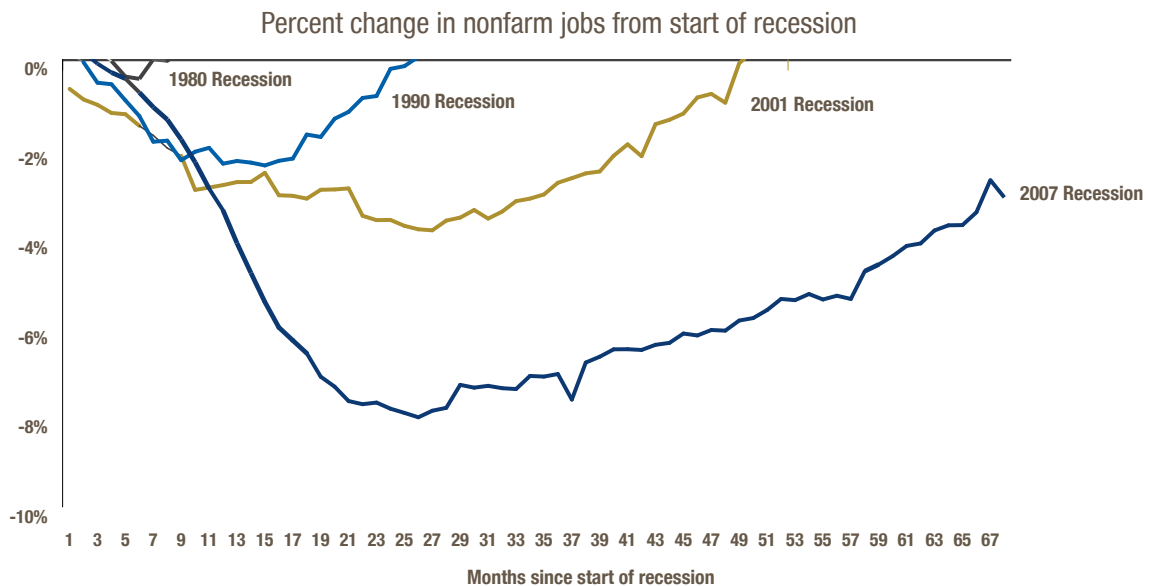
- **Sluggish economic growth** is adding jobs at a slower pace than past recessions and hiring is not rising fast enough to meet the needs of a rapidly growing state. Pages 2 - 4
- **A depressed labor market** is marked by more Georgians out of work or stuck in positions that are either beneath their skill level or part-time, when they would prefer a full-time job. Pages 4 - 8
- **At-risk work-supports**, such as unemployment insurance and SNAP, are under threat of further cuts on both the state and federal levels. Pages 8 - 9
- **Stagnant wages** remain below pre-recession levels, tracking a national trend of people working harder over longer hours without reaping the benefits – heightening inequality in the process. Pages 10 - 14
- **Bleak opportunities** remain for Georgians with fewer years of education, as they face a more daunting labor market and less ability to secure a living wage than their college-educated peers. Pages 14 - 16
- **Persistent inequalities** persist for Georgia's female and minority workers, who continue to face a tougher labor market and smaller paychecks than males and white Georgians. Pages 17 - 19
- **Unpredictable health coverage** results from the rising cost of care, shifting trends in employer-based coverage and Georgia's failure to expand Medicaid under the Affordable Care Act (ACA). Pages 19 – 21

## Job Growth Slowly Improving, Still a Long Way to Go

Georgia's economy generated new jobs in the past year, but it is still not firing on all cylinders. Most workers and their families are still struggling to recover from the body blow of the worst economic crisis since the 1930s and are a long way from full recovery.

- Georgia fell deeper and has further to climb than in past recessions.** Georgia lost 333,400 jobs during the Great Recession, equal to 8 percent of all nonfarm employees statewide. The recent downturn was much deeper than other modern recessions, handing Georgia's economy an especially steep challenge to overcome. By the fourth year of the recovery from past recessions, Georgia had regained all of the lost jobs and begun adding new ones to meet the state's growing needs.

### Georgia Fell Deeper and is Growing Slower than in Past Recessions

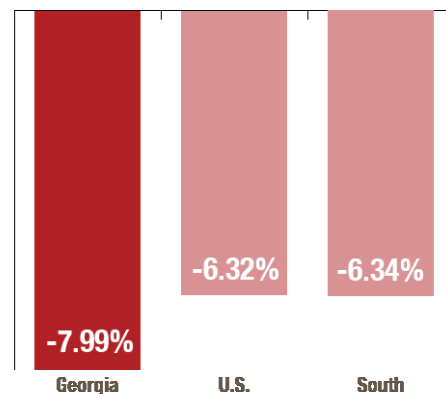


Source: Economic Policy Institute analysis of Current Employment Statistics (CES)

Georgia fared worse than other states in the recent economic crisis. Only five states lost more jobs and only seven lost a higher percentage of jobs.<sup>1</sup> Georgia's economy fell more sharply than both the national average and the Southeast as a whole, due partly to its heavy reliance on the housing and commercial real estate industries – which collapsed during the crisis. Despite some improvement in the past year, Georgia's economy had only regained 57 percent of the jobs it lost during the recession as of June 2013, the most recent reliable<sup>2</sup> data available.

### Georgia Fell More Sharply than U.S. or South During Recession

Percentage change in nonfarm jobs, Dec. 2007 - Feb. 2010



Source: GBPI analysis of Current Employment Statistics (CES)  
 Note: 'South' includes Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, N.C., S.C., Tennessee, Texas and Virginia

## Georgia's Economy Keeping Pace During Recovery

Nonfarm jobs, February 2010 - June 2013

	Change in # of Jobs	Rank	% Change in Jobs	Rank
Georgia	190,900	9	4.97%	18
Southeast	2,381,500	n/a	5.84%	n/a
United States	6,540,000	n/a	5.06%	n/a

Source: Economic Policy Institute analysis of Current Population Survey

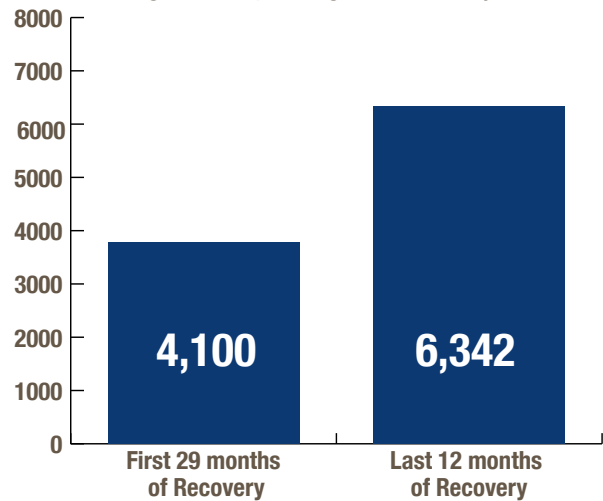
- Georgia is recovering some of the lost jobs, especially during the past year.** In contrast to Georgia's steep fall during the recession, it has kept pace with national and regional trends during the recovery to date. Georgia's economy netted 190,900 jobs from the end of the recession in February 2010 to June 2013, an increase of 5 percent. Only eight states added more jobs during that span, while 17 added a higher percentage.

Georgia's overall job performance picked up somewhat over the past year compared to earlier phases of the recovery. In the most recent 12 months of recovery, June 2012 to June 2013, Georgia added an average of 6,342 jobs per month, compared with an average of 4,100 jobs per month during the first 28 months of the recovery, February 2010 to June 2012. As of June 2013, Georgia's rate of job growth ranked 20th nationwide over the prior three months, 12th over the prior six months and 11th over the prior year.<sup>3</sup>

- Economy improving, but not fast enough to keep up with growing population.** Georgia's economy still had 142,500 fewer jobs as of June 2013 than when the downturn began. That statistic actually understates how many jobs Georgia needs in order to get back to pre-recession levels of employment. Ongoing population growth means the economy not only needs to replace the jobs it lost, but also create additional ones to accommodate new people moving to the state.

### Georgia's Recovery Somewhat Stronger Over Past Year

Average monthly change in nonfarm jobs



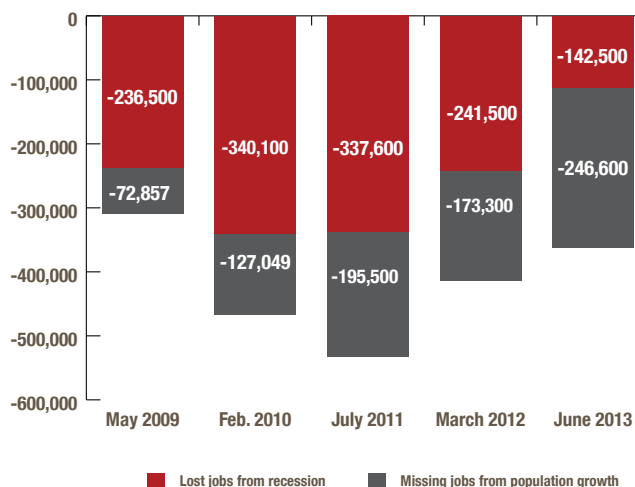
(Feb. 2010 - June 2012)

(June 2012 - June 2013)

Source: GBPI analysis of Current Employment Statistics

### Population Growth Worsens Jobs Shortfall

"Job Deficit" in Georgia by selected months



To keep pace, Georgia needs to add an estimated 246,600 more jobs on top of those it has yet to recover from the downturn. The combination of Georgia's shortfall from the recession and these "missing jobs" gives Georgia a total jobs deficit 389,100 as of June 2013, according to the Economic Policy Institute. To fill this gap by mid-2016, Georgia's economy would need to be consistently adding an estimated 15,000 jobs per month – more than double its recent pace.<sup>4</sup>

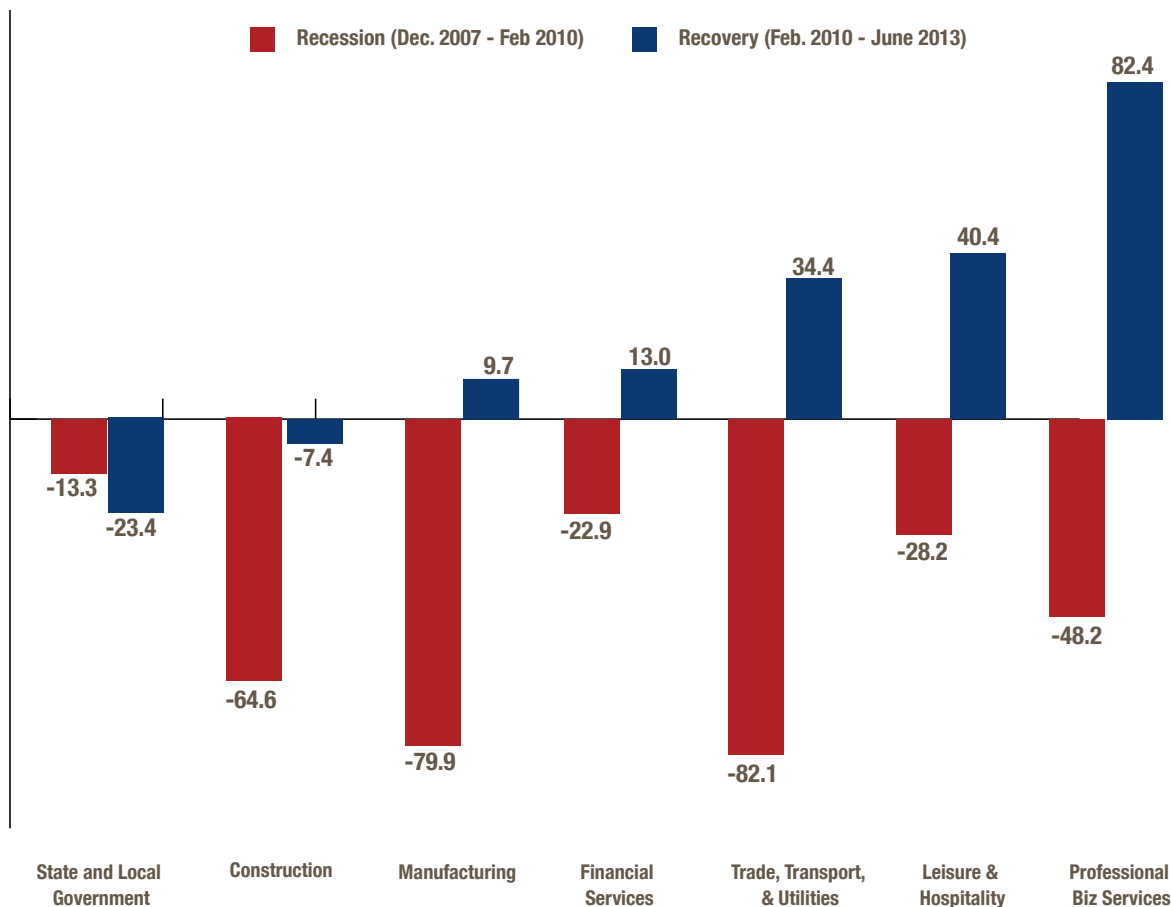
Source: GBPI analysis of Current Employment Statistics (CES)

Note: Job Deficit figures for prior years have not been updated to reflect "benchmarked" Bureau of Labor Statistics data. Therefore totals before June 2013 are approximate.

- **Not all industries are fully sharing in Georgia's gradual recovery.** For example, the manufacturing sector is still well below its pre-recession job levels, while construction is still losing jobs nearly six years after the recession began. State and local government, a sector that includes employees such as teachers, first responders and government administrators, has lost nearly twice as many jobs during the economic recovery than during the recession, which is tied to layoffs caused by massive cuts of past years in state and local budgets. Other sectors are faring better. As of June 2013, "professional business services," a category that includes jobs such as accountants and lawyers, had added 34,200 more jobs during the recovery than it lost during the downturn. Leisure and hospitality businesses, such as restaurants and hotels, have also fully recovered jobs lost.

## Some Georgia Industries Not Yet Recovering

Nonfarm employees, in thousands



Source: Economic Policy Institute analysis of Current Population Survey

## Weak Recovery Stresses Labor Market

The deep recession and weak economy have left Georgia's workforce severely weakened, despite slight improvement from 2011 to 2012, the most recent years available.

- **Share of Georgians working near historic low.** The soundest measure of a state's labor market is the employment-to-population ratio, which shows the share of people within a certain age group who are working at a given time.<sup>5</sup>

Looking at “prime-age workers,” or those from 24 to 55 years old, Georgia’s employment ratio fell 6.3 percentage points from 2007 to 2011, which was the sixth largest decline nationwide. Although Georgia regained ground during 2012, the share of Georgians with jobs is still historically low. Only 75 percent of Georgia’s prime-age workers were employed in 2012, compared with 80 percent in 2007 and 82 percent in 2000.

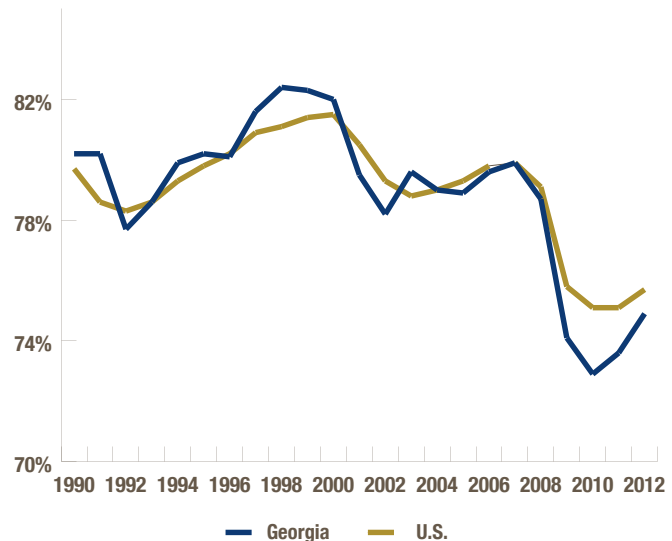
- Unemployment makes slow improvement from historic depths.** The most common measure of labor market strength is the unemployment rate, which shows the percentage of Georgians who are both out of work and have actively looked for a new job over the prior four weeks. Georgia’s unemployment rate spiked sharply during the Great Recession, jumping to 10.7 percent in 2010 from 4.3 percent in 2007 – the sixth largest increase nationwide. Prior to the recession, about 223,000 Georgians were jobless and looking for work. By 2010, that number more than doubled to nearly 482,000.<sup>6</sup>

Since its peak in 2010, Georgia’s unemployment rate has trended slowly in the right direction: it fell to 10.1 percent in 2011, 9.1 percent in 2012 and averaged 8.5 percent through the first half of 2013. At the same time, Georgia is far from out of the woods. The state’s average monthly unemployment rate during the first half of 2013 (8.5 percent) was nearly a percentage point higher than the U.S. average (7.7 percent) and ranked tenth highest among the states.<sup>7</sup> Nearly 434,500 Georgians were out of jobs and actively seeking work as of 2012, the most recent data available.

- Unemployment varies considerably county to county.** Masked within the overall unemployment rate is the fact Georgia’s labor market is much stronger in some counties than others.<sup>8</sup> Unemployment in Georgia’s counties as of June 2013 ranges from a low of 5.8 percent in Oconee County to a high of 21 percent in Telfair County. Unemployment is generally lowest now in the greater Athens area and metro Atlanta and highest in more rural southern and eastern counties.

## Share of Georgians Working Near Historic Low

Employment to Population Ratio for 24-55 year olds



Source: Economic Policy Institute analysis of Current Population Survey data

## Georgia’s Unemployment Still High Compared to Other States

	Unemployment rate	National Rank (1 is best)
2001-2006	4.8%	18
2007	4.3%	22
2008	6.4%	39
2009	9.8%	35
2010	10.7%	42
2011	10.1%	43
2012	9.1%	43
2013 (1st half)	8.5%	41

Source: GBPI and Economic Policy Institute analysis of Current Population Survey data

Joblessness is also still worsening in some parts of the state. From June 2012 to June 2013, unemployment increased in 56 counties, or 35 percent of all Georgia counties. The largest increases are found in a swath of counties stretching south and east from Macon, with the highest jumps occurring in Jefferson County (2.1 percentage points), Bleckley County (2.9 percentage points) and Telfair County (4.5 percentage points). Unemployment fell in the past year in 93 Georgia counties, or 59 percent of counties statewide. The largest declines occurred in Echols County (-2.3 percentage points), Troup County (-2.2 percentage points) and Meriwether County (-2.1 percentage points).

See Appendix A for some additional details about labor market trends and wages in Georgia's counties.

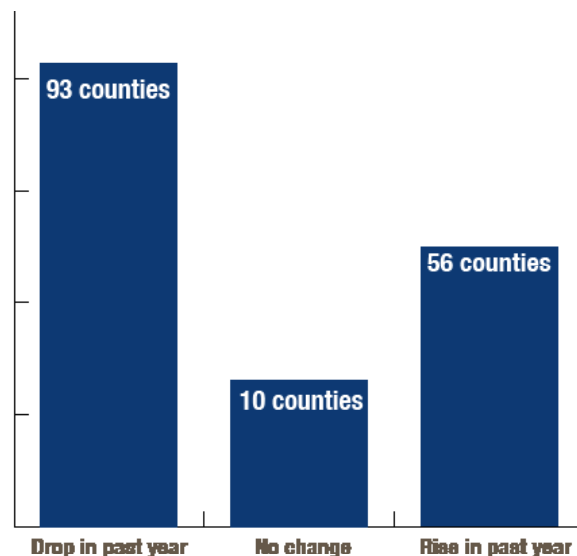
- Nearly one in six Georgia workers is underemployed.** The official unemployment rate misses an important part of the labor market story because finding a job is not workers' only battle, especially in a rough economy. Workers unable to land full-time jobs in recent years often settled for whatever part-time work they could find.

That trend is captured by the underemployment rate, which adds three categories of struggling workers to the official unemployment rate: people working beneath their skill level, people working part-time when they would prefer a full-time position and people "marginally attached" to the workforce, meaning they have looked for work recently but not during the past four weeks.

Like unemployment, Georgia's share of workers who are underemployed more than doubled during the recession. Only 8.1 percent of Georgians were underemployed in 2007, compared with 17.9 percent in 2010. After remaining above 17 percent in 2011, Georgia's rate fell to 15.7 percent in 2012. That is still historically high and double Georgia's average pre-recession level. From 1994, when the measure was created, to 2007, Georgia's average annual underemployment rate was 7.8 percent.

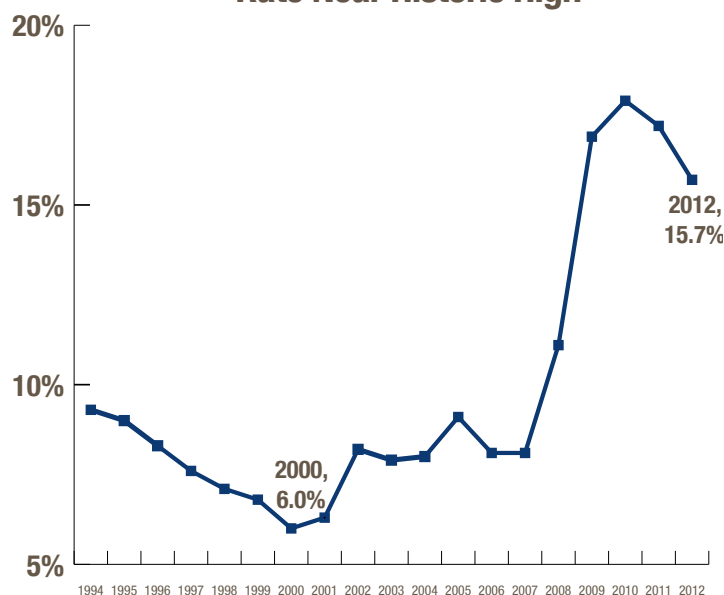
## Uneven Progress Against Unemployment Across Georgia

Change in unemployment, June 2012 - June 2013



Source: GBPI analysis of Local Area Unemployment Statistics

## Georgia's Underemployment Rate Near Historic High



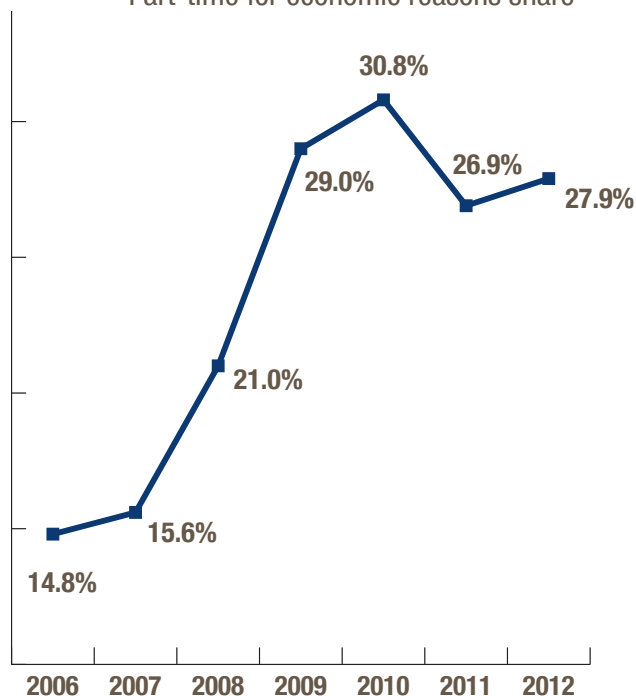
Source: Economic Policy Institute analysis of Current Population Survey

- More than a quarter of Georgians working part-time would prefer full-time hours.** One reason for Georgia's stubbornly high underemployment rate is many workers remain stuck in part-time jobs when they would prefer a full-time position. Often referred to as "involuntary part-time" workers, these employees range from middle class professionals to blue collar technicians to service workers.

Some had hours at a prior full-time position cut, while others cannot find full-time work, so they take whatever job is available. For example, a laid-off teacher might take a retail job due to lack of other opportunities. Georgia has many more of these workers than in the past – nearly 28 percent in 2012 compared with the state's average of 14 percent from 2001 to 2007.

## More than a Quarter of Part-time Georgians Want Full-Time Work

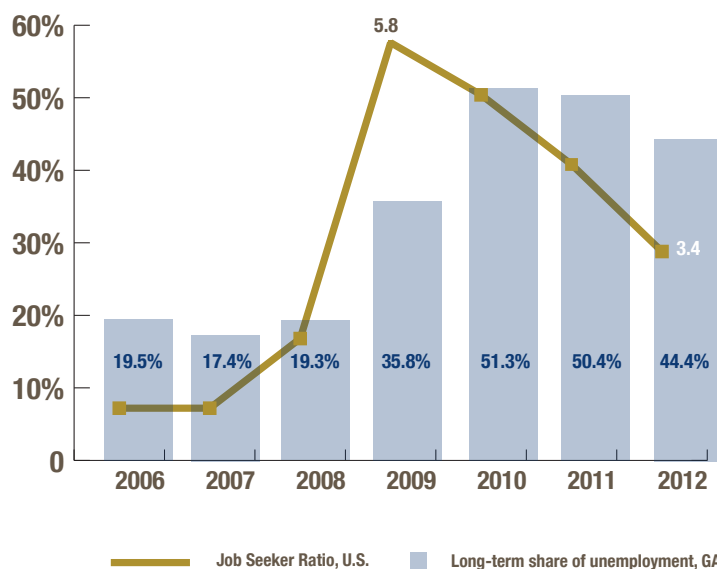
Part-time for economic reasons share



Source: Economic Policy Institute analysis of Current Population Survey

- Sparse job openings causing historically high long-term unemployment.** For some Georgians, even finding part-time work is difficult, due to the lack of open positions. When the recent recession began in December 2007, there were only 1.8 unemployed people per job opening nationwide.<sup>9</sup> That ratio rose to 6.2 unemployed persons per opening by mid-2009 and, as of mid-2013, the ratio remains elevated with three unemployed Americans for every open job.<sup>10</sup> Although down, the job-seekers ratio is still higher than at any point during the early-2000s recession.<sup>11</sup>

## Too Few Job Openings Driving Long-Term Unemployment



Sources: Current Population Survey and Bureau of Labor Statistics' Job Openings and Labor Turnover Survey (JOLTS)  
 Note: Chart combines Georgia unemployment data with national data on the job-seeker ratio (unemployed persons per available job), which is not available at the state level



Due to lack of opportunities, the share of Georgians without work who are unemployed long-term, or for more than 26 weeks, is near its historic high of 51.3 percent in 2010, despite a modest improvement in 2012. Evidence shows long-term unemployment makes it harder for workers to find jobs the longer they are out of work, making it an especially worrisome trend. Workers lose some skills over time and some employers are reluctant to hire the long-term jobless.<sup>12</sup> For many workers, long-term unemployment can turn into an involuntary retirement.

See Appendix B for some additional, in-depth details about Georgia's labor market.

## Georgia's At-Risk Work-Supports Soften Blow for Some People

For Georgia's most vulnerable families, those who were most harmed by the economic collapse, two vital programs provide some relief: unemployment insurance and the Supplemental Nutrition Assistance Program (SNAP, formerly known as "food stamps"). But as is common with other public investments such as education, these work-supports are in some cases facing cuts and remain at risk of being pulled away entirely.

- **Georgia's unemployment insurance benefits lower than most states.**

Unemployment insurance benefits are usually the first source of government support that workers seek after a layoff. Georgia employers pay into the unemployment insurance system so workers can get this support if they lose their jobs.

The average weekly unemployment benefit for Georgians is \$265.01, or about 31 percent of the average weekly wage.<sup>13</sup> This is enough to pay either monthly housing or transportation costs for a typical Atlanta-area family, *but not both*.<sup>14</sup> In 37 other states and territories, unemployment insurance benefits represent a larger share of the average weekly wage than in Georgia.<sup>15</sup>

- **Georgia's regular unemployment**

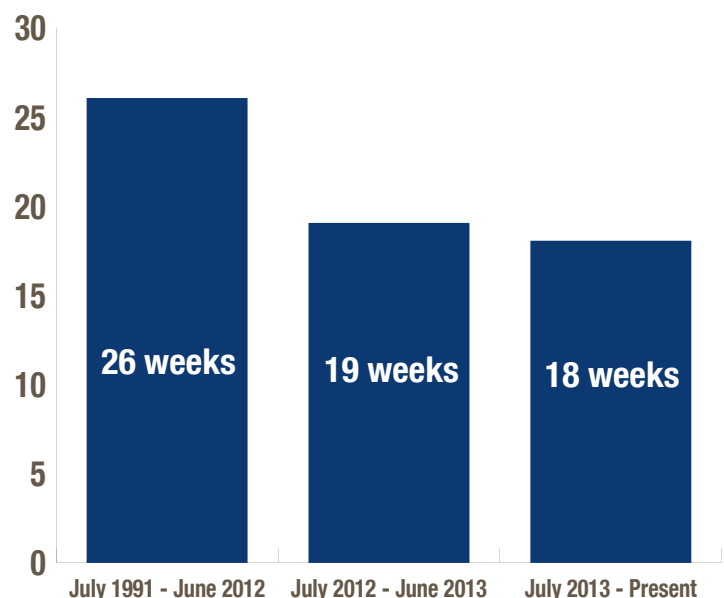
**insurance benefits comparatively short-lived.** In the wake of the Great Recession, Georgia borrowed more than \$700 million to pay its unemployment

insurance obligations because more than a decade of employer tax breaks drained more than \$3 billion from the unemployment trust fund. Last year, the General Assembly passed legislation to saddle workers, rather than employers, with most of the burden for repaying that federal loan. The legislation reduced the maximum number of weeks that Georgians can receive benefits from 26 weeks to a sliding scale of 14 to 20 weeks, depending on the unemployment rate near the time a laid-off worker files a claim.

Georgians seeking unemployment benefits after July 1, 2013 can only expect a maximum of 18 weeks of state-funded benefits instead of 19. *This makes Georgia the state with the shortest duration for such benefits in the nation.* Federal benefits may offer unemployed Georgians some relief after 18 weeks, but those are set to expire at the end of this year.

### Georgians Experience a Sharp Drop in Unemployment Benefit Weeks

Maximum UI Benefit Weeks by Date of Claim Filing

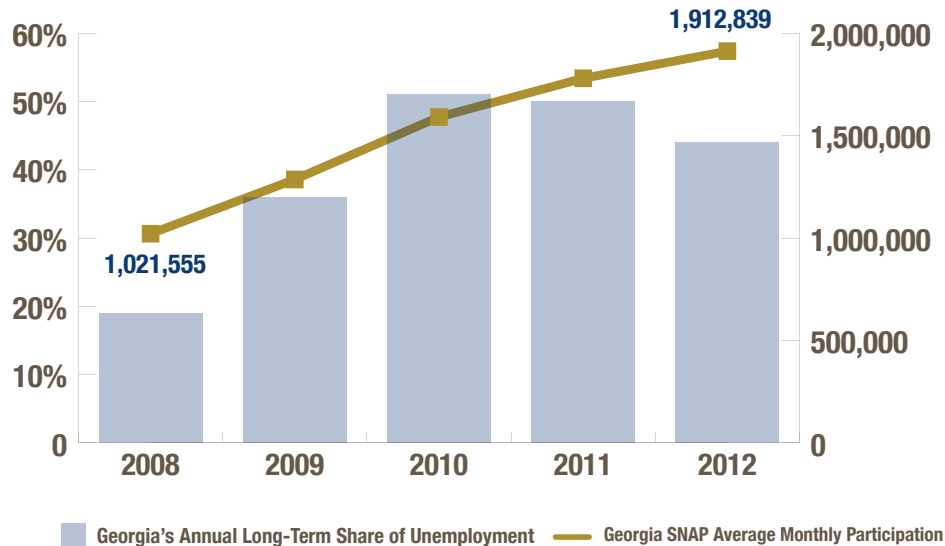


Source: Ga. L. 2012, p. 950, & 3; Ga. L. 1991, p. 139, & 1



- **SNAP is a lifeline for Georgians who cannot find a job.** SNAP benefits provide Georgia families with incomes less than 130 percent of the federal poverty level with the means to put food on the table. National data show clearly SNAP benefits are an integral part of the support structure for unemployed families. The number of SNAP enrollees naturally spikes when the economy declines because more people become eligible. About one million Georgians claimed SNAP benefits during an average month in 2008, compared with about 1.9 million in 2012.

## SNAP Recipients Increase as Share of Long-Term Unemployed Increases



Source: USDA, Economic Policy Institute analysis of Current Population Survey

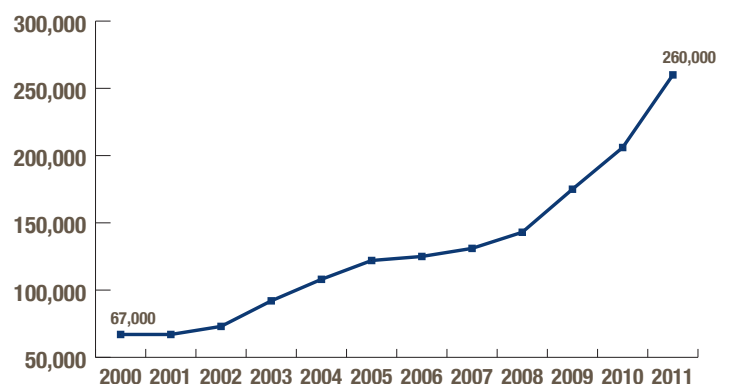
SNAP benefits are more likely to go to the long-term unemployed and to people who have exhausted their unemployment benefits. The participation rate for those unemployed for at least 27 weeks and their families was 24 percent in 2010, compared with 21 percent for families with a member who was unemployed for six months or less. SNAP benefits are one of the few sources of public support for families of the long-term unemployed that have exhausted their unemployment benefits, but still cannot find work.<sup>16</sup>

- **An increasing number of *working* Georgians receive critical SNAP assistance too.** SNAP not only benefits those who cannot find a job, but increasingly prevents hunger among Georgia's working families. Most of Georgia's families receiving SNAP in 2012 – 75 percent – had at least one worker in the household during the year. Despite working, these Georgians' incomes were so low that they continued to qualify for SNAP benefits. The median income for a household receiving SNAP benefits in Georgia was just \$18,218 in 2012.<sup>17</sup>

Working and still qualifying for SNAP is a part of a long-term trend. The number of Georgia households receiving benefits while earning a paycheck steadily increased for a decade and more than tripled during a recent ten-year period, from about 67,000 in 2000 to 260,000 in 2011.<sup>18</sup> This suggests that many people now rely on SNAP benefits because they are either underemployed or returning to a lower-paying job after a layoff.<sup>19</sup>

## More Employed Georgians Receiving SNAP

Number of Georgia households receiving SNAP with earnings



Source: Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Years 2000 through 2011.

## Mediocre Wages Squeezing Workers

Georgia's labor market woes are further compounded by stagnant wages and rising inequality, a reflection of national trends. Despite modest improvements in pay during 2012, Georgia workers face significant challenges when it comes to their paychecks.

- **Household income stagnant since 2011, due mostly to flat wages.** The annual income of a typical Georgia household rose modestly in 2012, increasing to \$47,209 from \$46,954. Georgia's median household income remains far below where it was in 2000 (\$55,060) and in the last year before the recession, 2007 (\$54,413).<sup>20</sup> The annual income for a typical Georgia household ranked 31st in 2012 compared to other states, down from 21st in 2000 and 23rd in 2007.

The main driver behind the state's stagnant household income is that wages remain flat for most Georgia workers. Take-home pay for a typical worker in Georgia, as measured by the state's median wage, remains mostly unchanged in 2012 after a steep fall during the recession. The annual wage for a typical Georgia worker rose by only \$83 in 2012, or about four cents an hour. A similar trend holds true for wages at the bookends of the income scale as well. The wage for a typical low-wage Georgia worker, or one at the 20th percentile where 80 percent of Georgians earn more, rose by only \$21 from 2011 to 2012. Higher-wage Georgians, represented by the wage earner at the 80th percentile where only 20 percent of Georgians earn more, saw yearly wages rise by a more significant \$562.

### Georgians See Only Meager Wage Increase Over Most Recent Year

	2011	2012	Change, Annual Wage	Change, Hourly Wage
Low-Wage (20th percentile)	\$19,926	\$19,947	\$21	\$0.01
Mid-Wage (Median)	\$32,448	\$32,531	\$83	\$0.04
High-Wage (80th percentile)	\$57,491	\$58,053	\$562	\$0.27

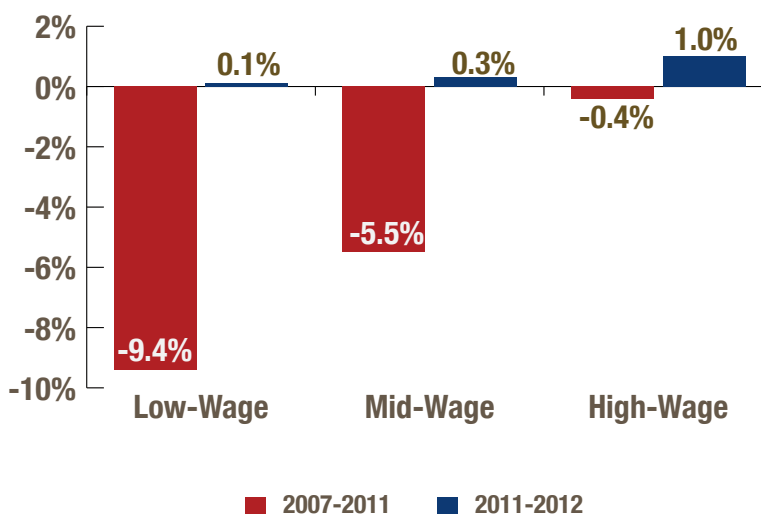
Source: Economic Policy Institute analysis of Current Population Survey

- **Small wage gains in 2012 dwarfed by prior losses.** The Great Recession hammered the take-home pay of low- and middle-income workers in Georgia. Median wage workers suffered a decline of \$1,893 from 2007 to 2011, a drop of 5.5 percent. A typical low-wage worker saw wages fall by \$2,059 during that same span – a steep decline of 9.4 percent. Georgians in higher-wage jobs, conversely, saw only a slight pay decrease during the recession: \$208 (or 0.4 percent) in annual salary for a typical high-wage earner.

As a result of the crash, the paychecks of middle-wage workers in 2012 are back to about at 1997 levels, adjusted for inflation. Low-wage workers are now set back to 1996 pay levels. Recovering that lost ground will be a long journey, on which Georgia's meager progress in 2012 is a small first step. Nationwide, wages for low- and mid-wage

### Minimal Growth in 2012 Does Little to Recover Lost Ground

% changes in wages at 20th, 50th, & 80th percentiles



Source: Economic Policy Institute analysis of Current Population Survey data

workers are expected to remain stagnant for the foreseeable future. Fluctuations in employee pay are closely linked to levels of employment, and experts predict the U.S. unemployment rate will remain above 6 percent at least through 2015.<sup>21</sup> That means most Georgia workers should expect their paychecks to stay roughly the same in the coming years.

- Recent wage trends reflect long-term national problems.** Falling wages for Georgia workers in recent years comes on the heels of roughly three decades of stagnant wage growth for all Americans. The typical Georgia worker in 2012 made only \$3,515 more in inflation-adjusted dollars than an equivalent worker in 1979. That is an increase of only 12 percent in median wages, which while higher than the national average for those years, is still weak in historical terms. From 1947 to 1979, a span widely viewed as the “postwar” economic period which built the American middle class, real average hourly earnings for U.S. “nonsupervisory workers,” or in other words typical, non-managerial employees, grew by 72 percent.<sup>22</sup>

The main reason for slow wage growth is that since the late-1970s, wages failed to keep pace with steadily increasing worker productivity.<sup>23</sup> In practical terms, workers are not receiving much of the benefit from the economic value they add to companies and the economy. People are working longer and harder hours without receiving the rewards, which on balance are going to business owners, shareholders and investors.<sup>24</sup>

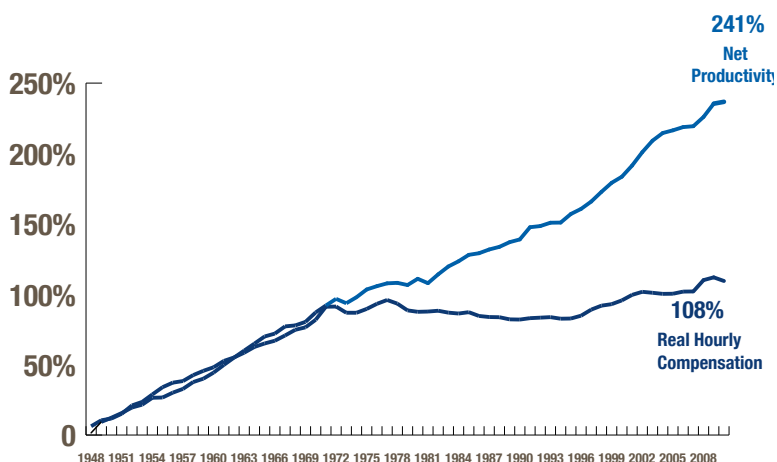
Between 1979 and 2012, the median U.S. worker’s wages increased by just 5 percent, despite productivity growth of 75 percent.<sup>25</sup> If wages kept pace with productivity during that span, typical Georgia workers would earn about \$20,000 more today in annual salary – \$52,253 versus \$32,531.<sup>26</sup>

- Stagnant wages worsen inequality.** It is a well-documented trend that economic inequality in the United States has grown sharply since the end of the 1970s.<sup>27</sup> From 1979 to 2007, approximately two-thirds of all income growth nationwide was captured by the top 1 percent of Americans.<sup>28</sup> Meanwhile, economic mobility – or the ability of Americans to climb the economic ladder – fell in recent decades. Working Americans are now less likely to move into a higher economic status as their parents than their peers in almost every other developed country.<sup>29</sup>

Several broad economic trends contribute to this growing inequality, including global forces such as free trade and technological innovations that allow companies to do more work with fewer people. But weak wage growth for average

## American Workers No Longer Reaping Rewards of Harder Work

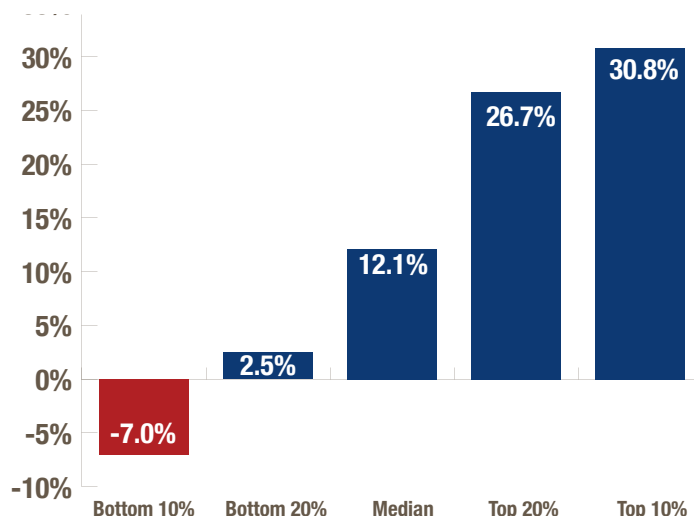
Cumulative change in productivity and real hourly compensation of U.S. production/nonsupervisory workers, 1948 - 2012



Source: Economic Policy Institute analysis of unpublished Total Economy Productivity data from Bureau of Labor Statistics Labor Productivity and Costs program, wage data from BLS Current Employment Statistics program, and Bureau of Economic Analysis National Income and Product Accounts

## Georgia’s High-Earners See Better Gains in Past Decades

% changes in wages, 1979 - 2012, at 10th, 20th, 50th, 80th, and 90th percentiles



Source: Economic Policy Institute analysis of Current Population Survey

workers also plays a role, especially when coupled with the skyrocketing compensation for people at the top. From 1979 to 2012, for example, compensation for CEOs grew by about 875 percent, compared with only 5.4 percent for the average worker.<sup>30</sup>

In Georgia, wage growth was much stronger over the past three decades at the top of the income scale than at the middle or bottom. From 1979 to 2012, inflation-adjusted wages actually fell by 7 percent for those in the bottom 10 percent, while increasing about 31 percent for the top 10 percent. Wage growth for those in the middle increased over the span by a modest 12 percent.

The gap between low-wage workers and high-wage workers, that is, the gap between people at the 20th versus 80th percentiles, is near a historic high. After peaking at more than \$40,000 in 2008, the gap between low-wage and high-wage Georgians was \$38,106 in 2012.

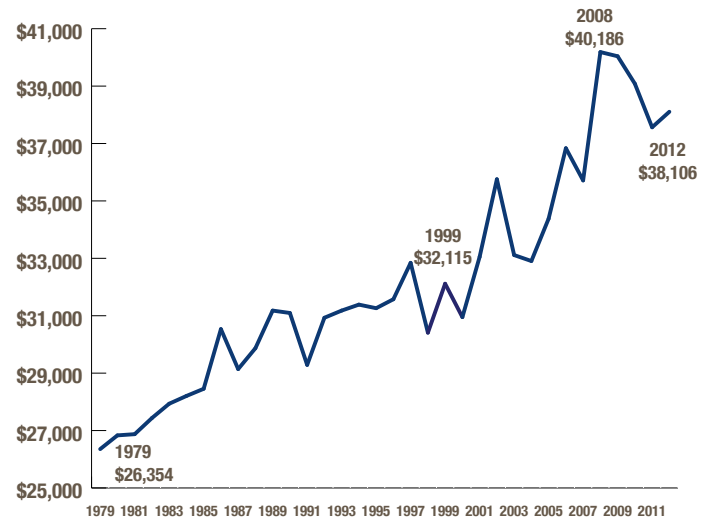
This growing gap confirms the findings of a recent national analysis, which found Georgia to have the fourth largest income disparity between rich and poor and the third largest disparity between the wealthy and the middle class. After decades of expanding inequality, the wealthiest 5 percent of Georgia households now have average incomes about 16 times as large as households in the bottom 20 percent and five times as large as those in the middle 20 percent.<sup>31</sup>

- **Georgia's rise in low quality jobs exacerbates the problem.** Part of the explanation for stagnant wages and rising inequality in Georgia and across the country lies with the increase in low-wage, low-quality jobs.<sup>32</sup>

This may be an especially acute problem for Georgia. The share of Georgians working at "poverty jobs," or jobs which pay less than the annual federal poverty level for a family of four, spiked in recent years after a previous decline. Nearly 29 percent of Georgia workers held poverty jobs as of 2012, the most recent year available, compared with a low of 22 percent in 2002. In 2012, a poverty job in Georgia paid less than \$23,492 per year, or \$11.29 an hour.

## Georgia's Gap Between High and Low Wages Near Historic High

Difference in salary between 20th and 80th percentile, 2012 dollars



Source: Economic Policy Institute analysis of Current Population Survey data

## Share of Georgians in "Poverty Jobs" High in Recent Years

Percentage of Georgia workers earning less than annual poverty level for family of four

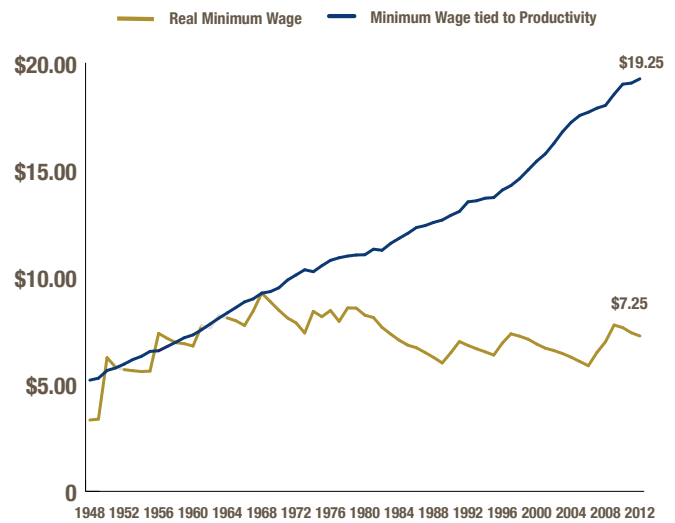


Source: Economic Policy Institute analysis of Current Population Survey

Georgia's reliance on minimum wage work increased in recent years as well. As of 2012, 6.4 percent of Georgia workers, or 136,000 employees, are earning no more than the federal minimum wage of \$7.25 per hour. That compares to only 2.8 percent of workers, or 55,000 employees, in 2002. This is in part due to an increase in the minimum wage in those intervening years, but the share of Georgians working for minimum wage also rose relative to other states: Georgia had the seventh highest share of minimum wage or lower workers in 2012, up from 33rd highest in 2002.<sup>33</sup>

Georgia's spike in minimum wage jobs is made more troubling because the minimum wage is far below past levels, despite a small increase in the late 2000s. If wages had kept pace with rising worker productivity since 1968, the minimum wage today would be more than \$19 per hour, as opposed to \$7.25,<sup>34</sup> adjusted for inflation.

## Minimum Wage Not Keeping Up with Workers' True Value

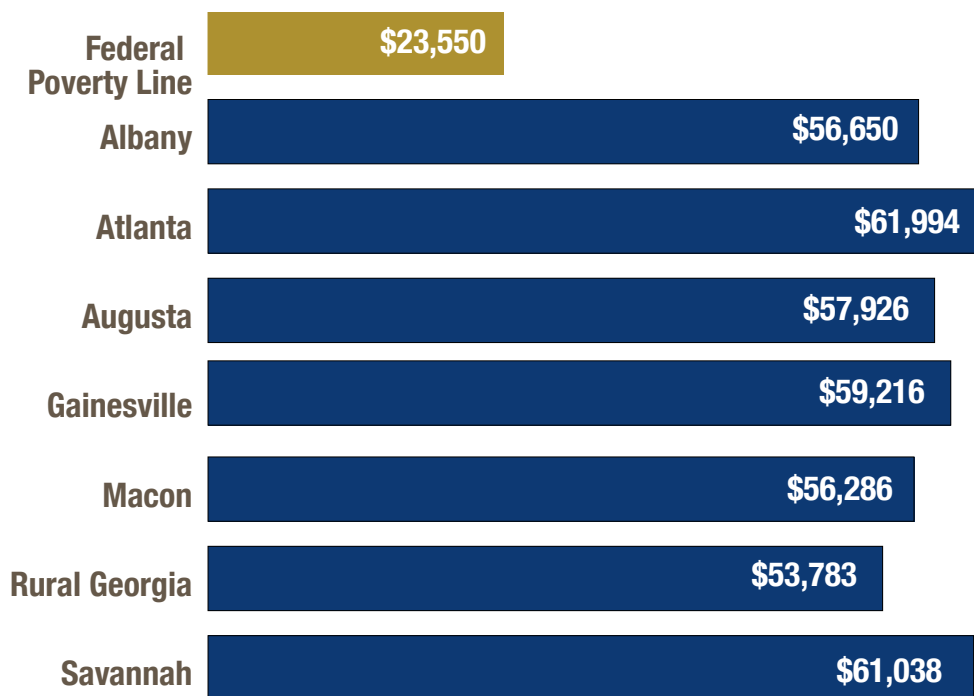


Source: Economic Policy Institute

Georgia's over-reliance on low-wage, low-quality jobs means a growing number of full-time workers cannot provide for their families. A family of four living in metro Atlanta needs to earn about \$62,000 a year to attain a "secure yet modest living standard," once accounting for the local costs of housing, food, child care, transportation, taxes and other necessities according to the Economic Policy Institute.<sup>35</sup> The amount needed to reach that living standard varies across Georgia's communities but, in each case, is more than twice the federal poverty level for a family of four.

## Poverty-Wage Generates Less than Half of What's Needed for Middle Class Life

Estimated annual income needed for "modest yet secure" lifestyle for family of four, by Census statistical area, 2013



Source: Economic Policy Institute Family Budget Calculator

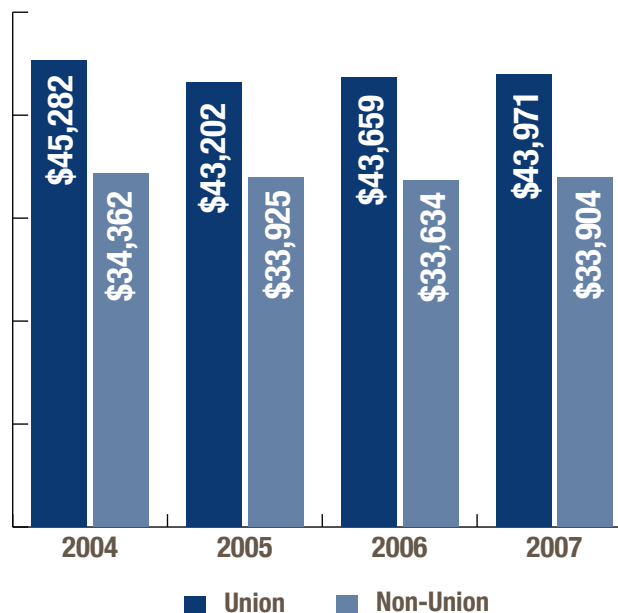
- **Low union presence contributes to poor wages and job quality.** It is a widely accepted fact of economics that the average union member earns higher wages than the average non-union worker. Nationwide, male union workers make 17.3 percent more than their non-union peers, while female union members make 9.1 percent more than non-union peers. Union members are also 28 percent more likely to have employer-sponsored health insurance and 54 percent more likely to have employer-provided pensions.<sup>36</sup>

Only 4.4 percent of Georgia workers were union members as of 2012, ranking the state fifth lowest nationwide.<sup>37</sup> Georgia's sparse union presence is similar to other states across the Southeast, where unions often face stiffer employer opposition than in other parts of the country.

Union membership in Georgia is so low, in fact, that state-level comparisons between union- and non-union workers are difficult because the sample sizes are too small to pass statistical muster. But it appears Georgians in unions enjoy a noteworthy wage advantage over their peers, according to the most recent data available. From 2004 to 2007, annual wage for a typical union worker in Georgia was about \$10,000 higher than the typical non-union worker.

## Georgia's Low Union Density Contributes to Low Wages

Median wages by union status



Source: Economic Policy Institute analysis of Current Population Survey  
Note: Most recent data available that meets statistical requirements for sample size.

See Appendix C for some additional, in-depth details about wages in Georgia.

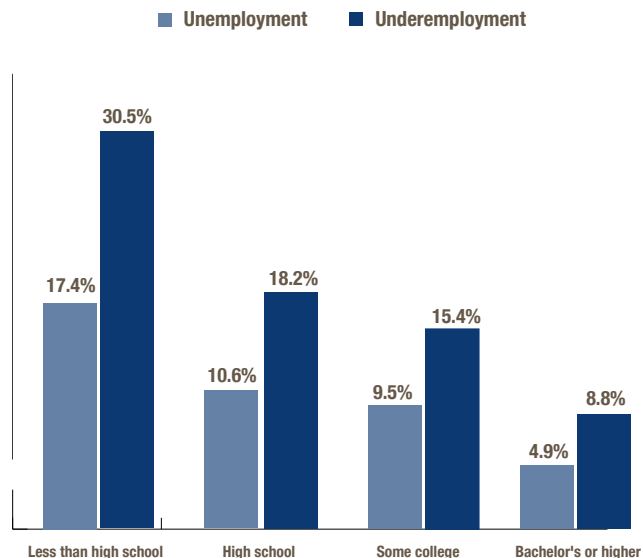
## Georgians with More Education Fare Better

Education is one asset that protects workers against economic downturns. Georgians with more years of education are more likely to have a job and receive higher wages than their less-educated peers, although people at all education levels suffered setbacks during the Great Recession.

- **The labor market is weaker for Georgians with less education.** The less education you have, the more likely you are to be without a good, full-time job. The unemployment rate for Georgians without a high school degree was 17.4 percent in 2012, compared with only 4.9 percent for Georgians with a bachelor's degree or higher. Nearly a third of those who did not graduate high school were underemployed in 2012 versus less than a tenth of college graduates.

## Georgians with Less Education Face More Difficult Labor Market

Signs of labor market distress in Georgia, by education group 2012



Source: Economic Policy Institute analysis of Current Population Survey



Although performing better overall, even Georgians with more education suffered some setbacks in the last few years. But their fall was far shorter than those with fewer years of schooling. Underemployment, for example, spiked by 8.7 percentage points for high school graduates from 2007 to 2012, compared with only 5.9 percentage points for college graduates. Georgians with at least a bachelor's degree also saw smaller increases in levels of unemployment during that span, as shown in the table.

### Georgians with More Education See Smaller Increases in Labor Market Distress from Great Recession

	Percentage point change from 2007-2012	
	Unemployment	Underemployment
Less than high school	5.6% pts	9.9% pts
High school	6% pts	8.7% pts
Some college	5.4% pts	8.3% pts
Bachelor's or higher	3.3% pts	5.9% pts

Source: Economic Policy Institute analysis of Current Population Survey

One exception to this trend is that Georgians with at least a bachelor's degree are now much more likely to be working part-time for economic reasons, or "involuntary part-time." The share of these workers rose by 15.8 percentage points from 2007 to 2012 for college graduates and only 4.9 percentage points for high school graduates.

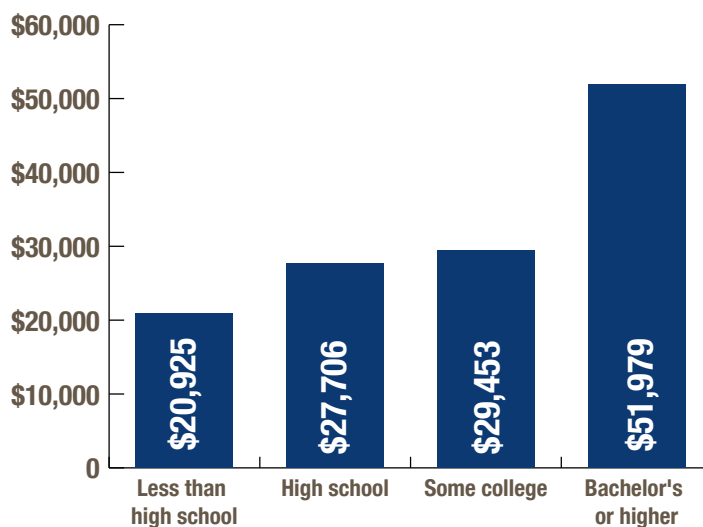
So Georgia's college graduates are now struggling just as much as those with less schooling to achieve consistent full-time work. This is a departure from the recent past when a bachelor's degree more or less guaranteed Georgians who wanted to work a secure job.

- **Georgians with college degrees earn significantly higher wages.** Despite short-term setbacks, Georgians with a college degree still earn considerably more than their less-educated peers. As of 2012, the median wage for a college graduate in Georgia is \$51,979, nearly twice the median wage for a high-school graduate (\$27,706).

Although people with more years of education historically earned higher salaries, the "wage premium" of a college degree skyrocketed over the past quarter century. In the past, those with a high school degree or less had much broader opportunities to earn a decent wage. But due to American factories moving abroad, the rise of automated work functions and other economic forces such as anti-unionism, less-educated workers today are commonly relegated to low-wage, low-skill jobs.

### Georgia's College Graduates Earn More

Median salary by education, 2012



Source: Economic Policy Institute analysis of Current Population Survey data



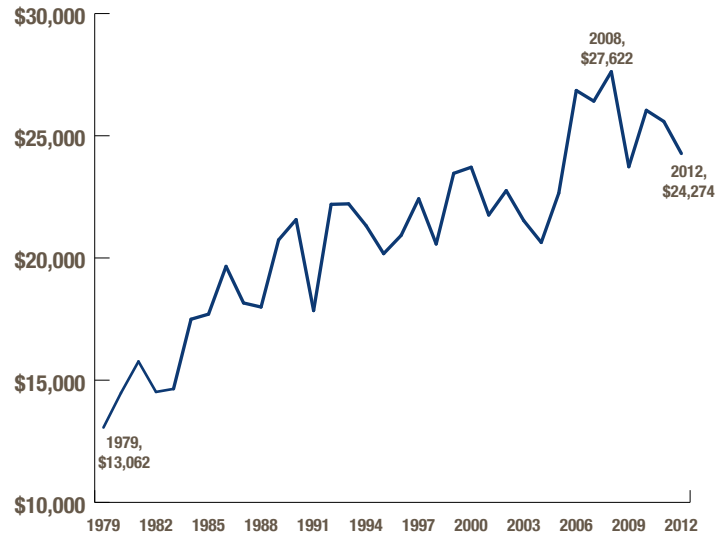
As a result, the gap between high school graduates in Georgia and those with a college degree has steadily increased since the late 1970s. After narrowing somewhat due to the Great Recession, Georgia's gap between the wage of a typical high-school graduate and typical college graduate was \$24,274 in 2012 – compared with only \$13,062 in 1979.

Wages fell for all educational groups in the recession – though each recovered some ground in 2012. Georgians with a college degree experienced drops in pay during the Great Recession too, although they still typically earn more than their counterparts. The median yearly salary for Georgians with at least a bachelor's degree fell by 6.4 percent, or \$3,494, from 2007 to 2011. In percentage terms, this was a shorter drop than other education groups: the wages of Georgians without a high school degree, for example, declined by 12.1 percent from 2007 to 2011.

Wages did bounce back for some Georgians regardless of education in 2012, but still remain far below prerecession levels for most workers. Wages for Georgians with “some college,” for example, rose by 1.4 percent from 2011 to 2012, gaining back a little ground from the 7.1 percent decline from 2007 to 2011. Although high school graduates experienced the strongest wage increase in 2012, the spike is likely due to the fact that the nation's recovery is tilted toward low-skill, low-wage jobs, which workers with fewer years of school are more likely to fill.<sup>38</sup> See Appendix D for additional details on how Georgia's labor market varies by education.

## “Wage Premium” for College Education Down Some but Still High

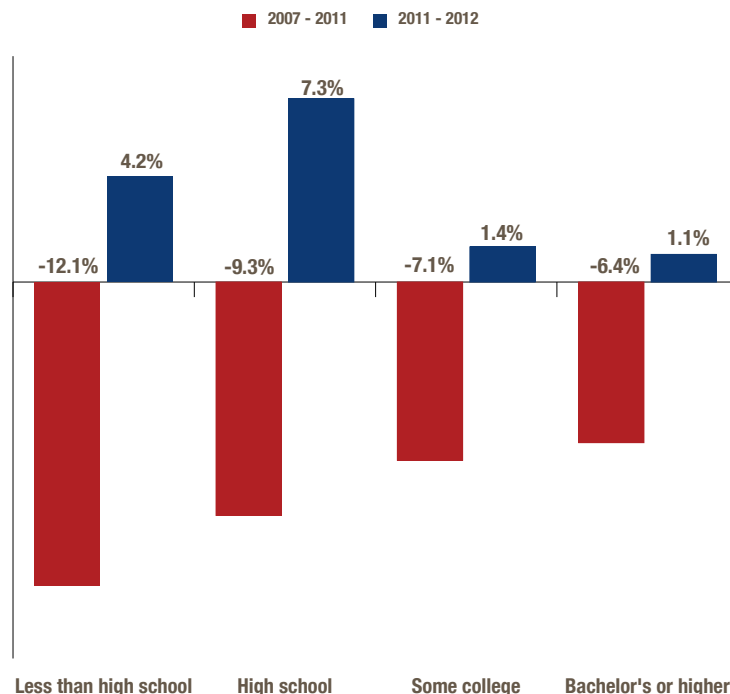
Gap between median wages for high school graduates vs. Bachelor's degree and higher



Source: Economic Policy Institute analysis of Current Population Survey

## Wages Still Down for all Groups but Low-Wage Jobs Driving Gains at Bottom

Change in median salary by education



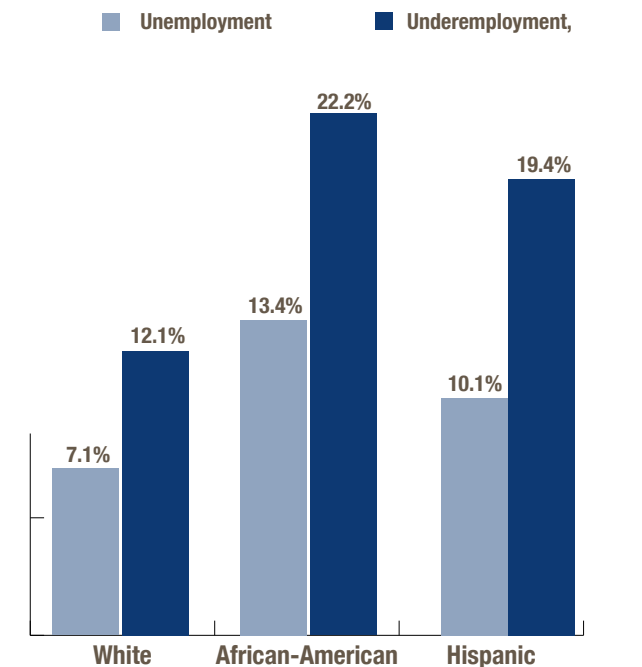
Source: Economic Policy Institute analysis of Current Population Survey

## Persistent Racial and Gender Disparities Hold Some Back

Although Georgians of all backgrounds are struggling, the state continues to suffer from disparities that have persisted for generations. Georgia's communities of color and its female workers continue to face a more difficult labor market and smaller paychecks than their historically advantaged peers.

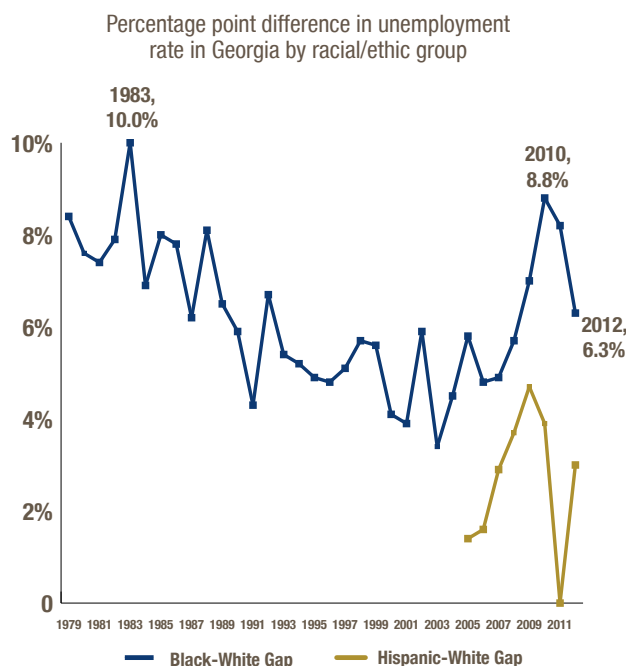
- The recession worsened Georgia's pre-existing labor market disparities.** African-Americans and Hispanics face a more difficult labor market in Georgia than do whites, according to the most recent data available. Although the economic disparity between white and black workers in Georgia dates back generations, the recent recession made it worse. From 2007 to 2012 the unemployment rate rose by 5.8 percentage points for African-Americans, compared with 4.4 points for whites and 4.5 points for Hispanics. African-Americans in Georgia also fared worse during these years when it comes to being underemployed. The underemployment rate rose by 9.8 percentage points for African-Americans from 2007 to 2012, versus 6.7 points for whites and 6.2 points for Hispanics.

### Minorities in Georgia Face Tougher Labor Market, 2012



Source: Economic Policy Institute analysis of Current Population Survey

### Recession Reversed Prior Narrowing of Employment Gap



Source: Economic Policy Institute analysis of Current Population

This erased some of the state's prior progress narrowing the black-white gap in employment. After closing to a historic low point in the early 2000s, the gap in 2010 between employment rates for Georgia's white and African-American workers was wider than at any point since 1983. It was down slightly by 2012, falling to 6.3 percentage points from its 2010 level of 8.8 points.

Georgia's employment gap between whites and Hispanics is not typically as large, though it is still significant: 3 percentage points as of 2012.

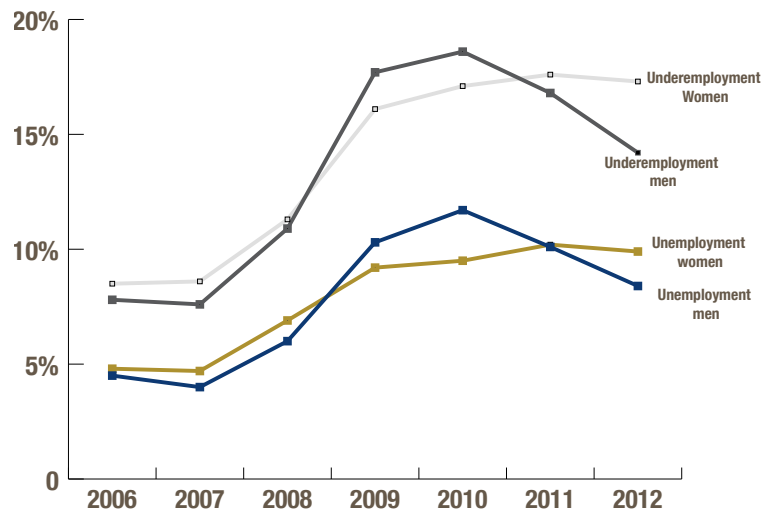
- **Georgia's labor market has a gender gap too, though all were hit hard by the recession.**

Women face a more challenging labor market in Georgia than men, though the gap is not as wide as it is with race and ethnicity. The unemployment rate was 9.9 percent for women compared with 8.4 percent for men in 2012. Women in Georgia are also slightly more likely to be underemployed, with a rate in 2012 of 17.3 percent compared with 14.2 percent for men.

Unlike Georgia's racial gap, the disparity between men and women was not necessarily worsened by the recession. In fact, due to their concentration in certain types of low-skill work such as construction that were hammered by the crisis, men actually saw slightly larger jumps in measures of worker distress. Unemployment spiked for men in Georgia to as high as 11.7 percent in 2010. The peak of 10.2 percent for women was significantly lower, though still historically high. At the same time, men in Georgia appear to be recovering slightly faster from the crisis than their female peers. In 2012, the rates of both unemployment and underemployment for men settled noticeably lower than for women, as detailed by the data in Appendix B and shown in the chart.

## Men Hit Harder but Recovering Faster from Downturn

Trends in un- and under-employment



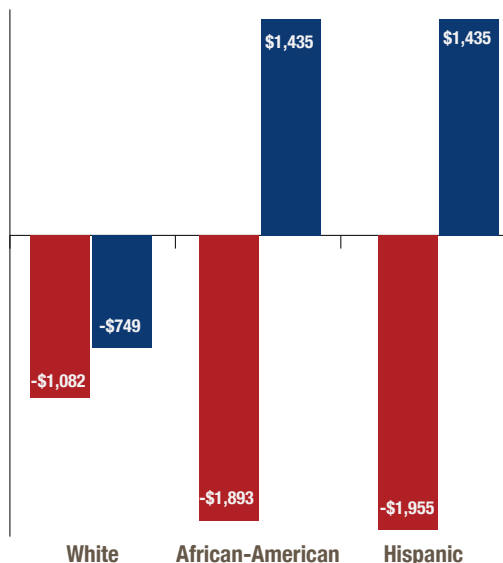
Source: Economic Policy Institute analysis of Current Population Survey

- **Georgia wages continue to differ significantly by racial and ethnic background.** Wages in 2012 for white workers in Georgia remained significantly higher than those of African-Americans and

## Georgia's Minority Groups Recover Some Lost Ground

Change in median salary, 2012 dollars

■ 2007-2011 ■ 2011-2012



Source: Economic Policy Institute analysis of Current Population Survey

## White Workers in Georgia Enjoy Significantly Higher Wages in 2012

	Median Wage, Annual	Gap with Whites
White	\$37,024	n/a
African-American	\$28,850	\$8,174
Hispanic	\$24,710	\$12,314

Source: Economic Policy Institute analysis of Current Population Survey

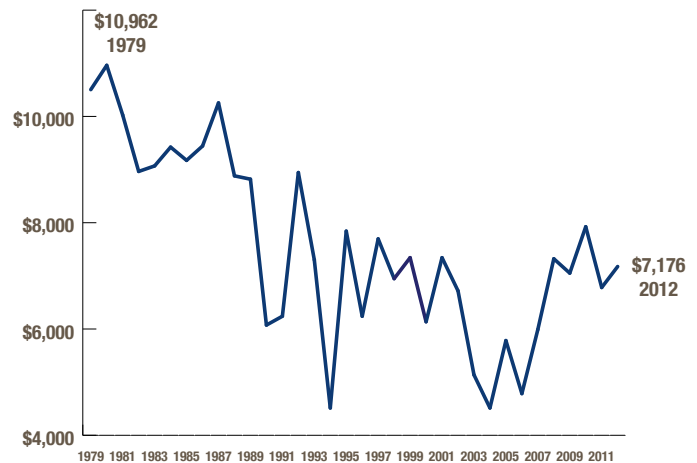
Hispanics, as shown in the table. The gap between wages for white workers and African-Americans is a long-term trend, both in Georgia and nationwide. Since 1979, the gap between the median wage for whites and African-Americans in Georgia has fluctuated between \$6,000 and \$10,000. Although the state-level gap averaged higher than the U.S. as a whole during the 1980s and 1990s, in recent years it was roughly the same.

Georgia's post-recession racial gap in 2011 was \$10,358, its highest point since 1989. The gap between wages for white and African-American workers in Georgia narrowed somewhat in 2012 from its Great Recession peak, falling to \$8,174. After all of Georgia's racial and ethnic groups suffered declines during the downfall, both African-Americans and Hispanics made noteworthy progress in 2012, whereas the typical white worker continues to experience wage declines.

- **Post-recession wages for women not yet rebounding.** Women in Georgia have long made less than their male counterparts and that held true in 2012. Georgia's wage gap is now about \$7,000, or yearly pay of \$36,754 for men versus \$29,578 for women. This figure represents a widening from the gender gap's prior trajectory, which narrowed in Georgia to about \$5,000 in 2006 from more than \$10,000 in the late 1970s.

The widening gap reflects a disproportionate drop in women's wages during the recent recession. The median annual wage for female workers in Georgia fell by nearly twice as much as their male peers from 2007 to 2011 - \$1,830 for women versus \$1,040 for men. But women also made up essentially no ground over the past year. Georgia's median wage for female workers rose by only \$21 from 2011 to 2012, compared to \$416 for male workers.

**Gender Gap Remains a Persistent Problem on Wages**  
Difference between median wage in Georgia, by gender



Source: Economic Policy Institute analysis of Current Population Survey data.

## Rising Health Care Costs Weaken the Workforce

Georgia's workers face an additional challenge from the ever-rising cost of health care over the past several years. Rising health costs leave more Georgians without coverage, squeeze Georgia businesses' ability to offer health benefits and could also tamp down wages. New policy options made available by the Affordable Care Act could relieve some of these pressures, depending on how Georgia lawmakers proceed.

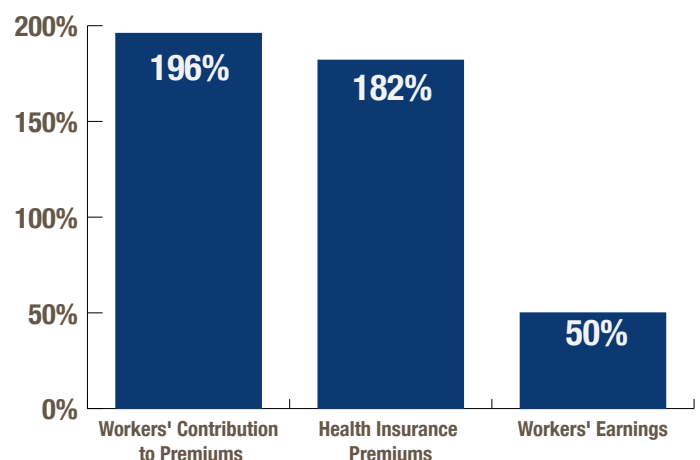
- **Fewer Georgians get health coverage through their employer than in the past.** The share of Georgians under age 65 who get health insurance through their job or a relative's employer fell significantly in recent years. About 68.7 percent of Georgians under age 65 carried coverage through an employer over the course of 1999 and 2000. Before the recent recession, as of 2006-2007, the rate had fallen to 63 percent. By 2011-2012, only 54.6 percent of Georgians were covered through an employer plan.

Despite falling rates of employer-sponsored health insurance over the past decade or so, job-based coverage continues to be the most common source of health insurance for Georgians under age 65. However, rising health insurance costs threaten job-based coverage in two ways. First, higher costs may cause some employers to lower or eliminate health insurance coverage. Second, higher employee premiums can discourage employees from enrolling in employer-sponsored coverage even when it is offered.

- **Rising health care costs may also be driving down Georgians' wages.** Increasing health coverage costs also weigh against wages employees receive. Every dollar a businessperson devotes to employee health benefits is a dollar no longer available for other investments, including wages. Despite rising prices, most large employers still sponsor health insurance for employees. But increasing health costs appear to be one reason for stagnant wage growth nationwide. Growth in employer health care costs in the U.S. the past 14 years dramatically outpaced wage growth.

## Workers' Health Care Costs Drastically Outpacing Wage Growth

Cumulative increase in nominal dollars, 1999-2013



Source: Kaiser Family Foundation

- **Declining coverage does most harm to lower-income Georgians.** Because job-based health insurance is the primary source of coverage in Georgia, people who do not get health care coverage through work are more likely to go without insurance altogether. Low-income Georgians generally have less access to employer health insurance, since access and participation in job-based coverage increases with income.

While about 27 percent of working-age adults in Georgia (ages 18 to 64) went without health insurance in 2011, coverage varied dramatically with income. Forty-eight percent of working-age Georgians with income below twice the poverty level went without health insurance, while less than 8 percent of working age Georgians with incomes more than 4-times the poverty level lacked coverage. This disparity reflects dramatically different rates of employer coverage at different income levels. Twenty-seven percent of the low income group carried employer-sponsored coverage, compared with 82 percent of the higher income group.

- **New public options could enhance coverage.**

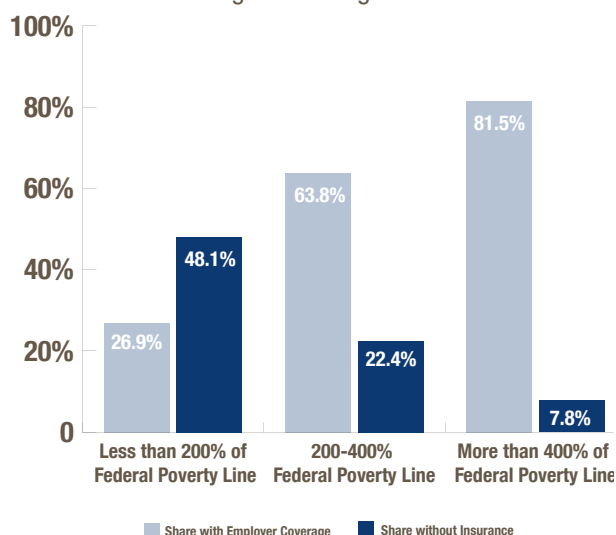
Employer-sponsored health coverage has been the dominant form of health insurance in Georgia and nationally for decades. Now, new coverage options put into place by the Affordable Care Act (ACA) will expand access to health insurance for Georgians without job-based coverage. Many uninsured Georgians will qualify for new federal tax credits toward the purchase of a private health insurance plan starting January 2014. These subsidies for people with incomes below four times the poverty level will reduce monthly premiums.

Due to some intricacies to how the new federal tax credits will work, however, Georgians at the lowest income levels may still be left without any new coverage options if Georgia fails to expand Medicaid under the ACA. States can expand Medicaid eligibility under the law to cover adults with incomes up to 138 percent of the poverty level which is about \$16,000 for an individual or \$27,000 for a family of three.

In states that fail to expand, residents with income above 100 percent of the poverty level will be eligible for the new tax credits, but residents with income below the threshold will not. *About one-third of uninsured Georgians ages 18 to 64 had income below the poverty level in 2011 and would be left out of new coverage options if Georgia does not expand Medicaid eligibility.*

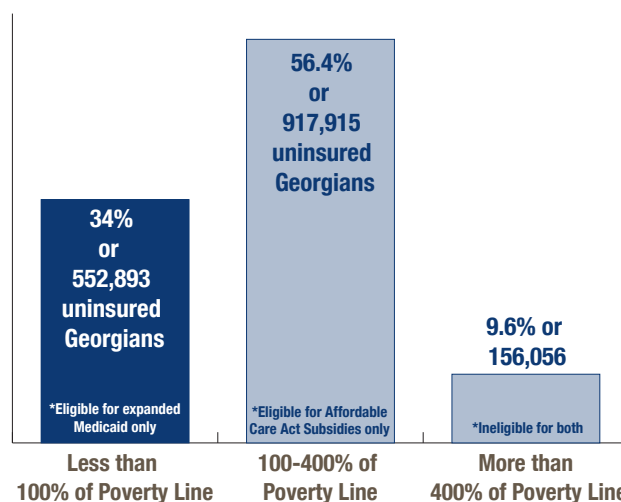
## Low-Income Adults Less Likely to Have Employer Health Coverage

Georgia adults ages 18-64



Source: GBPI analysis of 2011 American Community Survey data

## Poorest Georgians Dependent on Medicaid Expansion for Coverage



Source: GBPI analysis of 2011 American Community Survey data

Note: Estimates above include some individuals ineligible for Medicaid and/or subsidies due to immigration status.

## Conclusion

As Georgia families struggle to emerge from the shadow of the Great Recession, they face a variety of economic challenges. Job growth is slow, wages are flat and inequalities by race, gender and class persist. Some of these forces are recent problems caused by the worst economic crisis since the 1930s, while others are the result of decades-long trends on a national and global scale. Most Georgians will need years to fully recover their short-term losses, and ensuring Georgia families have access to upward opportunity and a higher standard of living will take decades.

Bolstering livelihoods for Georgia's middle- and low-income workers should be a top priority. Tackling that challenge requires Georgia lawmakers to focus on strategies that deliver results. Expert opinion and evidence from other states makes clear that policies which try to boost short-term job growth, such as deep tax cuts and taxpayer subsidies for businesses, are rarely if ever effective. Short-term job trends on the state level are tightly linked to national trends, meaning state policymakers can do little to trigger immediate growth.

A wiser path is for Georgia lawmakers to lay foundations for a stronger, more well-balanced economy that delivers broad-based prosperity over the long-term. That means positive investments in the building blocks of growth, such as education and infrastructure. It also requires support for tools that help families climb the ladder to success, including affordable health coverage, safe communities and temporary assistance for basic necessities. A vibrant private sector with high-paying jobs is essential, but ensuring the economy works for everyone requires strong public support. Whether Georgians are born rich, poor, black, white, male or female, they deserve the opportunity to achieve a better life through hard work.

## Appendices

**Appendix A: Selected Labor Market and Wage Characteristics, by county**

**Appendix B: Selected Labor Market Statistics for Georgia, by demographic group**

**Appendix C: Annual Wages in Georgia, by Demographic and Percentile, 2012 dollars**

**Appendix D: Selected Labor Market Statistics for Georgia, by education**

## Appendix A: Selected Labor Market and Wage Characteristics, by County

County	Unemployment Rate				Average Annual Wage
	June 2012	June 2013	June to June 12-Month Change	2012 Average	2012
Appling County	11.2	11.7	0.5	10.3	\$38,168
Atkinson County	14.1	13.4	-0.7	13.4	\$29,484
Bacon County	10.3	10.2	-0.1	9.8	\$27,664
Baker County	9.8	8.5	-1.3	8.7	\$31,980
Baldwin County	12.2	12.9	0.7	12	\$31,304
Banks County	6.9	6.7	-0.2	6.6	\$28,392
Barrow County	8.7	8.2	-0.5	8.4	\$33,228
Bartow County	9.4	9.2	-0.2	9.2	\$38,168
Ben Hill County	13.5	12.7	-0.8	12.9	\$29,016
Berrien County	10.6	11	0.4	10.2	\$30,108
Bibb County	10.4	10.1	-0.3	9.8	\$37,804
Bleckley County	14.3	17.2	2.9	13.5	\$27,924
Brantley County	11.6	10.8	-0.8	11.1	\$26,728
Brooks County	8.4	8.4	0	8.6	\$26,156
Bryan County	7.9	8.2	0.3	7.6	\$30,524
Bulloch County	11.5	11.4	-0.1	10.4	\$31,044
Burke County	12.5	13.1	0.6	11.6	\$47,580
Butts County	11.1	11.8	0.7	10.6	\$31,772
Calhoun County	11.4	12.1	0.7	10.7	\$28,392
Camden County	9.4	9.6	0.2	9	\$39,104
Candler County	10.8	11.3	0.5	10.3	\$27,196
Carroll County	10.3	10.5	0.2	9.7	\$38,064
Catoosa County	7.3	7.4	0.1	6.6	\$31,980
Charlton County	12.1	11.9	-0.2	11.4	\$32,084
Chatham County	9.1	9.1	0	8.6	\$41,080
Chattahoochee County	20.2	19.7	-0.5	18.3	\$46,488
Chattooga County	10.8	10.8	0	10.8	\$28,548
Cherokee County	7.5	7.3	-0.2	7.2	\$35,672
Clarke County	7.9	7.7	-0.2	7	\$38,792
Clay County	9.9	9.2	-0.7	9.4	\$26,156
Clayton County	11.6	11	-0.6	11.1	\$43,524
Clinch County	11	11.3	0.3	10.9	\$28,288
Cobb County	8.6	8	-0.6	8.1	\$52,156
Coffee County	13.5	13.5	0	13.1	\$30,316
Colquitt County	9.5	10.9	1.4	9.2	\$28,444
Columbia County	7.5	7.4	-0.1	6.8	\$34,840
Cook County	11.4	11.6	0.2	11.2	\$26,208
Coweta County	9.1	8	-1.1	8.3	\$35,360
Crawford County	10.5	9.6	-0.9	9.4	\$28,288
Crisp County	12.3	13.9	1.6	12.3	\$30,264
Dade County	8.4	8.3	-0.1	7.5	\$30,992
Dawson County	8.3	7.8	-0.5	7.7	\$25,740



## Appendix A: Selected Labor Market and Wage Characteristics, by County

Decatur County	11.4	12	0.6	11.3	\$29,952
Dekalb County	9.5	9.3	-0.2	9.3	\$51,480
Dodge County	12.3	14.3	2	11.5	\$27,612
Dooly County	13.3	14.2	0.9	13.1	\$29,484
Dougherty County	11.3	11.3	0	10.6	\$38,428
Douglas County	9.7	9.3	-0.4	9.2	\$33,072
Early County	8.8	8.7	-0.1	8.4	\$39,208
Echols County	8.3	6	-2.3	7.1	\$20,956
Effingham County	8	7.6	-0.4	7.7	\$36,556
Elbert County	12.1	11.5	-0.6	11.8	\$31,044
Emanuel County	12.1	14	1.9	11.3	\$28,340
Evans County	9.1	9.1	0	8.8	\$28,600
Fannin County	10	9.5	-0.5	9.6	\$28,756
Fayette County	8.5	8.2	-0.3	7.9	\$40,040
Floyd County	10.3	9.8	-0.5	10	\$38,376
Forsyth County	7.1	6.9	-0.2	6.8	\$44,096
Franklin County	11.3	10.8	-0.5	10.6	\$30,992
Fulton County	10.2	9.8	-0.4	9.6	\$66,092
Gilmer County	10.4	9.9	-0.5	10.2	\$28,184
Glascock County	11.9	12.6	0.7	11.4	\$23,504
Glynn County	9.7	10	0.3	9.7	\$38,064
Gordon County	10.5	10.2	-0.3	10	\$34,996
Grady County	7.9	8	0.1	7.6	\$29,484
Greene County	9.8	9.5	-0.3	9.6	\$32,136
Gwinnett County	8.3	7.9	-0.4	7.8	\$47,944
Habersham County	9.2	9.2	0	8.9	\$31,304
Hall County	7.9	7.6	-0.3	7.5	\$39,988
Hancock County	17.5	15.6	-1.9	17	\$27,404
Haralson County	10.5	9.8	-0.7	9.5	\$34,320
Harris County	8.1	7.1	-1	6.8	\$28,028
Hart County	11.2	11.3	0.1	11	\$33,956
Heard County	11.9	11	-0.9	10.2	\$42,276
Henry County	9.4	9.2	-0.2	9	\$34,320
Houston County	8.1	8.3	0.2	7.6	\$43,472
Irwin County	11.7	12.3	0.6	11.9	\$27,144
Jackson County	9.1	8.8	-0.3	8.7	\$34,372
Jasper County	9.7	8.7	-1	9.6	\$27,872
Jeff Davis County	14.9	15	0.1	13.9	\$30,004
Jefferson County	14.9	17	2.1	13.9	\$31,356
Jenkins County	18.7	18.2	-0.5	17.2	\$28,652
Johnson County	12.8	14.3	1.5	13	\$27,976
Jones County	8.8	8.1	-0.7	8.6	\$30,004
Lamar County	10.8	12.1	1.3	10.6	\$31,512
Lanier County	8.2	8.7	0.5	7.7	\$26,780
Laurens County	12.4	11.9	-0.5	11.7	\$34,424
Lee County	7.5	7.8	0.3	7.4	\$32,240
Liberty County	10.3	10.9	0.6	9.7	\$37,128

## Appendix A: Selected Labor Market and Wage Characteristics, by County

Lincoln County	10.6	10.9	0.3	10.3	\$27,300
Long County	7.5	8	0.5	7.1	\$27,040
Lowndes County	9.3	9.3	0	8.7	\$32,240
Lumpkin County	10.1	9.7	-0.4	9.3	\$31,460
Macon County	15.1	15.3	0.2	10.2	\$30,472
Madison County	7.4	6.7	-0.7	10.6	\$26,572
Marion County	8	7.8	-0.2	14.7	\$33,904
McDuffie County	10.9	10.4	-0.5	6.8	\$28,964
McIntosh County	11.6	11	-0.6	8.1	\$26,936
Meriwether County	14.9	12.8	-2.1	11.3	\$30,472
Miller County	6.8	6.8	0	6.3	\$27,612
Mitchell County	9.5	10	0.5	9	\$28,028
Monroe County	8.3	9.5	1.2	8.2	\$33,540
Montgomery County	10	12	2	10.1	\$29,016
Morgan County	8.3	8.2	-0.1	8	\$31,876
Murray County	11.9	11.4	-0.5	12.3	\$32,604
Muscogee County	9.8	9.7	-0.1	9.1	\$39,052
Newton County	10.8	10.3	-0.5	10.3	\$37,440
Oconee County	5.9	5.8	-0.1	5.5	\$35,828
Oglethorpe County	6.8	6.9	0.1	6.7	\$26,312
Paulding County	8.8	8.3	-0.5	8.4	\$31,512
Peach County	11.6	12.7	1.1	10.9	\$32,708
Pickens County	8.3	7.9	-0.4	8.3	\$33,852
Pierce County	10	9.6	-0.4	9.2	\$29,172
Pike County	8.9	8.7	-0.2	9.1	\$29,432
Polk County	9.2	8.7	-0.5	8.9	\$32,500
Pulaski County	9.7	11	1.3	9.6	\$32,604
Putnam County	10.4	10.4	0	10.7	\$31,200
Quitman County	12	11.7	-0.3	11.1	\$26,520
Rabun County	12.3	11.8	-0.5	12.3	\$27,664
Randolph County	14.7	13.5	-1.2	13.7	\$29,484
Richmond County	11.5	11	-0.5	10.4	\$41,496
Rockdale County	10.7	9.7	-1	10.1	\$42,224
Schley County	12.1	11.4	-0.7	11.9	\$35,256
Screven County	12.4	12.1	-0.3	11.6	\$30,368
Seminole County	10	9.9	-0.1	9.3	\$31,304
Spalding County	11.4	11.5	0.1	11.3	\$33,176
Stephens County	9.5	8.8	-0.7	9.2	\$33,124
Stewart County	11.8	12.2	0.4	11.4	\$34,008
Sumter County	13.4	13.7	0.3	12.8	\$29,380
Talbot County	10.5	10.2	-0.3	9.3	\$27,664
Taliaferro County	11	10.8	-0.2	10.8	\$25,324
Tattnall County	10.4	10.9	0.5	10.1	\$29,380
Taylor County	13.8	12.8	-1	12.6	\$29,692
Telfair County	16.4	20.9	4.5	15.5	\$25,428
Terrell County	10.9	9.8	-1.1	9.8	\$29,952
Thomas County	8.4	8.2	-0.2	8	\$36,972

## Appendix A: Selected Labor Market and Wage Characteristics, by County

Tift County	10.7	10.1	-0.6	10.2	\$32,812
Toombs County	11	11.9	0.9	10.6	\$31,512
Towns County	8.8	8.1	-0.7	8.3	\$26,208
Treutlen County	14.2	14.8	0.6	14	\$24,648
Troup County	12.3	10.1	-2.2	10.1	\$39,572
Turner County	9.9	9.6	-0.3	9.6	\$28,132
Twiggs County	12.2	12.4	0.2	12.5	\$31,668
Union County	7.7	7.3	-0.4	7.4	\$30,524
Upton County	11.5	11.3	-0.2	11.1	\$31,668
Walker County	8.2	8	-0.2	7.7	\$30,264
Walton County	9	8.2	-0.8	8.5	\$34,580
Ware County	11.3	11.8	0.5	11.1	\$31,408
Warren County	16.2	14.9	-1.3	15.8	\$31,252
Washington County	11.8	12.4	0.6	11.3	\$32,604
Wayne County	12.1	11.9	-0.2	11.5	\$37,284
Webster County	8.5	8.3	-0.2	8.3	\$30,472
Wheeler County	10.5	12	1.5	10.2	\$31,512
White County	9.3	8.7	-0.6	8.9	\$29,120
Whitfield County	11.9	11.7	-0.2	11.3	\$38,220
Wilcox County	12.3	13.7	1.4	12.3	\$36,972
Wilkes County	11.2	11.7	0.5	10.9	\$28,444
Wilkinson County	10	10.4	0.4	9.6	\$46,124
Worth County	9.5	9.4	-0.1	8.8	\$30,160

Source: Bureau of Labor Statistics' Local Area Unemployment Statistics

## Appendix B: Selected Labor Market Statistics for Georgia, by demographic group

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>All Georgians</b>													
<i>Unemployment</i>	3.7%	4.0%	5.1%	4.7%	4.7%	5.4%	4.6%	4.3%	6.4%	9.8%	10.7%	10.1%	9.1%
<i>Underemployment</i>	6.0%	6.3%	8.2%	7.9%	8.0%	9.1%	8.1%	8.1%	11.1%	16.9%	17.9%	17.2%	15.7%
<i>Unemployment, Long-Term Share</i>	(a)	12.4%	22.2%	27.7%	22.3%	20.8%	19.5%	17.4%	19.3%	35.8%	51.3%	50.4%	44.4%
<b>Male</b>													
<i>Share of Labor Force</i>	52.2%	52.8%	53.6%	53.7%	54.3%	53.4%	53.5%	53.1%	53.5%	53.8%	53.4%	52.4%	52.5%
<i>Unemployment</i>	3.2%	3.9%	4.7%	5.0%	4.6%	5.4%	4.5%	4.0%	6.0%	10.3%	11.7%	10.1%	8.4%
<i>Underemployment</i>	5.6%	6.0%	7.5%	8.2%	7.8%	9.3%	7.8%	7.6%	10.9%	17.7%	18.6%	16.8%	14.2%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	26.7%	26.5%	23.0%	21.4%	21.0%	15.5%	19.1%	35.5%	49.2%	49.9%	45.2%
<b>Female</b>													
<i>Share of Labor Force</i>	47.8%	47.2%	46.4%	46.3%	45.7%	46.6%	46.5%	46.9%	46.5%	46.2%	46.6%	47.6%	47.5%
<i>Unemployment</i>	4.1%	4.1%	5.7%	4.4%	4.8%	5.4%	4.8%	4.7%	6.9%	9.2%	9.5%	10.2%	9.9%
<i>Underemployment</i>	6.5%	6.5%	9.1%	7.5%	8.3%	9.0%	8.5%	8.6%	11.3%	16.1%	17.1%	17.6%	17.3%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	18.0%	29.4%	21.5%	20.0%	18.0%	19.2%	19.6%	36.1%	54.2%	51.0%	43.7%
<b>White</b>													
<i>Share of Labor Force</i>	63.4%	63.7%	64.0%	63.4%	63.2%	61.6%	60.2%	59.9%	60.0%	58.7%	58.7%	59.0%	57.2%
<i>Unemployment</i>	2.4%	2.7%	3.3%	3.6%	3.3%	3.7%	3.2%	2.7%	4.5%	7.3%	7.6%	7.7%	7.1%
<i>Underemployment</i>	4.2%	4.3%	5.3%	5.9%	5.6%	6.0%	5.4%	5.4%	7.8%	12.9%	13.1%	13.2%	12.1%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	20.3%	22.5%	20.6%	17.8%	(a)	(a)	19.4%	39.0%	47.5%	45.5%	42.2%
<b>African-American</b>													
<i>Share of Labor Force</i>	31.1%	29.6%	28.7%	27.2%	26.3%	27.5%	28.2%	28.6%	28.0%	28.6%	28.4%	28.3%	29.1%
<i>Unemployment</i>	6.5%	6.6%	9.2%	7.0%	7.8%	9.5%	8.0%	7.6%	10.2%	14.3%	16.4%	15.9%	13.4%
<i>Underemployment</i>	10.1%	10.3%	13.9%	11.1%	13.1%	15.5%	13.5%	12.4%	15.9%	22.2%	25.1%	24.1%	22.2%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	23.9%	36.6%	24.3%	22.9%	27.5%	20.9%	22.0%	37.3%	55.8%	56.1%	51.4%
<b>Hispanic</b>													
<i>Share of Labor Force</i>	3.6%	4.2%	5.2%	5.9%	6.8%	7.3%	8.1%	7.3%	7.6%	8.4%	8.8%	8.2%	7.8%
<i>Unemployment</i>	(a)	(a)	(a)	(a)	(a)	5.1%	4.8%	5.6%	8.2%	12.0%	11.5%	7.7%	10.1%
<i>Underemployment</i>	(a)	(a)	9.7%	14.1%	10.1%	12.0%	10.7%	13.2%	20.6%	27.4%	26.1%	21.4%	19.4%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	39.9%	(a)	(a)

Source: Economic Policy Institute analysis of Current Population Survey data; (a) Does not meet standards for sample size

### Appendix C: Annual Wages in Georgia, by Demographic and Percentile, 2012 dollars

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>All Georgians</b>													
20th Percentile	\$21,382	\$22,131	\$22,235	\$22,610	\$22,526	\$21,798	\$21,424	\$21,986	\$21,798	\$21,861	\$21,258	\$19,926	\$19,947
Median	\$31,907	\$33,862	\$34,674	\$34,902	\$35,110	\$34,632	\$34,237	\$34,341	\$35,214	\$35,443	\$34,986	\$32,448	\$32,531
80th Percentile	\$52,333	\$55,182	\$57,990	\$55,723	\$55,432	\$56,181	\$58,261	\$57,699	\$61,984	\$61,901	\$60,341	\$57,491	\$58,053
<b>Male</b>													
20th Percentile	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400	\$23,400
Median	\$35,006	\$38,106	\$38,189	\$37,586	\$37,669	\$36,795	\$36,254	\$37,378	\$39,312	\$39,624	\$39,187	\$36,338	\$36,754
80th Percentile	\$57,304	\$62,982	\$63,814	\$59,842	\$59,946	\$60,965	\$64,064	\$66,061	\$68,390	\$68,640	\$67,954	\$65,229	\$64,251
<b>Female</b>													
20th Percentile	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781	\$19,781
Median	\$28,870	\$30,763	\$31,470	\$32,448	\$33,155	\$31,013	\$31,470	\$31,387	\$31,990	\$32,573	\$31,262	\$29,557	\$29,578
80th Percentile	\$48,006	\$48,818	\$50,690	\$49,816	\$52,499	\$51,542	\$51,542	\$50,253	\$53,394	\$53,539	\$52,520	\$50,918	\$50,232
<b>White</b>													
20th Percentile	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485	\$22,485
Median	\$35,963	\$37,918	\$39,395	\$38,334	\$38,293	\$38,189	\$39,374	\$38,854	\$39,021	\$40,477	\$39,270	\$37,773	\$37,024
80th Percentile	\$58,594	\$60,653	\$63,898	\$60,715	\$60,778	\$61,568	\$64,085	\$64,917	\$66,373	\$67,808	\$66,394	\$63,544	\$62,774
<b>African American</b>													
20th Percentile	(a)	(a)	(a)	(a)	(a)	\$19,864	\$19,864	\$19,864	\$19,864	\$19,864	\$19,864	\$19,864	\$19,864
Median	\$27,872	\$29,578	\$29,598	\$31,491	\$32,968	\$29,390	\$29,390	\$29,307	\$30,618	\$31,699	\$30,347	\$27,414	\$28,850
80th Percentile	(a)	(a)	(a)	(a)	(a)	\$46,342	\$47,570	\$46,405	\$50,502	\$49,941	\$48,838	\$45,635	\$47,174
<b>Hispanic</b>													
20th Percentile	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
Median	(a)	(a)	(a)	(a)	(a)	\$24,710	\$23,650	\$25,230	\$26,645	\$26,562	\$23,504	\$23,275	\$24,710
80th Percentile	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)
<b>Union, Median Wage</b>	\$35,506	\$43,285	(a)	(a)	\$45,282	\$43,202	\$43,659	\$43,971	(a)	(a)	(a)	(a)	(a)
<b>Non-Union, Median Wage</b>	\$31,429	\$33,134	\$33,987	\$34,528	\$34,362	\$33,925	\$33,634	\$33,904	\$34,570	\$34,549	\$34,528	\$32,053	\$32,074

Source: Economic Policy Institute analysis of Current Population Survey data; (a) Not available due to insufficient sample size

## Appendix D: Selected Labor Market Statistics for Georgia, by education

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Less than high school</b>													
<i>Unemployment</i>	7.3%	7.4%	8.6%	7.9%	9.2%	11.5%	11.2%	11.8%	13.5%	19.4%	17.8%	18.5%	17.4%
<i>Underemployment</i>	12.1%	11.2%	15.0%	14.5%	15.8%	20.1%	18.3%	20.6%	25.2%	34.3%	33.0%	32.8%	30.5%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	(a)	(a)	(a)	21.7%	(a)	(a)	(a)	36.7%	44.0%	45.7%	42.5%
<i>Share of Labor Force</i>	14.6%	14.5%	14.4%	14.5%	12.8%	13.7%	14.0%	10.8%	11.0%	11.0%	10.8%	10.4%	10.2%
<i>Part-time for economic reasons</i>	10.8%	(a)	17.8%	19.8%	20.6%	24.6%	22.6%	28.0%	35.9%	41.2%	46.6%	37.3%	32.9%
<b>High school</b>													
<i>Unemployment</i>	4.3%	4.7%	5.8%	6.3%	5.7%	6.3%	5.4%	4.6%	7.3%	11.9%	14.3%	11.9%	10.6%
<i>Underemployment</i>	7.2%	7.4%	9.6%	10.4%	10.2%	10.7%	9.5%	9.5%	13.5%	21.7%	23.6%	21.0%	18.2%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	(a)	31.7%	21.9%	17.3%	18.7%	(a)	17.7%	33.0%	50.9%	52.2%	44.9%
<i>Share of Labor Force</i>	33.9%	32.6%	33.5%	32.4%	31.4%	31.0%	30.3%	30.4%	29.6%	30.4%	29.7%	29.0%	27.8%
<i>Part-time for economic reasons</i>	13.2%	13.7%	19.0%	23.8%	20.4%	18.3%	18.0%	21.6%	29.6%	40.6%	38.9%	35.3%	35.2%
<b>Some college</b>													
<i>Unemployment</i>	2.5%	3.7%	5.3%	3.4%	3.9%	4.6%	3.7%	4.1%	6.7%	9.7%	9.8%	10.5%	9.5%
<i>Underemployment</i>	4.2%	5.8%	7.5%	5.5%	6.5%	7.3%	6.7%	7.1%	10.4%	15.3%	15.9%	16.9%	15.4%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	20.8%	34.2%	50.1%	51.8%	47.9%
<i>Share of Labor Force</i>	26.7%	25.9%	26.0%	26.7%	27.9%	27.2%	26.5%	28.4%	28.2%	26.2%	26.7%	27.9%	29.5%
<i>Part-time for economic reasons</i>	(a)	(a)	(a)	8.8%	10.8%	9.9%	11.4%	10.4%	13.2%	20.6%	23.0%	20.7%	22.8%
<b>Bachelor's or higher</b>													
<i>Unemployment</i>	1.8%	(a)	2.3%	2.3%	2.2%	2.4%	1.6%	1.6%	2.9%	4.6%	5.7%	5.5%	4.9%
<i>Underemployment</i>	2.8%	2.7%	3.4%	3.5%	3.5%	3.7%	3.0%	2.9%	4.3%	7.7%	9.1%	8.7%	8.8%
<i>Unemployment, Long-Term Share</i>	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	(a)	43.8%	61.2%	49.7%	39.7%
<i>Share of Labor Force</i>	24.8%	27.1%	26.1%	26.4%	27.9%	28.1%	29.2%	30.5%	31.1%	32.5%	32.8%	32.6%	32.5%
<i>Part-time for economic reasons</i>	(a)	(a)	(a)	(a)	(a)	7.8%	8.0%	7.9%	9.2%	16.0%	19.7%	17.7%	23.7%

Source: Economic Policy Institute analysis of Current Population Survey data; (a) Does not meet standards for sample size.

## End Notes

<sup>1</sup>The “Great Recession” officially lasted from December 2007 to June 2009 on the national level. But because recessions can vary from state to state, this report uses Dec. 2007 to February 2010 as its span for the Great Recession. February 2010 was the month when Georgia hit its jobs “trough,” or in other words its lowest jobs point during the crisis. Georgia’s economy began adding jobs the following month.

<sup>2</sup>As of this report’s publish date, the U.S. Bureau of Labor Statistics (BLS) has released initial estimates for monthly job growth through August 2013. However, that agency’s initial estimates for Georgia in July and August appear noticeably abnormal compared to the state’s prior trends. It estimates that Georgia gained 30,000 jobs in July, before losing 16,100 in August. Such a drastic swing between months is highly out of the ordinary and suggests that the figures will likely change significantly once BLS’s initial estimates are “benchmarked” to more comprehensive data early next year. As a result, this report employs job data only through the first half of 2013, or June 2013.

<sup>3</sup>Georgia added 16,900 net jobs between March and June 2013; 40,800 net jobs between December 2012 and June 2013; and 76,100 between June 2012 and June 2013.

<sup>4</sup>Economic Policy Institute, Jobs Watch August 2013, by email

<sup>5</sup>Unlike the standard unemployment rate, the employment to population ratio does not run the risk of becoming skewed by factors other than people finding jobs – in particular people becoming discouraged and dropping out of the workforce. The unemployment rate only includes individuals who have been actively seeking employment in the previous four weeks, rather than all people without a job at a given time. As a result, unemployment will vary not only due to positive trends in the economy (i.e. people finding work) but also negative ones (i.e. people involuntarily leaving the workforce, sometimes temporarily and sometimes for longer periods).

<sup>6</sup>“States and selected areas: Employment status of the civilian noninstitutional population, 1976 to 2012 annual averages,” U.S. Bureau of Labor Statistics. Available at <http://www.bls.gov/lau/staadata.txt>

<sup>7</sup>Georgia’s June 2013 unemployment rate was 8.5 percent compared to 7.6 percent nationwide.

<sup>8</sup>This section utilizes figures from the Bureau of Labor Statistics’ Local Area Unemployment Series, which generates monthly unemployment estimates at the county level. Monthly estimates are not seasonally adjusted.

<sup>9</sup>The number of active job seekers divided by the number of active job openings, known as the “job seeker ratio,” is data that are unavailable at the state level.

<sup>10</sup>“Job Openings and Labor Turnover Survey Highlights,” Bureau of Labor Statistics. July 2013.

<sup>11</sup>Shierholz, Heidi. “Job openings survey shows openings and hires both dropped in January,” Economic Policy Institute. 3/13/2012.

<sup>12</sup>“Understanding and Responding to Persistently High Unemployment”, Congressional Budget Office. February 2012.

<sup>13</sup>*Unemployment Insurance Data Summary*. Washington, DC: U.S. Department of Labor, Employment and Training Administration, 2nd Quarter 2013.

<sup>14</sup>Family Budget Calculator, Economic Policy Institute, 2013.

<sup>15</sup>*Unemployment Insurance Data Summary*. Washington, DC: U.S. Department of Labor, Employment and Training Administration, 2nd Quarter 2013.

<sup>16</sup>Lifeline for Families, Support for the Economy: The Supplemental Nutrition Assistance Program, U.S. Congress Joint Economic Committee, November 22, 2011.

<sup>17</sup>U.S. Census Bureau, American Community Survey, 2013.

<sup>18</sup>Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Years 2000 and 2011.

<sup>19</sup>The Relationship Between SNAP and Work Among Low-Income Households, Center on Budget and Policy Priorities, January 29, 2013.

<sup>20</sup>American Community Survey.

<sup>21</sup>Economic Policy Institute, by email. 8/29/2013.

<sup>22</sup>In most cases, it is statistically inappropriate to compare *median* and *average* wages for workers, due to the fact inordinately high salaries for CEOs and other top managers skew the *average* wage totals upward. However, the comparison is apt in this case since average wages are restricted to nonsupervisory workers, which removes the bias that would result from including managerial salaries. Nonsupervisory employees comprise 80 percent of all wage earners nationwide. “Hourly and weekly earnings of private production and nonsupervisory workers, 1947-2011,” State of Working America 2012. Statistic cited in text utilizes underlying data from chart available at <http://stateofworkingamerica.org/chart/swa-wages-table-4-3-hourly-weekly-earnings/>



<sup>23</sup>“Productivity and the compensation/productivity gap,” State of Working America 2012. Available at <http://stateofworkingamerica.org/subjects/wages/the-compensationproductivity-gap/>

<sup>24</sup>Mishel, Lawrence. “Vast majority of wage earners are working harder and for not much more: Trends in U.S. work hours and wages over 1979-2007,” Economic Policy Institute. 1/30/2013.

<sup>25</sup>Lawrence Mishel and Heidi Shierholz. “A Decade of Flat Wages: The Key Barrier to Shared Prosperity and a Rising Middle Class,” Economic Policy Institute. 8/21/2013.

<sup>26</sup>“What Should You be Earning?” Economic Policy Institute. 8/30/2013.

<sup>27</sup>Gould, Elise. “The Top One Percent Take Home 20 Percent of America's Income,” Economic Policy Institute. 7/18/2013.

<sup>28</sup>Bivens, Josh. “Three-fifths of all income growth from 1979-2007 went to the top 1 percent,” Economic Policy Institute. 10/27/2011.

<sup>29</sup>“Harder for Americans to Rise from Lower Rungs,” The New York Times. 1/4/2012. See also the Economic Mobility Project at the Pew Charitable Trusts: <http://www.pewstates.org/projects/economic-mobility-project-328061>

<sup>30</sup>Lawrence Mishel and Natalie Sabadish. “CEO Pay in 2012 was Extraordinarily High Relative to Typical Workers and Other High Earners,” Economic Policy Institute. 6/26/2013.

<sup>31</sup>Tharpe, Wesley. “Growing Inequality Threatens Georgia's Economy,” Georgia Budget and Policy Institute (GBPI). 12/19/2012. Also see “Pulling Apart: A State-by-State Analysis of Income Trends,” Center on Budget & Policy Priorities and Economic Policy Institute. 11/15/2012.

<sup>32</sup>For example, see “How the recession turned middle class jobs into low wage jobs,” Washington Post. 2/28/2013; and “Majority of New Jobs Pay Low Wages, Study Finds,” New York Times. 8/30/2012.

<sup>33</sup>“Characteristics of Minimum Wage Workers,” Bureau of Labor Statistics. Available at <http://www.bls.gov/cps/earnings.htm#minwage>

<sup>34</sup>Shierholz, Heidi. “Lagging minimum wage is one reason why most Americans' wages have fallen behind productivity,” Economic Policy Institute. 7/11/2013.

<sup>35</sup>Estimates derived from the Family Budget Calculator created by the Economic Policy Institute, found here: <http://www.epi.org/resources/budget/>. For more details on the budget calculator, including methodology, see here: <http://www.epi.org/publication/ib368-basic-family-budgets/>

<sup>36</sup>Mishel, Lawrence. “Unions, inequality and faltering middle class wages,” Economic Policy Institute. 8/29/2012.

<sup>37</sup>“Table 5. Union affiliation of employed wage and salary workers by state, 2011-2012 annual averages,” US Bureau of Labor Statistics. Accessed 9/21/2013.

<sup>38</sup>See endnote #23.