

# Financial Distress in the Workplace

## Caring for the Neighbor in our Midst

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## Objectives

By the end of this activity, participants will be able to:

1. Describe the purpose and function of employee material assistance programs.
2. Understand the concept of neighborliness in secular and religious traditions.
3. Describe the tensions between societal, organizational, and individual obligations towards those experiencing poverty.

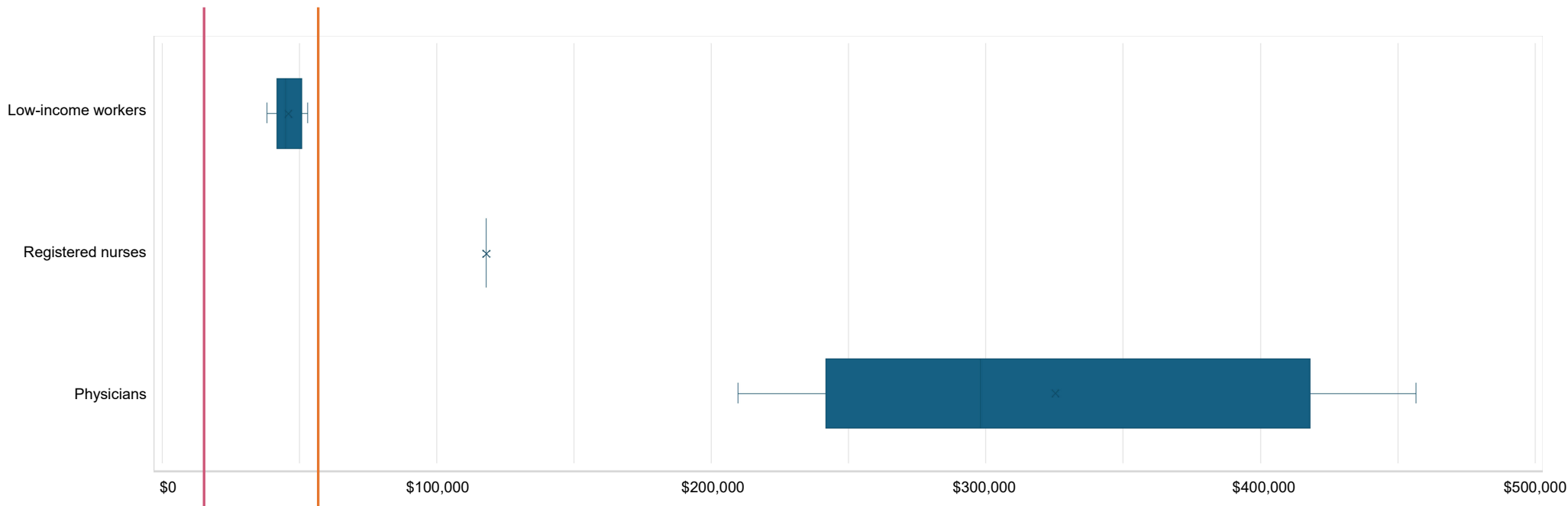
The face of the neighbor  
in our midst

## Minimum wage vs. living wage

Region	Minimum wage	Single adult	Living wage 2 workers, 2 kids	Annualized
Portland metro	15.95	27.47	34.01	57,137
Bend	14.70	25.52	32.38	53,082
Malheur county	13.70	20.41	24.93	42,453
Federal	7.25			

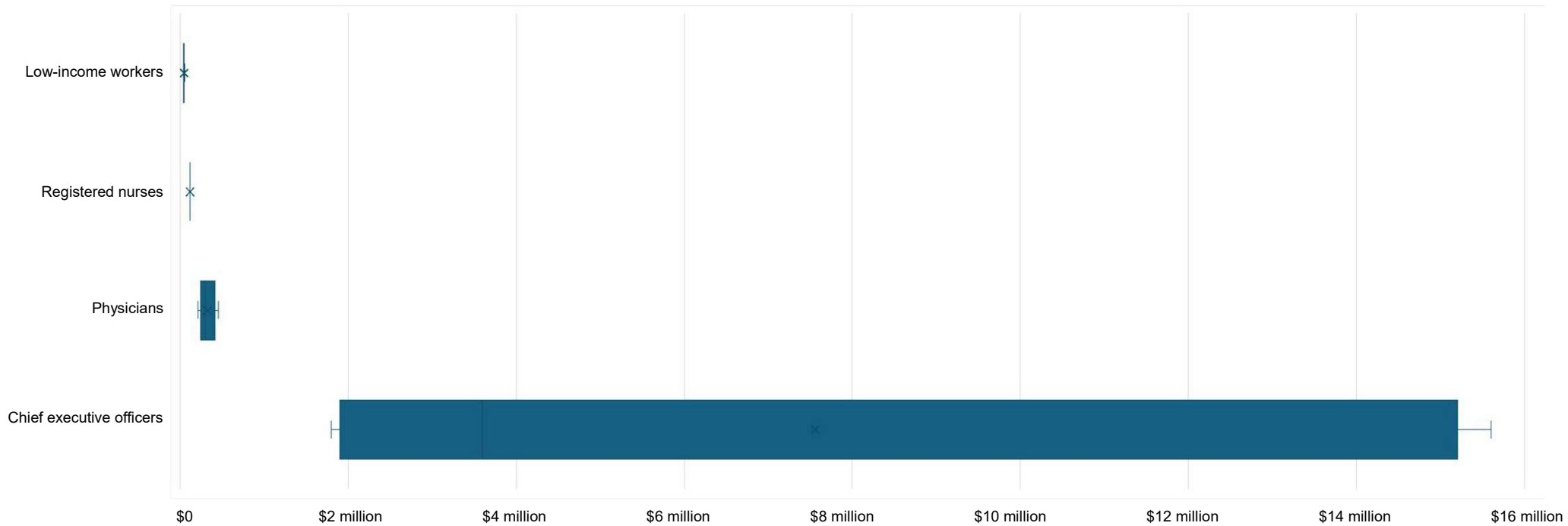
BOLI : Oregon Minimum Wage : For Workers : State of Oregon, n.d.  
Living Wage Calculator, n.d.

## Mean annual wages, healthcare workers, Portland-Vancouver-Hillsboro, May 2023



Bureau of Labor Statistics, BLS Data Finder, May 2023

## Mean annual wages, healthcare workers, Portland-Vancouver-Hillsboro, May 2023



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## Low-income health care workers

Physical Therapist Aides	\$18.50
Medical Transcriptionists	\$19.33
Home Health and Personal Care Aides	\$19.92
Orderlies	\$20.79
Psychiatric Technicians	\$20.84
Psychiatric Aides	\$21.00
Pharmacy Aides	\$21.33
Nursing Assistants	\$22.83
Emergency Medical Technicians	\$23.71
Phlebotomists	\$24.00
Medical Secretaries	\$24.52
Medical Assistants	\$24.76
Medical Equipment Preparers	\$25.10
Ophthalmic Medical Technicians	\$25.18
Pharmacy Technicians	\$25.28
Dietetic Technicians	\$25.46

Bureau of Labor Statistics, BLS Data Finder, May 2023

## Direct care workers

- Home health aides
- Personal care aides
- Nursing assistants
- Orderlies
- Psychiatric aides



TABLE 1

### The direct care workforce is one of the lowest-paid occupational groups in the United States

The 10 lowest-paid occupational groups in the United States, by hourly wage, May 2022

Occupation	Average hourly wage	Average annual wage
Other food preparation and serving-related workers	\$14.23	\$29,600
Entertainment attendants and related workers	\$14.34	\$29,830
Food and beverage serving workers	\$14.69	\$30,540
Cooks and food preparation workers	\$15.26	\$31,730
<b>Home health and personal care aides, nursing assistants, orderlies, and psychiatric aides</b>	<b>\$15.60</b>	<b>\$32,440</b>
Retail sales workers	\$15.62	\$32,500
Animal care and service workers	\$15.76	\$32,780
Textile, apparel, and furnishings workers	\$15.95	\$33,170
Building cleaning and pest control workers	\$16.22	\$33,730
Agricultural workers	\$17.04	\$35,440

Source: U.S. Bureau of Labor Statistics, "May 2022 National Occupational Employment and Wage Estimates, United States," available at [https://www.bls.gov/oes/current/oes\\_nat.htm](https://www.bls.gov/oes/current/oes_nat.htm) (last accessed September 2023).

Table: Center for American Progress



## Other low-income health care workers

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Food Preparation Workers	\$18.32
Janitors and Cleaners	\$19.47
Mail Clerks and Mail Machine Operators	\$20.06
Landscaping and Groundskeeping Workers	\$21.58
Building Cleaning Workers, All Other	\$21.63
Grounds Maintenance Workers, All Other	\$22.05
Light Truck Drivers	\$24.01

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## Gender and racial disparities

- Health care workers (apart from physicians and executives) are disproportionately female
- And lower-income healthcare workers are disproportionately Hispanic or Black

Himmelstein & Venkataramani, 2019  
National Center for Health Workforce Analysis, 2024  
United States Census Bureau, 2024

## The Face of the Neighbor: Clues from the Judeo-Christian Tradition

- The widow, the orphan and the immigrant (resident alien, stranger)
  - [Deuteronomy 1:16](#) – “Give the members of your community a fair hearing, and judge rightly between one person and another, whether citizen or resident alien.”
  - [Deuteronomy 6:10-13](#) – The people of Israel are made aware that the land had come to them as a gift from God and they were to remember that they were once aliens.
  - [Deuteronomy 10:18-19](#) – “For the Lord your God...loves the strangers, providing them food and clothing. You shall also love the stranger, for you were strangers in the land of Egypt.”
  - [Deuteronomy 14:28-29 and 26:12-13](#) – Tithing was begun, in part, for resident aliens.

- Deuteronomy 24:14 – “You shall not withhold the wages of poor and needy laborers, whether other Israelites or aliens who reside in your land...”
- Deuteronomy 24:17-18 – “You shall not deprive a resident alien...of justice.”
- Deuteronomy 24:19-22 – Leave sheaf, olives, grapes for the alien.
- Deuteronomy 26:5 – A wandering Aramean was my ancestor...
- Deuteronomy 27:19 – “Cursed be anyone who deprives the alien...of justice.”

## “Good Samaritan”, Levinas

- Gospel of Luke: Who is my neighbor?
- Emmanuel Levinas (1906-1995)
- Levinas' ethical theory centers around the concept of "the face of the Other," arguing that our primary ethical responsibility is to respond to the vulnerability and needs of the other person, experienced through their face, our responsibility to the Other precedes any self-interest. The moment of seeing the Other's face is the crucial ethical experience, where we are directly confronted with their needs and our responsibility towards them.

The "Other" is fundamentally different from us, and this difference is what generates our ethical responsibility.

## Health system vision, mission, and values



- Providence values: Justice
- We foster a culture that promotes unity and reconciliation. We strive to care wisely for our people, our resources and our earth. We stand in solidarity with the most vulnerable, working to remove the causes of oppression and promoting justice for all.

## Health system vision, mission, and values



- PeaceHealth values: Social Justice
- We build and evaluate the structures of our organization and those of society to promote the just distribution of health care resources.



## Health system vision, mission, and values



- Kaiser Permanente exists to provide high-quality, affordable health care services and to [improve the health of our members and the communities we serve](#).
- We embrace our members, colleagues, and communities as family, and [work tirelessly to improve their wellness and quality of life](#). We also fundamentally believe that the expert care we deliver should be equally available to all. In short, we care. We advocate.

## Social determinants of health



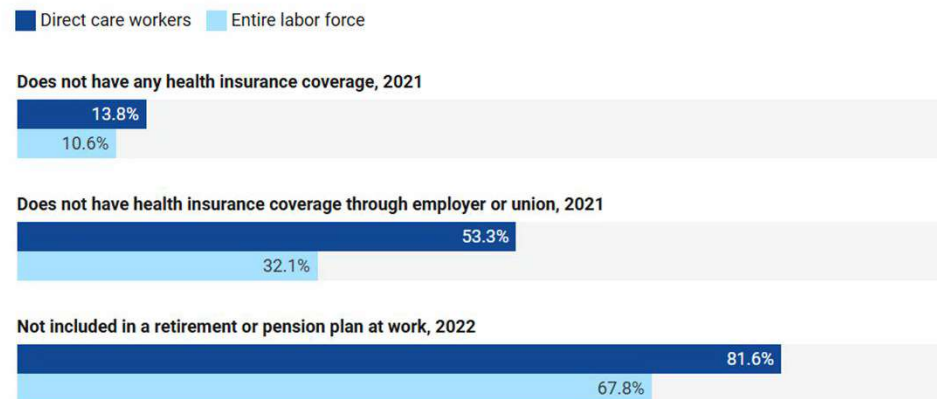
# Health insurance access



FIGURE 2

## Direct care workers lack access to benefits

Access to benefits for direct care workers, compared with the entire U.S. labor force



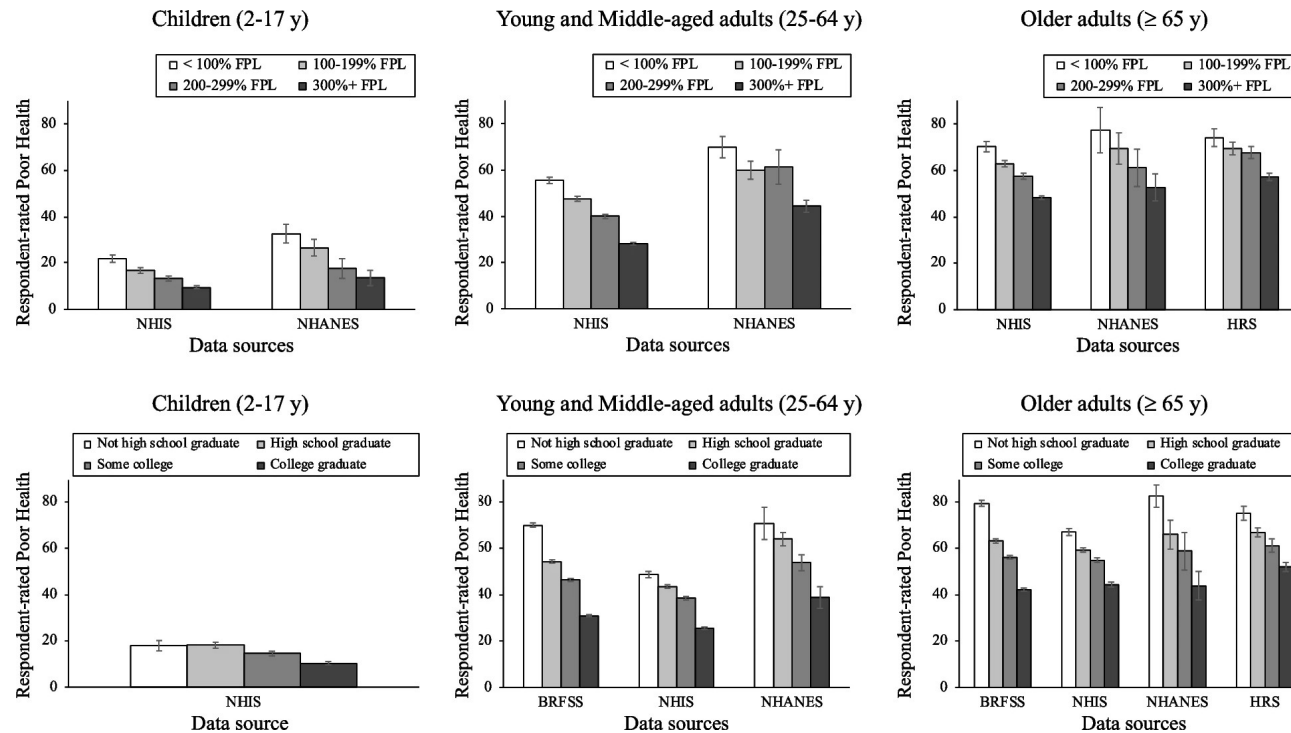
Source: Steven Ruggles and others, "Integrated Public Use Microdata Series, U.S. Census Data for Social, Economic, and Health Research: Version 13.0 (dataset)" (Minneapolis: Minnesota Population Center, 2023), available at <https://doi.org/10.18128/D010.V13.0>; Sarah Flood and others, "Integrated Public Use Microdata Series, Current Population Survey Data for Social, Economic, and Health Research: Version 10.0 (dataset)" (Minneapolis: Minnesota Population Center, 2022), available at <https://doi.org/10.18128/D030.V10.0>.

Chart: Center for American Progress

## Social determinants of health



## Health status vs. income and education



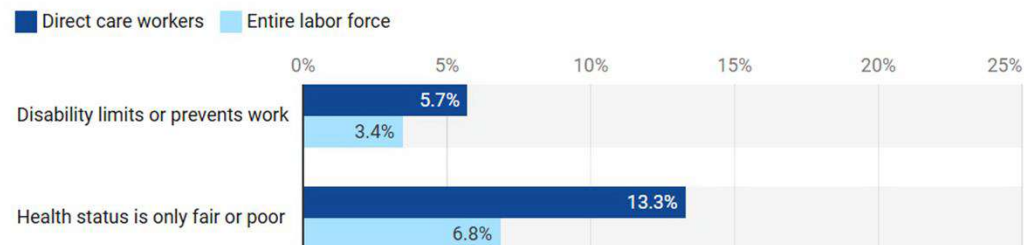
# Health status



FIGURE 3

## Direct care workers have disproportionately poor health

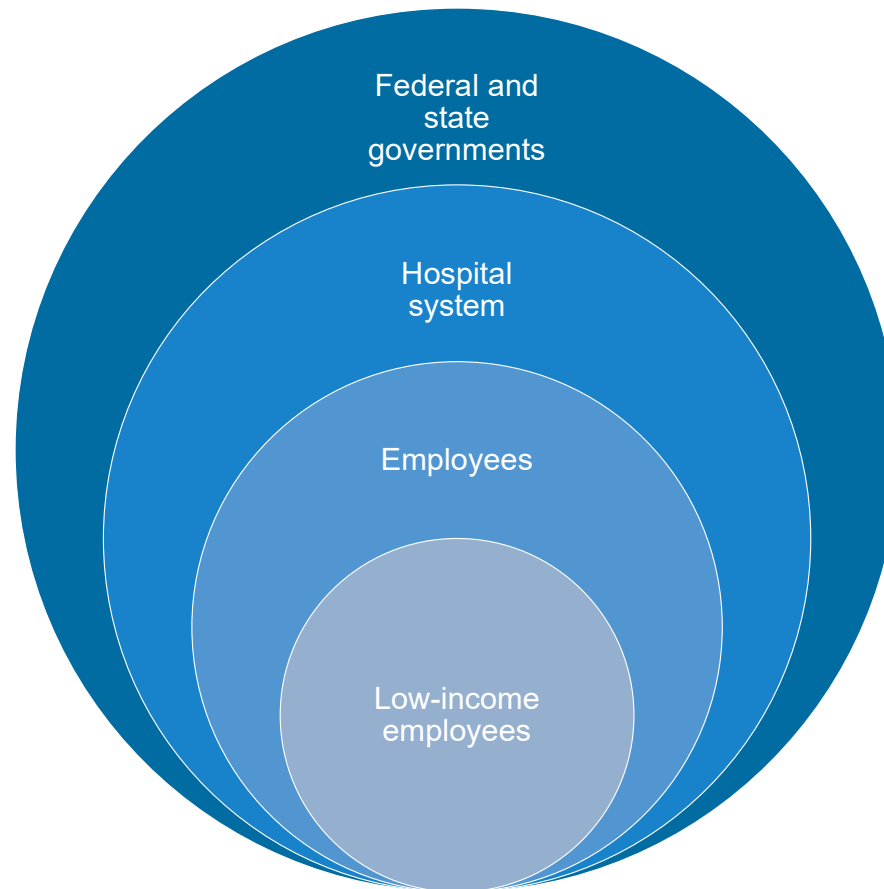
Health status of direct care workers, compared with the entire U.S. labor force, 2022



Source: Sarah Flood and others, "Integrated Public Use Microdata Series, Current Population Survey Data for Social, Economic, and Health Research: Version 10.0 (dataset)" (Minneapolis: Minnesota Population Center, 2022), available at <https://doi.org/10.18128/D030.V10.0><https://doi.org/10.18128/D030.V10.0>.

Chart: Center for American Progress

# Justice



## Justice

“... their labor is valued so little that it would be a crime to pay them less.”

“What We Owe Workers in Health Care Earning Low Wages,” 2022



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