

Available Labor Force in Southern Middle Tennessee

An Underemployment Study— Additional Tables (Appendix III)

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Presentation Outline

- I. Survey Data
- II. Characteristics of Population Over 18
- III. Characteristics of Labor Force
 - A. Characteristics of Employed Labor Force Including Self-Employed
 - B. Characteristics of Employed Labor Force Excluding Self-Employed
 - C. Characteristics of Unemployed Labor Force
- IV. Characteristics of Those Who are Not in Labor Force
- V. Additional Summary Tables
- VI. Economic Hardship Indicators



I. Survey Data

- This section introduces:
 - study region and number of completed surveys
 - completed surveys by age cohort
 - completed surveys by employment status



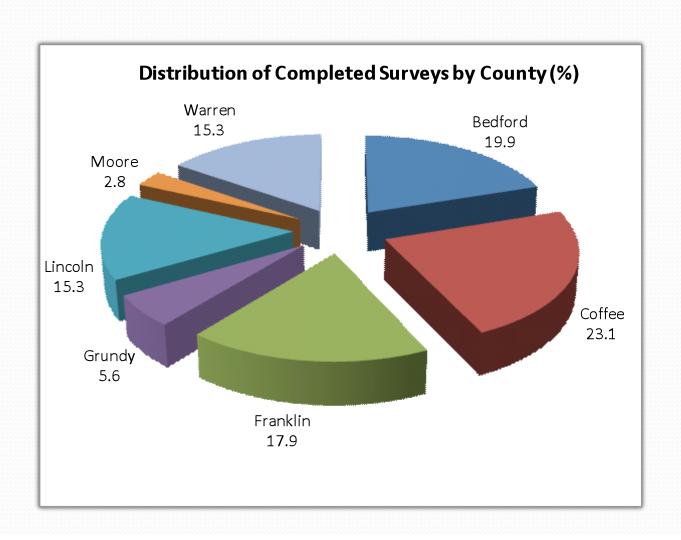
Study Region and Completed Surveys

• Study region includes seven counties in southern middle Tennessee (LWIA 6): Bedford, Coffee, Franklin, Grundy, Lincoln, Moore, and Warren.

Distribution of Completed Surveys by County		County
County	Frequency	Percent
Bedford	246	19.9
Coffee	285	23.1
Franklin	221	17.9
Grundy	69	5.6
Lincoln	189	15.3
Moore	35	2.8
Warren	189	15.3
Total	1,234	100.0



Study Region and Completed Surveys





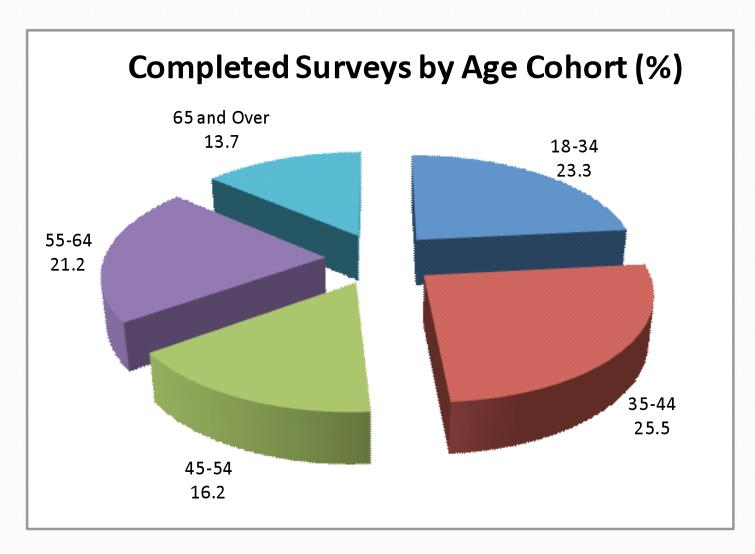
Completed Surveys by Age Cohort

 Age cohort by gender is used during the sampling process to get an accurate representation of area population over 18.

Completed Surveys by Age Cohort		Cohort
Age Cohort	Frequency	Percent
18-34	288	23.3
35-44	315	25.5
45-54	200	16.2
55-64	262	21.2
65 and Over	169	13.7
Total	1,234	100.0



Completed Surveys by Age Cohort (%)





Completed Surveys by Employment Status

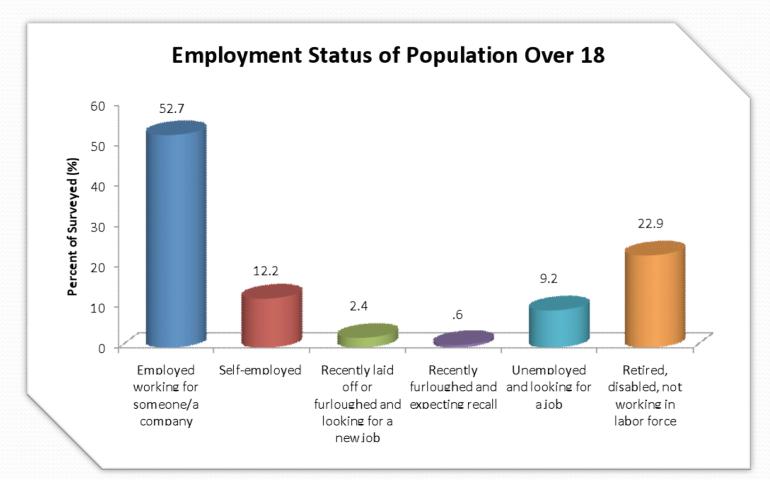
• Survey's target population was employed labor force. Interviewers completed 800 surveys in this category, including self-employed.

Completed Surveys by Employment Sta	itus	
Employment Status	Frequency	Percent
Employed working for someone/a company Self-employed	650 150	52.7 12.2
Recently laid off or furloughed and looking for a new job Recently furloughed and expecting recall	30 8	2.4 .6
Unemployed and looking for a job Retired, disabled, not working in labor force	114 282	9.2 22.9
Total	1,234	100.0



Completed Surveys by Employment Status

• Distribution of population over 18 by employment status





II. Characteristics of Population Over 18

- This section briefly presents characteristics of population over 18 in LWIA 6:
 - by age cohort
 - by county
 - ✓ by gender
 - ✓ by marital status and household size
 - by skilled trade
 - by specific skill set
 - ✓ by educational attainment
 - by labor force status



Characteristics of Population Over 18

- We used a three-dimensional weighting procedure to calculate population weights using 2008 American Community Survey Data for the region:
 - Age Cohort
 - Gender
 - Labor Force Status (in or out)
- Estimated population over 18 was 176,090 as of July 2009 in the seven-county area.

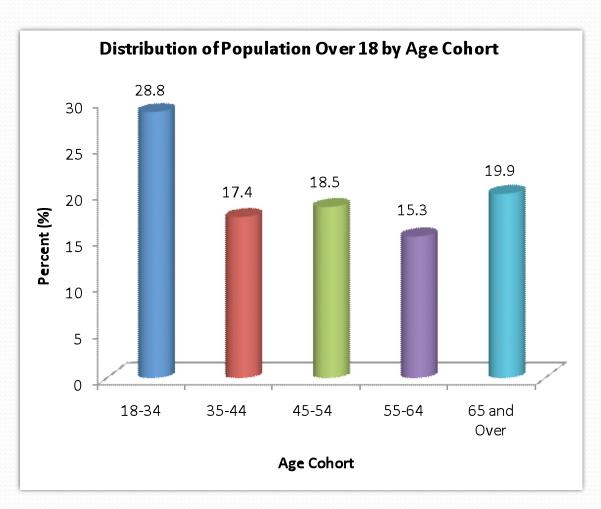


Characteristics of Population Over 18: Age Cohort (Number of People)

Population Over 18: LWIA 6	
Age Cohort	Number of People
18-34	50,709
35-44	30,693
45-54	32,602
55-64	26,977
65 and	
Over	35,109
Total	176,090



Characteristics of Population Over 18: Age Cohort (Percent)



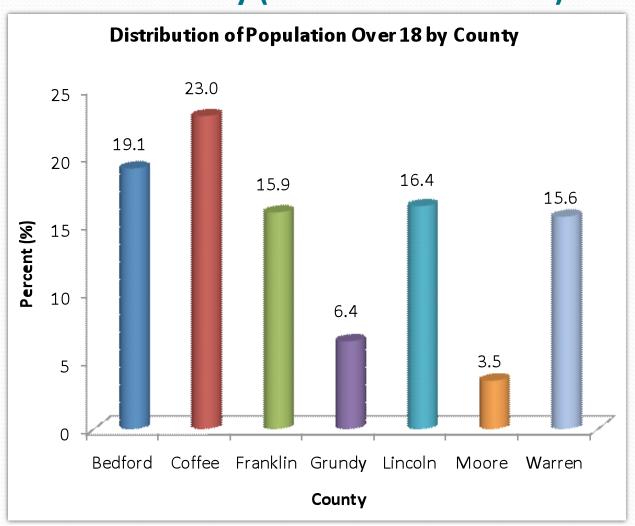


Characteristics of Population Over 18: County (Number of People)

Population Over 18 by County	
County	Number of People
Bedford	33,705
Coffee	40,493
Franklin	28,019
Grundy	11,337
Lincoln	28,831
Moore	6,243
Warren	27,462
Total	176,090



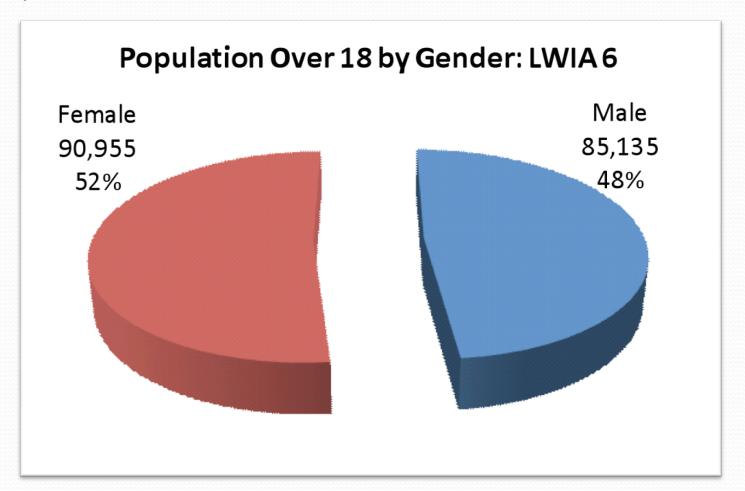
Characteristics of Population Over 18: County (Percent Distribution)





Characteristics of Population Over 18: Gender

• Estimated population over 18 is 90,955 (52%) female and 85,135 (48%) male.





Characteristics of Population Over 18: Marital Status and Household Size

Population Over 18 by Marital Status and Household Size: LWIA 6

1 Opulation Over 10 by Mis	antai Status and Household	OIZE. LVVIA
	Marital Status	
Marital Status	Number of People	Percent
Yes No	109,821 66,032	62.37 37.50
Refused/Don't Know	237	0.14
Total	176,090	100.00
Additional people	e living in this house?	
Additional People	Number of People	Percent
None	27,962	15.88
1	87,863	49.90
2	43,298	24.59
3	12,279	6.97
4 or more	4,416	2.51
Refused	272	0.15
Total	176,090	100.00
	170,000	100.00



Characteristics of Population Over 18: Skilled Trade

- An estimated 44,715 people indicated that they have a skilled trade, representing 25.4 percent of the population over 18.
- Many of these individuals have multiple skilled trades.

Do you have a skilled trac	de?	
Skilled Trade	Number of People	Percent
Yes	44,715	25.4
Occupational License	20,573	
Professional Certificate (i.e., computer,	39,143	
secretarial, financial analyst)	JU, 140	
Skilled Trade (i.e., electrician, carpenter)	42,338	
Local Job Readiness Training (i.e., community	23,651	
college, technology center, state agency)	23,031	
No	131,375	74.6
Total	176,090	100.0



Characteristics of Population Over 18: Number of People with a Specific Skill Set

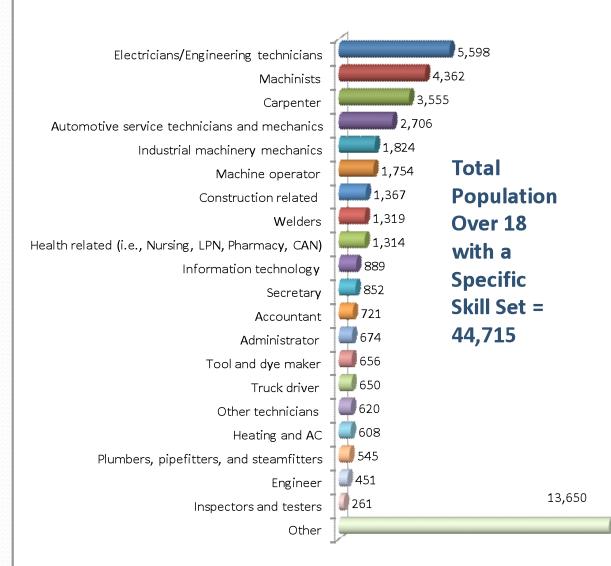
Which of the following skilled trades best describe your skill set?

- Largest categories:
 - Electricians
 - Machinists
 - Carpenters
 - Automotive
 Service
 Technicians and
 Mechanics

	Number of People	Percent
Total population over 18 with skill set	44,715	100
Electricians/ Engineering technicians	5,598	12.52
Machinists	4,362	9.76
Carpenter	3, 555	7.95
Automotive service technicians and mechanics	2,706	6.05
Industrial machinery mechanics	1,824	4.08
Machine operator	1,75 <i>4</i>	3.92
Construction related	1,367	3.06
Welders	1,319	2.95
Health related (i.e., Nursing, LPN, Pharmacy, CAN)	1,314	2.94
Information technology	889	1.99
Secretary	852	1.91
Accountant	721	1.61
Administrator	674	1.51
Tool and dye maker	656	1.47
Truck driver	650	1.45
Other technicians	620	1.39
Heating and AC	608	1.36
Plumbers, pipefitters, and steamfitters	545	1.22
Engineer	451	1.01
Inspectors and testers	261	0.58
Other	13,650	30.53



Characteristcis of Population Over 18: Distribution of People with a Specific Skill Set





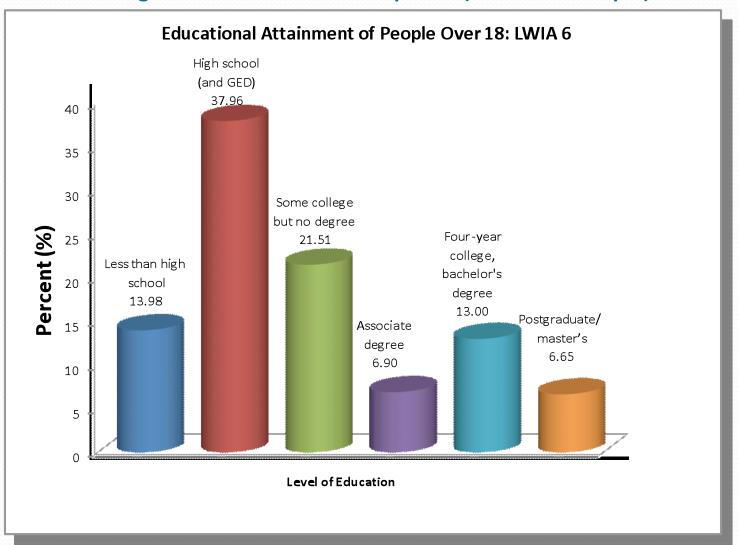
Characteristics of Population Over 18: Highest Level of School Completed (Number of People)

Educational Attainment of People Over 18: LWIA 6

Level of Education	Number of People
Less than high school	24,436
High school (and GED) 66,347
Some college but no degree	37,591
Associate degree	12,055
Four-year college, bachelor's degree	22,715
Postgraduate/master's	11,629



Characteristics of Population Over 18: Highest Level of School Completed (Percent of People)





Characteristics of Population Over 18: Employment and Labor Force Status (Number of People)

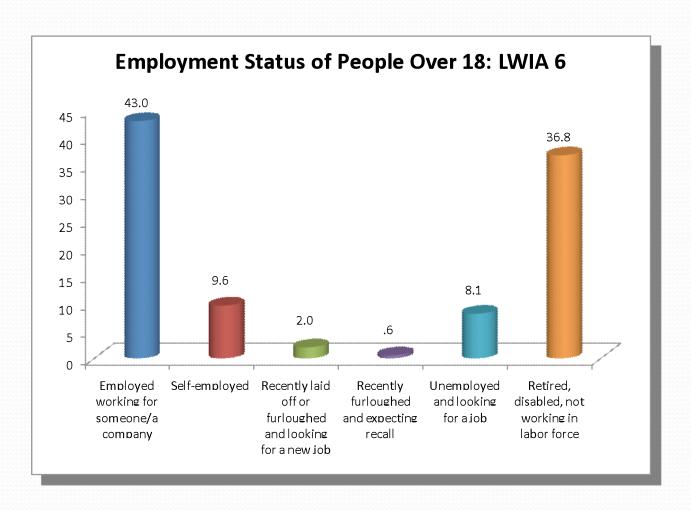
• An estimated 63 percent of people over 18 are in the labor force.

Employment Status of Pe 18: LWIA 6	ople Over
Employment Status	Number of People
Employed working for someone/a company	75,748
Self-employed Recently laid off or	16,836
furloughed and looking for a new job	3,548
Recently furloughed and expecting recall	998
Unemployed and looking for a job	14,203
Retired, disabled, not working in labor force	64,757
Total	176,090



Characteristics of Population Over 18: Employment and Labor Force Status (Percent of People)

• An estimated 63 percent of people over 18 are in the labor force.





III. Characteristics of Labor Force

- This section introduces characteristics of the labor force:
 - by age cohort
 - by county
 - ✓ by gender, marital status, and household size
 - by skilled trade
 - by detailed skill set
 - by educational attainment
 - by employment status



Characteristics of Labor Force: Age Cohort (Number of People)

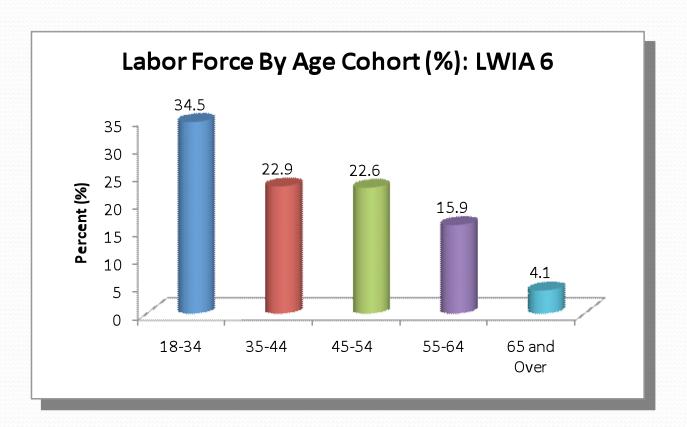
- Labor force is defined as the sum of people:
 - who are currently working
 - who are not working but looking for a job.
- Estimated labor force in LWIA 6 as of July 2009: 111,333

Cohort: I	-
Age Cohort	Number of People
18-34 35-44 45-54 55-64 65 and	38,361 25,463 25,176 17,716 4,617
Over Total	111,333
g i Otal	111,000



Characteristics of Labor Force: Age Cohort (Percent of People)

- Labor force is defined as the sum of people:
 - who are currently working
 - who are not working but looking for a job.
- Estimated labor force in LWIA 6 as of July 2009: 111,333





Characteristics of Labor Force: County (Number of People)

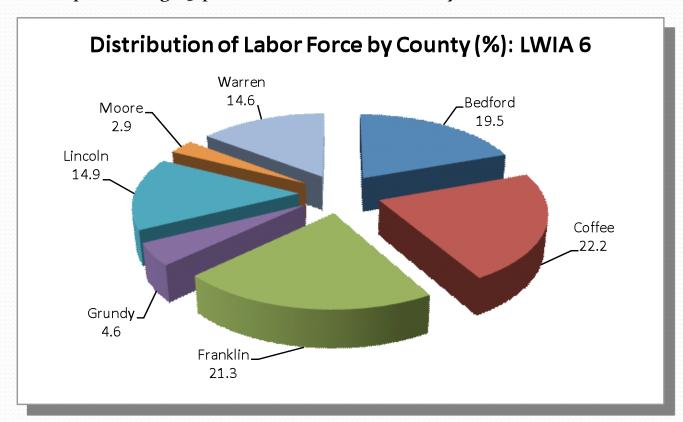
• The counties with the largest labor force are Coffee, Franklin, and Bedford, representing 63 percent of the seven-county labor force.

Labor Force by County: LWIA 6	
County	Number of People
Bedford	21,683
Coffee	24,743
Franklin	23,739
G rundy	5,081
Lincoln	16,580
Moore	3,282
Warren	16,225
Total	111,333



Characteristics of Labor Force: County (Percent Distribution)

• The counties with the largest labor force are Coffee, Franklin, and Bedford, representing 63 percent of the seven-county labor force.



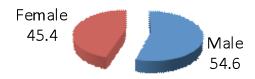


Characteristics of Labor Force: Gender, Marital Status, and Household Size (Number of People)

Labor Force Status: Gender		
G ender	Number of People	
Male	60,769	
Female	50,564	
Marital Status		
Married?	Number of People	
Yes	72,223	
No	38,873	
R efused/Don't Know	237	
Household Size		
Additional People?	Number of People	
None	13,657	
1	54,822	
2	29,240	
3	10,304	
4 or more	3,152	
Refused	158	
Total		

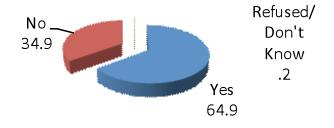


Labor Force by Gender (%)

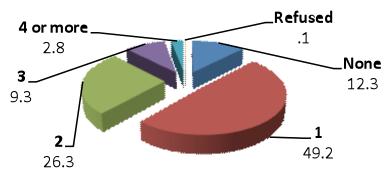


Characteristics of Labor Force:
Gender, Marital Status, and
Household Size
(Percent Distribution)

Labor Force by Marital Status (%): Are You Married?



Are there additional people living in this house? (%)





Characteristics of Labor Force: Skilled Trade

- A little over one-fourth of the area labor force has a skilled trade.
- Some members of the labor force have multiple skilled trades.

Labor Force: Do you have a skilled trade?

Skilled Trade	Number of People	Percent of Labor Force
Yes	29,479	26.5
Occupational License	16,043	14.4
Professional Certificate (i.e., computer, secretarial, financial analyst)	28,675	25.8
Skilled Trade (i.e., electrician, carpenter)	28, 161	25.3
Local Job Readiness Training (i.e., community college, technology center, state agency)	15,755	14.2
No	81,854	73.5
Total	111,333	100.0



Characteristics of Labor Force: Skill Set

Labor Force: Which of the following skilled trades best describe your skill set?

- Four largest areas:
 - Electricians/ engineering technicians
 - Carpenter
 - Machinists
 - Automotive Service Technicians and Mechanics

	Number of People	Percent
Labor Force over 18 with skill set	29,479	100
Electricians/Engineering technicians	4,484	15.21
Carpenter	2,691	9.13
Machinists	2,318	7.86
Automotive service technicians and mechanics	1,801	6.11
Industrial machinery mechanics	1,460	4.95
Construction related	824	2.80
Health related (i.e., Nursing, LPN, Pharmacy, CAN)	754	2.56
Machine operator	746	2.53
Administrator	674	2.29
Truck driver	650	2.20
Information technology	639	2.17
Other technicians	620	2.10
Heating and AC	608	2.06
Welders	565	1.92
Engineer	451	1.53
Accountant	445	1.51
Secretary	300	1.02
Plumbers, pipefitters, and steamfitters	295	1.00
Tool and dye maker	292	0.99
Inspectors and testers	261	0.89
Other	8,601	29.18



Characteristics of Labor Force: Educational Attainment (Number of People)

 Nearly half of the labor force has high school or below educational attainment, representing about 52,400 workers.

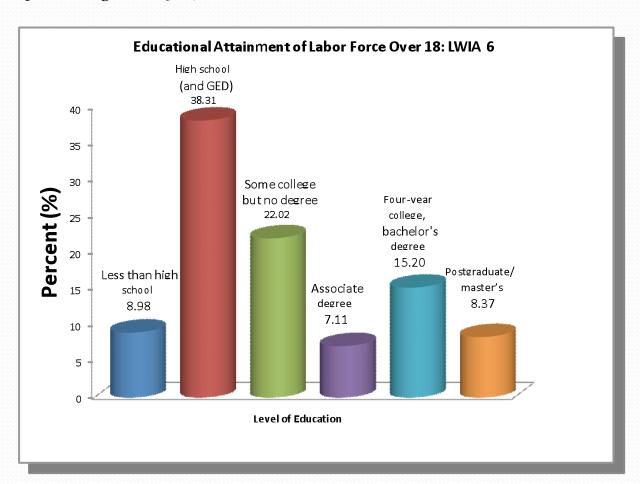
Level of Education	5
Less than high school	ber of ople
	9,954
High school (and GED) 4	2,452
Some college but no degree	24,399
Associate degree	7,882
Four-year college, bachelor's degree	6,845
Postgraduate/master's	9,271

Educational Attainment of Labor



Characteristics of Labor Force: Educational Attainment (Percent Distribution)

• Nearly half of the labor force has high school or below educational attainment, representing about 52,400 workers.





Characteristics of Labor Force: Employment Status (Number of People)

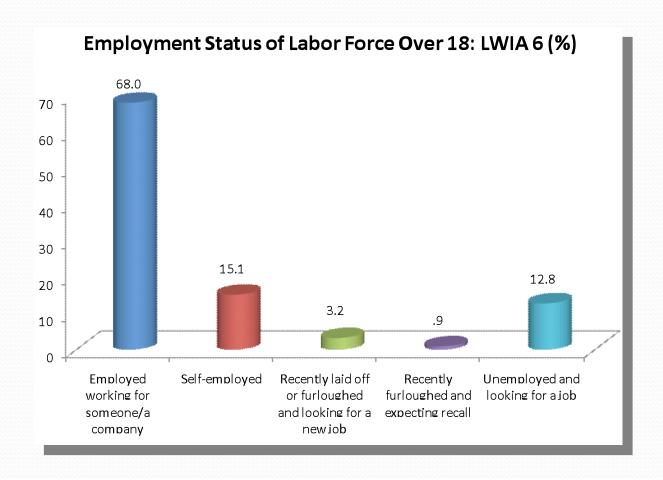
- As of July 2009, the number of unemployed is estimated at around 14,203, with a 12.8 percent unemployment rate.
- An estimated 4.1 percent of the labor force was in the middle of a layoff or furlough.
- Our unemployment rate estimate is within the margin of error (+/-3.5 percent) of the official rate for the given month.

Employment Status of Labor Force Over 18: LWIA 6		
Employment Status	Number of People	
Employed (A)	92,584	
Employed working for someone/a company	75, 7 <i>4</i> 8	
Self-employed	16,836	
Unemployed in Transition (B)	4,546	
Recently laid off or furloughed and looking for a new job	3,548	
Recently furloughed and expecting recall	998	
Unemployed and looking for a job (C)	14,203	
Total Unemployed (B+C)	18,749	
Total Labor Force (A+B+C)	111,333	



Characteristics of Labor Force: Employment Status (Percent Distribution)

- As of July 2009, the number of unemployed is estimated at around 14,203, with a 12.8 percent unemployment rate.
- An estimated 4.1 percent of the labor force was in the middle of a layoff or furlough.
- Our unemployment rate estimate is within the margin of error (+/-3.5 percent) of the official rate for the given month.





III. Characteristics of Labor Force

- A. Employed Labor Force Including Self-Employed
- Presenting workers and self-employed side by side, comparing them in the following areas:
 - ✓ age cohort, gender, county, marital status
 - household size, skilled trade, types of skilled trade
 - educational attainment and selected skill set



Characteristics
of Employed
Labor Force:
Age Cohort,
Gender,
County, and
Marital Status

Characteristics of Employed Labor Force: LWIA 6

	Employed Labor Force					
Characteristics	Employed working for someone/a company		Self-employed		Total	
	Number of		Number		Number of	
Age Cohort	People	Percent	of People	Percent	People	Percent
18-34	24,357	32.16	3,649	21.67	28,006	30.25
35-44	18,891	24.94	3,104	18.44	21,995	23.76
45-54	18,253	24.10	4,089	24.29	22,342	24.13
55-64	11,682	15.42	4,074	24.20	15,756	17.02
65 and Over	2,565	3.39	1,920	11.40	4,485	4.84
Total	75,748	100.00	16,836	100.00	92,584	100.00
Gender						
Male	41,323	54.55	9,591	56.97	50,914	54.99
Female	34,425	45.45	7,245	43.03	41,670	45.01
County						
Bedford	14,298	18.88	3,106	18.45	17,404	18.80
Coffee	17,725	23.40	3,467	20.59	21,192	22.89
Franklin	16,640	21.97	4,402	26.15	21,042	22.73
Grundy	2,312	3.05	863	5.13	3,175	3.43
Lincoln	11,450	15.12	1,697	10.08	13,147	14.20
Moore	2,594	3.42	317	1.88	2,911	3.14
Warren	10,729	14.16	2,984	17.72	13,713	14.81
Married?						
Yes	51,210	67.61	12,618	74.95	63,828	68.94
No	24,393	32.20	4,126	24.51	28,519	30.80
Refused/ Don't Know	145	0.19	92	0.55	237	9 ₆ 26



Characteristics of Employed Labor Force: LWIA 6

Employed Labor Force

Characteristics
of Employed
Labor Force:
Household
Size, Skilled
Trade, and
Types of
Skilled Trade

Characteristics	Employed working for someone/a company		Self-employed		Total	
Additional People Living in This House?	Number of People	Percent	Number of People	Percent	Number of People	Percent
None 1 2 3 4 or more Refused	9,084 38,266 19,679 6,964 1,689	11.99 50.52 25.98 9.19 2.23 0.09	1,968 9,568 4,478 496 234 92	11.69 56.83 26.60 2.95 1.39 0.55	11,052 47,834 24,157 7,460 1,923 158	11.94 51.67 26.09 8.06 2.08 0.17
Total Skilled Trade?	75,748	100.00	16,836	100.00	92,584	100.00
Yes No Types of Skilled Trade	19,485 56,263	25.72 74.28	5,681 11,155	33.74 66.26	25,166 67,418	27.18 72.82
Occupational License Professional Certificate Skilled Trade Local Job Readiness Training	11,098 23,060 19,147 11,041	14.65 30.44 25.28 14.58	3,749 3,084 5,309 1,238	22.27 18.32 31.53 7.35	14,847 26,144 24,456 12,279	16.04 28.24 26.41 13.26



Characteristics of Employed Labor Force: LWIA 6

Emp	loyed	Labor	Force
	_		

Characteristics
of Employed
Labor Force:
Educational
Attainment,
and Skill Set

	Employed Labor Force					
Characteristics	Employed work someone/a co	_	Self-em	oloyed	Tota	ıl
	Number of		Number		Number of	
Educational Attainment	People	Percent	of People	Percent	People	Percent
Less than high school	5,691	7.51	1,951	11.59	7,642	8.25
High school (and GED)	25,994	34.32	6,749	40.09	32,743	35.37
Some college but no degree	16,215	21.41	3,502	20.80	19,717	21.30
Associate degree	6,850	9.04	440	2.61	7,290	7.87
Four-year college, bachelor's	13,952	18.42	2,106	12.51	16,058	
degree			4 =00	10.00		17.34
Postgraduate/master's	6,865	9.06	1,739	10.33	8,604	9.29
Refused/Don't Know	181	0.24	349	2.07	530	0.57
Selected Skill Set of Employed	d Labor Force					
Carpenter	1,506	1.99	767	4.56	2,273	2.46
Automotive service technicians and mechanics	1,040	1.37	471	2.80	1,511	1.63
Indutrail machinery mechanics	1,055	1.39	101	0.60	1,156	1.25
Machinists	1,872	2.47	304	1.81	2,176	2.35
Welders	463	0.61	102	0.61	565	0.61
Electricians/Engineering technicians	3,240	4.28	797	4.73	4,037	4.36
Machine operator	508	0.67	159	0.94	667	0.72
Truck dri∨er	448	0.59	101	0.60	549	0.59



III. Characteristics of Labor Force

B. Employed Labor Force Excluding Self-Employed

- number of jobs held, number of hours worked, reasons for working part time, and length of job
- average wage and travel distance
- ✓ place (county) of work
- ✓ place of work versus place of residence (matrix)
- current job-skill, training, education, and experience mismatch
- ✓ willingness to change job, travel distance, and job hunt
- wage matrix (average wage versus required wage to change current job) by employment type
- employment by occupation
- employment by sector



Detailed Characteristics of Employed Labor Force Over 18

Detailed
Characteristics
of Employed
Labor Force
Over 18,
Excluding Self-
Employed :
Number of
Jobs,
Number of
Hours Worked,
Reasons for
Part-Time
Work, and
Length of Job

Number of Jobs	Number of Worker	Percent
1 job	68,482	90.4
2 or more jobs	7,266	9.6
Number of Hours Worked	Number of Worker	Percent
Less than 35 hours (Part Time)	13,140	17.3
More than 35 hours (Full Time)	62,269	82.2
Refused/Don't Know/ Missing	339	.4
Reason for Working Less Than 35 Hours?	Number of Worker	Percent
Slack work/business conditions	5,676	7.5
Seasonal work	645	.9
Health reasons	390	.5
Child care	463	.6
School/training	1,251	1.7
Other family obligations	397	.5
Social security limit on earnings	204	.3
Don't want to/don't have to	2,757	3.6
Other reasons	3,832	5.1
Length of Job	Number of Worker	Percent
Less than 1 year	9,399	12.4
1 to 3 years	14,605	19.3
3 to 5 years	10,371	13.7
5 to 10 years	14,770	19.5
10-20 years	15,707	20.7
More than 20 years	10,451	13.8
Refused/Missing	445	.6



Detailed
Characteristics
of Employed
Labor Force
Over 18,
Excluding SelfEmployed:
Average Wage
and Miles
Traveled

Detailed Characteristics of Employed Labor Force Over 18

On average, what is your average wage?	Number of Workers	Percent
\$6.99 or less	1,882	2.5
\$7.00-\$7.99	3,903	5.2
\$8.00-\$8.99	3,941	5.2
\$9.00-\$9.99	3,290	4.3
\$10.00-\$10.99	4,420	5.8
\$11.00-\$11.99	2,220	2.9
\$12.00-\$12.99	3,825	5.0
\$13.00-\$13.99	1,418	1.9
\$14.00-\$14.99	2,958	3.9
\$15.00-\$15.99	3,762	5.0
\$16.00-\$16.99	2,074	2.7
\$17.00-\$17.99	2,325	3.1
\$18.00-\$18.99	1,672	2.2
\$19.00-\$19.99	1,498	2.0
\$20 or over	23,704	31.3
Refused/Missing	12,856	17.0
How many miles do you travel each day for your work?	Number of Workers	Percent
0-5 miles	21,970	29.0
6-10 miles	13,452	17.8
11-20 miles	15,176	20.0
21-30 miles	8,645	11.4
31-50 miles	7,187	9.5
More than 50 miles	8,260	10.9
Work at home	263	.3
Don't know/Refused/Missing	795	1.0



Detailed Characteristics of <u>Employed Labor Force Over 18, Excluding</u> <u>Self-Employed:</u> Current Place of Work

Detailed Characteristics of	Employed	Labor Force	Over 18
s is vour current work loo	ated?	Nur	mber of W

In which counties is your current work located?	Number of Workers	Percent
LWIA 6 Counties	60,953	80.5
Bedford	10,535	13.9
Coffee	19,545	<i>25.8</i>
Franklin	11,112	14.7
Grundy	1,442	1.9
Lincoln	7,720	10.2
Moore	2,093	2.8
Warren	8,506	11.2
Other Tennessee Counties	10,233	13.5
Rutherford	3, 79 1	5.0
Marshall	1,201	1.6
Davidson	1,921	2.5
Other Tennessee Counties	3,320	4.4
Other States	2,011	5.3
Other States	555	.7
Alabama	3,466	4.6
Refused/Missing	541	.7



Detailed Characteristics of <u>Employed Labor Force Over 18, Excluding</u> <u>Self-Employed:</u> Place of Work versus Place of Residence

Workplace vs. Place of Residence Matrix

Workplace vs. Flace of Residence Matrix							
		Place of Residency					
Place of Work	Bedford	Coffee	Franklin	G rundy	Lincoln	Moore	Warren
Bedford	9,536	180	248	0	101	369	101
Coffee	825	12,124	4,810	516	102	460	708
Franklin	385	1,116	9,182	180	147	102	0
<u>G</u> rundy	0	184	0	1,116	142	0	0
Lincoln	0	147	489	0	6,837	145	102
Moore	79	301	306	0	0	1,196	211
Warren	0	695	0	249	159	0	7,403
Da∨idson	652	703	248	0	159	0	159
Marshall	539	0	0	0	662	0	0
Rutherford	1,865	1,364	145	0	0	0	417
Alabama	0	405	385	0	2,676	0	0
Other States	92	0	159	0	159	0	145
Other Tennessee Counties	325	427	668	92	306	243	1,259



Detailed Characteristics of <u>Employed Labor Force Over 18</u>, <u>Excluding Self-Employed</u>: Current Job-Skill, Training, Education, and Experience Mismatch

Detailed Characteristics of Employed Labor Force Over 18

·		
Does your current job fit well with your education and training, skills, and experience?	Number of Workers	Percent
Yes	66,396	87.7
No	8,450	11.2
Don't Know/Refused/Missing	902	1.2
If it decemb fit well in it because of your advection?	Number of	
If it doesn't fit well, is it because of your education?	Workers	Percent
No	4,380	5.8
Yes	4,070	5.4
If it do coult fit well in it becomes of your training?	Number of	
If it doesn't fit well, is it because of your training?	Workers	Percent
No	5,694	7.5
Yes	2,756	3.6
	Number of	
If it doesn't fit well, is it because of your skills?	Workers	Percent
No	5,803	7.7
Yes	2,647	3.5
	Number of	
If it doesn't fit well, is it because of your experience?	Workers	Percent
No	5,744	7.6
Yes	2,706	3.6



Detailed Characteristics of <u>Employed Labor Force Over 18, Excluding Self-Employed:</u> Willingness to Change Current Job, Job Hunt in the Past 3 Months

Detailed Characteristics of Employed Labor Force Over 18

Detailed Characteristics of Employed Labor Force Over	10	
What is the lowest wage you are willing to accept to change your current job?	Number of Workers	Percent
Not interested in changing my job	32,219	42.5
\$6.00-\$6.99	4,470	5.9
\$7.00-\$7.99	2,298	3.0
\$8.00-8.99	2,520	3.3
\$9.00-\$9.99	2,010	2.7
\$10.00-\$10.99	4,521	6.0
\$11.00-\$11.99	1,647	2.2
\$12.00-\$12.99	3,477	4.6
\$13.00-\$13.99	792	1.0
\$14.00-\$14.99	1,179	1.6
\$15.00-\$15.99	3,363	4.4
\$16.00-\$16.99	588	.8
\$17.00-\$17.99	650	.9
\$18.00-\$18.99	932	1.2
\$19.00-\$19.99	243	.3
\$20 or over	9,218	12.2
R efused/Missing	5,621	7.4
How much farther you are willing to commute for a better new job?	Number of Workers	Percent
0-5 miles	17,426	23.0
6-10 miles	4,158	5.5
11-20 miles	11,003	14.5
21-30 miles	14,821	19.6
31-50 miles	10,541	13.9
More than 50 miles	7,313	9.7
Don't know/R efused/Missing	10,486	13.8
Have you looked for a better job in the last 3 months?	Number of Workers	Percent
Yes	11,648	15.4
No	63,550	83.9
R efused/Missing	550	.7



Wage Matrix

Those Working Less Than 35 Hours (Part-Time)

Average Current Wages vs. Required Wage to Change Current Job

					Average	Current	vvages v	S. Requ	reu vvag	je to Cha	rige Curi	ent Job			
	\$6.99 or less	\$7.00- \$7.99		\$9.00- \$9.99	\$10.00- \$10.99	\$11.00- \$11.99	\$12.00- \$12.99			\$15.00- \$15.99		\$17.00- \$17.99			\$20 or over
Not interested in changing my job	0	633	273	142	79	92	533		207	147	0	221	66		1,394
\$6.00-\$6.99	655	588	0	0	0	0	0		0	105	66	0	0		145
\$7.00-\$7.99	0	476	249	0	147	0	0		0	0	0	0	0		0
\$8.00-8.99	382	211	406	0	0	0	0		0	0	0	0	0		0
\$9.00-\$9.99	0	147	0	326	145	92	0		0	0	0	0	0		0
\$10.00-\$10.99	0	0	0	292	379	303	66		244	. 0	0	0	0		142
\$11.00-\$11.99	0	0	0	0	0	0	246		102	. 0	0	0	0		0
\$12.00-\$12.99	0	0	0	0	0	79	0		0	101	0	0	0		0
\$15.00-\$15.99	0	0	0	0	0	0	0		0	0	92	0	0		0
\$16.00-\$16.99	0				0	0	147		0	0	0	0	0		0
\$20 or over	0	145	79	0	0	0	0		0	0	0	0	0		305
Those Working M	lore Than	35 Hou	ırs (Ful	l-Time)											
Not interested in changing my job	226	369	263	483	1,588	419	1,070	865	1,027	1,638	633	667	1,161	750	10,516
\$6.00-\$6.99	147	369	371	159	306	263	193	0	145	243	0	0	142	0	481
\$7.00-\$7.99	224	716	147	0	0	0	159	0	0	0	101	0	0	0	79
\$8.00-8.99	0	0	1,170	180	0	0	92	0	79	0	0	0	0	0	0
\$9.00-\$9.99	0	0	224	528	158	142	0	0	147	0	0	0	0	0	0
\$10.00-\$10.99	101	0	246	434	395	376	193	101	145	171	0	287	0	0	567
\$11.00-\$11.99	0	0	79	0	450	66	180	0	0	0	0	145	0	0	0
\$12.00-\$12.99	0	0	142	260	524	287	656	79	289	388	366	147	0	0	0
\$13.00-\$13.99	0	0	147	79	0	0	0	272	101	101	0	0	0	0	92
\$14.00-\$14.99	0	0	0	0	0	0	145	0	101	0	145	101	79	0	608
\$15.00-\$15.99	0	0	0	159	102	0	145	0	0	609	368	287	79	505	837
\$16.00-\$16.99	0	0	0	0	0	0	0	0	0	101	0	0	0	0	181
\$17.00-\$17.99	0	0	0	0	0	0	0	101	0	79	0	325	0	0	0
\$18.00-\$18.99	0	0	0	0	0	0	0	0	0	0	0	145	0	0	645
\$19.00-\$19.99	0	0	0	_	J	0	0	0			0	0	•	142	
\$20 or over	0	0	0	147	147	0	0	0	145	79	0	0	145	101	7,224



Detailed Characteristics of <u>Employed Labor Force Over 18, Excluding Self-Employed:</u> Employment by Occupations

Detailed Characteristics of Employed Labor Force Over 18

What is your occupation?	Number of Workers	Percent
Management Occupations	6,694	8.8
Business and Financial Operations Occupations	3,198	4.2
Computer and Mathematical Occupations	573	.8
Architecture and Engineering Occupations	2,698	3.6
Life, Physical, and Social Science Occupations	527	.7
Community and Social Services Occupations	1,729	2.3
Legal Occupations	670	.9
Education, Training, and Library Occupations	7,897	10.4
Arts, Design, Entertainment, Sports, and Media Occupations	1,125	1.5
Healthcare Practitioners and Technical Occupations	5,348	7.1
Healthcare Support Occupations	1,181	1.6
Protective Service Occupations	1,250	1.7
Food Preparation and Serving Related Occupations	3,164	4.2
Building and Grounds Cleaning and Maintenance Occupations	1,929	2.5
Personal Care and Service Occupations	658	.9
Sales and Related Occupations	4,261	5.6
Office and Administrative Support Occupations	9,905	13.1
Farming, Fishing, and Forestry Occupations	440	.6
Construction and Extraction Occupations	1,834	2.4
Installation, Maintenance, and Repair Occupations	4,885	6.4
Production Occupations	10,259	13.5
Transportation and Material Moving Occupations	4,504	5.9
Missing	1,019	1.3
Total	75,748	100.0



Detailed Characteristics of <u>Employed Labor Force Over 18, Excluding Self-Employed:</u> Employment by Sector

Detailed Characteristics of Employed Labor Force Over 18

What does your company do?	Number of Workers	Percent
Agriculture, Forestry, Fishing and Hunting	641	.8
Utilities	1,329	1.8
Construction	4,303	5.7
Food, Beverage, Textile, Leather and Allied Product Manufacturing	3,061	4.0
Paper, Petroleum and Coal, Chemical, Plastics, and Nonmetallic Mineral Product Manufacturing	2,196	2.9
Primary and Fabricated Metal, Computer and Electronic Product, Transportation Equipment, Furniture, and Miscellaneous Manufacturing	12,034	15.9
Wholesale Trade	4,462	5.9
Retail Trade: Motor Vehicle, Building, Food, Health, Gas, and Clothing	2,656	3.5
Transportation: Air, Rail, Water, Truck, Pipeline, Transit, Scenic and Support Services	2,805	3.7
Transportation and WarehousingPostal, Couriers, and Warehousing	447	.6
Information	752	1.0
Finance and Insurance	1,690	2.2
Real Estate and Rental and Leasing	1,117	1.5
Professional and Technical Services	2,489	3.3
Administrative and Waste Services	2,295	3.0
Educational Services	10,745	14.2
Health Care and Social Assistance	8,596	11.3
Arts, Entertainment, and Recreation	391	.5
Accomodation and Food Services	3,416	4.5
Other Services, Except Public Administration	3,511	4.6
Public Administration	5,877	7.8
Missing	935	1.2
Total	75,748	100.0



III. Characteristics of Labor Force

C. Unemployed Labor Force

- age cohort, gender, county, marital status
- ✓ household size, skilled trade, types of skilled trade
- educational attainment and selected skill set
- employment status
- time last worked, type of last job, and unemployment insurance status
- ✓ lowest wage willing to accept and travel distance
- reasons for not working



Detailed Characteristics of

<u>Unemployed Labor Force</u>

<u>Over 18:</u> Age Cohort,

Gender, County, and

Marital Status

Characteristics of L	Jnemployed Labor Force	: LWIA 6
	Unmployed Labor	Force
Characteristics	Unemployed	d
Age Cohort	Number of People	Percent
18-34 35-44 45-54 55-64 65 and Over	10,355 3,468 2,834 1,960 132	55.20 18.50 15.10 10.50 0.70
Total Gender	18,749	100.00
Male Female	9,855 8,894	52.60 47.40
Bedford Coffee Franklin Grundy Lincoln Moore Warren	4,279 3,551 2,697 1,906 3,433 371 2,512	22.80 18.90 14.40 10.20 18.30 2.00 13.40
Married?		
Yes No	8,395 10,354	44.80 55.20



Detailed Characteristics of

<u>Unemployed Labor Force</u>

<u>Over 18:</u> Household Size,

Skilled Trade, and Types of

Skilled Trade

Characteristics of Unemployed Labor Force: LWIA 6

Unemployed Labor Force

Characteristics	Unemploy	ed
Additional People Living in This House?	Number of People	Percent
None 1 2 3 4 or more	2,605 6,988 5,083 2,844 1,229	37.27 27.11
Total Skilled Trade?	18,749	100.00
Yes No Types of Skilled Trade	4,313 14,436	23.00 77.00
Occupational License Professional Certificate Skilled Trade Local Job Readiness Training	1,196 2,531 3,705 3,476	6.40 13.50 19.80 18.50



Characteristics of Unemployed Labor Force: LWIA 6

Unemployed Labor Force

Detailed Characteristics of

<u>Unemployed Labor Force</u>

<u>Over 18:</u> Educational

Attainment and Skill Set

Characteristics	Unemploy	red
Educational Attainment	Number of People	Percent
Less than high school High school (and GED) Some college but no degree Associate degree Four-year college, bachelor's degree Postgraduate/master's Selected Skill Set of Unemployed Labor	2,312 9,709 4,682 592 787 667	51.80 25.00 3.20
Carpenter	418	2.20
Automotive service technicians and mechanics	290	1.50
Industrial machinery mechanics Machinists Construction related	304 142 246	1.60 0.80 1.30
Electricians/Engineering technicians Tool and dyemaker Truck driver	447 147 101	V

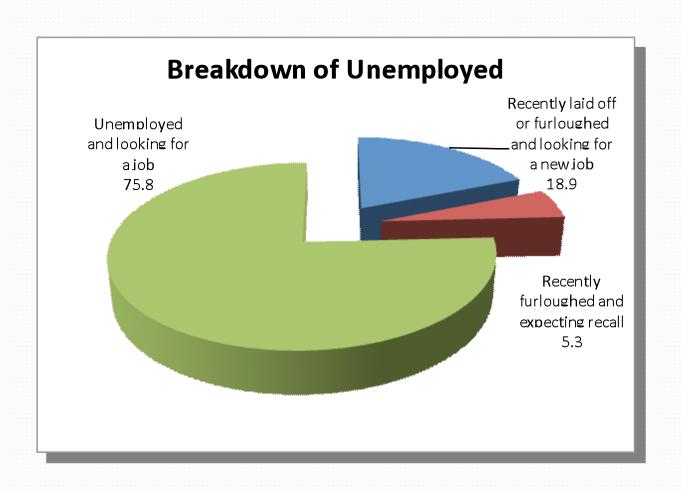


Detailed Characteristics of <u>Unemployed Labor Force Over 18:</u> Breakdown (Number of People)

Breakdown of Unemployed Labor For	rce Over 18: LWIA 6
Type of Unemployed	Number of Unemployed
Recently laid off or furloughed and looking for a new job	3,548
Recently furloughed and expecting recall	998
Unemployed and looking for a job	14,203
Total Unemployed	18,749



Detailed Characteristics of <u>Unemployed Labor Force Over 18:</u> Breakdown (Percent Distribution)





Detailed Characteristics of <u>Unemployed Labor Force Over 18:</u> Breakdown

When did you last work at a job or business?

Number of	
Unemployed	Percent
7,454	39.8
4,384	23.4
6,458	34.4
453	2.4
	Unemployed 7,454 4,384 6,458

Was your last job a full-time job?

	Number of	
	Unemployed	Percent
Yes	14,539	77.5
No	3,918	20.9
Refused/Missing	292	1.6

Have you exhausted your unemployment benefits?

Unemployment Benefits	Number of		
Onemployment Benefits	Unemployed	Percent	
Yes	3,700	19.7	
No	13,206	70.4	
Don't know/Refused/Missing	1,843	9.8	



Detailed Characteristics of <u>Unemployed Labor</u> <u>Force Over 18:</u> Lowest Wage and Travel Distance

Characteristics of Unemployed Labor Force: LWIA 6

	Number of	
Wage Rate	Unemployed	Percent
\$6.00-\$6.99	2,266	12.2
\$7.00-\$7.99	5,921	31.6
\$8.00-\$8.99	2,248	12.0
\$9.00-\$9.99	1,275	6.8
\$10.00-\$10.99	3,032	16.2
\$11.00-\$11.99	233	1.2
\$12.00-\$12.99	1,124	6.0
\$14.00-\$14.99	285	1.5
\$15.00-\$15.99	798	4.3
\$16.00-\$16.99	92	.5
\$17.00-\$17.99	101	.5
\$18.00-\$18.99	397	2.1
\$19.00-\$19.99	101	.5
\$20 or Over	424	2.3
Refused/Missing	452	2.4

How far you are willing to travel for this job?

	Number of	
Distance	Unemployed	Percent
0-5 miles	1,335	7.1
6-10 miles	1,427	7.6
11-20 miles	3,833	20.4
21-30 miles	5,451	29.1
31-50 miles	3,742	20.0
More than 50 miles	1,789	9.5
Don't know/Refused/Missing	1,172	6.3
		59



Detailed Characteristics of <u>Unemployed Labor Force Over 18:</u> Lowest Wage by Travel Distance

Characteristics of Unemployed Labor Force: LWIA 6

Characteristics of Chemployed Labor 1 orce. EvviA o							
	The Lowest Wage Rate by Travel Distance?						
	0-5	6-10	11-20	21-30	31-50	More than	Don't know/
Wage Rate	miles	miles	miles	miles	miles	50 miles	Refused/ Missing
\$6.00-\$6.99	0	226	659	696	147	538	0
\$7.00-\$7.99	854	665	1,037	1,344	1,236	538	247
\$8.00-\$8.99	0	142	627	610	432	145	292
\$9.00-\$9.99	247	226	158	450	0	194	0
\$10.00-\$10.99	0	102	813	1,425	533	0	159
\$11.00-\$11.99	0	66	66	0	101	0	0
\$12.00-\$12.99	0	0	226	385	434	79	0
\$14.00-\$14.99	92	0	0	0	193	0	0
\$15.00-\$15.99	0	0	247	304	247	0	0
\$16.00-\$16.99	0	0	0	0	0	92	0
\$17.00-\$17.99	0	0	0	0	101	0	0
\$18.00-\$18.99	0	0	0	79	318	0	0
\$19.00-\$19.99	0	0	0	0	0	0	101
\$20 or Over	142	0	0	79	0	203	0
Refused/Missing	0	0	0	79	0	0	226



Detailed Characteristics of <u>Unemployed Labor Force Over 18:</u> Reasons for Not Working, Specific Business and Economic Reasons

What is the main reason you are not currently working/in labor force?

	Number of	
Reasons	Unemployed	Percent
Health conditions	912	4.9
In school	1,778	9.5
Family responsibilities	1,112	5.9
Slack work or business conditions	12,627	67.3
Transportation problems	563	3.0
Disability	463	2.5
Other	551	2.9
Don't know/Refused/Missing	743	4.0

What business and economic reasons affected your decision for not working/not looking for work?

	Number of	
Specific Business and Economic Reasons	Unemployed	Percent
No work available in my line of work	3,036	16.2
Couldn't find any work	9,365	49.9
Don't have necessary schooling, training, skills, or experience	868	4.6
Wages are too low	350	1.9
Better jobs are far from where I live	818	4.4
Unsatisfactory work arrangements	612	3.3
Other barriers (family, disability, health, transportation)	1,840	9.8
Going back to school	808	4.3
Other	520	2.8
Refused/Missing	532	2.8



IV. Characteristics of Those Who are Not in Labor Force

- age cohort, gender, county, and marital status
- household size, skilled trade, and types of skill
- educational attainment, and selected skill set
- seasons for sot in labor force, and willingness to work
- lowest wage rate they are willing to accept, and travel distance



Detailed Characteristics of Working-Age Population Not In Labor Force:

Age Cohort, Gender, County, and Marital Status

Characteristics of Population Not In LF: LWIA 6

	Population Not in Labor Force			
Characteristics	Not in Labor Force			
Age Cohort	Number of People	Percent		
18-34 35-44 45-54 55-64 65 and Over	12,348 5,230 7,426 9,261 30,492	19.10 8.10 11.50 14.30 47.10		
Total Gender	64,757	100.00		
Male Female	24,366 40,391	37.60 62.40		
Bedford Coffee Franklin Grundy Lincoln Moore Warren	12,022 15,750 4,280 6,256 12,251 2,961 11,237	18.60 24.30 6.60 9.70 18.90 4.60 17.40		
Married?				
Yes No	37,598 27,159	58.10 41.90		



Detailed Characteristics of Working-Age Population Not In Labor Force:

Household Size, Skilled Trade, Type of Skilled Trade

Characteristics of Population Not in LF: LWIA 6

Population Not in Labor Force

Characteristics	Not in Labor Force		
Additional People Living in This House?	Number of People	Percent	
None 1 2 3 4 or more Refused	14,305 33,041 14,058 1,975 1,264 114	51.00	
Total	64,757	100.00	
Skilled Trade?			
Yes No	15,236 49,521	23.50 76.50	
Types of Skilled Trade			
Occupational License Professional Certificate Skilled Trade Local Job Readiness Training	4,530 10,468 14,177 7,896	7.00 16.20 21.90 12.20	



Characteristics of People Not in Labor Force: LWIA 6

People Not in Labor Force

Detailed Characteristics of Working-Age Population
Not In Labor Force:

Educational Attainment and Selected Skill Set

Characteristics	Not in Labor F	orce
Educational Attainment	Number of People	Percent
Less than high school High school (and GED) Some college but no degree Associate degree Four-year college, Bachelor's degree Postgraduate/Masters Refused/Don't Know	14,482 23,895 13,192 4,173 5,870 2,358 787	36.90 20.40 6.40 9.10
Selected Skill Set of Population Not in L	_abor Force	
Carpenter Automotive service technicians and mechanics	864 905	1.30 1.40
Industrial machinery mechanics Machinists Construction Related Electricians/Engineering technicians Machine operator Welders	364 1,930 543 1,114 1,008 754	,



Detailed Characteristics of Working-Age Population Not In Labor Force:

Reasons Not in Labor Force, Willingness to Work

What is the main reason you are not currently in labor	force?	
	Number of People Not	
Reasons	in Labor Force	Percent
Health conditions	19,429	30.0
Retired	27,930	43.1
In school	3,470	5.4
Family responsibilities	6,797	10.5
Slack work or business conditions	1,475	2.3
Transportation problems	183	.3
Disability	2,302	3.6
Other	1,726	2.7
Don't know/Refused/Missing	1,445	2.2
What business and economic reasons affected your de	ecision for not looking	for work?
	Number of	
Specific Business and Economic Reasons	Unemployed	Percent
No work available in my line of work	1,406	2.2
Couldn't find any work	1,929	3.0
Don't have necessary schooling, training, skills, or	1,193	1.8
experience		
Wages are too low	0	.0
Better jobs are far from where I live	0	.0
Unsatisfactory work arrangements	1,319	2.0
Age-related and other discrimination	4,830	7.5
Other barriers (family, disability, health, transportation)	28,147	43.5
Going back to school	3,849	5.9
Other	22,084	34.1
Are you willing to work if you find a job?		
	Number of	
Willingness to Work	Unemployed	Percent
Yes	21,279	32.9
No	41,468	64.0
Don't Know/Missing	2,010	3.1
		66



Detailed Characteristics of Working-Age Population Not In Labor Force:

Wage Rate and Commuting Distance

Characteristics of People Not in Labor Force: LWIA 6

What is the lowest wage rate at which you are currently willing to work?

	Number of	
Wage Rate	People	Percent
\$6.00-\$6.99	3,081	4.8
\$7.00-\$7.99	4,888	7.5
\$8.00-\$8.99	2,412	3.7
\$9.00-\$9.99	492	.8
\$10.00-\$10.99	3,487	5.5
\$12.00-\$12.99	1,451	2.3
\$13.00-\$13.99	927	1.4
\$14.00-\$14.99	485	.7
\$15.00-\$15.99	1,399	2.2
\$16.00-\$16.99	114	.2
\$20 or Over	2,787	4.3
Refused/Missing	43,234	66.8

How far you are willing to travel for this job?

	Number of	
Distance	People	Percent
0-5 miles	5,428	8.4
6-10 miles	4,894	7.6
11-20 miles	4,986	7.7
21-30 miles	4,084	6.3
31-50 miles	2,037	3.1
More than 50 miles	1,086	1.7
Don't know/Refused/Missing	42,242	65.2



Not in Labor Force But Willing to Work (LWIA 6): Lowest Wage by Travel Distance

Characteristics of People Not in Labor Force: Willingness to Work (LWIA 6)

The Lowest Wage Rate by Travel Distance?							
	0-5	6-10	11-20	21-30	31-50	More than	Don't know/
Wage Rate	miles	miles	miles	miles	miles	50 miles	Refused/Missing
\$6.00-\$6.99	1,260	597	764	183	0	277	0
\$7.00-\$7.99	1,661	872	1,009	695	0	488	163
\$8.00-\$8.99	183	276	425	764	488	0	276
\$9.00-\$9.99	250	0	242	0	0	0	0
\$10.00-\$10.99	511	1,009	692	390	885	0	0
\$12.00-\$12.99	276	878	297	0	0	0	0
\$13.00-\$13.99	276	163	0	488	0	0	0
\$14.00-\$14.99	121	0	0	250	0	0	114
\$15.00-\$15.99	457	207	621	0	0	114	0
\$16.00-\$16.99	0	0	0	0	114	0	0
\$20 or Over	250	364	815	1,030	0	207	121
Refused/Missing	183	528	121	284	550	0	968



V. Additional Summary Tables



Labor Force Status of Population Over 18 (LWIA 6): Summary Tables

Labor Force Status of Population Over 18 by Age (LWIA 6)

		L	abor Force		Notin Labor Force		
		Employ	red		Not in Labor Force		
		Job			Not in Labor	All Marginally	Other: Not in Labor Force but
Age Cohort	Employed ¹	Shifters ²	Underemployed ³	Unemployed	Force ⁴	A ttached ⁵	Has Interest in Job Market ⁶
18-34	11,676	6,555	9,775	10,208	6,601	3,416	2,331
35-44	11,858	6,221	3,916	3,389	3,154	1,913	163
45-54	11 <i>,</i> 733	8,235	2,374	2,834	4,312	2,286	828
55-64	10 <i>,57</i> 8	3,728	1,450	1,960	6,085	2,008	1,168
65 and Over	3,366	579	540	132	23,326	1,052	6,114
Total	49,211	25,318	18,055	18,523	43,478	10,675	10,604

Notes:

- (1) Employed = This segment includes both employed and self-employed, who are content with their current job arrangements.
- (2) Job Shifters = This segment includes those employed but willing to change their jobs. However, they are not currently looking for a job.
- (3) Underemployed = This segment includes those who are employed but not fully utilized in their current jobs. They are willing to work additional ahours and actively looking for a new job.
- (4) Not in Labor Force = This segment includes those who are not in the labor force and not interested in the job market.
- (5) All Marginally Attached = This segment includes those who are not in the labor force due to economic conditions and other barriers to employment but willing to work.
- (6) Other: Not in Labor Force but Has Interest in Job Market = This segment includes those who are not in the labor force but show some interest in the job market. This segment of the population primarily includes retirees and students.



Labor Force Status of Population Over 18 (LWIA 6): Summary Tables

Labor Force Status of Population Over 18 by Gender (LWIA 6)

		La	abor Force		Not in Labor Force		
	Employed				Not in Lapor Force	abol Folce	
		Job			Not in Labor	All Marginally	Other: Not in Labor Force but
Gender	E mployed 1	Shifters ²	Underemployed ³	Unemployed	Force ⁴	A ttached ⁵	Has Interest in Job Market ⁶
Male	28,048	13,603	9,263	9,855	1 <i>7,</i> 6 <i>5</i> 9	2,743	3,964
Female	21,163	11 <i>,</i> 71 <i>5</i>	8,792	8,668	25,819	7,932	6,640
Total	49,211	25,318	18,055	18,523	43,478	10,675	10,604

Notes:

- (1) Employed = This segment includes both employed and self-employed, who are content with their current job arrangements.
- (2) Job Shifters = This segment includes those employed but willing to change their jobs. However, they are not currently looking for a job.
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Labor Force Status of Population Over 18 (LWIA 6): Summary Tables

Labor Force Status of Population Over 18 by Education (LWIA 6)

	Labor Force				Not in Labor Force		
*	Emplo y ed				Not in Labor Force		
		Job			Not in Labor	All Marginally	Other: Not in Labor Force but
Education	E mployed 1	Shifters ²	Underemployed ³	Unemployed	Force ⁴	A ttached ⁵	Has Interest in Job Market ⁶
Less than high school	3,872	1,821	1,949	2,312	11,373	996	2,113
High school (and GED)	16,368	9,366	7,009	9,709	18,105	4,237	1,553
Some college but no degree	9,412	6,450	3,855	4,535	6,883	3,034	3,275
Associate degree	3,51 <i>7</i>	1,314	2,459	592	1,444	1,552	1,177
Four-year college, bachelor's degree	10,571	3,290	2,197	787	3,468	649	1,753
Postgraduate/ master's	5,043	2,975	586	588	1,418	207	733
Don't know/ refused	428	102	0	0	<i>7</i> 8 <i>7</i>	0	0
Total	49,211	25,318	18,055	18,523	43,478	10,675	10,604

Notes:

- (1) Employed = This segment includes both employed and self-employed, who are content with their current job arrangements.
- (2) Job Shifters = This segment includes those employed but willing to change their jobs. However, they are not currently looking for a job.
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VI. Economic Hardship Indicators



Indicators of Economic Hardship

Economic Hardship Indicators for LWIA 6						
Q1. At the end of the month do you end up with some money left over?						
	Number of People	Percent				
Yes	59,786	33.97%				
Just Enough	63,057	35.83%				
Not Enough	31,148	17.70%				
Q2. In the last year, have you sold possessions or cashed in life insurance?						
Yes	12,672	7.20%				
Q3. In the last year, have you postponed maior purchases?						
Yes	37,703	21.42%				
Q4. In the last	year, have you barro	ved money fro	om friends or relatives?			
Yes	26,942	15.31%				
Q5. In the last year, have you applied for government assistance?						
Yes	19,283	10.96%				
Q6. In the last year, have you filed for or taken bunkruptcy?						
Yes	2,799	1.59%				
Q7. In the last year, have you fallen behind on paying bills?						
Yes	23,654	13.44%				
Q8. In the last year, have you obtained a loan to consolidate or pay off debts?						
Yes	9,488	5.39%				
Q9. In the last year, have you had a creditor call or come see you to demand payment?						
Yes	12,243	6.96%				
Q10. In the last year, have you had your wages attached or garnished by a creditor?						
Yes	1,418	0.81%				



Indicators of Economic Hardship

Q11. In the last year, have you had a lien filed against your property because you could not pay a bill?

Yes 1,730 0.98%

Q12. In the last year, have you had your home, car, or other property repossessed?

Yes 2,647 1.50%

Q13. In the last year, have you moved to cheaper living quarters?

Yes 8,731 4.96%

Q14. In the last year, have you moved in with other people?

Yes 7,302 4.15%

Q15. In the last year, have you sent one or more of your children to live with someone else?

Yes 599 0.34%

Q16. In the past 12 months, was there a time you or anyone in your household needed to see a doctor or go to the hospital but did not go?

Yes 31,578 17.94%

Q17. In the past 12 months, was there a time you or anyone in your household needed to see a dentist but did not go?

Yes 36,652 20.83%



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