



AFL-CIO 2004

Ask a Working Woman Survey Report

THE NEED FOR GOOD JOBS reverberates through the responses of working women in the 2004 Ask a Working Woman survey. Finding and keeping a good job with basic benefits in today's economy is the leading concern of working women both personally and as public policy. Working women contribute a majority of their families' incomes, and many work irregular hours and shifts different than their spouses or partners. Support for laws to make health care more affordable has grown dramatically in importance and tops the list of working women's legislative priorities.

These are among the findings of the 2004 Ask A Working Woman survey, conducted for the AFL-CIO by Lake Snell Perry & Associates. This survey is the fourth in a series designed to examine the challenges working women face in today's economy.

Nearly half—48 percent—of working women have been out of work in the past year or have a family member or close friend who has been out of work. This experience with joblessness is even greater for women of color. Sixty-one percent of African American women, 56 percent of Latinas and 52 percent of Asian Pacific American women have been or know someone who has been out of work in the past year. Good jobs are hard to find, and overwhelming numbers of

working women—90 percent—say they know how tough it is to find a job that pays well and provides benefits in today's job market.

One-quarter to one-third of working women lack basic benefits. These basic benefits—which include secure, affordable health insurance, prescription drug coverage, pension or retirement benefits, equal pay and paid sick leave—are among the most important benefits for working women. Nearly one-third of women say they do not have affordable health insurance or paid sick leave, for example, and more than one-third lack retirement benefits. Among working women earning less than \$40,000 a year, one-quarter to one-half are without basic benefits.

“I lost my job and two weeks later my husband lost his job. We’ve had to sell everything including my wedding ring. This may not seem important, but my daughter won’t be able to go to the prom because we can’t afford it.”

Brenda, Baltimore

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TODAY'S ECONOMY

Working women's call for good jobs with good benefits reflects America's economic reality today.

- Since January 2001, we've lost 2.2 million private-sector jobs, with the heaviest losses in the manufacturing industry, traditionally a source of jobs that paid well and provided solid benefits.
- Wages have not grown at all in real dollars over the past year.
- Runaway health care costs are pushing working families further behind. Workers' shares of premiums for family health care coverage have grown almost 50 percent in just three years.

Despite recent labor market expansion, recovery and job growth are the slowest since World War II.

- More jobless workers are suffering from long-term unemployment since 1993. Today, 1.8 million workers have been jobless for at least 27 weeks, almost tripling from about 700,000 in 2000.

And the jobs being created today are less able to support families than the jobs we have lost.

- Only a little more than half (55 percent) of workers are insured in industries that are growing, while two-thirds of workers (68 percent) are insured in the industries that are losing jobs, according to *Jobs Shift Away from Industries that Provide Health Insurance to Their Workers* by the Economic Policy Institute (EPI). Nearly 44 million people have no health coverage, and 26 million of the uninsured are workers, half of whom work full time, full year.
- Workers in growing industries also are paid less, the EPI reports. Jobs in industries that are growing pay an average of 21 percent less than jobs in industries that are shrinking.

Sources: Center on Budget and Policy Priorities; Economic Policy Institute; U.S. Department of Labor, Bureau of Labor Statistics.

June 2004

Health care is the top legislative priority. Rising health care costs are the biggest worry for working women; making health care more affordable is their highest legislative priority. Nearly all—95 percent—say secure, affordable health care is an important benefit. Eighty-one percent of working women surveyed rank laws to make health care more affordable as a very important legislative priority, and 97 percent rank it as an important legislative priority. In the past four years, the share of working women ranking laws to make health care more affordable as very important grew by 24 percentage points—the strongest increase of any issue.

More than nine in 10 working women support stronger laws to constrain corporate America. Working women want to see overtime pay guaranteed, limits on CEO compensation, stronger equal pay laws, stronger affirmative action laws and stronger laws to challenge discrimination. Women of all ages and races support these laws.

Many women work irregular hours, and most contribute half or more of their families' incomes, increasing the pressure they feel concerning good jobs. Four in 10 working women work evenings, nights or weekends on a regular basis, and one-third work shifts different than their spouses or partners. Women of color are more likely to work evenings, nights or weekends and are more likely to work shifts different than their spouses or partners. Three in 10 working women make all or almost all of their families' incomes. Three in five earn about half or more of their families' incomes.

Good Jobs Are Hard to Find

Working women are looking for good jobs, and overwhelming numbers say they know how tough it is to find a job that pays well and provides benefits in today's market.

■ Nearly half (48 percent) of working women have either been out of work themselves in the past year or have a family member or close friend who has. This experience with joblessness is greater for women of color. Sixty-one percent of African American women have or are close to someone who has been out of work, as have 56 percent of Latinas and 52 percent of Asian Pacific American women.

■ Women younger than 30 are also more likely to have been out of work or know someone who has—52 percent of women younger than 30 have shared this experience.

■ Working women who make less than \$40,000 are significantly more likely to have lost or know someone who has lost a job (57 percent) than are women who make more than \$40,000 (39 percent).

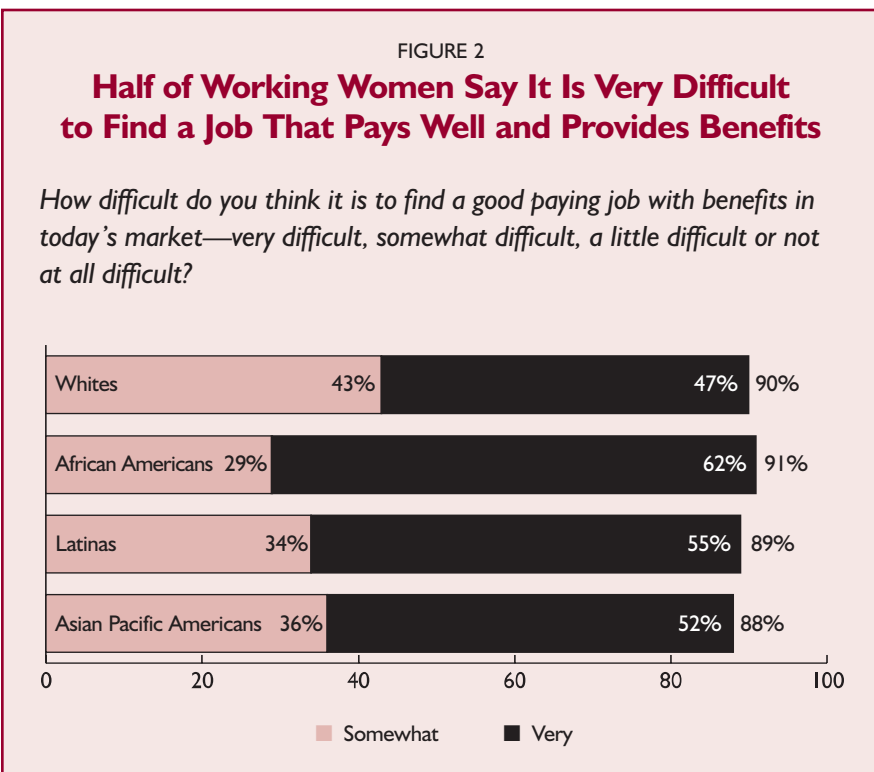
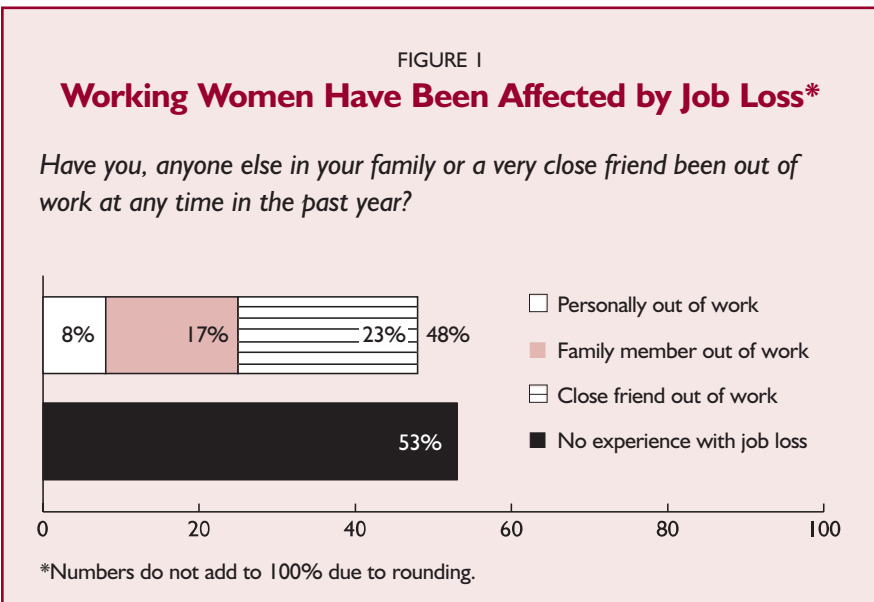
■ Working women with only a high school education are significantly more likely to have been out of work or know someone who has than are college graduate working women. Fifty-nine percent of women with high school educations only have been out of work or know someone who has been out of work, compared with 36 percent of women with college degrees.

■ Working women almost unanimously agree that jobs that pay well and provide benefits are hard to find in today's job market. Ninety percent of women say it is difficult to find this kind of job in today's

job market, while 50 percent think it is very difficult. Among African American women, 62 percent say it is very difficult.

■ Rising health care costs and benefits not covering costs make up the most

“I can name at least 10 people in my direct circle of friends and family who are laid off or who have been permanently released from their jobs in the last six months.”
Christina, Warren, Mich.



“If the economy is so good, then why did I have to get a second job to make ends meet?”

Paula, Buffalo, W.Va.

salient issue to working women, with 92 percent worried and 70 percent very worried about rising health care costs. Working women are also worried about overtime pay being done away with (71 percent worried and 43 percent very

worried) and white-collar jobs going overseas (79 percent worried and 42 percent very worried).

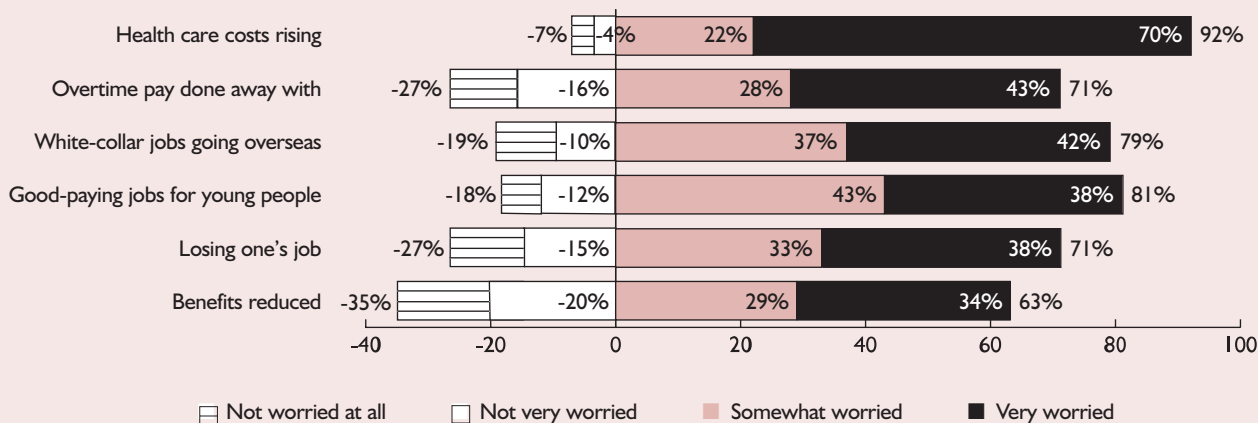
■ Women of color are much more worried about losing a job or having a

FIGURE 3

Leading Worries of All Working Women

Please tell me how worried you are about each of the following—very worried, somewhat worried, not very worried or not worried at all?

Ranked by percentage who say they are very worried.



BIGGEST WORRIES OF WOMEN, BY RACE

White Women

Rising health care costs (91% worried; 71% very worried)
 White-collar jobs going overseas (79% worried; 42% very worried)
 Overtime pay being done away with (70% worried; 42% very worried)

African American Women

Rising health care costs (91% worried; 72% very worried)
 The prospect of losing one's job (78% worried; 50% very worried)
 Availability of good paying jobs for young people (85% worried; 48% very worried)

Latinas

Rising health care costs (94% worried; 60% very worried)
 The prospect of losing one's job (76% worried; 49% very worried)
 Overtime pay being done away with (73% worried; 44% very worried)

Asian Pacific American Women

Rising health care costs (94% worried; 69% very worried)
 Overtime pay being done away with (77% worried; 54% very worried)
 The prospect of losing one's job (81% worried; 53% very worried)

family member lose a job. Seventy-eight percent of African American women are worried about losing a job, while 50 percent are very worried. Seventy-six percent of Latinas are worried about losing a job, and 49 percent are very worried. Among

Asian Pacific American women, 81 percent worry about the prospect of losing a job, and 53 percent are very worried. In comparison, 69 percent of white women are worried about losing a job, and 33 percent are very worried.

“The town I live in is dying because we have lost just about every good job to slave labor overseas.”
Belinda, Racine, Wis.

BIGGEST WORRIES OF WOMEN, BY AGE

| | |
|------------------------------|--|
| Women younger than 30 | Rising health care costs (89% worried; 65% very worried) Good-paying jobs for young people (83% worried; 43% very worried) Overtime pay being done away with (68% worried; 43% very worried) |
| Women 30–39 years old | Rising health care costs (93% worried; 68% very worried) Overtime pay being done away with (74% worried; 46% very worried) White-collar jobs going overseas (79% worried; 44% very worried) |
| Women 40–49 years old | Rising health care costs (94% worried; 73% very worried) Overtime pay being done away with (76% worried; 46% very worried) White-collar jobs going overseas (79% worried; 41% very worried) |
| Women 50–64 years old | Rising health care costs (92% worried; 73% very worried) White-collar jobs going overseas (80% worried; 43% very worried) Good-paying jobs for young people (84% worried; 41% very worried) |

BIGGEST WORRIES OF WOMEN, BY REGION

| | |
|-------------------------------|---|
| Women in the Northeast | Rising health care costs (91% worried; 73% very worried) White-collar jobs going overseas (83% worried; 44% very worried) Overtime pay being done away with (69% worried; 40% very worried) |
| Women in the Midwest | Rising health care costs (92% worried; 70% very worried) Overtime pay being done away with (71% worried; 45% very worried) White-collar jobs going overseas (74% worried; 44% very worried) |
| Women in the South | Rising health care costs (93% worried; 71% very worried) Overtime pay being done away with (73% worried; 45% very worried) Good-paying jobs available to young people (79% worried; 42% very worried) |
| Women in the West | Rising health care costs (90% worried; 66% very worried) White-collar jobs going overseas (75% worried; 43% very worried) You or family member losing their job (74% worried; 42% very worried) |

Working Women Lack Basic Benefits

“I want to retire so someone else can have my job, but until I am secure that my health care cost will not escalate after retirement, I can’t risk retirement.”
Michele, Dover, Ohio

Working women say the most important benefits are secure, affordable health insurance, prescription drug coverage, pension or retirement benefits, equal pay and paid sick leave.

However, one-quarter to one-third of working women do not have access to basic benefits: health insurance, prescription drug coverage, pension or retirement benefits, equal pay and paid sick leave. Even larger numbers of women earning

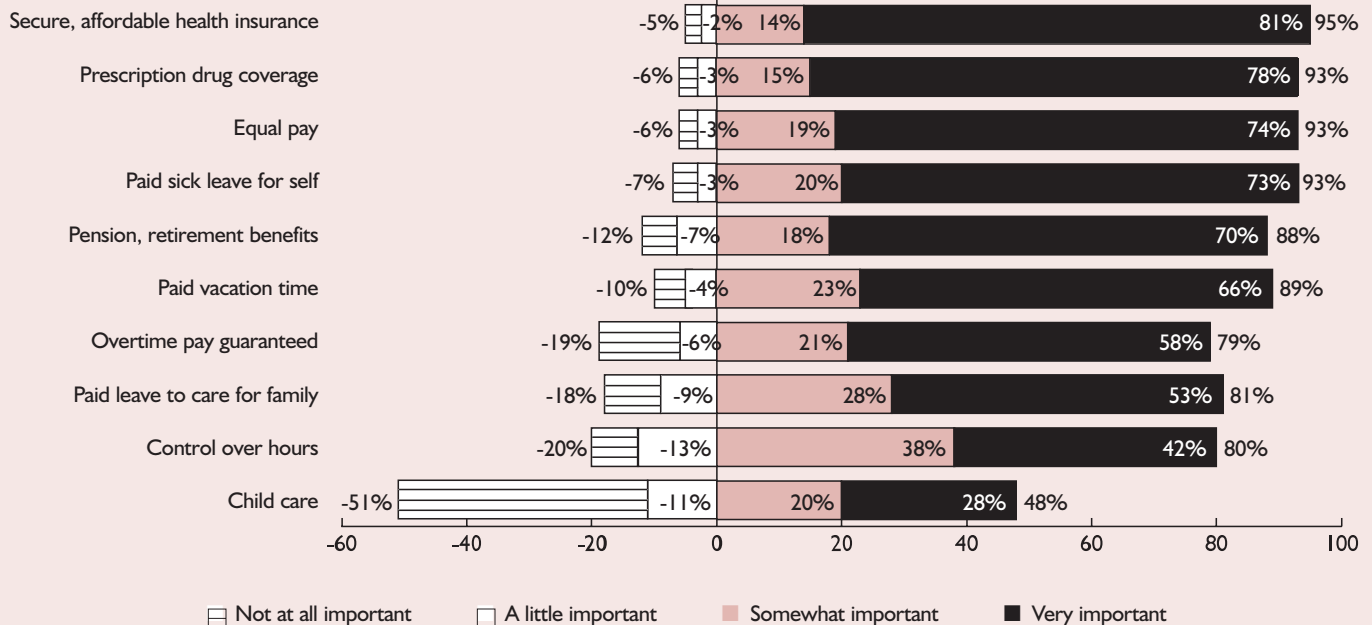
less than \$40,000 annually do not have these benefits. Roughly one-quarter to one-half of working women earning less than \$40,000 a year are without these benefits.

■ Nearly all—95 percent—say having secure, affordable health insurance is an important benefit, while roughly one-third of working women do not have it. Ninety-three percent of working women say prescription drug coverage is an important benefit, while more than one-third of working women lack it.

FIGURE 4
Working Women Say Basic Benefits Are Important...

Some of the things that jobs offer their employees are important and some are not so important. For each item I read, please tell me how important that thing is to you personally. How important is that to you—is it very important, somewhat important, a little important or not at all important?

Ranked by percentage who say they are very worried.



■ Most working women—93 percent—say equal pay is an important benefit. However, 25 percent of working women report not having equal pay.

■ Nearly all—93 percent—consider paid sick leave to be an important benefit, but 31 percent of working women are without it.

■ Nearly nine in 10 working women—88 percent—say pension or retirement benefits are important. More than three in 10 working women—34 percent—do not have access to these benefits through their employers.

■ Nearly nine in 10 working women—89 percent—think paid vacation time is an important benefit, but almost three in 10 working women—28 percent—do not have it.

■ Close to eight in 10 working women—79 percent—think guaranteed overtime pay is an important benefit. Approximately four in 10 working women—43 percent—do not have guaranteed overtime pay.

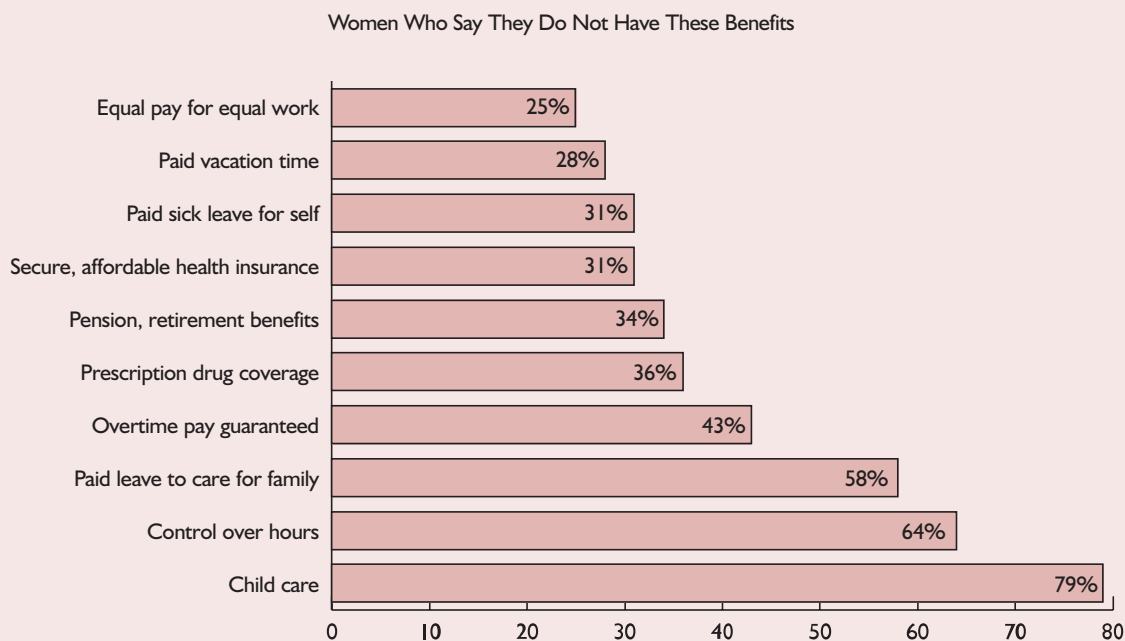
■ Eight in 10 working women—80 percent—say control over their work hours is an important benefit. More than six in 10 working women—64 percent—do not have control over their work hours.

“I am a single parent with a two-year college degree. I have three children that I’m encouraging to get their PhDs, however I cannot afford to send them to the local university as a single parent. My job doesn’t offer overtime, my mortgage is very high for me alone, my retirement may be in jeopardy and health care costs are outrageous!”
Elisa, Bell, Calif.

FIGURE 5

...But Basic Benefits Are Lacking

Now I’m going to read a list of some of the things that some jobs offer their workers. For each item, please tell me whether this is something your job offers you personally right now.



“I have two children with ADHD that require medication that is over \$100 per month. How does someone without prescription coverage do that? I can barely afford my co-pay!”
 Becky, Reading, Pa.

■ While almost half of working women—48 percent—agree that child care is an important benefit, nearly eight in 10—79 percent—do not have child care benefits.

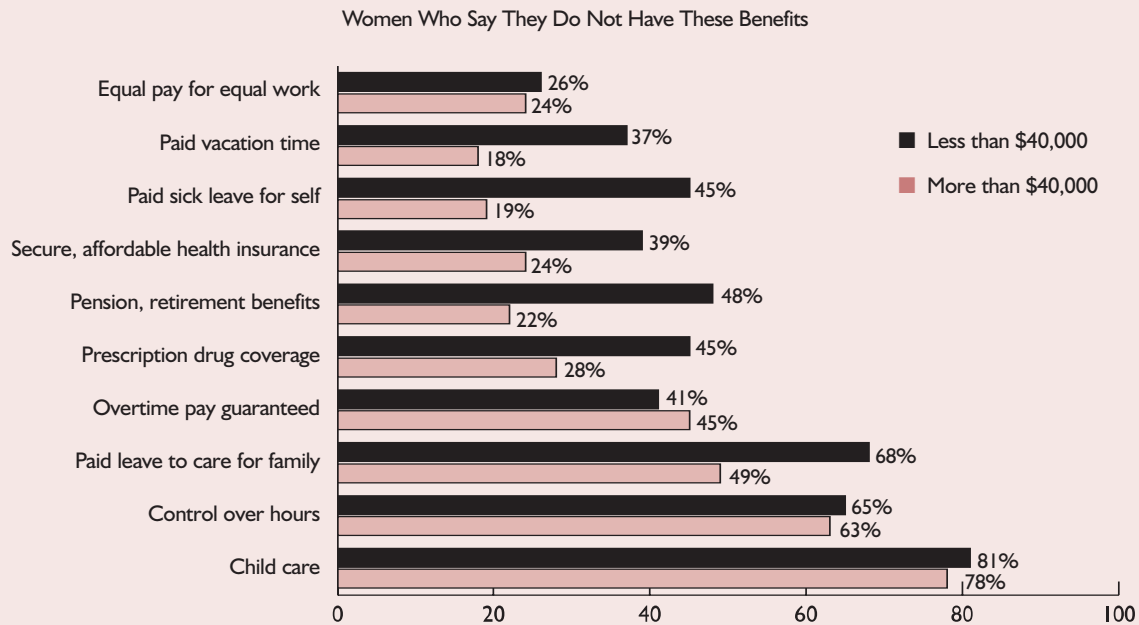
■ Latinas are much more likely to lack secure, affordable health insurance than any other group. Thirty-nine percent of Latinas do not have health insurance,

compared with 31 percent of women in general.

■ Working women earning less than \$40,000 a year are more likely to lack basic benefits than working women earning more than \$40,000 a year. A near majority of working women earning less than \$40,000 a year does not have paid sick leave or retirement benefits.

FIGURE 6
Women Earning Less than \$40,000 a Year Are Less Likely to Have Basic Benefits

Now I'm going to read a list of some of the things that some jobs offer their workers. For each item, please tell me whether this is something your job offers you personally right now.



Working Women’s Legislative Priorities

Health care and retirement dominate the public policy agenda for improving the lives of working women. Most important are laws that focus on making health care more affordable and making retirement more secure, either through strengthening pensions or strengthening Social Security. Rising health care costs top the list of concerns for working women and cut across all demographic groups. Support for

public policies to make health care more affordable has grown most over time.

Women are notably similar in their agenda and concerns. Women younger than 35, lower-income women, women of color and women without a college degree are more likely to face tough times, to worry about their job security and to have fewer benefits.

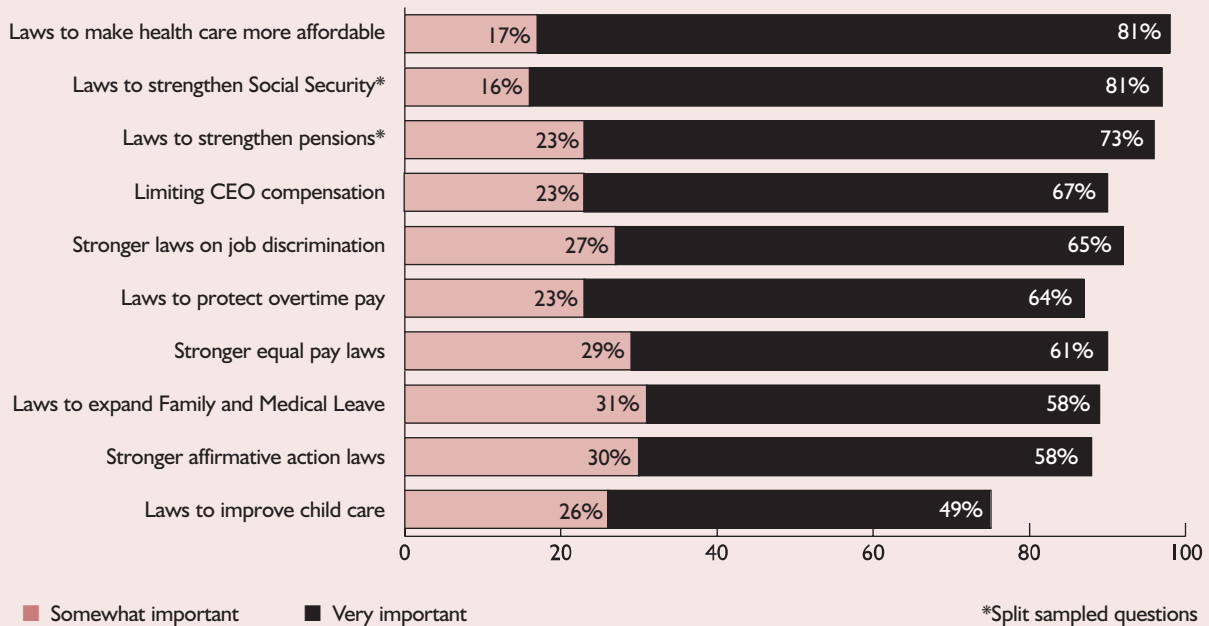
“I can’t afford to pay for all of my treatments for the Type I Diabetes I’ve had since I was 16 years old. How am I supposed to work if I don’t make enough to keep myself healthy?”

Brody, Tampa, Fla.

FIGURE 7
Working Women’s Legislative Priorities

Now I am going to read you a list of laws some people say would improve the lives of working women. For each item, please tell me how important each one is to you personally—very important, somewhat important, a little important or not at all important?

Ranked by percentage who say item is very important.

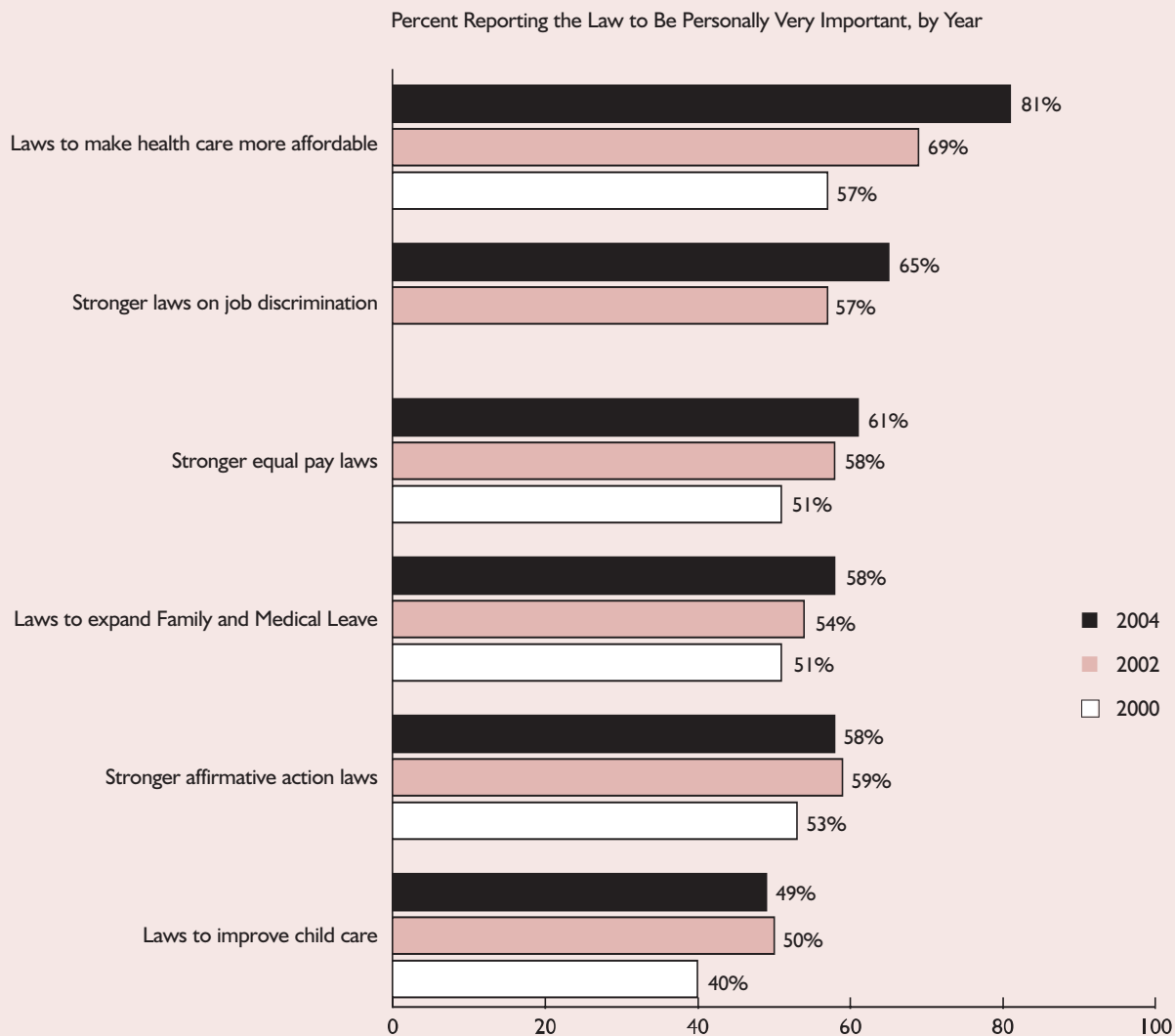


■ Working women place higher importance than they did four years ago on a number of proposed laws. The largest increase appears in importance placed on laws to make quality health care more affordable. This year, 81 percent

of working women say laws to make health care more affordable are important to them personally, compared with 57 percent of women in 2000, an increase of 24 percentage points in four years.

FIGURE 8
**Laws to Improve the Lives of Working Women
 Have Become More Important over the Past Four Years**

Now I am going to read you a list of laws some people say would improve the lives of working women. For each item, please tell me how important each one is to you personally—very important, somewhat important, a little important or not at all important?



Working Women Don't Trust Corporate America

Working women want to see corporate America constrained. They want to see overtime pay guaranteed, limits on CEO compensation, stronger equal pay laws, stronger affirmative action laws and stronger laws to challenge discrimination. Notably, women of all ages and races support these laws.

■ Nearly three in four working women worry about overtime pay being done away with, and 87 percent think laws to protect overtime pay are important.

■ Women want to see laws limiting CEO compensation, especially when workers in the company are being laid off or losing their jobs. Ninety percent of working women think this is important, and 67 percent think it is very important.

■ Working women say it is important to have stronger laws to challenge discrimination and unfair treatment on the job. Ninety-two percent think it is important, while 65 think it is very important.

■ Women want stronger equal pay and affirmative action laws to provide more opportunities for all women. Ninety percent of working women think it is important to strengthen equal pay laws, and 61 percent think it is very important.

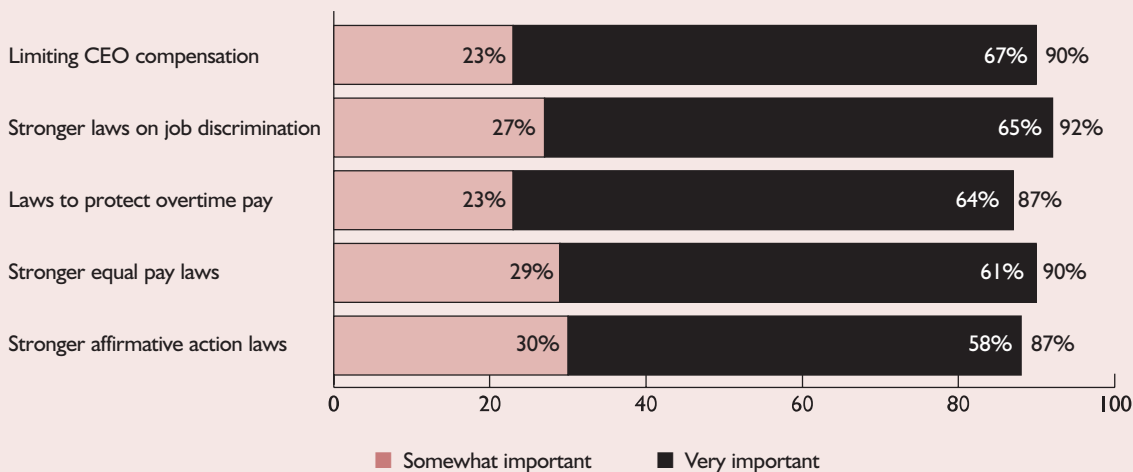
■ Similarly, 87 percent of working women say it is important to strengthen affirmative action laws, while 58 percent say it is very important. Women of all ages and races agree laws that strengthen equal pay and affirmative action and challenge discrimination are important. Women younger than 30 in particular think it is important to have stronger equal pay laws.

“Our CEO got a \$260,000 bonus, along with \$400,000 salary. Yet we cannot get a good retirement from [the] hospital I work at and have no retirement benefits for health care.”
Ann, Lapeer, Mich.

FIGURE 9
Laws to Restrain Corporate America Are Important

Now I am going to read you a list of laws some people say would improve the lives of working women. For each item, please tell me how important each one is to you personally—very important, somewhat important, a little important or not at all important?

Ranked by percentage who say item is very important.



Pay and Work Hours

“I work three jobs.... I don’t live a frivolous lifestyle. I am a college graduate, and I can’t find a good-paying job. I look every day.”
Marisa, Sunderland, Mass.

Women work long hours—often working shifts different than their spouses or partners—and contribute a majority of their families’ incomes. Married and unmarried women receive similar pay and work similar hours. Women with children younger than 18 who live at home work roughly the same number of hours as women without children and earn similar portions of their families’ incomes.

■ Three in 10 working women—29 percent—make all or almost all of their families’ incomes. More than six in 10—62 percent—earn about half or more. African American women are slightly more likely to earn all or almost all of their families’ incomes.

■ Among married working women, nearly half earn about half or more of their families’ incomes.

■ Working women with children living with them earn about the same proportion of their families’ incomes as women without children. Fifty-eight percent of working women with children earn about half or more of their families’ incomes, compared with 65 percent of working women without children.

■ Three-quarters of women—72 percent—work for pay between 21 and 40 hours per week. Fifteen percent work more than 40 hours per week, and 13 percent work less than 20 hours per week. Women with children younger than 18 living with them work hours nearly equal to those of women without children.

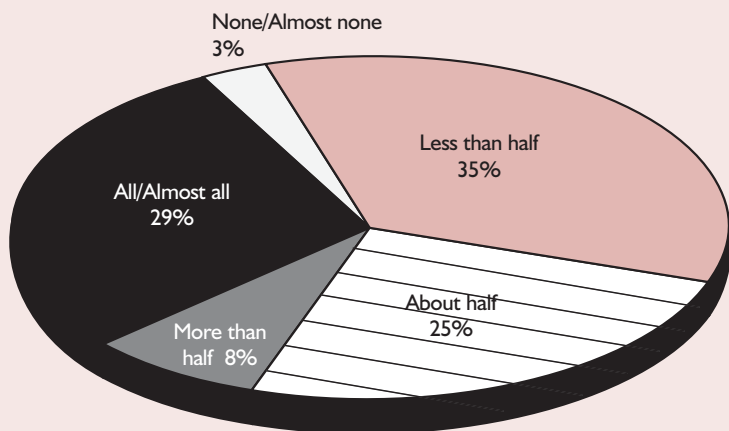
■ Four in 10 women—40 percent—work at least some evenings, nights or weekends or a combination on a regular basis. Women of color are more likely than white women to work evening, nights or weekends. Fifty-three percent of African American women, 50 percent of Latinas and 48 percent of Asian Pacific American women work at least some evenings, nights or weekends or a combination.

■ More than one-third of working women with partners or spouses work shifts different than their partners or spouses. Women of color are more likely to work different shifts than their partners or spouses. Forty-five percent of African American women, 50 percent of Latinas and 42 percent of Asian Pacific American women work shifts different than their partners or spouses.

FIGURE 10

Women Earn a Majority of Their Families’ Incomes

What proportion of your family’s income do you personally earn—all or almost all, more than half, about half, less than half or none or almost none?



Online Resources from the AFL-CIO

Working Women Website

www.aflcio.org/issuespolitics/women

Women in the Global Economy

www.aflcio.org/issuespolitics/women/global/index.cfm

Equal Pay

www.aflcio.org/issuespolitics/women/equalpay/index.cfm

America's Jobs Crisis

www.aflcio.org/yourjobeconomy/jobs

Manufacturing

www.aflcio.org/issuespolitics/manufacturing

Unemployment Help

www.aflcio.org/yourjobeconomy/help

Overtime Pay

www.saveovertimepay.com

Health Care

www.aflcio.org/issuespolitics/healthpolicy

Pensions and Savings

www.aflcio.org/issuespolitics/pensionsavings

Social Security

www.aflcio.org/issuespolitics/socialsecurity

Work and Family Issues

www.aflcio.org/issuespolitics/worknfamily

Your Rights at Work

www.aflcio.org/yourjobeconomy/rights/rightsatwork

Minimum Wage

www.aflcio.org/yourjobeconomy/minimumwage

Corporate America

www.aflcio.org/corporateamerica

Executive PayWatch

www.aflcio.org/corporateamerica/paywatch

The Bush Record

www.aflcio.org/bushwatch

Congressional Voting Record

www.aflcio.org/issuespolitics/votes

Web Links for Working Women

www.aflcio.org/issuespolitics/women/links.cfm

Survey Methodology

Lake Snell Perry & Associates designed and administered this survey, which was conducted by phone using professional interviewers. The survey reached a total of 800 base working women 18 and older nationwide. In addition, the survey reached oversamples of 232 African American working women, 228 Hispanic working women and 214 Asian American working women. The survey was conducted February 3–8 and 21–23, 2004.

Telephone numbers for the survey were drawn using random digit dial (RDD) for the base sample, the African American oversample, the Hispanic oversample and from a listed sample for the Asian American oversample. The samples were stratified geographically by state based on the proportion of adults in each region. The oversamples were weighted into the base sample so that each respondent in these groups reflects their actual contribution to the total population of working women. The sample size with these weights applied is 800 cases. The data were

weighted slightly by age, race, marital status and union membership to ensure an accurate reflection of the demographic configuration of this population. The margin of error for the survey is +/-3.5 percent.

In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those that would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. For example, on question 7, which all respondents answered, 50 percent of those interviewed think it is very difficult to find a good paying job with benefits in today's market. Therefore, we can be 95 percent confident that the true percentage will fall within 3.5 percent of this percentage, or between 46.5 percent and 53.5 percent. The table below represents the estimated sampling error for different percentage distributions of responses.

| Margin of Error (95% confidence) for Different Percentage Distributions and Different Sample Sizes | | | | | | | | | |
|---|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Percentages | | | | | | | | |
| | 10 | 20 | 30 | 40 | 50 | 60 | 70 | 80 | 90 |
| 800 | 2.1 | 2.8 | 3.2 | 3.4 | 3.5 | 3.4 | 3.2 | 2.8 | 2.1 |
| 700 | 2.2 | 3.0 | 3.4 | 3.6 | 3.7 | 3.6 | 3.4 | 3.0 | 2.2 |
| 600 | 2.4 | 3.2 | 3.7 | 3.9 | 4.0 | 3.9 | 3.7 | 3.2 | 2.4 |
| 500 | 2.6 | 3.5 | 4.0 | 4.3 | 4.4 | 4.3 | 4.0 | 3.5 | 2.6 |
| 400 | 2.9 | 3.9 | 4.5 | 4.8 | 4.9 | 4.8 | 4.5 | 3.9 | 2.9 |
| 300 | 3.4 | 4.5 | 5.2 | 5.6 | 5.7 | 5.6 | 5.2 | 4.5 | 3.4 |
| 200 | 4.2 | 5.6 | 6.4 | 6.8 | 6.9 | 6.8 | 6.4 | 5.6 | 4.2 |
| 100 | 5.9 | 7.9 | 9.0 | 9.7 | 9.8 | 9.7 | 9.0 | 7.9 | 5.9 |

“I have worked almost 50 years, sometimes at two jobs at once, while raising children and completing an education. I have earned the right to participate in the American dream and to receive the respect of this country’s elected leaders.”

Becky, Everett, Wash.

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