



# ECONOMIC FRAGILITY

**1 in 3 Oregon families can't cover an unexpected expense of even \$100 without having to sell something or borrow money.<sup>1</sup>**



**“A few months ago, my landlord unexpectedly terminated my lease. I wasn't able to find a house right away. In order to keep my kids in their school, I commute three hours each day to drop them off, go to work, and then pick them up again.”—Anonymous, Southern Oregon**

## WHY IT MATTERS IN OREGON

Economic fragility is a(n) ...

- PUBLIC HEALTH
- EDUCATION
- FOOD INSECURITY
- HOUSING
- TRANSPORTATION
- CAREGIVING
- ECONOMIC

... issue.

The causes and effects of economic fragility are deeply intertwined

An Oregon where all families can achieve self-sufficiency will require both addressing economic fragility's root causes and providing support to families currently struggling

48% of Oregon households led by women with children experience food insecurity<sup>2</sup>

51% of female Oregon renters are “cost-burdened” by housing expenses<sup>3</sup>

Caregiving responsibilities and costs push women out of the workforce or into part-time, low-wage work

Economic Fragility is linked to the [Wage/Wealth Gap](#)—and to its solutions

## COST OF THE STATUS QUO

**\$29 million**

in additional federal dollars would go to Oregonians if we increased Earned Income Tax Credit (EITC) participation by just 10%.<sup>4</sup> Oregon has the 3rd-lowest EITC participation rate in the nation;<sup>5</sup> the majority of EITC recipients are women.

## PROMISING POLICIES from experts, advocates, and other states

### AFFORDABLE CAREGIVING

- Ⓜ Ensure paid family and medical leave for all working Oregonians.
- Ⓜ Invest in high-quality, accessible, affordable, and culturally appropriate care.

### AFFORDABLE HOUSING TRANSPORTATION

- Ⓜ Protect safe, stable, affordable housing for women and their children.
- Ⓜ Invest in transportation infrastructure, particularly in rural areas.

### SELF-SUFFICIENCY

- Ⓜ Increase utilization rates of the EITC and Child Tax Credit; expand the EITC to include low-income individuals without children.
- Ⓜ Protect self-sufficiency programs that help vulnerable Oregonians meet basic needs.

### ECONOMIC SECURITY

- Ⓜ Protect against pay discrimination and firing in the workplace for women, particularly pregnant women, mothers, and women of color.
- Ⓜ Continue to implement the Oregon Retirement Savings Plan.
- Ⓜ Invest in Children's Savings Accounts and preserve Individual Savings Accounts.

### WEALTH CREATION

- Ⓜ Support new homeowners savings programs and college savings accounts.

What's happening elsewhere?



Increasing SNAP and EITC participation



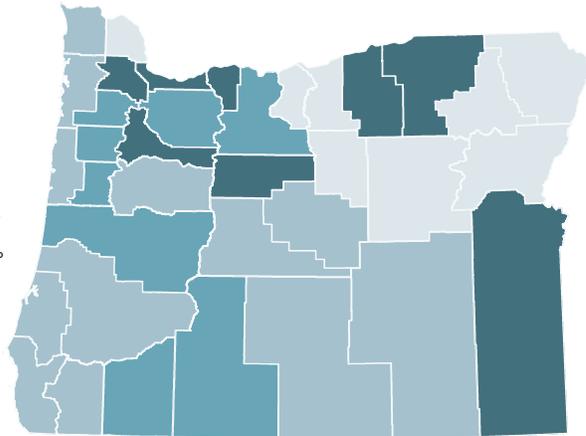
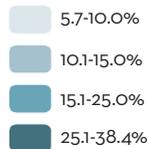
# GOOD POLICYMAKING FOR WOMEN AND GIRLS REQUIRES...

## > UNDERSTANDING SYSTEMIC RACISM

### The “Eight That Can’t Wait” Issue That Intersects with All Others

For an Oregon where all women and girls thrive, all women and girls need to have equitable access to the opportunities it takes to thrive. But right now, many of Oregon’s women and girls of color do not.

Percentage of women who are women of color, by county



Source: Decennial Census 2010

Addressing these inequities requires looking at our state’s history of systemic racism—in particular, the policies and practices that benefited white people and harmed people of color. Throughout the years, laws and practices fostered discrimination in housing, healthcare, education, employment, and pay.

The 2015 Oregon Racial Equity Legislative Report reminds us that the cumulative effect of these policies and practices is the root cause of the economic, social, political, and health disparities identified in Count Her In.

Therefore, public policy must play a major role in correcting these disparities. And as the Women’s Foundation of Oregon develops its own capacity to advocate on behalf of all Oregon’s women and girls, we will continue to lift up the voices of those that have led the way for racial justice in our state.<sup>6</sup>

## > EMBRACING INTERSECTIONALITY

Good policymaking incorporates an understanding of the multiple, overlapping factors that play a large role in the life of every Oregonian.

Gender and race are important components of identity, but there are many others. Age, location, disability status, income, religious affiliation, sexuality, gender identity, citizenship status, and primary language are just a few of the many elements that come together to shape our experiences and needs.



## > WE’RE HERE TO HELP



WOMEN’S  
FOUNDATION  
of OREGON

The Women’s Foundation of Oregon is a member-supported, statewide foundation dedicated to improving the lives of women and girls in Oregon. [w-for.org](http://w-for.org)

Count Her In is the first report on the status of Oregon’s women and girls in 20 years. [CountHerIn.org](http://CountHerIn.org)

# COUNT HER IN

### Sources

1. [Count Her In](#), pages 46-47
2. [Oregon State University](#), 2016
3. [Count Her In](#), page 50
4. [Count Her In](#), page 53
5. [Internal Revenue Service](#), 2016
6. [Facing Race: The 2015 Oregon Racial Equity Legislative Report](#), 2015; [Coalition of Communities of Color in Multnomah County: An Unsettling Profile](#), 2010; [State of Black Oregon](#), 2015