

THE HIGH COST

OREGON WORKFORCE REPORT | 2014

OF LOW WAGES IN OREGON

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University of Oregon Labor Education and Research Center

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Acknowledgments

This Report is a Publication of the University of Oregon Labor Education and Research Center. It was made possible through LERC's Low Wage Economy Initiative and the Strategic Training and Action Research (STAR) Fund. Additional funding for the project was provided by the Oregon Education Association, Service Employees International Union-Oregon, Oregon AFSCME Council 75, Oregon AFL-CIO, International Union of Operating Engineers Local 701 and AFT-Oregon.

We thank Brooke Jackson, Gail Krumenauer, Mark Miller and Dave Yamaka from the Oregon Employment Department for information on jobs and wages in Oregon. Thanks to Laurel Goode, Sue Porter and Betsy Jensvold from the Oregon Office of Forecasting, Research and Analysis for their help with public assistance data. Mark Bielby and Mary Fitzpatrick from the Oregon Department of Revenue provided assistance with income tax data.

For their thoughtful review of the manuscript, we thank Ken Jacobs and Jill Bakken. And we also thank Deborah Mailander and Jennifer Smith for their assistance with the Low Wage Economy Initiative.

The original qualitative study of low-wage workers in Oregon was funded by the Child Care Division of Oregon's Department of Employment. We are grateful to Bobbie Weber and Deana Grobe, with whom we conducted the original research on low-wage work and childcare in Oregon, and to our graduate students, all wonderful research assistants and co-authors on previous publications, Ann Leymon, Miriam Abelson, and Katie Rodgers.

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FOR TOO MANY OREGONIANS,

low-wage work, part-time hours, and the erosion of good jobs have become a worrisome trend. From 2002 to 2012, the bottom three-quarters of Oregon's income distribution saw their net income decrease. The "economic recovery" has bypassed working Oregonians and gone straight to the wealthiest: 95 percent of the income gains from 2009 to 2012 went to the top 1 percent of income earners.

Many Oregonians are working hard but not getting ahead, and families across Oregon are struggling to make ends meet. At the same time, the country's largest corporations are reporting record profits. In the "High Cost of Low Wages," we share new research about Oregon's low-wage workers and document the impact their low-wage jobs have on their lives. We also provide new data on the costs of public assistance support for these workers and show how it represents a new form of corporate subsidy to the largest companies employing low-wage workers in the state.

EXECUTIVE SUMMARY

IN THIS REPORT WE OFFER A DETAILED PORTRAIT OF OREGON'S LOW-WAGE WORKFORCE.

This workforce consists of people employed in occupations that pay a median wage of \$12 an hour or annual median earnings of \$25,000 or less.

We find:

- Over 400,000 Oregonians are employed in low-wage work. Low-wage work is a growing share of Oregon's economy. In many areas of the state where unemployment remains high after the 2008 recession, most of the job openings are for low-wage work.
- Systematic low-wage work (when salaries are set far below the costs needed to raise a family) means the demand for public services is at a record high – over 1 million Oregonians now rely on food stamps and other assistance to feed and support their families.
- Women are more likely than men to end up in low-wage jobs; they are also more likely to be single parents trying to support a family. Low wages and irregular, part-time hours make their lives even more difficult.
- Forty five percent of Latino and fifty percent of African American workers are employed in low-wage industries.
- 75 percent of all low-wage workers fall into just 5 major occupational categories; Sales and Retail; Food Prep and Serving; Personal Care Services; Building and Grounds Cleaning; and Health Care Support.
- The majority of parents we interviewed for this study reported being forced to work erratic schedules and nonstandard shifts, and most reported their schedules changed weekly.
- Workers outside the Portland metro area are far more likely to end up in low-wage jobs than their urban counterparts.

Over 400,000 Oregonians are employed in low-wage work.

THIS REPORT ALSO EXPLAINS HOW MANY CORPORATIONS USE LOW-WAGE WORKERS AND THE SOCIAL SERVICE SAFETY NET TO SUBSIDIZE THEIR PROFITS.

- Many Oregonians work hard every day but still must rely on public safety net programs to make ends meet. We find that 197,000 Oregonians receiving public assistance in January 2014 worked the previous year.
- The cost of providing this assistance is high—taxpayers subsidize corporations' reliance on a low-wage workforce to the tune of \$1.7 billion a year.
- Most of the workers on public assistance are employed in four major sectors: Accommodation and Food Service; Retail Trade; Health Care and Social Assistance; and Administrative and Waste Services.
- Most employers in the sectors employing workers receiving public assistance are large, profitable corporations.
- Oregon has one of the highest percentages of workers receiving state assistance and one of the lowest corporate tax rates in the country.

OUR RESEARCH ON LOW-WAGE WORK IN OREGON HAS SEVERAL COMPONENTS.

- We carefully examine official government statistics on employment and wages and provide extensive data documenting the growth of low-wage work and its effects on low-income workers in Oregon.

- Through an evaluation of economic trends, we show that major corporations' reliance on low-wage workers is increasing, and low-wage employment is replacing jobs that used to pay a middle-class salary. While wages decline for most workers, corporate profits are at record highs.
- Through an in-depth analysis of industry trends and public assistance recipients, we examine the cost to Oregonians of the systematic low wages set by major corporations and industries. In our analysis of the 197,000 working adults who were enrolled in Supplemental Nutrition Assistance Program (SNAP) in Oregon, we show that taxpayers spend an estimated \$1.7 billion each year providing assistance to working families in Oregon.
- Through 45 interviews with low-wage working parents (in 2008 and 2014), most of whom are single mothers, we put faces to the statistics and come to understand the impact of these working conditions on their lives. These are women and families who play by the rules and work hard, but are still not getting ahead. Their stories underscore the importance of affordable and accessible childcare, reliable schedules, paid sick days and health care. Their stories reinforce the need for legislative action to protect working Oregonians and their families.
- Finally, we identify policy solutions that will reward work and support families by providing workers with higher wages and other support that will give them a fair shot at a better life.

THE STATE OF WORK IN OREGON

Introduction & Overview

Oregon's economy is a story of opposites. Gross state product has grown at a rate three times faster than the U.S. economy, but most families have seen their real income drop over the past decade. Unemployment and under-employment rates remain high, and Oregon's recovery from the 2008 recession has been slow. Though some metro areas are seeing promising growth in high-wage jobs, most of the new jobs elsewhere in the state pay only low wages, or are part-time. Corporate profits soar and the rich are getting richer, but over 1 million Oregonians were enrolled in SNAP or received Oregon Health Plan benefits in 2013. More than half the students in Oregon public schools are eligible for free or reduced-price lunches. Between 2008 and 2012, Oregon's poverty rate of 15.5 percent exceeded the U.S. average of 14.9 percent.¹

Oregon's gross state product, a measure of the size of the economy, has been growing rapidly—since 2001, three times faster than the U.S. economy (Figure 1).² This is largely due to growth in computer and electronic products manufacturing, which grew 344 percent between 2001 and 2012.³ Unfortunately, growth in profits in this sector has not translated into additional jobs, which dropped by 25 percent over the same time period.⁴

Spurred on by the recession, jobs have disappeared throughout Oregon's

manufacturing sector. Between 2007 and 2010, Oregon lost 155,000 jobs, about half of them in manufacturing and construction.⁴ Job losses have been greatest among middle-wage jobs (those earning between \$25,000 and \$50,000 annually for full-time work),⁵ and many counties saw unemployment rates soar above 15 percent.⁶ While the recession accelerated job losses throughout the United States, this trend had already occurred for many years due to corporate outsourcing. To boost profits, U.S.-based multinational companies cut their U.S. labor force by 2.9 million people between 1999 and 2009 while creating 2.4 million jobs in other countries.⁷

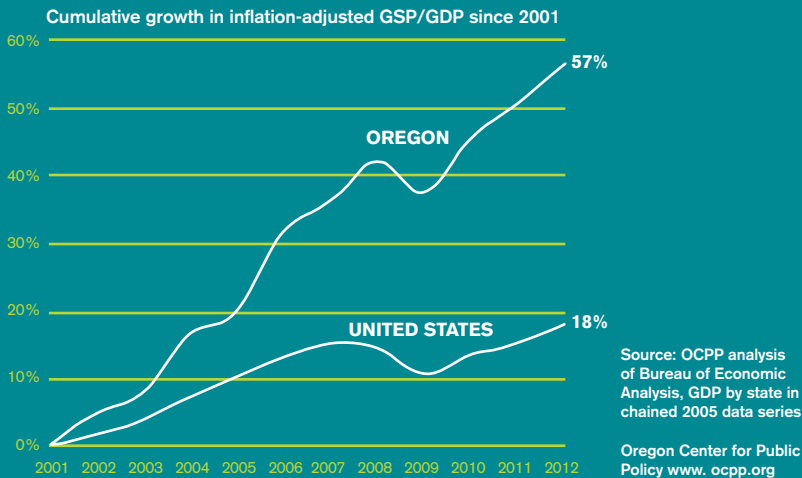
Some jobs, like those at McDonald's and Walmart, can't be moved overseas, but employers have found other ways to cut labor costs: by cutting wages and benefits, outsourcing jobs to contractors who pay low wages, and keeping workers on part-time schedules so they do not qualify for benefits.

Cutting workers' share of profits extends beyond fast food and big-box retail; real wages for most workers in Oregon have declined over the past decade.⁸ As middle-wage jobs disappear, they are replaced with new jobs that pay low wages. Since wages, salaries, tips and pensions make up the majority of income for most Oregon families, declines in worker compensation mean falling incomes. The bottom three-quarters of Oregon's income distribution saw their real income decrease between 2002 and 2012 (Figure 2).⁹

More than half the students in Oregon public schools are eligible for free or reduced-price lunch. Between 2008 and 2012, Oregon's poverty rate of 15.5 percent exceeded the U.S. average of 14.9 percent.

Note about citations: We use a modified Vancouver style which minimizes disruption of the text and keeps the citation list descriptive and concise. References that were previously cited are identified by their original number.

Fig. 1 Oregon's Economy has Outpaced U.S. Economy



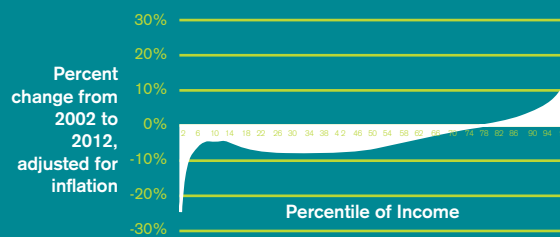
But not everyone is suffering. While wages and benefits shrink, corporate profits have reached record highs. These profits go to shareholders in the form of dividends and stock buybacks. Since the top 1 percent owns more than half of all corporate stock,¹⁰ they are the ones who benefit the most. As a result, the recovery from the Great Recession has been one of the most lopsided in American history. From 2009 to 2012, the top 1 percent captured 95 percent of income gains.¹¹ As the incomes of the top 1 percent have grown and the incomes of most everyone else have shrunk, wealth disparities have grown larger. The top 0.1 percent (1 in 1,000) in the U.S. now hold over 20 percent of all the wealth—about as much as the bottom 90 percent combined.¹²

While the rich get richer, more and more working people earn so little they qualify for social safety net programs. Oregon has one of the country's highest participation rates in the Supplemental Nutrition Assistance Program (SNAP, formerly known as "food stamps"), with an average of 21 percent of the state's population (over 817,000 people on average) receiving monthly benefits in 2013.¹³ Many of these SNAP recipients work; about 197,000 adults who were enrolled in SNAP in Oregon in January 2014 worked the previous year.¹⁴

The cost of public assistance to workers represents a large taxpayer subsidy to profitable corporations. Companies are able to boost profits by having taxpayers subsidize the basic needs of their low-wage workforce. To put the numbers into perspective, this report compares corporate profits to the cost of public assistance for workers' families.

Women are more likely than men to end up in low-wage jobs; they are also more likely to be single parents trying to support a family. Low wages and irregular, part-time hours make their lives even more difficult.

Fig. 2
Change in Average Adjusted Gross Income by Percentile of Income between 2002 and 2012, Oregon



LOW-WAGE WORKERS IN OREGON

The number of low-wage jobs is rapidly increasing in Oregon. We define low-wage work and the low-wage workforce as those occupations with a median wage threshold of \$12 an hour or annual median earnings of \$25,000 or less; this is the standard used by Oregon’s state economist in a recent report.⁵ However, this definition is conservative—many low-wage jobs are only part-time, so many workers bring home far less than \$25,000 per year.

Over 412,000 Oregon workers met these criteria for low-wage work—roughly 25 percent of all workers.⁸ Our wage threshold includes the estimated 9 percent of Oregon workers who are paid minimum wage, which would pay only \$18,870 annually for full-time work.¹⁵

Many good-paying jobs have disappeared from the state, and outside of major metropolitan areas most new jobs pay only low wages. In 2013, 29 percent of all the job vacancies in Oregon were for positions paying less than \$10 an hour.¹⁶

Table 1 shows that nearly 75 percent of all low-wage workers fall into just five major occupational categories: Sales and Retail; Food Preparation and Serving; Personal Care Services; Building and Grounds Cleaning and Maintenance; and Health Care Support. Just 23 occupations account for 86 percent of the low-wage jobs.¹⁷

Fig. 3 Jobs in Oregon

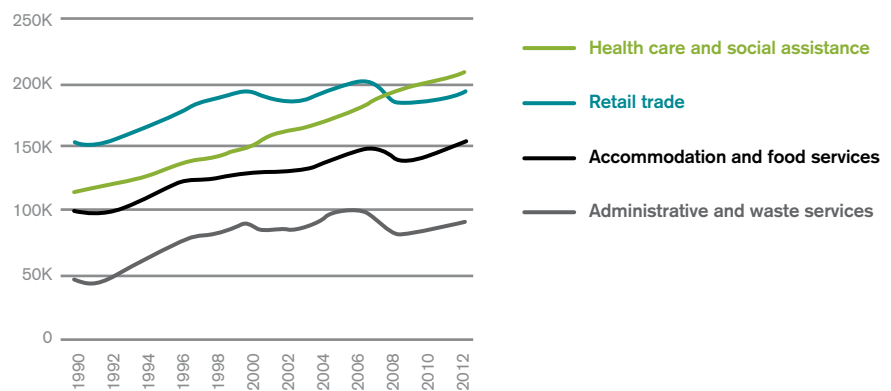


Table 1 also shows the median hourly wages for some of the most common low-wage jobs in Oregon. The median wage for these jobs was between \$9.21 and \$12.00 per hour.¹⁸ The industries that employ most of these low-wage workers have been growing over time (Figure 3).⁴ Later in this report, we describe these industries in more detail.

Of the ten fastest-growing occupations identified by the Oregon Employment Department, most were low-wage jobs that require little education.¹⁹ Only two of the top ten fastest-growing occupations in Oregon typically require education beyond high school.

Table 1 Top 23 Occupations for Low-wage Workers In Oregon (2013)

MAJOR OCCUPATION GROUP	COMMON JOBS	TOTAL EMPLOYMENT	MEDIAN HOURLY WAGE	MEDIAN ANNUAL EARNINGS FOR FULL-TIME WORK
Sales and Retail	Retail Salespersons*	60,120	\$11.00	\$22,890
	Cashiers*	34,650	\$10.14	\$21,090
	Counter and Rental Clerks	4,750	\$11.18	\$23,260
Food Preparation and Serving Related	Combined Food Preparation and Serving Workers, Including Fast Food*	31,020	\$9.31	\$19,360
	Waiters and Waitresses*	26,190	\$9.23	\$19,200
	Restaurant Cooks	20,270	\$10.64	\$22,140
	Personal Care and Service Workers, All Other	13,060	\$10.42	\$21,670
	Bartenders	10,290	\$9.29	\$19,320
	Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	6,730	\$9.43	\$19,620
	Dishwashers	6,720	\$9.28	\$19,300
	Cooks, Fast Food	6,430	\$9.27	\$19,290
Personal Care and Service	Personal Care Aides*	17,420	\$10.73	\$22,310
	Personal Care and Service Workers, All Other	13,060	\$10.42	\$21,670
	Childcare Workers*	4,940	\$9.78	\$20,340
Building and Grounds Cleaning and Maintenance Occupations	Janitors and Cleaners, Except Maids and Housekeeping Cleaners*	25,260	\$11.75	\$24,440
	Maids and Housekeeping Cleaners*	12,050	\$10.11	\$21,020
	Landscaping and Groundskeeping Workers	9,110	\$11.99	\$24,940
Health Care Support	Home Health Aides*†	3,960	\$10.92	\$22,710
Other Sectors	Laborers and Freight, Stock, and Material Movers	25,290	\$12.00	\$24,960
	Automotive and Watercraft Service Attendants	7,080	\$9.49	\$19,730
	Packers and Packagers, Hand	6,760	\$9.49	\$19,740
	Preschool Teachers, Except Special Education	6,090	\$11.79	\$24,520
	Farmworkers and Laborers, Crop, Nursery, and Greenhouse	5,180	\$9.21	\$19,150

*Major growth sector, according to the Bureau of Labor Statistics
 † Data do not reflect the pay raise for nearly 20,000 Home Care (APD) workers negotiated in 2013.

Lives on the Front-lines

When we first interviewed the working parents in our sample, 82 percent were employed at the time and 16 percent received Temporary Assistance to Needy Families (TANF). Most notable in our sample of low-wage workers is just how low their earnings were: the average nominal wages for our sample rose from around \$10 per hour in January 2007 to \$10.50 per hour in March 2009. This parallels Oregon's minimum wage increases over that same time period: from \$7.80 in January 2007, to \$7.95 in January 2008, to \$8.40 in January 2009. However, they didn't all work full-time and we found that the estimated average monthly gross income in the sample was \$1,300, an especially low-wage considering the average family size (2.7 children). Only 39 percent of our original sample had paid sick leave; another 22 percent had some form of paid time off other than sick leave, making it difficult to use in response to an unexpected illness or family health issue.

Terry,* a mother of two children (ages 10 and 4), was relying on TANF and financial aid while going to beauty school through the Jobs Program. Because of an injury to her shoulder caused by domestic violence and ten years of work in the tire shop, she left her job at Walmart. When Terry worked at Walmart, she had received SNAP benefits and a childcare subsidy. Her mother, who cared for Terry's children, was able to be flexible in scheduling, which was critical since Terry's schedule changed constantly. Her mother died suddenly and, aside from the enormous trauma of the loss, it was very difficult for Terry to find a new childcare arrangement.

*In this report, in all references to respondents we use pseudonyms.

WHO ARE LOW-WAGE WORKERS?

Demographics of low-wage workers in Oregon contradict many long-held stereotypes. The vast majority of the low-wage workforce is comprised of adults over 20, many of whom have a college degree or some level of higher education. Women, people of color and people living in rural areas make up the largest percentage of the low-wage workforce. According to national data the average minimum wage worker is most likely to be a 35-year-old woman.²⁰

Who are Low-wage Workers in Oregon:
75% work in just 5 major occupations,
64% are women, 20% are people of color

Low-wage Jobs Are Mostly Held by Adults

Contrary to the notion that low-wage jobs primarily represent entry-level positions for young workers, most of the people working low-wage jobs are adults. National estimates show that over 88 percent of these workers are older than 20 and the average age of a worker with a minimum wage job is 35 years old.²⁰ Retail trade and accommodation and food services are the two industries that tend to have the youngest workers, but even there the median age of working Oregon adults receiving SNAP is 27 years old.¹⁴

Because so many adults are working in low-wage jobs, there are fewer opportunities for teenagers to enter the workforce. Teenagers aged 16-19 have had a steady decline in their labor participation in Oregon.²¹

The Special Challenges Facing Working Women

Women are more likely than men to work in low-wage jobs. Women make up 75 percent of all workers in the most

common low-wage occupations.²² In Oregon, women made up 57 percent of the workforce, but 64 percent of all part-time workers, and 60 percent of minimum wage workers in 2013.²³ The wage gap also persists with women earning less than men in all industries—even in industries where women outnumber men, such as health care.

Almost two-thirds of women in Oregon are the primary or co-breadwinner for their families.²⁴ Female-headed households number over 166,000 in Oregon.²⁵ About 32 percent of female-headed households are paid less than \$25,000 a year. Low wages are even more common in female-headed households with children: 54 percent of those households earn less than \$25,000 annually.²⁶

These low wages mean that the poverty rates among female-headed households are high. One in three female-headed households, and 53 percent of female-headed households with children under 5 years old, live below the federal poverty line.²⁶

Race Matters: Communities of Color and Low-wage Work

People of color have historically constituted a disproportionate share of the low-wage workforce, and we see that trend continuing in the post-recession period. According to the American Community Survey, in Oregon, people from communities of color represent about 20 percent of all low-wage workers. When looking at employment trends within a community, as Table 2 shows, half of all Black or African American workers and 45 percent of all Latino workers are employed in low-wage industries.²⁷ Among Oregon's foreign-born workforce, 35 percent earned less than \$25,000 a year.²⁸

Table 2 Communities of Color and Low-Wage Work

COMMUNITIES	PERCENTAGE WORKING IN LOW-WAGE INDUSTRIES†
All Oregon	39.8
Men	30.3
Women	50.3
White	39.8
Black or African American	52.3
Asian	32
Hispanic and Latino	45.3

† Service, Sales Related and Office and Administrative occupations.

Regional Divide

In Oregon, both urban and rural areas have lost middle-wage jobs and seen growth in low-wage jobs. However, while metropolitan areas have also seen growth in high-wage jobs, rural areas have not.⁵ In a 2013 survey of job vacancies, the Oregon Employment Department found available jobs outside the Portland metropolitan area were more likely to be part-time, temporary, and pay low wages (Table 3).¹⁶

Table 3 Job Vacancies in Oregon, 2013

	Vacancies	< \$10 /hour	Part-time	Temporary
Statewide	32,441	29%	33%	24%
Portland Tri-County	16,057	22%	31%	17%
Northwest Oregon / Willamette Valley	7,808	41%	36%	29%
Central Oregon	3,003	30%	38%	36%
Southwest Oregon	2,853	25%	38%	21%
Eastern Oregon	1,262	50%	38%	41%

Oregon Employment Department

Camelia is a Latina mother of three children, ages 10, 8 and 5. When we interviewed her in 2009, she had worked for four years providing one-on-one care for developmentally disabled adults. Her schedule—determined by the agency she worked through—had shifted often over the years, including evening and weekend work.

Camelia had a number of challenges working for this employer. Despite having sick leave and vacation accrual, she was not allowed to use those days for her own or her children’s illnesses. During her pregnancy she contracted the flu and had to miss work, but when she called in her supervisor was angry with her. She reported getting in trouble another time when she had to miss work due to her son being sick. She found she could not take more than one day off at a time without getting in trouble.

Ultimately, Camelia was fired when she missed two days of work due to a migraine headache. She was told that if she could not provide a doctor’s note by 5:00 p.m. on the second day she would lose her job. Her doctor did not call her back until 5:45pm, and as promised she was fired at 5:00 p.m. Camelia said she thought that she was targeted because she had complained about her supervisor’s behavior when she missed work earlier for illness. We asked if other employees faced this treatment and she said, “I was the only Hispanic worker there and I felt I was being discriminated against.”



One-quarter of part-time workers would work full-time if they could get the hours.

CHALLENGES LOW-WAGE WORKERS FACE

The difficulties of low-wage work don't end with low wages. Other challenges—lack of full-time work, unreliable schedules, lack of crucial benefits like paid sick leave and retirement—create additional hurdles for workers to navigate. Add to these societal challenges such as the rising cost of living and lack of affordable housing and childcare, and you have a picture of hundreds of thousands of families for whom day-to-day life is a struggle. With no ability to amass savings, these families essentially operate without a safety net, with financial disaster always lurking one minor pitfall away.

Part-Time Work

Low wages are not living wages for Oregon families, especially when only part-time work is available. The Oregon Employment Department reported that 49 percent of all vacancies for jobs paying less than \$15 an hour were for part-time work.¹⁶

Part-time workers (those working fewer than 35 hours a week) made up over 24 percent of Oregon's workforce in 2012, higher than the U.S. average of 19 percent.²⁹

About one-quarter of the part-time workers in Oregon today are classified as "involuntary part-time workers." These workers would rather have full-time work but cannot find it, or have had their hours cut. The number of involuntary part-time workers expanded during the recession and remains above pre-recession levels.³⁰

Part-time employment is a significant part of the struggle to make ends meet for low-wage workers of color. About 20 percent of Latino and African American workers work part-time and the challenge was noted several times in our interviews. Even more striking, a national study that included Oregon found that 60 percent of African American and 46 percent of Latinos work part-time involuntarily—they would work full-time if they were offered to them.³¹

Because many people can only find part-time and low-wage work, they are working multiple jobs to try to make ends meet. In 2012, Oregon had the highest rate among the Pacific states of multiple job holding, with people with multiple jobs making up 6.7 percent of the total employment numbers.³² Across the U.S., more women than men work multiple jobs, and single women are even more likely to work more than one job.³³



Erratic and Nonstandard Schedules

Low-wage part-time workers are also disproportionately affected by a lack of control over their work schedules.

Employers in occupations such as retail, food service and home health have been increasing their reliance on “just-in-time” scheduling practices to guide their staffing decisions.³⁴ These scheduling strategies include requiring workers to be “on call” to receive notification—sometimes with just a few hours’ notice—to come into work, or to be given a week or less notice of upcoming work schedules and the amount of work hours they will be given.

The experiences reflected in our interviews are representative of a national trend of erratic and unstable work hours. A groundbreaking national survey of workers ages 26-32, which included respondents from Oregon, found that 81 percent of part-time workers reported fluctuations in their work schedules and hours, with 49 percent reporting they were given one week or less of advanced notice on work schedules and hours.³⁵ Sixty-four percent of food service workers, 55 percent of home care workers and 50 percent of retail workers reported that they are given less than a week’s notice of their work schedules; 49 percent of part-time women workers report being given less than one week’s notice in scheduling as well. In addition, 49 percent of African Americans and 46 percent of Latino workers were given a week or less notice of work hours and schedules, compared to 39 percent of white workers. They also reported higher rates than white respondents of working in jobs where employers having complete control over the timing of work schedules.

Working parents are not shielded by employers from these unpredictable scheduling practices. Working fathers report fluctuations in work schedules and hours 79 percent of the time; working mothers report the same 69 percent of the time.³⁵

Rachel, Shania, and Abby had highly variable schedules that demanded complete flexibility when we first interviewed them. Rachel and Shania had to cope with “just-in-time scheduling” practices: each week they found out what days and shifts they would be working the following week. Rachel, who worked at a movie theater, had the fortuitous experience of finding a highly flexible childcare provider. Shania, who worked at a large grocery store, had a more difficult time, finding that there were few providers who could meet her scheduling needs: “A lot of places, they’ll only watch kids—like some will watch kids on weekends, some will watch them only up until 6:00 at night, you know? So it’s really, really hard to find somewhere that is open weekends and late hours.” As a result, Shania moved her children to several different providers, trying to find someone she felt confident in and who could accommodate her schedule.

Abby’s work at a call center also required her to be completely flexible. She would have to call in the evening before to see if there was work for her the next day. Sometimes she was dismissed early if there wasn’t sufficient work. The grandparents of the youngest two were paid through Employment Related Day Care to provide care for all the children.

The majority of the parents we originally interviewed experienced erratic employment schedules and nonstandard shifts.

Fifty-four percent worked schedules that changed weekly, and 69 percent worked nonstandard hours.

Some were allowed to have input into their new schedule, but most did not have this privilege.

Lack of Paid Sick Leave

Low-wage workers juggle children, shifting schedules, and forced part-time work. On top of this, they usually have no basic job safety net to protect their low-wage job if there is a life disruption. Low-wage workers are very unlikely to earn paid sick leave. The Bureau of Labor Statistics estimates that only 30 percent of workers in the U.S. earning \$11.15 an hour or less have access to paid sick leave. Rates are even lower for part-time workers, regardless of wage levels. Workers in retail sales, service and agricultural sectors are the least likely to have paid sick leave on the job.³⁶ The Oregon Employment Department found that only 31 percent of employers provide paid sick leave to full-time workers, and only 12 percent provided paid sick leave part-time workers.³⁷ Workers who lack paid sick leave often delay medical care, which results in easily treated conditions worsening. Ultimately, serious illness causes loss of work time and wages.³⁸

Of the parents we interviewed, 39 percent had paid sick leave, 39 percent did not, and 22 percent had some paid leave they could use for illnesses. Many told us stories of the challenges of not having sick leave to care for their children and some lost jobs as a result.

Even when workers have paid sick leave or family leave, the fear of retaliation from their employers is strong and prevents them from taking their leave. In a national survey, almost a quarter of respondents reported having lost a job or being threatened with termination for taking sick time.³⁹ Thirty-one percent of women workers and 40 percent of black workers fear reprisal from their employer for calling in sick.⁴⁰ Workers report being unable to care for loved ones and children for fear of retaliation by their employers. Low-wage women workers also face some of the harshest employer retaliation for being pregnant, with over a third of all pregnancy-related complaints to the U.S. Equal Employment Opportunity Commission being filed from the top four low-wage sectors: health care support, retail, accommodation and food services, and administrative and waste services.⁴¹



Tory worked at Subway earlier in the study period.

This job was completely inflexible. She was allowed no time off for illness and when she had to have a scheduled surgery she reported that she would have to miss work. She said, “They let me go because I had surgery.” After a short period of relying on unemployment, she then found another job but had that job for only three weeks. Her mother was hospitalized and she had no other care for her daughter so when she missed work she was fired again.



Tabitha worked in manufacturing through a temp service.

Her job was not family friendly. The employer was very strict about punctuality—each minute she arrived late or missed a day due to illness counted towards a tally of work time missed. This was difficult for her because one of her sons has asthma and she has to stay home with him a lot. Ultimately, she lost this job due to her absences.



After Joyce returned from maternity leave, she lost her \$40,000 a year salaried position

managing a restaurant because she could not accommodate a radical and unanticipated shift in schedule from day shifts to evening shifts. Joyce had a Bachelor of Arts degree and more than 10 years of work in the restaurant industry before she got a managerial position. Her boss had not consulted with Joyce about the schedule change and refused to negotiate. She felt that her boss had used the change in schedule to force her out.

Health Care

Lacking health insurance can result in delayed care and financial crises. Low-wage workers are less likely to gain health care coverage from their employers and more likely to receive public health care or have no health care at all.⁴² Only 21 percent of Oregon employers in leisure and hospitality sectors offer health care benefits to full-time workers, and only 4 percent offered coverage to part-time workers.³⁷ Only 13 percent of employers in leisure and hospitality and 34 percent of employers in retail offer medical coverage for dependents, so even if workers are covered their children may receive medical assistance.

In Oregon, the Affordable Care Act helped cut the uninsured rate in Oregon by 63 percent between October 2013 and April 2014.⁴³ The Affordable Care Act, which took effect in 2014, increased the number of people who have health insurance by expanding Medicaid coverage and penalizing larger employers that do not offer coverage to full-time workers. In response, some large employers cut workers hours to part-time levels,⁴⁴ and companies such as Trader Joe's, Target, Forever 21 and Walmart cut health care benefits for part-time employees.⁴⁵

Even though more people now have health insurance, high deductible plans and inflexible sick leave policies keep workers from receiving medical care.

Job Churning

Significant job turnover adds to the struggles of low-wage workers. The interviews with low-wage workers in 2007 and 2014 document this challenge. Fifty-three percent of our respondents reported changing jobs during the 2007-2009 study period. Fifty-nine percent experienced a period of unemployment in that time, and 18 percent were unemployed when we interviewed them in 2009. Parents cycled in and out of employment because jobs were temporary, low pay meant they were unable to make ends meet, they were “let go” after periods of missed work due to illness and other family crises, the job ended due to the recession and industry decline, or for reasons not provided by the employer. Evidence from our interviews in 2014 suggests these patterns have continued, despite improvements to the economy.

Tory had cycled through a number of jobs found through the TANF Jobs program. All of the jobs were temporary, subsidized through the Jobs Program, and none transitioned to permanent positions. She had her own work disruptions—she experienced a terrible, violent assault in her home that physically and emotionally disabled her for a long period; she had a baby and subsequently experienced a chronic infection for which she had to be hospitalized. When her son was an infant, she took additional job training classes before returning to more temporary positions through the Jobs Program. Luckily, she consistently received a Section 8 housing subsidy, Social Security for her daughter (who is autistic), and Oregon Health Plan for the entire family.

Abby left a job at a call center because her pay was insufficient to cover the family's basic needs and she was about to be evicted for nonpayment of rent. After a period of homelessness, she moved her family to another state and worked for a bill collection agency before moving back to Oregon where she again experienced periods of homelessness and unemployment. She was able to get on OHP and get necessary dental work to remove her teeth and replace them with dentures. After months of dental work, she went back to school and earned her Associates in Arts degree, hoping to transfer to a four-year institution, but managing school and family were too much. After another period of homelessness, she finally got the housing subsidy she desperately needed to stabilize her family. She eventually found a job in a fast food restaurant earning \$9.20 an hour with no benefits.

WAGES ARE DOWN, BUT COSTS ARE UP

Oregon families are struggling to make ends meet, as wages stay low, because the costs of housing, childcare and education continues to rise.

For low-wage working parents in Oregon, childcare subsidies are nothing short of a lifeline. Parent after parent reported that their earnings were so low that without a childcare subsidy, it would be impossible for them to work at all.

Lack of Affordable, Flexible Childcare

Affordable and flexible childcare is one of the most important factors that allow parents to maintain stable employment and to help poor families move out of poverty. Childcare improves employment stability for low-income parents and can lead to increases in wages.

In 2012, Oregon had the highest childcare costs in the U.S. when figured as a percentage of family income.⁴⁶ The average cost for center-based infant care was 50 percent of the median income for single mothers. According to the Child Care Aware report on Parents and the High Cost of Child Care, childcare costs have increased 8 times the rate of a family's income.⁴⁶ For all types of preschool care, Oregon remains one of the least affordable states.

Finding reliable, trustworthy, high quality care is particularly challenging for parents with low earnings, erratic schedules, and nonstandard hours. Many of Oregon's low-wage workers are employed in the retail, health care and fast food industry. These jobs often require parents to work evening and weekend shifts. This adds to the complexity and burden of finding affordable and flexible childcare, not only because it is

difficult to find professional childcare during these hours, but also because care during off hours tends to be more expensive.

To accommodate irregular schedules, parents are often forced to patch together multiple childcare arrangements. Of the 44 low-wage working parents we interviewed, over one-third reported needing to make such complex childcare arrangements with multiple providers. They might have different care arrangements during the week and weekend, or several different arrangements in the course of a given day. The families we interviewed described both primary and secondary childcare arrangements. Their primary care typically covered their usual, predictable schedule, and was often the care provided during standard business hours. Secondary arrangements covered occasions when they had unexpected additional work, a schedule change that didn't fit their provider's availability, or shifts that occurred during nonstandard work hours.

Mimi, a mother of four employed in food service, said: I would be out of a job. [The childcare subsidy] is everything to me. Without that, I would not be successful at all. I am so grateful for that program, you have no idea.

Martha, a mother of two working as a server at a restaurant/bar, reported: There's no way if you didn't have state-care babysitting I could afford \$600-700 a month, \$800 a month [in childcare costs] with two kids. I make barely \$900 a month right now with \$324 of my son's child support....

Mary, a mother of three children working at a rehabilitation facility as a CNA, said: I could work, but I'd be living out of a box, or my car. Because how do you pay rent and pay your day care? So I'm glad that we do [have a subsidy] so then I can work and do what I'm supposed to do.

Lack of Affordable Housing

Housing is unaffordable for many low-wage workers. According to the U.S. Department of Housing and Urban Development, housing costs that exceed 30 percent of household income are a primary indicator of a housing affordability problem.⁴⁷ In 2014, rent and utilities for a two-bedroom apartment in Oregon average \$846, or approximately 40 percent of the gross income of a full-time worker earning \$12.00 an hour.⁴⁸ Furthermore, affordable housing is often not available near areas with dense employment opportunities; in search of housing, people often move to places far from available jobs, necessitating long commutes and higher transportation costs.

Diplomas and Debt: The Mixed Rewards of Education

A significant portion of workers in low-wage jobs have some college experience, a bachelor's degree or higher.⁴⁹ According to the American Community Survey, almost half of food prep workers, over 68 percent of sales employees, and 71 percent of health care support occupations had college experience or a bachelor's degree.⁴⁹

As school gets more expensive, students face a heavier burden to cover education costs and most end up with education-related debt. According to the Chronicle of Higher Education, 60 percent of students borrow each year to help cover costs. The average personal debt for students in Oregon's Class of 2012 was \$26,639.⁵⁰ Grants for low-income households have almost disappeared—federal loans are now the biggest source of student aid (the federal government holds over \$1 trillion in student loan debt⁵¹).

Student debt is the only kind of household debt that continued to rise through the Great Recession; after mortgage debt, student loan debt is now the second biggest source of debt in the U.S.⁵² In Oregon, 60 percent of graduates of public and private 4-year institutions are in debt.

Middle-class jobs occasionally result from students investing in their education and earning a degree, but the financial picture worsens for the workers who took out education loans but failed to complete degree programs. This leaves them with debt but no diploma, further complicating their struggle to make ends meet.

Students of for-profit colleges are especially at risk. Though students from for-profit schools represent 28 percent of the people with student loan debt, they account for nearly half (47 percent) of all student loan defaults. In other words, they are much less likely to be able to pay back their loans on time.⁵³

Our interviews of low-wage working parents also exposed this “diplomas and debt” trend. During the recession, several of our interviewees went back to school in order to improve their job prospects; unfortunately, they received little to no benefit and now have large student loans. Two parents that went back to school were unemployed at the time of these interviews. One who received an Associates of Arts degree was working part-time at Arby's for \$9.20 an hour and had \$30,000 in student loans.

Abby relied on TANF and student loans and struggled to get her associate's degree at the local community college.

Her boyfriend cared for her children when she was in class; however, there were many disruptions to her schooling and personal life, and when she and her boyfriend broke up she began taking classes online. She eventually finished the AA degree in 2014 through online classes. She had hoped to transfer to a university and work toward her BA, but juggling school and caring for her family was too much.

In summer 2012, Abby was evicted from her apartment in Salem for nonpayment of rent. From spring of 2013 until the time of the interview, she worked in a fast food restaurant, 25 hours/week, typically from 9:00-3:00. She earned \$9.20/hour and she received no employment benefits. She continued to rely on OHP and Supplemental Nutrition Assistance Program benefits. She had \$30,000 in student loans for the AA degree she earned.

Very few low-wage workers—about 18 percent—can afford to participate in a retirement savings plan, even in the rare cases when one is offered by their employer. Because of this and lower Social Security payouts for low-income workers, a spiral of poverty is created that extends well into workers' golden years.



Lack of Retirement Security

When families are struggling to make ends meet, savings for retirement may seem like a low priority. But a lack of retirement savings puts America's low-wage workers at additional risk for a life in poverty after their professional careers have ended. Nearly 45 percent of working-age households (25-64 years old) have no retirement account assets—that's over 38 million households in the U.S.⁵⁴ In 2012, the lowest 25 percent of Oregon retirees lived on \$7,000 a year. Again, women are disproportionately affected: While they represented 57 percent of all retirees in that period, women represented an overwhelming 89 percent of the state's lowest income retirees.⁵⁵

A 2012 study of Oregon retirees found that in the period from 2001-2010, the average retiree received 48 percent of their income from Social Security and an additional 28 percent from retirement savings funds.⁵⁵ For Oregon workers who earned the bottom 25 percent of wages in that same period, only 2 percent of their retirement income came from retirement funds and 85 percent came from Social Security. Moreover, since Social Security payments are based on lifetime earnings, people who work low-wage jobs will receive lower benefits.

Nationally, only about 38 percent of low-wage workers have access to retirement plans on the job and even fewer, only about 18 percent, can afford to participate in them.³⁶ In Oregon, retirement savings plans were offered by only 11 percent of employers in the leisure and hospitality sector, and fewer than 27 percent of employers in retail trade or administrative and waste sectors.³⁷ Again, part-time workers had even less access to these benefits. While 27 percent of Oregon employers offered a 401k, 403b or 457 retirement savings plan to full-time employees, only 13 percent offered such a plan to part-time workers.



A Note on the Unionization Effect on Low-Wage Work

When workers can bargain collectively, they get better wages and benefits.⁵⁶ Low-wage jobs are much less common among workers represented by collective bargaining agreements. Nationally, the percentage-higher wage earned by those covered by a collective bargaining contract—the union wage premium—is nearly 14 percent.⁵⁷ In Oregon, we can see union impacts when comparing wages of specific jobs. For example, the median hourly wage for Certified Nursing Assistants in Oregon nursing facilities in 2013 was \$12.15.¹⁷ In unionized facilities, the average wage was \$14.29.⁵⁸ Adding in health insurance and retirement benefits brings up the union average wage to \$15.47.

The most dramatic union difference for low-wage workers is their ability to gain access to health care and retirement benefits through their employers. Unionized workers are 28 percent more likely to be covered by employer-provided health insurance and 54 percent more likely to have employer-provided pensions.⁵⁷ Childcare workers who were unionized have a 38 percent greater chance at gaining health care on the job and 26 percent greater chance at retirement benefits. The same goes for other low-wage occupations; janitors have 33 percent greater chance at having health care on the job and Nursing and Home Health Aides saw an increase of 29 percent for health benefits and 33 percent for Pension Coverage.⁵⁹

In many low-wage industries, like fast food, few workers are covered by collective bargaining agreements. Organizing to negotiate for a fair deal can improve wages for many workers.

Low-wage jobs are much less common among workers represented by collective bargaining agreements.

The most dramatic union difference for low-wage workers is their ability to gain access to health care and retirement benefits through their employers.

OREGON FAMILIES & TAXPAYERS PAY THE COST OF LOW WAGES

Many low-wage workers, employed by major and profitable corporations, rely on safety net programs to make ends meet and cover basic needs. In the next section we describe the costs of providing these programs to working families.

Using information on the number of people enrolled in SNAP who worked in each industry, and data on program costs, we estimate the total annual cost of \$1.75 billion in safety net assistance to workers and their families.

Public Safety Net Programs Helping Low-Wage Workers Survive

The low-wage economy extends beyond the serious costs to workers and their families. Taxpayers face a hefty bill, too. When corporations like McDonald's and Walmart opt for a low-wage, part-time workforce to maximize their profits, their employees end up relying on safety net programs to get by. Our analysis shows that through state services, major corporations are subsidized with billions in taxpayer dollars.

To understand the costs that these companies shift to taxpayers, we examined employment data for working adults in Oregon who receive benefits from safety net programs. Using information on the number of people enrolled in SNAP who worked in each industry, and data on program costs, we estimate the total annual cost of \$1.75 billion in safety net assistance to workers and their families. This is a conservative estimate that does not include housing subsidies—the actual cost is likely much higher. Our methods are detailed in the appendix.

An Overview of Oregon's Safety Net

Oregon administers a number of safety net programs that provide families with crucial support for food, medical care, housing, childcare and other services. The two largest programs serve Oregonians with low incomes: the Oregon Health Plan (Oregon's Medicaid program) and Supplemental Nutrition Assistance Program. In this report, we also look at Employment Related Day Care assistance. These programs are described in Table 4.

The number of people needing assistance increased dramatically when the recession hit. In 2006 (before the recession), about 227,000 households in Oregon received SNAP benefits each month. By 2013, that number had nearly doubled to 440,000.⁶⁰ Most people receiving services are enrolled in more than one program. Due to Oregon’s slow economic recovery, public assistance caseloads are expected to remain above pre-recession levels for at least another decade. In 2013, 1,367,005 Oregonians—more than 1/3 of the state population—were served by one of the three programs we focus on in this report.⁶¹



Table 4 Major Safety Net Programs

<p>Supplemental Nutrition Assistance Program</p>	<p>The Supplemental Nutrition Assistance Program (SNAP) is a federal program providing cash benefits to help qualifying families purchase food. Seventy-five percent of SNAP participants qualify for benefits through what is called “categorical eligibility,” meaning that they automatically qualify for SNAP due to their participation in another federal or state entitlement program such as TANF or Supplemental Security Income.⁶² The other 25 percent of participants qualify by meeting income and asset tests that vary by household characteristics, and they must have a gross income of no more than one hundred and thirty percent of the monthly federal poverty guideline. In August 2013, approximately 808,000 individuals in 443,500 households received SNAP in Oregon. Children comprise nearly 40 percent of participants, and roughly 50 percent of recipients are women. It is important to note that SNAP is intended as a supplemental food allowance; it is not intended to cover the entire food needs of participants. Most of the funding for SNAP comes from the federal government. The average monthly benefit was about \$235 per household or \$127 per person.⁶³</p>
<p>Employment-Related Day Care</p>	<p>The Employment-Related Day Care program (ERDC) helps eligible low-income working families pay for childcare. The goal of the program is to help parents to stay employed, and for children to be well cared for in stable childcare arrangements. ERDC helps approximately 20,000 Oregon families every year pay for childcare for approximately 35,000 children. ERDC also works with providers and other childcare partners across the state to help families find and keep good childcare, improve the availability of quality childcare in Oregon, and to develop resources for parents and childcare providers. The average monthly ERDC benefit is \$338 per child.⁶⁴</p>
<p>Oregon Health Plan</p>	<p>The Oregon Health Plan (OHP) provides health care coverage to low-income Oregonians. The goals of the program are to increase access to health care for low-income Oregonians, improve the quality of health care and receipt of preventive services by low-income Oregonians, and to contain health care costs. OHP covers services such as regular check-ups, prescriptions, mental health care, addiction treatment, and dental care. As of October 2014, 1,098,691 Oregonians were enrolled in Medical Assistance Programs.⁶⁵ Approximately 41 percent of participants are children ages 18 and under while women comprise nearly 54 percent of OHP participants.</p>

■ The number of people needing assistance increased dramatically when the recession hit.



A Large Share of SNAP Recipients are Working Families

Among the adults receiving SNAP, 196,681 (40 percent) had worked for some time in 2013. Adults receiving SNAP averaged \$11,248 in wages in 2013 – clearly not enough to raise a family. Their average wages were \$12.36/hour, but their average number of work hours was 910—less than half of full-time employment. About one-quarter of the part-time workers in Oregon today are classified as “involuntary part-time workers.” These workers would rather have full-time work but cannot find it, or have had their hours cut.

Major corporations employ the largest numbers of low-wage workers, who rely on public assistance because of their low wages and lack of benefits through their job. Safety net services for low-wage workers are a de facto taxpayer subsidy that boosts corporate profits.

Most of the workers on public assistance are employed in four major sectors: Accommodation and Food Service; Retail Trade; Health Care and Social Assistance; and Administrative and Waste Services. All of these sectors have experienced job growth over the past decade and the largest corporations record billions in profits each year.

Major corporations employ the largest numbers of low-wage workers.

Table 5 Annual Cost of Public Assistance to Workers in Oregon Industries

INDUSTRY	NUMBER OF WORKING ADULTS RECEIVING SNAP	AVERAGE HOURLY WAGE	AVERAGE HOURS WORKED IN 2013	TOTAL ANNUAL ASSISTANCE COSTS (millions)	CORPORATE PROFITS FROM OREGON, 2012 (millions)
Grand Total	196,681	\$12.36	910	\$1,757	\$99,505
Accommodation and Food Services	36,616	\$11.62	728	\$327	\$1,165
Retail Trade	35,224	\$12.09	863	\$315	\$2,632
Health Care and Social Assistance	29,811	\$16.23	1,216	\$266	\$2,247
Administrative and Support and Waste Management and Remediation Services	24,732	\$12.00	620	\$221	\$1,434
Manufacturing	13,107	\$17.34	784	\$117	\$47,634
Other Services (except Public Administration)	7,757	\$14.54	734	\$69	\$914
Construction	7,592	\$15.08	991	\$68	\$1,747
Agriculture, Forestry, Fishing and Hunting	7,328	\$12.23	991	\$65	\$1,989
Educational Services	6,321	\$14.87	851	\$56	\$133
Professional, Scientific, and Technical Services	4,077	\$15.65	1,137	\$36	\$2,811
Public Administration	3,860	\$13.85	1,206	\$34	n/a
Wholesale Trade	3,812	\$17.22	1,001	\$34	\$4,058
Transportation and Warehousing	3,752	\$12.59	800	\$34	\$1,730
Arts, Entertainment, and Recreation	3,330	\$14.08	769	\$30	\$403
Finance and Insurance	3,309	\$16.01	1,017	\$30	\$1,939
Real Estate and Rental and Leasing	3,296	\$12.80	936	\$29	\$22,525
Information	1,897	\$10.91	996	\$17	\$3,090
Management of Companies and Enterprises	288	\$21.43	1,068	\$3	\$432
Mining, Quarrying, and Oil and Gas Extraction	100	\$13.98	1,160	\$1	\$229
Utilities	90	\$12.36	910	\$1	\$2,390
Unknown/All Other	382	\$14.52	971	\$3	\$3

INDUSTRY SPOTLIGHTS

Accommodation and Food Services

By broad industry category, Accommodation and Food Services has the most Oregon workers who receive assistance (36,616). These workers averaged \$11.62 an hour in 2013. The cost to taxpayers to supplement these employers' low wages, limited hours and nonexistent benefits for their workers is \$327 million a year.

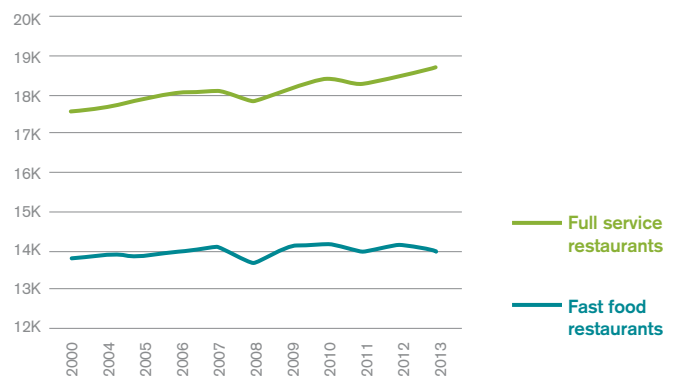
Table 6

INDUSTRY NAME	TOTAL JOBS IN 2013	TOTAL ADULTS RECEIVING SNAP IN JANUARY 2014 WHO WORKED IN 2013	AVERAGE HOURLY WAGES FOR ADULTS RECEIVING SERVICES	TOTAL ANNUAL PUBLIC ASSISTANCE COSTS (MILLIONS)
Limited-Service Restaurants	44,641	13,144	\$9.81	\$117
Full-Service Restaurants	62,387	11,882	\$12.06	\$106
Hotels (except Casino Hotels) and Motels	20,003	5,371	\$10.47	\$48
Drinking Places (Alcoholic Beverages)	7,044	1,711	\$10.77	\$15
Snack and Nonalcoholic Beverage Bars	10,287	1,586	\$10.56	\$14
Food Service Contractors	4,187	1,009	\$9.54	\$9

Within Accommodation and Food Services, 68 percent of the workers receiving SNAP were primarily employed in restaurants: 13,144 in limited service (fast food) restaurants, and 11,882 in full-service restaurants (this includes chain restaurants). Wages are low in both full-service restaurants and fast food restaurants, but fast food wages have remained flat while pay has increased gradually in full-service restaurants. Between low wages and part-time schedules, the average fast food job paid only \$13,960 in 2013.⁴ The median hourly wage for fast food cooks was only \$9.27/hour.¹⁷

Aside from restaurants, Hotels and Motels are the other major employers of low-wage workers within the Accommodation and Food Services sector, with 5,371 workers on SNAP in January 2014. Most desk clerks, maids and housekeeping staff in Oregon made less than \$11 an hour in 2013.

Fig. 4 Average annual wages, inflation adjusted to 2013 \$



Calculation based on data from Oregon Employment Department

Retail Trade

Retail Trade employs nearly as many workers receiving SNAP (35,224) as the Accommodation and Food Services sector. Supermarkets (4,981), warehouse clubs and supercenters (4,509) and gasoline stations (4,021) are the major employers of workers on SNAP. Public assistance to retail workers in Oregon costs \$315 million a year.

Table 7

INDUSTRY NAME (FULL NAICS)	TOTAL PRIVATE SECTOR EMPLOYMENT 2013	TOTAL ADULTS RECEIVING SNAP IN JANUARY 2014 WHO WORKED IN 2013	AVERAGE HOURLY WAGES FOR ADULTS RECEIVING SERVICES	TOTAL ANNUAL PUBLIC ASSISTANCE COSTS (MILLIONS)
Supermarkets and Other Grocery (except Convenience) Stores	29,386	4,981	\$9.79	\$45
Warehouse Clubs and Supercenters	23,499	4,509	\$11.99	\$40
Gasoline Stations	18,009	4,021	\$9.81	\$36
Department stores	14,126	2,979	\$9.84	\$27
Convenience Stores	5,068	1,754	\$9.85	\$16
Mail-Order Houses	5,527	1,276	\$10.71	\$11
Home Centers	6,898	1,261	\$12.11	\$11
All Other General Merchandise Stores	2,637	1,246	\$9.85	\$11

The median wage in grocery stores was \$11.79 in 2013, but the workers receiving SNAP averaged only \$9.79/hour. Annual public assistance costs for supermarkets' low wages totals \$45 million, and another \$16 million goes to supplement low wages paid by convenience stores. Based on 2013 employment data, workers receiving SNAP accounted for at least 17 percent of all the jobs in grocery stores, and 35 percent of all the jobs in convenience stores.

\$40 million of taxpayer money was spent in 2013 to supplement low wages paid by warehouse club stores. Within the industry category that includes Walmart stores, the median wage in 2013 was \$12.37/hour in Oregon, and 25 percent of the workers made \$9.97/hour or less.

Real wages have fallen for retail occupations like salespeople, cashiers and stock clerks.

Fig. 5 Median hourly wages in retail occupations in Oregon



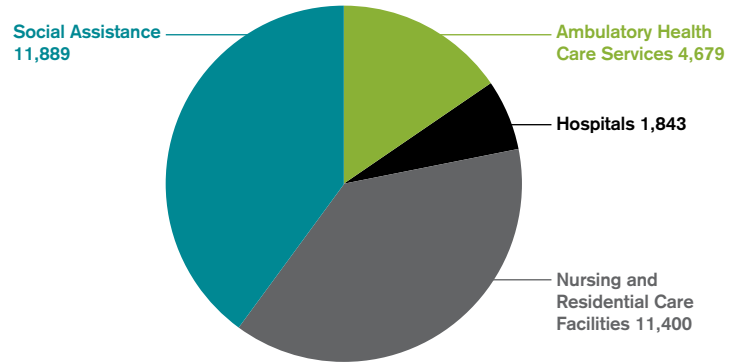
Bureau of Labor Statistics, Occupational Employment Survey

Health Care and Social Assistance

The Health Care and Social Assistance sector is growing steadily to serve a rapidly aging population. \$266 million is paid to supplement low wages in this sector. In contrast to the other industry sectors we highlight in this report, about one-third of the jobs in Social Assistance are classified as public sector jobs.

While employment in this sector has grown steadily, increases in wages have been limited to health care practitioner and technical occupations, not health care support jobs.

Fig. 6 Where do adults receiving SNAP work in Health Care and Social Assistance?



Social Assistance *Table 8*

INDUSTRY NAME (FULL NAICS)	TOTAL EMPLOYMENT 2013	TOTAL ADULTS RECEIVING SNAP IN JANUARY 2014 WHO WORKED IN 2013	AVERAGE HOURLY WAGES FOR ADULTS RECEIVING SERVICES	TOTAL ANNUAL PUBLIC ASSISTANCE COSTS (MILLIONS)
Services for the Elderly and Persons with Disabilities	17,223	5,784	\$10.25	\$52
Child Day Care Services	9,986	2,002	\$11.68	\$18
Vocational Rehabilitation Services	6,485	1,891	\$10.32	\$17
Other Individual and Family Services	4,879	1,267	\$12.28	\$11
Child and Youth Services	3,439	607	\$12.12	\$5

Health Care *Table 9*

INDUSTRY NAME (FULL NAICS)	TOTAL PRIVATE SECTOR EMPLOYMENT 2013	TOTAL ADULTS RECEIVING SNAP IN JANUARY 2014 WHO WORKED IN 2013	AVERAGE HOURLY WAGES FOR ADULTS RECEIVING SERVICES	TOTAL ANNUAL PUBLIC ASSISTANCE COSTS (MILLIONS)
Assisted Living Facilities for the Elderly	21,481	5,236	\$10.73	\$47
Residential Intellectual and Developmental Disability Facilities	6,459	2,283	\$10.85	\$20
Nursing Care Facilities (Skilled Nursing Facilities)	10,930	1,979	\$13.04	\$18
General Medical and Surgical Hospitals	51,672	1,805	\$17.03	\$16
Offices of Physicians (except Mental Health Specialists)	29,487	1,415	\$15.10	\$13

Caring for Oregon’s Aging Population

The greatest numbers of the low-wage workers in this sector help the elderly, providing services for individuals (5,784) or at retirement, nursing and assisted living facilities (8,096). Workers who are enrolled in SNAP and work in assisted living facilities for the elderly averaged 1,028 hours of work in 2013 at \$10.73 an hour.

Many workers enrolled in SNAP work at residential facilities for people with intellectual and developmental disabilities (2,283). Jobs at residential and community care facilities tend to pay less than equivalent work elsewhere. The table below compares the median wages for nursing assistants in different industries.

Child day care services employed 2,002 low-wage workers who receive assistance. Many other people receiving assistance provide childcare through informal arrangements, but these are not captured in the data. Most childcare workers in Oregon earn less than \$10 an hour.

The greatest numbers of the low-wage workers in this sector help the elderly, providing services for individuals (5,784) or at retirement, nursing and assisted living facilities (8,096).

Table 10

MEDIAN WAGES FOR NURSING ASSISTANTS IN DIFFERENT INDUSTRIES, OREGON 2013	
Community Care Facilities for the Elderly	\$10.47
Residential Mental Retardation, Mental Health and Substance Abuse Facilities	\$11.06
Nursing Care Facilities	\$12.15
Offices of Physicians	\$13.43
General Medical and Surgical Hospitals	\$14.37
Outpatient Care Centers	\$15.50

Calculation based on Occupational Employment Survey data from the Oregon Employment Department

Hospitals

General medical and surgical hospitals employed 1,805 of the workers enrolled in SNAP in January 2014. Many low-wage employees in hospitals work in food service, housekeeping and laundry. In many communities, the hospital is the major employer. Nearly all of the hospitals in Oregon are organized as nonprofit corporations, and as such they pay no income or property taxes. According to the Oregon Office of Health Policy Research, Oregon’s nonprofit hospitals reported a total \$550 million in net income in 2013.⁶⁶

Administrative and Waste Services

This sector covers a wide range of business types. At the most detailed industry classification, more adults receiving services worked primarily at Temporary Help Services (13,634) than any other industry in this sector. These numbers reflect the general trend of businesses using temporary workers instead of hiring full-time staff, and outsourcing functions like customer service to subcontractors who pay low wages. Average pay at temp jobs for workers receiving services was \$11.29 an hour.

Telemarketing bureaus and other contact centers employed 3,554 workers who receive assistance. A 2007 report from

Oregon’s Department of Human Services indicates that Sprint’s telephone call center was the single largest employer of workers receiving assistance in this sector.

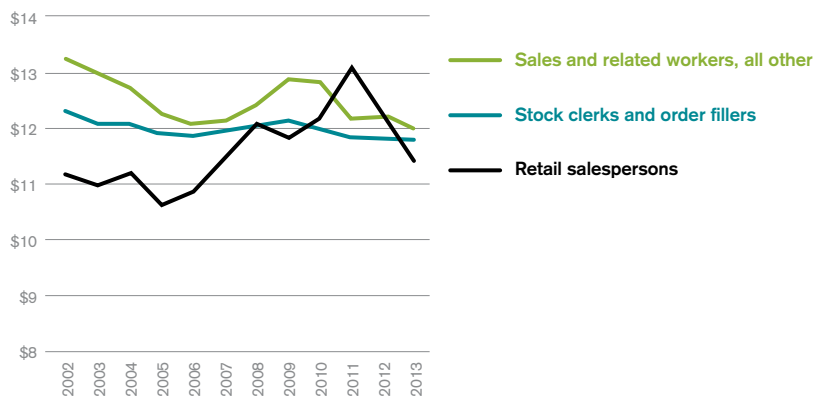
Finally, 3,677 workers enrolled in SNAP worked for companies providing services to building and dwellings, mostly janitorial (2,056) and landscaping services (1,315). These categories are subject to misclassification, because many of the people working temp jobs are actually doing telephone and building services work; however, they are associated with the temp firm and not the business at which they are doing the work.

Table 11

INDUSTRY NAME (FULL NAICS)	TOTAL PRIVATE SECTOR EMPLOYMENT 2013	TOTAL ADULTS RECEIVING SNAP IN JANUARY 2014 WHO WORKED IN 2013	AVERAGE HOURLY WAGES FOR ADULTS RECEIVING SERVICES	TOTAL ANNUAL PUBLIC ASSISTANCE COSTS (MILLIONS)
Temporary Help Services	31,485	13,634	\$11.29	\$122
Telemarketing Bureaus and Other Contact Centers	12,340	3,554	\$11.01	\$32
Janitorial Services	9,377	2,056	\$10.88	\$18
Landscaping Services	8,178	1,315	\$13.25	\$12

Many occupations in this sector have seen wages decline over time. Figure 7 shows real hourly wages (in 2013 dollars) shrinking for janitors and grounds keeping workers. After several years of increases in the wages of telemarketers, their real wages are also on the decline.

Fig. 7 Median hourly wages in Oregon, 2013 \$



INDUSTRY PROFITS

Safety net programs were designed to be a stopgap measure to help people going through hard times. Instead, they have come to function as permanent support for low-wage workers of many profitable companies. In other words, safety net programs are being taken advantage of by big corporations paying low wages while taxpayers pay the costs to keep these workers afloat.

In 2007, the Oregon Department of Human Services released a list of the employers with the most workers enrolled in SNAP or receiving medical assistance. The top 10 employers are listed below:

Employers with the most Oregon workers enrolled in SNAP or receiving medical assistance, 2007

1. Walmart
2. ACS –Sprint Call Center
3. McDonald's
4. Safeway
5. Bear Creek Corp – Harry & David
6. Taco Bell
7. Burger King
8. Subway
9. Labor Ready Temp Services
10. Target

Across the country, Walmart stands out as the top employer of workers receiving public assistance. Nationwide, over \$6 billion a year in public assistance goes to Walmart's low-wage workers,⁶⁷ while the company reported \$16 billion in profits in 2014.

RETAIL TRADE	2013 PROFITS
Walmart	\$17.20B
Target	\$2.41B
Safeway	\$3.51B
Kroger	\$1.56B

FAST FOOD RESTAURANTS	2013 PROFITS
McDonald's	\$5.586B
Taco Bell (Yum Brands)	\$1.091B
Burger King	233.7M

Nationwide, public assistance for fast food workers costs \$7 billion per year,⁶⁸ and taxpayers spend at least \$117 million a year on needed public assistance for fast food workers and their families in Oregon. Within the fast food industry in Oregon, major employers of workers receiving assistance are McDonald's, Taco Bell, Burger King and Subway.⁶⁹ McDonald's worker resource hotline even directs full-time workers to apply for food stamps.⁷⁰ McDonald's Corporation reported \$5.586 billion in net income in 2013, and paid their outgoing CEO \$27.7 million in 2012.

In FY2011, corporations paid only \$357 million in Oregon income taxes,⁷¹ about 0.4 percent of the amount of profits corporations made in Oregon.³ Oregon stands out as the state with the lowest business taxes in the country;⁷² the state would have to raise over \$7 billion from corporations to equal the national average. Oregon's case of corporate subsidy is particularly extreme – we have a high percentage of our workers receiving state assistance while our major out of state corporations pay the lowest corporate taxes in the country.

POLICY RECOMMENDATIONS: A FAIR SHOT FOR WORKING FAMILIES

This report exposes the economic reality in Oregon's post-recession recovery and reveals a new form of corporate subsidy that relies on hundreds of thousands of Oregonians who work hard but are barely getting by while out-of-state corporations continue to make record profits.

Each year, taxpayers spend \$1.7 billion or more to subsidize the low wages, irregular and limited hours, and inadequate benefits of Oregon workers.

It does not have to be this way, and there are opportunities to make things better. We offer a series of policy options that should be a high priority for legislators and state leaders.

Raise the Minimum Wage

To improve Oregon's economy for all workers and address the burdens imposed by low-wage work, we need to raise wages. Oregon should phase in a significant minimum wage increase to bring the minimum wage up to a living wage. We should strive to create jobs and set standards that allow workers to support themselves and their families.

Recent studies find that minimum wage increases have had nominal or no impact on the costs of goods and services, hiring costs, or workers' hours and benefits.⁷³ In three studies of Santa Fe and San Francisco's minimum wage laws, no significant negative impact on business was found, regardless of whether they were high or low-wage industries. They did find a positive net effect on employment costs through increased morale, and reduced employee turnover and absenteeism.⁷⁴ Studies also show that minimum wage increases spur

spending among low-wage workers, adding to the GDP and net employment through increased economic activity.⁷⁴ In other words, higher minimum wages are good for workers and the surrounding economy.

Make Large Employers Pay the True Cost of their Low-wage Employment

Too many large companies are using workers' low wages and irregular, part-time schedules to drive their profits. Oregon should adopt a "public assistance" fee to help cover the cost of providing public assistance or medical assistance programs to low-wage workers and strengthen the quality and accessibility of the programs for low-wage working families. Similar policy discussions are underway in Illinois, Connecticut, New York, San Francisco and New Mexico.

Make Schedules Certain and Regular

San Francisco passed a “Workers Bill of Rights” that aimed to stabilize work hours and schedules for workers in large chain retailers. The new law requires employers to post workers’ schedules at least two weeks ahead of time and to pay their workers a supplemental wage if they violate this requirement. It also mandates that employers, before hiring more part-time or temporary workers, offer extra hours to current employees.

SeaTac, Washington passed a measure last year that, similar to San Francisco, requires employers to offer extra hours to existing employees. In addition to requiring equal pay for all employees, a new Vermont law requires that employers provide predictable work schedules if requested by the employee.

Expand Paid Sick Leave

Getting sick shouldn’t mean losing your job. Since San Francisco became the first city to mandate paid sick leave, many other cities have passed similar laws, including Portland and Eugene. Extending this protection to all Oregonians will benefit many workers and their families, strengthen Oregon’s economy, and keep everyone healthier.

Address Wage Discrimination

In every state, women average lower wages than men. Not only is this unfair, it creates additional hardships for single parents, most of whom are women. Wage theft—when employers illegally withhold pay or benefits from workers—is another pervasive problem. We should aggressively fight wage discrimination, ensure people are fairly compensated for their work, and bar retaliation against workers who want their fair pay.

Expand Childcare Assistance Programs

The ability to arrange childcare is essential for parents to be able to work. As one of our respondents put it, “There’s no way if you didn’t have state-care babysitting I could afford...\$800 a month [in childcare costs] with two kids. I make barely \$900 a month right now.” Expanding ERDC and tax credit programs would provide a big boost to working families.

Promote Collective Bargaining

Declines in wages and benefits occurred as unionization in America declined. When workers bargain collectively, they are able to improve wages and working conditions, even in lower-paying jobs. Unionization raises wages almost 21 percent for low-wage workers and gives them a 25 percent more likely chance to have health care and pension benefits. Oregon should encourage the protection of workers’ rights.



We should aggressively fight wage discrimination, ensure people are fairly compensated for their work, and bar retaliation against workers who want their fair pay.

APPENDIX: METHODS

Interviews

In 2009, in a study of the impact of changes to the Employment Related Day Care Program, we interviewed 44 low-wage workers throughout Western Oregon. We asked them detailed questions about their employment history dating back to January 2007. We also obtained detailed information about their childcare arrangements during the same period. All of them were recipients of childcare subsidies at the time we first interviewed them. In the fall of 2014 we searched for and found 9 respondents who agreed to follow-up interviews. From their stories, we have a picture of the employment experiences of low-wage workers over a seven-year period, including the height of the Great Recession in Oregon.

The original sample included 28 white, 7 Latina/Hispanic, 5 Black, 1 mixed, 1 Asian/PI, and 2 American Indian respondents, by their own identification. They had an average of 2.7 children who ranged in age from <1 year to 19 years old. The average age of the parents was 32 years. Eighteen percent had less than a high school education; 36 percent had a high school diploma or a GED; 41 percent had some college; 5 percent had a BA. At the time of the first interview, 77 percent lived in single parent households. Thirty percent had children with special needs, and 55 percent had serious health problems or disabilities themselves.

Data Analysis

PUBLIC ASSISTANCE COSTS

The Oregon Office of Forecasting, Research and Analysis provided data on adults enrolled in SNAP in January 2014, and the industries in which they worked the previous year. Workers are identified with the industry in which they worked the most hours. Summary statistics by industry covered the number of adults receiving services who worked there as their primary employment in 2013, the total number of hours worked and total wages received. Additional summary statistics came from the 2014 High Poverty Hot Spots report, which describes concurrent use of SNAP and other programs.

The sample for the study covers adults who received SNAP benefits in January 2014. Of the 494,707 adults receiving SNAP that month, 196,681 (40 percent) worked in 2013 at a job covered by unemployment insurance. Data on employment history is linked to the records of SNAP clients, and includes total hours worked, total wages earned, and the industry of each employer. Employers are classified using the North American Industry Classification System (NAICS), the same system used to classify the wage and job trends data described below.

WAGE AND JOB TRENDS

Data on trends in wages and jobs by industry came from the Oregon Employment Department and the Bureau of Labor Statistics. The two primary data sources used are the Occupational Employment Survey and the Quarterly Census of Employment and Wages. The Occupational Employment Survey is conducted by each state to monitor trends in wage and number of jobs by occupation. The Quarterly Census of Employment and Wages tracks total employment and wages at the industry level. All wage data were adjusted for inflation to 2013 \$.

CORPORATE PROFITS

Data on corporate profits come from the Bureau of Labor Statistics. For this measure we use industry-level data on gross operating surplus, a proxy for corporate profits.

Methods for Estimating Public Assistance Costs

SNAP BENEFITS (AKA “FOOD STAMPS”)

Eligibility for SNAP benefits is determined at the household level. In the third quarter of 2012, 39 percent of the self-sufficiency SNAP households had one adult working and 3 percent had two or more adults working. For simplicity we assume all households with at least 2 adults working include only 2 working adults. Since so few SNAP households have more than two working adults this simplification should have a limited effect on the results. Based on these numbers, 87 percent of working adults in SNAP households are the only adult in the household, and 13 percent of working adults live in a house with at least one other working adult. Therefore, we estimate:

$$196,681 \text{ WORKING ADULTS ON SNAP} \times \left(87\% + \frac{13\%}{2} \right) = 183,897 \text{ SNAP HOUSEHOLDS WITH WORKING ADULTS}$$

The average monthly household SNAP benefit in Oregon is \$235. SNAP benefits are figured on a sliding scale, with smaller benefits for households with greater income. Assuming that working families have higher incomes than families where no one is working, we adjusted the average monthly cost down to \$200 for our estimates. This adjustment will yield conservative estimates. We multiplied \$200 by the estimate of SNAP households with working adults to determine monthly costs for SNAP benefits to working families.

MEDICAL ASSISTANCE PROGRAMS

To determine costs for workers’ children, we first estimated the number of children living with workers in SNAP households.

We used data on numbers of workers in SNAP households to estimate the number of households, the number of households with children, and the number of children in those households. 39 percent of adults on SNAP live in a household with children, so we estimate 39 percent of the SNAP households have children. The average number of children per SNAP household is 2.1.

$$183,897 \text{ OF SNAP HOUSEHOLDS WITH WORKING ADULTS} \times 2.1 \text{ CHILDREN PER HOUSEHOLD} = 142,888 \text{ CHILDREN LIVING IN SNAP HOUSEHOLDS WITH WORKING ADULTS}$$

78 percent of SNAP clients also receive medical assistance. Multiplying the total number of working adults and children by 78 percent yields an estimate for the number receiving medical assistance benefits. The average monthly cost for medical assistance for each enrollee is \$460. Again, to produce conservative estimates, we scaled this number down to \$400. Multiplying \$400 by the number of working people and their children receiving medical assistance yields an estimate of total costs for working families.

Most SNAP recipients also get medical assistance and vice versa. However, there are some recipients of medical assistance who do not receive SNAP. This means our medical assistance cost estimates are conservative.

EMPLOYMENT RELATED DAY CARE

9 percent of children receiving SNAP also receive Employment Related Day Care. The average monthly household ERDC benefit is \$608.

$$68,042 \text{ SNAP HOUSEHOLDS WITH CHILDREN AND WORKING ADULTS} \times 9\% \text{ RECEIVING ERDC} \times \$608 \text{ AVERAGE MONTHLY BENEFIT} = \text{TOTAL ERDC COSTS FOR WORKING FAMILIES ON SNAP}$$

Many people worked more than one job during the year, or even at the same time. Among adults receiving SNAP in January 2013, about 15 percent worked two or more jobs during the previous quarter, October – December 2012. Multiple jobs worked by a single person are not necessarily in the same industry. By attributing all hours and wages to the industry in which an adult worked the most hours we introduce some uncertainty into the analysis, but assuming this is just background noise it will all average out.

Limitations to this Analysis

Employment and assistance data are not necessarily concurrent, though other evidence shows that many people are currently employed and still receiving public assistance.

Estimates are based on summary statistics. The companies that claim the biggest profits are not necessarily the ones that use the most low-wage workers.

Cost estimates are based on average costs for safety net programs. Benefit amounts are based on income, so working families would tend to average lower benefits than families where no one is working. These averages were taken into account and overall estimates for taxpayer subsidies were lower to adjust for these realities.

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