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Breathing Under Water: How Would Introduction of Mandated Living Wages Impact Organizations and Employees

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Draft

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Abstract

This research paper's intent is to examine the many issues regarding living wage to assist with determining the impact of living wage increases to individuals, businesses and veteran employees. The cost of living continues to increase yearly, but minimum wage has not been increased since 2009. With a federally mandated minimum wage of only $7.25 per hour against living wage estimates of at least $14.00 per hour, the examination of the benefits and risks to living wage adjustments need to be reviewed further. The question shall be answered using an in-depth literature review process broken into three sections in relation to the employee/family, the business and the veteran employee. Using the literature review process, the hope is to find information supporting either an increase to a living wage, or information confirming a living wage increase is not feasible.

Keywords: Living Wage, Support, Cost of Living

Introduction

The intent of this paper is to examine the impacts of a federally mandated 'living wage' increase to all individuals who work within the United States (U.S.). Also considered will be the impact of wage increases to the organization in addition to current employees who have worked their way up to a living wage over years within the organization. With this, it is possible that new employees could make the same or exceed veteran employee wages. Finally, this paper will look that the benefits of an increased wage to individuals who are struggling to make ends meet under the current federally mandated wage.

The mandated minimum wage of $7.25 per hour is woefully inadequate when it comes to supporting a family in 2019. A large percent of the U.S. population works 40 hours per week, bringing home an annual salary of just $14,964.00 annually for a single-parent household and $29,928 annually for a two-parent household (CITE). Further, in review of minimum living expenses for all US locations, the annual income for these houses is at or below poverty levels, where a minimum wage of at least $10.00 per hour is needed to survive in the cheapest U.S. Cities. With this comes an influx of population needing government assistance in order to make ends meet, which is also creating a strain on our welfare program(s).

To further complicate things, there is also those veteran employees who have worked their way into a living wage by remaining loyal to his or her employer for many years. While many would consider the need for individuals to be able to live well and support their families a priority, an increase in wages may ostracize those who have remained within the business for an extended period of time. There is also the possibility that federally mandated increases to wage requirements may cause employers to compensate by reducing open positions, job hours and moving business to cheaper states.

This paper intends to answer all three questions with a projected response/outcome to each specific section with projected impact. The conceptual framework will be organized through reading and synthesis of various studies and research that either do or do not support an increase to living wage. Also explored will be studies on current living wage trends, pending legislation and cost of living requirements to assist with finding a conclusive response to the outstanding questions.

Literature Review

The argument regarding living wages has remained at the forefront of political arguments since the establishment of the mandated minimum wage in the 1930s when then-President Franklin D. Roosevelt argued that *every* worker is entitled to a living wage. Prevalent today as it has been in the past, many people can reflect on President Roosevelt’s strong belief confirming “where it is clear that many low wage workers today are not, and cannot enjoy a decent standard of living at the current minimum wage levels" (Adams, R. 2017. Paragraph 1).

While an increase of all wages to a living wage would benefit those most vulnerable within our population, there is also the impact on those who are currently within the specialized workforce and are paid an amount not much higher than the estimated living wage of 15.00 dollars per hour. The issue of a living wage for all clearly leaves a gap in the level of skilled workers such as paramedics, Licensed Nursing Associates (LNA) as well as other certified and heavily-trained staff, and sets them in the same category as the fast-food workers and service industry employees who are not typically required to carry the same skill level of the specialized worker sects. (Braskamp et al 2016) A much-needed increase in workers' payment to a living wage will impact businesses as they will require employers to increase the pay of those already making a living wage, in conjunction with the entry-level job scope. Although the argument at its core is that lower-skilled workers are not making enough money to make ends meet, there is still a large population of the workforce that also deserves an increase in their wages apart from the living wage adjustment scheme. The question at hand is whether an employer should pay equal living wages to all employees, or whether the workers who remain within the industry or organization to should be entitled to those wage increases.

Impacts of Living Wage: Families

Individuals who argue against an increase of a wage to a living wage may be missing one very important factor: the cost of poverty in the United States. For those who earn wages at or above minimum wage, there is the ongoing possibility that a parent(s) inability to take responsibility may create circumstances where children who are born and raised in poverty may also become adults who struggle with poverty as they age.(Adams 2017) With this comes a staggering socio-economic cost that could potentially be greatly reduced and/or eliminated by a living wage (McLaughlin & Rank. 2018. Paragraph 4). Authors McLaughlin and Rank (2018) estimated that the "annual aggregate cost of U.S. child poverty is 1.0298 trillion dollars, representing 5.4% of the gross domestic product. These costs are clustered around the loss of economic productivity, increased health and crime costs as well as increased costs as a result of child homelessness and maltreatment" (Paragraph 1). In short, the general issues that are typically related to poverty (e.g. crime, healthcare, welfare benefits) removes the employer's cost of a living wage and put that cost on the taxpayers.

While legislation to increase wages continues to stall, the government have also taken a hardline approach by failing support and funding good anti-poverty programs (McLaughlin et al. 2018. Paragraph 5). McLaughlin and Rank (2018) consider this quandy while indicating that "an additional factor for understanding the lack of a political will to address poverty has been a failure to truly appreciate the economic costs that poverty extracts from the nation. In the parlance of social policy, it is important to understand and acknowledge the estimated costs of a social problem because by doing so, one is better able to gauge the overall scope of a problem and what savings can be accrued by reducing or eliminating the problem" (Paragraph 8).

There is a general gap in the understanding of how poverty contributes to lack of education, mental illness, poor health and less productivity of individuals, thus increasing costs elsewhere like programs, jails, schooling, daycare (McLaughlin et al. 2018. Paragraph 12). For the purposes of this review, at the time of publication, there were only two known studies on the cost of poverty with regards to children. Both studies were conducted by the Children's Defense Fund beginning in 1994. Combining the studies, it was gathered that "an estimated annual cost of childhood poverty in 2006 of approximately 500 billion dollars, or 3.8% of overall gross domestic product (GDP)" (McLaughlin et al. 2018. Paragraph 18). McLaughlin and Rank found out that missing information contributed to inaccurate study results. With this, they achieved a relevant and complete research solution regarding the true cost of poverty in the U.S.

Using information from the US Census and a review of prior literature, the authors found out that poverty increased the odds of poor health and nutrition ion, mental health issues, addiction, exposure to toxic environments and special education costs (McLaughlin et al. 2018. Paragraphs 26-28). All these issues have been found to result in an aggregate health cost of 192.1 billion dollars (McLaughlin et al. 2018. Paragraph 28). With this, the need to increase wages to a livable wage needs further review to determine whether increased wages will decrease poverty costs.

In favor of further studying the effects of a living wage are authors Kelly Reburn, Fiona Moyer, Randy Knebel and Mark Bowler who completed a study of a living wage for East Carolina University. Their study discusses why a minimum wage of 7.25 dollars per hour does not constitute a living wage, as they go on to explain how the cost of living per region differs, but in almost all cases, it is still higher than the federal living wage requirement. They also provide that a single mother of two would have to work 140 hours per week to make wages enough to support their family (Reburn K., Moyer F., Knebel. R, & Bowler, M. 2018. P 2).

Within their research parameters, the authors studied each state to determine the cost of living and what wage should be paid in order for employees to earn a living wage. A few of the stand-out states are Washington D.C, with a living wage requirement of 17.11 dollars per hour and Hawaii, with a living wage requirement of 15.39 per hour (Reburn et al., 2018). On the lower end of the spectrum is Kentucky and Kansas at 10.49 dollars and 10.69 dollars per hour respectively (Reburn et al., 2018. P 3-5), both of which are still well above the minimum wage of 7.25 dollars per hour. Consequently, the authors made the valid point that no matter where someone is located, they will never make enough with a minimum wage job to cover expenses. Further, it can be concluded that those who live on a minimum wage, will need some sort of assistance to make ends meet.

While the authors for this study do not make a conclusive statement regarding the impact of minimum wage increases to a living wage, they do concur that a gap that exists between the minimum wage and the living wage, but have also concluded that there is the need for more research in this field and a review of the minimum wage law (Hill et al., 2018. P 7) to provide financial help to those who need it the most.

To further elaborate upon the familial impact of low wages, Hill and Romich (2018) studied the impact of increased wages and how the family unit will be impacted. To make their case, the research study targets single-parent families, high-risk children and teenagers and developmentally delayed children. At the current minimum wage rate of 7.25 dollars per hour, the authors conclude that poverty becomes a major issue for the low-income, immigrant, minority families that are typically led by a female provider (Hill, H.D. & Romich, J. 2018. P111). With a much larger poverty level among the population, the family is impacted greatly as they will be unlikely to afford medical care, food, shelter. (Hill et al., 2018. P 109-114) Furthermore, these same family's inability to make ends meet also impacts child-care, which is caused by the families being unable to find a job that would accommodate a schedule where the wages may be more consistent or better.

To further complicate things, Hill and Romich (2018) discussed a recent meta-analysis which concluded that a 10 percent increase to wages would result in a job loss of 0-.26 percent (p 110) which burdens a community that already has difficulty in finding a job with a wage where they can survive. As the major argument regarding an increase to the minimum wage is in relation to job losses, decreased hiring and increased limitations to skilled workers remaining within the same field of work, this analysis is discouraging to proponents of a living wage. To really determine if this is accurate information, there will need to for additional studies in this field and in other geographical areas where wage increases have already been implemented. Those impacts should be used as a guide to determine if these concerns are valid.

As a final thought, Hill and Romich (2018) concluded that at this time, there is not a specific, measurable outcome regarding the impact of wage increases and/or a living wage (P 114). The authors ask that we continue to look at areas where wages are higher to determine potential issues and consider where increased wages may be more warranted regionally (Hill et al. 2018. P 114). While confirming that impacts of wage increases will most likely decrease poverty as a whole, those same impacts would not be beneficial should the costs prove too great.

Impacts of Living Wage: Businesses

Ronald Adams (2017) explained that the ongoing living wage argument remains steadfast in the thought process that “under competitive market conditions, traditional economic theory holds that workers should be compensated in accord with their productivity; that is, a worker's wages should be proportionate to his/her marginal product (MP)” (Paragraph 8). This argument would support those organizations and critics who concur that the value of an individual skillset determines the cost of that person. This also means that within the same argument, paying someone a mandated wage above the individual value will result in a “distortion of market processes can be expected to lead to unemployment, higher prices, and the substitution of capital (e.g., technology) for labor” (Adams, R. 2017. Paragraph 8). The business response may also wish to combat increased wages by outsourcing work and creating wage-push inflation (Adams, R. 2017).

In converse, those who support increased wages consider the social issues related to a living wage for all. Adams includes a major argument regarding a lesser strain on the welfare and assistance network by explaining those who earn a living wage will no longer be dependent on the government for survival (Adams, R. 2017. Paragraph 13-15). Adams further postulates that perhaps the most important question of all; whether a business that cannot afford to pay its workers enough to survive be allowed to exist, grow and prosper?

To answer these questions, Adams (2017) points to Demark, where they pay their fast-food workers a living wage of 20 dollars per hour and benefits, as opposed to the United States average fast-food wage of 8.00 dollars s per mark was able to make this happen without any negative economic issues (Paragraph 35). Also documented in support of wage increase was an NJ wage increase that did not result in job losses or economic ripple effects (Adams, R. 2017. Paragraph 35). Furthermore, the documented wage increases in NJ only resulted in a small price increase to items sold within the store, all of which failed to impact business in negative ways (Adams, R. 2017. Paragraph 35).

Adams concludes that the socio-economic benefits of increasing wages to a living wage will surpass any objection. Adams states, “At best, minimum wage adjustments will have only a moderate-to-minimal effect on alleviating the plight of unskilled, low wage workers” (Adams, R. 2017. Paragraph 68) and that the increase of wages to a living wage is the only way to combat poverty to the best extent. Labour policy needs to move forward by letting go of unfounded rhetoric and looking at available data to make informed decisions.

In the journal article, titled, "*Should Employers Pay a Living Wage*", Jason Brennan argues that the basis of the argument for a living wage does not identify whom should be responsible for ensuring that living wage requirements are met. He states that “proponents of the living wage want employers to pay a living wage even when the living wage is greater than the employees' marginal products” (Brennan, J. 2019. P 1). In short, Brennan identifies that with specified pay requirements exceeding minimum wage (into the much higher living wage bracket), the cost of the employee could be too high to support specific products. Here, the author stresses that a living wage would limit production of in-demand products based on an employer's inability to turn a profit without increasing the product cost.

Brennan (2019) also argues that projected living wage requirements are inaccurate. Brennan claims that the US poverty line is based on the single-family income that falls at or below 11,500 per per year, so even those who fall within minimum wage categories would still be in a better financial situation than most of the world's population (p1). In addition, Brennan (2019) goes on to explain that in a competitive market, one would never expect an employer to be required to pay employees an amount that negates profit margins for business while limiting an employee to exceed pay based on production. Conversely, he also argues that a competitive market also benefits employees by allowing them to increase their own earnings based on work performance, even to a wage above the projected living wage of 15.00 dollars per hour (Brennan. 2019. P).

Conclusively, Brennan (2019) only provides evidence that a living wage increase is not supported based on the above arguments. He specifies that the problem is in relation to the duty to avoid exploitation. Only occasionally should an employee be paid a living wage. It shows that an employee is owed a living wage if and only if it turns out the employee's MP equals the living wage" (Brennan. 2019. P). Brennan (2019) further indicates that the burden of proof should not be placed on an employer. Instead, he suggests that intervention from the government needs to be mandated to determine not how to address the living wage issue, but how to make markets more competitive (Brennan. 2015. P) so that both employers and employees can maximize profits and income.

Impacts of Living Wage: Employees

Taking into consideration the impact of wage increases to those already within definitive employment roles, there is a gap for those who worked their way into a living wage and how they may be impacted by those entering employment and receiving wages that may meet or surpass a veteran employee's wages. A study conducted by Tuckman and Tuckman (2016) examined the factors that can be defined as the determinants of salary structure at American universities. Tuckman and Tuckman (2016) used sophisticated data from a national survey of faculty members with the aim to "estimate the effects of publications, personal characteristics, geographical region, and field of specialization" on differences in salaries (p 51). According to the received results, it is possible to conclude that those employees of American universities who publish are more highly rewarded than their unpublished peers. In order to receive a higher salary, employees of American universities must dedicate their time and energy to the conduction of their own research.

Also, there is a need for employees of American universities to enhance their professionalism and skills which are necessary for effective interaction with students if they want to receive a higher salary. The authors of this study concluded that ageing has a significantly negative effect beyond age 50. Younger employees of American universities are more likely to perform their duties perfectly and receive higher salaries. As a result, it is not reasonable to provide those employees who remain with a certain university longer with a higher minimum salary. (Tuckman and Tuckman 2016)

Braskamp et al. (2016) discussed the issues associated with the equity of salary policies within higher education. The authors of this study stated that there is a crucial need to eliminate the negative impact of factors such as national origin, sex, and race on the differences in salaries among employees of colleges and universities. Unfortunately, female employees of the majority of American colleges and universities are provided with a significantly lower minimum salary than male employees. However, the number of years that the individual has dedicated to teaching at a certain college or university has a relatively small impact on his or her opportunity to receive a higher salary. Furthermore, those employees of American colleges and universities who pursue lifelong learning with the aim of improving their teaching performance tends to receive a higher salary. Also, employees who are willing to publish their research can benefit from the opportunity by being acknowledged, which can lead to an increase in their salary. It is of crucial importance for employees of colleges and universities to conduct scholarly research. The decision of the college or university to provide those employees who remain with it longer with a higher minimum salary cannot be justified.

The study conducted by Rode et al. (2008) analyzed longitudinal data about recent college graduates with the aim of identifying those factors that determine one's salary and perceived job success. The authors made a detailed examination of the impact of such factors as general mental ability, emotional intelligence, and personality traits on extrinsic and intrinsic indicators of career success. Salary can be defined as the extrinsic indicator and perceived job while career success can be viewed as intrinsic indicators. According to the results of the study conducted by Rode et al. (2008), "gender, extroversion, and agreeableness were the strongest predictors of salary" (p 292). It means that these factors have a significantly powerful impact on the further success of the individual who is willing to pursue a career in a certain field. As a result, there is an opportunity for a person to enhance his or her extroversion and agreeableness in order to receive a higher salary. This study shows that specific personality traits and gender are more influential factors than employment history when it comes to differences in salaries. The company appreciates more to those employees who possess specific characteristics and can positively contribute to the working process.

Simpson (2016) successfully managed to make a thorough analysis of those factors that have an impact on the distribution of salaries in the majority of American colleges and universities. Despite the fact that the distribution of salaries can be viewed as the outcome of existing policies and practices, there are still some factors that affect one's opportunity to receive a higher salary. Factors such as teaching performance, academic discipline, gender, and publication record can have a significantly powerful impact on differences in salaries received by employees of universities. However, the number of years that the employee has been working at a certain college or university does not affect his or her opportunity to be provided with a higher minimum salary. Professional experience can only be viewed as a contributor to one's ability to identify his or her strengths and weaknesses with the aim to provide the students with sophisticated academic experiences. It is more beneficial for those individuals who want to receive a higher salary to enhance the quality of their performance and have a profound publication record. The majority of American universities tend to reward those employees who can prove that they are constantly enhancing their skills and competencies.

Evidently, the argument on living wage can be viewed from two angles. On the one hand is the side of the individual/employee while on the other hand, is the side of the business. However, the argument is slightly titled in favor of the individual/employee as an increase in living wage would not only help ameliorate the level and ratio of poverty in the country, it would also help some struggling people live a more comfortable life. Although, some scholars argue that living wage would place specialists in the same category as veteran employees, it is impossible because specialists would definitely earn more than an entry level employee, regardless of wage paid. This is part of the reason for this research as it would help to review the reasons for an increase in the living wage of an individual (employee). Conclusively, this research proves that there is no preferable answer to this argument as it varies according to situation, condition, circumstances and location. However, there is the need for more studies to be done by reviewing areas where higher wages have been enacted to see if it works or does not work.

Framework for Analysis

The background for this paper is based in the knowledge that families today that are impacted by poverty struggle to afford the necessities of life. With minimum wage being just $7.25 per hour, single-family households are at a higher risk of producing household occupants that become part of a high-risk population (CITE). Further, there is also the issue of impacted individuals not being able to afford the things in life that are required to exist comfortably. With population soaring, the cost of living is also increasing on a fairly regular basis (CITE). This means that without increases in wage from a minimum wage to a living wage, there will be socioeconomic factors that will be difficult for many people to overcomes in the form of poverty, increased welfare output, increased medical claims (e.g. Medicaid applicants, unpaid medical claims), crime and drug-use. With this, the failure to examine the possible issues of failure to pay living wage put our most vulnerable members of society last, thus creating future generations that may never be able to recover.

The framework of analysis for this paper takes into consideration any studies that have been done on the living wage argument. It is understood that there has not been a major basis of study on this issue at this point. Although, there has been some studies done in the past, the major two arguments expected to be part of the forefront of the literature review process are:

1. A living wage increase will benefit the population by proving a comfortable and self-sufficient life for those within the working population. This could see benefits within society by:
    a. Allowing businesses to experience more sales/profits due to individual income increasing.
    b. A loyal workforce that remains within an organization or business for long terms due to better income/pay.

   c. A more productive workforce
   d. A stronger economy with a reduced assistance population.
2. A living wage increase will hurt the population and create a less stable economy by hurting not only employees, but businesses in the following ways:
   a. Employers required to cover a higher wage requirement will be forced to lay-off employees and reduce workforce as they will see reductions to profits.
   b. Veteran employees who have remained loyal to a company for years may choose to leave the organization as new hires will be brought into a wage environment that took the same employee's years to earn.
   c. Businesses will have to move locations to where living wage requirements are reduced in an effort to save money. This means that geographical regions with larger living wage requirements may see "ghost town" status when organizations vacate with nothing new to replace those businesses.

The information collected during the literature review will intend to answer these concerns to determine the impact of a change in wage requirements of this scale. While there is little argument that current minimum wage is too low to support a family, the repercussions of increasing wages to a living wage need to be examined. At this point, there has been too little done to address this issue pending either outcome. But, having the knowledge to further address this issue as either a finalized response, or recommendation for further studies can help bring this issue to the attention of this and future generations.

Methodology

The source for my area of research shall be covered by an in-depth literature review process. As the studies point to the possibly of a very positive or negative outcome in regard to wage increases, there really does need to be more studies and research placed with a goal in mind to determine the effects. In short, are the benefits of increasing wages well worth the cost? Or, is the cost too high? With this, comes factors for research in not only the financial and employment sectors, but also the psychological, emotional and physical impact of living without means to support yourself.

Once there has been a review of enough research to make a valid determination of the positive and negative consequences, then there can be movement forward by examination of the studies to make a significant contribution towards these studies. I am not sure there will ever be a completely affirmative or negative answer on this study (at least not in the immediate future), but establishing framework to determine the most likely scenario, in addition to where other studies can be made to help us towards a final answer, will be our best option for determining a final response.

Analysis and Conclusion

There was shockingly little information available out there regarding the living wage argument. The expectation of finding a wealth of information providing information on impacts was alarmingly sparse. Most studies that provide detailed information were extremely outdated and it seems as though this argument has been put to rest without resolution for the near future. This leads us with two major arguments that still need resolution:

1. Increase to wages from minimum wage to a living wage will contribute to unemployment and poverty by stagnating employee/employer growth.
2. Increase to wages from minimum wage to a living wage will help employer/employee relationships and contribute to economic growth.

Either way, conclusively, there does need to be significant study and research on this subject using factors pertinent today.

What we do know as that there are many advocates and critics of this argument at this core. With critics arguing "that the real-life effects of minimum wage increases are negative:

they hurt businesses, raise prices and are ultimately counterproductive for the working poor, as they can lead to unemployment" (Whiby, J. 2016). At its core, the argument is slated into what is best for the market value. But perhaps we need to find better ways to address the issue of keeping businesses relevant, while considering the human plight as well? Those who consider both, should be best equipped to reap the benefits of a successful business, as well as doing what they can to provide a better life for those who need he most help.

In addition, those that also consider economic impacts may sometime fail to consider the benefits of increased wages to the government. If an employee is earning wages that exceed assistance benefit thresholds, then that same individual will no longer be eligible for food stamps, Medicaid and rental assistance. The idea would be to help people become self-sufficient and able to support themselves. This leads us back to the main arguments are far as addressing who is responsible for individual employees and their families? In this argument, if someone is working and earning income below poverty level, then the taxpayers are responsible for the induvial and familial well-being. However, if the business increase wages, then they become responsible for the, while reliving the burden from the taxpayer. In truth, "a raise in the minimum wage might, in theory, shift some of the burden back to private companies, something that labor economists see as only being fair" (Wihbey, J. 2016)

As far as the impact of wage changes on veteran employees, we must consider that those who have worked their way into higher wages through tenure, would also be impacted by an increase in wages. There is a very real possibility that those employees who have achieved tenure, may be negativity impacted when new hires go into their same role with wages equal to, or higher than their own. The only way to combat this would be to increase the veteran employees' wages, thus increasing business costs and reducing profits further. While this was not something that could be validated through current studies, this is an area of research that must be further studied before coming to an resolution on this argument.

With this, the only conclusion determined based on this research paper was that there is not enough information to conclude how the impacts would be perceived and generated with an increase to wages. There are several areas where we can expand on available research:

1. Specific studies into geographical areas where wage increases have worked and where they have not worked. Those reasons need to be evaluated and compared into a concluding factor.
2. Specific studies into how areas where wages are higher may see reduction into welfare benefits and other various state assistance benefits.
3. Specific studies and surveys into how current employees would react to increased wages. Would these same employees remain with the same company, or would they look for work elsewhere? Would these same employees expect increased wages as in conjunction with new hires received under the new pay scale?
4. What are the future risks for failing to pay employees wages where they can support themselves? Are we setting future generations up for failure when we do not provide families with life necessities?

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