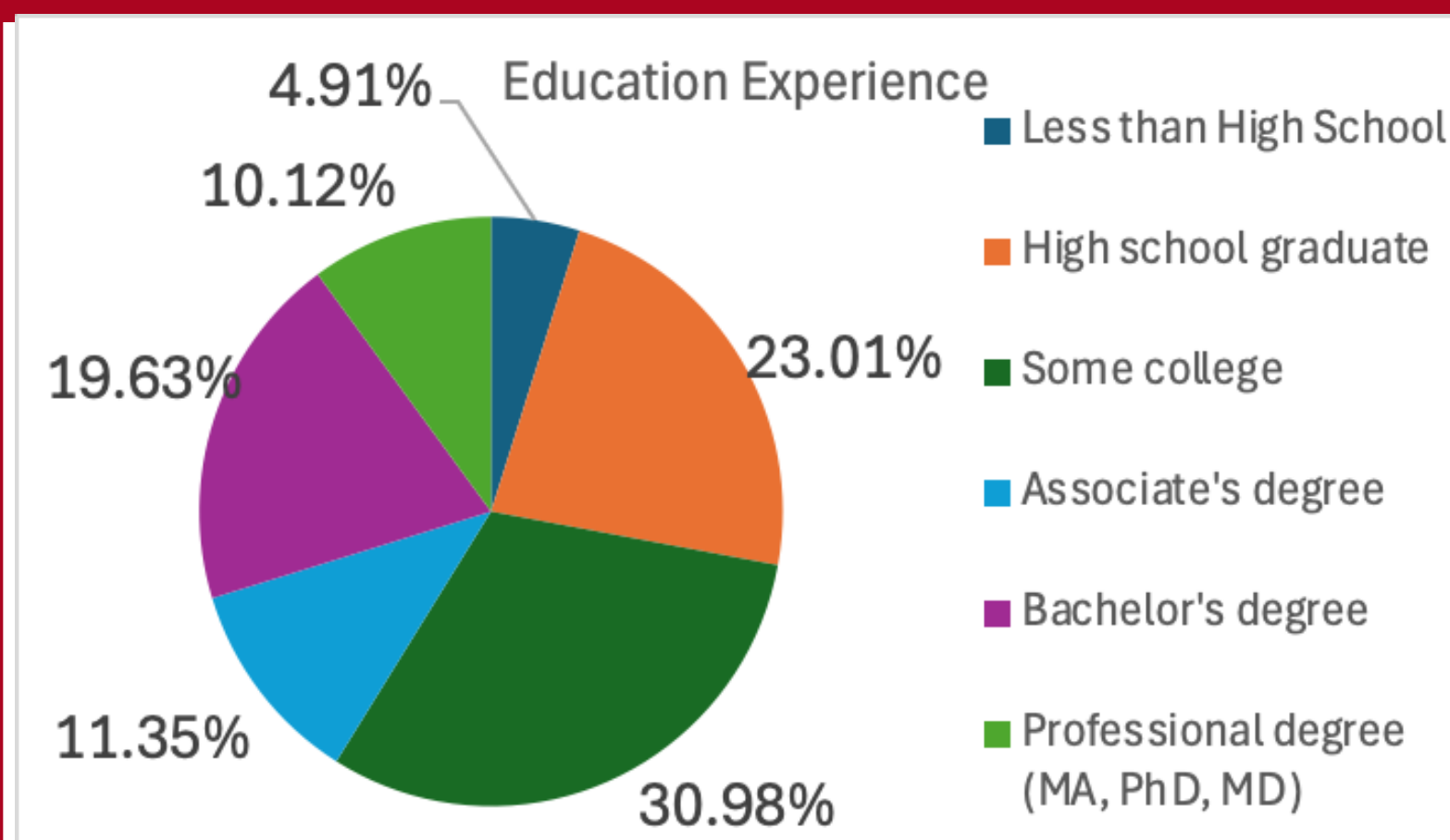


What Drives Employment Success?

Sydney Crow, Lizvi Felix, Yacqueline Morales, Nghishawn Nguyen

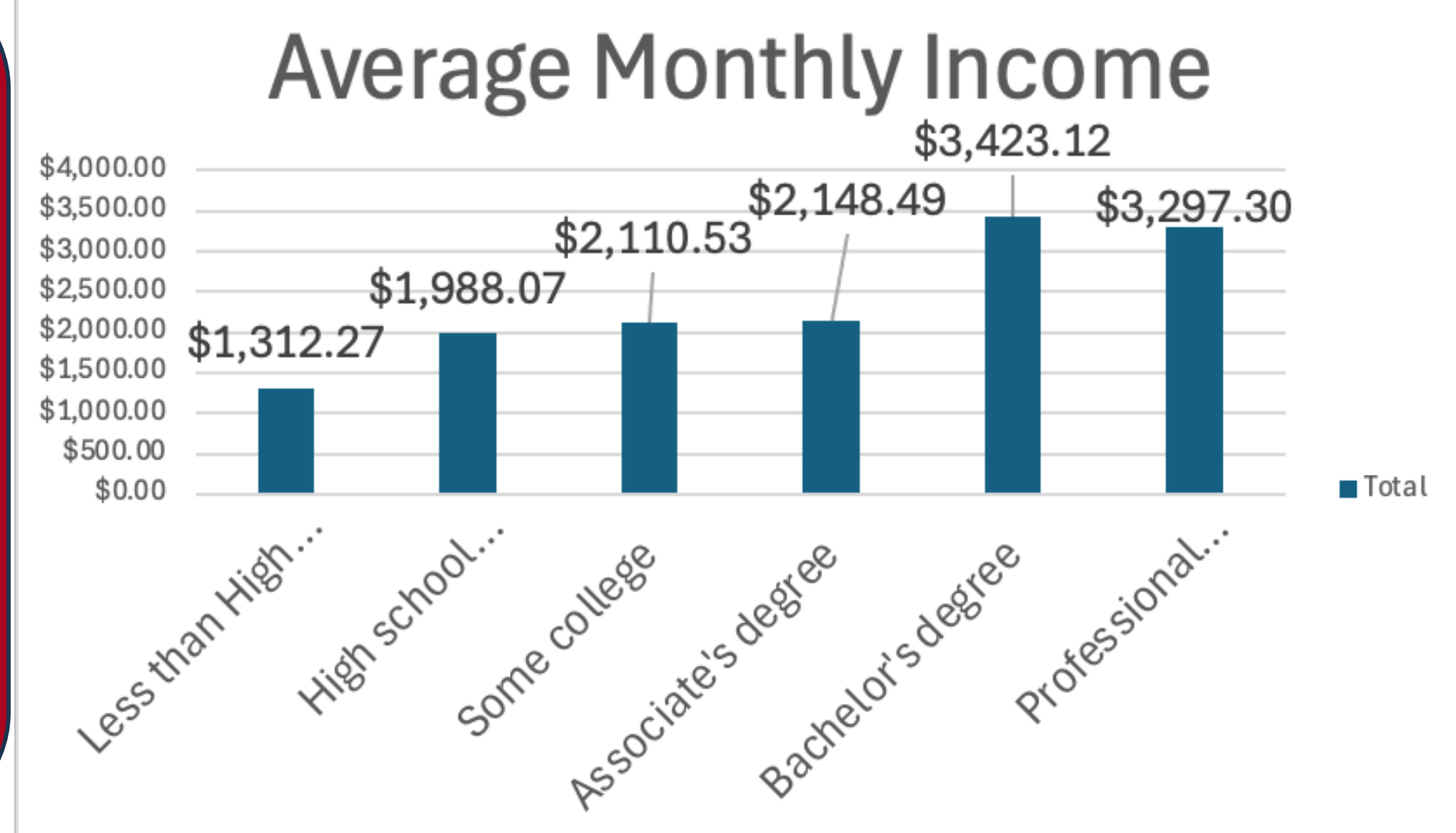
Education's Influence on Income



Bachelor's degree had over a **72%** increase in monthly income compared to high school graduates!

Professional Degree does not mean more money!

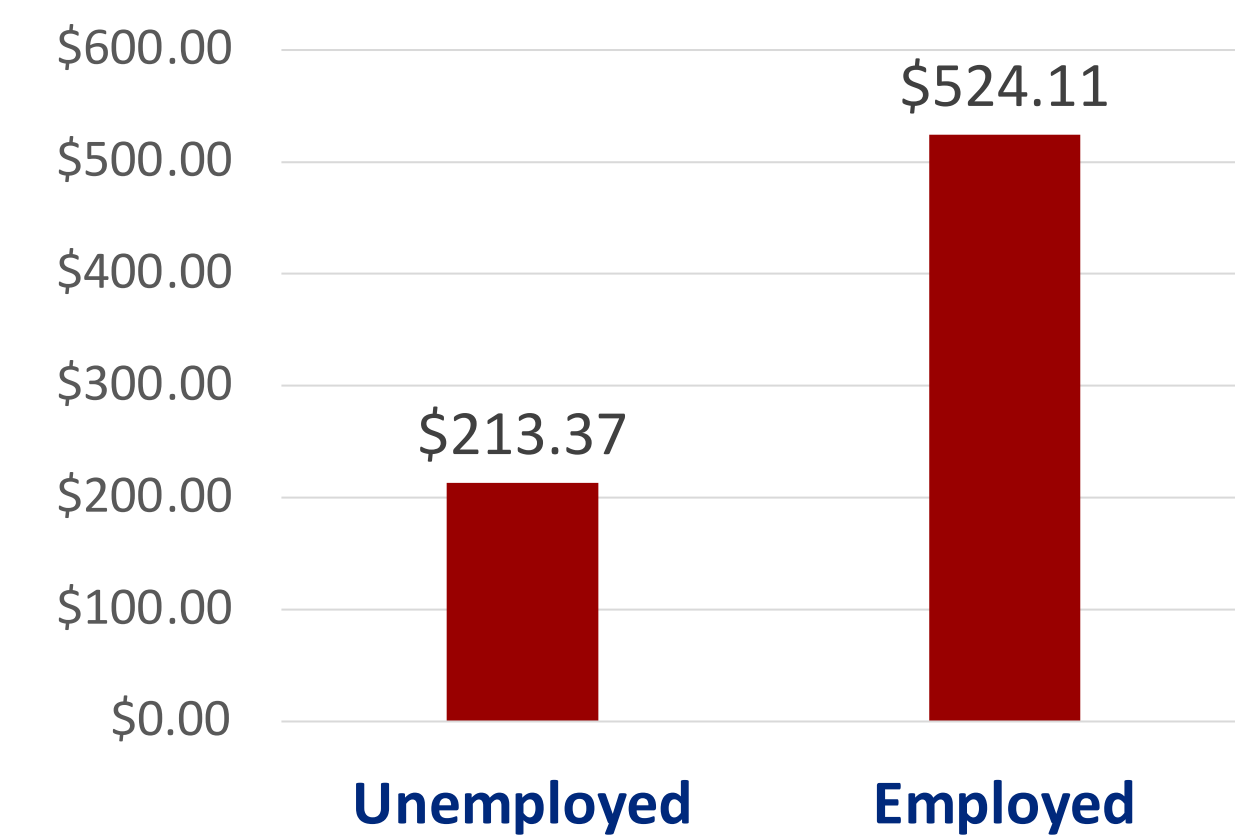
Individuals with bachelor's or higher degrees had a significant increase in monthly income, but were still struggling to get by.



How are People Getting By?

Individuals who are employed are still struggling to make enough for ends meet. They have to pay debts monthly!

Average Debt Paid Per Month

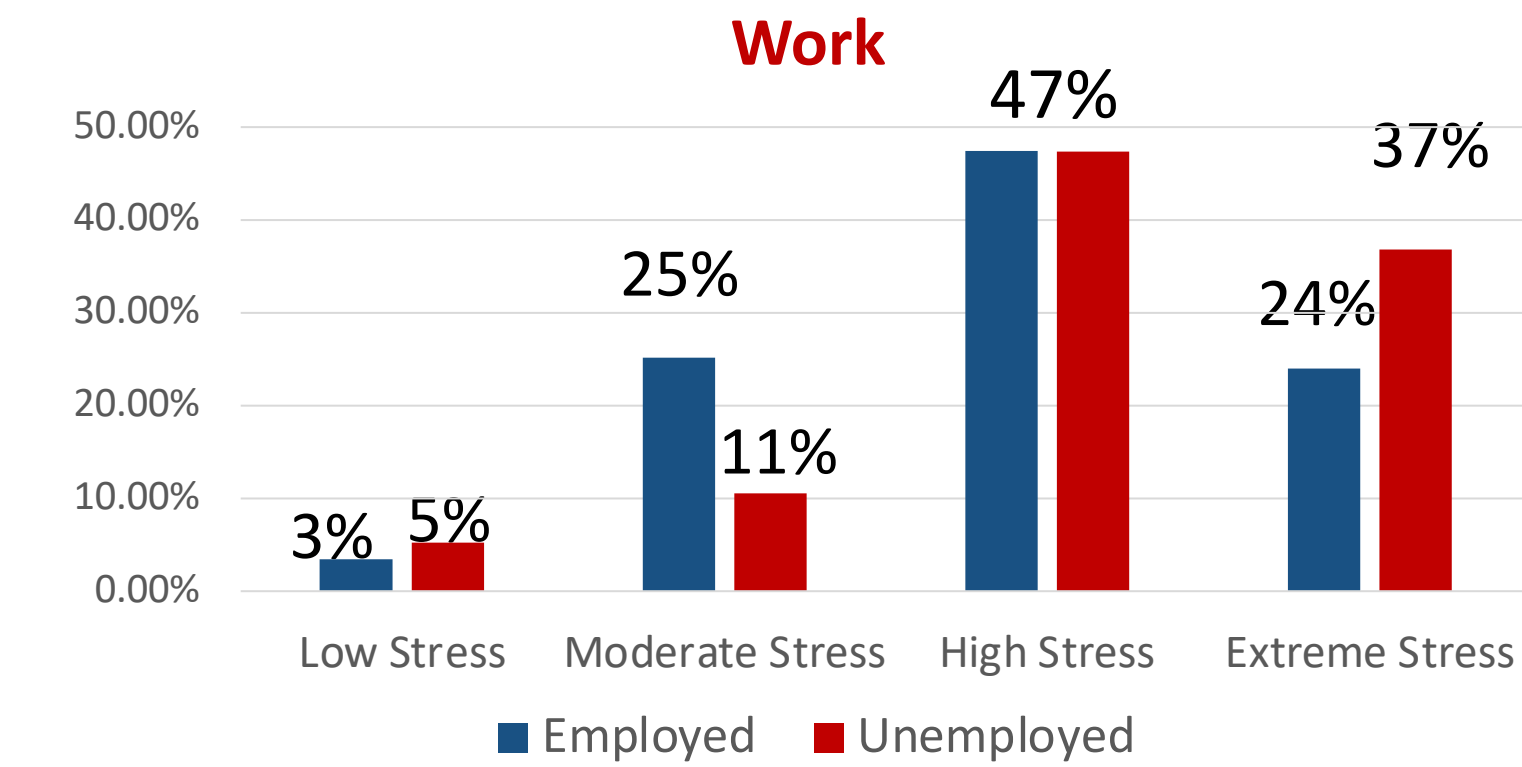


- 48% of employed individuals make just enough, 28% say they do not!
- For unemployed, 52% of people say they have just enough with 28% saying they do not make enough!

"My family needs the extra help. We make too much so we don't qualify even though we are not making enough to make ends meet."

Seeking Employment Can Be Stressful

Stress levels of Employed vs. Unemployed Individuals Actively Seeking Work

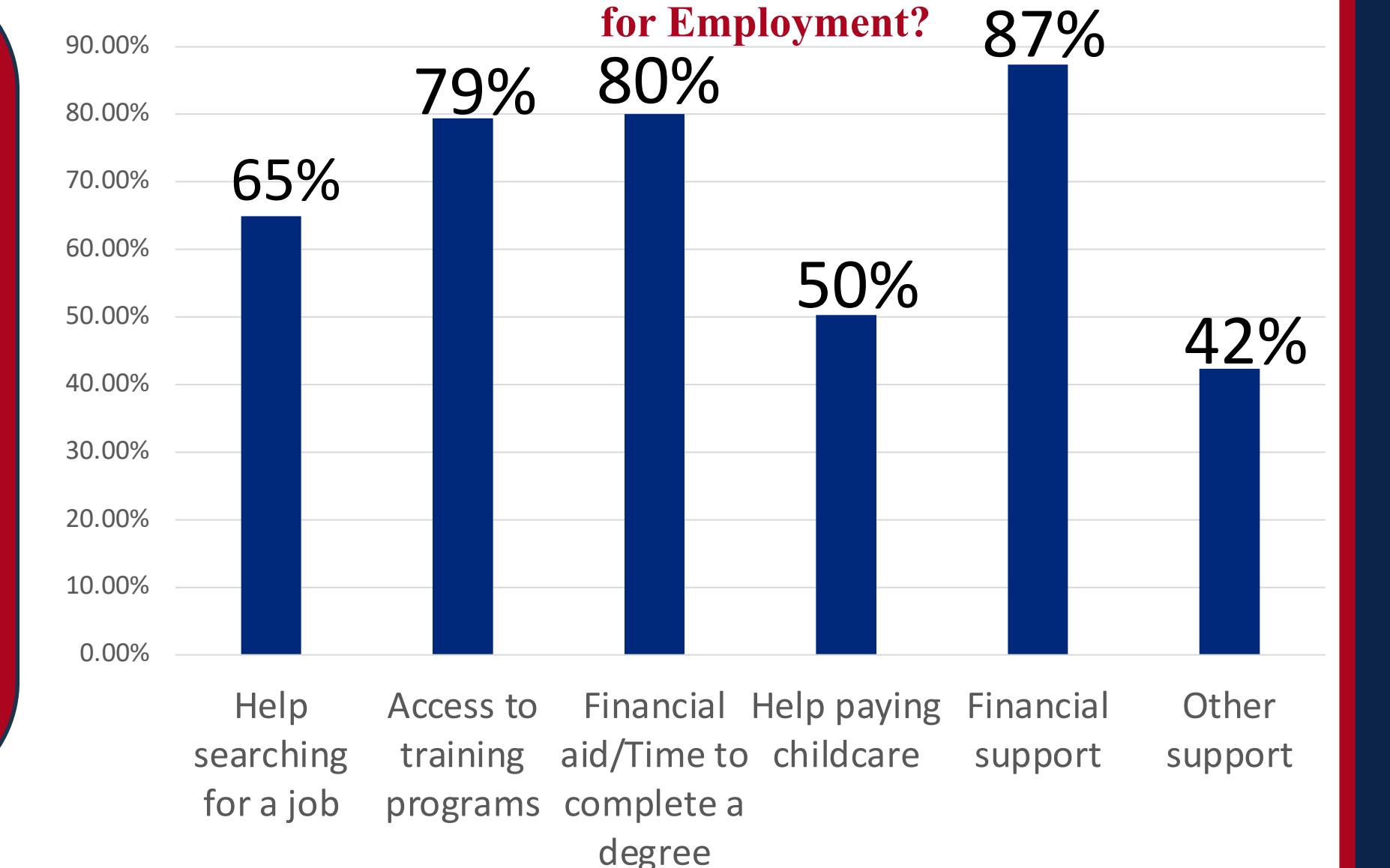


Ongoing stress searching for a job while handling finances makes it difficult to focus on other aspects of life.

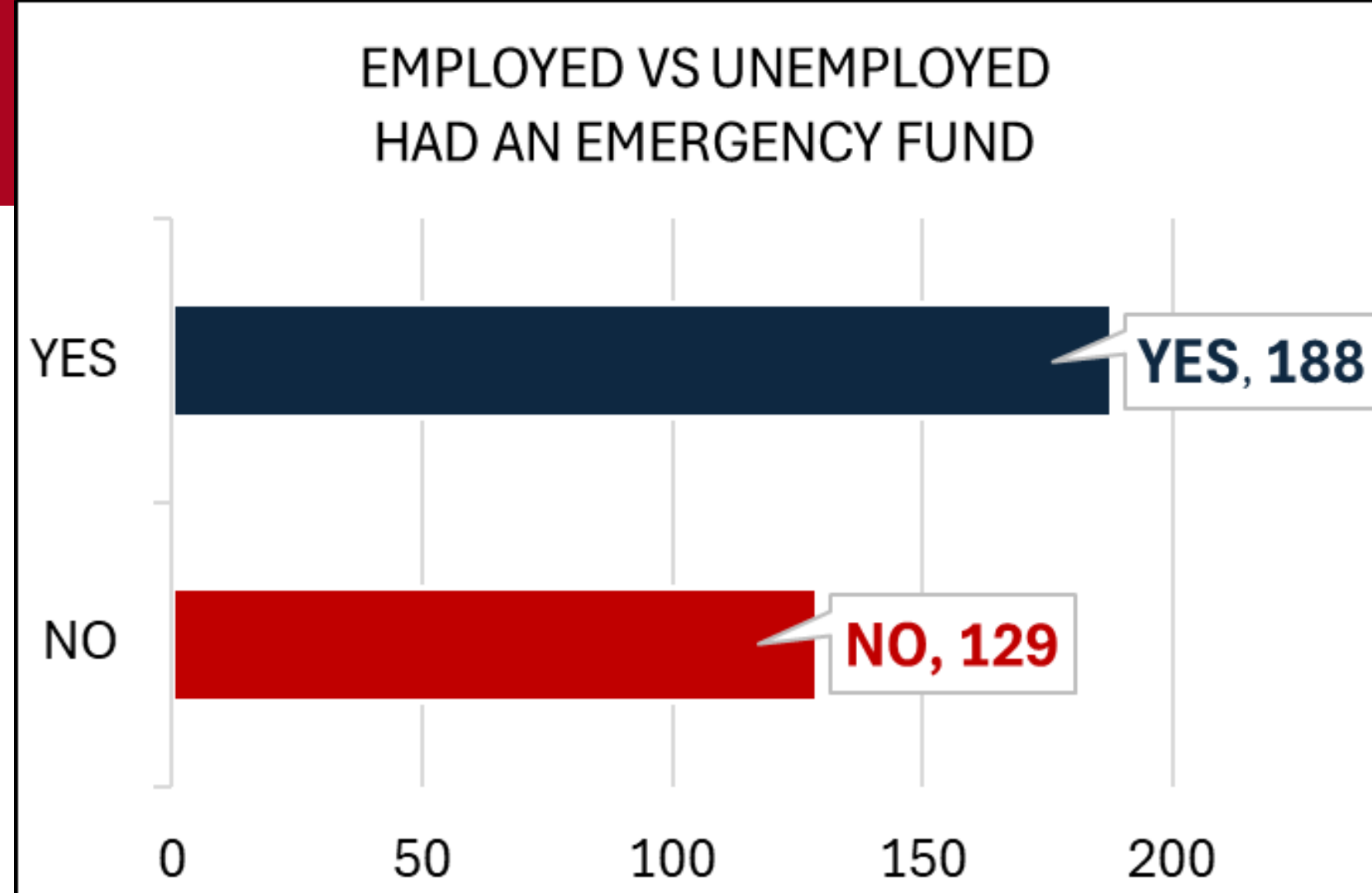
"If you're not encouraged about life, you discover that you might have a mental issue like you might have a hard job."

If respondents could receive help with finding employment, their #1 answer is financial support with housing, utilities or food.

What Percentage of People Find Important When Seeking for Employment?



Coping With Unexpected



Participants reported a higher confidence and ability to cover all expenses even unexpected ones!

If you needed an extra \$200 what would you do?

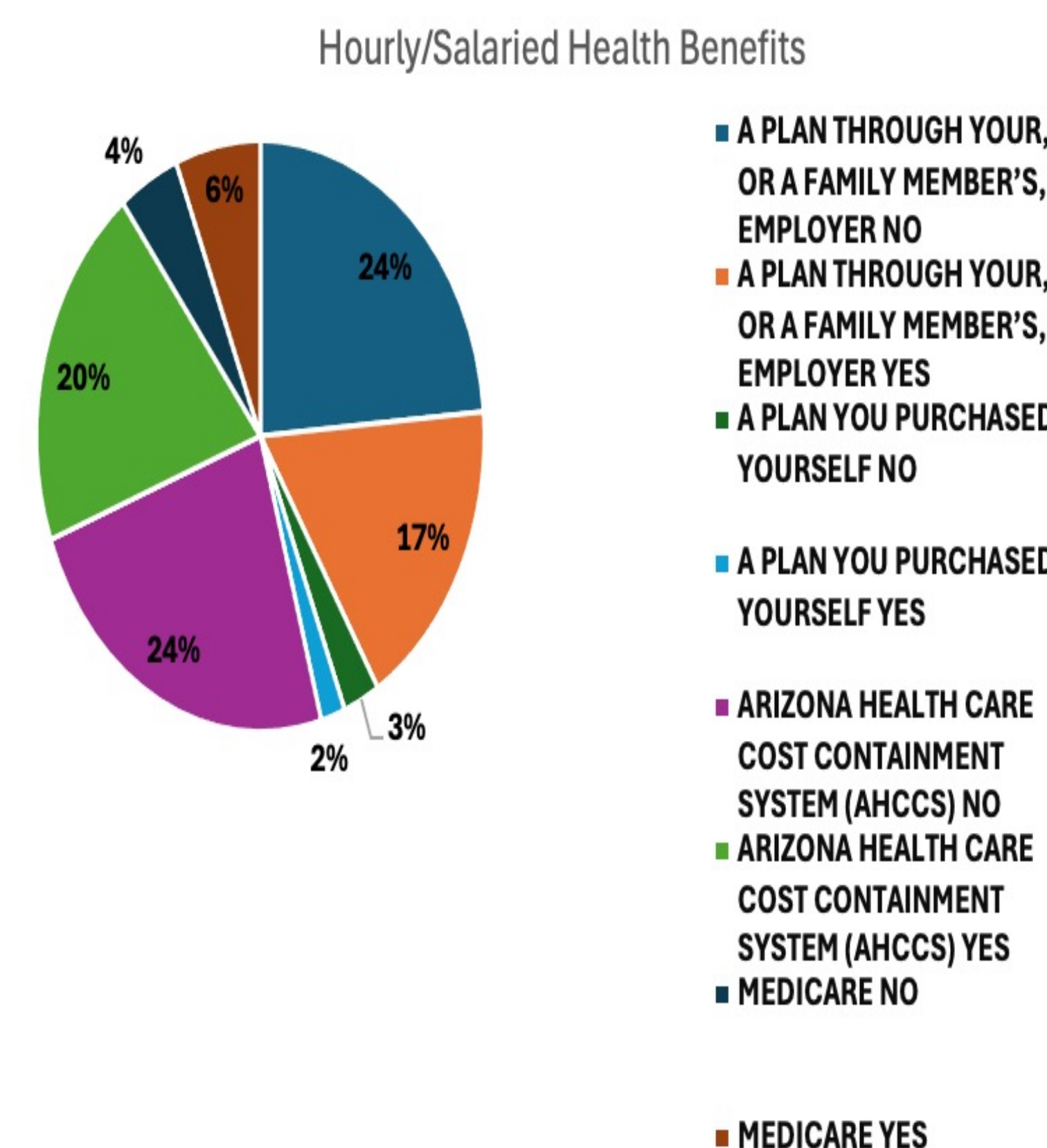
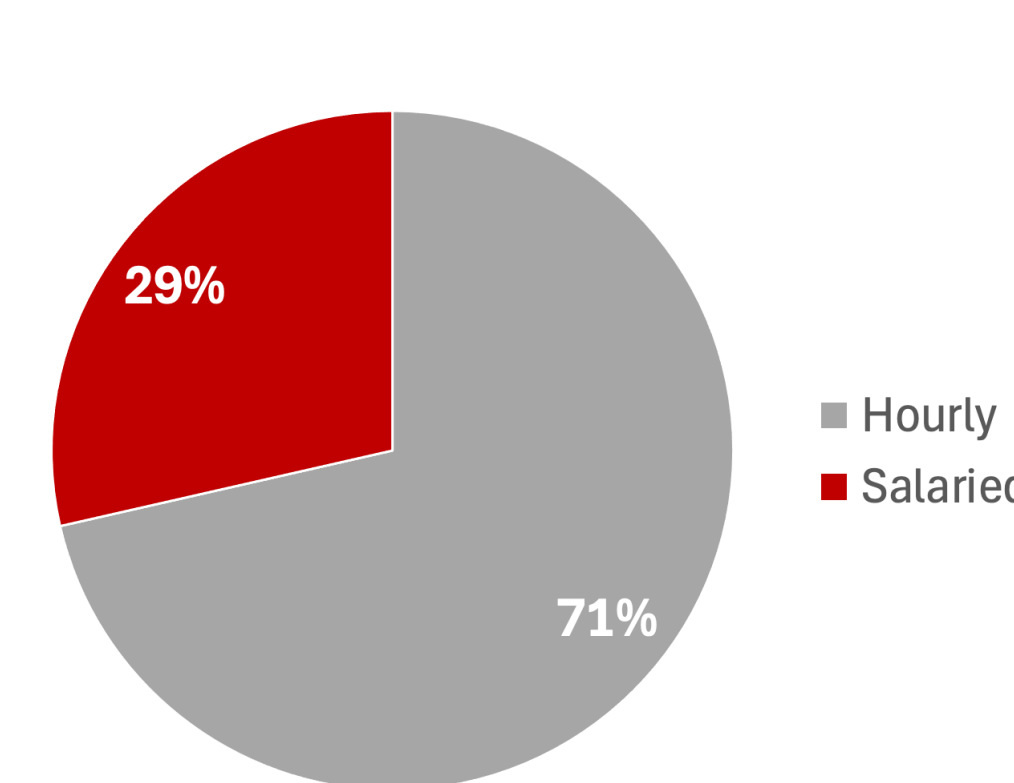
- "I would work more"
- "I would work more hours"
- "I'd have to add more hours of work."

Working instead of going into debt, asking for money, not paying a bill/payment

Salaried/Hourly Healthcare Benefits

Individuals who are employed with health benefits can qualify by their salary.

Hourly vs Salaried to Qualify for benefits



Health benefits they have for the household whether they are employed by salaried or hourly and with children.

Solutions & Recommendations

1. Education and Job training
2. Job Placement or Locators
3. Financial Literacy programs
4. Making it easier to obtain benefits
5. Flexibility

87% agreed financial support while finding a job would be helpful

"My job gives me the opportunity to be able to take care of my kids at home and then do other things. Yeah, and have time, freedom."