Treading Water in the New Economy:
An Overview of Wisconsin’s Low-Wage Working Families

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Executive Summary

Servers in the food service industry, retail clerks in suburban malls, daycare workers, home health aides, assemblers in factories, telephone solicitors – low-wage workers have been both indispensable and invisible in the booming economy over the last six years. Research and policy analysis has tended to focus on the nation’s unemployed and the very poor, but because of changes in the welfare system and Wisconsin’s looming labor shortage there is a new interest in the working poor. For policymakers and advocates, the key questions center on the financial and social well-being of families, both those in transition from public assistance and those who have eked out a living without aid for many years. For employers, the critical concerns include the mechanisms and supports needed to ensure that workers move from entry level to skilled positions.

To ease families in transition from W-2, the state established programs to help working parents secure health insurance and childcare. These were extended to all low-income workers with qualifying incomes. The eligibility rules are based on the assumption that when a family’s income exceeded the eligibility levels, its wages would be high enough to cover all basic expenses. Recent research (including the Institute for Wisconsin’s Future’s FIRST model, which measures the interaction among program regulations, income, family demographics and household costs to determine disposable family income) shows that the working poor are experiencing more severe economic problems than anticipated.

To evaluate the effectiveness of these programs, and assess how low-wage working parents could maximize their contributions to the labor force, the Institute for Wisconsin’s Future contracted with the University of Wisconsin-Milwaukee Center for Urban Initiatives and Research in September 2000 to conduct a telephone survey of 480 families. The survey was designed to produce a demographic profile of the working poor; an overview of income, work conditions and the impact of support programs; and data on the access to and use of training that would increase upward job mobility.

The findings of the research are stark. Low-wage workers and their families are average Americans, working hard, earning too little to meet many basic needs and receiving very few benefits from either their employers or the state. Many are treading deep economic water and going nowhere.

What are the basic characteristics of the survey population?

- The families interviewed were mainly white, two-parent families with two children. Over 50% had children under six in need of childcare and one in 20 are also caring for an elderly relative.

- Access to health insurance was uneven, with 16% of the respondents’ families uninsured or underinsured. The rate of uninsurance in the survey sample was higher than overall state estimates.

What are their working conditions and wages?

- The respondents were committed to work. In most two-parent families, both parents worked more than 30 hours per week, and 78% of all workers surveyed had been at their job more than one year.

- Income levels were insufficient to meet basic budget standards. Most earned less than $35,000 per year, more than $20,000 below the state median income for a family of four.
Are families benefiting from state support programs?
- More than two out of three had never received government assistance, including unemployment compensation.
- Over 80% were not receiving support from the state. Only 20% are using Badger Care and 91% received no Childcare assistance.

Are they receiving basic benefits from their employers?
- Many did not receive basic employment benefits. Over 26% had no vacations, 23% had no health insurance plan, 57% had no sick leave and only one in four had family leave options.

Are workers able to access training to move up the career ladder?
- Opportunities for upward mobility were limited. 40% had no opportunities for advancement. Less than half could take advantage of the opportunities that did exist and 75% of respondents had not accessed skills training.

Are all working families the same?
- There were three family types – single parents, two parents with one employed outside the home and two-parent families with both employed outside the home.
- The differences between the family types were minimal. A larger percentage of the single parents had received public assistance in the past (36% compared to 18% of two parent families with both employed).
- Three-fourths of the single parents had income below $30,000 while 59% of the families with two employed parents had household income over $30,000.
- Among single parents, long-term job stability did not lead to higher income. Over 20% of those earning less than $20,000 per year had been at their job for over 5 years.

These findings indicate a need for change in public and private support programs if workers are to achieve self-sufficiency and fill the skilled job vacancies in the state. Recommendations for changes in policy that would address these problems are:

- Raise the income limits for BadgerCare and state-subsidized childcare so more families can secure support.
- Make it easier for families to apply for support through the mail or at community settings after work hours.
- Expand daycare services and reduce parent co-pay levels.
- Allow part-time workers to use Unemployment Insurance.
- Allow more workers to access family and medical leave with income supports.
- Provide sector-specific training programs during the workday that are linked to existing jobs.
With insufficient funds and inadequate support, far too many working parents cannot currently make financial or family ends meet. By adopting the recommendations outlined in this research, workers with decent healthcare could improve their skills and meet the job demands of today’s economy while their children are in safe and stable daycare. In addition, parents could play a more effective role in schools, in health care crises and in the special occasions that are landmarks in children’s lives.

These are not unreasonable rewards for this generation of hard-working Wisconsin parents and the new generation of citizens they are raising.

Introduction

The well being of low-wage working families is critical to Wisconsin’s economic future. In the past several years, state policymakers have radically restructured the nature of the welfare system, developed programs to assist families making the transition to self-sufficiency, explored efforts to develop a new high-technology economy, and grappled with the looming threat of a massive labor shortage. Efforts to alleviate the labor shortage, especially in high technology, high-skilled sectors are based, in part, on strategies to move low-wage workers into higher-skilled jobs. These policy discussions require knowledge of the demographics, work histories, job characteristics, and support program utilization of low-wage workers. Up to now no one has collected such data.

Until recently, research and public policy focused heavily on the circumstances of the very poor, and the government institutions best suited to support them. When states were given the flexibility to design their own welfare-to-work programs, millions of poor families went to work. Approximately two-thirds of the families that have left public assistance for work are now members of the working poor. Research indicates they may have escaped “dependency,” but few have escaped poverty. Rather, they joined an already existing group – a large but invisible presence in our community – of people who work hard and play by the rules but struggle to meet their families’ needs with low incomes and little help.

Not only have government policies changed, but also new data show that previous understandings of poverty are inadequate. The cost of basic family needs has been substantially underestimated by the use of the federal poverty threshold to define families in need. In several states, scholars and advocates have developed basic family budgets that highlight the magnitude of previously unrecognized expenses such as health insurance, childcare, and in many urban areas, housing. A recent study by the Economic Policy Institute finds that even families with incomes that are twice as high as the federal poverty threshold experience significant hardships meeting basic needs.

Under W-2, new state policies were created to provide work supports to low-wage working parents. The state used federal block grant funding to create programs that subsidize health insurance (BadgerCare) and childcare (Wisconsin Shares) for working parents. These programs are intended to bridge the gap between welfare and high-wage family-supporting jobs with benefits. BadgerCare and Wisconsin Shares are available to current and former W-2 participants as well as many working families that never received public assistance. These programs were developed not only out of concern for the circumstances of low-wage workers and their children, but also with an eye to broader economic concerns. Without health insurance and quality, affordable childcare, working parents have difficulty maintaining stable work histories and filling the jobs that drive the economy.
Working parents who have to choose between safe housing and food cannot maximize their potential contributions to economic growth.

The state support programs are based on a range of assumptions. The eligibility criteria for BadgerCare are based on the assumption that families with incomes at 200% or more of the poverty level have access to affordable employer-provided health care. Working parents whose employers pay 80% of health insurance costs are deemed ineligible, even though many families struggle to cover monthly premiums. The eligibility guidelines for Wisconsin Shares assume that by the time working parents earn too much to qualify, they no longer need childcare or can afford to shoulder the cost of childcare on their own. However, there is no empirical evidence that these assumptions are legitimate or that the programs meet the needs of the thousands of working families.

In 2000, the Institute for Wisconsin’s Future (IWF) developed the FIRST model, a computer program that determines how the interaction of wages, state policies and family demographics affects family income. The model includes a benefit/tax calculator that uses federal and state program rules to calculate public subsidies and taxes assuming differing amounts of earned income and child support to produce a net income (that is, earnings plus subsidies). This income is compared to a family’s monthly expenses for basic needs (housing/utilities, food, medical care, childcare, transportation and miscellaneous expenses) which vary with household composition and county of residence. The FIRST model then allows the user to manipulate state policies such as the Earned Income Tax Credit, state tax rates, BadgerCare and childcare, and W-2 benefit levels to observe the impact on families’ discretionary income and status relative to the federal poverty line. Using the FIRST model, it is clear that many working parents lose access to programs and tax subsidies long before their incomes are sufficient to meet basic expenses.

Policymakers and advocates need a clear understanding of the demographics, financial status, needs, access to help and career trajectories of low-wage workers. To be able to substantiate or challenge the current assumptions that underlie governmental policies towards families with low-incomes in the work force, it is critical to determine the characteristics of the working poor and delineate the issues they face. In particular, it is crucial to determine whether:

- **Income levels among working families are adequate to meet budgeted needs;**
- **Incomes are supplemented by state programs designed to assist families with health care, childcare or by benefits provided by employers; and**
- **Workers have opportunities to improve their skills and move beyond entry level, low-wage positions to fill the gap in higher skill jobs that provide family supporting wages and meet the employment needs in the current economy.**

To answer these questions, IWF initiated a research effort to document the basic facts of life for Wisconsin’s 800,000 moderate and low-income families, using a telephone survey to gather data on 480 families with children that had annual incomes below $40,000. The survey questioned working parents about their work histories, the characteristics of their current jobs, and utilization of government support programs, as well as basic family demographics.

The goal of this survey was to document whether there are gaps in current state programming for the working poor and, if so, what could be done to improve the design of state and employer
programs. The data can be used target changes needed to ensure that workers are better able to achieve self-sufficiency and move upward into job paths that benefit both the families and the state economy as a whole.

Methodology

The Sample

The survey population was a random sample of working parents with telephones whose annual incomes were below $40,000. Included in this sample were the poorest of poor families, with incomes at or below the poverty line. Nationwide, 27% of all jobs in 1999 paid poverty-level wages or below for a family of four. In Wisconsin, 22% of all workers earned poverty-level wages in 1998, while 9% of working families with children had incomes below the poverty line.

Comparison between federal poverty guidelines and national median income demonstrates the erosion of the poverty standard. In 1959, the poverty level was 55% of national median income; in 2000, the poverty level was only 36% of national median income.

To counteract the erosion of the federal poverty standard, broader measures for working poor are used based on eligibility levels for government work supports. Wisconsin’s working family support programs use multiples of the federal poverty guideline to establish income eligibility. For Wisconsin Shares and BadgerCare, income eligibility is capped at 200% of the federal poverty line (FPL). For a family of five (two parents and three children), 200% FPL is $41,340. Establishing $40,000 annual income as the threshold for participation expands the analysis and profiles a large proportion of Wisconsin families. Wisconsin records show that 44% of all tax filers with children had incomes under $40,000 in 1998. Relative to Wisconsin's overall population, this group includes members of the lower three income quintiles. Finally, while the $40,000 income cap is much higher than the federal poverty threshold it is well below the 1998 median income for a family of four in Wisconsin of $57,890.

The Questionnaire

The survey questionnaire included questions in four categories:

1) Family demographics, including number of parents and children, presence of other dependents in the household, work status of parent(s), ages of parents and children, and race and gender of the respondent.

2) Parents’ workforce attachment, including current work status, how many hours worked per week, how long parents have been at their jobs, how many job changes made within the past year, and whether the respondent had ever received welfare payments. Families’ history of welfare benefits, along with the rest of the workforce attachment data, was used to understand whether the respondent had recently entered the labor force, had a history of cycling in and out of the labor force and relying on welfare during difficult times, or had a strong work history with no record of public assistance.
3) Access to supports, including the availability of employer supports such as sick leave, paid vacation, paid personal leave and childcare assistance. Participants were asked about use of government supports such as BadgerCare, Wisconsin Shares, Food Stamps or Unemployment Insurance. Finally, data was collected on respondents’ access to and use of private employer-subsidized health plans.

4) Opportunities for mobility including options for better jobs, workers’ willingness to choose these options, the availability of employer-provided skill training programs and their utilization of such programs.

**Survey Implementation**

IWF contracted with the Center for Urban Initiatives and Research at the University of Wisconsin-Milwaukee to conduct a random, statewide telephone survey of low-wage working families. From September through December 2000, surveyors collected data from 517 families from across the state. Families were selected at random and accepted into the survey sample if they answered three screening questions: whether they were working or seeking work, whether they had annual incomes of $40,000 or below, and whether they had children at home under the age of 18. This survey reflects the circumstances of working families all across the state. No zip code is represented with more than 2% of the respondents in the sample.

At the conclusion of the survey, respondents were asked to report their annual income within $5,000. Some respondents either refused to answer or reported household incomes above $40,000; these 37 were screened out of the analysis, leaving a survey population of 480. Many of the questions are pertinent to the respondent’s current job (e.g., length of time at job, access to employer-provided health insurance). For these questions, reported findings refer to the 437 respondents that were working at the time the survey was conducted. The margin of error is +/- 4.5 percentage points at the 95% confidence level.

**Findings**

**Family Demographics**

The survey respondents look like typical Wisconsin families. The majority were in two-parent families with two children. Over 50% have young children under the age of six. Respondents worked full-time and in most two-parent families, both parents work at least 30 hours a week.

- 64% were married or part of an unmarried couple.
- Median number of children per family was 2.
- 69% of the respondents had one or two children living at home; 51% had children at home under the age of 6.
- 62% of the respondents worked 40 hours a week or more.
- Among 75% of couples, both parents worked 30 hours a week or more.
Despite their strong commitment to work, the families faced significant financial pressure. Overall, 79% of the households represented in this sample had incomes below $35,000. Almost half (46%) of the two-parent families reported an income of $30,000 or below – 170% of the federal poverty level for a family of four.

Figure 1
Household Income and Family Type

The concentration of household incomes below $35,000 is particularly striking when placed in the context of a typical family budget. IWF’s Family Income Resource Simulation Tool (the FIRST model) estimates basic family budgets based on county-specific data and a rigorous methodology that itemizes expenses for food, housing, health insurance, childcare, transportation and miscellaneous necessities required for families of any designated size.

Many of the families in this survey would have difficulty affording the necessities itemized in the FIRST budget. For example, a Milwaukee County family with two parents and two children, where both parents work full-time, would require an annual income of $44,304 to cover the basic budget. In rural areas, where both costs and wages are lower, the same family would need $35,748 to afford the same package of necessities.

Workforce Attachment

The families’ relatively low incomes cannot be explained by youth or “loose workforce attachment.” At the time of the survey, most respondents were in their mid-thirties, critical wage-earning years. Furthermore, respondents showed a commitment to work, significant job stability and strong workforce attachment. Only 6% had been on public assistance within the past three years, and there was scant evidence of cycling in and out of the labor force or frequent job changes.

• Respondents’ median age was 37; 87% were between 26 and 49.
• 78% had been at their job for over one year.
• 43% had been at the same job for over five years.
• 64% have had no more than two job changes in the last five years.
Access to Government Supports

Working family support programs, such as BadgerCare and Wisconsin Shares, were created to ease the burden of critical expenses for parents in low-paying jobs. In general, these working families have not benefited from government assistance.

- 75% had never received public assistance.
- 64% had never received Food Stamps.
- 91% were not receiving help paying for childcare.
- 80% were not receiving any government assistance paying for health insurance.
- 64% had never received unemployment insurance.

Access to Employer Supports

At the time of the survey, many respondents reported that they were not receiving employer benefits. Of those who were working when surveyed:

- 26% had no paid vacation.
- 57% had no paid sick leave.
- Only 26% received paid personal leave.
- 23% did not have access to an employer-provided health insurance plan.

Job characteristics tell a lot about family life. Employment conditions have a major impact on the options working parents have for supporting their children. Paid sick leave, paid vacation time, paid personal time and employer-subsidized health insurance are employer-provided family supports that
are generally available to families with higher annual incomes. The low-wage families surveyed do not enjoy this kind of job flexibility. They have little time to attend school meetings, accompany their children to doctor and dentist appointments, or even to take time off when they or their children are sick. These working families find themselves in a double-bind: not only is it difficult to support their families on lower incomes, but they are also denied the critical employer supports that make it possible to combine work and family.

**Access to Health Insurance**

Health insurance is a critical issue for working families. In their efforts to secure health insurance for every member of their family, working parents often rely on a combination of employer-provided plans and government assistance. This patchwork of private and public sources results in families where some members are enrolled in government plans while others use employer-provided plans. In other “under-insured” families, some members are fully insured while others have no access to health insurance. The rate of under- and un-insured families in this sample exceeded all estimates for the state of Wisconsin.

- 16% of the families in the survey population were un- or under-insured.
- Among families with incomes below $20,000, 21% had unmet health insurance needs for one or more members.
- 18% of families with incomes between $20,000 and $30,000 reported unmet health insurance needs.
- Even the families in the highest income category – $30,000 - $40,000 annually – reported higher rates of uninsurance than the state average suggests. Of the families with incomes above $30,000, 12% reported lack of insurance for one or more family members.
- Over 40% of the families with unmet health insurance needs used an employer plan to cover some family members but lacked coverage for spouses, children, or both.

**Access to Better Jobs**

Unfortunately, most of these families reported little opportunity for improving their work and family life with better employment. For some workers, the problem was that the jobs they held at the time of the survey offered minimal opportunities for advancement. For others, the job they would prefer to have required significant improvements in skills or education levels. Most of the working parents in the sample had limited means of making these improvements. Many of those who had support for training from their employer were unable to pursue skills development. Respondents cited lack of time or the lack of need for such training for their current position as reasons for not taking the training.

- 40% reported no opportunities for advancement in their current job.
- Only 46% believed they could take advantage of the advancement opportunities that existed.
Approximately 50% had access to an employer provided skills training, but over 75% of the total sample had not taken it.

58% knew of a better job they would like to have, but most of the examples they gave would require specialized training or higher education. Some examples of better jobs mentioned included nursing, law, aviation, electronics, teaching, construction, and vocational rehabilitation.

While the survey instrument did not track changes in income over time, the correlations between length of time these workers had been at their current job and household income demonstrate further the limited opportunities for advancement. Workers with incomes between $30,000 and $40,000 were more likely to have been at their job for over five years, but between one third and one half of respondents with incomes below $30,000 had been at their job more than five years.

For the entire sample, 21% had been at their job more than five years but reported household incomes of $30,000 or less.

Summary

These working families live and work on the margins of existing public policies. The household incomes they reported were insufficient to cover the basic needs budget without additional support, yet they did not benefit from either governmental or employer supports. At the time of the survey, most of these families:

- Were not finding access to the supports designed for poor families (public assistance and Food Stamps),
- Were not using supports designed to assist working parents (BadgerCare and Wisconsin Shares), and
- Were not in the high-quality jobs that would have afforded them the array of benefits enjoyed by higher income families.

Policymakers contend that private forms of support extend to families whose incomes place them outside the umbrella of public policy. When childcare assistance is no longer available, families are assumed to have sufficient income to pay for their childcare needs. Families whose incomes place them outside of BadgerCare eligibility are assumed to have access to an affordable employer-provided plan. But many of the families in this survey, even those with higher incomes, could not use their employer plan to cover everyone in the family. Other families were ineligible for childcare assistance, or were not receiving the subsidy, but still had small children at home, reflecting continuing needs for childcare.
Variations Among Families in the Sample

These statistics indicate a general profile of the working family sample, but there are critical differences in family type and income. Represented in the survey are three different family types: single-parent families, two-parent families where only one parent is formally employed, and two-parent families where both parents are formally employed.

Families also differed with respect to household income. Families in the survey sample reported their annual incomes in $5,000 increments and were then grouped into three income categories:

- under $20,000
- $20,000-$30,000
- $30,000-$40,000

Single-parent families tended to be poorer than two-parent families. The two-parent families where both parents worked were concentrated in the highest income category.

- Single-parent families, comprising 36% of the entire sample, were clustered in the lowest income categories, with 75% reporting incomes below $30,000.
- Two-parent families where only one parent was formally employed were a very small portion of the entire sample, totaling 11%, and were distributed across income categories.
- Two-parent/both working families, comprising 33% of the entire sample, were concentrated in the higher income categories: 59% of the group reported incomes between $30,000 and $40,000.

While the differences in income among the family types were strong, the majority of demographic and employment characteristics were similar across the family groups. However, single-parent families differed from two-parent families in several important ways. They were more likely to be receiving government supports like BadgerCare and Wisconsin Shares. They were less likely to have higher incomes after several years at one job. They were less likely to be fully insured. Perhaps most importantly, they were more likely to be making a transition away from public assistance.

While only 25% of the respondents had received public assistance at any time in their lives, 36% of the single-parent families reported having received public assistance. Moreover, 52% of all respondents who had received public assistance were still single parents.
## Analysis of Households by Family Type

<table>
<thead>
<tr>
<th></th>
<th>Single-parent</th>
<th>2 parents-one formally employed</th>
<th>2 parents-both formally employed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Percentage of sample</strong></td>
<td>36%</td>
<td>11%</td>
<td>53%</td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Below $30,000</td>
<td>75%</td>
<td>72%</td>
<td>41%</td>
</tr>
<tr>
<td>$30,000-$40,000</td>
<td>25%</td>
<td>28%</td>
<td>59%</td>
</tr>
<tr>
<td><strong>Respondent’s Gender</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>73%</td>
<td>53%</td>
<td>64%</td>
</tr>
<tr>
<td>Men</td>
<td>27%</td>
<td>47%</td>
<td>36%</td>
</tr>
<tr>
<td><strong>Race</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White</td>
<td>80%</td>
<td>87%</td>
<td>93%</td>
</tr>
<tr>
<td>African-American</td>
<td>11%</td>
<td>8%</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median age</td>
<td>38</td>
<td>37</td>
<td>36</td>
</tr>
<tr>
<td>26-49</td>
<td>86%</td>
<td>81%</td>
<td>86%</td>
</tr>
<tr>
<td><strong>Number of children</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median number of children</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Fewer than 3 children</td>
<td>75%</td>
<td>81%</td>
<td>86%</td>
</tr>
<tr>
<td>Any children at home under 6</td>
<td>42%</td>
<td>58%</td>
<td>57%</td>
</tr>
<tr>
<td><strong>Elderly relative or other dependent in home</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8%</td>
<td>8%</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td><strong>Work status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Currently working</td>
<td>89%</td>
<td>87%</td>
<td>93%</td>
</tr>
<tr>
<td>Working one full-time job</td>
<td>66%</td>
<td>82%</td>
<td>One spouse: 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Both spouses: 38%</td>
</tr>
</tbody>
</table>
### Workweek hours

<table>
<thead>
<tr>
<th></th>
<th>Single-parent</th>
<th>2 parents-one formally employed</th>
<th>2 parents-both formally employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 30 hours per week</td>
<td>86%</td>
<td>91%</td>
<td>Both spouses: 63%</td>
</tr>
<tr>
<td>40 hours per week or more</td>
<td>73%</td>
<td>85%</td>
<td>Both spouses: 60%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>One spouse @ 40 hrs wk and one @ 30 hrs wk or more: 89%</td>
</tr>
</tbody>
</table>

### Years at current job

<table>
<thead>
<tr>
<th></th>
<th>Single-parent</th>
<th>2 parents-one formally employed</th>
<th>2 parents-both formally employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year</td>
<td>17%</td>
<td>26%</td>
<td>21%</td>
</tr>
<tr>
<td>More than 5 years</td>
<td>35%</td>
<td>43%</td>
<td>45%</td>
</tr>
</tbody>
</table>

### Received Public Assistance

<table>
<thead>
<tr>
<th></th>
<th>Single-parent</th>
<th>2 parents-one formally employed</th>
<th>2 parents-both formally employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ever</td>
<td>47%</td>
<td>28%</td>
<td>18%</td>
</tr>
<tr>
<td>Within last 3 years</td>
<td>12%</td>
<td>6%</td>
<td>3%</td>
</tr>
</tbody>
</table>

### Access to supports

<table>
<thead>
<tr>
<th></th>
<th>Single-parent</th>
<th>2 parents-one formally employed</th>
<th>2 parents-both formally employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ever receive Food Stamps</td>
<td>47%</td>
<td>40%</td>
<td>26%</td>
</tr>
<tr>
<td>Currently receive childcare assistance</td>
<td>16%</td>
<td>7%</td>
<td>5%</td>
</tr>
<tr>
<td>Currently receive government assistance for health insurance</td>
<td>25%</td>
<td>30%</td>
<td>15%</td>
</tr>
<tr>
<td>Have access to an employer health plan</td>
<td>83%</td>
<td>73%</td>
<td>69%</td>
</tr>
<tr>
<td>Use employer health plan for some family members</td>
<td>67%</td>
<td>60%</td>
<td>44%</td>
</tr>
<tr>
<td>Total number of un- or under-insured families</td>
<td>49 (28%)</td>
<td>13 (25%)</td>
<td>14 (6%)</td>
</tr>
</tbody>
</table>
Access to Supports

Single parent workers were the most likely to receive critical government supports. There was a marked difference in support program usage, however, between single-parent workers who had received public assistance and single parents who had never been on public assistance. When the families that had received public assistance are sorted out of the single-parent family category, the remaining single parents reported very low levels of utilization of government supports. In fact, access to government supports for this group was nearly the same as for two-parent families where both parents work.

Single parents who had received public assistance at some point in their lives had the highest rates of access to government support of any subgroup within the sample. Aside from access to Food Stamps, however, even among this group of families utilization of working family supports was very low. Less than half of these families were receiving health care assistance at the time of the sample, and less then one-fourth received childcare assistance.

* Over 90% had received Food Stamps.
* Almost one in four were receiving childcare assistance.
* Over 44% were receiving government assistance with health insurance.

Because these numbers are so high, they skew the overall statistics showing access to supports for single-parent workers. Among single-parent workers who had never received welfare, access to Food Stamps, childcare and health insurance assistance was much lower. Among single-parents who had never received welfare:

* Only 22% had received Food Stamps.
* A small group was receiving childcare assistance, 11%.
* Less than 15% received government assistance with health insurance.

Economic Mobility

Public Assistance and Mobility

Among the working parents in the sample, 25% reported having received public assistance at some point in their lives, but only 6% had received public assistance within the last three years. Over half of those who had received public assistance were concentrated in the single-parent family category. The respondents that had received public assistance but were married at the time of the survey were distributed evenly across incomes. Of those who had received public assistance and were still single parents at the time of the survey, 56% had incomes below $20,000.

Single Parents and Mobility

For single-parent workers, the length of time at the job was less likely to lead to higher income than for workers in the two-parent families. Almost one in three single-parent workers had worked at their job for more than five years but earned less than $20,000 per year.
Among the group of single-parent workers, 38 (28%) had been at their job more than 5 years but reported annual household incomes below $30,000. For workers with incomes under $20,000, the percentage that had been at their job for 5 years equals the percentage that had been at their job less than one year. For single-parent workers, length of time at job is not as strong an indicator of increased household income as for other workers in the sample.

**Access to Health Insurance**

Single-parent families had the highest rates of access to government support for health insurance, but they also had the highest rate of unmet health insurance need, with 28% of these families reporting some or all uninsured family members.

The data also break down around family type. One or more uninsured members were reported in 28% of single-parent families, while 25% of two-parent families where one parent works outside the home reported unmet insurance needs. Two-parent families’ access to insurance compared positively to the other family types, but there are distortions in this data caused by the survey instrument. Families were asked if the employed spouse or partner had an employer insurance plan, but not about the scope of coverage provided. The data analysis makes the assumption that any family in which a working spouse had health coverage through the employer, the entire family was covered. The calculation of insurance rates for two-parent families where both parents work, 6%, is likely an underestimate. This distortion in the data not only provides some context for the comparison of single-parent and two-parent family types, but also suggests that the overall estimate of underinsured families in the sample, 16%, is artificially low. In fact, the problem of access to insurance for low-wage working families is probably even more profound than appears in this survey.
Summary

The findings in this survey point to the limitations of existing public policies. While the coverage afforded by BadgerCare and Wisconsin Shares is excellent for the families that are eligible, too many Wisconsin families have no access to assistance for critical childcare and health care needs. They work in low-wage jobs with few benefits or opportunities for mobility, yet they are deemed too successful to qualify for state assistance. The families that have recently been on public assistance are the most likely to be receiving support, yet they make up a small percentage of the population of low-wage working families.

POLICY RECOMMENDATIONS

The problems faced by families in this survey are profound, but they are not intractable. Existing public policies can be modified effectively to address the difficult circumstances of a large proportion of Wisconsin's families.

Health Care

The survey data show significant gaps in health coverage. Some families had no coverage at all, while other families had some members with health insurance and others without. Families with any unmet health insurance needs are labeled “un- or under-insured” in the findings. These are families that lacked full health insurance coverage at the time of the survey.

State and national data on health care access generally report (1) the percentage of individuals that go without health insurance for an entire year, and (2) the percentage of individuals that do not have health insurance on any given day. The U.S. Census Bureau reports that during 1997-1999, 10.3% of Wisconsin residents were without health insurance on any given day. Wisconsin compares favorably to the national average of 15.5%. Access to insurance is driven, in part, by annual income. Nationwide, 24% of individuals with incomes below $25,000 lacked insurance in 1999, while only 8.3% of individuals with incomes above $75,000 had unmet health insurance needs.

Insurance rates in Wisconsin have fluctuated significantly in the past five years. Between 1997 and 1998, Census Bureau reports showed that the number of uninsured individuals rose by nearly 50%, moving Wisconsin from first place in lowest rates of uninsured people to thirteenth. The Wisconsin Budget Project suggests that this dip in the rates of insured families might be attributed to two different causes: changes in the welfare system that made it harder for poor families to get access to Medicaid programs, and a rise in the number of jobs that do not provide benefits. BadgerCare enrollments have increased substantially since the release of the Wisconsin Budget Project report, though it is unclear that rates of insurance have returned to their 1997 levels.

Findings in this survey show rates of unmet insurance need that are much higher than the statewide estimates. High rates of uninsured or under-insured families point to the inadequacies of existing arrangements intended to provide health insurance to working parents and their children. Rising insurance premiums place employer-provided plans out of reach for many working parents. Federally funded health insurance initiatives are not picking up the slack. The intended beneficiaries of
Wisconsin’s State Children’s Health Insurance Program (SCHIP), BadgerCare, are the children of single parents, mostly women, who have recently left welfare for work. At the time of the survey, 18.3% of single-parent families with incomes below $20,000 were not fully insured. The rates are higher for single-parent families with incomes above $20,000; over one-third of these families reported unmet insurance needs. A recent study by The Urban Institute finds that many eligible families are not enrolled in SCHIP programs because of lack of knowledge or because the connection with welfare is too strong. Working parents forego these federally funded health insurance programs because they do not want the stigma associated with public assistance.

The evidence in this survey challenges the assumption that private health insurance plans are accessible to families that live outside the realm of public, federally funded programs. Families with unmet insurance needs were not limited to those with extremely low incomes, or families where employers did not offer a plan. Even families with incomes between $20,000 and $30,000 reported unmet insurance needs, while over 40% of the families with unmet health insurance needs used an employer plan to cover some family members but lacked coverage for spouses, children, or both. Rising health insurance costs price many families out of full health care, while public programs have income eligibility requirements and are not available to many families who, nonetheless, cannot afford to pay for their employer’s insurance plan.

**Recommendations:**

- Increase BadgerCare eligibility to 250% of federal poverty line.
- Ensure effectiveness of mail-in BadgerCare application with proper outreach and simplification of the application.
- Remove the link between benefits for working families and the welfare system so working parents do not have to go to W-2 agencies to enroll.

**Childcare**

Childcare costs are among the most exorbitant faced by working families. The FIRST model estimates that full-time licensed childcare for one pre-school and one school-aged child would total almost $7,000 a year. Yet the survey findings show that less than 10% of these working families receive government assistance for childcare, and none of the survey respondents received childcare assistance from their employers. Recent data on overall utilization of the childcare program are not available, but the federal government estimated in 1998 that only 13.6% of eligible children received childcare subsidies. A 2001 Legislative Audit Bureau (LAB) report showed that in neighboring Midwestern states Illinois, Michigan and Ohio, over 20% of eligible children received childcare funding.

With over 75% of the sample reporting annual incomes below $35,000, childcare expenses emerge as a critical issue for many of these working families.

Some families may forego enrollment in Wisconsin Shares because of high co-payments, opting instead to seek out cheaper – and possibly less reliable – childcare providers. The LAB report notes that Wisconsin’s co-payments are higher than in many neighboring states. County eligibility workers confirmed that the co-payments deterred some families from enrolling, while the Audit Bureau’s
own budget calculations (which are similar to the FIRST model) showed that single parents with hourly wage jobs would experience great hardship paying childcare co-payments.

The need for reliable, quality childcare arrangements can create scheduling problems and difficult employment choices for working parents. Parents with school-aged children might choose to work fewer than 40 hours a week so that they are home when their children leave school. In two-parent families, one parent might work part-time, or not at all, to cut the costs of childcare.

When childcare costs force these choices, state policies should support working parents’ efforts to provide a safe environment for their children. In some cases, policies that are not apparently about childcare can still have the effect of penalizing workers that face difficult choices about their children’s safety and welfare. Wisconsin’s Unemployment Insurance law, for example, does not extend benefits to workers available only for part-time work. Yet of the 254 families surveyed where both parents work, in 25% of them one parent works part-time, and in only 20 cases does one parent work less than 15 hours a week. These parents may be choosing part-time work as one way of alleviating the burden of childcare expenses, yet they are penalized by the system of supports that protect workers from economic downturn.

**Recommendations:**

- Extend eligibility for childcare subsidy to 250% of the federal poverty level.
- Explore policies that can ensure the availability of affordable, quality childcare.
- Reduce co-pays for participants in Wisconsin Shares.
- Make Unemployment Insurance available to parents who work part-time.

**Employer Supports**

The families in this survey lacked access to the critical supports that help workers work without shortchanging their children. Only 71% of the parents surveyed had paid vacation. Even fewer, 44% and 26% respectively, have paid sick leave or paid personal time.

The federal Family Medical Leave Act (FMLA), passed in 1993, marked a new emphasis in the United States on providing working parents the tools and flexibility required to maintain employment while meeting family needs. This legislation permits workers to take leave to deal with their own illness or that of a child, spouse or elderly parent, or to care for a newborn or newly adopted child. The act protects their jobs, but does not mandate that the leave be paid. The FMLA is only a first step. Provisions in the legislation apply only to employers with more than 50 employees. As a result, many working parents remain ineligible for the provisions in FMLA and even for those that are eligible, very few have access to income or wage replacement while they are on leave.

The Family Medical Leave Act has yet to improve conditions for many low-income working families. Repeated surveying by the U.S. Department of Labor establishes that higher-income workers are much more likely to be eligible and covered by FMLA. Workers with annual family income under $30,000 made up 23% of the eligible and covered population in 2000, yet they comprised 36% of
the total group that took leave (including those who were not covered or eligible under FMLA). Moreover, 77% of those who needed leave but did not take it cited lack of paid leave options as the primary reason.

For the workers in this survey population, expansion of family and medical leave options would afford them important personal and family benefits. Respondents to the Department of Labor Survey who took leave in 1999-2000 reported that the Family and Medical Leave Act contributed favorably to their ability to cope with difficult situations. Some reported positive effects on their ability to care for a family member (79%); others reported positive effects on their own physical health (63%); and another group reported positive effects on their emotional well being (70%).

**Recommendations:**

- Expand coverage of current family and medical leave provisions, for part-time workers or workers employed by smaller businesses.
- Permit coverage for routine parenting demands, such as school meetings and routine medical visits.
- Explore strategies to provide income for workers who take family and medical leave.

**Education and Training**

From their own vantage points, the survey respondents reported limited opportunities for mobility and career advancement. Only 55% of those employed believed they had opportunities for career advancement. Furthermore, only 50% had employer-provided skills training and only 23% of the total sample had taken their employers training. While many of those employed at the time of the survey had some tuition reimbursement for work-related schooling (44%), not one of the working parents we surveyed had ever used this provision to improve their skills or job qualifications.

These statistics show that many working parents are stuck in dead-end jobs. Not only do they lack sufficient income and benefits, but their opportunities to move up in the workplace are limited. They are not provided training and there is no ladder into higher-paying, higher-skilled work. These problems can be traced directly to changes in the nature of the economy and new patterns in the organization of work.

These working parents identified better jobs that they would like to have, but lacked the flexibility, even with tuition-reimbursement, to upgrade their skills accordingly. Education and training initiatives should seek to support workers who are stuck in low-wage, entry-level jobs, helping them move into higher-paying, higher-skilled jobs.

Better access to targeted training – connected to specific jobs in the community – would help these workers improve their job skills. Training opportunities are most accessible to employees if they happen on-site, during the regular workday, fully integrated into the work environment. Combinations of work and training help to ameliorate the conflicts working parents face when they choose training over time with their children or meeting other family obligations. Broader initiatives to create career ladders where they do not exist, or to improve the instability often inherent in the service economy, can help employers tap into the pools of underutilized workers exemplified by the respondents in this survey.
Recommendations:

• Develop and support sector-specific training programs that are linked to existing jobs in the community.

• Organize training programs in modules that accommodate the schedules of working parents, with part of the workday reserved for training.

• Explore obstacles to job mobility in key service sectors and develop industry-wide strategies for creating career ladders and job stability initiatives.

• Support and train parents that are already working, with stipends and childcare provision, rather than reserving this assistance for people receiving public assistance.

Conclusion

Under W-2, there has been a massive influx of families into the population of working poor. A number of support programs have been enacted to address the needs of the transitional and entry-level working parents. In addition, employers and legislators have defined the workers in this group as prime candidates for the unfilled high skill jobs throughout the state. The policy discussions that are pertinent to the circumstances of low-wage workers proceed, however, without sufficient data on the families they will affect.

This telephone survey of 480 working families with incomes under $40,000 was conducted to increase the base of demographic, employment, income, support and mobility data relating to low-wage working families. The findings show a pattern of work unrewarded with adequate income, employee benefits or job mobility. In addition, the families surveyed have income inadequate for their needs but do not access the state programs designed to ease their struggle. Recommendations to address these issues target changes in state policies to streamline and improve access to assistance, mechanisms to ensure program regulations do not hurt the people the programs were designed to help and potential changes in the training system to enhance upward mobility within job markets.

It is critical for both working families and the state as a whole that low-wage workers achieve stable self-sufficiency within the community and fulfill their potential to contribute to economic development. In the coming year, state and national policymakers will be assessing the funding and effectiveness of welfare reform. This assessment must include an acknowledgement of the critical role played by childcare and health insurance assistance for working parents and adapt existing programs to fill the unmet needs evidenced in this report. In addition, policymakers should consider the evidence that many working parents are trapped in dead-end jobs that offer few benefits, low wages and limited opportunities for training or job mobility.
Endnotes


5 Mishel, Bernstein, & Schmitt 2001, p. 298.

6 Data provided by Wisconsin State Department of Revenue; analysis by Institute for Wisconsin’s Future.

7 Dresser and Rogers 2000, p. 23

8 Dresser and Rogers 2000, p. 13

9 Percentages of the federal poverty level are calculated using the 2001 federal poverty guidelines released by the Department of Health and Human Services. The guidelines are available at http://aspe.hhs.gov/poverty/01poverty.htm.


16 Ibid, page 4-10


Appendix

The Survey Questionnaire

Hello, my name is _______________ and I’m calling from the Center for Urban Initiatives and Research at UWM.

Do you live in Wisconsin?  
[IF NO, THANK AND TERMINATE]

I would like to speak to an adult head of household 18 years or older. Would that be you?  
[REPEAT INTRODUCTION IF NECESSARY]

We are calling on behalf of the Institute for Wisconsin’s Future to ask your opinions about job satisfaction and related issues. We are not selling anything and your participation is voluntary. Your telephone number was randomly selected to be in a sample of 500 Wisconsin residents. The survey will take less than ten minutes and your answers are completely anonymous.

1. Do you have any children under the age of 18 who live with you?
   ___ Yes
   ___ No IF NO: THANK AND TERMINATE

2. This survey is designed for families that make $40,000 or less per year. Would you say that your family’s income is $40,000 or less.
   ___ Yes
   ___ No IF NO: THANK AND TERMINATE

3. Are you currently employed, unemployed and looking for work, that is you have actually sought a job in the past 4 weeks, or unemployed and not currently seeking work?
   ___ Employed (SKIPTO Q5)
   ___ Unemployed and looking for work.
   ___ Unemployed and not currently seeking work   IF RESPONSE: THANK YOU AND TERMINATE

4. How long have you been actively searching for a job?
   ___ less than one month
   ___ 1-3 months
   ___ 4-6 months
   ___ 7-12 months
   ___ more than one year
   ___ DK
5. Which statement best describes your current (previous) employment status?

___ I work full-time for only one employer
___ I work one part-time job
___ I work two or more part time jobs
___ I am self-employed
___ I am self-employed and work an additional job
___ Other _____________________

6. What is (was) your (most recent) occupation?
______________________________________________

7a. How many years (were) have you been at your (most recent) current job (s)? (IF Q5 = 1-3)

Note the longest job mentioned

___ less than 1 year
___ 1 – 2 years
___ 3 – 4 years
___ 5 years or longer
___ DK

7aa. If 7a < 5 years; how many job changes have you had within the past 5 years?

___ 1-2
___ 3-4
___ 5-6
___ more than 6
___ DK

7b. How many years have you been self employed? (IF Q5 = 4-5)

___ Years

7c. How many years have you been at your other job? (IF Q5 = 5)

___ Years

8. How many hours do (did) you work at your job (s) in a typical week?

___ 0 – 14
___ 15 to 30
___ 31 to 39
___ 40
___ 41 to 50
___ More than 50
9. (Were) Are your wages paid on an hourly basis, or are you paid a salary?
   ___ Hourly
   ___ Salary

10. Were you unemployed within the past 12 months? (Skip if Q3=2)
    ___ Yes
    IF YES: For how long? ___ Months
    ___ No

11. Are you married or a member of an unmarried couple?
    ___ No (SKIP TO Q19)
    ___ Yes

12. Is your spouse or partner employed?
    ___ No
    ___ Yes (SKIP TO Q14)

13. Has your spouse or partner been actively seeking employment in the last 4 weeks?
    ___ No
    ___ Yes

14. Is your spouse or partner employed full-time or part-time?
    ___ Part-time
    ___ Full-time

15. What is their occupation? ____________________________

16. About how many hours per week does your spouse or partner work at their job?
    ___ 0 – 14
    ___ 15 – 30
    ___ 31 – 39
    ___ 40
    ___ 41 – 50
    ___ more than 50 hours
    ___ Don’t Know
18. Does your spouse or partner’s employer provide:

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement or a Pension</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Day care for children</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

I would now like to ask you a few questions about benefits offered by your (previous) employer.

19. (Did) Do you receive the following benefits from your current employer?  (SKIP IF Q2=Self Employed)

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th>DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid vacation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paid Sick Leave</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Paid Personal Leave</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retirement/Pension</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Does your employer make a contribution? ___Yes ___No

20. Does your employer offer medical insurance?

___Yes
___No

20a. [If Q20=YES] Do you use your employer’s medical insurance?

___Yes
___No Why? _________________________

20b. Is your spouse covered? ___Yes ___No

20c. Are your children covered? ___Yes ___No

20d. About how much is your monthly premium? Is it less than $100, between $100 and $200 or more than $200?

___ Don’t pay a premium
___ Less than $100
___ Between $100 and $200
___ More than $200
___ DK
21. (Did) Does your employer offer on-site childcare?

___ Yes
___ No IF NO: If offered by an employer, would you use the service? Yes ___ No___

IF NO: Why Not?
___ No children of age
___ Prefer family care
___ Prefer current arrangement
___ Other ___________________

21a. (Did) Do you currently use your employer’s childcare?

___ Yes
___ No IF NO: Why not?

____________________________________________________________________________________

22. (Did) Does your employer offer a subsidy for child care?

___ Yes
___ No

23. (Did) Does your employer offer on-site or off-site work-skills training?

___ Yes IF YES: What type of training? ________________________________________________
___ No IF NO: If offered by an employer, would you use the service?
Yes ___ Don’t Know ___ No ___ Other ___

23a. (Did) Have you taken any of your employer’s training programs within the past year?

___ Yes
___ No IF NO: Why not?

____________________________________________________________________________________
24. (Did) Does your employer offer tuition reimbursement for job-related schooling?

___ Yes
___ No IF NO: If offered by an employer, do you think you would go back for job-related schooling?

___ Yes
___ No
___ DK
___ Other __________________

24a. (Did) Have you taken additional job-related schooling in the last three years?

___ Yes IF YES: Did your employer reimburse you?
___ No

25. (Did) Do you feel that there are opportunities for career advancement in your current job?

___ Yes
___ No IF NO: Could you please explain? ________________________________

25a. Do you feel that you are able to take advantage of these advancement opportunities?

___ Yes IF YES: Could you please explain?

___ No IF NO: Could you please explain?

26. When thinking about your (previous) current occupation, would you say that you (were) are very satisfied, somewhat satisfied or not very satisfied with your current occupation?

___ Very satisfied
___ Somewhat satisfied

26a. [IF LESS THAN VERY SATISFIED] Is there an occupation you think

___ Not very satisfied would make you more satisfied? ___ Yes

26b. What? __________________

___ DK/NA _________________________________________ ___ No

26b. [IF 26a =YES] What are you not in that occupation? ________________
27. I am going to read a list of reasons that people mention as barriers to getting a better job. For each one, please tell me whether you believe the reason applies to you.

In order to get a better job, do you think you need:

<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
<th>DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>More training</td>
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<tr>
<td>More education</td>
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<td></td>
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<tr>
<td>More work experience</td>
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<tr>
<td>Help with childcare</td>
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<tr>
<td>Help caring for a relative</td>
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<tr>
<td>Better public transportation to get to jobs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>An automobile (or better auto) to get to work</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>More information on available jobs</td>
<td></td>
<td></td>
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<tr>
<td>Better jobs in my community</td>
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</tbody>
</table>

28. I am going to read a list of public policy issues. For each one, please tell me whether it is very important, somewhat important or not very important to you?

<table>
<thead>
<tr>
<th>Issue</th>
<th>Very Important</th>
<th>Somewhat Important</th>
<th>Not Very Important</th>
<th>Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-site childcare</td>
<td></td>
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<tr>
<td>Affordable childcare</td>
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<td></td>
</tr>
<tr>
<td>Affordable medical insurance</td>
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<td></td>
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<tr>
<td>Higher quality medical care</td>
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</tr>
<tr>
<td>Job training</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Better public transportation</td>
<td></td>
<td></td>
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<tr>
<td>Educational opportunities</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Affordable housing</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

29. Have you ever received Unemployment Insurance?

___ Yes  IF YES: About how many years ago?
___ Within the past year  ___ Within the past 2-3 years  ___ More than 3 years
___ No
___ Don’t Know/NA

30. As an adult, have you ever received Food Stamps?

___ Yes  IF YES: About how many years ago?
___ Within the past year  ___ Within the past 2-3 years  ___ More than 3 years
___ No
___ Don’t Know/NA
31. As an adult, have you ever received public assistance, also known as welfare or W-2 payments?

___ Yes  IF YES: About how many years ago?
___ Within the past year  ___ Within the past 2-3 years  ___ More than 3 years
___ No
___ Don’t Know/NA

32. Are you currently receiving any direct government help to pay for child care expenses?

___ No IF NO: Are there any reasons why?
___ Don’t qualify
___ Not aware of any programs
___ Applied, but turned down
___ Don’t need help
___ Other _______________________

___ Yes IF YES: What type of assistance are you receiving?
____________________________________
___ Don’t Know/NA

33. Are you aware of the Wisconsin Share program?

___ No IF NO: Wisconsin Share is a state childcare program. Were you aware of the program?
___ No  ___ Yes
___ Yes

34. Are you currently receiving any help from the government to provide health care coverage for yourself or your family?

___ No IF NO: Are there any reasons why? (Mark all that apply)
___ Don’t qualify
___ Not aware of any programs
___ Applied, but turned down
___ Don’t need help
___ Other _______________________

___ Yes IF YES: What type of assistance are you receiving?
___ Medicaid
___ Badger Care
___ Other _______________________

---

Treading Water in the New Economy: An Overview of Wisconsin’s Low-Wage Working Families
35. When you filed a tax return in 1999, did you claim the following credits?

<table>
<thead>
<tr>
<th>Credit</th>
<th>Yes</th>
<th>No</th>
<th>DK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wisconsin Earned Income Tax Credit</td>
<td></td>
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<tr>
<td>Federal Earned Income Tax Credit</td>
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<tr>
<td>Wisconsin Homestead Credit</td>
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<tr>
<td>Wisconsin Working Family Tax Credit</td>
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<tr>
<td>Federal Child Care Tax Credit</td>
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__ DID NOT file in 1999

Please remember that the following questions are asked of each respondent and your answers are completely anonymous.

36. Do you own a car or other motor vehicle?

___ Yes
___ No

37. How do you get to and from work?

___ Drive a car
___ Take Bus
___ Carpool
___ Other ____________________________

38. How many children currently live with you? ____

38a. Of those children, How many are:

___ Less than 3 years old
___ Between 3 and 6 years old
___ 7 to 12 years old
___ 13 to 18 years old
___ Over 18 years old

39. Aside from your children, do you have any other dependents living with you?

___ No
___ Yes IF YES: How are they related to you?  ___ Parent

___ Sibling
___ Other (cousin, aunt, uncle, etc.)
___ Not Related
40. Do you own or rent your home?

___ Own
___ Rent
___ Other

41. How many years have you been living at your current home?

___ Years

42. How many years did you live at your previous address?

___ Years

43. In what city, village or township do you live in? ____________________________

44. What is your zip code? ____________________________

45. I am going to read you a list of categories to describe household income. Please tell me to stop when I have reached the category which best describes the total income of members of your household.

___ Under $20,000  ___ $30,000 to $35,000
___ $20,000 to $25,000  ___ $35,000 to $40,000
___ $25,000 to $30,000  ___ More than $40,000

46. In what year were you born?

19_ _

47. Which of the following categories best reflects your race or ethnicity?

___ African American  ___ Asian  ___ Latino  ___ Native American
___ White  ___ Mixed  ___ Other

THANK YOU VERY MUCH FOR YOUR COOPERATION WITH THIS SURVEY.

48. Note respondent gender ___ male  ___ female