

# Living Wage Reference Standard

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# Chapter 1: Overarching Frameworks

## 1.1 Data Collection and Transparency

This section consists of four subsections that each have multiple indicators used to evaluate a living wage methodology.

1. Data Collection and Transparency – General
2. Academic Rigor in Data Collection
3. Transparency
4. Conflict of Interest

Questions	Explanation	Assessment
<b>1.1.1: Data Collection and Transparency – General (10 Questions)</b>		
<b>Working Towards Compliance Requirements</b>		
1. Is data IDH-aligned, meaning, does the estimate rely on data sources accepted by IDH (i.e., field-level research, representative online surveys, national statistics, and/or modeling—but not modeling alone or self-selected online surveys)?	Clarification from IDH - Online surveys for measuring living costs are not acceptable if they rely on self-selected populations since they are known to produce biased statistics. Data from surveys conducted by governments or international organizations following best practices and international standards of quality can be useful for living wage estimation.	Met / Not Met
2. Does the estimate account for the needs of workers and their families as seen through a human rights framework and detailed in this Reference Standard, through an evidence-based approach? <sup>1</sup>		Met / Not Met
<b>Compliance Requirements</b>		

<sup>1</sup> This requirement is designed to align with ILO Principle a) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>

3. Are all Working Towards Compliance Requirements in section 1.1.1 met?		Met / Not Met
4. Is data collection variability documented across estimates with clear evidence of reflection on variability in results?	Are differences in data collection methods clearly documented across different locations or studies?	Met / Not Met
5. Is data collection variability transparently communicated?	Is all variability across sites/countries clearly described in public-facing / technical documentation?	Met / Not Met
6. Is the data used to produce the estimate cross-checked across multiple data sources or methods?	For example, is survey data compared against national statistics or secondary sources specific to local data sources?	Met / Not Met
7. Are transparent efforts taken to ensure that that any expenditure, survey, or focus group data used in estimates does not perpetuate current existing conditions of poverty?	<p>When expenditure data is utilized for parts of an estimate, consideration must be made to the decile or quintile of data utilized to ensure it does not fall beneath levels needed for decency.</p> <p>When using focus groups or surveys, it's important to ensure that participants' views are not solely shaped by their immediate survival needs as workers earning less than a living wage. Efforts should be made to incorporate perspectives grounded in human rights principles, and to include voices or examples from workers who earn a living wage.</p>	Met / Not Met
<b>Beyond Compliance</b>		
8. Are all Working Towards Compliance and Compliance Requirements in section 1.1.1 met?		Met / Not Met
9. Is additional research conducted when/if data used to produce the estimate diverges?	If there are discrepancies in findings, is follow-up research done to validate or reconcile the results? If there are no discrepancies, this is met.	Met / Not Met

10. Are decisions around discrepancies validated by local stakeholders?	Is local input sought and documented when finalizing an estimate in the face of inconsistent data, inclusive of workers, employers, and civil society in accordance with ILO principles? <sup>2</sup> If there are no discrepancies, this is met.	Met / Not Met
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### 1.1.2: Academic Rigor in Data Collection (10 Questions)

This section applies to various data collection methods inclusive of surveys directly conducted by the estimate methodology as well as samples used from national statistics sources or other data collection organizations. If focus groups are used, these requirements also apply.

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Is information provided transparently about the sample or focus group purpose, composition, size, and representativeness, as well as data source?	If national data is used, sample size informing that national data should also be publicly available.	Met / Not Met
2. Is the work of focus groups confined to establishing a basket of goods appropriate to the population, meeting or in addition to, minimum human rights needs that are established in this living wage Reference Standard?	Focus groups can help identify locally specific cultural norms for what a living wage basket should include, but they should not be used to justify the exclusion of basic human rights needs in any location, or to assign pricing for the goods identified as needed in each geography. Focus group feedback is thus used to establish whether typical societal norms require additional costs in each place but is not used to claim that basic human rights, e.g. healthcare or a healthy diet, are not needed for workers.  If focus groups are not used, answer met to this question.	Met/Not Met
3. If the sample size or focus group composition is not representative, are deviations from national level data identified and verified by local stakeholders?	Reasons for rapid assessment techniques and efforts to ensure they are representative as much as possible via cross-checking data or other methods must be detailed.	Met / Not Met

<sup>2</sup> This requirement is designed to align with ILO Principle b) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>

	Is local input sought and documented when finalizing an estimate with specific attention drawn to decisions taken in the face of inconsistent data, inclusive of workers, employers, and civil society in accordance with ILO principles? <sup>3</sup> If rapid assessment techniques are not used, answer met to this question.	
<b>Compliance Requirements</b>		
4. Are all Working Towards Compliance Requirements in section 1.1.2 met?		Met / Not Met
5. Do samples in surveys or focus groups represent an adequate sample as adjusted for homogeneity/heterogeneity of a location as well as size and population of the geography covered when estimates are meant to apply for an overall geography?	Depending on the homogeneity or heterogeneity of the population, such as different types of income levels, geographical areas, and other relevant factors. This should align with a random sampling or stratified random sampling approach that is clearly identified.  If an estimate is specifically designed for a given industry that is predominant in an area, this may be met with samples exclusive to that industry. But such an industry-specific focus must clearly be stated.	Met / Not Met
6. If samples are more homogeneous to reflect the needs of a specific industry, is the industry focus, and limited applicability clearly indicated publicly?	If estimates are meant to be industry specific and only represent typical costs for those working in a particular industry in a particular place, homogeneity may be appropriate, but such use guidelines must also be clearly stated.	Met / Not Met
7. Are sample sizes established to be representative as proven based on sample size, characteristics of respondents, population size or other data that shows that the sample is representative? <sup>4</sup>		Met / Not Met
8. For the geography of the estimate, is clarity provided regarding population size and the selection of the PSU (Primary Sampling Units) when a lower cost neighborhood or area is used as representative for a larger region or geography?	When a representative area is used, the reasoning must also be made publicly available for the choice of that area.	Met / Not Met

<sup>3</sup> This requirement is designed to align with ILO Principle b) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>

<sup>4</sup> This requirement is designed to align with ILO Principle d) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>

<b>Beyond Compliance</b>		
9. Are all Working Towards Compliance and Compliance Requirements in section 1.1.2 met?		Met / Not Met
10. For estimates where a substantial variation is expected in cost of living or where living wage estimates may be compared across different sectors or regions, has a power calculation been used to establish the sample size or another method been used to ensure local specificity of data that is clearly and transparently explained?	Apply power calculations for statistical confidence: Calculate the necessary sample size to ensure findings have sufficient power to detect differences in living wages across these various groups. Or cross reference an additional dataset that is statistically sound to adjust regional data to more specific geographies.	Met / Not Met
<b>1.1.3: Transparency (8 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Are estimates, data, and methodologies made publicly available in a timely manner? <sup>5</sup>	Within this Reference Standard, WageMap defines 'Timely' as, at a minimum, annually.	Met / Not Met
2. Are details with regard to data sources and methods of processing open to scrutiny, comprehensive, and replicable? <sup>6</sup>		Met / Not Met
3. Is all shared data free from personally identifiable data and permissible for sharing?	Any personally identifiable data should not be shared, and data collected from workers and stakeholders should only be used if those workers or stakeholders have supplied informed consent.	Met / Not Met
<b>Compliance Requirements</b>		

<sup>5</sup> This requirement is designed to align with ILO Principle e) on estimating living wage, however, the interpretation of timely as being one year should not be construed as WageMap providing ILO interpretations, but rather as creating an implementable metric for this reference standard.

<https://www.ilo.org/ilo-principles-estimating-living-wage>

<sup>6</sup> This requirement is designed to align with ILO Principle c) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>



4. Are all Working Towards Compliance Requirements in section 1.1.4 met?		Met / Not Met
5. Does the estimate comply with IDH guidelines on transparency?	“The living wage estimation organization shall publish a clear and consistent step-by-step methodology for data collection, inclusive of sources, methods, and components., Also including a description of each step of the data collection, the calculation formulas used and a breakdown of the different components of the living wage estimation.” <sup>7</sup>	Met / Not Met
6. Are values and estimation calculations for each cost category and all overarching framework data publicly shared?	Values for each cost category in the estimate and overarching values such as family size and number of workers per family must be provided alongside guidance on how they were calculated.	Met / Not Met
<b>Beyond Compliance</b>		
7. Are all Working Towards Compliance and Compliance Requirements in section 1.1.4 met?		Met / Not Met
8. Is all data, even at the micro level, publicly shared without charge and/or available?	All collected data is freely shared and made available for other researchers to build off the learnings from that data. This might get down to the micro level of sharing the costs of individual items included in estimates.	Met / Not Met
<b>1.1.4: Conflict of Interest (7 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Are all funding sources for living wage research identified publicly?		Met / Not Met
2. Does the estimate provider identify conflicts of interest for the estimate?	If funding is provided by a specific stakeholder for a specific living wage estimate that might be perceived as a conflict of interest and introducing bias, that living wage estimation provider must clearly indicate the conflict.	Met / Not Met

<sup>7</sup> IDH, Revision of the recognition criteria for living wage benchmark methodologies,  
[https://www.idhsustainabletrade.com/uploaded/2024/10/IDH\\_Recognition\\_Criteria\\_7.9.pdf](https://www.idhsustainabletrade.com/uploaded/2024/10/IDH_Recognition_Criteria_7.9.pdf)

3. Are details supplied on how the estimation methodology intends to mitigate conflicts?	Should a conflict be identified, estimators should supply details as to how they intend to mitigate the conflict. The Working Towards Compliance, unlike the Compliance Requirements, does not necessarily require this is mitigated. However, it does demand transparency.	Met / Not Met
<b>Compliance Requirements</b>		
4. Are all Working Towards Compliance Requirements in section 1.1.5 met?		Met/Not Met
5. Does the estimate meet IDH guidelines on conflict-of-interest mitigation?	“Must have no inherent conflicts of interests. Methodologies must have sufficient distance from funding sources to maintain integrity. In addition, individual estimate results must not be influenced by the funding source. Organizations who have other activities that can be perceived as a conflict of interest such as auditing and certifying companies that use these benchmarks, the organization needs to publicly disclose what are the systems that have been implemented to avoid such conflicts.” <sup>8</sup>	Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements in section 1.1.5 met?		Met / Not Met
7. Is the living wage estimate solely funded by those with no “stake” in the outcome?	Organizations estimating living wages are solely funded by non-interested parties without a stake in living wage outcomes.	Met / Not Met

## 1.2 Geographic Scope and Timing of Estimates

The ILO Report for discussion at the Meeting of Experts on Wage Policies, including Living Wages states that “A living wage is defined in relation to the context of place and time. According to most definitions, a living wage should be understood in

<sup>8</sup> IDH, Revision of the recognition criteria for living wage benchmark methodologies, [https://www.idhsustainabletrade.com/uploaded/2024/10/IDH\\_Recognition\\_Criteria\\_7.9.pdf](https://www.idhsustainabletrade.com/uploaded/2024/10/IDH_Recognition_Criteria_7.9.pdf)

relation to the context in which that wage is earned, both in terms of geographic location and prevailing socio-economic conditions at any particular time. Therefore, what constitutes a living wage in one country, region, district or industry may be quite different from what is considered in another.”<sup>9</sup> As such, the WageMap Reference Standard strives to standardize the ways in which local contexts are considered in living wage estimates. In this way the standard maintains local representation and applicability without sacrificing international comparability. This means that the selection of both place for living wage estimate research and time period of research is important for creating internationally comparable and locally specific living wage estimates.

In this section there are five subsections that each have multiple indicators to evaluate each living wage methodology.

1. Geographic Scope
2. Quality Control
3. Local Input and Ownership
4. Migrant Labor
5. Updating Cost of Living Data

1.2.1: Geographic Scope (7 questions)		
Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Does the estimate at least cover a regional territory or for very small countries (defined in scoring guidance), at least country level?	This requirement is met if the estimate covers more precise geographic areas. This is simply meant to express the largest area of coverage meeting Working Towards Compliance Requirements.	Met / Not Met
2. Is it clear which government/subgovernment delimitation areas are covered by the estimate?		Met / Not Met

<sup>9</sup> ILO, *Wage policies, including living wages, Report for discussion at the Meeting of Experts on Wage Policies, including Living Wages* (Geneva, 19–23 February 2024)

<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements in section 1.2.1 met?		Met / Not Met
4. Is the methodology aligned with IDH criteria regarding city/region-specific or at least urban and rural differences?	<p>The current IDH recognition criteria states:</p> <p>“Benchmarks are city/region-specific or at least account for urban and rural differences. For large countries (e.g. Australia, Argentina, Brazil, Canada, China, India, Russia, USA): Methodologies need to indicate whether subnational estimates are provided or not and if the location for which the subnational estimates apply are based on governmental/sub-governmental delimitation (e.g. when the estimate applies to a specific subnational province).”<sup>10</sup></p> <p>If research has been conducted that shows that despite urban/rural differences, cost variances are not significant (more than +/-5% variation), then the areas may be combined.</p>	Met / Not Met
<b>Beyond Compliance</b>		
5. Are all Working Towards Compliance Requirements and Compliance Requirements in section 1.2.1 met?		Met / Not Met
6. Is the living wage data specifically aligned with areas of commute when variability exists within subnational regions?	<p>If there is significant (more than <math>\pm 5\%</math>) variation in the cost of living across an area - beyond just rural vs. urban differences - then any cost estimates (such as for a living wage) should only be applied to smaller, localised zones, like commuting areas, rather than the whole political region.</p> <p>If variability does not exist, and has been checked, this requirement is met.</p>	Met / Not Met
7. Does the methodology include data on where workers live relative to the workplace?	Reference must be provided as to how commuting areas are set e.g. national or regional data on where workers live and work, interviews as part of field work concerning where workers live in relation to the central workplace, etc.	Met / Not Met

<sup>10</sup> IDH, Revision of the recognition criteria for living wage benchmark methodologies, [https://www.idhsustainabletrade.com/uploaded/2024/10/IDH\\_Recognition\\_Criteria\\_7.9.pdf](https://www.idhsustainabletrade.com/uploaded/2024/10/IDH_Recognition_Criteria_7.9.pdf)

### 1.2.2: Quality Control (5 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are secondary checks of different data sources used for quality control?	At a minimum, living wage estimations should incorporate and be transparent about secondary checks for quality control.	Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 1.2.2 met?		Met / Not Met
3. Does the estimate employ quality control including sound technical review, validation, as well as periodic review for continuous improvements?	<sup>11</sup>	Met / Not Met
<b>Beyond Compliance</b>		
4. Are all Working Towards Compliance Requirements and Compliance Requirements for section 1.2.2 met?		Met / Not Met
5. Does an independent body that is tripartite, multistakeholder, or conducting research in alignment with their own preexisting methodology and ideas, review and verify the data without influence or control from the estimation methodology? <sup>12</sup>	Meeting ILO principles as achieved via independent bodies reviewing and verifying both the estimates and methodology wherein the methodology owner does not exert any control on the outcome.	Met / Not Met

### 1.2.3: Local Input and Ownership (7 Questions)

Questions	Explanation	Assessment
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<sup>11</sup> Governing Body 350th Session, Geneva, 4–14 March 2024 Policy Development Section Employment and Social Protection Segment Date: 5 March 2024, Report of the Meeting of Experts on wage policies, including living wages (Geneva, 19–23 February 2024)

<sup>12</sup> This requirement is designed to align with ILO Principle h) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>

<b>Working Towards Compliance Requirements</b>		
1. Are IDH guidelines on local stakeholder input met?	“Local stakeholder participation: The benchmark organization shall specify when estimates were developed by, or in direct partnership with, local independent research institutions and labor representatives and were subject to local stakeholders’ consultation. Methodologies to describe how they consult local stakeholders.” <sup>13</sup>	Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements in section 1.2.3 met?		Met / Not Met
3. Are ILO principles on local stakeholder input met according to WageMap’s understanding as stated in the scoring guidelines?	“Consultation with representative employers’ and workers’ organizations on living wage estimates and involvement of social partners throughout their development, with a view to ensuring national and/or local ownership” <sup>14</sup>  With - “consideration of the regional or local context and socio-economic and cultural realities” <sup>15</sup>	Met / Not Met
4. Is a local in-country researcher(s) that is trained in research used for data collection?		Met / Not Met
5. Is there flexibility in the methodology to respond and change in a specific local context based on the feedback of local researchers and/or partners?		Met / Not Met
6. Is the overarching methodology reviewed at least every 10 years in a multi-stakeholder group with representation	Methodology to be reviewed at least every 10 years by a multi-stakeholder group inclusive at minimum of labor, civil society, and companies that represent local and regional interests and understanding. Regional means at	Met / Not Met

<sup>13</sup> IDH, Revision of the recognition criteria for living wage benchmark methodologies, [https://www.idhsustainabletrade.com/uploaded/2024/10/IDH\\_Recognition\\_Criteria\\_7.9.pdf](https://www.idhsustainabletrade.com/uploaded/2024/10/IDH_Recognition_Criteria_7.9.pdf)

<sup>14</sup> ILO, Governing Body 350th Session, Geneva, 4–14 March 2024 Policy Development Section Employment and Social Protection Segment Date: 5 March 2024, Report of the Meeting of Experts on wage policies, including living wages (Geneva, 19–23 February 2024)

<sup>15</sup> ILO, Governing Body 350th Session, Geneva, 4–14 March 2024 Policy Development Section Employment and Social Protection Segment Date: 5 March 2024, Report of the Meeting of Experts on wage policies, including living wages (Geneva, 19–23 February 2024)

from the geographic region where the methodology has been applied?	least the country or larger region level, not the specific commuting zone or small region to which estimates apply.	
<b>Beyond Compliance</b>		
7. Are all Working Towards Compliance and Compliance Requirements in section 1.2.3 met?		Met/ Not Met
8. Are ILO principles on local ownership met according to WageMap's understanding as stated in the scoring guidelines? <sup>16</sup>	This does not need to be at a subnational level but should at least be a group that is based within the country/region of the estimate. Additionally, this can be a local organization that executes a global methodology and/or is responsible for maintaining and making adjustments to the living wage data and methodology, as needed, on a local level. The local organization does not need to create a new methodology but does need the ability to ensure that local opinions and approaches are reflected.	Met / Not Met
9. Are estimates co-owned by the methodology and a local research institute or university?		Met / Not Met
<b>1.2.4: Migrant Labor (5 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Does the estimate as it regards migrant labor, align with the principle of equal remuneration for work of equal value, as set out in the Preamble to the ILO Constitution?	Living wage estimates must not encourage pay discrimination via its treatment or consideration of migrant laborers in the population. As such, a living wage must ensure that a "typical worker" in an area is able to afford decency. It should not create a living wage estimate that only addresses migrant populations apart from local populations.	Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements in section 1.2.4 met?		Met / Not Met

<sup>16</sup> This requirement is designed to align with ILO Principle b) on estimating living wage, <https://www.ilo.org/ilo-principles-estimating-living-wage>

3. Is the living wage estimate representative of the costs of living within the political boundaries of the work location?	Decent work requires that workers can afford a decent livelihood within a reasonable commute to their workplace. If an area often has migrant laborers commuting daily for work from a close neighboring country, the cost of living estimated to produce a living wage estimate is to be limited to costs within the country of work. This acknowledges that many workers cannot simply move to lower-cost neighboring countries, and that suggesting they do so may disregard their cultural and community ties to the country where they work.	Met / Not Met
<b>Beyond Compliance</b>		
4. Are all Working Towards Compliance and Compliance Requirements in section 1.2.4 met?		Met/ Not Met
5. If costs of living are included across political boundaries, is the crossing of those boundaries due to the fact that ALL allowable exceptions are met and publicly explained?	Including costs of living across a national boundary in a way that respects all Working Towards Compliance and Compliance Requirements must show through thorough evidence that in an area: a) <u>most</u> workers at a living wage in a living wage estimate area are from a different country; b) <u>all</u> workers in a work location are legally permitted to live in the country of their choice and access the more affordable cost of living while not being overburdened by commuting difficulties to arrive at their work location across national borders on a daily basis; and c) it is accepted as common and culturally appropriate to live across borders with extensive consultation and agreement locally among stakeholder groups to confirm this, inclusive of local union consultation. This is a rare situation and needs detailed documentation.	Met / Not Met
<b>1.2.5: Updating Cost of Living Data (8 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		



1. Does the estimate align with IDH recognition criteria on updating living wage estimates?	“If there is no on the ground data collection research every year, the estimate should at least be adjusted according to inflation every year. Further adjustments beyond inflation, through a full on-the-ground study, should take place as frequently as possible. Methodologies are encouraged to do so as much as their resources allow and no longer than every 5 to 10 years (considering local circumstances). Methodologies to provide justification on the frequency of their full studies and why they are not conducted within the ideal timeframe (e.g. financial or capacity limitations). <sup>17</sup>	Met / Not Met
2. Are ILO principles on updating living wage estimates met according to WageMap’s understanding as stated in the scoring guidelines?	“Regular adjustments to consider changes in the cost of living and the patterns of consumption.” <sup>18</sup>	Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 1.2.5 met?		Met / Not Met
4. Are living wage estimates recalculated at least every 5 years with new data for the majority of cost categories?		Met / Not Met
5. Are inflation updates applied using specific categories of inflation applicable to cost categories in the living wage estimate?	Inflation updates are only used on specific national and regional level data sources which are not updated annually. If some specific categories of cost utilize data that is updated from national sources less often than every five years, the specific categories that have not been updated for the year and must be increased with inflation should be increased according to the proper inflation rate for that category of cost.	Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 1.2.5 met?		Met/Not Met

<sup>17</sup> IDH, Revision of the recognition criteria for living wage benchmark methodologies, [https://www.idhsustainabletrade.com/uploaded/2024/10/IDH\\_Recognition\\_Criteria\\_7.9.pdf](https://www.idhsustainabletrade.com/uploaded/2024/10/IDH_Recognition_Criteria_7.9.pdf)

<sup>18</sup> ILO, Governing Body 350th Session, Geneva, 4–14 March 2024 Policy Development Section Employment and Social Protection Segment Date: 5 March 2024, Report of the Meeting of Experts on wage policies, including living wages (Geneva, 19–23 February 2024)

7. Is all data updated annually?	All data is collected at least annually and meets in that period the suggested academic rigor indicating compliance with academic rigor sections 1.1.2 and 1.1.3. This should be new primary data collection and if using secondary sources, those sources must have updated new primary data annually.	Met / Not Met
8. In areas with extreme inflation conditions, are quarterly updates applied to estimates?	In accordance with IMF guidance on high inflation levels, this would be applied in countries with greater than 25% inflation.  In conflict areas inflation rates are not sufficient for the quarterly updates, and other data must be gathered. We recognize that this will often not be met in high conflict areas due to the needs to keep data collectors safe.	Met / Not Met

## 1.3 Family Size and Number of Workers Per Family and Working Hours

Living Wage is a family concept. We acknowledge that not all families are formed the same and thus reference a family household when mentioning family size. This allows estimations to account for local cultural preferences such as when workers live in extended family households and costs of living are shared as part of cultural preference and local norms. By focusing on family households rather than households overall, data is focused exclusively on families (related by blood or legal ties) and acknowledges that the definition of a family can vary in different cultural contexts.

Single parent households should also be considered when establishing the number of adults and workers per family. However, with current prevalence of single parent households, it does not seem to be the case that the total number of adults and workers per family will be impacted overall.

In addition to family size, the number of workers accounted for per family has an enormous impact on the variability of living wage estimates. WageMap received feedback during consultation on this Reference Standard that split between an insistence that living wages should be estimated with one income earner only per household, and an insistence that typically more than one worker supports a family, and thus local realities of numbers of workers per family in a given location should be taken into account. To address this lack of consensus on the number of workers per family, we have incorporated both options into the Reference Standard. In this way, users of the data can have access to both measures and can benefit from comparable

estimates while allowing room to choose the option that works best for their scenario. Future revisions may make a more definitive stance on this issue, but as the Reference Standard is designed to be supported by majority stakeholder consensus, this version of the Reference Standard is designed to acknowledge and offer guidelines for both approaches.

This section is focused on four subsections:

1. Family Household Size – General
2. Family Size – Number of Adults and Children
3. Number of Workers per Family
4. Working Hours

1.3.1: Family Household Size – General (7 Questions)		
Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Does the living wage estimate provide transparent information on calculations and data sources for how family size is estimated?	<p>All living wage estimations should provide thorough reasoning and data sources for how family size is estimated in each location at a given time. If a methodology holds the values constant beyond one year, it should state the year from which the data was drawn.</p> <p>If the living wage is estimated using a population weighted average of costs of living across different family types where costs of living for all types are estimated, the representative estimate must provide transparent information as to which size family that final weighted average cost corresponds.</p>	Met / Not Met
2. If the living wage is estimated using a population weighted average across different family types where costs of living for all types are estimated, does the representative estimate provide transparent information on what size family they represent?	Methodologies that assess costs of living for the large range of family types present in a geography and then use a population weighting based on the prevalence of a particular family type in a given geography, should publicly share which family size correlates to that final blended rate to ensure international comparability.	Met / Not Met
<b>Compliance Requirements</b>		

3. Are all Working Towards Compliance Requirements for section 1.3.1 met?		Met / Not Met
4. Does the typical family size focus on a statistically accurate number of adults and children in a family among formed families?	At the least, the fertility rate should be used in all cases.	Met / Not Met
5. If a population weighted average results in a family size that is different from a typical family size, is that figure adjusted to be representative of a typical family size?	As described in Working Towards Compliance Requirements 2 above, if a population weighted average of costs of living correlates with a family size that is different than data on the typical family size the number must be adjusted to account for the difference in a transparent fashion and achieving +/- 5% margin of error from results for a “typical family”. This step is essential to ensure comparability of data.	Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 1.3.1 met?		Met/Not Met
7. Is a family household size used in estimating a family size?	When estimating family size, a family household approach should be used to acknowledge that in some countries a family is defined and typical beyond the confines of a nuclear family. Living wages should respect the local cultural practice in areas where this type of family structure is significant enough to add members to the family. Among those family compositions, it must not be assumed that there are only two adults in the household. Family household sizes, when used, should clearly delineate how many adults, children, and working age vs. dependent adults are in the typical family. A statistical approach should be applied.	Met / Not Met
<b>1.3.2: Family Size – Number of Adults and Children (8 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Does the Living Wage estimate the number of adults and children in a family?	For Working Towards Compliance Requirement for assessing adults and children this can either be assessed with a <i>family</i> model or a <i>family household</i> model.	Met / Not Met

2. Is data and the calculation method to estimate the number of children per family clearly provided?		Met / Not Met
3. Is data specific to the geography of the estimate at least at the country level?		Met / Not Met
<b>Compliance Requirements</b>		
4. Are all Working Towards Compliance Requirements for section 1.3.2 met?		Met / Not Met
5. Is data to estimate family composition informed by actual typical composition rather than arbitrary “model” family scenarios?	Family composition should be based on actual typical composition among families with children and should not apply ideas of what researchers believe families “should” be. Thus, floors and ceilings on the number of adults and children cannot be used, and a statistical approach should be applied.	Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance Requirements and Compliance Requirements for section 1.3.2 met?		Met/Not Met
7. Are locally specific family sizes and composition applied?	Family size data is collected at the level of the actual covered geography of the living wage estimate. Meaning that data for a subregion or small area on family size should apply to living wage estimates that cover that area rather than using national level data.	Met / Not Met
8. Are the number of children in a family or family household assessed while excluding data applying to households without families?	Where fertility rates are used to assess the number of children per family, estimates control for excluding households without children in the same manner as is conducted with adults in Item 4 of Compliance above.	Met / Not Met
<b>1.3.3: Number of Workers Per Family (10 questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Is the means of calculating typical number of workers per family/ family household transparent		Met / Not Met

with data sources referenced?		
2. Are the number of workers assumed clearly stated?		Met / Not Met
3. Does the number of workers in the family at minimum meet IDH criteria regarding consideration of employment rates?	<p>“Factor in the expected number of working adults in a family by dividing the total cost of living by 1+ the employment rate. Additionally, a living wage that factors in for a single earner by dividing the total cost of living by 1 to represent the single earner in a typical size family is also accepted.”</p> <p>If additional data to employment rate such as labor force participation, and part-time employment are used, this condition is still met.</p>	Met / Not Met
<b>Compliance Requirements</b>		<b>Met / Not Met</b>
4. Are all Working Towards Compliance Requirements for section 1.3.3 met?		Met / Not Met
5. Are the number of workers per family updated annually based on a 10-year rolling average of data collected to decrease volatility?	<p>Data to assess typical number of workers per family is variable based on labor force participation rates, part-time employment rates, and unemployment rates. Due to the outsize influence of this figure in living wage estimates, the calculated number of workers in a given location should be based on a 10-year rolling average and updated annually. This limits the impact of temporary shocks to living wage estimates which would introduce unnecessary volatility.</p> <p>If data is unavailable for all 10 years, then an average of available data across those 10 years can be used.</p>	Met / Not Met
6. If using a family household model, are dependent adults excluded in total adults available for work in a family household?	Statistics on likelihood of work should be applied only to working age adults in the family household.	Met / Not Met
<b>Beyond Compliance</b>		
8. Are all Working Towards Compliance Requirements for section 1.3.3 met?		Met/Not Met

9. Does the estimation methodology release living wage estimates for both the typical number of workers as well as data for a single worker to support the family?		Met / Not Met
10. Is the rate of prevalence of single worker families in the estimate geography shared alongside the living wage estimate and number of workers assumed?		Met / Not Met

### 1.3.4: Working Hours (6 questions)

This section only applies to those estimating living wages as an hourly rate.

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Do working hours reflect a typical work week in the geography?		Met / Not Met
2. Are all overtime hours excluded from living wage estimates?		Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 1.3.4 met?		Met / Not Met
4. Are working hours estimated within 48 hours per week or less?	Working hours should not exceed 48 hours per week in alignment with ILO Convention 30. <sup>19</sup>	Met / Not Met
<b>Beyond Compliance</b>		
5. Are all Working Towards Compliance and Compliance Requirements for section 1.3.4 met?		Met/Not Met
6. Are typical holidays and leave times accounted for in the living wage?		Met / Not Met

<sup>19</sup> [https://normlex.ilo.org/dyn/nrmlx\\_en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_INSTRUMENT\\_ID:312175](https://normlex.ilo.org/dyn/nrmlx_en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:312175)

## 1.4 Accounting for Public Benefits

It is important to note that in accounting for public benefits the WageMap Reference Standard only addresses benefits that reduce costs of living for a worker regardless of actions by their employer. Any benefits that are provided by the government, but which are only accessible if an employer makes the benefit available to workers can still be accounted for in measuring gaps to a living wage for specific employees. However, those benefit types will be addressed in the Reference Standard guidance as they are employer specific, rather than within the Reference Standard wherein estimates should apply for all employers in each geography.

This section consists of two subsections:

1. Applicability and Accessibility of Public Benefits
2. Accounting for Public Benefits

1.4.1: Applicability and Accessibility of Public Benefits (6 questions)		
Questions	Explanation	Assessment
<b>Compliance Requirements</b>		
1. Are public benefits available to those at a living wage, accounted for in the living wage estimate?	Living wage estimations should account for the costs of living inclusive of savings from public benefits, tax savings, and social security/pension measures, but only where all workers earning a living wage would qualify for such benefits. Additional income-dependent benefits may also be considered, provided the reference family used to calculate the living wage would be eligible under the program's criteria.	Met / Not Met
2. Are public benefits accounted for checked to ensure accessibility for workers in the covered geography?	Accessibility of public benefits should be assessed using clear criteria as defined in the scoring guidance for this Reference Standard.	Met / Not Met
<b>Beyond Compliance</b>		
3. Are all Working Towards Compliance and Compliance Requirements for section 1.4.1 met?		Met/Not Met



4. Are public benefits accounted for checked to ensure sufficient supply is available to meet demand?	Provided benefits that are available to all and accessible to all, but where there is not sufficient supply to meet demand, may not be included to reduce costs in a living wage estimate.	Met / Not Met
5. Does the estimate provide transparency on deviations from government benefits?		
6. When accounting for public benefits was it ensured that there were no further barriers to access for workers at a living wage?	<p>Accessibility of public benefits should be assessed using clear criteria at the minimum:</p> <ul style="list-style-type: none"> <li>- Administrative barriers - complex registration or legal barriers resulting in low uptake.</li> <li>- Hidden costs - out-of-pocket expenses for using 'free' services.</li> <li>- Quality and reliability - are they of good enough quality for a decent standard of living?</li> </ul>	Met / Not Met

### 1.4.2: Accounting for Public Benefits (1 question)

Questions	Explanation	Assessment
<b>Compliance Requirements</b>		
1. Are public benefits accounted for according to savings to worker off typical market prices?		Met / Not Met

## Chapter 2: Items of Cost of Living

The items included in the cost of living must align at minimum with ILO general considerations which states: “Methodologies to estimate living wages should be based on an identification and assessment of a basket of goods, using local prices of the costs of at least the following components: food, housing, health and education, and other necessary goods and services, in accordance with national circumstances. This basket should provide for a decent living standard of the worker and his/her family. For some elements in this basket, international standards are well established and should be used.”<sup>20</sup>

IDH recognition criteria as stated here shall present a Working Towards Compliance Requirement all living wage estimates against this Reference Standard.

“The living wage estimation organizations shall transparently itemize the living expenses included in the calculation of the living wage estimations based on requirements listed in the COICOP 2018. Typical expense categories include the following but other items might be added based on local contexts:

1. Nutritious food
2. Clothing and footwear
3. Housing (including rental costs, maintenance and furnishing)
4. Healthcare
5. Transportation
6. Information and communication
7. Recreation, sport and culture
8. Education services
9. Restaurants and accommodation services
10. Insurance and financial services

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<sup>20</sup> ILO, Governing Body 350th Session, Geneva, 4–14 March 2024 Policy Development Section Employment and Social Protection Segment Date: 5 March 2024, Report of the Meeting of Experts on wage policies, including living wages (Geneva, 19–23 February 2024)

11. Personal care and other gender aspects (e.g. sanitary products)
12. Care (child+elder)\*
13. Other
14. A small margin for unexpected events

The living wage estimation organizations shall provide an explanation on why they do not include certain rubrics, for example, childcare.”

## 2.1 Nutritious Food

2.1.1: Nutrition (7 Questions)		
Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are caloric requirements on average providing 2,100 calories per person in the family?	If caloric requirement is different due to industry specificity as described in Item 4 below, this meets the requirement as well.	Met / Not Met
2. Are model diets nutritious and varied, considering proper macro and micronutrients as advised by WHO guidelines as well as appropriate sugar, dairy, salt, and fruits and vegetables?		Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.1.1 met?		Met / Not Met
4. Are caloric requirements aligned with WHO guidelines for adults and children considering typical height, weight, activity levels, and ages within the geography and model family?	Those meeting this requirement may override the first requirement of 2,100 calories per person per family. If the average of 2,100 has been applied and cross-checked to ensure this amount is also appropriate for calories required in this more detailed way, the 2,100 calorie figure is acceptable.	Met/Not Met

5. If calorie levels are designated for a specific industry where activity levels are higher or lower than the typical levels in the geography overall, is that industry specific applicability clearly stated, and if not, are the requirements representative of the geography overall?	In some cases, industry specific studies might not be representative for an overall geography but might be ideally appropriate for employers working within that industry. If estimates are not industry specific and Item 3 above is met, this is also scored as met.	Met/Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 2.1.1 met?		Met/Not Met
7. If the local/national level government diet is more expensive than a diet exclusively abiding by WHO guidelines, is the local/national diet used (assuming it is within the parameters of the WHO limits)?		Met / Not Met

### 2.1.2: Variability and Local Applicability of Diet (7 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are major categories of food in a model diet inclusive of multiple items within each category?	This may be based on country level calculations but should include more than one type of food item for each category of food. Thus, one type of fruit cost collected as representative for all fruits in the diet would not meet this requirement.	Met / Not Met
2. Is transparent information provided considering how appropriate ingredients for local preferences were established and making information on those ingredients publicly available for each category of food priced?	This details how the methodology assessed appropriate foods in a given location.	Met / Not Met

<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.1.2 met?		Met / Not Met
4. Are diets designed based on ensuring a culturally appropriate and palatable local diet?	This ensures that ingredients that are important in the cultural fabric of a place but which might not be the least expensive ingredients for nutrition are included in model diets.	Met / Not Met
5. Is a margin added for typical foodwaste, spoilage, and inedible portions of purchased food based on objective data on margins needed in a country?	This may be based on country level guidance on food wastage/spoilage/inedible portions of purchased food, or through detailed studies based on specific ingredients in the basket where inedible portions are weighed.	Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 2.1.2 met?		Met/Not Met
7. Is a robust, detailed diet created with at least 2-3 items per subsidiary food group that reflects local practice and preferences?	Evidence should be provided on how a larger diet was informed by local preferences inclusive of focus group usage, national diets, etc. Subsidiary food groups are defined, for example at the level of leafy greens within vegetables.	Met / Not Met
<b>2.1.3: Price Collection (7 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Are food prices collected from the places where low wage workers in an area typically purchase food?	This accounts for markets when that is the lower cost location typically frequented by workers and prohibits data collection only at major grocery stores or online markets if workers do not typically shop in these locations in a geography. When large grocery stores or online retailers are the typical shopping source in a given geography, those should be the primary data locations used for price collection.	Met / Not Met
<b>Compliance Requirements</b>		

2. Are all Working Towards Compliance Requirements for section 2.1.3 met?		Met / Not Met
3. When collecting a range of food prices, are the median prices used to represent what workers can typically purchase most of the time?	Low prices might not always be available and sometimes might not be available where a worker must shop. As such, when a range of prices is represented, the median approaches consistency across estimates and respects that lowest prices are not always found.	Met / Not Met
4. When data on food prices is regional or country-level, have adjustments been made as needed or checked to ensure they are not needed, to recognize variability in prices within a country or region?		Met / Not Met
5. Is transparent data provided on how adjustments from a larger to smaller geography have been applied?		Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 2.1.3 met?		Met/Not Met
7. Are food prices collected at various times throughout the year to embed an accurate picture of seasonality in pricing?		Met / Not Met

## 2.2 Housing

The right to adequate housing is defined by the United Nations Human Rights Office of the High Commissioner. This human right establishes the principles that guide the Reference Standard requirements for housing. When considering whether housing costs included in a living wage estimate are appropriate, one should assess whether housing for which costs are being collected meets guidance from the OHCHR on key aspects of the right to adequate housing. Those aspects that are relevant for assessing housing costs are listed below:

- **Habitability:** Adequate housing should provide for elements such as adequate space, protection from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease vectors.
- **Availability of services, materials, facilities and infrastructure:** Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating and lighting, sanitation and washing facilities, means of food storage, refuse disposal, etc.
- **Location:** Adequate housing must allow access to employment options, health-care services, schools, child-care centers and other social facilities and should not be built on polluted sites nor in immediate proximity to pollution sources.<sup>21</sup>
- **Accessibility:** Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account (such as the poor, people facing discrimination; persons with disabilities, victims of natural disasters).
- **Cultural adequacy:** Adequate housing should respect and take into account the expression of cultural identity and ways of life.<sup>22</sup>

When assessing decency, housing standards in each location should be based upon local perspectives of what is considered decent and acceptable, and not influenced by norms of other countries.<sup>23</sup> However, if local housing commonly used by workers at a living wage is deemed harmful to health, housing must be priced according to options that do not harm an occupant's health. For example, an open fire that is a means for cooking in a kitchen is only allowable if there is adequate ventilation or outdoor cooking areas, to prevent harmful health consequences of smoke inhalation. For further guidance on

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<sup>21</sup> It is outside the control of living wage estimates to ensure this item. As such, if the location does not provide access to the listed items, transport costs must include funds to access these items.

<sup>22</sup> <https://www.ohchr.org/en/housing>

<sup>23</sup> <https://iris.who.int/bitstream/handle/10665/274939/9789241514705-eng.pdf>

ensuring healthy housing and checking whether housing assessed meets those standards, this Reference Standard adheres to the WHO publication on Health Principles of Housing.<sup>24</sup>

This section has four subsections:

1. Decent Housing
2. Housing Size
3. Rents vs. Homeownership
4. Utilities, Furnishings, Insurance, Maintenance and Repairs, Taxes, and Mandatory Services and Charges

2.2.1: Decent Housing (2 Questions)		
Questions	Explanation	Assessment
<i>Working Towards Compliance Requirements</i>		
1. Does the housing priced for living wage estimates meet OHCHR on key aspects of the right to adequate housing?	Housing size should be sufficient to meet standards of decency relevant in local laws and guidelines. This is often referred to as “sufficient housing”.	Met / Not Met
2. Does the housing priced for living wage estimates adhere to the WHO publication on Health Principles of Housing?		Met / Not Met
2.2.2: Housing Size (7 Questions)		
Questions	Explanation	Assessment
<i>Working Towards Compliance Requirements</i>		

<sup>24</sup> chrome-

extension://efaidnbmnnnibpcajpcglclefindmkaj/https://iris.who.int/bitstream/handle/10665/39847/9241561270\_eng.pdf?sequence=1&isAllowed=y



1. Is the housing sufficient in size to meet local standards of decency?	Housing size should be sufficient to meet standards of decency relevant in local laws. Often referred to as “sufficient housing” from a human rights lens.	Met / Not Met
2. Are decisions on housing size chosen clearly stated alongside sources guiding those decisions?		Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.2.2 met?		Met / Not Met
4. Does the housing size align with guidance from UN-Habitat that adequate housing should ensure nine square meters of living space per person and no more than 3 people per room to prevent the negative impacts of over-crowding?	Over-crowding as described by the World Bank: “Over-crowded houses, which are often classified as housing units with less than nine square meters per person or with more than three people occupying a room (e.g., Blau et al. 2019; Gove et al. 1983; UN-Habitat 2007), are often associated with adverse health outcomes (e.g., Bashir 2002; Cattaneo et al. 2009; Irfan et al. 2017; Krieger & Higgins 2002), violence (e.g., World Bank 1993), or under-development in children due to a lack of privacy (e.g., Evans 2006; Goux and Maurin 2005).” <sup>25</sup>	Met / Not Met
<b>Beyond Compliance</b>		
5. Are all Working Towards Compliance and Compliance Requirements for section 2.2.2 met?		Met/Not Met
6. Are local guidelines for decent housing beyond human rights categories respected?	For example, if a country considers decency only if children are allotted a separate bedroom from parents and if male and female children have their own rooms, it may be necessary to require more rooms in the home than in a country where these guidelines do not exist or are not appropriate culturally.	Met / Not Met
7. If a family household model is implemented, does housing account for additional rooms as appropriate for additional adults in the home?		Met / Not Met

<sup>25</sup> <https://documents1.worldbank.org/curated/en/370141635794493951/pdf/Introducing-the-Adequate-Housing-Index-AHI-A-New-Approach-to-Estimate-the-Adequate-Housing-Deficit-within-and-across-Emerging-Economies.pdf>

### 2.2.3: Rents vs. Homeownership (6 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are monthly costs of housing established using either rents or amortized costs of owner-occupied dwellings if rents are not readily available?		Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.2.3 met?		Met / Not Met
3. Are housing costs based either on fair market rents, or amortized costs of home ownership, or a blend between the two, based on what is typical for low wage populations in an area?	If using a blended rental and home ownership market, weighting must be included based on prevalence with low-income workers. Prevalence may be assessed based on national statistics or samples specific to the study.	Met / Not Met
4. If home ownership forms a portion of housing cost estimates, is information transparently provided to assure there are not barriers to ownership that would prevent those at a living wage from benefitting?	Common barriers include high down payments or strong credit ratings. If rents are used exclusively this is met.	Met / Not Met
<b>Beyond Compliance</b>		
5. Are all Working Towards Compliance and Compliance Requirements for section 2.2.3 met?		Met/Not Met
6. Are rental and owner-occupied housing prices assessed at levels that ensure sufficient availability and accessibility for workers earning a living wage?		Met / Not Met

## 2.2.4: Utilities, Furnishings, Insurance, Maintenance and Repairs, Taxes, and Mandatory Services and Charges (5 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Do housing costs align with IDH guidelines suggesting <u>at minimum the inclusion</u> of rental costs, maintenance and furnishing?	Furnishing may be accounted for as part of the “other” category in some estimations. This is acceptable as long as these costs are included.	Met / Not Met
2. Does the housing priced for living wage estimates meet OHCHR on key aspects of the right to adequate housing?		
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.2.4 met?		Met / Not Met
4. Do living wage estimates for housing include utility costs?	Utilities: inclusive of oil, gas, electricity, cooking fuel, and water. Drinking water should be assessed separately under food when water included in household utilities is not potable. Utilities should also include some mandatory services and charges such as waste removal where applicable.	Met / Not Met
5. Do housing costs include insurance, maintenance, and taxes?	Where these costs are mandatory, or usual and expected among a living wage population for housing, they should be included in housing costs. If rents are used to assess housing costs, it is possible that insurance, maintenance and repairs, and taxes should only be included if they are not already embedded in rental prices. If these are typical and/or required costs and rentals are not readily available and thus housing prices are assessed based on owned homes, these costs must be added to housing estimates.	Met / Not Met

## 2.3 Healthcare

Healthcare is considered part of the right to health as set forward by the United Nations Human Rights Office of the High Commissioner. This human right establishes the principles that guide the WageMap Reference Standard requirements for healthcare. When considering whether healthcare costs included in a living wage estimate are adequate, one should assess whether those services for which costs are being collected allow access to healthcare that meets guidance from the OHCHR on key aspects of the right to health. Those aspects that are relevant for assessing healthcare costs are listed below:

**Accessibility:** Health facilities, goods and services must be affordable, within reach physically and on the basis of non-discrimination.

**Availability:** Functioning public health and health-care facilities, goods and services must be in sufficient quantity.

**Acceptability:** The facilities, goods and services should respect medical ethics, and be gender-sensitive and culturally-appropriate.

**Good quality:** Health facilities, goods and services must be scientifically- and medically-appropriate, and in good working condition.

**Entitlements:** People are entitled to the opportunity to enjoy the highest attainable level of health; the right to prevention, treatment and control of diseases; access to essential medicines; and maternal, child and reproductive health, among other entitlements.<sup>26</sup>

Additionally, healthcare costs should not include exorbitant categories of cost that are in no way necessary for achieving good health. This might include elective cosmetic surgery (not to be confused with necessary reconstructive surgeries) or tourism to distant locations for care that is provided locally at a lower cost if that local care meets the OHCHR aspects of the right to health listed above.

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<sup>26</sup> <https://www.ohchr.org/en/health/right-health-key-aspects-and-common-misconceptions>

This section has two subsections:

1. Quality and Accessibility

2. Data Collection and Transparency – General

<b>2.3.1: Quality and Accessibility (5 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Does the estimate transparently provide details on whether low-wage workers are typically having to access private healthcare in addition to public provisions?		Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.3.1 met?		Met / Not Met
3. Does the estimate consider whether available healthcare is accessible for a given geography and different times of need?	Have checks been completed to ensure that hospitals or clinics aren't too far away to be reasonably reached or local clinics or pharmacies aren't often understaffed and thus unavailable? If access requires long travel, the cost of the travel should be accounted for in the estimate.	Met / Not Met
<b>Beyond Compliance</b>		
4. Are all Working Towards Compliance and Compliance Requirements for section 2.3.1 met?		Met/Not Met
5. When there is evidence to suggest that supplementary private healthcare expenditures are necessary and common, are these costs included?		Met / Not Met

## 2.3.2: Data Collection and Transparency – General (8 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are typical out of pocket costs for the model family as well as insurance costs where the government does not provide free or readily available access to healthcare included in healthcare estimates?		Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.3.2 met?		Met / Not Met
3. Is typical reliance on health insurance as a means to access adequate healthcare accounted for in the living wage estimate?	Where it is typical for health insurance to be purchased as a supplement to government provided care as a means of accessing care that meets OHCHR guidance, health insurance costs should be included in addition to out of pockets costs even in countries where government supplied healthcare is available. If reliance on health insurance is not typical in each geography of the estimate, these costs may be excluded and the requirement considered met.	Met / Not Met
4. Are health insurance costs covering plans that would ensure adequate access to healthcare?	Health insurance plans are widely variable and as such, the level selected should be assessed as ample. This means essential services such as emergency visits, preventative care, testing, specialist visits, prescriptions, etc. should be included in coverage if publicly provided care does not cover these costs. This may mean pricing a higher-level plan than is typically used by low wage individuals who currently do not have adequate healthcare access. For example, one that covers only basic needs or catastrophic events. If national marketplaces exist with guidance on decency, these may be referenced to support decisions.	Met / Not Met

5. Are estimated healthcare costs adequate for the reference size family at all stages of life?	Healthcare costs must be adequate for the reference size family at all stages of life, and thus should include expected costs that might not occur every year e.g. costs related to pregnancy and childbirth. This is essential for maternal health and aligns with guidance from the ILO to apply a gender equity lens in living wage estimates.	Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 2.3.2 met?		Met/Not Met
7. Are healthcare costs assessed beyond expenditure data to meet the standard of decency set by OHCHR?	Healthcare costs included are not based solely on expenditure data. Rather, healthcare costs must be assessed to ensure adequacy in alignment with the principles guiding access to health as a human right. This assessment should ensure that workers are able to access healthcare and should account for instances where government supplied healthcare does not meet the standard of decency set by the OHCHR.	Met / Not Met
8. Are out of pocket costs estimated in accordance with those typical for workers with the same combination of public benefits and health insurance plans that was priced in the overall cost to access healthcare?	If a specific level of health insurance is used in living wage estimates, the out-of-pocket costs should align with those typically experienced among workers using the selected level of health insurance.	Met / Not Met

## 2.4 Transportation

The principles guiding transportation cost estimates require that every worker can travel locally to access healthcare, commute to work, attend school for children, and participate in basic cultural life e.g. transport to religious institutions or community activities. It is important to note that some travel, such as for vacations and holidays, would not be considered a cultural necessity in most places around the world. As such, if these types of costs have been incorporated in living wage transport estimates, they must be thoroughly evidenced as part of basic decency for participating in expected activities of

society as required by the specific location where the estimates were established. Generally, these costs are excluded to focus on basic but decent provision of transportation from a human rights lens.

This section has one subsection.

### 1. Assessing Transportation Costs

<b>2.4.1: Assessing Transportation (7 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Is information publicly available regarding the type of transportation included in the living wage estimate?	Methodologies make public what is covered in these costs inclusive of form of transportation considered, means of assessing the cost, and trips covered within amount allotted.	Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.4.1 met?		Met / Not Met
3. Is the type of transportation included in the overall cost in the geography adequate to meet local laws?	Local laws on safety and legality must be considered and abided by. Transportation not meeting local laws may not be used to assess transportation costs in a living wage. For example, although motorbikes may be acceptable in some geographies, in areas where it is illegal to have children on motorbikes, another alternative must be used for transportation cost estimates.	Met / Not Met
4. Is public transport used to indicate costs of transportation in areas where it is widely available, accessible, adequate for essential trips and typically used by workers at a living wage as a primary means of transportation?	Where public transport is widely available, affordable, and accessible/adequate, and where public transport is the traditional method used, public transport costs shall be applied.	Met / Not Met



5. Are additions to public transport costs added, when necessary, to ensure workers have access to basic human rights and cultural norms?	<p>Documentation should be provided as to why public transport is adequate as a sole form of transportation if additional transport costs are not added. Additional or alternative private transport costs should be added if public transport in each geography is not adequate, affordable, and accessible. Where public transport is not sufficient and thus seldom used, private transport costs shall be estimated based on local practice and law. Evidence must be given of its appropriateness in each geography of transportation choices.</p> <p>Where private transport is considered in a living wage estimate, the vehicle cost and life of use, maintenance, fuel, insurance, taxes, and regulatory fees should all be accounted for in the cost of private transport.</p>	Met / Not Met
6. Are transportation costs assessed in the areas of low-cost within the geography of an estimate where other data on costs of living were collected, and differentiated by rural/urban/suburban differences where these exist?	Transportation costs should be applicable for the area where housing and other costs are drawn. Meaning, if lower cost housing outside of an area of public transport is used to define the cost of housing in a living wage estimate as a commutable distance, it is not then permissible to assume that workers are using transport means that are not available in those lower cost areas. And the additional area of commute should be accounted for in transportation costs.	Met / Not Met
7. Are transportation options analyzed not on the national level, but on the local level that applies to living wage estimations?		Met / Not Met

## 2.5 Care – Childcare/Eldercare

WageMap has assessed that care is a necessary category for inclusion in living wage estimates. This category has not been included universally in the past or has sometimes been partially included via education costs in living wage estimations. However, WageMap, and the overwhelming response from consulted stakeholders, interprets principles from the ILO to mean that care costs must be included in estimates of decency for all workers. Additionally, the ILO, in its own living wage estimation methodology states that “the ILO will seek to identify possible inadvertent gender biases in the different parts of the

methodology, including in the estimations of needs (especially with respect to care work)”. We specifically reference ILO principles stating that living wage estimations should:

“Ensure gender equality and non-discrimination: wage policies and wage-setting mechanisms should promote gender equality, equity, and non-discrimination.”

Since women are disproportionately impacted by care responsibilities, and since this has shown significant impact on their ability to work and earn decent wages, it is essential that the WageMap Reference Standard include necessary funds for care to align with this ILO principle. Additionally, since many living wage estimates consider more than one worker per family in living wage estimation figures, it is impossible for a living wage that does not consider care costs to provide decency when a parent must leave the workforce to care for a child if care costs are not taken into account.

Additionally, this Reference Standard addresses approaches to care costs when lack of affordability leads to lack of availability for care. As such, it puts forward guidance on creating proxies for care costs where markets do not readily exist. As this is a complex requirement, we have proposed a pathway to filling all requirements in terms of data and research as explained on the following page.

This section has three subsections.

1. Ensuring Timely Childcare
2. Eldercare/Retirement
3. Recognizing a Lifecycle of Care

2.5.1: Ensuring Timely Childcare (8 Questions)		
Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Is a plan to account for childcare costs with a clear timeline on implementation available if childcare	<p>A plan should be available to account for care expenses in future living wage estimations.</p> <p>If childcare costs are included this is recorded as met.</p>	Met/Not Met

costs are not currently included in the estimate?		
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.5.1 met?		Met / Not Met
3. Are childcare costs present in the living wage estimate?	Childcare should be included in all living wage estimates or at minimum, the exclusion of this cost category should be explained.	Met / Not Met
4. Are childcare estimates amortized across the number of years of childcare payment?	Childcare estimates should ensure that a worker can afford to pay for childcare when the cost occurs. This is usually at an earlier stage of life and thus childcare costs that are amortized across the life of a worker would not ensure that childcare can be paid for when it is needed and would be considered non-compliant. Typical and legal ages at which children are considered as no longer needing formal care when parents work can be used to assess the number of years of amortized childcare costs.	Met / Not Met
5. If expenditure data is used to assess childcare costs, is this data specific to families currently using childcare?		Met / Not Met
<b>Beyond Compliance</b>		
6. Are all Working Towards Compliance and Compliance Requirements for section 2.5.1 met?		Met/Not Met
7. Do childcare estimates account for the total cost of childcare for each child at differing levels of need in the years where care is required by law, typical in an area, or meeting international norms where childcare isn't required or typical?	Childcare costs should account for local variability in the age that a child can be legally left alone, age level of care, and whether care is needed full-time or only supplemental to publicly provided care. Assumptions that ages where care is needed are covered by "unpaid" care from relatives should be excluded. In areas with established care markets with cost tiers of care, total care costs should account for these differences across infant care, toddler care, preschool age care, school age care, before and after school and/or during school breaks.	Met / Not Met

8. If there is a lack of availability of childcare in each geography, does the estimation include a proxy value for the cost of paying for currently unpaid care?	A proxy value may be created for the per child cost of care by assuming home based care in a geography wherein a community member is able to care for multiple children and earn a living wage. Such a proxy may be established by dividing the living wage estimate by the number of children a care worker can legally watch according to local care standards and/or international standards regarding ratios of adults to children in childcare.	Met / Not Met
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## 2.5.2: Elder Care / Retirement (6 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are eldercare and/or retirement costs either included in the living wage estimate?	Eldercare and/or retirement (based on a typical scenario in each geography) should be included in all living wage estimates.	Met / Not Met
2. Is a plan to account for eldercare costs with a clear timeline on implementation available if childcare costs are not currently included in the estimate?	A plan should be available to account for care expenses in future living wage estimations.  If eldercare costs are included, this is recorded as met.	
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.5.2 met?		Met / Not Met
4. Is the cost of eldercare included in the estimate either via including additional dependent adults where typical in the family household type or by including specific expenditures for elder care based on current commitments?	If retirement savings reflect typical retirement needs - rather than elder care costs - and include savings for years beyond working age, then this requirement is met.	Met / Not Met
5. Are retirement savings provided in the estimate sufficient to provide decency for a worker in later years when they can no longer work?	Eldercare must be included in living wage estimations, or an equivalent of retirement/pension based on a typical approach to paying for elders in a society. Retirement savings may be estimated based on general savings rates considered necessary to provide decency in retirement.	Met / Not Met

6. If government retirement/pension plans are present, has the value of those plans been accounted for?	Where governments offer pensions or other social benefits to assist workers, is there evidence, via prevalent literature etc. To establish the adequacy of those provisions in paying for the needs of the elderly? If so, this should reduce the value needed for eldercare/retirement in the estimate.	Met / Not Met
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### 2.5.3 Lifecycle of Care (1 question)

Questions	Explanation	Assessment
<b>Compliance Requirements</b>		
1. Have childcare costs, as amortized during the years childcare is supplied, been assessed to determine whether those costs would be ample to provide for eldercare/retirement in later years when childcare costs are no longer relevant?	Since this Reference Standard measures whether childcare costs have been amortized only across the years where workers must pay for childcare, there might be an excess of funds for years where childcare is unnecessary. If early-life childcare costs are sufficient to cover savings needed for eldercare and/or retirement later in life, then these care costs can be combined. In such cases, care across the life cycle - including childcare, eldercare, and retirement - may be grouped together under a single category labeled 'care'.	Met / Not Met

## 2.6 Other Categories of Cost (COICOP)

COICOP is a classification system often used in household expenditure surveys by governments. Within these categories falls a range of items that are essential to a decent livelihood, but where specifics are widely variable and should be assessed according to typical situations in a country rather than dictated by this Reference Standard item by item. For general comparability, this Reference Standard does list all categories that must be accounted for but does not demand any one specific type of product or cost.

This section has 10 subsections.

1. General “Other” Cost Assessments
2. Alcoholic Beverages, Tobacco and Narcotics
3. Clothing and Footwear
4. Furnishings, Household Equipment and Routine Household Maintenance
5. Information and Communication
6. Education and Services
7. Recreation, Sports and Culture
8. Restaurants and Accommodation Services
9. Insurance and Financial Services
10. Miscellaneous Goods and Services

### 2.6.1: General “Other” Cost Assessments (3 Questions)

Questions	Explanation	Assessment
<b>Compliance Requirements</b>		
1. Where other costs are estimated using expenditure surveys are they adjusted to the specific geography using a transparent methodology?	If expenditure survey data is not used, this is still met.	Met / Not Met

2. Are other categories of cost based on expenditure surveys using data that applies to the income quintile or decile among living wage workers?	If expenditure survey data is not used, this is still met.	Met / Not Met
3. If expenditure data is not used for other categories of cost, is a robust normative process in place to assess all needs of the worker in each geography?	If expenditure survey data is used, this may be recorded as met.	Met / Not Met

## 2.6.2: Alcoholic Beverages, Tobacco and Narcotics (4 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Does the methodology disclose costs included within this category if any are included in a living wage estimate?		Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.6.2 met?		Met / Not Met
3. Does the estimate include costs from this category where they are legal and considered an essential part of participating in a society or culture?	Allotments should not be sufficient to create abuse of substances even where that abuse is widespread.	Met / Not Met
4. Are items that are purely harmful to health and not culturally relevant for the broad population excluded from this cost category?	Tobacco is harmful to health with no reported health benefits and seldom essential to acceptance in society thus would generally be excluded.	Met / Not Met

## 2.6.3: Clothing and Footwear (5 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?		Met / Not Met

2. If these costs are not included, is reasoning provided as to why?		Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.6.3 met?		Met / Not Met
4. Are these costs included in the living wage estimate?		Met / Not Met
5. Are estimation strategies transparent and publicly available?	The method of inclusion and any items negated from this COICOP category with reasons for that negation should be transparently indicated.	Met / Not Met

## 2.6.4: Furnishings, Household Equipment and Routine Household Maintenance (5 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?		Met / Not Met
2. If these costs are not included, is reasoning provided as to why?		Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.6.4 met?		Met / Not Met
4. Are these costs included in the living wage in the housing category if omitted from "other" costs?		Met / Not Met



5. Are estimation strategies transparent and publicly available?	The method of inclusion and any items negated from this COICOP category with reasons for that negation should be transparently indicated.	Met / Not Met
<b>2.6.5: Information and Communication (6 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?		Met / Not Met
2. Is the amount for essential communication systems included in the living wage estimate?	Essential communication can vary locally but must be included at some level in all estimates as some aspects of communication are needed for work and school. This depends on local circumstances. When schools require internet access it should be included. When work requires the ability to get in touch by phone, this should be included, etc. Based on general practice.	Met / Not Met
3. If some costs are not included in this category, is reasoning provided as to why?		Met / Not Met
<b>Compliance Requirements</b>		
4. Are all Working Towards Compliance Requirements for section 2.6.5 met?		Met / Not Met
5. Are costs for all typical information and communication tools among a typical family incorporated in the living wage estimate?	“Typical” may be assessed on expenditures at the living wage level of income.	Met / Not Met
6. When including costs for communication, are both amortized costs for hardware as well as subscription costs for services included?	This may be the cost of a phone amortized across the life of the phone and the cost of phone service for example. If both costs are included in expenditure data that data is acceptable.	Met / Not Met

### 2.6.6: Recreation, Sports and Culture (3 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?	If these costs are not included this criterion is still met.	Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.6.6 met?		Met / Not Met
3. Are costs for this category to enable basic social participation included in the living wage?		Met / Not Met

### 2.6.7: Education and Services (4 Questions)

Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?	If these costs are not included this criterion is still met.	Met / Not Met
2. If these costs are not included, is reasoning provided as to why?	If these costs are included this requirement is met.	Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.6.7 met?		Met / Not Met
4. Are these costs included in the living wage estimate?	Since care incorporates many of the education costs listed in COICOP, those costs should not be repeated here. Rather, any additional costs related to education that are not accounted for under care should be categorized within this cost category. Only tertiary education costs, supplies, uniforms, and education costs not defined	Met / Not Met

	by level, both in the case that local stakeholders have assessed them as essential, should be included here.	
<b>2.6.8: Restaurants and Accommodation Services (5 questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?	If these costs are not included this criterion is still met.	Met / Not Met
2. If these costs are not included, is reasoning provided as to why?	If these costs are included this requirement is met.	Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.6.8 met?		Met / Not Met
4. Have local multi-stakeholder groups inclusive of those representing workers, been consulted in terms of appropriateness of any exclusions of this category?		Met / Not Met
5. Are these costs included in the living wage estimate?	If insurance and financial services costs are included in other categories of cost, they do not need to be repeated here. For example, retirement, health, home insurance, etc.	Met / Not Met
<b>2.6.9: Insurance and Financial Services (4 questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?	If these costs are not included this criteria is still met.	Met / Not Met
2. If these costs are not included, is reasoning provided as to why?	If these costs are included this requirement is met.	Met / Not Met

<b>Compliance Requirements</b>		
3. Are all working towards compliance requirements for section 2.6.9 met?		Met / Not Met
4. Are these costs included in the living wage estimate?	If insurance and financial services costs are included in other categories of cost, they do not need to be repeated here. For example, retirement, health, home insurance, etc.	Met / Not Met
<b>2.6.10: Miscellaneous Goods and Services (4 Questions)</b>		
<b>Questions</b>	<b>Explanation</b>	<b>Assessment</b>
<b>Working Towards Compliance Requirements</b>		
1. Is it disclosed how and where these costs are considered in the living wage estimate, when included?	If these costs are not included this criteria is still met.	Met / Not Met
2. If these costs are not included, is reasoning provided as to why?	If these costs are included this requirement is met.	Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.6.10 met?		Met / Not Met
4. Are these costs included in the living wage estimate?	These costs must be included in all living wage estimates and transparently indicated in terms of the method of inclusion; and any costs negated from this COICOP category with reasons for that negation.	Met / Not Met

## 2.7 Savings for Resiliency - Special or Emergency Events

2.7.1: Amount Included (5 Questions)		
Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Does the estimate methodology include margins for special or emergency events (also called resiliency)?	The minimum level included should align with current prevailing approaches across the living wage movement of 5%.	Met / Not Met
2. Does the living wage estimation include justification specific to the country or geography of the amount needed for resiliency?		Met / Not Met
<b>Compliance Requirements</b>		
3. Are all Working Towards Compliance Requirements for section 2.7.1 met?		Met / Not Met
4. Where local stakeholders have identified and justified a need for a higher margin for unexpected events, is that margin applied?	Widespread feedback from round 1 consultations and secondary desk research shows that the margin needed for resiliency differs across geographies. As such, either secondary data regarding the amount needed for resiliency in each geography, or primary data collection to assess typical needs that do not present regular recurring costs in the geography, should be used as justification for choices on the percent used for resiliency.	Met / Not Met
5. Are margins for resiliency applied prior to payroll tax and mandatory deduction calculations?		Met / Not Met

## 2.8 Mandatory Deductions from Pay

2.8.1: Depth and Specificity (7 Questions)		
Questions	Explanation	Assessment
<b>Working Towards Compliance Requirements</b>		
1. Are mandatory deductions included in gross living wage calculations and at minimum inclusive of the regional or national level tax burden?		Met / Not Met
<b>Compliance Requirements</b>		
2. Are all Working Towards Compliance Requirements for section 2.8.1 met?		Met / Not Met
3. Are mandatory deductions from pay including all federal and regional taxes as well as essential mandatory deductions such as payments toward social welfare programs included in the living wage?		Met / Not Met
4. Is a list of all deductions included in each living wage estimate provided, specifically addressing whether deductions exist and are included for all taxes and social payments?		Met / Not Met
5. Are mandatory deductions from pay reassessed annually even in a year when inflation adjustments might be used for other parts of the estimate?	Since tax codes change regularly, taxes must be reassessed annually and cannot be updated with inflation.	Met / Not Met
<b>Beyond Compliance</b>		

6. Are all Working Towards Compliance and Compliance Requirements for section 2.8.1 met?		Met/Not Met
7. Where industry specific mandatory deductions from pay are identified and included, is information provided as to scale of those industry specific additions, the industries in which they apply, and the estimate for other industries where such deductions do not apply?	Some living wage estimates include mandatory deductions specific to certain industries, such as union dues. When this is the case, the deductions should be clearly documented so that the estimates can be adjusted for use in other industries by removing any non-applicable deductions. If the living wage estimate is not industry-specific, this requirement is already met.	Met / Not Met