



Community Voices on the Economy

Report from a Nationwide Survey of 1,004 Adults
with Oversamples of African American Women,
Latinas, Low-Income Women, and Single Moms

Commissioned by Ms. Foundation for Women and the Center for
Community Change

June 2010





Survey Methodology

Lake Research Partners designed and administered this survey which was conducted by professional interviewers. The survey reached a total of 1,004 adults nationwide, with oversamples of 100 African American women, 100 Latinas, 100 single mothers, and 200 low-income women. Relevant cases in the base were folded into the oversamples. The survey was conducted January 19 to February 3, 2010.

Telephone numbers for the base, African American women, and Latina samples were drawn from random digit dialing (RDD) sample. Telephone numbers for the low income-women and single mother oversamples were drawn randomly from listed files based on gender for both samples and age for the single mother oversample. The base sample was stratified by gender and geographically to reflect the population. Data in the base sample was weighted slightly by gender, age, region, party identification, marital status, parental status, education, and race to reflect the attributes of this universe. Data in the African American women and Latina oversamples were weighted slightly by age. Data in the single mother and low-income women oversamples were weighted slightly by race. The margin of error for the base survey is +/- 3.1%. The margin of error for the African American women and Latina oversamples is +/- 7.6%. The margin of error for the single mother oversample is +/- 8.1%. The margin of error for the low-income women oversample is +/- 5.1%



Strategic Summary

The Economy Today

- Americans are negative about the economy. They say the economic downturn has affected both their families and their communities.
- Latinas seem to be particularly hard hit during the downturn - especially by job loss, with two-thirds saying their personal situation has been affected by the country's economic situation, and over half reporting that they or someone in their household has lost a job in the past year.
- The public is worried about rising health care costs, lack of jobs that pay a decent wage, and also having enough to cover basic expenses. For most groups, rising health care costs, lack of jobs with a sustainable wage, everyday expenses, and losing their jobs are their top worries.
- Security and stability are the new frame. Job security is a major concern, key to a quality job and key to well-being. Quality jobs are preferred over good-paying jobs.
- Stability is a new concept that has emerged in this up-and-down economy where hard work, playing by the rules, savings and plans can be undermined in a moment by others' actions.



Strategic Summary

- Despite people's cynicism, a majority of Americans also believe it is time for the government to take a larger and stronger role in making the economy work for the average American.
- Majorities of all demographic subgroups believe the economy can be influenced by government actions. They do not think the economy just happens. This proves true across political lines.



Strategic Summary

Experiences

- A majority or more say they are worse off than four years ago. While Americans are hopeful for the future, most do not think they have significant control over their own economic situation.
- Many Americans are living paycheck to paycheck. It is more common for women to report living paycheck to paycheck. People are short of money in this economy, and it influences how they think of economic policies and priorities, including tax sensitivity.
- Thirty percent report having \$500 or less in savings.
- Approximately four-in-ten Americans say they frequently worry that their total family income will not be enough to meet their expenses and bills.



Strategic Summary

- Three in ten say they or someone in their household has lost a job in the past year, especially young people, Latinos, mothers—including single moms, and adults who are less than or equal to 200% of the Federal Poverty Level.
- Americans are even more likely to have experienced a reduction in wages, hours or tips, with half saying they or someone in their household has experienced this job-related hardship in the past year.
- Thinking about the next 12 months, just under half of Americans are worried that they or someone in their household will be out of a job. More than half are worried that they or someone in their household will not be working enough hours to make ends meet over the next year.



Strategic Summary

Goals for the Economy

- Americans say accountability, security, individual responsibility, opportunity, and playing by the rules are important goals for the economy. However, they do not think these words and phrases describe the current economy well.
- Accountability is the most important value to people when thinking about the economy. Security is second most important.
- People believe that “everyone for themselves” is the least important and most descriptive trait of the economy.
- Individual responsibility is more important to people than mutual responsibility which unfortunately is not as strong or a replacement concept. Progressives need to tap into individual responsibility, work, and playing by the rules, which are powerful concepts to people.



Strategic Summary

Policy Proposals

- In reviewing policy proposals, the public says the following are most important to them:
 - Making health care available and affordable, not dependent on jobs.
- When policy proposals are framed relative to improving the economy, Americans believe the following would be most likely to help the economy:
 - More jobs with decent wages and benefits for low-income families;
 - More affordable education and training opportunities;
 - Lower taxes; and
 - Equal pay and benefits for men and women.



The Economy Today

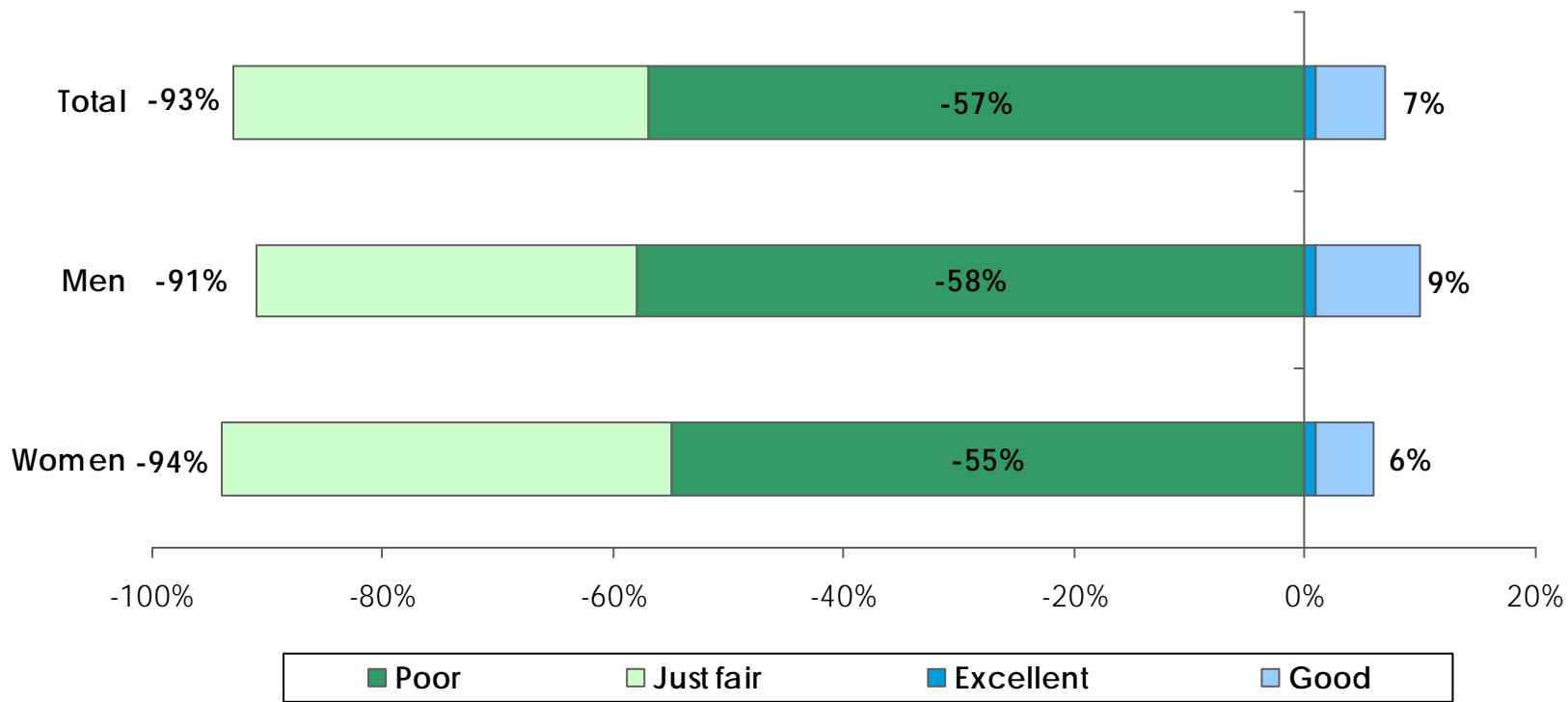
Americans are concerned about the economy but prove split about whether or not the country is moving into an economic recovery.



Nearly all Americans characterize the economy negatively, with a majority saying the economy is poor.

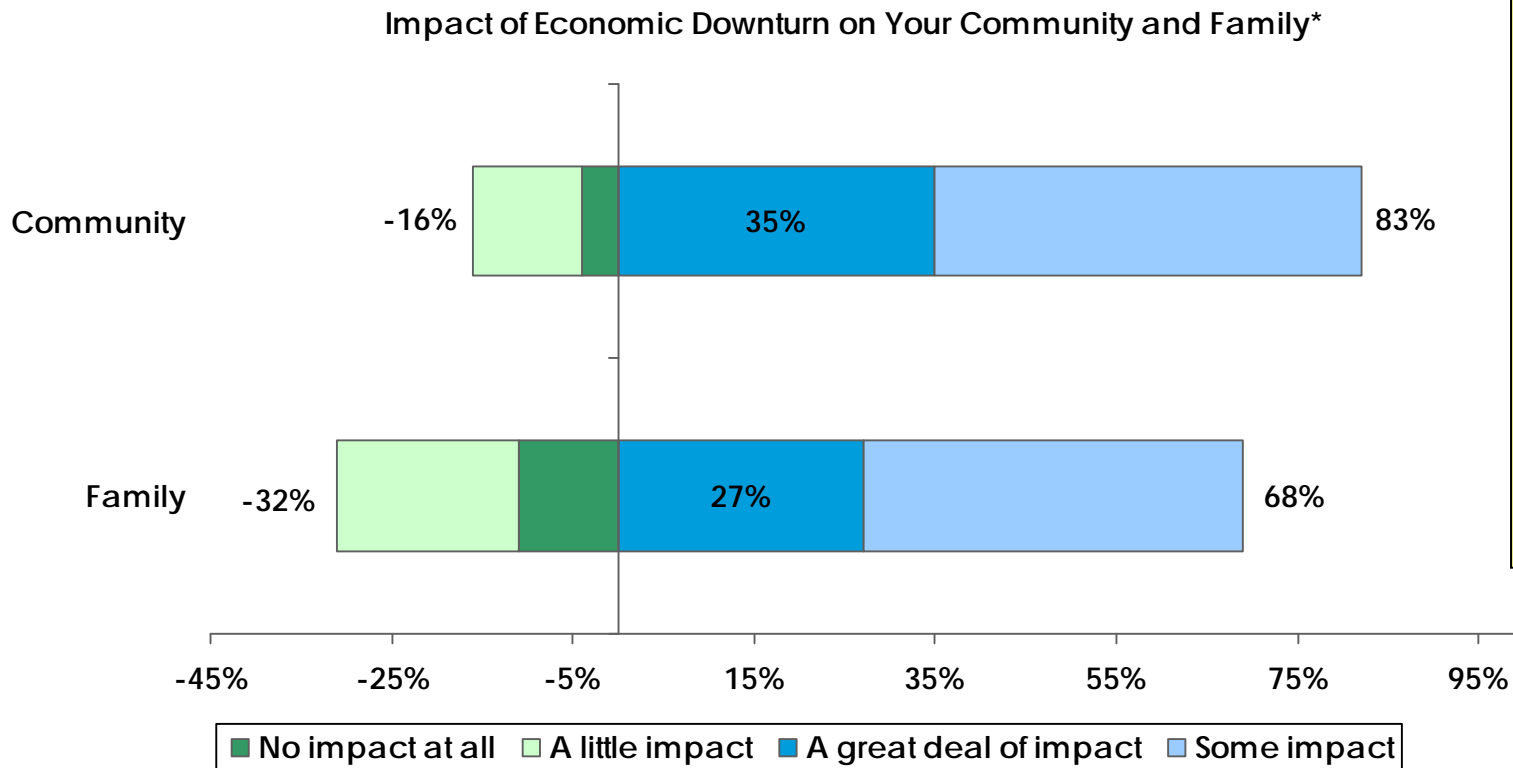
Strong majorities of every subgroup describe the economy as just fair or poor. Independent men are among the most negative, with two-thirds describing the economy as poor (68 percent).

State of the Economy in Country Today





Most say the economy has had an impact on their community, with over a third saying it has had a great deal of impact. Two-thirds of Americans also believe the downturn has affected their family.

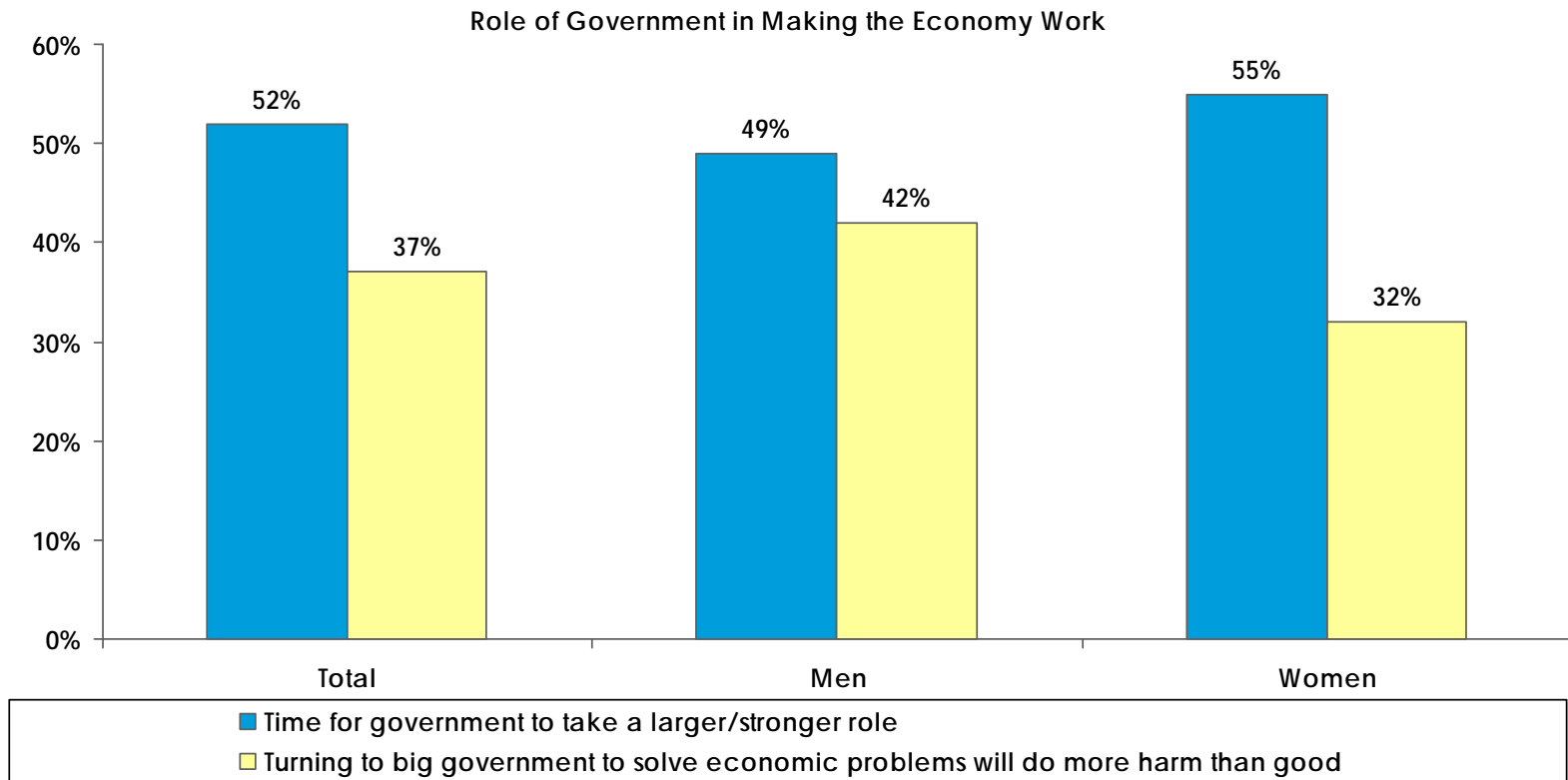


At higher rates than the public overall, Latinas and African American women say the downturn has significantly impacted their families (Latinas: 40% a great deal of impact; 34% of African-American women) and communities (36% Latinas; 29% African American women).


*split-sampled questions



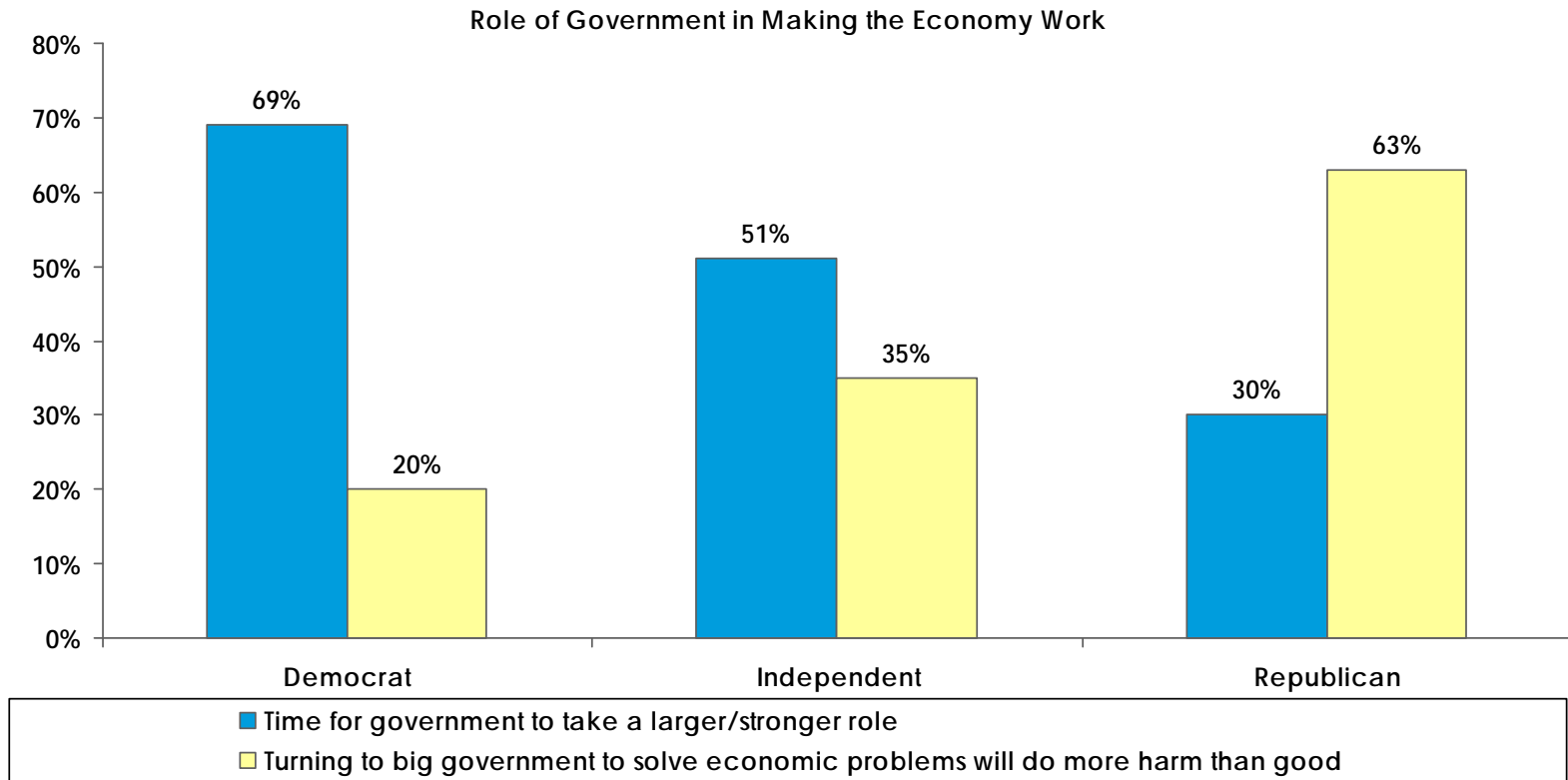
Though a number of Americans blame the federal government for the country's current economic situation, a majority thinks it is time for the government to take a larger and stronger role in making the economy work for the average American. In an engaged debate, half of the public favors this argument over one in opposition to government involvement. This is true among both men and women.




Over six in ten Latinas (68%), African-American women (66%), low-income women (63%) and single moms (63%) say government should be more involved in make the economy work.



There are some partisan divisions on this. Both Democrats and independents support a larger and stronger role for the government. However, two thirds of Republicans believe turning to big government will do more harm than good.





Americans are worried about several economic issues, including rising health care costs and lack of jobs that pay a sustainable wage. Women are more likely than men to say they worry about health care costs and everyday expenses like food and gas. Men worry more about debt and taxes.

	% First and Second Choice (% First Choice)		
	Total	Men	Women
Rising health care costs	31% (16%)	25% (12%)	37% (20%)
Lack of jobs that pay a wage that allows you to support your family	24% (15%)	25% (16%)	23% (14%)
Everyday expenses like food and gas	23% (12%)	20% (10%)	25% (13%)
Federal budget deficit and national debt	20% (10%)	25% (13%)	15% (7%)
Higher taxes	19% (10%)	23% (12%)	16% (8%)
Losing your job	18% (9%)	18% (10%)	18% (9%)
A secure retirement	14% (7%)	12% (6%)	16% (9%)
Housing and mortgage costs	9% (4%)	9% (4%)	8% (4%)
Expenses like child care or college tuition	8% (3%)	7% (3%)	8% (4%)
CEO's bonuses and abuses on Wall Street	7% (3%)	8% (4%)	6% (2%)
Credit card debt or other expenses	7% (2%)	7% (3%)	7% (2%)
Decline of stock market and the financial crisis	5% (2%)	6% (2%)	5% (2%)

Forty-three percent of unemployed Americans offer lack of jobs that pay a decent wage as their first or second economic concern (28 percent first choice).

Over six in ten Americans (64%) say they are worse off economically than compared to four years ago.



Low-income women and single moms are most worried about rising health care costs, jobs, and especially everyday expenses. The cost of everyday expenses is even more a concern for them than the public overall.

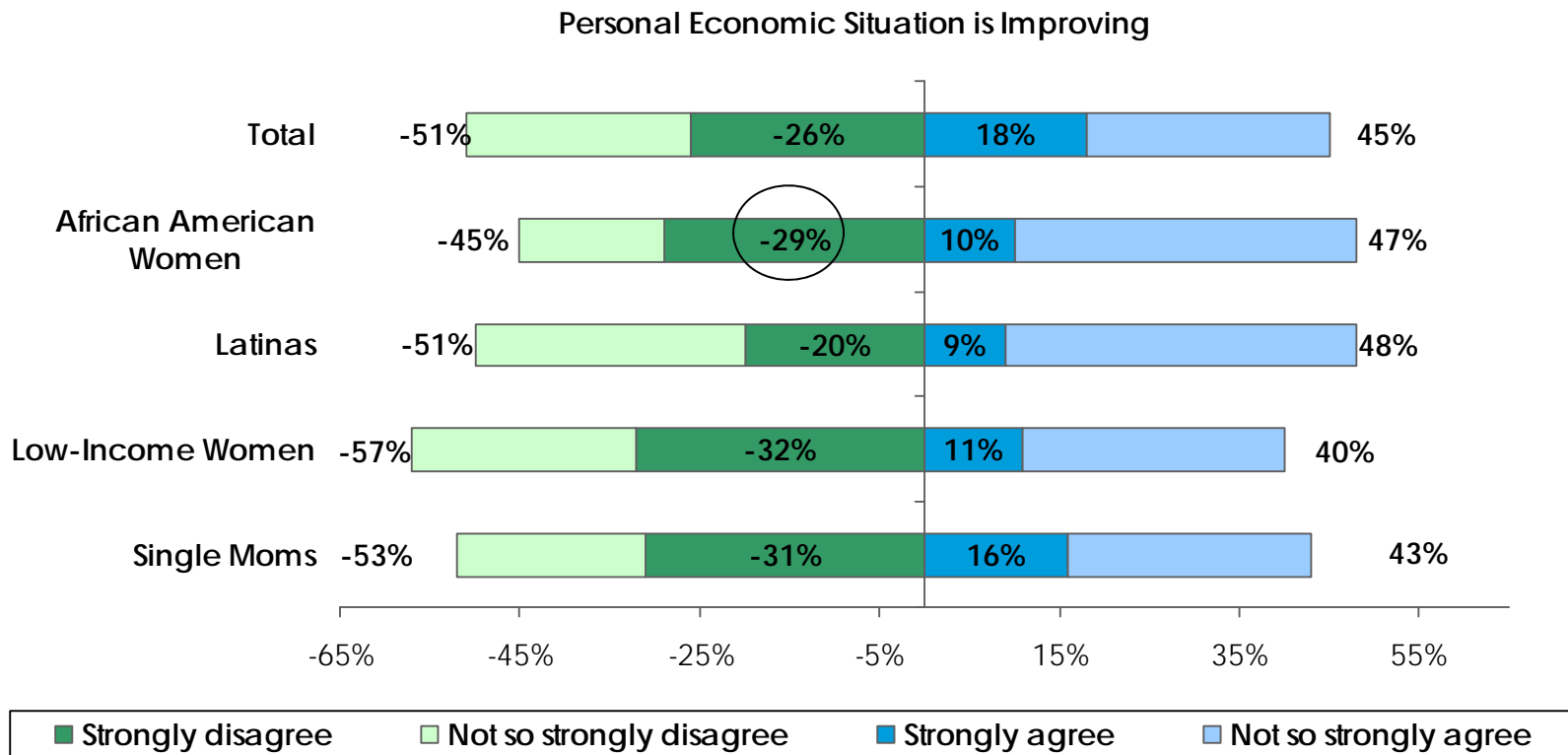
	% First and Second Choice (% First Choice)	
	Low-Income Women	Single Moms
Rising health care costs	39% (22%)	30% (16%)
Lack of jobs that pay a wage that allows you to support your family	22% (12%)	24% (16%)
Everyday expenses like food and gas	27% (14%)	34% (16%)
Federal budget deficit and national debt	14% (8%)	8% (3%)
Higher taxes	13% (5%)	15% (8%)
Losing your job	22% (13%)	24% (12%)
A secure retirement	12% (6%)	14% (7%)
Housing and mortgage costs	10% (4%)	12% (4%)
Expenses like child care or college tuition	10% (3%)	15% (7%)
CEOs bonuses and abuses on Wall Street	6% (2%)	3% (2%)
Credit card debt or other expenses	9% (3%)	7% (3%)
Decline of stock market and the financial crisis	4% (1%)	3% (1%)



One in four Latinas say their first economic concern is losing their job. They are almost twice as likely as African American women to cite this as their primary worry. African American women are worried about rising health care costs, everyday expenses, and the lack of jobs that pay a decent wage, like much of the rest of America.

	% First and Second Choice (% First Choice)	
	African American Women	Latinas
Rising health care costs	35% (16%)	21% (7%)
Lack of jobs that pay a wage that allows you to support your family	28% (19%)	29% (19%)
Everyday expenses like food and gas	28% (16%)	28% (14%)
Federal budget deficit and national debt	14% (6%)	11% (5%)
Higher taxes	12% (6%)	15% (3%)
Losing your job	23% (13%)	36% (25%)
A secure retirement	13% (5%)	10% (2%)
Housing and mortgage costs	11% (5%)	12% (5%)
Expenses like child care or college tuition	7% (2%)	11% (5%)
CEOs bonuses and abuses on Wall Street	1% (-)	-
Credit card debt or other expenses	11% (4%)	8% (4%)
Decline of stock market and the financial crisis	2% (1%)	4% (1%)

The majority of Americans do not think their own economic situation is getting better. Less than half of Latinas and African-American women say their personal economic situation is improving, and intensity is on the negative side. Additionally, a majority of low-income women and single moms do not see their own economic situation improving right now and are more negative than the public overall.



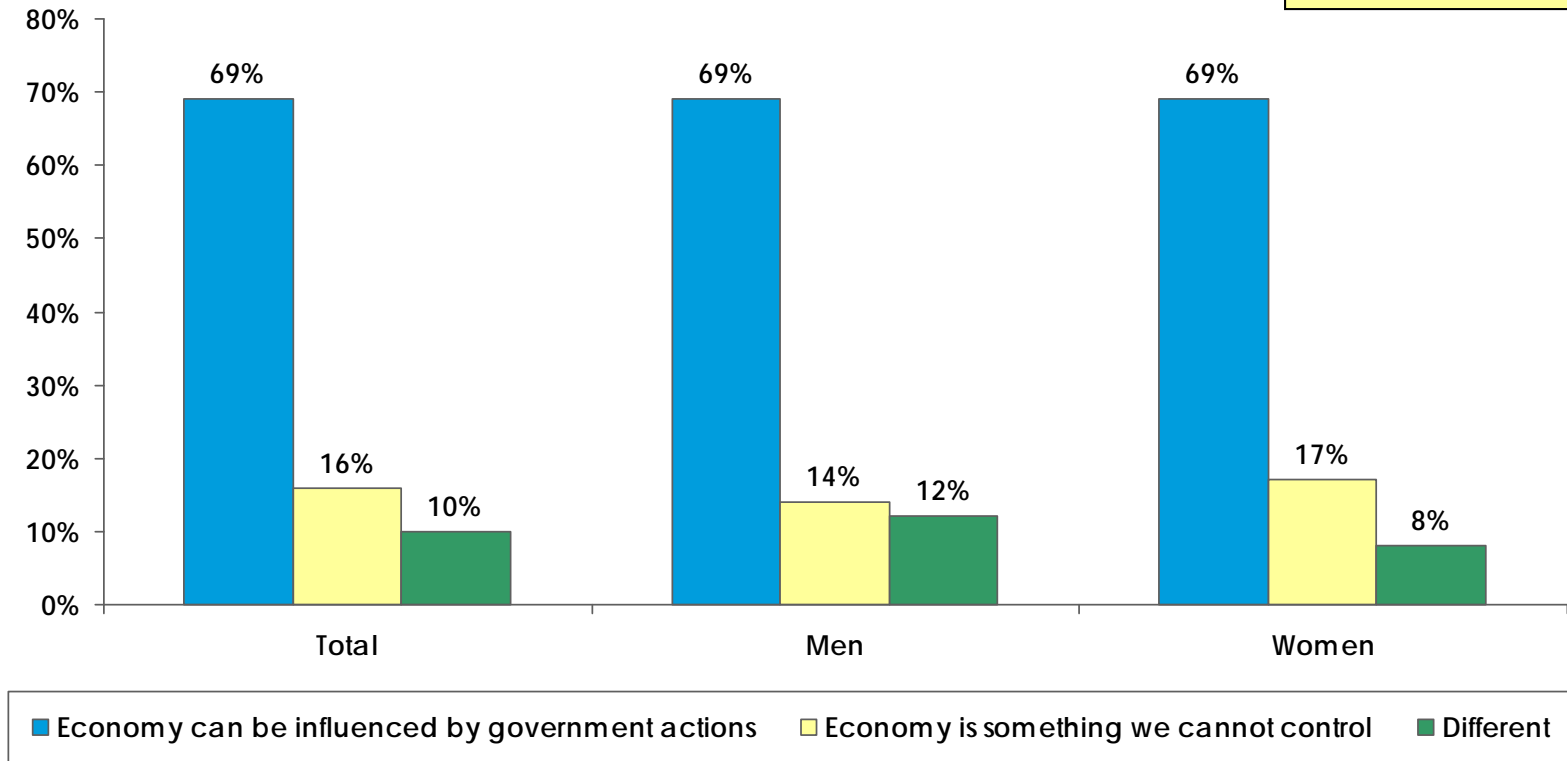
*split-sampled question



Despite the low confidence levels, the public believes that the economy can be influenced by government actions. Only a minority, one in six, say the economy is something that cannot be controlled. Men and women prove similar in their views.

Potential for U.S. Economy to be Influenced by Government Actions

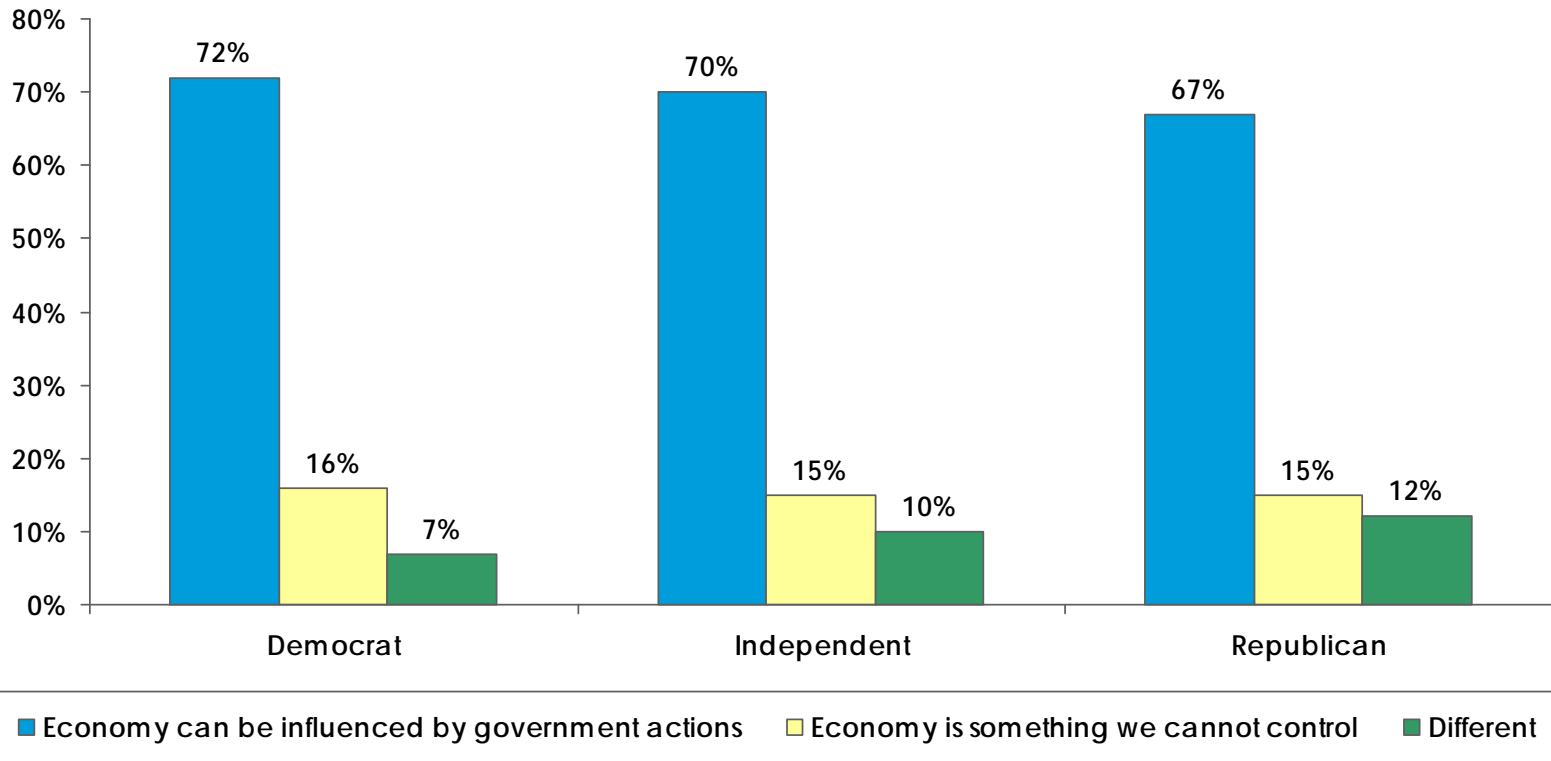
Majorities of all demographic subgroups believe the economy can be influenced by government actions.





There is consensus across party lines as well.


Potential for U.S. Economy to be Influenced by Government Actions



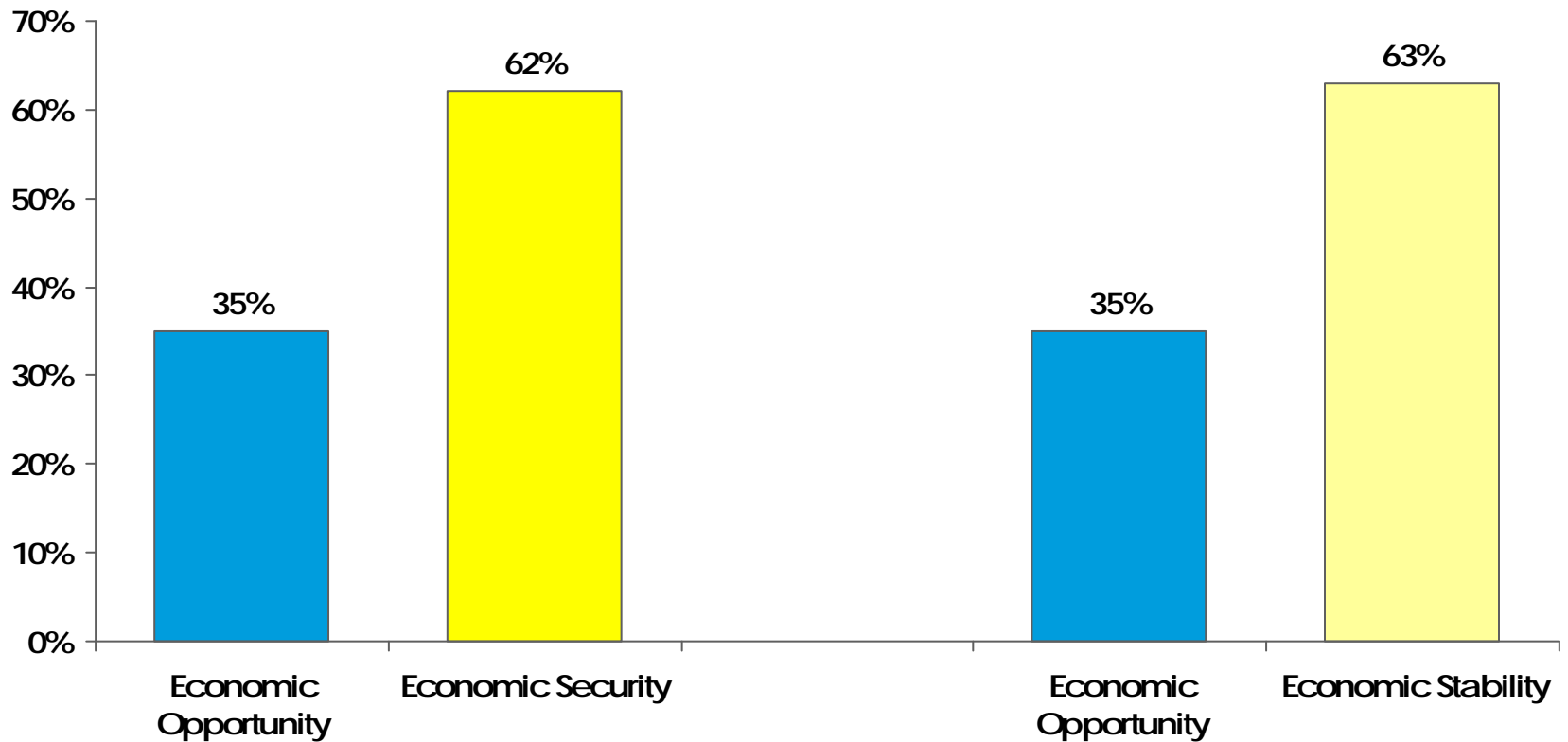


Community Voices: Aspirations, Experiences, and Looking Ahead

Stability and security mark what Americans want in the economy. It is a new dialogue.



Americans say that both economic security and economic stability are more important to them than economic opportunity.



*split-sampled questions



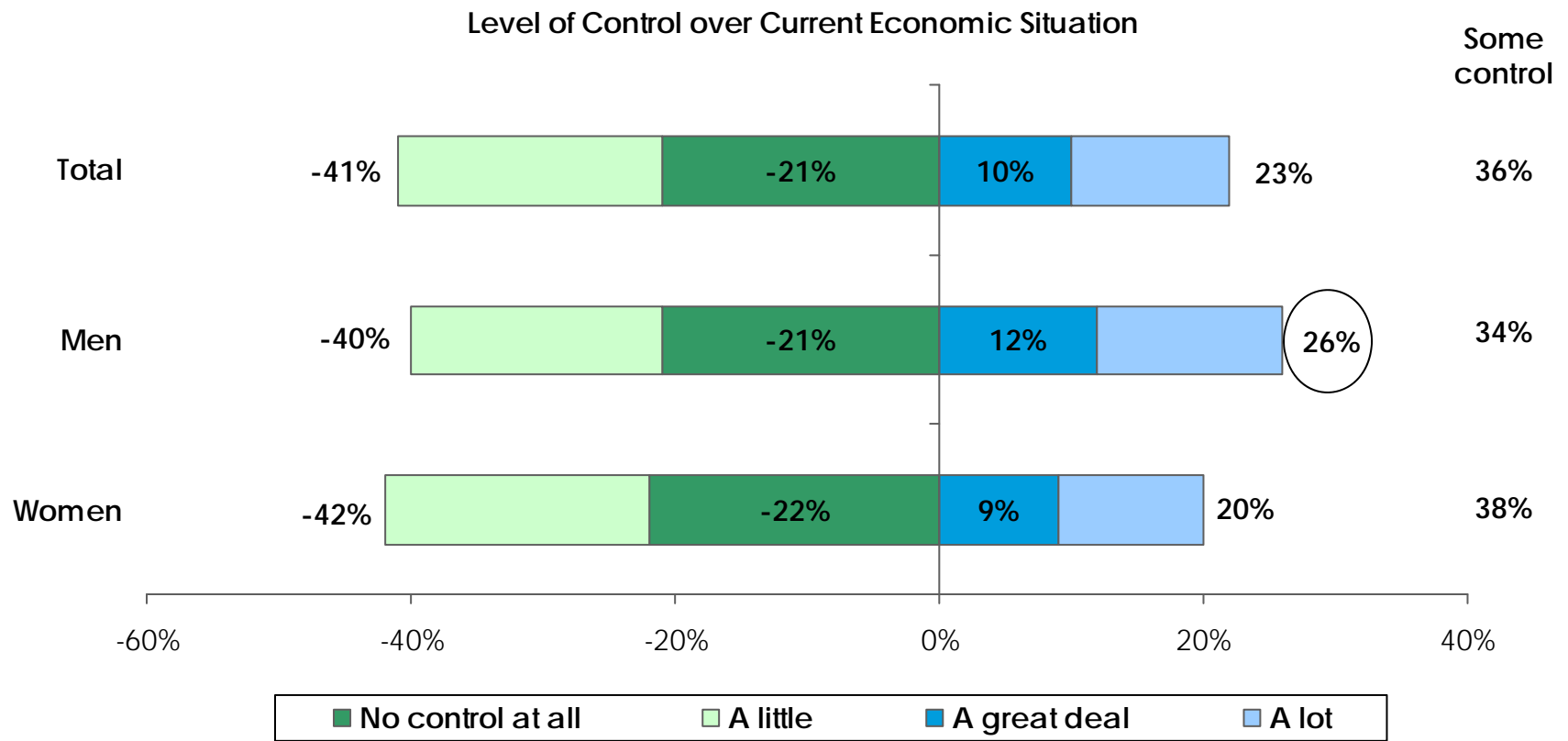
A new paradigm around economic stability has emerged. Stability in both retirement savings and health care costs are among the top factors that Americans say would increase both economic stability and economic security for families. They also think no longer having to live paycheck to paycheck is important. Again, they aspire to have job security for themselves and family members as well.

	TOTAL	
	What Needs to be in Place to Have Economic Stability/Security	
	Stability	Security
Health care costs stabilize	39%	36%
My retirement savings stabilize and increase	38%	39%
I have job security	38%	35%
My taxes go down	36%	31%
Family members have job security	34%	32%
I am no longer living paycheck to paycheck	31%	26%
I get a pay raise or a cost of living increase to my salary	28%	26%
Opportunities to learn new skills through education and training	26%	24%
Unemployment decreases	22%	20%
Work supports like child care are in place for more workers	17%	15%

*split-sampled questions

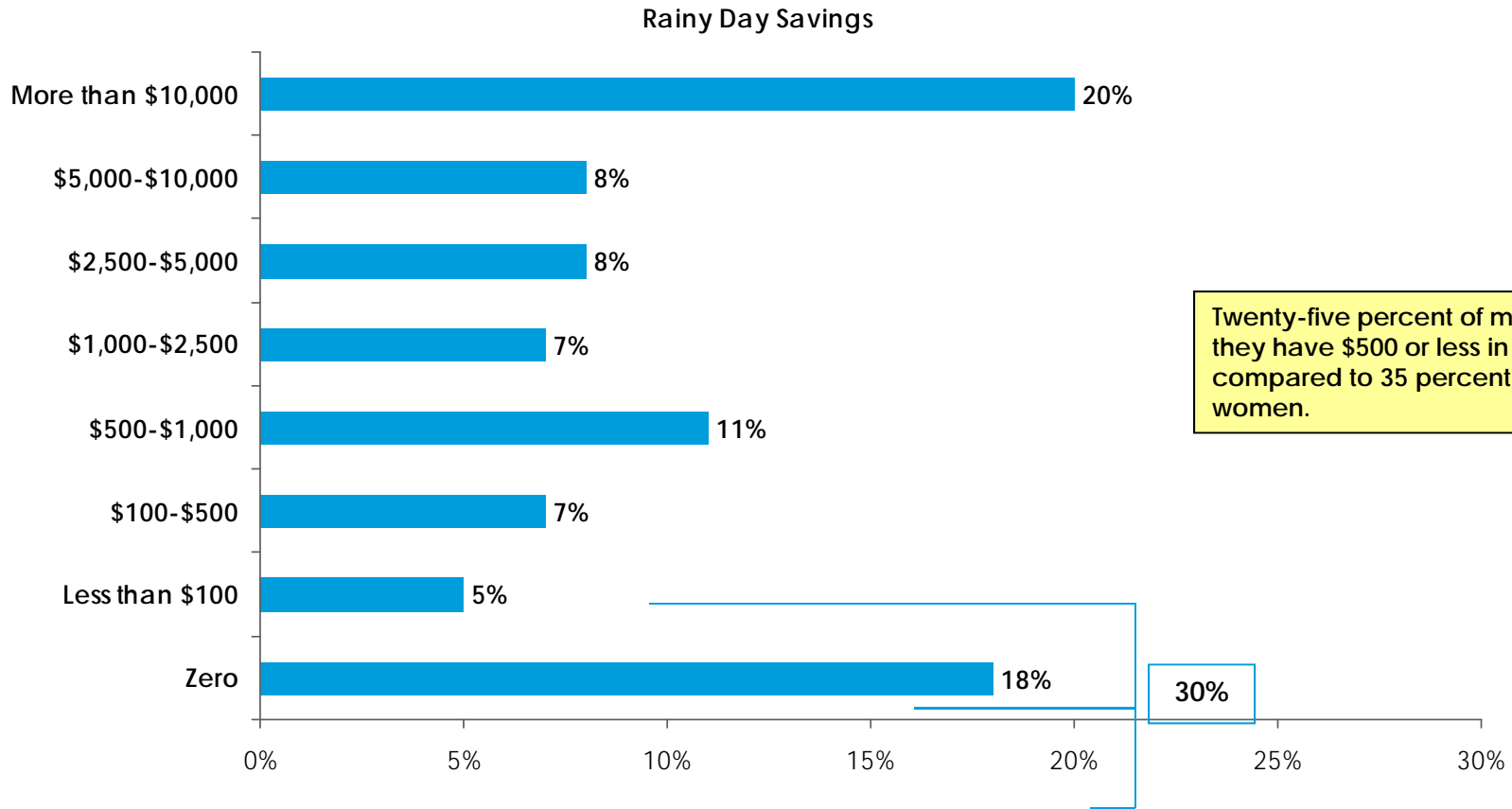


While Americans are hopeful for the future, most do not think they have significant control over their own economic situation, with about one in five saying they feel like they have no control at all. Women are less likely to say they have control, though only about a quarter of men say they have a great deal or a lot of control.



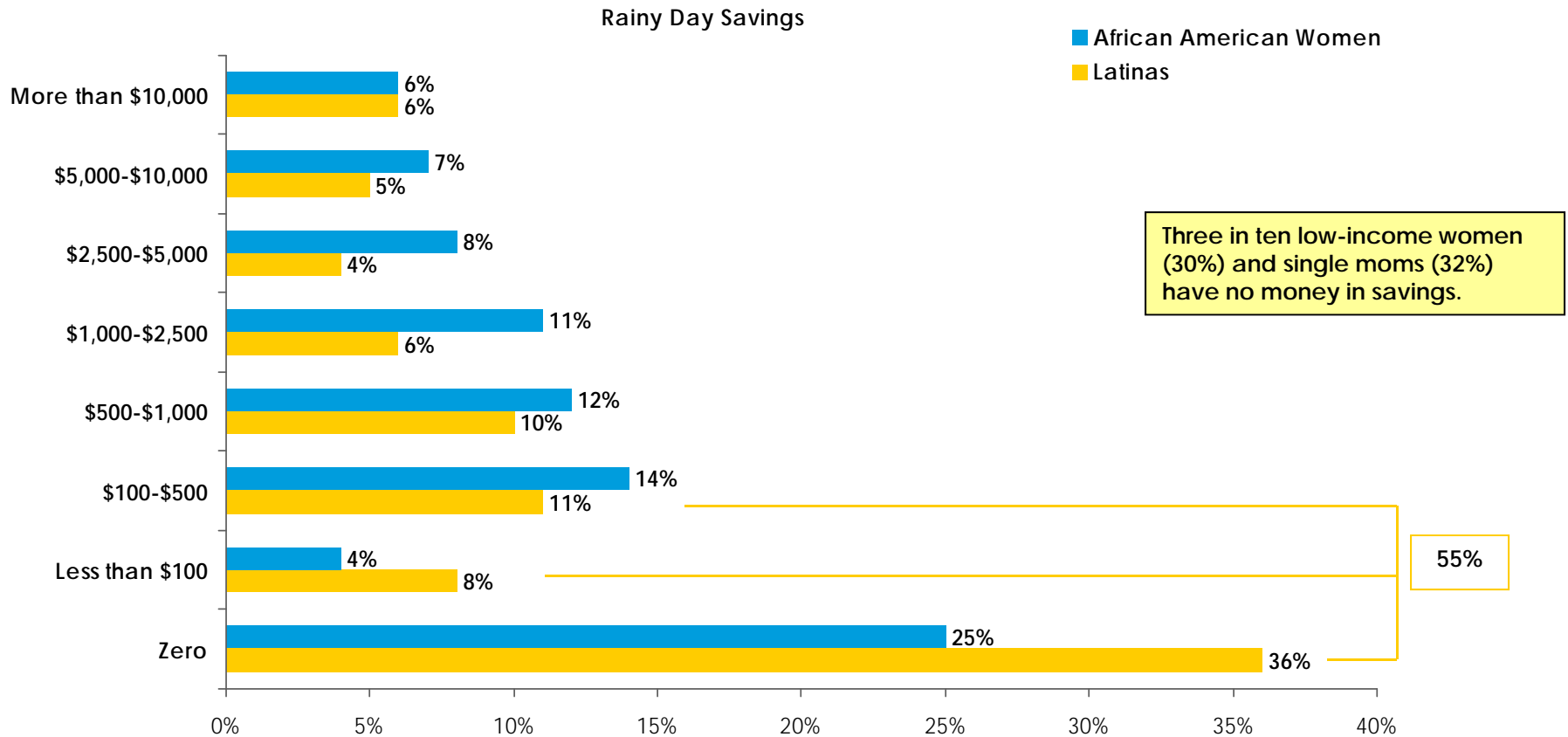


Thirty percent of Americans report having \$500 or less in savings to fall back on.



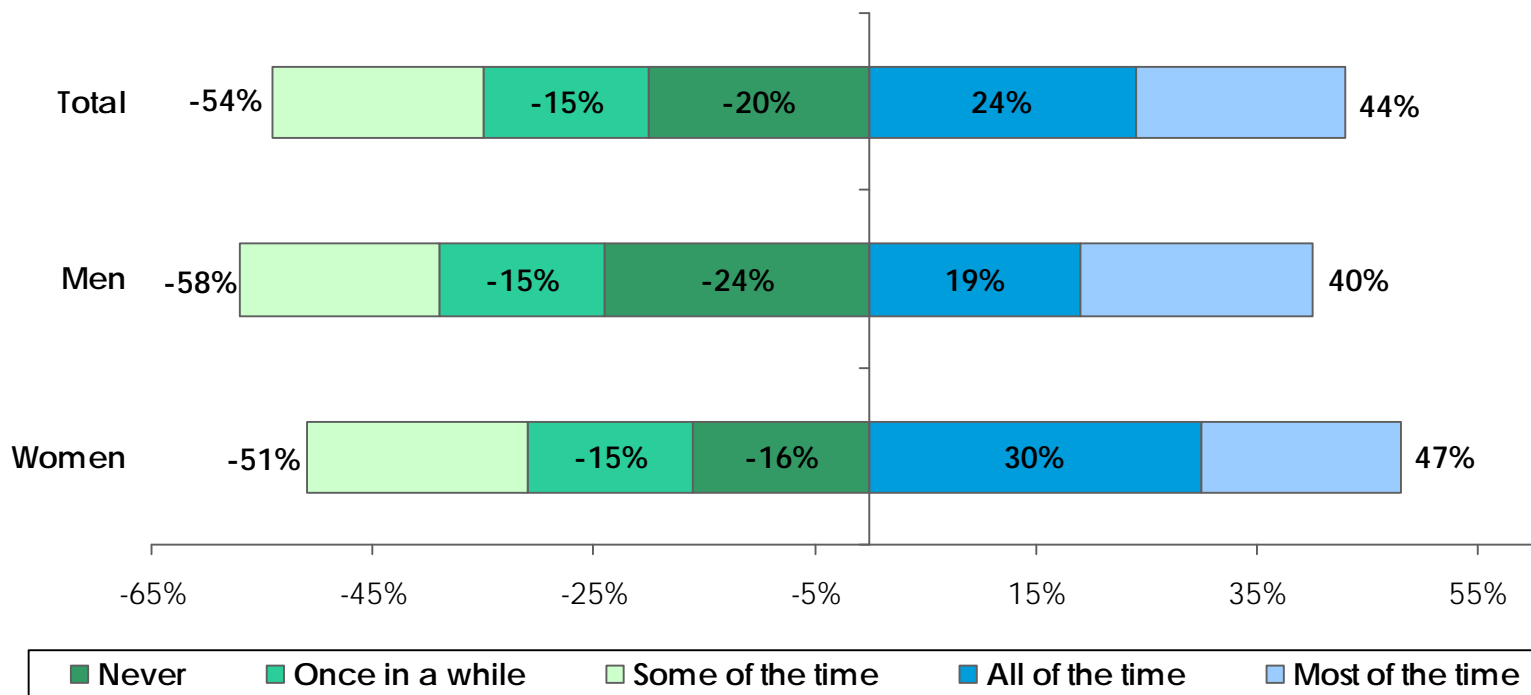
Twenty-five percent of men say they have \$500 or less in savings, compared to 35 percent of women.

Over a third of Latinas and a quarter of African American women say they have no money in savings – higher than the national average.



Four in ten Americans report living paycheck to paycheck at least most of the time, with this being more common among women than men.

Frequency of Living Paycheck to Paycheck*

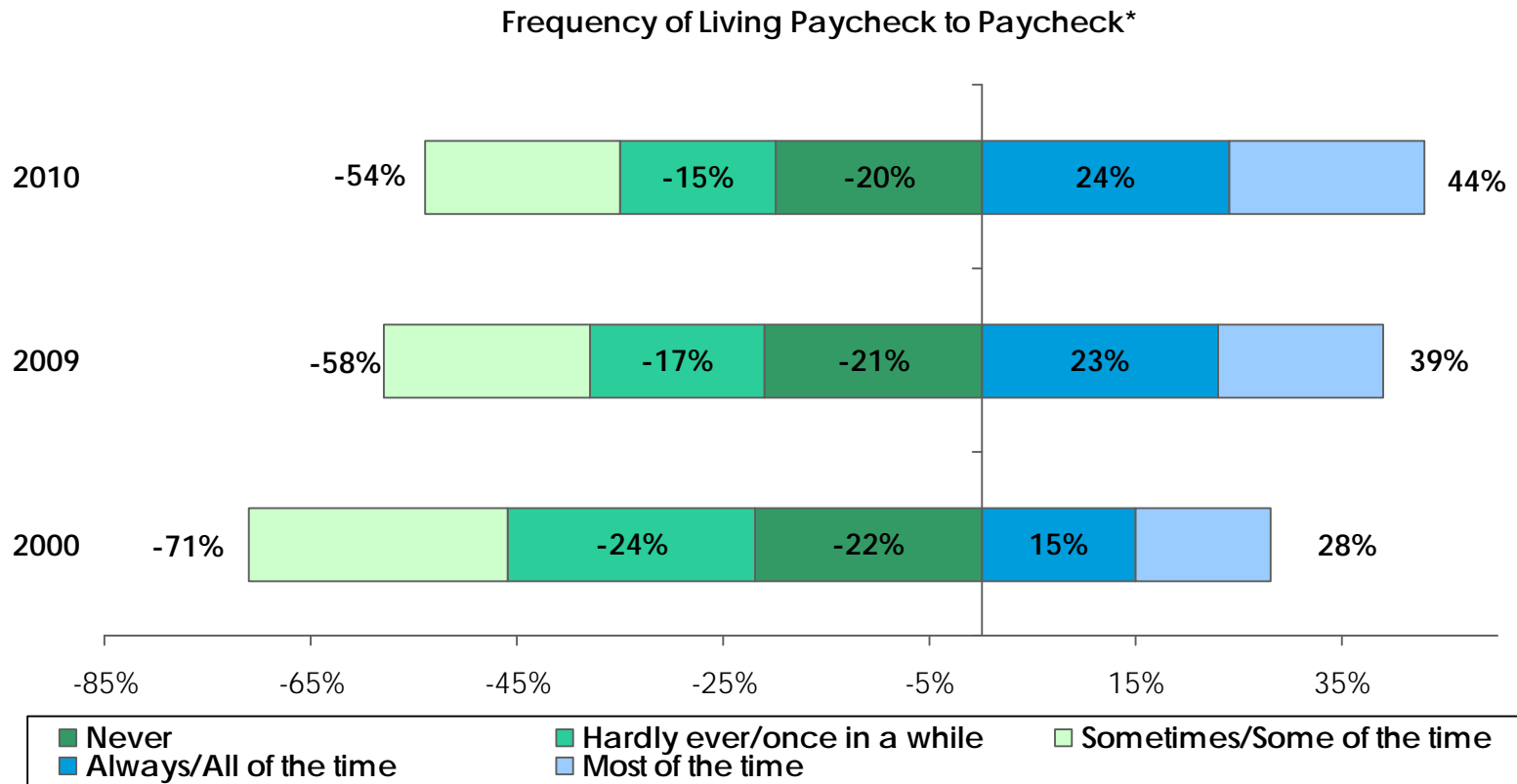


-- Half of single moms (52%) and over one third of low-income women (36%) say they live paycheck to paycheck all of the time.
 -- One third of African-American women (34%) and Latinas (32%) report living paycheck to paycheck all of the time.

*split-sampled question



Ten years ago, about three in ten Americans reported that they were living paycheck to paycheck all or most of the time.



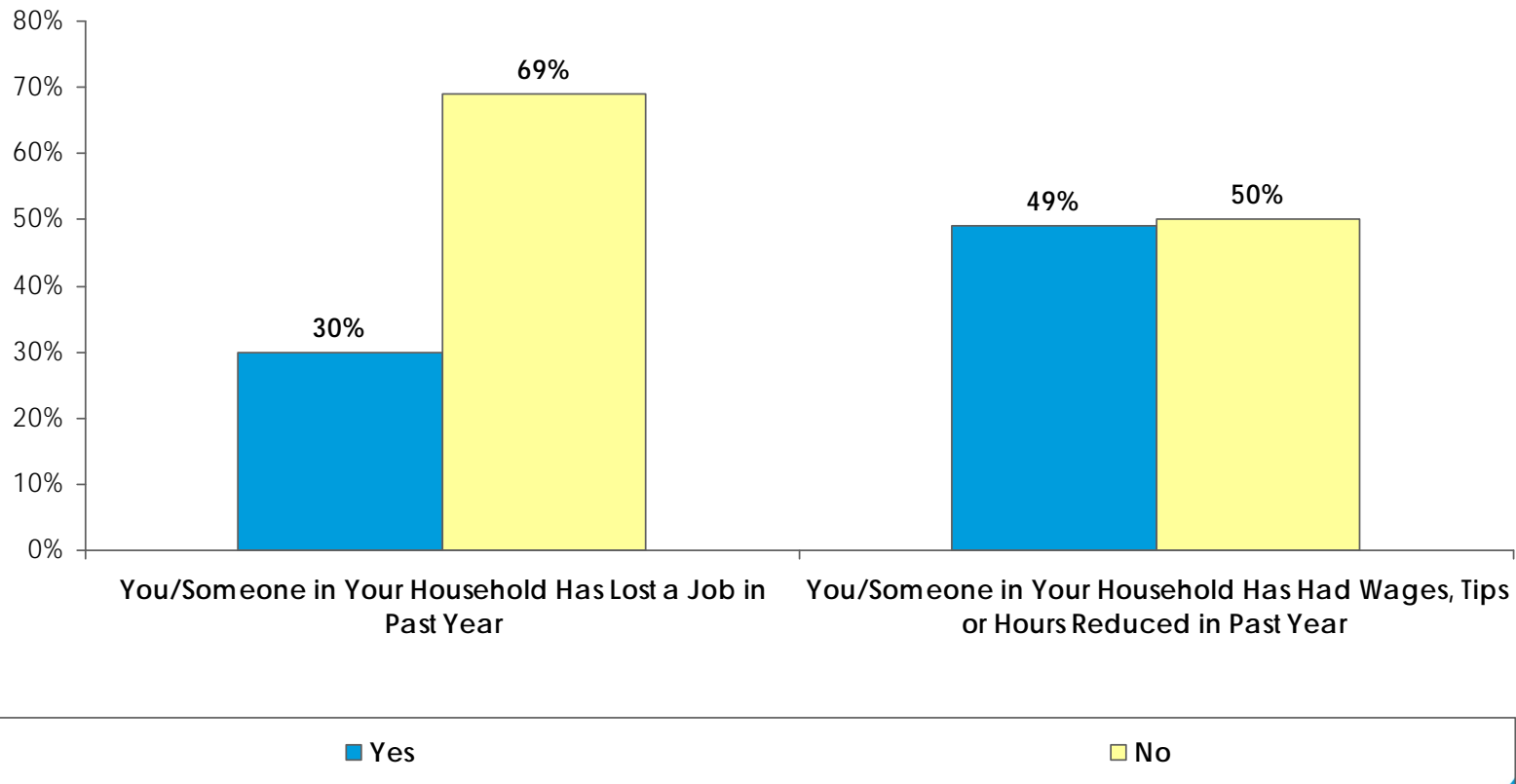
Consumer Federation of America/Bank of America: September 11-November 11, 2000 (1,637 adults nationwide);
Newsweek: January 14-January 15, 2009 (1,200 adults nationwide)

27 * Note wording change in answer categories.





Three in ten Americans say they or someone in their household has lost a job in the past year. Americans are even more likely to have experienced a reduction in wages, hours or tips, with half saying they or someone in their household has experienced this job hardship in the past year.



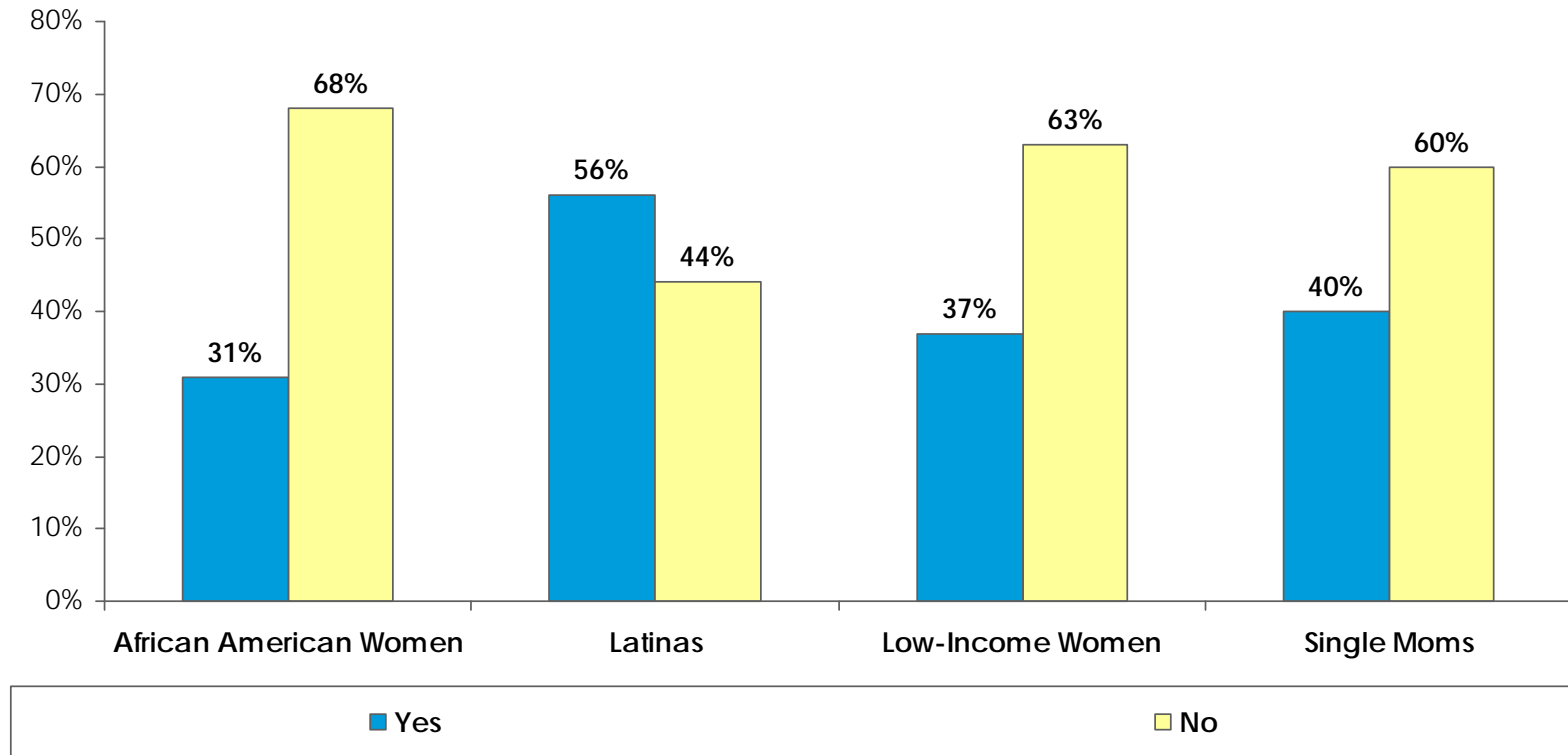
*split-sampled question





More than half of Latinas report that they or someone in their household lost a job in the past year, significantly higher than the public overall and African American women. Single moms and low-income women are also somewhat more likely to have experienced job loss, either themselves or a member of their household, than the public as a whole, though not nearly as high as Latinas.

You or Someone in Your Household Has Lost a Job in Past Year

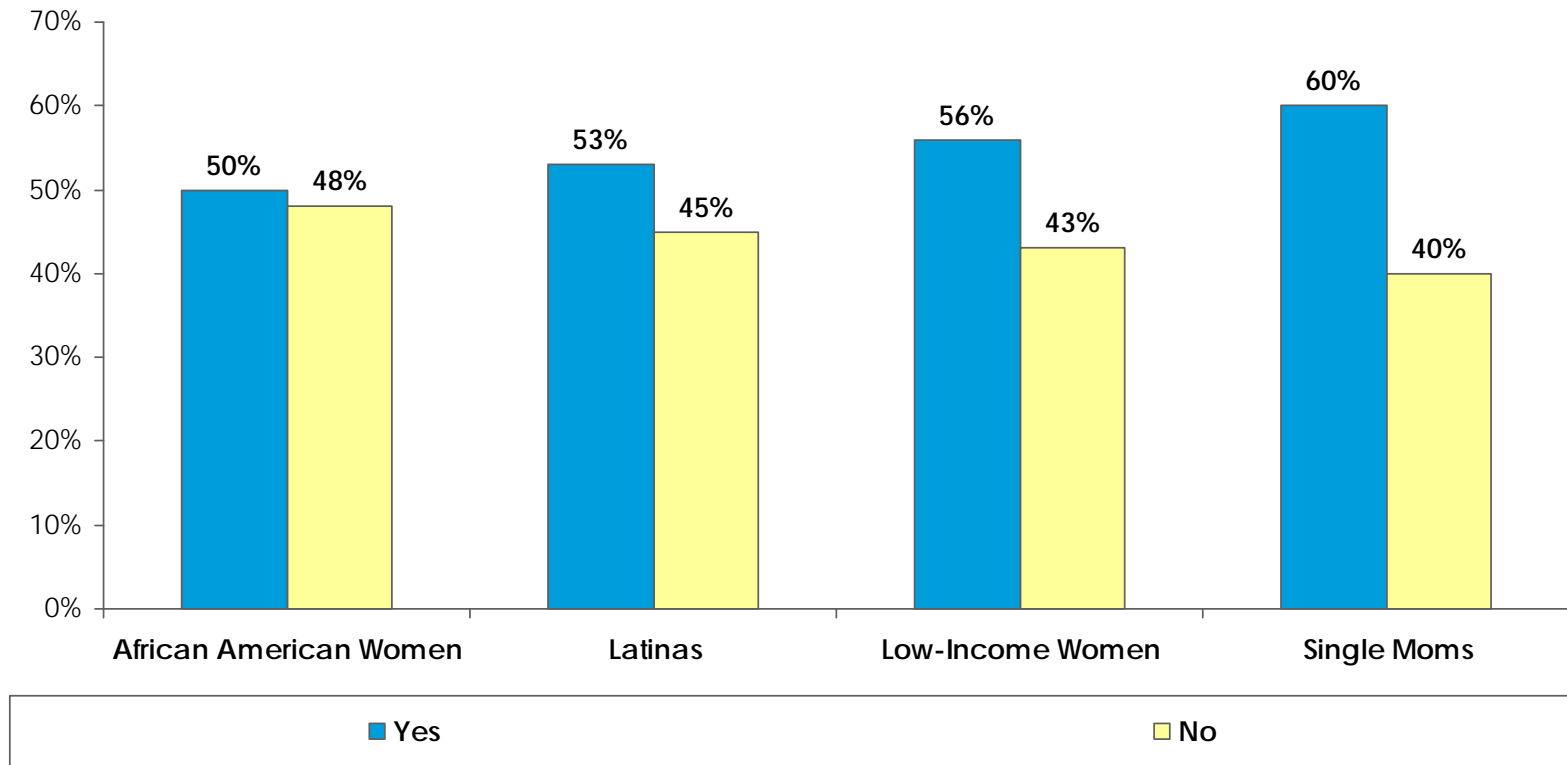


*split-sampled question



The majority of women of color say they or someone in their household has had their wages, hours or tips reduced in the past year. More than half of low-income women and single moms report that they or someone in their household has had their wages, hours or tips reduced during the past year – the highest of any of our subgroups.

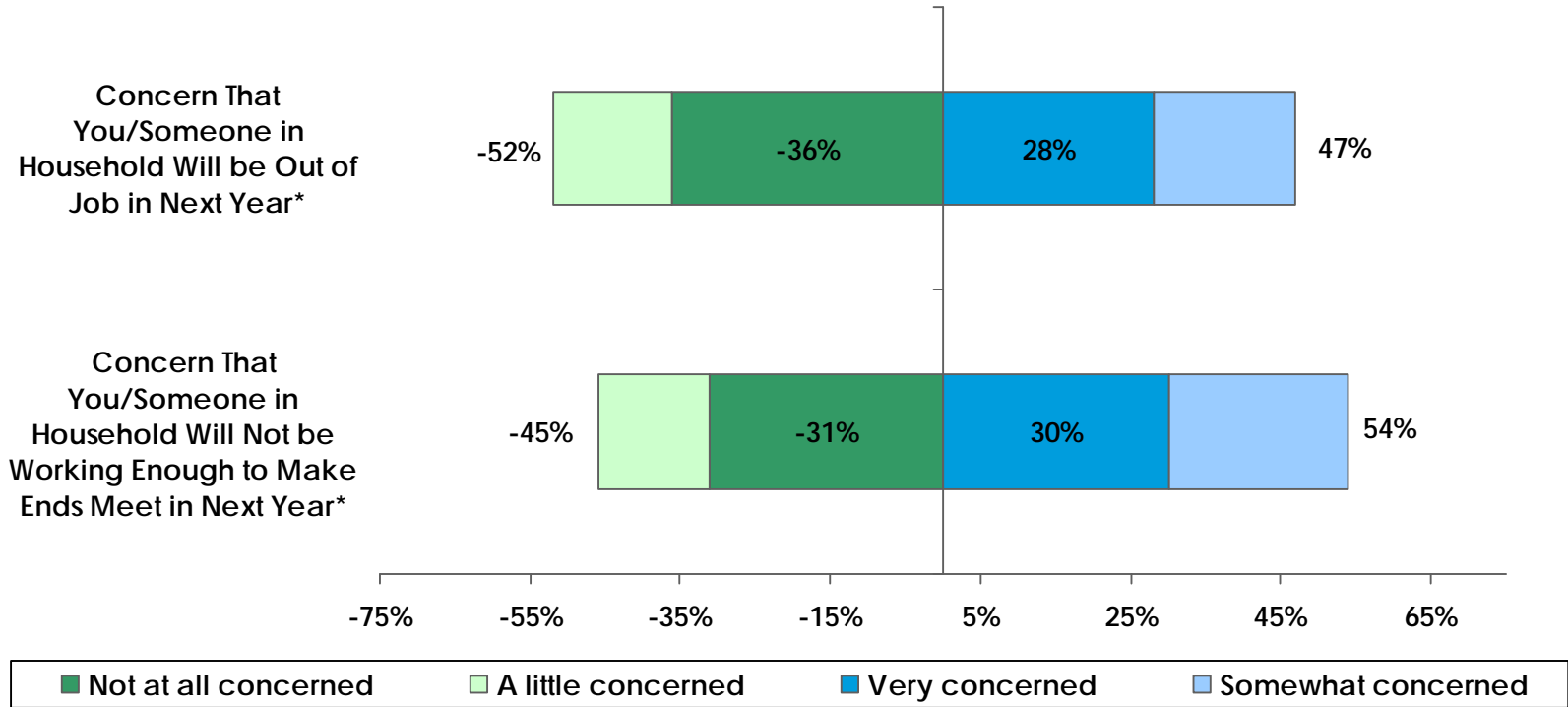
You or Someone in Your Household Has Had Wages, Hours or Tips Reduced in Past Year



*split-sampled question



Thinking about the next 12 months, just under half of Americans are worried that they or someone in their household will be out of a job. Yet, more worry that they or someone in their household will not be working enough hours to make ends meet over the next year.



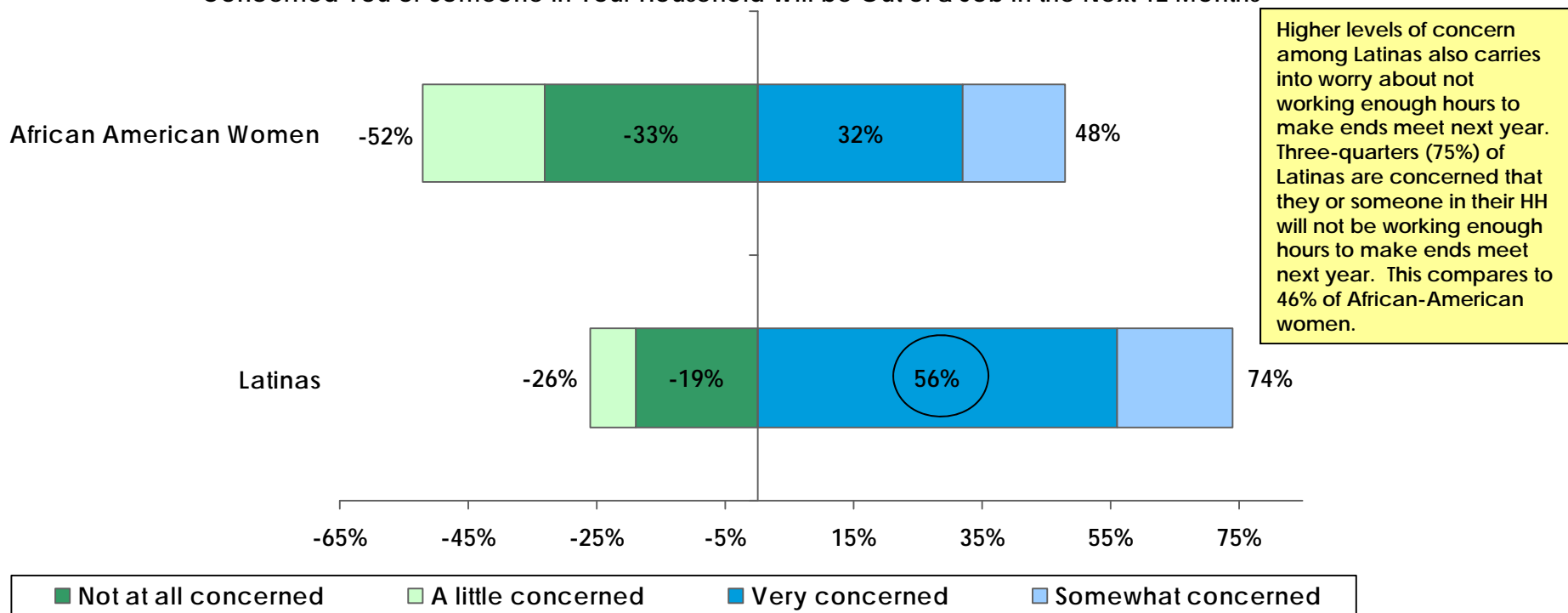
-- Concerns among single moms are acute: about half of single moms (49%) say they are very concerned that they or someone in their HH will be out of a job in the next 12 months, compared to 36% of low-income women. Additionally, 77% of single moms are concerned that they will not be working enough hours to make enough to make ends meet next year (50% strongly). Six in ten (62%) low-income women hold this concern (41% strongly).

*split-sampled question



Over half of Latinas are very concerned about job security over the next 12 months as well. About a third of African Americans say they are very concerned about job security for themselves or someone in their household, but for the majority, this is not a concern.

Concerned You or Someone in Your Household Will be Out of a Job in the Next 12 Months



*split-sampled question



Goals for the Economy

People's goals and values for the economy include security, accountability, responsibility, and playing by the rules – qualities lacking in the current economy.



Americans think accountability, security, individual responsibility, opportunity, and playing by the rules are important goals for the economy. Several of the values are more likely to be extremely important for women than men, including stability, family-friendly and balance.

	Mean (% 10/Extremely Important)		
	Total	Men	Women
Accountability	8.5 (54%)	8.4 (53%)	8.7 (56%)
Security	8.6 (53%)	8.6 (54%)	8.6 (53%)
Individual responsibility	8.5 (53%)	8.5 (54%)	8.5 (52%)
Opportunity	8.5 (50%)	8.4 (49%)	8.6 (51%)
Play by the rules	8.4 (50%)	8.3 (52%)	8.4 (48%)
Stability	8.3 (44%)	8.2 (41%)	8.5 (48%)
Fairness	7.9 (43%)	7.7 (40%)	8.1 (45%)
Mutual responsibility	8.0 (40%)	7.8 (36%)	8.2 (43%)
Prosperity	7.9 (36%)	7.9 (35%)	7.9 (36%)
Family-friendly	7.5 (33%)	7.2 (27%)	7.7 (40%)
Balance	7.5 (30%)	7.1 (23%)	7.8 (37%)
Environmentally sustainable	7.0 (26%)	6.6 (22%)	7.3 (30%)
Everyone for themselves	3.6 (8%)	3.6 (9%)	3.5 (6%)

*split-sampled questions



They are likely to say these words do not describe today's economy well.

	Mean (% 0-4/Not Well)		
	Total	Men	Women
Stability	4.3 (52%)	4.2 (54%)	4.5 (50%)
Security	4.5 (51%)	4.4 (52%)	4.7 (49%)
Play by the rules	4.3 (50%)	4.4 (50%)	4.2 (51%)
Balance	4.1 (50%)	4.0 (50%)	4.2 (49%)
Accountability	4.6 (49%)	4.6 (49%)	4.7 (49%)
Fairness	4.4 (49%)	4.3 (51%)	4.6 (47%)
Prosperity	4.5 (47%)	4.4 (47%)	4.6 (48%)
Family-friendly	4.5 (46%)	4.5 (47%)	4.6 (45%)
Opportunity	5.2 (40%)	5.1 (44%)	5.2 (37%)
Mutual responsibility	5.1 (37%)	4.9 (40%)	5.2 (35%)
Environmentally sustainable	4.8 (37%)	4.8 (39%)	4.8 (36%)
Individual responsibility	5.6 (32%)	5.7 (30%)	5.4 (33%)
Everyone for themselves	6.1 (28%)	5.9 (32%)	6.3 (25%)

*split-sampled questions



Strong majorities of the public agree that government and corporations should join with individuals to place the common good above greed. Most Americans also believe we should prioritize creating both quality jobs and good paying jobs.

	% Agree (% Strongly Agree)		
	Total	Men	Women
Government and corporations should join with individuals to place common good above greed*	87% (77%)	83% (73%)	91% (81%)
We should prioritize not just creating jobs, but creating quality jobs*	91% (75%)	89% (72%)	93% (79%)
We should prioritize not just creating jobs, but creating good paying jobs*	90% (74%)	88% (70%)	92% (77%)
Government and corporations should join with individuals for the common good rather than everyone being in it for themselves*	86% (71%)	85% (72%)	87% (69%)
Inequalities in the economy hurt all of us*	87% (70%)	86% (65%)	88% (74%)
Having a system where individuals, corporations and government are collectively responsible will strengthen our economy	86% (66%)	84% (65%)	88% (68%)

*split-sampled questions





The public also believes, though with less intensity, that the current economy lets the rich get richer and the poor get poorer. Half of women strongly agree that there are both gender and racial inequalities in the economy right now.

	% Agree (% Strongly Agree)		
	Total	Men	Women
We should reign in corporations and focus on empowering local communities and small businesses*	83% (63%)	81% (63%)	86% (64%)
The current economy lets the rich get richer and the poor get poorer*	75% (61%)	71% (58%)	79% (64%)
We should reign in big businesses and focus on empowering local communities and small businesses*	82% (60%)	77% (58%)	86% (62%)
Fixing the economy means fixing the inequality that is at the root of our economy	70% (49%)	66% (47%)	73% (52%)
There are gender inequalities in the economy right now*	72% (47%)	67% (41%)	77% (52%)
There are racial inequalities in the economy right now*	64% (47%)	60% (43%)	68% (50%)
It is no longer true that if you work hard, you will be able to get ahead for yourself and your family	59% (43%)	57% (41%)	60% (45%)
The government should focus on creating jobs even if it means increasing the deficit in the short-term	56% (38%)	53% (37%)	58% (40%)

*split-sampled questions



Policy Proposals and Messaging


Americans say that affordable health care, equal pay and benefits, and lower taxes are personally important to them. These are also among the policies they say are most likely to improve the economy.



The top items on the policy agenda are similar for men and women. While men say lower taxes would be most important to them, women point to equal pay and benefits and health care that is more available and affordable and not dependent on your job. Discrimination, child care, and flex time are much more important to women.

	% Personally Important (% One of the Most Important)		
	Total	Men	Women
Lower taxes	71% (38%)	67% (39%)	75% (38%)
Equal pay and benefits for men and women	74% (37%)	68% (32%)	79% (41%)
Health care that is more available and affordable, and that is not dependent on your job	72% (36%)	65% (31%)	80% (41%)
More jobs with decent wages and benefits for low-income families	73% (32%)	68% (28%)	78% (36%)
More affordable education and training opportunities	69% (32%)	65% (30%)	73% (33%)
End discrimination based on race, gender and age	63% (27%)	57% (26%)	69% (29%)
Providing some income to workers when they take family and medical leave to care for a new baby, a sick child or an aging parent	61% (23%)	55% (21%)	68% (25%)
Flexible and alternative work schedules	47% (17%)	39% (16%)	55% (18%)
Available and affordable child care	51% (16%)	44% (12%)	57% (19%)

*split-sampled questions



When framed as what would most likely help get the economy back on track, jobs with decent wages and benefits and more affordable education and training opportunities top the list.

	% Likely to Improve Economy (% Very Likely)		
	Total	Men	Women
More jobs with decent wages and benefits for low-income families	88% (61%)	85% (58%)	91% (64%)
More affordable education and training opportunities	85% (59%)	81% (60%)	89% (58%)
Lower taxes	79% (56%)	76% (56%)	81% (55%)
Equal pay and benefits for men and women	79% (52%)	74% (44%)	84% (61%)
Health care that is more available and affordable, and that is not dependent on your job	75% (46%)	72% (42%)	79% (51%)
Available and affordable child care	71% (37%)	65% (34%)	77% (41%)
End discrimination based on race, gender and age	62% (37%)	56% (33%)	68% (42%)
Providing some income to workers when they take family and medical leave to care for a new baby, a sick child or an aging parent	67% (36%)	58% (31%)	75% (42%)
Flexible and alternative work schedules	64% (33%)	55% (28%)	74% (38%)


*split-sampled questions



More jobs with decent wages and benefits for low-income families is most important to African American women. Lower taxes tops the list for Latinas.

	% Personally Important (% One of the Most Important)	
	African American Women	Latinas
Lower taxes	74% (42%)	88% (51%)
Equal pay and benefits for men and women	88% (47%)	64% (32%)
Health care that is more available and affordable, and that is not dependent on your job	92% (47%)	84% (30%)
More jobs with decent wages and benefits for low-income families	93% (51%)	92% (45%)
More affordable education and training opportunities	87% (29%)	86% (26%)
End discrimination based on race, gender and age	79% (43%)	81% (39%)
Providing some income to workers when they take family and medical leave to care for a new baby, a sick child or an aging parent	78% (25%)	67% (30%)
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Available and affordable child care	79% (34%)	55% (15%)

*split-sampled questions



Almost two-thirds of independents think that more affordable education and training opportunities would be very likely to help improve the economy, while Republicans look to lower taxes and Democrats look to jobs.

	% Likely to Improve Economy (% Very Likely)		
	Democrat	Independent	Republican
More jobs with decent wages and benefits for low-income families	93% (69%)	89% (60%)	82% (51%)
More affordable education and training opportunities	89% (62%)	86% (65%)	78% (51%)
Lower taxes	71% (51%)	81% (53%)	86% (64%)
Equal pay and benefits for men and women	84% (60%)	85% (53%)	70% (44%)
Health care that is more available and affordable, and that is not dependent on your job	87% (55%)	80% (49%)	58% (31%)
Available and affordable child care	73% (39%)	74% (41%)	68% (31%)
End discrimination based on race, gender and age	76% (46%)	57% (36%)	50% (29%)
Providing some income to workers when they take family and medical leave to care for a new baby, a sick child or an aging parent	73% (45%)	65% (37%)	60% (26%)
Flexible and alternative work schedules	67% (32%)	71% (41%)	56% (26%)

*split-sampled questions