

ECONOMIC JUSTICE

NATIONAL COUNCIL OF JEWISH WOMEN ST. LOUIS

By the numbers....



\$14,500 is the average annual income of a woman working full time at minimum wage (beneath the poverty line if she has any dependents).



35 is the average age of minimum wage workers. There's been a **9.6%** decrease in the federal minimum wage since 1968 (adjusted for 2016 inflation rates).



\$14.53 is the minimum hourly wage required for a family with two full-time workers and two children to live above the poverty line in St. Louis.

Calculate for your household here: <http://livingwage.mit.edu/>

The Missouri legislature passed a bill on May 12, 2017 that will reverse the minimum wage increase in St. Louis to \$10/hr by banning cities from adopting minimum wages higher than the state's rate, \$7.70.

WHAT TO DO

CALL YOUR REPS

Tell them that you support raising the minimum wage. Express disappointment in the recent overturn of the minimum wage increase in St. Louis.

VOLUNTEER FOR HHB

Volunteer for NCJW STL's Healing Hearts Bank, a program which provides an alternative to predatory lending and allows participants to build credit.

Sources: Pew Research, MIT, Moms Rising

NCJW STL BELIEVES THAT...

NO AMERICAN WORKING FULL-TIME SHOULD BE LIVING BELOW THE POVERTY LINE.

Minimum wage jobs, which were once classified as part-time employment for students, are now full-time jobs for underserved populations. In 2016, the majority of minimum wage workers were over 30, and many worked multiple jobs to earn incomes capable of sustaining their families. Of these workers, the majority are women and single mothers. In order for a single mother with two children to live above the poverty line in St. Louis, she would need to be earning \$26.44 per hour—nearly four times the Missouri minimum hourly wage.

NCJW STL supports a livable wage that automatically adjusts to the cost of living, so that no full-time workers live below the poverty line.

PREDATORY LENDING TARGETS UNDERSERVED POPULATIONS AND PEOPLE OF COLOR.

Predatory lending practices typically involve high interest rates, excessive fees, deceptive and aggressive marketing, and general lack of concern for a borrower's ability to repay. Loans that are commonly predatory include payday, car title, consumer installment, overdraft, rent-to-own, and tax refund anticipation loans. Predatory lenders design and promote loan products that target low-income families and communities of color. By trapping borrowers in a cycle of debt, income stability is drained from poor communities and communities of color in Missouri.

NCJW STL supports a cap on payday lending, both online and in-person.

NCJW[®] STL

National Council of Jewish Women St. Louis

Need help finding your reps?
www.house.mo.gov
www.senate.mo.gov

Contact Heather at
hsilverman@ncjwstl.org or
314-993-5181 for more
information

