The Job Gap
Economic Prosperity series

OREGON

RIGGED TO FAIL

When State Policies Suppress Workers' Ability to Make Ends Meet

ALLIANCE FOR A JUST SOCIETY

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ALLIANCE FOR A JUST SOCIETY

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The Alliance for a Just Society's mission is to execute regional and national campaigns and build strong state affiliate organizations and partnerships that address economic, racial, and social inequities.

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The Job Gap Economic Prosperity series

The Alliance's Job Gap Economic Prosperity series examines the ability of working families to move beyond living paycheck-to-paycheck in today's economy, seeking to understand both the barriers keeping families from achieving economic prosperity and what actions policymakers can take to help families and communities thrive.

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EXECUTIVE SUMMARY

"More than half of public school students now have low-income families" – Slate[1]

"Income inequality affects every state and region in the country" – Economic Policy Institute[2]

"A Growing Economic Recovery Bypasses Low-Wage Workers" – New York Times[3]

When a full-time job no longer ensures that workers can make ends meet, it's time for change. State policies too often trap low-income workers in poverty, rather than providing a foundation that allows them to thrive. In short, the system is rigged against workers.

Increasing wages, while vitally important, is only one piece of the equation. Workers' lives are more than their hourly pay – debt, taxes, education, child care, and health care all contribute to families' budgets and affect their ability to make ends meet.

When state policies allow some workers to be paid less than others, subsidize low-paying industries, put a higher tax burden on those who earn the least, increase the cost of education, do not allow workers to stay home when they or a child is sick, or deny access to health care, policymakers become complicit in a system that leaves many workers unable to provide for themselves and their families.

States across the country, including Oregon, are failing workers with policies that hurt their chances of success rather than supporting their ability to thrive. Women and people of color often feel the effects of these policies the most, with disproportionately low wages and high rates of poverty.

In this study, we rate states on 25 indicators in three categories: Jobs and Wages; Debt and Taxes; and Supporting Workers. The indicators include a combination of policies and outcomes, and each has a maximum score of 4 points. While the 25 indicators are not meant to be an exhaustive list of what it takes to ensure that workers can get by, they are an example of what states can do to help workers move to a place of financial stability.

Oregon is failing its workers. With low wages compared to the cost of living, limited protection against losing all assets in bankruptcy, and tuition costs that far outpace state funding for higher education, it can be impossible for workers to support themselves and their families. Rather than providing an environment where workers can thrive, policies in Oregon make it even more difficult for workers to get ahead.

To truly support workers and their families so that they can make ends meet, Oregon needs to:

- ► Address the fact that women and workers of color are less likely to earn a living wage through policies like increasing the minimum wage for all workers, implementing and enforcing strong anti-discrimination statutes, and encouraging targeted hiring practices;

- ► Work to ensure that low-income families put less of their income toward taxes than those at the top ; and

- ► Provide full access for undocumented immigrants to in-state tuition, financial aid, and scholarships.

Report Card: How well is Oregon supporting working families?	
Jobs and Wages	F
Debt and Taxes	F
Supports for Working Families	C+
Final Grade	**F**

INTRODUCTION

In February 2015, the Bureau of Labor Statistics announced that the economy added 257,000 jobs in January and the civilian labor force increased by over 700,000 workers that month.[4] With headlines like "Jobs Report Confirms U.S. Recovery,"[5] and "Job Openings Surge to Highest Level since 2001,"[6] many news outlets used the monthly jobs report as evidence of just how well the United States is recovering from the recession of 2008.

Unfortunately, most workers have yet to see a true recovery and continue to struggle to make ends meet while state policies often serve to limit their ability to support themselves and their families.

States across the country, including Oregon, are failing workers with policies that hurt workers' chances of success rather than supporting their ability to thrive. Additionally, women and people of color often feel the effects of these policies the most, with disproportionately low wages and high rates of poverty.

In Oregon, workers are falling behind as the minimum wage trails a living wage, the tax system overburdens low-income workers, and supports for working families fall short. For workers to have a chance to become financially stable, policymakers must create an environment that is not only good for businesses' bottom line, but good for workers and their families.

States across the country, including Oregon, are failing workers with policies that hurt workers' chances of success rather than supporting their ability to thrive.

FINDINGS AND DISCUSSION

In order to thrive, workers need good paying jobs that provide enough to pay the bills and put some money aside for savings and miscellaneous expenses; a fair tax system that does not overburden those who earn the least; protection from predatory debt and collections practices; and supports like access to health care and affordable college tuition.

When workers aren't making ends meet, they often must scrimp on necessities and make painful tradeoffs just to scrape by. When states support workers and enable them to make ends meet, though, working families can give back to their communities by shopping in local businesses or having the time and ability to volunteer. Supporting workers helps families and communities thrive.

While Oregon has some policies in place to help working families, like having one minimum wage for all workers rather than a separate tipped minimum wage, providing an Earned Income Tax Credit and a credit for child and dependent care, and expanding Medicaid eligibility to 138 percent of the federal poverty level, overall the state is failing workers.

JOBS AND WAGES

One of the most visible areas where states can support workers is in access to high paying jobs. When workers earn low wages, they often must cut back on necessities so they can pay the bills. This is especially true for parents, who will sometimes eat only one meal a day so that their children have enough to eat. Others don't take full doses of medication to make their prescriptions last longer, or put off paying a utility bill.

The state's **minimum wage** often determines how well workers across the state are paid. In Oregon, the minimum wage[7] is only 58 percent of what a single adult needs to earn to make ends meet.[8] While few workers earn exactly the minimum wage, the wage floor can also impact workers who earn above that minimum. As the Brookings Institute's Hamilton Project notes, "Although relatively few workers report wages exactly equal to (or below) the minimum wage, a much larger share of workers in the United States earns wages near the minimum wage. "[9] Additionally, though, the minimum wage indirectly affects workers with even higher wages as employers adjust their pay scales based on changes to the minimum wage.[10]

However, 43 states allow some workers to earn less than the minimum wage.[11] In states with a separate **tipped subminimum wage**, workers who earn tips – like restaurant servers – are legally allowed to be paid less than other workers, and do not necessarily benefit from increases to the basic minimum wage. While employers are supposed to ensure that workers' tips make up for the lower wage floor, in reality tipped workers are more likely to live in poverty than non-tipped workers.[12] This especially affects women and people of color, who are overrepresented in tipped occupations.[13] Oregon, though, does not have a separate minimum wage for tipped workers, requiring that tipped workers earn the same minimum as non-tipped workers.

Because the cost of living is not static, having the **minimum wage tied to inflation or some other cost of living measure** can help ensure that the minimum wage does not lose value over time. Oregon does have such a measure, ensuring that minimum wage workers do not receive a pay cut each year.[14]

Additionally, because some cities and counties have a higher cost of living than the rest of the state, it can make sense for local governments to set their own minimum wage higher than the state floor. As Paul Sonn of the National Employment Law Project noted in 2006, "Because of their broad coverage, citywide minimum wage laws offer local governments a valuable new

METHODOLOGY

To assess how well states support workers, we look at three areas key to workers' success: Jobs and Wages, Debt and Taxes, and Supports for Working Families. 25 indicators are divided evenly among these three categories (with one additional indicator under Jobs and Wages). Data comes from a wide variety of sources including the U.S. Department of Labor, the National Conference of State Legislatures, the Institute on Taxation and Economic Policy, the National Employment Law Project, and more.

Each indicator is either scored on a yes/no or sliding scale, with some scores as an average of several sub-indicators. The maximum score for any indicator is 4 points, and the minimum is 0 points.

Each section is scored individually, out ot total possible points for the section, and all sections together are combined to determine a final score out of 100 (or less for states without data for all indicators). Letter grades are assigned as follows: 90%+ = A, 80%+ = B, 70%+ = C, 60%+ = D, and less than 60% = F. Plusses and minuses are assigned based on dividing each grade range by three.

For more details on methods for calculating scores for individual indicators, see Technical Notes.

policy tool for helping low-income workers and families in their communities."[15]

However, many states, including Oregon, **preempt cities from implementing a higher local minimum wage than that set by the state**.[16] This restriction prevents cities from addressing income inequality locally, keeping the lowest-paid workers earning wages that may be far below what is needed to make ends meet in an area with a higher cost of living.

In addition to the minimum wage, though, the **availability of high paying jobs** also helps determine whether workers are able to provide for themselves and their families. In Oregon, 49 percent of job openings pay less than a living wage, leaving many job seekers out of luck.[17]

One way states like Oregon can influence the availability of high paying jobs (other than with a strong wage floor) is through the companies and industries in which they invest. When a state provides tax subsidies for companies that provide few high paying jobs, workers do not see a strong benefit from the state's investment. Unfortunately, most states, including Oregon, do not even **report on actual jobs and wages created for mosst major subsidy programs**, let alone require companies to meet specific jobs and wages thresholds.[18]

Even if a state had addressed all of these issues, though, if unionization is limited by state policies, workers can still lose out on the wages and benefits they need to move beyond living paycheck to paycheck. Unions can help workers earn higher wages above the minimum wage, ensure access to benefits like paid sick time and health insurance, and prevent unfair firings. As Colin Gordon of the Economic Policy Institute notes, "There is a demonstrable wage premium for union workers. In addition, this wage premium is more pronounced for lesser skilled workers, and even spills over and benefits non-union workers."[19] Many states have instituted **"right to work" legislation,** which weakens unions by allowing workers to receive the benefits of unions without paying dues. When states limit the power of unions through such legislation,[20] both union and non-union workers can lose out. Oregon does not currently have "right to work" legislation in place, ensuring that unions continue to receive the dues needed to collectively organize for higher wages and better benefits.

Of course, the real measure of whether states are supporting all workers is **whether workers**

in the state are actually able to make ends meet, including women and people of color. Any state that only allows some citizens to flourish while keeping others in higher levels of poverty is not truly supporting workers' ability to thrive. In Oregon, only 54 percent of women earn enough for a single adult to get by, compared to 58 percent of men.[21] And, only 48 percent of workers of color earn that much, leaving them less likely to be able to actually make ends meet.

DEBT AND TAXES

Workers' ability to make ends meet does not only depend on their income; debt and taxes, which cut into total income, also affect whether or not workers can support themselves and their families. Most families in the United States hold some amount of debt;[23] however, low-income workers hold a disproportionate share of debt[24] and are deeply impacted by policies regarding predatory debt, hospital billing and collections, and bankruptcy. Additionally, while taxes are an important source of revenue that allow states to provide needed supports for workers and their families, when tax policies leave low-income workers paying more than those with high incomes and there are not sufficient tax credits to make up the difference, it can make it impossible to make ends meet.

When low-income families cannot afford an emergency or other large expense, many turn to **payday loans** to cover the cost until their next paycheck. Unfortunately, payday loans come with fees and sky-high interest rates that leave families in a cycle of debt.[24] Additionally, payday lenders are eight times more likely to locate storefronts in communities of color, targeting low-wage workers there who are most vulnerable to the predatory lenders.[25] Only 16 states have annual percentage rate limits that effectively eliminate the payday loan debt trap.[26] In states like Oregon without such limits,[27] low-income workers and communities of color are left at risk.

Low-income families are also more likely than those with higher incomes to find themselves subject to collections and to fall into bankruptcy. State policies can ensure that there are **limits on hospital billing and collections** so that they do not lead to further financial trouble. Additionally, **protecting assets in debt and bankruptcy proceedings** helps families from losing everything to bankruptcy and ending up in an insurmountable financial hole without the assets that could help them rebuild their lives. However, very few states provide strong

Jobs & Wages in Oregon	
What is the minimum wage as a percent of a living wage for a single adult?	1/4
What is the minimum wage for tipped workers as a percent of the general minimum wage?	4/4
Is the state minimum wage indexed to inflation (or another cost of living formula)?	4/4
Does the state have pre-emption on local governments enacting more supportive worker protection laws (minimum wage, paid sick leave, etc)?	0/4
What percent of job openings pay less than the living wage for a single adult?	1/4
Does the state report on wages and jobs created by major subsidy projects?	1/4
Does the state have "right to work" legislation in place?	4/4
What percent of full-time workers of color earn enough for a single adult to make ends meet?	0/4
What percent of women working full time earn enough for a single adult to make ends meet?	0/4
Percent of Possible Points for Jobs & Wages	**42%**

Debt & Taxes in Oregon	
Does the state effectively eliminate the payday loan debt trap through APR limits?	0/4
Are there protections of assets in debt and bankruptcy proceedings?	1/4
Does the state limit hospital charges, billing, and collections?	0/4
Do families in the lowest 20 percent of earners pay a smaller share of income toward taxes than those in the top 20 percent?	0/4
What percent of state revenue comes from sales & excise tax?	4/4
Does the state offer an earned income tax credit (EITC) that is actually funded?	4/4
Does the state offer a child and dependent care tax credit?	4/4
Does the state provide tax credits for small businesses?	0/4
Percent of Possible Points for Debt & Taxes	**41%**

protections of assets in bankruptcy,[28] and even fewer limit hospital billing and collections.[29] While Oregon does protect some limited assets in bankruptcy,[30] those protections are minimal. Additionally, the state does not limit hospital billing and collections.[31]

In addition to debt and the collections and even bankruptcy that can follow, low-income workers are also often faced with a disproportionately high tax burden. When states rely heavily on **sales and excise taxes** rather than on an income tax, estate tax, property tax, or other taxes, it takes a toll on low-income families. Because low-income families contribute a disproportionate share of their income toward goods subject to sales tax, state reliance on this tax over-burdens those with the lowest incomes.[32] Because Oregon does not have a state sales tax,[33] only 7.5 percent of total state revenue comes from sales and excise taxes.[34]

While sales & excise taxes can overburden low-income families, these are not the only measure of whether low-income workers are overburdened by taxes. When **overall tax rates** are higher for those earning less than for those at the top, little is left over for working families to make ends meet. In Oregon, the bottom 20 percent of earners pay 8.1 percent of their income toward state and local taxes, compared to only 7.2 percent for the top 20 percent.[35]

In addition to more progressive income tax rates and less reliance on sale tax, targeted tax credits are another way states can lessen the burden of taxes on working families. State-level **Earned Income Tax Credits** and **credits for child and dependent care** help level the playing field for these families, but too few states provide these valuable credits. However, Oregon does provide both an Earned Income Tax Credit and a credit for child and dependent care.[36]

Tax credits can also help would-be entrepreneurs, small business owners, and the employees who work for them. Two-thirds of low-wage workers are employed by large businesses with over 100 employees,[37] so tax credits can help small businesses that want to provide good wages compete with large low-wage corporations. However, many states do not provide any **small business tax credits** or other incentives for small businesses, leaving such small businesses struggling to compete. In Oregon, while there are a number of tax incentives for businesses, there are none targeted toward small businesses.[38]

SUPPORTS FOR WORKING FAMILIES

When there are not enough living wage jobs to go around and debt and taxes cut into low-wage workers' incomes, state support systems are necessary for workers and their families to stay afloat. State investments can help ensure that workers have access to health care and can afford child care, and that workers and their families can attend college without taking on significant student debt. Additionally, policies that require employers to provide time off for workers give workers more stability in the workplace, while policies that provide training or assistance for potential entrepreneurs give workers expanded opportunities to get ahead.

Access to affordable **health care** can help lower the cost of living for workers and ensure that they and their families remain healthy. However, 22 states have yet to expand Medicaid eligibility to 138 percent of the poverty line.[39] Lack of expansion denies nearly 5 million non-elderly adults affordable coverage and disproportionately affects people of color, with people of color making up more than half of those left in the coverage gap.[40] Oregon has expanded Medicaid eligibility, providing more working families with access to care.[41]

Access to affordable **child care** also lowers the cost of living for workers and allows them to work while knowing that their children are being cared for. While the U.S. Department of Health and Human Services recommends that states pay providers of subsidized child care at a high level relative to current market rates, Oregon is the only state that meets that standard.[1] [42] When states pay providers at rates much lower than current market rates, it provides little incentive for providers to accept subsidized children into their care. Further, providers who do accept subsidized children are left with lower earnings in an industry that is already very low wage. With fewer providers, low-income workers are less likely to find convenient subsidized child care, and may have to use providers with higher rates or cut back on work to care for their children.

Workers also need access to time off for illness for themselves or their family members. When employers do not voluntarily give time off, state regulations can ensure that workers have access to this needed benefit. The federal **Family Medical Leave Act** "entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions

1 The U.S. Department of Health and Human Services recommends that states pay providers of subsidized child care at the 75th percentile of current market rates, based on market rate surveys completed by the state. According to analysis by the National Women's Law Center, in 2014 Oregon was the only state with subsidy rates based at the 75th percentile of a survey within the last two years.

Supports for Working Families in Oregon	
Do child care subsidy rates meet federal guidelines?	4/4
Has the state expanded Medicaid income eligibility to 138% of the federal poverty level?	4/4
Is the portion of public universities' revenue from tuition less than that from the state?	0/4
What percent of state-provided grant aid goes toward need-based aid?	4/4
Is in-state tuition and financial aid available for undocumented students?	1/4
Has the state expanded FMLA benefits to include more workers, provide longer benefits, and include more family types?	4/4
Does the state have a Self-Employment Assistance Program for unemployed potential entrepreneurs?	4/4
Does the state provide training and support for small businesses and microenterprise using federal grant money, and/or allow small business and microenterprise to count as eligible employment activities (CDBG/WIA/TANF)?	4/4
Percent of Possible Points for Supports for Working Families	**78%**

as if the employee had not taken leave."[43] Many states have expanded access to leave beyond what federal regulations require, including Oregon.[44] Expanding access to leave especially affects women and workers of color, as retail and service jobs – where women and people of color are overrepresented – make up more than half of those businesses not subject to FMLA.[45]

Another way that states can support workers and their families is through access to affordable **higher education**. While states once funded higher education at levels that allowed tuition to be within reach of most families, funding by states has dropped significantly in recent years, leaving students and their families to pay more in tuition.[46] In fact, "student tuition now outweighs public funding at public colleges."[47] Because families of color and immigrant families are more likely to live in poverty,[48] [49] they are especially impacted by policies that create high tuition, that do not target grant aid toward those who need it most, and that base access to in-state tuition and aid on citizenship. For low-income families, paying for college without taking on student loan debt is impossible. While a degree may lead to a higher paying job, it can also saddle graduates and their families with debt payments for years to come. In Oregon, state funding per FTE is less than tuition per FTE,[50] leaving many students no choice but to take out student loans to cover the high cost of attending college. However, all reported state grant aid is need-based, helping many for whom paying for college is the most difficult.[51] Need-based grants may not go to those who most need them, though; while the state does have tuition equity legislation that could allow undocumented immigrants access to in-state tuition, that does not extend to financial aid and scholarships.[52]

A final way that states can support workers is by giving them access to more opportunities, including starting their own **small business**. Self-Employment Assistance programs and the use of federal funds for small business and microenterprise training – and allowing small business and microenterprise to count as qualified work activities – give would-be entrepreneurs the ability to pursue new avenues for growth. Oregon has both a Self-Employment Assistance program to help potential entrepreneurs start a small business[53] and uses federal funds to support small business and microenterprise development, including recognizing small business and microenterprise as an eligible employment activity.[54] This not only expands the options for those who are unemployed or relying on government assistance to move forward; it provides the chance for new and innovative businesses that might not otherwise be possible.

RECOMMENDATIONS

Oregon, like many other states, is failing working families. Changes in policy can help the state enable workers to make ends meet and find a measure of financial security that too many families currently lack. Investments in Jobs and Wages, Debt and Taxes, and Supports for Working Families will build an environment in which all workers can thrive.

JOBS AND WAGES

Higher wages and access to good paying jobs with benefits are important to workers' ability to support themselves and their families. While all of the measures in which Oregon received low scores should be addressed to help increase the availability of good paying jobs, **it is vitally important that the state address the fact that half of women and workers of color are not earning a living wage**. One way to help all workers is to **increase the minimum wage**, so that all jobs – including those where women and people of color are overrepresented – are good paying jobs. Greater access to training, education, unionization, and benefits including time off will also help create greater wage equity, as will stronger protections against discrimination, and targeted hiring.

DEBT AND TAXES

Debt and taxes can take a significant chunk out of workers' salaries, especially for low-income workers, and all measures in this section should be addressed. Despite some tax credits for working families, the state's tax system puts a disproportionate burden on low-income families. **Addressing the state's tax system so that low-income families pay less of their income toward taxes than high income families do** will help workers keep more of their paycheck. Having more money left over after taxes, in turn, can help those workers better provide for themselves and their families.

SUPPORTS FOR WORKING FAMILIES

The state should also invest in supports that help working families, including all measures in this section. Worker supports provide a strong foundation for working families to build from, enabling them to move to a place of financial stability. In Oregon, while there is tuition equity legislation that allows undocumented students to pay in-state tuition, there is not language allowing those students access to financial aid or scholarships. **Providing full access to undocumented immigrants to not only in-state tuition but scholarships and other financial aid** would provide an opportunity for these students, who are more likely to be in poverty and earn low wages.

CONCLUSION

Workers in Oregon are struggling to make ends meet, and state policies are hurting rather than helping their efforts to get ahead. With low wages, a tax system that overburdens low-income workers, and not enough supports for workers and their families, the system is rigged against workers.

Rather than erecting barriers to workers' ability to provide for themselves and their families, state policies should create an environment where all workers have the support they need to make ends meet. Instead, Oregon is failing workers and communities across the state.

TECHNICAL NOTES

In this report, we seek to answer how well states are supporting workers and their families, based on 25 policies and outcomes in three key areas: Jobs and Wages, Debt and Taxes, and Supports for Working Families. All data used are the most recent available, spanning from 2012 to 2015.

JOBS AND WAGES

What is the minimum wage as a percent of a living wage for a single adult?

Scores for this indicator are based on taking the state's minimum wage as a percentage of the living wage for a single adult, and scored on a sliding scale based on that percentage. Score ranges are as follows: 85%+ = 4 points, 75%+= 3 points, 65%+= 2 points, 55%+ = 1 point, and less than 55% scores 0 points.

A living wage is one that allows families to meet their basic needs, without public assistance, and that provides them some ability to deal with emergencies and plan ahead. It is not a poverty wage. Full methodology of living wage calculations and sources can be found in the Alliance for a Just Society's August 2014 report, "Families Out of Balance: How a living wage helps working families move from debt to stability."

Current state minimum wage figures come from the U.S. Department of Labor.

What is the minimum wage for tipped workers as a percent of the general minimum wage?

Scores for this indicator are based on taking the state's minimum wage for tipped workers as a percentage of the standard minimum wage for non-tipped workers, and scored on a sliding scale based on that percentage. For states that have multiple tipped worker categories, the lowest tipped minimum wage was used. Score ranges are as follows: 85%+ = 4 points, 75%+= 3 points, 65%+= 2 points, 55%+ = 1 point, and less than 55% scores 0 points.

All data for this indicator comes from the U.S. Department of Labor.

Is the state minimum wage indexed to inflation (or another cost of living formula)?

Scores for this indicator are based on a yes or no answer to whether the minimum wage is indexed to any type of cost of living formula (including inflation). States that do index their minimum wage receive a score of 4, while those that do not receive a score of 0.

Data come from the U.S. Department of Labor.

Does the state have pre-emption on local governments enacting more supportive worker protection laws (minimum wage, paid sick leave, etc)?

Scores for this indicator are based on a yes or no answer to whether a state has laws in place that pre-empt local governments from enacting more supportive worker protection laws than exist in state statutes. States that have pre-emption receive a score of 0, while those that do not receive a score of 4.

Data comes from an analysis of state legislation by the National Employment Law Project.

What percent of job openings pay less than the living wage for a single adult?

Scores for this indicator are based on the percentage of job openings that pay *less* than the living wage for a single adult, and scored on a sliding scale based on that percentage. Score ranges are as follows: 55%+=0 points, 45%+=1 point, 35%+= 2 points, 25%+=3 points, and less than 25% scores 4 points.

Full methodology for the percentage of job openings paying less than a living wage is available in Alliance for a Just Society's January 2015 report, "Low Wage Nation: Nearly half of new jobs don't pay enough to make ends meet."

Does the state require companies receiving subsidies to report wages and jobs created?

Scores for this indicator are based on a combined score for whether the state requires major subsidy projects to report actual jobs created and actual wages. A score based on a sliding scale is given for the percent of major projects that require jobs created reporting and actual wages reporting, and the two scores are averaged for the final indicator score. Score ranges are as follows: 85%+ = 4 points, 75%+= 3 points, 65%+= 2 points, 55%+ = 1 point, and less than 55% scores 0 points.

Data comes from analysis of key subsidy programs in states by Good Jobs First.

Does the state have "right to work" legislation in place?

Scores for this indicator are based on a yes or no answer to whether the state has "right to work" legislation in place. States that have "right to work" receive a score of 0, while those that do not receive a score of 4.

Data comes from the National Conference of State Legislatures.

What percent of full-time workers of color earn enough for a single adult to make ends meet?

Scores for this indicator are based on the percentage of full-time workers of color who earn enough for a single adult to make ends meet, or a living wage, and scored on a sliding scale based on that percentage. Score ranges are as follows: 85%+ = 4 points, 75%+= 3 points, 65%+= 2 points, 55%+ = 1 point, and less than 55% scores 0 points.

Full methodology for calculating this percentage is available in the Alliance for a Just Society's November 2014 report, "Equity in the Balance: How a living wage would help women and people of color make ends meet."

What percent of women earn enough for a single adult to make ends meet?

Scores for this indicator are based on the percentage of women who work full-time and earn enough for a single adult to make ends meet, or a living wage, and scored on a sliding scale based on that percentage. Score ranges are as follows: 85%+ = 4 points, 75%+= 3 points, 65%+= 2 points, 55%+ = 1 point, and less than 55% scores 0 points.

Full methodology for calculating this percentage is available in the Alliance for a Just Society's November 2014 report, "Equity in the Balance: How a living wage would help women and people of color make ends meet."

DEBT AND TAXES

Does the state eliminate the payday loan debt trap through APR limits?

Scores for this indicator are based on a yes or no answer to whether the state has legislation in place to limit annual percentage rates, effectively eliminating the payday loan debt trap. States that do have sufficient APR limits receive a score of 4, while those that do not receive 0 points.

Data comes from analysis of state legislation by the Center for Responsible Lending.

Are there protections of assets in debt and bankruptcy proceedings?

Scores for this indicator are based on sub-scores on five types of assets that states can protect in debt and bankruptcy proceedings. States were given a letter grade that corresponds to points: A= 4 points, B= 3 points, C= 2 points, D= 1 point, and F = 0 points. Scores for the 5 types of assets were then averaged to determine a final score for the indicator.

Data comes from analysis of state policies by the National Consumer Law Center.

Does the state limit hospital charges, billing, and collections?

Scores for this indicator are based on a yes or no to whether the state limits charges, billings, and/or collections for hospitals (non-profit or for-profit). States that do limit charges, billing, and/or collections receive a score of 4, while those that do not receive 0 points.

Data comes from analysis of state policies by The Hilltop Institute.

Are total state and local taxes as a share of family income for non-elderly taxpayers lower for the bottom 20% than the top 20%?

Scores for this indicator are based on comparing the total state and local taxes as a share of family income for non-elderly taxpayers for the lowest 20% of earners and the highest 20% of earners (based on "next 15% above the second highest quintile). If the highest earners pay more in taxes than the lowest earners, the state receives a score of 4; if not, the state receives 0 points.

Data comes from analysis by the Institute on Taxation and Economic Policy.

What percent of state revenue comes from sales & excise tax?

Scores for this indicator are based on the percentage of total state revenue that comes from sales and excise taxes, and scored on a sliding scale based on that percentage. Score ranges are as follows: states with more than 40% of state revenue coming from sales and excise taxes receive 0 points, 30%+ = 1 point, 20%+= 2 points, 10%+ = 3 points, and less than 10% scores 4 points.

Data comes from analysis by the Institute on Taxation and Economic Policy.

Does the state offer an earned income tax credit (EITC) that is actually funded?

Scores for this indicator are based on a yes or no answer to whether the state has a fully-funded earned income tax credit (EITC). States that do have an EITC receive 4 points, while those without an EITC receive 0 points.

Data comes from The Hatcher Group on Tax Credits for Working Families.

Does the state offer a child and dependent care tax credit?

Scores for this indicator are based on a yes or no answer to whether the state has a child and dependent care tax credit. States that do have such a credit receive 4 points, while those without one receive 0 points.

Data comes from The Hatcher Group on Tax Credits for Working Families.

Does the state provide tax credits for small businesses?

Scores for this indicator are based on a yes or no answer to whether the state provides any tax credits specifically for small businesses. States that do have such a credit receive 4 points, while those without one receive 0 points.

Data comes from the Business Oregon.

SUPPORTS FOR WORKING FAMILIES

Are childcare subsidy rates set at 75% of market rates & based on surveys taken in the last 2 years?

Scores for this indicator are based on the year of the market rate survey on which subsidy rates are based, and on the percentile used to base rates, and scored on a sliding scale for each, which is then averaged to get the final score. The score range for the year of the survey is as follows: 2011 or later scores 4 points, 2009 or later scores 3 points, 2007 or later scores 2 points, 2005 or later scores 1 point, and earlier than 2005 scores no points. For the percentile score, states basing subsidies at the 70th percentile or higher score 4 points, 65th percentile or higher score 3 points, 60th percentile or higher score 2 points, 55th percentile or higher score 1 point, and below the 55th percentile score 0 points.

Data comes from the National Women's Law Center.

Has the state expanded Medicaid income eligibility to 138% of the federal poverty level?

Scores for this indicator are based on a yes or no answer as to whether the state has accepted federal funding for expanding Medicaid income eligibility to adults at 138% of the federal poverty level. States that have expanded Medicaid receive 4 points, while those that have not receive 0 points.

Data comes from the Center on Budget and Policy Priorities.

Is the portion of public universities' revenue from tuition less than that from the state?

Scores for this indicator are based on a yes or no answer to whether public higher education net tuition revenue per FTE is less than educational appropriations per FTE. States where tuition is less than educational appropriations per FTE receive 4 points, while those where tuition is higher receive 0 points.

Data comes from the State Higher Education Executive Officers.

What percent of grant aid goes toward need-based aid?

Scores for this indicator are based on comparing need-based grant aid to total grant aid, and scored on a sliding scale based on that comparison. Score ranges are as follows: states where need-based aid makes up 85% or more of total grant aid receive 4 points, 75%+= 3 points, 65%+= 2 points, 55%+ = 1 point, and less than 55% scores 0 points.

Data comes from analysis by Young Invincibles.

Is in-state tuition and financial aid available for undocumented students?

Scores for this indicator are based on whether and/or to what degree in-state tuition and financial aid are available for undocumented students. States with tuition equity laws or policies and state financial aid receive 4 points, those with tuition equity laws and scholarships receive 3 points, those with tuition equity laws and policies at major institutions receive 2 points, those with some sort of tuition equity law receive 1 point, and those with no tuition equity laws receive 0 points.

Data comes from analysis by the National Immigration Law Center.

Has the state expanded FMLA benefits to include more workers, provide longer benefits, and include more family types?

Scores for this indicator are based on a yes or no answer to whether the state has expanded FMLA benefits in four areas. Each area is scored separately, then scores are averaged to arrive at a final score for the indicator. On each area of expansion, a yes = 4 points and a no = 0 points.

Data comes from analysis by the Partnership for Women and Families.

Does the state have a Self-Employment Assistance Program for unemployed potential entrepreneurs?

Scores for this indicator are based on a yes or no answer to whether the state has a self-employment assistance program in place for unemployed potential entrepreneurs. States with such a program receive 4 points, while those that do not receive 0 points.

Data comes from the U.S. Department of

Labor's and the Small Business Administration's Self-Employment Assistance Center.

Does the state provide training and support for small businesses and microenterprise using federal grant money, and/or allow small business and microenterprise to count as eligible employment activities (CDBG/WIA/TANF)?

Scores for this indicator are based on a yes or no answer to whether a state provides training and support for small business and microenterprise using federal funds and/or includes small business and microenterprise as eligible employment activities for federal programs like TANF. States that do use federal funds for this training or support and/or allow small business and microenterprise as employment activities receive 4 points, while those that do not receive no points.

Data comes from the Corporation for Enterprise Development.

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