

Women and Men Living on the Edge:

Economic Insecurity After
the Great Recession

Jeff Hayes

Heidi Hartmann

An IWPR/Rockefeller Survey of Economic Security



About this Report

This report examines findings from the Institute for Women's Policy Research (IWPR) /Rockefeller Survey of Economic Security, collected in Fall 2010, focusing on people's perceptions of their own economic security following the Great Recession of 2007–2009. This report is part of a larger project to gather information and educate the public on how to improve the economic security of older women, low-income retirees, and vulnerable Americans of working age. The survey was supported as part of the Rockefeller Foundation's Campaign for the American Worker initiative to describe the hardship and anxiety of Americans in the recession and recovery and to improve the understanding of current and proposed policies for enhancing economic security. It is being published together with a companion IWPR report, *Retirement on the Edge: Women, Men, and Economic Insecurity After the Great Recession*.

About the Institute for Women's Policy Research

The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. The Institute works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. IWPR's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501 (c) (3) tax-exempt organization that also works in affiliation with the women's studies and public policy programs at The George Washington University.

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Executive Summary

The IWPR/Rockefeller Survey of Economic Security, like several other recent surveys, finds that the effects of the 2007–2009 recession, known as the Great Recession, are both broad and deep. The IWPR/Rockefeller survey shows that more than one and a half years after the recession came to an official end, and the recovery supposedly began, many women and men report that they are still suffering significant hardships. They are having difficulty paying for basics like food (26 million women and 15 million men), health care (46 million women and 34 million men), rent or mortgage (32 million women and 25 million men), transportation (37 million women and 28 million men), utility bills (41 million women and 27 million men), and they have difficulty saving for the future (65 million women and 53 million men). On almost every measure of insecurity and hardship the survey reveals the Great Recession has visited more hardship on women than it has on men.

Many women and men have seen the value of their assets decline and have had to withdraw funds from their savings or retirement accounts to make ends meet, further depleting them. Many report borrowing more and finding other ways to cope such as doubling up. More than one-third of respondents reported that they and/or someone else in their household was unemployed in the prior two years. That figure rises to almost one-half in black and Hispanic households and above one-half for single mothers.

In the year prior to the survey, 136 million adults reported cutting back on household spending, 126 million cut back on vacation or entertainment, 81 million failed to pay a bill on time, 50 million did not go to a doctor because of the cost, 45 million did not fill a prescription, 20 million adults qualified for food stamps, and 16 million went hungry because they could not afford food (only about one-third of those who experienced hunger also got food stamps).

The IWPR/Rockefeller Survey of Economic Security interviewed 2,746 adults age 18 years and older, approximately 900 each of non-Hispanic whites, non-Hispanic blacks, and Hispanics in September through November of 2010. Interviews lasted approximately 34 minutes and were conducted in English or Spanish. The results reported have been statistically adjusted so that they reflect the U.S. adult population. The margin of sampling error for the weighted sample is 3.7 percentage points.

In several key areas, the IWPR/Rockefeller survey results can be compared with other surveys administered earlier that asked similar or identical questions. The 2007 Rockefeller American Worker Survey, for example, was administered in the spring of 2007 before the recession began. Between the spring of 2007 and the fall of 2010 when the

IWPR/Rockefeller survey was in the field, the share of women and men who say that different groups, such as older Americans or recent college graduates, have somewhat less or a lot less economic security than they did ten years earlier shifted from a minority opinion to one held by most Americans. For example, in 2007, 38 percent of women responded that they believe young married couples had somewhat or a lot less economic security compared with ten years earlier; by 2010, 77 percent of women thought so. The comparable shares for men's views of the economic security of young married couples are 33 percent in 2007 and 71 percent in 2010. Similarly, for workers with health insurance under age 65, the share of women saying they are worried or fairly worried about losing their health care coverage ratcheted up from 26 percent in 2007 to 43 percent in 2010. For men, the comparable percentages in the two years are 20 percent and 36 percent.

The IWPR/Rockefeller Survey of Economic Security is particularly useful in several additional ways besides the comparability of some of its key questions. All the responses are disaggregated by gender, as well as by the three largest race/ethnic groups in the United States (non-Hispanic whites, non-Hispanic blacks, and Hispanics), age, educational level, and several other variables of interest. The gender analysis reveals that the Great Recession, dubbed the "mancession" because men's job losses were more than twice as large as women's, has increased women's economic vulnerability more than it has men's. For example, among workers, whereas 61 percent of men report having enough savings to cover two months of earnings if they lost their jobs, only 43 percent of women would have that much savings. The share reporting savings adequate to cover two months is lower for black and Hispanic women, young women, women with low levels of education, and single mothers. Women report more hunger, more difficulty paying bills or affording health care, and more inability to meet their children's needs. For example, 39 percent of women report difficulties paying monthly utility bills compared with 26 percent of men. The figures are higher for black women (52 percent) and Hispanic women (48 percent). Women's lower earnings compared with men and their greater likelihood of raising children on their own no doubt contribute to their difficult circumstances. Women seem to have remained in the recession a year and a half after its end, and in the year since the survey was completed, women have failed to share in the small gains afforded by the weak jobs recovery.

Mothers are particularly hard hit, whether single or married: 38 percent of single mothers and 34 percent of married mothers report trouble paying for medical care for self or family in the past year; 80 percent of both single and married mothers have cut back on household spending (compared with 72 percent of all women and 57 percent of all men); 43 percent of single mothers and 42 percent of married mothers have not bought something their children needed; and 38 percent of single mothers and 42 percent of married mothers stopped or reduced their contributions to retirement savings to meet expenses. In some ways, single mothers clearly fare worse than married mothers: 16 percent of single mothers report going hungry at some time in the prior year because they could not afford to purchase food; whereas, for married mothers, the percentage is lower at 9 percent (the percentage for married women with no minor children is 3 percent). Several results for parents are compared to those from identical

questions asked in the 2007 Rockefeller American Workers Survey, and, whether the issue was going hungry, failing to pay a bill, not going to a doctor or filling a prescription, or not taking a child to the doctor when needed, the 2010 results are all markedly worse than those from 2007.

The IWPR/Rockefeller Survey pioneers the use of several innovative measures of hardship, coping, and job quality. To measure the extent to which a household has been affected by unemployment, the survey asks whether the respondent (or another member) was unemployed and looking for work for at least one month at any time during the prior two years, and whether the respondent or the other unemployed person was the household's highest earner when she or he became unemployed. From the responses to these questions, two indicators of the intensity of the unemployment experienced by the household are derived: 1) unemployed high earner, and 2) a scale ranging from no one unemployed, through respondent or other member unemployed, to respondent *and* other member unemployed. Not surprisingly, on almost every indicator, the highest rates of hardship are experienced by those in the households with the most intense unemployment. For example, 27 percent of women and 20 percent of men in households with two or more members unemployed for at least one month in the past two years report going hungry in the past year compared with five percent of women and four percent of men in households with no unemployment in the past two years.

Another innovative indicator measures the extent of doubling up as a result of financial pressures by asking respondents how many additional adults they now live with as a result of financial pressures compared with the end of 2007. Overall, 17 percent of women and 11 percent of men reported having doubled up. Younger adults, those with less education, and black and Hispanic adults report higher shares doubling up than older adults, those with more education, or whites; in every category more women report doubling up than do men.

Innovative indicators of job quality include measures of whether workers fear job loss or lesser penalties such as lower raises, fewer promotions, or poor task assignments for absences from work, whether authorized or not, and of the extent to which sharing pay information with co-workers is discouraged or punished. About two-fifths of both female and male workers report that attendance is tracked in such a way at their workplace that they would lose their job if they missed too much time, regardless of the reason, and about half of working women and men report that sharing wage information at their workplace is discouraged or punished. On the positive side of job quality, about three-quarters of both female and male workers report that their supervisors try to accommodate their personal or family needs, about half of women and men can change their starting and quitting times as needed and about one-fifth can do some of their work at home. Single mothers, however, report having substantially less work flexibility than other workers.

When the survey was administered nearly a year ago, respondents' expectations were not rosy. About one-tenth of both women and men thought their employer might go

out of business or relocate. Just less than one-fifth feared they might be laid off, and almost one-fourth thought they might be asked to take a pay cut, while about one-half thought they might get a raise. About one-fifth expected to withdraw funds from retirement savings, about one-third expected to stop or reduce contributions to retirement savings. Significantly more women than men thought they would have trouble saving money for the future (65 percent of women versus 45 percent of men), would have to cut back on household expenses (70 percent of women versus 47 percent of men), and would have trouble paying bills (44 percent of women versus 30 percent of men). Parents' expectations were even less rosy. About half of both married and single mothers expected to have trouble paying bills, about three-fourths expected to cut back on household spending, and about three-fourths expected to have trouble saving for the future.

Respondents' support for policies that could improve the quality of their jobs, help balance work and family, and increase economic security—as indicated by their support for candidates who would propose policies in these areas—is strong across the board. Asked to self-identify as Democrats, Republicans or independents, large majorities of each group (except Republican men) support laws that would provide workers with paid sick days, paid vacation, and the right to request a flexible schedule. Even larger shares, including clear majorities of Republican men, support paid leave for family care and childbirth and policies that would improve the quality and affordability of child care. The right to refuse overtime is supported by about 60 percent of women and men, including at least 50 percent of every group. More respondents support higher minimum wages (except Republican men who fall below 50 percent in their support) and challenging discrimination and unfair treatment on the job. The strongest support of all policies goes to ensuring that Social Security benefits are maintained, ranging from a low of 73 percent of men who identify themselves as independent, to a high of 93 percent of Democratic women.

Respondents, suffering economically and seeing little hope for the immediate future, have an answer. They suggest they would support candidates who propose initiatives that can increase their access to high-quality jobs, help them balance work and family, and enhance their economic security.

For millions of American families, the market economy is failing them in the wake of the Great Recession and meaningful recovery is not yet in sight. According to the IWPR/Rockefeller Survey, Americans believe the government is and should be a lifeline, providing economic security in a turbulent economy.

Chapter 1

The Economic Context of the IWPR/Rockefeller Survey of Economic Security

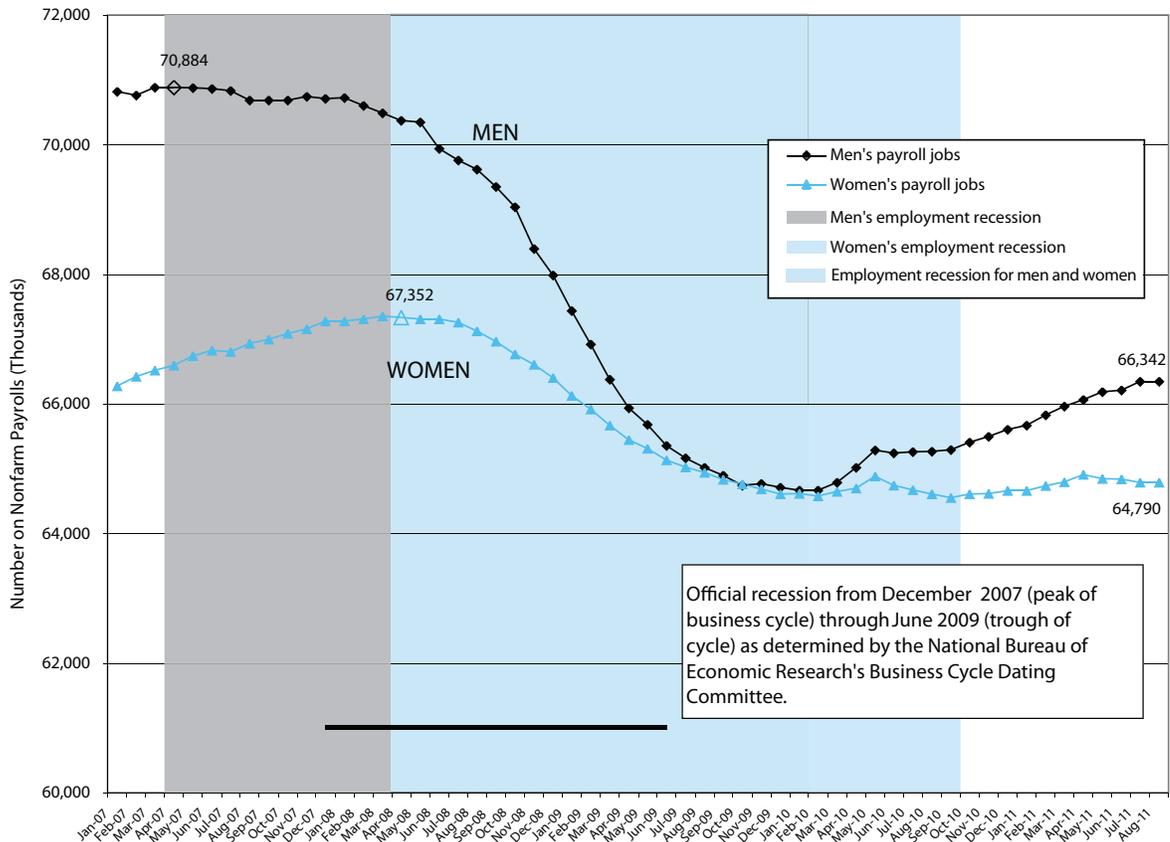
Early in the morning on the first Friday of each month, the U.S. Bureau of Labor Statistics releases its most recent unemployment statistics. Particularly since the beginning of the Great Recession, a broad audience that includes financial analysts, policymakers, academics, and members of the media and the general public follow these regular releases. During the Great Recession, the number of unemployed rose by several million and remains stubbornly high (Hartmann, English, and Hayes 2010).

The Great Recession officially ended in June 2009 (NBER 2011) meaning that the economy began to grow again. For many Americans, however, describing the Great Recession as “over” is at best a cruel joke. Twenty-four months past that low point in output the labor market has improved only modestly and unemployment remains high—9.1 percent in August 2011.

Figure 1.1 shows that as a result of the Great Recession, men had 33 months of steep job loss and women 23 months of nearly steady job loss compared with the 18-month duration of the recession. The number of months of job loss and the size of the job loss is unprecedented for both men and women (with the exception of the Great Depression of the 1930s). As can be seen in the graphic, women’s recession, as measured by their job loss, started later than men’s and their recovery has also begun later and has been much more anemic than men’s recovery.

Women’s employment recovery has not yet begun in earnest; women have regained only 9.1 percent (237,000) of the total jobs they lost in the recession (2.6 million from November 2007 to the trough for women’s employment in September 2010, which occurred more than one year after the recession officially ended). The picture looks somewhat better for men, especially if losses are counted only from the beginning of the recession: men have gained 27.6 percent (1.7 million) of the jobs they lost since November 2007 (6.1 million). If all the job losses from the prior seven months are

Figure 1.1.
Monthly Number of Women and Men on Payrolls (Seasonally Adjusted), January 2007–August 2011

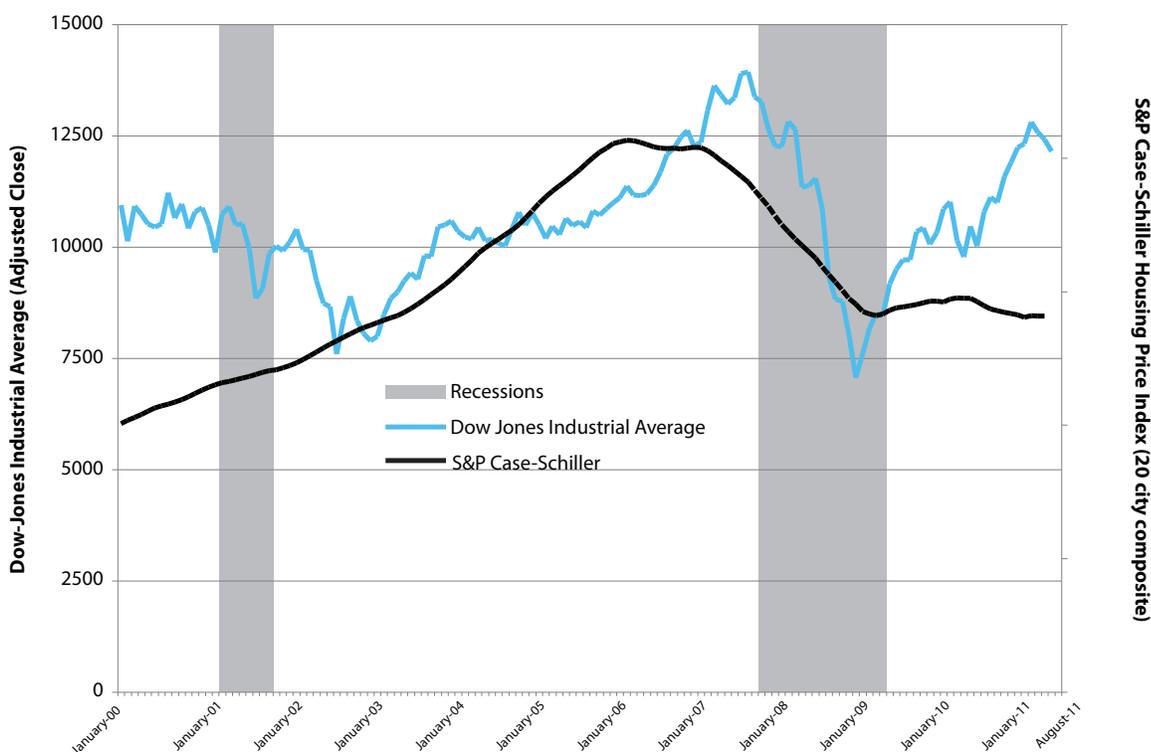


Source: IWPR analysis of U.S. Department of Labor Bureau of Labor Statistics, Current Employment Statistics (BLS 2011a)

counted, dating back to May 2007 when men’s job losses actually began, then men have regained 27.2 percent of the total 6.2 million jobs they lost. Men are recovering at about three times the speed of women, but the jobs recovery is slow for both men and women. Since October of 2009 when men’s and women’s total jobs numbers were virtually equal, women have failed to gain any jobs, whereas men have gained 1.6 million. The gap between women’s and men’s employment as of August 2011 is 1.6 million jobs.

The recent recession was triggered by a major financial crisis and the bursting of a housing bubble that resulted in national home values plunging by nearly one-third and the stock market’s recovery has been uneven (Figure 1.2). Recent economic reports suggest that the housing market remains mired at low levels following modest improvements during 2010 (Standard & Poor’s 2011). According to the Standard & Poor’s National Home Price Index, home prices declined by 4.2 percent in the first quarter of 2011 and 3.6 percent in the last quarter of 2010. The report states that home prices in the United

Figure 1.2.

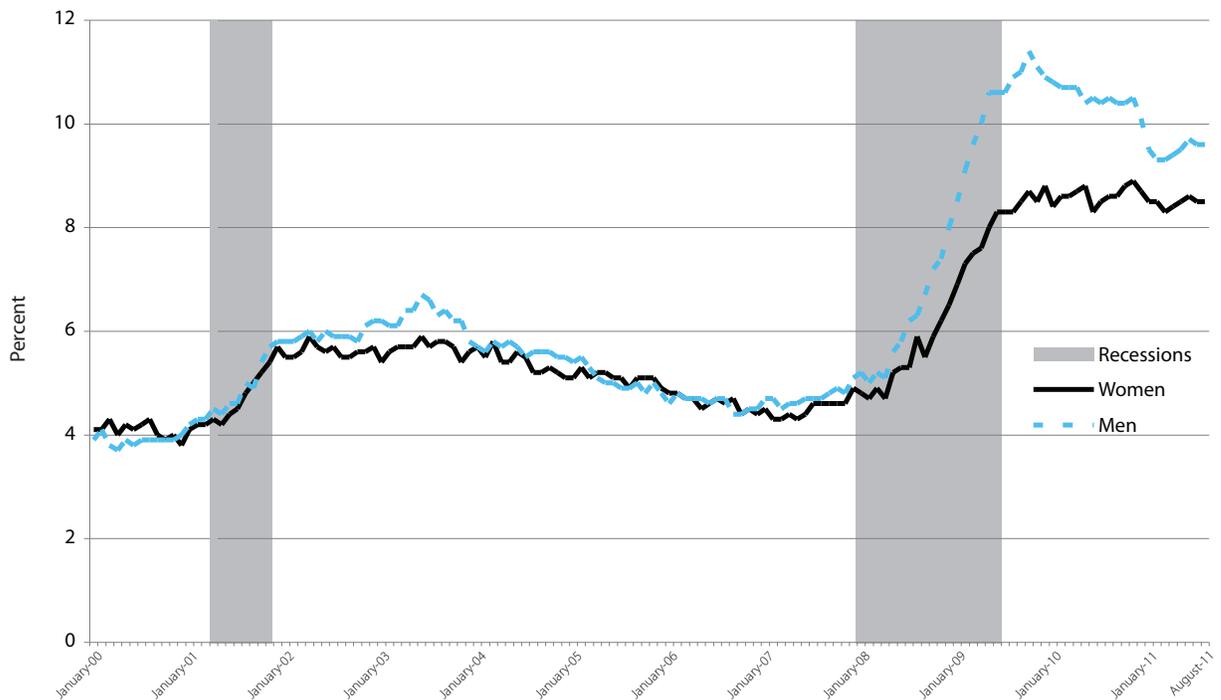
Changes in Stock Market and Housing Market Values, 2000–2011

Source: Home prices from Standard and Poors (2011) "Case-Shiller Home Price Indices". Dow Jones Industrial Average from Yahoo! Finance Historical Prices (2011).

States are now back to their 2003 levels. In July 2011, the Federal Reserve Bank downgraded its GDP growth projections for 2011 to 2.7 to 2.9 percent from 3.1 to 3.3 percent in April 2011 (Board of Governors of the Federal Reserve System 2011).

Behind the dismal labor and housing market numbers are people, women and men—black, white or Hispanic, younger or older, and with or without children—who faced hardships during and after the Great Recession. To give voice to their experiences, this report provides analyses of results from the IWPR/Rockefeller Survey of Economic Security, administered in the fall of 2010. While the Great Recession was labeled a “mancession” (*New York Times* 2009, *Newsweek* 2009), women have historically been in a more vulnerable position in the economy, receiving low wages when they are employed and experiencing high rates of poverty (Hartmann, Lovell, and Werschkul 2004). People of color—including particularly blacks and Hispanics—are also economically vulnerable. Young adults are of concern because those recently graduating from high school, community college, or with a higher degree, entered a labor market that was anything but inviting, and if they were not al-

Figure 1.3.
Monthly Unemployment Rates for Women and Men, 2000–2011 (Seasonally Adjusted)



Source: US Department of Labor, Bureau of Labor Statistics (2011b).

ready employed while in school, they could not qualify for unemployment insurance no matter how long a fruitless job search continued. When parents, whether married couples or single parents, experience financial hardships, their children are also affected and some of the effects can be long lasting. Hunger, frequent moves or doubling up to find affordable housing, and lack of needed health care all take a toll on learning at school. The vast majority of parents report difficulty paying or saving for their children's education. Older Americans are also of concern: many had been planning on retirement but those plans may have been dashed through job loss, losing a house due to foreclosure, or losing pension fund assets. They have few opportunities to recoup such losses. The survey results tell the stories of all of these groups.

The survey was designed to go behind the unemployment statistics to discover the effects of lingering economic turmoil on Americans in ways that traditional unemployment figures alone cannot describe or capture. Although less than 10 percent of respondents were unemployed at the time of survey administration, innovative questions in this survey reveal that approximately one-fifth of respondents had experienced unemployment during the previous two years, and one-third of men and women reported that they and/or someone else in their household had been unemployed during that same time period.

Throughout the report, results are presented with women and men treated separately. The differing experiences of young, middle-aged, and older women and men, of white, black, and Hispanic women and men, of mothers and fathers and non-parents, of those with more and less education, and of those with different employment situations are all reflected in the analyses that follow.

In November 2010, when the IWPR/Rockefeller survey was completed, the unemployment rate was 8.6 percent for women (age 16 and over) and 10.4 percent for men. After men's dramatic increase in unemployment during the Great Recession and in the few months just after it was officially declared ended, their unemployment rate has improved for most of the past two years. Women's unemployment rate continued to rise for longer after the recession's official end but rose less than men's overall. Since its peak, women's unemployment rate has remained fairly steady (see Figure 1.3). Indeed, it appears that the unemployment rates of men and women are converging, but at historically high levels for each.

Chapter 2

Survey Description

With support from the Rockefeller Foundation, the Institute for Women's Policy Research (IWPR) designed a survey instrument to collect information on the economic status of Americans that included feelings of economic insecurity, commonly used measures of insecurity and hardship, innovative measures of the intensity of household unemployment and doubling up as a coping strategy, several new measures of job quality, and support for public policy options to improve the lives of workers. The goal of the survey was to document how the lives of women and men and their families have changed following the worst economic collapse since the Great Depression of the 1930s, a collapse which includes high and long-lasting unemployment and significant wealth losses from reduced home values and declines in the value of other assets, such as stocks and retirement accounts. IWPR contracted with Precision Opinion for the fieldwork, and telephone interviews were conducted in English and Spanish between September 15 and November 3, 2010. The interviews lasted approximately 34 minutes, on average.

Precision Opinion completed 2,746 interviews. Respondents were selected using random digit dialing and included oversamples of ethnic minorities so that the sample includes approximately 900 white, black, and Hispanic respondents. The results reported here have been adjusted using a poststratification weight constructed so that the sample totals reflect the U.S. adult population in terms of age, sex, race and ethnicity, marital status, presence of children in the household, educational level, and labor force status based on the 2009 American Community Survey (see appendix tables for a description of the weighted sample).¹ The margin of sampling error for the weighted sample is 3.7 percentage points (for additional detail see the appendix).

The 2010 survey repeated several questions asked before the recession (February 6–19, 2007) as part of the Rockefeller American Workers Survey. The

¹ In the analysis of the survey data, the estimates include the responses of “don't know” and “not sure,” but exclude those who refused to answer an individual question.

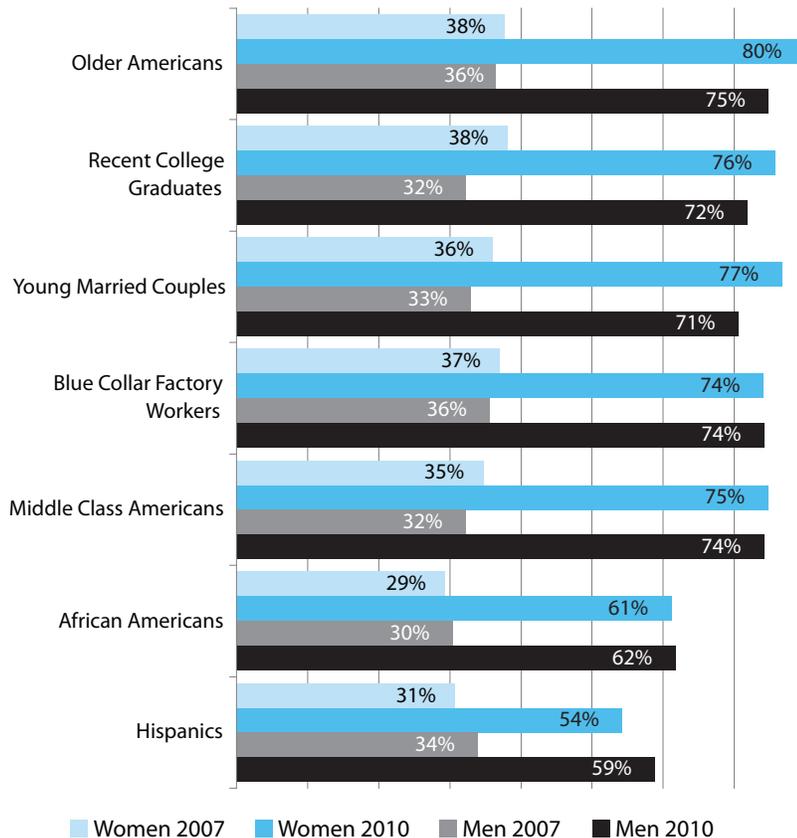
2007 data were collected by Yankelovich, Inc., from a nationally representative sample of 3,157 individuals using random digit dialing. African American and Hispanic respondents were over sampled. When possible the two samples from 2007 and 2010 are compared in the analyses that follow.

Chapter 3

Perceptions of Economic Security

In both the 2007 and 2010 surveys, respondents were asked their perceptions of how much economic security people have now compared with ten years earlier: a lot more, somewhat more, about the same, somewhat less, or a lot less.

Figure 3.1.
Perceptions of the Long-Term Economic Insecurity of Different Social Groups Has Increased Between 2007 and 2010 (All Respondents)
 (Percent responding that people in each group listed have a lot less or somewhat less economic security compared with ten years earlier)



Between 2007 and 2010 the share of women and men who say that different groups have somewhat less or a lot less economic security shifted from a minority opinion to one held by most Americans.

Source: Institute for Women's Policy Research analysis of the Rockefeller American Workers Survey 2007 (N=3,157; Rockefeller Foundation 2007) and 2010 IWPR/Rockefeller Survey of Economic Security (N=2,728).

Table 3.1.
Perceptions of Changes in the Long-Term Economic Security for People in Different Life Stages

	Older Americans		Recent College Graduates		Young Married Couples	
	Women	Men	Women	Men	Women	Men
Percent "somewhat less" and "a lot less"						
All Respondents	80%	75%	76%	72%	77%	71%
Race & Ethnicity						
White	84%	79%	80%	75%	83%	74%
Black	73%	66%	65%	68%	59%	65%
Hispanic	67%	63%	65%	57%	65%	58%
Respondent's Age						
18-44 Years	72%	72%	71%	67%	72%	60%
45-59 Years	89%	79%	85%	77%	83%	79%
60+ Years	82%	76%	74%	73%	77%	77%
Educational Attainment						
High school Diploma or Less	76%	69%	66%	62%	73%	66%
Some College or Associate's Degree	81%	75%	77%	69%	76%	67%
Bachelor's Degree or Higher	85%	83%	89%	90%	84%	83%
Family Type						
Single, No Children	78%	70%	72%	67%	73%	65%
Married, No Children	85%	81%	83%	72%	83%	78%
Single Parent	79%	na	59%	na	63%	na
Married Parent	75%	74%	79%	78%	79%	70%
Current Work Status						
Employed Part-Time	83%	92%	71%	86%	82%	69%
Employed Full-Time	80%	76%	82%	75%	76%	73%
Unemployed	76%	71%	64%	67%	73%	71%
Not in Labor Force (Not Retired)	74%	42%	70%	52%	77%	44%
Retired	81%	74%	70%	66%	73%	75%
Household Unemployment Experience in Last Two Years						
Respondent AND Other Unemployed	83%	68%	81%	64%	85%	66%
Respondent OR Other Unemployed	79%	82%	74%	71%	73%	74%
No One Unemployed	80%	73%	77%	74%	76%	70%

Note: N=2,735

Source: IWPR/Rockefeller Survey of Economic Security 2010.

less. Figure 3.1 shows that between 2007 and 2010 the share of women and men who say that different groups have somewhat less or a lot less economic security shifted from a minority opinion to one held by most Americans. In fact, the percentage of women and men seeing declines in economic security at least doubles for six of the seven groups referenced. The growth in the share who see declining economic security for the seventh group, Hispanics, was more than 20 percentage points.

The 2010 survey results show that a clear majority of Americans think economic security has eroded over the past ten years for people at each end of

Table 3.2.

Perceptions of Changes in the Long-Term Economic Security for People of Different Social Classes

Percent "somewhat less" and "a lot less"	Blue Collar Factory Workers		Middle Class Americans	
	Women	Men	Women	Men
All Respondents	74%	74%	75%	74%
Race & Ethnicity				
White	79%	79%	81%	80%
Black	60%	66%	60%	65%
Hispanic	62%	54%	60%	53%
Respondent's Age				
18-44 Years	70%	66%	68%	66%
45-59 Years	84%	85%	82%	86%
60+ Years	71%	73%	76%	75%
Educational Attainment				
High School Diploma or Less	61%	69%	67%	64%
Some College or Associate's Degree	80%	70%	76%	73%
Bachelor's Degree or Higher	85%	89%	86%	92%
Family Type				
Single, No Children	72%	69%	73%	70%
Married, No Children	80%	80%	82%	78%
Single Parent	59%	na	58%	na
Married Parent	77%	75%	76%	77%
Current Work Status				
Employed Part-Time	82%	67%	83%	85%
Employed Full-Time	78%	79%	73%	79%
Unemployed	66%	70%	74%	67%
Not in Labor Force (Not Retired)	66%	55%	73%	48%
Retired	72%	71%	76%	72%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	75%	69%	77%	62%
Respondent OR Other Unemployed	79%	77%	72%	78%
No One Unemployed	73%	74%	75%	74%

Note: N=2,730

Source: IWPR/Rockefeller Survey of Economic Security 2010.

the life course (Table 3.1). Eighty percent of women and 75 percent of men think older Americans have less economic security now than they did at the beginning of the decade. Nearly as many people think the economic security of younger Americans (recent college graduates and young married couples) has declined, as well.

White women and men are more likely to say they perceive reduced economic security among these groups than do black and Hispanic respondents. While respondents with a four-year college degree or higher are more likely

Table 3.3.
Perceptions of Changes in the Long-Term Economic Security for People of Color

Percent "somewhat less" and "a lot less"	African Americans		Hispanics	
	Women	Men	Women	Men
All Respondents	61%	62%	54%	59%
Race & Ethnicity				
White	63%	64%	54%	61%
Black	63%	68%	51%	51%
Hispanic	52%	47%	58%	53%
Respondent's Age				
18-44 Years	54%	55%	50%	57%
45-59 Years	67%	70%	61%	62%
60+ Years	64%	63%	53%	59%
Educational Attainment				
High School Diploma or Less	55%	58%	43%	54%
Some College or Associate's Degree	64%	56%	60%	57%
Bachelor's Degree or Higher	67%	74%	65%	68%
Family Type				
Single, No Children	57%	63%	51%	61%
Married, No Children	69%	64%	58%	58%
Single Parent	45%	na	43%	na
Married Parent	64%	62%	59%	62%
Current Work Status				
Employed Part-Time	64%	66%	62%	77%
Employed Full-Time	58%	64%	53%	60%
Unemployed	77%	56%	65%	59%
Not in Labor Force (Not Retired)	54%	38%	47%	39%
Retired	64%	61%	52%	57%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	76%	54%	74%	53%
Respondent OR Other Unemployed	62%	66%	53%	65%
No One Unemployed	59%	61%	53%	57%

Note: N=2,728

Source: IWPR/Rockefeller Survey of Economic Security 2010.

to see increasing economic insecurity in these three groups, single mothers are less likely to claim that recent college graduates and young married couples are worse off today. Across the age groups shown, those in the middle (45–59 years) are most likely to see declines in the economic security of older Americans, recent college graduates, and young married couples.

Three of four people also think that blue collar factory workers (74 percent of women and men) and middle class Americans (75 percent of women and

74 percent of men) have less economic security today than a decade ago (Table 3.2). The patterns among respondents generally follow those seen above with white, college educated, and aged 45–59 women and men more likely to see declining economic security and people of color and single moms relatively less likely to agree.

Table 3.3 shows that a majority of women and men also think that economic security has declined for African Americans and Hispanics in the past ten years but the shares seeing losses in economic security are somewhat smaller for these groups than for the groups shown in Tables 3.1 and 3.2. College graduates most often report declining economic security for people of color, and they also report declining economic security more frequently for the groups shown in the other tables.

As shown in Figure 3.1 and Tables 3.1, 3.2, and 3.3, a large majority of Americans of all backgrounds see a general decline in economic security between 2000 and 2010 that is affecting everyone.

Chapter 4

Economic Insecurity

Unemployment in the Previous Two Years

The IWPR/Rockefeller Survey of Economic Security asked whether respondents had been unemployed and looking for work for at least one month in the previous two years. Such a retrospective report is not generally available from government sources focused on tracking a snapshot of the labor market. Figure 4.1 shows that half of women aged 18–34 (50 percent) were unemployed and looking for a job for at least one month in the previous two years compared with 24 percent men of that age. At older ages, smaller proportions report past unemployment with only three percent of women aged 65 and older reporting an unemployment spell in the previous two years. Below age 65, 19 to 22 percent of men report a recent unemployment spell in the great recession.

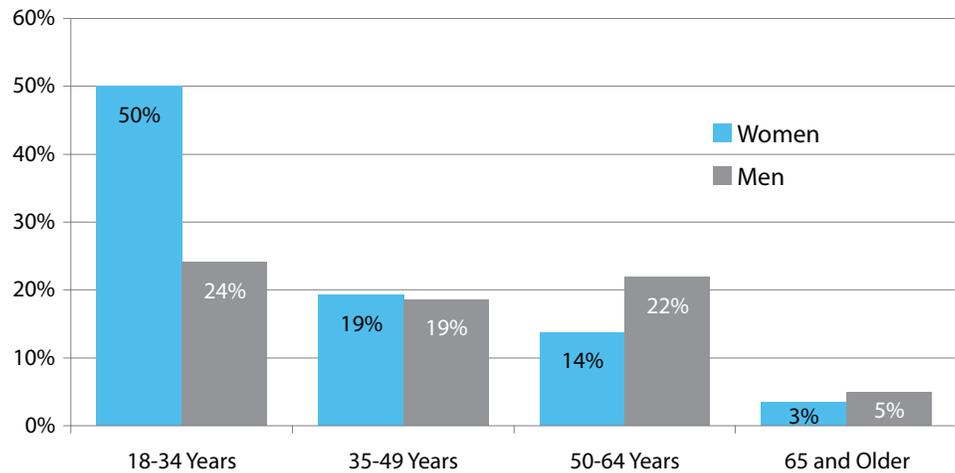
Table 4.1 shows that all respondents of typical working age (less than age 65) were not equally likely to experience an unemployment spell of at least one month in the previous two years. Women and men of color were almost twice as likely to report a period of unemployment (between 32 and 39 percent across ethnic groups) as white women (20 percent) and men (16 percent). Those with some college or postsecondary degrees and higher were less likely to experience unemployment spells (between 17 and 26 percent for women and 17 percent in both groups for men) compared with those with lower educational attainment (32 percent for women and 29 percent for men). More than four in ten single mothers (42 percent) and a quarter of married parents (26 percent of mothers and 21 percent of fathers) reported being unemployed for at least one month during the two years prior to survey administration.

Those reporting a spell of unemployment were also asked if they were the high earner in their household when they lost their job. Of those who were working age and unemployed, 45 percent of women and 63 percent of men were the high earners in the household when unemployment occurred. Table 4.1 reports the combination of being unemployed and being the high earner

Half of young women, aged 18–34, report that they were unemployed and looking for a job for at least a month in the previous two years.

Women and men of color were twice as likely to report a period of unemployment (between 30 and 35 percent across minority groups) as white women and men (15 percent).

Figure 4.1.

Unemployed and Looking for Work for One Month or Longer in the Last Two Years by Age for Women And Men (All Respondents)

Notes: Bars show percent responding "yes."

N=2,729

Source: IWPR/Rockefeller Survey of Economic Security 2010.

in the household for adults under age 65. Thirteen percent of women and fourteen percent of men report that in the past two years they were unemployed and looking for a job for one month or longer when they had been the household's high earner.

This survey suggests that households with white respondents suffered less severe income loss (8 to 12 percent of white women and men were unemployed and the high household earner in the past two years) compared with black and Hispanic households (22 to 25 percent of black and Hispanic women and men were unemployed and the high household earner in the past two years). For women, the impact on household incomes appears highest among the youngest respondents (27 percent of women aged 18–34 were unemployed and the household's high earner) and lowest among the oldest group (7 percent of women aged 35–49 were unemployed and the household's high earner). For men, unemployment's impact on household income is much more constant with 12 to 16 percent of men unemployed and the household's high earner in the past two years. Women and men with a high school diploma or less were more likely to be unemployed and the household's high earner than women and men with postsecondary education. Many single mothers have experienced unemployment in the previous two years (42 percent) and when this occurred, they were the high earner in their household more often than in other family structures; more than one of four single mother households (26 percent) lost their main source of earnings for one month or more in the previous two years.

Nearly four in ten single mothers (39 percent) and a quarter of married parents (26 percent of mothers and 20 percent of fathers) report being unemployed for at least one month during the two years prior to survey administration.

Table 4.1.

Unemployment Spells Lasting One Month or Longer in the Last Two Years and Household Earning Status of Respondents (Respondents Under Age 65)

	Unemployed in the last two years for at least one month		Unemployed and household's high earner	
	Women	Men	Women	Men
Respondents Under Age 65	25%	21%	13%	14%
Race & Ethnicity				
White	20%	16%	8%	12%
Black	36%	39%	25%	22%
Hispanic	35%	32%	22%	22%
Age of Respondent				
18-34 Years	50%	24%	27%	12%
35-49 Years	19%	19%	12%	15%
50-64 Years	14%	22%	7%	16%
Educational Attainment				
High School Diploma or Less	32%	29%	22%	19%
Some College or Associate's Degree	26%	17%	8%	11%
Bachelor's Degree or More	17%	17%	9%	14%
Family Type				
Single, No Children	25%	23%	14%	16%
Married, No Children	16%	15%	3%	10%
Single Parent	42%	na	26%	na
Married Parent	26%	21%	16%	17%

Note: N=1,897

Source: IWPR/Rockefeller Survey of Economic Security 2010.

In addition to asking about the respondent's own unemployment experiences in the previous two years, the survey asked if any other adult or adults in the household had been unemployed and looking for work for at least one month during the previous two years. This allows examination of the joint impact of unemployment of two or more household members on hardship and economic security. A larger proportion of the parents in the survey are in households where both they and another member were unemployed for at least a month in the previous two years (Appendix Table 1) than in the full survey sample. Fifteen percent of mothers and eleven percent of fathers were in these households where two or more members had been recently unemployed.

Table 4.2 shows the results from combining responses regarding the respondent's own unemployment experiences with those for others in the household to indicate unemployment hardship: both the respondent *and* one (or more) other(s) experienced unemployment, either the respondent *or* another member experienced unemployment, or no member of the household experienced unemployment. The measure of unemployment hardship intensity experienced by the household is not perfect, because lone adult households

Of those who were unemployed, 45 percent of women and 63 percent of men were the high earner in the household when unemployment occurred.

Table 4.2.

Unemployment Spells Lasting One Month or Longer in the Last Two Years for Household Members

	Both Respondent AND Other Member	Respondent OR Other Member	No One	Both Respondent AND Other Member	Respondent OR Other Member	No One
	Women			Men		
All Respondents	10%	25%	64%	8%	26%	65%
Race & Ethnicity						
White	8%	20%	70%	5%	25%	69%
Black	10%	37%	51%	18%	28%	54%
Hispanic	15%	36%	48%	15%	29%	56%
Respondent's Age						
18-44 Years	15%	36%	48%	11%	29%	60%
45-59 Years	11%	29%	59%	8%	30%	62%
60+ Years	3%	10%	85%	3%	17%	77%
Educational Attainment						
High School Diploma or Less	10%	21%	66%	11%	29%	58%
Some College or Associate's Degree	12%	29%	58%	6%	28%	64%
Bachelor's Degree or Higher	6%	25%	69%	5%	21%	74%
Family Type						
Single, No Children	6%	30%	63%	9%	26%	63%
Married, No Children	7%	19%	73%	4%	24%	71%
Single Parent	16%	35%	46%	na	na	na
Married Parent	15%	24%	61%	8%	28%	65%

Notes: N=2,729

Source: IWPR/Rockefeller Survey of Economic Security 2010.

will not generally have more than one member experience unemployment. For other households, having two members unemployed (whether at the same time or not) is likely to signal severe unemployment stress.

More than one in five people of color report that they were unemployed high earners compared with 8 percent of white women and 12 percent of white men.

According to these data, unemployment pain in the recession was widespread. About one-third of respondents report that an adult in their household spent at least a month unemployed in the previous two years. Nearly half of black households (49 percent reported by women and 46 percent reported by men) and Hispanic households (52 percent reported by women and 44 percent reported by men) had one or more adults unemployed and looking for work for at least one month in the previous two years. Reported household unemployment rates are much lower for respondents aged 60 or older than for younger age groups. Similarly, household unemployment is lower for more educated respondents compared with less educated respondents. Among unmarried women with children in the household, more than one-third had one member out of work and looking for a job for at least one month in the two years before the survey (either themselves or another member of the household) and another 16 percent had two members without work at some point. Fewer than half experienced no unemployment.

In the chapters that follow, the survey shows how families have suffered from the unemployment of two or more members for at least one month in the previous two years leaving their sense of economic security battered and their expectations for improvement in the recovery scarred. For example, in households where two members have been unemployed three of four women (75 percent) and half of men (49 percent) had problems paying their rent or mortgage in the past year (Table 4.3); 27 percent of women and 20 percent of men went hungry in the past year because they could not afford food (Table 4.4). Six of ten of these families have taken money out of savings or their retirement fund (Table 5.1) and four of ten have increased their credit card debt (Table 5.2). This has left very few (13 percent of women and 29 percent of men) with the equivalent of two months wages as personal savings to support their families in the event continuing or recurring job loss (Figure 4.2). And 40 percent of women and 48 percent of men in households where both they and another member have been recently unemployed are worried they may be laid off in the next 12 months (Table 8.2).

Lack of Savings as a Buffer in Case of Job Loss

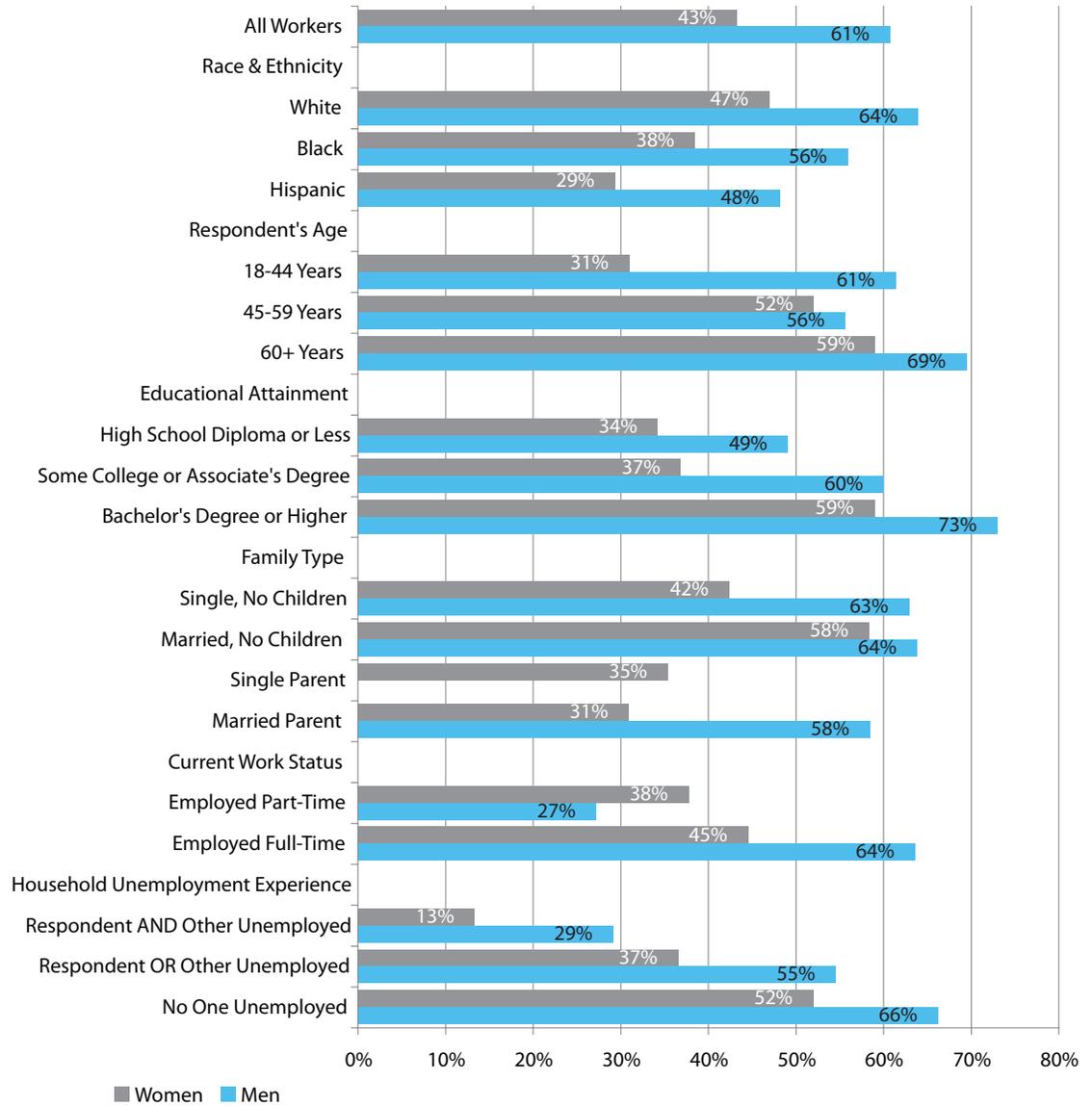
As the survey responses show, perceptions of economic insecurity continued into the recovery nearly a year and a half after the end of the recession in June 2009. The long and deep recession and slow recovery, along with an inadequate jobs recovery from the prior recession in 2001, likely left many households with scarce resources. In the fall of 2010, when the survey was administered, only 43 percent of women and 61 percent of men had sufficient savings to provide income for two months in the event they lost their job (Figure 4.2). Nearly 60 million workers report that they lacked the equivalent of two months of wage and salary income in savings. Fewer blacks and Hispanics report having two months of savings to buffer a possible job loss compared with whites. Having sufficient savings increases with education among both women and men (about 20 percentage points separate the shares with sufficient savings between those with only a high school diploma and those with a bachelor's degree or more). Parents, both single and those living with a spouse or partner, less frequently report having two months of savings to rely on in the case of job loss (only 31 percent of married mothers and 35 percent of single mothers say they have two months worth of savings compared with 58 percent of married women without children).

Households that had experienced severe unemployment—both the respondent and one or more other members of the household were out of work for at least a month in the two years before the interview—report very low shares with sufficient savings, with only 13 percent of women and 29 percent of men reporting that they have savings to cover two months of lost wages in the event they lose their job. If they ever had savings for a rainy day, many families have spent those funds at this point. Even in households with only one

About one-third of respondents report that a member of their household spent at least a month unemployed in the previous two years. Nearly half of black households (49 percent reported by women and 46 reported by men) and Hispanic households (52 percent reported by women and 44 percent reported by men) had one or more members unemployed and looking for work for at least one month in the previous two years.

Figure 4.2.

If You Lost Your Job, Would You Have Sufficient Personal Savings to Cover Two Months of Wage or Salary Income? (All Workers)



Notes: Bars show percent responding "yes."
 N=1,080
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

member who had been unemployed (either the respondent or another person), only 37 percent of women and 55 percent of men report they have savings to cover two months of living expenses. In households that did not experience any unemployment in the last two years, more than half the women and 66 percent of the men report they have financial backup for a short jobless spell.

Financial Problems and Cutting Back on Expenses

“This struggle is real. I personally have to choose between food or medications that aren't covered by Medicare. Each penny has to be watched just to survive. No Christmases, no fun trips, nothing but try[ing] to get by day to day.”

– Vicki, Floydada, TX²

Next we turn to how respondents' financial behaviors are affected by the effects of the recession and slow recovery. How do respondents experience financial stress? Eighty-one million adults failed to pay at least one bill on time in the year before the survey. Many more cut back on household spending (136 million) and vacations and entertainment (126 million). Nearly two of every five adults (40 percent of women and 36 percent of men) failed to pay a bill on time in the previous year (Table 4.3). One in four women (24 percent) and one in six men (16 percent) had a problem paying their rent or mortgage in the past year. The vast majority of adults surveyed have cut back on their household spending (72 percent of women and 57 percent of men) and vacations or entertainment (65 percent of women and 55 percent of men).

People of color are more likely to have fallen behind on at least one bill or have had problems paying their rent or mortgage than white women and men (Figure 4.3). The gap between these groups is smaller for cutting back on household spending or entertainment; almost as many whites as blacks and Hispanics are cutting back. People aged 60 and older and those with a bachelor's degree or beyond report fewer problems with their household finances, but even among the college educated, one in three women and one in four men has failed to pay a bill on time in the last year (Table 4.3).

Most single mothers are struggling, with two-thirds failing to pay a bill on time and cutting back on entertainment while 80 percent cut back their household spending. Forty-four percent of single mothers have had trouble paying their rent or mortgage. Parents living with a spouse or partner frequently report being financial squeezed and are among the most likely to have trimmed their household spending and leisure activities in the past year.

Also struggling are the currently unemployed, with two-thirds failing to pay a bill on time (65 percent of women and 67 percent of men), and many are having problems paying their rent or mortgage (44 percent of women and 47 percent of men). In households that have seen multiple members unemployed in the prior two years, 84 percent of women and 71 percent of men have failed

² National Council on Aging. 2011. “One Away Campaign for Economic Security.” <[http://www.one-away.org/Share-Your-Story/\(offset\)/270/\(view\)/more](http://www.one-away.org/Share-Your-Story/(offset)/270/(view)/more)> (accessed July 26, 2011).

Table 4.3.
Problems Meeting Expenses in the Past Year

	Failed to pay a bill on time		Problems paying your rent or mortgage		Cut back your household spending		Cut back on vacations or entertainment	
	Women	Men	Women	Men	Women	Men	Women	Men
Percent responding "yes"								
All Respondents	40%	36%	24%	16%	72%	57%	65%	55%
Race & Ethnicity								
White	33%	31%	21%	10%	71%	54%	64%	54%
Black	60%	54%	33%	28%	74%	65%	64%	53%
Hispanic	59%	51%	31%	38%	77%	64%	70%	59%
Respondent's Age								
18-44 Years	51%	45%	38%	17%	78%	57%	73%	56%
45-59 Years	46%	39%	27%	22%	77%	66%	72%	63%
60+ Years	27%	21%	10%	7%	62%	46%	52%	43%
Educational Attainment								
High School Diploma or Less	44%	45%	28%	22%	76%	62%	63%	52%
Some College or Associate's Degree	42%	36%	28%	15%	72%	57%	67%	59%
Bachelor's Degree or Higher	33%	25%	14%	9%	68%	49%	66%	52%
Family Type								
Single, No Children	41%	40%	23%	13%	64%	51%	52%	47%
Married, No Children	32%	24%	14%	10%	72%	52%	65%	52%
Single Parent	66%	na	44%	na	80%	na	67%	na
Married Parent	40%	45%	31%	26%	80%	66%	82%	66%
Current Work Status								
Employed Part-Time	57%	45%	33%	13%	87%	72%	73%	57%
Employed Full-Time	42%	37%	29%	16%	72%	56%	67%	56%
Unemployed	65%	67%	44%	47%	88%	85%	81%	74%
Not in Labor Force (Not Retired)	39%	35%	22%	17%	70%	75%	67%	67%
Retired	27%	24%	10%	9%	62%	46%	51%	44%
Household Unemployment Experience in Last Two Years								
Respondent AND Other Unemployed	84%	71%	75%	49%	95%	92%	91%	86%
Respondent OR Other Unemployed	54%	51%	34%	25%	81%	71%	68%	73%
No One Unemployed	29%	27%	14%	9%	66%	46%	61%	45%

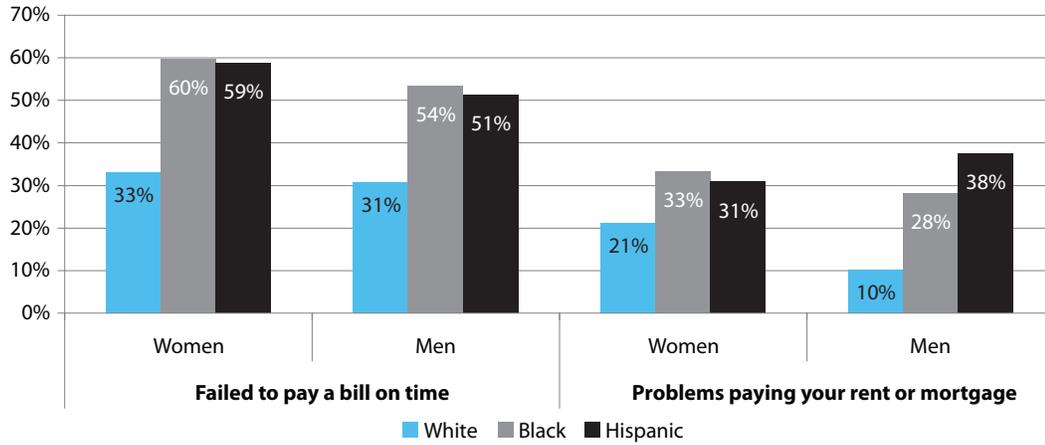
Note: N=2,730

Source: IWPR/Rockefeller Survey of Economic Security 2010.

to pay a bill on time, and 75 percent of women and 49 percent of men have had problems paying their rent or mortgage. Cutting back on household spending is nearly universal in these households (95 percent of women and 92 percent of men).

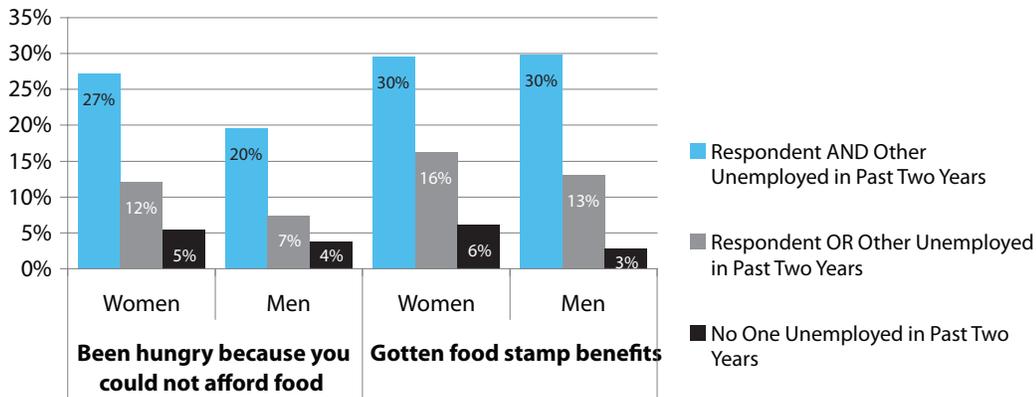
While less widespread than the problems examined in Table 4.3, many people are struggling with that most basic of needs, getting food to eat. In the past year, 16 million people (nine percent of women and six percent of men) have been hungry because they could not afford food (Table 4.4). These num-

Figure 4.3.
Problems Meeting Expenses in the Past Year by Sex and Race/Ethnicity
(All Respondents)



Notes: Bars show percent responding "yes."
 N=2,730
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

Figure 4.4.
Food Insecurity in the Past Year Among Women and Men by Recent Household Unemployment Experiences (All Respondents)



Notes: Bars show percent responding "yes."
 N=2,742
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

bers could have been much higher in the absence of safety net programs; 20 million adults report receiving food stamps in the past year. Eleven percent of women and eight percent of men report that they received food stamp benefits during the same period. Women in the youngest age group (aged 18 to 44) are more likely than women 45 years and older or men of any age surveyed to experience hunger and make use of public nutrition programs. Only about one-third of those who experienced hunger in the past year report participating in the food stamp program.

“The economy has fallen...With the prices of food so expensive, even with the food stamps it doesn’t give you enough to last you the whole month.”

–Alberta, retired after spending 45 years working in the government and banking system.³

“It’s hard enough that we have to feed four kids, living from paycheck to paycheck...the pantry really helps us stretch out our food supply until the end of the month when we get paid again.”

–Annette⁴

Table 4.4.
Food Insecurity in the Past Year

Percent responding "yes"	Been hungry because you could not afford food		Gotten food stamp benefits	
	Women	Men	Women	Men
All Respondents	9%	6%	11%	8%
Race & Ethnicity				
White	7%	4%	6%	4%
Black	14%	9%	32%	26%
Hispanic	13%	12%	18%	10%
Respondent's Age				
18-44 Years	13%	6%	17%	10%
45-59 Years	7%	9%	7%	8%
60+ Years	6%	3%	8%	4%
Educational Attainment				
High School Diploma or Less	12%	9%	20%	10%
Some College or Associate's Degree	10%	7%	6%	9%
Bachelor's Degree or Higher	3%	1%	3%	3%
Family Type				
Single, No Children	14%	8%	12%	10%
Married, No Children	3%	5%	3%	3%
Single Parent	16%	na	31%	na
Married Parent	9%	4%	12%	9%
Current Work Status				
Employed Part-Time	8%	4%	13%	7%
Employed Full-Time	9%	5%	5%	4%
Unemployed	19%	24%	35%	38%
Not in Labor Force (Not Retired)	14%	9%	22%	27%
Retired	5%	5%	11%	6%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	27%	20%	30%	30%
Respondent OR Other Unemployed	12%	7%	16%	13%
No One Unemployed	5%	4%	6%	3%

Note: N=2,742
Source: IWPR/Rockefeller Survey of Economic Security 2010.

Food insecurity and program participation rates are at least twice as high among black and Hispanic women and men compared with white women and men. Very few college graduates experience hunger or receive food stamps. Twenty percent of women and ten percent of men with a high school

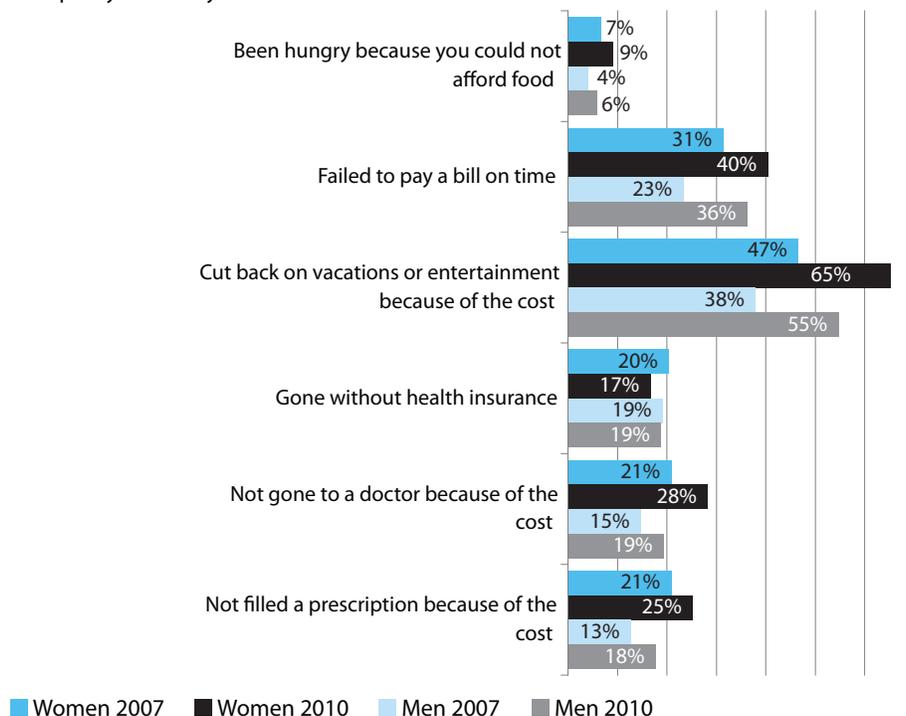
³ Feeding America. 2011. "Hunger in America." <<http://feedingamerica.org/hunger-in-america/hunger-in-your-community/real-stories-landing-page/dc.aspx>> (accessed July 26, 2011).

⁴ Feeding America. 2011. "Hunger in America." <<http://feedingamerica.org/hunger-in-america/hunger-in-your-community/real-stories-landing-page/dc.aspx>> (accessed July 26, 2011).

Figure 4.5.

Changes in Indicators of Economic Insecurity of Women and Men Between 2007 and 2010 (All Respondents)

In the past year have you... ?



Note: Bars show percent responding "yes."

Source: IWPR analysis of the Rockefeller American Workers Survey 2007 (N=2,896; Rockefeller Foundation 2007) and IWPR/Rockefeller Survey of Economic Security 2010 (N=2,741).

diploma or less receive food stamps. Sixteen percent of single mothers report experiencing hunger in the previous year, with thirty-one percent using food stamp benefits.

Job loss is associated with a jump in food insecurity. Among the currently unemployed, 19 percent of women and 24 percent of men report having gone hungry in the past year, even though more than one in three (35 percent of women and 38 percent of men) receive food stamp benefits. Job losses among more than one person in the household compound the problem of food insecurity. In households where both the respondent and another person have been unemployed in the past two years, 27 percent of women and 20 percent of men report having gone hungry because they could not afford food (Figure 4.4). In these same households 30 percent of both women and men report receiving food stamp benefits.

Figure 4.5 shows that when survey data from the 2007 Rockefeller survey are compared with data from the 2010 survey, women and men report greater

In the past year 45 percent of single mothers have not gone to the doctor because of the cost and 38 percent had trouble getting or paying for medical care for themselves or their family.

insecurity after the recession on five of six questions about hardship and financial difficulties. On one measure of health insecurity, fewer women (17 percent in 2010 versus 20 percent in 2007) and about the same proportion of men (19 percent) in both years report that they went without health insurance during the year before the survey in 2010 as did in 2007. On all the other measures of financial struggle shown, including two other measures of health care insecurity (not going to the doctor and not filling a prescription), two patterns emerge: economic insecurity is more widespread in 2010 than in 2007 and women report greater financial challenges in making ends meet.

Health Care Insecurity

“The cost of keeping our family healthy is our single biggest worry. Our insurance premiums keep rising exponentially and now compete with the mortgage for a portion of our income.”

– Anonymous, California⁵

The Affordable Care Act, aimed at increasing health insurance coverage, became law in March 2010, but most of the relevant provisions do not become effective until future years. As a result, rates of coverage remained low at the time the survey was administered in fall 2010. In the year prior to the survey, 50 million adults did not go to a doctor because of the cost and 45 million did not fill a prescription. At the time of the survey, 81 million people worried about paying out-of-pocket medical expenses, 85 million worried about paying for an extended hospital stay, and 65 million worried about paying for prescription drugs. Seventeen percent of women and nineteen percent of men lacked health insurance coverage at some time in the year prior to the interviews (Table 4.5). Higher proportions of women report not going to the doctor because of the cost (28 percent), not filling a prescription (25 percent), and experiencing trouble getting or paying for health care for themselves or their family (25 percent, also see Figure 4.6). The proportion of men is nearly equal across all four measures at 18 to 19 percent.

The shares of black and Hispanic women and men without health insurance for at least part of the year are at least twice the shares for white women and men. One in three Hispanic women and 40 percent of Hispanic men went without health insurance at some point in the previous year; 39 percent of Hispanic women and 36 percent of Hispanic men did not go to a doctor because of the cost. Similar proportions of single mothers suffer from health care insecurity: 33 percent have gone without health insurance, 45 percent

⁵ Moms Rising. 2011. “Member Story: Our Single Biggest Worry.” <http://www.momsrising.org/member_stories/story/moms_our-single-biggest-worry> (accessed July 26, 2011).

Table 4.5.
Health Care Insecurity in the Past Year

	Gone without health insurance		Not gone to a doctor because of the cost		Not filled a medical prescription		Trouble getting or paying for medical care for self or family	
	Women	Men	Women	Men	Women	Men	Women	Men
Percent responding "yes"								
All Respondents	17%	19%	28%	19%	25%	18%	25%	19%
Race & Ethnicity								
White	12%	13%	26%	15%	25%	15%	22%	15%
Black	24%	31%	31%	24%	27%	32%	25%	28%
Hispanic	33%	40%	39%	36%	27%	24%	39%	29%
Respondent's Age								
18-44 Years	22%	23%	36%	23%	34%	18%	29%	18%
45-59 Years	17%	24%	35%	25%	24%	23%	28%	26%
60+ Years	11%	7%	17%	8%	17%	10%	20%	12%
Educational Attainment								
High School Diploma or Less	26%	30%	29%	25%	26%	20%	30%	24%
Some College or Associate's Degree	12%	16%	35%	20%	31%	18%	24%	19%
Bachelor's Degree or Higher	10%	7%	19%	10%	16%	14%	18%	11%
Family Type								
Single, No Children	14%	22%	26%	20%	25%	19%	20%	20%
Married, No Children	12%	11%	18%	13%	17%	14%	18%	17%
Single Parent	33%	na	45%	na	43%	na	38%	na
Married Parent	18%	20%	38%	26%	29%	21%	34%	17%
Current Work Status								
Employed Part-Time	25%	38%	30%	32%	31%	20%	23%	27%
Employed Full-Time	11%	16%	33%	20%	24%	16%	27%	16%
Unemployed	37%	65%	52%	50%	42%	43%	40%	47%
Not in Labor Force (Not Retired)	34%	27%	30%	20%	31%	43%	25%	52%
Retired	13%	6%	16%	8%	18%	14%	20%	11%
Household Unemployment Experience in Last Two Years								
Respondent AND Other Unemployed	46%	69%	65%	57%	45%	52%	57%	47%
Respondent OR Other Unemployed	22%	31%	31%	25%	35%	26%	28%	29%
No One Unemployed	11%	8%	23%	13%	19%	11%	19%	11%

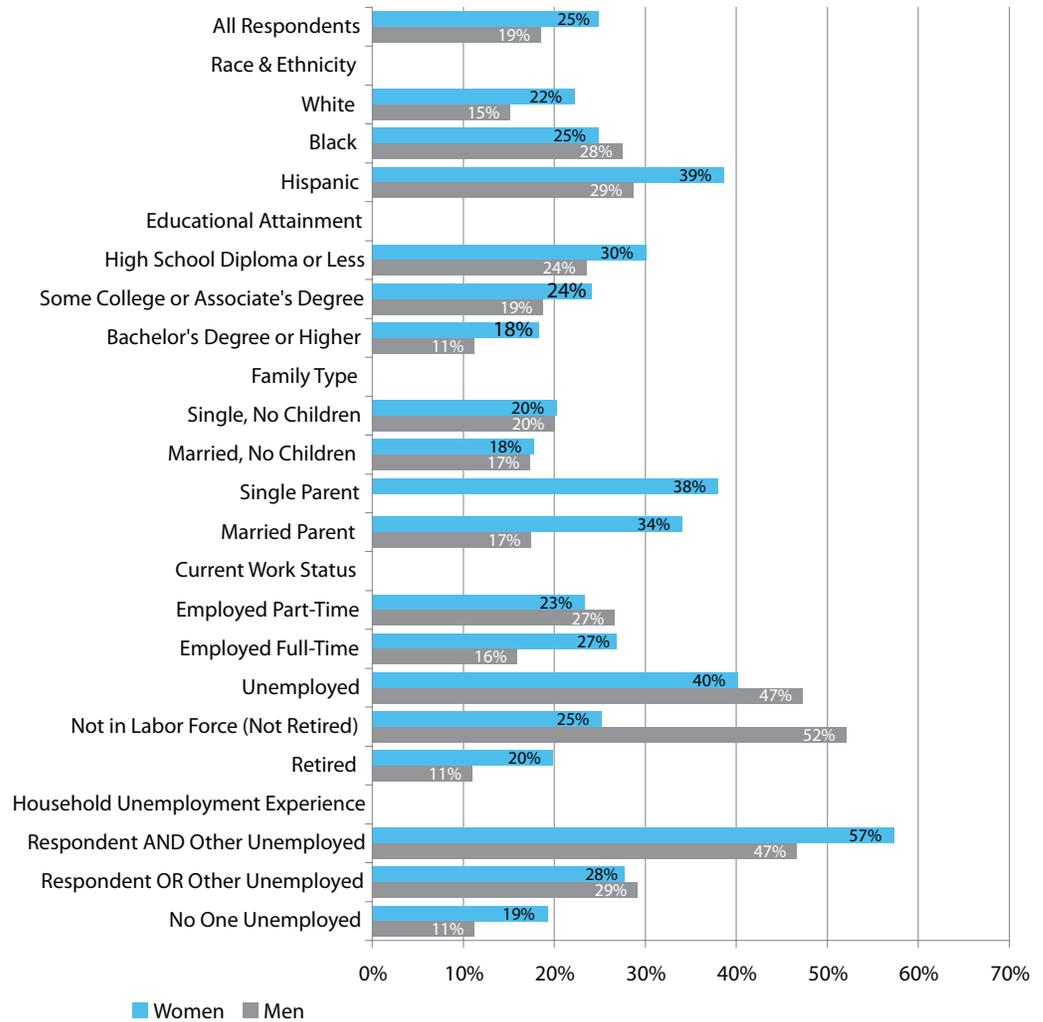
Note: N=2,742

Source: IWPR/Rockefeller Survey of Economic Security 2010.

have not gone to the doctor because of the cost, 43 percent did not fill a prescription, and 38 percent had trouble getting or paying for medical care for themselves or their family. Mothers living with a spouse or partner also frequently report not going to the doctor because of the cost (38 percent) and trouble getting or paying for medical care for themselves or their family (34 percent).

Nearly two of three unemployed men have gone without health insurance in the past year.

Figure 4.6.
Trouble Getting or Paying for Medical Care for Self or Family in the Past Year (All Respondents)



Notes: Bars show percent responding "yes."
 N=2,742
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

One in three Hispanic women and 40 percent of Hispanic men went without health insurance at some point in the previous year.

Unemployment is associated with high levels of health insecurity. Among the currently unemployed, 37 percent of women and 65 percent of men have gone without health insurance in the past year and a half, while 52 percent of unemployed women and 50 percent of unemployed men have skipped a needed visit to the doctor because of the cost. Many unemployed have left a prescription unfilled (42 percent of women and 43 percent of men) and had trouble getting or paying for medical care for themselves or their family (40 percent of women and 47 percent of men). These levels of health care insecurity are highest in households where both the respondent and another per-

Table 4.6.

Worried About Losing or Paying for Health Insurance Coverage

	Losing your healthcare coverage		The possibility your employer will cut back healthcare coverage or increase its costs		About paying for your health insurance premiums	
	Women	Men	Women	Men	Women	Men
Percent "very" or "fairly worried"						
Respondents with Health Coverage	41%	34%	33%	28%	36%	27%
Race & Ethnicity						
White	41%	31%	32%	25%	35%	24%
Black	30%	37%	28%	25%	27%	23%
Hispanic	57%	51%	45%	48%	48%	47%
Respondent's Age						
18-44 Years	42%	41%	39%	32%	34%	25%
45-59 Years	45%	31%	40%	34%	40%	31%
60+ Years	39%	28%	24%	16%	34%	24%
Educational Attainment						
High School Diploma or Less	45%	41%	27%	30%	36%	34%
Some College or Associate's Degree	45%	35%	33%	30%	33%	24%
Bachelor's Degree or Higher	33%	25%	40%	23%	38%	20%
Family Type						
Single, No Children	39%	29%	29%	25%	36%	20%
Married, No Children	43%	32%	31%	26%	35%	29%
Single Parent	38%	na	32%	na	29%	na
Married Parent	45%	45%	43%	34%	40%	31%
Current Work Status						
Employed Part-Time	43%	27%	27%	11%	24%	10%
Employed Full-Time	42%	36%	42%	32%	42%	28%
Unemployed	47%	51%	37%	45%	41%	49%
Not in Labor Force (Not Retired)	38%	24%	36%	16%	35%	13%
Retired	39%	29%	21%	16%	29%	26%
Employment Type						
Not Working	39%	30%	25%	18%	31%	26%
Private	41%	39%	39%	36%	41%	28%
Public	32%	30%	40%	31%	34%	25%
Self-Employed	74%	30%	33%	12%	28%	25%
Household Unemployment Experience in Last Two Years						
Respondent AND Other Unemployed	74%	56%	33%	35%	46%	30%
Respondent OR Other Unemployed	49%	51%	41%	41%	43%	42%
No One Unemployed	36%	28%	31%	24%	32%	22%

Notes: Includes adult respondents of all ages with health coverage.

N=2,164

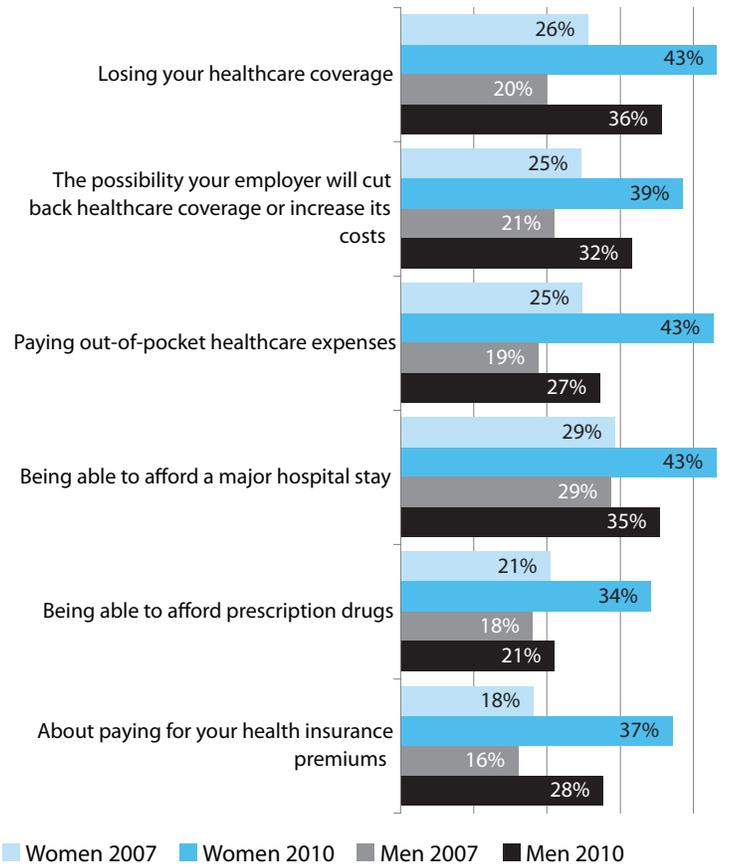
Source: IWPR/Rockefeller Survey of Economic Security 2010.

“I am afraid to go to the doctor when I am in pain as I cannot afford to pay...I barely make it through the month and if I get sick I will lose everything.”

– Leigh, Hillsdale, NJ⁶

Nearly three of every four women (74 percent) and over half of men (56 percent) in households where they and another adult have both experienced such spells of unemployment are worried about losing their healthcare coverage.

Figure 4.7.
Increasing Health Care Insecurity (Respondents Under Age 65 with Health Insurance Coverage)



Notes: Includes respondents under age 65 with health insurance coverage. Bars show percent responding “very worried” or “fairly worried.” “The possibility your employer will cut back healthcare coverage...” was restricted to workers for comparability: the Rockefeller American Workers Survey 2007 (N = 1,357) and IWPR/Rockefeller Survey of Economic Security 2010 (N=830). Source: IWPR analysis of the Rockefeller American Workers Survey 2007 (N = 2,054; Rockefeller Foundation 2007) and IWPR/Rockefeller Survey of Economic Security 2010 (N=1,402).

son have been unemployed for at least a month in the previous two years. Table 4.6 shows that many Americans are very worried or fairly worried about losing their health care coverage, cutbacks in coverage or increases in cost, or paying for the insurance premiums. Among those with health care coverage, 41 percent of women and 34 percent of men worry that they will lose it, 33 percent of women and 28 percent of men are concerned that their employer will cut back on their coverage or increase its cost to the worker, and 36 percent of women and 27 percent of men worry about paying for the

⁶ National Council on Aging. 2011. “One Away Campaign for Economic Security.” <[http://www.one-away.org/Share-Your-Story/\(offset\)/390/\(view\)/more](http://www.one-away.org/Share-Your-Story/(offset)/390/(view)/more)> (accessed on August 4, 2011).

coverage they have. Married parents report these concerns more frequently than survey respondents in other types of families. Among those living in households where one or more members has been unemployed and looking for work for at least a month in the past two years worries about losing health care coverage are very widespread. In households where they and another member have both experienced such spells of unemployment, nearly three of every four women (74 percent) and over half of men (56 percent) are worried about losing their health care coverage.

Figure 4.7 compares the results from the 2010 IWPR/Rockefeller Survey of Economic Security with the 2007 Rockefeller American Worker Survey on items that are common to the two surveys. Among respondents under age 65 with health insurance, the proportion of women and men who are fairly or very worried about losing their coverage jumped sharply—by about 16 percentage points—between 2007 and 2010. Among women the share worried increased from 26 percent to 43 percent; among men it rose from 20 percent to 36 percent. Among women, the percentage “fairly worried” or “very worried” about paying for health insurance premiums doubled in the past three years. Percentage increases in worry are shown for whether employers will continue to provide health insurance, whether premiums will be affordable, whether out-of-pocket expenses will be affordable, whether a major hospital stay will be affordable, and whether paying for prescription drugs will be affordable. Women are more worried than men about obtaining and paying for health care in both 2007 and 2010, but increases in worry are extremely large for both genders

The proportion of women and men who were fairly or very worried about losing their coverage jumped sharply—by about 16 percentage points—between 2007 and 2010.

Parenting Hardship in the Prior Year

Economic insecurity can have negative repercussions for children when parents struggle to provide for their families. Twenty-eight million parents (42 percent of mothers and 36 percent of fathers) say they did not buy something their child needed because of the cost during the past year (Table 4.7). During that same time period, 9 million parents (16 percent of mothers and 9 percent of fathers) report they did not take a child to the doctor because of the cost.

Parents with college degrees or higher are less likely than parents with less education to have to cut back on spending for things their children needed in the previous year. For many of the results in Table 4.7, single mothers are not very different from married mothers in levels of cutting back on expenses that affect children.

Job loss may force parents to make particularly tough choices regarding goods and services for their children. Among the currently unemployed, 58 percent of mothers and 44 percent of fathers have not bought something their children needed and 29 percent of mothers and 31 percent of fathers have not taken a child to the doctor in the previous year, in both cases because of

Table 4.7.
Economic Insecurity Among Parents in the Past Year (All Parents)

	Not bought something your kids needed		Not taken a child to the doctor	
	Women	Men	Women	Men
Percent responding "yes"				
All Parents	42%	36%	16%	9%
Race & Ethnicity				
White	34%	34%	15%	3%
Black	47%	30%	12%	13%
Hispanic	58%	46%	22%	22%
Respondent's Age				
18-44 Years	38%	40%	12%	10%
45-59 Years	62%	32%	31%	7%
60+ Years	29%	24%	14%	4%
Educational Attainment				
High School Diploma or Less	45%	40%	16%	19%
Some College or Associate's Degree	51%	36%	25%	6%
Bachelor's Degree or Higher	28%	33%	6%	1%
Family Type				
Single Parent	43%	32%	12%	10%
Married Parent	42%	na	18%	na
Current Work Status				
Employed Part-Time	36%	25%	13%	2%
Employed Full-Time	46%	38%	16%	9%
Unemployed	58%	44%	29%	31%
Not in Labor Force (Not Retired)	31%	17%	14%	2%
Retired	50%	6%	32%	0%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	72%	54%	34%	28%
Respondent OR Other Unemployed	37%	57%	14%	10%
No One Unemployed	36%	23%	13%	5%

Note: N=885

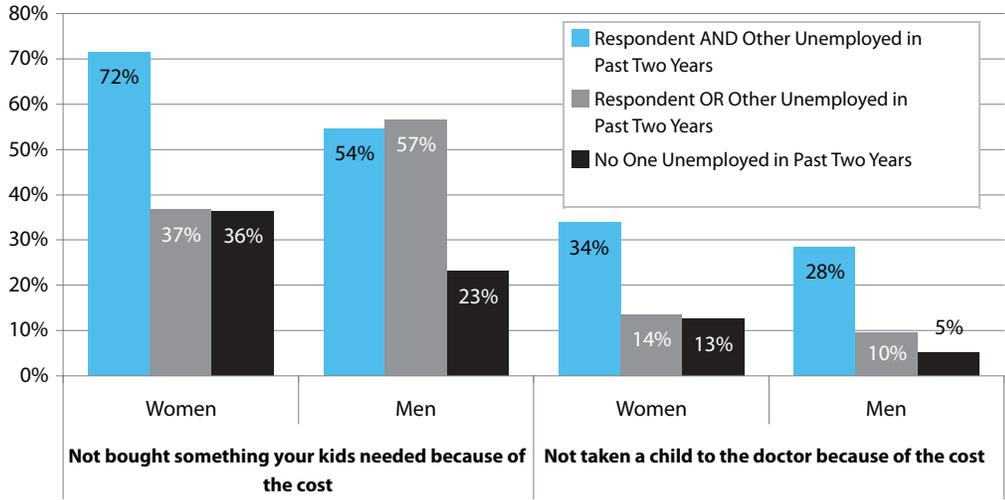
Source: IWPR/Rockefeller Survey of Economic Security 2010.

the cost. Again, in households where both the respondent and another member have been unemployed for at least a month in the past two years, financial stress is much worse and cutbacks in spending on children occur even more frequently (Figure 4.8).

Nearly a year and a half after into the recovery, levels of economic insecurity remain elevated, as can be seen in Figure 4.9. Comparing results from the 2010 IWPR/Rockefeller with those from the 2007 Rockefeller Survey shows that more parents have not taken a child to the doctor or have not bought something a child needed in the year prior to 2010 than in the year prior to 2007. More mothers report that they made such difficult choices than fathers.

Figure 4.8.

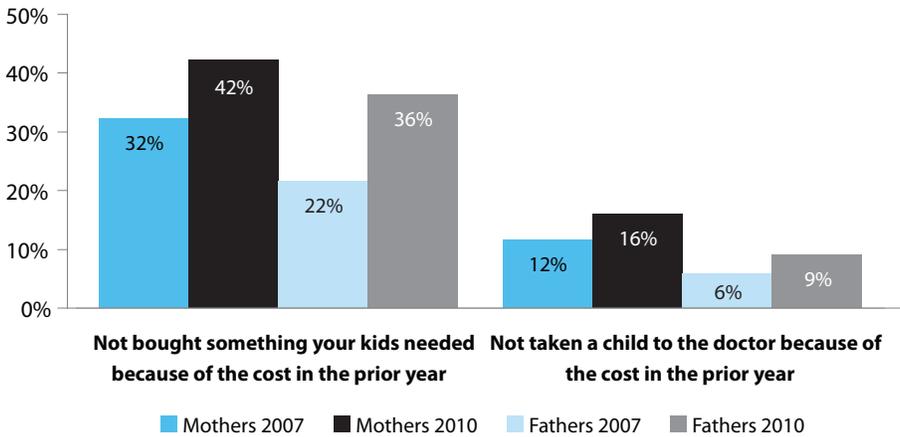
Economic Insecurity Among Parents in the Past Year by Recent Household Unemployment Experience (All Parents)



Notes: Bars show percent responding "yes."
 N=885
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

Figure 4.9.

Increasing Economic Insecurity Among Parents (All Parents)



Note: Bars show percent responding "yes."
 Source: IWPR analysis of the Rockefeller American Workers Survey 2007(N=1,537) and 2010 IWPR/Rockefeller Survey of Economic Security (N=885).

Current Degree of Difficulty Paying for Living Expenses

“My mom and I share a duplex and the economy has been hard on both of us...We do everything we can not to add to the burden of the government (food stamps, medicaid, etc) but often times we struggle from one week to the next to afford food or gas...”

– Jennifer, Springfield, MO⁷

Direct evidence of suffering is provided by questions specifically addressing respondents’ current situations and those of their families. Many are struggling to pay for basics like housing costs (32 million women and 25 million men report difficulty paying their rent or mortgage), food (26 million women and 15 million men), and health care and health insurance (46 million women and 34 million men). In general, more women report struggling financially than do men. One in four women (25 percent) reports that it is “very difficult” or “somewhat difficult” to pay for food compared with 14 percent of men (Table 4.9). Forty-four percent of women and thirty-two percent of men find it at least somewhat difficult to pay for health care and health insurance.

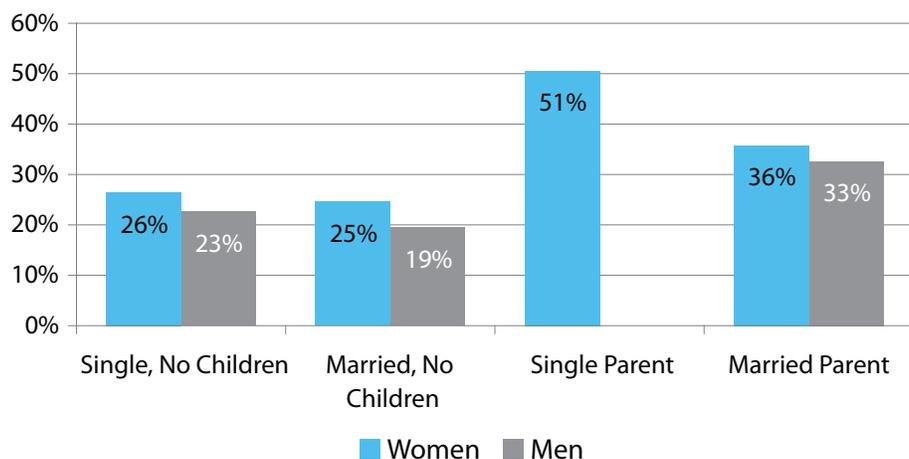
Women and men aged 60 and older report fewer difficulties affording the basics like food, housing, and health care or health insurance. Those with less than a four-year postsecondary degree struggle more than those with higher educational attainment. Single mothers are particularly hard hit, with more than half finding it difficult to pay for health needs (52 percent) and 38 percent finding it difficult to pay for food.

Many women and men who were unemployed at the time of interview also find it difficult to pay for basic needs. American Recovery and Reinvestment Act (ARRA) authorization for subsidizing workers’ health insurance premiums for participating in the health care plans of their former employers expired at the end of May 2010 so that people who became unemployed after that time no longer qualify for subsidies (U.S. Department of Labor, undated). Unemployed workers who qualified on or before May 31, 2010, may continue to receive benefits for up to 15 months. ARRA benefits paid 65 percent of the plan’s premium and the remaining 35 percent needed to be paid by the individual.⁸ More than two-thirds of unemployed women (68 percent) and men (70 percent) report difficulty paying for health insurance and health care at the time of interview. Among the employed, more of those

⁷ Feeding America. 2011. “Hunger in America.” <<http://feedingamerica.org/hunger-in-america/hunger-in-your-community/real-stories-landing-page/dc.aspx>> (accessed July 26, 2011).

⁸ Eligibility for qualified unemployed workers can end if they qualify for Medicare or another employer’s health care plan.

Figure 4.10.

Current Difficulty Paying Rent or Mortgage (All Respondents)

Notes: Bars show percent responding "very difficult" or "somewhat difficult."

N=2,730

Source: IWPR/Rockefeller Survey of Economic Security 2010.

working part-time report difficulty paying for health care (more than half of both women and men) than of those working full-time.

Compared with people without minor children in the household, more parents report difficulty paying for their families' basic needs, especially housing costs (Figure 4.10). The challenge of providing basic needs is worse among the single mothers than among parents who are married or living with a partner. More than half of single mothers report that it is somewhat or very difficult to afford health care and health insurance, but one-third of married parents also report difficulty.

Women and men in households in which they and at least one other member have been unemployed for at least a month in the past two years frequently report difficulty paying for food and health needs. Health care and health insurance are difficult to afford for 72 percent of women and 66 percent of men from these households with extensive unemployment experiences. Two in three women (67 percent) and almost one in three men (31 percent) in this situation have difficulty putting food on the table. In households where only the respondent or another person was unemployed for a month or more in the two years before the interview, these difficulties are elevated relative to households without recent unemployment experiences, but not as high as in the case of compounded unemployment among household members.

Other difficulties covered in the survey include whether respondents currently find it difficult to pay for gasoline or other transportation costs, credit

More than half of single mothers report that it is somewhat or very difficult to pay their rent or mortgage, and one-third of married parents also report difficulty.

More than two-thirds of unemployed women (68 percent) and men (70 percent) report difficulty paying for health insurance and health care at the time of interview.

Single mothers are particularly hard hit, with more than half finding it difficult to pay for health needs (52 percent) and thirty-eight percent finding it difficult to pay for food.

Table 4.8.
Current Difficulty Paying for Basic Needs

Percent "very difficult" or "somewhat difficult"	Food		Health Care and Health Insurance	
	Women	Men	Women	Men
All Respondents	24%	14%	44%	32%
Race & Ethnicity				
White	22%	10%	43%	27%
Black	31%	23%	43%	40%
Hispanic	28%	26%	54%	54%
Respondent's Age				
18-44 Years	25%	10%	49%	25%
45-59 Years	31%	20%	46%	46%
60+ Years	20%	14%	39%	29%
Educational Attainment				
High School Diploma or Less	28%	22%	48%	44%
Some College or Associate's Degree	26%	13%	49%	31%
Bachelor's Degree or Higher	16%	4%	32%	19%
Family Type				
Single, No Children	25%	14%	46%	26%
Married, No Children	19%	14%	39%	35%
Single Parent	38%	na	52%	na
Married Parent	23%	14%	44%	36%
Current Work Status				
Employed Part-Time	29%	32%	53%	58%
Employed Full-Time	22%	9%	42%	27%
Unemployed	46%	33%	68%	70%
Not in Labor Force (Not Retired)	25%	23%	50%	38%
Retired	21%	20%	40%	31%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	67%	31%	72%	66%
Respondent OR Other Unemployed	23%	21%	51%	49%
No One Unemployed	19%	10%	37%	22%

Note: N=2,730

Source: IWPR/Rockefeller Survey of Economic Security 2010.

card bills, or monthly utility bills (Table 4.9). Forty-one million women and twenty-seven million men have difficulty paying their monthly utility bills and thirty-seven million women and twenty-eight million men struggle to pay for gasoline or other transportations. About one in three women and more than one in four men reports that it is at least somewhat difficult to pay their transportation expenses and their monthly utility and credit card bills. People of color and those with less education struggle more than white women and men and women or men with a four-year college degree or more. More than 50 percent of single mothers have trouble paying for transporta-

Table 4.9.

Current Difficulty Paying Monthly Bills and Expenses

Percent "very difficult" or "somewhat difficult"	Gasoline or Other Transportation		Credit Card Bills		Monthly Utilities Bills	
	Women	Men	Women	Men	Women	Men
All Respondents	35%	27%	30%	28%	39%	26%
Race & Ethnicity						
White	33%	23%	25%	23%	34%	21%
Black	42%	37%	38%	39%	52%	42%
Hispanic	40%	39%	46%	44%	48%	39%
Respondent's Age						
18-44 Years	37%	21%	33%	29%	43%	25%
45-59 Years	35%	36%	37%	35%	39%	29%
60+ Years	33%	26%	21%	20%	35%	25%
Educational Attainment³						
High School Diploma or Less	41%	36%	31%	31%	46%	31%
Some College or Associate's Degree	36%	26%	32%	29%	41%	29%
Bachelor's Degree or Higher	25%	14%	25%	21%	25%	15%
Family Type						
Single, No Children	31%	25%	28%	26%	39%	27%
Married, No Children	30%	29%	24%	22%	27%	24%
Single Parent	55%	na	40%	na	62%	na
Married Parent	38%	25%	36%	40%	45%	26%
Current Work Status						
Employed Part-Time	44%	27%	24%	41%	31%	32%
Employed Full-Time	29%	22%	32%	26%	37%	19%
Unemployed	65%	53%	53%	52%	65%	61%
Not in Labor Force (Not Retired)	38%	34%	29%	43%	45%	57%
Retired	34%	31%	27%	21%	38%	31%
Household Unemployment Experience in Last Two Years						
Respondent AND Other Unemployed	81%	51%	58%	56%	71%	53%
Respondent OR Other Unemployed	35%	36%	31%	43%	40%	36%
No One Unemployed	29%	21%	26%	19%	33%	19%

Note: N=2,639

Source: IWPR/Rockefeller Survey of Economic Security 2010.

tion and household utilities. Parents, both single and those living with a spouse or partner, frequently report difficulty paying their monthly credit card bills.

Two of three unemployed women (65 percent) have difficulty paying their transportation and utility bills, and half of unemployed women struggle to pay their credit card bills. Among unemployed men, half report difficulty with transportation costs and credit card bills while 61 percent have trouble

About one in three women and more than one in four men reports that it is at least somewhat difficult to pay their transportation expenses and their monthly utility and credit card bills.

paying their utility bills. Households that have experienced unemployment of the respondent and another member of the household in the last two years report very high levels of difficulty paying these monthly bills.

Three in five women (62 percent) and half of men (51 percent) find it difficult to save for retirement. Among parents, even more (70 percent of women and 67 percent of men) have trouble saving for their children's education.

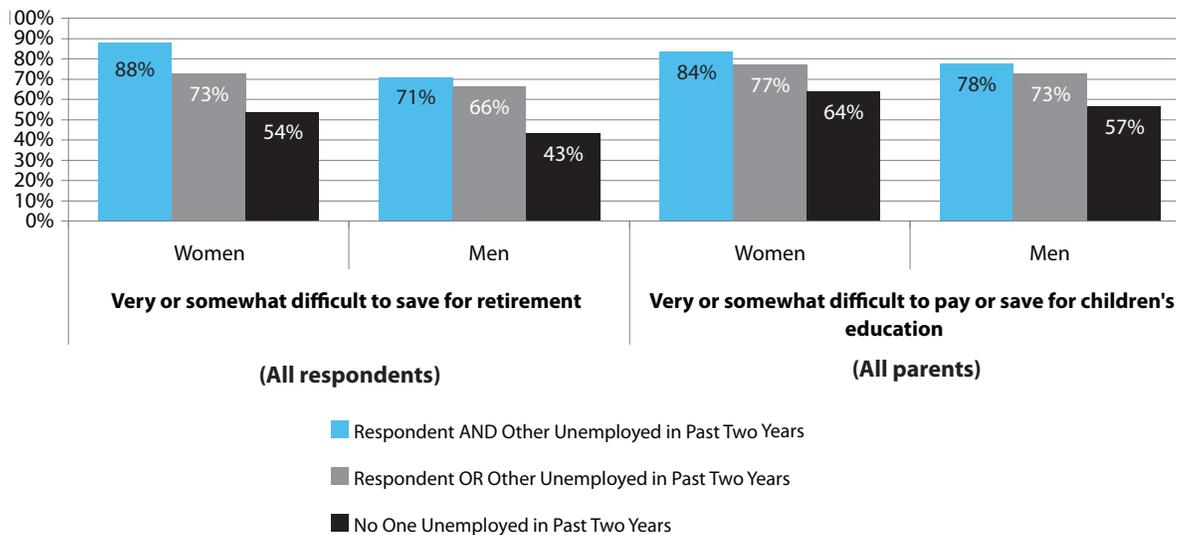
Difficulty Saving

I doubt I'll ever be able to retire, since the total of my mutual funds, IRA and 409(k) will carry me maybe 3 years...I used to consider myself middle-class, but I'm not there anymore. So much for the golden years."

– Jan, Jacksonville Beach, FL⁹

Even more than struggling with monthly expenses, many people report difficulty saving for the future (Table 4.10). More than 118 million adults struggle to save for their retirement and 47 million parents report difficulty in paying or saving for their children's education. Three in five women (62 percent) and half of men (51 percent) find it difficult to save for retirement.

Figure 4.11.
Current Difficulty Saving for Future



Note: All Respondents, N= 2,705; Parent Respondents, N=869
Source: IWPR/Rockefeller Survey of Economic Security 2010.

⁹ National Council on Aging. 2011. "One Away Campaign for Elder Economic Security." <<http://www.one-away.org/Share-Your-Story>> (accessed July 26, 2011)

Table 4.10.

Current Difficulty Saving for Future

Percent "very difficult" or "somewhat difficult"	To Save for Retirement		Paying or Saving for Children's Education (Parents Only)	
	Women	Men	Women	Men
All Respondents/All Parents	62%	51%	70%	64%
Race & Ethnicity				
White	60%	45%	67%	66%
Black	68%	64%	68%	41%
Hispanic	68%	71%	79%	68%
Respondent's Age				
18-44 Years	66%	53%	75%	67%
45-59 Years	66%	56%	65%	61%
60+ Years	56%	40%	28%	38%
Educational Attainment				
High School Diploma or Less	67%	58%	61%	69%
Some College or Associate's Degree	59%	51%	81%	60%
Bachelor's Degree or Higher	58%	40%	68%	63%
Family Type				
Single, No Children	58%	46%	na	na
Married, No Children	61%	47%	na	na
Single Parent	61%	58%	69%	na
Married Parent	70%	60%	71%	67%
Current Work Status				
Employed Part-Time	70%	41%	61%	47%
Employed Full-Time	60%	53%	73%	66%
Unemployed	82%	71%	87%	76%
Not in Labor Force (Not Retired)	75%	41%	69%	27%
Retired	52%	43%	48%	62%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	88%	71%	84%	78%
Respondent OR Other Unemployed	73%	66%	77%	73%
No One Unemployed	54%	43%	64%	57%

Note: All respondents, N= 2,705; Parent Respondents, N=869
Source: IWPR/Rockefeller Survey of Economic Security 2010.

Among parents, even more (70 percent of women and 67 percent of men) have trouble saving for their children's education (Figure 4.11). People who were touched by unemployment in the recession or recovery—both those currently unemployed and those in households where unemployment has been common in the last two years for the respondent and at least one other person—face significant challenges with saving. More than 80 percent of unemployed women and 70 percent of unemployed men report difficulty saving for their own retirement or for their children's educations.

Perceptions of Changes in Economic Opportunities

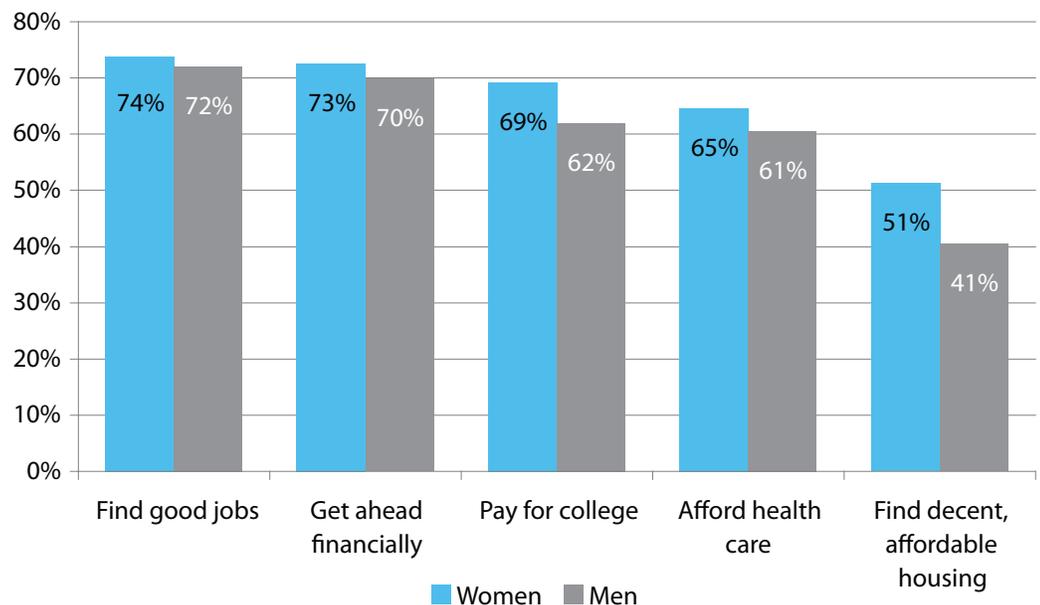
“I am a senior citizen who is still in the work force. With the uncertainties of the economy, I am concerned whether or not I will ever be able to afford to retire. Health care, income from Social Security, the effect of the stock market on what little retirement funds I have set aside are all huge concerns. After more than 45 years of paying into the Social Security and Medicare funds, it seems cruel to have to worry so much about being able to afford the basics if my health dictates that I cannot support myself any longer. The safety net that I thought was promised is in doubt and this is a terrible prospect to face at the end of a hard working life.”

–James, Newburgh, NY¹⁰

All survey respondents were asked whether several economic opportunities had become easier or harder for people like themselves to achieve in the past

Figure 4.12.

In the Past Few Years, It Has Gotten Harder to Achieve Economic Security (All Respondents)



Notes: Bars show percent responding “yes.”
 N=2,700
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

¹⁰ National Council on Aging. 2011. “One Away Campaign for Elder Economic Security.” <<http://www.one-away.org/Share-Your-Story>> (accessed July 26, 2011)

Table 4.11.
Perceptions of Recent Changes in Economic Opportunity

	Find good jobs		Get ahead financially		Pay for college		Afford health care		Find decent, affordable housing	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Percent responding "harder"										
All Respondents	74%	72%	73%	70%	69%	62%	65%	61%	51%	41%
Race & Ethnicity										
White	75%	73%	73%	73%	70%	63%	67%	64%	48%	37%
Black	68%	72%	69%	58%	65%	58%	54%	47%	55%	53%
Hispanic	73%	68%	72%	61%	67%	62%	63%	54%	62%	50%
Respondent's Age										
18-44 Years	75%	74%	70%	68%	76%	63%	58%	59%	51%	42%
45-59 Years	79%	78%	81%	74%	74%	65%	72%	66%	53%	39%
60+ Years	68%	63%	70%	67%	60%	58%	66%	59%	53%	40%
Educational Attainment										
High School Diploma or Less	69%	65%	68%	64%	60%	57%	67%	61%	56%	47%
Some College or Associate's Degree	76%	75%	75%	75%	74%	64%	65%	63%	48%	43%
Bachelor's Degree or Higher	78%	78%	76%	72%	77%	66%	61%	58%	50%	28%
Family Type										
Single, No Children	66%	71%	64%	66%	57%	59%	58%	60%	54%	48%
Married, No Children	75%	71%	77%	72%	70%	62%	71%	63%	49%	36%
Single Parent	76%	65%	77%	72%	73%	71%	58%	40%	54%	56%
Married Parent	81%	76%	74%	71%	81%	64%	66%	61%	50%	35%
Current Work Status										
Employed Part-Time	76%	70%	75%	83%	76%	49%	61%	63%	63%	48%
Employed Full-Time	77%	76%	74%	71%	76%	65%	67%	62%	49%	36%
Unemployed	85%	81%	82%	69%	61%	57%	60%	63%	54%	59%
Not in Labor Force (Not Retired)	75%	83%	63%	82%	75%	81%	54%	72%	50%	77%
Retired	65%	61%	68%	64%	54%	55%	64%	56%	49%	42%
Household Unemployment Experience in Last Two Years										
Respondent AND Other Unemployed	91%	68%	90%	77%	84%	68%	76%	55%	75%	49%
Respondent OR Other Unemployed	79%	81%	70%	81%	75%	71%	58%	72%	58%	52%
No One Unemployed	69%	69%	70%	66%	65%	59%	65%	57%	45%	34%

Note: N=2,700

Source: IWPR/Rockefeller Survey of Economic Security 2010.

few years. As shown in Figure 4.12 and Table 4.11, the largest share of respondents think that it is harder for people like themselves to find good jobs (74 percent of women and 72 percent of men). Getting ahead financially is thought to be harder by just about the same shares (73 percent of women and 70 percent of men). About two-thirds (69 percent of women and 62 percent of men) think paying for college has gotten harder. Nearly two-thirds of women (65 percent) and 61 percent of men think it has gotten harder to afford health care. Half of women (51 percent) and 41 percent of men think that it has gotten harder for people like themselves to find decent and affordable housing.

When looking at perceptions of increasing difficulty to achieve economic security across different groups there is general agreement that things have gotten harder for most people in many of the areas included in the survey. While the differences are frequently small, white women and men report that it has gotten harder to find good jobs, get ahead financially, pay for college, and afford health care more often than black and Hispanic women and men. People of color report more frequent struggles to find decent and affordable housing. Similarly, the more educated report increasing difficulty with jobs, getting ahead financially, and paying for college at similar or higher rates than the less educated. The currently unemployed and those in households where one or more adults was unemployed for a month or longer in the previous two years are very likely to report that it has gotten harder to achieve economic security.

Chapter 5

Coping

How are people coping with their reduced incomes from unemployment, reduced hours of work, or reduced asset values? Among coping strategies, the IWPR/Rockefeller Survey addresses are taking money out of savings accounts, borrowing money from retirement accounts, increasing credit card debt, borrowing money from a friend or relative, “doubling up,” and increasing work effort by having an additional member of the household find work or a working member take on a second job.

Spending Down Assets

“I am dipping into my IRA at an alarming rate and will lose my home within a couple years if the situation doesn't improve.”

—Edward, Kingston Springs, TN¹¹

Evidence presented in the previous chapter highlights the fact that most people are having a difficult time saving in case of unexpected job loss (Figure 4.2) or for anticipated events such as retirement or educating children (Table 4.10).

The IWPR/Rockefeller Survey also shows that millions of people spent down their savings in the past year: 87 million took money out of their savings or retirement and 62 million stopped or reduced their contributions to retirement savings to meet expenses and cope with the lingering effects of the recession. Table 5.1 shows that 45 percent of women and 38 percent of men took money out of their savings or retirement funds. This is a higher proportion than respondents reporting that they borrowed against a retirement plan (13 percent of women and 12 percent of men). This lower figure could

¹¹ National Council on Aging. 2011. “One Away Campaign for Elder Economic Security.” <<http://www.one-away.org/Share-Your-Story>> (accessed July 26, 2011).

Table 5.1.
Spending Down Assets in the Past Year

Percent responding "yes"	Taken money out of your savings or retirement fund		Borrow against a retirement plan, such as a 401(k) plan or pension		Stopped or reduced contributions to retirement savings	
	Women	Men	Women	Men	Women	Men
All Respondents	45%	38%	13%	12%	33%	27%
Race & Ethnicity						
White	47%	37%	13%	10%	36%	26%
Black	38%	32%	16%	14%	23%	25%
Hispanic	42%	43%	12%	21%	28%	33%
Respondent's Age						
18-44 Years	48%	30%	14%	9%	33%	26%
45-59 Years	49%	44%	17%	19%	40%	32%
60+ Years	39%	39%	10%	9%	27%	23%
Educational Attainment						
High School Diploma or Less	32%	41%	9%	14%	30%	29%
Some College or Associate's Degree	50%	34%	16%	10%	31%	26%
Bachelor's Degree or Higher	58%	38%	15%	10%	39%	26%
Family Type						
Single, No Children	41%	33%	12%	7%	23%	23%
Married, No Children	47%	39%	14%	11%	32%	25%
Single Parent	28%	na	11%	na	38%	na
Married Parent	56%	44%	14%	18%	42%	36%
Current Work Status						
Employed Part-Time	49%	40%	8%	9%	43%	35%
Employed Full-Time	46%	33%	16%	12%	33%	26%
Unemployed	54%	50%	18%	14%	47%	52%
Not in Labor Force (Not Retired)	52%	42%	9%	6%	22%	17%
Retired	39%	47%	11%	13%	27%	25%
Household Unemployment Experience in Last Two Years						
Respondent AND Other Unemployed	65%	58%	10%	19%	56%	55%
Respondent OR Other Unemployed	49%	50%	18%	17%	39%	38%
No One Unemployed	42%	29%	12%	9%	28%	19%

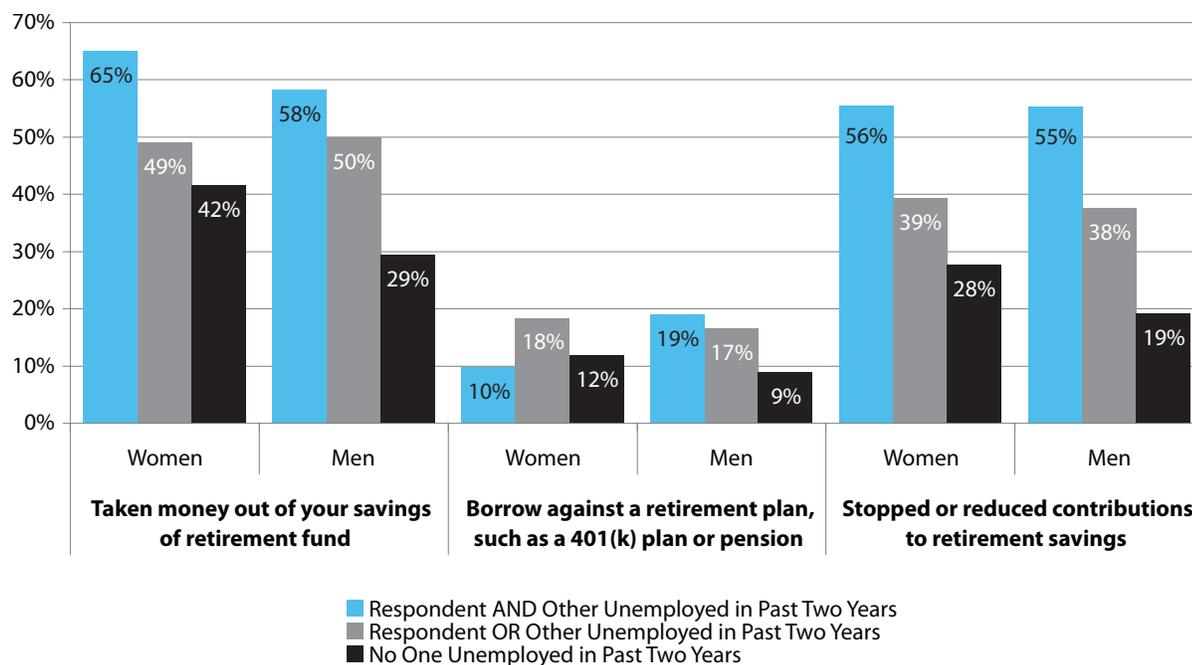
Note: N=2,727

Source: IWPR/Rockefeller Survey of Economic Security 2010.

also be capturing the narrower reference group for retirement plans (which fewer people have than savings accounts). One in three women (33 percent) and one in four men (27 percent) stopped or reduced their contributions to retirement savings in the past year. Stopping or reducing retirement contributions is highest among people aged 45–59 years (40 percent of women and 32 percent of men) and parents, both single mothers and parents who live with a spouse or partner (ranging from 36 percent to 42 percent).

Figure 5.1.

Spending Down Savings and Retirement Assets by Recent Household Unemployment Experiences (All Respondents)



Notes: Bars show percent responding "yes."

N=2,727

Source: IWPR/Rockefeller Survey of Economic Security 2010.

The currently unemployed and those in households with extensive unemployment experiences in the past two years (Figure 5.1) are most likely to have used each of these strategies to meet their expenses in the past year.

Increasing Debt

As shown in Table 5.2, smaller proportions of people report increasing their debt in the past year than report spending down their assets (compare with Table 5.1). Fifty million adults borrowed from a friend or relative, forty-two million increased their credit card debt, and twenty-six million borrowed against their pension or 401(k). Fewer (13 million) took out a second mortgage or borrowed against their home equity; this option may not have been available, even to homeowners, given the loss of housing wealth that began in early 2007 (Figure 1.2). When asked about the three borrowing strategies, more report increasing credit card debt (22 percent of women and 19 percent of men) than using a revolving credit line on a credit card to pay off debts (twelve percent of women and nine percent of men) or taking out a second mortgage or home equity loan (six percent of women and seven percent of

Table 5.2.
Taking on Debt in the Past Year

	Use the revolving credit line on your credit card to pay off your debts		Increased your credit card debt		Take out a second mortgage or home equity loan	
	Women	Men	Women	Men	Women	Men
Percent responding "yes"						
All Respondents	12%	9%	22%	19%	6%	7%
Race & Ethnicity						
White	12%	7%	22%	18%	6%	7%
Black	8%	8%	18%	15%	4%	5%
Hispanic	15%	18%	25%	24%	5%	7%
Respondent's Age						
18-44 Years	13%	7%	23%	19%	4%	6%
45-59 Years	16%	14%	33%	24%	8%	8%
60+ Years	7%	6%	13%	14%	5%	7%
Educational Attainment						
High School Diploma or Less	11%	10%	16%	19%	5%	7%
Some College or Associate's Degree	16%	8%	24%	21%	6%	8%
Bachelor's Degree or Higher	8%	7%	28%	16%	6%	6%
Family Type						
Single, No Children	7%	9%	19%	19%	2%	1%
Married, No Children	10%	8%	21%	13%	7%	9%
Single Parent	20%	na	25%	na	4%	na
Married Parent	16%	11%	26%	27%	9%	11%
Current Work Status						
Employed Part-Time	5%	13%	30%	28%	8%	17%
Employed Full-Time	17%	8%	26%	19%	5%	6%
Unemployed	21%	24%	24%	31%	8%	8%
Not in Labor Force (Not Retired)	9%	4%	13%	3%	3%	2%
Retired	8%	5%	15%	16%	6%	7%
Household Unemployment Experience in Last Two Years						
Respondent AND Other Unemployed	30%	30%	43%	44%	8%	10%
Respondent OR Other Unemployed	9%	9%	26%	23%	5%	11%
No One Unemployed	11%	6%	19%	13%	6%	5%

Note: N=2,735

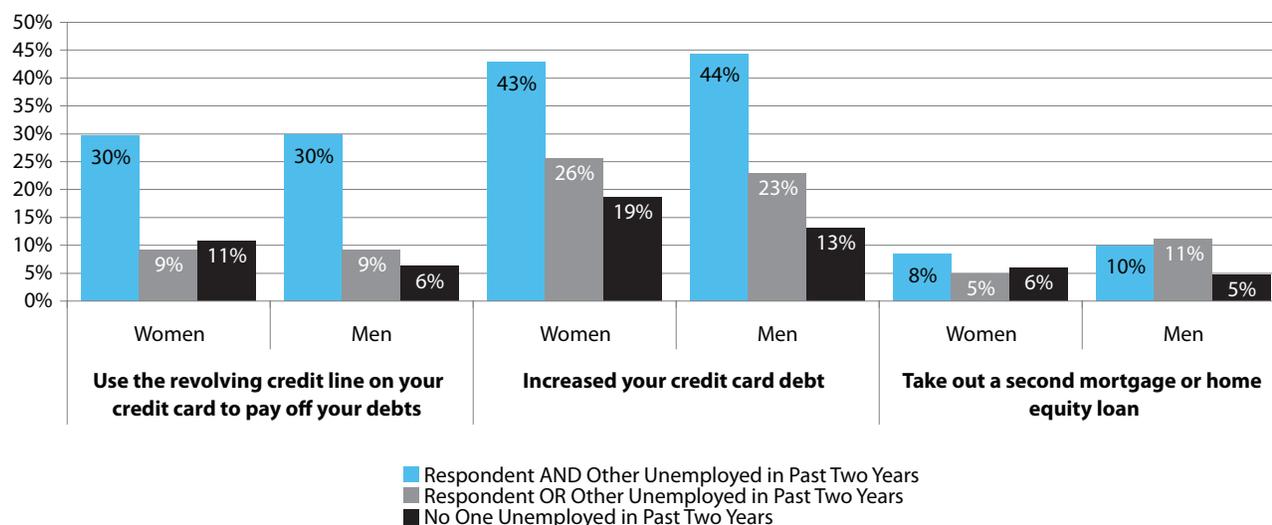
Source: IWPR/Rockefeller Survey of Economic Security 2010.

men). Some of this low borrowing rate could be due to reduced access to credit during the downturn that began with a financial crisis and the loss of household wealth in housing and financial assets for most Americans. Between 2007 and 2009, the median family lost 18 percent of its wealth and the median value of primary residences declined 15 percent, from \$207,100 to \$176,000 (Bricker et al. 2011).

While black women and men seem to rely less on credit card debt (either revolving lines of credit or general charges) than white women and men, His-

Figure 5.2.

Increasing Debt by Recent Household Unemployment Experiences (All Respondents)



Notes: Bars show percent responding "yes."

N=2,735

Source: IWPR/Rockefeller Survey of Economic Security 2010.

panic women and men are more likely to report having increased their credit card debt in the past year. Single mothers also report increasing their debt through the use of credit cards or revolving lines of credit. Parents who are married or living with a partner are as likely as single mothers to report increasing their credit card debt.

Both the currently unemployed and those in households that had experienced extensive unemployment (Figure 5.2) were more likely to draw on their credit cards (directly or through revolving credit lines) to meet their expenses in the past year.

Other Coping Strategies

To expand credit card debt or take out a second mortgage requires that people already qualify for a credit card or own a home, and people in severe financial straits may have neither of these, so they turn to other financial strategies. As shown in Table 5.3, more women report minimizing their use of utilities (54 percent) or borrowing from friends and family (29 percent) compared with men (39 percent and 19 percent, respectively).

The use of these strategies for meeting expenses tends to decline with age—
younger women and men (age 18–44) report using the strategies more often,

Table 5.3.
Alternative Coping Strategies

To meet your expenses in the past year, have you...	Minimized use of electricity, heat, or other utilities		Borrowed money from a friend or relative	
	Women	Men	Women	Men
Percent responding "yes"				
All Respondents	54%	39%	29%	19%
Race & Ethnicity				
White	53%	35%	23%	12%
Black	52%	49%	49%	39%
Hispanic	60%	51%	41%	38%
Respondent's Age				
18-44 Years	61%	41%	46%	23%
45-59 Years	59%	45%	28%	22%
60+ Years	44%	29%	12%	9%
Educational Attainment				
High School Diploma or Less	53%	41%	32%	22%
Some College or Associate's Degree	60%	42%	33%	19%
Bachelor's Degree or Higher	48%	33%	19%	12%
Family Type				
Single, No Children	41%	40%	32%	20%
Married, No Children	49%	33%	13%	10%
Single Parent	75%	na	55%	na
Married Parent	66%	44%	36%	24%
Current Work Status				
Employed Part-Time	61%	46%	39%	14%
Employed Full-Time	55%	38%	33%	17%
Unemployed	67%	63%	53%	49%
Not in Labor Force (Not Retired)	55%	73%	29%	53%
Retired	43%	32%	13%	12%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	88%	64%	62%	58%
Respondent OR Other Unemployed	60%	51%	44%	26%
No One Unemployed	47%	32%	19%	11%

Note: N=2,744

Source: IWPR/Rockefeller Survey of Economic Security 2010.

and older women and men (age 60 and older) slightly less often. Money may well flow from the older to younger generations in the process of borrowing among friends or relatives, but no data are available here to confirm this possibility. Women and men with less than a bachelor's degree are more likely to reduce their utility usage or borrow from friends and family than those with a bachelor's degree or more. Single mothers are most likely to report minimizing heat and utilities (75 percent) and borrowing from friends or relatives (55 percent), and parents living with a spouse or partner more frequently report using both methods than those without children.

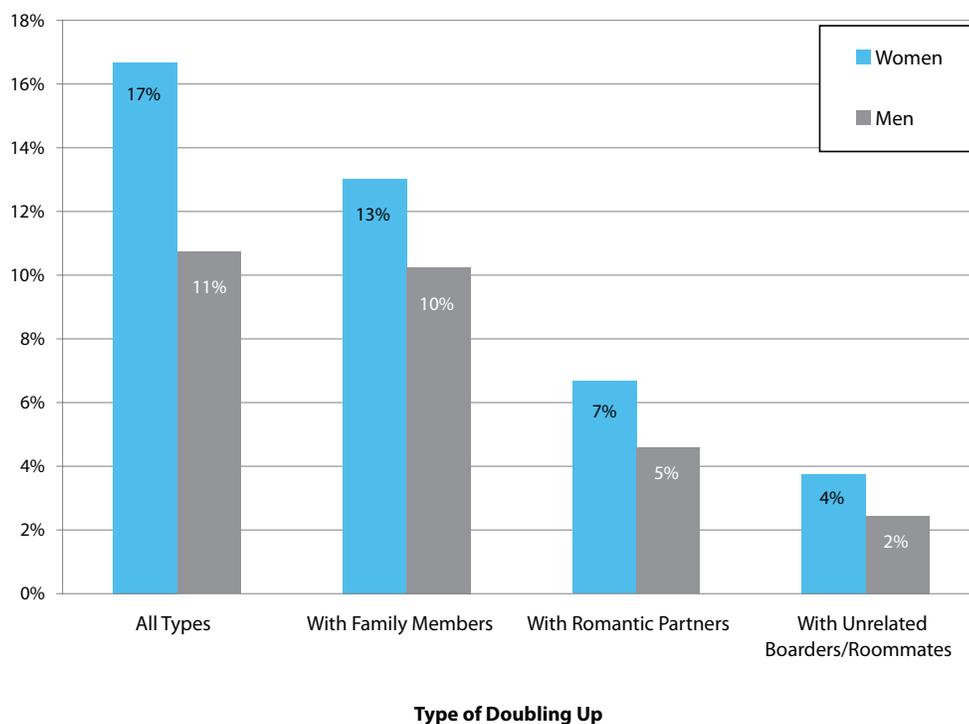
The currently unemployed and those in households where one or more adults have been unemployed in the past two years for at least a month also use these strategies frequently to meet their expenses. More than 50 percent of the respondents who had some experience with unemployment report having to minimize the use of electricity, heat, or other utilities. Forty-four percent of women who had experience with unemployment, either themselves or another adult in the household, had to borrow money from a friend or relative.

Doubling Up

The Great Recession of December 2007–June 2009 had widespread negative effects on people across the country.¹² Although the economy has begun to recover, low job growth and stagnant wages, combined with funding cuts to

Figure 5.3.

Percentage Who Doubled Up By Type of Doubling Up and Gender (All Respondents)

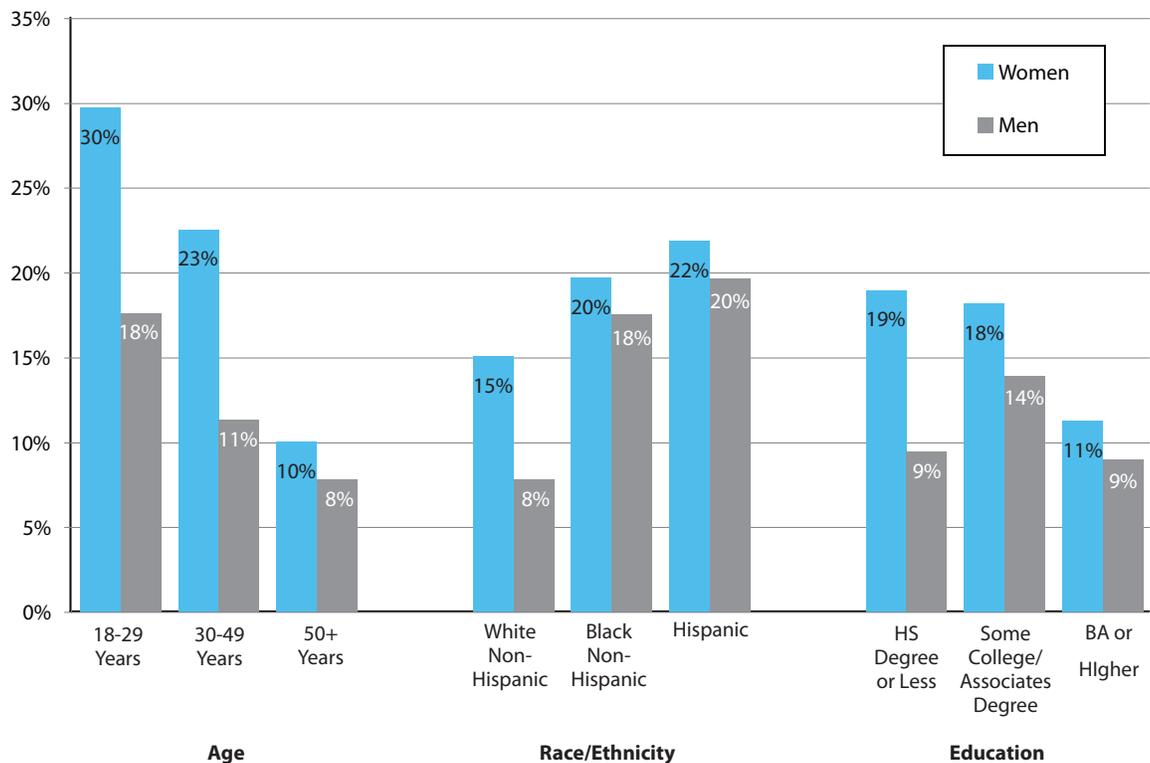


Note: N=2,744

Source: IWPR/Rockefeller Survey of Economic Security, 2010.

¹² This subchapter is excerpted from a forthcoming IWPR briefing paper that focuses on doubling up as a coping method in greater detail (see Yi, forthcoming).

Figure 5.4.
Characteristics of Adults Who Doubled Up, By Gender, Age, Race/Ethnicity, and Education (All Respondents Who Doubled Up)



Note: N=465
 Source: IWPR/Rockefeller Survey of Economic Security, 2010.

essential public programs, continue to put pressure on American households. These circumstances have forced individuals and families to rely on a variety of coping methods, including “doubling up.” “Doubling up” refers to taking in or moving in with new household members in response to financial difficulties.

To target financial hardship as the reason for doubling up among respondents, the survey asked a question that defined doubling up as the addition of adults over the age of 17 to the household since 2007 “as a result of financial pressures.” The question was asked only of those who had indicated earlier in the survey that there was at least one other adult besides the interviewee in the household.

A total of 17 percent of women and 11 percent of men (14 percent of the overall sample) report having doubled up since 2007 due to financial pressures (Figure 5.3). While these households had the same reason for doubling up—economic hardship—the relationships varied. The largest proportion of doubled up adults moved in with or took in family members as opposed to romantic partners or unrelated boarders and roommates; some respondents

report more than one type of doubling up. In all three categories, women were more likely to have doubled up than men.

Members of certain demographic groups were also more likely to have doubled up than others. Analyses show that the groups that have historically been most economically vulnerable were most likely to do so. These included: women, blacks and Hispanics, young adults, and women with low educational attainment (Figure 5.4).

With respect to age, the findings reflect the theories of “delayed launch” and “emerging adulthood” in that young adults doubled up at higher rates than older respondents. Young men and women aged 18–29 were more than twice as likely as the oldest group of adults (aged 50 and older) to double up, with young women (30 percent) the most likely to double up of all of the age/gender groups.

While only 11 percent of white respondents doubled up, around one-fifth of Hispanics and blacks did so. This racial/ethnic disparity is particularly striking among men; black and Hispanic men were more than twice as likely to have doubled up as white men. Among women, while overall rates of doubling up were higher than those of men, the phenomenon was experienced more uniformly across lines of race and ethnicity; 15 percent of white women, one-fifth of black women (20 percent), and just over one-fifth (22 percent) of Hispanic women doubled up.

The pattern with respect to educational attainment is not as clear, though, among women, rates of doubling up are lowest for respondents with higher levels of education.

Work Responses

Unemployment rates rose substantially in the recession between December 2007 and June 2009 and peaked for men at 11.4 percent in November 2009. Women’s unemployment rate continued to increase through November 2010 when it peaked at 8.9 percent. Unemployment was high for both men (10.5 percent) and women (8.9 percent) in November 2010 when the survey was completed (BLS 2011b). In November 2010 there were more than four job seekers for every job opening, on average, for almost two years in a row (Shierholz 2011). Job loss or insecurity for one household member can trigger changes in the employment behavior (job seeking, job holding, hours worked, or taking on an additional job) of other household members as they attempt to cope with the effects of the recession and its aftermath by increasing earnings.

More than a quarter of women and men report that either they or someone in their households had to start working or take on an extra job during the

Table 5.4.
Recent Changes in Work Behavior

During anytime in the past year, have you...	Or someone in household had to start working or take on an extra job		Gotten a pay raise at your current job or gotten a better job	
	Women	Men	Women	Men
Percent responding "yes"				
All Respondents	26%	26%	24%	36%
Race & Ethnicity				
White	22%	24%	24%	36%
Black	32%	32%	25%	33%
Hispanic	40%	31%	24%	36%
Respondent's Age				
18-44 Years	32%	36%	32%	46%
45-59 Years	32%	24%	31%	41%
60+ Years	14%	12%	10%	14%
Educational Attainment				
High School Diploma or Less	27%	26%	17%	26%
Some College or Associate's Degree	23%	33%	25%	39%
Bachelor's Degree or Higher	28%	17%	35%	46%
Family Type				
Single, No Children	20%	28%	14%	36%
Married, No Children	22%	18%	26%	34%
Single Parent	38%	na	20%	na
Married Parent	32%	31%	37%	37%
Current Work Status				
Employed Part-Time	35%	31%	22%	21%
Employed Full-Time	29%	27%	35%	49%
Unemployed	32%	50%	15%	20%
Not in Labor Force (Not Retired)	29%	45%	35%	42%
Retired	14%	15%	7%	6%
Household Unemployment Experience in Last Two Years				
Respondent AND Other Unemployed	55%	59%	9%	21%
Respondent OR Other Unemployed	41%	42%	22%	30%
No One Unemployed	16%	16%	28%	40%

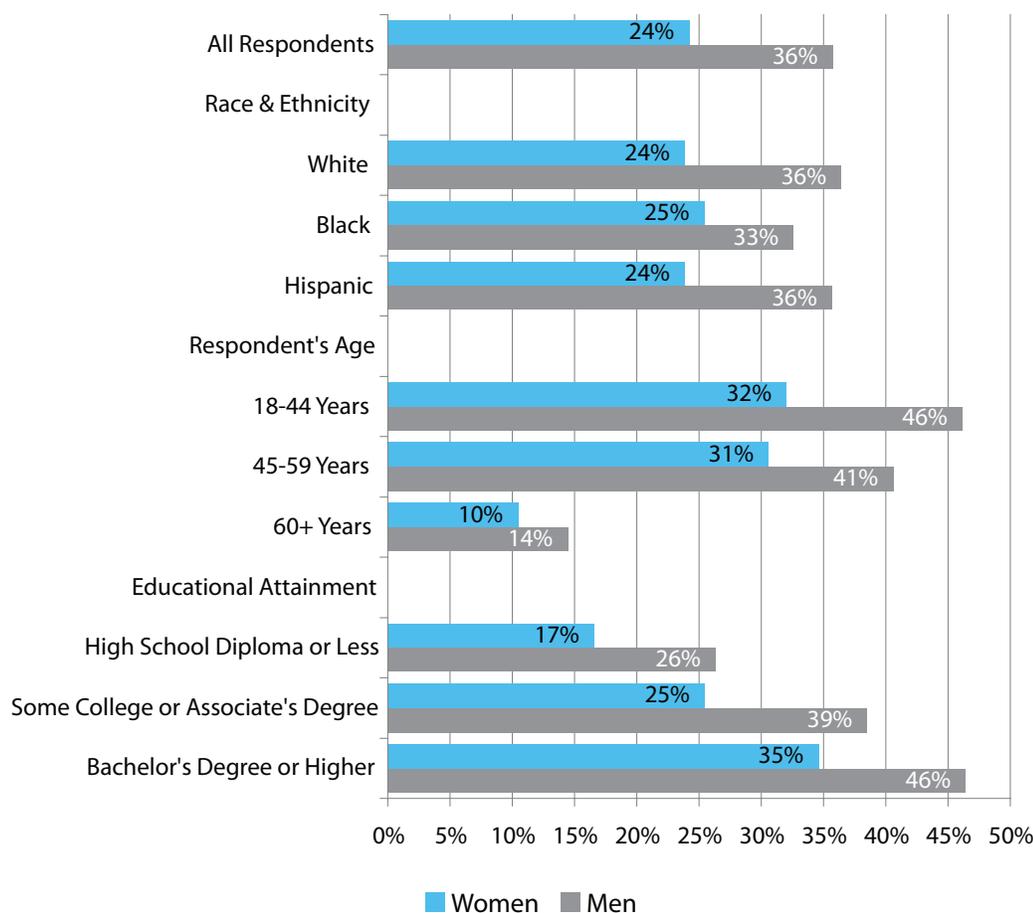
Note: N=2,706

Source: IWPR/Rockefeller Survey of Economic Security 2010.

last year (26 percent of both women and men; Table 5.4). While this strategy can be disruptive of household routines and new entrants may not earn high wages, the strategy can still help facilitate economic survival.

People of color report more often taking a job or an extra job when compared with white women and men. There is very little difference across the ethnic groups in term of experiencing wage or salary increases or career ad-

Figure 5.5.

Gotten a Pay Raise or Better Job in the Past Year (All Respondents)

Notes: Bars show percent responding "yes."

N=2,706

Source: IWPR/Rockefeller Survey of Economic Security 2010.

vancement in the prior year. Younger women and men (aged 18–44) and women aged 45–59 were more likely to report work entrances or taking on additional jobs. Both single mothers and parents living with a spouse or partner were more likely to have themselves started a new job or to live with someone who has started a new job.

A fortunate few (24 percent of women and 36 percent of men; Figure 5.5) either received a raise at work or moved to a better job in the previous year and these were quite evenly spread across the race and ethnic groups for women and men. Within each race or ethnic group shown, men were more likely to receive a raise or obtain a better job than women. Workers under age 60 were more likely to receive pay raises or better jobs in the prior year. Career advancement, either a pay raise or better job, was more likely for those with a bachelor's degree or more. Parents living with a spouse or partner were

Men were more likely (36 percent) than women (24 percent) to get a pay raise or better job in the past year.

the most likely to report having received a pay raise or moved into a better job in the prior year (Table 5.4).

Among currently unemployed workers, one-third of women (32 percent) and half of men (50 percent) report that they or someone in their household had to start work or take on an extra job in the past year. Fewer unemployed adults (15 percent of women and 20 percent of men) report having had positive job changes such as pay raises or moving to a better job in the prior year. In households with extensive unemployment in the previous two years, more than half (55 percent of women and 59 percent of men) said that they or another person had started a new job. Only nine percent of women and twenty-

Chapter 6

Unemployment

one percent of men in these households had received a pay raise or moved on to a better job in the past year.

Table 6.1 displays the national unemployment rates for men and women in the month the recession officially began (December 2007), the month the recession officially ended (June 2009), during the month most of the interviews were conducted for the IWPR/Rockefeller Survey of Economic Security (October 2010), and two years after the official end of the recession (July 2011).

Table 6.1.

Unemployment Rates by Gender, Race/Ethnicity, Age, and Education

	Women				Men			
	Dec-2007	Jun-2009	Oct-2010	Jul-2011	Dec-2007	Jun-2009	Oct-2010	Jul-2011
Overall	4.9	8.3	8.8	8.5	5.1	10.6	10.4	9.6
Race & Ethnicity								
White	4.4	7.5	7.9	7.6	4.5	9.8	9.5	8.6
Black	8.1	12.7	14.0	14.3	10.0	17.5	17.7	17.7
Hispanic	6.1	12.5	12.6	12.5	5.3	11.9	11.6	10.5
Educational Attainment								
Less than High School	9.1	14.8	15.9	15.5	7.7	14.1	12.9	13.3
High School Diploma	4.2	7.9	8.5	9.0	5.1	10.2	9.7	9.1
Some College, No Degree	4.1	8.8	8.7	9.8	3.6	8.5	8.7	9.2
Associate's Degree	3.3	5.3	6.7	7.2	3.0	8.1	7.5	6.8
Bachelor's Degree or Higher	2.0	4.7	4.4	5.1	2.1	5.0	4.6	4.3
Age								
16-24 Years	10.7	15.9	17.0	15.9	12.7	20.1	20.1	18.8
25-34 Years	4.8	8.7	9.4	9.1	5.1	11.2	10.4	10.2
35-44 Years	3.9	7.3	7.5	6.7	3.7	9.0	8.2	7.5
45-54 Years	3.7	6.1	6.9	6.8	3.3	8.7	8.6	7.7
55+ Years	2.9	6.4	5.9	7.3	3.2	7.9	8.3	7.4

Note: Unemployment rates for the civilian labor force age 16 and older, except for educational attainment which is limited to age 25 and older.
Source: Bureau of Labor Statistics 2011b.

Unemployment rates more than doubled for all men from their December 2007 levels (5.1 percent) and rose by nearly four percentage points for women, from 4.9 percent in December 2007 to 8.8 percent in October 2010. While men's unemployment rate is a full percentage point lower in July 2011 than at the end of the recession in June 2009, women's recent unemployment rate is higher (8.5 percent) than at the end of the recession (8.3 percent).

Black men and women experienced more unemployment at each time point shown than the other groups. More than two years after the recession officially ended, 14.3 percent of black women and 17.7 percent of black men are unemployed and looking for work. Among Hispanics, women experience higher unemployment than men. The gap between women and men was 0.8 percentage points in December 2007 (6.1 percent for Hispanic women and 5.3 percent for Hispanic men). As of July 2011, the gap is two percentage points (12.5 percent for women and 10.5 percent for men).

Unemployment is higher among women and men with less education; those with postsecondary degrees are less likely to be unemployed at each time point. Similarly, young women and men, those under age 35, are the most likely to be unemployed and looking for work during the period shown.

Avoiding Unemployment

What would people do to avoid unemployment? More than seven in ten agree or strongly agree that they would accept a job that requires new skills or temporary work (Table 6.2). Fewer—although still most—would accept a cut in pay or a longer commute to and from work. Women appear less willing to accept an increase in commuting time (54 percent) than men (64 percent). Stretching their working day by expanding their travel time might interfere with their ability to provide care for their families, and a long commute to a low-wage job may not make financial sense for many women. Single mothers fit this pattern with an even greater difference in preferences between the two general choices—learning new skills (85 percent) and accepting temporary work (82 percent) versus accepting a job with lower pay (51 percent) and having a longer commute (55 percent). Mothers and fathers living with a spouse or partner are more willing to accept most of the employment situations described than women and men without children.

Younger adults, aged 18–44, many of whom are working, report the greatest willingness to accept trade-offs in order to stay employed (80 percent or more of both women and men would accept a job requiring new skills or temporary employment). Adults aged 60 and older are the least accepting of additional demands (54 percent of women and men would take a job requiring new skills and fewer—38 percent of women and 48 percent of men—would accept longer commutes) or reduced job security and income (temporary

Table 6.2.
Strategies for Avoiding Unemployment

Percent responding "strongly agree" or "agree"	Job that requires new skills		Position with lower pay		Temporary employment		Travel longer to get to work	
	Women	Men	Women	Men	Women	Men	Women	Men
All Respondents	72%	73%	57%	56%	74%	71%	54%	64%
Race & Ethnicity								
White	72%	73%	62%	56%	76%	73%	57%	67%
Black	75%	71%	45%	56%	74%	71%	51%	62%
Hispanic	70%	73%	48%	50%	68%	67%	47%	52%
Respondent's Age								
18-44 Years	84%	81%	61%	56%	86%	80%	64%	76%
45-59 Years	79%	77%	64%	57%	76%	68%	63%	61%
60+ Years	54%	54%	49%	54%	60%	62%	38%	48%
Educational Attainment								
High School Diploma or Less	64%	66%	45%	48%	64%	63%	40%	58%
Some College or Associate's Degree	80%	77%	65%	54%	80%	78%	63%	67%
Bachelor's Degree or Higher	75%	79%	67%	69%	81%	77%	64%	73%
Family Type								
Single, No Children	64%	77%	49%	55%	67%	73%	48%	63%
Married, No Children	69%	66%	59%	56%	70%	66%	53%	59%
Single Parent	85%	na	51%	na	82%	na	55%	na
Married Parent	81%	79%	70%	56%	88%	77%	65%	72%
Current Work Status								
Employed Part-Time	82%	80%	57%	36%	79%	84%	54%	76%
Employed Full-Time	82%	81%	61%	62%	84%	77%	66%	70%
Unemployed	84%	80%	56%	69%	85%	82%	51%	64%
Not in Labor Force (Not Retired)	78%	73%	58%	40%	73%	46%	54%	71%
Retired	46%	45%	48%	43%	54%	53%	35%	44%
Employment Type								
Private Sector	84%	81%	61%	56%	82%	78%	61%	69%
Public Sector	80%	84%	65%	67%	86%	76%	77%	68%
Self-Employed	81%	70%	70%	66%	87%	77%	70%	74%
Household Unemployment Experience in Last Two Years								
Respondent AND Other Unemployed	86%	74%	70%	51%	87%	86%	67%	58%
Respondent OR Other Unemployed	82%	77%	59%	58%	85%	74%	60%	69%
No One Unemployed	66%	73%	55%	56%	69%	70%	51%	65%

Note: N=2,690

Source: IWPR/Rockefeller Survey of Economic Security 2010.

work would be accepted by 60 percent of women and 62 percent of men and lower pay by 49 percent of women and 54 percent of men). Women and men who report they have retired from the labor force report relatively low acceptance of all four specific strategies for avoiding unemployment— under 50

percent among women and men for all options except temporary employment (54 percent of women and 53 percent of men).¹³

Women and men with postsecondary education report higher rates of acceptance for these unemployment strategies than those with high school diplomas or less. Those in households that have recently experienced adult unemployment are also more likely to accept strategies for avoiding additional unemployment than adults in households who have not suffered from the recession in this way. One surprising exception: men from households where they and at least one other person have been unemployed for at least a month in the last two years would not accept lower pay (51 percent) or commute longer (58 percent) to avoid unemployment.

Job Search Plans and Expectations

Unemployed women and men have different plans and expectations for finding jobs in the recovery (Table 6.3). Compared with men, women more often expect to do work that is similar to their previous job (43 percent of women versus 30 percent of men) and are slightly less likely to plan on moving into very different kinds of work (29 percent of women and 32 percent of men). Men are much more likely to consider moving to find work (32 percent) compared with women (13 percent). Men are more likely to feel overqualified for the jobs available. Forty-two percent of men report that, given their education, experience, and training, they are overqualified for the jobs for which they are applying compared with 35 percent of women.

Table 6.3.
Expectations for Future Work (Unemployed Job Seekers)

	Women	Men
Expects same kind of work in next job	43%	30%
Expects very different work in next job	29%	32%
Considered moving to find work	13%	32%
Feels overqualified for jobs she is applying for	35%	42%

Note: N=518

Source: IWPR/Rockefeller Survey of Economic Security 2010.

¹³ Note that a companion report focusing on respondents' attitudes toward retirement as well as their experiences in and preparing for retirement (Hess, Hayes, and Hartmann 2011) finds that both women and men seem to be changing their understanding of retirement. More now think of retirement as the time when a specific age-related income stream such as Social Security or a pension is received than think of it as a time of reduced work effort. Therefore, it is not surprising that half of "retired" respondents would consider what they would do to avoid unemployment.

Chapter 7

Work and Job Quality

Employment

For those with jobs, what are the jobs like? About one in seven employed women report being a union member or covered by a union contract compared with one in five employed men (Table 7.1).¹⁴ Union coverage is higher for women of color and close to even with the rates for men of color. Among women union rates are highest among those with a four-year college degree or higher; among men rates are highest among those with a high school diploma or less and lower for men with advanced education credentials.

Four of five employed women (80 percent) and three of four employed men (73 percent) have a standard work arrangement where they are regular, permanent employees rather than self-employed, on-call, temporary, or day laborers (Table 7.1). Black women and men are more likely to work under a standard arrangement than either white or Hispanic workers. Non-standard work arrangements increase with age for men, from 22 percent among men aged 18–44 years to 41 percent among men aged 60 and older.

About two-thirds of women (68 percent) and men (67 percent) work for private companies, both for-profit and not-for-profit (Table 7.2). Eighteen percent of women and 20 percent of men are in the public sector at the federal, state, or local level. Eleven percent of working women and 12 percent of working men report that they are self-employed. A larger share of working black women (33 percent) and black men (27 percent) are employed in the public sector than are white or Hispanic workers. Similar to the pattern for all workers in non-standard arrangements, self-employment increases with age for men, but not for women. In terms of education, more women (25 percent) and men (29 percent) with four-year postsecondary degrees and be-

¹⁴ These levels are higher than rates reported by the U.S. Bureau of Labor Statistics (2011c) for women (11.1 percent) and men (13.8 percent).

Table 7.1.
Terms of Employment by Gender, Race/Ethnicity, Age, and Education

	Union member or covered by union contract		Standard work arrangement (regular, permanent employee)	
	Women	Men	Women	Men
All Workers	14%	21%	80%	73%
Race & Ethnicity				
White	10%	20%	79%	72%
Black	24%	21%	87%	85%
Hispanic	21%	24%	79%	72%
Respondent's Age				
18-44 Years	12%	22%	78%	78%
45-59 Years	15%	22%	85%	71%
60+ Years	13%	15%	77%	59%
Educational Attainment				
High School Diploma or Less	11%	27%	80%	72%
Some College or Associate's Degree	11%	20%	80%	69%
Bachelor's Degree or Higher	18%	16%	82%	79%

Note: N=1,081
Source: IWPR/Rockefeller Survey of Economic Security 2010

Table 7.2.
Employment Sector by Gender, Race/Ethnicity, Age, and Education

	Women			Men		
	Private	Public	Self-Employed	Private	Public	Self-Employed
All Workers	68%	18%	11%	67%	20%	12%
Race & Ethnicity						
White	70%	15%	14%	66%	19%	14%
Black	56%	33%	4%	66%	27%	5%
Hispanic	68%	20%	5%	70%	18%	11%
Respondent's Age						
18-44 Years	66%	17%	14%	75%	18%	6%
45-59 Years	71%	20%	7%	65%	20%	15%
60+ Years	69%	14%	15%	47%	21%	30%
Educational Attainment						
High School Diploma or Less	64%	19%	12%	72%	17%	9%
Some College or Associate's Degree	73%	11%	14%	73%	12%	12%
Bachelor's Degree or Higher	65%	25%	9%	55%	29%	16%

Notes: Columns do not sum to 100 percent within gender because "don't know" responses are not shown, but were included in calculations.

N=1,081
Source: IWPR/Rockefeller Survey of Economic Security 2010.

Table 7.3.

Establishment Size by Gender, Race/Ethnicity, Age, and Education

Size of Establishment (Number of Workers)	Women			Men		
	< 50	50-499	500+	< 50	50-499	500+
All Workers	37%	18%	40%	39%	22%	35%
Race & Ethnicity						
White	40%	16%	38%	41%	21%	35%
Black	21%	21%	53%	22%	27%	49%
Hispanic	33%	26%	34%	42%	23%	27%
Respondent's Age						
18-44 Years	34%	17%	43%	42%	20%	33%
45-59 Years	35%	20%	41%	35%	24%	39%
60+ Years	45%	17%	32%	45%	22%	29%
Educational Attainment						
High School Diploma or Less	41%	14%	39%	48%	20%	25%
Some College or Associate's Degree	31%	17%	45%	37%	27%	35%
Bachelor's Degree or Higher	40%	23%	34%	33%	18%	46%

Note: N=1,079

Source: IWPR/Rockefeller Survey of Economic Security 2010.

yond are employed in the public sector compared with workers with less schooling.¹⁵

The size of an employing firm or establishment has been shown to affect job quality. The larger a company is in terms of the number of employees, the higher the earnings of workers, on average (Hollister 2004). Furthermore, some public policies provide benefits only to employees in larger firms. For example, the Family Medical Leave Act (FMLA) provides up to 12 weeks of unpaid job-protected leave for personal illness or covered family care needs, but applies only to employers with 50 or more employees, including public agencies and elementary and secondary schools.

As Table 7.3 shows, women respondents are slightly more likely to work in establishments with more than 500 workers than are men. Black workers, including women and men, are more likely to be in larger establishments than are white or Hispanic workers. This category of employers—those with 500 or more workers—includes most government jobs, so this finding is not surprising since, as shown in the previous table, blacks are especially likely to work in the public sector

¹⁵ Media reports that public sector workers are overpaid often overlook the fact that public sector workers are more likely to have postsecondary degrees than other workers (Schmitt 2010).

Table 7.4.

Job Tenure with Current Employer by Gender, Race/Ethnicity, Age, Education, and Work Status

Years with Current Employer	Women			Men		
	< 5 Years	5-15 Years	16 or More Years	< 5 Years	5-15 Years	16 or More Years
All Workers	28%	49%	23%	32%	44%	24%
Race & Ethnicity						
White	23%	53%	24%	27%	45%	28%
Black	38%	40%	21%	45%	40%	16%
Hispanic	46%	36%	18%	48%	40%	12%
Respondent's Age						
18-44 Years	37%	57%	6%	39%	51%	10%
45-59 Years	20%	44%	36%	28%	37%	35%
60+ Years	21%	36%	44%	12%	36%	52%
Educational Attainment						
High School Diploma or Less	32%	33%	35%	38%	31%	30%
Some College or Associate's Degree	25%	54%	20%	35%	46%	19%
Bachelor's Degree or Higher	29%	54%	17%	21%	55%	23%
Current Work Status						
Employed Part-Time	47%	38%	15%	57%	20%	23%
Employed Full-Time	23%	53%	24%	29%	46%	25%

Note: N=1,082

Source: IWPR/Rockefeller Survey of Economic Security 2010.

Overall, women and men have been with their current employers for similar periods of time (see Table 7.4). Women appear slightly more likely to have been with their current employer for 5–15 years (49 percent) compared with men (44 percent), whereas men are more likely to have been with their current employer for less than five years (32 percent for men compared with 28 percent for women). Workers of color have shorter job tenure than white workers. Among white women, 23 percent have worked for their current employer for fewer than five years compared with 38 percent of black women and 46 percent of Hispanic women. Among white men, 27 percent have worked for their current employer for fewer than five years compared with 45 percent of black men and 48 percent of Hispanic men. For both women and men, the opposite pattern appears among those who have worked for their current employer for more than 15 years: higher proportions of white women and white men have long tenure (more than 15 years) compared with black and Hispanic workers.

By the time workers are 60 and older, 44 percent of women have been working for their current employer for at least 16 years, compared with 52 percent of the men.

Part-time workers are roughly twice as likely to have short job tenure (fewer than five years) compared with full-time workers. Among women, 23 percent of full-time workers have been with their current employer for fewer than five years compared with 47 percent of part-time workers. Among men, 29 percent of full-time workers have short tenure compared with 57 percent of part-time workers.

Job Quality

Good jobs provide a variety of benefits and working conditions that, taken together, ultimately result in high levels of job satisfaction. Several dimensions of job quality are addressed by the survey. Paid time off, especially for parents to care for sick children, is a crucial aspect of work-family balance. Workers were asked about their access to such time as well as whether they experience any discouragement or penalties for taking time off. Workplace flexibility is another key aspect of work-family balance that was included in the survey. The continuing lower pay of women relative to men as well as the greater awareness of employer pay secrecy policies brought about by Lilly Ledbetter and her sex discrimination suit against Goodyear Tire & Rubber Co. led IWPR to develop unique questions about these practices at men's and women's workplaces. The final workplace quality issue addressed in this section is the availability of pension participation at work. The section concludes with a discussion of job satisfaction.

The IWPR/Rockefeller Survey is the only survey to have asked workers about discouragement and penalties that would apply at their workplace to workers who use time off or share pay information.

Paid Time Off

Paid time off is one component of a good job, and respondents were asked about the availability of paid sick days and paid vacation. Patterns of coverage are similar to those from other national data sets (IWPR 2011 and BLS 2010a). Women and men report similar rates of access to paid sick days and to paid vacation. Part-time employees and those with low levels of education are less likely to have either paid sick days or paid vacation coverage, regardless of gender.

Table 7.5 shows the results from a question that asked whether parents had sent a sick child to school or to daycare in the past 12 months because the parent could not take time off from work. In two parent households, women are more likely to stay at home to meet the needs of family members, such as caring for a sick child (Heymann 2000), yet with the increasing number of single parent and dual-career households (BLS 2010b) more women than men report in this survey having to send ill children to school or daycare. Of

Table 7.5.

Sent a Sick Child to School or Daycare in Past Year Because Could Not Take Time Off from Work (Working Parents Only)

Percent responding "yes"	Sent child to school sick	
	Women	Men
All Working Parents	23%	7%
Race & Ethnicity		
White	27%	6%
Black	11%	2%
Hispanic	20%	10%
Respondent's Age		
18-44 Years	29%	6%
45-59 Years	5%	9%
60+ Years	na	na
Educational Attainment		
High School Diploma or Less	5%	10%
Some College or Associate's Degree	44%	2%
Bachelor's Degree or Higher	15%	8%
Family Type		
Single Parent	29%	na
Married Parent	21%	7%
Current Work Status		
Employed Part-Time	14%	7%
Employed Full-Time	27%	7%
Employment Type		
Private Sector	21%	7%
Public Sector	19%	10%

Note: N=447

Source: IWPR/Rockefeller Survey of Economic Security 2010.

23 percent of mothers and 7 percent of fathers have sent a sick child to school or daycare in the past year because they could not take time off from work.

the mothers, 23 percent say they have sent a sick child to school or daycare because they could not take time off from work, a circumstance reported by only 7 percent of the fathers. For young mothers and single mothers the issue becomes even more apparent: nearly three in ten younger mothers, aged 18–44 (29 percent), and single mothers (29 percent) have been forced to send a sick child to school or daycare because they could not miss work. The problem is nearly twice as frequent among mothers who work full time (27 percent) compared with mothers who work part time (14 percent).

In order to benefit from having paid time off for illness or to meet personal and family needs, workers need to feel that they will not be unduly punished for accessing their paid leave or taking unpaid leave to recover from illness. Workers were asked about how attendance and time-off policies were managed and enforced at their workplace:

Table 7.6.

Penalties and Fear of Penalties for Taking Time Off

	Attendance tracked, could lose job		Fear of penalties for work absences	
	Women	Men	Women	Men
Percent responding "yes"				
All Workers	41%	45%	28%	29%
Race & Ethnicity				
White	35%	41%	26%	26%
Black	63%	62%	38%	45%
Hispanic	52%	53%	28%	35%
Respondent's Age				
18-44 Years	43%	47%	25%	32%
45-59 Years	41%	48%	31%	30%
60+ Years	37%	30%	35%	18%
Educational Attainment				
High School Diploma or Less	47%	53%	31%	32%
Some College or Associate's Degree	40%	41%	29%	24%
Bachelor's Degree or Higher	38%	39%	25%	31%
Family Type				
Not Married, No Children	43%	49%	23%	36%
Married, No Children	33%	40%	22%	26%
Single Parent	59%	na	50%	na
Married Parent	42%	46%	29%	27%
Current Work Status				
Employed Part-Time	42%	65%	24%	31%
Employed Full-Time	40%	42%	31%	29%
Employment Type				
Private Sector	45%	50%	34%	33%
Public Sector	40%	48%	15%	32%

Note: N=1,076

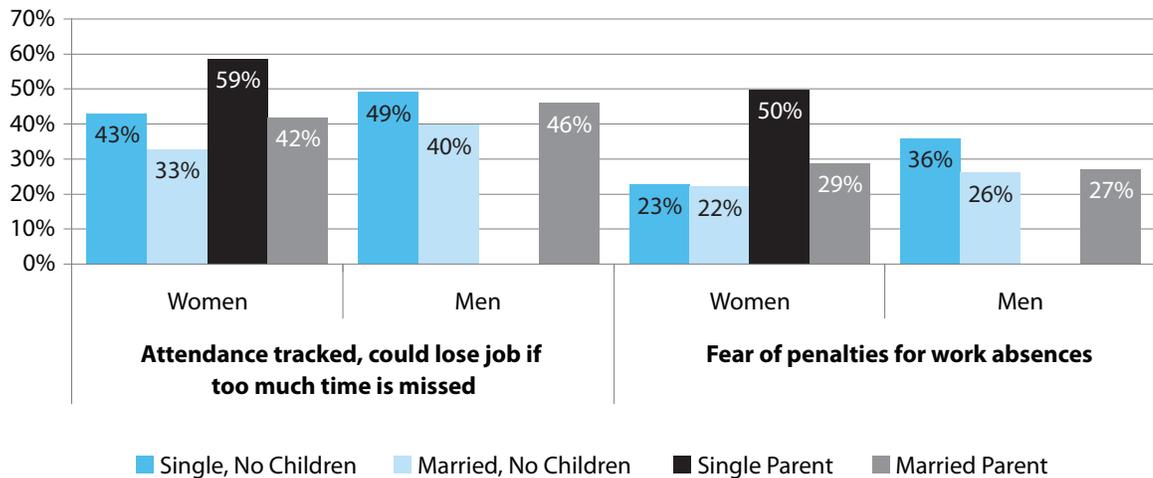
Source: IWPR/Rockefeller Survey of Economic Security 2010.

- Does your employer track work attendance and have policies such that you would lose your job if you missed too much time, regardless of the reason for absence?
- Are you or other employees at your workplace afraid that being absent from work will lead to penalties in terms of low raises, limited promotions or poor task assignments?

As Table 7.6 shows, 41 percent of women and 45 percent of men report that their work absences are tracked and they risk losing their jobs for missing work, regardless of the reason. Black and Hispanic workers report more risk than white workers. Younger workers and those with less education report higher levels of risk compared with older workers and those with more education. Six

41 percent of women and 45 percent of men report that they risk losing their jobs for missing work, regardless of the reason for their absence.

Figure 7.1.

Workplace Discouragement of Taking Time Off (All Workers)

Notes: Bars show percent responding "yes."
N=1,076

Source: IWPR/Rockefeller Survey of Economic Security 2010.

in ten single mothers (59 percent), one of the highest proportions reported, respond that they could lose their jobs for missing work (Figure 7.1).

Regardless of any formal tracking of work absences, three in ten workers (28 percent of women and 29 percent of men) fear that missing work will lead to lower pay raises, limited advancement opportunities, or poor task assignments. Black and Hispanic workers report higher levels of fear than white workers (Table 7.6). Parents report more fear of penalties for work absences than non-parents do (including those whose children are grown). Half of single mothers fear that work absences will harm their future earnings or advancement, double the share of single women without children (Figure 7.1).

Flexible Work Policies

Like paid time off, flexible workplaces can also help working families to meet their caregiving needs. Table 7.7 presents three different ways jobs can be family-friendly. Workers were asked how true the following statements are about their main jobs:

- You are allowed to change your starting and quitting times if the need arises.
- As part of your main job, you can do some of your work at home.
- Your supervisor accommodates you when you have family or personal business to take care of—for example, medical appointments or meeting with child's teacher.

Table 7.7.
Indicators of Job Flexibility

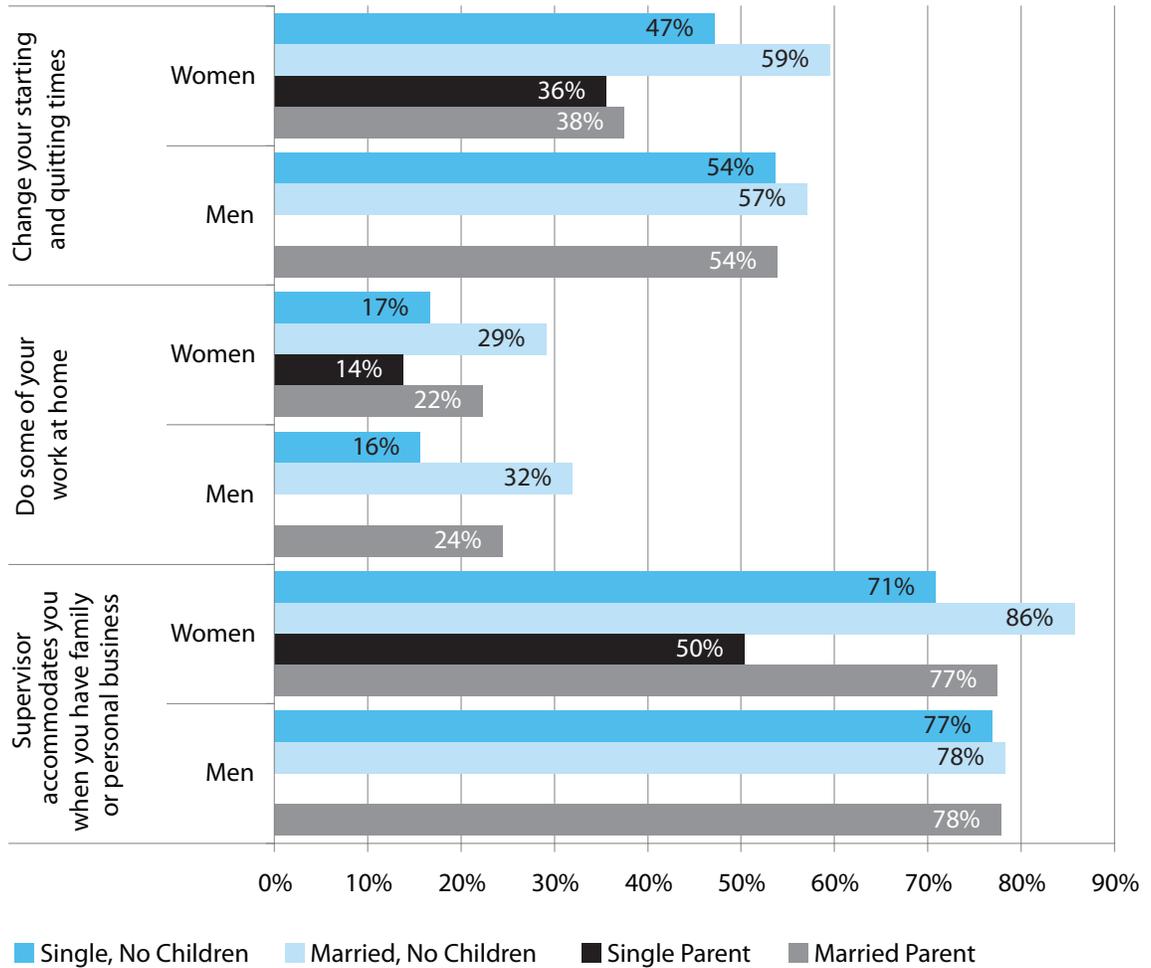
	Change your starting and quitting times		Do some of your work at home		Supervisor accommodates you when you have family or personal business	
	Women	Men	Women	Men	Women	Men
Percent responding "always" or "often"						
All Workers	47%	54%	22%	24%	75%	77%
Race & Ethnicity						
White	51%	63%	24%	29%	78%	82%
Black	39%	43%	18%	6%	67%	65%
Hispanic	33%	20%	15%	10%	69%	65%
Respondent's Age						
18-44 Years	43%	52%	27%	18%	71%	80%
45-59 Years	47%	50%	17%	24%	80%	74%
60+ Years	55%	69%	19%	41%	73%	76%
Educational Attainment						
High School Diploma or Less	44%	39%	10%	14%	79%	66%
Some College or Associate's Degree	41%	56%	22%	24%	63%	81%
Bachelor's Degree or Higher	57%	69%	31%	35%	87%	87%
Family Type						
Single, No Children	47%	54%	17%	16%	71%	77%
Married, No Children	59%	57%	29%	32%	86%	78%
Single Parent	36%	na	14%	na	50%	na
Married Parent	38%	54%	22%	24%	77%	78%
Current Work Status						
Employed Part-Time	49%	35%	26%	18%	86%	70%
Employed Full-Time	44%	56%	20%	24%	71%	80%

Note: N=1,078

Source: IWPR/Rockefeller Survey of Economic Security 2010.

About half of all workers (47 percent of women and 54 percent of men) can change their work schedule to accommodate family needs always or often. Only about one in four workers (22 percent of women and 24 percent of men) can always or often do some of their work from home. Three of four workers (75 percent of women and 77 percent of men) report that their supervisors usually accommodate them when they have family or personal demands that need to be met. White workers, workers with bachelor's degrees or higher, and older male workers generally have the most work flexibility across these three categories. Older men and men with higher education have the most flexibility in starting and quitting times (69 percent). Older men have the most opportunity to work at home (41 percent), while women and men with bachelor's degrees or higher report having the most accommodating supervisors (at 87 percent).

Figure 7.2.
Job Flexibility by Type of Family (All Workers)



Notes: Bars show percent responding “always true” or “often true.”
 N=1,078
 Source: IWPR/Rockefeller Survey of Economic Security 2010.

Single mothers have the least flexible work arrangements, older men the most.

While single mothers report fairly typical access to paid sick days and vacation, they appear to suffer when it comes to less formal flexible work arrangements; only 36 percent report that they can change their work schedule, 14 percent can do some work from home, and 50 percent feel their supervisors accommodate their family needs (Figure 7.2). These are the types of flexible work arrangements that can enable workers to care for themselves or provide care to others in their households. Parents living with a spouse or partner, especially mothers, fare little better on two of the three types of flexible work arrangements asked about. In contrast, much larger shares of married mothers and fathers (about three-quarters) report having accommodating supervisors (the third type of flexibility) than the half of single mothers who report such accommodations.

Pay Secrecy

The IWPR/Rockefeller survey is the first to ask workers whether there are policies at their work places that discourage or prohibit sharing information about pay. Respondents with jobs were asked to indicate which of the following statement best characterized their work place:

- Wage and salary information is public.
- Wage and salary information can be discussed in the workplace.
- Discussion of wage and salary information is discouraged by managers.
- Discussion is formally prohibited, and/or employees caught discussing wage and salary information could be punished.

Table 7.8.

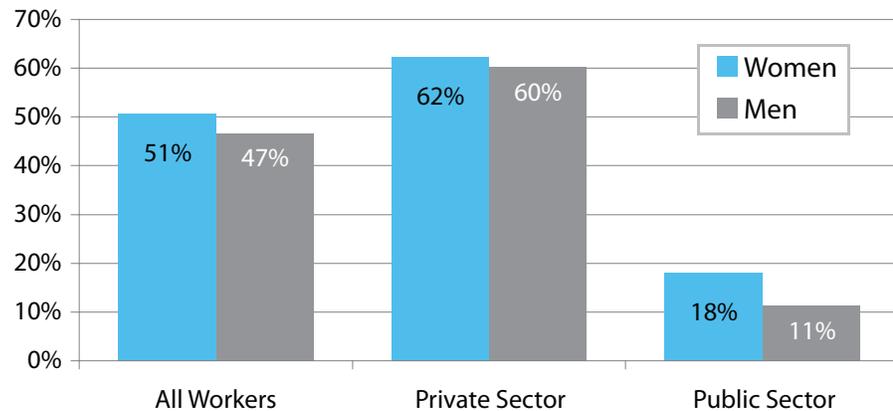
Pay Secrecy Policies in the Workplace

	Wage discussion discouraged or prohibited	
	Women	Men
All Workers	51%	47%
Race & Ethnicity		
White	52%	48%
Black	41%	48%
Hispanic	50%	43%
Respondent's Age		
18-44 Years	48%	50%
45-59 Years	52%	48%
60+ Years	53%	35%
Educational Attainment		
High School Diploma or Less	51%	41%
Some College or Associate's Degree	56%	52%
Bachelor's Degree or Higher	44%	46%
Family Type		
Single, No Children	57%	50%
Married, No Children	51%	42%
Single Parent	63%	na
Married Parent	37%	47%
Current Work Status		
Employed Part-Time	47%	48%
Employed Full-Time	54%	46%
Employment Type		
Private Sector	62%	60%
Public Sector	18%	11%

Note: N=1,076

Source: IWPR/Rockefeller Survey of Economic Security 2010.

Figure 7.3.
Pay Secrecy Policies by Type of Employer (All Workers)



Notes: Percent responding "discussion of wage information is discouraged or prohibited."

N=1,076

Source: IWPR/Rockefeller Survey of Economic Security 2010.

While there may be no direct link between pay secrecy and pay inequality, there is some evidence that pay secrecy does increase the gender gap in earnings (Hegewisch, Williams, and Drago 2011).

As Table 7.8 and Figure 7.3 show, about half of all workers (51 percent of women and 47 percent of men) report that the discussion of wage and salary information is either discouraged or prohibited and/or could lead to punishment. Most government agencies have formal grade and step systems that make general wage and salary information public (only 18 percent of women and 11 percent of men in the public sector report discouragement or prohibition of wage and salary discussions). According to the survey respondents, private sector employers are more likely to try to control access to this information. Sixty-two percent of women and sixty percent of men working for private employers report that wage and salary information is secret. Pay secrecy is even more common among single mothers: nearly two of three (63 percent) say they work for employers who discourage or prohibit discussion of wage and salary information.

Pension Availability at Work

Half of workers (50 percent of women and 51 percent of men) report that they are participating in an employer-sponsored pension plan (Table 7.9). The pension plan participation rate is lower for Hispanic workers compared with both white and black workers. Workers under age 45 are less likely to be participating in a pension plan through their employer than those above

About half of all workers report that the discussion of wage and salary information is discouraged, prohibited, or could lead to punishment in their workplace.

age 45. Participation rises with education from less than 40 percent for workers with a high school diploma or less to more than 60 percent for those with a bachelor's degree or more. Full-time workers are much more likely to be participating in a pension plan compared with part-time workers. While half of private sector employees participate in an employer-sponsored pension plan, three of four public sector workers do so. Only about one in five self-employed workers set up pension plans for themselves as employers (16 percent of women and 23 percent of men).

The approximately half of workers who are not participating in a pension plan at work were asked why they were not participating. More than half said there was no pension plan offered (53 percent of women and 52 percent of

Table 7.9.
Participation in an Employer-Sponsored Pension Plan

Percent responding "yes"	Participating in employer-sponsored pension plan	
	Women	Men
All Workers	50%	51%
Race & Ethnicity		
White	51%	55%
Black	50%	57%
Hispanic	44%	33%
Respondent's Age		
18-44 Years	41%	46%
45-59 Years	58%	60%
60+ Years	60%	48%
Educational Attainment		
High School Diploma or Less	36%	39%
Some College or Associate's Degree	49%	54%
Bachelor's Degree or Higher	62%	62%
Family Type		
Single, No Children	40%	50%
Married, No Children	57%	57%
Single Parent	50%	na
Married Parent	49%	49%
Current Work Status		
Employed Part-Time	34%	31%
Employed Full-Time	56%	54%
Employment Type		
Private Sector	50%	50%
Public Sector	76%	76%
Self-Employed	16%	23%

Note: N=1,080

Source: IWPR/Rockefeller Survey of Economic Security 2010.

men, results not shown). Twenty-one percent of men and thirteen percent of women report that they were not eligible to participate in the employer's pension plan because of their job type, hours worked per week, or employment tenure. Only 14 percent of women and men were not participating because they did not wish to contribute to a pension.

Job Satisfaction

Taking all of these job characteristics and working conditions into account, do workers judge their jobs as good or bad? Three questions were asked to allow workers to evaluate the suitability and desirability of their current jobs.

Three in ten women (30 percent) and one in four men (26 percent) report that they feel overqualified for their job given their education, experience, and job training. Black and Hispanic workers are more likely to feel overqualified than white workers (Table 7.10).

More than half of workers report being very satisfied with their current jobs (50 percent of women and 59 percent of men). White workers are more likely to be very satisfied than black and Hispanic workers. Workers aged 60 and older are more likely to say they are very satisfied than younger workers. Men who work part time are much less likely to be very satisfied with their jobs (35 percent) than men working full time (61 percent), suggesting continued labor market weakness with high underemployment in this period of economic recovery.

Similarly, more than half of workers (57 percent of women and 56 percent of men) think it would not be easy to find a job with a different employer with similar pay and fringe benefits. Older workers, those aged 60 and older, are more likely to think it would be hard to find another job, while younger workers are less likely to think so. When compared with workers with at least some postsecondary schooling, less educated workers (those with a high school diploma or less) are more likely to believe it would be hard to find a new job as good as the one that they currently have. While more part-time women workers think finding another job would be difficult compared with full-time women workers, the opposite is true among men: full-time male workers are more likely to think that finding another job of similar quality would be difficult.

Table 7.10.

Worker Evaluations of the Suitability and Desirability of Their Jobs

	Feels overqualified given education, experience (percent "yes")		Job satisfaction (percent "very satisfied")		Not easy to find a job with similar pay & benefits (percent "not easy")	
	Women	Men	Women	Men	Women	Men
All Workers	30%	26%	50%	59%	57%	56%
Race & Ethnicity						
White	28%	17%	53%	62%	58%	55%
Black	35%	38%	41%	44%	53%	60%
Hispanic	33%	58%	48%	52%	60%	63%
Respondent's Age						
18-44 Years	32%	27%	43%	52%	50%	48%
45-59 Years	28%	25%	50%	62%	63%	64%
60+ Years	28%	30%	75%	74%	67%	68%
Educational Attainment						
High School Diploma or Less	19%	33%	58%	61%	66%	64%
Some College or Associate's Degree	36%	24%	43%	58%	55%	54%
Bachelor's Degree or Higher	31%	21%	54%	59%	53%	52%
Family Type						
Single, No Children	38%	25%	49%	42%	59%	46%
Married, No Children	23%	19%	65%	72%	60%	67%
Single Parent	23%	na	45%	na	38%	na
Married Parent	32%	32%	37%	60%	62%	56%
Current Work Status						
Employed Part-Time	36%	25%	49%	35%	65%	51%
Employed Full-Time	29%	26%	51%	61%	55%	58%

Note: N=1,080

Source: IWPR/Rockefeller Survey of Economic Security 2010.

Chapter 8

Future Expectations

The IWPR/Rockefeller Survey of Economic Security finds that not only in terms of unemployment, but in terms of economic insecurity more generally, broad swaths of Americans were suffering more than a year past the official end of the Great Recession. By most indicators presented in this report, vulnerable groups, including women, people of color, individuals with low levels of education, and especially single mothers, are those most heavily affected by ongoing financial and economic stress. What were Americans expecting in the following year at the time of the survey's administration?

Millions are pessimistic: 24 million think it is at least somewhat likely that they will be laid off in the next 12 months, 15 million think their employer might go out of business or relocate, and 31 million believe that they might be asked to accept a cut in pay. Twenty-three million report being at least somewhat likely to withdraw money from their retirement savings and 42 million might stop or reduce their contributions to retirement savings. Seventy-six million people are likely to cut back on their household spending in the next 12 months and 48 million think they might have trouble paying their bills.

As can be seen in Table 8.1, more women and men in households where both the respondent and another person have been unemployed expect ongoing economic insecurity in the coming year. Virtually all of the women in these households anticipate economic difficulty, with 92 percent predicting trouble saving for the future (compared with 68 percent of men) and 97 percent expecting the need to cut back on household spending (compared with 73 percent of men). A majority of people in these households think it is likely that they will have trouble paying their bills (75 percent of women and 56 percent of men).

Overall, while 20 percent of women and 16 percent of men think they will withdraw money from their retirement funds, even more (34 percent of women and 30 percent of men) predict that they will stop or reduce their retirement contributions. Two out of three women (65 percent) and almost half of men (45 percent) think they will have trouble saving for the future during

Table 8.1.

Anticipated Economic Insecurity Among Currently Employed Women and Men in the Next 12 Months

Percent responding "very likely" or "somewhat likely"	You will withdraw funds from retirement savings		Stop or reduce contributions to retirement savings		Have trouble saving money for the future		Have to cut back on household spending		Have trouble paying your bills	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
All Workers	20%	16%	34%	30%	65%	45%	70%	47%	44%	30%
Race & Ethnicity										
White	20%	14%	38%	28%	65%	41%	70%	44%	43%	27%
Black	15%	17%	17%	25%	55%	51%	65%	48%	41%	38%
Hispanic	24%	24%	32%	39%	72%	62%	78%	60%	47%	38%
Respondent's Age										
18-44 Years	15%	15%	35%	29%	67%	42%	72%	40%	52%	28%
45-59 Years	23%	18%	37%	33%	67%	53%	70%	57%	35%	38%
60+ Years	28%	14%	31%	23%	57%	33%	67%	43%	39%	19%
Educational Attainment										
High School Diploma or Less	19%	17%	30%	32%	69%	50%	77%	49%	43%	39%
Some College or Associate's Degree	24%	20%	34%	35%	63%	49%	70%	48%	50%	30%
Bachelor's Degree or Higher	16%	9%	39%	21%	64%	37%	65%	44%	35%	21%
Family Type										
Single, No Children	15%	7%	30%	16%	53%	31%	65%	27%	47%	20%
Married, No Children	20%	17%	34%	29%	63%	46%	66%	53%	31%	27%
Single Parent	13%	na	42%	na	73%	na	76%	na	52%	na
Married Parent	26%	22%	34%	41%	73%	55%	77%	57%	50%	41%
Current Work Status										
Employed Part-Time	19%	12%	30%	25%	68%	51%	83%	48%	56%	35%
Employed Full-Time	21%	17%	36%	30%	64%	46%	66%	48%	40%	31%

Note: N=1,075

Source: IWPR/Rockefeller Survey of Economic Security 2010.

the next year. Similar levels anticipate cutting back on household spending (70 percent of women and 47 percent of men). Many (44 percent of women and 30 percent of men) expect to have trouble paying their bills. Parents predict higher levels of economic insecurity than adults without children. While mothers are more pessimistic than fathers regarding their future economic security, single and married mothers foresee similar difficulties.

When asked what they think might happen to them at work in the next 12 months, currently employed women and men have very similar views on the possibility of negative events (Table 8.2). Many workers worry about losing their jobs. Twelve percent of women and men think their employer might go out of business or move to another city; 18 percent of women and men think they might get laid off. Nearly a quarter (23 percent) of women and men think they might be asked to take a cut in pay. However, among people currently employed there is some optimism regarding wage growth. Forty-eight

Table 8.2.

Employment Expectations Among Currently Employed Women and Men for the Next 12 Months

	Your employer may go out of business or relocate to another city		You will get a raise		You may be asked to take a cut in pay		You may be laid off	
	Women	Men	Women	Men	Women	Men	Women	Men
Percent responding "very likely" or "somewhat likely"								
All Workers	12%	12%	48%	56%	23%	23%	18%	18%
Race & Ethnicity								
White	12%	10%	46%	56%	24%	23%	15%	15%
Black	13%	17%	67%	64%	19%	26%	27%	28%
Hispanic	9%	14%	41%	52%	24%	26%	22%	29%
Respondent's Age								
18-44 Years	14%	9%	52%	61%	22%	23%	19%	20%
45-59 Years	12%	15%	45%	54%	24%	25%	16%	21%
60+ Years	6%	12%	42%	44%	27%	19%	14%	10%
Educational Attainment								
High School Diploma or Less	13%	15%	48%	54%	13%	20%	21%	23%
Some College or Associate's Degree	14%	13%	49%	50%	25%	27%	19%	21%
Bachelor's Degree or Higher	7%	7%	49%	67%	30%	21%	13%	11%
Family Type								
Single, No Children	19%	11%	43%	64%	27%	17%	18%	16%
Married, No Children	13%	14%	51%	55%	26%	19%	15%	17%
Single Parent	10%	na	66%	na	14%	na	34%	na
Married Parent	6%	10%	41%	49%	22%	32%	13%	21%
Current Work Status								
Employed Part-Time	21%	11%	30%	42%	27%	27%	30%	32%
Employed Full-Time	9%	12%	53%	60%	21%	23%	15%	18%
Employment Type								
Private Sector	13%	12%	53%	63%	18%	21%	17%	21%
Public Sector	2%	8%	48%	48%	28%	31%	16%	13%
Self-Employed	23%	16%	24%	36%	49%	28%	27%	11%
Household Unemployment Experience in Last Two Years								
Respondent AND Other Unemployed	28%	30%	23%	55%	43%	32%	40%	48%
Respondent OR Other Unemployed	15%	13%	43%	46%	21%	33%	19%	29%
No One Unemployed	8%	9%	56%	60%	21%	19%	14%	11%

Note: N=1,080

Source: IWPR/Rockefeller Survey of Economic Security 2010.

percent of women and fifty-six percent of men think they will receive a pay raise in the next twelve months.

Women and men of color report greater vulnerability to layoffs than white workers. However, black women and men are more likely to anticipate pay raises in the coming year.

Part-time workers report more precarious working conditions. They are more likely to report that they may get laid off and slightly more likely to say that they could be asked to take a pay cut. Additionally, they are less likely to expect a pay raise in the coming year. Private sector workers are more optimistic about receiving a raise, but men in the private sector have higher expectations of layoffs (21 percent) than men in the public sector (13 percent). Few public sector workers expect their employers to go out of business or relocate.

Workers in households that experienced unemployment in the two years before the survey continue to feel vulnerable. This is understandable in labor markets dominated by last hired-first fired staffing norms. In households where both the respondent and another member were recently unemployed, 40 percent of women and 48 percent of men think they could be laid off in the next year compared with 14 percent of women and 11 percent of men in households where no adults were unemployed in the last two years. Nearly three in ten workers in households where both the respondent and another person were recently unemployed think their employer might go out of business or relocate.

Chapter 9

Support for Policies to Improve Jobs and Enhance Economic Security

Taken together, the survey results paint a bleak picture. Many Americans suffered during the Great Recession, but the findings regarding economic hardship experienced during the previous year include suffering experienced only after the Great Recession was officially over. The results consistently point towards higher levels of economic stress for women and others who are marginalized in the labor market, including people of color, those with low levels of education, and single mothers. The Great Recession may have started as a “mancession,” but continuing economic difficulties in the recovery appear to be taking their greatest toll on women.

Despite families’ increasing reliance on women’s earnings in recent decades, throughout the survey, women generally report more financial difficulties, lower economic expectations, more pessimistic perceptions of the economy, and greater experiences of hardship than men. Women’s lower earnings and their greater likelihood of raising children on their own when compared with men no doubt contribute to their difficult circumstances.

In trying to focus on what people think could be done to improve their jobs and shore up their economic security, the survey asked about support for a number of different public policies and also asked respondents for their political self-identification.

A majority of respondents say they would support or strongly support congressional candidates who propose laws to help employees balance work and family life through mechanisms such as the provision of paid leave or flexible schedules. Women would support candidates espousing these proposals in larger proportions than would men (Table 9.1). Three of four women (74 percent) support candidates espousing policies to provide paid sick days compared with 60 percent of men. Seven in ten women (69 percent) would support candidates who propose policies to provide workers with paid vacations compared with six in ten men (59 percent). Three of four women (78 percent) and two of three men (67 percent) would support candidates who

Table 9.1.

Support for Candidates who Propose Policies to Balance Work and Family

Percent responding "strongly support" or "support"	Provide paid sick days		Provide paid vacation		Provide paid leave for family care and childbirth		Right to request a flexible schedule		Improve the quality & affordability of child care	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
All Respondents	74%	60%	69%	59%	78%	67%	69%	54%	76%	68%
Political Party										
Democratic	88%	74%	76%	76%	88%	84%	80%	64%	88%	89%
Republican	65%	47%	63%	46%	69%	59%	57%	49%	64%	56%
Independent	64%	58%	64%	56%	75%	61%	70%	55%	71%	60%

Note: N=2,724

Source: IWPR/Rockefeller Survey of Economic Security 2010.

propose laws to provide paid leave for family care and childbirth. Sixty-nine percent of women and 54 percent of men would support candidates who believe workers should be entitled to request a flexible schedule from their employer without fear of retaliation. Three of four women (76 percent) and two of three men (68 percent) support candidates who propose policies to improve the quality and affordability of child care.

Hypothetical candidates who support these policies all have greater appeal to respondents who identify as Democrats than to independents or Republicans, but most of these policies would receive support from the majority of respondents across political lines. Republican men would support candidates who espouse child-centered policies such as paid family leave (59 percent support it) and improving the quality and affordability of child care (56 percent), but do not quite reach majority support on candidates who support the other three policies regarding paid leave and flexibility for the workers themselves.

Hypothetical candidates who support policies to improve work supports and economic security receive the support of substantial majorities across party and gender lines (Table 9.2). Candidates who would ensure that Social Security benefits are maintained receive the support of large majorities for each gender, regardless of political affiliation. Overall, 88 percent of women and 80 percent of men support candidates who would ensure that current Social Security benefits extend into the future. Even among Republicans and those who identify themselves as independents, who are generally less supportive of public programs than Democrats, support is strong. Among men, 82 percent of Republicans and 73 percent of independents would support candidates who propose policies to maintain Social Security benefits at current

Both women and men support candidates who favor policies that would improve work and family balance.

Table 9.2.

Support for Candidates who Propose Policies to Enhance Economic Security

Percent responding "strongly support" or "support"	Ensure Social Security benefits are maintained		Challenge discrimination and unfair treatment on the job		Higher minimum wage for all workers		Right to refuse overtime	
	Women	Men	Women	Men	Women	Men	Women	Men
All Respondents	88%	80%	84%	75%	73%	62%	59%	59%
Political Party								
Democratic	93%	92%	91%	91%	87%	83%	70%	73%
Republican	85%	82%	72%	64%	54%	43%	50%	53%
Independent	84%	73%	88%	70%	69%	60%	54%	54%

Note: N=2,722

Source: IWPR/Rockefeller Survey of Economic Security 2010.

levels. Among women in these groups, support is even higher: 85 percent of Republican women and 84 percent of women who identify themselves as independents would vote for candidates who support policies to maintain Social Security benefits at current levels.

Candidates who propose policies aimed at providing economic security for workers on the job, such as challenging unfair treatment, a higher minimum wage, and a right to refuse overtime, would also receive support from a majority of men and women. While only half (50 percent) of Republican women expressed support for candidates espousing a right to refuse overtime and 43 percent of Republican men would support candidates espousing a higher minimum wage, all of the other responses in Table 9.2 show majority support for candidates endorsing these policies.

Taken together, the results of this study are clear: most of the American people, and particularly women, have been suffering economically and see few signs of hope for the immediate future. They do, however, have an answer, and to the American people, it is the development of public policies that would increase their access to high-quality jobs and enhance workers' economic security.

Candidates who would ensure that Social Security benefits are maintained are supported by majorities of women and men, whether Democratic, Republican, or independent.

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Appendix

Methods

Data Collection

Researchers at the Institute for Women’s Policy Research (IWPR) reviewed previous survey questionnaires from many sources to build a pool of possible questions to ask in the IWPR/Rockefeller Survey of Economic Security. Questions and response sets were reviewed and selected or modified slightly to meet the purposes of study. In a few areas where researchers wished to explore new areas, questions were written and reviewed by the project team. Examples of the new areas pursued in the survey include worker’s concerns with penalties for taking time off from work, the availability of establishment-specific wage information in the workplace, and “doubling up” or co-residence of adults to buffer against adverse economic events or financial conditions.

Precision Opinion programmed the survey questionnaire and conducted the interviews using computer assisted telephone interviewing (CATI). Interviews were conducted in English or Spanish. Households were contacted with random digit dialing where a telephone exchange is randomly selected from a list of all active residential exchanges across the country. The exchanges are chosen to represent each region of the country. Within each exchange, random digits are added to complete a telephone number; this method permits access to both listed and unlisted numbers. Interviewers made multiple attempts to reach every telephone number selected by calling back unanswered numbers on different days and at different times.

Early in the interview, the racial or ethnic identification of the respondent was asked. In order to maximize the number of respondents interviewed within each of the three racial and ethnic groups included—white, black, or Hispanic—the decision was made to invest scarce project resources by contacting landline telephone rather than adding a second dimension to the study design and contacting wireless telephones, as well. In all, approximately 900 interviews were conducted within each racial and ethnic group included in the study for a total sample size of 2,746. Interviews lasted about 34 minutes, on average.

Around the time of interviews for the IWPR/Rockefeller Survey of Economic Security estimates are that three of ten homes have wireless telephones only (29.7 percent; Blumberg and Luke 2011). Research suggests that households with landline telephones are, on average, older, more likely to be white, more educated, higher income, more likely to own their homes, less likely to live in poverty, healthier, more likely to have health insurance, and more likely to be married, but the bias in estimates is generally small for landline-only samples (Blumberg and Luke 2011; Christian, et al. 2010). The extensive hardship and economic insecurity documented in this report is likely to have been underestimated, and not exaggerated, by employing a random digit dialing sample of landline telephone households.

The results reported here have been adjusted using a post-stratification weight constructed so that the sample totals reflect the U.S. adult population in terms of age, sex, race and ethnicity, marital status, presence of children in the household, educational level, and labor force status based on the 2009 American Community Survey (see Appendix Table 1 for a description of the weighted sample). The margin of sampling error for the weighted sample is 3.7 percentage points. In 19 of 20 cases, the results based on a similar sample of adults would differ by no more than 3.7 percentage points in either direction from what would have been obtained by seeking to interview all adults in the United States. Results based on smaller subgroups and comparisons with the 2007 Rockefeller American Workers Survey will have a larger sampling error.

Most of the survey questions allowed the interviewer to accept responses of “don’t know” or “refuse to answer” and these two item non-responses were each recorded separately. In most of the analyses presented, the “don’t know” responses were included in the calculation of the estimates displayed as part of the denominator, but the refusals were omitted. For example, in Table 4.5 we report that 17 percent of women had gone without health insurance at some time in the previous year. That percentage is calculated based on the (weighted) number of “yes” respondents out of all respondents who responded, “yes,” “no,” or “don’t know”; the two women who refused to answer are excluded. The sample sizes in each table show the minimum number of cases analyzed in that table.

Within the report, quotations have been used to illustrate the statistics from the survey. These were taken from public story banks and the sources are shown in footnotes.

Description of the Terms Used

Gender or Sex

Respondents were asked to identify themselves as male or female. In a very small number of cases where they refused, interviewer identifications were used.

Race and Ethnicity

The three groups targeted in the sample design are identified exclusively: white, not Hispanic; black, not Hispanic; and Hispanic. Persons whose ethnicity is identified as Hispanic or Latino may be of any race. Other race individuals are included in the report wherever race/ethnicity is not disaggregated; 32 respondents identified as Asian or another race and seven respondents did not provide answers to these questions.

Respondent's Age

The respondent's age at the time of interview was calculated using their reported birth year.

Family Type

This measure of family structure is based on marital status and presence of minor children in the household. Respondents reported whether they were married or living with a partner, separated, divorced, widowed, or never married. On family type, those that were not married or living with a partner are classified as single. The presence of minor children is coded from the responses to two questions on the number of children age 0–12 and ages 13–17 living in the household. There were not enough single men with children in the household to reliably estimate levels of hardship or economic insecurity.

Current Work Status

Working respondents have been classified as part-time (usually works less than 35 hours per week at all jobs) and full-time (usually works 35 or more hours per week at all jobs). Respondents who are neither employed nor unemployed and looking for work have been divided into those who consider themselves retired and those who do not.

Employment Type

Sector of employment is primarily used to examine job quality differences in employer-based benefits and policies, such as pay secrecy. Government workers are classified in the public sector and compared to private sector (for-profit and not-for-profit) and self-employed workers.

Household Unemployment Experience in the Last Two Years

The classification used combines the responses to two questions to create a hierarchy of employment hardship within the household. The questions were expanded and adapted to focus on the recent recession from a question on the General Social Survey and asked:

- At any time during the last two years, have YOU been unemployed and looking for work for as long as a month?
- At any time during the last two years, HAS A MEMBER OF YOUR

HOUSEHOLD (not including yourself) been unemployed and looking for work for as long as a month?

The responses to both questions were combined into (1) both the respondent and another household member experienced a one month spell of unemployment in the last two years, (2) either the respondent or another household member experienced a spell of unemployment (but not both), and (3) no one in the household had an unemployment spell in the last two years reported. Having two household members unemployed (whether at the same time or not) is likely to signal severe unemployment stress. The measure of unemployment hardship intensity experienced by the household is not perfect because lone adult households will not generally have more than one member experience unemployment.

Descriptive Statistics of the Weighted Sample

Appendix Table 1 shows that in the IWPR/Rockefeller Survey of Economic Security, white respondents are older, on average, than black and Hispanic respondents. It also shows that those with children under age 18 in the household are younger than those without minor children in the household, on average.

Appendix Table 2 shows the distribution of social characteristics in the full survey sample, the currently employed (“Workers”) subsample, and the sub-

Appendix Table 1.

Average Age for Women and Men by Race/Ethnicity and Family Type

	Women	Men
Race & Ethnicity		
White	54.6	50.4
Black	46.1	44.8
Hispanic	41.9	39.1
Family Type		
Single, No Children	58.5	42.9
Married, No Children	58.4	59.8
Single, With Children	37.0	29.4
Married, With Children	40.4	42.1

Source: IWPR/Rockefeller Survey of Economic Security 2010.

Appendix Table 2.

Respondents' Social and Demographic Characteristics

	All Respondents		Workers		Parents	
	Women	Men	Women	Men	Women	Men
Race & Ethnicity						
White	72%	74%	73%	74%	58%	64%
Black	14%	11%	14%	9%	18%	10%
Hispanic	14%	15%	14%	17%	24%	26%
Total	100%	100%	100%	100%	100%	100%
Respondent's Age						
18-44 Years	39%	42%	50%	51%	75%	66%
45-59 Years	25%	30%	33%	37%	19%	30%
60+ Years	36%	28%	16%	12%	6%	4%
Total	100%	100%	100%	100%	100%	100%
Educational Attainment						
High School Diploma or Less	39%	38%	26%	34%	35%	36%
Some College or Associate's Degree	35%	34%	41%	35%	35%	34%
Bachelor's Degree or Higher	25%	28%	32%	32%	30%	30%
Don't Know	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%
Family Type						
Single, No Children	29%	31%	24%	28%	na	na
Married, No Children	36%	36%	33%	31%	na	na
Single Parent	12%	5%	13%	4%	35%	15%
Married Parent	23%	28%	29%	37%	65%	85%
Don't Know	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%
Current Work Status						
Employed Part-time	13%	6%	24%	9%	15%	4%
Employed Full-time	43%	63%	76%	91%	52%	83%
Unemployed	4%	5%	na	na	7%	5%
Not in Labor Force (Not Retired)	10%	4%	na	na	20%	4%
Retired	29%	21%	na	na	6%	3%
Don't Know	1%	0%	na	na	0%	0%
Total	100%	100%	100%	100%	100%	100%
Employment Type						
Not Working	42%	29%	na	na	31%	12%
Private Sector	40%	47%	68%	67%	44%	58%
Public Sector	10%	14%	18%	20%	14%	19%
Self-Employed	7%	9%	11%	12%	9%	10%
Don't Know	2%	1%	3%	1%	2%	1%
Total	100%	100%	100%	100%	100%	100%
Household Unemployment Experience in Last Two Years						
Respondent AND Other Unemployed	10%	8%	10%	6%	15%	11%
Respondent OR Other Unemployed	25%	26%	29%	27%	28%	29%
No One Unemployed	64%	65%	60%	67%	56%	60%
Don't Know	1%	1%	0%	0%	1%	0%
Total	100%	100%	100%	100%	100%	100%
Total Sample Size	2,746		1,083		894	

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