**Reading Questions from The Fraying of Oregon’s Middle Class**

The following questions are fair game for exam #2

<https://www.ocpp.org/2011/08/30/20110830-fraying-oregons-middle-class/>

1. Identify the only group of Oregon workers that make significantly more than their counterparts did a generation ago.
2. What h as happened with health coverage and health insurance over the past generation?
3. Describe what the job gap is, as identified on page two.
4. List three factors that have negatively impacted the middle class that are not labor market related, from a paragraph on page 2.
5. Compare the earnings of young workers today with those of their parents when they were young a generation ago.
6. What is a key way that students paying for the increased costs of a university education?
7. Compare earnings of Oregon workers with those of the US overall over the last ~30 years.
8. Compare earnings of Oregon workers with a college degree with those who do not have one.
9. Compare earnings growth (late 1980s to mid 2000) of the top quintile with those of the rest.
10. According to the study cited, how do unions affect the wages of a) union members, and b) non-union members?
11. Identify the expense (page 5) that is a primary cause of bankruptcy.
12. Contrast a pension with a 401(k) plan, and describe the trend in how worker’s retirement plans are being funded.
13. For the past several decades, the unemployment rate of Oregon has generally been higher or lower than the national rate. Explain.
14. Describe the differing trends in manufacturing and service employment in Oregon. Which of the two types of employment are more likely to have good wages and benefits?
15. What percentage of Oregon homeowners spend more than 30% of their income on housing?
16. What is the trend in wages for young workers over the past generation?
17. Compare earnings of young Oregonians with a college degree with those who do not have one.
18. What are the trends in inflation-adjusted earnings of college degreed workers since the early 1980s?
19. What has changed with earnings of workers with no college education over the last 30 years?
20. Compare the unemployment rates of young workers that have a college degree with those that do not.
21. Note the rising costs of in-state tuition at Oregon universities. How does the trend compare with national changes?
22. What is the average level of student debt in US dollars (2009)? What share of college graduates had no debt in 2009?
23. Summarize the section at the end of the article on health and retirement benefits.
24. What is happening with the number of entrants into the middle class in Oregon with the number falling out of it? To what income group is most of the economic gains going?
25. Summarize the author’s statement about what it will take to rebuild the middle class.