



THE UNITED STATES

General Living Conditions in the US

The United States is a large country with 50 states – each of which is unique in its own way. Elected governors and legislatures govern each state and the president and congress governs the country.

The standard of living in the United States is very high. The United States consistently ranks in the top 10 of the United Nations Development Index.

While the mean wealth of the United States is the highest of any country in the world, and its mean income is one of the highest, income is unevenly distributed in the United States.

Much of the extra money in the United States is a result of the wealthier top section of the population.

The United States has more people below the poverty line than 26 other countries. The wealthiest 10 percent of Americans are fifteen times richer than the bottom 10 percent.

2006 US Government Poverty Guidelines

Persons in Family Unit	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$9,800	\$12,250	\$11,270
2	\$13,200	\$16,500	\$15,180
3	\$16,600	\$20,750	\$19,090
4	\$20,000	\$25,000	\$23,000
5	\$23,400	\$29,250	\$26,910
For each additional person, add	\$3,400	\$4,250	\$3,910

SOURCE: *Federal Register*, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849.



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Average Climate

Because of the size of the United States, differences in climate are vast. For example, the country's coldest city, International Falls in Minnesota, has a mean temperature of 2.4° C and the snowiest city, Blue Canyon, California, receives 612 cm of snow each year. The coldest temperature on record is -62 Degrees C on January 23, 1971, at Prospect Creek, Alaska. The most snow that ever fell in 24 hours was 192.5 cm at Silver Lake, Colorado.

At the other extreme, the hottest temperature ever recorded in the US was 134 degrees F at Greenland Ranch in California on July 10, 1913.

The fact is that most locales fall somewhere in between these extremes. However, depending upon where you plan to live, you should be aware that most cities require two wardrobes, one for summer and one for winter including large heavy coats and snow boots.

City	Win avg	Sum avg te	Annual avg	Rainfall	Snowfall
Boston	-1.5 °C	23 °C	11 °C	108 cm	108 cm
Chicago	-6 °C	23 °C	10 °C	91 cm	
Dallas	7.5° C	30 °C	19 °C	91 cm	
Indianapolis	3 °C	24 °C	11 °C	102 cm	58.5 cm
Kansas City	-1.7 °C	25.5 °C	12.5 °C	97 cm	51 cm
Las Vegas	7.5 °C	33 °C	19.5 °C	10.5 cm	
Los Angeles	14 °C	22 °C	18 °C	43 cm	
Miami	20 °C	29 °C	25 °C	149 cm	
New York	0 °C	25 °C	13 °C	108 cm	67 cm
Seattle	5 °C	19 °C	11 °C	93 cm	



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Housing

Just as there are variations in temperature, so too are there wide variations in housing costs. Higher costs tend to be on the east and west coasts and in larger cities.

To purchase a home, most lenders require 20 percent of the price as a down payment. Taxes and insurance are additional. To lease an apartment or home, most companies or individuals require a deposit equal to one month's rent and may also require first and last month's rent in advance. Utilities (electricity, gas, telephone, cable TV) are often not included in the price of rent and could cost anywhere from \$150-\$450 in addition to the cost of rent. There is always a fee to connect these utilities and sometimes a deposit as well.

An average of rental prices and the average price to purchase a home for select cities are listed in the table below.

City	Studio	1 bedroom	2 bedroom	House	Avg. to buy
Boston	700-900	1000-1800	1300-2500	2000-4000	592172
Chicago	794	1069	1440	1593	253600
Dallas	450	625	900	2500	219012
Indianapolis	350-600	567	673	na	136800
Kansas City	335-425	425-550	525-700	595-950	138954
Las Vegas	550-750	600-900	700-1100	800-1400	30300
Los Angeles	1191	1310	1951	2298	328329
Miami	650	876-1295	1250	na	181383
New York	1900	2788	na	na	600250
Seattle	550-1100	675-1500	900-2500	1200-1300	350000

Average Household Expenses per month \$US

Telephone	\$72.00
Cable Television	\$50.98
Water	\$23.00
Electric	\$81.42
Heat (per year)	\$741



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Household Goods and Clothing \$US

Washing machine	\$300-1,519
Vacuum cleaner	\$99-599
Microwave	\$39.99-279.99
Refrigerator	\$388-2299
Shoes	\$20-200

Grocery

Rice	\$1.23/kg	Apples	\$2.54/kg
Load of bread	\$1.07	Lettuce	\$1.72/kg
Ground beef	\$4.74/kg	Cola	\$1.13/2 liters
Chicken, fresh, whole	\$2.29/kg	Coffee	\$6.95/kg
Large eggs	\$1.21/dozen	Petrol/Gas	74¢/liter
Milk	\$3.08/liter		

Entertainment

Movie Ticket	\$6.58 (average)
Theatre Ticket	\$36.00
Dinner in Restaurant	\$15-50 per person



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Taxation in the United States

I. Federal Taxes

- ◆ The federal income tax forms the bulk of taxes from the United States government. Depending on one's income, [tax may range from 0 percent to 35 percent of one's income](#).
- Income tax is a [progressive tax](#) because it is higher as a percentage of the income for higher-income individuals.
- ◆ Federal payroll uses a [system of direct withholding](#). Employers deduct a taxpayer's income tax directly from their paychecks. The amount of withholding is based on the employee's annual salary and living conditions. Withholding does not perfectly calculate an individual's tax each year. The difference between the amount withheld and the actual tax is either paid to the government or refunded. The employee uses the W4 form to signify the amount which they want withheld.

Resident and non-resident aliens are taxed in different ways.

Resident aliens are generally taxed in the same way as US citizens. A resident alien's worldwide income is subject to U.S. income tax and must be reported on their U.S. tax return. Resident aliens use the tax table and tax rate schedule located in the 1040 tax form.

A non-resident alien's income that is subject to tax must be divided into two categories:

- ◆ Income that is [effectively](#) connected with a trade in the United States and
- ◆ Income that is [not effectively](#) connected with a trade in the United States.

Income that is connected is taxed at the regular graduated rate the same as citizens; income that is not connected is taxed at a flat 30 percent rate.

- ◆ Another tax which an employer may deduct is the [social security tax](#). An employee pays 6.2 percent of his or her income for the social security tax. Social security taxes are taken from earned income but not other sources of income such as interest.
- ◆ Employers must also pay the [Medicare tax](#) which is 1.45 percent of income. Medicare is a health insurance program for the elderly and the disabled.

II. State and Local Taxes

All states also have their own tax system. Typically there is a tax on real estate that is owned and there may be additional state income taxes, sales taxes, and excise taxes. Cities and counties may levy additional taxes in order to improve parks, schools or local roads and to pay public employees.

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Rights of Workers to join Unions

A labor union is an association of workers that seeks to improve the economic and social well-being of its members through group action.

Attitudes toward unions were not favorable in the United States prior to the Great Depression in the 1920s. The US Supreme Court was able to deem strikes carried out by unions illegal, ruling them an impediment to interstate commerce. Employers made use of "[yellow dog contracts](#)" which stated that the worker would not join a union as a condition of employment.

The [National Labor Relations Act of 1935](#), also known as the Wagner Act, guarantees the rights of workers to organize and join unions. It also defines a set of unfair labor practices for employers. It requires that employers bargain with unions and not interfere with the worker's right to organize. Employers are prohibited from firing workers involved in union activities or discriminating against workers that support a union. It also established the National Labor Relations Board (NLRB) which runs certification elections in which workers decide if a particular union is to represent them in collective bargaining and it also investigates unfair labor practices.

The [Taft Hartley Act of 1947](#) curbed union power by allowing states to pass right-to-work acts.

- ◆ Right-to-work laws prohibit unions from requiring that workers become union members as a condition of employment in unionized firms.

However, despite the fact that employees are free to unionize, union membership has declined in the private sector in the US since the 1960s, due in part to anti-union measures taken on behalf of management:

- ◆ Employers can file petitions to delay the union certification process, and
- ◆ Employers have hired consultants to handle union management campaigns, send out letters to workers and give anti-union speeches in the workplace.

The United States has not ratified the two core International Labor Organization convention, numbers 87 (1948) and 98 (1998), which guarantee workers the freedom of association and collective bargaining.

The [Employee Free Choice Act](#) was reintroduced into the US Congress in April 2005. The act, which is still being debated would:

- ◆ Allow employees to freely choose whether to form unions by signing cards and authorizing union representation without the necessity of a union election, and
- ◆ Establish stronger penalties for violation of employee rights when workers seek to form a union and during first contract negotiations.



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Major Statutes Providing Legal Protection to Workers in the United States

The United States of America has a democratic trade union movement that is free of government control and open to all working people. A worker does not have to be a citizen of the United States to join a labor union and immigrants have historically played a large role in the struggles and successes of the labor movement. Some of labor's biggest successes have come in the halls of Congress, where, through their unions, American workers have been able to have a strong and powerful voice. **The laws listed on this page are only a few of the most important statutes that protect workers in this country.**

NLRA – The National Labor Relations Act

Congress enacted the National Labor Relations Act in order to define and protect the rights of employees and employers, to encourage collective bargaining, and to eliminate certain practices on the part of labor and management that are harmful to the general welfare. The NLRA states and defines the rights of employees to organize and to bargain collectively with their employers through representatives of their own choosing. Pursuant to the NLRA, the National Labor Relations Board (NLRB) conducts union representation elections. Further, to protect the rights of employees and employers, and to prevent labor disputes that would adversely affect the rights of the public, Congress has defined certain practices of employers and unions as unfair labor practices (ULPs).

FLSA – The Fair Labor Standards Act

The Fair Labor Standards Act (FLSA) establishes minimum wage, overtime pay, recordkeeping, and child labor standards affecting full-time and part-time workers in the private sector and in Federal, State, and local governments. Covered nonexempt workers are entitled to a minimum wage of not less than \$5.15 an hour. Overtime pay at a rate of not less than one and one-half times their regular rates of pay is required after 40 hours of work in a workweek.

Title VII of the Civil Rights Act of 1964

Title VII forbids employers with 15 or more employees to discriminate on the basis of race, color, sex, religion or national origin. Employers may not use the above conditions as a basis for refusing to hire an otherwise qualified applicant, for terminating employment of an individual, or to otherwise discriminate against any individual with respect to his/her compensation, terms, conditions or privileges of employment because of race, color, religion, sex or national origin.

OSHA- The Occupational Safety and Health Act

This law exists to protect worker and workplace safety. Its purpose is to ensure that employers provide their workers with an environment free from dangers to their safety and health, such as exposure to toxic chemicals, excessive noise levels, mechanical dangers, excessive heat or cold, or unsanitary conditions.

FMLA – The Family and Medical Leave Act

According to this law, covered employers must grant an eligible employee up to a total of 12 workweeks of unpaid leave during any 12-month period for one or more of the following reasons: for the birth and care of the newborn child of the employee; for placement with the employee of child for adoption or foster care; to care for an immediate family member (spouse, child, or parent) with a serious health condition; or to take medical leave when the employee is unable to work because of a serious health condition.



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Resources

American Federation of Teachers (AFT)

55 New Jersey Avenue NW

Washington, DC 20001

202-879-4400

<http://www.aft.org/healthcare>

healthcare@aft.org

The Healthcare Department of AFT represents over 70,000 healthcare workers. Many members are registered nurses, but the union also represents LPNs, technicians, technologists, therapists, aides, clerical personnel, service and maintenance workers, pharmacists and doctors.

American Federation of State County and Municipal Workers (AFSCME)

1625 L Street, N.W.

Washington, DC 20036

202-429-1000

www.afscme.org

AFSCME represents a diverse group of service and health care workers in the public and private sectors including nurses, EMTs, bus drivers, child care providers, custodians and librarians.

Service Employees International Union (SEIU)

1313 L Street NW

Washington, DC 20005

1-800-424-8592

<http://www.seiu.org/index.cfm>

SEIU is represents more than 900,000 healthcare workers. The Membership of SEIU consists of nurses, LPNs, doctors, lab technicians, nursing home workers and home care workers.

American Federation of Labor and Congress of Industrial Organizations (AFL-CIO)

815 16th Street NW

Washington, DC 20006

www.aflcio.org

The AFL-CIO is a voluntary federation of national and international unions, representing over 9 million workers.

Commission on Graduates of Foreign Nursing (CGFNS)

3600 Market Street

Suite 400

Philadelphia, PA 19104

(212) 599-6200

<http://www.cgfns.org/default.shtml>

CGFNS ensures that nurses and other healthcare professionals educated outside the United States are eligible to meet licensure, immigration and other practice requirements in the United States.

National Council on State Boards of Nursing (NCSBN)

111 East Wacker Drive

Suite 2900

Chicago, Illinois 60601

312-525-3600

www.ncsbn.org

The NCSBN is a not-for-profit organization whose membership comprises the boards of nursing in the 50 states, the District of Columbia, and five United States territories—American Samoa, Guam, Northern Mariana Islands, Puerto Rico, and the Virgin Islands. It is responsible for administering the test to license registered nurses – the NCLEX.



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