



## **AFL-CIO 2006**

### ASK A WORKING WOMAN Survey Report

#### **Working women are very, very afraid.**

Most of us are one negative event away from poverty.  
Even women like me: I have a Ph.D. but can only find parttime  
teaching jobs. If my husband dies before I do,  
I will be destitute.

—*Maribel, Antioch, Ohio*

#### **We are the backbone of this country,**

in our families and workplaces...a growing voice in government  
and deserving of fairness and equity.

—*Andrianna, Clinton, Md.*

**Imagine getting the kids ready for school while YOU take your shower and dress. One child is coughing. YOU go to work for 8 hours then pick up the kids. He's still coughing. YOU go to the drug store for cough medicine. YOU bought the food yesterday YOU cook for dinner tonight. YOU wash at least one load of laundry every night. YOU read a bedtime story to the kids. Your second child is coughing. YOU don't stop for 16+ hours. Now, tell me, **do YOU need help** with child care, medical expense and some vacation time?**

*—Dani, Santa Monica, Calif.*



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**We are one accident away from homelessness. I own a home, I make decent pay, but if I am out of work for more than 3 months, my son and I are on the street. We shouldn't have to live like this, especially when I work so hard.**

—Stacey, Brandon, Fla.



**As someone at the younger end of the baby boom, I'm afraid for my future and that of my children. I live paycheck to paycheck....I have a college degree. I used to think I was middle class, but now I feel like I'm working poor.**

—Mary, Saint Paul, Minn.

## OVERVIEW

# WORKING WOMEN ARE CONCERNED

Today's working women are concerned.

Pay isn't keeping up with the cost of living. Health insurance is unaffordable—and one family illness can mean poverty. Retirement security is disappearing. Many of us feel we're working just to pay for child care. We're still struggling with unequal pay and discrimination. And every day we watch the rich get richer and corporations and CEOs take more than their fair share of the pie.

More than 26,000 women shared their concerns by completing the 2006 AFL-CIO Ask a Working Women Survey in June-August. Their responses and comments paint a troubling picture of the struggles of today's working women.

For many working women, the long hours they put in at work and the family time they sacrifice does little more than help them make—or almost make—ends meet.

Today's working women worry about basic economic issues such as pay not keeping up

with rising costs, inability to afford health insurance and lack of retirement security. Affordable health care is the top concern of women who responded to the survey—97 percent of them, across age and race lines, say they are worried about the rising costs of quality health care. But the list of concerns is long: college costs, job exporting, continuing discrimination on the job, lack of control over work hours and more.

Working women's worries are not only for themselves—93 percent of those taking the survey say they are concerned for the next generation of working women as well.

In this election year, the survey shows working women believe good legislation can make a difference in their lives. They also want to see large, profitable corporations and their CEOs held accountable for the treatment of workers.

What's at stake, these women tell us, is the heart and soul of America: our working families.

**Everything that benefits working women is under siege— jobs, education, health coverage, retirement, child care. Everything that helps billionaires is being strengthened. Corporations and government have become interchangeable.**

*—Diane, Philadelphia, Pa.*



**Economists keep saying the recession is over. I feel the financial squeeze getting worse every year. My pay only increases 1-3 percent since I am a state worker, yet the utilities, gas costs, day care, health care all rise by 2-10 percent each year! I have no chance to save for my children's college education....This country is giving breaks to the ultrarich and riding on the backs of the middle class and poor!**

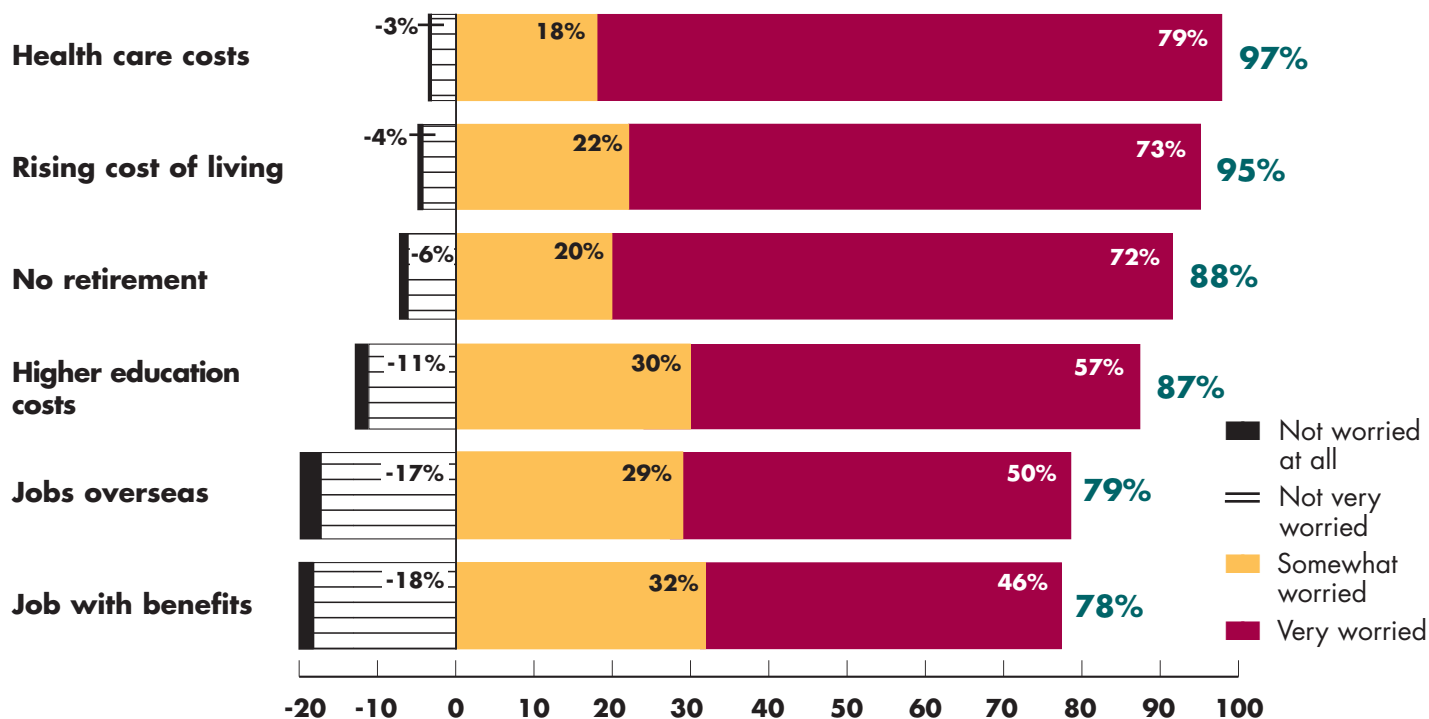
*—Ann, Seattle, Wash.*

# WHAT WORKING WOMEN WORRY ABOUT

For today's working women, the economy is a source of great concern. Large majorities of women who participated in the AFL-CIO's 2006 Ask a Working Woman Survey express concern about rising health care, living and higher education costs, lack of retirement and other benefits and jobs being sent overseas.

Topping all these concerns, though, is the **rising cost of health care**. On a 1 to 10 scale of concerns, rising health care costs get a score of 9.18. Nearly all the respondents—97 percent—say they are “very worried” (79 percent) or “somewhat worried” (18 percent) about health care costs.

## Worry About Economic Issues is Very Intense



## Top Concerns by Race

(Percentage of women who rated their level of worry and concern a 9 or 10)

	Health Care	Cost of Living	No Retirement Benefits
White	79%	72%	72%
African American	80%	78%	76%
Hispanic/Latina	80%	79%	77%
Asian American	66%	64%	60%
Native American	84%	81%	81%

## Top Concerns by Age

(Percentage of women who rated their level of worry and concern a 9 or 10)

	Health Care	Cost of Living	No Retirement Benefits
Younger than 30	66%	64%	58%
30-39 years	71%	67%	66%
40-49 years	81%	74%	76%
50-59 years	86%	78%	79%
60+	88%	77%	75%

Working women's concerns about health care and other economic problems cut across racial and age lines.

Among other concerns of working women taking the survey:

- ▶ 95 percent say they are very (73 percent) or somewhat (22 percent) concerned about the rising cost of living;
- ▶ 88 percent cite lack of retirement benefits,

with 72 percent very concerned and 20 percent somewhat concerned;

- ▶ Higher education costs worry 87 percent of the women, with 57 percent very concerned and 30 percent somewhat concerned;
- ▶ 79 percent say they are very (50 percent) or somewhat (29 percent) concerned about jobs going overseas;
- ▶ And 78 percent voice concern about jobs lacking benefits, with 46 percent very concerned and 32 percent somewhat concerned.

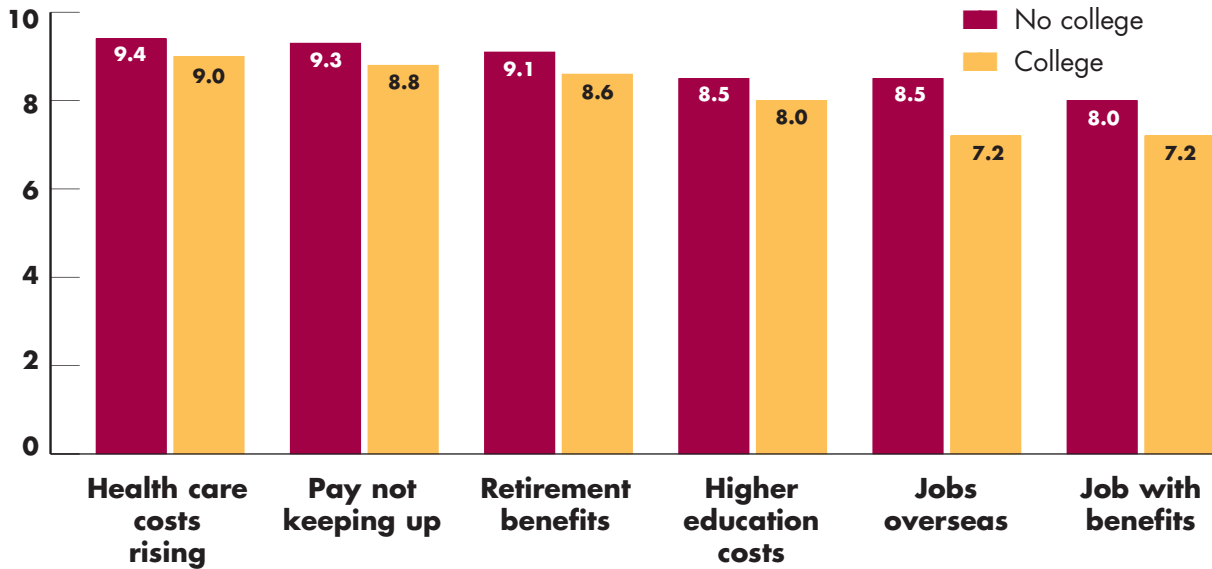
Overall, concerns are greater for women without college degrees.

Concerns about jobs lacking benefits, expressed by 78 percent of respondents, are well-justified. A third or more of survey-takers say their jobs do

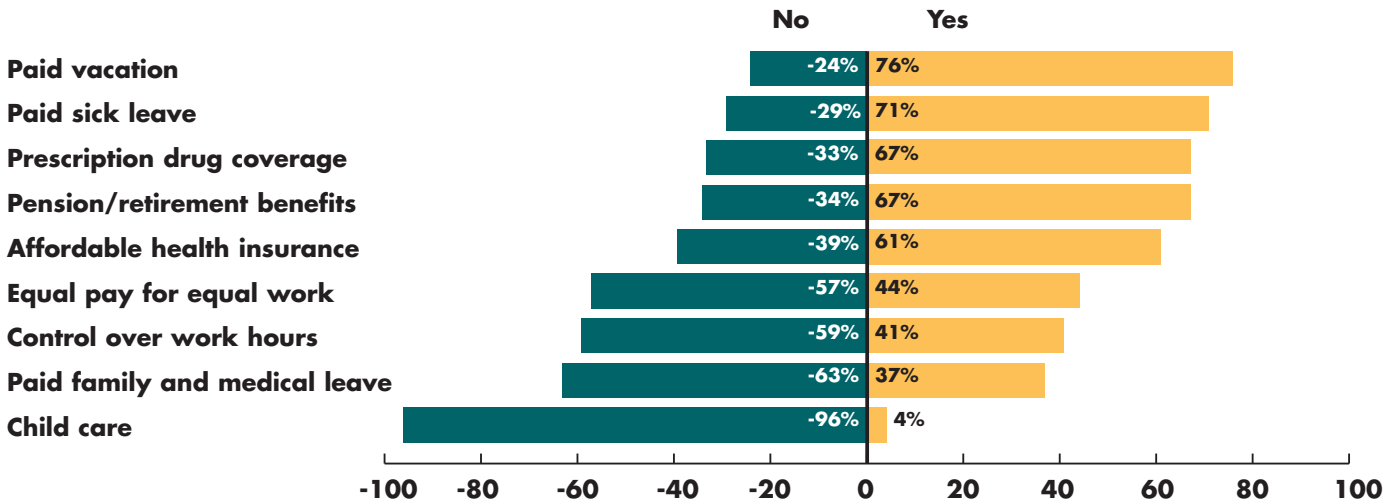
not provide retirement benefits or prescription coverage. Nearly a third say they do not have paid sick leave. More than half say they do not have equal pay or control over their work hours. And nearly two-thirds say they are not provided paid family leave.

## Top Concerns by Education Levels

(on a 10-point scale)



## Does Your Job Offer You Any of the Following?



**I want to have children some day, but I'm afraid of what their future might look like.**

**The middle and lower classes are all struggling to get by, while the super-rich get rewarded with things like the estate tax repeal and outrageous tax breaks.**

*— Brennan, Washington, D.C.*



**My own pension was eliminated after 35 years of employment at the same company. I cared for my husband until he died. All of our money went to pay medical bills. I have worked since I graduated from college in 1971.**

**I have an excellent work record. Yet, I will be a poor widow in my later years. Do you want your mother or wife or daughter to say the same thing someday?**

*—Dale, Arlington, Va.*

# CONCERNS ABOUT THE FUTURE

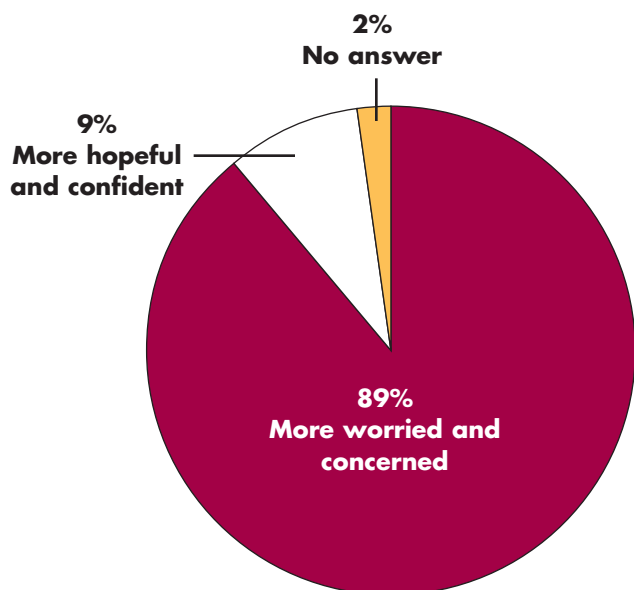
While working women express anxiety about their current conditions and their own futures, they are deeply worried about the fate of young people entering the workforce. Eighty-nine percent of survey-takers say they are worried and concerned about the future of the coming generation of workers, compared with

9 percent who label themselves “more hopeful or confident.”

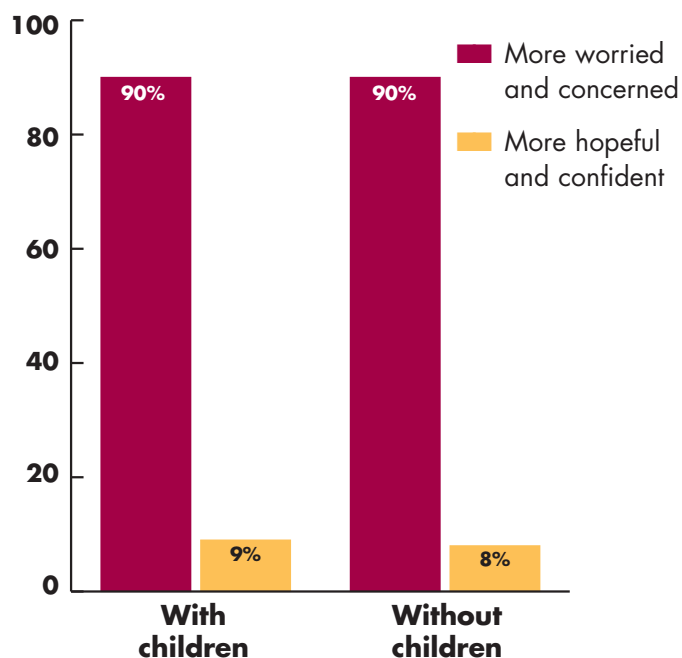
Concern about the future is shared by women of all races and in all age groups—regardless whether they have children.

## Hopeful or Worried About Young People?

*Do you feel more hopeful and confident or worried and concerned about the future of young people going into the workforce?*



*By parental status*



**If Congress wants to promote “family values,” they need to ensure that people are paid enough to live and that working families have access to high quality affordable child care....If we as a nation don’t take care of these kids, we are sacrificing the next generation of Americans at the expense of corporate profits.**

—Alicia, Hamtramck, Mich.



**Things have gotten so bad for all working Americans that it’s not even about women’s issues any more. Worrying about women’s issues is a luxury we hope to have again some day. Right now, it’s about basic issues of health care and job security that affect all working people.**

—Elisabeth, New York, N.Y.

# LEGISLATION CAN HELP

Reflecting their top concerns, working women's top priorities for legislation to improve their lives focus on health care and retirement security.

Sixty-five percent of women taking the survey rank legislation to make health care affordable first or second on a list of measures that would improve their lives. Laws to improve health care and retirement security are the top two priorities of women of all races and ethnicities. While white, Latina and Asian American women rank legislation to help them out with child care as their third priority, African American women give that ranking to laws to challenge discrimination and Native American women give support for equal pay as their third priority.

## Legislative Priorities by Race/Ethnicity

*Percent of women who picked the law as one of their top two priorities.*

### White Women

Health care	68%
Retirement	47%
Child care	23%

### African American Women

Health care	50%
Retirement	39%
Challenge discrimination	31%

### Hispanic Women/Latinas

Health care	60%
Retirement	39%
Child care	26%

### Asian American Women

Health care	60%
Retirement	35%
Child care	30%

### Native American Women

Health care	62%
Retirement	48%
Equal pay	23%

Laws to make health care more affordable are top priorities for women of all ages, as well as races. Secondary priorities vary by age, though, with women younger than 40 looking for more help balancing work and family and older women seeking retirement security and equality.

### **Legislative Priorities by Age**

*Percent of women who picked the law as one of their top two priorities.*

**Women Younger than 30**

Health care	60%
Child care	35%
Expand FMLA	35%

**Women 30 to 39**

Health care	59%
Child care	40%
Expand FMLA	33%

**Women 40 to 49**

Health care	66%
Retirement security	49%
Equal pay	23%

**Women 50 to 59**

Health care	72%
Retirement security	63%
Equal pay	20%

**Women Older than 60**

Health care	70%
Retirement security	56%
Equal pay	25%

A good insight into the concerns of working women comes from reviewing the words survey respondents used when answering an

open-ended question, "What is the most important thing you think members of Congress need to understand about working women?"

## What is the Most Important Thing You Think Members of Congress Need to Understand About Working Women?

*(14,646 comments analyzed)*

<b>THEME</b>	<b>KEY WORDS</b>	<b>FREQUENCY</b>
Pay	Pay, wages, salary, paycheck, raise	7,034
Health care	Health, health care, health insurance, medical, drugs	5,019
Equality/fairness	Equality, equal, fair, rights, man's world, second class	3,595
Child care	Child care, day care, baby sitter, children	2,995
Retirement	Retirement, Social Security, pension	1,948
Corporate	Corporation, company, CEO, golden parachute	1,752
Work and family	Work and family, balancing, stay at home, flexible hours, FMLA	1,352
Maternity	Maternity, breast feeding, pregnancy, infant	630
Discrimination/ harassment	Discrimination, harassment, glass ceiling, affirmative action	548
Iraq	Iraq, war	113
Abortion	Abortion, reproductive rights, right to choose, right to life	119

I lost my pension while a greedy CEO with decades less time with the company keeps giving himself bonuses, raises, etc. Yet **my pension was the reason he filed bankruptcy for our company?** Now I am too old and too beat up...to ever earn back those benefits.

— Lynn, Camden, Maine



The CEO and top management took huge bonuses while in bankruptcy, while **they took our pensions and cut our pay** so severe, it makes it hard to save for retirement on our own. We need protection and reimbursement for these corporate crimes committed.

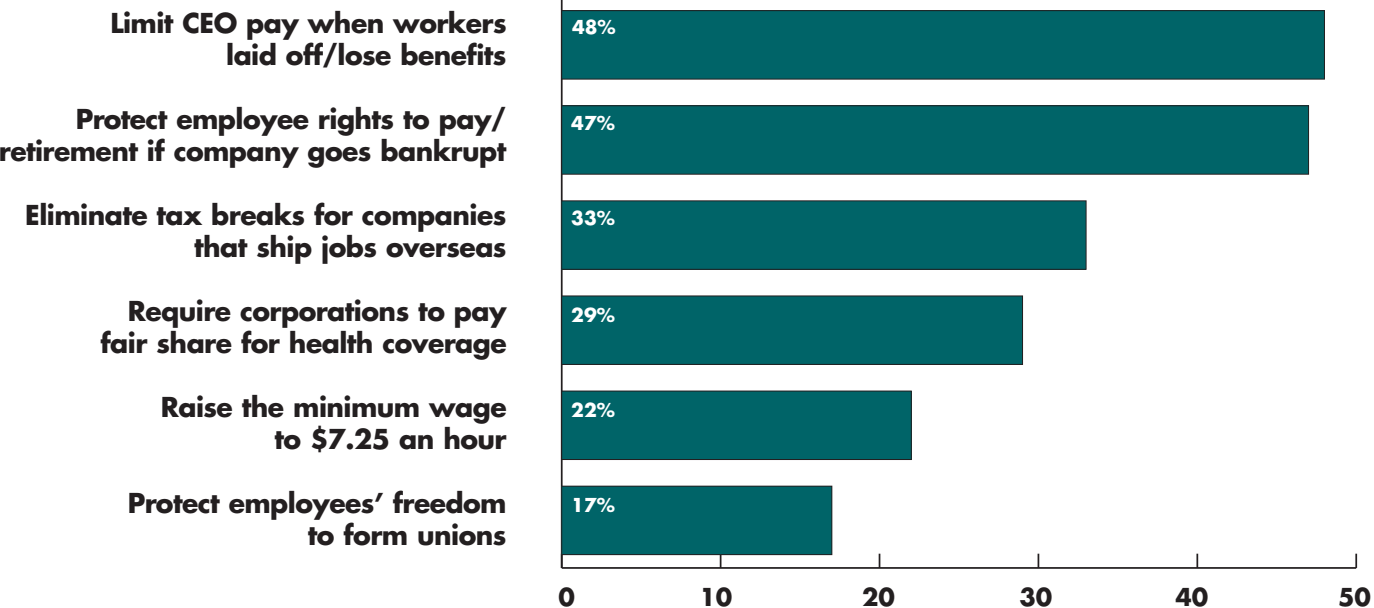
—Debbie, Colorado Springs, Colo.

# CORPORATE ACCOUNTABILITY

Again and again, working women taking the Ask a Working Woman Survey express outrage about companies cutting their pay and benefits while CEOs get huge pay and retirement packages. Many call for laws to hold corporations accountable for the treatment of workers.

When asked to choose their top two legislative priorities, 48 percent select laws to limit CEO pay when workers are being laid off or losing benefits. Forty-seven percent choose laws to protect employee pay and retirement benefits when a company goes into bankruptcy.

## Indicate Your Top Two Choices for Laws that Would Create More Corporate Accountability and Reduce Corporate Abuses



# ABOUT THE ASK A WORKING WOMAN SURVEY

The AFL-CIO has been conducting Ask a Working Woman surveys biannually since 1997. For the first time, the 2006 survey was distributed exclusively online, launching on the AFL-CIO website ([www.aflcio.org](http://www.aflcio.org)) on June 7 and running there until mid-August.

Links to the survey encouraging working women to participate were placed on the Working America website, as well as the sites of many unions and women's organizations, such as the National Council of Women's Organizations and MomsRising.org.

To ensure widespread participation, the AFL-CIO, Working America, affiliate unions and state labor federations sent e-mails to members and activists, giving them one-click access to the survey.

As a result, more than 26,000 working women responded to the survey.

Of the women who took the survey, 30 percent are union members, 35 percent are married and 20 percent have children younger than 18 living with them. Their races/ethnicities, ages and education levels break down this way:

## Race/Ethnicity

84%	White
8%	African American
5%	Hispanic/Latina
2%	Asian Pacific American
3%	Native American
2%	Biracial/Multiracial

## Age

13%	18-29
22%	30-39
26%	40-49
30%	50-59
9%	60 or older

## Education

9%	Some high school/high school graduate
4%	Non-college post-high school (i.e. tech school)
25%	Some college
33%	College graduate
28%	Post-graduate
7%	Currently students

Regardless of race, age or scholarship, though, nearly all the women who took the survey share two characteristics: **96 percent are registered to vote and 96 percent say they will vote in November's elections.**



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