9

The Wage Picture

Goal: Learning about income and wage adequacy, the minimum wage and income and wealth disparities by gender and race. Also includes policy debates and discussions on efforts to improve wage levels.

A. What is Income?

Income earned from working provides a foundation for ensuring economic security. Most people seen in human services settings rely heavily on wages from employment for income, income from government programs or a combination of wage income and cash benefits. If people have income above and beyond what they need to cover their daily expenses, they may save and/or invest.

1. What are Wages? Wages are compensation for employment that includes wages, salaries, tips, overtime payments, commissions, bonuses and earnings from self-employment. Earned income can include fringe benefits such as retirement pensions, health insurance, and subsidized meals. Earned income is taxed at regular income rates. Some fringe benefits are also taxable as income.

2. What is Wealth? Wealth refers to the market value of investments and other assets that you own. Examples include the value of a home, car and other possessions but also income from stocks and bonds. Income from wealth can include interest from a savings account or bonds, capital gains, dividends from stock income from rental property as well as gifts, inheritances, royalties, in-kind support, awards, prizes, alimony and child support. This income is taxable though sometimes at rates lower than regular income.

B. Wage Adequacy

While a lack of jobs is arguably the biggest problem facing workers in recent years, another major concern is that today's job market does not guarantee that all jobs provide wage adequacy. In fact some of the fastest growing jobs are among the lowest paid. Low-income workers served by services agencies often work in these jobs.

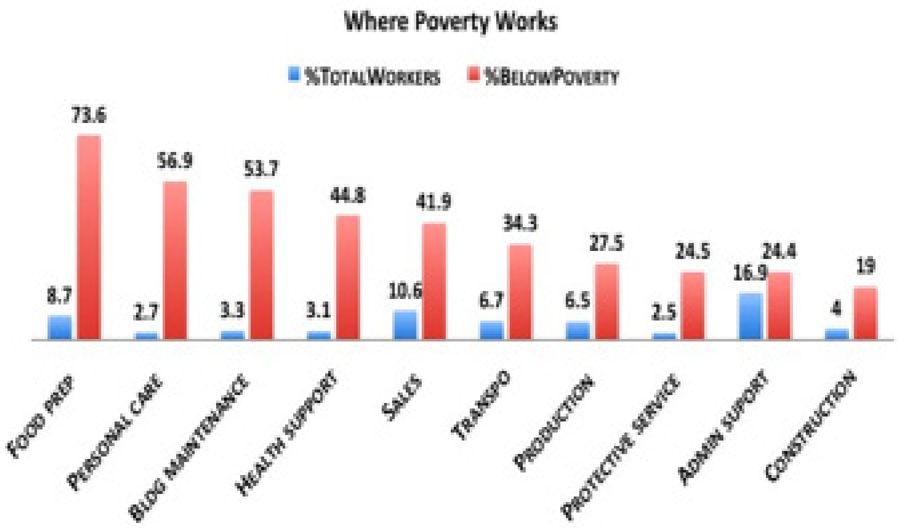

Fig. 9.1 Jobs with Highest Share of Low Wage Workers[1]

1. The Minimum Wage. The Fair Labor Standard Act (1938) instituted the federal minimum wage, which created a wage floor. It is defined as the lowest hourly, daily, or monthly wage that an employer may legally pay to employees as set by law or contract. Effective July 24, 2009, the federal minimum wage rose to $7.25 per hour. It stood at $3.80 in 1990, $5.15 in 1997, $5.85 in 2007.[2]

But when adjusted for inflation, the current federal minimum wage would need to be more than $8 per hour to equal its buying power during the early 1980s and more nearly $11 per hour to equal its buying power during the late 1960s. Some states have a higher minimum wage rate including New York where it is $8.00 a hour and will rise to $9;00 an hour in 2015. When the state minimum wage rate is higher than the federal rate, workers are paid the higher amount.[3]

Fig. 9.2 Declining Minimum Wage [4]

C. Policy Debate: Is A Higher Minimum Wage Good or Bad for Workers?

1. Con: The minimum wage hurts consumers and workers especially low wage and young workers.

The industries that rely most on minimum-wage workers include fast food restaurants, small-scale independent retail stores, day care establishments, and hotels. Thus minimum wage increases typically target low-wage, low-skilled workers as well as teens and young adults. Minimum wage critics, such as the pro-employer Employment Policies Institute, like to focus on teenagers and part-time workers. They report that 83.5 percent of people who earn the minimum wage are not the primary breadwinner in a family.[5]

Many people believe that increasing the wage floor is not that important, saying that it mostly affects students, teenagers in summer jobs and other part-time workers. The Wall Street Journal, which many argue represents the interest of employers, maintains that early work experiences are more important than the pay. The editors state, most people remember the work habits they learned from their first job[6], e.g. showing up on time, being courteous to customers, learning how to use technology, etc. Developing such habits are often more valuable than the actual paycheck. Studies have confirmed that when teens work during summer months or after school, they have higher lifetime earnings than those who don't work. So raising the minimum wage may inadvertently reduce lifetime earnings."[7] Finally, critics state that higher minimum wage hurts consumers as many employers convert the cost of higher wages into higher prices. Some workers fear a higher minimum wage will cost them their jobs.[8]

2. Pro: The minimum wage: improves the lives of low-income workers and their families.

Those in favor of the higher minimum wage argue that it benefits disadvantaged workers without the adverse effects that critics claim.[9] The pro-worker Economic Policy Institute (EPI) and others in favor of a higher minimum wage report: three quarters of those working at or near the minimum wage are adults; nearly half work full-time; and that another third work between 20 and 34 hours per week. According to the US Department of Labor, 88 percent of those who would benefit from a federal minimum wage increase are age 20 or older, and 55 percent are women; that is, the average minimum wage worker often brings home more than half of their family's weekly earnings.[10]

The minimum wage also helps to equalize the imbalance in bargaining power that faced by low-wage workers on the job and is an important tool in fighting poverty. While there is some evidence indicating that the minimum wage may increase unemployment, there is considerable evidence that it has no effect one way or the other on employment. The US Department of Labor Reports that a review of 64 studies on minimum wage increases found no discernable effect on employment and that more than 600 economists, seven of them Nobel Prize winners in economics, signed onto a letter in support of raising the minimum wage to $10.10 by 2016. Several studies have suggested that it can even increase employment. Given the mixed findings, many pundits pick and choose which data to emphasize.[11]

D. Two Barriers to Wage Adequacy? The Gender and Race Wage Gaps

1. The Gender Wage Gap. Two laws protect workers against wage discrimination. The Equal Pay Act of 1963 prohibits unequal pay for equal or "substantially equal" work performed by men and women. Title VII of the Civil Rights Act of 1964 prohibits wage discrimination on the basis of race, color, sex, religion or national origin. In 1981, the U.S. Supreme Court clearly stated that Title VII broadened the Equal Pay Act by prohibiting wage discrimination even when the jobs are not identical. However, wage discrimination laws are poorly enforced and cases are extremely difficult to prove and win in court.[12]

Despite comprising nearly half of the workforce, women account for 60 percent of the nation's lowest paid workers. The vast majority of "women's jobs" in industries such as retail and hospitality pay considerably less than those in traditionally male career paths, such as construction, engineering, and energy. Even when women have the same levels of education, seniority, and work experience, they still received less pay than their male colleagues. According to the Institute for Women's Policy research, women earn less than men in all of the 112 occupations for which the U.S Bureau of Labor Statistics published weekly full-time earnings data for both women and men.[13]

The wage gap is a statistical measure that captures the status of women's earnings relative to men's. At the time of the passage of the *1963 Equal Pay Act*, women earned just 58 cents for every dollar earned by men. The gender wage gap was wider in 2011 than in 2010 and was actually at the same level as in 2009. By 2013, that rate had increased to 82 cents, an improvement of less than half a penny a year. However, much of the improvement for women can be accounted for by the fall in men's wages during the period's hard times.

If the calculation included part-time workers, the gender wage gap would be much greater since more women than men work reduced schedules to balance work and family responsibilities.[14]

Closing gender wage gap would improve quality of life for families

Closing the gap would make a big difference. Nearly 60 percent (59.3 percent) of women would earn more if employers paid working-women the same as men of the same age with similar education and hours of work. The poverty rate for all working women would be cut in half, falling to 3.9 percent from 8.1 percent. The very high poverty rate for working single mothers would fall by nearly half, from 28.7 percent to 15.0 percent, and two-thirds would receive a pay increase. For the 14.3 million single women-divorced, widowed, separated and never-married women living on their own, equal pay would mean a very significant drop in poverty from 1.0% to 4.6% (falling by more than half).[15]

The proposed ***Paycheck Fairness Act*** was the most recent effort to achieve pay equity. It plugged significant loopholes in the Equal Pay Act of 1963 by requiring employers to provide an explanation for wage differences between women and men doing the same type of work. It would protect women workers by ensuring that they can obtain the same legal remedies as those subject to racial or ethnic discrimination, bolstering the federal collection of wage data, and prohibiting retaliation against workers who ask bosses about their wages. As of 2014, Congress had not passed the Act.

Fig. 9.3 Rosie the Riveter [16]

E. Policy Debate: What Causes the Gender Wage Gap?

Below are explanations of the Gender Wage Gap moving from individual responsibility and control to more systemic causes.

1. A Natural Consequence. Some refer to the wage gap as "purported", "perceived", or a "myth" on the grounds: that gender wage differences reflect the natural consequences and roles and/or that discrimination is economically inefficient for employers. If a woman does equal work for 25 percent less, why should an employer hire a man? No rational employer would do that.[17] Other economic approaches suggest discrimination reduces employer costs and thus might be rational.

2. Personal Choice. The male-female wage difference reflects personal choices made by individual men and women. More men than women choose to invest in their own human capital meaning (i.e. more education and work experience) and to pursue jobs that require longer commuting times, safety risks, frequent travel and long hours. Due to the simple laws of supply and demand, the occupations men choose pay more.[18] In contrast, some women value relationships and flexibility more than careers or money. More women than men work part-time, move in and out of the workforce, and otherwise take more time away from the job to balance work and family responsibilities. Understandably, if you enter and reenter the work force many times, you will have lower levels of earnings.[19] In this view, personal choice reflects women's biological drive to have children and fulfill her or socialization to be the primary family caregiver.[20]

3. The Gender Division of Labor. The gender wage gap results, in large part, from the gender division of labor and sex role socialization, both of which influence the choices made by women and men. Sex role socialization shapes the work and family preferences of women and men as does the gender division of labor. If women "choose" to take more time out of the workforce, it has less to with a biological maternal instinct than by the fact that women still do most of a family's care-giving work, even when working outside the home. In addition economically rational couples who want a full-time caregiver in the home are more likely to send the higher-paid worker into the labor force and to keep the lower paid worker at home. For heterosexual couples, the former is more likely to be a man and the latter a woman.

4. Discrimination. Although part of the gender wage gap can be explained by differential investments made by women and men in increasing their human capital a significant portion cannot be explained by these factors. The role of discrimination is indicated when women are not considered for certain jobs. As for wages, employers tend to pay lower wages for job typically filled by women or people of color.[21]

5. Occupational Segregation. The gender wage gap exists, in part, because many women and people of color are still segregated into low-paying jobs. Occupational segregation by sex is widespread in all industrialized societies.[22] In the U.S., more than half of all women workers hold sales, clerical, service, and other jobs that often mirror the care work assigned to women in the home. Despite the growing similarity between women's and men's skills, a significant gap exists even when their age and educational levels are the same.[23]

Median Annual Earnings Of Black Men And Women, Hispanic Men And Women, And White Women As A Percentage Of White Men's Median Annual Earnings[24]

Year	White men	Black men	Hispanic men	White women	Black women	Hispanic women
1970	100%	69.0%	n.a.	58.7%	48.2%	n.a.
1980	100	70.7	70.8	58.9	55.7	50.5
1990	100	73.1	66.3	69.4	62.5	54.3
1995	100	75.9	63.3	71.2	64.2	53.4
2000	100	78.2	63.4	72.2	64.6	52.8
2006	100	72.1	57.5	73.5	63.6	51.7
2010	100	74.5	65.9	80.5	69.6	59.8

Source: U.S. Current Population Survey and the National Committee on Pay Equity; also Bureau of Labor Statistics: Weekly and Hourly Earnings Data from the Current Population Survey

F. The Race Wage Gap

Title VII of the Civil Rights Act of 1964 protects against wage discrimination.[25] Despite anti-poverty programs dating back to the 1960s, the median annual income for African-Americans has consistently lagged behind non-Hispanic Whites since 1987. And as the above chart shows, Hispanic men and women fare even worse. These data suggest that, race and ethnicity play a role in determining job placement, career opportunities, and the opportunity to acquire and build assets. The racial wage gap is measured by comparing the earnings of other races and ethnicities to those of White males (a group generally not subject to race-or sex-based discrimination). However, some refer to affirmative action on behalf of women and persons of color as creverse discrimination.

Data also suggests that the U.S. labor market is not race blind. Figure 9.5 which compares the median family income by race and ethnicity, illustrates that persons of color, on average, take home about one-third less than white persons.

Median family income, by race and ethnicity, 1947-2010

		$2011 dollars	
	White	Black	Hispanic
2010	$65,138	$39,715	$40,785
2005	$68,338	$40,858	$43,626
2000	$69,259	$43,983	$44,983
1995	$62,494	$38,057	$36,005
1990	$61,581	$35,738	$39,087
1985	$58,111	$33,461	$37,928
1980	$56,923	$32,937	$38,243
1975	$54,232	$33,369	$36,303
1970	$52,910	$32,457	NA

Figure 9.5 Median Family Income by Race and Ethnicity (1947-2010) (2011 dollars) [26]

Source: The State of Working America 12th edition, Table 2.5

The racial gap in *wealth* is much larger than the racial gap in *income*.

The most comprehensive data on racial inequality in income and wealth comes from the Federal Reserve Board's triennial Survey of Consumer Finances. The racial gap in median income closed slightly over the last 20 years. Nonwhite families earned about half of what white families earned in 1989. This closed to 70 percent in 2007 and slipped back to 65 percent in 2010.[27]

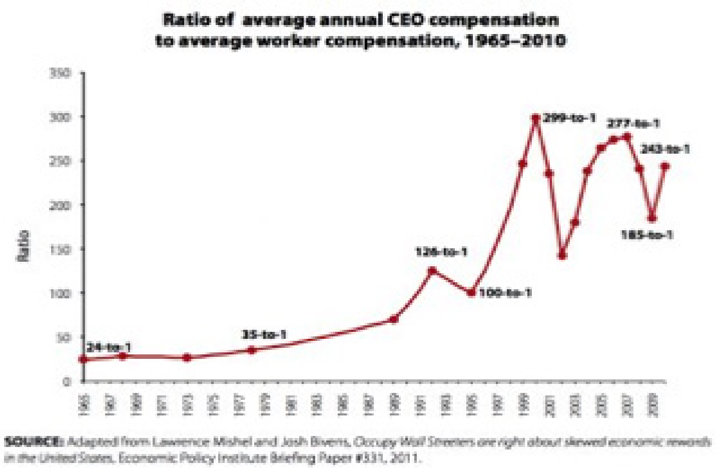

Figure 9.6 CEO-Worker Pay Gap [29]

But the gap in assets runs much wider. White families claim about six times the net worth of non-white families, a gap that has changed little over the past generation.[28]

RESOURCE:

Racial Gaps in Income and Wealth 1989-2013

http://inequality.org/racial-inequality/

(Check median net worth and all dates)

Figure 9.6 shows the gap between the pay received by Top Executives (CEOs) and the average workers. This figure shows both the dollar amount and the ratio of CEO pay to worker's pay since 1983 (see box in table). This is another kind of wage gap that affects the lives of poor and working class people. CEOs have always made much more money than the workers the gap reach new heights in recent years.

G. Policy Debate: What Causes the Racial Wage Gap?

Below are a number of policy explanations for the Racial Wage Gap from personal responsibility to a more systemic view.

1. Individual Deficits. This view argues that intelligence is hereditary, that IQ scores are linked to race and therefore, that Blacks earn less than Whites because they are less intelligent. Proponents of the individual deficit view include conservative social scientist Charles Murray and the late Harvard psychologist Richard Herrnstein.[30]

Those who do not subscribe to this biological argument point to other individual deficits. They suggest that persons of color earn less than white persons because they lack a strong work ethic or otherwise do not subscribe to mainstream values and behavior. Another line of thinking is that they enter the labor market lacking needed skills and experience that would enable them to be as productive as workers with more schooling.[31] The proposed remedy lies in greater access to education and employment opportunities.

2. Discrimination. This view argues that race and ethnicity account for more of the wage differences between Whites and persons of color than the amount of education or work experience.[32] It holds that even when workers of color and white workers have the same education and work history, workers of color fare worse,[33] suggesting that discrimination does play a role.

Black workers — male and female — often have a harder time finding work in the first place and securing decent wages once they do regardless of education or work history. The same trend holds true for Latino workers. The reasons for this include prejudice about worker's expected productivity based on prior beliefs (i.e. stereotypes) about their ethnic or racial group; preference among White employers to hire White workers;[34]

weak enforcement of anti-discrimination laws; difficulty of proving and winning anti-discrimination cases; and occupational segregation on the basis of race.

3. Occupational Segregation by Race is key to the racial wage gap. This process, by which men and women of color are channeled into a number of low-paying occupations "reserved" for them, is referred to occupation segregation by race. More than an education or experience deficit, it is this practice that drives race (and sex) differences in earnings. Approximately half of the historical earnings difference between Black and White women[35] has been attributable to differential allocations among occupations and industries.

4. Labor Market Structures. Some research shows that family background and school quality explain less than half of the racial differences in school test scores; and that even when test results are equal, the racial earnings gap remains. Others argue that changes in the labor market and lingering racial discrimination best explain the racial wage gap.[36] This view suggests that the wage gap reflects seemingly race neutral macro-economic labor market factors that fall more heavily on persons of color. These factors include a limited amount of jobs created during periods of economic expansion, the shift away from manufacturing to service sector jobs, the increased exportation of production abroad, and the diminished power of unions among others.

More than education or experience alone, these trends explain why the wages of the bottom half of the Black wage earners (and the bottom third of White wage earners), have failed to keep pace with moderate-skilled Whites and high-skilled Blacks and Whites, who have fared better. Given that a larger proportion of Black workers face these challenges, a disproportionate share find themselves disadvantaged. However, since the recent economic meltdown, a growing percentage of White workers now experience the same kinds of economic challenges that most Black workers have been facing since the 1970s.

5. Accumulated Disadvantage. This view asserts that persistent earnings inequality reflects the legacy of slavery and segregation, the injuries of social class, and the historical wealth gap. It also reflects the impact of racialized public policies that for many years have excluded Blacks and Latinos from the Social Security program, federal housing assistance, the benefits of the GI bill, and the refusal of banks to offer mortgages to Black households after World War II. Wealth outcomes are often affected by seemingly race neutral policies. For example, the wealthiest disproportionately benefit from tax cuts on investment income, inheritances, tax deductions for home mortgages, retirement accounts, and college savings.[37]

RESOURCE:

FIG. 9.7, See interactive table on racial inequality in wealth Racial Gaps in Income and Wealth 1989-2013

http://inequality.org/racial-inequality/#sthash.rWA3U2iq.dpuf

Check each of the above categories and all dates

Wealth (i.e. homes, savings, and investments) differentials contribute to the race wage gap because families with wealth can more easily buy a home, start a business, and take time off from work to care for children or parents, or advance their careers by returning to school. Since wealth is passed down from generation to generation, the wealth differential means that parents from disadvantaged racial and ethnic groups have fewer financial resources with which to invest in their children's human capital. Living from paycheck to paycheck, these historically disadvantaged families are less able to help their children when a crisis arises, contribute college tuition, or help with a down payment on their children's homes. This makes it more likely that the children of poor parents will struggle more to get a good education and thereby to secure a decent paying job. These children are more likely to live with debt, have difficulty accumulating savings or assets without taking on risky high-interest loans, and will therefore as adults be more likely to have lower levels of wealth.[38]

H. How Workers Address Wage Issues.

1. Individual Action

- ***Personal Negotiation.*** Workers can try to increase their earnings by negotiating for a higher wage when they are hired or during employment.
- ***New Skills.*** Workers can pursue additional training to develop new job skills or anticipate and receive education in areas their employers and/or industry will eventually desire or require.
- ***New Career.*** Workers can prepare for another job or career change through education or a vocational training program.
- ***File a Charge with the U.S. Equal Employment Opportunity Commission (EEOC).*** If workers believe that their low wages reflect discrimination, they can file a charge with the EEOC, the governmental agency that is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of that person's race, color, religion, sex (including pregnancy issues), national origin, age (40 or older), disability or genetic information.[39]
- It is also illegal to discriminate against a person who complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit. EEOC laws apply to most employers with at least 15 employees

(20 employees in age discrimination cases). Most labor unions and employment agencies are also covered. The laws apply to all types of work situations, including hiring, firing, promotions, harassment, training, wages, and benefits. These protections are crucial for workplace equity, but they are not always well enforced.

2. Collective Actions

• *Join a Labor Union.* Workers can seek to improve their wages and reduce economic insecurity by organizing, joining, or supporting a labor union. A labor or trade union refers to an organization of workers or employees who act jointly to negotiate with their employers over wages, fringe benefits, working conditions, and other facets of employment. The main functions of unions are to counterbalance the ability of business to control labor and to increase job security, safety, and continued employment for their members.

During the past 30 years, trade union strength has dwindled as the economy has shifted from one with a large number of well-paid, highly unionized, primary sector jobs in manufacturing, to a large number of low-paid, largely non-unionized secondary labor market jobs in service industries. The fall in the percent of workers in unions (see Fig. 9.8 Union Membership in the U.S.) and reduced union bargaining power reflects larger economic trends especially the deindustrialization of production at home, the increased exportation of production abroad, and the well-known effort to weaken the influence of trade unions since the mid-1970s.

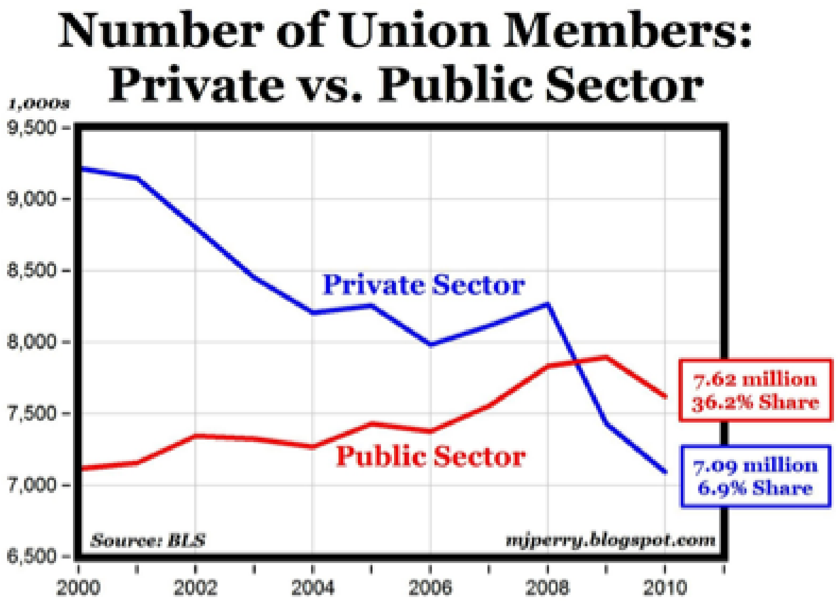

Fig. 9.8 Union Membership in the U.S.[40]

The decline of union membership was fueled by the assault on labor unions, starting in 1981, when President Reagan (1980-1988) broke the air traffic controllers' strike.[41] Most of the decline occurred in the private sector where in 2012, less than seven percent of all workers belonged to a union.

However, the public sector unions which had represented about one third of government workers for the last 30-40 years, held firm. The effort to weaken public sector unions (to which many human service workers also belong) gained intensity in 2011 as governors around the country tried to strip these unions of the right to bargain collectively, most famously, Republican Governor Scott Walker of Wisconsin.

The relationship between women and people of color and unions has been strained at times since some unions have a history of exclusion. At the same time, the union movement has been a force for greater opportunity and upward mobility for women and persons of color. To the extent that organized labor has been weakened, so has it as source of greater earnings equality.[42]

- **Campaign for a Living Wage.** The Living Wage Campaign seeks higher wages. A "living wage" is based upon the cost of living in an area rather than an arbitrary minimum. Under an ideal living wage, someone who works an ordinary 40-hour per week job would be able to afford housing, food, health care, and other basic needs. Living wage laws require that any company receiving city contracts or subsidies must pay its workers a wage above the federal minimum. Since 1994 Living Wage coalitions comprised of unions, low-income residents, local officials and advocacy groups have won passage of living wage laws in more than 140 cities including Baltimore, New York, Chicago, Pittsburgh, San Diego -- and the list is growing.[43]

I. How the Government Addresses Wage Issues

1. Legalized Collective Bargaining. Collective bargaining refers to the process of voluntary negotiation between employers and trade unions aimed at reaching agreements that regulate wages and working conditions. Typically, the agreement establishes wages, hours, promotions, benefits, and other employment terms as well as procedures for handling disputes arising under it.

The 1935 National Labor Relations Act (aka the Wagner Act) made it illegal for employers to discriminate against, spy on, harass, or terminate the employment of workers because of their union membership. Employers were also forbidden from retaliation against workers for engaging in organizing campaigns or other "concerted activities" to form company unions, or to refuse to engage in collective bargaining with the union that represents their employees.

2. Labor Regulations. The U.S. Department of Labor enforces the Fair Labor Standards Act of 1938 (FLSA), which sets basic minimum wage and overtime pay standards.

-Minimum Wage. The FLSA established the minimum wage, which places a floor under wages for workers. Defined as the lowest hourly, daily, or monthly wage that an employer may legally pay to employees, it is set by law or contract. (see above for minimum wage rates). States also set their own minimum wage rates. In cases where an employee is subject to both state and federal minimum wage laws, the employee is entitled to the greater of the two wages.[44]

-Overtime Pay. Overtime pay is also set and regulated by the FLSA. Overtime is defined as not less than one and one-half time the regular rate of pay and is required after 40 hours of work during each week. Certain exemptions apply to specific types of businesses or specific types of work.

-Tips. Employers who allow workers to keep tips must pay a cash minimum wage of $ 2.13 an hour if they claim a "tip credit" against their federal minimum wage obligation. In other words, if tips plus cash wages do not equal the prevailing minimum wage rate, the employer must make up the difference but the practice is not well enforced. Low-income workers and their advocates have campaigned for raising the tipped minimum wages

-Government Contracts. The government has enacted various laws that require government contractors to pay their workers not less than the prevailing wage rates and fringe benefits for corresponding classes of workers employed on similar projects in the area (see Davis Bacon Act, Service Contract Act, Walsh Healey Public Contracts Act, etc.).

-The Migrant and Seasonal Agricultural Worker Protection Act (MSPA) protects most migrant and seasonal workers engaged in agriculture. This law requires, among other things, that workers receive the rate that was disclosed upon recruitment or hire. The disclosed wage cannot be less than the higher of the applicable state minimum wage or the federal minimum wage established in the FLSA.

-The Immigration and Nationality Act allows U.S. employers to hire foreign workers on a temporary or permanent basis to perform certain types of work. The Department of Labor's Employment and Training Administration (ETA) certifies employers to hire foreign workers where there are insufficient qualified U.S. workers available and willing to perform work at wages that meet or exceed the prevailing wage paid for that occupation in the area of intended employment. In most cases, these workers must be paid the higher of the prevailing wage or the actual wage paid by the firm to workers with similar skills and qualifications.

-Anti-Discrimination Laws both banned wage differentials based on gender or race and created the Equal Employment Opportunities Commission that enables workers to file charges if they believe that they have faced discrimination.

-Public Benefits. The government offers Earned Income Tax Credits (EITC) as a wage

supplement to workers whose earnings fall below a specific amount. The government also provides cash benefits to people who lack wage income due to old age, unemployment, illness, disability, or family responsibilities. The basic income supports include Temporary Aid to Needy Families (TANF, aka "Welfare"), Supplemental Security Income, Unemployment Compensation, Food Stamps (Supplemental Nutrition Assistance Program, SNAP), and Social Security benefits, which include pension benefits for disabled workers under certain circumstances, and survivors (i.e. children of parents who died while covered by Social Security employment).

For Discussion:

1. What type of work do your clients do? Do they work full or part-time? Are they permanent or temporary workers? Do they have union representation?

2. Do they feel that that they have faced wage or job discrimination during their adult work life?

3. If they are working, what is their assessment of the adequacy or fairness of their wage?

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