

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

***Yes, in order to pay my mortgage and pay all other bills. I also work a second job to put money into an emergency fund so that any unforeseen financial situations can be dealt with quickly and with less stress.***

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

***Yes, I have to use my home equity line of credit at least once every quarter to make ends meet. If I can, I try to put money back in the account, but it isn't possible every time.***

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)

***With a livable wage, I would not have to juggle bills. I would be able to pay on time and not have to decide which bills could wait two-four more weeks for payment. I would also be able to take advantage of opportunities that I often have to turn down now due to financial constraints. Finally, I would be able to continue fixing my house. Currently, I do not have any extra money to continue projects in my house that need fixing.***

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

***First, I'm unable to travel to visit family (all of my family lives in another state) unless I plan several months in advance. I also must "make do" with the state of my house. I bought a HUD house 6 years ago because that was what I could afford. I have been slowly working on the house and it is livable. There are many things that need work, however, each project requires money I don't currently have. Finally, because I need to work a second job I often go several weeks without any time off.***