

*Employment Ethics vs Work Ethic: Assessing Wisconsin's Labor Market Wages to a
Needs-Based Ethical Wage*

by

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Abstract

The following study looks to assess the employment ethics of employers in Wisconsin by assessing how the wage health of the state has changed from 2001 to 2021. It does so by establishing a needs-based ethical wage, a minimum level of income that would allow anyone working 40-hours a week, regardless of position or number of employers, to meet all their needs if broadly accepted budgetary practices are followed. Although a needs-based ethical wage is established for an individual, since a family is the cornerstone to the sustainability of a society this study also considers a needs-based ethical wage that could support a family of four. The needs-based ethical wage for an individual and a family is then compared to entry-level and median-level wages as well as the real median income of families within the state of Wisconsin to see how well employers are empowering their employees to meet their needs within the state.

Acknowledgments

I would like to thank my entire family, those who are a part of it by blood and those who are a part of it by choice, both past and present. My success is built on the support you were willing to give, and I look forward to providing the same to all of you.

Table of Contents

Abstract	3
List of Figures.....	8
Chapter I: Introduction.....	10
Statement of the Problem.....	13
Purpose of the Study.....	13
Questions.....	13
Significance of the Study.....	13
Assumptions of the Study.....	14
Limitations of the Study	14
Chapter II: Literature Review.....	16
Employment as a Transactional Relationship.....	16
Maslow’s Hierarchy of Needs.....	17
Criticisms of the Needs Hierarchy.....	21
Universal Basic Needs	22
Meeting Modern Societal Needs: A Living Wage vs Universal Needs	22
Universal Needs: What a Living Wage is Missing.....	23
Maslow and Warren.....	23
Work Ethic and Organizational Commitment.....	24
Organizational Commitment and the Hierarchy of Needs.....	27
Employment Ethics	27
Safe and Secure Work Environment.....	28
Responsible Impact on the Surrounding Environment	28

Responsible and Accountable Relationship Between Employer and Employees .29	29
Ethical Wage that can Support the Community from which it Employs.....30	30
Summary.....30	30
Chapter III: Method and Procedures.....32	32
Research Methodology32	32
Subject Selection and Description33	33
Instrumentation34	34
Data Collection Procedures.....34	34
Data Analysis36	36
Limitations37	37
Conclusion38	38
Chapter IV: Presentation of the Findings.....39	39
Demographic.....39	39
Item Analysis40	40
Research Questions41	41
Research question 141	41
Research Question 2.....43	43
Summary.....47	47
Chapter V: Comparison, Discussion, Recommendations, and Conclusion49	49
Research Question 351	51
Research Question 455	55
Discussion.....57	57
Recommendations60	60

Education.....61

Health Insurance61

Childcare62

Conclusions.....62

References65

Appendix: IRB Approval Letter68

List of Figures

Figure 1: Maslow's Five-Level Hierarchy of Needs	19
Figure 2: Three Components of Organizational Commitment.....	25
Figure 3: Wisconsin's Annual Median Income of Entry-level, Median-level Workers, and the Real Family Income 2001-2021	42
Figure 4: Year-to-Year Growth Rate of Wisconsin's Entry-level, Median-level Workers, and the Real Family Income 2001-2021	43
Figure 5: Average Annual Costs for an Apartment in Wisconsin	44
Figure 6: Annual Food Costs of USDA Liberal Plan	45
Figure 7: Annual Round-Trip Costs of Transportation to Place of Employment.....	45
Figure 8: Wisconsin's Annual Need-Based Ethical Income.....	46
Figure 9: Year-to-Year Growth Rate of Wisconsin's Need-Based Ethical Income.....	47
Figure 10: Wisconsin's Entry and Median Hourly Wage Compared to a Need-Based Ethical Hourly Wage	52
Figure 11: Percent Difference Between Wisconsin's Needs-Based Ethical Wage, Median Entry Level Wages, and Median Workforce Wages	53
Figure 12: Percent of Wisconsin's Workforce and Occupations with an Entry-Level Wage at or Below an Ethical Wage.....	54
Figure 13: Percent of Wisconsin's Workforce and Occupations with an Median Wage at or Below an Ethical Wage.....	54
Figure 14: Wisconsin's Median Family Income Converted to a 40-Hour Wage Compared to Familial Needs-Based Ethical Hourly Wage	55

Figure 15: Annual Growth Rates of the Family Median Income in Wisconsin and Familial Needs-Based Ethical Income	56
Figure 16: Percent of Wisconsin's workforce and Occupations with a Median Wage at or Below the Familial Needs-Based Ethical Wage	57
Figure 17: Midwest Quit Rate	58
Figure 18: Wisconsin Workforce Participation Rate	59

Chapter I: Introduction

60% of the American workforce lives paycheck to paycheck (Dickler, 2022). In other words, despite the vast wealth and resources of the United States, well over half of the American workforce are having issues meeting and maintaining their basic needs. At the same time, there is a growing concern regarding the purported loss of work ethic reflected in today's low labor force participation rate. 35 years of growth in the participation rate culminated in a peak of 67% in 2000, with the following year marking the start of a long-term collapse in which it never again surpassed 65% (Bureau of Labor Statistics, 2023). Typically analyzed separately, there is good reason to think that there may be a deeper connection between the inadequacy of worker compensation and America's ailing labor force participation rate. If employers are paying employees at a level that does not allow them to meet their most essential needs, then the eroding work ethic may represent a reasonable response; in other words, if workers are no longer receiving "an honest day's pay for an honest day's work," the natural result may well be "you get what you pay for."

It is clear that grappling with this problem requires a deeper understanding of workers' needs and an analytical approach that can tell us whether or not such needs are being met. The motivational needs of an individual were identified, categorized, and prioritized 80 years ago via a powerful theoretical schema, the Hierarchy of Needs (Maslow, 1943). Ranking needs from basic to more advanced allows a better understanding of the order in which needs are prioritized, as well as sheds light on what happens when specific types of needs go unfulfilled. Basic needs, such as physiological requirements and safety, encompass the immediate needs of life and must be stably addressed prior to any pursuit of one's higher needs, such as a sense of belonging or esteem. As lower needs are met the absence of higher needs will be recognized, thus motivating

the individual to seek their attainment. How a member of society attains satisfaction of these needs is dictated and defined by both the individual and the society they are a part of. According to Maslow, a “peaceful, smoothly running, ‘good’ society ordinarily makes its members feel safe enough from wild animals, extremes in temperature, criminals, assault and murder, tyranny, etc.” (Maslow, 1987, p. 18). In other words, it is up to society to ensure that its members are able to meet basic needs so that they are free to pursue higher needs. Of course, in modern market economies, the satisfaction of needs is strongly tied to money; the primary way that most Wisconsinites attain their basic needs is through wages received through employment.

Maslow’s Hierarchy of Needs provides the foundation to better understand employee needs, but recent research on work and employment ethics yields crucial additional insights. Taygerly (2022) identified four components to work ethics: reliability and dependability, productivity, ownership and autonomy, and collaboration and team support. Each component fulfills a higher need as defined by Maslow but does not address any of the basic needs. Indeed, stable fulfilment of one’s basic needs is the prerequisite to all four of Taygerly’s components.

The counterbalance to the work ethic of the employee is the employer’s own employment ethic. For the purposes of this study, employment ethics include a safe and secure work environment, an ethical wage that can support the community from which it employs, a responsible and accountable relationship between employer and employees, and finally a responsible impact on the surrounding environment. Despite being largely the responsibility of employers, each of these components of employment ethics have been subject to continuous neglect; historically, this neglect has been so severe that governmental agencies of some form were required to ensure that employers are practicing them.

There is a clear relationship between work ethics and employment ethics: It is the employment ethics of the employer that is the basis for the work ethic they desire to develop in their employees. However, of the components of employment ethics one, the ethical wage, has an even more direct impact on the employee-employer relationship. It puts a monetary value on that relationship, and this value can empower or inhibit both the employee's ability to meet personal and familial needs, and the ability of potential employment communities to address their wider needs through taxation.

Employment ethics could be understood as a part of business ethics. Yet while business ethics has been a recognized field in academia for nearly 50 years, the major focus of this broad area of study often centers on the interactions between businesses, the systems within each business, and the relations connecting businesses to consumers (De George, 2015). When businesses are studied in their role as employers, research is often limited to reviewing the leadership within an organization. This over focus on leadership as a research topic was already warned about in the 1985 paper *The Romance of Leadership*: "In our view, the social construction of organizational realities has elevated the concept of leadership to a lofty status and level of significance" (Meindl et al., 1985, p. 78). They pointed out a host of issues and biases that exist within organizational research, even while acknowledging that "the romanticized conception of leadership is an important part of the social reality that is being brought to bear in our informal analysis of organizations" (Meindl et al., 1985, p. 80). They also noted that "the continuing infatuation with leadership, for whatever truths it yields about the qualities and behavior of our leaders, can also be used to learn something about the motivations of followers" (Meindl, Ehrlich, & Dukerich, 1985, p. 100).

Statement of the Problem

Based upon input from industry, educational institutions promote career and technical education as a means to develop high-demand skills in fields that would allow one to immediately earn wages that, at full-time, would meet all personal and/or familial needs. However, employers are not meeting the wage expectations they set for entry to the mid-level workforce, eroding the work ethic of the overall workforce. In addition, it is unknown to what extent Wisconsin's employers are paying a wage that allows its employees to responsibly meet all their needs.

Purpose of the Study

The purpose of this study is to assess the wage health of Wisconsin's workforce by comparing labor market wages to a needs-based ethical wage. In addition, this study will seek to determine what percent of the workforce is unable to responsibly meet all their budgetary needs. The results of this study could be used to inform employers, employees, workforce educators, and policymakers.

Questions

1. To what extent has entry, median and family incomes changed from 2001 to 2021?
2. To what extent would a needs-based ethical wage for individuals and families in the state of Wisconsin change from 2001 to 2021?
3. To what extent is Wisconsin's workforce able to meet their ethical budgetary needs?
4. To what extent are Wisconsin families able to meet their ethical budgetary needs?

Significance of the Study

This project aims to construct a new model of the interplay between worker productivity, employer policy, and the commitment workers' have towards their workplaces, using this model

to understand the changing fortunes of Wisconsin's workers across the 2001–2021 period. Such a goal requires developing a deeper understanding of the transactional relationship of employment.

Assumptions of the Study

Regarding this study, the following assumptions exist:

1. Maslow's hierarchical ordering of needs, particularly basic needs, is generally true regardless of region or culture.
2. Basic needs are financially definable.
3. Any worker receiving an ethical wage working 40 hours a week, 52 weeks a year, whether through a single employer or multiple, should be able to meet all their needs.
4. Modern budgeting standards would empower people to meet all their needs if an ethical wage is received.
5. Debt is accrued when someone is not able to meet their basic needs.

Limitations of the Study

One of the biggest limiting factors has been the little research into the transactional relationship of employment. The measure of influence that one's wage has, especially towards the bottom end of the scale, is not measured. Instead, if it is measured it is typically measured at a level close to the focus of the leadership study.

The study itself focuses on the state of Wisconsin. All costs will be assessed based on data representative of the state as a whole. Other states may have different costs associated with the categories used, in the same way that various regions within the state of Wisconsin may differ from the statewide average.

Finally, although the study is a historical analysis of wage and spending patterns, it does not take into consideration major events such as the 2008 Great Recession or the COVID-19 pandemic. The deeper impact of these events on costs and income forms no part of the ethical wage discussion.

Chapter II: Literature Review

The purpose of this study is to assess the wage health of Wisconsin's workforce by comparing labor market wages to a needs-based ethical wage. It does this by seeking the answer to the following four questions:

1. To what extent has entry, median and family incomes changed from 2001 to 2021?
2. To what extent would a needs-based ethical wage for individuals and families in the state of Wisconsin change from 2001 to 2021?
3. To what extent is Wisconsin's workforce able to meet their ethical budgetary needs?
4. To what extent are Wisconsin families able to meet their ethical budgetary needs?

This chapter's literature review will thus begin by reviewing research that suggests we can view employment as a transactional relationship in which the framing of employers and employees often differ sharply. The subsequent section then introduces Maslow's Hierarchy of Needs, answering some common criticisms of Maslow's model and extracting the parts of Maslow's hierarchy that are essential to this project. Moving on to explicate the three-component model of organizational commitment, this concept is interrogated to reveal a crucial, yet little noted, link between organizational commitment and Maslow's universal needs. Finally, the chapter explores the usefulness of the cost-of-living concept, analyzing it in light of Maslow's universal needs formulation, and reveals its limitations when considering the transactional nature of the employment relationship.

Employment as a Transactional Relationship

When broken down to its basic components, it is easily seen that the employment relationship is an exchange of money from the employer for action from the employee. The rate

of the exchange can vary widely across time and place, and how the terms of such exchanges are framed can likewise vary depending on who is making the argument.

Employers have a financial responsibility to frame the argument in the most advantageous way for them. The employer's overall focus is to stay labor market competitive and, in that way, maximize profits to shareholders. To this end the employer frames the argument as an issue of a market competitive wage for the time, effort, and skill of the individual employee. This time, effort, and skill is also known as work ethic.

Employees also have a responsibility to frame the argument in the most advantageous way for them, but the focus is on a different resource, time. Their overall focus is to maximize time in pursuit of their needs; they are exchanging their work ethic for the financial investment that allows them to meet their personal and familial financial responsibilities within the community they live and work in. This financial investment of the employer, the wages and benefits that the employee receives for their work ethic, represents the employment ethics of the employer. Therefore, from an employee's standpoint, the transactional relationship of employment is fundamentally a relation between the employment ethics of the employer and the work ethic of the employee.

Maslow's Hierarchy of Needs

Maslow's Hierarchy of Needs is a motivational theory developed by Dr. Abraham Maslow in 1943. Maslow attempted to describe the way humans thought about and pursued their needs throughout the course of life, even if usually unconsciously. His argument was that in any given domain, whether through personal (family and friends) or professional (workplace or volunteer) relations, people feel compelled to satisfy these needs in a specific order.

Maslow's (1943) viewed this process through a deprivation lens, attempting to determine what would become an individual's dominant motivator once they were deprived of everything. After having used this lens to extract a list of needs, Maslow constructed his five-level Hierarchy of Needs: physiological, safety/security, belonging and love, esteem, and self-actualization. This hierarchy is often depicted as a layered triangle, depicting the bottom-up order in which an individual can be expected to move through each layer. Once an individual meets their needs at a given level, they can be expected to realize their further deficiencies and thus begin the work necessary to achieve the next level. The more basic needs are thus prerequisites for fulfilling higher needs; one cannot fill empty lungs or an empty belly with esteem. Maslow thus saw the entirety of human needs as arranged in a fairly regular hierarchy and argued that:

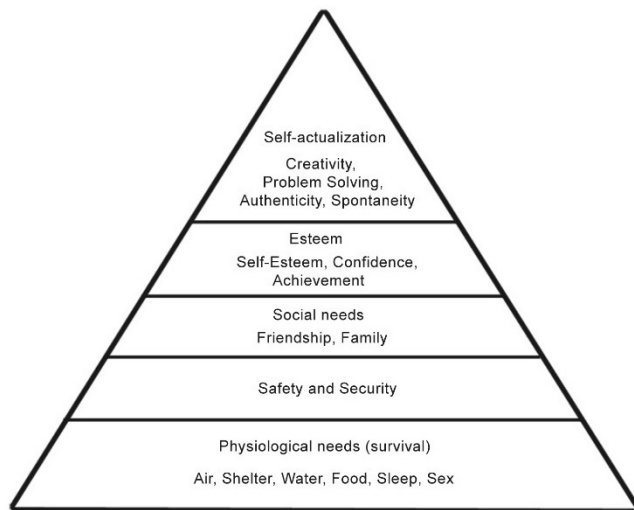
A greater value is usually placed upon the higher need than upon the lower by those who have gratified both. Such people will sacrifice more for the higher satisfaction, and furthermore will more readily be able to withstand lower deprivation. For example, they will find it easier to live ascetic lives, to withstand danger for the sake of principle, to give up money and prestige for the sake of self-actualization. Those who have known both universally regard self-respect as a higher, more valuable subjective experience than a filled belly. (Maslow, 1987, p. 58)

Maslow's five-level hierarchy is set out in figure 1, below. The base of the pyramid, Physiological Needs, encompasses the basic needs of life and includes safe air, food, water, shelter, and warmth. It is clear that "in the human being who is missing everything in life in an extreme fashion, it is most likely that the major motivation would be the physiological needs rather than any others" (Maslow, 1943). Some very basic examples of ways to satisfy these needs have been applied since human prehistory: a cave to provide protection from the elements,

a fire for warmth, and a body of water with safely edible flora and fauna to provide food and water. Without easy and regular access to resources that address one's physiological needs, life can end in a very short amount of time; this will obviously have a major impact on one's ability to address the needs at higher levels.

Figure 1

Maslow's Five-Level Hierarchy of Needs



*Note. Sourced from *On moving cities, material culture, and Maslow's Hierarchy of Needs* (Lovatt, 2019)*

The second level of needs, Safety and Security, represents the establishment of long-term sustainability of and access to the resources necessary to address one's physiological needs. It encompasses the protections against reasonable difficulties that may arise over the course of one's life and the desire to create stability and predictability in addressing one's physiological needs. Building on our previous example, safety and security could mean establishing a wall and door at the entrance of the cave to control access and hold in warmth, the setting of traps to aid in hunting, the curing and storage of edibles, and a well-stocked and dry firewood supply.

Once external needs are securely met, an individual's focus moves towards internal needs; isolation becomes the next hurdle to address and a need for belonging, love and community, the Social Needs, starts to arise. Humans are social creatures and this need highlights that the desire of "both giving and receiving love" (Maslow, 1943). The inability to fulfill these needs poses a danger to both mental and physical well-being. Studies on the long-term impact of physical or social isolation have shown that it can lead to higher rates of drug use, heart disease, stroke, dementia, depression, anxiety, and even suicide (Centers for Disease Control and Prevention, 2022; Smith, 2018).

After discovering one's community, the need for Esteem follows. Here individuals are driven to discover a source of purpose and confidence. Esteem is unique among needs; while all others require proactive involvement and action, Esteem is built on history. It is "that which is soundly based upon real capacity, achievement and respect from others" (Maslow, 1943). In essence, this requires proving to oneself and others that they are good, perhaps even the best, in a given skill, and therefore worthy of the praise that comes with such accomplishment.

Finally, there is the need for Self-Actualization, in which the individual seeks personal fulfilment. Unlike the other needs, this desire for fulfilment cannot be continuously met, as Self-Actualization is the pinnacle of action. Life-defining actions, such as one's profession or craft, form the foundation for self-actualization, and thus "a musician must make music, an artist must paint, a poet must write, if he is to be ultimately happy" (Maslow, 1943). People who attain self-actualization do not need to be recognized as masters in their craft; rather, the key is that they simply find contentment practicing their craft.

Criticisms of the Needs Hierarchy

The most common criticism of Maslow's Hierarchy of Needs centers on the specific structure of the model: It is argued that the needs' order of importance is not universally applicable. Critics hold that pursuit of happiness is controlled by the individual, who can be influenced by various internal, familial, cultural, and societal factors. One may be raised in a culture where skill mastery is prioritized over building meaningful friendships, while another may prize interpersonal connection over one's skills. To give another example, Self-Actualization may be reached without ever receiving adequate levels of Esteem.

Even if there is agreement on the order of needs, another issue arises when the discussion turns to how one meets those needs. For example, an employee whose Physiological needs are met through their employment may find Self-Actualization through a hobby, Esteem from volunteer work, and Social Needs from a group of friends. Regardless of the specific ways in which needs are satisfied, Maslow emphasized that the key is that society empowers and respects the individual to make their own decisions in pursuit of meeting their needs.

Finally, the degree of satisfaction which is acceptable varies from person to person. When one transitions from trying to address one need to the next, there is no reason for the original need to stagnate. In addition, multiple needs can be pursued at the same time. A team lead could be looking to foster community within their team, while simultaneously trying to garner prestige from their peers and achieve self-actualization when actively working on the task at hand. A new employee could be addressing their physical need to eat when asking to join a table of others, with this same action also serving to develop a sense of belonging.

Universal Basic Needs

Researchers working in Maslow's tradition have concluded that, while the specific order of higher needs or the way each individual satisfies those needs may differ, physiological and security needs remain a universal substrate that underpins all the others. These aptly named Universal Basic Needs are thus stable across cultures and generations.

According to Maslow "*The higher the need the less imperative is for sheer survival*" (Maslow, 1987, p. 57). This means that "better environmental conditions (familial, economic, political, educational, etc.) are all more necessary to allow people" (Maslow, 1987, p. 58) the ability to pursue higher needs. Creating easier access for oneself and one's family to affordable and clean food, water, and housing, as well as the ability to secure the necessary resources to maintain these vital inputs over the long term, is a cornerstone justification of every society. Maslow emphasized the universal status of these needs, noting that "basic needs are more common-human than superficial desires or behaviors" (1943). How one acceptably secures and maintains their universal needs is dictated by the society that they are a part of; in modern society, this is most commonly accomplished through wages and benefits earned from employment.

Meeting Modern Societal Needs: A Living Wage vs Universal Needs

The current framing of the wage discussion is around a living wage, formally known as the Cost-of-Living Index (CLI). CLI is meant to represent what it would cost to represent a bare minimum living within a given region. CLI includes 7 categories: housing, food, childcare, health care, transportation, taxes, and other necessities (e.g., toiletries, washing clothes, maintenance). Although there exist many accepted ways to calculate a given region's current CLI, the three most referenced are the Economic Policy Institute Family Budget Calculator

(2020), the Cost-of-Living Adjustments of the Social Security Administration (2023), and the Bureau of Labor and Statistics Consumer Price Index (2023b).

Universal Needs: What a Living Wage is Missing

While widely employed in research and policymaking, CLI misses two important aspects of the Hierarchy of Needs. First, CLI is meant to represent the minimum costs required to live within a given region. It only focuses on the immediate physiological portion of Universal Needs and makes no allowance for the development of financial security. This means that CLI represents a paycheck-to-paycheck lifestyle that precludes investment and does not allow one to prepare for, let alone financially recover from, an unforeseen or emergent crisis. Also, depending on the specific nature of one's employment, one may reach the CLI threshold and yet still experience a lack of safety and healthcare.

The second element missing from CLI becomes obvious when simply looking at the entire picture of Maslow's Hierarchy of Needs: CLI does not account time. Time is a non-recoverable resource and is the primary resource needed to develop one's higher needs. If an employee must spend more time at one or multiple places of employment to meet their Universal Needs, it means that they have less time to use in the pursuit of any other.

Maslow and Warren

Originally, established in 2005 with the release of the book *All Your Worth: The Ultimate Lifetime Money Plan* (Warren & Tyagi, 2005), the 50/30/20 Rule of budgeting is the modern standard for personal finance. It identified three primary areas of budgeting and assigned how much of one's take-home pay should be allocated to each: 50% to needs, 30% to wants, and 20% to savings. When this form of budgeting is placed alongside the Hierarchy of Needs, a more detailed picture of an ethical budget becomes clear: 50% of one's take-home wage dedicated to

meeting modern physiological needs (food, shelter, utilities, clothing) as well as the daily costs to maintain them (transportation, communication, and childcare), followed by 20% set aside for safety and security (retirement and emergency savings, regular vehicle maintenance, as well as insurances such as car, home, and medical). This means that 70% of one's take-home income would be set aside to meet Universal Needs, leaving 30% of the budget to pursue one's wants or higher needs.

Viewing measures such as the CLI through Maslow's hierarchy reveals their shortcomings, but well-attested budget guidelines such as Warren's 50/30/20 Rule allow us to construct a more thorough understanding of what level of wages might be required to truly fulfil Universal Needs. Of course, whether or not the wage level at any point in time is adequate when analyzed via the 50/30/20 Rule will be a result of the transactional relationship between employers and employees. This in turn suggests that how employers treat their employees, and in particular aspects of the transactional relationship between workers and firms such as organizational commitment, plays an integral role in determining whether or not a given population of workers have a decent chance of fulfilling their universal needs. The following section will explore these crucial transactional concepts.

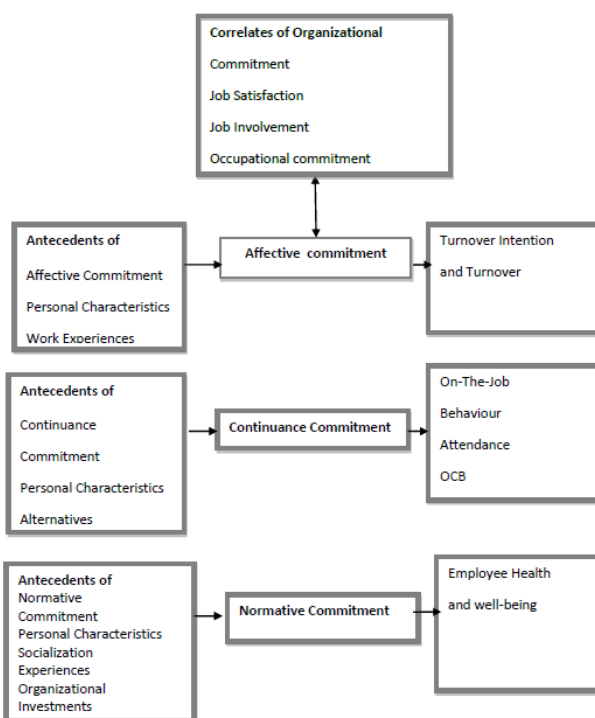
Work Ethic and Organizational Commitment

Of the four components of work ethic (reliability/dependability, productivity, ownership/autonomy, and collaboration/team support) only one, productivity, is a reference to the good or service being provided by the employee for the employer. The position that the employee is filling is premised on a need to increase or maintain productivity in that particular position. The other three components of work ethic all represent aspects of the organizational commitment that an employee holds towards their employer.

The Three Component Model of Organizational Commitment (OC) offers a succinct account of why and how a worker might stay with an organization. In this model, an employee's possible justifications for continued allegiance fall into three areas of commitment: Affective, Normative, and Continuance. These three categories, as well as their relation to important organizational outcomes such as job satisfaction and employee health and well-being, were developed by Meyer and Allen (1991), and are detailed by Norzian and Khalip (2016) in Figure 2 below.

Figure 2

Three Components of Organizational Commitment



Note. Sourced from A three-component conceptualization of organizational commitment (Noraazian & Khalip, 2016)

Affective commitment results when a worker personally identifies with the organization. It “refers to the employee’s emotional attachment to, identification with, and involvement in the

organization” (Noraazian & Khalip, 2016, p. 19). When affective commitment is strong, workers *want* to be a part of the organization and see their ties to the organization as part of their personal identity. Within the overall structure of work ethic, affective commitment thus represents a variety of ownership and autonomy developed by employees within an organization, place of employment, or field of work. This type of commitment is highest among volunteer organizations and within skilled service industries, such as teaching, medical, and public protection fields.

Normative commitment “reflects a feeling of obligation to continue employment” (Noraazian & Khalip, 2016, p. 20). Workers feel that they ought to stay with the organization due to relationships that have been built and projects that they are a part of. Viewed as part of the overall structure of the work ethic concept, this type of commitment encompasses both the reliability and dependability of the employee as well as their willingness to collaborate and support their teams. Employees build their normative commitment through their relationships and reputations with their peers; as a result, normative commitment requires long-term employment with a single organizational entity.

Finally, continuance commitment “refers to an awareness of the costs associated with leaving an organization” (Noraazian & Khalip, 2016, p.20). Continuance commitment represents the transactional relationship between the investment of the employer and the productivity of the employee. It also entails the employee’s potential for, or dependency on, other revenue sources required to get those needs met. It thus captures the need to stay with an organization so that the worker can meet, and build upon, their personal or familial financial obligations to exist within a society responsibly.

Organizational Commitment and the Hierarchy of Needs

Of the three areas of commitment, continuance establishes the financial relationship between the employee/employer, encompassing how well the employee can meet their Universal Needs. It includes not only the worker's current income but also the comparison of income potential that an employee could attain with another employer, as well as income potential from other avenues. If an employee is required to have multiple employers to meet their Universal Needs, the employer supplying the lowest amount of income will have the lowest level of Continuance Commitment.

This is not to say that the other types of commitment do not play important roles in determining whether a worker can fulfill their needs. Normative commitment may come into play for an initial employee if they have friends and family already working with the organization, and affective commitment may also be a factor due to the organization's reputation. However, these perceived commitments represent more of the individual's desire to fulfill their higher needs than their developed personal commitment to the organization.

Employment Ethics

As we have seen, the components of work ethic together characterize the organizational commitment that workers have towards their employer, and continuance commitment captures the financial side of the employee-employer relationship. However, we can also view the transactional relationship between workers and their employers from the other side – through the lens of employment ethics. When looking at the four aspects of employment ethics (a safe and secure work environment, a responsible and accountable relationship between employer and employees, a responsible impact on the surrounding environment, and an ethical wage that can support the community from which it employs) there is a federal agency dedicated to each

aspect. This was due to the overall lack of recourse and accountability that the workforce had if an employer was acting unethically, whereas an employee could be terminated from their employment whether they were acting ethically or unethically. The following sections will detail each of the four aspects of employment, starting from the egregious employer violations that historically necessitated the formation of each agency. Charting the rise of employment ethics as a widespread social concern suggests that employees work ethic is often downstream from employment ethics; employers have historically violated employment ethics and state intervention was required in response, and it is therefore likely that workers' own ethics respond in a similar way to the state of employment ethics.

Safe and Secure Work Environment

Due to decades of public outcry against employers ignoring the health and welfare of their employees, President Nixon signed the Occupational Safety and Health Act of 1970 into law. It requires that every employer “furnish to each of his employees’ employment and a place of employment which are free from recognized hazards that are causing or are likely to cause death or serious physical harm to his employees” (Occupational Safety and Health Act of 1970, 2004). To enforce regulations, the Occupational Safety and Health Administration was created in 1971. The mission of Occupational Safety and Health Administration is “to ensure safe and healthful working conditions for workers by setting and enforcing standards and by providing training, outreach, education, and assistance” (Occupational Safety and Health Administration, n.d.).

Responsible Impact on the Surrounding Environment

Although various environmental protections existed prior to 1970, many major industrial employers were prioritizing expansion over the public's well-being and environmental concerns.

As a result, before 1970 there was a drastic rise in “deteriorating city air, natural areas littered with debris, and urban water supplies contaminated with dangerous impurities” (U.S. Environmental Protection Agency, 2023b). In early 1970, President Nixon formed a committee to address these issues as the nation’s industrial capacity grew, and later that year, the committee’s recommendations were enacted. The biggest change was that both enforcement of regulation and investment into long-term research on environmental contamination was consolidated under a single new agency, the Environment Protection Agency. Given the mission “to protect human health and the environment” (U.S. Environmental Protection Agency, 2023a), the EPA has the authority to create data-informed regulations and standards to reduce the impacts of industrial processes. These data-informed regulations rest on both internally driven studies and the careful management of grants to fund research into longer-term areas of concern.

Responsible and Accountable Relationship Between Employer and Employees

Alongside workplace dangers and environmental impacts, there was also increasing concern about the “isms” (e.g., racism, sexism, ageism, ableism, heterosexism) practiced by employers. As a result, the Equal Employment Opportunity Commission was established in 1965 as part of the Civil Rights Act. The Equal Employment Opportunity Commission has the mission “to stop and remedy unlawful employment discrimination in the workplace by enforcing federal laws that prohibit employment discrimination” (U.S. Equal Employment Opportunity Commission, 2016). However, it was not until 1972, with the passage of the Equal Employment Opportunity Act, that the EEOC was given the authority to address presented grievances through the federal court system.

Ethical Wage that can Support the Community from which it Employs

Some of the earliest and most vociferous calls for enforcement of employment ethics came from the public's outrage at the exploitation of the workforce, especially child labor. In response to this growing sentiment against exploitation, President Franklin Roosevelt said that "a self-supporting and self-respecting democracy can plead no justification for the existence of child labor, no economic reason for chiseling worker's wages or stretching workers' hours" (Grossman, 1978). Eventually, this led to the passage of the Fair Labor and Standards Act of 1938, which established a national minimum wage and the Wages and Hours Division of the Department of Labor to enforce and address wage disputes. Fifty-five years later, this move towards an ethical wage continued with the passage of the Family and Medical Leave Act of 1993, focused on supporting basic worker rights and protections. The mission of the Wages and Hours Division is "to promote and achieve compliance with labor standards to protect and enhance the welfare of the nation's workforce" (US WHD, n.d.).

Summary

This chapter has reviewed the nature of employment as a transactional relationship, analyzing Maslow's work as a way to demonstrate the central importance of universal needs in such transactions. The components of work ethic were then explored in order to reveal the importance of continuance commitment as the ethical grounding for the financial side of each employer-employee transaction. However, although a strong work ethic within the workforce is required for any organization to succeed, and often taken as the sole determinant of whether a worker is earning their wage, it is the presence of strong employment ethics that allows that work ethic to develop. Unfortunately, government intervention has been historically and continuously required for employers to consider the employee's basic needs or even acknowledge the

transactional relationship of employment. When an employer is not practicing proper employment ethics, such neglect impacts both the employee-employer relationship and justifies the reduction of work ethic on the part of the employee. It creates a socially damaging chain of causation running from the employer's neglect of ethics to employee deficiency in terms of meeting their needs, finally leading to employees bereft of the opportunity to develop the very higher needs through which one's work ethic is developed.

Chapter III: Method and Procedures

The purpose of this study is to assess the wage health of Wisconsin's workforce by comparing labor market wages to a needs-based ethical wage. It does this by seeking the answer four questions:

1. To what extent has entry, median and family incomes changed from 2001 to 2021?
2. To what extent would a needs-based ethical wage for individuals and families in the state of Wisconsin change over from 2001 to 2021?
3. To what extent is Wisconsin's workforce able to meet their ethical budgetary needs?
4. To what extent are Wisconsin families able to meet their ethical budgetary needs?

This chapter will examine the research methodology and tools that will enable a rigorous analysis of the transactional employment relationship. Due to the focus on the wage of the individual worker and the median family income in Wisconsin over a 20-year period to a needs-based ethical wage for the individual worker and a family over the same period, a convergent mixed-method design will be followed for this project as it. This study's sample spans the entire 2001–2021 period, with specific wage and cost data analyzed in each year by following through the application of the 50/30/20 Rule.

Research Methodology

To both properly quantify the dynamics of the importance of the transactional employment relationship and compare how these dynamics changed in Wisconsin, this project will use a convergent mixed-method design. Convergent design is used when comparing “quantitative statistical results with qualitative findings for a complete understanding of the research problem” (Creswell & Plano Clark, 2017). A convergent mixed method design allows

for this quantitative analysis of the wages to the spending to understand a portion of the social construct of employment and work ethics.

The qualitative data will be the building of an ethical wage that would allow any Wisconsin individual, or a familial, to securely meet all their needs, as established by Maslow and financially reinforced by Warren's 50/30/20 Rule. The ethical wage will be compared the quantitative median worker and median family income in Wisconsin. Through this process measures of wages, cost of living, and other important abstract social concepts will be quantified for precise analysis, with the year-specific ethical wage and budget compared to the median annual income, and the median hourly wage that actually prevailed each year.

Subject Selection and Description

The regional focus of the research will be the state of Wisconsin. According to the 2020 Census, at 5.9 million people Wisconsin is the 20th largest state in the United States, with a large portion of the population living along its Lake Michigan shoreline in the cities of Milwaukee, Green Bay, and Kenosha. The population of the state has become more diverse since the turn of the 21st century, with the white share of the population dropping from 88.9% in 2000 to 80.4% in 2020. The largest source of that drop came via an increase in those with a racially blended background, rising from 1.3% in 2000 to 6.1% in 2020. The state has also seen growth in education, with those receiving a high school diploma jumping from 85.1% in 2000 to 92.6% in 2020, as well as the share of residents pursuing or attaining a post-secondary education increasing from 50.5% to 62.3% over the same period. Manufacturing and agriculture are the state's largest economic drivers, although the largest employers by sector are healthcare and retail. The median age of the workforce from 2001-2021 has risen slightly from 39.6 to 41.7.

This works well with the assumption that a median wage should closely align with the median age of the workforce.

Although the average household size in Wisconsin is 2.4 people, the number of children per household is 1.7. For the purpose of this study, a family will consist of two adults and two children.

Instrumentation

Determining an ethical wage for each time period is central to this study. The first step to constructing this standard is determining the average, or suggested, spending required to meet one's physiological (universal) needs. When applying our 50/30/20 Rule to determine an ethical budget, fulfilling these basic needs should make up 50% of one's income. Once calculated for each year, the amount needed for basic need fulfilment is then doubled to represent the 20% that should make up savings and security and 30% for addressing higher needs. Finally, taxes are added back to establish the final ethical income threshold. This ethical hourly wage will be calculated on the basis of the regulated 40-hour workweek, as set by The Fair Labor Standards Act of 1938. Regular work through all 52 weeks in a year equates to 2080 total hours; annual ethical income will thus be divided by 2080 to yield a final ethical hourly wage.

Data Collection Procedures

Data collection in convergent design “involves gathering both quantitative and qualitative data at roughly the same time, analyzing the two data bases separately, and then merging or comparing the results from the two data bases.” (Creswell & Plano Clark, 2017, p. 187). For this study the quantitative income data will be drawn from two sources. Entry level wages will be considered the median income for the bottom 25% of the workforce and the median income for the median workforce, as well as hourly wage data will be collected from the Bureau of Labor

Statistics Occupational Employment and Wage Statistics (OEWS). Family median income will be sourced from Federal Reserve Economic Data on real median household income in Wisconsin. Both state and federal taxes will be deducted prior to comparing this income data with the ethical budget model, with deductions benchmarked to the income-appropriate state and federal tax rates for individual and joint filing of taxes. There will be no dependent deductions taken. These deductions will yield a gross income that will then be analyzed following the 50/30/20 Rule.

The ethical wage itself will be built from a variety of public sources and reports from each year across the 2001–2021 period. Housing costs will be based on the Department of Housing and Urban Development’s 50th percentile rent estimates for Wisconsin, with basic utilities included and assuming a one-bedroom apartment rent for an individual and a two-bedroom apartment rent for a family.

Annual food costs will be drawn from the US Department of Agriculture’s (USDA) Low, Moderate, and Liberal Food Spending Plans for June of each year, the month used to establish SNAP benefits for the next fiscal year. The liberal plan is used to determine both family and individual food costs, as the higher spending threshold of the liberal plan allows the most flexibility to meet dietary needs. For an individual, estimates will be based on the total cost for a 19–50-year-old male to ensure a level at which dietary needs can be met regardless of sex. Since the costs listed represent a breakdown of the members to a family of four, USDA guidelines will be followed and another 20% will then be added to the individual costs to represent the overall expense to an individual. For a family the assumption is one male and one female 19-50 years old and two children one between the ages of 6–8 and one between the ages of 9–11.

To capture outlays for transportation, the average annual cost for a gallon of regular grade gasoline taken from U.S. Energy Information Administration (EIA) Midwest Retail Gasoline and Diesel Prices for each year will be used. It is assumed that each adult will have their own vehicle. Travel to the primary source of income will be 20 miles one way from home and the secondary will travel 10 miles from home. This equals a daily total of 40 miles in gas for the individual and 60 miles of gas for the family; at an average of 20 miles per gallon, an individual will use 2 gallons per day on gas and families will use 3 gallons per day. Vehicle registration, routine maintenance (such as oil and tire changes), and insurance are considered part of the savings and security fraction of the budget. Finally, any additional travel will be considered part of the wants aspect of the budget.

The Federal Policy for the Protection of Human Subjects (45 CFR 46) does not apply to the work done within the scope of this dissertation since no human subjects are a part of the research (see Appendix).

Data Analysis

When using convergent design “after collecting both quantitative and qualitative data concurrently, the researcher first analyzes the information separately and then merges the two databases” (Creswell & Plano Clark, 2017, p. 221). For this study the parallel-database variant approach of convergent design will be used for analysis. In this approach to analysis “the researcher uses the two types of data to examine facets of the same phenomenon, and the two sets of independent results are synthesized or compared during the discussion” (Creswell & Plano Clark, 2017, p. 72).

For the separate analysis of entry and median incomes of the individual and the family, as well as their corresponding ethical wages, will be analyzed separately year to year over the

2001-2021 period. Each will also be used separately to assess the aggregate health of wages for the workforce by comparing the total size of the OEWS workforce subcategories for that year to the percentage of that field's workforce whose entry or median wage falls underneath the needs-based ethical wage point for that year. The OEWS subcategories are used in place of the major OEWS categories so that wages of early career positions can be better assessed and less influenced by the wages earned at the mid- or end-of-career positions within each field. The closer that either the entry or median wage of a field is to, or below, the ethical wage it would require more than 40 hours of work for a majority of those within that field to meet their individual or a familial need.

Limitations

While this study's designs will shed light on the state and evolution of Wisconsin's wages, their relation to a Maslowian ethical wage, and the accompanying changes in work ethics, there are several limitations to this approach. First, the cost of childcare is not considered as part of an ethical wage. The family ethical wage model assumes that 40 hours of total work for the entire household is the maximum amount of time parents would have to spend to meet all familial needs. This assumed that parents receiving a familial ethical wage would be able to develop a work schedule affording enough availability to care for the children without outside support. Additional childcare would be considered a want. In contrast, if both parents are required to work to meet familial basic needs, then childcare costs must be considered an additional basic need.

In addition, technological change, and the many ways it has been integrated into modern society have not been taken into consideration. For example, job applications, work schedules, and training often require personal internet access. Such cost is not factored into the utility costs

of an apartment, and in many areas, cellphones are a cheaper and more readily available option than fixed-location communication services.

Finally, both education debt and childcare are not considered as part of an ethical wage. Any post-secondary education required for a position must be compensated at the average monthly education loan payment would be considered a need to be considered ethical. In this vein childcare is not considered as part of the familial ethical wage. Companies that promote that they support a family but are paying at the individual and not familial ethical wage, would require childcare costs to be a part of ethical wage calculations to be considered ethical.

Conclusion

This chapter reviewed the tools used in this study to move Maslowian concepts of universal needs and an ethical wage into the realm of quantitative and comparable social science. Using the insights gained from the Hierarchy of Needs concepts, in combination with the 50/30/20 Rule, the actually-existing costs for each year from 2001–2021 can be used to estimate Wisconsin's ethical wage for each year. This then become the crucial benchmark against which we can compare the state's prevailing wages across the same time period.

Chapter IV: Presentation of the Findings

The purpose of this study is to assess the wage health of Wisconsin's workforce by comparing labor market wages to a needs-based ethical wage. It does this by seeking the answer four questions:

1. To what extent has entry, median and family incomes changed from 2001 to 2021?
2. To what extent would a needs-based ethical wage for individuals and families in the state of Wisconsin change over from 2001 to 2021?
3. To what extent is Wisconsin's workforce able to meet their ethical budgetary needs?
4. To what extent are Wisconsin families able to meet their ethical budgetary needs?

Since this study is using a convergent design mixed method approach, a focus on the analysis and comparison of like data will happen in this chapter. The historical data required to answer the first question will only be with itself, then the analysis of the data inputs for the needs-based ethical wage concept that is created to answer the second question will be presented here. The comparison and analysis of the historical wage data to the needs-based ethical wage concept will be done in the next chapter. However, prior to all of that, a summary of the demographics of Wisconsin follows.

Demographic

Wisconsin's workforce will be assessed by examining three categories of median income. The first category, the median income of the bottom 25% of the workforce, represents what any worker should reasonably expect to make when entering the Wisconsin workforce, regardless of position. The second category, median income, represents what an experienced worker could expect to make within the state of Wisconsin. For the purpose of this study, it is assumed that a median worker is of the median workforce age of 40 and has over a decade of experience in their

chosen field. The final category of historical wage is real median family income, assuming a family consisting of two working adults and two children. While real median family income can be earned by a single source or both adults working, for this study it is assumed to capture a situation of both adults working. The data for the first two categories is drawn from Bureau of Labor and Statistics data, with the family income data provided by Federal Reserve Economic Data.

The second major data category consists of the cost measures that make up a needs-based ethical wage threshold. This needs-based ethical wage is an entry-level wage that would allow one to responsibly meet all their basic needs. As such, it represents what the youngest legally allowed full-time worker should make, regardless of the level of education or other external factors. For Wisconsin, this would be an 18-year-old working full-time; state law forbids anyone under 18 who has not completed a high school-level education to work full-time during a school week.

When analyzing the needs-based ethical wage for a family, it is assumed to encompass two adults and two children. A 40-hour work week is assumed for the household, prioritizing the stability of the family unit whether such households rely on a single income or both adults working part-time. This assumption meshes well with legal and physically practical feasibility; income with either one adult working a full-time work week of 40 hours or both adults working a combined 40 hours will enable a work schedule allowing them to swap parental duties without relying on external aid.

Item Analysis

The remainder of this chapter analyzes each of the above-discussed measures, beginning with comparisons of the year-to-year growth of the historical median wage and the historical

median family wage. The same comparative approach will also be applied to create a needs-based ethical annual income and a needs-based ethical family income. The following chapter will then compare these results across each category, contrasting the changing trajectories of entry, median, and family incomes to the needs-based ethical income.

Research Questions

When balancing employment ethics and work ethic it is important to understand that the ability of an employee to meet their needs is directly impacted by the income they receive from their employer. Of course, it thus follows that before the work ethic within an organization, industry, or region can be assessed the wage health of the organization, industry, or region must be carefully analyzed. This necessitates a treatment of two research questions. The first investigates to what extent the actual prevailing income of individuals and families changed in Wisconsin. This will be answered with a historical assessment of the entry and median workforce income, as well as the median family income. The second asks to what extent the needs-based ethical wage of individuals and families changed in Wisconsin. This requires assessing the costs to responsibly meet all of one's budgetary needs within the state by establishing a needs-based ethical wage for an individual and a family. Answering this initial pair of research questions will enable the in-depth comparisons is required to answer the third and fourth research questions in the next chapter.

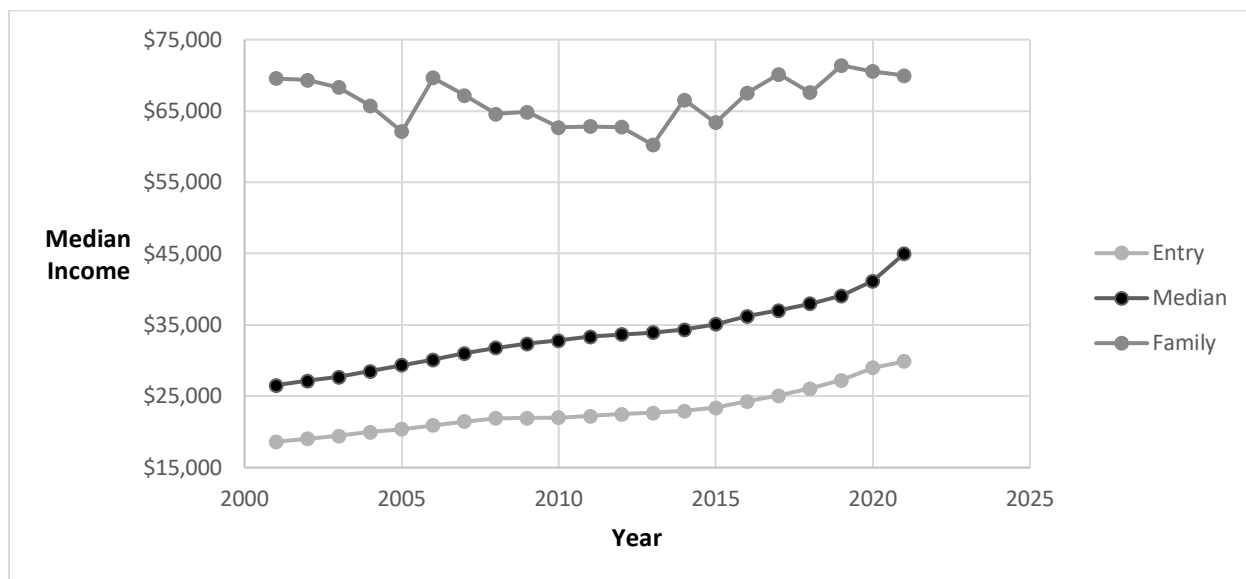
Research question 1

Research question 1 asked, "To what extent has entry, median, and family incomes changed from 2001 to 2021?" As seen in Figure 3, the median income of those entering the workforce increased from \$18,630 in 2001 to \$29,890 in 2021, an overall increase of 60.44%. Over that same period, the median income of the workforce rose from \$26,560 to \$45,000, an

increase of 69.43%. Finally, the median family income went from \$69,562 to \$69,953, an increase of 0.55%.

Figure 3

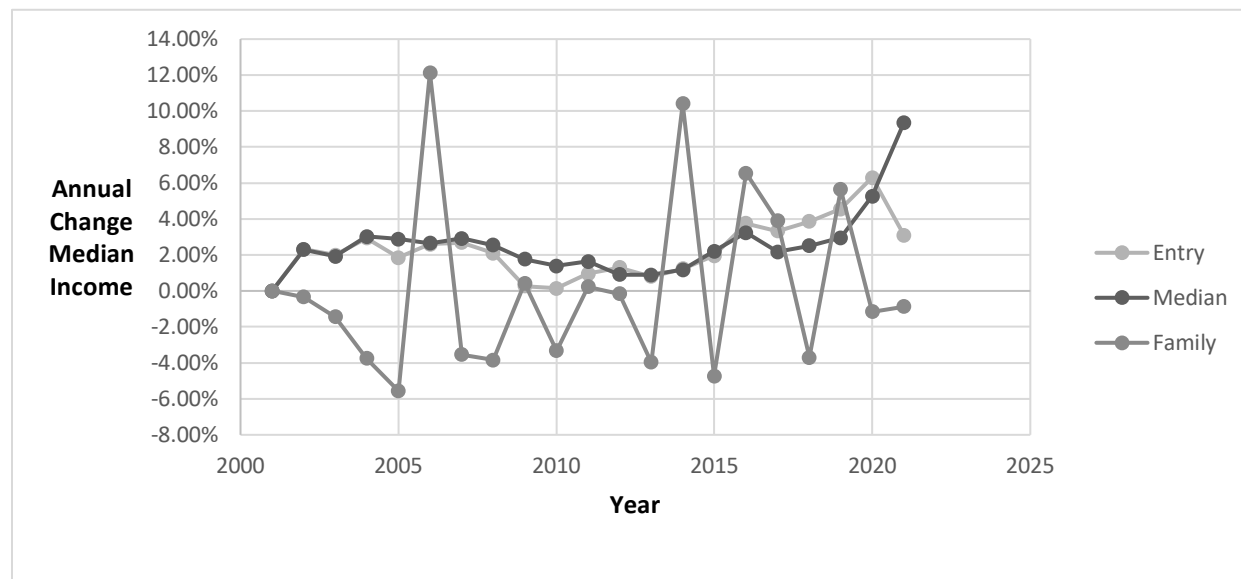
Wisconsin's Annual Median Income of Entry-level, Median-level Workers, and the Real Family Income 2001–2021



Although there was fluctuation in both the entry-level, median, and family incomes, the individual income measures showed positive growth every year. As highlighted in Figure 4, entry-level wages saw 3 years of less than 1% year to year growth and median wages saw 2 years. This contrasts sharply with the median family income which saw 15 years of below 0.5% growth. These disparities resulted in a year-to-year mean growth of 2.4% for entry-level income, 2.69% for median income, and 0.14% for family median income from 2001 to 2021.

Figure 4

Year-to-Year Growth Rate of Wisconsin's Entry-level, Median-level Workers, and the Real Family Incomes 2001-2021



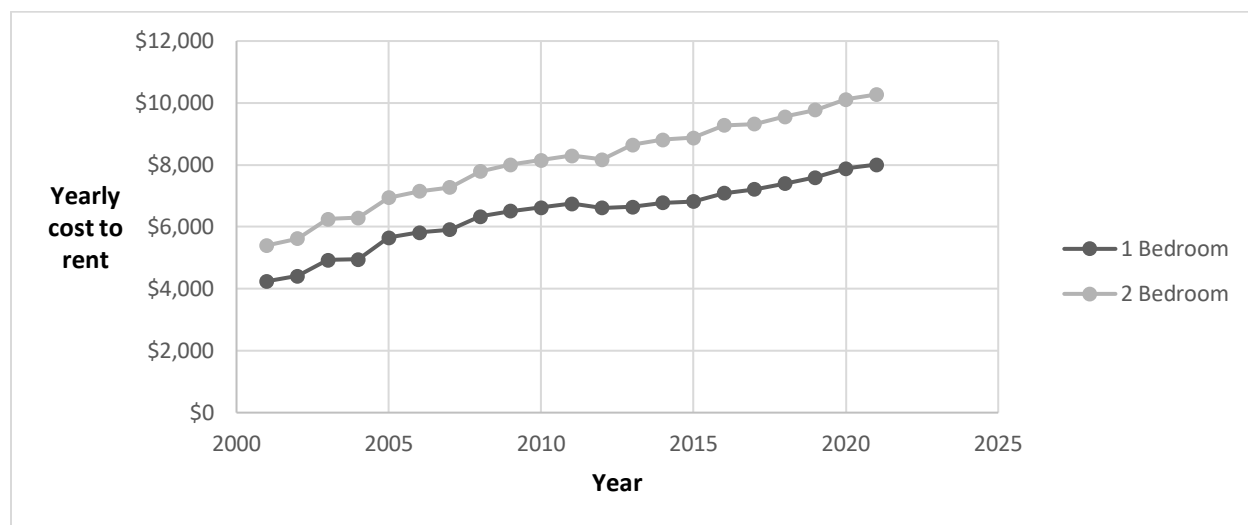
Research Question 2

Research question 2 asked, “To what extent would a needs-based ethical income for individuals and families in the state of Wisconsin change from 2001 to 2021?” Establishing a needs-based ethical income level for any given year requires gathering data on housing, food, and transportation costs. When examining the cost of housing, it must be remembered that data from the Department of Housing and Urban Development did not include all 72 Wisconsin counties in 2001 and 2002. Although this issue was addressed in 2003 its traces remain in the data; there is a noticeable spike in the annual cost growth rate for that year due to the most populous, or most expensive, counties finally being included. However, as seen in Figure 5 the cost of single and two-bedroom apartments were steadily increasing before and after this data change. Adjusting for the initial two years of data, there was a mean increase of 2.79% and

2.83%, respectively. Overall, there was an increase of 62.61% for one-bedroom apartments and 64.25% for two-bedroom apartments within the state.

Figure 5

Average Annual Costs for an Apartment in Wisconsin



The next aspect of a needs-based ethical wage to consider is food. As seen in Figure 6 over the 2001–2021 period the Department of Agriculture (USDA) suggested food budget for an individual and a family were relatively consistent with each other, displaying mean yearly increases of 2.3% for an individual and 2.31% for a family. This stability led to a similar overall increase of 56.74% and 56.95% over the period.

Finally, the cost of transportation to and from work must be established. Although the lowest cost component of the budget, as can be seen in Figure 7, it is also the most volatile; over the 2001–2021 period, only 5 years evinced a yearly change below 5%. This measure displayed a mean increase of 5.15% and an overall increase of 103.46% from 2001–2021.

Figure 6

Annual Food Costs of USDA Liberal Food Plan

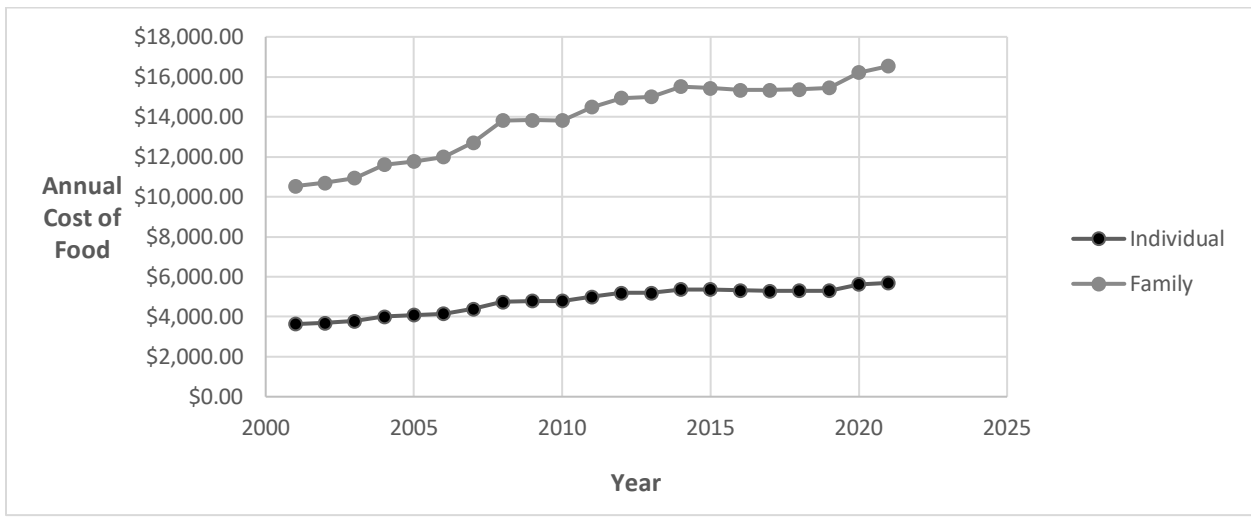
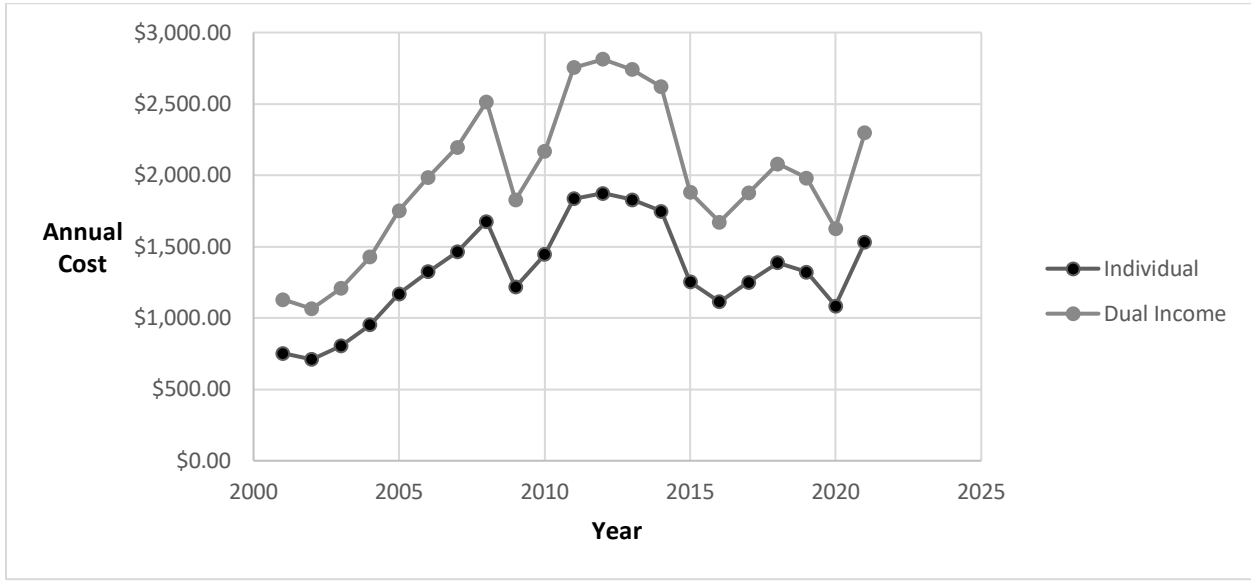


Figure 7

Annual Round-Trip Costs of Transportation to Place of Employment

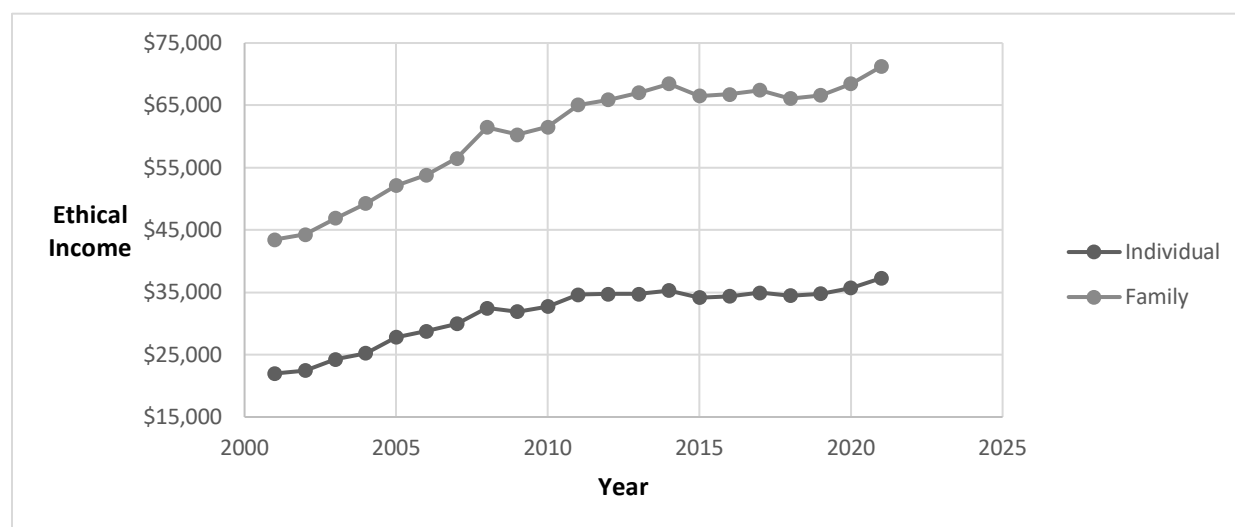


With these costs representing the needs portion, or 50%, of the 50/30/20 Rule, a final needs-based yearly ethical income can be constructed that represents what any new member of the workforce should receive. First, the computed 50% is doubled, capturing a full take-home

income, and then state and federal taxes are added back in to yield a needs-based ethical wage for that year. As seen in Figure 8, the final result of this process delivers a stable line of growth for both the family and the individual. From 2001–2021, the needs-based ethical wage for an individual increased by 69.59% and 63.82% for a family. Despite the nearly continuous growth, there are three years when that wage would have fallen. A drop in 2009 and 2015 correlates to a drop in fuel costs, while in 2018 a change in the tax law lowered the tax rate, lowering the overall income required to meet one’s needs.

Figure 8

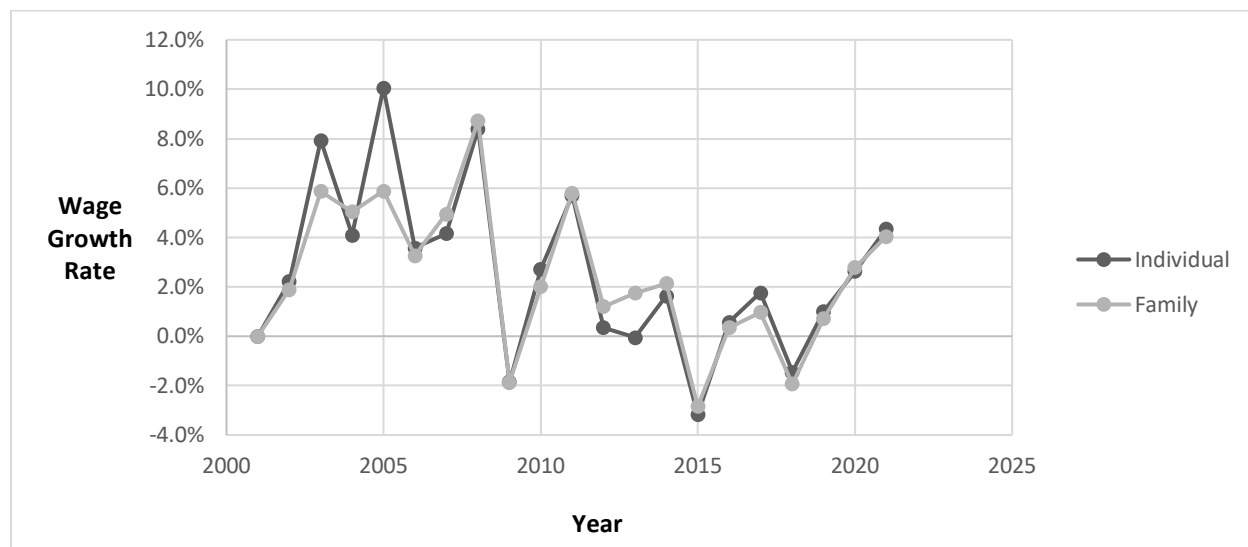
Wisconsin’s Annual Needs-Based Ethical Income



While the yearly growth of both the individual and family ethical wage thresholds closely track each other, one point of divergence can be seen in Figure 9. From 2012-2014 the costs of either food or housing drove inflationary rates higher on families than on an individual. The biggest discrepancy was in 2013 when a single bedroom apartment saw only a 0.55% increase in cost, while a two-bedroom apartment saw an increase of 5.77%. Overall, the needs-based ethical wage saw a mean growth of 2.73% for an individual and 2.54% for a family.

Figure 9

Year-To-Year Growth Rate of Wisconsin's Ethical Income



Summary

This chapter reviewed data for both actual prevailing wages and costs necessary for the establishment of a needs-based ethical wage across two decades in Wisconsin. This data forms the foundation for the comparative discussions that will follow in the next chapter. When looking at the actual wages, and thus annual income, that Wisconsin's workers earned over these decades it becomes clear that the workforce's entry-level income and median income saw a mean growth rate above 2% for the period. However, real median family income tells a different story. Out of 20 years, there were 15 in which real median family income remained below its 2001 starting point.

At the least, one could point to the increasing median workforce income as a potential positive, because it appears that it could allow for a single income to support a family. However, the plausibility of such a scenario depends on the state of the needs-based ethical wage, and thus

this chapter's second task was establishing this ethical wage threshold for the same 2001–2021 period.

Considering the needs-based ethical income, both the individual and family needs-based ethical incomes saw a relatively constant increase across the two decades. However, while the family needs-based ethical income threshold did not grow as steeply as the individual threshold, the impact of any negative growth was much less extreme. Overall, the trajectory of both the individual and family ethical wage threshold displayed a similar gentle increase as the prevailing median wage measures. However, a true assessment of the fortunes of Wisconsin's workers calls for detailed comparisons of the prevailing wage levels and the ethical wage threshold. The final chapter will undertake this in-depth discussion, shedding light on both the income situation in Wisconsin and the deeper questions surrounding work and employment ethics that drive this project.

Chapter V: Comparison, Discussion, Recommendations, and Conclusion

The purpose of this study is to assess the wage health of Wisconsin's workforce by comparing labor market wages to a needs-based ethical wage. It does this by seeking the answer four questions:

1. To what extent has entry, median and family incomes changed from 2001 to 2021?
2. To what extent would a needs-based ethical wage for individuals and families in the state of Wisconsin change over from 2001 to 2021?
3. To what extent is Wisconsin's workforce able to meet their ethical budgetary needs?
4. To what extent are Wisconsin families able to meet their ethical budgetary needs?

The data on prevailing median wages and the ethical wage detailed in the previous chapter provides a clear window into the fortunes of Wisconsin's workforce over the first two decades of the 21st century. In this chapter, those two measures will be used to assess the well-being of the workforce—putting the wage levels of Wisconsin workers in dialogue for the first time with their hidden counterparts, the threshold established by a needs-based ethical wage.

Of course, this project aimed not only to examine these dynamics but to show how the changing relation between the prevailing wages and the needs-based ethical wage provides an explanation for today's anemic work ethic. Remember that the four components of work ethic (reliability/dependability, productivity, ownership/autonomy, and collaboration/team support) are an outgrowth of the employment ethics practiced by the employer (a safe and secure work environment, a responsible and accountable relationship between employer and employees, a responsible impact on the surrounding environment, and an ethical wage that can support the community from which it employs). It follows that employers can reasonably demand a high work ethic from their employees only when employers are themselves practicing a high level of

employment ethics. This implies that an employer must be an active participant in the employment relationship. The most direct way an employer can accomplish this is by empowering their employees, and by extension their employees' community, with the ability to meet all their needs. Seen in this light, defaulting to the labor market wage even when such a wage is unable to meet employees' needs simply allows an employer to ignore the needs of the communities from which they draw their workforce.

Keeping these ethical considerations in mind, this final chapter will analyze the employment ethics of Wisconsin employers as it pertains to a needs-based ethical wage. The following section will address the third and fourth research questions of this project through a comparative analysis of the data presented in chapter 4. Additional data bearing on how a needs-based ethical wage might impact the workforce will be presented. In order to enable a more fine-grained comparison, chapter 4's annual incomes have all been converted to an hourly wage premised on a 40-hour work week occurring 52 weeks a year. The subsequent discussion section will tie this comparative data to the overall dynamics of Wisconsin's workforce and employers, followed by a recommendations section that will examine possible solutions and areas for future research. Finally, the concluding section offers a reflection on the core findings of this project, as well as their importance for the ongoing controversies surrounding the employment ethic of employers and the work ethic of employees.

Some key points before moving forward:

1. Entry-level wages, as presented here, represent the median wage of the bottom 25% of the total workforce within the state or within their given field for that year. This wage is assumed to hold not only for fresh entrants but potentially for employees within the first 10 years of working for an employer in a given field.

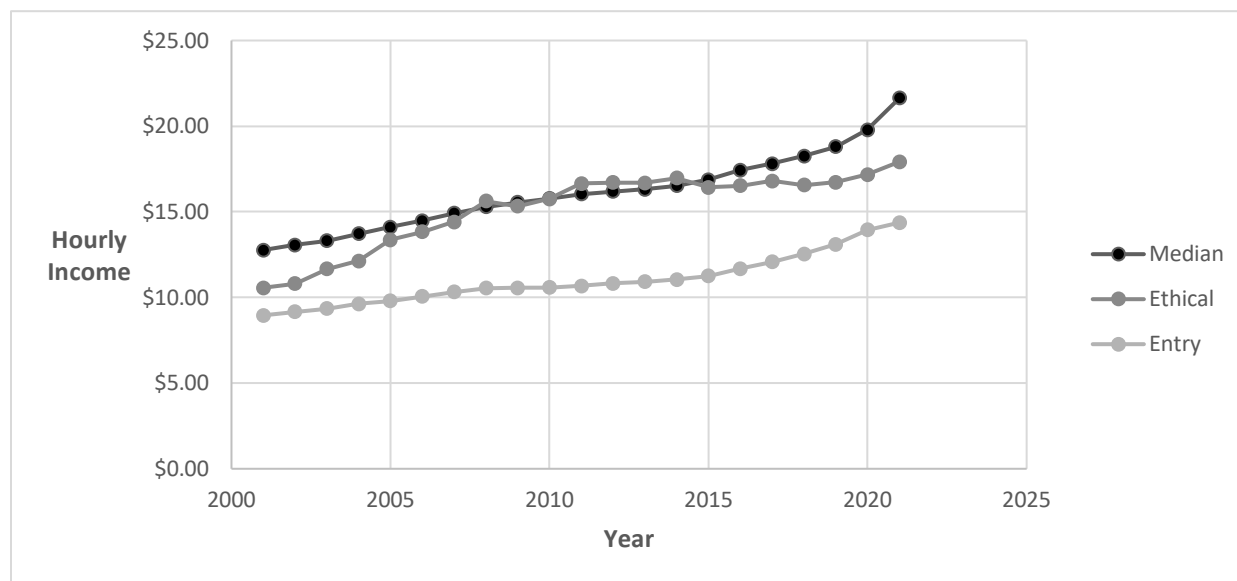
2. The median wage represents the wage of a median worker of that year. For this study, the median worker is considered to be 40 years of age and to have received regular pay increases over the 2001–2021 period.
3. A needs-based ethical wage is a threshold wage that does not take organizational commitment, position, experience, education, on-the-job training, military or criminal history, or any other factors into consideration. Such workers are willing to show up, perform a specific task, and work a 40-hour work week. This threshold represents the income necessary to empower any person with the freedom to reasonably start and maintain the pursuit of meeting their needs. Entry-level positions should offer pay at or above this threshold if they are to be considered ethical. Strong employment ethics should offer well above this threshold, given that median workers can be said to already be at mid-career; paying workers close to or below this threshold can be taken as a signal that employers are blatantly ignoring the core tenet of employment ethics.

Research Question 3

Research question 3 asked, “To what extent is Wisconsin’s workforce able to meet their ethical budgetary needs? As seen in Figure 10, entry-level hourly wages have consistently been below the needs-based ethical wage. The large and consistent gap means, for example, that the 2021 median entry-level wage would have been considered ethical only in 2007. From 2001 to 2015, the financial footing of both entry and median workers collapsed as their wages did not keep up with the needs-based ethical wage. The median worker saw 6 years in which the median wage was at or below the needs-based ethical wage and 5 years in which the median wage skirted very close to the threshold. These latter years raise an important question: How close to the ethical wage is acceptable for a median worker?

Figure 10

Wisconsin's Entry and Median Hourly Wage Compared to a Needs-Based Ethical Hourly Wage

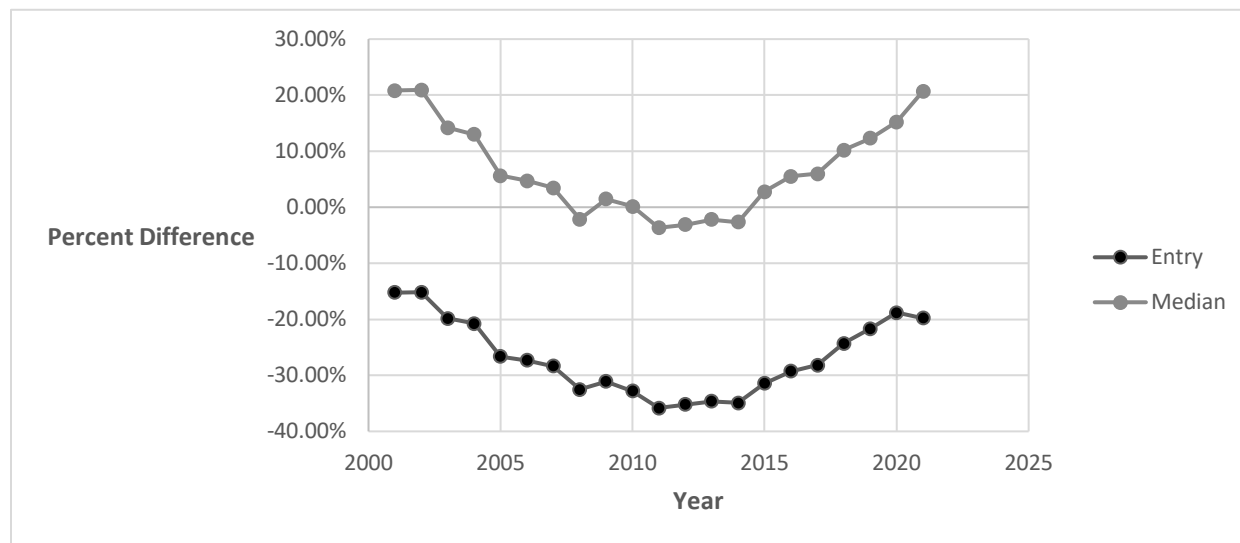


In each of these years the median wage is less than 5% above the ethical wage. In the last of these close years, 2015, the median workforce saw a wage of \$16.88 in the face of an ethical wage of \$16.42. This difference of \$0.46 an hour that adds up to \$956.80 for the year; it could be argued that even a basic understanding of employment ethics demands that mid-career workers earn more than this small bonus above the ethical threshold.

However, over the most recent decade it appears that the ethical wage stabilized, allowing both median and entry-level wages to catch up. As can be seen in Figure 11, after widening considerably the gap between the needs-based ethical wage and the median wage has now nearly returned to its 2001 level. However, while entry-level wages initially followed a similar trend, in 2021 the gap once again began to widen as they lost previously gained ground to the needs-based ethical wage. This worrying recent reversal calls for additional research beyond the scope of this study.

Figure 11

Percent Difference Between Wisconsin's Needs-Based Ethical Wage, Median Entry Level Wages, and Median Workforce Wage



When considering the Wisconsin workforce's ability to responsibly meet all their budgetary needs it is important to disaggregate the statewide wage data, allowing an examination of the median wages within various fields. Figure 12 and Figure 13 assess the condition of wages along two dimensions: the number of identified fields within the state whose entry-level and median wages are at or below the needs-based ethical wage threshold, and the percentage of the total workforce employed within those fields.

Considered together, these reveal that a disproportionate amount of the workforce was affected by the unethical employment practices of employers. Figure 12, which focuses on the state of Wisconsin's entry-level wages, shows that since 2003 over 40% of occupational fields did not have a median entry-level wage that allowed Wisconsinites to meet their needs through regular full-time employment. When translated into the workforce as a whole, this implies that over 55% of the Wisconsin workforce has not been able to responsibly meet their budgetary needs since 2003.

Figure 12

Percent of Wisconsin's Workforce and Occupations with an Entry-Level Wage at or Below an Ethical Wage

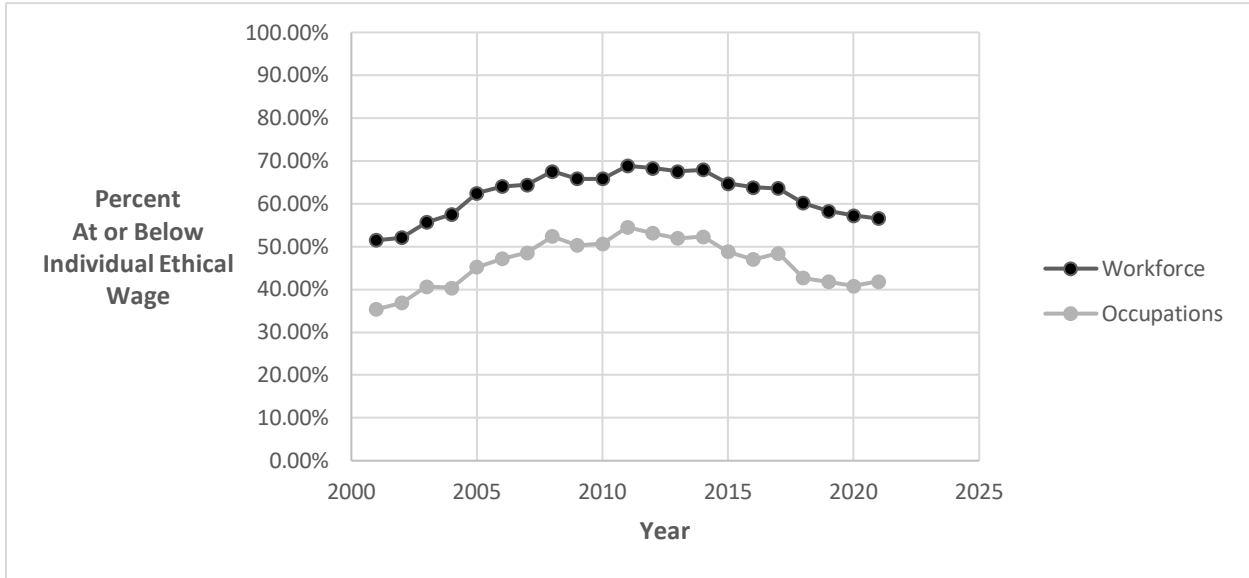
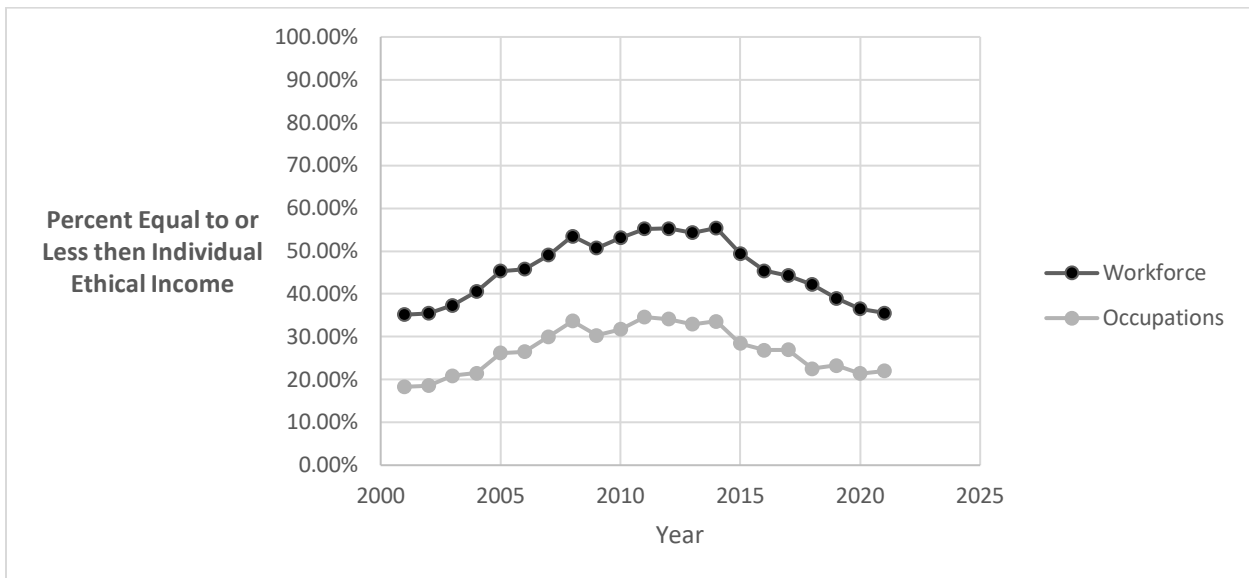


Figure 13

Percent of Wisconsin's Workforce and Occupations with a Median Wage at or Below an Ethical Wage

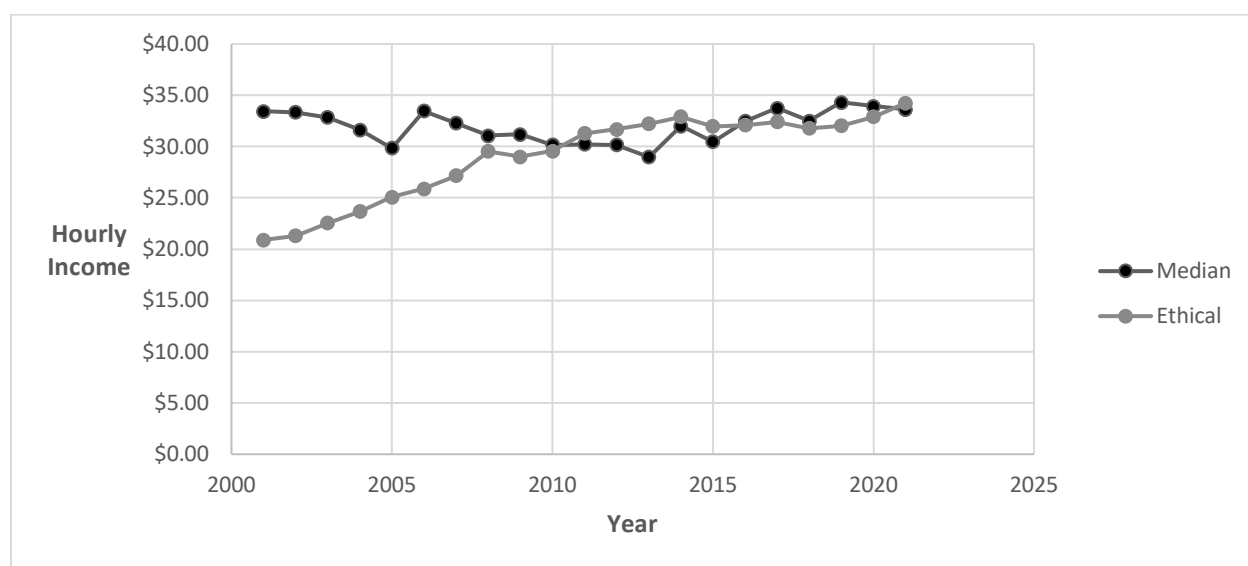


Research Question 4

Research question 4 asked, “To what extent are Wisconsin families able to meet their ethical budgetary needs?” Families have seen a disastrous collapse in their ability to meet their needs as the costs of raising a family skyrocketed and in the face of stagnated wages of the entry level workforce. The prospects of a family earning a wage meeting the ethical threshold eroded sharply by 2003, and there has yet to be any substantial recovery. If the 2001–2021 growth rate of the median individual wage was applied to the median family wage, in 2001 the median family wage would be at \$48.17 an hour—a median annual income of \$100,193. Two adults working an ideal full-time work schedule to avoid any additional childcare costs and receiving Wisconsin’s median wage would still be more than \$10,000 short of meeting their ethical income goal.

Figure 14

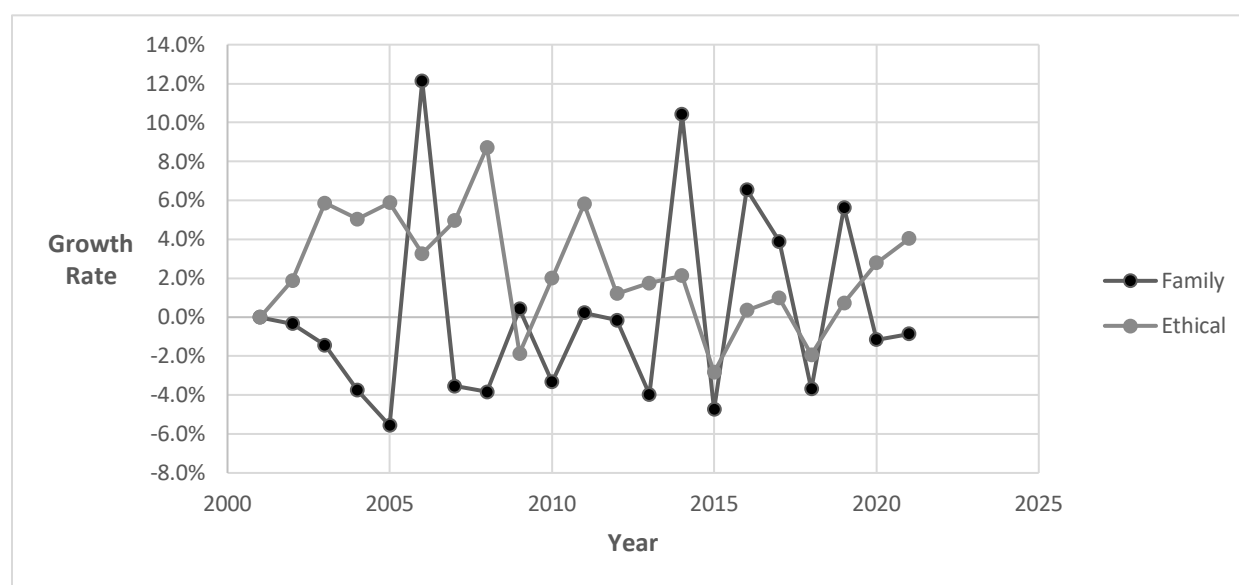
Wisconsin’s Median Family Income Converted to a 40 Hour Wage Compared to Familial Needs-Based Ethical Hourly Wage



When considering annual growth rates, the severity of the problem becomes even more apparent. As can be seen in Figure 15, the essential issue is the large disparity in consistency between the two measures. Over the 2001–2021 period, the needs-based ethical wage saw 12 years of growth above 2%, whereas families saw only 5 years above 2%. At the same time, the needs-based ethical wage only saw 3 years below 0%, while families saw 13, and 8 of those years fell below -2%.

Figure 15

Annual Growth Rates of the Family Median Income in Wisconsin and Familial Needs-Based Ethical Wage

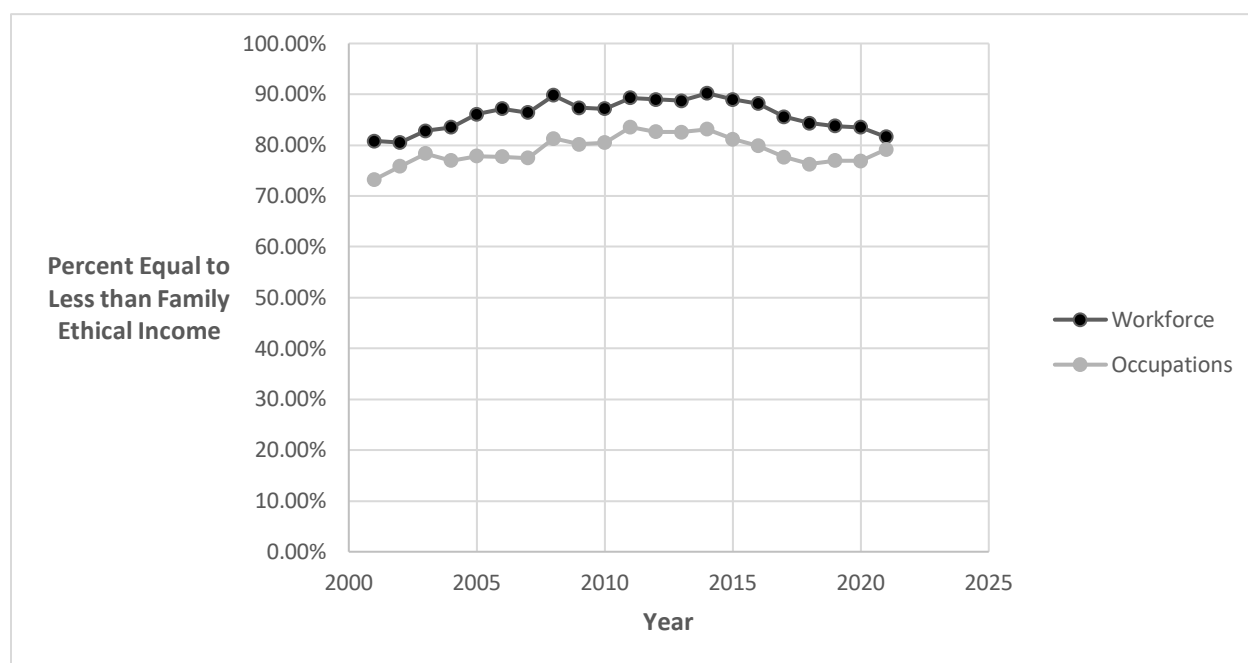


Finally, there remains the question of just how widespread this familial inability to meet basic needs might be across Wisconsin. The previous section investigated what percent of the workforce, and what percent of all occupational fields, are meeting the needs-based ethical wage threshold. The focus remained on the median individual income; entry-level income was not analyzed, as prior results had already confirmed that a majority of entry-level workers were not making a needs-based ethical wage. However, applying this same analytical technique to the

family situation, as in Figure 16 demonstrates a shocking fact: Over 80% of the workforce, comprising over 70% of recognized fields, would be considered as working for unethical employers if society believes that paying workers enough to support a family is a core part of employment ethics.

Figure 16

Percent of Wisconsin's Workforce and Occupations with a Median Wage at or Below the Familial Needs-Based Ethical Wage



Discussion

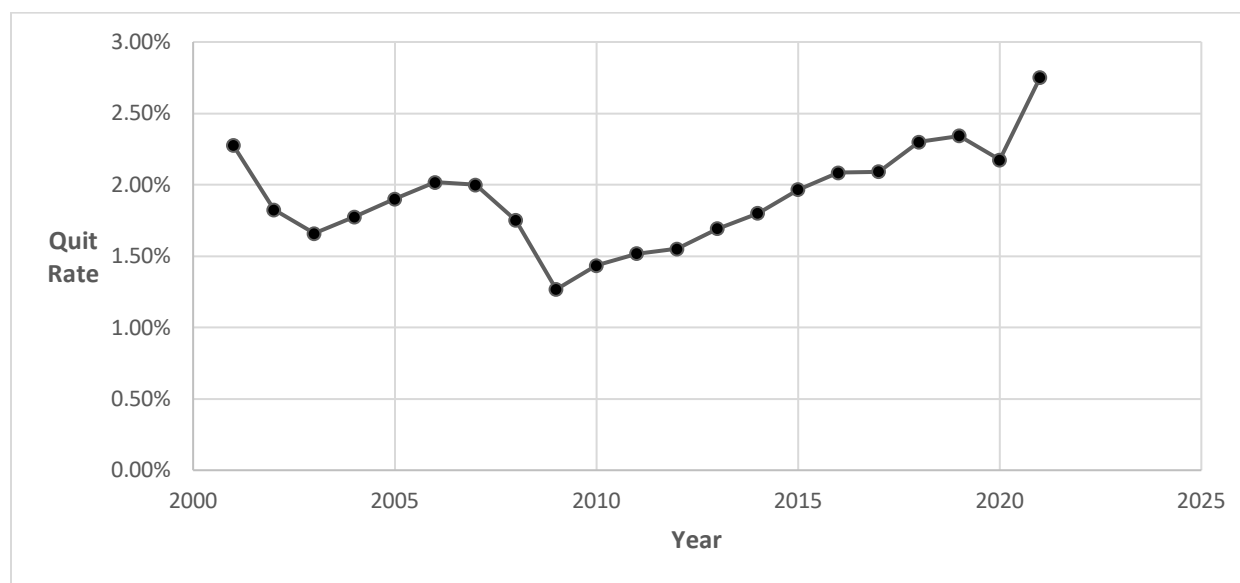
Unfortunately, it appears that neglecting employment ethics has become the accepted practice for many Wisconsin employers in the 21st century. Over half of entry wage level workers, and a third of median wage level workers, are not receiving a wage that would allow them to pursue their individual needs through regular full-time employment. At base, this represents an abuse of the employee-employer relationship; employers are simply not valuing their employees' time, a finite and precious resource. First and foremost, by not valuing the time

of the employee, employers devalue the training, experience, traits, and skills that employees bring to their workplace.

As it translates into inadequate wages, this lack of employment ethics on the part of employers drives the erosion of employees' work ethic because it stunts the development of organizational commitment. This eroding level of organizational commitment is highlighted by the climbing quit rate in the Midwest since 2009, as seen in Figure 17. Higher levels of organizational commitment depend greatly on the foundational employer-employee transactional relationship, represented by the employee's continuance (need) commitment. Without that foundation, the development of both normative (want) and affective (ought) commitment is stunted. Even worse outcomes can come about when these forms of commitment become extremely unbalanced; employees that have weak continuance commitment but high normative commitment stemming from workplace friendships could cause others to leave with them.

Figure 17

Midwest Quit Rate

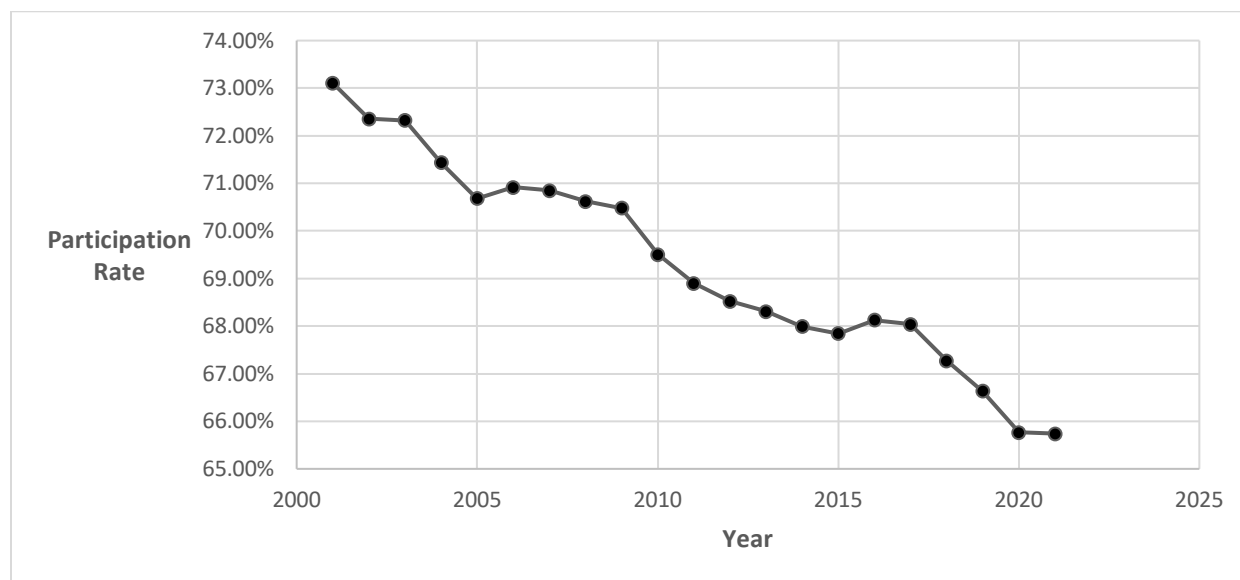


Note. Sourced from U.S. Bureau of Labor Statistics, 2023c

Then there is the workforce participation rate. Shown in Figure 18 reveals another issue facing Wisconsin's employers: The inability of the workforce to meet their needs, whether individual or familial, through their employment is resulting in workers with little reason to enter, or reenter, the workforce to begin with. Taken together, Figures 17 and 18 suggest that labor market wages are simply not motivating for the labor market. One would think that the steady decline in workforce participation, alongside the growing willingness to quit, would be enough to awaken Wisconsin employers from their dream of a low-wage and easily exploitable workforce.

Figure 18

Wisconsin Workforce Participation Rate



Note. Sourced from U.S. Bureau of Labor Statistics, 2023a

Finally, there is the greater issue of the needs of a family. Regular full-time employment of 40 hours a week requires 2080 hours a work year from a single employee, or 4160 hours a year for two adults working fulltime. Even in 2002, the year in which the gap was narrowest, if both adults in the family were entry-level wage earners they would have to work a total of

4834.06 hours to earn a needs-based ethical wage. If instead both adults were making the median wage, reaching the ethical wage threshold would require a combined 3291.97 total hours of work in the narrowest gap year for that measure, 2021. Bear in mind that these punishing hour requirements are calculated for the year that the gap is narrowest for each measure; these are the best-case scenarios that working members of the family could have expected throughout this study's two-decade span. Considering that the long-term stability and viability of every employer, not to mention society as a whole, depends on healthy familial structures, making it hard for the younger workforce to pursue a family seems counterproductive.

Recommendations

This study attempted to capture a clear picture of the situation facing median and entry-level workers as well as families. The creation of a needs-based ethical wage model proved essential to each stage of the analysis and represents a novel contribution to research on worker's well-being and the employer-employee relationship in 21st century America. Still, there are three important costs that were not taken into consideration during the development of the needs-based ethical wage model: education, health insurance, and childcare. Research into each of these costs, especially at the state level, is sporadic at best. Outreach to various groups was undertaken to gather more information about each of these costs. However, in addition to the paucity of research, there is little political and social consensus about whether these three costs should be considered a responsibility of employers and therefore reflected in wages or should be provided through more public means. The following sections will examine each of these costs in turn, suggesting both policies and future research to grapple with these costs within the ethical income framework.

Education

The logic of the 50/30/20 Rule implies that education loans must be considered a need; all loans impact the financial health of the individual or family and are not forgivable through bankruptcy. As such, any position requiring a specific level of education should, at minimum, include within its wage the average regular loan payment for attendance of in-state college up to the required level of education. However, incorporating these costs into the model calls for further research to pin down the average total debt load per student for various post-secondary levels of education within the University of Wisconsin system. Building these costs into the ethical wage concept would, of course, place the burden on any employers demanding particular educational attainments on the part of their workers. One often-discussed alternative warranting further research is the prospect of public support for some level of post-secondary education. This would shift the burden from employers onto Wisconsin's taxpayers but would potentially increase the economic stability of the workforce.

Health Insurance

As the 50/30/20 Rule assumes full-time employment, it also assumes that the employee is securing health insurance through their employer. For those that are not, the cost of health insurance would be considered part of the 20% which covers savings and security. However, a strong argument can be made for policymakers to embrace and pursue the ideals laid out by Maslow—implementing a form of universal healthcare, at either the state or federal level. For workers, this would be a keyway to safeguard consistency and stability in one's take-home income. This would also ensure the financial health of the individual and/or family as they transition into, out of, and through the labor market, increasing overall professional freedom to pursue one's higher needs.

Childcare

The question of implementing a needs-based ethical wage efficiently reveals the priorities of society. Not implementing and enforcing a needs-based ethical wage, especially when the information exists to do so, establishes that both the people and the work that they do are not truly valued; rather, it suggests that those who exploit the employment relationship have priority in the hearts and minds of policymakers. Of course, on the surface nearly anyone will say that work is important and workers themselves should be honored, even while the revealed preferences of policymakers seem to show otherwise. If work is important, then full-time employment should, at a minimum, support an individual regardless of the type of work undertaken. At the least, this requires that the minimum wage be raised to match the individual needs-based ethical wage threshold, with automatic increases to ward off any future divergences. Moreover, if workforce participation is similarly claimed to be a social priority, there is an urgent need for additional research into childcare costs. Once childcare has been well-integrated into the ethical wage model, one recommended policy would be setting the minimum wage to half the needs-based ethical wage of a family plus half of the average cost of childcare. As before, automatic increases would form an integral part of such a policy. Finally, if it is truly believed that establishing and maintaining a family is important, policymakers should make sustained, sizable increases to the minimum wage until it reaches the family needs-based ethical wage level.

Conclusions

As established in previous chapters the employment ethics of the employer dictate their ability to develop the work ethic of the employee, as of the central aspects of employment ethics is that employers must ensure the income health of their employees. An ethical employer pays an

income that allows even an entry-level employee the ability responsibly meet all their personal and/or familial needs through full-time employment—regardless of position, skill, history, or experience.

Employment ethics, and thus the income health of the workforce, means more than just food on the table, a roof overhead, and transportation to and from work. It means that, through their work, an employee will not only have the financial means to build savings, pursue a hobby, and support a family, but will also have the time to undertake these crucially fulfilling human activities. When an employer acts unethically in this regard it is only natural that work ethic suffers; the employee must sacrifice additional time to meet their fiscal responsibilities as the employer devalues that employee's time, with predictably negative results on the employee's work ethic.

The income health of a region's workforce is therefore of utmost importance in determining the state of work ethic. Capturing income health requires, first, an assessment of the historical income of an organization or region, as well as a parallel assessment of the costs of living and working within the region. As laid out in previous chapters, this latter task calls for the careful use of theoretical insights in order to pin down the required ethical wage for a given region and time period. In this study, combining Maslowian theory and the 50/30/20 Rule allows the construction of an ethical wage threshold for any given year. This allows a needs-based ethical wage to be charted across the 2001–2021 period and can serve as a general tool to assess a labor market's income viability in a given region. The ethical wage thus provides the essential comparative measure for this study's core focus: analyzing the income health of the Wisconsin workforce.

This study was meant to develop a tool that would empower educational institutions to be better-informed wage advocates within their regions of operations and better stewards of their graduate's ability to establish a strong financial footing early in their careers. However, based upon the research presented here, which explores the relationship between Wisconsin's prevailing wages and the needs-based ethical wage threshold, some disheartening conclusions can be drawn. This study's historical data demonstrates the willingness of Wisconsin's employers to exploit their workforce, and the employment relationship itself, by devaluing the time of their employees. Unfortunately, this is not a short-term issue; this study's findings also show that this shocking lack of employment ethics has been standard across the entire twenty-year study period. Wisconsin's employers, or worse, the people of the state as a whole, seem to have lost any understanding that "an honest day's pay for an honest day's work" is the bedrock of a healthy employment relationship. In other words, the wage dynamics presented in this study show a tragic move away from conceptualizing the employment relationship as an exchange of money to meet one's need for the time needed to complete a task. In the face of such neglect, negative impacts on work ethic become inevitable because the employment ethics of the employer dictate the work ethic of the employee. When an employer does not value the time of employees, the employee does not value the employer and will be engaged in a constant search to find an employer who will value them more. Finally, the lack of employment ethics creates a bigger social question regarding the overall structure of the world of work and the broader economy: In an age of growing AI and automation, where millionaires, billionaires, and multi-national corporations are actively spending money to fight against being held accountable for a lack of employment ethics, should wage labor remain the primary way for an individual, let alone a family, to meet their needs?

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Appendix

IRB Approval

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Title: Employment Ethics vs Work Ethic: Assessing Wisconsin's Labor Market Wages to a Needs-Based Ethical Wage

Creation Date: 11-16-2023

End Date:

Status: **Approved**

Principal Investigator: Travis Schachtner

Review Board: UW-Stout Institutional Review Board

Sponsor:

Study History

Submission Type	Initial	Review Type	Exempt	Decision
				No Human Subjects Research

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