

The CT General Assembly's Permanent Commission  
on the Status of Women presents...

# Making Ends Meet

a worry for the  
majority of  
Connecticut  
Residents

October 2006

A Poll Commissioned by



Conducted by



# Executive Summary

The Permanent Commission on the Status of Women commissioned the Center for Survey Research and Analysis (CSRA) at the University of Connecticut to conduct a telephone survey of adults in Connecticut to gather perceptions on issues and challenges that women face in their everyday lives. A total of 700 adults, ages 20 and over, were interviewed between June 5 and July 10, 2006 for this study. The purpose of the poll was to determine public opinion about economic risk and security, women's work lives and barriers for women in the workplace; family issues; health care; and physical abuse, unwanted sexual behavior and crime.

PCSW sought to examine differences between men and women and among racial and ethnic groups. To that end, African American and Hispanic adults were over sampled and final survey data are weighted by census estimates for gender, age, level of educational attainment, race and Hispanic ethnicity.

Despite the fact that Connecticut residents enjoy one of the highest per capita incomes in the country, we are very concerned about making ends meet. Affording basic needs, paying bills, and worrying about job security and health-related issues are major issues for those polled. This is true for men, women and people of color. Higher and equal pay were rated highest as remedies for wage inadequacy.

## Demographics - Who Participated in the Survey

- A majority – (53%) of respondents are married, 76% are female, and 52% work full-time or are self-employed.
- Overall, those polled have a higher education level than those in the general population—69% have some college and 45% have a 4-year college degree.
- One third of respondents (33%) have incomes of less than \$50,000. Slightly less (28%) have incomes between \$50,000 - \$100,000.
- Whites comprise approximately 60% of the respondents.
- An overwhelming majority of the respondents (81%) are registered voters.
- About 4 in 10 households have children under 18 years of age.

# Objectives

Objectives of the poll were to determine public opinion about

- Making ends meet,
- threats to job security,
- women’s work lives,
- family issues and health care; and
- violence against women.

# Key Findings

**Economic insecurity is very high in Connecticut — and higher for women and people of color**

- An overwhelming majority (9 in 10) Connecticut residents cite making ends meet as one of the most important issues they face.

### Top Five Concerns about Basic Needs

<b>Energy costs (gas, electric, heat)</b>	<b>31%</b>
<b>Housing costs</b>	<b>30%</b>
<b>Cost of food</b>	<b>10%</b>
<b>Cost of transportation</b>	6%
<b>Cost of caring for young children or elderly, sick, or disabled family member</b>	5%
<b>Other</b>	14%

71% worry about basic needs

- More women (86%) than men (67%) rate money issues (i.e., having enough money to pay for bills, food, housing) high in importance.
- Hispanic adults (at least 80%) voice the most concern about providing for basic needs: food, housing, and energy; over two-thirds of African American adults worry about these issues as compared to about 50% of White respondents.
- With increased age, people express more worry about paying bills, particularly energy costs (at least 61% of respondents ages 50 and higher worry about paying for heat or electricity as compared to 31% of those respondents ages 25 – 34).
- Making ends meet is more important to those with no college education (73%) as compared to those with a college degree (44%).

- About 9 in 10 individuals believe that ensuring people have enough money to retire in old age should be a priority.

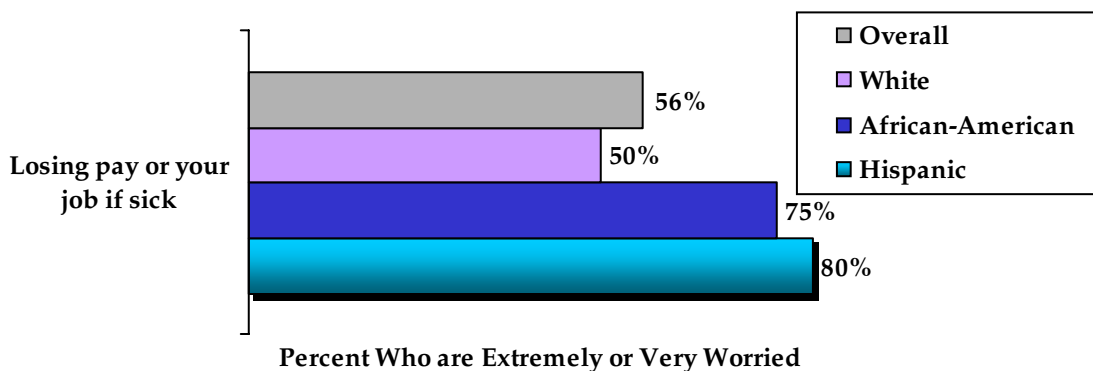
**Higher wages and equal pay are identified by both men and women as the best strategy to improve women’s work lives.**

- Nearly 9 in 10 women and men view higher pay and equal pay as the #1 way to improve the work lives of women.
- More single women (57%) than married women (36%) feel that owning their own business would make their work lives much better.
- Hispanic women (63%), African American women (59%) and single women (52%) feel most strongly that unions could improve their work lives more compared with White women (32%) and married women overall (30%).

**Workers are concerned about issues that threaten their job security—losing pay or a job if they are sick, losing their job or business, affording transportation, or taking time off to care for a family member.**

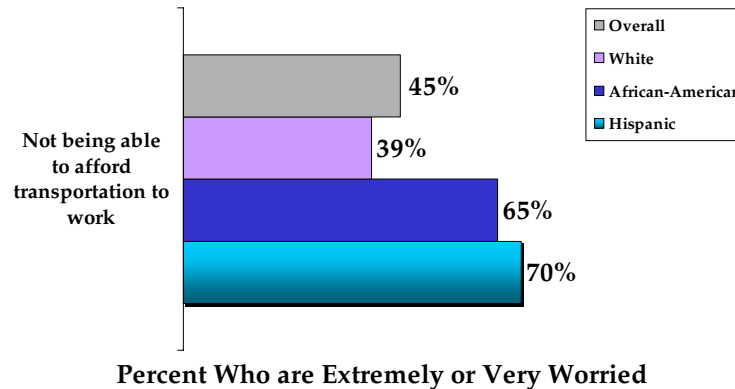
- People of color, more so Hispanics, are more concerned than Whites about job-related issues.
- The majority of workers (56%) worry about losing pay or their job if they are sick—those with incomes less than \$50,000 (55%) worry more about job loss than those with incomes of \$50,000 or more (35%).

### Threats to Job Security — Sickness



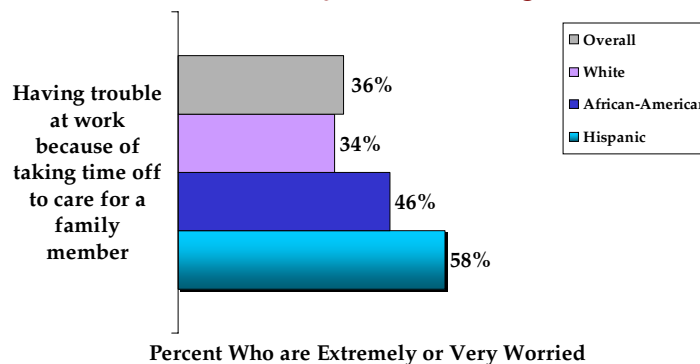
- Being able to afford transportation to work is highlighted by 45% of workers, with Hispanics (70%) and African Americans (65%) noting greater concern as compared to Whites (39%).

### Threats to Job Security...by race and ethnicity - transportation



- Losing a job or business has 4 in 10 Connecticut adults worried. Again people of color worry more about job loss (Hispanic, 73%; African American, 63%) than Whites (37%).
- More than a third of workers (36%) worry about having trouble at work because of taking time off to care for a family member, more so for Hispanic workers (58%) than Whites (34%).
- Taking time off from work to care for family is more problematic to those with preschoolers (58%) than to overall respondents (36%).

### Threats to Job Security...by race and ethnicity – caretaking



A majority of both women and men agree that unequal pay is a problem for women at work.

## Women’s Work Lives...what would improve women’s work lives?

	% Responding “Much” or “A Lot Better”	
	Females	Males
Same pay as men for similar job	88%	91%
Getting higher pay	89%	86%
Lower taxes	79%	64%
Paid sick or family leave	76%	73%
More skills, training, or classes go back to school	73%	70%

} Focus on pay

- The vast majority — 9 in 10 women and men — feel equal pay is an important work issue, and that it would greatly improve the work lives of women.
- Over a third of both women and men cite sexual harassment as a problem or barrier for women at work.
- About a third of both women (32%) and men (37%) feel that pregnancy discrimination is a problem for women in the workplace.
- Minorities feel more discrimination than Whites in the workforce.
- Notably more African American women (65%) than White women (49%) view unequal pay as a barrier or problem for working women.
- Hispanic females (49%) report sexual harassment as more of a problem at work than White females (32%).
- Pregnancy discrimination is viewed as more problematic in the workplace by Hispanic women (54%) than White women (27%).

**An overwhelming majority of both women and men are concerned about the cost of caring for children and issues related to elderly family members.**

- Concern about affordable and decent childcare is cited by 86% of adults.
- African Americans (84%) and Hispanics (78%) view affordable childcare more critically than Whites (66%).

**Access to affordable healthcare and consequences of illness increase family economic insecurity.**

- Making health care more affordable is cited by 9 in 10 individuals as an important issue.
- More than half of respondents (52%) are worried about losing their health insurance, with a striking 81% of Hispanics and 76% of African Americans with this concern, versus Whites (46%).
- Over half of the adults (56%) worry about affording their medicines, with people of color viewing this issue as more problematic (African Americans, 68%; Hispanics, 78%) than Whites (51%).
- More than a third of workers in Connecticut (36%) don't have paid sick time. Over half of Hispanics don't have paid sick time; 46% of African Americans go without paid sick time at work, compared to 32% of Whites.

**An overwhelmingly majority of both men and women—86%—believe that access to all types of contraception including Plan B should be available to women.**

**A striking number of respondents know women who have been physically abused or have experienced unwanted sexual behavior.**

- Approximately half of women (52%) and men (48%) personally know someone who has been physically abused.
- About 40% of adults in Connecticut know a woman who has experienced unwanted sexual behavior.
- Reducing domestic violence, sexual assault and all types of violent crime is a high priority for over 90% of the respondents.

## Methodology

The poll is a statistically valid survey that can be generalized to the adult population of Connecticut. The survey has a 4.5 percent margin of error with a confidence level of 95 percent. This means that results from a survey with a simple random sample of this size would differ by no more than 4.5% in either direction from the result that would have been obtained had all members of the population been interviewed.

African American and Hispanic adults were over sampled to ensure minimally acceptable numbers of underrepresented minorities for statistical analysis. This over sampling provided sufficient interviews to reduce the sampling error for those groups to a maximum of (+/-10 percentage points).

To account for differential levels of nonresponse, final survey data are weighted by census estimates for gender, age, level of educational attainment, race and Hispanic ethnicity.

# PCSW 2006 POLL - Adults (age 20+)

## Questions Asked

### 1. (Women Only) Thinking about your job and career, what do you think is the biggest problem facing you? (open-ended)

- Stay at home mom
- Don't have a job
- Job Benefits
- Job opportunities
- Career advancement
- Training
- Equal pay
- Making ends meet and afford everyday things
- Pensions/social security/retirement
- Long hours
- Balancing work and personal life
- Taxes
- Other\_\_\_\_\_

### 2. (Women Only) Thinking about your family life, what do you think is the biggest problem facing you today? (open-ended)

#### Health (general)

- Getting older
- Cost of health insurance
- Having health insurance
- Cost of prescription medication

#### Job/economic (general)

- Affordable housing – rent, mortgage, access to loans
- Gas prices
- Bad credit, access to loans, interest rates
- Understanding investments/budgeting/financial literacy
- Job Benefits
- Job opportunities (not enough work)
- Training
- Equal pay
- Making ends meet and afford everyday things
- Pensions/social security/retirement
- Taxes

#### Family/relationships (general)

- Children/Child Care
- Eldercare/care for disabled family member
- Marriage
- Single mothers
- Low self esteem

Women's Issues (general)

Abortion

Control over your own body, reproduction

Sexual harassment

Safety (general)

Crime/Assault

Terrorism/war

Violence

Environment/energy/gas

Other (specify) \_\_\_\_\_

Don't know

Refused

**3. (Men Only) What do you think is the biggest problem facing women in their jobs and careers? (open-ended)**

- Don't know any women with jobs
- Women I know are stay at home moms
- Job Benefits (health insurance)
- Job opportunities
- Career advancement
- Training
- Equal pay
- Making ends meet and afford everyday things
- Pensions/social security/retirement
- Long hours
- Balancing work and personal life (child or elder care)
- Taxes
- Other

**4. (Men Only) What do you think is the biggest problem facing women in their family lives? (open-ended)**

Health (general)

Getting older

Cost of health insurance

Having health insurance

Cost of prescription medication

Job/economic (general)

Affordable housing – rent, mortgage, access to loans

Gas prices

Bad credit, access to loans, interest rates

Understanding investments/budgeting/financial literacy

Job Benefits

Job opportunities (not enough work)

Training

Equal pay

Making ends meet and afford everyday things

Pensions/social security/retirement  
Taxes  
Family/relationships (general)  
Children/Child Care  
Eldercare/care for disabled family member  
Marriage  
Single mothers  
Low self esteem  
Women's Issues (general)  
Abortion  
Control over your own body, reproduction  
Sexual harassment  
Safety (general)  
Crime/Assault  
Terrorism/war  
Violence  
Environment/energy/gas  
Other (specify) \_\_\_\_\_  
Don't know  
Refused

**5. On a scale of 1 to 5, where 1 is Not at All Important and 5 is Extremely Important, how important is...**

- a. Equal pay for equal work
- b. Reducing all types of violent crime
- c. Reducing domestic violence and sexual assault
- d. Making enough money so you can make ends meet (explain: have enough money to pay your bills, buy food, and have housing)
- e. Making health care more affordable
- f. Making sure people have money to retire in their old age
- g. Having more time off to take care of your family
- h. Having an affordable and decent way to care for children
- i. Having good options for family planning and birth control
- j. Elderly family members

**6. On a scale of 1 to 5, where 1 is Not at all Worried and 5 is Extremely Worried, how worried you are , if at all, about ....**

- a. Losing your health insurance?
- b. Losing your job or business?
- c. Losing your child care
- d. Losing your home/apartment/place to live
- e. Not being able to afford transportation to work
- f. Having trouble at work because of taking time off to care for a family member
- g. Not being able to pay for the medicine you are taking
- h. Losing pay or your job if you are sick

- i. Not being able to put food on the table
- j. Not being able to pay for heat or electricity

**7. Thinking about your regular bills (for example, food, housing, heat, transportation and clothes), what do you worry about most in making ends meet?**

- Housing costs
- Cost of caring for young children or elderly, sick or disabled family members?
- Cost of transportation
- Cost of food
- Energy costs, such as gas, electric and heat
- Other \_\_\_\_\_

**8. (Women only) How much would the following improve your work life, on a scale of 1 to 5, where 1 means it would *Not make it Better at All* and 5 means it would *Make it much Better* ?**

- Shorter work week
- Higher pay
- Same pay as men for similar job
- More skills, training, or classes (to go back to school)
- Lower taxes
- Better transportation
- Flex-time or ability to work at home
- Paid sick or family leave
- Own your own business
- Having a union at work
- Having one person in the family work and another stay home to take care of the family

**9. (Men only) How much would the following improve women's work lives on a scale of 1 to 5, where 1 means it would *Not make it Better at All* and 5 means it would *Make it much Better*?**

- Shorter work week
- Higher pay
- Same pay as men for a similar job
- More skills, training, or classes (OR: go back to school)
- Quality health care at a more affordable cost
- Quality child care and elder care at a more affordable cost
- Quality housing at a more affordable cost
- Lower taxes
- Better transportation
- Flex-time or ability to work at home
- Paid sick or family leave
- Own your own business
- Having a union at work
- Having one person in the family work and another stay home to take care of the family

- 10. (Women only) Do you think any of the following is a problem for you in the working world?**
- Sexual harassment
  - Unequal pay
  - Pregnancy discrimination
- 11. (Male only) Do you think any of the following is a problem for the women you know who work?**
- Sexual harassment
  - Unequal pay
  - Pregnancy discrimination
- 12. How many prescription drugs you take each day?**
- 13. Do you have paid time off when you get sick?**
- 14. Do you believe that all types of approved birth control, including birth control pills and emergency contraception/the morning after pill/Plan B, should be available to women as prescribed by their health providers?**
- 15. Do you know a woman who has experienced unwanted sexual behavior, such as unwanted comments, jeers, intimidation, forced physical contact or assault?**
- 16. Do you know a woman who has been physically abused?**

## **DEMOGRAPHICS – Adults**

- 17. In what year were you born?**
- 18. What was the last grade of school you completed?**
- 19. Are you currently registered to vote at this address?**
- 20. What is your current marital status...single, married, civil union, divorced or separated, or widowed?**
- 21. What is your current employment status...self-employed, work full-time, work part-time, homemaker, student, retired, or unemployed?**
- 22. In a typical week, how many hours do you work...less than 20 hours, 20-35 hours, 36-40 hours, or more than 40 hours?**
- 23. How many, if any, children under 18 live in your household?**

**24. Which category best describes the total yearly income of all of the members of your family now living at home?**

- Less than \$25,000
- \$25,000 to less than \$50,000
- \$50,000 to less than \$75,000
- \$75,000 to less than \$100,000
- \$100,000 to less than \$125,000
- \$125,000 or more
- Don't Know
- Refused

**25. What racial or ethnic group would you most identify yourself with? African American, Asian, Hispanic, Native American, White, or some other group?**

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