WORK, WEALTH, AND WAGES

Workforce Participation

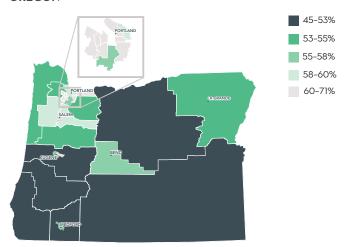
Oregon's women contribute to the state's economy both as participants in the paid workforce and as unpaid caregivers who make others' paid work possible. However, Oregon women participate in the state's full-time, paid workforce at rates that are well below the national average.

While some women in Oregon may choose not to be in the workforce, and should be supported in that decision, many others face limited employment opportunities and structural barriers that prevent them from fully participating in the state's labor market. These barriers include: child- and elder-care costs, low-paying jobs, minimal opportunities for advancement, opportunity gaps in education, and systemic discrimination based on gender, race, age, sexuality, or disability status.

Oregon women who have children under six or who don't have high school degrees have particularly low workforce participation. Lower labor force participation among Oregon women overall keeps thousands of families trapped in poverty, results in millions of dollars in lost income tax revenue, and contributes to a state that is not tapping into the full potential of its human capital.

Source: Status of Women in the States Report, 2015

WORKFORCE PARTICIPATION FOR WOMEN BY REGION, OREGON



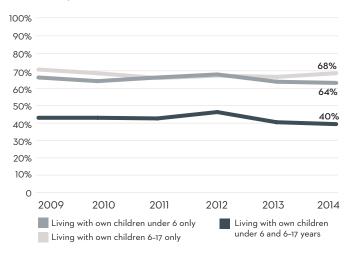
Source: ECONorthwest analysis of U.S. Census Bureau, 2013 PUMS 1-year estimate data

HEARD ON TOUR

36%

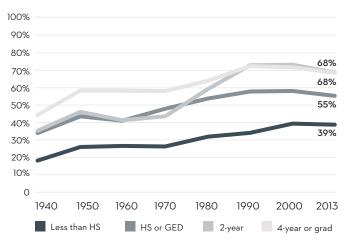
said a lack of affordable, high-quality child or elder care has been a barrier to their participation in the workforce

WORKFORCE PARTICIPATION FOR WOMEN BY AGE OF CHILDREN, OREGON



Source: ECONorthwest analysis of U.S. Census Bureau 2009-2014 1-year estimate PUMS data

WORKFORCE PARTICIPATION FOR WOMEN BY EDUCATIONAL ATTAINMENT, OREGON



Source: ECONorthwest analysis of U.S. Census Bureau 1940-2013 PUMS 1-year estimate data Note: Statistics are for working-age population 16+

Labor force participation is a particular challenge for women in rural areas. Less than half of the women in Oregon's southern and eastern counties are currently in the paid workforce. Many of these women are kept out of the workforce by circumstances beyond their control.

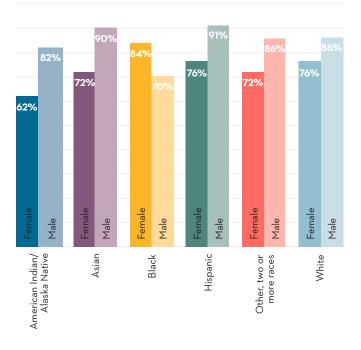
The overall unemployment rate for Oregon women is comparable to that of Oregon men and to the national unemployment rate. However, Oregon women of color, older women, rural women, women with disabilities, and women without high school degrees face substantially higher rates of unemployment.

Oregon's current labor force participation and unemployment data show only a partial picture. Estimates suggest that over 13% of the state's workers are foreign-born immigrants, many of whom are undocumented. An estimated 20% of migrant farm workers are women, and they face unique challenges in the workforce, including substantial health hazards. Oregon's undocumented workers contribute millions of dollars to the state economy, but we cannot adequately measure, let alone ensure the safety and fair treatment of, these workers without accurate data.

Current Oregon data also do not include state-specific employment information on many other important populations, including LGBTQ women and formerly incarcerated women. These groups face substantial barriers to employment and their realities deserve to be reflected in the state's data.

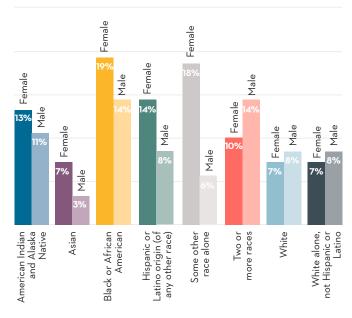
Source: American Immigration Council New Americans in Oregon: The Political and Economic Power of Immigrants, Latinos, and Asians in the Beaver State

WORKFORCE PARTICIPATION FOR WOMEN BY RACE/ETHNICITY, OREGON



Source: ECONorthwest analysis of U.S. Census Bureau, 2013 PUMS 1-year estimate data Notes: Statistics are for working-age population age 25–54

UNEMPLOYMENT RATES BY GENDER AND RACE/ ETHNICITY, OREGON



Source: ECONorthwest analysis of U.S. Census Bureau, 2014 PUMS 1-year estimate data

Wage Gap

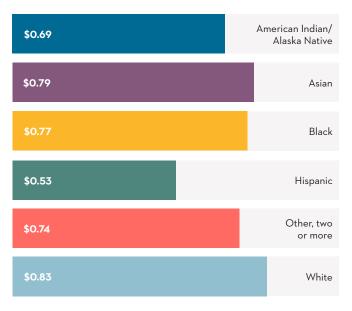
As in the United States, the wage gap in Oregon has proven stubbornly difficult to eradicate. Women who earn less than their male counterparts continue to endure negative consequences due to this fundamental inequality.

The wage gap is much larger for women of color than for white women. Hispanic women in Oregon earn only \$0.53 per dollar earned by all men, followed by American Indian/Alaska Native women and Black women, who earn \$0.69 and \$0.77 on the dollar, respectively. These numbers do not take into account undocumented workers, who earn substantially less than workers in the documented workforce.

The county-by-county earnings analysis in Oregon reveals that Oregon women face a substantially different wage gap based on where they live. The gender wage gap in any given area is driven by multiple factors, including, but not limited to:

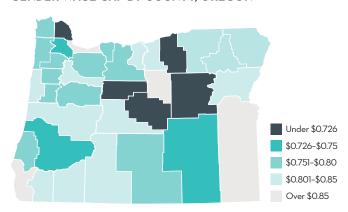
- The systemic undervaluing of sectors and positions traditionally thought of as "women's work";
- Family caregiving responsibilities that take women out of the workforce at various points or force them to accept different, often lower-paying jobs;
- Inflexible work environments that limit advancement potential for women;
- Gender discrimination that results in women being paid less than their male counterparts in the same or similar positions;
- How well men in a given geographic area are doing economically-in areas where men, often men of color, face steep barriers to employment, the gender wage gap is often smaller; and
- Structural racism, homophobia, ableism, and ageism, which result in direct earnings discrimination and systemic barriers to educational and occupational opportunities.

GENDER WAGE GAP BY RACE/ETHNICITY 2010-2014, **OREGON**



Per dollar earned by all men Source: ECONorthwest analysis of U.S. Census Bureau, 2014 PUMS 5-year estimate data

GENDER WAGE GAP BY COUNTY, OREGON



Source: ECONorthwest analysis of U.S. Census Bureau, 2014 PUMS 5-year estimate data

Careers and Earnings

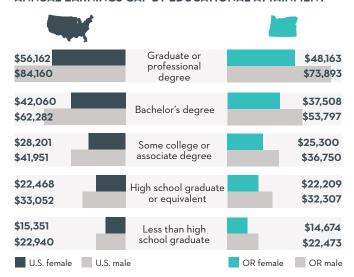
In both rural and urban areas, Oregon women make substantially less than their male counterparts and are overrepresented in occupations with earnings below the state median. Simply improving educational outcomes for Oregon's women won't solve this problem; the earnings gap for women actually widens with more educational attainment.

Oregon's female workers make up the majority of our lowest-paid and fastest-growing sectors of the labor force: retail, home and personal care, food service, and temporary administrative jobs. In fact, 60% of all minimum wage workers in Oregon are women.

Given that Oregon women are highly concentrated in the state's lowest-wage occupations, it's worth noting that non-union women workers earn \$200+ less per week than those represented by a union. This trend holds true across the country, largely because union membership affords women collective bargaining opportunities, transparency in pay and benefit levels, clear grievance procedures, and higher rates of paid leave that allow for caretaking responsibilities.

Sources: The High Cost of Low Wages Report; The Union Advantage for Women, Institute for Women's Policy Research, 2015

ANNUAL EARNINGS GAP BY EDUCATIONAL ATTAINMENT



Source: The Self-Sufficiency Standard for Oregon 2014

"I work in a professional field dominated by men. While some male colleagues have supported my work, there are far more who have intentionally or unintentionally undermined my efforts. It is exhausting. It makes it difficult for me to encourage other women to join the field. I am committed to fighting for improvements, but I wish it felt like I had some support. And that it did not feel so lonely."

KAARIN, 39 | EUGENE

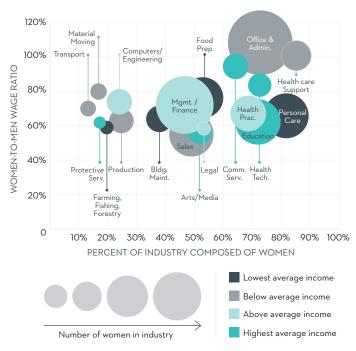


HEARD ON TOUR

90%

of the women we heard from experienced challenges accessing job opportunities and employment

WOMEN'S EMPLOYMENT AND EARNINGS RATIOS, OREGON



Source: ECONorthwest analysis of U.S. Census Bureau, 2014 American Community Survey data

Wealth Gap

At some point, almost every Oregonian has needed to rely on a resource other than their paycheck to get by. Assets like rainy day funds, retirement accounts, or second mortgages allow many Oregonians to be resilient in times of unexpected financial hardship, especially in a state where college, housing, and child care are increasingly unaffordable.

Yet almost half of Oregon's female-headed households are what economists call "asset poor." That means if these women lost their incomes, their savings and other assets would be insufficient to meet their household's basic needs, even at a poverty level, for three months. According to this key measure of financial health, Oregon women face the second highest rate of asset poverty in the nation, among reporting states.

For women of color, the racial wealth gap combines with the gender wealth gap to create a compound negative effect. Without wealth to pass on in the form of housing or savings, families of color are often trapped in an intergenerational cycle of poverty that white families are much less likely to experience. Women with disabilities and LGBTQ women are also much more likely to face extreme disparities in wealth.

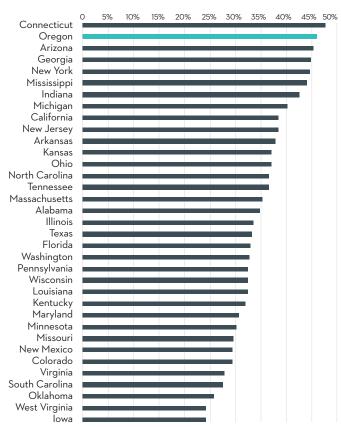
The gender wealth gap in Oregon is created and perpetuated by the state's wage gap, limited home ownership opportunities, barriers to workforce participation, discrimination, and the increased cost of family care. These realities compound year to year, generation to generation, and they form a wealth gap that cripples the financial resilience of Oregon women and their families.

HOMEOWNERSHIP, SINGLE FEMALE-HEADED HOUSEHOLDS BY STATE



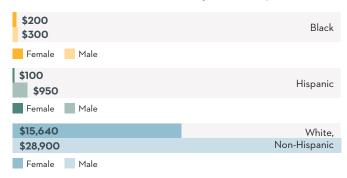
Source: 2013 American community survey. Washington DC: U.S. Department of Commerce, Census Bureau, 2014. Data calculated by CFED using Public Use Microdata Sample files

ASSET POVERTY, SINGLE FEMALE-HEADED HOUSEHOLDS, BY STATE



Notes: States not noted have no reported data. The asset poverty rate is the percentage of households without sufficient net worth to subsist at the poverty level for three months in the absence of income. Source: Survey of Income and Program Participation, 2008 Panel, Wave 10. Washington DC: U.S. Department of Commerce, Census Bureau, 2013. Data calculated by Haveman Economic Consulting

NET WORTH BY GENDER AND RACE/ETHNICITY, U.S.



Source: Asset Funder's Network Women and Wealth Brief 2015