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# ▶ WORK TRENDS

AMERICANS' ATTITUDES ABOUT WORK,  
EMPLOYERS AND GOVERNMENT

## ▶ Working Hard But Staying Poor:

A National Survey  
of the Working Poor  
and Unemployed

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***A Joint Project of the***

*John J. Heldrich Center for  
Workforce Development  
at Rutgers, The State  
University of New Jersey*

*Center for Survey Research  
and Analysis at the  
University of Connecticut*

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# Background

## *The John J. Heldrich Center for Workforce Development*

The John J. Heldrich Center for Workforce Development at the Edward J. Bloustein School of Planning & Public Policy at Rutgers was founded as a research and policy organization devoted to strengthening New Jersey's and the nation's workforce during a time of global economic change. The Heldrich Center researches and puts to work strategies that increase worker skills and employability, strengthen the ability of companies to compete, create jobs where they are needed, and improve the quality and performance of the workforce development system.

The need to improve worker skills has become a crosscutting issue in the information age. Whereas in the 1950s, six in ten workers were unskilled, today, more than 60 percent of the workforce is skilled and less than 20 percent unskilled. According to Coopers and Lybrand, in 1997 nearly 70 percent of growth company CEOs pointed to the lack of skilled workers as the number one barrier to growth—a figure that had doubled since 1993. Despite the need, U.S. investment in workforce education and training trails other leading democracies.

The transformation to a new economy driven by knowledge and its application has thrust workforce investment strategy to the forefront of domestic policy. In globally competitive labor markets, workers who lack basic skills and literacy are in greater danger than ever before. Urban planning and redevelopment strategies cannot ignore the role of education and work skills in preparing young adults to compete for new jobs in the emerging service, retail, and technology sectors. Similarly, the nation's long debate over public school reform must acknowledge that our nation's "forgotten half" of young people not attending college need help now to

access the economic and social mainstream.

While workers with skills and the determination to keep them sharp are in heavy demand, huge numbers of adults still cannot read, write, or perform basic math functions effectively. A fifth of working Americans have a zero or minimal literacy level in reading and math. Job seekers and young people entering the workforce need solid literacy and numeracy skills, and they need to use them to acquire the job-specific and career-building skills that will give them access to good jobs.

The Heldrich Center is the first university-based organization devoted to transforming the workforce development system at the local, state, and federal levels. We identify best practices and areas where government performance should be improved, and provide professional training and development to the community of professionals and managers who run the system and are responsible for making it work. The Center provides an independent source of analysis for reform and innovation in policy making and is engaged in significant partnerships with the private sector to design effective education and training programs.

## *The Center for Survey Research and Analysis*

One year ago, the University of Connecticut announced the formation of its new Center for Survey Research and Analysis (CSRA), thus strengthening its focus on conducting original survey research. The Center is an outgrowth of the tremendous success of original survey research conducted under the aegis of the Roper Center/Institute for Social Inquiry. For twenty years, Roper Center/ISI had conducted high quality, high profile original research; this tradition is being continued and expanded.

The Center, a nonprofit, non-partisan

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To better understand the public's attitudes about work, employers and the government, and improve workplace practices and policy, the Heldrich Center and the CSRA produce the *Work Trends* survey four times a year.

research and educational facility, is a leader in conducting important public opinion research in the public and private sectors. CSRA staff have completed more than 300 survey projects, for a wide variety of clients, in the twenty years of survey research at UConn.

The Center for Survey Research and Analysis has extensive experience in surveying special populations, including studies of Members of Congress, journalists, business owners and managers, parents, teen-agers, college seniors, and university faculty.

In addition to quantitative research, CSRA also conducts in-depth qualitative research, including nationwide focus groups, one-on-one interviewing, and case studies. The staff has worked with clients to develop strong secondary research programs in sup-

port of on-going research in a variety of fields. Expert statisticians are also available for additional analysis of original and secondary data.

CSRA strictly adheres to the code of ethics published by the American Association of Public Opinion Research, which, among other things, requires us to fully divulge our research methods, treat all respondents with respect and honesty, and insure that our results are not presented in a distorted or misleading manner.

During the past three years staff now affiliated with CSRA have conducted more than seventy national, regional and local survey projects.

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To better understand the public's attitudes about work, employers and the government, and improve workplace practices and policy, the Heldrich Center and the CSRA produce the *Work Trends* survey four times a year. The survey polls the general public on critical workforce issues facing Americans and American businesses, and promotes the survey's findings widely to the media and national constituencies.

# 1. Introduction

The U.S. economy is in the midst of its longest peacetime economic expansion in history. Characterized by high productivity, low inflation, low unemployment, and a booming stock market, this heated economy has produced a plentitude of jobs, affording most job seekers the opportunity to work.

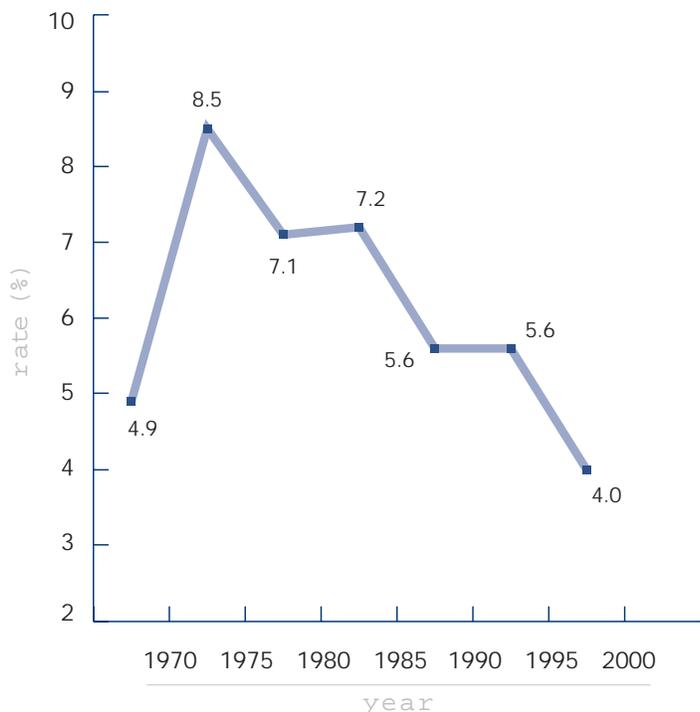
Despite this remarkable period of economic growth, not all Americans have prospered in the emerging information and service driven economy. Since the last recession in 1991, the real wages of high-income workers have increased, while the wages of lower income workers have stagnated and sometimes declined. Only during this past year has the economy yielded modest wage growth for low and moderate-income workers. Since the last recession, the wage and income gaps between workers with college degrees and workers with high school diplomas or less have grown—widening an already large gap between rich and poor begun in the 1980s. If the economy slows and unemployment levels start to rise, earnings for low-skill workers may further deteriorate.

The third in a series of national *Work Trends* reports, *Working Hard But Staying Poor* tells the story of those at the bottom of the economic boom, the working poor and unemployed. For the purpose of this study, the working poor are defined as those earning up to two times the federal poverty line or about \$25,000.<sup>1</sup> According to the U.S. Bureau of the Census, in 1997 there were approximately 34,859,520 families with an income of less than \$25,000/year. While many job seekers from all income strata have found employment opportunities and joined the workforce, many of those same workers continue living in poverty or on its brink. Although the unemployment rate is at an historic low, work has not alleviated poverty for many families. For example, in 1997, the unemployment rate was 4.9% and the poverty rate was 13.7%. Indeed, during the past two decades, poverty for working families has increased. As noted by the Center on Budget and Policy Priorities, the poverty rate

among all workers (including those without children) grew from 5.7 percent in 1979 to 6.7 percent in 1996. During that period, the number of families with children in which a parent worked but the family remained poor rose from 2.2 million to 3.6 million. In 1996, roughly 15.1 million people lived in a family whose income was below the federal poverty line and had at least one working parent.

A family cannot lift itself above the poverty threshold defined by the U.S. Bureau of the Census with one earner working full-time at the minimum wage—despite the 1996 federal increase in the wage floor. A full-time worker (40 hours a week) earning the minimum wage (\$5.15/hour) earns only \$10,712 a year. The 1997 poverty level for a family of three is \$12,802 and a family of four is \$16,400. Receiving the federal earned income tax credit (EITC) lifts some families with minimum-wage workers above the poverty line, but not all. The federal EITC is a refundable tax credit that offsets payroll taxes for working poor families,

Fig. 1-1: Unemployment Rates



and can also provide an additional wage supplement, particularly for the poorest workers and workers leaving welfare. Even full-time, year-round work at wages above the minimum wage and including a federal EITC, leaves many families below or just above the poverty line.

Although labor markets are tight, the working poor and unemployed continue to face significant barriers to employment and career growth. These barriers include need for ongoing training and education, childcare, transportation services, and the lack of good jobs in low-income neighborhoods. Good jobs and education must be accessible, both geographically and financially, if they are to be beneficial to those living in poverty. In addition, the nature of work itself is changing. Studies show that technology and new forms of work organizations are creating a knowledge-based workplace that requires workers to have greater problem solving abilities, interpersonal skills, and computer literacy. A broad range of skills, from basic literacy to adaptability to change, is necessary for success in the emerging information-based economy. Low-income job seekers and the working poor must acquire these new skills to survive in the globally competitive labor markets of the new economy.

By focusing on both the working poor and unemployed, *Working Hard But Staying Poor* captures valuable information about the workplace experiences and needs of those living in and near poverty. Many studies of the poor focus on individuals participating in poverty programs such as welfare or Medicaid. As shown in this study and through other research, the vast majority of the working poor and unemployed do not participate (and have never participated) in these programs. Those on welfare or Medicaid are only a subset of the broader working poor and unemployed population surveyed in this study. Unlike the myriad of poverty studies that report on the character-

istics of program participants and program outcomes, *Working Hard But Staying Poor* provides a voice for the working poor and unemployed to speak about their experiences, aspirations, and needs.

*Working Hard But Staying Poor* explores perceptions of job satisfaction, job security, education and training, and government assistance. The survey offers an in-depth analysis of the employment issues most important to the working poor and unemployed, the differences between working poor and other workers, and the factors that the working poor consider the biggest barriers to finding and keeping a job.

The survey finds that the working poor and the unemployed are in large numbers seeking a better life, and are willing to work for it. The responses of the working poor show that the strong American work ethic crosses all economic strata, and is very much alive among the working poor. The working poor desire to work more hours, obtain more education and training, and want more opportunities to advance their career.

Among the working poor, there are two distinct groups of Americans with sharply differing views of their jobs, their prospects, and the economy. Workers living at or below the poverty line have less job stability, more job dissatisfaction, and are much more concerned about paying their bills and supporting their families. Workers living just above the poverty line tend to be more stable, satisfied, and are more confident about their future. We compare the views of these two groups regarding jobs and the workplace, economic and family concerns, and barriers to opportunity, in the main section of the report. The report will also compare the views and experiences of the working poor versus the rest of the working population, and the barriers the working poor say they face that others do not. Data about better-off workers come from the two previous *Work Trends* reports published in September 1998 and February of 1999.

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<sup>1</sup>For the purpose of this study, we defined the working poor as those that earn 200% or less of the federally defined 1997 poverty thresholds. For example, 200% of poverty for a family of three is \$25,640 and for a family of four is \$32,800. Various percentages of the poverty threshold are used as income thresholds in government programs such as Food Stamps (130% of poverty) and subsidized childcare (150% - 200% in many states). About three-fourths (72%) of the respondents in this study report household earnings of \$25,000/year or less. In addition, this study will compare the working poor to those who are better-off than they (as defined by those earning roughly above 200% of the federally defined poverty threshold—obviously, many of these workers and their families still struggle to make ends meet).

## 2. National Portrait: Key Findings

The working poor and unemployed are a heterogeneous group who maintain diverse and complex opinions about their work experiences, their needs, and the issues that are most important to them. The typical working poor<sup>2</sup> individual is a single white woman between 30-49 who works one full-time job for 40 hours a week that she has held for at least a year, earns less than \$25,000 a year, is paid by the hour, has a child under the age of 18, has little or no paid vacation time, has not received cash welfare, but at some time has received some form of public assistance, most likely an Earned Income Tax Credit.

In general, the working poor have full-time jobs and fairly stable employment.

- Most (71%) of the working poor have been in their jobs more than 1 year, and 42% have been in their job more than three years.
- Among those who have held a job for less than a year, 44% held two or more jobs in the last year and 22% were unemployed for more than 6 months.
- On average, the working poor work a total of 40 hours in a typical week with 27% working more than 40 hours.
- Most (71%) of the working poor have jobs that pay by the hour.
- The working poor have very little paid vacation with half (48%) having no paid vacation and another 18% having a week or less of paid vacation.
- Young people (18-29) tend to have a less stable employment situation, however. Half (50%) of the young working poor ages 18-29 have been in their job less than one year with one third (33%) having worked in their current job less than 6 months. In addition, younger workers are more likely to be hourly employees and

earn less money. Most (86%) workers age 18-29 are paid by the hour as compared to 67% of those ages 30-49 and 57% of those 50 or older.

Although most (84%) of the working poor are generally satisfied with their jobs, they are very concerned with their economic security and their opportunities for advancement.

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Most (71%) of the working poor have been in their jobs more than 1 year, and 42% have been in their job more than three years.

- Not surprisingly, less than half (49%) of those surveyed expressed satisfaction with their annual income.
- Among the working poor, men are more likely to be satisfied with their income (54%) than women (45%) and non-white workers are much less likely to be satisfied with their income than white non-Hispanic and Hispanic workers. Half of white (51%) and Hispanic (49%) workers are satisfied with their income as compared to only 42% of African American workers.
- Almost all (87%) of the respondents report that they are concerned about earning enough money to support their family with 72% indicating that they are very or extremely concerned. Related to this concern is the concern about personal job security. Most (72%) of the respondents indicate that they have this concern with 50% being very or extremely concerned.
- Much of the concern regarding economic security may be rooted in the struggle of the working poor and unemployed to make

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<sup>2</sup>Throughout the report, the term “working poor” refers only to those who are employed and living at or below 200% of the poverty line.

ends meet. Over half (55%) of the respondents report having difficulty paying all their bills. When asked how much additional income is necessary to take care of their family needs, two-thirds (68%) of the respondents indicate that they need less than \$200 in additional income per month and half (47%) report that they need less than an additional \$100 per month. A worker earning the minimum wage would have to work about 5 extra days per month to earn \$200.

- In order to meet their needs, most (79%) of the working poor and unemployed have received some sort of assistance from the government. The most frequently used public subsidy is the Earned Income Tax Credit with more than half (55%) of respondents receiving it last year. Only 26% of respondents have received welfare as an adult.

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- The working poor are not very satisfied with the opportunities for advancement at their job or the opportunities to get more education and training from their employers. Regarding both advancement and job training, only 55% of the working poor are

satisfied the opportunities provided by their employers.

The working poor and unemployed believe that education and training as well as job and housing location are key ingredients in obtaining the job they desire.

- Most (82%) of the working poor and unemployed report that more education is important in order to obtain the job they want. Only 18% of respondents have ever received financial support from an employer to attend education or training outside of the workplace and only 27% have received government assistance for this purpose.
- If their employer offered tuition remission, 81% of respondents report that they would enroll in an education or training program. If time off from work to attend education or training were offered by employers, 54% would take advantage of this opportunity.
- The working poor and unemployed also identify the location of jobs as an important barrier with most (88%) reporting the need for better jobs in their community. Related to this factor is the need for transportation to get to where better jobs are located with over half (58%) of respondents indicating that transportation to existing job locations is important.
- The working poor and unemployed show favorable responses to policies and programs that help them address the distance between where they live and where desirable jobs are located: 75% would take advantage of on-site child care; 63% would telecommute if offered by their employer; 42% would move to another neighborhood; and 41% would take public transit to work if it was available.

### 3. The Poor vs. The Near-Poor: The Hidden Struggles of Those Left Behind

The working poor are composed of two distinct groups, those who are somewhat economically stable and satisfied with their jobs and those who are being left far behind in the new economy, struggling to make ends meet, and dissatisfied with many aspects of their work life. Not surprisingly, the most prominent factor associated with this split is income. This section examines the general characteristics of the working poor (all respondents) and then highlights the notable differences between two groups, those who are the most poor and struggling and those who are less poor.

The first group is composed of those living at or below the (1997) federally defined poverty threshold. The poverty line is \$12,802 for a family of three and \$16,400 for a family of four. The second group is composed of those cases where family income ranges between the official federal poverty line and up to twice that amount (100% - 200% of poverty). For example, the income for a family of three in this group would range from approximately \$12,803 to \$25,604. For a family of four in this group, the income would range from approximately \$16,401 to \$32,800. For the purpose of this study, the first group of individuals — those living below the official poverty line — will be called “The Poor.” The second group, those earning between the poverty line and up to twice the poverty line, will be referred to as the “Near Poor.”

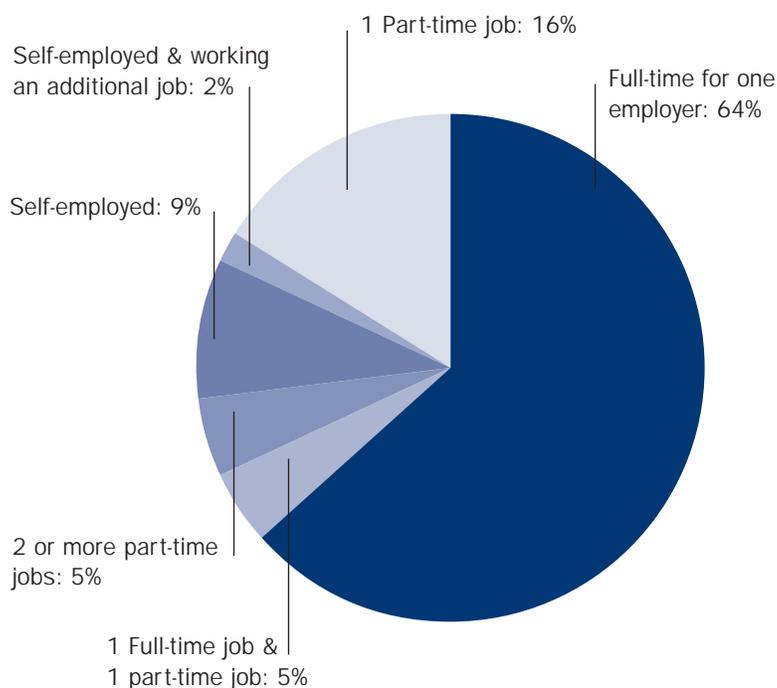
In examining the differences between these groups, we found two dramatically different portraits of economic life in America. Those living at or below the poverty line have less job stability, are more dissatisfied with their jobs, have less vacation, are much more concerned about earning enough money to support their families, have more difficulty paying their bills, and are more likely to use government support. Although there are significant differences in experience

among these two groups, the income amounts separating them are not great. Therefore, at any given time, an individual from the “Near Poor” group could easily fall into “The Poor” category. For example, someone working full-time earning \$7.00 an hour earns approximately \$14,560. If his/her hours were reduced to 30 hours a week, then (s)he would only earn \$10,920. For a family of three, this loss in income would mean a movement from the “Near Poor” to “The Poor.”

#### *Employment Characteristics*

The majority (85%) of those with incomes under 200% of poverty are working. Among the working poor, two-thirds (64%) work full-time for one employer, 5% have one full time job and one part time job, 16% work one part time job, and 5% work two or more part time jobs. In addition, 9% are self-employed, with 2% of the self-employed working an additional job. The part-time

Fig. 3-1: Employment Situation of the Working Poor



work force is more likely to be composed of younger workers, workers over 50 years of age, and women.

In general, the working poor also tend to have stable employment with 71% having been in their jobs more than 1 year and 42% having been in their job more than three years. A smaller group (29%) of the working poor has less job stability, having held a job for less than a year. In this second group, 44% held two or more jobs in the last year and only 22% were unemployed for more than 6 months.

Examining the differences in employment characteristics between The Poor and the Near Poor unmasks the fragile economic condition of those left behind in the strong economy. The Poor have less job stability, work fewer hours, are more likely to work by the hour, and have less vacation than the Near Poor. The Poor report less job stability with 30% being in their current place of employment less than 6 months as compared to only 13% of the Near Poor.

Among those working poor with less job stability who have been in their job less than a year, The Poor were more likely to have

been unemployed and more likely to have held more than two jobs (in the past 12 months) than the Near Poor. Of those in their jobs less than a year, three-fourths (77%) of The Poor were unemployed in the last 12 months as compared to 68% of the Near Poor. Similarly, of those in their job less than a year, half (51%) of The Poor have held two or more jobs during the last year as compared to only 40% of the Near Poor.

In addition to varying employment stability, The Poor work fewer hours and have less vacation time. Close to half (41%) of The Poor work less than 40 hours a week as compared to only 30% of the Near Poor. While half (48%) of the entire working poor population lack any paid vacation, this situation is predominant among The Poor with 62% having no paid vacation as compared to 43% of the Near Poor.

### Concerns of the Working Poor and Unemployed: Economic Security

In general, the working poor and unemployed are concerned about a number of issues including making enough money to provide for their families and spending enough time with their families. Figure 3.3 shows the level of concern among the working poor and unemployed across many different issues. The relatively low satisfaction with both annual income and retirement benefits suggests that the working poor and unemployed are concerned about having adequate resources to meet family needs. Almost all (87%) of the respondents report that they are concerned about earning enough money to support their family with 72% indicating that they are very or extremely concerned.

Related to the concerns about family income is the concern about personal job security. Most (72%) of the respondents are concerned with their job security and half are very or extremely concerned. This anxiety may be rooted in the difficulty the working poor and unemployed have in paying

Fig. 3-2: The Poor vs. The Near Poor

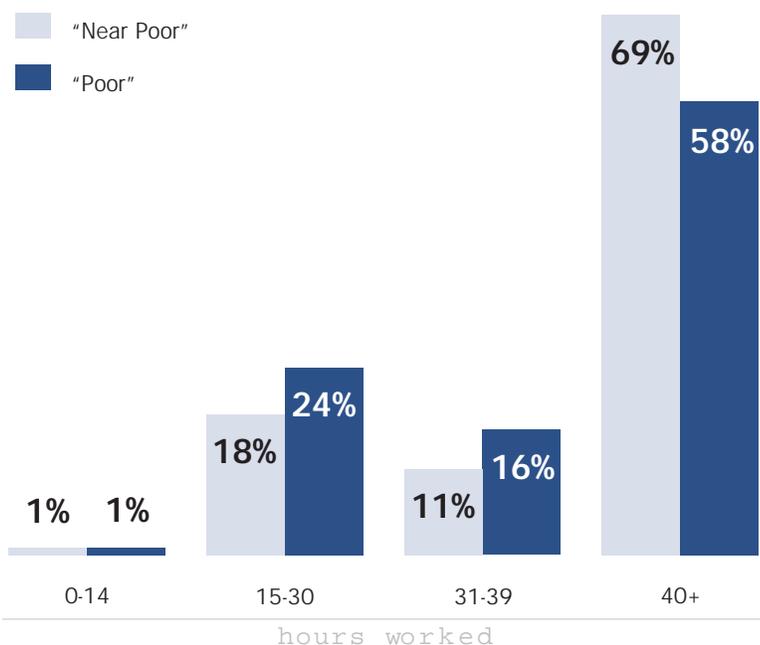
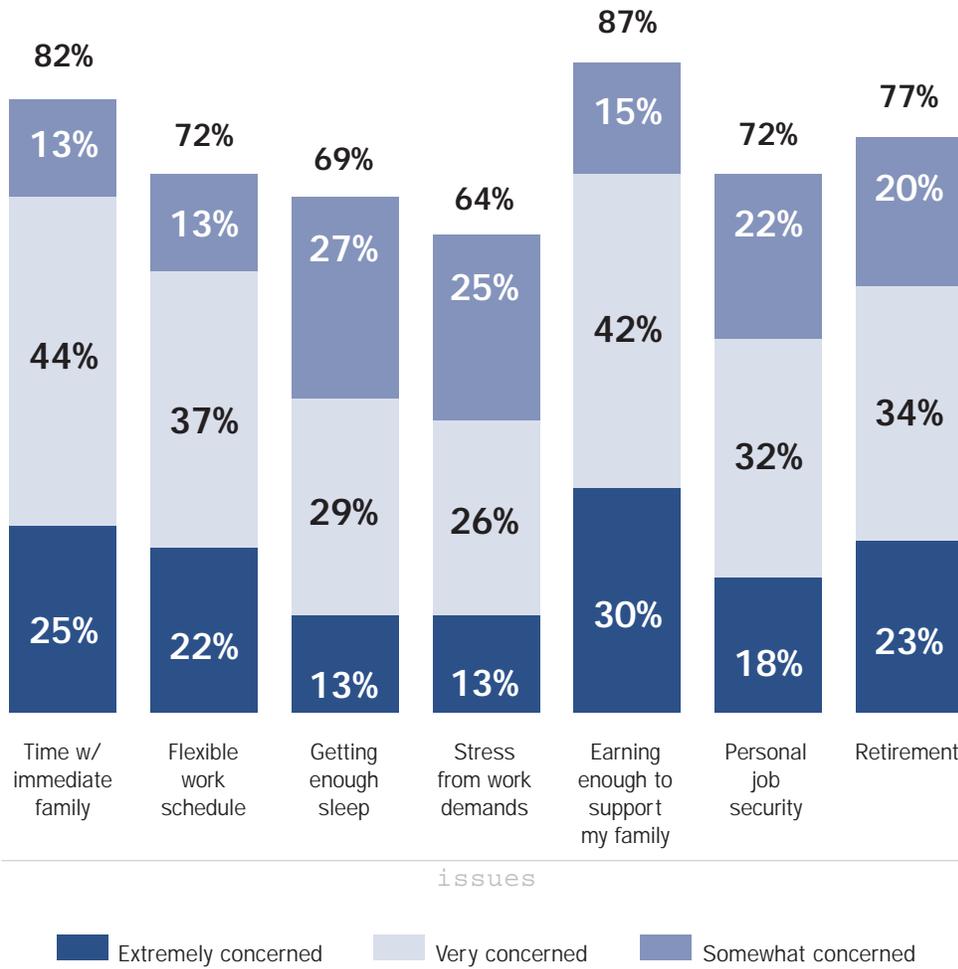


Fig. 3-3: Concerns Among the Working Poor and Unemployed



their bills. More than half (55%) of the respondents report having difficulty paying all of their bills.

The level of concern about these issues is magnified among The Poor. A significantly higher percentage of The Poor are extremely or very concerned about earning enough money to support their families. Seventy-nine percent (79%) of The Poor are extremely or very concerned about earning enough money as compared to 69% of The Near Poor. Intense concern over job security is also higher among The Poor with a quarter (24%) of The Poor being extremely concerned over their job security as compared to only 15% of the Near Poor.

A related measure of economic security is the level of satisfaction about retirement or

pension plans provided by an employer. When asked about their level of satisfaction with these plans, The Poor were much less likely to report being satisfied with 41% of The Poor indicating satisfaction with their retirement or pension plan as compared to 53% of the Near Poor.

The predominant concern over economic security plays out in the daily struggle of The Poor to meet the needs of their families. The Poor are more likely to have difficulty paying their bills and much more likely to rely or have relied on public assistance, particularly welfare, Food Stamps, and Medicaid. Sixty-six percent (66%) of The Poor report difficulty paying their bills compared to about half (51%) of the Near Poor. Since welfare, Food Stamps, and Medicaid

are all programs that put a limit on income as a condition of eligibility that it less than 200% of poverty, it is not surprising that The Poor currently utilize Medicaid more frequently and have utilized Food Stamps and welfare more frequently at some point in their adult life.

More than half (56%) of The Poor have utilized Food Stamps as compared to only a third (31%) of the Near Poor. Similarly, The Poor are much more likely (41%) to have been on public assistance (welfare) as an adult than the Near Poor (20%). The poor are also more likely to have recently been on public assistance with 28% of The Poor having left assistance less than 6 months ago as compared to only 4% of the Near Poor. Health care insurance for The Poor and the

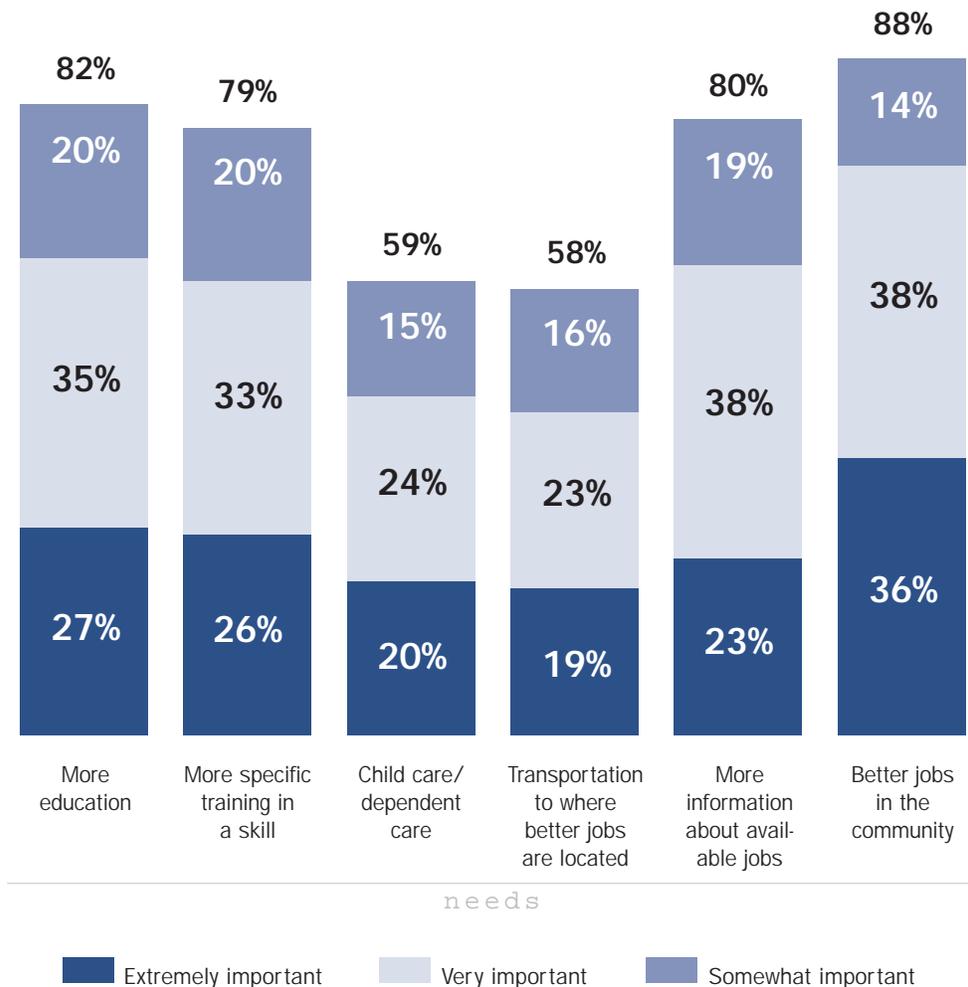
Near Poor follows a similar pattern with 26% of The Poor currently utilizing Medicaid as opposed to only 8% of the Near Poor.

### *Barriers: What do the Working Poor Need to Advance their Careers?*

The working poor have strong opinions about the barriers that prevent them from getting a better job. In general, the working poor cite the need for education and training, childcare, and any policies or programs that help address the mismatch between job location and residential location.

According to the working poor and unemployed, one of the most important factors to getting a better job is the need for more

Fig. 3-4: Barriers to Getting a Better Job — the Working Poor and Unemployed



education (82%) or training in a specific skill (79%). Despite the importance placed on education and training, only 18% of the respondents have received financial support from their employer to attend education or training outside of the workplace and only 27% have received government assistance for this purpose.

Another important barrier identified by the working poor and unemployed is the location of jobs; most (88%) of the working poor report the need for better jobs in their community is important. Closely related to the issue of jobs in the community is the importance of information about available jobs with most (80%) indicating its importance in getting a better job. The working poor also report favorable responses to policies and programs that address the mismatch between where they live and where desirable jobs are located: 75% would take advantage of on-site child care; 63% would telecommute if possible; 42% would move to another neighborhood; and 41% would take public transit to work.

The barriers cited by the working poor are magnified when viewed with the lens of poverty. The Poor feel stronger than the Near Poor about the need for skill training as well as support services (childcare and transportation). The Near Poor are much more likely to have participated in an education or training programs and be offered assistance for education and training by their employer, however.

Sixty-eight percent (68%) of The Poor feel that training in a specific skill is extremely or very important as compared to 56% of the Near Poor. This greater percentage may be due to fewer of The Poor having received ongoing training or education to upgrade their skills. Only 27% of The Poor have ever participated in an education or training program to upgrade their skills while they were working as compared to 43% of The Near Poor. This gap may be due to a difference in the provision of employer financial support for education and training.

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The Poor feel stronger than the Near Poor about the need for skill training as well as support services (childcare and transportation). The Near Poor are much more likely to have participated in an education or training programs and be offered assistance for education and training by their employer, however.

the Near Poor (21%) are about twice as likely as The Poor (11%) are to have received this benefit.

Location seems to present more of a barrier to The Poor than to the Near Poor. A much greater percentage of The Poor (88%) cite the need for better jobs in their community as extremely or very important than the Near Poor (71%). Closely related is the importance placed on transportation to better jobs by The Poor. More than half (56%) of The Poor report that transportation to where better jobs are located is extremely or very important as compared to only 37% of the Near Poor.

The Poor are much more likely to embrace solutions to this location barrier. Over half (53%) of The Poor agree that they would take public transportation to work with 41% indicating that they strongly agree. Willingness to take public transit among the Near Poor is much less with only 36% agreeing that they would take public transit and only 27% strongly agreeing.

Although close to 60% of both The Poor and the Near Poor report similar levels of importance to needing help with child care, The Poor indicate a greater willingness to take advantage of on-site childcare facilities. Almost all (90%) of The Poor agree that they would take advantage of this service as compared to 71% of the Near Poor. Interestingly, although 56% of respondents had at least one child under the age of 6 living with them very few of The Poor (7%) or the Near Poor (6%) are currently receiving any help to pay for childcare expenses.

## 4. Working Poor vs. Working Non-Poor

This section compares the experience and perceptions of the working poor (referred to as the Working Poor in this section) with the experiences and perceptions of the general working population. Using data from two previous Work Trends reports, the working poor (employed respondents of this study) are compared with the rest of working America (workers with an income more than twice the poverty threshold). For the purpose of this comparison, those earning more than 200% of poverty (generally more than \$25,000) will be referred to as the Working Non-Poor (WNP).

Given the importance of income in understanding the differences among workers, in many cases, a second level of comparison will be made between the poorest of the Working Poor and the WNP. The poorest of the Working Poor are those members of the Working Poor that earn less than 100% of the poverty line, under \$12,802 for a family

of three and under \$16,400 for a family of four, for example.

The comparison between the Working Poor and the WNP reveal significant differences and many similarities.

### *Demographic and Employment Characteristics*

A typical member of the Working Poor looks very different than a typical member of the WNP. A member of the Working Poor is likely to be a single white (non-Hispanic) female with at least one child under the age of 18 living at home; a WNP is likely to be a married white male without a child under the age of 18 living at home.

Income and race are strongly correlated with minorities being more likely to have lower incomes than whites. In general the Working Poor are composed of a larger percentage (33%) of minorities than the WNP (21%). This distinction becomes even sharper when looking at the poorest of the Working Poor, those with incomes at or under the poverty threshold, whose minority population is 45% of the total.

Consistent with other research that has illustrated the “feminization” of poverty, the data show that the Working Poor are predominately women, many of whom have dependent children and no working spouse to help them pay the bills. Much like ethnicity, gender and income are strongly correlated. Among the poorest of the Working Poor, 63% are women as compared to 59% of the overall Working Poor population and 44% of the WNP.

Further, the Working Poor are more likely to have dependent children and less likely to be married. Sixty percent (60%) of the Working Poor have children under the age of 18 as compared to 46% of the WNP. Similar to ethnicity and gender, marital status is strongly correlated with household income. Among the poorest of the Working Poor,

Fig. 4-1: Education — Working Poor vs. Working Non-Poor

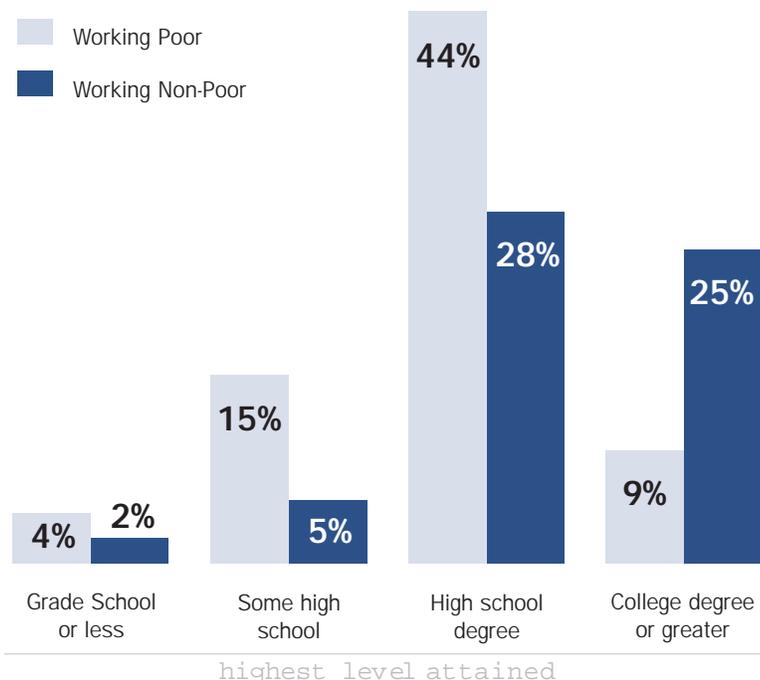
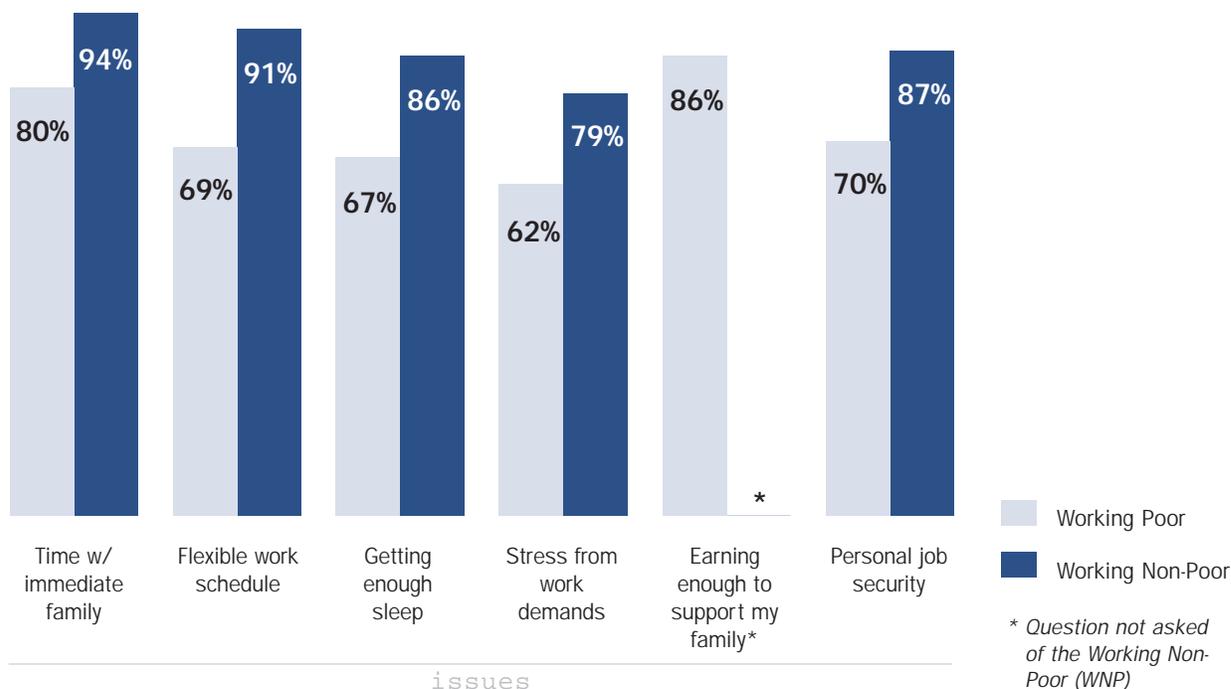


Fig. 4-2: Concerns — Working Poor vs. Working Non-Poor



41% are married as compared to 46% of the general Working Poor population and 59% of the WNP.

In addition to any social costs/benefits associated with marriage, the financial implications of having a working spouse are significant. Among the Working Poor, 25% have a working spouse as compared to 49% of the WNP. This difference is even greater comparing the poorest of the Working Poor among which only 22% having a working spouse. Clearly, having a second wage earner has a direct and significant impact on the household's ability to meet its needs. In many cases, the absence of a working spouse is the most significant factor that throws a household into poverty.

The Working Poor also tend to be less educated than the WNP. Although about the same percentage of the WNP and the Working Poor obtained a high school degree, a much greater percentage of the WNP achieved a college degree or greater (25%) than the Working Poor (9%).

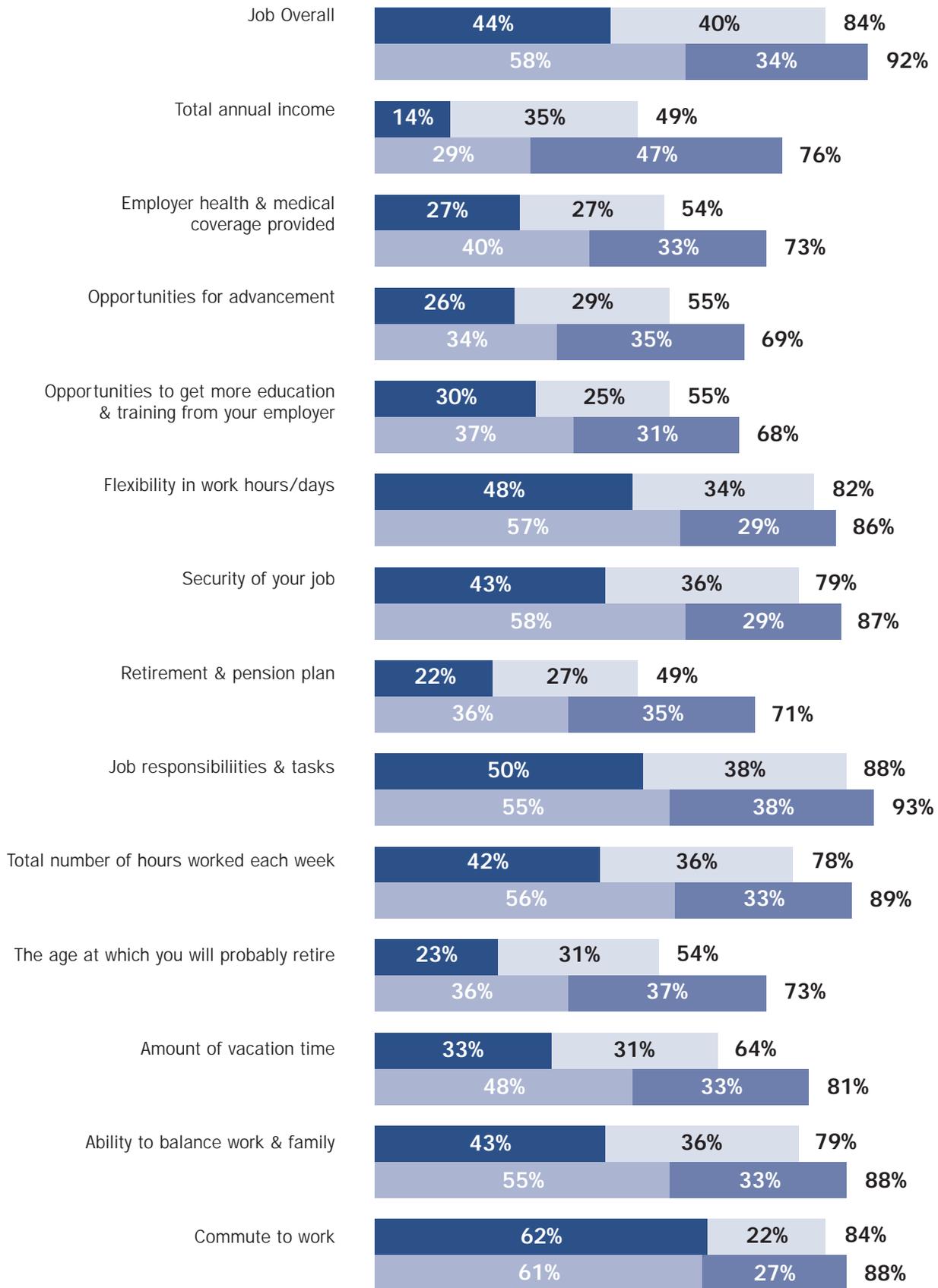
The Working Poor are less likely to work full time and work fewer hours than the

WNP. A greater percentage of the WNP (78%) work full-time for one employer as compared to 64% of the Working Poor. On average the WNP work slightly more hours in a typical week (44) than poor workers (40).

### Job Concerns and Satisfaction

The WNP report more job-related stress and more difficulty balancing work and family than the Working Poor. In particular, the WNP report higher levels of concern about workplace issues associated with balancing work and family including spending time with their immediate family, flexible work schedules, work-related stress, and getting enough sleep. Almost all of the WNP (94%) are concerned with spending time with their immediate family as compared to 80% of the Working Poor. Of the WNP concerned with having enough family time, 39% are extremely concerned versus only 24% of the Working Poor. Another associated concern is having a flexible work schedule that allows workers to meet their family obligations. Again, almost all (91%) of the WNP have

Fig. 4-3: Satisfaction with Job Factors — Working Poor vs. Working Non-Poor



Very satisfied: Working poor    Somewhat satisfied: Working poor    Very satisfied: WNP    Somewhat satisfied: WNP

this concern compared to only 69% of the Working Poor.

In addition, the WNP express greater concern about work-related stress and getting an adequate amount of sleep. Most (86%) of the WNP are concerned about getting enough sleep compared to only 67% of the Working Poor. Similarly, 79% of the WNP are concerned about the amount of stress they feel from work demands as compared to 62% of the Working Poor.

Despite higher incomes and higher levels of full-time employment, the WNP show greater concern over job security than the Working Poor. While 87% of the WNP are concerned about job security, only 70% of the Working Poor have this concern. Perhaps the Working Poor care less about losing their job because they have less to lose. As hourly workers earning low wages and receiving little (if any) vacation, the Working Poor may have little attachment to their current jobs as opposed to the WNP who spend more time at their jobs, hold salaried positions, and are more satisfied with their pension plans and health benefits.

Not surprisingly, the Working Poor are much more concerned about issues surrounding economic status. When asked how satisfied they were about their current income, only 25% of the WNP reported that they were not satisfied compared to 45% of the Working Poor. In a related question asked only to the Working Poor about having enough money to support their family, 86% indicated that they had this concern and 29% indicated that they were extremely concerned over this issue.

Although the Working Poor and the WNP are both satisfied with their jobs in general, the Working Poor are significantly less satisfied with various benefits including their health and medical coverage, their retirement/pension plans, and their amount of vacation time. Among the poorest of the Working Poor, this dissatisfaction is even greater.

Both the Working Poor and the WNP display a high degree of overall job satisfaction,

with the WNP slightly more satisfied (92%) than the Working Poor (84%). A significant difference in satisfaction about health and medical coverage exists, however. While almost three-fourths (73%) of the WNP report being satisfied with the health and medical coverage provided by their employer, only half (54%) of the Working Poor are satisfied. The poorest of the Working Poor are even less satisfied with only (43%) satisfied with their coverage.

The Working Poor seem to be much more concerned about their future and prospects for retirement. There are large differences in how satisfied the Working Poor and the WNP are with their employer-sponsored retirement and pension plans as well as their

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The desire and interest in moving up the economic ladder among the Working Poor is clear. The Working Poor are eager to work more hours and improve their skills, and they are dissatisfied with the opportunities for advancement and continuing education provided by their employers.

anticipated retirement age. First, a significantly greater percentage of the WNP are satisfied with their retirement and pension plans (71% vs. 49%). When asked about their anticipated retirement age, the WNP reported being much more satisfied with 73% indicating that they are satisfied as compared to only 54% of the Working Poor.

As predominantly hourly employees, the Working Poor have little paid vacation and are much less satisfied than the WNP on this issue. Less than two thirds (64%) of the working poor are satisfied with their amount of vacation time compared to 81% of the WNP.

The desire and interest in moving up the economic ladder among the Working Poor is clear. The Working Poor are eager to work more hours and improve their skills, and they are dissatisfied with the opportunities

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When responding to a question about the need for more education in order to obtain a better job, almost all (82%) of the Working Poor reported that more education is important and a quarter (24%) said it is extremely important.

for advancement and continuing education provided by their employers. In fact, the Working Poor have a greater desire to work more hours and more desire to upgrade their skills than the WNP. Although this variation is significant in understanding the strong work ethic among the Working Poor, some of the differences between groups may be attributable to a difference in circumstances. The difference in the desire to work more hours may be attributable to the fact that the WNP work more hours than the Working Poor; and the difference in desire to attain more education and skills may be attributable to the higher education levels among the WNP.

The working poor are less satisfied (78%) than the WNP (89%) with the total number of hours they work with each week and are twice as willing to work more hours. When asked if they would like to work more hours, only 12% of the WNP said 'yes' compared to 24% of the Working Poor. Additionally, only a quarter (24%) of the working poor said they would like to work less hours, compared to the more than half (58%) of the WNP.

The Working Poor are also much less satisfied with their opportunities for advancement in their job. A much greater percentage of the WNP (69%) report being satisfied with their opportunities for advancement than the Working Poor (59%). This difference is even greater when comparing the poorest of the Working Poor from which only 47% report being satisfied with their opportunities for advancement.

## *Moving Up the Career Ladder*

One of the clearest paths to career advancement is upgrading skills and getting more education. Both the Working Poor and WNP have a desire for more education and training and wish that their employers provided more benefits such as tuition reimbursement or time off to attend training and education classes. Due to lower education levels, however, the Working Poor have a greater need for continuing education and training, yet they have been provided with fewer opportunities. Given the chance, the Working Poor indicate a greater interest in taking advantage of the opportunities afforded them.

Both the Working Poor and the WNP report that ongoing education and training opportunities are very important to them; however, the Working Poor seem to think it is more important. When responding to a question about the need for more education in order to obtain a better job, almost all (82%) of the Working Poor reported that more education is important and a quarter (24%) said it is extremely important. In a similar question about the importance of tuition reimbursement for education asked to the WNP, 69% indicate that it is important 12% said that it is extremely important.

Although both the Working Poor and the WNP report only moderate satisfaction with the opportunities for more education and training provided by their employers, the Working Poor appear to be significantly less satisfied (68% vs. 55%) with the opportunities offered to them.

This dissatisfaction among the Working Poor is not surprising, considering only 18% of the Working Poor have employers that provided financial support for additional education or training outside of the job. Among the WNP, 36% have had such opportunities.

## 5. The Technology Gap: Will the Working Poor be Ready for the 21<sup>st</sup> Century?

The decline of manufacturing jobs in the United States has been accompanied by an increase in high-tech, computer-based work. With the advent of the information economy characterized by an almost ubiquitous presence of computers in the workplace, most jobs will require a baseline of computer literacy and technology-related skills. High wage jobs in particular require that workers display a significant level of computer proficiency and skill. In addition, the Internet is becoming an integral part of commerce and an increasingly valuable and utilized source of information. Low-income workers that can not access that information are at a severe disadvantage. In addition to the well-documented wage gap, a serious and growing technology gap is emerging.

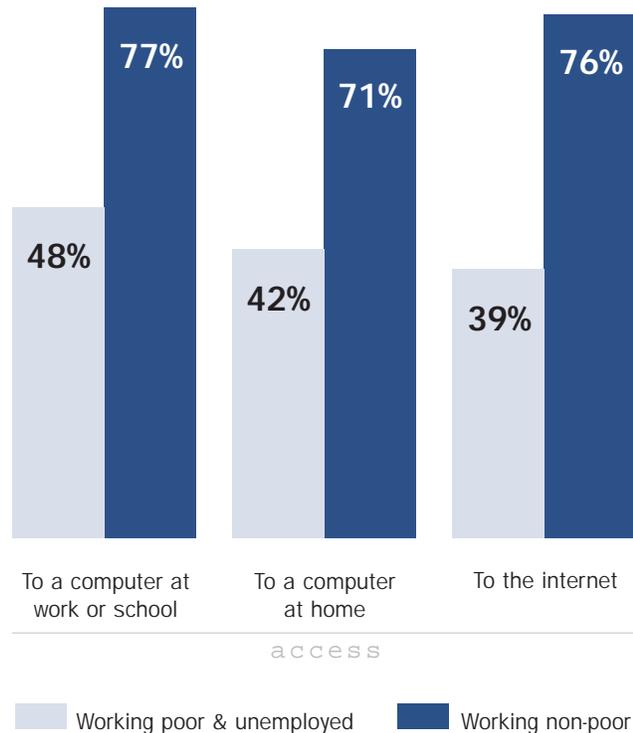
The findings in this survey parallel the findings in a recent report entitled “Falling Through the Net: Defining the Digital Divide” released by the U.S. Commerce Department on July 8, 1999. This comprehensive study shows a technology gap between income levels, among people of different race and ethnic backgrounds, and according to education levels.

The working poor and unemployed are less likely to use a computer, have access to a home computer, or have Internet access. According to the *Work Trends* surveys, three-fourths (77%) of the WNP use a computer at work or school compared to half (48%) of the working poor and unemployed and only 42% of those living below the poverty line. A significant gulf also exists when looking at home access to computers. While three-fourths (71%) of the WNP have access to a computer at home, only 42% of the working poor and unemployed do so; even fewer (33%) of those living below the poverty line have access. Finally, when it comes to accessing the Internet, 76% of the WNP have access compared to only 39% of the

working poor and unemployed. When comparing utilization of the Internet, only 15% of the working poor and unemployed access the Internet on a daily basis as compared to 25% of the WNP.

The working poor are lagging far behind the WNP in obtaining computer skills and accessing information technology. As we move into the 21st century and toward an increasingly technology driven workplace, computer skills will become even more crucial to finding a job and moving up the economic ladder. In a strong economy where jobs are plentiful and workers are scarce, this handicap can be overcome. But when unemployment starts to rise and employers have a larger pool of qualified workers to choose from, workers with few computer skills may be passed over in favor of those who know their way around a modem.

Fig. 5-1: Access to Technology — The Working Poor and Unemployed vs. The Working Non-Poor



## 6. Conclusion

The working poor and unemployed have a strong desire to work hard and do what is necessary to move up the economic ladder. Their aspirations to work more hours, increase skills through more education and training, take public transportation, or move to neighborhoods where better jobs are located demonstrate a hunger among the working poor and unemployed to share in the American dream and the bounty of the boom economy.

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Many of the working poor and unemployed are willing to move, take public transportation, or telecommute to address the problems associated with the location of jobs outside their neighborhoods.

Despite these ambitions, the working poor and unemployed find themselves in difficult straits, struggling to get opportunities for advancement and struggling to meet their daily needs. Although most work full-time, almost all are concerned about earning enough money to support their families and more than half find it difficult to pay their bills each month. Most respondents report needing an additional \$200 or less per month to meet their family needs, a substantial increase in hours worked at minimum or low-income wage.

In addition to concern over economic security, the experience of the working poor differs significantly from the experience of the rest of working America. Although both groups report high satisfaction levels with their job, the working poor are significantly less satisfied with their income, benefits, and opportunities for education and career advancement. The largest differences on sat-

isfaction exist on income, health benefits, and pension benefits. In each case, about half the working poor are satisfied compared to about three-fourths of the rest of American workers.

In addition, the working poor and unemployed have less access to the critical paths of opportunity in the new economy — higher education, ongoing job training, job growth in suburban neighborhoods, childcare supports, and information technology. The majority of the working poor and unemployed report that they want education and training, help with child care, and better jobs in their community or transportation to where better jobs are located. Many of the working poor and unemployed are willing to move, take public transportation, or telecommute to address the problems associated with the location of jobs outside their neighborhoods. Almost all would enroll in an education or training class if tuition reimbursement were offered by their employer.

Survival in the information economy requires computer literacy and proficiency among all workers and job seekers. Significantly lower levels of computer and Internet access threaten to further disenfranchise working poor and unemployed from the technology-driven economy. Unless more information technology education and training opportunities become available, ‘technology poor’ and ‘working poor’ will remain linked.

The experiences and aspirations of the working poor and unemployed suggest an array of strategies to help those that are working hard but staying poor. These strategies can be broken into three groups: 1) those that address the economic security of low-income workers; 2) those that address the critical supports necessary for low-income individuals to obtain and retain

employment; and 3) those that provide the critical opportunities for advancement in the new economy.

The most recent *Work Trends* survey published in February 1999 reported that most Americans support an increase in the minimum wage from \$5.15/hour to \$6.15/hour. Such an increase would significantly help those working poor individuals having difficulty paying their bills each month. A dollar increase in the minimum wage would increase monthly wages for a full-time worker earning the minimum wage by about \$170/month, enough extra money for those who reported difficulty in paying monthly bills to care for their family needs.

The working poor and unemployed clearly articulated their needs for childcare and transportation. The working poor and unemployed are more likely than the rest of American workers to have dependent children under the age of 6 living with them, and those working poor with children overwhelmingly agree that they would take advantage of on-site child care facilities at their place of employment. Part of the popularity associated with on-site childcare is probably due to the transportation problems experienced by many low-income workers and job seekers. The high cost of automobile ownership combined with the suburbanization of jobs creates a difficult position for the working poor and unemployed. Existing programs to provide reverse commute transportation to suburban job corridors and suburban low-income housing opportunities resonate with the experience and articulated desires of the working poor. Another largely untapped policy option to address this location problem is telecommuting. Almost half of the working poor report that they could do their job from a remote location part of the week if they had access to a computer.

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Americans strongly support a government role in providing financial support and direct services to individuals seeking jobs or seeking to upgrade their skills.

Another federal policy that holds great potential for helping the working poor and unemployed is the Workforce Investment Act of 1998 (WIA). WIA mandates the creation of local 'one-stop' career centers at which workers and job seekers can obtain job information, receive assistance in looking for work and career planning, and access training and education resources. The Act provides the necessary flexibility for states and local areas to connect workforce development and economic development. The continuing education, especially in technology skills, desired and required by the working poor could be offered by this new workforce investment system.

Americans strongly support a government role in providing financial support and direct services to individuals seeking jobs or seeking to upgrade their skills. In the Fall 1998 *Work Trends* survey, three-fourths of Americans reported that they think it is either very or extremely important for the government to provide financial assistance for skills training, basic education, and college. In addition, most Americans think that providing information about jobs is very or extremely important. The same survey also reported that Americans believe the private sector should play a role in workforce development; most Americans reported that it is very or extremely important to require employers to provide training for employees.

These strategies represent important *solutions at work* to be considered by all sectors as they work to assist the working poor and unemployed.

# Appendix 1: Methodology

The survey was conducted from May 22 through June 15, 1999 by the Center for Survey Research and Analysis (CSRA) at the University of Connecticut. This report is based on a total of 500 telephone interviews completed with adult members of the workforce in the contiguous United States whose total annual household income is no more than twice the federal poverty level for households of their size.

Interviews were conducted at the CSRA's interviewing facility in Storrs, Connecticut, using a Computer Assisted Telephone Interviewing (CATI) system. All CSRA surveys are conducted by professional survey interviewers who are trained in standard protocols for administering survey instruments. All interviewers assigned to this survey participated in special training conducted by senior project staff. The draft survey questionnaire and field protocols received thorough testing prior to the start of the formal interviewing period. Interviews were extensively monitored by Center staff to insure CSRA standards for quality were continually met.

The sample for this survey was designed so that all households with residential telephone numbers were eligible for inclusion in the sample. Households with low incomes, however, were more likely to be contacted. Within each

selected household one adult was selected for a screening interview. Full interviews were completed only if the respondent was either employed or unemployed and looking for work, and if the total family income was less than or equal to twice the poverty level for a household of their size.

The sample was divided into two separate frames: one which contained all residential telephone numbers in telephone exchanges in which 50% or more of the households are estimated to have annual household incomes of \$25,000 or less, and a second sample frame containing all other households. Household income estimates were made using U.S. Census derived data contained in the sample database. Telephone numbers in the lower income exchanges were selected through a random digit dial methodology to insure that each household had an equal probability of selection. Households within the higher income exchange were selected through a random digit dial methodology that selected each telephone number with a probability proportional to the percentage of households in that exchange with incomes of \$25,000 or less. The lower-income sample frame yielded a total of 292 interviews, while the remaining 208 interviews were completed with individuals in higher-income

exchanges. The final data were weighted to adjust for this sample design.

Telephone banks which contain no known residential telephone numbers were removed from the sample selection process. The sample was generated using the GENESYS sampling database under the direction of a CSRA survey methodologist. Once selected, each telephone number was contacted a minimum of four times to attempt to reach an eligible respondent. Households where a viable contact was made were called up to 25 additional times.

The sample error associated with a survey of this size is +/- 4%, meaning that there is less than one chance in twenty that the results of a survey of this size would differ by more than 4% in either direction from the results which would be obtained if all members of the workforce in the contiguous U.S. had been selected. The sample error is larger for sub-groups. CSRA also attempted to minimize other possible sources of error in this survey.

Comparisons are made in this report to the first two waves of the Work Trends surveys. These surveys each interviewed approximately 1,000 adult members of the workforce with any level of income, and were completed in August of 1998 and February of 1999.

## Appendix 2: Survey Results

### 37: QS2

QS1. Are you currently employed, unemployed and looking for work, or unemployed and not looking for work.

N=	500	100%
Employed		85%
Unemployed and looking for work		15%

QS2. Which statement best describes your current employment situation:

N=	420	100%
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<i>I work full-time for only one employer</i>	01	64%
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<i>I work full time for one employer and part-time for another employer</i>	02	5%
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<i>I work one part-time job</i>	03	16%
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<i>I work two or more part-time jobs</i>	04	5%
--	----	----

<i>I am self-employed</i>	05	9%
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<i>I am self-employed and work an additional job</i>	06	2%
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<i>Don't know— THANK AND TERMINATE</i>	XX => /INT	0%
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<i>Refused—THANK AND TERMINATE</i>	YY => /INT	0%
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### 38: QS3

QS3. Are you married?

N=	500	100%
Yes	01	45%
No	02 => QS4	55%
<i>Don't know</i>	98 => QS4	0%
<i>Refused</i>	99 => QS4	0%

### 39: QS3A

QS3a. Does your spouse work?

N=	214	100%
Yes	01	59%
No	02	41%
<i>Don't know</i>	98	0%
<i>Refused</i>	99	0%

### 40: QS4

QS4. Do you have any children under the age of 18?

N=	500	100%
Yes	01	60%
No	02 => QS5	40%
<i>Don't know</i>	98 => QS5	0%
<i>Refused</i>	99 => QS5	0%

### 41: QS4A

QS4a. How many children under 18 currently live with you?

SE 01 90	N=	298	100%
<i>None</i>	00 => QS5		7%
<i>ONE</i>	01		24%
<i>TWO</i>	02		34%
<i>THREE</i>	03		22%
<i>FOUR</i>	04		9%
<i>FIVE</i>	05		2%
<i>SIX or More</i>	06		2%
<i>Don't know</i>	98		0%
<i>Refused</i>	99		0%

99/05/24 15:20

### 42: QS4B

QS4b. How many children under the age of 6 live with you?

SE 00 90	N=	278	100%
<i>ONE</i>	01		48%
<i>TWO</i>	02		28%
<i>THREE</i>	03		15%
<i>FOUR</i>	04		6%
<i>FIVE</i>	05		1%
<i>SIX</i>	06		1%
<i>Don't know</i>	98		2%
<i>Refused</i>	99		0%

99/05/25 15:35

### 43: QS5

QS5. Including a spouse, children and dependent adults such as an elderly family member, how many people currently live in your household?

N=	500	100%
<i>ONE</i>	01	15%
<i>TWO</i>	02	21%
<i>THREE</i>	03	16%
<i>FOUR</i>	04	22%
<i>FIVE</i>	05	17%
<i>SIX</i>	06	5%
<i>SEVEN</i>	07	3%
<i>EIGHT</i>	08	1%
<i>NINE AND/OR MORE</i>	09	1%
<i>Don't know—THANK YOU AND TERMINATE</i>	XX	0%
<i>Refused—THANK YOU AND TERMINATE</i>	YY	0%

99/05/27 16:09

### 53: Q1

=> Q3A if INT2=A1

Q1 How many hours do you work in a typical week?

SE 00 90	N=	422	100%
<i>0 to 14 hours a week</i>	01		1%
<i>15 to 30 hours a week</i>	02		20%
<i>31 to 39 hours per week</i>	03		12%
<i>40 hours a week</i>	04		40%
<i>41 to 50 hours per week</i>	05		16%
<i>51 and more hours a week</i>	06		11%
<i>Don't know</i>	98		1%
<i>Refused</i>	99		0%

**54: Q2**

Q2 Would you like to work more hours a week, less hours a week, or the same number of hours per week?

N=	420	100%
More	01	24%
Less	02	24%
The Same	03	51%
Don't know	98	1%
Refused	99	1%

**55: Q3**

Q3 How long have you worked at your current place of employment?

N=	420	100%
Less than 6 months	01	17%
6 months to a year	02	12%
One to two years	03 => Q4	16%
Two to three years	04 => Q4	13%
More than three years	05 => Q4	42%
Don't know	98 => Q4	0%
Refused	99 => Q4	0%

**56: Q3A**

Q3a How many jobs have you held for more than a month in the last year?

SE 00 90		
N=	203	100%
.00	01	16%
1.00	02	39%
2.00	03	33%
3.00	04	6%
4 or more	05	5%
Don't know	98	2%
Refused	99	0%

99/06/03 17:11

**57: Q3B**

=&gt; +1 if INT2=A1

Q3b Prior to being employed at your current job, for how many weeks were you unemployed?

SE 01 51		
N=	123	100%
Not unemployed	00	37%
1 to 4 weeks	01	21%
5 to 8 weeks	02	9%
9 to 12 weeks	03	8%
13 to 20 weeks	04	4%
21 to 51 weeks	05	5%
One Year or More	52	11%
Don't know	98	3%
Refused	99	0%

**58: Q3C**

Q3c How many of the last 12 months were you unemployed?

SE 01 12		
N=	203	100%
None	00	29%
1 month	01	16%
2 months	02	5%
3 months	03	12%
4 to 6 months	04	12%
7 to 9 months	05	4%
10 to 12 months	52	18%
Don't know	98	4%
Refused	99	0%

99/05/27 16:10

**59: Q4**

=&gt; Q6 if INT2=A1

Q4 How many days of paid vacation did you have in the last year?

SE 0 100		
N=	422	100%
None	00	48%

1 to 7 days

01	18%	
8 to 14 days		
02	18%	
15 to 21 days		
03	6%	
22 to 28 days		
04	12%	
More than 28 days		
05	4%	
Don't know	998	3%
Refused	999	1%

**60: Q5**

Q5 Are you paid by the hour or with a weekly salary?

N=	420	100%
Hourly	01	71%
Weekly salary	02	24%
Don't know	98	4%
Refused	99	0%

99/06/03 17:11

**61: Q6**

Q6. I am going to read you a list of some issues. Please tell me how concerned you are about each issue. For each issue that I read, please tell me whether you are extremely concerned, very concerned, somewhat concerned, not too concerned, or not concerned at all. The first is...

N=	381	100%
CONTINUE		
01	381	100%

**62: Q6A**

Rotation =&gt; Q6G

Q6A Spending time with my immediate family.

N=	500	100%
Extremely Concerned	01	25%
Very Concerned	02	44%
Somewhat Concerned	03	13%
Not very concerned	04	8%
Not concerned at all	05	11%

Don't know	98	0%	05	18%	98	2%	
Refused	99	0%	Don't know		Refused	99	0%
			98	0%			
			Refused	99	0%		

**63: Q6B**

Q6B Having the flexibility in my work schedule to take care of family needs such as caring for a sick child or parent and attending school functions.

N=	500	100%
Extremely Concerned	01	22%
Very Concerned	02	37%
Somewhat Concerned	03	13%
Not very concerned	04	10%
Not concerned at all	05	16%
Don't know	98	2%
Refused	99	0%

**64: Q6C**

Q6C Getting enough sleep.

N=	500	100%
Extremely Concerned	01	13%
Very Concerned	02	29%
Somewhat Concerned	03	27%
Not very concerned	04	14%
Not concerned at all	05	18%
Don't know	98	0%
Refused	99	0%

**65: Q6D**

Q6D Feeling stress resulting from work demands.

N=	500	100%
Extremely Concerned	01	13%
Very Concerned	02	26%
Somewhat Concerned	03	25%
Not very concerned	04	18%
Not concerned at all		

**66: Q6E**

Q6E Earning enough money to support my family.

N=	500	100%
Extremely Concerned	01	30%
Very Concerned	02	42%
Somewhat Concerned	03	15%
Not very concerned	04	5%
Not concerned at all	05	7%
Don't know	98	0%
Refused	99	0%

**67: Q6F**

Q6F. My job security

N=	500	100%
Extremely Concerned	01	18%
Very Concerned	02	32%
Somewhat Concerned	03	22%
Not very concerned	04	11%
Not concerned at all	05	16%
Don't know	98	1%
Refused	99	1%

**68: Q6G**

Q6G My retirement

N=	500	100%
Extremely Concerned	01	23%
Very Concerned	02	34%
Somewhat Concerned	03	20%
Not very concerned	04	9%
Not concerned at all	5	12%
Don't know		

**69: Q7**

=> Q8 if INT2=A1

Q7. Now I'd like to find out how satisfied you are with different aspects of your job. For each, please tell me whether you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with it. How satisfied are you with...

N=	328	100%	
CONTINUE	01	328	100%

**70: Q7A**

Q7A. Your job overall

N=	420	100%
Very Satisfied	01	44%
Somewhat Satisfied	02	40%
Neither	03	2%
Somewhat Dissatisfied	04	9%
Very Dissatisfied	05	4%
Don't know	98	1%
Refused	99	0%

**71: Q7B**

Rotation => Q7Q

Q7B. Your total annual income

N=	420	100%
Very Satisfied	01	14%
Somewhat Satisfied	02	35%
Neither	03	4%
Somewhat Dissatisfied	04	18%
Very Dissatisfied	05	27%
Don't know	98	2%
Refused	99	0%

**72: Q7C**

Q7C. The Health and Medical coverage provided by your employer

N=	420	100%
<i>Very Satisfied</i>		
01		27%
<i>Somewhat Satisfied</i>		
02		27%
<i>Neither</i>	03	6%
<i>Somewhat Dissatisfied</i>		
04		12%
<i>Very Dissatisfied</i>		
05		24%
<i>Don't know</i>		
98		3%
<i>Refused</i>	99	0%

**73: Q7D**

Q7D. Opportunities for advancement at your job

N=	420	100%
<i>Very Satisfied</i>		
01		26%
<i>Somewhat Satisfied</i>		
02		29%
<i>Neither</i>	03	8%
<i>Somewhat Dissatisfied</i>		
04		17%
<i>Very Dissatisfied</i>		
05		15%
<i>Don't know</i>		
98		3%
<i>Refused</i>	99	1%

**74: Q7E**

Q7E. Opportunities to get more education or training from your employer

N=	420	100%
<i>Very Satisfied</i>		
01		30%
<i>Somewhat Satisfied</i>		
02		25%
<i>Neither</i>	03	13%
<i>Somewhat Dissatisfied</i>		
04		11%
<i>Very Dissatisfied</i>		
05		17%
<i>Don't know</i>		
98		4%
<i>Refused</i>	99	0%

**75: Q7F**

Q7F. Flexibility in the hours and/or days when you work

N=	420	100%
<i>Very Satisfied</i>		
01		48%
<i>Somewhat Satisfied</i>		
02		34%
<i>Neither</i>	03	1%
<i>Somewhat Dissatisfied</i>		
04		7%
<i>Very Dissatisfied</i>		
05		9%
<i>Don't know</i>		
98		1%
<i>Refused</i>	99	0%

**76: Q7G**

Q7G. The security of your job

N=	420	100%
<i>Very Satisfied</i>		
01		43%
<i>Somewhat Satisfied</i>		
02		36%
<i>Neither</i>	03	2%
<i>Somewhat Dissatisfied</i>		
04		9%
<i>Very Dissatisfied</i>		
05		9%
<i>Don't know</i>		
98		1%
<i>Refused</i>	99	0%

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**77: Q7H**

Q7H. The retirement and pension plans provided by your employer

N=	420	100%
<i>Very Satisfied</i>		
01		22%
<i>Somewhat Satisfied</i>		
02		27%
<i>Neither</i>	03	8%
<i>Somewhat Dissatisfied</i>		
04		7%
<i>Very Dissatisfied</i>		
05		28%
<i>Don't know</i>		
98		7%
<i>Refused</i>	99	1%

**78: Q7I**

Q7I. Your job responsibilities and tasks

N=	420	100%
<i>Very Satisfied</i>		
01		50%
<i>Somewhat Satisfied</i>		
02		38%
<i>Neither</i>	03	2%
<i>Somewhat Dissatisfied</i>		
04		7%
<i>Very Dissatisfied</i>		
05		4%
<i>Don't know</i>		
98		0%
<i>Refused</i>	99	0%

**79: Q7J**

Q7J The overall quality of your working environment

N=	420	100%
<i>Very Satisfied</i>		
01		49%
<i>Somewhat Satisfied</i>		
02		35%
<i>Neither</i>	03	2%
<i>Somewhat Dissatisfied</i>		
04		9%
<i>Very Dissatisfied</i>		
05		5%
<i>Don't know</i>		
98		0%
<i>Refused</i>	99	0%

**80: Q7K**

Q7K. The total number of hours you work each week

N=	420	100%
<i>Very Satisfied</i>		
01		42%
<i>Somewhat Satisfied</i>		
02		36%
<i>Neither</i>	03	1%
<i>Somewhat Dissatisfied</i>		
04		13%
<i>Very Dissatisfied</i>		
05		8%
<i>Don't know</i>		
98		1%
<i>Refused</i>	99	0%

**81: Q7L**

Q7L. The age at which you will probably retire

N=	420	100%
<i>Very Satisfied</i>		
01		23%
<i>Somewhat Satisfied</i>		
02		31%
<i>Neither</i>	03	11%
<i>Somewhat Dissatisfied</i>		
04		12%
<i>Very Dissatisfied</i>		
05		14%
<i>Don't know</i>		
98		9%
<i>Refused</i>	99	1%

**82: Q7M**

Q7M. The amount of vacation time you have

N=	420	100%
<i>Very Satisfied</i>		
01		33%
<i>Somewhat Satisfied</i>		
02		31%
<i>Neither</i>	03	5%
<i>Somewhat Dissatisfied</i>		
04		13%
<i>Very Dissatisfied</i>		
05		17%
<i>Don't know</i>		
98		1%
<i>Refused</i>	99	0%

**83: Q7N**

Q7N. Your relationship with supervisors

N=	420	100%
<i>Very Satisfied</i>		
01		54%
<i>Somewhat Satisfied</i>		
02		29%
<i>Neither</i>	03	4%
<i>Somewhat Dissatisfied</i>		
04		7%
<i>Very Dissatisfied</i>		
05		3%
<i>Don't know</i>		
98		4%
<i>Refused</i>	99	1%

**84: Q7O**

Q7O. Your relationship with co-workers

N=	420	100%
<i>Very Satisfied</i>		
01		66%
<i>Somewhat Satisfied</i>		
02		26%
<i>Neither</i>	03	1%
<i>Somewhat Dissatisfied</i>		
04		3%
<i>Very Dissatisfied</i>		
05		2%
<i>Don't know</i>		
98		2%
<i>Refused</i>	99	0%

**85: Q7P**

Q7P. The ability to balance work and family

N=	420	100%
<i>Very Satisfied</i>		
01		43%
<i>Somewhat Satisfied</i>		
02		36%
<i>Neither</i>	03	7%
<i>Somewhat Dissatisfied</i>		
04		8%
<i>Very Dissatisfied</i>		
05		6%
<i>Don't know</i>		
98		0%
<i>Refused</i>	99	0%

**86: Q7Q**

Q7Q. Your commute to work

N=	420	100%
<i>Very Satisfied</i>		
01		62%
<i>Somewhat Satisfied</i>		
02		22%
<i>Neither</i>	03	3%
<i>Somewhat Dissatisfied</i>		
04		5%
<i>Very Dissatisfied</i>		
05		6%
<i>Don't know</i>		
98		2%
<i>Refused</i>	99	0%

**87: Q8**

Q8 I'm going to read you a series of statements. For each, please tell me whether you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree.

N=	381	100%
<i>CONTINUE</i>		
01	381	100%

**88: Q8A**

Q8A. I often have difficulty paying all my bills.

N=	500	100%
<i>Strongly agree</i>		
01		31%
<i>Somewhat agree</i>		
02		24%
<i>Neither</i>	03	6%
<i>Somewhat disagree</i>		
04		20%
<i>Strongly disagree</i>		
05		21%
<i>Don't know</i>		
98		1%
<i>Refused</i>	99	0%

**89: Q8B**

Q8B. If I had the opportunity and the financial resources, I would want to move into another neighborhood.

N=	500	100%
<i>Strongly agree</i>		
01		34%
<i>Somewhat agree</i>		
02		8%
<i>Neither</i>	03	5%
<i>Somewhat disagree</i>		
04		17%
<i>Strongly disagree</i>		
05		36%
<i>Don't know</i>		
98		0%
<i>Refused</i>	99	0%

**90: Q8C**

Q8C. If public transportation could get me to my job and back home in a reasonable amount of time, I would take public transportation to work.

N=	500	100%
<i>Strongly agree</i>		
01		31%
<i>Somewhat agree</i>		
02		10%
<i>Neither</i>		
03		5%
<i>Somewhat disagree</i>		
04		13%
<i>Strongly disagree</i>		
05		38%
<i>Don't know</i>		
98		2%
<i>Refused</i>		
99		0%

**91: Q8D**

Q8D. If I could obtain the necessary loan or credit, I would start my own business.

N=	500	100%
<i>Strongly agree</i>		
01		40%
<i>Somewhat agree</i>		
02		13%
<i>Neither</i>		
03		5%
<i>Somewhat disagree</i>		
04		16%
<i>Strongly disagree</i>		
05		22%
<i>Don't know</i>		
98		4%
<i>Refused</i>		
99		1%

**92: Q8E**

Q8E. If offered by my current employer, I would take advantage of the opportunity to work from home or a place that was not my primary job location near my home for all or part of the week.

N=	500	100%
<i>Strongly agree</i>		
01		43%
<i>Somewhat agree</i>		
02		20%
<i>Neither</i>		
03		7%
<i>Somewhat disagree</i>		
04		10%
<i>Strongly disagree</i>		
05		16%

*Don't know*

98 4%

*Refused* 99 1%**93: Q8F**

=&gt; +1 if QS4B==0

Q8F. If offered by my employer, I would take advantage of on-site child-care facilities.

N=	147	100%
<i>Strongly agree</i>		
01		58%
<i>Somewhat agree</i>		
02		17%
<i>Neither</i>		
03		4%
<i>Somewhat disagree</i>		
04		7%
<i>Strongly disagree</i>		
05		9%
<i>Don't know</i>		
98		4%
<i>Refused</i>		
99		0%

**94: Q8G**

Q8G. The education and training I received adequately prepared me for my current job.

N=	500	100%
<i>Strongly agree</i>		
01		44%
<i>Somewhat agree</i>		
02		21%
<i>Neither</i>		
03		6%
<i>Somewhat disagree</i>		
04		10%
<i>Strongly disagree</i>		
05		17%
<i>Don't know</i>		
98		2%
<i>Refused</i>		
99		0%

**95: Q8A1**

=&gt; Q9 if Q8A^=01,02

Q8A1 What do you do when you have difficulty paying your bills? (Open-ended, pre-coded responses)(Accept up to 3 mentions)

N=	219	100%
<i>Borrow money</i>		
01		17%
<i>Choose which bills to be paid</i>		
02		25%
<i>Pay with a credit card</i>		
03		10%

*Arrange for payments to be deferred*

04 12%

*Wait until the following month and try to pay the bill at that time*

05 12%

*Get another job*

06 4%

*Other (SPECIFY)*

07 O 26%

*No further mention*

08 1%

*Don't know*

98 X 3%

*Refused* 99 X 0%**96: Q8A2**

Q8A2 How much more do you need to earn per month in order to take care of your family needs?

SE 0 50000]

N=	278	100%
<i>0 to \$100</i>		
01		47%
<i>\$101 to \$200</i>		
02		21%
<i>\$201 to \$300</i>		
03		14%
<i>\$301 to \$400</i>		
04		2%
<i>Don't know</i>		
88888		16%
<i>Refused</i>		
99999		1%

**97: Q9**

I am going to read a list of reasons that people mention as barriers to getting a better job. For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want.

N=	500	100%
<i>CONTINUE</i>		
01		

**98: Q9A****Rotation => Q9F**

Q9A (For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want.) (First/Next) is: Need more education

N=	500	100%
<i>Extremely important</i>	01	27%
<i>Very Important</i>	02	35%
<i>Somewhat Important</i>	03	20%
<i>Not Very Important</i>	04	9%
<i>Not important at all</i>	05	8%
<i>Don't know</i>	98	0%
<i>Refused</i>	99	0%

**99: Q9B**

Q9B (For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want.) Need more specific training in a skill

N=	500	100%
<i>Extremely important</i>	01	26%
<i>Very Important</i>	02	33%
<i>Somewhat Important</i>	03	20%
<i>Not Very Important</i>	04	8%
<i>Not important at all</i>	05	12%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**100: Q9C**

Q9C. (For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want.) Need child care or help with caring for relatives

N=	500	100%
<i>Extremely important</i>	01	20%
<i>Very Important</i>	02	24%
<i>Somewhat Important</i>	03	15%
<i>Not Very Important</i>	04	14%
<i>Not important at all</i>	05	26%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**101: Q9D**

Q9D . (For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want.) Need transportation to get to where better jobs are located

N=	500	100%
<i>Extremely important</i>	01	19%
<i>Very Important</i>	02	23%
<i>Somewhat Important</i>	03	16%
<i>Not Very Important</i>	04	17%
<i>Not important at all</i>	05	25%
<i>Don't know</i>	98	0%
<i>Refused</i>	99	0%

**102: Q9E**

Q9E. (For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want. ) Need more information about available jobs

N=	500	100%
<i>Extremely important</i>	01	23%
<i>Very Important</i>	02	38%
<i>Somewhat Important</i>	03	19%
<i>Not Very Important</i>	04	9%
<i>Not important at all</i>	05	10%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**103: Q9F**

Q9F. (For each one, please tell me whether this reason is extremely important, very important, somewhat important, not very important or not important at all in helping you get the job you want.) Need better jobs in my community

N=	500	100%
<i>Extremely important</i>	01	36%
<i>Very Important</i>	02	38%
<i>Somewhat Important</i>	03	14%
<i>Not Very Important</i>	04	5%
<i>Not important at all</i>	05	6%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**104: Q10**

Q10 Have you ever received Unemployment Insurance (UI)?

N=	500	100%
Yes	01	32%
No	02	68%
Don't know	98	0%
Refused	99	0%

**105: Q11**

Q11 How you ever received Food Stamps?

N=	500	100%
Yes	01	38%
No	02	62%
Don't know	98	0%
Refused	99	0%

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**106: Q12**

Q12 As an adult, have you ever received public assistance - often called welfare, AFDC or TANF — from the government?

N=	500	100%
Yes	01	26%
No	02 => Q13	73%
Don't know	98 => Q13	0%
Refused	99 => Q13	0%

**107: Q12A**

Q12a About how long ago did you leave public assistance?

N=	140	100%
Less than six months	01	15%
Between six months and 1 year	02	8%
Between 1 and 2 years	03	11%
More than two years	04	64%
Don't know	98	1%
Refused	99	1%

**108: Q12B**

Q12b. For how many years in total were you receiving public assistance as an adult?

SE 01 19	N=	499	100%
Less than 1 year	00	28%	
20 or more years	20	3%	
Don't know	98	5%	
Refused	99	1%	

**109: Q13**

Q13 Are you currently receiving any help from the government to pay for childcare expenses?

N=	500	100%
Yes	01	6%
No	02	94%
Don't know	98	0%
Refused	99	0%

**110: Q13A**

Q13A. In the past 12 months have you received an Earned Income Tax Credit, either as a tax refund or as an addition to your paycheck?

N=	500	100%
Yes	01 => Q14	55%
No	02	42%
Don't know	98 => Q14	3%
Refused	99 => Q14	0%

**111: Q13B**

Q13B. Why did you not receive the Earned Income Tax Credit?

N=	199	100%
Do not qualify (Unspecified)	01	26%
Income too high	02	12%
Do not know how to apply for it	03	8%
Other (Specify)	97 O	17%
Don't know	98	36%
Refused	99	0%

**112: Q14**

Q14 Are you currently receiving Medicaid?

N=	500	100%
Yes	01	13%
No	02	86%
Don't know	98	1%
Refused	99	0%

**113: Q15**

Q15 In the last 12 months, have you or members of your immediate family received food from a food pantry or had a meal at a local soup kitchen?

N=	500	100%
Yes	01	8%
No	02	91%
Don't know	98	1%
Refused	99	0%

**114: Q16**

Q16 Has your employer ever provided financial support for you to get additional education or training outside of the job?

N=	500	100%
Yes	01	18%
No	02	80%
Don't know	98	2%
Refused	99	0%

**115: Q17**

Q17 Are you currently or have you ever participated in an education or training program to upgrade your skills while you were working?

N=	500	100%
Yes	01	39%
No	02=> Q17D	61%
Don't know	98=> Q17D	0%
Refused	99=> Q17D	0%

**116: Q17A**

Q17a. How helpful was this training for you, extremely helpful, very helpful, somewhat helpful, not very helpful, or not helpful at all?

N=	190	100%
<i>Extremely Helpful</i>	01	32%
<i>Very helpful</i>	02	34%
<i>Somewhat helpful</i>	03	23%
<i>Not very helpful</i>	04	5%
<i>Not helpful at all</i>	05	5%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**117: Q17B**

Q17b Was this education or training program conducted by your employer?

N=	190	100%
<i>Yes</i>	01	35%
<i>No</i>	02	65%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**118: Q17C**

Q17c. Was this education or training program paid for by your employer?

N=	190	100%
<i>Yes</i>	01	51%
<i>No</i>	02	48%
<i>Don't know</i>	98	1%
<i>Refused</i>	99	0%

**119: Q17D**

Q16d In the future, would you be interested in participating in an education or training program to upgrade your skills?

N=	500	100%
<i>Yes</i>	01	81%
<i>No</i>	02	17%
<i>Don't know</i>	98	2%
<i>Refused</i>	99	0%

**120: Q18**

Q18. Have you ever received support from a government-funded program to assist you in education or training?

N=	500	100%
<i>Yes</i>	01	27%
<i>No</i>	02 => Q19	72%
<i>Don't know</i>	98 => Q19	1%
<i>Refused</i>	99 => Q19	0%

**121: Q18A**

Q18a. How helpful was this training for you, extremely helpful, very helpful, somewhat helpful, not very helpful, or not helpful at all?

N=	129	100%
<i>Extremely Helpful</i>	01	32%
<i>Very helpful</i>	02	30%
<i>Somewhat helpful</i>	03	21%
<i>Not very helpful</i>	04	4%
<i>Not helpful at all</i>	05	7%
<i>Don't know</i>	98	4%
<i>Refused</i>	99	0%

**122: Q19**

Q19. If your employer subsidized continuing education through tuition remission, would you enroll in an education or training class?

N=	500	100%
<i>Yes</i>	01	81%
<i>No</i>	02	14%
<i>Don't know</i>	98	5%
<i>Refused</i>	99	0%

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**123: Q20**

Q20. If your employer subsidized continuing education through time off from work but not through tuition remission, would you enroll in an education or training class?

N=	500	100%
<i>Yes</i>	01	54%
<i>No</i>	02	38%
<i>Don't know</i>	98	8%
<i>Refused</i>	99	0%

**124: Q21**

Q21 Do you have access to a computer at home?

N=	500	100%
<i>Yes</i>	01	42%
<i>No</i>	02	58%
<i>Don't know</i>	98	0%
<i>Refused</i>	99	0%

**125: Q22**

Q22 Do you use a computer at work or at school?

N=	500	100%
<i>Yes</i>	01	48%
<i>No</i>	02	52%
<i>Don't know</i>	98	0%
<i>Refused</i>	99	0%

**126: Q23**

Q23 If you had a computer at home or a location other than your office, could you work from home or another location part of the week and still fulfill your job duties?

N=	500	100%
<i>Yes</i>	01	45%
<i>No</i>	02	50%
<i>Don't know</i>	98	4%
<i>Refused</i>	99	0%

**127: Q24**

Q24 Do you have access to the Internet? (If yes: How often do you use the Internet? Every day, once a week, once a month, or less than once a month?)

N=	500	100%
<i>Every Day</i>		
01		15%
<i>Once a Week</i>		
02		12%
<i>Once a month</i>		
03		5%
<i>Less Than Once a Month</i>		
04		6%
<i>Never</i>	05	7%
<i>No Access</i>		
06		54%
<i>Don't know</i>		
98		0%
<i>Refused</i>	99	0%

**128: ID1**

And now a few questions about you...

N=	500	100%
<i>CONTINUE</i>		
01		100%

**129: D1**

D1. What was the last grade of school you completed?

N=	500	100%
<i>Grade school or less (0-8)</i>		
01		4%
<i>Some high school (9-11)</i>		
02		15%

*High school (12)*

03		44%
<i>Some college (1-3 years)</i>		
04		27%
<i>College grad (4 years)</i>		
05		6%
<i>Post graduate (beyond 4 years)</i>		
06		3%
<i>Don't know</i>		
98		0%
<i>Refused</i>	99	0%

**131: D3**

D3. Age Category

N=	495	100%
<i>18-29</i>	00	32%
<i>30-49</i>	98	53%
<i>50+</i>	99	15%

**135: D5**

D4. Are you black, white, Hispanic, Asian, Native American or something else?

N=	500	100%
<i>Black</i>	01	20%
<i>White</i>	02	62%
<i>Hispanic</i>	03	9%
<i>Asian</i>	04	1%
<i>Native American</i>		
05		3%
<i>Other {SPECIFY}</i>		
06		3%
<i>Biracial</i>	07	3
<i>Don't know</i>		
98	2	1%
<i>Refused</i>	99	4
		1%

**137: D7**

D6. Do you own a car or have access to one to travel to/from work?

N=	500	100%
<i>Yes</i>	01	90%
<i>No</i>	02	10%

**138: D8**

D7. (GENDER BY OBSERVATION)

N=	500	100%
<i>Male</i>	01=> /THANK	41%
<i>Female</i>	02=> /THANK	59%

John J. Heldrich Center for  
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*solutions at work*



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