

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

Yes, I do have a small home business to supplement my income. The income helps to keep the utility bills current.

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

No. We just do without or sometimes the bills are paid late.

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)

I would have electrical and plumbing updates done in my house. I am afraid that the electrical wiring in my house is getting to the point it is considered a fire danger. I could have some money that I felt was disposable. I could have the cable tv reinstalled. I could go out to eat with friends or my family. Now I make excuses when invited to do such things

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

rarely go anywhere outside of work and church. I have two adult children that live out of state and I have visited one of the two once in the past three years, primarily because of the costs involved. My oldest brother died this summer and I could not afford to go out of state to his funeral. I gave up most of what our cable tv company considers "basic" cable. I do not go to movies, concerts, even at low rates at a nearby college or rarely do I even rent a video. My house is older and needs electrical updates. At times I worry that the wiring is unsafe but I do not have the money to have it redone. I just hope there is not a fire. One of the rooms in the house has no working light fixture and in some other rooms the bulbs seem to burn out too frequently.

With the changes in the medical insurance costs, I admit that I do not go to the doctor for my chronic health condition as often as I should and, that occasionally, I have to wait a few days to get my medications refilled.

This isn't life threatening by any means, but if I could afford it I would replace my thread bare furniture. I am not sure what I will do when there are actually holes in it.

Something I would like to add; I am a graduate of the University of Minnesota and when I hear the radio ads on WCCO about how much more income a bachelor's degree is worth I feel very frustrated. Does the University really want its graduates, with many years of experience qualifying for the Earned Income Credit and the Minnesota Working Family Tax credit?