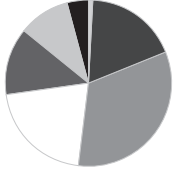


Respondent Profile Most Common Response

Survey conducted over a two week period in March 2009 using exclusively AREA Chicago's email list and Facebook contacts.

Out of the 252 responses the following narrative is a composite created from the responses to each of the 24 survey questions.



25-30 years of age, white, female with a bachelor's degree²².

I work in education¹, for an academic institution² and have been for the past 1-3 years³. I work full-time⁵ and play an integral role⁷ there and feel that the institution changes people's lives for the better⁶. Though I'm not at the height of my career⁸, and feel I'm underpaid¹¹, I'm generally content⁴. Not surprising as I was taught by my professional middle class¹⁹ family that simplicity is a virtue²¹. My work is my passion; my creativity, community and paid work are symbiotic⁹. I sometimes supplement my full-time job with other income¹² such as commission or sales from art work or speaker/honorarium fees¹³. I make \$30,000¹⁶ and keep between \$1,000 and \$5,000¹⁸ on hand in savings or as a safety net, so my class background has pretty much remained the same. My work allows capitalism to function and at the same time is also critical of it²⁴.

Race

While racial identity was easy to deduce that a majority of the respondents called themselves white or Caucasian, the ethnic backgrounds with which folks identified, were much more compelling, in terms of their variety, nuance, and interpretation.

- Northern euro blend
- Chicana
- American/Eastern European
- Anglo/eastern european
- Arab-african-american
- German/Western European
- Black American
- Dutch
- Eastern European
- Ethnic human
- Euroamerican
- Chinese
- German/Irish
- White western european
- Irish-American (3rd generation in Chicago)
- Jewish, European ancestry
- Puerto Rican/Latina
- Scottish/English
- U.S. Citizen
- Welsh/Irish/German
- White Skin Privilege
- Romanian, Russian, Dutch
- Southern / American South
- Xicana
- Soviet
- Fryslander
- I try not to
- Black
- Scottish/Irish
- Estadounidense
- German
- White/hispanic
- Irish American
- European ancestry
- Italian
- Uhh... German-American, i guess
- Unsure (adopted)
- WASP
- Jewish
- American-Irish/mixed roots
- Arab
- Polish/German/English-american
- Hebrew, Italian, Alsatian
- Thai
- Scandinavian/mixed
- Northern European
- English/German
- latina
- Middle American averageness
- White
- African American
- American (N. European parents)
- Western European
- American ethnic traitor
- Caucasian, american, german, irish,
- Middle class, atheist, metropolitan
- Anglo-Saxon
- White/Jewish (...)
- Asian American
- Bi-cultural
- Mutt
- Celtic
- Chinese American
- European immigrant
- French/German/Scottish/Irish
- Greek, irish, german
- Indian and white
- Jewish and Puerto Rican
- Little of everything (Irish/English/Lithuanian/etc)
- Mexican
- Mixed
- Mongrel
- Norwegian, scotch-irish
- Peruvian American
- Prussian/Irish
- Czech/German/French-Canadian
- Scandinavian
- Eastern and Western European
- European
- Irish
- (Asian) Indian
- American
- Caucasian
- Euromix
- Finnish
- Haitian
- Homosexual
- Irish Catholic
- Italian-American
- Korean American
- Latino
- Multi-Cultural
- Asian
- Heathen
- Hispanic; German
- GAY
- Euro-American
- White (Anglo mutt)

Everybody's Got Money Issues Survey

SURVEY CREATED BY KRISTEN COX
AND DANIEL TUCKER.
DESIGNED BY DAVE PABELLON

We conducted an anonymous survey about work, life, money, resource sharing, class background, and thoughts on capitalism. With this issue, we thought it would be interesting to understand the unique perspectives and backgrounds of the AREA Chicago community — you, our contributors and readership. We recognize the limitations of this format and acknowledge that many of the people who read our printed publication or who have even been featured in articles in past issues are not part of our online network, to whom this survey was exclusively targeted (via email and facebook). The survey design was flawed (as many are - in one way or another) resulting in some inconsistencies and short-sights, such as not including debt or temporary employment as two indicators of work and class. We have tried to address some of those limitations in the reporting above, and also through including some of the feedback we received about the survey. AREA has presented a number of other people's research but this is our first attempt to conduct our own, and with our own special touch (as you read through the responses, you will notice evidence of the experimental nature of our approach and the critical and sometimes playful tendencies of our interview "subjects.") Still, we are excited and surprised (sometimes not so surprised) by the results and the response of 252 people, in total, however an average of 205 people answered each question. Above you will find a composite profile of the most frequent responses, which will give you a rough sense of the background of the people who completed the survey. Some responses were easily compiled into statistics, other "fill in the blank" options were analyzed, or cited as examples of peoples' unique comments. Sometimes, we just made a selection of the most unique responses and published them outright. Feel free to be in touch (areachicago@gmail.com) if you would like to experiment further with this data, as we just skimmed the surface, presenting it for your viewing pleasure here.

1) The kind of industry or field that employer fits in (The categories were taken from Chicago Craigslist. these were the top 3 out of 29, representing the vast majority of responses.)

Art / media / design **38%** Community organizing **13%** Education / programming **46%**

2) The kind of employer you work for. Multiple answers possible:

Academic Institution **36%** Non-profit 501(c)* **35%** For-profit corporation **15%**
Full-time student **14%** Self-employed or own business **13%**Freelance, or earn commission **9%**
State or federal agency **4 %** Worker owned collective **2.5%**
(Other: foundation, nanny, resident DJ at roller rink, organic farm)

*Note: there are a plethora of 501(c) designations that fall under the non-profit category, which are exempt from certain federal taxes. 501(c)3 being the most common. Labor unions, museums, some farms, even academic institutions are non-profits. For a full list, see: http://en.wikipedia.org/wiki/501(c)

3) How long have you worked in this sector, or in this way?

Less than one year **11%** 1-3 years **31%** 4-6 years **27%**

7-10 years **13%** 10+ years **19%**

4) Over the past year, how have you felt about your work? (as scale from 1-5)

really happy (1) **21%** content (2) **36%** so, so; indifferent (3) **11%**

frustrated (4) **22%** on the verge of burning out (5) **10%**

5) Within the past year, i have worked:

Full time **64%** Part time **34%**

On contract full time **7%** On contract part time **21%**

6) How do you feel about the work your company or organization does?

I feel that it does more harm than good. **7%**

I feel that it is insignificant. **7%**

I feel that it changes people’s lives for the better. **57%**

I feel that it is mixed; is good in some ways but harmful in others. **29%**

Here are some examples of other comments people made about how they feel:

It is expensive, private, and exclusive; but ultimately produces intelligent, informed people who go on to run major aspects of the world.

That these categories are for the most part insufficient. My work is good, no harm, meaningful for many, nonexistent to others.

That I am changing the world every day.

That it is insignificant and harmful in some ways.

The initiatives are top down and are not aligned with maximizing student growth.

Teaching is incredibly significant, but the education system is messed up.

Band-aid solutions that meet the immediate needs of some people but in many ways is just geared towards tapping into funding to sustain itself perpetually rather than challenging the whole issues.

That it does not actually care about its constituency, is all about numbers.

That it is trapped in its own narrow cycles of limited impact on the majority.

Generally good, and mission is admirable; could be more effective at “changing people’s lives for the better”

7) How do you feel about your contribution to the work your employer does?

My role is integral to the functioning of this organization or company. **44%**

I am easily replaceable. **20.0%**

Neither of these three are true to my experience. **32%**

My position could be eliminated and would save the company money and not effect the quality of the overall organizational goals. **4%**

8) Do you consider yourself at the peak or in the height of your career?

Yes **9%** No **67%** This is no career. **22%**

9) Which statement describes your sentiment towards your paid work:

(Note: Creative = your artistic, or otherwise inventive work. Community = your volunteer, service, or activism work.)

I work to pay the bills but then that’s it. I spend as much time as possible on my creative or community work. **25%**

My work is my passion; my creativity, community and paid work are symbiotic. **48%**

It seems like I’m always working where it is hard to make time for my creative or community work. **27.0%**

10) What is your ideal work scenario in order to balance your paid, creative and/or community work?

Here are 10 out of 144 total responses to this optional question:

More funding for the entire organization so each person doesn’t have to take on 2-3 positions.

I want to be a part-time activist, part-time freelance writer, part-time doula and part-time mediator.

Abolition of wage-labor and money, free to work as needed and desired.

4-day week with health care

I have an ideal work scenario – I am a freelance writer, and I am senior editor of an art publication.

Have them be indistinguishable.

I would like my work to be my passion; I want to play in an orchestra, but for now I work in the office at a music school.

More flexible schedule; less tired at night so that I’ve got more energy to devote to creative endeavors

I wish I could get paid to do community centered work.

Teaching 4 classes a year with no administrative responsibilities and minimal committee work.

If I made more money in my “creative” job so I wouldn’t have to work in my “shitty” job.

11) Do you feel you are:

Under-paid? **57%** Fairly paid? **39%** Over-paid? **4%**

12) Do you supplement your income with extra work?

Yes, often **25%** No, never **24%** Sometimes **51%**

13) From where do you receive extra income?

Asset income **20%*** Commission, artwork sales & freelance income **46%°**

Tenant or business income **5%** Relying on a family member to help me out from time to time **27%**

Savings, interest from bank **2%** Scholarship, fellowship, paid internship or grant money **22%**

Odd income **18%±** Spouse/Partner **4%**

I do not receive any additional resources **28%**

* (interest from stocks, bonds, money market account, trust fund of a family member gifts me large sums of money every so often)

°(includes speaker/honoraria fees, teaching, writing, research and other consultant gigs)

±(such as poker, babysitting, selling crafts, receiving insurance settlement from bike accident, theatre and DJ gigs, food banks or scams, childcare, yard work, black market transactions, house-sitting or cleaning, selling t-shirts)

14) Does your household rely on

Only your income **39%** Roommate or friend income **30%** A spouse/partners income **7%**

15) Are there people whose livelihoods depend on your income?

Yes **27%** No **73%**

16) How much is enough income for you to live on in a year?

(w/ consideration of typical annual expenses and some savings) Guesstimate.

\$0- \$15,000 **14%** \$16,000 - \$30,000 **40%** \$31,000 - \$45,000 **25%**

\$46,000 - \$60,000 **11%** \$61,000 - \$79,000 **4%** \$80,000 + **5%**

Note: six people factored in the reality of having to pay down debt (though we mistakenly did not explicitly ask about debt). Nine people specified that this figure includes at least one if not more additional dependents.

17) About how much money do you typically keep on hand as a safety net, for leisure, travel or emergencies?

\$300 or less **16.4%** (35) \$300-\$1000 **19.2%** (41) \$1000-\$5000 **23.8%** (51)

\$5,001 + **17.8%** (38) what savings? **22.9%** (49)

18) Do you participate in non-monetary resource sharing to fulfill your most bare-bones-basic needs (housing, health/care, childcare, food)?

Yes **33%** No **68%**

If so, what resources are shared (here are 10 examples out of 75)

I care for my mom and live off her income.

We bought a house with 2 other families (college friends) in 1993. Have paid it off now. Ran a neighborhood food coop out of the property. Share a car with these families. Shared childcare when the kids were young. Are seriously considering a model for retirement together, including shared in-house health care if necessary. The thing that seems to work for us is making a commitment to living together. Some of us have been living together since 1982 (before we bought the house together). The self made model that we are creating is empowered by the commitment to caring for our most immediate neighbors.

We take care of a 2 year old family member throughout the week to help other family member

Transportation! We borrow a lot cars (and use I-go). *We have chickens.* I share the eggs.

Barter health service *Baby-sitting* *Food*

I share with my neighbors and they share with me. A ride for a meal, a haircut for cigarettes, etc...

My building does a weekly pot luck and container night.

19) How would you characterize your class background for the majority of your upbringing?

Consider your parents and grandparents’ backgrounds.

(Note: There are obviously many ways to “slice the pie” of class in this country and most of the categories we are provided with have significant limitations or do not correlate to our lived experiences. As people living with dominant culture that often obscures class background, is obsessed with middle class-ness, finds poverty shameful, encourages upward mobility, promotes living comfortably on a mountain of debt — it can be hard to know where we fit in. But the statistics about income inequality in this country indicate that the super rich are getting richer while the lower rung of the top, the vast middle and the bottom are falling further down. We decided to adapt our class categories from the research of Dennis Gilbert who wrote “The American Class Structure: In An Age of Growing Inequality” (2002 — Belmont, CA: Wadsworth). After publishing the survey online we realized that we had failed to include actual income monetary amounts for any class besides the “Capitalist Class” despite asking the survey takers to base their responses on actual monetary amounts over other characteristics outlines in Gilbert’s class definitions. By making this mistake we have to assume that the statistics below are less reliable or accurate than others in this survey. Still, even with this significant flaw, peoples class identities are responses to this question are not precise and are equally informed by subjective identities as exact considerations of wealth.)

Capitalist Class — Top-level executives, high level politicians, celebrities, heirs; income of \$500,000+. Ivy league education, second homes common. **0%**

Professional Class/Upper middle class — Highly educated (often with graduate degrees), most commonly salaried, professionals and middle management. Private school, and vacations common. **47%**

Lower middle class — Semi-professionals and craftsmen with a roughly average standard of living. Most have some college education and are white collar. **33%**

Working class — Clerical and most blue collar workers whose work is highly routinized. High school education common. **16%**

Working poor — Service, entry-level, clerical and some blue collar workers. High economic insecurity and risk of poverty. Some high school education. **3%**

Underclass — Those with limited or no participation in the labor force. Reliant on government transfers. Some high school education. **0%**

20) Did your class background change dramatically when you were growing up?

Yes, it decreased significantly. **5%** Yes, it increased significantly. **20%**

No, it remained relatively the same (with reasonable ebs and flows). **75%**

21) What priorities were you raised to value? (more than one o.k.)

A Making more money and/or getting a better education than the people who came before me. **29%**

B Preserving my lineage and living up to my family’s place in society. **9.5%**

C Getting by and being happy/content. Simplicity is a virtue. **33%**

D Sacrificing or giving away wealth and material resources to serve or help others (includes contributing to community, society, or culture and to the world at large, not necessarily monetarily). **13%**

Other answers:

Several people indicated that their experience reflected more like a combination of A and D or A and C. **3 %**

A trend toward striving to be independent and successful, or self-sufficient not relying on government or the market **5%**

“Working hard” was critical for some and/or the importance of gaining an education but not necessarily with making money as the end goal. **7%**

“Being a good Catholic girl, getting married, having babies.”

“Secular Humanist values, socialism, and life on a sliding scale.”

“Stay out of poverty, to avoid loss of home or loss of children.”

“Not to expect too much from the world; also, that money and those who worked to make it were suspect.”

22) What is your formal educational background?

Some college **9%** Associate degree **1%** Bachelor’s degree **43%**

Master’s degree **36%** Professional, Specialized degree **4%** Doctorate degree **7%**

23) In order to feel like a more complete person, what kinds of activities do you regularly do when you are not working?

203 people responded to this question, however it was possible to select as many options as were relevant and therefor we are including the number of people that responded to each option.

Spend social time with family and friends **91.6%** 186 Exercise **63.5%** 129

Make things — art, music, cooking, gardening **90.1%** 183 Travel **59.1%** 120

Witness or consume culture or entertainment **73.4%** 149 Volunteer serving others **49.8%** 101

Religious or spiritual activities **16.3%** 33 Shop **15.8%** 32

Attend conferences, forums, retreats; engage in professional or personal development opportunities **57.1%** 116

Organize people to address their needs and claim their power **35.5%** 72

24 people offered other responses, and here are 5 of them:

Have sex *Home improvement* *Drink Heavily*

I do not rely on superficial activities to make me feel more “complete.” This is a completely bullshit question.

Lie on the grass

24) How does your work relate to capitalism?

It totally perpetuates capitalism. **6%**

It fits comfortably within the logic of capitalism. **32%**

It creates alternatives to capitalism. **9%**

It empowers people to work to dismantle capitalism. **6%**

It allows capitalism to function/is situated inside of capitalism and is also critical of it. **46%**

(for respondents own definitions of capitalism see page 15 in this issue of AREA presenting all 183 responses to that question)