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Living Wage vs. Minimum Wage: Does Wage Difference Lead to Differences in Happiness

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LIVING WAGE VS. MINIMUM WAGE:
DOES WAGE DIFFERENCE LEAD TO DIFFERENCES IN HAPPINESS

By:

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Abstract:

(Florida, Work and Families)

This thesis compares the living conditions and coping mechanisms of four single mothers making minimum wage and four single mothers making above minimum wage in Tallahassee, FL. The study examines kin support networks, adjustments of needs and wants, perceptions about the well-being of self and children and the future of their families. The data shows optimistic views of self and future particularly from single mothers earning a living wage. A result in line with the data suggesting that earning a higher wage has the potential of avoiding the stigma of poverty and increasing self-esteem

Table of Contents

Chapter	Page
I. Introduction.....	1
II. Methodology.....	8
III. Data Analysis.....	9
IV. Results and Conclusion.....	24
Questionnaire.....	28
Works Cited.....	36

I. Introduction

As the economy has taken its turn for the worst, the American people are left wondering how they will make it through these seemingly endless dark times. When the population of a country reaches an unemployment rate near 7%, there is cause for concern about our people's well being. Employment wages plays a significant role when the unemployment rate is this high.

In 2011, 5.2% of all hourly wageworkers worked for minimum wage or below (Bureau of Labor Statistics 2011). In a world of global economies and rising living costs, how do people working for minimum wage afford to live? Is it even possible for them to have a healthy lifestyle with such a lack of funds?

A general background of the changes in the American economy will help explain why we have current issues with minimum wage workers. In the past half century our country has completely changed its modes of production. We began with all human labor for the production of most, if not all goods. Today we find that most of the production is done by machinery, leaving thousands of non-college educated workers jobless. In addition to the industrialization of our production, there is globalization. Not only do we have machines doing the work that our nation's people can do, but we are also outsourcing for the only human labor needed in the production scheme today.

As Andrew J. Cherlin, author of *The Marriage-Go-Round*, puts it, "...the globalization of production and the automation of production have jointly hit Americans without college educations hard. Their family lives appear to have changed as a result: they are more likely to live with partners without marrying them, to have their partnerships and marriages

break up and to have children outside of marriage” (Cherlin 2013: 159). The working class, as mentioned above, has been hit the hardest with the dampening economy negatively affecting not only their finances but their family and social life as well. The disparity between the rich and the poor has been a common theme of the American economy in the past forty to fifty years.

In a book titled *“Below the Breadline: Living on Minimum Wage”* Fran Abrams (2002) delves into the topic of staying afloat in the current economy. Over a 60-day period, Abrams works two 30-day shifts in two different minimum wage jobs. In her conclusion she states that “In general these jobs are boring, they are physically hard and they are alienating.(Abrams 2002: 189)” She goes on to discuss how friendships in the workplace are rarely sought after due to the “flimsiness of the mesh that sits between them and the pit below” (Abrams 2002:189). The work environment of minimum wage jobs is vastly different than the work environment of higher paid jobs, which socially and financially affects workers.

Similarly, Morgan Spurlock, the documentary filmmaker who made the popular *Super Size Me*, lived on minimum wage. He and his wife decided to move to Ohio, which Spurlock thought “represented mainstream America”, and live off of minimum wage (\$5.15 per hour and about \$150 take home each week) for a full 30 days (Wang 2005:1). He and his wife took all the steps to live like the average “poor person” does. They took public transportation; managed to pay bills on time along with having enough money day-to-day to eat. This documentary opened the eyes of the American people to how most of the population lives. Unfortunately, at the end of the 30 days the couple was \$1000 in debt.

Here we see how two people live off of minimum wage when they both work. By their enormous debt after only 30 days of living off of minimum wage, the question arises: how do people live off minimum wage for more than 30 days? Something to consider is this documentary that has two adults working; what if one person is unemployed and only one person is working?

In an effort to alleviate this common problem, many social scientists have taken the initiative to find ways we can raise the minimum wage, or come up with ways in which people living off minimum wage can receive help. In a study conducted by Rinku Murgai and Martin Ravallion, a small Indian village agreed to try a new economic way of life. The basic idea of the study was that there would be a guaranteed wage given to the people of the village, which would actually be at the living wage rate for the area. "The government commits to employ the entire excess supply of unskilled labor at the stipulated wage rate. We call this an Employment Guarantee Scheme (EGS)" (Mugai and Ravallion 2005:2). EGS is something that the authors thought would work as a global solution to the issue of poverty. They were right about one thing; the people of the small village did not stay poor. With the help of the government, everyone living within the village had enough money to live. Here is the issue with this study as a global or even American solution to the issue of poverty: it costs the government 3.7% of the country's GDP per year. In order to knock 14% off of the poverty rate, it would cost the government 5% of their GDP. Most countries do not have 5% to give up, and this is where the criticism for this study lies. It is not a viable option for most countries in the world at this point in time.

Imagine our country comes up with some way to give a "living wage" to all of its

workers. The problem with our poverty rate is fixed, right? Not so much according to authors of a recent article from *The Economist*. In an article from November 2012, when England decided to raise their minimum wage to a living wage, living costs went up! So in the long run, “British workers have had to settle for a lower standard of living in recent years, because of a weaker pound, the rising cost of oil across the world and higher taxes” (The Economist 2012:1). Ultimately raising the wages would cause companies to skimp on benefits, and save money in other places, which could lead to hiring fewer people. Is living wage something that is really wanted? “As a result, surprisingly few have lost their jobs. Brits it seems, much prefer the hardship of low wages to the misery of no wages” (The Economist 2012:1).

Based on *The Living Wage Calculator* created by The Massachusetts Institute of Technology, the current minimum wage in Tallahassee, FL is \$7.25. Something to note is that different resources have different minimum wages posted ranging from 7.25 to 7.93. For the purpose of this study, we will assume \$7.25 is the minimum wage. By contrast, the calculated living wage is \$9.44 for a single adult. The living wage calculator takes into consideration the costs of food, childcare, medical, housing, transportation, and “other”. For a single adult with one child the living wage rate shoots up to \$20.00, and for a single adult with two children the living wage is \$24.15. The difference between a single adult without children and with children is \$12.75. If parents were to earn a living wage, they would have to be paid double the current minimum wage. Basically, if parents were to receive a living wage, they should be paid more than double of what the minimum wage currently is.

The question I am most concerned with is how people living on minimum wage

make it? More specifically, what struggles do single mothers working for minimum wage go through? Do they receive help? What coping mechanisms do they use to get through their day-to-day lives? Based on statistics provided by the Bureau of Labor Statistics, “Never-married workers, who tend to be young, were more likely than married workers to earn the Federal minimum wage or less (about 9 percent versus about 2 percent).” In addition, about 6 percent of women paid hourly rates had wages at or below the prevailing Federal minimum, compared with about 4 percent of men” (Bureau of Labor Statistics 2011). This leaves single mothers with a greater chance of being on the lowest end of the income spectrum.

In a recent study conducted by The Pew Center, was reported by The Atlantic, single-mother headed homes make up 60% of the “breadwinner-mom” families. “Single parents have more than triples as a share of American households since 1960” (Mathur 2013:1). The reporter goes on to discuss why this is the case. The article mentions that job placement is partly to blame because single mother headed families are less likely to have a full time job. This can be due to their education level, as single mothers tend to have lower levels of education. Married female-headed homes make about four times as much a year than single mother headed homes. “Most strikingly our data suggests that the presence or absence of children might be the single biggest factor explaining income differences between single and married mothers” (Mathur 2013:1). Female-headed households without children leave the females able to work more hours, which lead to more stable hours in most cases. Single mother headed homes have to plan their hours around their children because they more than likely are the sole caretakers of their children.

In his book *Public and Private Families* Cherlin (2013) focuses on the historical content male and female roles in society starting over a century ago. The author looks at the last half of the century from men being apprentices in order to work and women only doing house work to higher demand for high skilled highly educated workers due to the outsourcing for low skilled cheap labor. “Consequently, how much education people have makes a big difference in how much they earn and in how much income their families have” (Cherlin 2013:109). Education is among the largest influences upon career choice. Less educated workers tend to work in lower income fields; whereas higher educated workers tend to work in higher income fields.

Anita Garey, author of *Weaving Work and Motherhood*, has grown up living through the issues this study will be examining. Her book begins discussing how in the 1950’s, most people would think the family structure is that of the nuclear family, where the man of the house is the breadwinner. In Garey’s 1950 family, her mother, grandmother and aunts were the breadwinners. She says, “They weren’t always full time jobs, or year-round jobs, and they certainly weren’t careers but the women I saw around me were employed” (Garey 1999:1). She points out that the women of her family worked the odd jobs just so her family could make it by. She goes on to discuss the gendered and quite honestly stereotypical sayings that plague mothers, such as “working mothers”. These women are independent women who are just working to make it by, as are most single mothers today. The combination of minimum wage work and the stigma of being a single mother all add up to a very tough financial life for some women.

Albelda Randy and Chris Tilly, authors of an article titled *It’s a Family Affair*, say that

single women who work face a “triple whammy”(Randy 1996:80). First of all, most women get paid at lower hourly wages than their male counterparts. Moreover, single mothers have the burden of balancing the paid and unpaid work they do. They have to work on the job to make money for their families to survive then they also have to take care of all other responsibilities that come with being a mother in the home. “Finally, unlike married mothers, many single mothers must juggle earning income and taking care of the children without another adult”(Randy 1996 :80). Families headed by single mothers only have one person to do what most families need two adults to accomplish.

Finally, the last point that needs to be addressed is how these women feel about their circumstances in life. Nijole V. Benokraitis, author of the textbook *Marriages & Families: Changes, Choices, and Constraints*, addresses four variations of the Working Mother Role. The four included Captives, Conflicted, Copers and Committed. The Captives are women who find their lives and responsibilities overwhelming and wish they had been able to be stay at home moms. The Conflicted are women who feel their jobs interfere with their motherly duties. Many of them quit their jobs, even when they do not have the ability to financially The Copers are women whose jobs allow them the flexibility to fulfill their duties motherly outside of the work place. Finally, the Committed are women who have “both high occupational aspirations and strong commitment to marriage and family life” (Benokraitis 2007:365).

This study will show how single mothers cope with their individual circumstances in today’s economic recession; what their living conditions are and how they make it day-by-day. The perceptions of well-being will be the most revealing as far as what these women

think of their own situations and how optimistic, if at all, they are about the future.

II. Methodology

In order to select the subjects for the study flyers and ads were posted within a 10-mile radius of Florida State University Campus. Online ads were posted on Craigslist.com twice, in order to keep the ads current on the website and flyers around Tallahassee were posted in Publix's, Hair Cuttery's and Panera Bread Companies. These ads described the nature of the study, the incentive to participate and a phone number to call if interested. The ads called for women who were eighteen and older, single mothers who were currently working or have worked in the past year who were working for minimum wage or else. At the end I selected four women who worked for minimum wage and four who worked for above minimum wage.

To elicit participation, there was a \$10 compensation offered. The amount was decided on the basis of the amount of time invested in participating in the study or approximately one hour. The women who worked for a living wage did not want the compensation offered, and saw the interview process and involvement in the study as a favor or as an opportunity to get their individual stories heard. In comparison, as expected, the women who worked for minimum wage appreciated the compensation offered greatly, and in one occasion, the subject was candid about it.

The questionnaire asked the same questions to all eight women (See Questionnaire in Appendix). The questionnaire asked basic information on the subjects' family composition, living conditions, job related conditions such as wage and hours worked

weekly and stability, and finally questions about the subject's perceptions well-being. The questionnaire was guided by rules for designing questionnaires in Floyd J. Fowler, Jr's book *Survey Research Methods*.

The original idea was to meet with all subjects twice in a one-month period in order to ask questions the second time that I may have missed the initial meeting. It was not necessary to hold the second meetings with the subjects. The average interview took about twenty-five to thirty minutes, with the meeting places varying based on each individual woman's preference and availability. Usually the interviews took place either at their workplaces or at local coffee shops that were convenient for the subjects to get to. I also asked for consent to use a recording device, in order to ensure the accuracy of the information gathered from the interview.

The analysis of the data will begin with a point-by-point comparison of the responses given by each subject. The analysis continues with the discussion of similarities and differences between living off of minimum wage and living wage.

III. Data Analysis

First of all, a descriptive table is shown, Table 1, provides an overview of the demographics of the sample population. Age, marital status, number of children employment status and education level has been displayed. The age appearance ranged from 22-60. Age was never asked in the questionnaire; therefore ages are based on appearance of each subject. This is broad but the criteria for the subjects did not have any age requirements. All of the women are single, as to follow the requirements set, as well as all of the women being employed. The number of children ranged from 1 to 3 children.

All but two of the women had a undergraduate college degree and two women had a master's degree. Although it is seen below that the women who work for a living wage have more years of formal education than those who work for minimum wage, the difference is slight to say the least. The women who had the master's degrees had more stable and better jobs than those who just had undergraduate degrees and with some years of college education. Those without an undergraduate degree had the most varied hours worked per week.

Table 1, Descriptive Statistics Of Single Mothers, N=8

	Marital Status	Appearance of Age	Number of Children	Employment Status	Education (in years of schooling)	How Many People living in the home.
Minimum Wage	Single	60	3	Part Time	16	Self + 3 Children
	Single	22	1	Part Time	16	Self + 2 Children
	Single	25	1	Part Time	15	Self, Mother, Child
	Single	23	1	Full Time	14	Self, Boyfriend, Child
Living Wage	Single	57	1	Full Time	18	Self + Child
	Single	55	1	Full Time	16	Self+ Boyfriend+ Child
	Single	32	2	Full Time	16	Self + 2 Children
	Single	26	1	Full Time	18	Self + Child

Note: Freelance is considered Part Time employment for purpose of this study.

Firstly, the qualitative data is as follows. Seven out of the eight participants are currently working, as one was in the process of looking for a new job. This does not indicate all of the women have well paying jobs, or work the full 40-hour week. All of the women live with their children. Four of the eight participants live with their boyfriends, and two of the eight participants get financial help from their boyfriends. Only one participant mentioned receiving financial help and support from a parent, she receives money from her mother for covering expenses and for caring for sick children.

The independence extends to car ownership, covered with car insurance, and carrying out daily activities such as shopping, picking up children, and errands in general, with the exception of one participant who's daughter is old enough to drive and helps with the running of errands when she can. One of the women has Medicaid for her child. Six of the eight participants stated that they would be happier if they had more money. The two who said that money would not make them happier were earning a living wage.

Table 2 depicts the breakdown of chores and expenditures in the house by type of earner. Heads of households do chores by themselves and/or have the assistance of a boyfriend, child or mother. Subjects 3, 4, 6 and 8 do have the help of other people in their lives to ease the workload on themselves. The most significant financial help is by Subject 3's mother and subject 4's boyfriend. Subject 7's daughter, who was described as being "old enough to help around the house", gives the most non-financial help to her mother. The rest of the women do all of the chores and handle all expenses themselves.

In addition to the chores, Table 2 shows the amount of people living in the home

including the subjects themselves. This displays the fact that it does not matter how many people live in the home, some women still do not receive any help with the chores, and they take care of everyone else solely.

Table 2, Chores and Expenses

Expenses	Minimum wage				Living Wage			
Pays Rent	Self	Self	Mother	Boyfriend/ Self	Self	Self	Self	Self
Pays Utilities	Self	Self	Mother	Boyfriend/ Self	Self	Self	Self	Self
Buys Groceries	Self	Self	Self	Self	Self	Self	Self	Self
Buys Gas	Self	Self	Self	Self	Self	Self	Self/daughter	Self
Buys Medicine	Self	Self	Self	Self	Self	Self	Self	Self
Chores								
Laundry	Son	Self	Self	Self	Self	Boyfriend	Daughter	Self
Doctors Visits	Self	Self	Self	Self	Self	Self	Daughter	Self
Cares for sick kids	Self	Self	Mother	Self	Self	Mother	Self	Self

Table 3 illustrates the amount of time each subject worries about her finances, and the stability of her work hours on a weekly basis. As shown below, all of the subjects worry about finances. The scale given to them when asked the question of how often they worry about finances was Constantly, 50% of the time, Not Usually, and Never. The women who work for both living and minimum wage generally gave the same answer, as the most prevalent response was constantly. The only major difference between the living wage and

minimum wage responses is that subjects 1 and 2 said 50 % of the time whereas subjects 7 and 8 said not usually, but this still shows that regardless of income, there is always a small worry about finances.

Another significant difference is the variability of hours worked within each of the wage earner’s groups. Those with varied weekly work hours worried about their finances constantly, which were two of the eight participants. Those working for minimum wage worked the most varied work hours. The average amount of worry for minimum wage workers was 75% of the time. Whereas with the living wage workers, they had the most fixed work hours, and only worried 50% of the time.

Table 3, Financial Concern

Subject	How often They worry about Finances	Stability of Work Hours
Minimum Wage	50% of the time	Fixed
	50% of the time	Fixed
	Constantly	Varied
	Constantly	Varied
Living Wage	Constantly	Fixed
	Constantly	Fixed
	Not usually	Fixed
	Not usually	Fixed

The first point analyzed was hours worked in any given week. Figures 1, and 2 show the graphs concerning this data. In addition to how many hours worked per week, the participants were also asked if these hours varied or were stable. Five of the women said their weekly hours remained stable regardless of week and three of the women said these hours vary week to week. Out of the women who responded that their hours are stable, 4

of them were women who work for a living wage and one was a woman who worked for minimum wage. All of the women who said their hours varied were women working for minimum wage. According to figures 1 and 2, the wage earned is not a deciding factor of the amount of hours worked per week. As shown in figures 1 and 2 some the maximum amount of hours for women who work for minimum wage is 50, and the minimum hours is 10. The average amount of hours worked per week is 31. In figure 5, it is shown that the maximum amount of hours worked per week is 45 and the minimum is 40. The average amount of hours worked per week is 42.5. There is a significant of a difference between minimum wage and living wage workers. The difference comes out to be 11.5 hours per week on average, and for minimum wage workers that could be almost an addition \$80 per week.

The standard deviations reveal the variability of the weekly hours as well. For the women who work for minimum wage, the standard deviation was 17.17, whereas the women who work or a living wage had a standard deviation of 2.8. This shows how the women who work for minimum wage had hours that greatly varied within the group and week by week.

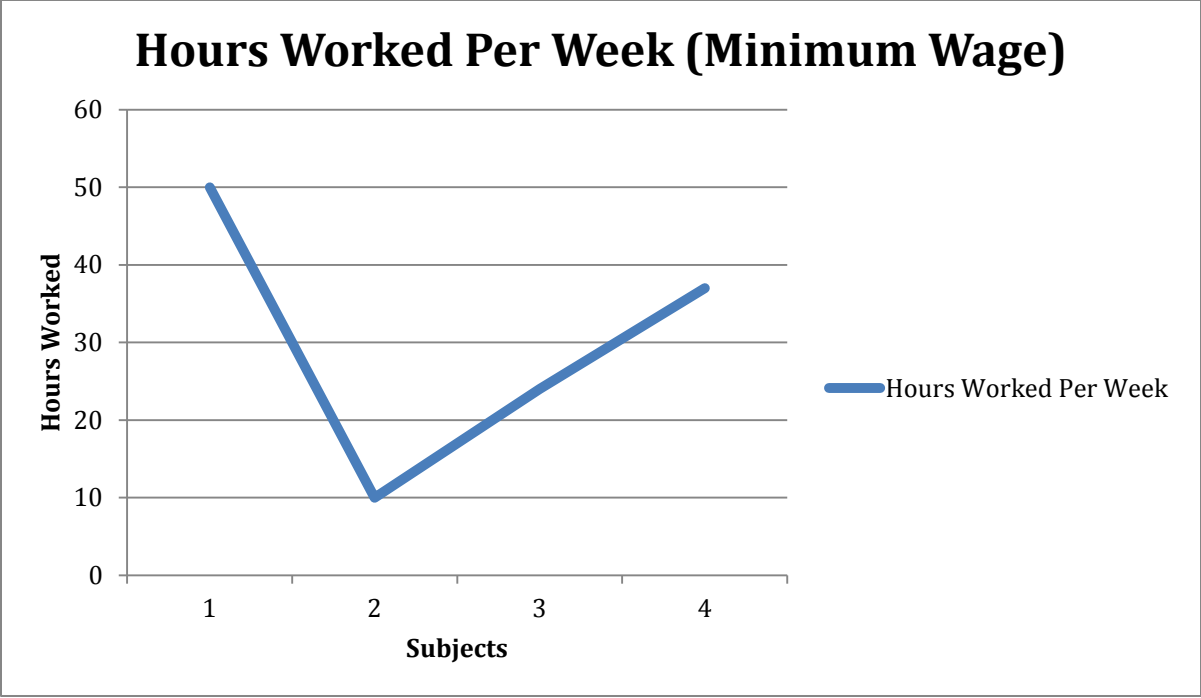


Figure 1, Hours Worked Per Week Minimum Wage

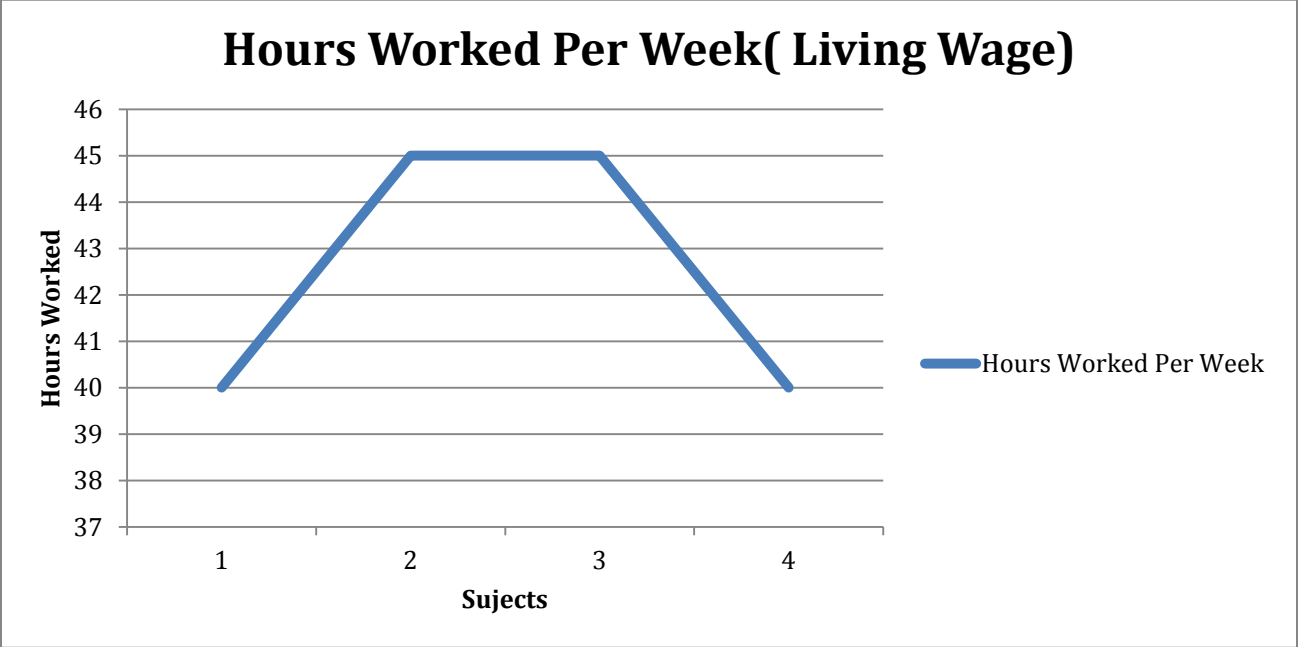


Figure 2 Hours Worked Per Week Living Wage

The breakdown of monthly expenses was the next question to come up during the

interviews. The participants were given a set of expense categories and were asked to estimate how much they spend in each category during any given month. Figure 3 shows only the women who work for minimum wage and figure 4 shows only the women who work for a living wage. The categories included Food, Child Care, Medical Expenses (including prescriptions, medical insurance, and doctor's visits), Housing (Including mortgage or rent), Transportation (including car payments, gas, repairs, insurance) and Other. Other was a category where if there was something that the given expenses did not covered, the participants could share in the other category and give how much they spend monthly.

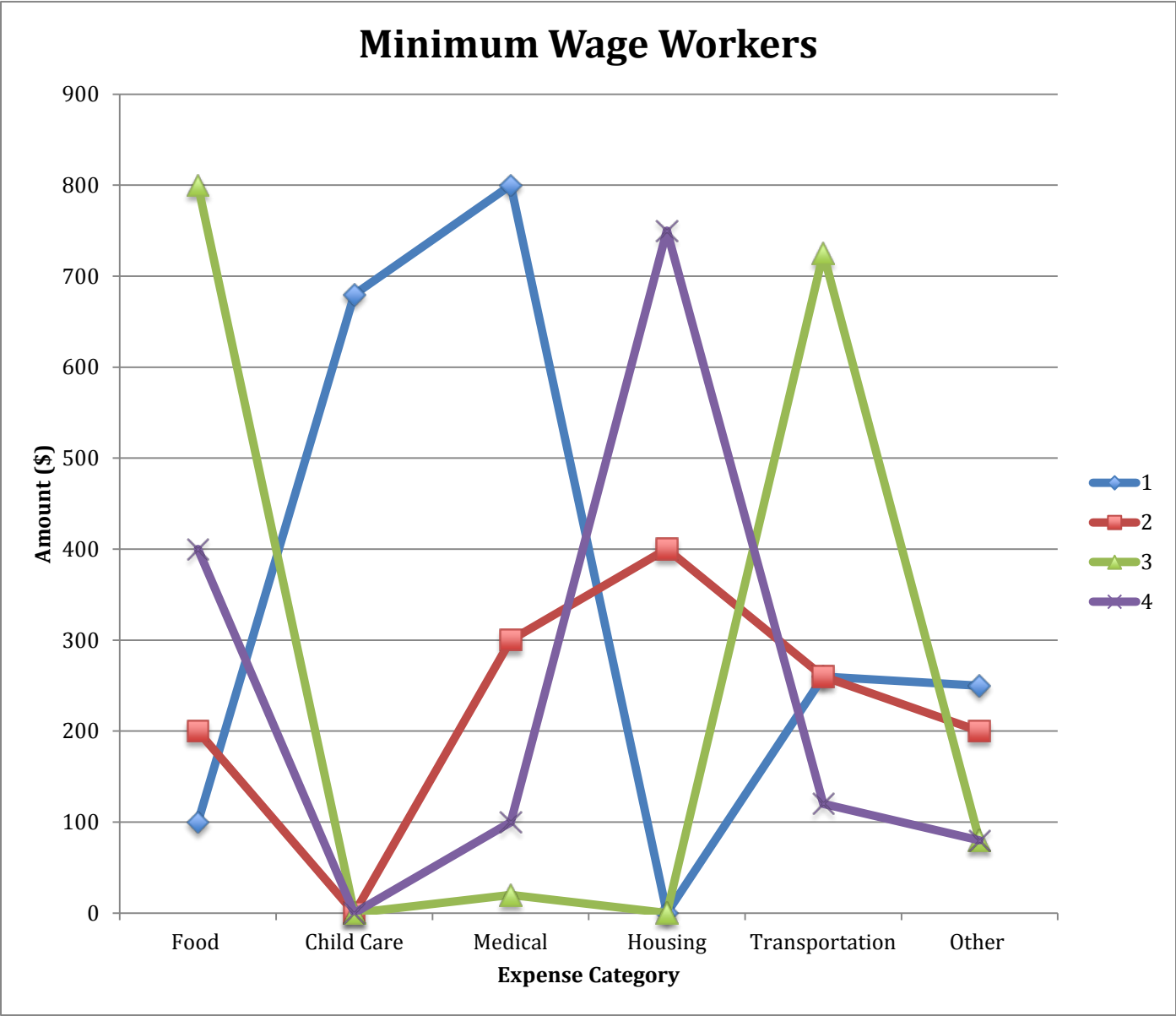


Figure 3, Expenses for Minimum Wage Workers

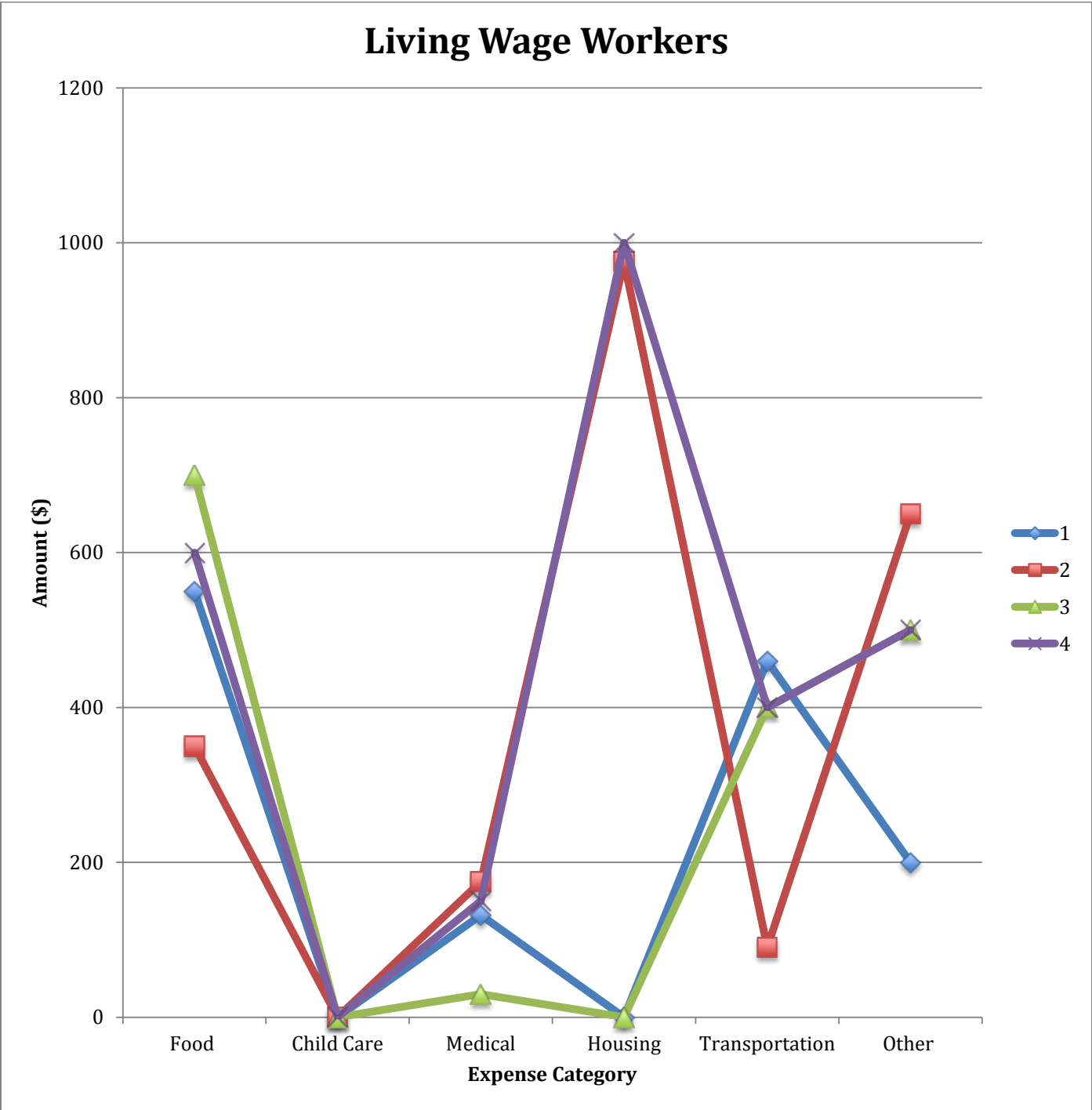


Figure 4, Expenses for Living Wage Workers

Referring to figure 3, there are a multitude of differences that can be seen. The first item that varied greatly is food subjects 1, 2 and 3 all spend an average of \$233 on food compared to subject 4 who spends \$800 a month on food, exceeding the second highest spender by \$400. As for child care, subjects 2, 3 and 4 had free child care whereas subject 1 paid for her child care at almost \$700 a month. Medical is similar to the food comparison where subjects 2, 3, and 4 spend an average of \$136 per month and subject 1 spends \$800. It was noted that subject 1 had pre-existing asthma and has large medical bills for herself, not so much for her children.

Next, look to figure 4. This is the monthly breakdown of the participants who work for a living wage. Food was all generally the same with participants spending an average of \$550 monthly. All of the women did not pay anything for childcare because their children were old enough for public schools. Medical expenses were also kept low, only an average of \$122 monthly, because of the great medical insurance plans given to these women by their work places.

Housing is the most varied out of all of the categories for living wage workers. As shown, subjects 1 and 3 do not pay anything for housing and subjects 2 and 4 pay about \$1000 monthly. Simply put, subjects 1 and 3 have paid off their mortgages and do not owe anything to the banks, compared to subjects 2 and 4 that are still paying off their mortgages.

Housing is the most varied of all of the categories between all of the minimum wage subjects. According to Figure 4, both subjects 1 and 3 don't spend anything on housing because of a parent or a significant other covering these costs. Subject 2 pays a mere \$400 a

month, and subject 4 pays \$750. Transportation was predictable, with subject 4 paying a little over \$100 a month, subjects 1 and 2 paying \$250 per month and subject 3 paying \$700 a month. The large difference between subjects 4, 1, and 2 versus subject 3 is that subject 3 still has car payments whereas subjects 4, 1, and 2 are done with their payments and only have gas, insurance, and repairs to worry about. Finally, Other was not a major category for any of the subjects, most of the women saying that diapers and baby wipes were the only other items they spend a substantial amount of money on monthly.

Transportation is the next expense. Subject 2 pays \$90 where subjects 1, 3, and 4 pay an average of \$420 monthly. Again this is the difference between owning the car and being done with payments versus still having payments on top of other transportation expenses. Finally, the Other category. The average amount spent monthly in this category was \$462. Things that these women spent money on that was not covered in the given categories included entertainment, and technology.

In comparison the women who worked for living wage had lower costs for every category excluding Other and Housing. The money spent in the Other category between the women who worked for a living wage versus those who worked for a minimum wage was vastly different. Those working for a minimum wage's Other items included necessities whereas those working for a living wage's Other items included luxuries. In addition, the Housing differed in the sense that those working for a minimum wage rented, and those working for a living wage owned. This made the living wage's housing costs either free or much higher than those of the minimum wage costs. In addition, the only subject who had

any childcare costs was subject one, who works for minimum wage whereas the other women had a mother, or significant other taking care of the children. The rest of the women had children old enough to be in public school, which also made childcare free.

The final, and most revealing question was the rating the subjects gave their daily happiness levels. Figures 5 and 6 shows this information graphically. The average happiness level for all subjects was 6.9. Broken up by wage, the average happiness level of women who work for minimum wage is 8.5, and the average happiness level of women who work for living wage is 8.75. The important item to note is that subject 6 had an outlier number of 6, whereas the other living wage participants had a happiness level of 9 and up. The reason for this outlier is that she has the added stress of financially taking care of her, her child, as well as her boyfriend that lives with her. Without this outlier the mean for living wage worker's happiness level is 9.6. This is a key finding. There is a 1.55 difference in the happiness levels of women who work for a living wage and those who work for a minimum wage.

The participants were then asked what would make the happiness level a 10 if it was not already. The answers varied from needing more money to be happier to wishing they had a more stable family life. All of the women's responses did include wishing to spend more time at home with their families. This was found across the board. Here one can understand that struggle and time constraint does not discriminate against wage. This is an issue seen by all women.



Figure 4, Expenses for Living Wage Workers



Figure 5 Happiness Level Living Wage

IV. Results and Conclusion

In essence this study has attempted to understand what single mothers go through in reference to coping mechanisms used as a response to monetary issues. Especially in the economy, times are hard and single mothers know first hand the struggles of high unemployment rates and rising costs of living. Without the help of a spouse, these women are forced to provide for their children and themselves.

This study broke down individual questions that would elicit responses that give insight into these women's day-to-day lives with the struggles, happiness and stresses. As shown in the Data Analysis section of this paper, the responses from the interviews have been analyzed and graphically presented. Table 1 presents the demographic information of the sample population. Marital status, appearance of age, number of children, years of schooling and employment status were shown. All of the women were single, following the requirements of the study, and are currently working or have worked in the past year. Age varied from 22-60.

Education levels seem to also have a notable difference shown between women who work for a living wage and those who work for minimum wage. Out of the 4 women who work for a living wage, 2 graduated from undergraduate programs and 2 graduated from graduate programs. Of the 4 women who work for minimum wage, 2 graduated from undergraduate programs, one did not finish her undergraduate schooling and one only received her GED. Education has been said to be best thing one can do for themselves in this fast paced society, so it is no surprise that those who finished college, and even proceeded to strive for a graduate degree ended up with more income than those who did

not. This data somewhat disproves Cherlin's information which says that education is the biggest factor in career choice (Cherlin 2013:109). These women all graduate high school, had some college education if not undergraduate degrees and master degrees.

In Table 2, there is little to no difference in responses of help with chores and expenditures. The only notable difference is some women have boyfriends or mothers that help them with daily chores and some expenses. However, it must be noted that the help from others had nothing to do with the wage the women are working for. In addition, the variation of the participants' weekly work hours influenced how often these women worry about finances. Those with varying hours stress constantly, which accounted for two of the eight women. The rest of the women worked fixed hours, two of the six worried constantly, two worried 50% of the time, and two usually did not worry about their finances.

Larger differences can start to be seen in Figures 1 and 2, where hours worked weekly are presented. The women working for minimum wage worked anywhere from 10-50 hours a week, and the hours varied week to week. The women working for living wages work more stable hours and tend to stay in the 40-45 hours a week range. The varied and sometimes intensive work hours can take a toll on these women who not only have jobs but also have to also take care of their home and families.

Expenses listed and graphically shown in figures 4 and 5 exemplify the differences between these two groups of women. The most notable difference is the "Other" category. Women who work for a living wage showed spending on entertainment, technology and other such luxuries. This is polar-opposite from the "Other" items women who work for minimum wage responded with. These included necessities, for example, diapers were one

of the most popular items. In addition, out of the women who work for living wages two of them have paid their entire mortgages and no longer have housing expenses. There was no evidence of any of the women who work for minimum wage even owning their current residence, let alone completely have it paid off.

The overall results point at similarities in these women's lives. They may differ in salaries, hours worked and education levels, but the stresses of everyday life are deeply routed into each and every one of these women's lives. Struggle and time constraints do not discriminate by income. This is an issue facing all women. Women working for living wages are happier, have more stable expenses and worry less about their finances. Minimum wage subjects see more variability in their work hours, and expenses. Each and every one of the subjects stated that they wished they had more time to spend with their families and more money.

With all of that being said, it is also very important to consider the amount each woman struggles. One participant said she used to sneak her small children into work with her because she could not afford childcare. This idea was unthought-of by those who did not have to worry about affording childcare. The same goes with medical expenses. Women who work for a living wage, as found by this study, have insurance given as a benefit from their employers. Women working for minimum wages have much higher medical bills due to the fact that they may not have great insurance and do not have the ability to have low copays. In addition, work hours can pay a large toll on women who do not have stable hours. Some weeks may be great and others can bring struggles such as affording to put food on the table. These women have had to balance work and home life in extreme

circumstances.

Some ideas that would enhance the study if it were to be replicated would be a larger sample size of women. In order to get more women interested in participating, more funding would have helped. If this study could have had 100 or more women, the findings would have been more stable and definitive. In addition, more time dedicated to the study would not only enhance the findings, but the interview process.

Questionnaire

Hello. My name is Bridget Weller and I am an FSU student doing a short survey for an undergraduate thesis on minimum wage versus living wage. The survey is anonymous and no identifying information will be requested. It should take less than 30 minutes. May I ask you a few questions? I am going to record the interview to assure the accuracy of my information, is that okay?

1. Do you work? (If no go to 2, if yes go to 5)

Yes ___ No___

2. If no, how do you make ends meet?

Enter Answer_____

3. Have you worked in the past year?

Yes___ No___

4. Tell me about your jobs in the past year (Since January 2013). (Ask about what kind or work she did).

Enter Answer_____

5. How many hours a week did (do) you work?

Enter Number_____

6. Were (are) these hours stable or did they vary by week?

Fixed _____ Variable _____

7. How much did you make hourly?

A. >\$5.00

B. more than \$5 but less than minimum wage

C. Minimum Wage

D. More than minimum wage

Now let me ask you about your living conditions.

8. What are your living conditions? Do you rent or own?

Rent _____ Own _____

9. If you own, Do you have home insurance?

Yes _____ No _____

10. How many people do you live with?

Enter Number _____

11. Who lives with you?

_____Mother _____Child(ren) _____Boyfriend _____Other

12. How many children do you have live with you?

Enter Number _____

13. How old are each of your children?

Child 1 _____

Child 2 _____

Child 3 _____

14. Do your children go to school?

Child 1 Yes____ No____

Child 2 Yes____ No____

Child 3 Yes____ No____

15. What do you children do when you're working and they are not in school or in a child care center?

Enter Answer _____

16. How many years did you go to school? (if less than 12 go to 17, if more than 12 go to

18)

Enter Answer _____

17. Did you get your GED?

Yes _____ No _____

18. How many years of college did you attend?

Enter Number Of Years _____

19. What is your mode of transportation to run errands?

Enter Answer _____

20. Do you own a car?

Yes _____ No _____

21. Do you have car insurance?

Yes _____ No _____

22. What kind of health insurance do you have?

Medicaid _____ Private _____ Job- Offered _____

23. How do you manage to make ends meet?

Enter Answer _____

Now let me ask you about who does what in your home.

24. Who does what in your home

Chores	Self	Parent	Child	Boyfriend
Pays Rent				
Pays For Utilities				
Pays for Groceries				
Pays for Gas				
Laundry				
Takes Children To Doctor Appointments				
Pays for Medicine				
Takes care of kids when they are sick				

25. How often do you stress about finances?

Constantly_____

50% of the time_____

Not Usually_____

Never_____

26. Can you give a brief breakdown of what you spend each Month?

Monthly Expenses	Cost
Food	\$
Child Care	\$
Medical	\$
Housing	\$
Transportation	\$
Other	\$

Now let me ask you about your well being.

27. Have you gotten sick since January 2013?

Yes _____ No _____

28. What do you do with your children when you are sick?

Enter Answer _____

29. Who takes care of you?

Enter Answer _____

30. Do you ever get a chance to have fun?

Yes _____ No _____

31. What do you do for fun?

Enter Answer _____

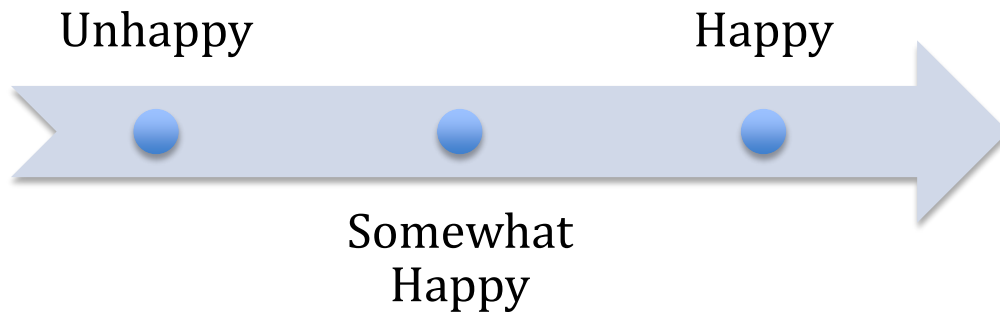
32. Do you have time to see your boyfriend without your children?

Yes _____ No _____

33. Are you happy?

Yes _____ No _____

34. Can you rate your happiness on a scale from 1 to 10? 10 being the best.



35. What would make your happiness a 10 (if it is not already)?

Enter Answer _____

Thank you for your time. If you have any questions, please contact me (954) 801-8122

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