



# Experiences and Perspectives of Young Workers

December 2016

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM





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# Preface

The Federal Reserve Board's Division of Consumer and Community Affairs (DCCA) conducted the 2015 Survey of Young Workers and prepared this report.

DCCA directs consumer- and community-related functions performed by the Board, including conducting research on labor market and financial services policies and practices and their implications for consumer financial stability, community development, and neighborhood stabilization.

DCCA staff member Heidi Kaplan prepared this report. Extensive comments, feedback, and technical assistance were provided by the following DCCA staff members: Sam Dodini, Jennifer Fernandez, Christina Park, Jenny Schuetz, and Anna Tranfaglia.

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# Executive Summary

Young adults in the United States have experienced higher rates of unemployment and lower rates of labor force participation than the general population for at least two decades, and the Great Recession exacerbated this phenomenon.<sup>1</sup> Despite a substantial labor market recovery from 2009 through 2014, vulnerable populations—including the nation’s young adults—continue to experience higher rates of unemployment.<sup>2</sup>

Changes in labor market conditions, including globalization and automation, have reduced the availability of well-paid, secure jobs for less-educated persons, particularly those jobs that provide opportunity for advancement. Furthermore, data suggest that young workers entering the labor market are affected by a long-running increase in the use of “contingent” or “alternative” work arrangements, characterized by contracted, part-time, temporary, and seasonal work.<sup>3</sup>

In light of these trends, the Federal Reserve Board’s Division of Consumer and Community Affairs

began exploring the experiences and expectations of 18- to 30-year-old Americans entering the labor market. Staff reviewed existing research and engaged external research and policy experts to identify the potential economic implications of these labor market trends on young workers.

This initial exploration raised several questions about the experiences of young workers that were not fully explained by existing data. In response, the Federal Reserve conducted its first Survey of Young Workers over November and December 2013 to develop a deeper understanding of the forces at play. The findings from this report were published in 2014.<sup>4</sup>

In December 2015, the Federal Reserve conducted a second Survey of Young Workers to further explore labor market issues and trends among this population. The 2015 Survey of Young Workers was administered by GfK using its Internet panel.<sup>5</sup> The 2,035 survey respondents ranged in age from 18 to 30. Details about the survey, its methodology, and limitations can be found in the body of the report and in a methodological appendix.

This report serves two principal purposes. First, it summarizes insights from the 2015 Survey of Young Workers and related research in the field. Second, it frames policy and research issues for future consideration by the Federal Reserve Board and others.

<sup>1</sup> Bureau of Labor Statistics (2014), Current Population Survey (CPS), *Unemployment by Age, Sex, and Marital Status, Seasonally Adjusted*, table A-10, [www.bls.gov/web/empsit/cpseea10.htm](http://www.bls.gov/web/empsit/cpseea10.htm).

<sup>2</sup> Heidi Shierholz, Natalie Sabadish, and Nicholas Finio, *The Class of 2013: Young Graduates Still Face Dim Job Prospects*, Economic Policy Institute briefing paper no. 360 (Washington: EPI, April 2013), [www.epi.org/publication/class-of-2013-graduates-job-prospects/](http://www.epi.org/publication/class-of-2013-graduates-job-prospects/).

<sup>3</sup> U.S. Department of Labor, *Commission on the Future of Employee–Management Relations* (Washington: Department of Labor, 1994), [www.dol.gov/\\_sec/media/reports/dunlop/section5.htm](http://www.dol.gov/_sec/media/reports/dunlop/section5.htm). This report refers to contingent work and alternative work arrangements as “alternative work arrangements” and refers to contingent workers and alternative work arrangement workers as “alternative” workers. For a further discussion of “alternative work arrangements,” see Barbara J. Robles and Marysol McGee, “Exploring Online and Offline Informal Work: Findings from the Enterprising and Informal Work Activities (EIWA) Survey,” Finance and Economics Discussion Series 2016-089 (Washington: Board of Governors of the Federal Reserve System, October 2016), [www.federalreserve.gov/econresdata/feds/2016/files/2016089pap.pdf](http://www.federalreserve.gov/econresdata/feds/2016/files/2016089pap.pdf).

<sup>4</sup> Board of Governors of the Federal Reserve System, *In the Shadow of the Great Recession: Experiences and Perspectives of Young Workers* (Washington: Board of Governors of the Federal Reserve System, 2014), [www.federalreserve.gov/econresdata/2013-experiences-and-perspectives-of-young-workers-201411.pdf](http://www.federalreserve.gov/econresdata/2013-experiences-and-perspectives-of-young-workers-201411.pdf).

<sup>5</sup> KnowledgePanel® is a large-scale online panel based on a representative random sample of the U.S. population. GfK supplies a free computer and Internet service to participating households that lack Internet access. See [www.gfk.com/us/Solutions/consumer-panels/Pages/GfK-KnowledgePanel.aspx](http://www.gfk.com/us/Solutions/consumer-panels/Pages/GfK-KnowledgePanel.aspx).

## Key Findings

Unless otherwise noted, this report presents findings from the December 2015 survey. Key findings include the following:

### Outlook and Expectations

*Young adults showed an increase in optimism about future job opportunities from the 2013 survey to the 2015 survey.*

- In 2015, the majority of young adults (61 percent) are optimistic about their future job opportunities, showing an increase in optimism from 2013 (45 percent).
- In the survey, the likelihood that a young adult is optimistic about future job opportunities increases with higher levels of educational attainment. Furthermore, young adults who are enrolled in school are more optimistic than young adults who are not enrolled in school.
- Young adults with a paid job are more optimistic than those without a paid job.

*Among young adults, steady employment remains more important than higher pay.*

- In 2015, young adults continue to have a strong preference for steady employment (62 percent) over higher pay (36 percent). However, the percentage of respondents who preferred steady employment decreased from 2013 (67 percent).
- Among respondents who prefer steady employment, 80 percent would rather have one steady job than a stream of steady jobs for the next five years.

*Young adults whose parents have obtained a bachelor's degree are not confident their standard of living will be higher than that of their parents.*

- Most young adults are not sure how their standard of living will compare with their parents' standard of living.
- Young adults with at least one parent with a bachelor's degree (or higher) are more likely to believe their standard of living will be lower than their parents (4 percent) when compared with young adults whose parents have a high school education or less (1 percent).

## Value of Education

*Twenty-eight percent of respondents are currently enrolled as students in a certificate or degree program.*

- Most students are enrolled in degree programs, including associate's degrees (23 percent), bachelor's degrees (55 percent), and graduate degrees (9 percent). Furthermore, 8 percent of the students are enrolled in a certificate or technical degree program.
- In the survey, most undergraduate students are identified "nontraditional" because they are over age 23, enrolled in school part time, working full time, and/or financially independent.<sup>6</sup>

*Ten percent of respondents are "non-completers," meaning they are not currently enrolled in a certificate or degree program they started.*

- Most non-completers intend to re-enroll and complete the certificate or degree program that they started.
- Thirty-seven percent of non-completers withdrew from their program more than two years ago.

*Students use a variety of sources to finance postsecondary education.<sup>7</sup>*

- Sixty-two percent of respondents with postsecondary education worked while in school to finance all or part of their most recent education.
- Fifty-two percent of respondents with postsecondary educational experience have parents that contributed financially to their education.
- Forty-six percent of respondents incurred debt to pay for some portion of their education or training.

<sup>6</sup> The National Center for Education Statistics uses the following definition: "The criteria chosen to identify nontraditional students pertain to choices and behavior that may increase students' risk of attrition and, as such, are amenable to change or intervention at various stages in a student's school life. With this intention, three sets of criteria were used to identify nontraditional students: (1) enrollment patterns, (2) financial and family status, and (3) high school graduation status. See <https://nces.ed.gov/pubs/web/97578e.asp>.

<sup>7</sup> In this report, postsecondary education refers to experience in a certificate or technical degree program, associate's degree program, bachelor's degree program, master's degree program, and/or professional or doctorate degree program. In this report, respondents with postsecondary education have not necessarily completed a certificate or degree.

*In 2015, young adults believe there is greater value in their postsecondary education than those in 2013.*

- Between 2013 and 2015, the portion of respondents who believe the financial benefits of their most recent postsecondary education outweigh the cost increased from 43 percent to 54 percent.
- Furthermore, unlike in 2013, the analysis does not show that the value placed on education is correlated with whether or not a respondent completed their certificate or degree, has a paid job, or has a temporary or permanent job.

*Forty-one percent of respondents believe they have the level of education and training needed for the type of job that they would like to hold in the next five years.*

- Young adults with a graduate degree are the most likely to believe they have the necessary level of education.
- Meanwhile, young adults who lack postsecondary credentials are less likely to believe they have the necessary level of education.

*Young adults report that the high cost of education and a lack of information about connections to jobs and careers are barriers to enrolling in postsecondary educational programs.*

- Among young adults who are interested in additional education but not enrolled, cost is the most frequently cited reason for not enrolling.
- After cost, a lack of time and the schedule of course offerings are noted as barriers to enrollment in additional education.

## Connecting Education and the Labor Market

*More than 30 percent of young adults did not receive information about jobs and careers in high school and college (if applicable).<sup>8</sup>*

- Sixty-six percent of young adults received information about jobs and careers during high school. And, 69 percent of young adults received such information in college (among those who attended college).
- Among young adults who received information about jobs and careers in high school, college or

both, the information most often came from teachers and counselors.

*Many employees are not employed in jobs aligned with their education.<sup>9</sup>*

- Less than half (45 percent) of employees work in a career field that is closely related to their educational and training background.
- Employees engaged in some fields of study, including engineering, are more likely to align their education and work.

*Many young adults gained early work experience during high school, college, or both.*

- Fifty-three percent of young adults had a paid job during high school, and 77 percent of young adults had a paid job during college (among those who attended college).
- Twenty-six percent of young adults who held an internship during college said that the internship led to a paid job.

*Young adults do not have a standard method of searching for a job.*

- At every level of educational attainment, the top strategy for job searches was to contact the employer directly.
- Young adults with a bachelor's degree searched more intensely, as they were far more likely to employ this strategy (61 percent) than those with a certificate or technical degree (44 percent).

## Profile of Employees

*Permanent employment that is long-term and not temporary employment is correlated with a positive outlook and job satisfaction.*

- Seventy-eight percent of employees have a permanent/long-term ("permanent") job.
- Sixty-eight percent of employees with a permanent job are optimistic about their future job opportunities compared with 43 percent of employees with a temporary job.
- Fifty-seven percent of employees with a permanent job are very satisfied with the benefits they receive

<sup>8</sup> In the survey, respondents with postsecondary education (including those who have not completed a certificate or degree) were asked about their "college" experience.

<sup>9</sup> "Employees" refers to respondents who have a paid job and who are not enrolled in school full time. See [Profile of Respondents](#) in the Introduction for a more detailed description.

from their employer compared with 29 percent of employees with a temporary job.

*Full-time employment is also correlated with a positive outlook and job satisfaction.*

- Seventy-five percent of employees in the survey have a full-time job.
- Sixty-five percent of full-time employees are optimistic about their job future compared with 54 percent of part-time employees.
- Full-time employees are more likely to consider their main job to be a “career” or a “stepping stone to a career” than their part-time counterparts.

*Many part-time employees would prefer more work hours.*

- Among part-time employees surveyed, 49 percent were identified as underemployed, as they are working part time because of economic conditions.<sup>10</sup>
- Meanwhile, 42 percent of part-time employees prefer part-time work.

*Employees expect to have fewer paid jobs in the coming year than they have held in the past year.*

- Sixty-three percent of employees held one full-time job in the past year, yet 80 percent of employees expect to have only one full-time job in the coming year.
- Among employees who have multiple jobs, these employees would prefer to work more jobs simultaneously than they have experienced in the past year.

## Self-Sufficiency

*Employees in 2015 are more satisfied with their pay and benefits than in 2013.*

- In 2015, employees are more likely to be “very” or “somewhat” satisfied with their salary and wages than respondents with a paid job in 2013.

<sup>10</sup> Underemployed, or “part time for economic reasons” or “involuntary part time,” includes persons who indicated that they would like to work full time but were working part time (one to 34 hours) because of an economic reason, such as their hours were cut back or they were unable to find full-time jobs. See <http://www.bls.gov/cps/lfcharacteristics.htm>.

- The percent of young workers who have health insurance increased from 2013 (70 percent) to 2015 (82 percent).
- Likewise, the percent of young workers who received paid time off for sick leave, holidays, or both from any of their paid jobs increased from 2013 (59 percent) to 2015 (62 percent).

*Although most employees can cover their household expenses, many would struggle if faced with an emergency.*

- Seventy-three percent of employees are able to cover their monthly household expenses with their household income.
- Among young workers, the ability to go without a paycheck temporarily improved between 2013 and 2015.

*Many employees receive financial support from family.*

- Many employees, including some employees who report they cover their household expenses, receive financial support from their families.
- In addition, 8 percent of employees use government programs to support their households.

*Young adults are forming new households.*

- As adults, 43 percent of employees have formed a new household with their immediate family (i.e., spouse/partner), and 20 percent have formed a new household alone or with a roommate.
- Nearly half of employees are responsible for paying their full mortgage or rent.

## Policy and Research Implications

### Improve Alignment between Education and the Labor Market

With the labor market’s growing demand for formal educational attainment, choosing a postsecondary program is the first substantial investment decision for many young people.<sup>11</sup> The survey highlights the association between postsecondary education and positive labor market outcomes, ranging from optimism about one’s job future to higher earnings.

<sup>11</sup> Anthony Carnevale, Tamara Jayasundera, and Ban Cheah, *The College Advantage: Weathering the Economic Storm* (Washington: Georgetown University, Georgetown Public Policy Institute, August 2012), <https://georgetown.app.box.com/s/vzqem30apzdt4e3vmo9n>.

Responses to the survey underscore the importance of young workers receiving appropriate information that enables them to select an educational program that maximizes their job opportunities. Future workers need quality information that is accessible and, if possible, standardized for easy comparisons across institutions. Additionally, strategies to track the employment and earnings of program graduates over time should also be considered.

### **Increase Opportunities for Non-degree Education**

Aside from college and university degrees, more workers could gain cost- and time-efficient skills through postsecondary career technical education (CTE). However, young adults interested in CTE face many challenges, including a lack of CTE high schools, a decentralized CTE system, and a lack of work-based learning programs.<sup>12</sup>

Despite these challenges, CTE in the United States has some valuable assets, including comprehensive high school and open-access community colleges.<sup>13</sup>

<sup>12</sup> Malgorzata Kuczera and Simon Field, *A Skills beyond School Review of the United States*, OECD Reviews of Vocational Education Training (Paris: OECD Publishing, 2013), [www.oecd.org/employment/askillsbeyondschoolreviewoftheunitedstates.pdf](http://www.oecd.org/employment/askillsbeyondschoolreviewoftheunitedstates.pdf).

<sup>13</sup> Ibid.

Providing students with information about CTE options earlier could help them prepare to make the most of their educational investment.

### **Provide Assistance and Protections for Workers with Alternative Work Arrangements**

Despite young adults' desires for long-term job employment with a single employer, research shows an increase in alternative work arrangements. Because alternative work arrangements are increasing in the face of young adults demanding more financial security, policies and strategies that will provide workers with stability under the changing labor market conditions should be considered. Alternative workers are concerned with issues including, but not limited to, income volatility, loss of benefits, paid time off, opportunities for advancement, and legal protections.

### **Seek Opportunities to Improve Job Growth**

It is important to note that the high rate of unemployment among young workers is not a result of only education, job searches, or individual characteristics. High rates of unemployment and low rates of participation among segments of the population could be improved by greater economic growth.



# Introduction

A changing labor market is driving questions about how young workers prepare for shifts in the skills demanded of workers, the location of work, and the relationships between employers and employees.<sup>14</sup> As young adults enter the labor market, three significant changes are creating a work environment that is markedly different than the one their parents prepared to enter.

First, the Great Recession exacerbated existing trends of increased unemployment and declines in labor market participation rates among young adults. Since the recovery began in 2009, the unemployment rate has not recovered to pre-recession levels. Higher unemployment rates have affected young adults more than older workers. Between December 2005 and December 2015, unemployment among 18- to 19-year-olds increased 18 percentage points to 15.2 percent, and for 20- to 24-year-olds unemployment increased 1.0 percentage points to 9.4 percent. Yet unemployment for 35- to 44-year-olds increased 0.2 percentage points to 4.0 percent (table 1).<sup>15</sup>

Likewise, while labor market participation rates have decreased overall for those 55 years and older, young adults have experienced the greatest decline. Between December 2005 and December 2015, participation rates among 18- to 19-year-olds dropped 8.9 percentage points to 58.2 percent, and 20- to 24-year olds the rate dropped 3.3 percentage points to 74.4 per-

<sup>14</sup> In 2014, Federal Reserve Board Chair Yellen commented on shifts in the labor market since the Great Recession when she stated that “Along with cyclical influences, significant structural factors have affected the labor market, including the aging of the workforce and other demographic trends, possible changes in the underlying degree of dynamism in the labor market, and the phenomenon of ‘polarization’—that is, the reduction in the relative number of middle-skill jobs.” Janet Yellen, “Labor Market Dynamics and Monetary Policy,” (speech at the Federal Reserve Bank of Kansas City Economic Symposium, Jackson Hole, Wyoming, August 22, 2014), [www.federalreserve.gov/newsevents/speech/yellen20140822a.htm#f17](http://www.federalreserve.gov/newsevents/speech/yellen20140822a.htm#f17).

<sup>15</sup> U.S. Bureau of Labor Statistics. See [www.bls.gov](http://www.bls.gov).

**Table 1. Labor force statistics from the Current Population Survey (August 2016)**

Age	Unemployment rate (percent)	Unemployment rate change (Aug. 2006–Aug. 2016) (percentage points)	Labor force participation (percent)	Labor force participation change (Aug. 2006–Aug. 2016) (percentage points)
18 to 19 years	15.2	+1.8	58.2	-8.9
20 to 24 years	9.4	+1.0	74.4	-3.3
25 to 34 years	5.3	+0.2	82.9	-2.2
35 to 44 years	4.0	+0.2	83.8	-1.2
45 to 54 years	3.6	+0.2	81.4	-1.8
55 years and over	3.2	No change	37.6	-2.2

Source: Bureau of Labor Statistics.

cent, while the rate for 35- to 44-year-olds dropped 1.2 percentage points to 83.8 percent (table 1).<sup>16</sup>

Second, globalization, automation, and improved efficiencies in the workplace are changing how employment and training programs connect workers to jobs, particularly those that require special skills and provide for wage advancement. As employers seek new ways to make the employment relationship more flexible, they have increasingly relied on a variety of arrangements popularly known as alternative work arrangements. Because of this increased use of independent contractors, temporary, seasonal, and leased employees, young workers are increasingly acting as their own agents of employment, rather than as employees of a particular firm. As the relationship between employers and employees shifts, employers may be less likely to provide salaries and traditional benefits to workers.

Third, the United States has experienced “job polarization,” a steady decline in well-paid, secure jobs, such as in manufacturing, and an increase in demand for cognitive knowledge, skills, and abilities. This change in the job market has meant a shift from jobs

<sup>16</sup> U.S. Bureau of Labor Statistics. See [www.bls.gov](http://www.bls.gov).

that require no more than a high school diploma to jobs that require at least some postsecondary education. As evidence of this shift, college-educated workers continue to fare significantly better than those without a postsecondary degree in the aftermath of the recession.<sup>17</sup>

As a result of economic changes, a large portion of young adults are now “disconnected”—that is, neither enrolled in education nor employed. In 2014, the “disconnection rate” for both young high school graduates and young college graduates was 1.3 times as high as before the recession began. This increase represents an enormous loss of opportunity for work experience or further education and will have a lasting negative impact on their lifetime earnings.<sup>18</sup>

Furthermore, since the Great Recession, college graduates continue to be employed at greater rates than high school graduates but at far lower rates than historical norms. Young college graduates typically have a strong labor market attachment, yet the employment-to-population ratio of young college graduates has significantly declined from the average of 89 percent during the 1990s and 87 percent during the 2000s to 85 percent in 2015.<sup>19</sup>

In light of these changes, the Board seeks to describe the perceptions and expectations of young Americans in the labor market. Specifically, the Board aims to identify workplace experience and expectations for 18- to 30-year-olds.

In December 2013, the Federal Reserve Board’s Division of Consumer and Community Affairs conducted the inaugural Survey of Young Workers. The survey was an initial inquiry into the work experiences and expectations of young workers. In December 2015, the second survey, known as the 2015 Survey of Young Workers, was administered to the same population of young adults nationwide. Unless otherwise noted, the findings in this report represent the 2015 Survey of Young Workers.

<sup>17</sup> Carnevale, Jayasundera, and Cheah, *The College Advantage*.

<sup>18</sup> Heidi Shierholz, Alyssa Davis, and Will Kimball, *The Class of 2014: The Weak Economy is Idling Too Many Young Graduates*, Economic Policy Institute Briefing Paper #377 (Washington: EPI, 2014), [www.epi.org/publication/class-of-2014/](http://www.epi.org/publication/class-of-2014/).

<sup>19</sup> Maria Canon, Marianna Kudlyak, and Yang Liu, *Youth Labor Force Participation Rate Continues to Fall, but It Might Be for a Good Reason* (St. Louis: Federal Reserve Bank of St. Louis, 2015), [www.stlouisfed.org/~media/Publications/Regional%20Economist/2015/January/PDFs/youth\\_labor.pdf](http://www.stlouisfed.org/~media/Publications/Regional%20Economist/2015/January/PDFs/youth_labor.pdf).

The Survey of Young Workers aims to capture a snapshot of the educational attainment, employment experience, and labor market outlook of 18- to 30-year-olds across the United States. The survey also collects information on young adults that is not readily available from other sources or that is not available in combination with other variables of interest. The survey instrument was designed in consultation with Federal Reserve System staff and outside academics with relevant research backgrounds.

The 2015 Survey of Young Workers focuses on a range of topics, including

- outlook for future job opportunities;
- expectations for full-time and long-term work arrangements;
- educational attainment;
- educational objectives;
- profile of current employment; and
- financial self-sufficiency.

## About the Survey

The 2015 Survey of Young Workers was designed by Board staff and administered by GfK, an online consumer research company, on behalf of the Federal Reserve. In most cases, original questions are asked of respondents, although occasionally questions mirror those from other surveys in order to provide direct comparisons and understand how certain variables interact with others. In the 2015 survey, many of the questions from the 2013 survey are repeated to enable longitudinal tracking, while new questions are introduced as well.

The survey was conducted using a sample of adults between the ages 18 to 30 from the KnowledgePanel®, a proprietary, probability-based web panel of more than 50,000 individuals from randomly sampled households; the sample was designed to be representative of the U.S. population. As shown in table 1, e-mails were sent to 1,139 respondents from the 2013 Survey of Young Workers who remained part of the KnowledgePanel® and between the ages of 18 and 30. A total of 815 respondents from the 2013 Survey of Young Workers responded to the 2015 survey, representing 72 percent of those contacted. In addition, e-mails were sent to 2,996

**Table 2. Key survey response statistics**

Sample type	Number sampled	Qualified completes	Completion rate (percent)
2013 re-interviews	1,139	815	72
Fresh cases	2,996	1,120	37
<b>Overall</b>	<b>4,135</b>	<b>2,035</b>	<b>49</b>

“fresh” individuals, yielding 1,120 complete surveys, a 37 percent respondent rate.<sup>20</sup>

In total, 4,135 potential respondents were contacted for the 2015 Survey of Young Workers, resulting in 2,035 completed surveys. The total response rate for the 2015 survey was 49 percent. The median time to complete the survey was approximately 15 minutes (table 2).

Recognizing that the sample demographics may differ from that of the overall U.S. population, survey results are weighted based on the demographic characteristics of the respondents to match characteristics from the 2015 March Current Population Survey (CPS). Further details on the survey methodology are included in appendix A.

As is the case with all surveys, some caution in interpreting the survey results is prudent. Although the survey was designed to be nationally representative, some degree of selection bias beyond that which can be corrected through weighting is possible nonetheless (see appendix A). Further, the results are all self-reported, and respondents’ knowledge and memory may not always be completely accurate when answering survey questions.

The following sections of this report summarize key findings from the Survey of Young Workers. Unless otherwise noted, the numbers cited in this report are derived from the survey and are weighted to yield estimates for the U.S. adult population between ages 18 and 30 years old. Each section also concludes with findings from research related to the subject matter. Only a subset of questions in the survey are discussed in the report; however, the complete survey questionnaire is summarized in appendix B. The responses to all the survey questions are presented in appendix C in the order that the questions were asked of respondents.

<sup>20</sup> Data provided by GfK.

**Table 3. Age of respondents**

Percent, except as noted		
Age	2013	2015
18–21 years old	28	28
22–26 years old	38	41
27–30 years old	33	31
<b>Number of responses</b>	<b>2,097</b>	<b>2,035</b>

Note: Here and in subsequent figures and tables, percentages may not sum to 100 because of rounding and question nonresponse.

Note: In this table and in subsequent figures and tables, the number of responses reported is not weighted.

## Profile of Respondents

### Age

The 2015 Survey of Young Workers represents a nationwide sample of 18- to 30-year-olds. The distribution is slightly younger than the 2013 sample due to a small increase in 22- to 26-year-olds and a small decrease in 27- to 30-year-olds (table 3).

### Race/Ethnicity

In the survey, 56 percent of the respondents are white (non-Hispanic), 21 percent are Hispanic, 14 percent are black (non-Hispanic), 7 percent are another race (non-Hispanic), and 2 percent represent two or more races (non-Hispanic).

### Geography

Eighty-seven percent of the survey respondents represent metropolitan areas, and 13 percent represent non-metropolitan areas.

### Education

The survey sample is weighted to reflect the educational attainment of 18- to 30-year-olds nationwide. As such, 9 percent of the respondents have less than a high school education, 24 percent have a high school diploma or equivalent GED, 29 percent have some college education (but no degree or certificate to date), 4 percent have a certificate or technical degree, 10 percent have an associate’s degree, 25 percent have bachelor’s degree or higher (table 4).

In the survey, “business/management” is the most popular field of study for all respondents with post-secondary experience (15 percent) as well as respondents with a bachelor’s degree or higher (20 percent).

**Table 4. What is the highest level of formal education you have completed?**

Percent, except as noted

Education level	2013	2015
Less than high school	10	9
High school diploma or equivalent GED	29	24
Some college, no degree or certification (including currently enrolled)	30	29
Certificate or technical degree	*	4
Associate degree	9	10
Bachelor's degree	17	18
Master's degree	4	5
Professional or doctorate degree	1	1
<b>Number of responses</b>	<b>2,097</b>	<b>2,035</b>

Note: "Certificate or technical degree" not asked in 2013.

"Health" was the second most popular field of study for respondents with at postsecondary experience (14 percent) while "engineering" was second most popular field for those with a bachelor's degree or higher (14 percent) (table 5).

## Students

Among the respondents, there was a decrease in the proportion of students currently enrolled in an education or training program from 2013 (32 percent) to 2015 (28 percent). Throughout this report, all of these respondents are referred to as "students" regardless of their employment status.

**Table 5. Which one of the following broad categories best describes your most recent educational program?**

Percent, except as noted

Education program	2015 respondents with postsecondary experience	2015 respondents with bachelor's degree or higher
Business/management	15	20
Health	14	10
Engineering	9	14
Social/behavioral sciences	9	10
Computer/information sciences	7	6
Education	6	9
Humanities	5	7
Physical sciences/math	5	5
Vocational/technical training	5	<1
Life sciences	4	5
Law	4	4
Other	11	9
<b>Number of responses</b>	<b>1,527</b>	<b>751</b>

**Table 6. Currently working as a paid employee**

Percent, except as noted

Response	2013	2015
Currently enrolled in an education or training program, full time	22	17
Not currently enrolled in an education or training program OR enrolled, part time ("employee")	78	83
<b>Number of responses</b>	<b>1,386</b>	<b>1,468</b>

## Employment

Respondents showed an increase in current paid employment from 60 percent in 2013 to 69 percent in 2015.

## Employees

Among respondents, many young adults are both students and paid employees. Furthermore, student life and work life are no longer separate or sequential for many young adults. So, although the report considers all respondents currently enrolled in school as students for the purposes of analysis, the report attempts to identify those who have "launched" their work life as "employees." As a result, throughout this report, Employee is used to describe respondents who are currently working as paid employees and are not currently enrolled in school full time (table 6).

## Unemployment

The survey also showed a decrease in respondents who are not working as a paid employee but report they are currently seeking a paid job ("unemployed") from 2013 (19 percent) to 2015 (14 percent) (table 7). The most frequently cited reasons that 2015 respondents are not working and not looking for work are that they are students (45 percent), they don't need to work (45 percent), and they are homemakers/taking care of family (32 percent). Furthermore, 16 percent of these respondents are self-employed.

**Table 7. Are you currently looking for a paid job?**

Percent, except as noted

Response	2013	2015
Yes	19	14
No	21	17
Currently working as a paid employee (not asked)	60	69
<b>Number of responses</b>	<b>2,097</b>	<b>2,035</b>

Note: Asked of respondents not currently working as a paid employee.

## Earning and Learning

The majority of respondents (51 percent) are working as paid employees and not enrolled school. Younger respondents, 18- to 24-year-olds, are less likely to be working with no enrollment (39 percent) and older respondents, 25- to 30-year-olds, are more likely to be working with no enrollment (64 percent) (tables 8–10).

Eighteen percent of the respondents are students and paid employees. Younger respondents are more likely to be “earning and learning” (26 percent), and older employees are much less likely to be “earning and learning” (9 percent). Sixteen percent of younger respondents are attending school with no paid employment, while only 3 percent of older respondents are attending school and not working (tables 8–10).

**Table 8. Are you currently working as a paid employee?**  
Percent

Response	Paid employee	Not paid employee	Total
Enrolled in an education or training program	18	10	28
Not enrolled in an education or training program	51	21	72
<b>Total</b>	<b>69</b>	<b>31</b>	<b>100</b>

Note: Number of responses is 2,035.

**Table 9. Are you currently working as a paid employee?**  
(ages 18- to 24-years-old)

Response	Paid employee	Not paid employee	Total
Enrolled in an education or training program	26	16	42
Not enrolled in an education or training program	38	19	58
<b>Total</b>	<b>64</b>	<b>36</b>	<b>100</b>

Note: Number of responses is 776.

Twenty-one percent of the respondents are neither attending school nor working as a paid employee. Nineteen percent of younger respondents and 23 percent of older respondents are neither working nor in school (tables 8–10).

**Table 10. Are you currently working as a paid employee?**  
(ages 25- to 30-years-old)

Response	Paid employee	Not paid employee	Total
Enrolled in an education or training program	9	3	12
Not enrolled in an education or training program	64	23	88
<b>Total</b>	<b>74</b>	<b>26</b>	<b>100</b>

Note: Number of responses is 1,259.



# Outlook and Expectations

The survey was designed to gauge young workers' attitudes and expectations about jobs and careers over time. The 2015 survey reveals that optimism among young workers increased in the past two years. Although many factors contribute an individual's perspective, the survey is designed to measure shifts in young worker's job outlook as the labor market recovery from the Great Recession progresses and job expectations as the alternative work arrangements options grow.

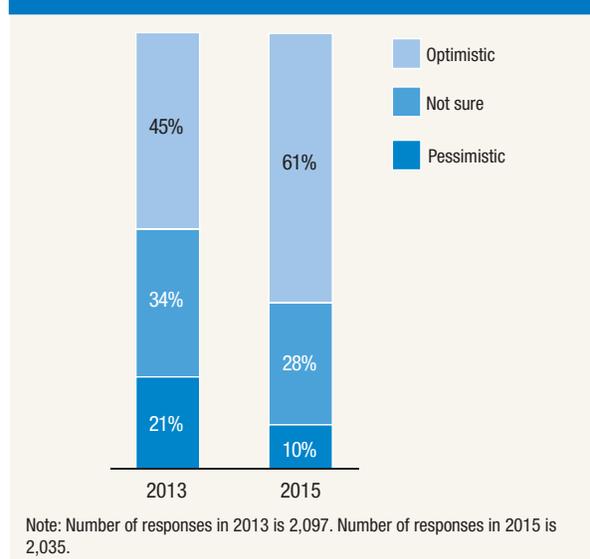
## Outlook about Future Job Opportunities

The 2013 survey was administered approximately four years in to the economic recovery from the Great Recession, and at a time when the job recovery was still considered weak. The survey is designed to measure changes in young workers' outlook about the labor market as the recovery becomes a part of the past. For this purpose, the survey asks respondents about their view of future job opportunities as well as the personal and external economic factors that contribute to their viewpoint.

The survey showed an increase in young adults' optimism about future job opportunities from 2013 (45 percent) to 2015 (61 percent). Likewise, young adults demonstrated a decrease in pessimism (from 21 percent to 10 percent) about future job opportunities as well as uncertainty (from 34 percent to 28 percent) (figure 1).

As will be discussed throughout this report, educational attainment is correlated with young workers' experiences and outlook. The survey data show that, on average, respondents' optimism increases with higher levels of education. For example, 47 percent of respondents with a high school education, 69 percent with a bachelor's degree, and 84 percent of those with a professional or doctorate degree are optimistic about their job future. The overall rise in optimism is also evident in each level of educational attainment from 2013 to 2015 (table 11).

**Figure 1. Would you say your expectations about future job opportunities are:**



In both years, respondents currently enrolled in school are more optimistic than overall respondents (57 percent in 2013 and 72 percent in 2015, compared with 45 percent overall in 2013 and 61 percent overall in 2015) (table 11).

Notably, respondents who are currently employed are more likely to be optimistic about future job opportunities (65 percent) than those who are not currently employed (51 percent). Unemployment is

**Table 11. "Optimistic" about future job opportunities (by educational attainment and current enrollment)**

Response	2013	2015
<b>Percent</b>		
<b>Educational attainment</b>		
High school diploma or GED equivalent	35	47
Bachelor's degree	59	69
Professional or doctorate degree	68	84
Currently enrolled in an education or training program	57	72

**Table 12. Would you say your expectations about future job opportunities are: (by current work status)**

Response	Optimistic (percent)	Not sure (percent)	Pessimistic (percent)	Number of responses
Currently working as a paid employee	65	26	8	1,468
Not currently working				
Currently looking for a paid job ("unemployed")	47	30	23	257
Not currently looking for a paid job (not participating in labor force)	54	37	8	310

associated with pessimism as 23 percent of respondents who are seeking a job (and not currently working) are pessimistic about their job future and 30 percent are unsure (table 12).

Respondents who are optimistic about their future job opportunities were asked to indicate the factors that contribute to this feeling. Educational attainment was the most frequently cited reason that respondents were optimistic as 81 percent report "I will have enough education and training in the future," and 78 percent report "my current level of education and training." Respondents also attribute their optimism to the educational field they selected as 77 percent said "there is demand for the type of work I do" and 76 percent said "my field of study" (figure 2).

Respondents who are pessimistic about their future job opportunities were asked to indicate the factors that contribute to this feeling. "Lack of work experience" was the most frequently cited reason for feeling pessimistic (68 percent) followed by their "current level of education" (67 percent). The third ranked reason was a lack of opportunities in the local job market (57 percent) (figure 3).

Respondents who are not sure about their future job opportunities were asked about factors that contribute to this feeling. "My current level of education and training" was the most frequently cited reason for feeling not sure (51 percent) followed by their "local labor market" (42 percent) (figure 4).

## Steady Employment vs. Higher Pay

As the labor market continues to increase the use of alternative work arrangements, it is important to assess young workers' appetite and tolerance for volatility in their pay and work schedule. The survey asked respondents whether they prefer "steady employment" or "higher pay" to gauge their desire for security when selecting a job. Although respondents favored steady work over higher pay in both 2013 and 2015, the survey shows a decrease in the preference for steady work from 2013 (67 percent) to 2015 (62 percent) (figure 5).

Respondents who had more than one paid job in the past year were less likely to prefer steady employment (56 percent) than the total sample (62 percent). That said, those who worked more than one job at

**Figure 2. Please indicate whether any of the factors contributed to your feeling optimistic about your future job opportunities**

**Figure 3. Please indicate whether any of the factors contributed to your feeling pessimistic about your future job opportunities**



Note: Number of responses is 219.

the same time in the past year were nearly as likely (60 percent) to prefer steady employment as the total sample (table 13).

In 2015, the survey probed the respondents about their definition of “steady work.” More specifically, the 2015 survey asked respondents whether they would prefer one job or multiple jobs for the next five years, assuming the work is “steady.” Among respondents who prefer steady work, 80 percent preferred one job for the next five years, 12 percent preferred multiple jobs (but only one job at a time), and 7 percent preferred multiple jobs (even if this meant more than one job at a time) (table 14).

Respondents who have experience with more than one job in the past year were slightly less likely to prefer one job for the next five years (70 percent). Respondents working more than one job at the same

time in the past year were much less likely to prefer a single job for the next five years (62 percent) (table 15).

The 2015 survey also probed respondents about the ideal amount of time to remain at a single job. While 54 percent of respondents said that there is no ideal amount of time to stay at a job, 6 percent favored no more than two years, 5 percent favored no more than 10 years, and 21 percent said they do not know. There was no difference in responses between the total sample and those who have already joined the workforce (table 16).

### Parents’ Education

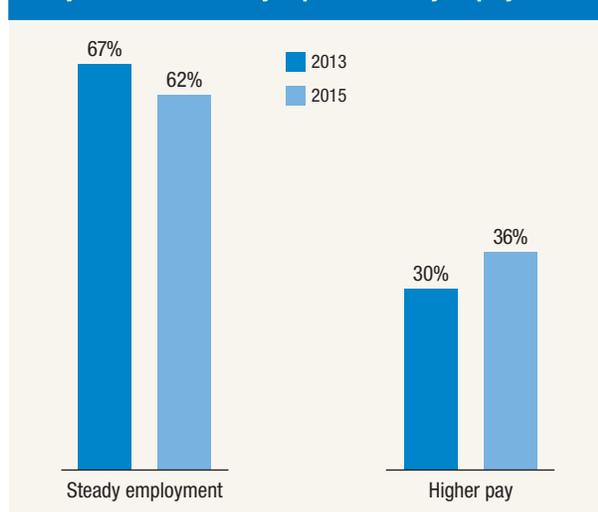
As noted throughout this report, there is sound evidence that educational attainment has a positive

**Figure 4. Please indicate whether any of the factors contributed to your feeling not sure about your future job opportunities**



Note: Number of responses is 580.

**Figure 5. Is it more important to have a job that pays more or a job that is more likely to provide steady employment?**



effect on labor market and financial outcomes. In order to assess the likelihood of young adults exceeding their parents in educational attainment

**Table 13. Is it more important to have a job that pays more or a job that is more likely to provide steady employment? (by prior work experience)**

Percent, except as noted

Response	Total	Respondents who had more than one paid job in the past year	Respondents who had more than one paid job AT THE SAME TIME in the past year
Steady employment	62	56	60
Higher pay	36	42	39
Number of responses	2,035	796	333

**Table 14. If you had steady work for the next five years, would you prefer to have one job or multiple jobs?**

Percent

Response	Prefer "steady employment"
One job for the next five years	80
Multiple jobs over the next five years (only one job at a time)	12
Multiple jobs over the next five years (okay with more than one job at a time)	7

Note: Number of responses is 1,290.

**Table 15. If you had steady work for the next five years, would you prefer to have one job or multiple jobs? (by prior work experience)**

Percent, except as noted

Response	Respondents who had more than one paid job in the past year	Respondents who had more than one paid job AT THE SAME TIME in the past year
One job for the next five years	70	62
Multiple jobs over the next five years (only one job at a time)	17	19
Multiple jobs over the next five years (okay with more than one job at a time)	12	19
Number of responses	796	333

and labor market outcomes, the survey included questions about both parental educational attainment and the respondents' belief about their future standard of living.

When respondents were asked how they expect their standard of living to compare with their parents' standard of living, most respondents are not sure. That said, respondents with a least one parent with a bachelor's degree or higher level of educational attainment are more likely to believe they will have a lower standard of living than their parents (4 percent) when compared with respondents whose parents have a high school education or less (1 percent). Likewise, respondents whose parents have a high school education or less are more likely to believe they will have a higher standard of living than their parents (19 percent) when compared with respondents with at least one parent with a bachelor's degree or higher (17 percent) (figure 6).

**Table 16. When you think about your job future, not including campus jobs and internships, what is the ideal amount of time to stay in the same job?**

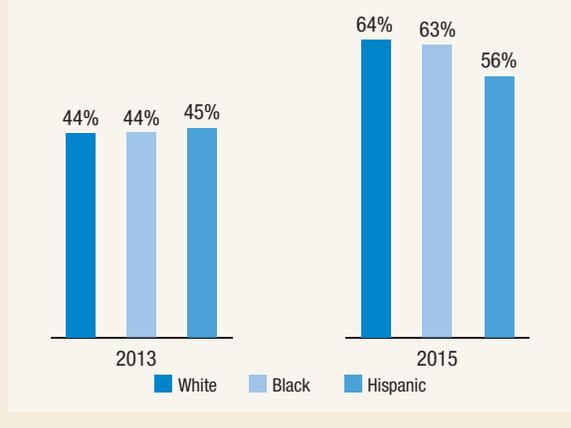
Response	Percent
No more than one year	3
No more than two years	6
No more than five years	11
No more than 10 years	5
There is no ideal amount of time to stay at a job	54
I don't know	21

Note: Number of responses is 2,035.

### Box 1. Optimism Is Similar across Race and Ethnicity

Despite black and Hispanic respondents lagging white respondents in education, job experience, and self-sufficiency, respondents do not show a significant difference in their outlook about the future across racial and ethnic lines. In 2015, optimism increased across all racial and ethnic groups: Black respondents (63 percent) report as much in optimism as white respondents (64 percent). Hispanic respondents also expressed an increase in optimism but are not as optimistic as their black and white counterparts (figure A).

Figure A. Expectations about future job opportunities are “Optimistic” (by race)

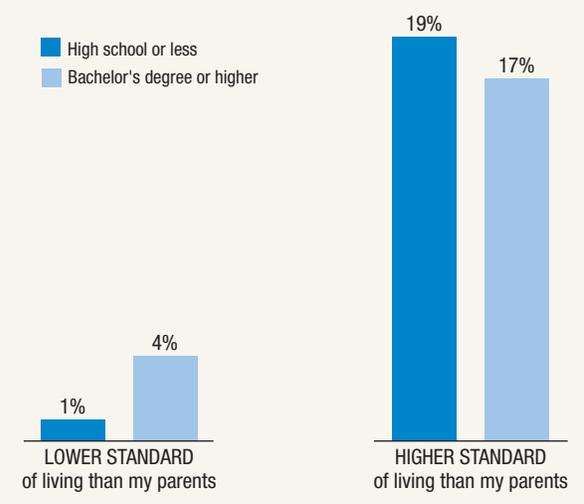


### Related Research on Young Workers' Outlook and Expectations

Young adults worldwide generally perceive a promising future for themselves, including a successful career. According to ManpowerGroup’s 2016 global study of millennials, two-thirds of the respondents are optimistic about their immediate job prospects and 62 percent are confident that if they lost their main source of income tomorrow they could find equally good or better work within three months.<sup>21</sup>

<sup>21</sup> ManpowerGroup, *Millennial Careers: 2020 Vision: Facts, Figures, and Practical Advice from Workforce Experts* (Milwaukee: ManpowerGroup, 2016), [www.manpowergroup.com/wps/wcm/connect/660ebf65-144c-489e-975c-9f838294c237/](http://www.manpowergroup.com/wps/wcm/connect/660ebf65-144c-489e-975c-9f838294c237/)

Figure 6. When you reach your parents' current age, how do you expect your standard of living to compare to their current standard of living? (by parents' educational attainment)



### Box 2. Black Respondents More Likely to Expect a Higher Standard of Living than Their Parents

Black respondents overwhelmingly expect that they will have a higher standard of living than their parents (69 percent), while Hispanic respondents have lower expectations than black respondents about exceeding their parents’ standard of living (57 percent). White respondents have the lowest expectations of all three racial/ethnic groups about having a higher standard of living than their parents (46 percent).

In the United States, a 2014 Gallup poll of Americans found that although national optimism about the future decreased following the Great Recession, young people remain more optimistic than the general population. For example, 30 percent of all respondents said it is a good time to find a quality job compared with 46 percent of respondents aged 18- to 29-years-old.<sup>22</sup>

<sup>22</sup> MillennialsPaper1\_2020Vision\_lo.pdf?MOD=AJPERES. The term “millennial” refers to those born between 1982 and 1996. Gallup Polls, 2014. See [www.gallup.com/poll/168704/americans-quality-jobs-outlook-improves-april.aspx](http://www.gallup.com/poll/168704/americans-quality-jobs-outlook-improves-april.aspx).



# Value of Education

Whether an individual obtains postsecondary education and completes a certificate or degree has long been understood to be a major determinant of labor market outcomes and financial self-sufficiency. College enrollment has been growing nationwide. However, as college costs and the percentage of students borrowing to pay for education both continue to rise, many young adults must attempt to measure the value of education in the labor market. The survey asks respondents about their educational experience, their perceptions of the value of their degree, and, among those who believe they need more education, why they did not continue their education.

## Profile of Current Students

In the 2015 survey, 28 percent of respondents are enrolled in an educational or training program. This marks a slight decrease from the 2013 enrollment of 32 percent (table 17). The survey respondents' decrease in enrollment coincides with a 1.3 percent decrease in postsecondary enrollment nationally between spring 2015 and spring 2016.<sup>23</sup>

In the 2015 survey, most students enrolled in degree programs, including associate's degrees (23 percent), bachelor's degrees (55 percent), and graduate degrees (9 percent). Eight percent of the students are enrolled in a certificate or technical degree program. And, 4 percent of the students are not enrolled in postsecondary studies, as they are working to obtain their high school diploma or high school equivalent rather than a postsecondary credential.

The 2015 survey data were analyzed to describe the "traditional" or "nontraditional" characteristics to describe the current postsecondary, undergraduate population and to be able to monitor shifts going

forward. The National Center for Education Statistics (NCES) describes the characteristics of "nontraditional" postsecondary students by: (1) enrollment patterns (enroll immediately after high school, full-time enrollment); (2) financial and family status (working full time, dependents or single parent, financially independent); and (3) high school graduation status (lack a high school diploma).

First, nontraditional students may be identified by their enrollment patterns by age, including when there is a lag between high school graduation and their postsecondary enrollment. In this report, traditionally aged students were identified as respondents between ages 18 and 20 years old who are enrolled in a certificate or technical degree program or associate's degree program as well as respondents between 18 and 23 years who are enrolled in a bachelor's degree program. By this definition, 60 percent of the students are traditionally aged and 40 percent are nontraditionally aged (table 18).

Furthermore, nontraditional students may be identified by their enrollment status, that is, those who are not enrolled full time. In the survey, 73 percent of students are enrolled full time and 26 percent of students are enrolled part time. Students in bachelor's degree programs are the most likely to be full-time students (89 percent). Meanwhile, 60 percent of students enrolled in associate's degree programs and 33 percent of students enrolled in certificate and technical degree programs are enrolled full time (table 19).

**Table 17. Are you currently enrolled in an education or training program?**

Percent, except as noted

Response	2013	2015
Yes ("students")	32	28
No	67	72
<b>Number of responses</b>	<b>2,097</b>	<b>2,035</b>

<sup>23</sup> National Student Clearinghouse Research Center, 2016, *Term Enrollment Estimates: Spring 2016*. See <https://nscresearchcenter.org/wp-content/uploads/CurrentTermEnrollment-Spring2016.pdf>.

**Table 18. Type of certificate or degree program currently enrolled in (by age)**  
Percent

Education level	Age in years						
	18	19	20	21	22	23	24 +
High school diploma or equivalent GED	1	0	0	0	0	0	2
<b>Certificate or technical degree</b>	<b>1</b>	<b>0</b>	<b>0</b>	1	1	0	4
<b>Associate degree</b>	<b>5</b>	<b>4</b>	<b>4</b>	3	2	1	5
<b>Bachelor's degree</b>	<b>6</b>	<b>11</b>	<b>10</b>	<b>9</b>	<b>6</b>	<b>4</b>	10
Master's, professional, or doctorate degree	0	0	0	0	1	1	7

Note: Number of responses is 478. "Traditionally aged" students (indicated in bold) represent 60 percent and "nontraditionally aged" students represent 40 percent of current students.

**Table 19. Traditional (indicated in bold) and nontraditional students (by type of certificate or degree program enrolled in)**  
Percent, except as noted

Student characteristics	Total	Type of certificate or degree program enrolled in		
		Certificate or technical degree	Associate's degree	Bachelor's degree
<b>Enrollment patterns (status)</b>				
Full time	73	33	60	89
Part time	26	61	39	11
<b>Financial status (work status)</b>				
Full-time, paid employee	20	31	17	15
Part-time, paid employee	44	28	53	46
Not paid employee	36	41	30	39
<b>Financial status (receive assistance from parents or other family members for living situation)</b>				
Receive assistance	66	66	76	68
Do not receive assistance	33	30	24	32
<b>Number of respondents</b>	<b>478</b>	<b>36</b>	<b>106</b>	<b>230</b>

Note: Small sample size for certificate and technical degree students.

Second, the NCES identifies nontraditional students by financial and family status including working full time. In the survey, 64 percent of students have a paid job, including 20 percent of all students with a full-time job. Students enrolled in a certificate or technical degree program are the most likely to be working full time (31 percent). Students enrolled in an associate's degree or a bachelor's degree program are less likely to work full time (17 percent and 15 percent, respectively) (table 19).

Nontraditional students' financial and family status can also be identified by dependent children or financial independence. The Survey of Young Workers does not ask about respondents' dependent children. However, the survey does ask whether respondents receive financial assistance from parents or

other family members for their living situation. Overall, 66 percent of students in the survey receive financial assistance for their living situation. Students enrolled in an associate's degree program are more likely to receive assistance for their living situation (76 percent) than those enrolled in a certificate or technical degree program (66 percent) or those enrolled in a bachelor's program (68 percent) (table 19). Please note, students enrolled in an associate's degree program are also more likely to be under 21 years of age than those in other educational programs.

Finally, the NCES identifies nontraditional postsecondary students as those who did not receive a high school diploma. The survey did not ask respondents whether they received a high school diploma.

## Non-completers

Withdrawing from an educational program prior to earning a certificate or degree leaves these “non-completers” more vulnerable to poor labor market outcomes than those who complete their educational investment with a certificate or degree. In the survey, 10 percent of respondents are non-completers, identified as those who are not currently enrolled in a certificate or degree program they started.

Among non-completers, 28 percent withdrew from their educational or training program less than one year ago, 32 percent withdrew one to two years ago, and 37 percent withdrew more than two years ago. The remaining 3 percent do not recall when they were last enrolled in their program.

Most non-completers intend to re-enroll and complete the certificate or degree program they started. More specifically, 41 percent say they will “definitely” complete the program, and 20 percent say they will “probably” complete the program. Meanwhile, 25 percent of non-completers are not sure if they will complete the program they started. Finally, some will “probably not” (5 percent) or “definitely not” (9 percent) complete the certificate or degree program.

## Financing Postsecondary Education

Among young adults who obtain postsecondary education, it is increasingly common that at least a portion of their education will be financed through a student loan or other forms of borrowing. The survey asks respondents with postsecondary experience

about how they financed their most recent educational experience.

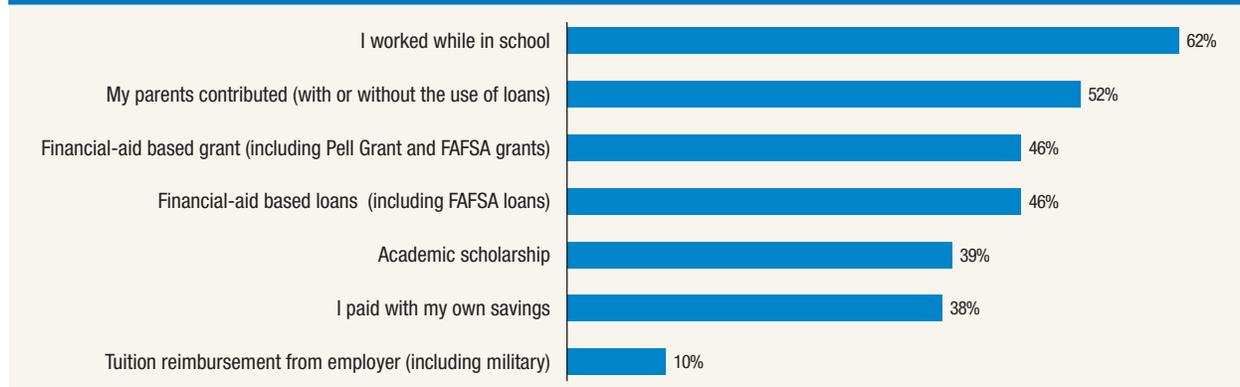
Respondents reported four primary sources for financing their most recent educational experience. First, 62 percent of respondents with postsecondary education worked while in school to finance all or part of their most recent education. Second, 52 percent of respondents have parents who contributed to educational costs. Respondents were not asked to specify whether their parents used loans, savings, or other resources for their contributions. Third, 46 percent received used financial-aid based grants (including Pell Grants and Free Application for Federal Student Aid (FAFSA) loans) to pay for their postsecondary education.<sup>24</sup> Fourth, 46 percent of respondents also used financial-aid-based loans (including FAFSA loans) to finance their most recent postsecondary educational program (figure 7).

On a smaller scale, 39 percent of students received an academic scholarship to finance all or part of their most recent educational experience. Thirty-eight percent of respondents used their own savings to pay for their most recent educational experience. Finally, 10 percent of respondents used tuition reimbursement from an employer (including military) to pay for their education (figure 7).

When asked about their total postsecondary educational experience (rather than their most recent), 36 percent of respondents incurred some debt to pay for their education. Students with higher levels of

<sup>24</sup> The Free Application for Federal Student Aid (FAFSA) is a part of the U.S. Department of Education and is the largest provider of student financial aid in the nation. See <https://fafsa.ed.gov/>.

**Figure 7. Please indicate whether you used any of the following forms of financing for your most recent educational program**



educational attainment are more likely to have used debt to finance some portion of their education. Notably, 42 percent of those with a certificate or technical degree used debt to finance their education compared with 57 percent of respondents with a bachelor's degree and 67 percent of respondents with a graduate degree.

## Value of Postsecondary Education

In order to examine the perceived value of higher education, the survey asks respondents with postsecondary educational experience whether they believe the financial benefits of their most recent postsecondary experience outweigh the costs. The survey aims to assess whether respondents perceive this value by asking if they believe they have the level of education they need for the type of job they would like to hold.

Between 2013 and 2015, there was an increase in the percent of respondents (from 41 percent to 50 percent) who believe the financial benefits of their most recent educational program are larger than the costs. Likewise, there was a decrease in the percent of respondents (from 23 percent to 18 percent) who believe that the financial benefits of their most recent educational program are smaller than the costs (figure 8).

In the analysis of the 2013 data, respondents who had incurred debt to pay for their education were less likely to report that the financial benefits of their most recent educational experience were larger than the costs of those who did not incur debt. However,

the analysis of the 2015 data did not support this finding. Similarly, in 2015, there was no correlation between the value placed on education between certificate/degree holders and non-completers, respondents with a job and those without a paid job, or respondents with a temporary and permanent job.

## Additional Educational Attainment

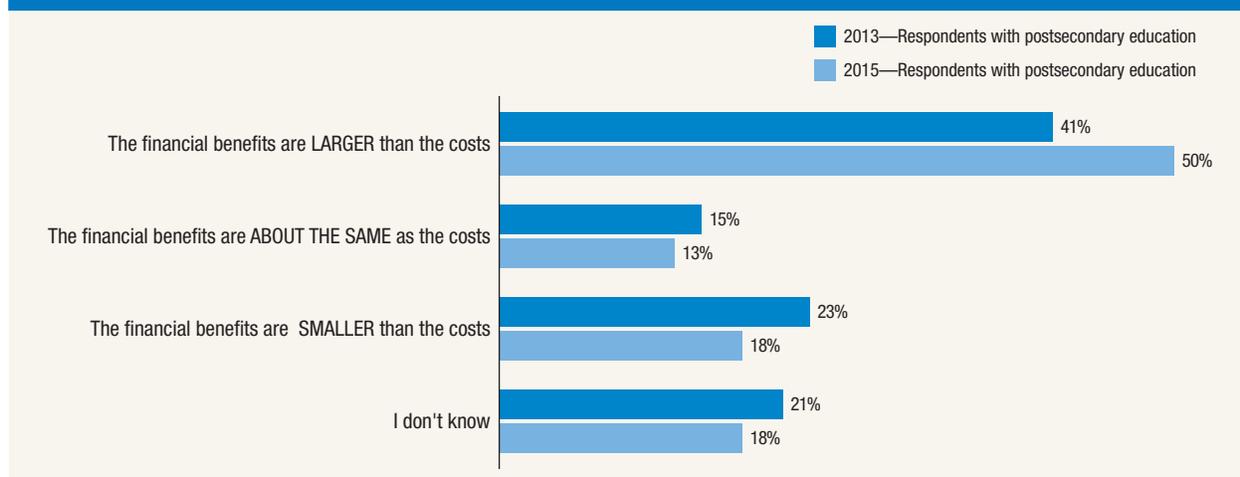
Overall, 41 percent of respondents believe they have the level of education and training needed for the type of job that they would like to hold in the next five years. Respondents with a graduate degree are the most likely to believe they have the necessary level of education (76 percent of master's degree and 90 percent for professional or doctorate degree).<sup>25</sup> Respondents with a certificate or technical degree or a bachelor's degree also show a moderate degree of confidence in their level of education (54 percent and 59 percent, respectively). Those who lack postsecondary credentials are much less likely to believe they have the necessary level of education (29 percent with less than high school education, 35 percent with high school, and 30 percent with some college) (figure 9).

## Barriers to Postsecondary Education

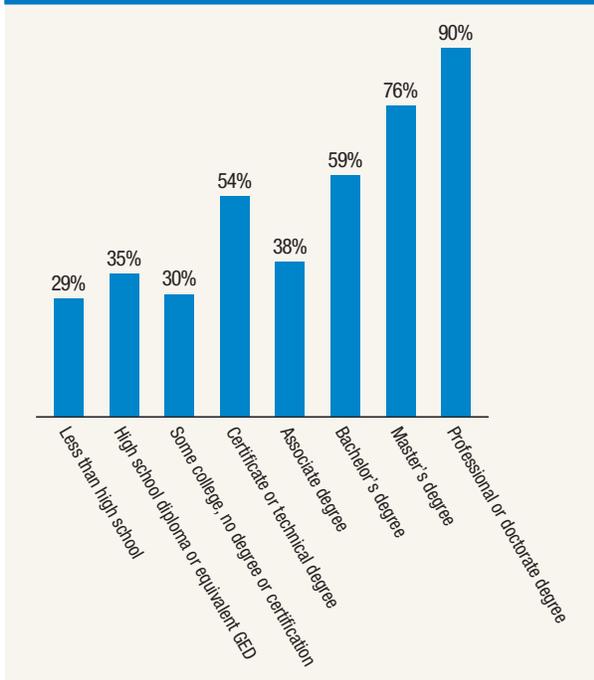
The survey probed respondents who are not currently enrolled in an educational program, but who are interested about barriers to postsecondary enroll-

<sup>25</sup> Sample size for respondents with a master's degree and with a doctorate or professional degree is small.

**Figure 8. Were the financial benefits of most recent educational program greater than the costs?**



**Figure 9. Believe to have the level of education and training needed for the type of job that you would like to hold in the next five years**



ment. The cost of postsecondary education is the most frequently cited reason for not enrolling in postsecondary education. More specifically, 33 percent of these respondents said “I don’t want to bor-

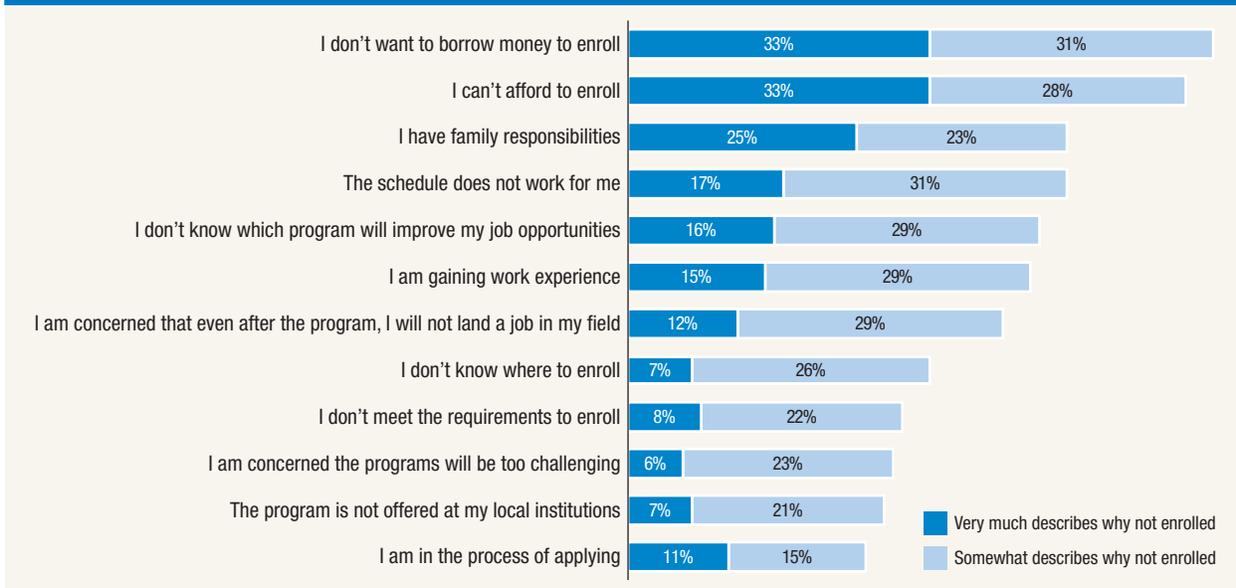
row money to enroll” very much describes why they are not enrolled, and 31 percent said “I don’t want to borrow money to enroll” somewhat describes why they are not enrolled. Similarly, 33 percent reported that “I cannot afford to enroll” very much describes why they are not enrolled, and 28 percent said this statement somewhat describes why they are not enrolled (figure 10).

For many respondents, time and schedule are also barriers to enrollment in additional education. Twenty-five percent report that “family responsibilities” very much describe why they are not enrolled, and 23 percent report family responsibilities somewhat describes their reason(s). Seventeen percent said that the program’s schedule very much describes why they are not enrolled, and 31 percent said this somewhat describes the reason (figure 10).

Additional reasons that describe why many respondents who are interested in additional information but are not enrolled include “I don’t know which program will improve my job opportunities,” “I am gaining work experience,” and “I am concerned that even after the program, I will not land a job in my field” (figure 10).

Finally, reasons that had less impact on enrollment than those already mentioned include “I don’t know where to enroll,” “I don’t meet the requirements to enroll,” “I am concerned the programs will be too

**Figure 10. How much each reason describes why you are not enrolled (among those who are interested in additional education but are not currently enrolled)**



challenging,” and “the program is not offered at my local institutions” (figure 10).

## Related Research on the Value of Education

Although unemployment rates and wages stagnated in the immediate aftermath of the Great Recession, workers with postsecondary credentials continued a longstanding trend of faring better in the labor market than the general population. Carnevale, Jayasundera, and Gulish (2015) found that since the end of the Great Recession, the number of jobs held by college graduates has steadily increased while jobs held by workers with a high school diploma or less have shown virtually no recovery.<sup>26</sup>

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<sup>26</sup> Anthony Carnevale, Tamara Jayasundera, and Artem Gulish, *Six Million Missing Jobs: The Lingering Pain of the Great*

Recession (Washington: Georgetown University: Center on Education and the Workforce, 2015), <https://cew.georgetown.edu/wp-content/uploads/Six-Million-Missing-Jobs.pdf>.

In order to meet the demand for postsecondary credentials, young adults are increasingly enrolling in certificate and vocational training, in addition to traditional institutions of higher education. Carnevale, Jayasundera, and Cheah (2012) found that the number of individuals obtaining certificates more than tripled between 1994 and 2010 and that one in 10 workers now report a certificate as their highest level of education. Likewise, on average, certificate holders earn 20 percent more than high school graduates without any postsecondary education.<sup>27</sup>

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<sup>27</sup> Carnevale, Jayasundera, and Cheah, *The College Advantage*.

# Connecting Education and the Labor Market

Whether an individual attends college and completes his or her degree has long been understood to be a major determinant of lifetime income and financial well-being. Because choosing a postsecondary program is a substantial investment decision facing many young adults, accurate information about the risks and rewards associated with educational options is in high demand.

## Information about Jobs and Careers

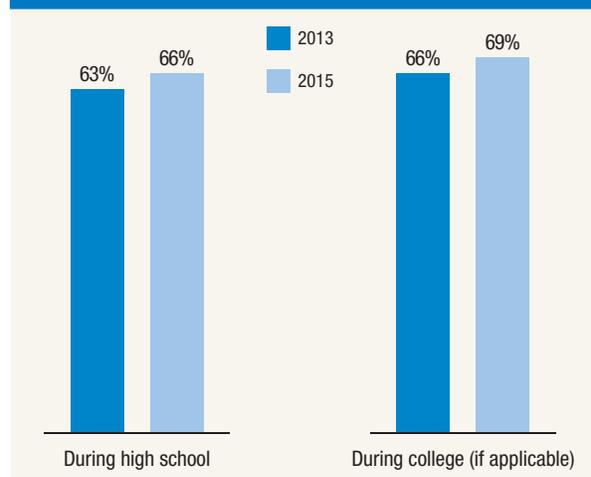
The survey asks respondents whether they learned about jobs and careers during high school or during college.<sup>28</sup> In the 2015 survey, 66 percent of respondents received information about jobs and careers during high school, representing a slight increase over the 63 percent who received this information in 2013. Likewise, there was a small increase from 2013 (66 percent) to 2015 (69 percent) in the percent of respondents who received information about jobs and careers during college (figure 11).

In 2015, among those who received information about jobs and careers during high school, most received the information from their teachers or counselors (76 percent). Also notable, 56 percent received information from their parents, 49 percent received information from other family (not parents) and friends, and 41 percent found the information through online research (figure 12).

In 2015, the sources of information about jobs and careers during college were similar to those reported during high school. Among those who received information during college, most received the information from their college professors or counselors (71 percent). Furthermore, 57 percent received the information from online research, 45 percent received information through on-campus recruitment, 43 percent received information from friends

<sup>28</sup> In the survey, respondents with postsecondary education (including those who have not completed a certificate or degree) were asked about their “college” experience.

**Figure 11. Received information about jobs and careers**



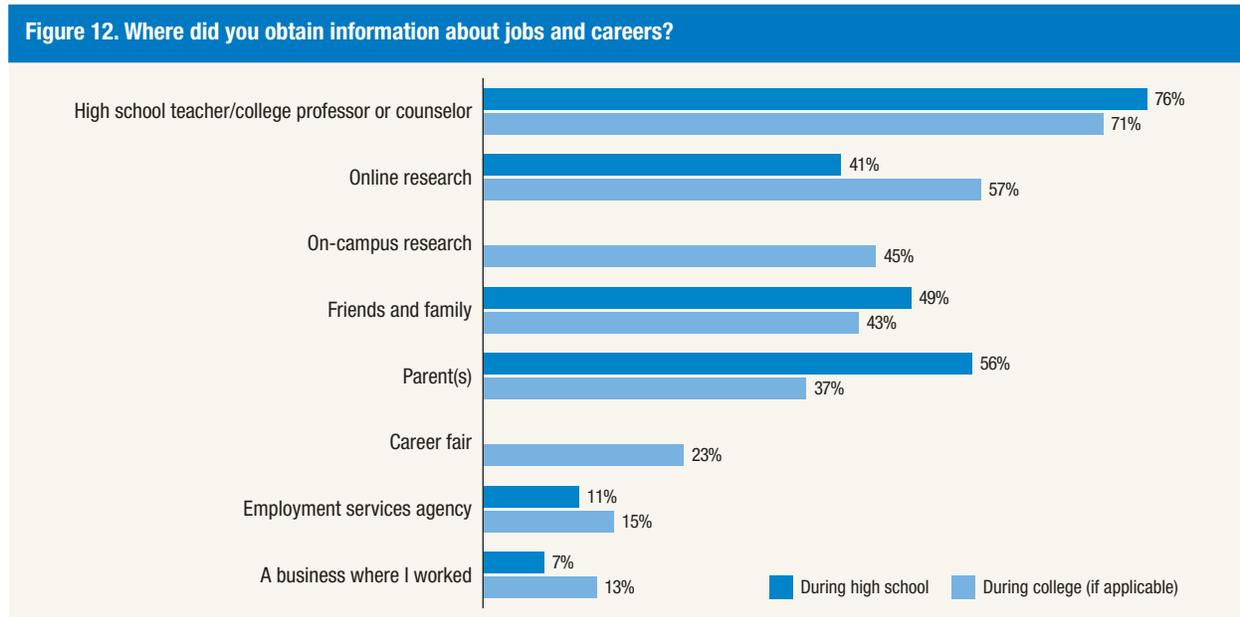
and family, and 37 percent said they received information from their parents (figure 12).

## Aligning Education and Work

The survey probes respondents about whether their paid job is aligned with their educational studies. The survey shows that 45 percent of employees with postsecondary education are employed in a career field that is closely related to their education and training. The employees most likely to be working in their field of study have postsecondary education and training in engineering (70 percent), education (67 percent), vocational or technical fields, (65 percent), computer/information sciences (64 percent), and health (53 percent). Please note, the sample sizes are very small for some fields of study (table 20).

## Early Work Experience

In order to examine the relationship between early work experience and labor market outcomes, the survey asked respondents about their work experience during high school and college, if applicable. In the



**Table 20. Field of study of most recent educational program**

Program	Employees working in a career field that is closely related to education and training (respondents with postsecondary education) (percent)	Number of responses
Engineering	70	84
Education	67	68
Vocational/technical training	65	54
Computer/information sciences	64	68
Life sciences	58	39
Physical sciences/math	56	38
Business/management	54	156
Health	53	143
Social/behavioral Sciences	51	88
Law	49	42
Humanities	38	52

Note: Small sample sizes.

survey, 53 percent of respondents held a paid job while they were in high school. For respondents with postsecondary education, 77 percent had a paid job while they were enrolled in college. Further examination of correlation between early work experience and labor market outcomes are discussed further in the [Profile of Employees](#) section.

Many respondents also gained early work experience through internships. Among respondents with postsecondary education, 15 percent held a paid internship, 14 percent held an unpaid internship, and 3 per-

cent held both a paid and an unpaid internship. Most respondents who held internships (89 percent) found the experience to be worthwhile.<sup>29</sup> More specifically, 26 percent said their internship led to a paid job, 58 percent said the internship improved their skills, and 6 percent said the internship led to other benefits.

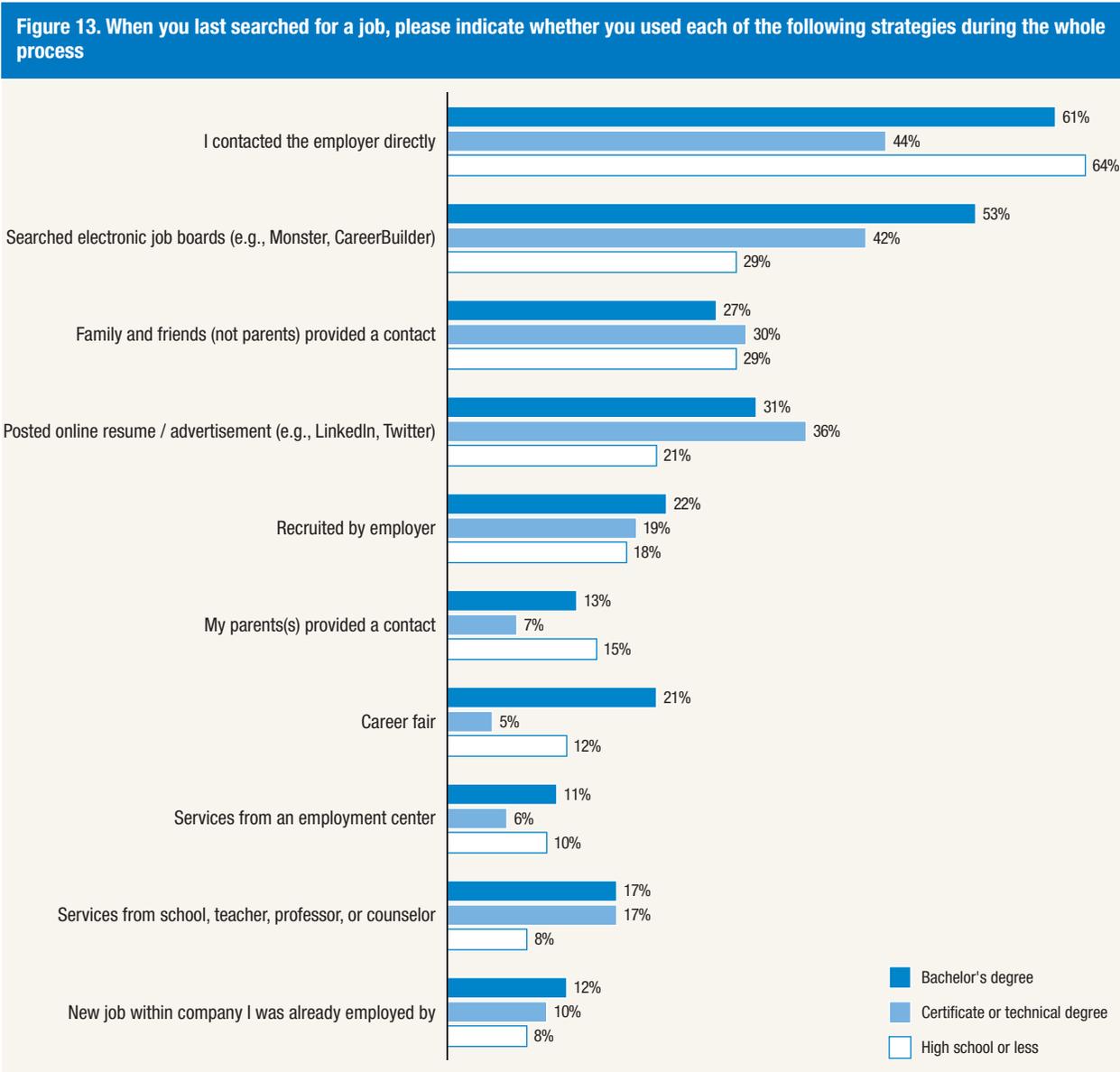
### Job Searches

At every level of educational attainment, the most frequently used strategy for job searches was to contact the employer directly. However, those with a bachelor’s degree or a high school education or less were far more likely to employ this strategy (61 percent and 64 percent, respectively) than those with a certificate or technical degree (44 percent) (figure 13).

After contacting an employer, employees were next most likely to search electronic boards (e.g., Monster, CareerBuilder) and post an online resume (e.g., LinkedIn, Twitter). Again the intensity was quite different between employees with a bachelor’s degree (53 percent), a certificate or technical degree (42 percent), and high school or less education (29 percent) (figure 13).

The survey asks respondents with a paid job how they searched for their current job. Analysis of the

<sup>29</sup> In the survey, 551 respondents held an internship during college.



employee responses shows that search strategies differ by level of educational attainment. First, employees with a bachelor’s degree conduct a more intense search (average of 2.68 strategies per respondent) than employees with either a high school education or less or employees with a certificate or technical degree (average of 2.15 and 2.16 strategies per respondent, respectively) (table 21).

**Related Research on Connecting Education and the Labor Market**

Like workers with postsecondary education, individuals with early work experience have been more

**Table 21. When you last searched for a job, please indicate whether you used each of the following strategies during the whole process:**

Response	Educational attainment		
	High school or less	Certificate or technical degree	Bachelor's degree
Average number of strategies employed in job search	2.15	2.16	2.68
Number of responses	383	56	322

Note: Small sample size for respondents with certificate or technical degree.

### Box 3. White Respondents Have More Early Work Experience than Black or Hispanic Respondents

In the survey, 62 percent of white respondents worked while in high school compared with 50 percent of black respondents and 39 percent of Hispanic respondents. Similarly, 79 percent of white respondents worked while in college compared with 64 percent of black respondents and 70 percent of Hispanic respondents. Findings were similar for the 2013 Survey of Young Workers.

successful in the labor market. Notably, in a 2014 study by the Brookings Institution, teenage employment is associated with improved employment and earnings outcomes later in life.<sup>30</sup>

Despite the important role of early job experience in job readiness, employment opportunities for high school students have been declining in recent years, particularly among African American youth. The Organisation for Economic Co-operation and Development found that in 2007, 19 percent of low-income African American teenagers worked compared with nearly 50 percent of affluent white teenagers.<sup>31</sup> Because teen and young adult unemployment is concentrated among less-educated and low-income individuals, this phenomenon threatens the upward mobility of already vulnerable populations.<sup>32</sup>

Furthermore, the system of school education for youth followed by on-the-job learning in the workplace has been replaced by an expectation of lifelong learning and “credentialing” to upgrade skills and adapt to occupational structures. Because the phases of education and work are no longer linear, it is critical that workers are able to navigate the relationships

<sup>30</sup> Andrew Sum, Ishwar Khatiwada, Mykhaylo Trubsky, and Martha Ross with Walter McHugh and Sheila Palma, *The Plummeting Labor Market Fortunes of Teens and Young Adults* (Washington: The Brookings Institution, March 2014), [www.brookings.edu/wp-content/uploads/2014/03/Youth\\_Workforce\\_Report\\_FINAL-1.pdf](http://www.brookings.edu/wp-content/uploads/2014/03/Youth_Workforce_Report_FINAL-1.pdf).

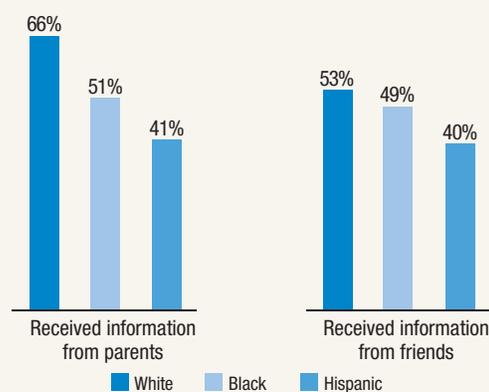
<sup>31</sup> Kuczera and Field, *A Skills beyond School Review*.

<sup>32</sup> Sum, Khatiwada, Trubsky, and Ross, *The Plummeting Labor Market Fortunes*.

### Box 4. White Respondents Are More Likely to Receive Job Information from Friends and Family than Black and Hispanic Respondents

During high school, white respondents were more likely to receive information about jobs and careers from their parents (66 percent) and friends (53 percent) than black respondents (51 percent and 49 percent, respectively) and Hispanic respondents (41 percent and 40 percent, respectively) (figure B).

Figure B. Where did you obtain information about jobs and careers? (by race and ethnicity)



between educational programs and the labor market.<sup>33</sup>

Research indicates that social capital and other intangible factors play a role in the uneven labor market outcomes between racial and ethnic groups. A study by the Urban Institute found that while it is unclear whether racially prejudiced employers, insufficient job networks, or limited work experience cause the labor market differences, it is clear that black youth (16- to 24-year-olds) are not obtaining full-time, steady work.<sup>34</sup>

<sup>33</sup> Anthony P. Carnevale, Andrew R. Hanson, and Artem Gulish, *Failure to Launch: Structural Shift and the New Lost Generation* (Washington: Georgetown University, 2013), [https://cew.georgetown.edu/wp-content/uploads/2014/11/FTL\\_FullReport.pdf](https://cew.georgetown.edu/wp-content/uploads/2014/11/FTL_FullReport.pdf).

<sup>34</sup> Margaret Simms and Marla McDaniel, *The Black-White Jobless Gap*, Urban Institute brief (Washington: Urban Institute, September 2010), [www.urban.org/research/publication/black-white-jobless-gap](http://www.urban.org/research/publication/black-white-jobless-gap).

# Profile of Employees

Survey respondents are asked a range of questions about their employment status and job readiness, and about their preference for traditional work, alternative work arrangements, and flexible work. The survey also asks respondents whether they feel qualified for their current job.

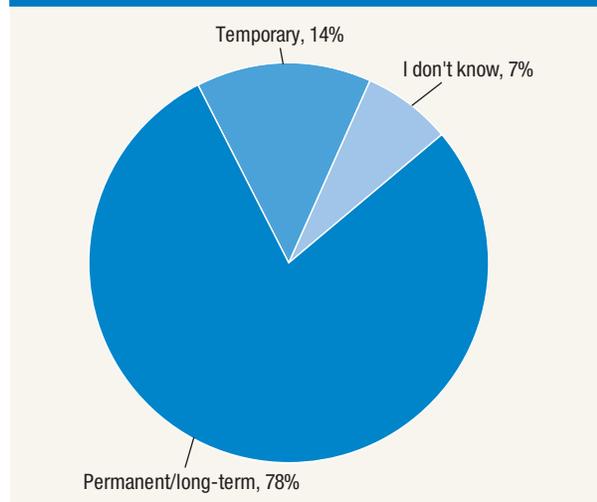
## Permanent/Long-Term and Temporary Employment

In order to assess how young workers are being affected by the increase in temporary jobs, the survey asks about permanent/long-term (“permanent”) and temporary job status. In the survey, 78 percent of employees have a permanent job, 14 percent have temporary job, and 7 percent do not know if their job is permanent or temporary (figure 14).<sup>35</sup>

It is worth noting here that permanent employment is not the same as stable or consistent employment.

<sup>35</sup> In the survey, “job” refers the respondents’ main job, the job where they work the most hours.

**Figure 14. Permanent and temporary job status (among employees)**



To this point, 31 percent of employees with a permanent job have work schedules that change daily, weekly, or monthly. Temporary employees are even more likely to have jobs with variable schedules as 55 percent have work schedules that change daily, weekly, or monthly.

In the survey, employees with permanent jobs are more likely to enjoy more positive labor outcomes when compared with employees with temporary jobs. For example, 68 percent of employees with a permanent job are optimistic about their future job opportunities compared with 43 percent of employees with a temporary job (table 22).

Permanent employees are more likely to be working in a career field that is closely related to their education and training (49 percent) than those with a temporary job (26 percent). Furthermore, employees with permanent jobs are more likely to describe their job as a “career” than “just a job.” More specifically, 70 percent of those with permanent employment describe their job as a “career” or a “stepping stone to a career” compared with 37 percent of those with temporary employment (table 22).

The survey asked a number of questions about respondents’ employment benefits. Overall, 57 per-

**Table 22. Labor market outcomes for permanent and temporary employees**

Response	Percent	
	Job is permanent	Job is temporary
Optimistic about future job opportunities	68	43
Working in a career field closely related to education and training	49	26
Job is a “career” or “stepping stone to a career”	70	37
Very satisfied with benefits you currently receive from your employer(s)	57	29
Receive paid time off for sick leave and/or holidays from any of your paid jobs	71	24
Employer pays all or part of health-care premium	54	14
Training opportunities through an employer(s)	48	26

**Table 23. Characteristics of employees with permanent jobs**

Employee characteristics	Percent with permanent job	Number of responses
Total employees	78	1,027
<b>Educational attainment</b>		
Bachelor's degree	84	416
Master's degree, professional, or doctorate	95	176
<b>Early work experience</b>		
Worked for pay during high school	82	800
Worked for pay during college	83	847
Held one or more unpaid internship(s) during college	84	174
Held one or more paid internship(s) during college	91	174

cent of employees with a permanent job are very or somewhat satisfied with the benefits they receive from their employer compared with 29 percent of employees with a temporary job (table 22).

More specifically, 71 percent of employees with a permanent job receive paid time off for sick leave, holidays, or both compared with 24 percent of those with a temporary job. In addition, 54 percent of employees with a permanent job have an employer that contributes to a health insurance plan (paying all or part of the corresponding premium) compared with 14 percent of temporary employees. Finally, 48 percent of permanent employees have training opportunities through their employer compared with 26 percent of temporary employees (table 22).

The data were used to identify key characteristics of employees who are more likely to hold permanent jobs than the 78 percent of overall employees. Eighty-four percent of employees with a bachelor's degree and 95 percent of employees with a master's, professional, or doctorate degree have a permanent job (table 23).

In addition, 82 percent of employees who worked for pay during high school and 83 percent of employees who worked for pay during college have a permanent job. Furthermore, 84 percent of those who held an unpaid internship during college and 91 percent of those who held a paid internship during college have a permanent job (table 23).

### Box 5. White Employees and Non-metropolitan Employees Are More Likely to Have Permanent Jobs

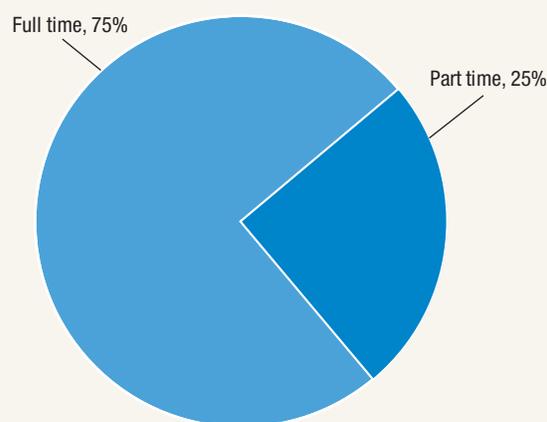
White employees are more likely to have a permanent job than black and Hispanic employees. In the survey, 83 percent of white employees have a permanent job compared with 75 percent of Hispanic and 73 percent of black employees. Furthermore, employees in non-metropolitan areas are more likely to have a permanent job (88 percent) than those in metropolitan areas (77 percent).

### Full-Time and Part-Time Employment

In order to assess how young workers are being affected by the increase in part-time work, the survey asks about full-time and part-time job status. In the survey, 75 percent of employees have a full-time job and 25 percent have a part-time job (figure 15).<sup>36</sup>

The survey data show that 24 percent of full-time employees and 43 percent of part-time employees have paid jobs with non-traditional hours. Furthermore, 29 percent of full-time employees and 56 percent of part-time employees have schedules that

<sup>36</sup> In the Survey of Young Workers, full-time jobs are defined as 35 hours per week or more.

**Figure 15. Full-time and part-time job status (among employees)**

change daily, weekly, or monthly. In addition, 65 percent of full-time employees are optimistic about their job future compared with 54 percent of part-time employees (table 24).

Employees with a full-time job are more likely to be working in a career field that is closely related to their education and training (51 percent) than part-time employees (27 percent). Again, similar to permanent employees, full-time employees are more likely to consider their main job to be a “career” or a “stepping stone to a career” than their part-time counterparts. More specifically, 72 percent of full-time employees consider their main job to be a career or a stepping stone to a career compared with 38 percent of part-time employees (table 24).

Overall, 60 percent of full-time employees are satisfied with the benefits their employer provides, while 25 percent of part-time employees are satisfied with the benefits their employer provides. In the survey, 75 percent of full-time employees receive paid time off for sick leave, holidays, or both compared with 24 percent of part-time employees. In addition, 64 percent of full-time employees have an employer that contributes to a health insurance plan compared

**Table 24. Labor market outcomes for full-time and part-time employees**

Outcomes	Percent	
	Job is full time	Job is part time
Optimistic about future job opportunities	65	54
Working in a career field closely related to education and training	51	27
Job is a “career” or “stepping stone to a career”	72	38
Very satisfied with benefits you currently receive from your employer(s)	60	25
Receive paid time off for sick leave and/or holidays from any of your paid jobs	75	24
Employer pays all or part of health-care premium	64	9
Training opportunities through an employer(s)	49	22

### Box 6. White, Black, and Non-metropolitan Employees Are More Likely to Have Full-Time Jobs

White and black employees are more likely to have a full-time job (76 percent for both) than Hispanic employees (69 percent). Also, employees in non-metropolitan locations are more likely to have a full-time job (87 percent) than those in metropolitan locations (73 percent).

**Table 25. Characteristics of employees with full-time jobs**

Characteristics	Percent with full-time job	Number of responses
<b>Total employees</b>	<b>75</b>	<b>986</b>
<b>Educational attainment</b>		
Bachelor’s degree	85	416
Master’s degree, professional, or doctorate	90	176
<b>Early work experience</b>		
Worked for pay during high school	79	800
Worked for pay during college	78	847
Held one or more paid internship(s) during college	94	174

with 9 percent of part-time employees. Finally, 49 percent of full-time employees have training opportunities through their employer compared with 22 percent of part-time employees (table 24). Again, the data were used to identify key characteristics of employees who are more likely to hold full-time jobs than the 75 percent of overall employees.

Higher levels of educational attainment are correlated with full-time jobs. Notably, 85 percent of employees with a bachelor’s degree and 90 percent of employees with a master’s professional or doctorate degree have a full-time job (table 25).

Early work experience is associated with many positive labor market outcomes. Seventy-nine percent of employees who worked for pay during high school and 90 percent of employees who worked for pay during college have a full-time job. Furthermore, 94 percent of those who held a paid internship during college have a full-time job. In terms of full-time work, there was no correlation with unpaid internships during college (table 25).

## Underemployment

In order to determine the rate of underemployment among respondents, the survey asks the part-time employees whether they would prefer more work hours.<sup>37</sup> Among part-time employees, 49 percent are underemployed or working part time because of economic conditions. More specifically, 42 percent of part-time employees could only find part-time work, and 17 percent had employers cut their hours

<sup>37</sup> Underemployed, or “part time for economic reasons” or “involuntary part time” includes persons who indicated that they would like to work full time but were working part time (one to 34 hours) because of an economic reason, such as their hours were cut back or they were unable to find full-time jobs. See <http://www.bls.gov/cps/lfcharacteristics.htm>.

**Table 26. Please indicate whether each of the following is a reason that you are currently working part time rather than full time**

Percent, except as noted

Economic reasons/involuntary (underemployed)	49
I could only find part-time work	42
My employer cut my hours due to business conditions	17

**Personal preference**

I prefer part-time work	42
I am enrolled in a school/training program	39
I have family responsibilities	29
I am caring for young children	21
I have health problems	10
<b>Number of responses</b>	<b>270</b>

Note: Respondents could select more than one reason.

because of business conditions (11 percent reported both reasons) (table 26).

However, 42 percent of part-time employees prefer part-time work, including 39 percent who are enrolled in school and 29 percent who work part time because they have family responsibilities (table 26).

### Multiple Jobs

The survey asks questions to determine the respondents' expectations about working multiple jobs. In the survey, employees expect to have fewer paid jobs in the coming year than they have held in the past year. For example, 63 percent of employees held one

full-time job in the past year, yet 80 percent of employees expect to have just one full-time job in the coming year. Likewise, 18 percent of employees had held multiple full-time jobs in the past year, yet 8 percent expect to have multiple full-time jobs in the coming year (figure 16).

The findings are similar for part-time work as 10 percent of employees expect to have more than one part-time job in the coming year, yet 17 percent held multiple part-time jobs in the past year (figure 16).

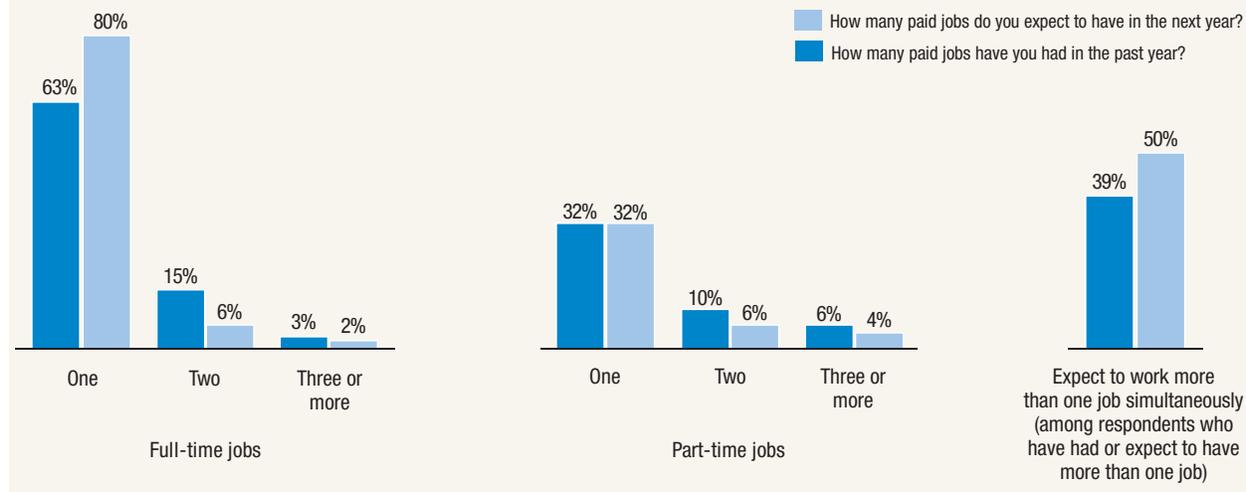
Among employees who hold multiple jobs, most would prefer to work more jobs at the same time than they have experienced in the past year. In the past year, 39 percent of employees with multiple jobs worked at more than one job at the same time. Yet, 50 percent of employees expect to work more than one job at the same time in the coming year (figure 16).

### Job Qualifications

The survey asks respondents about whether they feel qualified for their current job. Overall, 25 percent of employees describe themselves as overqualified for their job. In 2013, the data showed a correlation between educational attainment level and overqualification such that respondents with postsecondary education were more likely to be overqualified for their job.<sup>38</sup> In 2015, the analysis did not show a correlation.

<sup>38</sup> The literature at this time suggested that because of a tight job market post-recession, many educated workers were being

**Figure 16. Number of paid jobs in past year and number or paid jobs expect to have in coming year**



**Table 27. Employees who are “overqualified” for performing the tasks required of your main job (by educational attainment)**

“Overqualified” employees	2015 (percent)	Number of responses
Total “overqualified”	25	1,256
<b>Educational attainment</b>		
Less than high school	22	35
High school or equivalent	21	221
Some college, no degree	28	219
Certificate or technical degree	26	56
Associate’s degree	24	127
Bachelor’s degree	30	416
Master’s degree	11	136
Professional or doctorate degree	11	40

Note: Small samples sizes for some levels of educational attainment.

relation between educational attainment and being overqualified for one’s job (table 27).

## Related Research on Employment

A 2015 Aspen Institute survey of organizations that provide workforce services to young adults revealed that the top five job qualities for “good jobs” are: (1) stable employment (not contract or temporary); (2) full-time work; (3) predictable, set hours; (4) self-sufficiency; and (5) opportunities for advancement and pay increases (4 and 5 are discussed in the [Self-Sufficiency](#) section of this report). While these “good jobs” have grown the most in the recovery, it should be noted that almost all good jobs have gone to college graduates.<sup>39</sup>

According to a 2015 study by ManpowerGroup, job security is critical for millennials who want to ensure they can maintain their standard of living.<sup>40</sup> Today’s young adults are generally not job hoppers, unless

“pushed down” to low-skill jobs while many low-skill workers were being pushed out of the labor market.

<sup>39</sup> Ranita Jain, Maureen Conway, and Vickie Choitz, *Connecting Young Adults to Employment: Results from a National Survey of Service Providers*, Aspen Institute. (Washington: The Aspen Institute, 2015), [www.aspenwsi.org/wordpress/wp-content/uploads/YAemploy.pdf](http://www.aspenwsi.org/wordpress/wp-content/uploads/YAemploy.pdf).

<sup>40</sup> ManpowerGroup, *Millennial Careers*.

there is an opportunity for advancement.<sup>41</sup> Young workers want standard work arrangements, which typically offer higher wages, less income volatility, and more benefits than contingent work.<sup>42</sup>

Despite young workers’ desire for secure employment, the labor market is shifting toward an increased use of alternative work arrangements. A 2016 study by Katz and Krueger found the percentage of workers engaged in alternative work rose from 10.1 percent in February 2005 to 15.8 percent in late 2015. Furthermore, they estimate that all of the net employment growth in the economy during this period occurred in the form of alternative work arrangements.<sup>43</sup>

Because alternative work arrangements are difficult to classify and measure, the literature does not provide consistent findings about how the increase in alternative work has affected young workers. Katz and Krueger (2016) maintain that despite the noted growth in alternative work incidences between 2005 and 2015, 16- to 24-year-old workers experienced no growth in alternative work arrangements.<sup>44</sup> However, a 2015 study from the U.S. Government Accountability Office (GAO) found that compared with standard full-time workers, contingent workers are more likely to be young.<sup>45</sup>

In addition, many workers who prefer full-time work are still finding part-time work as their only option. As a result, despite recent job growth, underemployment among young adults has risen, as job opportunities often underutilize their availability to work.

<sup>41</sup> Ibid.

<sup>42</sup> David S. Pedulla, *The Hidden Costs of Contingency: Employers’ Use of Contingent Employees and Standard Employees’ Outcomes*, Center for the Study of Social Organization, Working Paper #6. (Princeton, N.J.: Princeton University, Department of Sociology, 2011), [www.princeton.edu/esso/working-papers/WP6.pdf](http://www.princeton.edu/esso/working-papers/WP6.pdf).

<sup>43</sup> Lawrence F. Katz and Alan B. Krueger, *The Rise and Nature of Alternative Work Arrangements in the United States, 1995–2015*. (Cambridge, Mass: Harvard University, 2016), [http://scholar.harvard.edu/files/lkatz/files/katz\\_krueger\\_cws\\_v3.pdf?m=1459369766](http://scholar.harvard.edu/files/lkatz/files/katz_krueger_cws_v3.pdf?m=1459369766).

<sup>44</sup> Ibid.

<sup>45</sup> U.S. Government Accountability Office, *Contingent Workforce: Size, Characteristics, Earnings, and Benefits*, GAO—15-168R (Washington: GAO, May 20, 2015), [www.gao.gov/products/GAO-15-168R](http://www.gao.gov/products/GAO-15-168R).



# Self-Sufficiency

An important measure of self-sufficiency is whether respondents have the household income to cover their expenses to maintain their financial obligations in the face of an emergency. In order to assess self-sufficiency, the survey asks questions about covering expenses, whether they receive family or other assistance, and their current housing arrangements. This analysis of financial self-sufficiency focuses on employees, the subgroup most likely to be financially prepared for independence

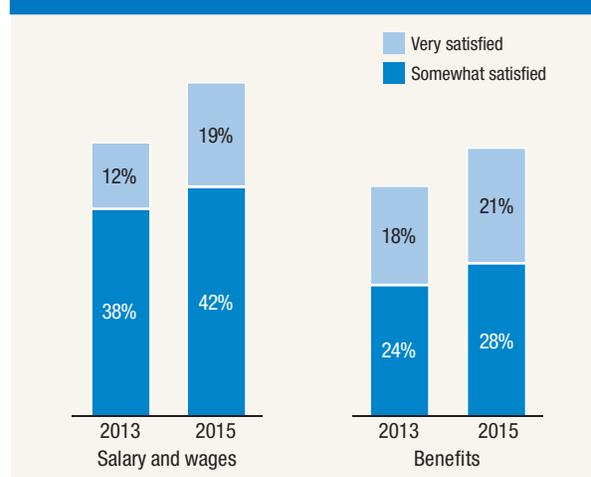
## Income and Benefits

Young workers' satisfaction with their total salary and wages improved between 2013 and 2015. In 2015, employees are more likely to be "very" or "somewhat" satisfied with their salary and wages (19 percent and 42 percent, respectively) than respondents with a paid job in 2013 (12 percent and 38 percent, respectively). In 2015, employees are also more likely to be "very" or "somewhat" satisfied with their job benefits (21 percent and 28 percent, respectively) than the respondents with a paid job in 2013 (18 percent and 24 percent, respectively) (figure 17).

The survey asks questions about which benefits young workers find important and which benefits they currently have from their employers. In both 2013 and 2015, young workers identified health insurance (health care in 2013) and paid sick leave as the most important and second most important benefits to receive from an employer. In 2013, "matching contributions to savings" was the third most important, and in 2015, "contribution to tax deferred savings" was the third most important (table 28).

The percent of young workers who have health insurance (from any source) increased from 2013 (70 percent) to 2015 (82 percent). Likewise, the percent of young workers who received paid time off for sick leave, holidays, or both from any of their paid jobs increased from 2013 (59 percent) to 2015 (62 per-

**Figure 17. Satisfaction with the total amount of salary or wages and benefits at the job or jobs you now hold**



cent). Finally, training opportunities through employer(s) remained flat at 43 percent from 2013 to 2015 (figure 18).

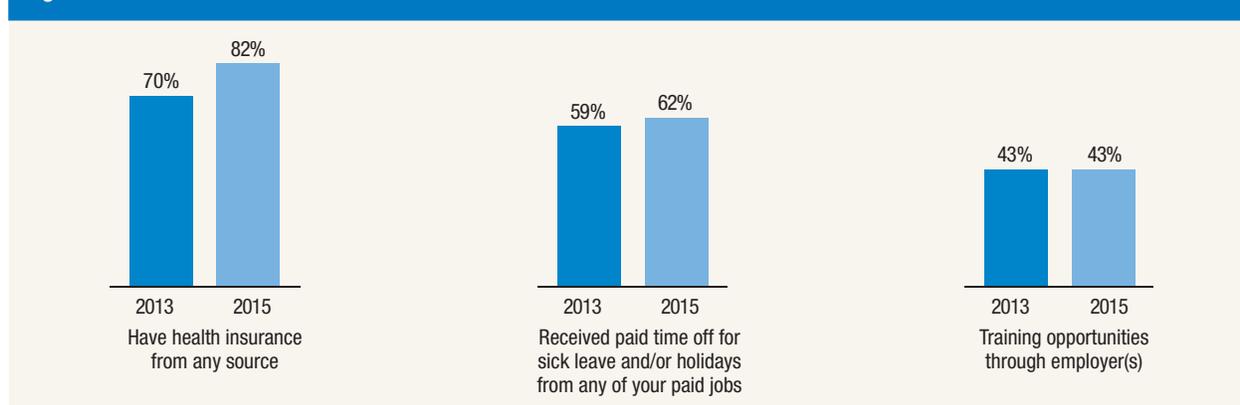
## Covering Household Expenses

In the survey, 73 percent of employees are able to cover their monthly household expenses with their household income. Meanwhile, 22 percent of employees report that they are sometimes able to cover their monthly household expenses, and 4 percent are not able to cover their monthly household expenses at all.

**Table 28. Rank the three benefits that are most important to you to receive from an employer**

Rank	2013	2015
1	Health care	Health insurance
2	Paid sick leave	Paid sick leave
3	Matching contributions to savings	Contribution to tax deferred savings
Number of responses	1,144	1,058

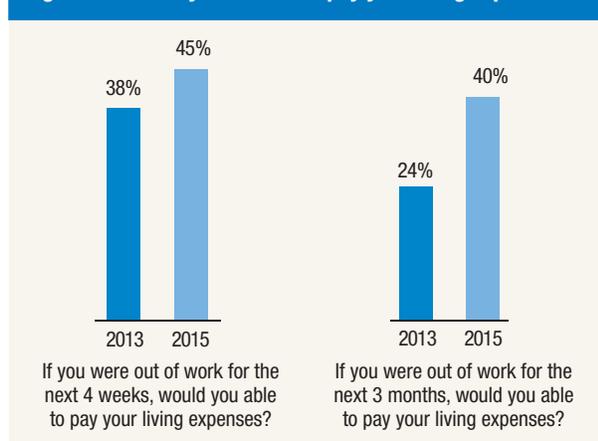
Figure 18. Access to benefits



Among employees who are not able to cover their household expenses some or all of the time, 64 percent reduce their monthly expenses to meet the challenge, 56 percent do not pay some bills, 54 percent borrow money from family, 46 percent use their credit cards, 41 percent use their savings, and 16 percent borrow from friends.

A key consideration regarding self-sufficiency is the ability of a household to withstand financial disruptions. Among young workers, the ability to go without a paycheck temporarily improved between 2013 and 2015. The percent of young workers who can pay their living expenses if out of work for four weeks improved from 38 percent in 2013 to 45 percent in 2015. In addition, the percent of young workers who can pay their living expenses if out of work for three months improved from 24 percent in 2013 to 40 percent in 2015 (figure 19).

Figure 19. Would you be able to pay your living expenses?



## External Financial Support

Many employees—including some employees who report that they cover their household expenses—receive financial support from their families. More specifically, many working respondents receive family assistance for food and their living situation (e.g., mortgage, rent, or just living with parents or relatives) (39 percent each). In addition, a substantial portion of working respondents receive assistance with miscellaneous bills (30 percent), health-care costs (24 percent), and automobile payments and maintenance (24 percent). Finally, a few receive assistance with educational costs (16 percent), their children (9 percent), and savings (7 percent).

Aside from family assistance, 8 percent of employees use government programs, such as the Temporary Assistance for Needy Families (TANF) or Housing Choice Vouchers programs, to meet their financial needs.<sup>46</sup>

## Housing Arrangements

Housing represents one of the largest expenses for most households, and the costs can be a challenge for young adults looking to strike out on their own. The survey asks respondents to describe their current liv-

<sup>46</sup> The Temporary Assistance for Needy Families (TANF) program is designed to help needy families achieve self-sufficiency. States receive block grants to design and operate programs that accomplish one of the purposes of the TANF program. See [www.acf.hhs.gov/ofa/programs/tanf](http://www.acf.hhs.gov/ofa/programs/tanf). Housing Choice Vouchers allow very low-income families to choose and lease or purchase safe, decent, and affordable privately owned rental housing. See [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/public\\_indian\\_housing/programs/hcv/about](http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about).

ing arrangements as a broad measure of household formation among young adults. In the survey, 43 percent of employees have formed a new household with their immediate family (i.e., spouse/partner), and 20 percent have formed a new household alone or with a roommate. The remaining 37 percent of employees reside with their parents or extended families.

From a financial standpoint, 49 percent of employees are responsible for paying their full mortgage or rent, 20 percent contribute to their mortgage or rent, and 29 percent report that they do not make any mortgage or rent payments at all.

## Related Research on Self-Sufficiency

Although the literature provides some variation regarding the impact endured by workers entering the job market during a downturn, there is agreement that these workers experience negative impacts for at least five to 10 years. For example, Oreopoulos, von Wachter, and Heisz (2012) found that the cost of recessions for new graduates is substantial and unequal. Such graduates suffer persistent earn-

ing declines lasting 10 years. These workers start at lower pay and then partly recover through a gradual process of mobility toward better firms. They find that more advantaged graduates suffer less from graduating in recessions because they switch to better firms quickly, while earnings of less advantaged graduates can be permanently affected by a cyclical downgrading. As a result, college graduates with the lowest predicted annual earnings are most affected by higher initial unemployment conditions and experience permanent earnings losses, while those at the top experience losses that are short-lived.<sup>47</sup>

Furthermore, young people experience more income volatility than older people, and income volatility is hard to manage. Income volatility among individuals under 30 is greater than the national average of 55 percent.<sup>48</sup>

<sup>47</sup> Philip Oreopoulos, Till von Wachter, and Andrew Heisz, "The Short- and Long-Term Career Effects of Graduating in a Recession," *American Economic Journal: Applied Economics* 4, no. 1 (January 2012): 1–29, <http://dx.doi.org/10.1257/app.4.1.1>.

<sup>48</sup> Diana Farrell and Fiona Greig, *Paychecks, Paydays, and the Online Platform Economy: Big Data on Income Volatility* (New York: JPMorgan Chase Institute, 2016), [www.jpmorganchase.com/corporate/institute/document/jpmc-institute-volatility-2-report.pdf](http://www.jpmorganchase.com/corporate/institute/document/jpmc-institute-volatility-2-report.pdf).



# Policy and Research Implications

The Survey of Young Workers provides some insights into the experiences of young workers, while raising questions about others. The findings described in this report are intended to help frame future discussion among researchers, policymakers, and practitioners working with young adults entering the labor market. This section identifies several key policy and research implications of the study.

## Aligning Education and the Labor Market

Connecting education and the labor market is increasingly important for young workers. With the labor market's growing demand for formal educational attainment, choosing a postsecondary program is the first substantial investment decision many young people will make. Young adults need to understand the risks and rewards associated with their choice of a postsecondary institution and field of study. As the cost of certificates and degrees grows and the labor market demands shift, prospective students need more information to guide their choices and to ensure higher returns on their investment. Furthermore, aligning education more closely with careers promotes student success.<sup>49</sup>

Creating channels of communication that allow educational institutions to better meet the needs of a changing labor market will provide better opportunities for young workers as well as employers. Furthermore, aligning education more closely with careers promotes student success, as people with a sense of where they are going are more likely to achieve their desired goal.<sup>50</sup>

The survey highlights the association between postsecondary education and positive labor market outcomes, ranging from optimism about one's job future to higher earnings. Hence, it is key that young

workers receive quality information that enables them to select an educational program that maximizes their job opportunities. The decision is further complicated for the majority of potential students who do not have the personal resources to pay for their education upfront or lack the ability to earn a full scholarship.

Therefore, policies and strategies should be considered to track the employment and earnings of program graduates over time. Future workers need quality information that is accessible and, if possible, standardized for easy comparisons across institutions.

In light of the need for greater alignment between education and the labor market, the Federal Reserve Board will follow the quantitative research in the Survey of Young Workers with a qualitative study. The objective of the upcoming research is to gain a more detailed and nuanced understanding of how young adults gain information about jobs and career as well as how they search for jobs. This study will occur during 2017.

## Increasing Opportunities for Non-degree Education

Aside from college and university degrees, more workers could gain cost- and time-efficient skills through postsecondary CTE. Unfortunately, young adults interested in CTE face many challenges. First, relatively few U.S. high schools offer vocational programs targeted for a particular profession or occupation. As a result, high school students tend to undertake particular CTE courses as part of their general high school diploma, rather than move directly to a job.<sup>51</sup>

Second, compared with other countries, the CTE programs in the United States are so highly decen-

<sup>49</sup> Carnevale, Jayasundera, and Cheah, *The College Advantage*.

<sup>50</sup> Ibid.

<sup>51</sup> Kuczera and Field, *A Skills beyond School Review*.

tralized, it may not make sense to conceive of a CTE “system.” Like other U.S. workforce programs, the variety of diverse CTE institutions are difficult to navigate because they are relatively autonomous, ascribe to multiple accreditation bodies, lack national skills or occupational standards, and are substantially the role of the private for-profit sector.<sup>52</sup>

Third, options for work-based learning, such as apprenticeships, are weakly integrated into the U.S. CTE offerings. For example, the apprenticeship system only caters to a percentage of workers and is seldom used outside of the construction sector.<sup>53</sup>

Despite these challenges, CTE in the United States has some valuable assets that could be used to develop more robust training options. For example, the design of the CTE system is inclusive as high schools are comprehensive and postsecondary CTE in community colleges is normally open-access.<sup>54</sup> Providing students with information early about CTE options could help them prepare to make the most of their educational investment.

## The Pursuit of Steady Employment

The importance of steady employment was well-documented in the Survey of Young Workers. Despite young adults’ desires for long-term job employment with a single employer, research shows an increase in alternative work arrangements. In fact, a 2016 study by Katz and Krueger contends that all of the net employment growth between 2005 and 2015 occurred in alternative work arrangements, with the greatest portion in hiring through contract companies.<sup>55</sup> Because contingent work can be unstable, or may afford fewer worker protections depending on a worker’s particular employment

arrangement, it tends to lead to lower earnings, fewer benefits, and a greater reliance on public assistance than standard work.<sup>56</sup>

Because alternative work arrangements are increasing in the face of young adults demanding more financial security, policies and strategies should be considered that will provide workers with stability under the changing labor market conditions. Contingent workers are concerned with issues including, but not limited to, income volatility, loss of benefits, paid time off, opportunities for advancement, and legal protections.

## Additional Job Growth Would Benefit Young Workers

It is important to note that the high rate of unemployment among young workers is not a result of only education, job searches, or individual characteristics. Rather, high rates of unemployment and low rates of participation among segments of the population could be improved by greater economic growth.

Overall, labor market developments remain healthy. However, despite strong job gains, the unemployment rate has flattened out at approximately 5 percent over the past six months in part because of an increase in the labor force participation rate. Trends in labor force participation add another element of uncertainty. The participation rate fell sharply after the 2009 financial crisis, faster than its apparent trend. It has been encouraging to see the participation rate improve over the past two years relative to estimates of its trend. Despite this relative improvement, the performance of the U.S. economy on this dimension has been poor.<sup>57</sup>

<sup>52</sup> Kuczera and Field, *A Skills beyond School Review*.

<sup>53</sup> Ibid.

<sup>54</sup> Ibid.

<sup>55</sup> Katz and Krueger, *The Rise and Nature of Alternative Work Arrangements*.

<sup>56</sup> U.S. Government Accountability Office, *Contingent Workforce*.

<sup>57</sup> Jerome H. Powell, “Recent Economic Development, the Productive Potential of the Economy, and Monetary Policy” (speech at the Peterson Institute for International Economics, Washington, D.C., May 26, 2016), [www.federalreserve.gov/newsevents/speech/powell20160526a.htm](http://www.federalreserve.gov/newsevents/speech/powell20160526a.htm).

# Appendix A. Technical Appendix on Survey Methodology

The Survey of Young Workers was designed by Federal Reserve Board staff and administered by GfK, an online consumer research company, on behalf of the Board. In order to create a nationally representative probability-based sample, GfK's KnowledgePanel® selected respondents based on both random digit dialing and address-based sampling (ABS). Since 2009, new respondents have been recruited using ABS. To recruit respondents, GfK sends out mailings to a random selection of residential postal addresses. Out of 100 mailings, approximately 14 households contact GfK and express an interest in joining the panel. Of those who contact GfK, three-fourths complete the process and become members of the panel.<sup>58</sup> If the person contacted is interested in participating but does not have a computer or Internet access, GfK provides him or her with a laptop and access to the Internet. Panel respondents are continuously lost to attrition and added to replenish the panel, so the recruitment rate and enrollment rate may vary over time.

There are several reasons that a probability-based Internet panel was selected as the method for this survey rather than an alternative survey method. The first reason is that these types of Internet surveys have been found to be representative of the population.<sup>59</sup> The second reason is that the ABS Internet panel allows the same respondents to be re-interviewed in subsequent surveys with relative ease, as they remain in the panel for several years. The third reason is that Internet panel surveys have numerous existing data points on respondents from previously administered surveys, including detailed demographic and economic information. This allows

for the inclusion of additional information on respondents without increasing respondent burden. Last, collecting data through an ABS Internet panel survey is cost-effective and can be done relatively quickly.

A total of 4,135 KnowledgePanel® members received e-mail invitations to complete this survey. The e-mail invitations included 1,139 respondents who participated in the Board's 2013 Survey of Young Workers (excluding those who exceeded the age limit) and an additional 2,996 randomly selected KnowledgePanel® respondents who did not participate in the previous survey. A total 2,035 people responded to the e-mail request to participate and completed the survey yielding a final stage completion rate of 49 percent.

To enhance the completion rate, GfK sent e-mail reminders to non-responders over the course of the field period.<sup>60</sup> GfK maintains an ongoing modest incentive program to encourage KnowledgePanel® members to participate. Incentives take the form of raffles and lotteries with cash and other prizes.

Significant resources and infrastructure are devoted to the recruitment process for the KnowledgePanel® so that the resulting panel can properly represent the young adult population of the United States. Consequently, the raw distribution of KnowledgePanel® mirrors that of U.S. adults fairly closely, barring occasional disparities that may emerge for certain subgroups because of differential attrition rates among recruited panel members.

The selection methodology for general population samples from the KnowledgePanel® ensures that the resulting samples behave as an equal probability of selection method (EPSEM) samples. This methodology starts by weighting the entire KnowledgePanel® to the benchmarks secured from the latest March

<sup>58</sup> For further details on the KnowledgePanel® sampling methodology and comparisons between KnowledgePanel® and telephone surveys, see [www.knowledgenetworks.com/accuracy/spring2010/disogra-spring10.html](http://www.knowledgenetworks.com/accuracy/spring2010/disogra-spring10.html).

<sup>59</sup> David S. Yeager, Jon A. Krosnick, LinChiat Chang, Harold S. Javitz, Matthew S. Levendusky, Alberto Simpser, and Rui Wang, "Comparing the Accuracy of RDD Telephone Surveys and Internet Surveys Conducted with Probability and Non-Probability Samples," *Public Opinion Quarterly* 75, no. 4 (Winter 2011): 709–47.

<sup>60</sup> Additional e-mail reminders to non-responders were sent on day 6, 9, and 12 of the field period.

supplement of the Current Population Survey (CPS) along several dimensions. This way, the weighted distribution of the KnowledgePanel® matches that of U.S. adults. Typically, the geo-demographic dimensions used for weighting the entire KnowledgePanel® include gender, age, race/ethnicity, education, census region, household income, homeownership status, metropolitan area status, and Internet access.

Using the above weights as the measure of size (MOS) for each panel member, in the next step a probability proportional to size (PPS) procedure is used to select study specific samples. It is the application of this PPS methodology with the above MOS values that produces fully self-weighting samples from KnowledgePanel®, for which each sample member can carry a design weight of unity. Moreover, in instances where the study design has required any form of oversampling of specific subgroups, such departures from an EPSEM design are corrected by adjusting the corresponding design weights accordingly with the CPS benchmarks serving as reference points.

Once the sample has been selected and fielded, and all the study data are collected and made final, a post-stratification process is used to adjust for any survey non-response as well as any non-coverage or under- and oversampling resulting from the study specific sample design. The following variables were used for the adjustment of weights for this study: gender, age, race/ethnicity, education, census region, residence in a metropolitan area, household income, and access to the Internet. Demographic and geographic distributions for the noninstitutionalized civilian population ages 18 and over from the CPS are used as benchmarks in this adjustment.

Although weights allow the sample population to match the U.S. population based on observable characteristics, similar to all survey methods, it remains possible that non-coverage or non-response results in differences between the sample population and the U.S. population that are not corrected using weights.

# Appendix B: Survey of Young Workers—Questionnaire

Below is a reproduction of the survey instrument in its entirety. The bracketed text are programming instructions that indicate whether the respondent can select only a single response [S] or multiple responses [M]. Not all questions are shown to all respondents, and the skip patterns used to reach each question are listed as the “Base” above each question. The respondents only see the questions and response options; they do not see the program code. Question numbers are not always sequential in order to preserve continuity with question numbers from earlier surveys where possible. Questions are listed below in the order in which they are presented.

## A Introduction

**Base: All respondents**

[S] [PROMPT]

Q3. What is the highest level of formal education you have completed?

1. Less than high school
2. High school diploma or equivalent GED
3. Some college, no degree or certification (including currently enrolled in college)
4. Certificate or technical degree
5. Associate degree
6. Bachelor's degree
7. Master's degree
8. Professional or Doctorate degree
9. Other: Specify [TEXTBOX]

**IF Q3=REFUSED, TERMINATE, INSERT STANDARD CLOSE, AND MARK AS QFLAG=2**

**Base: All respondents**

[S] [PROMPT]

Q4. Are you currently working as a paid employee?

1. Yes
2. No

**IF Q4=REFUSED, TERMINATE, INSERT STANDARD CLOSE, AND MARK AS QFLAG=2**

**Base: Working as a paid employee (Q4=1)**

[S] [PROMPT]

Q5. Are you currently employed full-time? That is, do you typically work 35 hours or more per week at one job?

1. Yes
2. No

**IF Q5=REFUSED, TERMINATE, INSERT STANDARD CLOSE, AND MARK AS QFLAG=2**

**Base: (IF Q4=2)**

[S] [PROMPT]

Q8A. Are you currently looking for a paid job?

1. Yes
2. No

**IF Q8A=REFUSED, TERMINATE, INSERT STANDARD CLOSE, AND MARK AS QFLAG=2**

**Base: Working as a paid employee (Q4=1 and Q5=1)**

[Show Q6\_A only if Q5=1]

[PROMPT IF Q6\_A = 0 OR REFUSED WITH “You mentioned in a previous question that you are currently employed full time. Please confirm the answer below is correct before submitting your response.

[NUMBER BOX, RANGE 0-10]

Q6\_A. How many full-time paid jobs did you work at this week?

**Base: Working as a paid employee (Q4=1 and Q5=2)**

**[PROMPT:** “You mentioned in a previous question that you are currently employed. Please confirm the answer below is correct before submitting your response.”]

**[NUMBER BOX, RANGE 0-10]**

Q6\_B. How many part-time paid jobs did you work at this week?

**Base: Working as a paid employee (Q4=1)**

**[S]**

Q7. For your main job, that is the job where you work the most hours, what type of organization are you employed by?

1. Government
2. For profit
3. Non-profit

**Base: Working as a paid employee (Q4=1)**

**[S]**

Q7A. Is your main job, that is the job where you work the most hours, permanent/long-term or temporary?

1. Permanent/long-term
2. Temporary
3. I don't know

**Base: Paid employee and main job temporary/don't know ((IF Q4=1) and (Q7A=2 or 3))**

**[S]**

Q7B. How did you find your main job?

1. I searched postings on my own
2. I used a temporary staffing agency
3. Career fair
4. Personal connection
5. Work study (or other student job)
6. Recruited by employer
7. Family business
8. Other: Specify **[TEXTBOX]**

**Base: (IF Q8A=2)**

**[GRID]**

Q10. Please indicate whether each of the following reasons describes why you are not looking for a paid job?

**Down:**

1. I am self-employed
2. I believe there is no work available for me
3. I need education / training to get a job
4. I am a student
5. I don't need or want a job
6. I have health problems
7. I am a homemaker / caring for family
8. I need transportation to get to and from work
9. I am disabled
10. I believe the work available does not pay enough to be worthwhile
11. Other: Specify **[textbox]**

**Across:**

1. Yes
2. No

**Base: All qualified respondents**

**[S]**

Q11. Do you currently:

1. Own a business
2. Run a non-profit enterprise
3. Neither

**Base: All qualified respondents**

[S]

Q11A. Does anyone in your immediate family own a business or run a non-profit enterprise?

1. Yes
2. No
3. I don't know

**Base: Do not currently own a business or run a non-profit (Q11=3 OR refused)**

[S]

Q12. Do you currently earn any money from activities where you are “your own boss”?

1. Yes: Specify [TEXTBOX]
2. No

**Base: All qualified respondents**

[S]

Q13. Do you currently have an unpaid job, such as an internship or a volunteer position?

1. Yes
2. No

**Base: All qualified respondents**

[S]

Q2. Would you say your expectations about future job opportunities are:

1. Optimistic
2. Pessimistic
3. Not sure

**Base: Expectations of future jobs are optimistic (Q2=1)**

**[GRID]**

Q2aa. Please indicate whether any of the following factors listed below contribute to your current feelings of optimism about your future job opportunities.

**Down:**

1. My current level of education and training
2. My field of study
3. I will have enough education and training in the future
4. My previous work experience
5. There is demand for the type of work I do
6. My local labor market provides many job opportunities

**Across:**

1. Yes
2. No

**Base: Expectations of future jobs are optimistic (Q2=1)**

**[LARGE TEXTBOX]**

Q2a. Please use the following textbox to describe in detail any additional factors that make you feel optimistic about your future job opportunities.

**Base: Expectations of future jobs are pessimistic (Q2=2)**

**[GRID]**

Q2bb. Please indicate whether any of the following factors contribute to your current feelings of pessimism about your future job opportunities.

**Down:**

1. My current level of education and training
2. My field of study
3. Lack of opportunities for education and training
4. Lack of previous work experience
5. Lack of demand for the type of work I do
6. My local labor market does not provide many job opportunities

**Across:**

1. Yes
2. No

**Base: Expectations of future jobs are pessimistic (Q2=2)**

**[LARGE TEXTBOX]**

Q2b. Please use the following textbox to describe in detail any additional factors that make you feel pessimistic about your future job opportunities.

**Base: Not sure about expectations of future jobs (Q2=3)**

**[GRID]**

Q2cc. Please indicate whether any of the following factors contribute to your feelings of being unsure about your future job opportunities.

**Down:**

1. My current level of education and training
2. My field of study
3. Future opportunities for education and training
4. My previous work experience
5. The demand for the type of work I do
6. My local labor market

**Across:**

1. Yes
2. No

**Base: Not sure about expectations of future jobs (Q2=3)**

**[LARGE TEXTBOX]**

Q2c. Please use the following textbox to describe in detail any additional factors that make you feel unsure about your future job opportunities.

**Base: Working as a paid employee (Q4=1)**

**[S]**

Q16. How are you paid at your main job (the job where you currently work the most hours)?

1. Hourly wage
2. Salary
3. Other [TEXTBOX]

**Base: Paid hourly wage (Q16=1)**

**[NUMBER BOX RANGE 1-99.99 (CREATE ONE NUMBER BOX, ALLOW UP TO TWO ENTRIES TO THE RIGHT OF THE DECIMAL PLACE)]**

Q17. Approximately what is your hourly wage, before taxes, at your main job (include tips, overtime, and bonuses)?

**Base: Paid salary/other (Q16=2, 3)**

**[SHOW Q18 AND Q18Y ON SAME PAGE]**

**[NUMBER BOX RANGE 1 – 999999]**

Q18. Approximately what is your salary, before taxes, at your main job (include tips, overtime, and bonuses)?

**Base: Paid salary/other (Q16=2, 3)**

**[S]**

Q18Y. Do you earn this amount:

1. weekly
2. bi-weekly
3. monthly
4. annually

**Base: All qualified respondents**

**[S]**

18X. Which one of the following BEST describes who you are living with?

1. Living alone
2. Living with your immediate family (i.e., spouse/partner and/or dependent children)
3. Living with your parents (or your spouse/partner's parents)
4. Living with your extended family (e.g., siblings, cousins)
5. Living with roommate(s)

**Base: All qualified respondents**

[S]

18Z. Do you (and your spouse or partner) pay rent or a mortgage at your current living arrangement?

1. (My partner and) I pay the full mortgage or rent
2. (My partner and) I contribute to mortgage or rent
3. (My partner and) I do not pay the mortgage or rent

**Base: All qualified respondents**

[S]

Q18A. As a household, are you able to cover monthly expenses with your current household income?

1. Yes, my household can always cover monthly expenses
2. No, sometimes my household is not able to cover monthly expenses
3. No, my household can never cover monthly expenses

**Base: Not able to cover monthly expenses (Q18A=2, 3)**

**[GRID]**

Q18AA. In the months that you are unable to cover your monthly expenses, please indicate whether you use any of the following resources to meet this monthly challenge.

**Down:**

1. I borrow money from family
2. I borrow money from friends
3. I do not pay full balance on my credit card(s) / I increase my credit card balance
4. I do not pay some or all of my bills
5. I take out a loan (e.g., payday loan, home equity loan)
6. I use my savings
7. I reduce my monthly expenses
8. Other: Specify **[TEXTBOX]**

**Across:**

1. Yes
2. No

**Base: All qualified respondents**

**[S]**

Q18C. Did you incur debt to pay for any portion of your education or training?

1. Yes
2. No

**Base: All qualified respondents**

**[GRID]**

Q18D. Please check off any of the following expenses that your parents or other family members currently help you with financially (please do not include assistance from your spouse/partner):

**Down:**

1. Living situation (e.g., mortgage, rent, or just living with parents or relatives)
2. Healthcare costs
3. Car payment / insurance / maintenance
4. Education tuition / loans
5. Food
6. Miscellaneous bills (e.g., cell phone bill, Amazon Prime)
7. Savings
8. Expenses for children
9. Other: Specify **[TEXTBOX]**

**Across:**

1. Yes
2. No

**Base: All qualified respondents**

[S]

Q19A. What was the primary language spoken in your home when you were growing up?

1. Arabic
2. Chinese
3. English
4. French
5. German
6. Korean
7. Russian
8. Spanish
9. Tagalog
10. Vietnamese
11. Other: Specify [TEXTBOX]

**Base: All qualified respondents**

[S]

Q19B. What was the highest level of education achieved by your mother and father? If not the same, please indicate the education achieved by the parent who obtained the greatest level of education.

1. Less than high school
2. High school diploma or equivalent GED
3. Some college, no degree or certification (including currently enrolled in college)
4. Certificate or technical degree
5. Associate degree
6. Bachelor's degree
7. Master's degree
8. Professional or Doctorate degree
9. I don't know

## B Education and Training

**Base: At least some college (Q3 ge 3)**

[SMALL TEXT BOX]

Q19Y.

1. [if Q3 = 3] What is the name of the school you are enrolled in, or were most recently enrolled in?
2. [if Q3 = 4] What is the name of the school where you most recently earned a certificate or technical degree?
3. [if Q3 = 5] What is the name of the school from which you received your Associate degree?
4. [if Q3 = 6 - 8] What is the name of the school from which you received your Bachelor's degree?

**Base: At least some college (Q3 ge 3)**

[S]

Q19X. Which one of the following broad categories best describes your most recent educational program?

1. Humanities
2. Social/behavioral sciences
3. Life sciences
4. Physical sciences/math
5. Computer/information sciences
6. Engineering
7. Education
8. Business/management
9. Health
10. Law
11. Vocational/technical training
12. Undeclared
13. Other: Specify [TEXTBOX]

**Base: All qualified respondents**

[S]

Q20. Do you believe you now have the level of education and training needed for the type of job that you would like to hold in the next 5 years?

1. Yes
2. No
3. I don't know

**Base: Need more education (Q20=2)**

**[GRID]**

Q20A. Why do you believe you need more education?

**Down:**

1. I want to change job/career
2. I want greater opportunities for promotions and advancement
3. My family expects me to have a higher level of education
4. The labor market demands a higher level of education
5. My line of work requires more education
6. I need more education to land a job
7. Other: Specify **[TEXTBOX]**

**Across:**

1. Yes
2. No

**Base: All qualified respondents**

**[S]**

Q21. Are you currently enrolled in a certificate or degree program?

1. Yes
2. No

**Base: Not currently enrolled in certificate/degree program (Q21=2)**

**[S]**

Q21A. You just reported that you are not enrolled in a certificate or degree program. Have you started a certificate or degree program that you have not yet completed?

1. Yes
2. No

**Base: Started a certificate program but have not completed (Q21A=1)**

[S]

Q21B. How long has it been since you were enrolled in the certificate or degree program that you started?

1. Less than one year
2. One to two years
3. More than two years
4. I don't know

***Base: Started a certificate program but have not completed (Q21A=1)***

[S]

Q21C. How likely are you to complete the certificate or degree program that you started?

1. I definitely will complete the program
2. I probably will complete the program
3. I am not sure if I will complete the program
4. I probably will not complete the program
5. I definitely will not complete the program

**Base: Not sure/probably will not/definitely will not complete certification/degree program (Q21C=3-5)**

**[GRID]**

Q21CC. Please indicate whether any of the following reasons describe why you may not complete the certificate or degree program you started.

**Across:**

1. I don't believe the program will improve my job opportunities
2. I need to work instead
3. I can't afford to complete
4. I don't want to borrow (more) money to complete
5. I have family responsibilities
6. The program is too challenging
7. I am concerned that even after the program, I will not land a job in my field of interest
8. Other: Specify **[TEXTBOX]**

**Down:**

1. Yes
2. No

**Base: Currently enrolled in certificate/degree program (Q21=1)**

**[S]**

Q22. Are you currently enrolled full-time or part-time?

1. Full-time
2. Part-time

**Base: Currently enrolled in certificate/degree program (Q21=1)**

[S]

Q23. What type of certification or degree program are you enrolled in?

1. High school diploma or equivalent GED
2. Certificate or technical degree
3. Associate degree
4. Bachelor's degree
5. Master's degree
6. Professional or Doctorate degree
7. Other: Specify [TEXTBOX]

**Base: Currently enrolled in certificate/degree program (Q21=1)**

[S]

Q23A. Do you attend classes in person or online?

1. In person
2. Online
3. Both

**Base: All qualified respondents**

[S]

Q23C. Are you currently enrolled in any training program that will not lead to a certificate or degree?

1. Yes
2. No

**Base: Enrolled in a training program (Q23C=1)**

[TEXTBOX]

Q23D. What type of training program are you enrolled in?

**Base: At least some college education (Q3=3-8)**

**[GRID]**

Q24. Please indicate whether you used any of the following forms of financing for your most recent educational program.

**Down:**

1. I paid with my own savings
2. I worked while in school
3. My parents contributed (with or without the use of loans)
4. Financial-aid based grant (including Pell Grant and FAFSA grants)
5. Financial-aid based loans (including FAFSA loans)
6. Tuition reimbursement from employer (including military)
7. Academic scholarship
8. Other: Specify **[textbox]**

**Across:**

1. Yes
2. No

**Base: All qualified respondents**

**[S]**

Q24b. How would you say the lifetime financial benefits of your most recent educational program compare to the financial costs of this education?

1. The financial benefits are MUCH LARGER than the costs
2. The financial benefits are SOMEWHAT LARGER than the costs
3. The financial benefits are ABOUT THE SAME as the costs
4. The financial benefits are SOMEWHAT SMALLER than the costs
5. The financial benefits are MUCH SMALLER than the costs
6. I don't know

**Base: Currently enrolled in certificate or degree program and at least an Associate's degree (Q21=1 and Q3=5-8)**

[S]

Q24C. How would you say the financial benefits of your undergraduate educational program compare to the financial costs of this education?

1. The financial benefits are MUCH LARGER than the costs
2. The financial benefits are SOMEWHAT LARGER than the costs
3. The financial benefits are ABOUT THE SAME as the costs
4. The financial benefits are SOMEWHAT SMALLER than the costs
5. The financial benefits are MUCH SMALLER than the costs
6. I don't know

**Base: Financial benefits MUCH LARGER/SOMEWHAT LARGER than the costs (24C=1-2)**

[LARGE TEXTBOX]

Q24D. Please explain why you believe the financial benefits of your undergraduate program are larger than the costs.

**: Financial benefits ABOUT THE SAME/don't know (24C=3 or 6)**

[LARGE TEXTBOX]

Q24E. Please explain why you do not believe the financial benefits of your undergraduate program are larger or smaller than the costs.

**Base: Financial benefits SOMEWHAT SMALLER/MUCH SMALLER than the costs (24C=4-5)**

[LARGE TEXTBOX]

Q24DD. Please explain why you believe the financial benefits of your undergraduate program are smaller than the costs.

**Base: Not currently enrolled in certificate/degree program/refused (Q21=2 or refused)**

[S]

Q25. Are you interested in obtaining additional education or training?

1. Yes
2. No
3. I don't know

**Base: Interested in obtaining additional education/training/don't know (Q25=1 or 3)**

[S]

Q26. Seeing as you may be interested in additional education or training, please indicate the primary reason you are not enrolled:

1. I don't know which program will improve my job opportunities
2. I don't know where to enroll
3. I can't afford to enroll
4. I don't want to borrow money to enroll
5. I don't meet the requirements to enroll
6. The schedule does not work for me
7. The program is not offered at my local institutions
8. I am concerned that the program will be too challenging
9. I am concerned that even after the program, I will not land a job in my field of interest
10. I have family responsibilities
11. I am in the process of applying
12. I am gaining work experience

**Base: Interested in obtaining additional education/training/don't know (Q25=1 or 3)**

**[GRID]**

Q26A. Seeing as you may be interested in additional education, please indicate how much each of these other reasons describe why you are not enrolled:

**Down:**

1. I don't know which program will improve my job opportunities
2. I don't know where to enroll
3. I can't afford to enroll
4. I don't want to borrow money to enroll
5. I don't meet the requirements to enroll
6. The schedule does not work for me
7. The program is not offered at my local institutions
8. I am concerned that the program will be too challenging
9. I am concerned that even after the program, I will not land a job in my field of interest
10. I have family responsibilities
11. I am in the process of applying
12. I am gaining work experience

**Across:**

- A. Very much describes why I am not enrolled
- B. Somewhat describes why I am not enrolled
- C. Does not describe why I am not enrolled

**Base: All qualified respondents**

**[S]**

Q27. During high school, did you work for pay?

1. Yes
2. No

**Base: All qualified respondents**

[S]

Q28. During high school, did you receive information about jobs and careers?

1. Yes
2. No
3. I don't know
4. I did not attend high school

**Base: Received info about jobs/careers in high school (Q28=1)**

[M]

Q29. During high school, where did you obtain information about jobs and careers?

1. Parent(s)
2. Friends and family
3. High school teacher or counselor
4. Online research
5. Employment services agency
6. A business where I worked
7. Other: Specify [TEXTBOX]

**Base: Received info about jobs/careers in high school from high school teacher or counselor (Q28=1 and Q29=3)**

[S]

Q30. Did the information you received from your high school help you get a job?

1. Yes
2. No
3. I don't know

**Base: At least some college education (Q3=3-8)**

[S]

Q31. During college, did you work for pay?

1. Yes
2. No

**Base: At least some college education (Q3=3-8)**

[S]

Q32. During college, did you hold an internship(s)?

1. Yes, one or more paid internships
2. Yes, one or more unpaid internships
3. Yes, both paid and unpaid internships
4. No, I did not hold an internship

**Base: Held an internship during college (Q32=1-3)**

[S]

Q32A. Did you receive academic credit for the internship?

1. Yes
2. No

**Base: Held an internship during college (Q32=1-3)**

[S]

Q32B. Was the internship worthwhile?

1. Yes, it led to a job
2. Yes, it improved my skills
3. Yes, it led to other benefits: [TEXTBOX]
4. No, it was not worth it
5. I don't know

**Base: At least some college education and worked for pay/held one or more internships during college ((Q3=3-8) and (Q31=1 OR Q32=1-3))**

[S]

Q33. During college, did you work or intern during the school year?

1. Yes
2. No

**Base: At least some college education (Q3=3-8)**

[S]

Q34. During college, did you receive information about jobs and careers?

1. Yes
2. No
3. I don't know

**Base: At least some college education and received info about jobs and careers in college (Q3=3-8 AND Q34=1)**

[M]

Q35. During college, where did you obtain information about jobs and careers?

1. Parent(s)
2. Friends and family
3. College professor or counselor
4. Online research
5. Employment services agency
6. A business where I worked
7. On-campus recruitment
8. Career fair (not sponsored by college)
9. Other: Specify [TEXTBOX]

**Base: At least some college education and received info about jobs and careers from college professor or counselor (Q3=3-8 AND Q34=1 AND Q35=3)**

[S]

Q36. Did the information you received from your college help you get a job?

1. Yes
2. No
3. I don't know

## C Current Job

**Base: Working as a paid employee (Q4=1)**

[S]

Q37. Are you working in a career field that is closely related to your education and training?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee and currently enrolled in a certificate or degree program (Q4=1 and Q21=1)**

[S]

Q37A. Are you currently working on campus (e.g., work study, Residents Assistant, Research Assistant)?

1. Yes
2. No

**Base: Working as a paid employee (Q4=1)**

[S]

Q38. How qualified would you describe yourself for performing the tasks required of your main job (the job where you work the most hours)? Do you think you are...

1. Overqualified
2. Adequately qualified
3. In need of additional training

**Base: Working as a paid employee (Q4=1)**

[S]

Q39. Do you consider your main job (the job where you work the most hours) to be a career, a stepping stone to a career, or just a job to get you by?

1. Career
2. Stepping stone to a career
3. Just a job

**Base: Working as a paid employee (Q4=1)**

**[GRID]**

Q40. When you last searched for a job, please indicate whether you used each of the following strategies during the whole process:

**Down:**

1. I contacted the employer directly
2. My parent(s) provided a contact
3. Other family and friends provided a contact
4. Services from school, teacher, professor, or counselor
5. Services from an employment center
6. Searched electronic job boards (e.g., Monster, CareerBuilder, Craigslist, Indeed, local government job board)
7. Posted online resume / advertisement (e.g., LinkedIn, Twitter, Facebook, Craigslist)
8. Career fair
9. Recruited by employer
10. New job within company I was already employed by
11. Other: Specify **[TEXTBOX]**

**Across:**

1. Yes
2. No

**Base: Working as a paid employee (Q4=1)**

**[S]**

Q41. Have you been promoted with a pay increase since you started your main job (the job where you work the most hours)?

1. Yes
2. No

**Base: Working as a paid employee and have not been promoted/refused (Q4=1 and Q41=2, refused)**

[S]

Q42. Are there opportunities for advancement with a pay increase at your main job (the job where you work the most hours)?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee and has opportunities for advancement (Q4=1 and Q42=1)**

[S]

Q43. How quickly do you expect to be promoted?

1. Within the next 6 months
2. Within the next year
3. Within the next 2 years
4. In more than 2 years
5. I do not expect to be promoted
6. I don't know

**Base: Working as a paid employee (Q4=1)**

[NUMBER BOX 0-168]

Q44. How many hours did you work last week at all of your paid jobs combined?

**Base: Working as a paid employee (Q4=1)**

[S]

Q45. Compared to the number of hours you worked last week, would you prefer to:

1. Work more hours
2. Work about the same number of hours
3. Work less hours

**Base: Working as a paid employee and prefer to work more hours (Q4=1 and Q45=1)**

[S]

Q46. What is the main reason you are seeking more hours?

1. To pay my living expenses
2. To pay off debt
3. To increase my savings
4. To gain more work experience
5. Other: Specify [TEXTBOX]

**Base: Working as a paid employee (Q4=1)**

[S]

Q48. Is your work schedule for your job or jobs:

1. Fairly consistent
2. Changes day-to-day
3. Changes week-to-week
4. Changes month-to-month

**: Working as a paid employee (Q4=1)**

[S]

Q48A. Are more than half of your work hours "non-standard" hours (e.g., night shift, swing shift, weekends)?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee and not currently employed full time (Q4=1 and Q5=2)**

**[GRID]**

Q49. Please indicate whether each of the following is a reason that you are currently working part-time rather than full-time:

**Down:**

1. I prefer part-time work
2. My employer cut my hours due to business conditions
3. I could only find part-time work
4. I am enrolled in school/training program
5. I am caring for young children
6. I have family responsibilities
7. I have health problems
8. Other: Specify **[textbox]**

**Across:**

1. Yes
2. No

**Base: Working as a paid employee and not currently employed full time (Q4=1 and Q5=2)**

**[S]**

Q50. A year from now, do you expect to have a full-time job (35 hours or more per week) with a single employer?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee and not currently employed full time (Q4=1 and Q5=2)**

[S]

Q51. A year from now do you expect to be working full-time (35 hours or more per week), but for more than one employer?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee (Q4=1)**

[S]

Q52. How long have you been employed at your main job, the job where you work the most hours?

1. Less than 2 months
2. 2 to 6 months
3. More than 6 months, but less than 1 year
4. 1 to 2 years
5. More than 2 years

**Base: Working as a paid employee (Q4=1)**

[S]

Q53. Do you think you can continue to work at your main job as long as you wish?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee (Q4=1)**

[S]

Q54. How much longer do you expect to be at your main job (the job where you work the most hours)?

1. Less than 2 months
2. 2 to 6 months
3. More than 6 months, but less than 1 year
4. 1 to 2 years
5. More than 2 years
6. I don't know

**Base: Working as a paid employee and expect to be in main job no more than 1 year or less (Q4=1 and Q54=1-3)**

[S][RANDOMIZE 1-9 ITEMS]

Q55. What is the most important reason you expect to leave your main job within a year?

1. Job is temporary
2. Business conditions may cause my employer to cut back
3. New technology will eliminate my job
4. I want to be my own boss
5. I am moving
6. I will get another job
7. I will be attending school
8. Family responsibilities
9. I have health problems
10. Other: Specify [TEXTBOX]

**Base: Working as a paid employee (Q4=1)**

[S]

Q57. Do you receive overtime pay, tips or commissions from any of your paid jobs?

1. Yes
2. No

**Base: Working as a paid employee (Q4=1)**

[S]

Q58. How satisfied are you with the total amount of salary or wages you earn from the paid job or jobs you now hold?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied

**Base: Working as a paid employee (Q4=1)**

[S]

Q59A. If you were out of work for the next 4 weeks, would you be able to pay your living expenses?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee (Q4=1 and Q59A = 1, 3))**

[S]

Q59B. If you were out of work for the next 3 months, would you be able to pay your living expenses?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee (Q4=1)**

[S]

Q60. How satisfied are you with the benefits you currently receive from your employer or employers?

1. Very satisfied
2. Somewhat satisfied
3. Neither satisfied nor dissatisfied
4. Somewhat dissatisfied
5. Very dissatisfied

**Base: Working as a paid employee (Q4=1)**

[S]

Q61. Do you receive paid time off for sick leave and/or holidays from any of your paid jobs?

1. Yes
2. No

**Base: Working as a paid employee (Q4=1)**

[S]

Q62. Do you have health insurance from any source?

1. Yes
2. No

**Base: Working as a paid employee and have health insurance (Q4=1 and Q62=1)**

[S]

Q63. Do you receive this health insurance either through an employer or employment agency?

1. Yes
2. No

**Base: Working as a paid employee and receives health insurance through employer/employment agency (Q4=1 and Q62=1 and Q63=1)**

[S]

Q64. Does your employer pay for:

1. All of your health insurance premium
2. Part of your health insurance premium
3. None of your health insurance premium

**Base: Working as a paid employee (Q4=1)**

[S]

Q65. Do you have training opportunities through an employer or employers?

1. Yes
2. No
3. I don't know

**Base: Working as a paid employee (Q4=1)**

**[PROMPT ONCE IF THREE RESPONSES NOT PROVIDED; IF MORE THAN THREE ENTRIES PROVIDED, PLEASE PROMPT WITH ERROR-  
][SUPPRESS DEFAULT INSTRUCTIONS]  
[NUMBER BOXES RANGE 1-3]**

Q66. Please review the following benefits and rank the three benefits that are most important to you to receive from an employer. If there is a benefit(s) that are not provided in the list, there is room for you to write-in your own benefit preferences. Please use “1” for the most important benefit, “2” for the second most important benefit, and “3” for the third most important benefit.

1. [NUMBER BOX] Paid sick leave and/or holidays
2. [NUMBER BOX] Health insurance
3. [NUMBER BOX] Tuition reimbursement
4. [NUMBER BOX] Student loan repayment
5. [NUMBER BOX] Contribution to tax-deferred savings account (e.g., 401(k) or retirement account)
6. [NUMBER BOX] Matching contributions to savings accounts
7. [NUMBER BOX] Professional training
8. [NUMBER BOX] Flexible schedule
9. [NUMBER BOX] Work-from-home capability
10. [NUMBER BOX] Other: Specify [TEXTBOX]
11. [NUMBER BOX] Other: Specify [TEXTBOX]
12. [NUMBER BOX] Other: Specify [TEXTBOX]

**Base: Working as a paid employee (Q4=1)**

[S]

Q67. Are you a member of a labor union or an employee association similar to a union?

1. Yes
2. No
3. I don't know

## D Expectations

**Base: All qualified respondents**

[PROMPT IF Q68\_A RESPONSE LT Q6\_A RESPONSE]

[NUMBER BOX RANGE 0-99]

Q68A. How many full-time, paid jobs have you had during the past year?

**Base: All qualified respondents**

[PROMPT IF Q68\_B RESPONSE LT Q6\_B RESPONSE]

[NUMBER BOX RANGE 0-99]

Q68B. How many part-time, paid jobs have you had during the past year?

**Base: More than one full time or part time job during the past year (Q68A and Q68B gt 1)**

[S]

Q68C. Did you work at more than one of these jobs at the same time?

1. Yes
2. No

**Base: More than one full time or part time job during the past year (Q68A and Q68B gt 1)**

[S]

Q69D. How satisfied are you with your full- and part-time job arrangements over the past year?

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied

**Base: Very/somewhat satisfied with job arrangement (Q69D = 1-2)**

**[GRID]**

69EE. Please indicate whether any of the following factors made you feel satisfied with your job arrangements over the past five years.

**Down:**

1. Wages or Salary (including any bonus and tips)
2. Number of hours
3. Regular schedule
4. Flexible schedule
5. Opportunities for promotion/advancement
6. Friendly environment
7. Long-term position
8. Health insurance
9. Convenient location / easy commute
10. Good work experience for resume
11. Other: Specify **[TEXTBOX]**

**Across:**

1. Yes
2. No

**Base: Somewhat/very dissatisfied with job arrangement (Q69D = 3-4)**

**[GRID**

69FF. Please indicate whether any of the following factors made you feel dissatisfied with your job arrangements over the past five years.

**Down:**

1. Wages or Salary (including any bonus and tips)
2. Too many hours
3. Too few hours
4. Schedule changes
5. Lack of opportunities for promotion/advancement
6. Stressful work environment
7. Temporary position
8. Lack of benefits
9. Location
10. Lack of job security
11. Other: Specify **[TEXTBOX]**

**Across:**

1. Yes
2. No

**Base: All qualified respondents**

**[NUMBER BOX RANGE 0-99]**

Q70A. Looking to the future, approximately how many full-time, paid jobs do you expect to have in the next year?

**Base: All qualified respondents**

**[NUMBER BOX RANGE 0-99]**

Q70B Looking to the future, approximately how many part-time, paid jobs do you expect to have in the next year?

**Base: Expect to have more than one job in the next year (Q70A and Q70B ge 2)**

[S]

Q70C. Do you expect to work at more than one of these jobs at the same time?

1. Yes
2. No

**Base: All qualified respondents**

[S]

Q56. If you had to choose, is it more important to have a job that pays more or a job that is more likely to provide steady employment?

1. Higher pay
2. Steady employment

**Base: All qualified respondents**

[S]

Q56A. If you had steady work for the next five years, would you prefer to have one job or multiple jobs?

1. One job for the next five years
2. Multiple jobs over the next five years (Only one job at a time)
3. Multiple jobs over the next five years (Okay with more than one job at a time)

**Base: All qualified respondents**

[S]

Q56B. When you think about your job future, not including campus jobs and internships, what is the ideal amount of time to stay in the same job?

1. No more than one year
2. No more than two years
3. No more than five years
4. No more than ten years
5. There is no ideal amount of time to stay at a job
6. I don't know

**Base: All qualified respondents**

[S]

Q56D. When you reach your parents' current age, how do you expect your standard of living to compare to their current standard of living?

1. I expect to have a HIGHER STANDARD of living than my parents
2. I expect to have the SAME STANDARD of living as my parents
3. I expect to have a LOWER STANDARD of living than my parents
4. I don't know

END OF QUESTIONNAIRE

# Appendix C. Responses to Survey Questionnaire

The question numbers noted here correspond to the numbering in the survey database. Although some numbers have been skipped or reordered, it is important to keep the numbering consistent for future database users.

## 3. What is the highest level of formal education you have completed?

Q3 response	Percent, except as noted
Less than high school	8.73
High school diploma or equivalent GED	23.93
Some college, no degree or certification	28.92
Certificate or technical degree	3.63
Associate degree	9.74
Bachelor's degree	18.28
Master's degree	4.89
Professional or doctorate degree	1.45
Other: Specify	0.43
<b>Number of responses</b>	<b>2,035</b>

## 4. Are you currently working as a paid employee?

Q4 response	Percent, except as noted
Yes	68.69
No	31.31
<b>Number of responses</b>	<b>2,035</b>

## 5. Are you currently employed full time? That is, do you typically work 35 hours or more per week at one job?

Q5 response	Percent, except as noted
Yes	66.04
No	33.96
<b>Number of responses</b>	<b>1,468</b>

## 8A. Are you currently looking for a paid job?

Q8A response	Percent, except as noted
Yes	44.29
No	55.71
<b>Number of responses</b>	<b>567</b>

## 6A. How many full-time paid jobs did you work at this week?

Q6A response	Percent, except as noted
Refused	0.1
1	96.75
2	1.52
4	0.34
5	0.23
6	0.56
7	0.02
8	0.35
10	0.12
<b>Number of responses</b>	<b>1,054</b>

## 6B. How many part-time paid jobs did you work at this week?

Q6B response	Percent, except as noted
0	1.69
1	81.78
2	11.45
3	2.01
4	0.73
5	1.01
6	0.57
8	0.26
10	0.49
<b>Number of responses</b>	<b>414</b>

7. For your main job, that is the job where you work the most hours, what type of organization are you employed by?	
Q7 response	Percent, except as noted
Refused	0.5
Government	12.45
For profit	73.15
Nonprofit	13.9
<b>Number of responses</b>	<b>1,468</b>

7A. Is your main job, that is the job where you work the most hours, permanent/long-term or temporary?	
Q7A response	Percent, except as noted
Refused	0.43
Permanent/long-term	71.09
Temporary	20.6
I don't know	7.89
<b>Number of responses</b>	<b>1,468</b>

7B. How did you find your main job?	
Q7B response	Percent, except as noted
I searched postings on my own	24.21
I used a temporary staffing agency	3.11
Career fair	3.42
Personal connection	33.05
Work study (or other student job)	19.7
Recruited by employer	5.82
Family business	2.29
Other: Specify	8.4
<b>Number of responses</b>	<b>343</b>

10. Please indicate whether each of the following reasons describes why you are not looking for a paid job:		
Questionnaire number	Question and response	Percent, except as noted
<b>10_1</b>	<b>I am self-employed</b>	
	Refused	5.96
	Yes	15.62
	No	78.42
	<b>Number of responses</b>	<b>310</b>
<b>10_2</b>	<b>I believe there is no work available for me</b>	
	Refused	7.92
	Yes	7.48
	No	84.59

(continued)

10. Please indicate whether each of the following reasons describes why you are not looking for a paid job:—continued		
Questionnaire number	Question and response	Percent, except as noted
	<b>Number of responses</b>	<b>310</b>
<b>10_3</b>	<b>I need education/training to get a job</b>	
	Refused	7.48
	Yes	20.48
	No	72.04
	<b>Number of responses</b>	<b>310</b>
<b>10_4</b>	<b>I am a student</b>	
	Refused	4.91
	Yes	45.47
	No	49.62
	<b>Number of responses</b>	<b>310</b>
<b>10_5</b>	<b>I don't need or want a job</b>	
	Refused	7.73
	Yes	25.02
	No	67.26
	<b>Number of responses</b>	<b>310</b>
<b>10_6</b>	<b>I have health problems</b>	
	Refused	5.76
	Yes	14.65
	No	79.59
	<b>Number of responses</b>	<b>310</b>
<b>10_7</b>	<b>I am a homemaker/caring for family</b>	
	Refused	5.38
	Yes	32.26
	No	62.37
	<b>Number of responses</b>	<b>310</b>
<b>10_8</b>	<b>I need transportation to get to and from work</b>	
	Refused	7.28
	Yes	10.96
	No	81.76
	<b>Number of responses</b>	<b>310</b>
<b>10_9</b>	<b>I am disabled</b>	
	Refused	6.6
	Yes	14.03
	No	79.37
	<b>Number of responses</b>	<b>310</b>
<b>10_10</b>	<b>I believe the work available does not pay enough to be worthwhile</b>	
	Refused	7.73
	Yes	9.81
	No	82.46
	<b>Number of responses</b>	<b>310</b>
<b>10_11</b>	<b>Other: Specify</b>	
	Refused	42.65

(continued)

10. Please indicate whether each of the following reasons describes why you are not looking for a paid job:—continued		
Questionnaire number	Question and response	Percent, except as noted
	Yes	5.48
	No	51.88
	Number of responses	310

11. Do you currently	
Q11 response	Percent, except as noted
Refused	0.33
Own a business	4.04
Run a nonprofit enterprise	1.66
Neither	93.97
Number of responses	2,035

11A. Does anyone in your immediate family own a business or run a nonprofit enterprise?	
Q11A response	Percent, except as noted
Refused	0.05
Yes	16.07
No	78.02
I don't know	5.86
Number of responses	2,035

12. Do you currently earn any money from activities where you are “your own boss”?	
Q12 response	Percent, except as noted
Refused	0.03
Yes: specify	8.76
No	91.22
Number of responses	1,928

13. Do you currently have an unpaid job, such as an internship or a volunteer position?	
Q13 response	Percent, except as noted
Refused	0.31
Yes	10.83
No	88.87
Number of responses	2,035

2. Would you say your expectations about future job opportunities are	
Q2 response	Percent, except as noted
Refused	0.28
Optimistic	60.9
Pessimistic	10.44
Not sure	28.38
Number of responses	2,035

2AA. Please indicate whether any of the following factors listed below contribute to your current feelings of optimism about your future job opportunities:		
Questionnaire number	Question and response	Percent, except as noted
<b>2AA_1</b>	<b>My current level of education and training</b>	
	Refused	0.4
	Yes	77.61
	No	21.99
	Number of responses	1,230
<b>2AA_2</b>	<b>My field of study</b>	
	Refused	0.59
	Yes	75.52
	No	23.89
	Number of responses	1,230
<b>2AA_3</b>	<b>I will have enough education and training in the future</b>	
	Refused	0.58
	Yes	81.14
	No	18.28
	Number of responses	1,230
<b>2AA_4</b>	<b>My previous work experience</b>	
	Refused	0.68
	Yes	72.43
	No	26.88
	Number of responses	1,230
<b>2AA_5</b>	<b>There is demand for the type of work I do</b>	
	Refused	0.71
	Yes	77.38
	No	21.91
	Number of responses	1,230
<b>2AA_6</b>	<b>My local labor market provides many job opportunities</b>	
	Refused	1.22
	Yes	57.04
	No	41.74
	Number of responses	1,230

**2A.** Please use the following text box to describe in detail any additional factors that make you feel optimistic about your future job opportunities.

[TEXT BOX]

**2BB.** Please indicate whether any of the following factors contribute to your current feelings of pessimism about your future job opportunities:

Questionnaire number	Question and response	Percent, except as noted
<b>2BB_1</b>	<b>My current level of education and training</b>	
	Refused	0.84
	Yes	66.96
	No	32.20
	Number of responses	219
<b>2BB_2</b>	<b>My field of study</b>	
	Refused	1.36
	Yes	47.43
	No	51.22
	Number of responses	219
<b>2BB_3</b>	<b>Lack of opportunities for education and training</b>	
	Refused	1.36
	Yes	51.11
	No	47.53
	Number of responses	219
<b>2BB_4</b>	<b>Lack of previous work experience</b>	
	Refused	0.65
	Yes	68.24
	No	31.11
	Number of responses	219
<b>2BB_5</b>	<b>Lack of demand for the type of work I do</b>	
	Refused	1.17
	Yes	46.52
	No	52.32
	Number of responses	219
<b>2BB_6</b>	<b>My local labor market does not provide many job opportunities</b>	
	Refused	0.04
	Yes	56.88
	No	43.08
	Number of responses	219

**2B.** Please use the following text box to describe in detail any additional factors that make you feel pessimistic about your future job opportunities.

[TEXT BOX]

**2CC.** Please indicate whether any of the following factors contribute to your feelings of being unsure about your future job opportunities:

Questionnaire number	Question and response	Percent, except as noted
<b>2CC_1</b>	<b>My current level of education and training</b>	
	Refused	0.47
	Yes	50.89
	No	48.64
	Number of responses	580
<b>2CC_2</b>	<b>My field of study</b>	
	Refused	0.91
	Yes	34.28
	No	64.81
	Number of responses	580
<b>2CC_3</b>	<b>Future opportunities for education and training</b>	
	Refused	0.65
	Yes	37.4
	No	61.95
	Number of responses	580
<b>2CC_4</b>	<b>My previous work experience</b>	
	Refused	0.71
	Yes	35.72
	No	63.57
	Number of responses	580
<b>2CC_5</b>	<b>The demand for the type of work I do</b>	
	Refused	0.81
	Yes	35.5
	No	63.69
	Number of responses	580
<b>2CC_6</b>	<b>My local labor market</b>	
	Refused	1.67
	Yes	42.19
	No	56.14
	Number of responses	580

**2C.** Please use the following text box to describe in detail any additional factors that make you feel unsure about your future job opportunities.

[TEXT BOX]

**16. How are you paid at your main job (the job where you currently work the most hours)?**

Q16 response	Percent, except as noted
Refused	0.05
Hourly wage	70.99
Salary	25.59
Other	3.37
<b>Number of responses</b>	<b>1,468</b>

**17. Approximately what is your hourly wage, before taxes, at your main job (include tips, overtime, and bonuses)?**

Q17 response	Dollars
Mean	14.09
Minimum	1
Maximum	99.99
Standard deviation	10.01
<b>Number of responses</b>	<b>912</b>

**18. Approximately what is your salary, before taxes, at your main job (include tips, overtime, and bonuses)?**

Q18 response	Dollars
Mean	38,174.81
Minimum	1
Maximum	215,000
Standard deviation	34,678.77
<b>Number of responses</b>	<b>475</b>

**18Y. Do you earn this amount**

Q18Y response	Percent, except as noted
Refused	1.11
Weekly	14.11
Bi-weekly	26.41
Monthly	13.34
Annually	45.03
<b>Number of responses</b>	<b>516</b>

**18X. Which one of the following BEST describes who you are living with?**

Q18X response	Percent, except as noted
Refused	0.37
Living alone	8.31

**18X. Which one of the following BEST describes who you are living with?—continued**

Q18X response	Percent, except as noted
Living with your immediate family (i.e., spouse/partner and/or dependent children)	36.65
Living with your parents (or your spouse/partner's parents)	38.58
Living with your extended family (e.g., siblings, cousins)	2.8
Living with roommate(s)	13.29
<b>Number of responses</b>	<b>2,035</b>

**18Z. Do you (and your spouse or partner) pay rent or a mortgage at your current living arrangement?**

Q18Z response	Percent, except as noted
Refused	2.55
(My partner and) I pay the full mortgage or rent	40.61
(My partner and) I contribute to mortgage or rent	17.43
(My partner and) I do not pay the mortgage or rent	39.41
<b>Number of responses</b>	<b>2,035</b>

**18A. As a household, are you able to cover monthly expenses with your current household income?**

Q18A response	Percent, except as noted
Refused	1.39
Yes, my household can always cover monthly expenses	73.8
No, sometimes my household is not able to cover monthly expenses	20.24
No, my household can never cover monthly expenses	4.56
<b>Number of responses</b>	<b>2,035</b>

(continued)

<b>18AA. In the months that you are unable to cover your monthly expenses, please indicate whether you use any of the following resources to meet this monthly challenge:</b>		
Questionnaire number	Question and response	Percent, except as noted
<b>18AA_1</b>	<b>I borrow money from family</b>	
	Refused	1.24
	Yes	55.17
	No	43.59
	Number of responses	529
<b>18AA_2</b>	<b>I borrow money from friends</b>	
	Refused	1.78
	Yes	17.23
	No	80.99
	Number of responses	529
<b>18AA_3</b>	<b>I do not pay full balance on my credit card(s)/I increase my credit card balance</b>	
	Refused	1.48
	Yes	41.31
	No	57.21
	Number of responses	529
<b>18AA_4</b>	<b>I do not pay some or all of my bills</b>	
	Refused	0.41
	Yes	51.07
	No	48.52
	Number of responses	529
<b>18AA_5</b>	<b>I take out a loan (e.g., payday loan, home-equity loan)</b>	
	Refused	1.42
	Yes	16.81
	No	81.78
	Number of responses	529
<b>18AA_6</b>	<b>I use my savings</b>	
	Refused	1.13
	Yes	40.87
	No	57.99
	Number of responses	529
<b>18AA_7</b>	<b>I reduce my monthly expenses</b>	
	Refused	0.43
	Yes	64.13
	No	35.43
	Number of responses	529
<b>18AA_8</b>	<b>Other: specify</b>	
	Refused	43.7
	Yes	4.07
	No	52.23
	Number of responses	529

<b>18C. Did you incur debt to pay for any portion of your education or training?</b>	
Q18C response	Percent, except as noted
Refused	0.36
Yes	36.44
No	63.2
Number of responses	2,035

<b>18D. Please check off any of the following expenses that your parents or other family members currently help you with financially (please do not include assistance from your spouse/partner):</b>		
Questionnaire number	Question and response	Percent, except as noted
<b>18D_1</b>	<b>Living situation (e.g., mortgage, rent, or just living with parents or relatives)</b>	
	Refused	0.48
	Yes	47.56
	No	51.96
	Number of responses	2,035
<b>18D_2</b>	<b>Health-care costs</b>	
	Refused	0.36
	Yes	36.01
	No	63.63
	Number of responses	2,035
<b>18D_3</b>	<b>Car payment/insurance/maintenance</b>	
	Refused	0.58
	Yes	30.76
	No	68.66
	Number of responses	2,035
<b>18D_4</b>	<b>Education tuition/loans</b>	
	Refused	0.46
	Yes	26.06
	No	73.47
	Number of responses	2,035
<b>18D_5</b>	<b>Food</b>	
	Refused	0.63
	Yes	48.05
	No	51.32
	Number of responses	2,035
<b>18D_6</b>	<b>Miscellaneous bills (e.g., cell phone bill, Amazon Prime)</b>	
	Refused	0.4
	Yes	40.11
	No	59.48

(continued)

**18D. Please check off any of the following expenses that your parents or other family members currently help you with financially (please do not include assistance from your spouse/partner):—continued**

Questionnaire number	Question and response	Percent, except as noted
	Number of responses	2,035
<b>18D_7</b>	<b>Savings</b>	
	Refused	1.05
	Yes	12.38
	No	86.57
	Number of responses	2,035
<b>18D_8</b>	<b>Expenses for children</b>	
	Refused	1.45
	Yes	10.27
	No	88.28
	Number of responses	2,035
<b>18D_9</b>	<b>Other: specify</b>	
	Refused	32.86
	Yes	2.15
	No	65
	Number of responses	2,035

**18E. Do you use government programs to help you financially (e.g., TANF, Housing Voucher)? Please do not include student loans or grants here.**

Q18E response	Percent, except as noted
Refused	0.15
Yes	9.45
No	90.4
Number of responses	2,035

**19A. What was the primary language spoken in your home when you were growing up?**

Q19A response	Percent, except as noted
Refused	0.29
Arabic	0.39
Chinese	1.67
English	85.82
French	0.06
German	0.18
Korean	0.54
Russian	0.26
Spanish	7.55
Tagalog	0.43
Vietnamese	0.46
Other: specify	2.34
Number of responses	2,035

**19B. What was the highest level of education achieved by your mother and father?**

If not the same, please indicate the education achieved by the parent who obtained the greatest level of education.

Q19B response	Percent, except as noted
Refused	0.19
Less than high school	6.85
High school diploma or equivalent GED	24.31
Some college, no degree or certification	13.28
Certificate or technical degree	5.53
Associate degree	8.6
Bachelor's degree	19.89
Master's degree	12.78
Professional or doctorate degree	5.36
I don't know	3.21
Number of responses	2,035

**19Y.**

- [if Q3 = 3] What is the name of the school you are enrolled in, or were most recently enrolled in?
- [if Q3 = 4] What is the name of the school where you most recently earned a certificate or technical degree?
- [if Q3 = 5] What is the name of the school from which you received your associate degree?
- [if Q3 = 6 - 8] What is the name of the school from which you received your bachelor's degree?

**19X. Which one of the following broad categories best describes your most recent educational program?**

Q19X response	Percent, except as noted
Refused	0.59
Humanities	5.07
Social/behavioral sciences	9.41
Life sciences	4.3
Physical sciences/math	4.82
Computer/information sciences	7.07
Engineering	8.76
Education	6.41
Business/management	14.64
Health	13.46
Law	4.06
Vocational/technical training	4.72
Undeclared	5.64
Other: Specify	11.04
Number of responses	1,527

20. Do you believe you now have the level of education and training needed for the type of job that you would like to hold in the next five years?	
Q20 response	Percent, except as noted
Refused	0.12
Yes	41.45
No	40.42
Don't know	18.01
Number of responses	2,035

20A. Why do you believe you need more education?		
Questionnaire number	Question and response	Percent, except as noted
<b>Q20A_1</b>	<b>I want to change job/career</b>	
	Refused	1.27
	Yes	53.44
	No	45.29
	Number of responses	741
<b>Q20A_2</b>	<b>I want greater opportunities for promotions and advancement</b>	
	Refused	0.45
	Yes	75.8
	No	23.76
	Number of responses	741
<b>Q20A_3</b>	<b>My family expects me to have a higher level of education</b>	
	Refused	1.04
	Yes	49
	No	49.96
	Number of responses	741
<b>Q20A_4</b>	<b>The labor market demands a higher level of education</b>	
	Refused	1.45
	Yes	72.01
	No	26.53
	Number of responses	741
<b>Q20A_5</b>	<b>My line of work requires more education</b>	
	Refused	0.71
	Yes	61.1
	No	38.19
	Number of responses	741
<b>Q20A_6</b>	<b>I need more education to land a job</b>	

(continued)

20A. Why do you believe you need more education?—continued		
Questionnaire number	Question and response	Percent, except as noted
	Refused	0.95
	Yes	67.96
	No	31.1
	Number of responses	741
<b>Q20A_7</b>	<b>Other: specify</b>	
	Refused	44.98
	Yes	4.66
	No	50.35
	Number of responses	741

21. Are you currently enrolled in a certificate or degree program?	
Q21 response	Percent, except as noted
Refused	0.33
Yes	28.1
No	71.57
Number of responses	2,035

21A. You just reported that you are not enrolled in a certificate or degree program. Have you started a certificate or degree program that you have not yet completed?	
Q21A response	Percent, except as noted
Refused	0.56
Yes	13.46
No	85.98
Number of responses	1,550

21B. How long has it been since you were enrolled in the certificate or degree program that you started?	
Q21B response	Percent, except as noted
Less than one year	27.65
One to two years	31.62
More than two years	37.28
I don't know	3.45
Number of responses	179

21C. How likely are you to complete the certificate or degree program that you started?	
21C response	Percent, except as noted
I definitely will complete the program	40.9
I probably will complete the program	20.04
I am not sure if I will complete the program	24.97
I probably will not complete the program	5.14
I definitely will not complete the program	8.95
Number of responses	179

21CC. Please indicate whether any of the following reasons describe why you may not complete the certificate or degree program you started:		
Questionnaire number	Question and response	Percent, except as noted
<b>21CC_1</b>	<b>I don't believe the program will improve my job opportunities</b>	
	Refused	0.95
	Yes	34.11
	No	64.95
	Number of responses	88
<b>21CC_2</b>	<b>I need to work instead</b>	
	Refused	0.95
	Yes	60.68
	No	38.37
	Number of responses	88
<b>21CC_3</b>	<b>I can't afford to complete</b>	
	Refused	0.95
	Yes	56.34
	No	42.71
	Number of responses	88
<b>21CC_4</b>	<b>I don't want to borrow (more) money to complete</b>	
	Refused	0.95
	Yes	50.57
	No	48.48
	Number of responses	88
<b>21CC_5</b>	<b>I have family responsibilities</b>	
	Refused	0.95
	Yes	48.05
	No	51
	Number of responses	88
<b>21CC_6</b>	<b>The program is too challenging</b>	
	Refused	0.95
	Yes	14.72
	No	84.34
	Number of responses	88

(continued)

21CC. Please indicate whether any of the following reasons describe why you may not complete the certificate or degree program you started:—continued		
Questionnaire number	Question and response	Percent, except as noted
<b>21CC_7</b>	<b>I am concerned that even after the program, I will not land a job in my field of interest</b>	
	Refused	0.95
	Yes	45.46
	No	53.59
	Number of responses	88
<b>21CC_8</b>	<b>Other: specify</b>	
	Refused	43.12
	Yes	17.48
	No	39.4
	Number of responses	88

22. Are you currently enrolled full time or part time?	
Q22 response	Percent, except as noted
Refused	0.75
Full time	73.22
Part time	26.03
Number of responses	478

23. What type of certification or degree program are you enrolled in?	
Q23 response	Percent, except as noted
Refused	0.29
High school diploma or equivalent GED	3.59
Certificate or technical degree	7.77
Associate degree	22.76
Bachelor's degree	55.49
Master's degree	5.07
Professional or doctorate degree	3.75
Other: Specify	1.29
Number of responses	478

23A. Do you attend classes in person or online?	
Q23A response	Percent, except as noted
Refused	0.35
In person	70.6
Online	9.79
Both	19.26
Number of responses	478

23C. Are you currently enrolled in any training program that will not lead to a certificate or degree?	
Q23C response	Percent, except as noted
Refused	0.5
Yes	4.96
No	94.54
<b>Number of responses</b>	<b>2,035</b>

23D. What type of training program are you enrolled in? [TEXT BOX]

24. Please indicate whether you used any of the following forms of financing for your most recent educational program:		
Questionnaire number	Question and response	Percent, except as noted
<b>24_1</b>	<b>I paid with my own savings</b>	
	Refused	1.15
	Yes	37.62
	No	61.23
	<b>Number of responses</b>	<b>1,527</b>
<b>24_2</b>	<b>I worked while in school</b>	
	Refused	1.36
	Yes	62.42
	No	36.22
	<b>Number of responses</b>	<b>1,527</b>
<b>24_3</b>	<b>My parents contributed (with or without the use of loans)</b>	
	Refused	1.75
	Yes	52.25
	No	46
	<b>Number of responses</b>	<b>1,527</b>
<b>24_4</b>	<b>Financial-aid based grant (including Pell Grant and FAFSA grants)</b>	
	Refused	1.23
	Yes	45.56
	No	53.21
	<b>Number of responses</b>	<b>1,527</b>
<b>24_5</b>	<b>Financial-aid based loans (including FAFSA loans)</b>	
	Refused	1.41
	Yes	46.06
	No	52.53
	<b>Number of responses</b>	<b>1,527</b>
<b>24_6</b>	<b>Tuition reimbursement from employer (including military)</b>	
	Refused	2.36
	Yes	10.09

(continued)

24. Please indicate whether you used any of the following forms of financing for your most recent educational program:—continued		
Questionnaire number	Question and response	Percent, except as noted
	No	87.55
	<b>Number of responses</b>	<b>1,527</b>
<b>24_7</b>	<b>Academic scholarship</b>	
	Refused	1.71
	Yes	39.34
	No	58.96
	<b>Number of responses</b>	<b>1,527</b>
<b>24_8</b>	<b>Other: specify</b>	
	Refused	38.89
	Yes	2.77
	No	58.35
	<b>Number of responses</b>	<b>1,527</b>
FAFSA Free Application for Federal Student Aid.		

24B. How would you say the lifetime financial benefits of your most recent educational program compare to the financial costs of this education?	
24B response	Percent, except as noted
Refused	0.68
The financial benefits are MUCH LARGER than the costs	22.66
The financial benefits are SOMEWHAT LARGER than the costs	18.28
The financial benefits are ABOUT THE SAME as the costs	11.96
The financial benefits are SOMEWHAT SMALLER than the costs	7.82
The financial benefits are MUCH SMALLER than the costs	6.86
I don't know	31.73
<b>Number of responses</b>	<b>2,035</b>

24C. How would you say the financial benefits of your undergraduate educational program compare to the financial costs of this education?	
24C response	Percent, except as noted
Refused	1.81
The financial benefits are MUCH LARGER than the costs	26.6
The financial benefits are SOMEWHAT LARGER than the costs	24.3
The financial benefits are ABOUT THE SAME as the costs	22.42
The financial benefits are SOMEWHAT SMALLER than the costs	10.57
The financial benefits are MUCH SMALLER than the costs	4.43
I don't know	9.87
<b>Number of responses</b>	<b>168</b>

**24D.** Please explain why you believe the financial benefits of your undergraduate program are larger than the costs. [TEXT BOX]

**24E.** Please explain why you do not believe the financial benefits of your undergraduate program are larger or smaller than the costs. [TEXT BOX]

**24DD.** Please explain why you believe the financial benefits of your undergraduate program are smaller than the costs. [TEXT BOX]

<b>25. Are you interested in obtaining additional education or training?</b>	
Q25 response	Percent, except as noted
Refused	0.23
Yes	49.55
No	26.48
I don't know	23.75
<b>Number of responses</b>	<b>1,557</b>

<b>26. Seeing as you may be interested in additional education or training, please indicate the primary reason you are not enrolled:</b>	
Q26 response	Percent, except as noted
Refused	2.91
I don't know which program will improve my job opportunities	12.72
I don't know where to enroll	2.22
I can't afford to enroll	20.88
I don't want to borrow money to enroll	9.35
I don't meet the requirements to enroll	3.55
The schedule does not work for me	7.25
The program is not offered at my local institutions	1.68
I am concerned that the program will be too challenging	0.67
I am concerned that even after the program, I will not land a job in my field of interest	2.46
I have family responsibilities	13.48
I am in the process of applying	9.44
I am gaining work experience	13.38
<b>Number of responses</b>	<b>1,123</b>

<b>26A. Seeing as you may be interested in additional education, please indicate how much each of these other reasons describe why you are not enrolled:</b>		
Questionnaire number	Question and response	Percent, except as noted
<b>26A_1</b>	<b>I don't know which program will improve my job opportunities</b>	
	Refused	4.25
	Very much describes why I am not enrolled	16.03
	Somewhat describes why I am not enrolled	29.12
	Does not describe why I am not enrolled	46.80
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_2</b>	<b>I don't know where to enroll</b>	
	Refused	4.43
	Very much describes why I am not enrolled	6.86
	Somewhat describes why I am not enrolled	26.34
	Does not describe why I am not enrolled	62.37
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_3</b>	<b>I can't afford to enroll</b>	
	Refused	4.4
	Very much describes why I am not enrolled	32.97
	Somewhat describes why I am not enrolled	27.63
	Does not describe why I am not enrolled	35
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_4</b>	<b>I don't want to borrow money to enroll</b>	
	Refused	4.11
	Very much describes why I am not enrolled	32.84
	Somewhat describes why I am not enrolled	30.59
	Does not describe why I am not enrolled	32.46
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_5</b>	<b>I don't meet the requirements to enroll</b>	
	Refused	4.81
	Very much describes why I am not enrolled	8.28
	Somewhat describes why I am not enrolled	21.91
	Does not describe why I am not enrolled	65
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_6</b>	<b>The schedule does not work for me</b>	
	Refused	4.71
	Very much describes why I am not enrolled	17.44
	Somewhat describes why I am not enrolled	31.06
	Does not describe why I am not enrolled	46.08
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_7</b>	<b>The program is not offered at my local institutions</b>	
	Refused	4.78
	Very much describes why I am not enrolled	7.08
	Somewhat describes why I am not enrolled	21.45

(continued)

**26A. Seeing as you may be interested in additional education, please indicate how much each of these other reasons describe why you are not enrolled:—continued**

Questionnaire number	Question and response	Percent, except as noted
	Does not describe why I am not enrolled	66.69
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_8</b>	<b>I am concerned that the program will be too challenging</b>	
	Refused	4.69
	Very much describes why I am not enrolled	5.87
	Somewhat describes why I am not enrolled	22.72
	Does not describe why I am not enrolled	66.72
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_9</b>	<b>I am concerned that even after the program, I will not land a job in my field of interest</b>	
	Refused	4.65
	Very much describes why I am not enrolled	11.79
	Somewhat describes why I am not enrolled	29.01
	Does not describe why I am not enrolled	54.55
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_10</b>	<b>I have family responsibilities</b>	
	Refused	3.97
	Very much describes why I am not enrolled	25.47
	Somewhat describes why I am not enrolled	23.16
	Does not describe why I am not enrolled	47.4
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_11</b>	<b>I am in the process of applying</b>	
	Refused	4.73
	Very much describes why I am not enrolled	10.83
	Somewhat describes why I am not enrolled	14.75
	Does not describe why I am not enrolled	69.69
	<b>Number of responses</b>	<b>1,123</b>
<b>26A_12</b>	<b>I am gaining work experience</b>	
	Refused	4.22
	Very much describes why I am not enrolled	14.69
	Somewhat describes why I am not enrolled	28.62
	Does not describe why I am not enrolled	52.47
	<b>Number of responses</b>	<b>1,123</b>

**27. During high school, did you work for pay?**

Q27 response	Percent, except as noted
Refused	0.37
Yes	53.49
No	46.15
<b>Number of responses</b>	<b>2,035</b>

**28. During high school, did you receive information about jobs and careers?**

Q28 response	Percent, except as noted
Refused	0.28
Yes	66.43
No	21.49
I don't know	10.25
I did not attend high school	1.55
<b>Number of responses</b>	<b>2,035</b>

**29. During high school, where did you obtain information about jobs and careers?**

Questionnaire number	Question and response	Percent, except as noted
<b>29_1</b>	<b>Parent(s)</b>	
	No	43.68
	Yes	56.32
	<b>Number of responses</b>	<b>1,316</b>
<b>29_2</b>	<b>Friends and family</b>	
	No	51.35
	Yes	48.65
	<b>Number of responses</b>	<b>1,316</b>
<b>29_3</b>	<b>High school teacher or counselor</b>	
	No	24.26
	Yes	75.74
	<b>Number of responses</b>	<b>1,316</b>
<b>29_4</b>	<b>Online research</b>	
	No	58.58
	Yes	41.42
	<b>Number of responses</b>	<b>1,316</b>
<b>29_5</b>	<b>Employment services agency</b>	
	No	89.26
	Yes	10.74
	<b>Number of responses</b>	<b>1,316</b>
<b>29_6</b>	<b>A business where I worked</b>	
	No	93.32
	Yes	6.68
	<b>Number of responses</b>	<b>1,316</b>
<b>29_7</b>	<b>[Other: specify] During high school, where did you obtain information about jobs?</b>	
	No	97.47
	Yes	2.53
	<b>Number of responses</b>	<b>1,316</b>

30. Did the information you received from your high school help you get a job?	
Q30 response	Percent, except as noted
Refused	0.06
Yes	23.55
No	66.47
Don't know	9.92
<b>Number of responses</b>	<b>1,006</b>

31. During college, did you work for pay?	
Q31 response	Percent, except as noted
Refused	0.4
Yes	77.23
No	22.37
<b>Number of responses</b>	<b>1,527</b>

32. During college, did you hold an internship(s)?	
Q32 response	Percent, except as noted
Refused	0.2
Yes, one or more paid internships	15.03
Yes, one or more unpaid internships	13.61
Yes, both paid and unpaid internships	3.33
No, I did not hold an internship	67.84
<b>Number of responses</b>	<b>1,527</b>

32A. Did you receive academic credit for the internship?	
Q32A response	Percent, except as noted
Refused	0.06
Yes	57.17
No	42.77
<b>Number of responses</b>	<b>551</b>

32B. Was the internship worthwhile?	
Q32B response	Percent, except as noted
Refused	0.22
Yes, it led to a job	25.71
Yes, it improved my skills	57.67
Yes, it led to other benefits	5.61
No, it was not worth it	8.51
I don't know	2.28
<b>Number of responses</b>	<b>551</b>

33. During college, did you work or intern during the school year?	
Q33 response	Percent, except as noted
Refused	0.3
Yes	68.62
No	31.08
<b>Number of responses</b>	<b>1,297</b>

34. During college, did you receive information about jobs and careers?	
Q34 response	Percent, except as noted
Refused	0.24
Yes	69.31
No	20.97
I don't know	9.48
<b>Number of responses</b>	<b>1,527</b>

35. During college, where did you obtain information about jobs and careers?		
Questionnaire number	Question and response	Percent, except as noted
<b>35_1</b>	<b>Parent(s)</b>	
	No	62.65
	Yes	37.35
	<b>Number of responses</b>	<b>1,065</b>
<b>35_2</b>	<b>Friends and family</b>	
	No	56.72
	Yes	43.28
	<b>Number of responses</b>	<b>1,065</b>
<b>35_3</b>	<b>College professor or counselor</b>	
	No	29.48
	Yes	70.52
	<b>Number of responses</b>	<b>1,065</b>
<b>35_4</b>	<b>Online research</b>	
	No	42.88
	Yes	57.12
	<b>Number of responses</b>	<b>1,065</b>
<b>35_5</b>	<b>Employment services agency</b>	
	No	84.7
	Yes	15.3
	<b>Number of responses</b>	<b>1,065</b>
<b>35_6</b>	<b>A business where I worked</b>	
	No	87.16
	Yes	12.84

(continued)

35. During college, where did you obtain information about jobs and careers?— <i>continued</i>		
Questionnaire number	Question and response	Percent, except as noted
	Number of responses	1,065
<b>35_7</b>	<b>On-campus recruitment</b>	
	No	55.05
	Yes	44.95
	Number of responses	1,065
<b>35_8</b>	<b>Career fair (not sponsored by college)</b>	
	No	77.09
	Yes	22.91
	Number of responses	1,065
<b>35_9</b>	<b>Other: specify</b>	
	No	98.46
	Yes	1.54
	Number of responses	1,065

36. Did the information you received from your college help you get a job?	
Q36 response	Percent, except as noted
Refused	0.54
Yes	38.24
No	43.78
I don't know	17.44
Number of responses	770

37. Are you working in a career field that is closely related to your education and training?	
Q37 response	Percent, except as noted
Refused	0.72
Yes	43.31
No	50.18
I don't know	5.79
Number of responses	1,468

37A. Are you currently working on campus (e.g., work study, residents assistant, research assistant)?	
Q37A response	Percent, except as noted
Yes	21.68
No	78.32
Number of responses	317

38. How qualified would you describe yourself for performing the tasks required of your main job (the job where you work the most hours)? Do you think you are...	
Q38 response	Percent, except as noted
Refused	0.39
Overqualified	25.86
Adequately qualified	62.82
In need of additional training	10.93
Number of responses	1,468

39. Do you consider your main job (the job where you work the most hours) to be a career, a stepping stone to a career, or just a job to get you by?	
Q39 response	Percent, except as noted
Refused	0.31
Career	27.24
Stepping stone to a career	32.61
Just a job	39.84
Number of responses	1,468

40. When you last searched for a job, please indicate whether you used each of the following strategies during the whole process:		
Questionnaire number	Question and response	Percent, except as noted
<b>40_1</b>	<b>I contacted the employer directly</b>	
	Refused	1.2
	Yes	60.19
	No	38.62
	Number of responses	1,468
<b>40_2</b>	<b>My parent(s) provided a contact</b>	
	Refused	2.12
	Yes	13.53
	No	84.35
	Number of responses	1,468
<b>40_3</b>	<b>Other family and friends provided a contact</b>	
	Refused	1.99
	Yes	25.55
	No	72.46
	Number of responses	1,468
<b>40_4</b>	<b>Services from school, teacher, professor, or counselor</b>	
	Refused	1.98
	Yes	13.62
	No	84.4

(continued)

**40. When you last searched for a job, please indicate whether you used each of the following strategies during the whole process:—continued**

Questionnaire number	Question and response	Percent, except as noted
	Number of responses	1,468
<b>40_5</b>	<b>Services from an employment center</b>	
	Refused	2.1
	Yes	12.03
	No	85.87
	Number of responses	1,468
<b>40_6</b>	<b>Searched electronic job boards (e.g., Monster, CareerBuilder, Craigslist, Indeed)</b>	
	Refused	1.71
	Yes	37.98
	No	60.3
	Number of responses	1,468
<b>40_7</b>	<b>Posted online resume/advertisement (e.g., LinkedIn, Twitter, Facebook, Craigslist)</b>	
	Refused	2.12
	Yes	22.88
	No	75
	Number of responses	1,468
<b>40_8</b>	<b>Career fair</b>	
	Refused	2.25
	Yes	13.15
	No	84.6
	Number of responses	1,468
<b>40_9</b>	<b>Recruited by employer</b>	
	Refused	2.33
	Yes	17.39
	No	80.29
	Number of responses	1,468
<b>40_10</b>	<b>New job within company I was already employed by</b>	
	Refused	2.53
	Yes	9.83
	No	87.64
	Number of responses	1,468
<b>40_11</b>	<b>Other: specify</b>	
	Refused	34.81
	Yes	2.32
	No	62.86
	Number of responses	1,468

**41. Have you been promoted with a pay increase since you started your main job (the job where you work the most hours)?**

Q41 response	Percent, except as noted
Refused	0.93
Yes	50.99
No	48.07
Number of responses	1,468

**42. Are there opportunities for advancement with a pay increase at your main job (the job where you work the most hours)?**

Q42 response	Percent, except as noted
Refused	0.94
Yes	47.93
No	29.25
I don't know	21.88
Number of responses	684

**43. How quickly do you expect to be promoted?**

Q43 response	Percent, except as noted
Within the next six months	21.58
Within the next year	25.1
Within the next two years	15.01
In more than two years	4.68
I do not expect to be promoted	15.34
I don't know	18.3
Number of responses	326

**44. How many hours did you work last week at all of your paid jobs combined?**

Q44 response	Hours
Mean	39.23
Standard deviation	14.91
Minimum	0
Maximum	168
Number of responses	1,225

**45. Compared to the number of hours you worked last week, would you prefer to:**

Q45 response	Percent, except as noted
Refused	0.55
Work more hours	25.08
Work about the same number of hours	58.01
Work less hours	16.36
Number of responses	1,468

**46. What is the main reason you are seeking more hours?**

Q46 response	Percent, except as noted
Refused	0.11
To pay my living expenses	40.07
To pay off debt	15.37
To increase my savings	35.3
To gain more work experience	3.37
Other: specify	5.77
Number of responses	326

**48. Is your work schedule for your job or jobs:**

Q48 response	Percent, except as noted
Refused	0.4
Fairly consistent	63.06
Changes day-to-day	14.24
Changes week-to-week	18.82
Changes month-to-month	3.48
Number of responses	1,468

**48A. Are more than half of your work hours "non-standard" hours (e.g., night shift, swing shift, weekends)?**

Q48A response	Percent, except as noted
Refused	0.61
Yes	29.5
No	64.06
I don't know	5.82
Number of responses	1,468

**49. Please indicate whether each of the following is a reason that you are currently working part time rather than full time:**

Questionnaire number	Question and response	Percent, except as noted
<b>49_1</b>	<b>I prefer part-time work</b>	
	Refused	3.17
	Yes	51.27
	No	45.56
	Number of responses	414
<b>49_2</b>	<b>My employer cut my hours due to business conditions</b>	
	Refused	3.01
	Yes	12.36
	No	84.62
	Number of responses	414
<b>49_3</b>	<b>I could only find part-time work</b>	
	Refused	3.29
	Yes	33.9
	No	62.81
	Total	100
	Number of responses	414
<b>49_4</b>	<b>I am enrolled in school/training program</b>	
	Refused	1.57
	Yes	58.49
	No	39.93
	Number of responses	414
<b>49_5</b>	<b>I am caring for young children</b>	
	Refused	2.68
	Yes	14.21
	No	83.1
	Number of responses	414
<b>49_6</b>	<b>I have family responsibilities</b>	
	Refused	2.77
	Yes	20.4
	No	76.83
	Number of responses	414
<b>49_7</b>	<b>I have health problems</b>	
	Refused	3.37
	Yes	7.31
	No	89.32
	Number of responses	414
<b>49_8</b>	<b>Other: Specify</b>	

(continued)

**49. Please indicate whether each of the following is a reason that you are currently working part time rather than full time:—continued**

Questionnaire number	Question and response	Percent, except as noted
	Refused	38.52
	Yes	3.92
	No	57.56
	<b>Number of responses</b>	<b>414</b>

**50. A year from now, do you expect to have a full-time job (35 hours or more per week) with a single employer?**

Q50 response	Percent, except as noted
Refused	0.32
Yes	40.59
No	38.93
I don't know	20.16
<b>Number of responses</b>	<b>414</b>

**51. A year from now do you expect to be working full time (35 hours or more per week) but for more than one employer?**

Q51 response	Percent, except as noted
Refused	0.48
Yes	17.05
No	61.03
I don't know	21.45
<b>Number of responses</b>	<b>414</b>

**52. How long have you been employed at your main job, the job where you work the most hours?**

Q52 response	Percent, except as noted
Refused	0.46
Less than two months	8.36
Two to six months	19.42
More than six months, but less than one year	12.88
One to two years	21.77
More than two years	37.12
<b>Number of responses</b>	<b>1,468</b>

**53. Do you think you can continue to work at your main job as long as you wish?**

Q53 response	Percent, except as noted
Refused	0.42
Yes	75.51
No	9.97
I don't know	14.1
<b>Number of responses</b>	<b>1,468</b>

**54. How much longer do you expect to be at your main job (the job where you work the most hours)?**

Q54 response	Percent, except as noted
Refused	0.3
Less than two months	5.04
Two to six months	10.1
More than six months, but less than one year	12.01
One to two years	18.86
More than two years	29.92
I don't know	23.76
<b>Number of responses</b>	<b>1,468</b>

**55. What is the most important reason you expect to leave your main job within a year?**

Q55 response	Percent, except as noted
Job is temporary	14.46
Business conditions may cause my employer to cut back	3.57
New technology will eliminate my job	0.69
I want to be my own boss	3.50
I am moving	11.18
I will get another job	40.16
I will be attending school	14.66
Family responsibilities	6.05
I have health problems	0.53
Other: Specify	5.20
<b>Number of responses</b>	<b>366</b>

**57. Do you receive overtime pay, tips or commissions from any of your paid jobs?**

Q57 response	Percent, except as noted
Refused	0.67
Yes	41.08
No	58.25
<b>Number of responses</b>	<b>1,468</b>

**58. How satisfied are you with the total amount of salary or wages you earn from the paid job or jobs you now hold?**

Q58 response	Percent, except as noted
Refused	0.37
Very satisfied	18.83
Somewhat satisfied	42.22
Neither satisfied nor dissatisfied	17.61
Somewhat dissatisfied	14.06
Very dissatisfied	6.91
<b>Number of responses</b>	<b>1,468</b>

**59A. If you were out of work for the next four weeks, would you be able to pay your living expenses?**

Q59A response	Percent, except as noted
Refused	0.44
Yes	46.59
No	37.94
I don't know	15.03
<b>Number of responses</b>	<b>1,468</b>

**59B. If you were out of work for the next three months, would you be able to pay your living expenses?**

Q59B response	Percent, except as noted
Refused	0.52
Yes	44.68
No	29.03
I don't know	25.77
<b>Number of responses</b>	<b>893</b>

**60. How satisfied are you with the benefits you currently receive from your employer or employers?**

Q60 response	Percent, except as noted
Refused	0.79
Very satisfied	21.13
Somewhat satisfied	27.86
Neither satisfied nor dissatisfied	30.17
Somewhat dissatisfied	8.62
Very dissatisfied	11.43
<b>Number of responses</b>	<b>1,468</b>

**61. Do you receive paid time off for sick leave and/or holidays from any of your paid jobs?**

Q61 response	Percent, except as noted
Refused	0.49
Yes	56.31
No	43.2
<b>Number of responses</b>	<b>1,468</b>

**62. Do you have health insurance from any source?**

Q62 response	Percent, except as noted
Refused	0.47
Yes	82.78
No	16.74
<b>Number of responses</b>	<b>1,468</b>

**63. Do you receive this health insurance either through an employer or employment agency?**

Q63 response	Percent, except as noted
Refused	0.36
Yes	58.48
No	41.16
<b>Number of responses</b>	<b>1,238</b>

64. Does your employer pay for:	
Q64 response	Percent, except as noted
Refused	1.03
All of your health insurance premium	21.62
Part of your health insurance premium	62.45
None of your health insurance premium	14.9
<b>Number of responses</b>	<b>796</b>

65. Do you have training opportunities through an employer or employers?	
Q65 response	Percent, except as noted
Refused	0.65
Yes	42.52
No	37.8
I don't know	19.02
<b>Number of responses</b>	<b>1,468</b>

**66. Please review the following benefits and rank the three benefits that are most important to you to receive from an employer. If there is a benefit(s) that are not provided in the list, there is room for you to write in your own benefit preferences. Please use "1" for the most important benefit, "2" for the second most important benefit, and "3" for the third most important benefit.**

Questionnaire number	Question and response	Percent, except as noted
<b>66_1</b>	<b>Paid sick leave and/or holidays</b>	
	Refused	1.42
	1	26.66
	2	27.29
	3	19.86
	Not selected	24.76
	<b>Number of responses</b>	<b>1,468</b>
<b>66_2</b>	<b>Health insurance</b>	
	Refused	1.42
	1	40.93
	2	22.97
	3	12.19
	Not selected	22.49
	<b>Number of responses</b>	<b>1,468</b>
<b>66_3</b>	<b>Tuition reimbursement</b>	
	Refused	1.42
	1	4.59
	2	5.13
	3	8.46
	Not selected	80.4
	<b>Number of responses</b>	<b>1,468</b>

(continued)

**66. Please review the following benefits and rank the three benefits that are most important to you to receive from an employer. If there is a benefit(s) that are not provided in the list, there is room for you to write in your own benefit preferences. Please use "1" for the most important benefit, "2" for the second most important benefit, and "3" for the third most important benefit.—continued**

Questionnaire number	Question and response	Percent, except as noted
<b>66_4</b>	<b>Student loan repayment</b>	
	Refused	1.42
	1	4.99
	2	5.3
	3	6.91
	Not selected	81.38
	<b>Number of responses</b>	<b>1,468</b>
<b>66_5</b>	<b>Contribution to tax-deferred savings account (e.g., 401(k) or retirement account)</b>	
	Refused	1.42
	1	7.81
	2	15.12
	3	18.46
	Not selected	57.19
	<b>Number of responses</b>	<b>1,468</b>
<b>66_6</b>	<b>Matching contributions to savings accounts</b>	
	Refused	1.42
	1	2.87
	2	5.47
	3	7.82
	Not selected	82.43
	<b>Number of responses</b>	<b>1,468</b>
<b>66_7</b>	<b>Professional training</b>	
	Refused	1.42
	1	4.57
	2	5.9
	3	8.29
	Not selected	79.83
	<b>Number of responses</b>	<b>1,468</b>
<b>66_8</b>	<b>Flexible schedule</b>	
	Refused	1.42
	1	14.46
	2	13.74
	3	16.55
	Not selected	53.84
	<b>Number of responses</b>	<b>1,468</b>
<b>66_9</b>	<b>Work-from-home capability</b>	
	Refused	1.42
	1	3.48
	2	3.36
	3	5.33
	Not Selected	86.41
	<b>Number of responses</b>	<b>1,468</b>
<b>66_10</b>	<b>Other: specify</b>	

(continued)

**66. Please review the following benefits and rank the three benefits that are most important to you to receive from an employer. If there is a benefit(s) that are not provided in the list, there is room for you to write in your own benefit preferences. Please use “1” for the most important benefit, “2” for the second most important benefit, and “3” for the third most important benefit.—*continued***

Questionnaire number	Question and response	Percent, except as noted
	Refused	1.42
	1	1.4
	2	2.09
	3	1.83
	Not Selected	93.27
	<b>Number of responses</b>	<b>1,468</b>

**67. Are you a member of a labor union or an employee association similar to a union?**

Q67 response	Percent, except as noted
Refused	0.57
Yes	7.48
No	88.08
I don't know	3.87
<b>Number of responses</b>	<b>1,468</b>

**68A. How many full-time, paid jobs have you had during the past year?**

Q68A response	Percent, except as noted
Refused	2.56
0	38.47
1	46.27
2	9.9
3	1.53
4	0.5
5	0.17
6	0.27
8	0.06
10	0.11
20	0.04
40	0.09
67	0.01
99	0.02
<b>Number of responses</b>	<b>2,035</b>

**68B. How many part-time, paid jobs have you had during the past year?**

Q68B response	Percent, except as noted
Refused	2.32
0	51.54
1	29.75
2	10.3
3	3.17
4	1.11
5	0.9
6	0.45
7	0.05
8	0.15
10	0.13
12	0.06
18	0.01
20	0.04
25	0.03
<b>Number of responses</b>	<b>2,035</b>

**68C. Did you work at more than one of these jobs at the same time?**

Q68C response	Percent, except as noted
Refused	0.09
Yes	38.28
No	61.63
<b>Number of responses</b>	<b>796</b>

**69D. How satisfied are you with your full- and part-time job arrangements over the past year?**

Q69D response	Percent, except as noted
Refused	0.78
Very satisfied	24.31
Somewhat satisfied	49.72
Somewhat dissatisfied	17.41
Very dissatisfied	7.78
<b>Number of responses</b>	<b>796</b>

**69EE. Please indicate whether any of the following factors made you feel satisfied with your job arrangements over the past five years:**

Questionnaire number	Question and response	Percent, except as noted
<b>69EE_1</b>	<b>Wages or salary (including any bonus and tips)</b>	
	Refused	2.44
	Yes	71.7
	No	25.86
	<b>Number of responses</b>	<b>597</b>
<b>69EE_2</b>	<b>Number of hours</b>	
	Refused	2.51
	Yes	81.83
	No	15.66
	<b>Number of responses</b>	<b>597</b>
<b>69EE_3</b>	<b>Regular schedule</b>	
	Refused	3.05
	Yes	71.69
	No	25.26
	<b>Number of responses</b>	<b>597</b>
<b>69EE_4</b>	<b>Flexible schedule</b>	
	Refused	2.35
	Yes	72.85
	No	24.8
	<b>Number of responses</b>	<b>597</b>
<b>69EE_5</b>	<b>Opportunities for promotion/advancement</b>	
	Refused	4.09
	Yes	45.63
	No	50.28
	Total	100
	<b>Number of responses</b>	<b>597</b>
<b>69EE_6</b>	<b>Friendly environment</b>	
	Refused	3.45
	Yes	78.01
	No	18.53
	<b>Number of responses</b>	<b>597</b>
<b>69EE_7</b>	<b>Long-term position</b>	
	Refused	3.38
	Yes	58.56
	No	38.06
	<b>Number of responses</b>	<b>597</b>
<b>69EE_8</b>	<b>Health insurance</b>	
	Refused	3.2
	Yes	41.23
	No	55.57
	<b>Number of responses</b>	<b>597</b>
<b>69EE_9</b>	<b>Convenient location/easy commute</b>	
	Refused	3.02
	Yes	72.1
	No	24.88

(continued)

**69EE. Please indicate whether any of the following factors made you feel satisfied with your job arrangements over the past five years:—continued**

Questionnaire number	Question and response	Percent, except as noted
	<b>Number of responses</b>	<b>597</b>
<b>69EE_10</b>	<b>Good work experience for resume</b>	
	Refused	3.55
	Yes	72.83
	No	23.62
	<b>Number of responses</b>	<b>597</b>
<b>69EE_11</b>	<b>Other: specify</b>	
	Refused	52.48
	Yes	2.82
	No	44.71
	<b>Number of responses</b>	<b>597</b>

**69FF. Please indicate whether any of the following factors made you feel dissatisfied with your job arrangements over the past five years.**

Questionnaire number	Question and response	Percent, except as noted
<b>69FF_1</b>	<b>Wages or salary (including any bonus and tips)</b>	
	Refused	1.59
	Yes	66.16
	No	32.26
	<b>Number of responses</b>	<b>193</b>
<b>69FF_2</b>	<b>Too many hours</b>	
	Refused	1.53
	Yes	35.78
	No	62.68
	<b>Number of responses</b>	<b>193</b>
<b>69FF_3</b>	<b>Too few hours</b>	
	Refused	0.94
	Yes	46.41
	No	52.66
	<b>Number of responses</b>	<b>193</b>
<b>69FF_4</b>	<b>Schedule changes</b>	
	Refused	2.64
	Yes	56.43
	No	40.94
	<b>Number of responses</b>	<b>193</b>
<b>69FF_5</b>	<b>Lack of opportunities for promotion/advancement</b>	
	Refused	0.94
	Yes	64.91
	No	34.16
	<b>Number of responses</b>	<b>193</b>

(continued)

**69FF. Please indicate whether any of the following factors made you feel dissatisfied with your job arrangements over the past five years.—continued**

Questionnaire number	Question and response	Percent, except as noted
<b>69FF_6</b>	<b>Stressful work environment</b>	
	Refused	0.65
	Yes	67.07
	No	32.28
	Number of responses	193
<b>69FF_7</b>	<b>Temporary position</b>	
	Refused	1.82
	Yes	37.7
	No	60.48
	Number of responses	193
<b>69FF_8</b>	<b>Lack of benefits</b>	
	Refused	1.82
	Yes	58.8
	No	39.37
	Number of responses	193
<b>69FF_9</b>	<b>Location</b>	
	Refused	2.86
	Yes	30.83
	No	66.31
	Number of responses	193
<b>69FF_10</b>	<b>Lack of job security</b>	
	Refused	1.53
	Yes	47.47
	No	51
	Number of responses	193
<b>69FF_11</b>	<b>Other: specify</b>	
	Refused	49.25
	Yes	5.4
	No	45.35
	Number of responses	193

**70A. Looking to the future, approximately how many full-time, paid jobs do you expect to have in the next year?**

Q70A response	Percent, except as noted
Refused	3.95
0	23.39
1	63.66
2	7.1
3	0.95
4	0.36
5	0.25
6	0.04

**70A. Looking to the future, approximately how many full-time, paid jobs do you expect to have in the next year?—continued**

Q70A response	Percent, except as noted
8	0.08
12	0.12
14	0.01
16	0.08
Number of responses	2,035

**70B. Looking to the future, approximately how many part-time, paid jobs do you expect to have in the next year?**

Q70B	Percent, except as noted
Refused	4.74
0	49.27
1	34.68
2	7.89
3	1.67
4	0.97
5	0.29
6	0.04
7	0.12
8	0.09
9	0.02
10	0.06
12	0.01
15	0.05
19	0.08
90	0.01
Number of responses	2,035

**70C. Do you expect to work at more than one of these jobs at the same time?**

Q70C response	Percent, except as noted
Refused	0.12
Yes	44.54
No	55.34
Number of responses	732

(continued)

**56. If you had to choose, is it more important to have a job that pays more or a job that is more likely to provide steady employment?**

Q56 response	Percent, except as noted
Refused	2.03
Higher pay	35.53
Steady employment	62.45
Number of responses	2,035

**56A. If you had steady work for the next five years, would you prefer to have one job or multiple jobs?**

Q56A response	Percent, except as noted
Refused	1.38
One job for the next five years	77
Multiple jobs over the next five years (only one job at a time)	13.72
Multiple jobs over the next five years (okay with more than one job at a time)	7.9
Number of responses	2,035

**56B. When you think about your job future, not including campus jobs and internships, what is the ideal amount of time to stay in the same job?**

Q56B response	Percent, except as noted
Refused	1.17

**56B. When you think about your job future, not including campus jobs and internships, what is the ideal amount of time to stay in the same job?—continued**

Q56B response	Percent, except as noted
No more than one year	2.5
No more than two years	6.06
No more than five years	10.93
No more than 10 years	4.82
There ideal amount of time to stay at a job	53.78
I don't know	20.74
Number of responses	2,035

**56D. When you reach your parents' current age, how do you expect your standard of living to compare to their current standard of living?**

Q56D response	Percent, except as noted
Refused	1.01
I expect to have a HIGHER STANDARD of living than my parents	52.18
I expect to have the SAME STANDARD of living than my parents	26.32
I expect to have a LOWER STANDARD of living than my parents	6.62
I don't know	13.86
Number of responses	2,035

(continued)

## Summary Demographics

Age	
	Percent, except as noted
18	7.58
19	6.2
20	7.68
21	6.22
22	8.22
23	7.74
24	9.56
25	7.88
26	7.56
27	8.18
28	7.1
29	6.65
30	9.43
<b>Number of responses</b>	<b>2,035</b>

Race/ethnicity	
	Percent, except as noted
White, non-Hispanic	56
Black, non-Hispanic	13.71
Other, non-Hispanic	7.3
Hispanic	20.89
2+ races, non-Hispanic	2.1
<b>Number of responses</b>	<b>2,035</b>

Household income	
	Percent, except as noted
Less than \$5,000	3.29
\$5,000 to \$7,499	1.75
\$7,500 to \$9,999	1.57
\$10,000 to \$12,499	2.34
\$12,500 to \$14,999	1.8
\$15,000 to \$19,999	2.55
\$20,000 to \$24,999	3.39
\$25,000 to \$29,999	4.54
\$30,000 to \$34,999	4.92
\$35,000 to \$39,999	4.78
\$40,000 to \$49,999	7.99
\$50,000 to \$59,999	9.9
\$60,000 to \$74,999	9.17
\$75,000 to \$84,999	9.16
\$85,000 to \$99,999	9.73

(continued)

Household income—continued	
	Percent, except as noted
\$100,000 to \$124,999	10.51
\$125,000 to \$149,999	4.84
\$150,000 to \$174,999	3.61
\$175,000 or more	4.16
<b>Number of responses</b>	<b>2,035</b>

MSA status	
	Percent, except as noted
Non-metro	13.33
Metro	86.67
<b>Number of responses</b>	<b>2,035</b>

Region 4—Based on state of residence	
	Percent, except as noted
Northeast	18.18
Midwest	20.75
South	36.82
West	24.25
<b>Number of responses</b>	<b>2,035</b>

Ownership status of living quarters	
	Percent, except as noted
Owned or being bought by you or someone in your household	58.98
Rented for cash	36.88
Occupied without payment of cash rent	4.14
<b>Number of responses</b>	<b>2,035</b>

Current employment status	
	Percent, except as noted
Working—as a paid employee	63.01
Working—self-employed	4.25
Not working—on temporary layoff from a job	0.94
Not working—looking for work	14.14
Not working—retired	0.21
Not working—disabled	2.71
Not working—other	14.73
<b>Number of responses</b>	<b>2,035</b>



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