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PACKING A PUNCH: THE RECESSION HIT AFRICAN-AMERICAN AND NON-COLLEGE EDUCATED DC RESIDENTS PARTICULARLY HARD

By Ed Lazere and Max Brauer¹

The Great Recession and its aftermath have left an impact on the District, though its harmful effects varied by race and level of education. While employment remained relatively steady for white DC residents and those with a college degree, unemployment surged in 2009 for Latino and African-American DC residents and for those with less than a four-year college education.

The number of jobless workers living in the District more than doubled in a two-year period — from 19,000 in January 2008 to 40,000 in January 2010 — as the unemployment rate rose from 5.6 percent to 12.0 percent. By January 2010, DC's unemployment rate was the highest since such data were first collected in 1976. DC's unemployment rate has fallen since then, but still is at one of the highest levels on record.

While unemployment in the District rose across virtually all demographic groups, some groups of District residents were hit especially hard by the recession, while others were largely insulated from its effects. For some groups, employment conditions are now at the worst level in 30 years.

- The unemployment rate jumped fastest for DC Latino workers, from 4.7 percent in 2008 to 8.4 percent in 2009, an increase of three-fourths. The unemployment rate for African-American residents rose by roughly half — from 10.4 percent to 15.6 percent — the highest rate by race/ethnicity in the city. For white residents, unemployment rose from 3 percent to 4.1 percent in this period.
- In fact, unemployment among DC residents with a high school education in 2009 was nearly as high as for those without a high school education. Unemployment reached 19 percent in 2009

Key Findings

- DC's unemployment rate reached 12 percent in January 2010, the highest level on record. While the effects of the recession are broad, African-Americans and non-college educated DC residents were especially hard hit.
- The unemployment rate for African-American DC workers reached 15.6 percent in 2009. While the Latino unemployment rate was lower – 8.4 percent – the jobless rate grew faster for Latinos than for any other group.
- The employment rate for Black DC residents – the share of adults with a job – reached the second lowest level in 30 years. The employment gap between white and Black residents is the widest it has ever been.
- The unemployment rate of DC residents with a high school diploma reached 19 percent in 2009, nearly as high as for those who haven't finished high school. Employment among DC residents with a high school education is at the lowest level in 30 years.
- Wages rose for residents at all levels in 2009, but wage disparities have widened. Since 2000, wages for DC's top earners rose 29 percent, adjusting for inflation, while earnings of low-wage workers rose 11 percent.

¹ Max Brauer served as an intern with DCFPI in the summer of 2010.

for residents with a high school diploma or GED, far higher than at any point in last 30 years. For residents without a high school diploma, unemployment reached 20.3 percent. Meanwhile unemployment stood at 4.2 percent for those with a college degree.

Looking over a longer-term period, employment prospects have worsened noticeably over the past two decades for Black District residents and for residents with no post-secondary education. For these residents, job conditions have worsened even in periods when DC's overall economy was growing.

- Employment among African-American DC residents has fallen steadily since the late 1980s. The employment rate fell from 62 percent in 1988 to 56 percent in 2000 and to 49.5 percent in 2009. (The employment rate is the share of adults with a job.) If employment had not fallen since the late 1980s, some 31,000 additional African-American residents would be working today. Meanwhile, the employment rate for white residents has remained relatively steady.
- The employment rate for DC adults with a high school diploma or GED and no post-secondary education is at the lowest level in 30 years. Employment fell from 67 percent of adults in 1988 to 58 percent in 2000 and 48 percent in 2009. If this rate had not fallen since the late 1980s, an additional 15,000 DC residents with a high school education would be working today.

Despite the weak economy, wages for working DC residents actually rose in the recession. For the typical working DC resident, hourly wages grew from \$20.05 in 2008 to \$21.40 in 2009. (Both figures are adjusted for inflation to equal 2009 dollars.) Yet here, too, the benefits of rising wages have not been shared equally.

- The hourly wage for the top fifth of DC earners stood at \$38.95 in 2009, more than three times the wage for the bottom fifth of workers – \$12.36.
- Over the past decade, wages have increased the most for DC's top earners. Since 2000, hourly wages for DC's highest earners rose 29 percent, after adjusting for inflation, while hourly earnings for low-wage workers rose 11 percent.
- Wage disparities between white DC residents and African-American residents also have widened, as they have between workers with a college degree and those without. In the 1980s, earnings for the typical white DC resident were 60 percent higher than for the typical African-American resident. In the 2000s, white earnings averaged 77 percent higher than black earnings.
- The median wage for DC residents with a high school diploma — about \$14 an hour — increased just one percent between 1979 and 2009, adjusting for inflation. By contrast, the typical wage for college-educated residents — \$30 an hour in 2009 — was nearly 30 percent higher than in 1979.

The growing wage disparities in the District are of particular concern because the cost of living in the District is among the highest in the nation. These high costs have made it increasingly difficult for many residents to meet basic needs. For low-wage DC residents, annual earnings equal less than half of a “basic family budget” for a family of three. The gap between earnings of low-wage

workers and the cost of living in DC is wider than in all but two cities in the U.S. — New York City and Honolulu — when DC is compared with the largest city in every state.

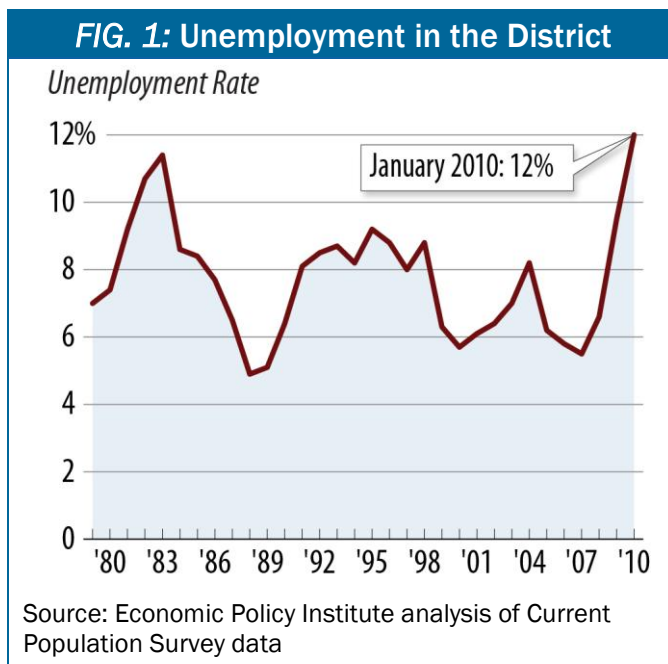
SECTION I: THE IMPACT OF THE RECESSION ON EMPLOYMENT HAS FALLEN HARDEST ON AFRICAN-AMERICAN AND LATINO RESIDENTS, LESS-EDUCATED WORKERS, AND YOUNGER WORKERS

The recession led to falling employment among all groups of DC residents. The brunt of the job losses, however, has fallen on a few select groups – including African-American and Latino residents, those without a college degree, and younger workers. For Black residents and those without a college degree, employment conditions were worsening even before the recession, and the latest job losses have brought employment to the lowest levels in 30 years.

Unemployment Has Risen Sharply for Latino and African-American DC Residents:

Employment conditions have worsened during the recession among white, African-American, and Latino residents alike, with unemployment rates in 2009 reaching the highest levels on record for all three groups. But the impact of the recession on employment among DC residents has been greatest on African-American and Latino workers. Some 16 percent of DC’s Black workers were unemployed in 2009, compared with 8 percent of Latino workers and 4 percent of white workers.

- Latino unemployment in DC increased from 4.7 percent in 2008 to 8.4 percent in 2009, an increase of more than three-fourths. The growth rate in unemployment for Latinos in 2009 was faster than for any other population group. The unemployment rate for African-American workers rose from 10.4 percent to 15.6 percent, and unemployment among white DC workers grew from 3 percent to 4.1 percent. For white and African-American residents, these were the highest unemployment rates since the early 1980s. (Only limited historical employment data is available for Latino residents.)



Key Measures of Job Conditions Used in This Report

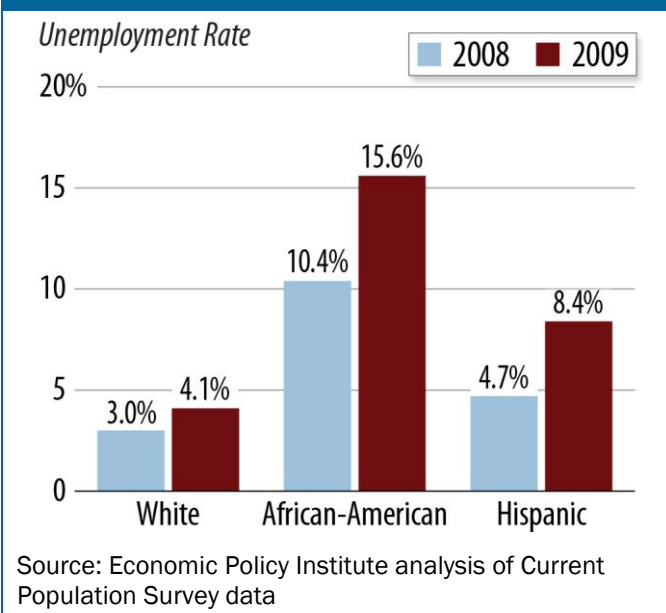
This analysis examines job conditions using two different measures: the unemployment rate and the employment-to-population ratio, or employment rate. Both figures are based on those aged 16 and older residing in the District who are not in institutional settings (such as DC jail and nursing homes) and who are not on active duty in the Armed Forces.

The unemployment rate is equal to the number of people who are unemployed but looking for work as a percentage of the labor market — which includes those with jobs and those actively looking for work. The unemployment rate is the most common measure of job conditions. One drawback, however, is that it does not include people who might be interested in working but have stopped looking because they are discouraged. For this reason, the unemployment rate can understate the severity of job conditions.

The employment rate equals the number of working adults (aged 16 and older) as a share of the total adult population. This measure has the advantage of taking into account discouraged workers. It also has some disadvantages, however, primarily that it includes residents who are not interested in working, such as retired persons.

Given the strengths and weaknesses of the two measures, it is worth examining both when assessing employment conditions.

FIG. 2: Latino and African-American Unemployment in DC Increased Sharply in the Recession



- The Latino employment rate — the share of adults with a job — fell from 77 percent in 2008 to 69 percent in 2009. This was the second largest one-year decline in employment for any racial or ethnic group in the city over the past 30 years. The employment rate among African-American adults fell from 53 percent to 50 percent from 2008 to 2009, while the employment rate for white adults increased modestly, from 77 percent to 78 percent.

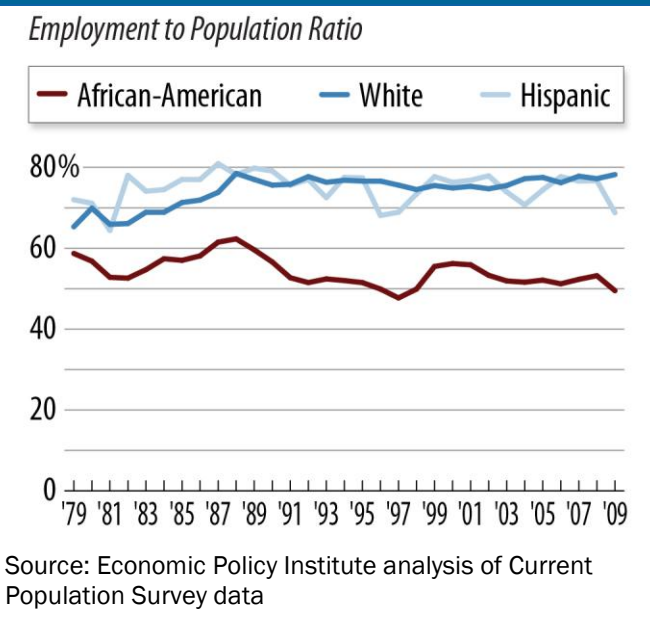
Taking a longer view, employment prospects have worsened steadily for Black residents since the late 1980s

- The employment rate for Black residents fell from 62 percent in 1988 to 56 percent in 2000 and to 49.5

percent in 2009. The current employment rate is the second-lowest in 30 years. If the employment rate had not fallen since the late 1980s, some 31,000 additional African-American residents would be working today.

- By contrast, the employment rate among white adults in the District – 78 percent— is far higher than the African-American rate and has been relatively steady over the past 20 years. As a result, the gap in employment rates between white adults and African-American adults has widened sharply, from just eight percentage points in 1979 to 29 percentage points in 2009. This was the widest gap in 30 years.
- The Latino employment rate in DC has varied significantly since 1979, but has been close to the employment rate for white adults. The steep decrease in 2009 mirrors other rapid decreases, such as from 2002 to 2004 and from 1995 to 1996.

FIG.3: Employment of African-American DC Residents Has Fallen Sharply Since the 1980s



These findings suggest that white residents have been more insulated from the recession than African-American and Latino residents.

DC Residents with No More than a High School Education Have Suffered Large Employment Declines

Not surprisingly, DC residents without an advanced education have lower employment rates than those with a college degree or better. Yet the recession has made those gaps even wider. While unemployment has increased at all education levels in the District in the recession, the increase has been greatest for those with a high school diploma or less.

Unemployment stood at 20.3 percent in 2009 for residents without a high school degree, compared with 19 percent for those with a high school diploma and 4.2 percent for those with a bachelor's degree or higher. There exists a racial gap in level of education attained: 80 percent of white DC residents above the age of 25 have a college degree, compared to 21 percent of black residents.

Though unemployment rates in the District are at historically high rates for all education levels, unemployment among those with a high school degree stands out. The unemployment rate for DC high school graduates never exceeded 15 percent prior to 2009, but it reached 19 percent in 2009. In fact, this unemployment rate for residents with a high school diploma in 2009 was only slightly lower than the unemployment level among residents without a high school diploma.

The weak job conditions for DC residents without a college degree also are evident when examining employment rates. Among adults with a high school diploma or GED and no post-

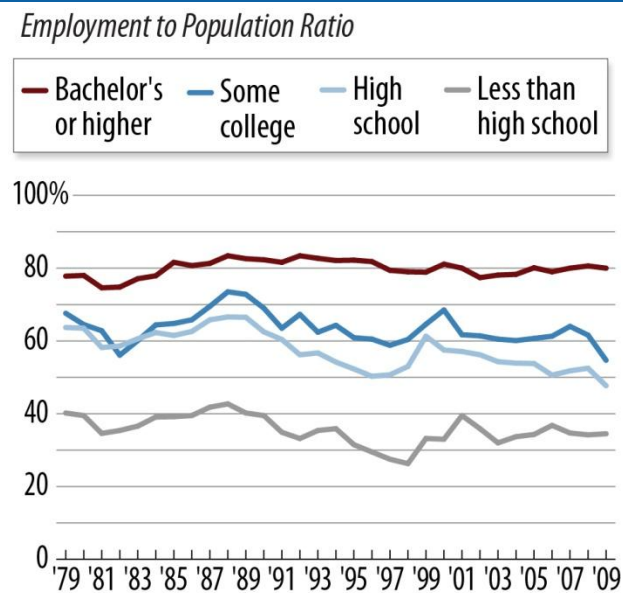
secondary education, employment fell from 53 percent in 2008 to 48 percent in 2009. For the first time in 30 years, fewer than half of residents with only a high school diploma were employed. The employment rate has fallen especially sharply since the late 1980s from 67 percent in 1988 to 58 percent in 2000 and 48 percent in 2009. If this rate had not fallen since the late 1980s, an additional 15,000 DC residents with a high school degree would be working today.²

DC residents without a high school degree face the most serious employment challenges, with roughly one-third employed in 2009. Yet employment among this group did not fall in 2009 – and in fact was higher in 2009 than in 2000. This appears to reflect the fact that the employment opportunities for residents with very low education levels are limited in both good economic times and bad.

DC adults with a bachelor’s degree or higher largely have been insulated from the employment effects of the recession. The employment rate among college-educated DC residents decreased only modestly, from 80.6 percent in 2008 to 80 percent in 2009. The employment level of residents with a college degree has been relatively stable over the past three decades.

These employment findings suggest that DC’s job market has become increasingly challenging for residents lacking a college degree.

FIG. 4: Employment Has Declined For DC Residents Without a Bachelor's Degree



Source: Economic Policy Institute analysis of Current Population Survey data

Employment Has Fallen Sharply for Young DC Workers

Young workers, who tend to have fewer skills and less work experience, are especially vulnerable when the economy worsens. Employment among young workers in the District has fluctuated greatly over time in response to the city’s economic cycles, and it suffered notably in the current recession.

TABLE 1: UNEMPLOYMENT RATES FOR DC WORKERS BY AGE

Age	2006	2008	2009
16 to 24	11.6%	13.0%	21.5%
25 to 54	5.0%	5.6%	8.4%
55 or Older	5.3%	4.9%	5.6%

Source: Economic Policy Institute Analysis of Census Bureau data

² The recession also has exacerbated employment trends among residents who have some post-secondary experience but not a four-year degree. The employment rate for residents with some college education fell from 62 percent in 2008 to 55 percent in 2009, the lowest level in 30 years.

The unemployment rate for 16-24 year old DC workers increased from 13 percent in 2008 to 21.5 percent in 2009. Unemployment among young workers has doubled since 2006, when their unemployment rate was 11.6 percent.

Unemployment also has risen among other workers, but not as much. The unemployment rate for workers aged 25 to 54 rose from 5.6 percent in 2008 to 8.4 percent in 2009, while the unemployment rate for workers 55 and older grew from 4.9 percent to 5.6 percent.

SECTION II: WAGES FOR DC WORKERS HAVE HELD STEADY, BUT WAGE GAPS BETWEEN LOW-WAGE AND HIGH-WAGE WORKERS HAVE GROWN

Despite employment losses, real wages in the District of Columbia — wage levels adjusted for inflation — actually increased slightly during the recession. However, some residents have seen their wages grow at a higher rate than others. In particular, high-wage workers have experienced larger earnings increases than middle- and low-wage workers. As a result, the gap between high-wage and low-wage workers in DC is at a historically high level. In addition, the wage gap between working African-American and white District residents is at an all-time high, as white workers' wages have increased at a faster rate than African-American wages. The gap between highly educated workers and those without a college degree also is at an all-time high, with gains among the highly educated far outpacing gains among others.

This section examines hourly wages among “low-wage,” “middle-wage,” and “high-wage” workers. “Low-wage” workers are defined here as those with in the bottom 20th percentile of all working DC residents, meaning that that 20 percent of workers have wages at or below this level, while 80 percent have higher wages. “Middle-wage” workers are defined as workers earning the median wage. Half of all workers earn less than the median and half earn more. Workers with earnings in the 80th percentile are defined here as “high-wage” workers.

Wages Grew During the Recession for Working DC Residents

Despite the recession, wages for DC residents at all earnings levels held steady or rose modestly in 2009.

- Earnings for low-wage DC workers rose 1 percent, from \$12.22 in 2008 to \$12.36 in 2009. (All figures are adjusted for inflation to equal 2009 dollars.)
- The median wage for working DC residents rose from \$20.05 in 2008 to \$21.40 in 2009 — a 7 percent increase.
- High-wage earners made the greatest gains in 2009, with wages rising from \$36.14 to \$38.95 — an 8 percent increase.

The Wage Gap between High-Wage and Low-Wage DC Workers Continues to Grow

Though wages have increased during the recession for working DC residents across the pay scale, the wage gap between high-wage and low-wage working DC residents continues to grow. Gains among high-wage workers have outpaced gains among middle- and low-wage workers in 2009 and over the last decade, leading to steadily widening wage disparities.

- The gap between low-wage workers and high-wage workers in 2009 was one of the highest on record. High-wage workers made three times more per hour than low wage workers — \$38.95 versus \$12.36, or \$3.15 for every \$1 for low-wage workers.
- This gap has grown substantially since 2000. Earnings for high-wage workers rose 29 percent from 2000 to 2009, adjusting for inflation, while low-wage workers saw their earnings increase 11 percent.
- The gap between high-wage workers and middle-wage workers also has grown. Hourly earnings for middle-wage workers have risen 15 percent since 2000, after adjusting for inflation.
- Looking over a longer time period, low-wage workers also have seen smaller earnings gains than middle-wage and high-wage workers. Real wages have grown only 14 percent for those at the bottom of the earnings scale since 1979, compared with 29 percent for middle-wage workers and 44 percent for high-wage workers.



Gains in Wages for White Workers Have Outpaced Gains for African-American Workers

Wages have grown in recent years for both white DC residents and African-American residents, but the gap has widened and is now the highest on record. The typical white DC resident earns \$31 an hour, nearly double the \$17 per hour typical wage for working African-American DC residents.

- The typical wage for Black residents rose just 1 percent, adjusting for inflation, between 2000 and 2009. Meanwhile, the typical white worker's wages increased 19 percent.

- Both black and white wages have increased steadily since 1979, but the increase in white wages has outpaced the increase in black wages. In the 1980s, the median wage of white workers was 60 percent higher than the median wage for African-American workers. In the 1990s, typical wages for white DC residents was 67 percent higher than the typical African-American wage, and in the 2000s, white wages were 77 percent higher than African-American wages.

TABLE 2: THE WAGE GAP BETWEEN WHITE AND AFRICAN-AMERICAN DC RESIDENTS HAS WIDENED SINCE THE 1980S

	Average Wage*		
	1980s	1990s	2000s
White	\$22.49	\$24.23	\$28.34
African American	\$14.08	\$14.49	\$16.02
White Wage as Percent of African-American Wage	160%	167%	177%

Source: Economic Policy Institute Analysis of Census Bureau data
 * This equals average for the decade of earnings for the median- wage worker. Figures are adjusted for inflation to equal 2009 dollars.

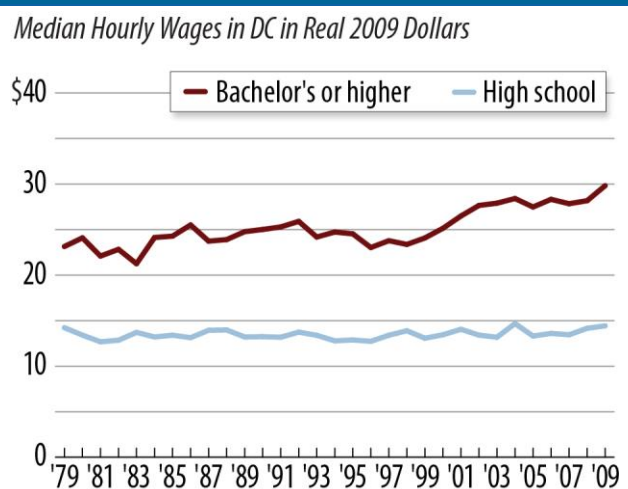
Wage Increases Have Been Concentrated Among Highly Educated DC Residents

DC residents with no more than a high school diploma earn no more today than they did 30 years ago, while wages for college-educated DC residents have grown nearly one-third. As a result, the difference in earnings between highly-educated working DC residents and other working DC residents has grown sharply.

The typical college-educated worker earned \$30 an hour in 2009, compared with \$14 per hour for residents with a high school diploma or GED and \$10 for workers who did not complete high school or get a GED. The differences in wages earned by DC residents at different education levels have grown noticeably over the past 30 years.

- The typical 2009 wage for DC residents with a high school diploma but no further education is just one percent higher than in 1979, after adjusting for inflation — \$14.43 in 2009 vs. \$14.23 in 1979.
- Only limited data are available on the wages for residents without a high school degree, but they suggest that earnings actually have fallen for this group. DC residents without a high school diploma or GED earned \$10.46 an hour in 2009, which is nearly \$1 an hour lower than in 1980, when the typical wage was \$11.38.

FIG. 6: Wages Have Grown Only for DC's Higher Educated Workers



Source: Economic Policy Institute analysis of Current Population Survey data

- Meanwhile, the wages for DC residents with a college degree grew 29 percent over the past 30 years, from \$23 an hour in 1979 to \$30 an hour in 2009.

SECTION III: THE GAP BETWEEN WAGES AND THE COST OF LIVING IS GREATER IN DC THAN IN NEARLY ALL LARGE CITIES

The hourly earnings for working DC residents are higher than in the nation as a whole, but the cost of living in DC also is far higher than the national average. Living expenses are so high in the District, in fact, that it is harder for DC workers to meet their basic needs than it is for workers in most other areas of the nation, despite DC's higher wages.

- The DC median wage of \$21.40 per hour is 34 percent higher than the U.S. median wage of \$15.95.
- While D.C. wages are above national averages, the cost of living in DC is also far higher than in most parts of the country. A family of three, for example, needs an income of roughly \$63,000 to meet a “basic family budget,” according to the Economic Policy Institute.³ This is second highest when compared with the largest city in each state.
- When compared with the largest city in each state, the purchasing power of low-wage workers in DC is lower than in almost every other part of the U.S. A full-time low-wage worker in DC earns \$27,900, or 44 percent of the basic family budget for a family of three. Earnings for low-wage workers in DC fall further below this cost of living measure than in any city except New York and Honolulu, Hawaii.⁴

CONCLUSION

The recession has resulted in higher unemployment for DC residents of virtually all ages, education levels, and races or ethnicities. But there are signs that the recession hit some groups especially hard, including Latino workers who faced an especially rapid increase in unemployment. Moreover, the recession also added to long-term decline in employment conditions for some groups of DC residents, including African-American workers and those with no more than a high school diploma. For these residents, employment opportunities were on the wane even before the recession hit.

Overall, white residents and residents with a college degree were most insulated from the effects of the recession.

³ For more information on family budget calculations from the Economic, see EPI's [technical documentation](#). A family of three includes two parents and one child and assumes both parents are employed, live together and file joint tax returns. This budget level reflects the income needed to meet housing, food, health care, child care, and transportation needs. It includes no savings, no restaurant meals, no funds for emergencies—not even renters' insurance to protect against fire, flood or theft.

⁴ These figures are based on a comparison of wages at the 25th percentile in the largest city in each state with the basic family budget for that city. The 25th percentile wage means that 25 percent of workers earn less and 75 percent earn more.

Together, these findings suggest that the local job market is becoming increasingly challenging for all but DC's most highly educated residents. As the city's economy begins to recover from the recession, and as new jobs are created, residents without a college degree may continue to face job challenges, if the jobs being created require a set of skills or qualifications they do not have.

This means that proactive steps will need to be taken to ensure that all residents benefit from a growing economy and to ensure that unemployment falls for all groups of DC residents. Investments in adult education and training will be important to creating a stronger DC economy for all workers. Beyond that, efforts to link DC residents to jobs being created in the District — such as better enforcement of DC's First Source hiring requirement and enhanced job counseling services — are likely to be needed to help residents with the greatest employment challenges succeed in DC's competitive job market.

**TABLE A3-A: LOW-WAGE EARNINGS COMPARED WITH A BASIC FAMILY BUDGET
FOR THE LARGEST CITY IN EACH STATE, 2006**

	Basic Family Budget*	Low-wage Level (25th percentile)**	Annual Earnings at At Low-Wage Level As % of Basic Budget***	Rank
Hawaii, Honolulu	\$59,557	\$23,410	39.3%	1
New York, NYC	\$66,033	\$26,120	39.6%	2
District of Columbia	\$63,204	\$27,900	44.1%	3
Rhode Island, Providence	\$50,022	\$23,000	46.0%	4
Massachusetts, Boston	\$62,895	\$29,110	46.3%	5
California, Los Angeles	\$48,960	\$22,740	46.4%	6
Virginia, Virginia Beach	\$43,322	\$20,700	47.8%	7
Minnesota, Minneapolis	\$53,655	\$25,750	48.0%	8
Maine, Portland	\$48,829	\$23,490	48.1%	9
Florida, Miami	\$42,864	\$20,760	48.4%	10
Ohio, Columbus	\$45,746	\$22,320	48.8%	11
New Hampshire, Manchester	\$50,150	\$24,510	48.9%	12
New Mexico, Albuquerque	\$40,465	\$20,020	49.5%	13
Wisconsin, Milwaukee	\$46,132	\$22,990	49.8%	14
Connecticut, Bridgeport	\$54,115	\$27,220	50.3%	15
Louisiana, Baton Rouge	\$39,866	\$20,200	50.7%	16
Pennsylvania, Philadelphia	\$48,630	\$24,850	51.1%	17
Georgia, Atlanta	\$43,209	\$22,220	51.4%	18
Maryland, Baltimore	\$47,922	\$24,800	51.8%	19
Illinois, Chicago	\$43,622	\$22,810	52.3%	20
Nevada, Las Vegas	\$42,294	\$22,330	52.8%	21
Vermont, Burlington	\$46,558	\$24,710	53.1%	22
Montana, Billings	\$37,492	\$19,960	53.2%	23
Tennessee, Memphis	\$38,666	\$20,770	53.7%	24
Colorado, Denver	\$46,558	\$25,010	53.7%	25
Texas, Houston	\$39,118	\$21,210	54.2%	26
North Carolina, Charlotte	\$41,366	\$22,540	54.5%	27
Alabama, Birmingham	\$37,847	\$20,690	54.7%	28
West Virginia, Charleston	\$35,287	\$19,320	54.8%	29
Idaho, Boise City	\$39,289	\$21,560	54.9%	30
New Jersey, Newark	\$46,451	\$25,500	54.9%	31
Kentucky, Louisville	\$38,701	\$21,530	55.6%	32
South Carolina, Columbia	\$37,523	\$20,940	55.8%	33
Missouri, Kansas City	\$40,599	\$22,740	56.0%	34
Delaware, Wilmington	\$44,559	\$24,960	56.0%	35
Mississippi, Jackson	\$34,798	\$19,560	56.2%	36
Oklahoma, Oklahoma City	\$35,223	\$19,830	56.3%	37
Nebraska, Omaha	\$38,888	\$21,900	56.3%	38
Iowa, Des Moines	\$40,655	\$22,940	56.4%	39
Alaska, Anchorage	\$47,601	\$27,020	56.8%	40
Indiana, Indianapolis	\$39,147	\$22,370	57.1%	41
Oregon, Portland	\$42,571	\$24,590	57.8%	42
Arizona, Phoenix	\$38,452	\$22,350	58.1%	43
Utah, Salt Lake City	\$38,631	\$22,640	58.6%	44
North Dakota, Fargo	\$35,078	\$20,720	59.1%	45
Arkansas, Little Rock	\$34,054	\$20,340	59.7%	46
Washington, Seattle	\$47,169	\$28,290	60.0%	47
Kansas, Wichita	\$34,350	\$21,060	61.3%	48
Michigan, Detroit	\$38,319	\$23,750	62.0%	49
South Dakota, Sioux Falls	\$32,436	\$21,710	66.9%	50
Wyoming, Cheyenne	\$31,013	\$22,010	71.0%	51

*Estimated costs to meet basic needs for a family of three, from Economic Policy Institute.

*** 25th percentile wages for each metro area, May 2009, from the Bureau of Labor Statistics OES survey.

***Full-time year round work at low-wage level as percent of basic family budget.

