

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

No, my wife has a position that pays more than mine. We had to cancel monthly payments to my kids college investment plans and only do emergency updates to our home.

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

Yes, we needed to borrow money for transportation and for a city assessment.

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)

Invest, invest, invest. Invest for retirement, invest for college for my children, invest money to buy a better house and invest for a better future for my kids. Also, actually use my vacation time for vacation purposes. Day-care is so expensive I now have to use my vacation time to stay at home with my kids in order to save money.

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

Adequate day-care, adequate housing.

My day-care costs for 2 kids is going to rise \$8,400 per year next year or over 25% of my gross salary. This is a barebones home day-care. The last I checked it would cost me a considerable amount more to send my kids to a corporate style day-care center.

The housing market in the Twin Cities is outrageous. The average house now sells for over \$200,000. 5 years ago houses near me were being built for \$160,000 to \$180,000. These were moderate houses. Now new houses in my area are selling between \$350,000 to \$500,000. This is an area that is about a 2 hour drive daily to get to work. If I sell my house I would be forced to either live further away or move into an unsafe inner city neighborhood. The Twin Cities has lost its mid-level market.

I must add that during that time my salary has decreased by nearly \$10,000 while at the University.