



WORKTRENDS

AMERICANS' ATTITUDES ABOUT **WORK, EMPLOYERS, AND GOVERNMENT**

The Anxious American Worker

by

Krista Jenkins, Ph.D.

Allison Kopicki

Carl Van Horn, Ph.D.

Cliff Zukin, Ph.D.

Summer 2008

TABLE OF CONTENTS

Background	i
Executive Summary	1
Section 1: Our Jobs and Our Employers: Mixed Feelings.....	7
Section 2: Downsizing and Shifting Hours: Anxiety Amid Changes in the Workplace.....	9
Section 3: Insecurity Over Personal Finances and Job Opportunities.....	13
Section 4: Education and Training— We Need More.....	17
Section 5: Retirement Dillema: Savings May Not Be Enough	19
Section 6: Is the Government Responsible?	21
Conclusion: The Anxious American Worker	25
Appendix A.....	26
Appendix B	27

BACKGROUND

The John J. Heldrich Center for Workforce Development at the Edward J. Bloustein School of Planning and Public Policy at Rutgers, The State University of New Jersey was founded as a research and policy organization devoted to strengthening New Jersey's and the nation's workforce during a time of global economic change. The Heldrich Center researches and puts to work strategies that increase worker skills and employability, strengthen the ability of companies to compete, create jobs where they are needed, and improve the quality and performance of the workforce development system.

Since 1998, the John J. Heldrich Center has experienced rapid growth, working with federal and state government partners, Fortune 100 companies, and major foundations. The Center embodies its slogan "Solutions at Work" by teaming with partners and clients to translate cutting-edge research and analysis into practices and programs that companies, unions, schools, community-based organizations, and government officials can leverage to strengthen the nation's workforce.

The Center's projects are grounded in a core set of organizational priorities. The Center works to confront the challenges of closing the skills and education gap, of reemploying laid-off workers, of ensuring quality education and training for all students and job seekers, and of strengthening the management and effectiveness of government programs. Since its inception, the Heldrich Center has sought to inform

employers, union leaders, policymakers, community members, the media, and academic communities about critical workforce and education issues that relate to the emerging global economy.

To better understand the public's attitudes about work, employers, and the government, and improve workplace practices and policy, the Heldrich Center produces the *Work Trends* surveys on a regular basis. (The complete set of reports is available at our website: www.heldrich.rutgers.edu.) The surveys poll the general public on critical workforce issues facing Americans and American businesses, and promote the findings widely to the media and national constituencies. The series is now co-directed by Carl E. Van Horn, Ph.D., Director of the Heldrich Center, and Cliff Zukin, Ph.D. Senior Faculty Fellow at the Center and Professor of Public Policy and Political Science at Rutgers University.

The Anxious American Worker continues to advance the goals of the *Work Trends* series to give American workers a voice in the national economic policy debates, and thereby provides policymakers and employers with reliable insights into how workers across the nation are judging and acting upon the realities of work and the workplace. This survey also informs a larger series of projects tied together by the Heldrich Center's commitment to improve academic and public understanding of the costs and conflicts generated by worker dislocation and suggest potential policy changes to state and federal governments as well as employers.

EXECUTIVE SUMMARY

This *Work Trends* report presents the latest of the John J. Heldrich Center for Workforce Development's ongoing snapshots of the American worker. The most recent survey was conducted in late-May 2008 as the nation was slipping toward recession. The picture painted by the data is framed by overall disquiet about the economy, and depicts anxious workers trying to adjust to change in their current jobs and to uncertainty about their future work life. Many report a great churning of their work environment, including changing work hours and a chilling concern about the security of their jobs.

The survey finds a widely shared belief among U.S. workers that they need additional education or training to remain successful, and that they are underpaid for what they do. The responses also reflect an inability or unwillingness to adequately prepare for retirement.

Over three-quarters of those now working (83%) are concerned about the job market; almost half (48%) say they are "very concerned." Far more say it is a bad time (65%) rather than good time (23%) to be looking for a job, by a margin of almost three to one. Not surprisingly, it is the most economically vulnerable workers who express the most pessimistic views. Rounding out this desultory view of the nation's economy, four in five express concern over the unemployment rate (46% are very concerned) and 75% are at least somewhat concerned with job security for those currently employed.

On the surface, overall job satisfaction remains high, with 91% reporting that they are satisfied with their job. But this positive number masks underlying trouble spots. First, a bare majority of those employed (53%) describe themselves as "very satisfied." Second, when asked to describe their satisfaction with **specific** attributes of

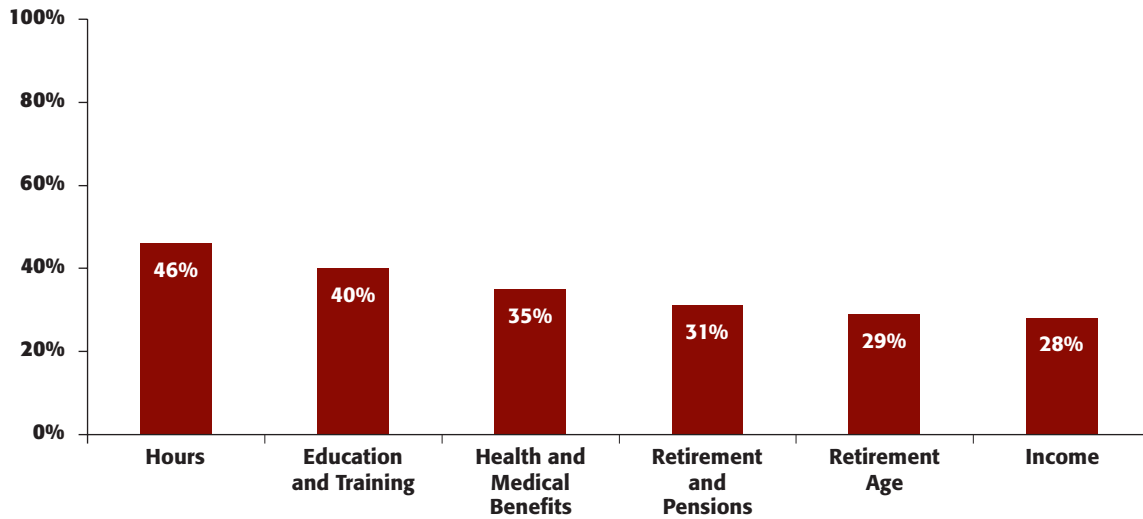
work life, worker attitudes indicate additional areas of concern. For example, the survey, conducted with 1,000 Americans nationwide, asked those currently employed to rate their level of satisfaction of six fundamental job aspects: retirement, hours worked, income received, retirement age, health and medical coverage, and opportunities for additional education or training. The percentage "very satisfied" ranged from a low of 28% (for individuals very satisfied with their income) to a high of just 46% (for the number of hours they work).

In the end, the survey finds just 40% of workers very satisfied with opportunities for job training and education, only one-third highly satisfied with their health and medical benefits or retirement/pensions, and just 3 in 10 highly satisfied with their projected age of retirement and the income they bring home. (See Figure ES.1.) Clearly, there is a great deal of anxiety in the workforce as we move toward the general election of 2008. Here are some other survey findings that speak to each of these weighty areas of concern.

HOURS

While satisfaction with the number of hours worked is at the top in relative contentment, it is sobering to note that just half of American workers (52%) are working the number of hours they would like. One-third of employees are working fewer — and 14% are working more hours — than they would like. Salaried and upper-income workers are toiling more than they want; hourly and lower-status workers less. The vast majority of those not satisfied with their hours say it is due to their employers' dictates, rather than their own preference, that they are working more or less than they want.

Figure ES1: Percent Very Satisfied with Job Attributes



EDUCATION AND TRAINING

Americans in the workforce are generally satisfied with its level of formal education. There are some important caveats, however. First, a significant number — about one in five — are dissatisfied with how their formal schooling prepared them to get a good job; another third are only somewhat satisfied, leaving just 41% very satisfied. Second, when asked to choose between on-the-job training and formal education in preparing them for work, on-the-job training comes out on top by a lopsided margin of 67% to 20%. While perhaps not unexpected, it is hardly an endorsement of the formal education process. Finally, and importantly, many workers report a strong desire for additional education and training. Not only did 61% say they would like more education and training to do their jobs better or to advance at work, 50% say they truly need more education and training in order to advance in their jobs.¹

HEALTH AND MEDICAL BENEFITS

There are considerable and sobering differences in satisfaction with health and medical benefits expressed by blue- and white-collar workers, and by women and men. Three-quarters of those paid a salary report being satisfied (38% very satisfied, 36% somewhat satisfied), compared to the satisfaction expressed by just 55% of those paid by the hour. Men evidence greater satisfaction with health benefits than women by a margin of 68% to 53%. Pay status aggravates this gender disparity even further: Just 44% of women paid by the hour are satisfied with their medical benefits. This compares to 65% of men who are paid by the hour. In contrast, three-quarters of both men and women paid a salary report being satisfied with their benefits.

RETIREMENT AND PENSIONS

American workers view retirement as something that appears to be off in the distance, perhaps a long distance. And many are worried they will not make it to the finish line. At this point, a bare

¹ In an experiment on the survey, half of the sample of employed respondents was asked to agree/disagree with the statement, “I would like more education and training to do my job better or advance at work.” The other half was presented with the statement, “I need more education and training to do my job better or advance at work.”

majority of 51% say they are confident they will have enough money to retire when the time comes. Moreover, this is an **optimistic** view compared to those closest to retirement age. A majority of those between the ages of 50 and 64 (53%) feel they will **not** have enough money to retire when the time comes; just 4 in 10 (43%) feel they will make their goal. Currently, about 70% say they are saving at least a little money for retirement beyond Social Security through various mechanisms. While the median age for expected retirement is in the early 60s, about one-quarter of the workforce expects to work until age 70 or older before retiring.

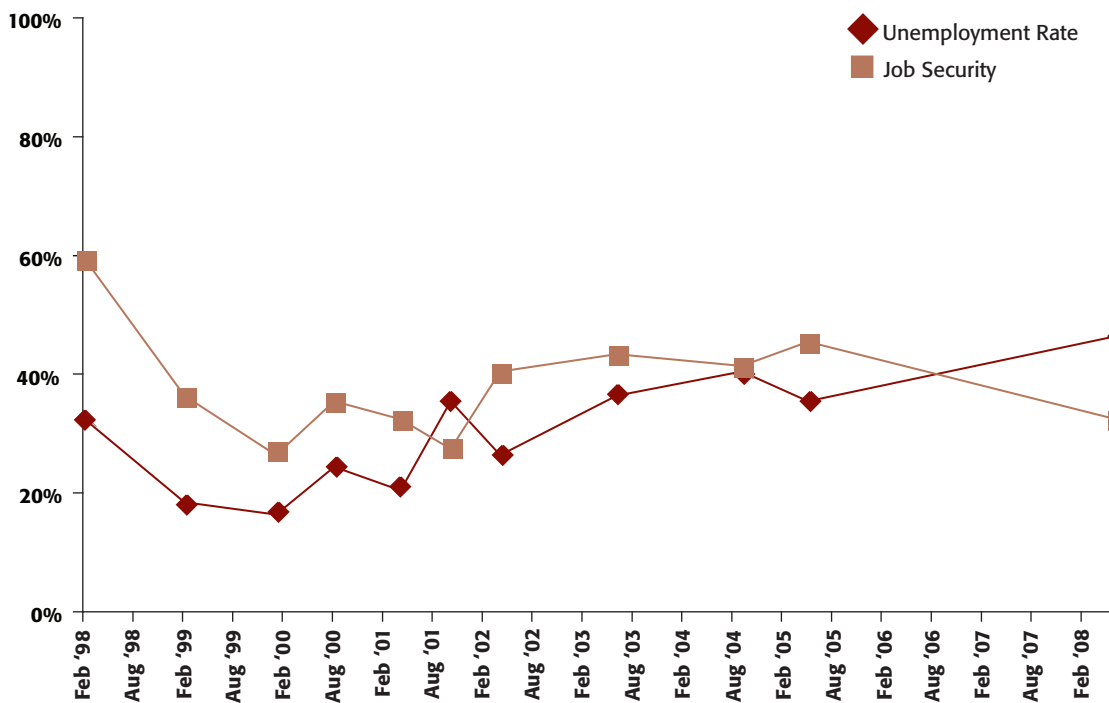
INCOME

Just over one-quarter of those in the labor market are very satisfied with their income; nearly half are somewhat satisfied, leaving one-fifth who are flat out dissatisfied. At the time of the survey in May 2008, just over one-third of Americans (37%) agreed with the statement, “I often don’t have enough money to make ends meet.” Again, economic pain is not distributed evenly: this figure encompasses 69% of those with annual incomes

of under \$35,000, 40% of men paid by the hour, 41% of those in households with children under 18 years of age, and 43% of those with a high school education. Finally, most workers (57%) feel underpaid: 23% feel they are paid “a lot” less than they are worth, and 34% “a little less.”

Work Trends has been an ongoing project of the Heldrich Center since 1998. Such time series data can make a valuable contribution to our understanding of the American workforce by noting differences and similarities from the past to current times. In many ways, the picture we are looking at in 2008 looks similar to 2001, when the nation experienced a deep recession and hundreds of thousands of workers lost their jobs. **While unemployment rates remain below 2001 levels, worker confidence about the economy — and thus the general mood of Americans — is even lower than it was in 2001 (Figure ES.2).** Added to these concerns about the economy are worries about the decline in home values — a drop of more than 15%, on average, from 2007 — and the precipitous rise in the price of gasoline to record levels.

Figure ES2: Concern for Economic Issues Over Time



As useful as the time series data is for perspective, the picture of aggregate stability masks a staggering amount of individual-level change that we refer to as **the roiling of the workforce**. By this, we mean that while some indicators of the workforce as a whole seem not out of character for times of economic distress, many of the aspects of work life appear to be in a period of rapid change in so far as they relate to **individuals' daily experiences**. While some of these changes are for the better and some for the worse, change is generally a stressful situation for the uncertainty it brings. There are a number of indicators that suggest that the American worker is coping with transformations, or fundamental adjustments, in areas that used to be considered constants of work life. Here are some examples:

- Just 44% of the workforce say they are “about as satisfied” in their job situation as they were a year ago. Thirty percent say they are more satisfied and 25% less satisfied. Together, the 55% who say there has been a change just in the past 12 months is a huge number (with approximately 145 million people in the labor force, this would mean over 70 million people report a change occurring during the past year).
- One-third says there has been a change in the number of hours they work in just **the past three months**. While evenly divided at the extremes (18% working more and 14% working fewer hours than three months ago), this is a startling amount of change in a major area of people's lives over a very short period.
- Thirteen percent of the workforce say they have been laid off from a job in the past three years; twice this number (28%) say that others in their firm or workplace have been laid off over this same period. Fifteen percent say they anticipate layoffs in their company in the next 12 months. Clearly, we need to understand job (in)security better. For some older workers, we expect the loss of job security at this late stage in their working lives

represents a promise not fulfilled; for younger workers, we expect job security has always been a phantom, nothing to have taken too seriously during their entire work careers.

- Women are reporting more distress than men, showing more concern about the unemployment rate (52% of women are very concerned, compared to 40% of men), job security (36% to 29%), and the job market (58% to 39%). Women with children score higher than men with children on our “Anxiety Index,” an indicator developed to better assess the level of anxiety among Americans concerning their financial and economic situation.
- Workers generally agree that government has some role in addressing job loss in this nation, but are divided over who is most accountable in assisting those who have lost jobs — government, employers, or workers themselves. A sizable shift has taken place about holding workers themselves accountable for finding new work — only about one-quarter (27%) of Americans currently believe workers bear the primary responsibility, compared to more than half (52%) surveyed in June 2003. Belief in employers' responsibility has shifted upwards to 25%, from 14% in 2003.

Thus, we see a picture of economic and job insecurity, framed by worry and uncertainty over what the future holds, or as we have labeled it: **The Anxious American Worker**. One worker in three acknowledges concern over personal job security (13% very; 22% somewhat concerned). Slightly more are having trouble making ends meet; a similar number (29%) of those in the U.S. workforce freely admit they have more in temporary credit card debt than they do in permanent retirement savings. Only half are working the number of hours they want to work; one-third are working either more or fewer hours than they were just three months ago. One-quarter are flat out dissatisfied with their health benefits, a slightly smaller number dissatisfied with their

level of education; half think they need more education or training to achieve their work goals.

At the midpoint of 2008, there is little positive to take away from this reading of the American workforce. Workers are in flux, less stable than they would like, less confident, and more worried than is a comfortable fit for their efforts and aspirations. It is hard to imagine that these concerns — fundamental as they are to so many lives — would not work their way into the 2008 presidential election.

This *Work Trends* survey report, *The Anxious American Worker*, aims to provide policymakers and employers with valuable insight into how workers across the nation are encountering a shifting workplace, at a critical economic and political juncture. While workers have been experiencing these changes for over a decade, the current economic downturn and upcoming change in administration offer a unique opportunity to launch a national discussion of potential and necessary reforms in workforce policies going forward. We invite you to read the whole report, which supplies numerous intriguing details about how we Americans feel about our jobs, our finances, and our future.

The remainder of this report is structured as follows:

- Section 1. *Our Jobs and Our Employers: Mixed Feelings.* While overall satisfaction with one’s job is currently high, specific job attributes and different subpopulations reveal undercurrents of discontent and feelings of being undervalued.
- Section 2. *Downsizing and Shifting Hours: Anxiety Amid Changes in the Workforce.* As the economic downturn forces American companies to institute layoffs, workers are feeling the effects in their workloads and in the workplace atmosphere.
- Section 3. *Insecurity over Personal Finances and Job Opportunities.* Americans are concerned about their state of financial wellbeing and outlook for employment, particularly low-income and hourly workers. The “Anxiety Index” tracks which segments of society are reporting the most distress.
- Section 4. *Education and Training — We Need More.* Certain subpopulations express dissatisfaction with their preparation for the workforce, and a large number of Americans express a need or desire for more education and training.
- Section 5. *Retirement Dilemma: Savings May Not Be Enough.* Saving for retirement is a standard practice among Americans, but some retirements may be pushed off longer with so many struggling to make ends meet.
- Section 6. *Is the Government Responsible?* Increasingly, Americans believe the government and employers need to bear responsibility for the dislocated worker, not just the workers themselves.
- Appendix A. *Methodology.*
- Appendix B. *Survey Results.*

SECTION 1. OUR JOBS AND OUR EMPLOYERS: MIXED FEELINGS

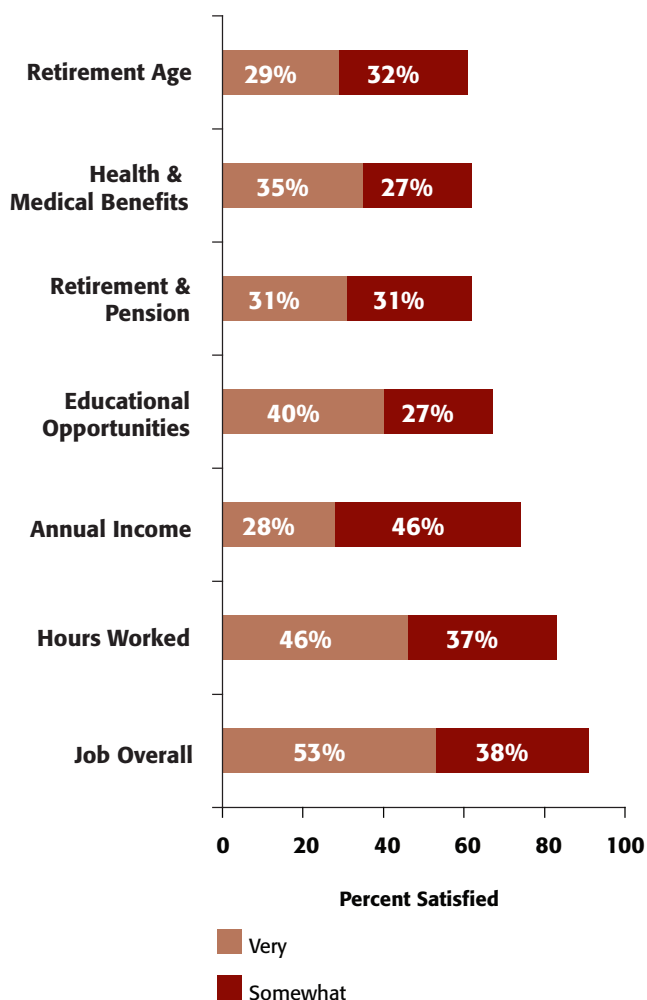
While most Americans express overall satisfaction with their jobs, large percentages also express great concern about the conditions, benefits, and compensation for their work. David Kusnet, author of *Love the Work, Hate the Job* (Wiley, 2008), aptly summarizes the situation: Americans may love their work, but they hate their jobs. Moreover, the workforce is sharply divided in their attitudes about work. Those who earn the most income have salaried positions, and men are much more likely than moderate- and low-income hourly workers and women to express contentment with their jobs.

Overall satisfaction with one's job is currently quite high (Figure 1.1). Ninety-one percent of workers today say they're very or somewhat satisfied with their jobs. And a majority of American workers hold favorable attitudes toward their health and retirement benefits (62%), the number of hours they work (83%), and their annual income (74%).

There is also evidence that overall worker satisfaction has remained high in recent years. Almost three-fourths (74%) of workers say they're as satisfied or even more satisfied compared to a year ago, a percentage that's slightly less than what was found when the same question was asked in 2001 (81%). Satisfaction in retirement and pension plans (62%) is up slightly from 57% in 2005, and workers today express more satisfaction with their annual incomes relative to seven years ago (74%, up from 67% in 2001).

Beyond asking about overall job satisfaction, the survey explored workers' opinions on six different aspects of work life. As Figure 1.1 demonstrates, overall job satisfaction scores higher than satisfaction with specific aspects of work life. Satisfaction is highest with the number of hours worked (83% very or somewhat satisfied) and annual income (74%). It is lowest for the age at which a worker expects to retire (61%) and the kind of benefits that are offered to workers (62% for both the

Figure 1.1: Satisfaction With Employment



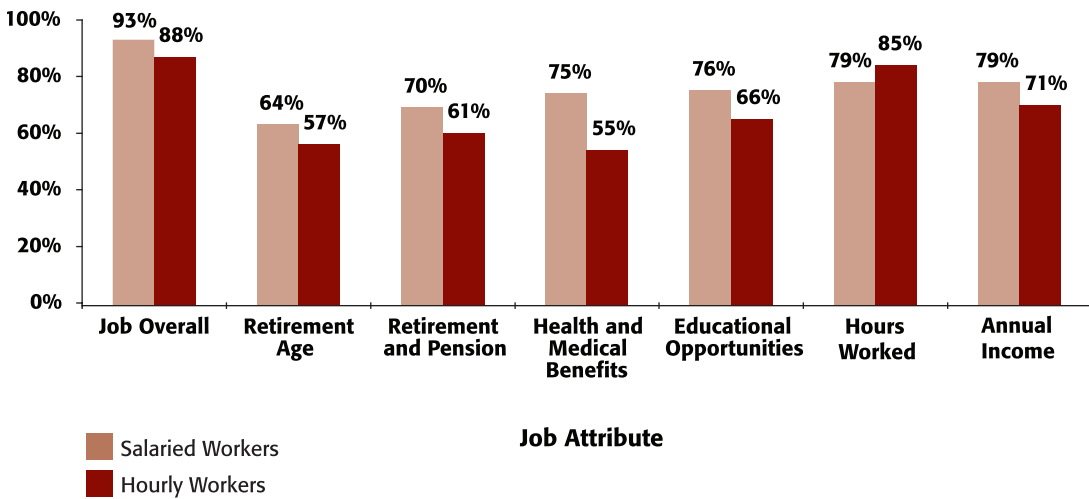
health and medical benefits and retirement and pension plans offered by employers).

Beneath the surface of this seemingly rosy appraisal of Americans' working life, however, are findings that suggest a fissure in opinion between the types of workers that make up the nation's economy. Consistent differences between the work-life perceptions of women and men, between salaried and hourly workers, and between low- and high-income earners, illustrate undercurrents of discontent.

Hourly workers — 50% of all workers in the sample — are much less satisfied with elements of their jobs than salaried workers, who made up 42% of the sample. Hourly workers express less satisfaction in all areas, except in the number of hours worked (see Figure 1.2). The biggest spread came in health and medical benefits, where only 55% of hourly workers are satisfied, compared to 75% of salaried workers.

Other questions assessing job satisfaction reveal attitudes that suggest workers would like to see changes in their day-to-day experiences. For example, nearly a third (31%) of respondents believe they are treated less as a person by their employer and more as “just someone who works” at their job. Moreover, as will be discussed in more detail in Section 3, close to 60% of all workers believe they’re underpaid relative to what they’re worth.

Figure 1.2: Hourly and Salaried Workers’ Assessment of Job Satisfaction



SECTION 2. DOWNSIZING AND SHIFTING HOURS: ANXIETY AMID CHANGES IN THE WORKPLACE

American workers are, by and large, not working the number of hours they'd prefer. Many are logging more hours than the standard 40-hour workweek (Figure 2.1), some of which is likely due to the effects of downsizing among those who have seen colleagues laid off in the recent past. A sizable number of workers have seen the number of hours they spend on the job change in the past three months for reasons that have more to do with employer than worker requests. What follows is an overview of how much time American workers spend on the job and the personal impacts of company downsizing.

A large number of American workers spend more than 40 hours per week on the job, especially men and salaried workers. Employed men and salaried workers spend an average of 46 hours at work, compared to 38 hours for women and hourly workers. Parents with children at home under the age of 18 also have different hours of work: women with children

at home work 36 hours, compared to men with children at home who work 48 hours per week.

Perhaps not surprisingly, the more money one earns, the longer she or he works at the job during an average week. Only those who earn less than \$35,000 annually report on-the-job hours under 40 hour per week, compared to 41 hours for those earning \$35,000 to \$70,000 and 45 hours for those earning more than \$75,000.

American workers increasingly doubt that they are working an optimal number of hours, compared to just three months earlier (Figure 2.2). Barely a majority of respondents (52%) feel they are working the right number of hours, a number down from when the question was last asked in a 1999 *Work Trends* survey (57%). Today, one in three workers (33%) would like to be spending less time at work, slightly up from responses in 1999 (30%). Fourteen percent want to be logging more hours each week.

Figure 2.1: Hours Worked in a Typical Week, 2008

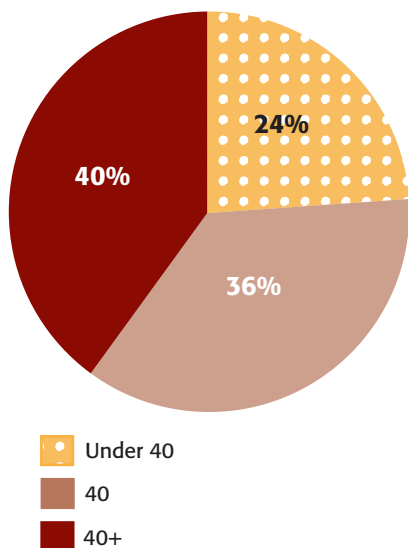
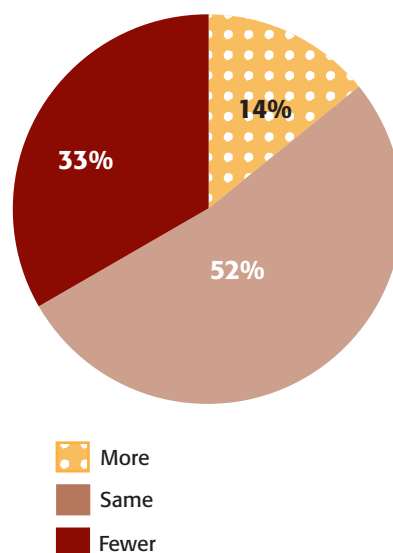


Figure 2.2: Preferred Number of Hours



Looking through the prisms of education and pay status shows a divide in the American workforce's satisfaction with work hours. Overall, workers are more amenable to working fewer as opposed to more hours, often by sizable margins. Yet those who lack any college training or only have some college experience are more divided over whether they'd prefer more or fewer hours compared to college graduates, with 19% saying they do not work enough hours. Only 6% of college graduates would like to work more hours. (Figure 2.3)

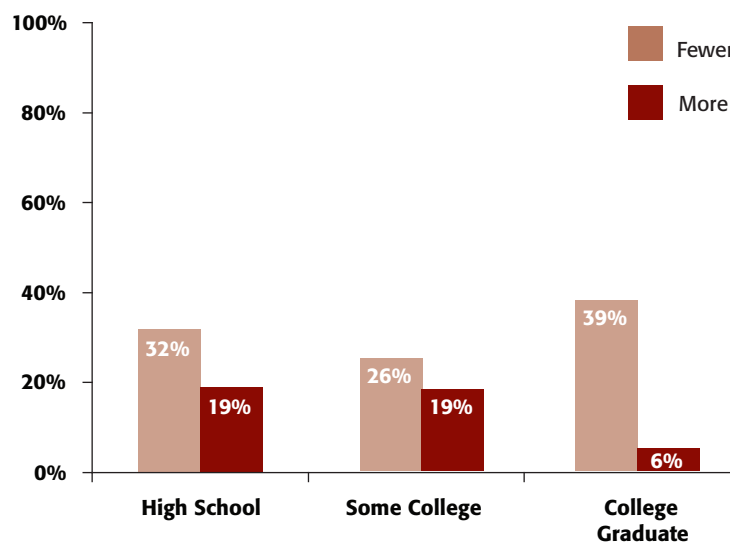
Stark differences also show up when studying pay status. About equal proportions of salaried and hourly workers say they are not working their optimal number of hours (46% and 48%, respectively). As Figure 2.4 demonstrates, however, **hourly** workers are split over whether they prefer more or fewer hours. Salaried workers clearly would choose a shorter work week, with only 4% desiring more hours, compared to 42% wanting less.

Many American workers report that a great deal has changed in the past three months. A third of the survey respondents say their work hours changed during this short period, with 18% reporting they are working more hours, and 14%

saying their hours are less. For most workers, the decision about more or less hours on the job is not their own to make. Employers are demanding more or fewer hours on the job, likely due to fluctuations in the economy or performance of the firms. Among the 18% working more than they did three months ago, 57% say it is because their employer has asked them to work more, and among the 14% who now work less, employer requests outnumber worker requests by a margin of three to one (64% versus 21%, respectively).

Finally, impacts of rising unemployment and layoffs are being felt by the American worker. The *Work Trends* survey asked several questions related to experiences of those personally affected by a company layoff. Thirteen percent of American workers polled for this study report that they had been laid off from at least one job since 2005. In 2004, 18% of respondents reported they had been laid off in the previous three-year period. **Of those laid off since 2005, 57% were let go within the past 12 months.** Reported layoffs have been the most concentrated among low-income earners, with a quarter (27%) of those earning less than \$35,000 a year experiencing a layoff, compared with only about 1 in 10 respondents who make more than \$35,000 per year.

Figure 2.3: Desired Number of Hours, Educational Status



Those left behind after a company layoff (28% of those surveyed) report experiencing a variety of largely unpleasant changes in their working environment. Six in ten say they experienced a decrease in company morale and increase in their workloads following a layoff, and almost half say

they became worried about losing their own job after seeing a colleague let go (Figure 2.5). More workers are experiencing increased workload and lower morale due to layoffs than in 2004, when 48% of workers said their workload increased and 53% suffered a drop in workplace morale.

Figure 2.4: Preferred Number of Hours Among Salaried and Hourly Workers

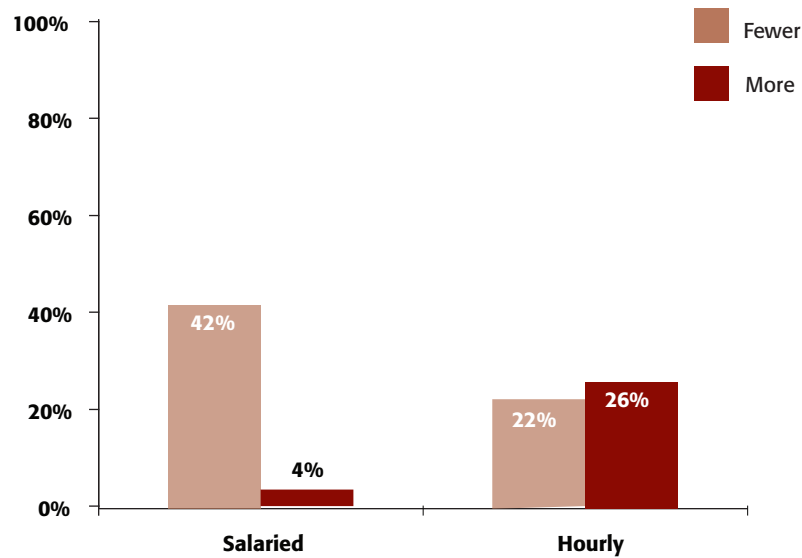
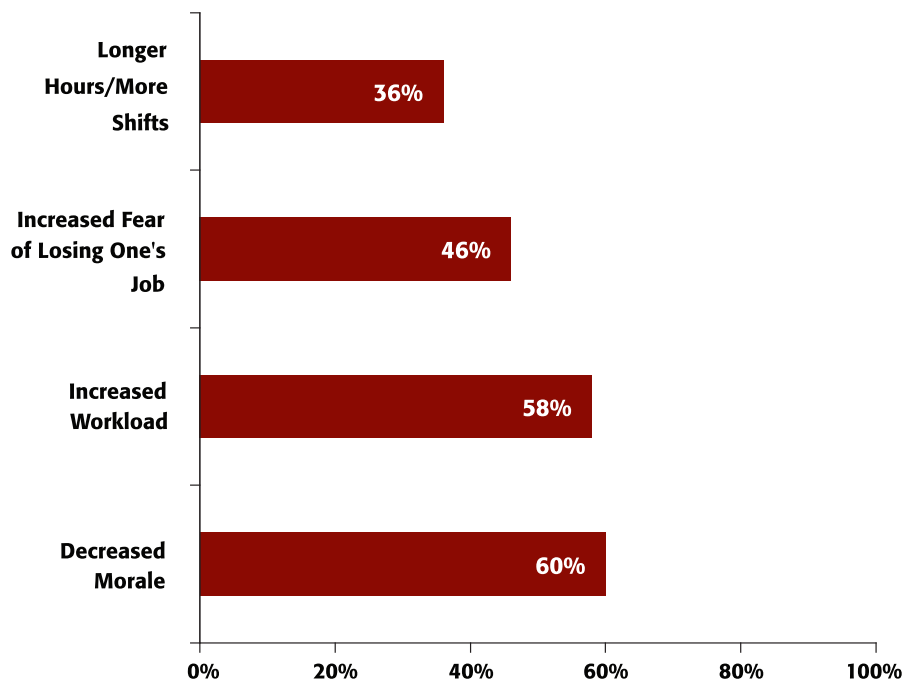


Figure 2.5: Changes in the Workplace Following Layoffs



SECTION 3. INSECURITY OVER PERSONAL FINANCES AND JOB OPPORTUNITIES

The *Work Trends* survey asked a series of questions designed to assess the overall health of personal finance in the United States and uncovered a good amount of distress, not surprising in this dour economic climate. To begin, a sizable 37% say they often don't have enough money to make ends meet. Nearly 7 in 10 (69%) of those earning less than \$35,000 a year are having difficulty making ends meet, compared to just 12% of higher-income earners (those making more than \$70,000 a year). Hourly workers (36%) struggle far more often than salaried workers (13%).

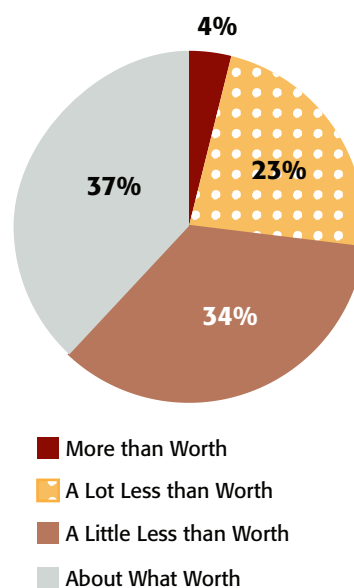
An important measurement of financial wellbeing concerns the level of personal debt compared to savings. Our survey asked whether one has more in credit card debt or retirement savings and found nearly one-third (29%) of all respondents report their credit card debt eclipses their retirement savings.

Many American workers feel as if they're paid less than they are worth. As Figure 3.1 shows, almost 6 in 10 (58%) report being paid a little or a lot less than they think they're worth. Men are slightly more content with their pay relative to worth than women: 63% of women believe they're underpaid compared with 52% of men. Moreover, women are about twice as likely as men to say they're significantly underpaid (30% versus 17%, respectively).

Work Trends survey respondents also are not optimistic about the future of the job market. A vast majority (65%) say it is a bad time to find a quality job (Figure 3.2). In 2000, when job growth was strong and the economy was booming, only 19% were pessimistic about the job market. Today, more than three times that number say it's a bad time to find a quality job, matching the level reached in the 2001 recession.

Data from the *Work Trends* survey show that the most economically vulnerable are most pessimistic about job prospects. More than 7

Figure 3.1: Perceptions of Pay Relative to Worth Among All Workers



in 10 middle- and lower-income earners believe now is a bad time to find a quality job. But across the economic spectrum, apprehension is being felt, with 55% of upper-income earners concerned about the labor market. Those without a college degree express more doubt about job prospects (66% of those with some college and 72% of high school graduates) in comparison to college-educated respondents (59%).

A good deal of pessimism can also be found in responses to questions that ask about concern over the current unemployment rate, job security for those currently working, and the job market for those looking for work. As shown in Figure 3.3, nearly half of all respondents are very concerned about opportunities in the job market for those looking for work (48%) and about the current unemployment rate (46%). Nearly one-third (32%) of Americans are very concerned about the ability of workers to hold onto their jobs.

Figure 3.2: Bad Time to Find a Quality Job

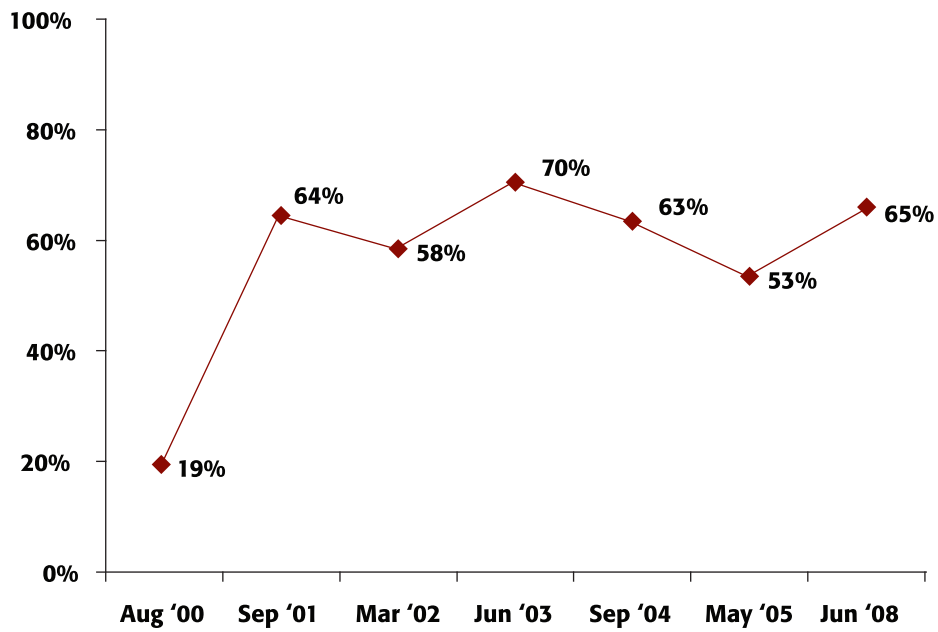
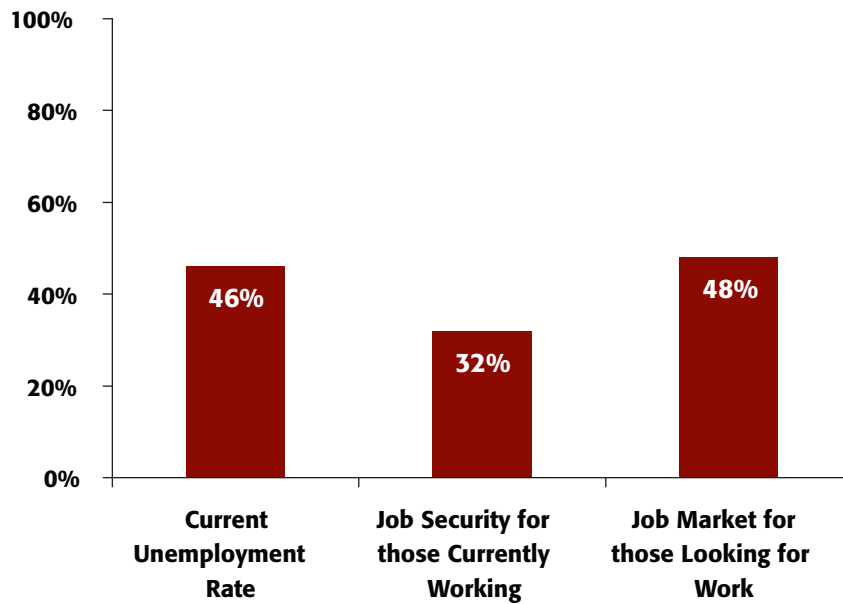


Figure 3.3: Concern for Economic Issues



Forty-six percent of workers are very concerned about the unemployment rate — nearly three times the level of concern expressed in 2000 (16%). (See Figure 3.4.) But concern over job security has fallen from years past. Only about one-third of respondents report being very concerned, which is down from 45% in May 2005 and a historic high of 59% in September 1998, when the question was first asked.

Women are much more worried about the economy than men (Figure 3.5). Regardless of whether the survey asked about the unemployment rate, job security for those currently working, or the job market for those looking for work, less than a majority of men responded “very concerned.” But among women, almost the opposite is true. Fifty-two percent of women are very concerned about the unemployment rate, and 58% are very concerned about the job market among those looking for work.

Figure 3.4: Concern for Economic Issues Over Time

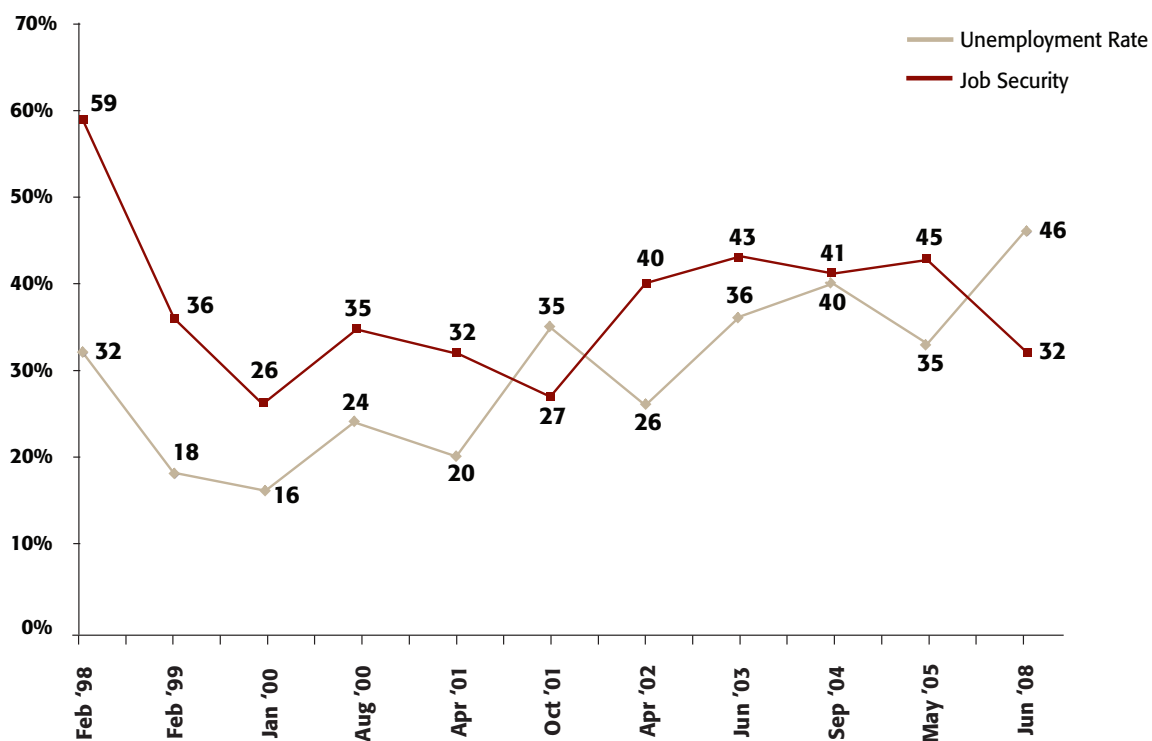
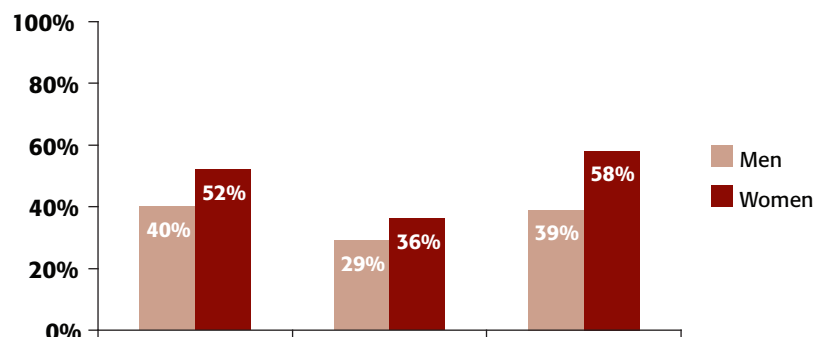


Figure 3.5: Concern for Economic Issues Among Men and Women



THE ANXIETY INDEX

To better assess the level of anxiety among American workers, we constructed an “Anxiety Index,” using a series of questions that tap the extent to which one is experiencing fundamental dissatisfaction with a central element of one’s work and financial life. Workers were given a point for each of the following conditions:

- Unemployed and looking for work, or working part time when they would prefer full time, or are dissatisfied with current job
- Feel paid a **lot** less than worth
- Have more in credit card debt than retirement savings
- Feel they will never be able to retire or not until at least 70 years of age
- Often don’t have enough to make ends meet
- Dissatisfied with formal education
- Dissatisfied with health care or medical coverage
- Very concerned with job security, or have been laid off in the past 12 months

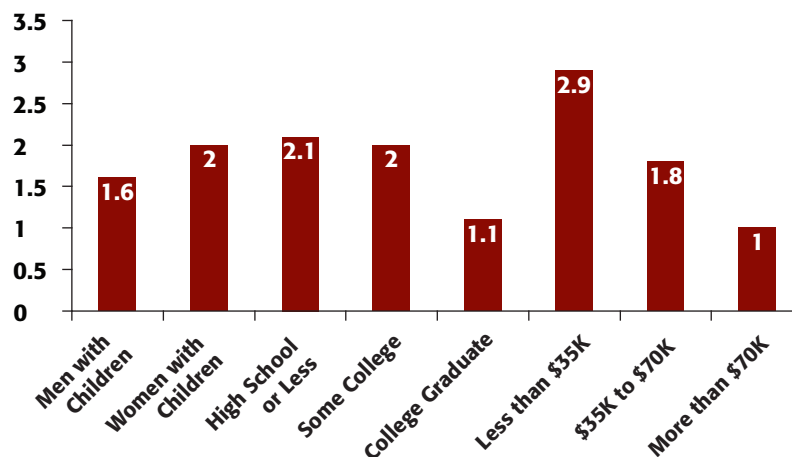
A score of 0 conveys a lack of anxiety concerning one’s economic and employment condition. Scores of 1 to 2 indicate that an individual is likely experiencing feelings of moderate stress

or unease, while scores of 3, 4, or 5 describe individuals encountering a number of serious financial or employment difficulties that induce stress and heightened feelings of anxiety.

The Anxiety Index reveals an alarming percentage of Americans experiencing serious anxiety and distress. Over a quarter of respondents (27%) score a 3.0 or higher, signifying an excessive level of anxiety among a quarter of the American population.² Forty-four percent score a 1.0 or 2.0, uncovering moderate levels of anxiety (26% score 1.0 and 18% score 2.0). Only about 3 in 10 Americans (29%) show no signs of distress, scoring 0 on the Anxiety Index.

Among the entire sample, the average score is 1.8, signifying that the average worker is experiencing more than one economic or employment hardship and moderate anxiety. Looking at our subgroups reveals varying levels of stress among Americans. Women with children are experiencing more difficulties, compared to men with children (2.0 versus 1.6, respectively). Those who lack a college degree (2.1 for high school or less and 2.0 among those with some college) experience more economic stress than college graduates (1.1). Workers earning less than \$35,000 a year score highest at 2.9, meaning they are experiencing at least three anxiety-inducing items, significantly higher than the 1.0 score for those who earn more than \$70,000 annually (Figure 3.6).

Figure 3.6: Group Scores on the Anxiety Index



² The 27% is made up of the following: 14% = 3.0, 7% = 4.0, 5% = 5.0, and 1% = 6.0.

SECTION 4. EDUCATION AND TRAINING—WE NEED MORE

The *Work Trends* survey found that Americans are, by and large, satisfied with their educational background in terms of preparation for finding work. More than three-fourths (77%) of all respondents say they are very or somewhat satisfied with their highest level of formal education for helping them secure a good job (See Figure 4.1).

When looking at the 20% of workers who are not satisfied with their formal preparation for the work world, however, education and income levels play an important role in opinion. Twenty-two percent of those with no college training and 27% of those with some college education report being dissatisfied with their formal education, compared to only 6% of college-educated respondents. The pattern is the same for those with higher incomes; nearly a third (31%) of those making less than \$35,000 report being not too or not at all satisfied with their formal education (Figures 4.2 and 4.3).

Figure 4.1: Satisfaction with Formal Education for Getting a Good Job

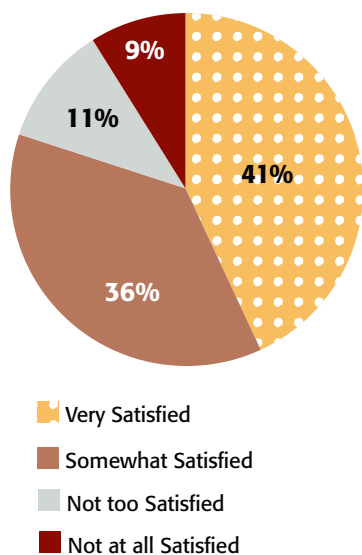


Figure 4.2: Dissatisfaction with Formal Education For Job Preparation, by Educational Attainment

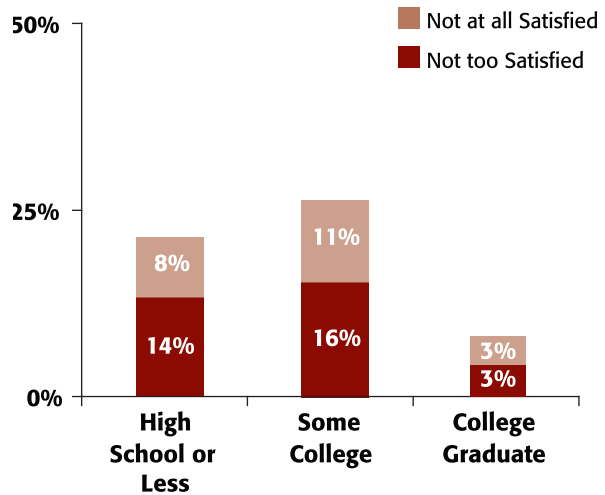
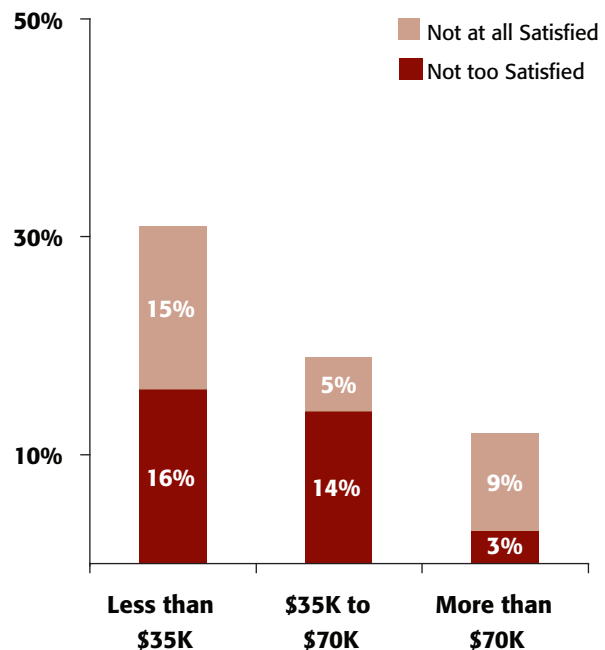


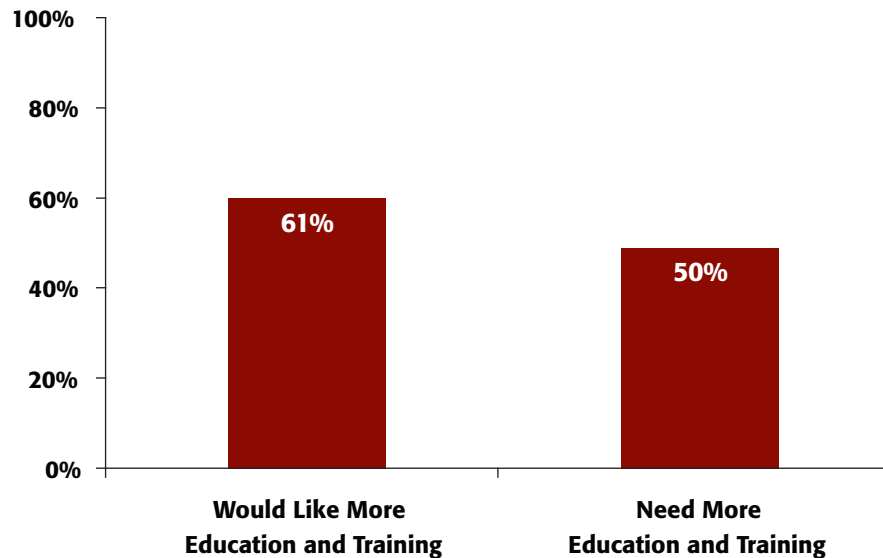
Figure 4.3: Dissatisfaction with Formal Education for Job Preparation, by Yearly Income



While overall satisfaction with workers' formal education is high, the survey finds Americans articulating the **need** and desire for additional education and training in order to advance in the workplace. Figure 4.4 shows that half of workers (50%) and those looking for work say they feel as if they need more education and training, and nearly two-thirds (61%) say they would like more education and training. Clearly, the satisfaction expressed with their current amount of formal education is tempered by the perception that more is preferable and even needed in order to advance at work.

Finally, when asked about the most effective method for preparing for the work in which they engage, two-thirds (67%) of respondents say on-the-job training is the most effective, compared with only 30% who state that formal education in school or formal training received since completing school is most effective.

Figure 4.4: Wanting and Needing More Education for Workplace Advancement

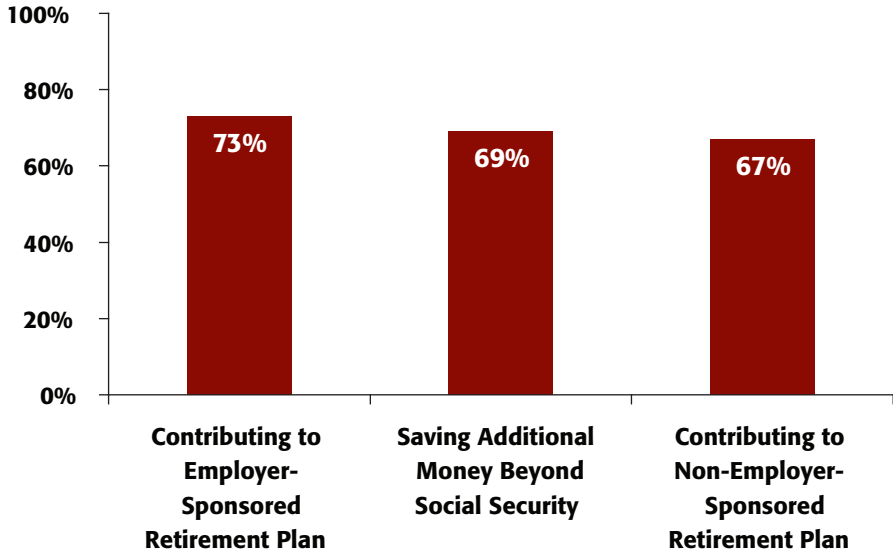


SECTION 5. RETIREMENT DILEMMA: SAVINGS MAY NOT BE ENOUGH

Retirement beckons for all workers, but for some it may be later than sooner. The Work Trends survey found the average expected age of retirement among all workers is 62, with 9% of respondents believing they will never be in a position to retire.³ The amount invested for retirement and how funds are invested depend largely on one's place in the socioeconomic hierarchy, with those in the upper tier engaged in a good amount of retirement saving compared with those who have and make considerably less.

Over two-thirds (69%) of all respondents report putting something away for retirement beyond their Social Security contributions, almost three-quarters (73%) contribute to employer-sponsored retirement plans, and slightly fewer (67%) report contributing to non-employer sponsored retirement plans (Figure 5.1). These figures are virtually unchanged from those found when the same questions were asked in 2005 and 2000.⁴

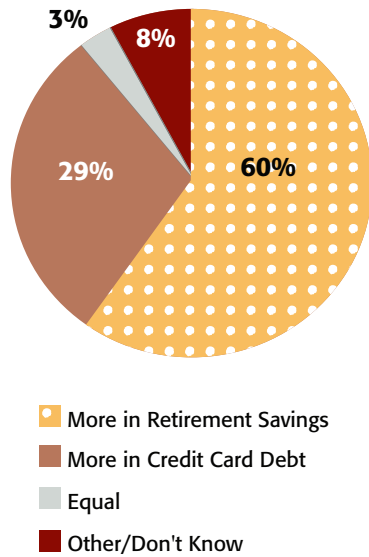
Figure 5.1: Sources of Retirement Savings



³ It is worth noting that the 59% of respondents who said they expect to retire at age 65 or younger remains virtually changed from 2005 when 59% gave similar responses. These numbers are down considerably from 2000, when 71% said they expect retirement to come when they turn 65 or before.

⁴ Specifically, the percentage of workers who said they were saving additional money beyond their Social Security contributions was 65 in 2005 and 74 in 2000. The number who said they were currently contributing to an employer sponsored retirement plan was 71% in 2005 and 75% in 2000. The number who said they were currently contributing to a non-employer sponsored savings account was 66% in 2000.

Figure 5.2: Retirement Savings versus Credit Card Debt



While saving for retirement may be standard practice, for many Americans struggling to make ends meet, savings and retirement investments are taking a hit. Almost a third of respondents (29%) say the amount they owe on credit cards trumps their retirement savings and another 3% say their credit card debt would cancel out their retirement account (Figure 5.2). While 60% have accumulated more in retirement funds than credit card debt, only a bare majority (51%) say they are confident they will have saved enough to retire when the time comes.

Those with more education and who bring in higher annual incomes express more confidence in their ability to save for retirement. Sixty-three percent of college graduates are confident they will have enough to retire, compared with about half of those with some college or a high school degree only (50% and 47%, respectively). Over a third of those lacking a college degree have accumulated more credit card debt than retirement savings.

By a margin of over two to one, those earning more than \$70,000 annually believe they'll have enough to retire when the time comes in comparison to those making less than \$35,000 annually (70% versus 33%, respectively). Less than half (45%) of middle-income respondents (those earning between \$35,000 and \$70,000 annually) expressed confidence that they will have enough.

Only about 3 in 10 workers (27%) earning less than \$35,000 a year are putting money away for retirement beyond Social Security contributions, compared to 9 in 10 of those making more than \$70,000. Just over half of the lowest income earners (51%) owe more to their creditors than they have saved for retirement compared to 35% of middle-income and 17% of upper-income workers. And while 17% appears small alongside the other figures, this reflects nearly one in five upper-income workers who have incurred greater debt than savings.

SECTION 6. IS THE GOVERNMENT RESPONSIBLE?

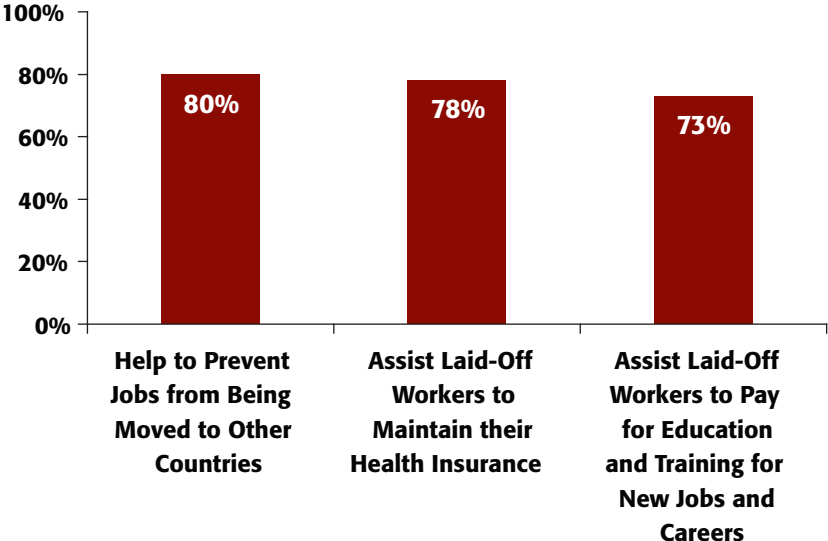
This *Work Trends* survey was in the field about the same time as the first economic stimulus checks were arriving, heralding the government’s attempt to ease some of the financial pain being experienced by Americans and to encourage consumer spending in the hopes of buttressing the flailing economy. But what does the public see as the government’s role when it comes to the anxious American worker?

Our survey posed questions on what government should be held accountable for in addressing problems associated with job loss in the nation, including preventing jobs from being moved to other countries, assisting laid-off workers to pay for education and training for new jobs and careers, and helping laid-off workers maintain their health insurance. Approximately three-fourths of all respondents agree that government has a role in addressing each of these issues (Figure 6.1). These percentages are largely unchanged from when the questions were asked in the past, although the trend points to a slightly greater

willingness to let government off the hook in 2008 when it comes to helping to prevent the relocation of jobs abroad (87% in 2004 versus 80% today) and assisting laid-off workers with health insurance (87% in 2003 versus 78% today).

Although respondents are supportive of government doing things like providing laid-off workers with education and training and helping them maintain their health benefits, support diminishes considerably when respondents are asked to consider the responsibility of workers and employers. Respondents are fairly divided over whether government, workers, or employers are responsible for those who lost their job, but a sizable shift has taken place in regard to holding workers themselves accountable. Only about one-quarter (27%) of Americans currently believe workers bear responsibility, compared to slightly more than half (52%) in June 2003 (See Figure 6.2). Belief in employers’ responsibility has shifted upwards, from 14% in 2003, to 25% in 2008.

Figure 6.1: Belief in Governmental Assistance in Various Areas



Support for governmental involvement wanes when questions turn to preparing for retirement. Relatively few respondents believe that government should help workers prepare for retirement (17%) (Figure 6.3). Significantly more believe responsibility for retirement rests with employers (24%) and workers themselves (38%), numbers that show little movement from the three previous times the same questions were asked.

Groups that are in a position to demonstrate self-reliance after finding themselves jobless tend to assign responsibility for helping laid-off workers to employees themselves, rather than the government

or employers. Hourly workers support making it incumbent on employers to help those who have lost their jobs (31%) whereas salaried workers place the burden of responsibility on workers themselves (32%). Support for government action goes down among higher-income workers, but as income level decreases, support for government intervention increases (Figure 6.4).

If government does get involved in helping laid-off workers, respondents are most supportive of providing financial assistance (32%), compared to services such as placement assistance (19%) and training (13%).

Figure 6.2: Responsible for Helping Laid-Off Workers

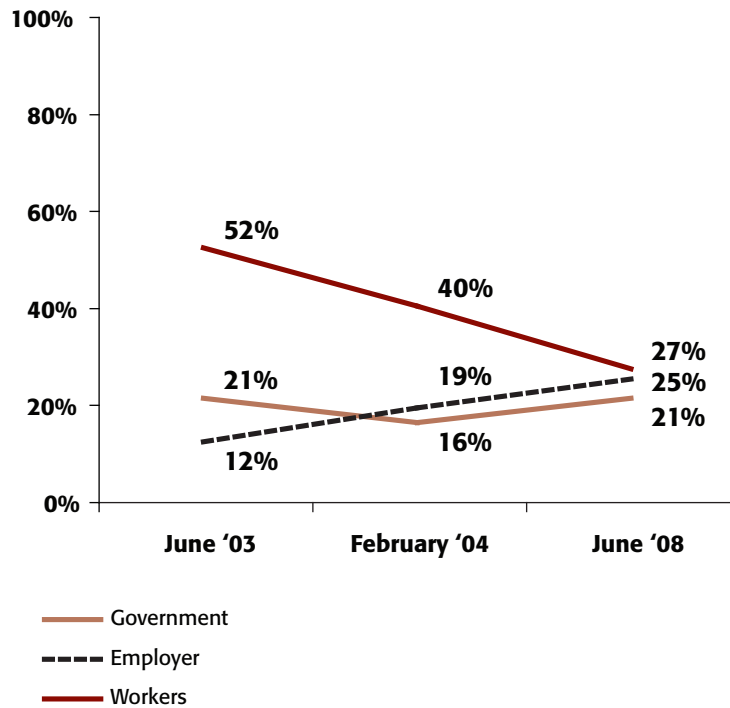


Figure 6.3: Who Should Help Workers Prepare for Retirement?

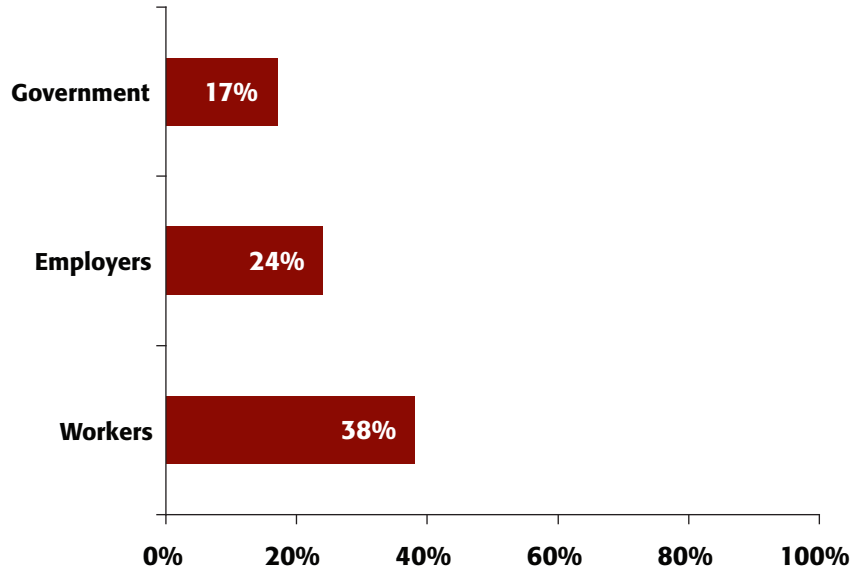
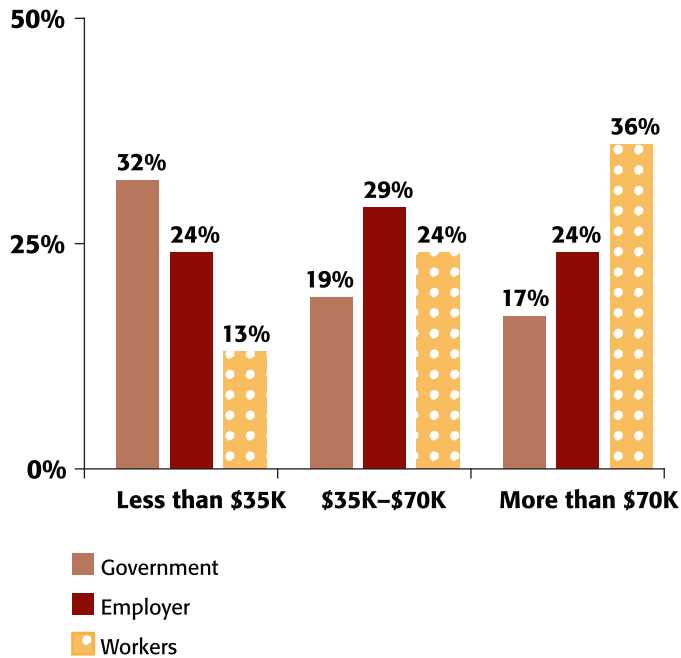


Figure 6.4: Responsibility for Helping Laid-Off Workers Across Income Levels



CONCLUSION: THE ANXIOUS AMERICAN WORKER

The arrival of Labor Day usually signifies the waning days of summer and the end of backyard barbecues, back-to-school shopping, and a last trip to the beach. As we approach Labor Day 2008, however, we think it is important to cultivate an awareness of the predicament of today's American worker. Results of the *Work Trends* survey paint a picture of American workers in a state of distress, heavily concerned about their financial security, and feeling bleak about their economic future. The "Anxious American Worker," as identified by the Work Trends survey, is having difficulties paying down debt and saving for the future, is working too much or not enough, feels undervalued and underpaid, is experiencing change and upheaval in the workplace, and is worried about that their job may be moved to another country.

Shaping public policies to address the anxiety of the American worker presents treacherous territory for the nation's policymakers. The American labor market — as it has been known for most of a century — is in a critical transition period. The New Economy is generating complicated changes in the way Americans work and save for retirement, as well as producing feelings of angst and insecurity among American workers. For more than a decade, policymakers have failed to address the underlying concerns of American workers and the recent economic downturn has only made matters worse and more urgent.

Advances in technology and productivity, globalization, and worldwide economic swings are essentially supplanting the way Americans have worked and done business since the early part of this century. Further, most Americans did not experience any real income gains during the economic recovery that

followed the 2001 recession. They experienced a "staying put" recovery. As they experience another downturn in the nation's economy, American workers are desperate for change.

What kind of change and how fast it can occur are open questions. Instituting change is more likely to be successful in the form of a measured transformation than a revolution, considering the data that show American workers do not entirely embrace government's active involvement in their lives. Our respondents lay accountability for retirement and finding employment largely on the shoulders of employers and workers, although among low-wage earners, support for government intervention is higher. Yet the erosion of the compact between workers and their employers, as can be seen in the increased outsourcing of work and disappearing pension and health benefits packages, is profoundly changing the way Americans perceive government's role in helping them achieve financial security.

While the economy has been receiving its share of attention in the press, the *Work Trends* survey results expose just how critical financial security issues are in most Americans' lives. Americans like to work and they generally get real satisfaction from their jobs. But currently the labor market is a less-than-friendly place, particularly for lower-income and less-educated workers. Thus far, the political campaigns for the White House have only addressed these concerns of working Americans indirectly. The candidate who convinces American workers that he not only understands the depth of their concern, but also has workable solutions will have a significant advantage in the contest for the Presidency.

APPENDIX A. METHODOLOGY

The latest Heldrich Center Work Trends Survey was conducted from May 14 to 25, 2008 with a scientifically selected random sample of 1,000 United States residents, 587 of whom are currently in the labor force. The figures in this release are based on this sample size. All surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sampling drawn from that population.

The sampling error for 1,000 respondents is + 3.1 percent, at a 95 percent confidence interval. Thus if 50 percent of respondents say they have more credit card debt than retirement savings, one would be 95 percent sure that the true figure would be between 46.9 and 53.1 percent (50 + 3.1) had all United States residents been interviewed, rather than just a sample. The sampling error for the 587 currently in the labor force is 4.2 percent, at a 95 percent confidence interval.

Sampling error increases as the sample size decreases, so statements based on various population subgroups, such as separate figures reported for women or men or hourly or salaried workers are subject to more error than are statements based on the total sample. The following chart shows the relationship between sample size and sampling error. Sampling error does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording or context effects. The verbatim wording of all questions asked is reproduced below.

APPENDIX B. SURVEY RESULTS

Hello, my name is _____ (first and last name). I'm taking a national public opinion survey for Rutgers University. I'd like your views on some topics currently in the news. We are not selling anything, not asking for money and all your answers will be completely confidential. I would like to speak to an adult 18 years of age or older living in the household.

IF RESPONDENT DECLINES TO PARTICIPATE, POSSIBLE PROBES:

--Your participation is very important because only 1,000 people throughout the country have been randomly selected for this survey and your views will represent many other people.

--IF "DON'T KNOW ENOUGH": There are no right or wrong answers. We are only interested in your opinions. They are just as important as anybody else's.

--IF NOT INTERESTED, DO NOT WANT TO: Please help me; we could really use your cooperation and we are interested in what you think.

In order to randomly select a member of your household to speak to I'd like to speak to the YOUNGEST MALE, 18 years of age or older who is now at home. [IF NO MALE ASK: May I speak with the OLDEST FEMALE, 18 years of age or older who is now at home?]

INTERVIEWER: RECORD RESPONDENT GENDER BY OBSERVATION:

1. MALE
2. FEMALE

INT1. To begin with, what state do you live in? FILL IN RESPONSES FROM GRID/PHONE FILL-IN

/___/___/___ Code actual number: 1-97, 98 = all my life; 99= don't know/refused

Less than 1 year = 0

INT2. And how would you rate (NAME OF STATE) as a place to live - excellent, good, only fair, or poor?

- | | |
|---------------------|----|
| 1. Excellent..... | 40 |
| 2. Good..... | 39 |
| 3. Only Fair..... | 14 |
| 4. Poor..... | 6 |
| 8. Don't know1..... | |
| 9. Refused..... | 0 |

EI1. Thinking about the job situation in America today, would you say that now is a good time or a bad time to find a quality job?

- | | |
|--------------------|----|
| 1. Good..... | 23 |
| 2. Bad..... | 65 |
| 8. Don't know..... | 11 |
| 9. Refused..... | 1 |

EMP1. How about you--Which of the following three conditions best describes you. (1) I am currently employed, (2) I am unemployed but looking for work, or (3) I am not employed and *not* looking for work?

- | | |
|------------------------------------------------------|----|
| 1. Employed..... | 55 |
| 2. Unemployed and looking for work(Go to JS4)..... | 9 |
| 3. Unemployed but not looking for work (Go to AT1).. | 36 |
| 8. Don't know (Go to AT1)..... | 0 |
| 9. Refused (Go to AT1)..... | 0 |

EMP2. Which of the following 5 statements best describes your current employment situation? (READ RESPONSE OPTIONS 1-5).

- | | |
|-------------------------------------------------------------------------------------------|----|
| 1. FIRST, I work full-time for only one employer
GO TO EMP 3..... | 71 |
| 2. SECOND, I work full-time for one employer and
part-time for another GO TO EMP3..... | 6 |
| 3. THIRD,I work one part-time job
GO TO EMP2A..... | 10 |
| 4. FOURTH, I work two or more part-time jobs,
GO TO EMP2A..... | 3 |
| 5. FIFTH, OR, I am self-employed
GO TO EMP4..... | 10 |
| 6. Other (VOL), GO TO EMP 3..... | 1 |
| 9 Don't know/Refused, GO TO EMP 3..... | 0 |

IF NOT WORKING FULL TIME EMP2 =3 OR 4, ASK EMP2A Would you prefer to be working full time, or not?

- | | |
|----------------------------------|----|
| 1. Yes..... | 32 |
| 2. No..... | 65 |
| 3. Depends/don't know/can't..... | 2 |

EMP 3. Do you generally get paid a salary, or are you paid by the hour?

- 1. Salary 42
- 2. Hourly..... 50
- 3. Mixed/other/contingent fee..... 8
- 9. Don't know..... 0

EMP4. How many hours do you work in a typical week? IF "DEPENDS", PROBE "WELL, IN AN AVERAGE WEEK"

/___/___/ Enter 2 digits code number of hours up to 79

- UP TO 15 4
- 16-20 6
- 21-25 4
- 26-30 3
- 31-35 4
- 36-40 40
- 41-45 9
- 46-50 13
- 51-55 3
- 56-60 8
- >60 6
- DK 1
- REF 1
- AVERAGE..... 42

EMP5. Would you like to work more hours than you currently work, the same number of hours, or fewer hours than you currently do?

- 1. More..... 14
- 2. Same 52
- 3. Fewer 33
- 8 Don't know 1
- 9 Refused 0

EMP6. Compared to three months ago, are you working more, the same or fewer hours?

- 1. More. ASK EMP6A..... 18
- 2. Same, ASK EMP 7 68
- 3. Fewer, ASK EMP6B..... 14
- 8. Don't know, ASK EMP7..... 0
- 9. Refused, ASK EMP7 0

ASK EMP 6A IF EMP6=1

EMP6A. Is that because you WANT to work more hours, or because your job has asked you to work more?

- 1. Respondent wants to 33
- 2. Job requires 57
- 3. Both (VOL)..... 7
- 4. Depends (VOL) 1
- 9. Don't know..... 3

ASK EMP 6B IF EMP6=3

EMP6B. Is that because you WANT to work fewer hours, or because your employer asked you to work fewer?

- 1. Respondent wants to 21
- 2. Job requires 64
- 3. Both (VOL)..... 4
- 4. Depends (VOL) 9
- 9. Don't know 2

EMP7. How many people does the organization or company where you work employ? (Read choices)

- 1. Less than 25 people 27
- 2. 25-99 people 20
- 3. 100-249 people 12
- 4. 250 or more people 40
- 8. Don't know 1
- 9. Refused 0

EMP8. Is your main employer a profit making business, a non-profit, the government, or something else?

- 1. Profit 64
- 2. Non-profit..... 13
- 3. Government 19
- 4. Other (Specify _____) 2
- 9. Don't know/refused..... 2

JS1. READ SLOWLY Now, I'd like to find out how satisfied you are with different aspects of your job. Please tell me whether you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with it. First, (RANDOMIZE QUESTIONS JS1A-G) very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied? REPEAT RESPONSE OPTIONS AS NEEDED

- A. Your job overall?
- B. The retirement and pension plans provided by your employer?
- C. The total number of hours that you work each week?
- D. Your total annual income?
- E. The age at which you will probably retire?
- F. The health and medical coverage provided by your employer?
- G. Opportunities to get more education or training from your employer?

- 3. (VOL) INAPPROPRIATE 7
(Doesn't work with others/works at home/self-employed) /
- 8. Other 9
- 9. (VOL) Don't Know/Refused..... 2

JS4. Would you say you get more satisfaction from the things you do in your leisure time or the work you do?

- 1. Leisure time..... 50
- 2. Work 30
- 3. (VOL) BOTH / THE SAME..... 19
- 8. (VOL) DOESN'T WORK 0
- 9. (VOL) Don't Know / Refused..... 0

RESPONSE OPTIONS JS1A-G

- 1. Very satisfied
- 2. Somewhat satisfied
- 3. Neither satisfied nor dissatisfied
- 4. Somewhat dissatisfied
- 5. Very dissatisfied
- 8. Depends/other (Vol.)
- 9. Don't know/Refused

JS5. Do you think you are paid more than you are worth, less than you are worth, or about what you are worth? [IF LESS, PROBE: Is that a lot less, or just a little less?]

- 1. More than worth 4
- 2. A LOT Less than worth..... 23
- 3. A LITTLE Less than worth..... 34
- 4. About what worth..... 37
- 9. (VOL) Don't Know / Refused..... 2

	Very satisfied	Somewhat satisfied	Neither	Somewhat dissatisfied	Very dissatisfied	Depends	DK/ REF
Job overall	53	38	3	3	2	0	0
Retirement	31	31	8	7	14	6	2
Hours	46	37	4	8	5	0	0
Income	28	46	4	14	6	0	0
Retirement age	29	32	10	11	13	3	4
Medical	35	27	8	11	13	6	2
Education	40	27	10	11	5	4	2

JS6. How concerned are you with your own job security--very concerned, somewhat concerned, not too concerned, or not at all concerned about this.

- 1. Very concerned 13
- 2. Somewhat concerned 22
- 3. Not too concerned 26
- 4. Not concerned at all 38
- 8. Depends/other 1
- 9. Don't know..... 0

JS2. Compared to one year ago, would you say you are more satisfied in your job situation, about as satisfied, or less satisfied now than you were a year ago?

- 1. More satisfied now 30
- 2. About as satisfied 44
- 3. Less satisfied now 25
- 8. Depends/other 1
- 9. Don't know..... 0

JS3. Do you believe the place where you work cares about you as a person, or are you just someone who works there?

- 1. Cares about me as a person 61
- 2. Just some one who works there..... 31

ASK IF EMPLOYED OR UNEMPLOYED BUT LOOKING FOR WORK (EMP1 = 1 OR 2)

JS7. Please tell me whether you are very concerned, somewhat concerned, not too concerned, or not at all concerned about each of the following First, RANDOMIZE A-C very, somewhat, not too or not at all concerned. REPEAT PROBE AS NECESSARY

- A. The current unemployment rate.
- B. Job security for those currently working.
- C. The job market for those looking for work

RESPONSE OPTIONS JS7A-C

1. Very concerned
2. Somewhat concerned
3. Not too concerned
4. Not concerned at all
8. Depends/other
9. Don't know

LO1. During the last 3 years—that is, 2005 up to the present—were you laid off from a full- or part-time job?

1. Yes, full-time job 10
2. Yes, part-time job 3
3. No (Go to LO5) 87
98. Don't know 0

	Very	Somewhat	Not too	Not at all	Depends/ other	DK
Unemployment rate	46	34	9	10	0	1
Job security	32	43	11	10	2	2
Job market	48	35	8	8	0	1

LO2. And was this within the last 12 months or not?

1. Yes 57
2. No 43
9. Don't know 0

LO3 . Did your employer offer you a severance package or other compensation?

1. Yes 24
2. No (Go to L05) 76
9. Don't know (Go to L05) 0

LO4. I am going to read you a list of services that employers sometimes offer laid off workers. For each one, please just tell me whether this or not this service was made available to you (RANDOMIZE A-E)

- a. Continuing wages or salary for a period of time
- b. Career counseling
- c. Job placement assistance
- d. Extended health benefits
- e. Job or skill training

RESPONSE OPTIONS LO4A-E

1. Made available
2. Not made available
9. Don't know

	Made available	Not Made Available	DK
Continue Pay	69	31	0
Career Counsel	25	72	3
Job Placement	44	56	0
Extend Benefits	52	48	0
Job or Skill Train	33	67	0

LO5. Do you anticipate layoffs in your company in the next twelve months?

1. Yes 15
2. No 82
9. Don't know 3

LO6. Did *others* in your firm or workplace get laid off in the last 3 years – from 2005 to the present, OR NOT?

1. Yes 28
2. No (Go LO8) 67
9. Don't know (Go to LO8) 4

LO7. I'm going to read a short list of some things that might have happened in the period after your coworkers were laid off. Please just tell me if you did or did NOT experience any of the following? (RANDOMIZE A THROUGH D)

- A. Increased workload
- B. Longer hours/more shifts
- C. Decreased morale
- D. Increased fear of losing own job

RESPONSE OPTIONS L07A-D

1. Did experience
2. Did not experience
9. Don't know

	DID	DIDN'T	DK
Increased workload	58	42	0
Longer hours	36	64	0
Decreased morale	60	39	1
More fear of job loss	46	53	1

LO8. When people are laid off from work, who should be mainly responsible for helping them? Is it government, employers or workers themselves?

1. Government	21
2. Employer	25
3. Workers	27
4. None (Vol.)	1
5. All three equally (Vol.)	8
6. Combination (Vol.)	11
98. Don't know	7
99. Refused.....	0

LO9. When a person is laid off from his or her job, what is the most important service that the government can provide to help people? (Ask open-ended, code into categories.)

1. Unemployment insurance benefits/ checks/money.....	32
2. Job placement services	19
3. Job training	13
4. Assistance with relocation to an area with more jobs	1
5. Extend health insurance	10
6. Increase the Earned Income Tax Credit	0
7. Other	17
98. Don't know	7
99. Refused	0

R1. And who do you think should be primarily responsible for helping workers prepare for RETIREMENT: workers, employers, or the government? (IF COMBINATION PROBE: Who should be mainly responsible?)

1. Workers	38
2. Employers	24
3. Government	17
4. Neither	0
5. Workers and employers.....	6
6. Workers and government	1
7. Government and Employers	3
8. All three equally	9
9. Other (SPECIFY).....	1
98. Don't know.....	1
99. Refused	0

R2. At what age do you think you will be financially able to retire from full-time work for pay?

/ ___/___/ (ENTER ACTUAL AGE)	
45 or younger.....	5
46-55	14
56-64	22
65	19
66-69	5
70	8
>70	5
97. Right now/ Could retire if wanted to (vol.).....	3
98. Never/ won't be able to retire (vol.)	9
99. Don't know.....	9
AVERAGE AMONG THOSE GIVING AGE	62

R3. Other than social security, are you currently saving any additional money for retirement?

1. Yes	69
2. No (Go to R6).....	30
8. Don't know.....	0
9. Refused	0

R4. Are you currently contributing to an employer sponsored retirement plan, a pension, a 401(K) or some other type of plan?

1. Yes	73
2. No	26
8. Don't know.....	0
9. Refused.....	0

R5. Are you currently contributing to non-employer sponsored savings accounts, IRAs, or other savings plans to prepare for retirement?

1. Yes	67
2. No	32
8. Don't know	1
9. Refused	0

R6. At this point, would you say you have more put away for retirement savings, or more in credit card debt?

1. Retirement savings	60
2. Credit card debt	29
3. About equal.....	3
4. Other/Neither.....	8
9. Don't know.....	0

AT1. For the following questions, please just tell me whether you agree or disagree with the following statements.

FIRST (RANDOMIZE) DO YOU AGREE OR DISAGREE

A. The government should take steps to prevent jobs from being moved to other countries

B. Government should assist laid off workers to pay for education and training for new jobs and careers.

	Agree	Disagree	Depends	DK
The government should take steps to prevent jobs from being moved to other countries	80	16	2	2
Government should assist laid off workers to pay for education and training for new jobs and careers.	73	21	3	3
I often don't have enough money to make ends meet.	37	61	1	1
I am confident I will have enough money to retire when the time comes	51	43	3	3
Government should assist laid off workers to maintain their health insurance.	78	17	2	2

C. I often don't have enough money to make ends meet.

D. I am confident I will have enough money to retire when the time comes

E. Government should assist laid off workers to maintain their health insurance.

RESPONSE OPTIONS AT1A-E

1. Agree
2. Disagree
3. Depends (VOL)
9. Don't know

NOTE: AT2A and AT2B were split-halved

AT2A. I would LIKE more education and training to do my job better or advance at work.

AT2B. I NEED more education and training to do my job better or advance at work.

RESPONSE OPTIONS AT2A-B

1. Agree
2. Disagree
3. Depends (VOL)
9. Don't know

	Agree	Disagree	Depends	DK
Like more	61	36	1	1
Need more	50	50	0	0

AT3. How satisfied are you that your highest level of formal education prepared you to get a good job? Are you very satisfied, somewhat satisfied, not too satisfied or not at all satisfied?

1. Very satisfied 41
2. Somewhat satisfied 36
3. Not too satisfied 11
4. Not at all satisfied 9
8. Don't know..... 1
9. Refused..... 1

E2. Thinking about all the skills and attitudes about work that you now have, what was the most effective method in preparing you for work: (TOP 3 RANDOMIZED)

1. On-the-job experience and training..... 67
2. Formal education in school..... 20
3. Formal training you received since completing school 10
8. Don't know..... 3
9. Refused..... 1

ID1. Now, I just have a few questions for classification purposes.

D1. Are you married, living as married, widowed, divorced, separated, or have you never been married?

1. Married 54
2. Living as married 2
3. Widowed..... 9
4. Divorced 10
5. Separated 2
6. Never been married 21
9. Refused/don't know 2

D2. Do you have any children under the age of 18 who live at home?

- 1. Yes 34
- 2. No 65
- 8. Don't know 0
- 9. Refused 1

D3. In politics today, do you consider yourself to be a Democrat, Republican, Independent or something else?

- 1. Democrat 35
- 2. Republican 24
- 3. Independent 26
- 4. Other (specify) 7
- 8. Don't know 5
- 9. Refused 2

D4. Did you receive a high school diploma?

- 1. Yes 84
- 2. No 15
[GO TO D6]
- 9. (VOL) Don't Know / Refused 1
[GO TO D6]

D5. Did you ever attend college. **[IF YES, ASK: Did you graduate?]**

- 1. Yes, graduated 40
- 2. Yes, did not graduate 19
[GO TO D6]
- 3. Junior college--graduate 2
[GO TO D6]
- 4. Vocational/technical school 2
[GO TO D6]
- 9. NO (VOL) Don't Know / Refused 37
[GO TO D6]

D5A. Was this from a 4-year college, a junior college two-year program, or a vocational/technical school?

- 1. Four year college 83
- 2. Junior college/2 year program 10
- 3. Vocational/technical school 3
- 9. (VOL) Don't Know / Refused/OTHER 3

D6. What was your age on your last birthday?

/ / / (ENTER AGE: 97=97+, 98=DK, 99 = REFUSED)

- 18-24 8
- 25-34 17
- 35-44 15
- 45-54 24
- 55-64 12
- 75 or older 10
- 75 or older 9
- AVERAGE 48
- DK 0
- REFUSED 4

D7. Are you of Latino or Hispanic origin, such as Mexican, Puerto Rican, Cuban or some other Spanish background?

- 1. Yes 11
- 2. No 87
- 9. (VOL) Don't Know / Refused 2

D8. Are you Black, White, Asian, Native American or something else?

- 1. Black 11
- 2. White 76
- 3. Asian 3
- 4. Native American 1
- 5. Other 6
- 8. Don't know 0
- 9. Refused 2

D9. So that we can group all answers, is your total annual family income before taxes: Under \$35,000; between \$35,000 to just under \$70,000; between \$70,000 to just under \$100,000; or \$100,000 or more?

- 1. Under \$35,000 28
- 2. \$35,000 to \$69,999 30
- 3. \$70,000 to \$99,999 14
- 4. \$100,000 or more 17
- 9. (VOL) Don't Know /REF 12

D19. Thanks. You've been very helpful.

The results of the poll will be made available to news organizations. Sometimes we need to recontact people to verify that this interview took place, or someone writing up the results may want to know more about how you feel.

Would it be okay for us to recontact you if necessary?

[IF YES, ASK: Could I please have just your first name?]

1 YES -----> RECORD NAME: _____

2 NO

Thank you for your time and cooperation. Those are all the questions I have.

D19. Interviewer: Record Gender

Male

Female



JOHN J. HELDRICH CENTER FOR WORKFORCE DEVELOPMENT
Edward J. Bloustein School of Planning and Public Policy
Rutgers, The State University of New Jersey
30 Livingston Avenue
New Brunswick, NJ 08901
732.932.4100, ext. 6311
www.heldrich.rutgers.edu