

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

Yes, because my spouse had health problems, and had to change their job and go on my insurance. We couldn't afford the medical bills and debt.

Another time, during the bus strike, I had to get a second job to afford the added expenses of using cabs and rentals as I don't have a car.

And I've taken jobs to get a handle on my student debt. Because the U's salary only lets me live from check to check

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

Yes, I've done this for clothes, groceries and medical bills. Because I rarely am able to save money outside of the expenses of rent and bills. I have a college degree so paying for school loans is where all my extra money goes. The U never keeps up with inflation, so each year it gets harder and harder.

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)

Save for other needs like clothes, a car, a house, retirement. A healthier lifestyle like going to the gym. Right now I can only afford to pay rent, bills and basic food and health care costs.

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

a car, retirement savings, some health care services, living a healthier lifestyle, having kids, a house.