



# Massachusetts Economic Independence Index 2013

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## **CWU MISSION**

Crittenton Women's Union transforms the course of low-income women's lives so that they can attain economic independence and create better futures for themselves and their families.

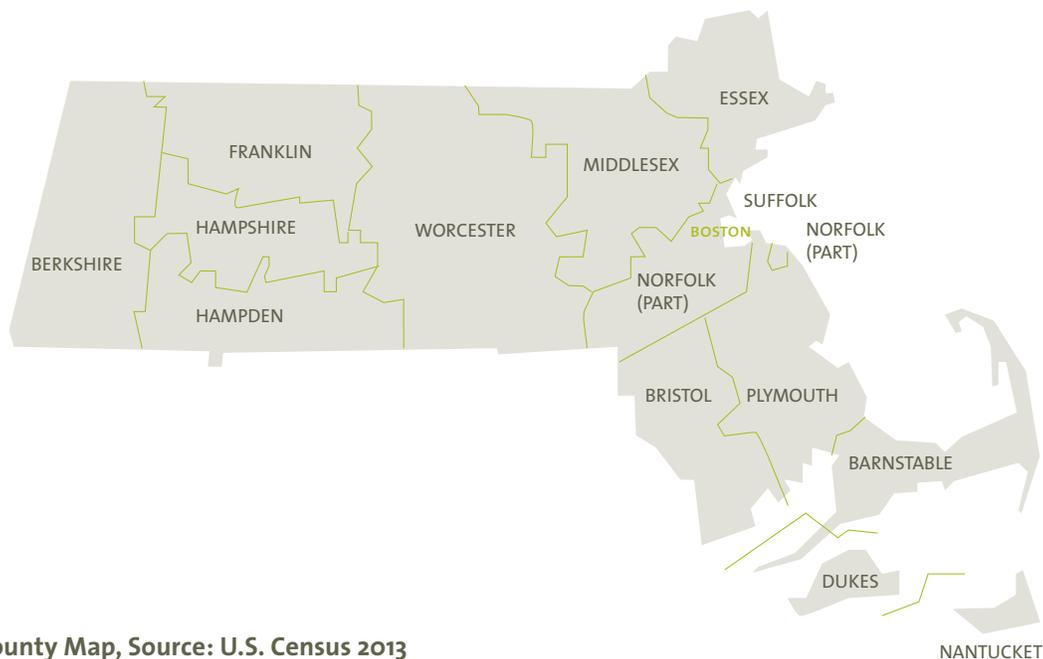
### **We accomplish this by:**

- Providing safe housing, caring supports, education, and training programs;
- Innovating new programmatic designs based on research and client experience;
- Using this knowledge and experience to shape public policy and achieve social change.



Table 1:

Massachusetts Economic Independence Index 2013, by Area and Family Type				
Jurisdiction	1 Adult	1 Adult 1 Preschooler 1 School-age Child	2 Adults 1 Preschooler 1 School-age Child	
Franklin County	\$21,528	\$52,284	\$59,172	
Hampshire County	\$21,504	\$52,584	\$59,652	
Hampden County	\$21,780	\$52,884	\$60,204	
Berkshire County	\$22,224	\$53,544	\$61,428	
Bristol County	\$24,276	\$56,292	\$63,744	
Worcester County	\$22,464	\$57,612	\$64,728	
Barnstable County	\$26,544	\$62,040	\$69,552	
<b>Massachusetts</b>	<b>\$28,500</b>	<b>\$65,880</b>	<b>\$73,776</b>	
Plymouth County	\$30,396	\$66,072	\$74,856	
Dukes County	\$32,724	\$66,672	\$74,220	
City of Boston	\$29,904	\$67,200	\$73,404	
Essex County	\$30,000	\$68,364	\$76,080	
Suffolk County	\$33,216	\$71,316	\$80,016	
Middlesex County	\$31,416	\$73,308	\$81,576	
Nantucket County	\$40,908	\$73,788	\$81,396	
Norfolk County	\$32,844	\$74,772	\$83,208	



Massachusetts County Map, Source: U.S. Census 2013

## INTRODUCTION

*The Massachusetts Economic Independence Index 2013 (Mass. Index) continues Crittenton Women's Union's (CWU) series of triennial reports documenting the income required for families to meet their most basic needs. First released as the Family Economic Self-Sufficiency Standard (FESS) in 1998 and then, in 2010, as the Massachusetts Economic Independence Index, the Mass. Index is an important tool that helps families working toward economic independence identify their basic needs budget and the income they will need to meet those basic needs.*



The Mass. Index also provides an important benchmark to help policy makers and researchers understand the increasing challenge for working families to meet their most basic needs and the importance of helping workers build the right education and skills and choose career paths that will allow them to earn income sufficient to make ends meet. CWU's *Hot Jobs 2013*, released in conjunction with this report, provides a listing of high-demand jobs that pay family-sustaining Mass. Index wages. *Hot Jobs 2013* is available on CWU's website, [www.liveworkthrive.org](http://www.liveworkthrive.org).

Table 1 provides Mass. Index budgets for three different family types living in each county of Massachusetts, the City of Boston, and statewide. As seen in this table, a single parent with a preschooler and a school-age child living in Massachusetts needs, on average, an income of \$65,880; a typical two-parent family, also with a preschooler and a school-age child, in Massachusetts needs a family income of \$73,776 to meet their basic needs. For a single parent with a preschooler and a school-age child, this represents an increase of \$4,262 or 6.9% from 2010. The statewide average Mass. Index budget for a single parent with preschool and school age children is nearly three-and-a-half times the Federal Poverty Level (FPL) and almost four times the state's minimum wage.

Unlike other measures of economic health such as the FPL, the Mass. Index captures the actual cost incurred by a variety of families on a regional basis (by county). The importance of accounting for regional variations is demonstrated by the significant differences in regional budgets.

As seen in Table 1, the Mass. Index budget for a single parent with preschool and school-age children ranges from a low of \$52,284 in Franklin County to a high of \$74,772 in Norfolk County, with a statewide average cost of \$65,880. In Boston, that budget is \$67,200.

Table 2 provides a detailed breakout of the Mass. Index budget for the average Massachusetts family by four different family types. In addition to the four family types shown in this table, budgets are available for 420 family types consisting of one or two adults and up to six children within four age categories: infant, preschooler, school-age, and teenager (age 14–17). For a similarly detailed breakout of budget expenses for other family types and by region, as well as an interactive Massachusetts Economic Independence Calculator tool, please visit CWU's website, [www.liveworkthrive.org](http://www.liveworkthrive.org).

The Mass. Index is a deliberate measure of the income families require if they are to achieve a fair standard of housing, health care, nutrition, and child care while avoiding dependence on public income or work supports, such as subsidized housing or nutrition assistance. The budget is organized by basic expenses: housing, utilities, food, transportation, child care, health care, personal and household expenses, and taxes. Tax credits are also included in the budget. As a basic needs budget, the Mass. Index does not include allowances for restaurant meals, gifts, electronics, recreation, vacations, or other items or services that are not directly associated with the health and well-being of a family. Additionally, there is no allowance for savings or the payment of debt. As such, achieving a Mass. Index wage represents a first step for families seeking economic independence and security. Families with debts to pay, that are trying to save for children's education or to build savings for unexpected emergencies or retirement, will need to factor these additional expenses into their budgets and adjust their income needs accordingly.

Mass. Index values for adults are not age-specific, and are applicable to any working adult who does not receive income supports or other government benefits<sup>1</sup>. The Mass. Index wages assume that all adults work full time, regardless of family type. Work-related expenses such as transportation and appropriate child care are assumed and included in the budget. All children

under age 14 require before and after school care; children not attending school require full-time care. Adults are assumed to participate in employer-sponsored health insurance.

This report is organized into several sections. Following this introduction, Section Two looks at each of the expense lines of the Mass. Index budget and considers how these expenses vary across the Commonwealth, how they have changed since the last report, and how they may change in the future.

Section Three explores the increasing challenge of achieving economic independence in Massachusetts. Median wages are declining, and unemployment is high, particularly among those with less than a college education, while the cost of living is increasing.

Section Four of this report looks at what it takes to earn a Mass. Index wage. Increasingly, higher education is critical to earning an income sufficient to support a family. As reported in CWU's *Hot Jobs 2013*, most jobs that pay a family-sustaining wage require at least an associate's degree. Median income for college-educated workers is substantially greater than that for those with a high school diploma or less (U.S. Census Bureau 2010).

In conclusion, we discuss approaches and policies CWU promotes that have the most impact on individuals and families seeking to earn a family-sustaining wage.

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<sup>1</sup> Many Mass. Index expenses are applicable to working adults 65 and older. However, such older adults are likely to receive Medicare and Social Security benefits, which contradict Mass. Index health care and income assumptions. For information on the income needs of fully retired elders, see Wider Opportunities for Women's Elder Economic Security Standard Index online at <http://www.wowonline.org> or within the Economic Security Database at <http://www.basiceconomicsecurity.org>.

## THE COST OF MEETING BASIC NEEDS

A family's basic needs include housing and utilities, food, transportation, health care, personal and household items such as clothing, and for families with young children, child care. The costs of these basic needs plus taxes are included in the Mass. Index budget and are detailed below in Table 2.

Table 2 provides a detailed analysis of the Mass. Index budget for four family types: a single adult, a single parent with a preschooler, a single parent with a preschooler and a school-age child, and two parents with a preschooler and a school-age child. Figure 1 shows the proportional share, within the Mass. Index, of each budget item for a single parent with two children of preschool and school age.

As shown, child care, followed by housing and taxes, are the costliest items in this budget. In contrast, Figure 2 illustrates that for families with older children who no longer require child care, the overall budget drops significantly, and the proportional share of budget items shifts. This can be seen by contrasting the budget for a single parent with preschool and school-age children to that of a parent with two teenage children whose Mass. Index budget is \$41,868. To meet basic needs, a single parent with a preschooler and a school-age child would have to earn 57% more than a single parent with two teenage children. As seen in Figure 2, housing, food, and health care represent the largest expense items in the budget for this family type.

Table 2:

### Statewide Average Mass. Index 2013 for Four Family Types

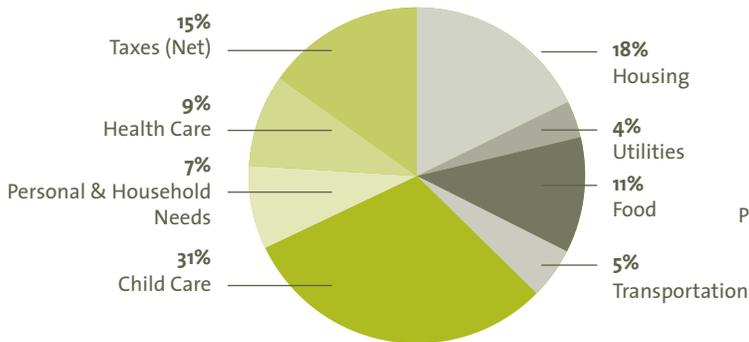
Monthly Expenses	1 Adult	1 Adult 1 Preschooler	1 Adult 1 Preschooler 1 School-age Child	2 Adults 1 Preschooler 1 School-age Child
Housing	\$819	\$982	\$982	\$982
Utilities	\$158	\$190	\$190	\$190
Child Care	\$0	\$1,045	\$1,691	\$1,691
Food	\$285	\$417	\$618	\$826
Transportation	\$211	\$264	\$264	\$472
Personal & Household Needs	\$286	\$360	\$406	\$453
Health Care	\$192	\$334	\$500	\$569
Taxes	\$424	\$824	\$1,106	\$1,232
Tax Credits*	\$0	-\$134	-\$267	-\$267
Mass. Index Wage, Hourly	\$13.65	\$24.61	\$31.55	\$17.67**
Mass. Index Wage, Monthly	\$2,375	\$4,282	\$5,490	\$3,074**
Mass. Index Wage, Annual***	\$28,500	\$51,384	\$65,880	\$73,776

\* Earned Income Credit (EIC), Child Tax Credit (CTC), Additional Child Tax Credit (ACTC), Child and Dependent Care Credit (CDCC), and any applicable Massachusetts state tax credits

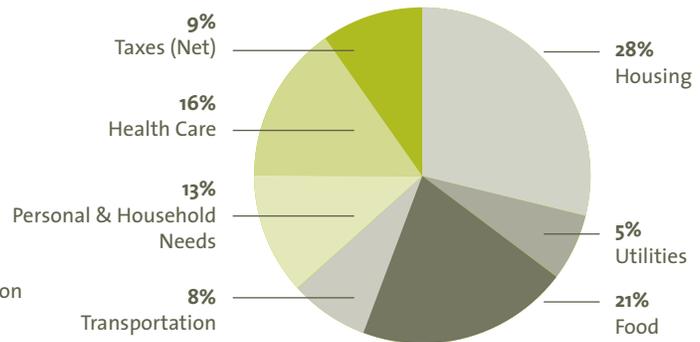
\*\* Per adult

\*\*\* Mass. Index wage calculations assume year-round full-time employment averaging 174 hours per month and 2088 hours per year (40 hours/week, 52.2 weeks/year)

**Figure 1: Statewide Mass. Index 2013 Proportions for a Single Parent with a Preschooler and a School-age Child**



**Figure 2: Statewide Mass. Index 2013 Proportions for a Single Parent with Two Teenage Children**



**AN OVERVIEW OF EACH CATEGORY OF THE MASS. INDEX BUDGET**

**Housing and Utilities:** On average, across Massachusetts, the cost of renting an apartment and utilities is about equal to what it was in 2010. By the end of the recession in 2009, rental costs were decreasing as demand for rental apartments dropped and the availability of new units was increasing. However, in the past year, this trend has reversed. Rental costs increased and can be expected to continue to increase going forward (City of Boston 2011; Fitzgerald 2012; Pilon 2011). Rental costs are highest in Nantucket County, where a two-bedroom apartment with utilities costs \$1,798 per month. Rental costs are lowest in Berkshire County, where a two-bedroom apartment with utilities costs \$821 per month. In Boston, the cost is \$1,335 per month, just above the statewide average of \$1,172 per month.

**Child Care:** The Mass. Index assumes that all young children are in full-day family-based child care<sup>2</sup> until they enter preschool and that they are in preschool for two years before entering the public school system at age five. The transition from family child care to preschool is included in the Mass. Index budget due to the significant body of research demonstrating the positive impact of preschool on children’s readiness for kindergarten and on their achievement throughout the school years and beyond (Isaacs 2012; Camilli et al. 2010). School-age children are assumed to require before-and-after-school care through age 13, at which point it is assumed that they do not require child care.

As illustrated in Figure 1, for families with young children, the cost of child care is significant and makes up the largest portion of their budget. In fact, in Massachusetts, the cost of infant and toddler care is more expensive than in any other state (Child Care Aware 2012).

On average, across Massachusetts, the cost of family-based child care for one child is \$961 per month, or \$11,532 per year. Center-based child care, which is not included in this budget, is significantly more expensive than family-based care. In contrast, a family utilizing center-based care would spend \$1,369 per month, \$408 per month more than the cost of family-based care. Preschool costs are also significant and are slightly greater than family-based child care because preschool is provided through a center-based care setting. Full-day preschool costs an average of \$1,045 per month and \$12,540 annually.

The significant cost of child care for Massachusetts families is reflected in the proportional share of their budget that child care represents. For a single parent with a preschooler and a school-age child, child care represents 31% of their Mass. Index budget. The cost of child care for a parent with preschool and school-age children has been steadily increasing, having grown by 7.3% since 2010. In contrast, the regional inflation rate has been 6.75% over the same period. Costs also range across Massachusetts, with the least expensive care in the western counties and the most expensive care in Boston and the eastern part of the state (Branscome, et al. 2011).

<sup>2</sup> Family-based child care is child care, provided to no more than ten children, in the home of a person licensed by the state to care for children in his/her home.

**Food:** The cost of food has increased by 11% since 2010, representing a \$59 per month increase in cost for a family of three<sup>3</sup>. The cost of food is also expected to continue to increase at 3–4% per year due to the high cost of grain, the impact of recent droughts, and the high cost of fuel (Lowrey and Nixon 2012).

**Transportation:** Transportation costs have gone up most substantially with an average increase of 40% across Massachusetts. This reflects the significant increase in fuel costs. The *Mass. Index 2010* report reflected an average cost of gas at \$2.49 per gallon. Prices have steadily climbed and have fluctuated, but remained close to \$4.00 per gallon for most of 2012, an increase of over 45% from 2010 (U.S. Energy Information Administration 2012). For residents of Boston, where public transportation is readily accessible, the cost of transportation has increased more modestly, but still a substantial 19%, or \$11 per month.

**Personal and Household Needs:** This is the smallest of the budget lines in the Mass. Index and includes basic household expenses such as clothing and telephone service. This expense line has not changed significantly from the last report, increasing by just \$3 for a family of three. Personal and Household expenses exclude costs beyond basic needs such as dining out, going to a movie, or subscribing to cable television.

**Health Care:** The cost of health care is a growing burden for working families. In Massachusetts, as is the case across the country, the cost of health care has increased steadily at rates greater than the annual inflation rate. In the three years since the *Mass. Index 2010* report, for a family of three the cost of health care has increased by 21%. Even with legislation included in the Affordable Care Act recently passed by the Massachusetts legislature, health care costs are expected to continue to grow and are likely to make up an ever-greater proportion of future Mass. Index budgets (Schoen et al. 2011).

**Taxes and Tax Credits:** Since the last Mass. Index report was released in 2010, the Unemployment Insurance Reauthorization and Job Creation Act of 2010 decreased Social Security taxes from 6.2% to 4.2% for 2011 and 2012, and increased the child tax credit. The American Taxpayer Relief Act (ATRA) of 2012 restored Social Security taxes to 6.2% and made permanent the increase in the child tax credit for families.

**As a consequence of the restoration of Social Security tax rates to their 2010 level, families will experience a significant increase in their tax expense.**

A family of three will need to increase earnings by approximately \$2,000 to meet their basic needs. The impact on working family budgets of the 2013 payroll tax increase underscores the important role that tax policy can and does play in how much families need to earn in order to meet their most basic needs.

**Debt:** Debt payments are not included in the Mass. Index budget. As a basic needs budget, the Mass. Index does not account for savings contributions required to weather financial storms, such as a sudden increase in out-of-pocket medical expenses, the loss of a job, or car repairs—all leading contributors to credit card debt among low- and middle-income families. Without a sufficient savings buffer to rely on, many low- and middle-income families turn to consumer credit to close the gap between their income and the cost of living, carrying an average of \$7,145 in credit card debt (Traub and Ruetschlin 2012). In fact, 45% of households earning less than \$50,000, and 50% of low- and middle-income families with children, rely on credit cards to cover their basic needs such as groceries, rent, medical expenses, and insurance (Ibid).

While overall household spending and credit card debt has decreased over the past three years, households that rely on credit cards to cover their basic living expenses have actually experienced an *increase* in debt (Ibid). With an average interest rate of slightly over 16% on high-balance credit cards, staying current on payments is a costly financial challenge (Ibid). In fact, one in five U.S. households consider themselves to be too deep in debt to ever pay it off (Hacker et al. 2010). Consequently, for families carrying consumer debt, this monthly expense presents an important budget consideration.

<sup>3</sup> The family of three configuration used throughout the report is one adult, one preschooler, and one school-age child.



## ECONOMIC INDEPENDENCE IN MASSACHUSETTS

The statewide average *Mass. Index 2013* budget has increased by 6.9% since 2010, a rate slightly more than the regional rate of inflation over the same period. However, the increased costs reflected in this budget and realized by working families are made more difficult because many workers are not receiving raises, many have lost their jobs, and, on average, wages have gone down. In fact, from 2007 to 2011, median household income in Massachusetts declined by \$4,655, or 6.9%. For the one-year period from 2010 to 2011, wages decreased by \$1,108 or 1.7% to a median household income of \$62,859 (Massachusetts Budget and Policy Center 2012).

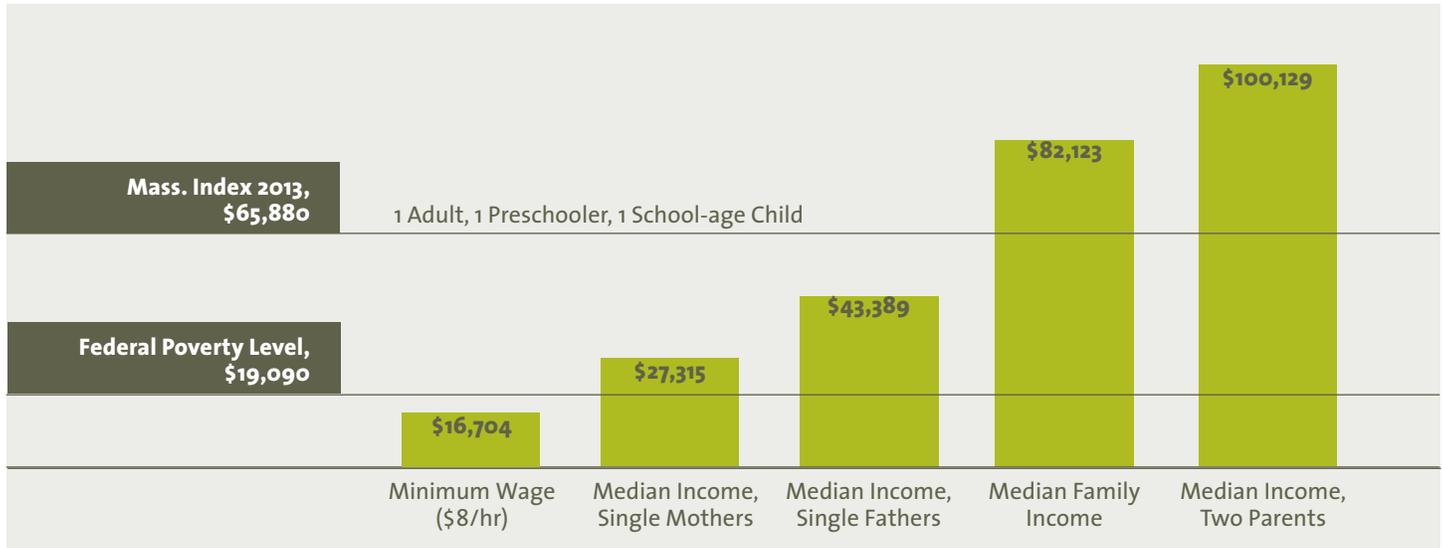
For single parents, the gap between median income and the cost of living is significant. Median wages for a single mother are \$27,315 and for a single father are \$43,389 (U.S. Census American Community Survey 2011, inflated to November 2012). Thus, for a single mother with preschool and school-age children earning the median income, there is a gap of almost \$39,000 between her income and what she needs to meet all her expenses without income supports. For a single father, this gap is over \$22,000. With single mothers being one of the fastest growing demographics in Massachusetts and across the United States (Jonas 2010), the growing gap between their median income and the cost of living is a serious concern.

The statewide *Mass. Index*, as indicated in Table 3, is almost four times the annual earnings of someone making the minimum wage, and is greater than the median earnings of individual earners, regardless of education level (see Table 4).

In the context of increasing costs and decreasing wages, it is more important than ever that workers and those working to help individuals and families achieve economic independence identify those industries and associated job skills in which there are both projected vacancies and opportunities for workers to earn family-sustaining wages. This report, in conjunction with CWU's companion report, *Hot Jobs 2013*, serves as an important tool to help families, service providers working with families, policy makers, and other stakeholders identify the earnings level required for families to meet their basic needs.

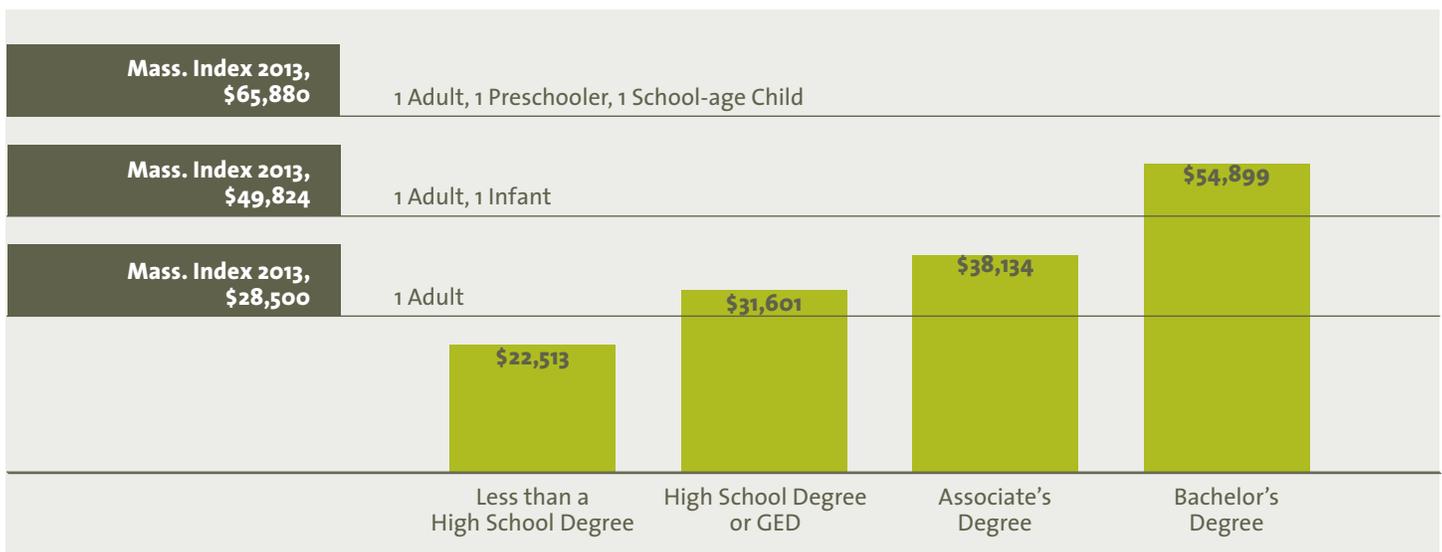


**Table 3: Statewide Mass. Index 2013 and Poverty Rate Wages vs State Median Income by Family Type<sup>4</sup>**



<sup>4</sup> Massachusetts median incomes are shown. Median family income represents all family types including both single-parent households and two-parent households where one or both parents work. Sources: U.S. Census Bureau, 2011 American Community Survey. U.S. Department of Health and Human Services, 2012 HHS Poverty Guidelines. Values inflated using the Consumer Price Index.

**Table 4: Mass. Index 2013 Wages vs. Actual Statewide Individual Earnings by Level of Educational Attainment<sup>5</sup>**



<sup>5</sup> Source: U.S. Census Bureau, 2011 American Community Survey. Values inflated using the Consumer Price Index.

## ACHIEVING ECONOMIC INDEPENDENCE

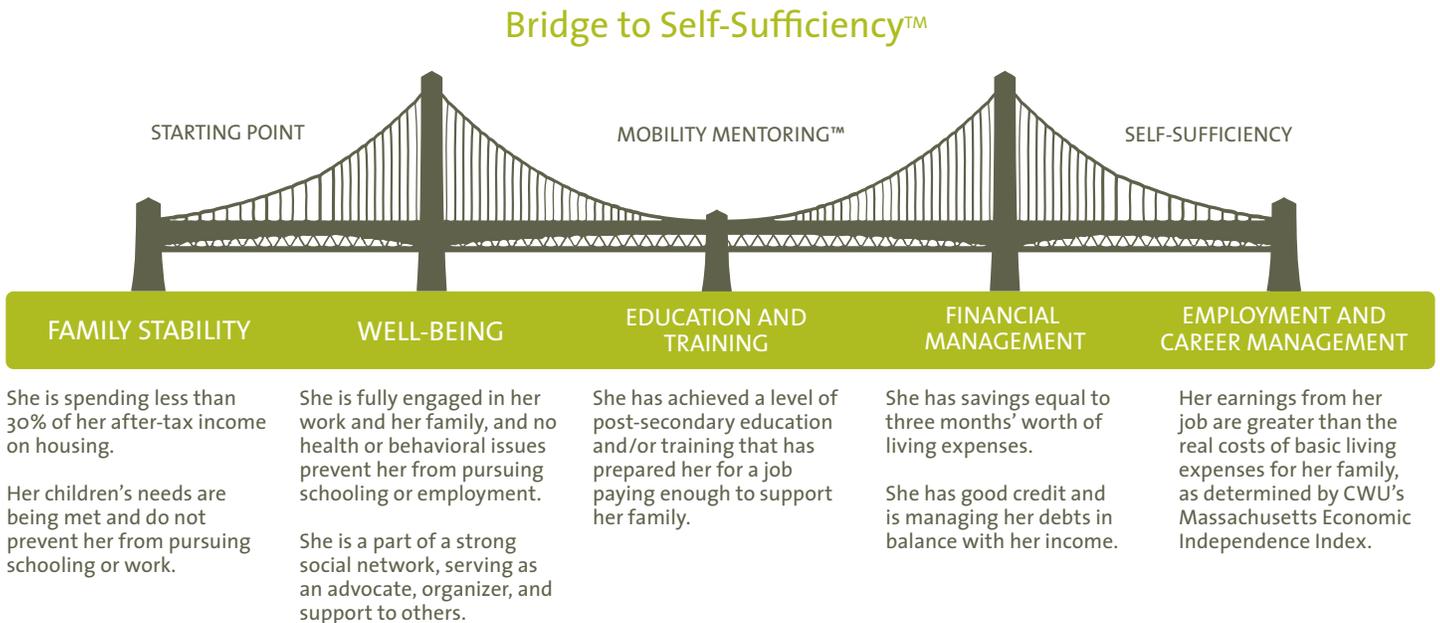
Knowing the income required to meet a family's basic needs is, of course, just the first step toward reaching economic independence. Workers not currently earning their Mass. Index wage must identify jobs with earning power that matches their needs, understand the skills required for those jobs, and then work toward achieving the skills necessary for employment in industries that pay family-sustaining wages. To help individuals work toward achieving a Mass. Index wage, CWU has pioneered an innovative approach built on the organization's Bridge to Self-Sufficiency Theory of Change™<sup>6</sup>.

This theory describes an individual's progress toward economic self-sufficiency as a journey across a bridge supported by five critical pillars: family stability, well-being, education and training, financial management, and employment and career management. To successfully reach economic independence, the individual must optimize their achievement in each of these five areas. CWU uses this Bridge to Self-Sufficiency™ framework to help program participants identify areas of personal strength for improvement. Specific goals are then set to help participants achieve gains in each pillar. CWU calls this measurable progress toward economic independence "moving across the Bridge to Self-Sufficiency."

As noted further in the policy section of this report, for families who have not attained their Mass. Index wages, public benefits remain an important element in their pathway to self-sufficiency. For the women and families served by CWU, public supports such as child care, housing, and transitional assistance, provide critical family stability allowing individuals to build their skills, attain post-secondary education, and ultimately obtain family-sustaining jobs.

For many without a college education, attending community college or receiving credentialed sub-baccalaureate training represents an important step toward improved skills and a better paying job. Table 5 provides a summary of the costs associated with returning to school for an associate's degree. For someone with no savings and limited income, these costs can be a significant barrier, and the debt associated with paying for this education can be crippling. Nevertheless, the data clearly show that those without a college education have significantly fewer job prospects and much lower earning potential than those with a college education (Massachusetts Budget and Policy Center 2012; Carnevale et al. 2010; Carnevale et al. 2012).

Figure 3: The Bridge to Self-Sufficiency Theory of Change™



<sup>6</sup> Visit [www.liveworkthrive.org](http://www.liveworkthrive.org) for additional information on CWU's Bridge to Self-Sufficiency Theory of Change

**Table 5:**

**Average Additional Household Cost of Part-Time\* Enrollment at a Massachusetts Community College, by Family Type, 2012**

	<b>1 Adult</b>	<b>1 Adult 1 Infant</b>	<b>1 Adult 1 Infant 1 Preschooler</b>
Tuition and Fees	\$3,172	\$3,172	\$3,172
Less Grants and Credits	\$950	\$950	\$950
Transportation and Child Care	\$250	\$1,576	\$3,018
<b>Total Annual Cost</b>	<b>\$2,472</b>	<b>\$3,798</b>	<b>\$5,240</b>
<b>Total Cost Over Four Years</b>	<b>\$9,889</b>	<b>\$15,194</b>	<b>\$20,959</b>

\* Part-Time is calculated at 15 credits per academic year



## POLICIES TO PROMOTE FAMILY-SUSTAINING EMPLOYMENT

Crittenton Women's Union's public policy agenda is informed and strengthened by two factors: independent research and ongoing engagement with low-income families striving to achieve economic independence. CWU harnesses this deep understanding and works in partnership with business, civic, labor, education, and nonprofit leaders as well as low-income families to remove obstacles along the road to economic independence. This powerful coalition has accomplished significant legislative victories in the areas of education, training, and affordable housing since the last Mass. Index report was released in 2010.

**CWU offers the following recommendations to help more Massachusetts adults achieve Mass. Index wages.**

### ■ Make investments to support adults who are working toward earning Mass. Index wages.

- Place college success counselors at all community colleges to assist low-income, non-traditional students (especially cash assistance and food stamp recipients) in overcoming barriers to timely graduation. Make available special funds to help students stay in school despite financial emergencies.
- Create state-funded work-study opportunities for students receiving cash assistance or food stamps to help them meet their federally mandated work requirements and to gain work experience and earnings needed to transition off public assistance.
- Continue to fund the Massachusetts High Demand Scholarship program for students preparing for high-demand occupations at a Massachusetts public community college or university. Ensure that students enrolled less than part-time can access needs-based college grants.
- Provide ongoing funding for the Workforce Competitiveness Trust Fund to support training leading to vacant jobs in high-demand occupations.

### ■ Increase public higher education degree and certificate production leading to Mass. Index wage jobs.

- Improve developmental (remedial) education to reduce the time and cost incurred by students before they can enter credit-bearing classes.
- Create learning environments supportive of working students, such as offering more evening and weekend courses, shorter semesters, and year-round enrollment.
- Provide financial incentives for public colleges and universities that increase degree and credential completion and job placement rates for low-income students.
- Support new state laws requiring the Workforce Investment Board to report annually on regional labor market vacancies and to use up-to-date data to ensure that training and education activities meet employers' needs for workers.

### ■ Make investments to support families who are working toward earning Mass. Index wages.

- Pilot publicly funded programs that offer significant upfront investments, such as subsidized housing, enhanced child care, and transportation assistance, to low-income adults who are making progress in getting higher education and/or training leading to Mass. Index wage jobs.
- Encourage holistic funding mechanisms, such as the federal Moving to Work and Family Self-Sufficiency programs, that offer families in publicly subsidized housing opportunities for economic mobility.
- Promote cross-agency collaborative funding that pools resources of various public agencies in order to assist low-income families to earn Mass. Index wages.

The policy recommendations presented above are designed to help Massachusetts adults achieve the support, education, and training necessary to secure a career that pays a wage sufficient to support economic independence as defined by this report. A list of such careers can be found in CWU's companion report, *Hot Jobs 2013*. This comprehensive report identifies careers in the Commonwealth that require two years or less of post-secondary education, are in high demand, pay family-sustaining wages, and are located in industries most likely to offer employer-based benefits.

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