The Opportunity Agenda

An updated strategy to reduce Oregon's poverty rate to less than 10% by 2020

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The poverty reduction goal and strategic framework

The Oregon Business Plan is organized around three goals:

1. Create 25,000 jobs per year through 2020
2. Raise Oregon's per capita personal income levels above the national average by 2020
3. Reduce Oregon's poverty rate to less than 10 percent by 2020

In December 2013, the Oregon Business Council (OBC), through its Poverty Task Force, advanced a four-part strategy to address the poverty reduction goal. The poverty strategy was the first of its kind for a mainstream business organization in the United States. The strategy focused on: 1) recognizing the diverse demography and geography of poverty, 2) steering education and workforce initiatives to provide skills needed for family-wage jobs, 3) building an economy that offers more paths out of poverty, and 4) providing adequate support for those in need and making work pay.

Four years into the strategy, the social service-business partnership can claim significant, nationally recognized policy successes.

In close collaboration with social service providers, the Task Force developed short- and long-term policy agendas. The short-term agenda successfully advocated for reforms to the Temporary Assistance for Needy Families (TANF) program, an expansion of subsidized childcare for families transitioning off of welfare, the consolidation and expansion of childcare tax credits, and an increase in the Earned Income Tax Credit (EITC) for families with preschool-aged children. A long-term agenda—developed with input from national and local experts—foresees a long-overdue update to the definition of poverty, as well as a completely redesigned safety net that better responds to a dynamic 21st Century economy.

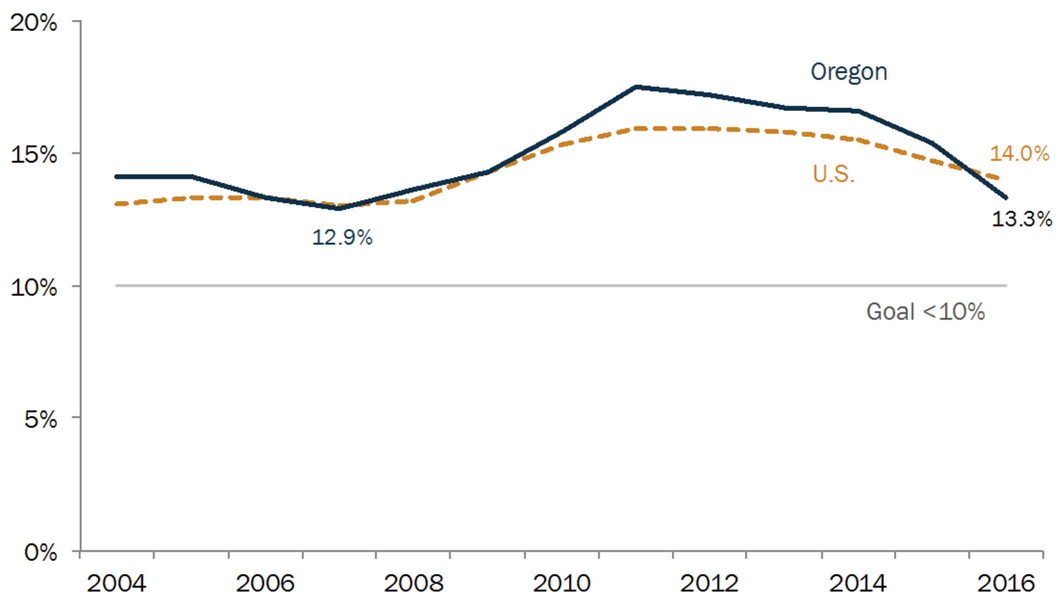
Four years into the strategy, the social service-business partnership, favored by a resurgent economy, has seen significant, nationally recognized policy successes and progress on the ground. The safety net has been strengthened for those who need it, new rules make the welfare-to-work transition smoother, a recovering economy has created jobs, and improving tax revenue has allowed for major investments in education and skills training.

These things are working. In September 2017, the U.S. Census showed that Oregon has been on a strong economic run and that, unlike the recent past, the prosperity is shared (see Figure 1). Oregon's poverty rate fell to 13.3 percent and median household incomes returned to U.S. levels for the first time since the late 1970s. One state economist declared the Census report among the best economic readings in modern Oregon history. A strong economy has buoyed incomes at the low, middle, and high levels. The traded sector has benefited but so too have the construction, transportation, healthcare, and education sectors that offer middle-income work and paths out of poverty. And this economic growth has occurred in conjunction with a social safety net that is better designed and resourced than in the past.

While the overall poverty rate is moving in the right direction, we still haven't met the goal, and poverty's persistent, disproportionate effect on communities of color is unacceptable (see Figure 2). More than a quarter of African American Oregonians live in poverty, compared with 11 percent of non-Hispanic white Oregonians. Poverty rates are even higher for children of color.[1] Across counties, the percent of people below the poverty line ranges from 10 percent in Clackamas County to 25 percent in Malheur County (see Figure 3). Most people in poverty live in urban areas, but a higher share of individuals in rural counties are poor.

The work continues, and the strategy requires an update. Over the past four years, research has shed light on new challenges. Perhaps most pressing are the concerns about the impacts of the next wave of technological advances. Technology-aided automation has eliminated routine work in the manufacturing sector and continues to push into the retail and professional services sectors. Few occupations are fully immune. Technology's ongoing disruption of labor's role in the economy has broad implications for how we train the next generation of workers and how we structure social services. Oregon's size and innovative culture make us a logical candidate to lead the country into the next generation of social policy.

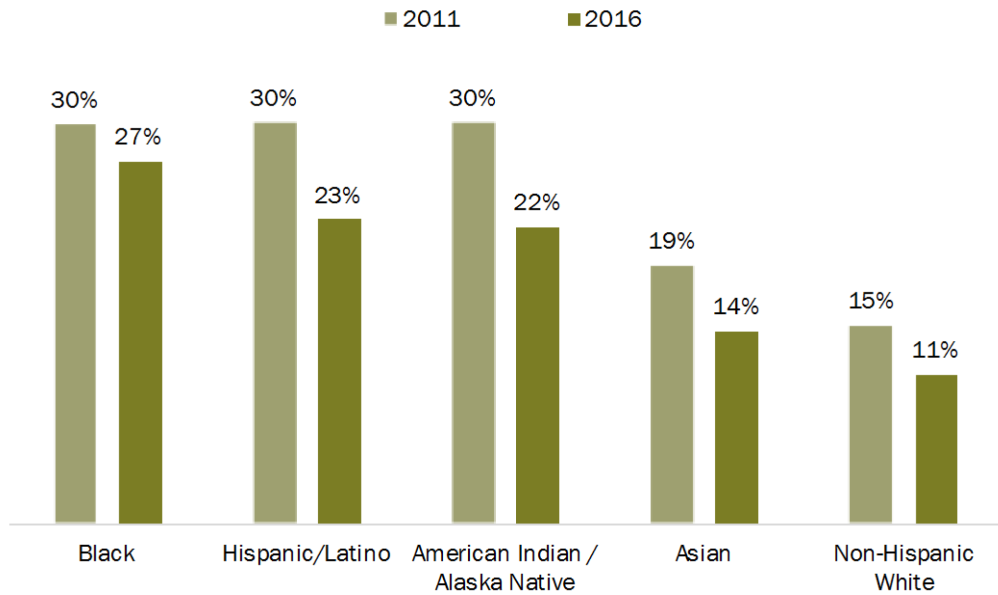
Figure 1. Overall poverty rates, Oregon versus U.S., 2004-2016



Source: U.S. Census analysis of American Community Survey data

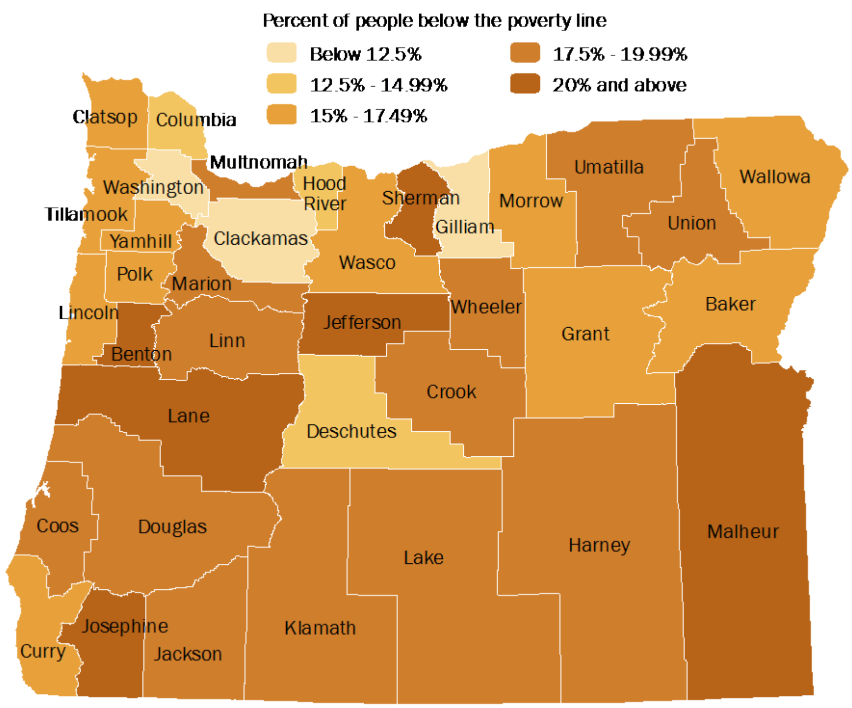
Oregon's poverty rate has dropped from 17.5 percent in 2011 to 13.3 percent in 2016.

Figure 2. Oregon poverty rates, by race/ethnicity



Data source: American Community Survey 1-year estimates, 2011 and 2016

Figure 3. Oregon poverty rates, by county



Data source: American Community Survey 5-year estimates, 2011-2015

Poverty reduction and the jobs agenda

Poverty reduction starts with strong, inclusive economic growth. The first question of any poverty reduction strategy should be "where are the jobs?" The Oregon Business Plan puts creation of high-quality jobs at the top of its priorities.

The Plan supports a range of initiatives to boost job growth: investment in roads to get freight moving again, improvements to water infrastructure to support the agricultural and food processing sectors, better management of forestlands to stimulate the wood products industry, and more. The more success we have in growing jobs, the fewer demands for social services. Generally, it should be a virtuous cycle, and we've seen it begin to work during the current economic expansion.

The work of the Poverty Task Force is to promote job creation as well as improvements in workforce, tax, and social policies to deliver shared prosperity.

Unfortunately, for much of the past four decades, that cycle wasn't working as well as it should have. The dual forces of globalization and automation have sharply reduced the demand for workers with lower skills. Real wages have stagnated or fallen for many workers, and some workers have been pushed out of the labor force completely.[2] [3]

Persistent poverty, income inequality, and a struggling middle class make for a difficult business environment and contribute to political alienation and polarization. Consequently, business leaders must better understand, and advocate for, public policies beyond job creation. It will take workforce, tax, and social policies to deliver shared prosperity. That's the work of the Poverty Task Force.

Context for a strategy update: An altered landscape and new insights

Oregon business leaders entered this work with a clear-eyed view of the complexity of the challenge. OBC formed the Poverty Task Force when the economy was still struggling to emerge from the Great Recession. The diversity of challenges posed by demography and geography had been identified. And it was understood that some ill-devised public policies stood in the way of progress.

The four-year Task Force partnership with social service providers and community-based organizations, direct testimony from affected Oregonians, and input from local experts and policymakers has added to the understanding of what it will take to meet the poverty reduction goal. Additionally, national experts have contributed insights that can help refocus the work. In short, the nature of the problem, and our understanding of it, has shifted since 2013:

- **Oregon's safety net is relatively effective and leverages federal funding more than most**. The Stanford Center on Poverty and Inequality compared state safety nets along two dimensions: 1) the provision of basic support to those who are very poor and 2) incentives to increase market income by minimizing the falloff rate of transfers as income grows.[4] Analysts considered a package of social supports across states: Supplemental Nutrition Assistance Program (SNAP), TANF, unemployment insurance, EITC, and Child Tax Credits. Oregon's safety net ranked sixth nationally for its overall effectiveness and extent of poverty relief. In short, Oregon provides above-average support to non-workers and has relatively less severe work disincentives than states that offer similar levels of

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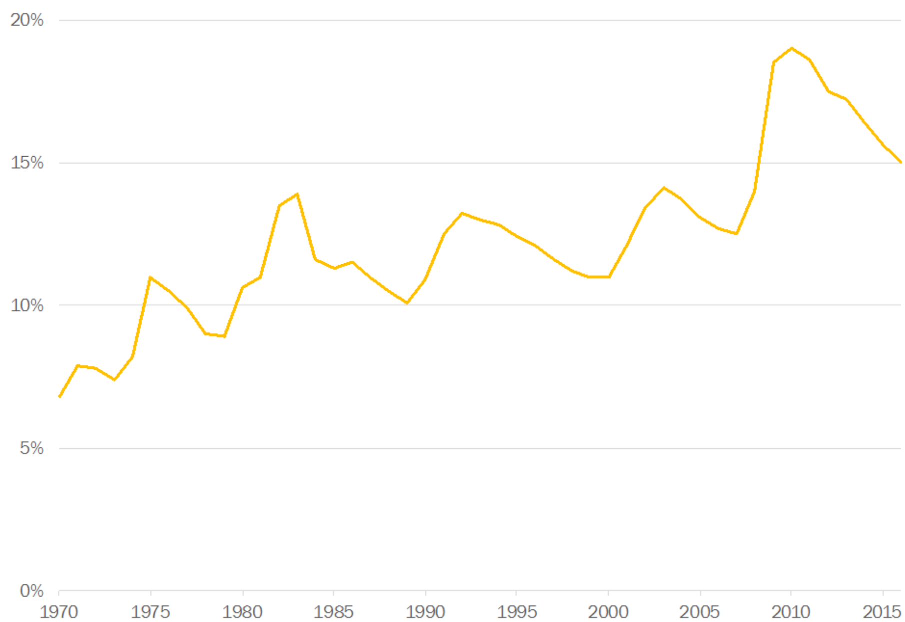
Consistent with the Stanford Center's findings, Oregon ranks high on key measures of safety net coverage. The state routinely is in the top tier nationally for SNAP participation rates among eligible families,[5] has provided TANF cash assistance to a larger share of poor families than the typical state,[6] and offers a supplemental EITC. Oregon has also significantly expanded healthcare coverage through the Affordable Care Act and, by one estimate, would experience the largest funding per capita loss were the law repealed.[7]

The federal government is the majority funder of healthcare, cash aid, and food assistance programming; Oregon's broader coverage in each of these areas has contributed to its higher ranking on overall federal assistance.[8] This funding approach could run into challenges as rising debt levels and the aging U.S. population continue to put pressure on the federal budget.

- **Key contributors to economic mobility have been uncovered.** Stanford economist Raj Chetty and his collaborators say the key to economic mobility is economic integration. Through tax records, they followed millions of 1980s-era babies into adulthood and documented places where income mobility was thriving and places where it wasn't. The researchers find that the American Dream thrived in communities with a broad middle class, where the poor lived in close proximity to their affluent neighbors, and where commutes were short. Good schools, low crime, and two-parent households also matter. Taking all the factors into account, Oregon's Baker, Columbia, Union, and Washington counties showed up as opportunity rich. By contrast, Jefferson County showed up as one of the hardest places in the U.S. to grow up poor.
- **High housing costs and transportation challenges threaten opportunity.** Challenges posed by housing costs and commute times weren't as severe in December 2013. Since then, housing supply and transportation improvements have not kept pace with economic and population growth. In 2015, the share of renters who were cost-burdened[9] exceeded 50 percent in Salem, Eugene, and Medford and 40 percent along the rest of the I-5 corridor.[10] Housing challenges aren't limited to urban Oregon. Smaller towns across the state are struggling to supply units to keep up with in-migration and employment gains.[11] [12] Limited transportation infrastructure and long distances in rural Oregon and congested roads in Portland exacerbate the challenges and add costs in time and fuel.
- **Elimination of routine work will likely accelerate.** Economists have long believed that new jobs will always emerge to replace those lost through technological advances, but this time might be different. A wave of disruptive technologies—from machine learning and artificial intelligence to autonomous vehicles and drones—appears ready to disrupt industries and labor markets. Futurists are split into "techno-optimists" and "techno-pessimists." The former anticipate abrupt, widespread job losses while the latter argue that sluggish business investment will slow the process. Harvard economist Larry Summers argues that the future is already here and notes that—in part because of automation—the share of 25- to 54-year-old men not working rose from 5 to 15

percent during 1970-2016 (see Figure 4). “Everything we see and hear about technology suggests the rate of job destruction will pick up,” he writes.[13]

Figure 4. Percent of 25- to 54-year-old men not working, U.S.



Data source: Federal Reserve Economic Data

- **Structural inequities isolate communities and weaken economic mobility.** Women and people of color disproportionately experience long-term poverty due to the legacies of gender and racial discrimination, neighborhood segregation, and limited educational and labor market opportunities. Structural racism is especially apparent in the criminal justice system, where the highly disproportionate incarceration of people of color leaves many individuals with criminal records that prevent them from finding employment and disqualify them from various supports. None of the institutions in Oregon engaged in policymaking and decision-making—legislatures, city councils, foundations, nonprofit organizations, businesses—has sufficient representation from people who have experienced the challenges of poverty. Oregon must accelerate the inclusion of people of color and those who have experienced poverty to more clearly articulate the problem statements and to improve and expand the list of policy solutions.

The updated framework

The times are dynamic and call for refocus. Technology is disrupting work, especially for those with less education. That requires a rethinking of our education and training systems, as well as an overhaul of our safety net. At the same time, data collection and analysis enabled by technology are helping us answer some of social policy's biggest questions. The determinants of achievement gaps and economic mobility are coming into much clearer focus, and our responses can be more precise and effective.

A U.S. Partnership on Mobility from Poverty is providing leadership and direction.[14] The partnership consists of 24 leading voices representing academia, practice, the faith community, philanthropy, and the private sector. With an eye toward their work, which the Task Force will continue to monitor closely, we've identified three strategic imperatives as our work continues:

Build skills and promote lifelong learning

Automation, which historically substituted for physical tasks (e.g., earth moving, transport, assembly), has spread into other forms of routine work: retail sales, customer service, office administration, drafting, paralegal services, tax preparation. The absence of work is already a harsh reality for too many Oregonians. Work brings purpose, dignity, and social capital and connection. It should come as no surprise that regions of the country with the toughest labor markets also exhibit high rates of disability claims[15] and drug-related deaths.[16] Improving conditions for people and communities hit hardest by automation will be critical if Oregon is going to drive poverty rates into the single digits and return to a broadly prosperous era.

Improving conditions for people and communities hit hardest by automation is critical.

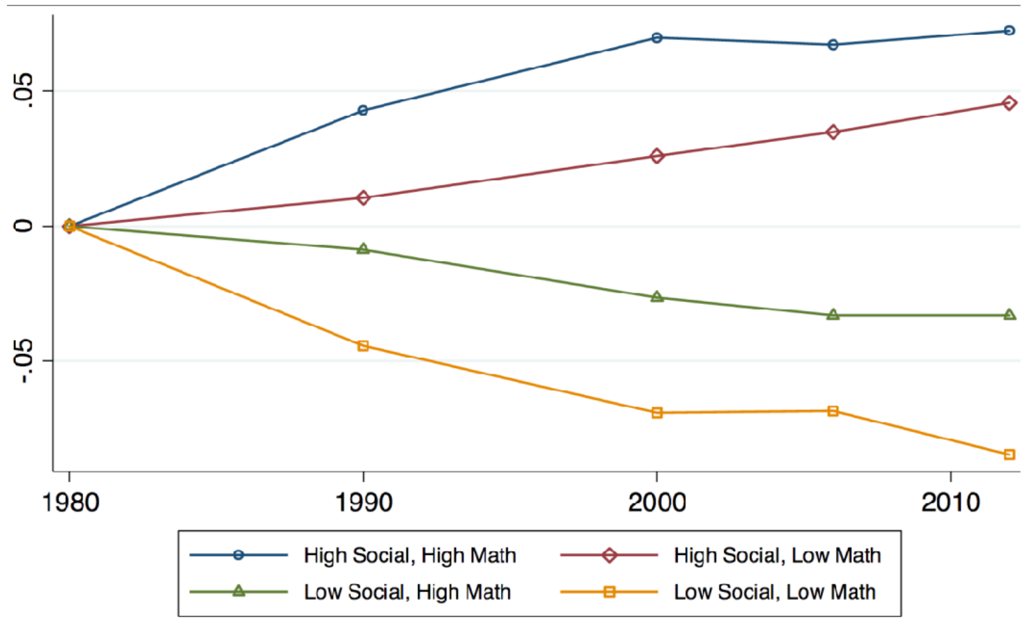
Leading labor market economists say the U.S. has "lost the race with technology" in recent decades. For much of the 20th Century, an increase in skilled labor—thanks to compulsory high school education and growing rates of postsecondary completion—kept pace with technological advances. But high school completion rates plateaued beginning in the 1980s and growth in postsecondary degrees slowed, while automation marched on, complemented the skills of college-goers, and fueled a sizable college-wage premium.

Skill-wise, it's becoming clearer what workers need to survive in an age of technology. Harvard's David Deming tracked the skills that were required in growing and shrinking occupations since 1980. He found occupations requiring both social and math skills grew as a share of all jobs, as did occupations that required social skills alone. Occupations requiring math skills but no social skills declined as a share of total employment. Occupations requiring neither social nor math skills fared the worst of all (see Figure 5). Employers are increasingly demanding teamwork and problem-solving skills, which are often developed or refined in postsecondary settings.

Oregon policymakers—with a 40-40-20 education attainment goal for students and young adults and a new goal in development for the adult workforce—recognize the need for significantly higher levels of education for the future workforce. Meeting the goals will require redesigned systems focused on equity and money to build them. Much of the training will take place with the "middle 40"— the 40 percent of adults needing training beyond a high school diploma but not a bachelor's degree. Community colleges, the private sector, and community-based organizations will need to work together to provide students with significantly improved counseling, guidance, and advising services designed to meet the specific needs of students of color, first-generation college-goers, and other populations that have not been served by traditional systems.

Not all the training will take place in traditional education settings. Industry certifications and apprenticeships will play a critical role in a dynamic, high-turnover job market where lifelong learners need to grow and advance with the jobs of the future. New and emerging workforce innovations such as work-based training, badging, and microcredentials need to be explored.

Figure 5. Cumulative changes in employment share by occupational task intensity



Source: Deming DJ. (Forthcoming). The Growing Importance of Social Skills in the Labor Market. *Quarterly Journal of Economics*. (Data source: 1980-2000 Census, 2005-2013 ACS; Occupational task intensities based on 1998 O*NET)

Design a social safety net for the future

Policymakers designed the safety net gradually over the 20th Century. TANF, unemployment insurance, disability insurance, and workforce training programs have ties to the New Deal and recovery from the Great Depression. SNAP—originally called the Food Stamp program—was launched in 1964 with the dual goals of providing nutritional assistance to low-income families and strengthening the agricultural economy.[17] The EITC was created in 1975 as a targeted wage subsidy and work incentive and has since been expanded. While programs have evolved with time, they still connect to the social and economic contexts that existed when they were created. Meanwhile, technology, automation, and the gig economy are changing where, how, and how long people work. The independent workforce is growing and has limited access to unemployment and disability insurance, workers' compensation, and retirement benefits.[18] Momentum around portable, pro-rated, and universal benefits is growing.[19]

Times have changed, and the U.S. safety net is overdue for some broad re-thinking. Oregon can't affect the overhaul that's required on its own; that will take a partnership with the federal government. But Oregon can lead on a number of fronts that could improve outcomes here and point federal policymakers to the safety net of the future.

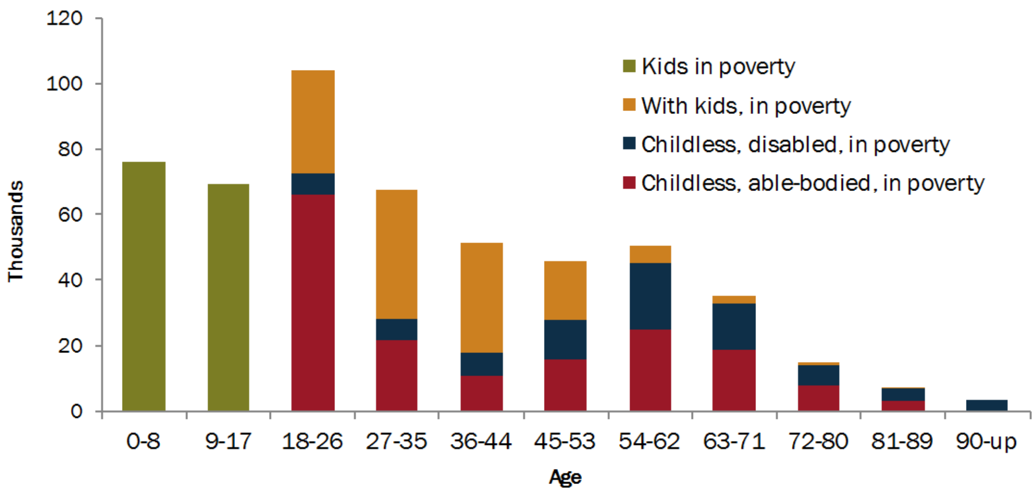
Longitudinal, integrated, de-identified data can tell us what types and combinations of services are helping young Oregonians reach their full potential.

- **Build Oregon's next generation of social programs on the foundation of a state-of-the-art data warehouse.** Oregon and the federal government spend billions of dollars annually on services and supports for young children and their parents. The programming is wide and varied: health coverage, home visiting, early childhood education, income supports, workforce training, and more. But the state has little actionable data about the mix, duration, or location of programming received for a particular child or family. Through an evolving partnership between the Oregon Health Authority, Department of Human Services, and OHSU, Oregon has a unique opportunity to build a Child Integrated Database that links de-identified, administrative data for every Oregon child born since 2000. The database would immediately elevate the understanding of how federal, state, local, and non-profit resources work together—or separately—to help young Oregonians reach their full potential. It would facilitate cost-efficient, rapid-cycle evaluations of existing programs. And it would serve as a vehicle to convene investors—public and private non-profit—interested in helping design the next generation of social policy.
- **Break poverty's cycle with services for children and young adults and a more flexible social safety net.** More than half of Oregonians in poverty are members of households that include children (see Figure 6). For the Poverty Task Force, that finding underscores a key leverage point for intervention: young parents and their children.

  The sequence of education, workforce entry, and family formation is critical for young families seeking to avoid or move out of poverty. Those who do not complete high school or who have children prior to gaining work experience face long odds in their attempts to join the middle class. For Oregon, dramatically improving high school graduation rates and addressing the persistently high rate of unintended pregnancies are moral and economic imperatives.

  Certain parent/infant engagement services are proven to help young parents, but no state has figured out how to scale effective interventions. Evidence-based home visiting programs, like the Nurse Family Partnership, remain too costly to reach all the parents who would benefit from the service. The task now is how to re-engineer proven programs, harness technology, bring costs down, and make the services available to broader populations. Oregon should be at the forefront of this work. Along the way, success will require a family-centric, two-generation approach. Rather than having disconnected programs serve the child and young parent, navigators should assess a family's range of needs and coordinate the timing of direct and wraparound services. Oregon should join innovators in Tulsa, Oklahoma, and elsewhere to demonstrate the two-generation approach, strengthen its impact, and bring its costs down to a level that would permit broader dissemination.

Figure 6. Number of Oregonians in poverty, by age



Data source: American Community Survey PUMS, 2016

- **Continue expanding the supplemental Earned Income Tax Credit (EITC), with a special focus on workers with preschool-aged children.** A strong economy should create jobs across the income spectrum. But in Oregon and across the U.S., job growth has been concentrated at the high and low ends of the spectrum. Many jobs pay too little for families to make ends meet, especially in an era of rising housing prices. The 2016 Legislature addressed the problem with an aggressive expansion of the minimum wage. Oregon's wage policy will likely need to be revisited, at the very least for teen workers and along the border with Idaho.

  Tax policy is a better way to supplement wages. The EITC, which boosts the paychecks of low-wage workers, has been heralded as one of the best labor market innovations in U.S. history. It has strong bipartisan support. Research shows it increases labor force participation[20] and strengthens education and health outcomes.[21] Oregon's expansion of its supplemental EITC should continue with a special focus on workers with preschool-aged children.[22]

  Oregon also needs to continue addressing its low rate of EITC utilization—one of the lowest in the nation (73 percent in 2014).[23] If the state's EITC participation increased by even 10 percent, Oregonians could receive an additional $29 million in federal tax credits.[24] Legislation passed in 2017 that requires a notice of EITC eligibility to be included with W-2s should be supported with expanded personal outreach, financial literacy training, and tax preparation assistance.

The Earned Income Tax Credit has been heralded as one of the best labor market innovations in U.S. history.

Foster communities of opportunity

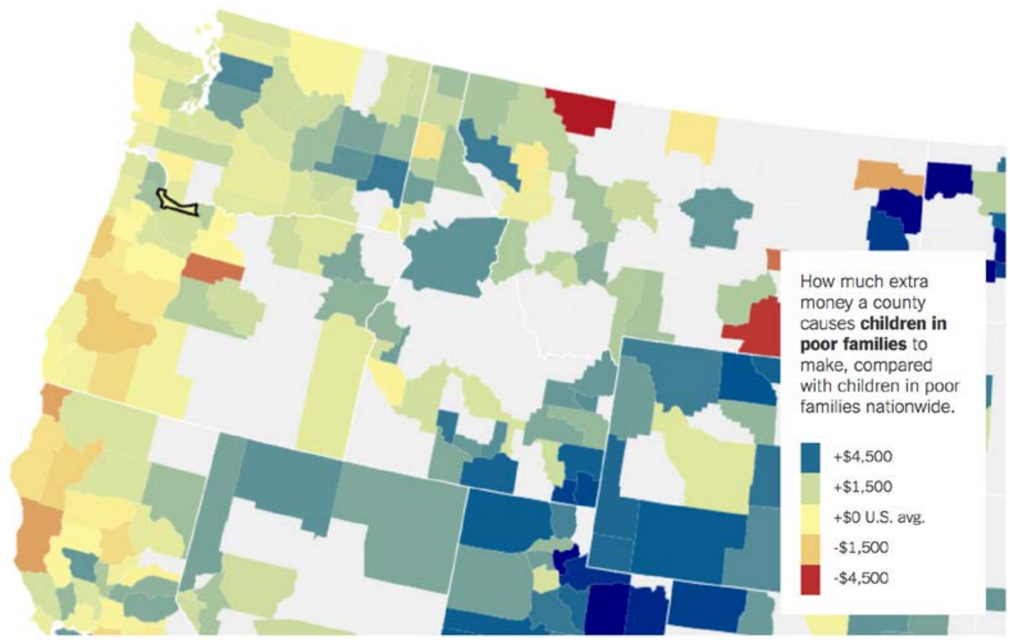
Location matters. Raj Chetty's research has estimated the impact of a specific location (i.e., county-level conditions) on a young adult's earnings. Segregation, by race or income, hinders mobility. Social capital—cultural identity, a sense of belonging, civic engagement—helps it. Long commutes hurt. In other words, conditions *around* the home, school, and work are important. Our priority initiatives are:

Economic integration is key to intergenerational income mobility.

- **Accelerate housing supply to keep costs down and foster integration**. The worst rates of income mobility in the U.S are in Southeastern states. Communities are highly segregated by race and income. Poor children in those areas are less likely to witness a variety of economic outcomes or build networks with an economically diverse set of friends or mentors.

  Oregon communities are more income-integrated, which has helped economic mobility (see Figure 7). But recent trends in housing prices—especially in Portland and Bend—threaten conditions. Local and state officials will need effective approaches to housing affordability as our economy and population continue to expand. Localities need to review a long list of policies and processes—minimum lot sizes, off-street parking requirements, height and density limits, and permitting processes—and sort out which serve a legitimate health, safety, and environmental purposes and which just shut down supply or cause gentrification.

Figure 7. The best and worst places to grow up



Source: NYTimes, The Best and Worst Places to Grow Up[25]

- **Apply an equity lens as Oregon modernizes the way it pays for roads.** Economic integration, the key to intergenerational income mobility, depends on people being able to get around. Chetty and his team identified short commutes as a critical input for economic opportunity. On this front, Oregon is moving in the wrong direction. An outdated gas tax leaves roads across the state underfunded. Meanwhile, strong population growth has contributed to congestion in Portland, Bend, and elsewhere. The 2017 Legislature recognized the needs and funded a $5.3 billion transportation package, which includes congestion pricing in the Portland area. As Oregon modernizes road finance through tolling and other means, policymakers need to address equity concerns upfront. Bottom line: the road investments we make, and the way we fund them, should be assessed by their ability to improve economic opportunity for vulnerable Oregonians.

- **Bolster local social capital with the growing ranks of retirees.** The solutions to many of the most critical challenges are labor intensive. Infants and toddlers and their parents need engagement and coaching. High school students seek connections with adults to mentor, monitor, and guide them through graduation requirements. High school seniors and returning students need assistance with the complex and intimidating federal financial aid process. Low-income families need help navigating IRS forms.

  Fortunately, there is a large and eminently qualified population that has the time and talent to provide this guidance and encouragement—older Oregonians. They should play an important role in addressing the State's complex problems, helping to design and implement education, workforce development, and poverty reduction strategies, for example. To seize this generational opportunity, political, business, philanthropic, religious, and nonprofit leaders will need to organize around an engagement goal and implement it.

Immediate next steps

The list of initiatives is extensive, ambitious, and clearly too broad for the business community to advance on its own. The Poverty Task Force will use this framework as a way to discipline where and how it engages in poverty-related work. In some areas, the Task Force will take a leadership role, develop specific legislative or community-based proposals, and advocate adoption. In other areas, the Task Force will partner with others, take a supporting role, contribute analysis, and offer testimony. But all the work—whether through lead or supporting roles—will point back to this framework.

One final note of humility: Oregon's business community comes to this work much later than others. We believe our perspective can be helpful but only in partnership with public and non-profit leaders who have been in the arena over a much longer period of time.

[1] http://www.nccp.org/profiles/OR_profile_7.html

[2] https://www.brookings.edu/research/thirteen-facts-about-wage-growth/

[3] https://obamawhitehouse.archives.gov/sites/default/files/page/files/20160620_cea_primeage_male_lfp.pdf

[4] http://inequality.stanford.edu/publications/pathway/state-states

[5] https://fns-prod.azureedge.net/sites/default/files/ops/Reaching2014-Summary.pdf

[6] https://www.cbpp.org/research/family-income-support/tanf-reaching-few-poor-families

[7] https://www.nytimes.com/interactive/2017/09/19/us/blue-states-lose-republican-health-plan.html?_r=0

[8] https://taxfoundation.org/states-rely-most-federal-aid/

[9] Paying more than 30 percent of their income in rent.

[10] http://harvard-cga.maps.arcgis.com/apps/MapSeries/index.html?appid=6177d472b7934ad9b38736432ace1acb

[11] http://www.dailyastorian.com/da/housing-crunch/20161024/the-housing-crunch-a-pervasive-problem-with-no-easy-solutions

[12] https://www.nrtoday.com/news/local/douglas_county/housing-shortage-a-complicated-issue-in-douglas-county/article_0fe6edb7-6b15-5eaa-ac29-18fc98963142.html

[13] http://larrysummers.com/2016/09/26/men-without-work/

[14] http://www.mobilitypartnership.org/

[15] https://www.bloomberg.com/news/features/2016-12-16/mapping-the-growth-of-disability-claims-in-america

[16] http://www.countyhealthrankings.org/app/oregon/2017/overview

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[18] https://www.mckinsey.com/global-themes/employment-and-growth/independent-work-choice-necessity-and-the-gig-economy

[19] https://www.aspeninstitute.org/publications/portable-benefits-21st-century/

[20] http://www.nber.org/papers/w11729

[21] http://www.nber.org/papers/w18206

[22] https://socialinnovation.usc.edu/wp-content/uploads/2017/10/School-Readiness-Policies-1.pdf

[23] https://www.eitc.irs.gov/eitc-central/participation-rate/eitc-participation-rate-by-states

[24] ECONorthwest analysis of Brookings Institution data, 2013

[25] http://www.nytimes.com/interactive/2015/05/03/upshot/the-best-and-worst-places-to-grow-up-how-your-area-compares.html?_r=0