

1). In the past five years have you had to work a second job while working at the University? If yes, why?

Yes, because I needed more money to make ends meet and hopefully allow for some extras. I have actually taken up a home business selling products. By doing this I have had a little more flexibility with my schedule and making sufficient money to try and help pay for an annual vacation for my family. It is still hard to do both jobs since I am losing time with my family, but it is helping. The wage freeze this past contract has made it very difficult even with a second job to make ends meet. With the costs of daycare, food, gas and other daily expenses there is not much left over for social enjoyment. Primarily we try to save a little every month so that we can take a week up north at a friend's cabin and not have to use any credit cards for that short time.

2). While working here have you needed to borrow money or use a credit card to make ends meet?

We have refinanced our home and taken out equity in our home to help pay off credit cards that we have had to use. I never had to use credit cards in the past but since the wage freeze this last contract I have had to use them to cover the cost of gas and clothing purchases for my children. Unfortunately I have not been able to pay them off in full each month therefore causing balances to rollover and it costing me more in the long run. It has been a very difficult step to take. Going from having very little debt to incurring more debt when I am used to paying cash is very stressful.

3). If you made a livable wage, what would you be able to do that you can't do now? (In 2003 the Jobs Now Coalition estimated that the hourly wage needed to meet monthly basic needs for a family consisting of one adult with 2 children was \$19.46)

Primarily I would be excited if I could just pay for every thing in cash and not use credit cards. If I made a \$19.46 wage per hour I would most likely be able to pay cash for everything and decrease my debt which would be worth a ton to me. The stress in my life that it would remove is amazing.

4). At your present salary, what do you go without?

I do not go out for extras much at all. I have not attended a new movie at the theater for over a year. The last vacation I took out of town was my honeymoon 5 years ago. I have passed up on continuing education because I can not afford to pay for the travel, hotel and cost for the conference even with the supplementation from the university, along with having to use up precious vacation time to do that sort of thing. Currently I do not replace clothes, shoes or coats until it is absolutely necessary. Only if it is broken, with holes or no longer fits does it get replaced.