Working Hard And Barely Making It: Ideological Contradictions And The Working Poor

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WORKING HARD AND BARELY MAKING IT:
IDEOLOGICAL CONTRADICTIONS AND THE WORKING POOR

by

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ABSTRACT

The existence of large, relatively comfortable, middle and working classes is what has set the advanced capitalist societies apart from most societies throughout history. These classes, while not quite “privileged,” offer the hope of opportunity and upward social mobility for those who work hard. Yet in the last 30 years a growing class of “working poor” has emerged who invest many hours working but at wages that keep upward social mobility beyond their grasp. The existence of the working poor, it seems, dispels a key element in the ideology of individualism; they work hard yet do not “get ahead.” This study addresses the contradiction presented by the working poor; specifically, do the working poor support the ideology of individualism? Prior research finds that the disadvantaged justify the system that inhibits them from having a better quality of life (Jost, et al. 2003). This study, however, suggests that the working poor are more conscious of the ideology’s failure to explain their lack of mobility in a system that promises opportunity to those who work hard. Research data were generated through the use of telephone surveys in five counties in Central Florida with approximately 1571 respondents. Several measures of “working poor” were created; moreover, respondents within these categories tended to disagree with the “work hard, get ahead” ideology. Respondents who viewed their financial situation as getting worse, unable to grasp the “upward mobility” promise of the American Dream, also significantly disagreed with the ideology.
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INTRODUCTION

The American economic and social structure, like most of the rest of the world, is built on a system of capitalism that institutionalizes, legitimizes and defends the existing distribution of wealth, power, and prestige i.e., the existing social class stratification. At the ends of the stratification spectrum are extreme poverty on one end and elite wealth on the other. In between are endless degrees of privilege that comprise what most of society refers to as the middle and working classes. The existence of large, relatively comfortable, middle and working classes is what has set the advanced capitalist societies apart from most societies throughout history. These classes, while not quite “privileged,” offer the hope of opportunity and upward social mobility, a characteristic that has drawn immigrants to America from just about everywhere on the globe.

At the turn of the twentieth century, when industrialization was at its peak, opportunity was abundant in America. If an individual was unemployed, it was easy to believe that this was the result of laziness and lack of effort (Jensen and Slack 2003), a widely-held belief until the Great Depression. The Great Depression signaled to society that structural factors played a larger part in unemployment than was presupposed, thus societal aid seemed more deserving (Jensen and Slack 2003; Huber and Form 1973). During the Great Depression, numerous safety nets were enacted, among them Social Security, Aid for Dependent Children, and public housing programs.

Between 1930 and today, Americans’ views towards poverty and social advantage have changed again, with a renewed emphasis on personal failings and disabilities instead of larger social structural factors (e.g. Huber and Form 1973; Jensen and Slack 2003; Kluegel and Smith
These days, the cheap and easy solution to every social problem, or so it seems, is “sober up, get off the couch, and get a job.”

One problem with the individualized theory of social disadvantage is the existence of a surprisingly large group of people who have, indeed, sobered up, gotten off the couch, and found a job but are still poor or if not poor by government standards, live on the brink of financial disaster (Chilman 1991; Cormier and Craypo 2000; Jensen and Slack 2003). These, the so-called working poor (Chilman 1991; Jensen and Slack 2003) invest many hours working but at wages that keep upward social mobility beyond their grasp. They are a conundrum to the dominant ideology that suggests personal factors, more than structural factors, explain relative success (Huber and Form 1973). The working poor, it seems, dispel the ideology of individualism; they work hard yet do not get ahead.

Research is important in this area because the working poor are a growing class. Since the passing of the Personal Responsibility and Work Opportunity Reconciliation Act in 1996, the welfare rolls have been cut in half and these past recipients have entered the low wage “less technical” sectors (Wright and Jasinski 2007). Research indicates a higher likelihood of being a member of the working poor when employed in the “less technical” service industries – wholesale and retail trade, education and health services, and leisure and hospitality (Gleicher and Stevans 2005). According to the United States Bureau of Labor Statistics (BLS 2006) these “less technical” industry sectors employ the most workers, pay the lowest median income, and are the fastest growing industries. The unskilled service sectors are the employment future for those with little formal education. Yet, studies show that the low-wage workforce is more educated than they have been in the past; moreover, the likelihood is higher that any individual will work in the low-wage sector (Bernstein and Hartmann 1999).
With Americans at risk of plummeting into the low-wage sector, what has government done to intervene? They have done little. Minimum wage remains low in comparison to increases in the cost of living. Social programs continue to lose funding or fall in value compared to inflation. Corporations responsible for paying low wages are not held accountable for providing affordable healthcare or “fringe benefits” to make up for the difference in increases in the cost of living (Adler 2006). Unions typically advocate for these issues but over the last 35 years organized labor has seen a sharp decline in membership and influence (Adler 2006; Farber 2005). Researchers suggest that four factors influence the almost nonexistent presence of unions in the private sector: employment growth in industries that are “born non-union,” wage competition through globalization, union’s failure to get involved in the political process, and corporations doing everything in their power to avoid taking a “hit” in their pockets (Adler 2006). Corporate CEO’s, on the other hand, have seen wage increases topping an average of 400 times more than the lowest paid workers within their corporation (Klinger et al. 2002).

A growing class of working poor is ultimately a quality of life issue. Studies show that those in the lowest income brackets have problems associated with being poor; such as under-funded schools, poor health, family instability, dangerous communities, anxiety about discrimination, and less-educated parents (Hochschild 2003; Newman and Chen 2007). The working poor endure a vast amount of strain including low wages, lack of resources, inadequate and expensive childcare, lengthy commute times, less time with family, expensive housing, high interest loans, irresponsible spending, and inadequate job training (Newman and Chen 2007; Shipler 2004). The working poor are unable to maximize their full potential, or that of their children, because they can barely stay afloat.
Even with this laundry list of structural explanations for why the working poor class is growing and remaining poor, individualized explanations dominate secular ideology (Darity 2003). Do those at the bottom in fact blame themselves, or do they see their relative lack of success as the result of larger forces over which they have no control? What are the views of various groups in society in general, and the views of the working poor in particular, about why some people are successful and others are not? What is the relationship between one’s position in the system of stratification and one’s beliefs in the ideology of individualism? Are those who work hard but do not “get ahead” the very same people who believe hard work leads to upward social mobility? These questions represent the subject matter of this thesis.
LITERATURE REVIEW

Review of Theory

Marx, Lukacs, Gramsci, Horkheimer and Adorno’s theoretical positions are an appropriate starting point for understanding social class inequalities and their associations with ideologies (Gramsci 1971/1987; Horkheimer and Adorno 1944/2001; Lukacs 1922/1971; Marx and Engels 1846/1970). These theorists expend considerable effort in trying to explain why the working class supports the status quo when it is seemingly in their best interest to challenge it.

Karl Marx (1846/1970) argued that as capitalism advanced it would evolve towards a two-class structure consisting of the owners of the means of production, the bourgeoisie, on the one hand, and the working class or the proletariat on the other. In Marx’s view, these classes would grow increasingly hostile toward one another until the proletariat rebelled in a class revolution to overthrow the capitalist order and establish a fair system. Historically, however, “the workers” have shown little interest in class warfare or revolution and many theorists have offered explanations why. One development Marx alluded to that might interfere with the revolutionary action of the working class was “false consciousness.” False consciousness stresses the power and appeal of a bourgeoisie ideology over rational understanding of the working classes’ exploited position (Allahar 2004). The idea of false consciousness influenced other theorists to explore ideology and its power over the working class.

Influenced by Marx, Georg Lukacs expands on the degrading effects of capitalism made apparent in the phenomenon of reification. Reification is the dehumanizing effect of capitalism that culminated with assigning exchange-value to human labor (Lukacs 1922/1971). Lukacs says, “A man’s own activity, his own labour becomes something objective and independent of him, something that controls him by virtue of an autonomy alien to man” (87). Without control
of his labor, the proletariat is separated from politics, culture, and the economic system, yet dependent upon them, and ultimately the bourgeoisie, for existence (Lukacs 1922/1971). The bourgeoisie imposes its practices on society, the proletariat trusts the ideology as necessary and logical, and it takes on the appearance of a natural, unquestionable system. Ultimately, the bourgeois ideology grants proletarian oppression its natural appearance (Lukacs 1922/1971).

Antonio Gramsci (1971/1987) terms this hegemony, and argues that the culture of any society is created by the powerful. He makes the distinction between “two major super-structural levels:” the private, civil society led by intellectuals who are chosen by the dominant group and the political society—the state—led by the dominant group (Gramsci 1971/1987). The intellectuals’ purpose is to enforce hegemony while the dominant group commands “direct domination” through the force of the state (Gramsci 1971/1987). The intellectuals or “civil servants” are an interesting group because they are not true intellectual “thinkers.” They are sifted out in the education process, the best and brightest of the subordinate class, hand-picked to appeal to the masses, garnering “spontaneous consent” (Gramsci 1971/1987, 12) for a system instituted by the ruling class. They are the managers, teachers, doctors, state employees, and even politicians. Whether they realize it or not, they are recreating and enforcing the dominant class’s ideology; moreover, their consent unifies all of society (Gramsci 1971/1987).

Horkheimer and Adorno (1944/2001) explain that the ruling class legitimizes their success in technological terms. It is a rationale left up to the evolution of technology which suggests that the “absolute power of capitalism” (120) is a power above humans. Society is at the mercy of capitalism. Those who rise to the top are the most talented, the smartest, and the ones who work the hardest. When they arrive at the top, they are providing perceived necessities to the masses, thus justifying their stratified position (Horkheimer and Adorno 1944/2001). As time
progresses, they do not even need to hide the fact that they benefit unequally; an ideology is in place that justifies it for them (Horkheimer and Adorno 1944/2001).

This ideology also places an “unprecedented importance” (Lukacs 1922/1971, 62) on individuality. The belief in freedom, democracy, and supremacy of economics to eventually make “the whole of society bourgeois,” (Lukacs 1922/1971, 225) is transmitted through socialization. If a person is unsuccessful or struggling, they only have themselves to blame. It portrays opportunity as being available to everyone who plays by the [dominant classes’] rules.

Gramsci suggests that there is only an illusion of democracy and opportunity. The working class is provided an array of choices; whether to become a skilled worker, business owner, teacher, or another conventional profession. “The peasant always thinks that at least one of his sons could become an intellectual, thus becoming a gentleman and raising the social level of the family by facilitating its economic life through the connections which he is bound to acquire” (Gramsci 1971/1987, 14). Horkheimer and Adorno echo Gramsci, suggesting that in modern capitalism, ideology encourages individuals in society to choose in a specific way or face sanctions. This form of social control is so powerful the individual really only has one choice; to “join in or be left behind” (Horkheimer and Adorno 1944/2001, 148).

According to Horkheimer and Adorno (1944/2001), the ruling class allows a certain amount of fate and chance to ward off the consciousness of the ruled. Chance and fate resonate with opportunity which shifts the subordinate class’s mind from hardship to possible future success (Horkheimer and Adorno 1944/2001). The hope of possibilities encapsulates why the ruled remain content; “the possibility of becoming a subject in the economy” (Horkheimer and Adorno 1944/2001, 153).
Possibilities are powerful forces. The possibility of climbing the status and economic hierarchy i.e., upward social mobility, was historically unheard of before the institution of capitalism. C. Wright Mills (1962), in his interpretation of Marx’s work, argues that past economic social structures--caste, ascribed status, religious, and feudal systems—provide solid explanations for why some “have” and others “have not.” The oppressed have little reason to question a system that provides no hope for advancement. In modern capitalism; however, these solid explanations are replaced by an ideology that appears to provide possibilities for upward social mobility; ultimately, resulting in individualized explanations for relative success and failure.

More recently, scholars have readdressed the work of conflict theorists, potentially in light of growing economic inequalities, to provide empirical support to ideological claims (Jost 1995). Huber and Form’s (1973) pioneering study, *Income and Ideology*, addresses the belief in a “dominant ideology” that stresses individualism; moreover, they define it as explanations and justifications that preserve structured inequality (Huber and Form 1973). Kluegel and Smith (1984) define the same dominant ideology as an acceptance of existing inequalities based on the belief in opportunity for economic advancement, personal responsibility for one’s position, and an equitable and fair overall system of inequality.

Over a period of 15 years, Jost and others have compiled research within a System Justification model that builds on Conflict Theory, specifically the theory of “false consciousness.” Jost (1995) proposes that “false consciousness is a neglected but potentially important topic for social and political psychology” (398). Attitudes and behaviors are affected by internalizing ideologically “false” beliefs, thus directly leading to system justifications (Jost 1997). System justifications are attitudes, beliefs, and behaviors used to “explain and justify
differences in status, power, prestige, or success” (Jost 1997, 392). Research suggests that the poor “defend and justify the status quo” (Blasi and Jost 2006, 1119) even when they are the most disadvantaged. In addition to this, the well off, believing that the system rewards people and classes based on effort, talent, and merit, can continue to feel worthy, valued, respected, and ultimately good (O’Brien and Major 2005). Researchers have identified the use of system justifications to deflect status inequalities (McCoy and Major 2007). Specifically, members of the low-status group employ self-blame to minimize their disadvantaged position, even going so far as to justify existing status hierarchies (McCoy and Major 2007).

System Justification research has received mixed reviews. While some studies find support for system justifications, even suggesting that the disadvantaged support the system to a greater degree than the privileged, others find limitations. O’Brien and Major’s (2005) research contends that members of lower-status groups without strong ties to their group use system justifying beliefs as a coping strategy. However, members of the lower-status group who identify strongly with other members i.e., through family, friend, and religious connections, did not need system justifying beliefs to feel good about their personal self (O’Brien and Major 2005). Other critics of this theory argue that it fails to explain social change: The history of research thus far suggests the disadvantaged use system justifications to support the status-quo, what if the lower-status group rejects the status-quo (Rubin and Hewstone 2004)?

Review of Research

When theorists and scholars research the dominant ideology, other terms are introduced that are based on the same ideas. The “American Dream” (Pileggi et al. 2000, Newman 1993), individualism (Jackman 1996), and meritocracy (Scully 2002) are all belief systems that explain,
justify, and preserve the existing stratification order. The “American Dream” is probably the most well known term when discussing beliefs about social mobility. This phrase is used to portray America as the land of opportunity; no matter what background an individual has, there is no limit to what can be achieved (Pileggi et al. 2000, Starks 2003, McNamee and Miller 2004). At the very heart of this dream is the idea that upward social mobility is possible and expected (Newman 1993). Yet, the last 40 years has witnessed an increase in families experiencing income insecurities (Newman 1988; Newman and Chen 2007).

Another underlying ideological theme is individualism. The “ideology of individualism” suggests people are responsible for their place in the economic social structure. Mary R. Jackman’s (1996) research contends that the ideology of individualism explains why the subordinate group remains silent in the face of inequality; they believe that equal opportunity exists for all classes. Media monopolizes on this belief showcasing programs like *Lifestyles of the Rich and Famous* and *MTV Cribs*. These shows feature the excessive lifestyles of athletes and movie stars to perpetuate materialism which is central to individualism. These entertainers, who are the exceptions to the aggregate rule, often originate in the middle and lower classes. Lin (2000) identifies this group as the select few whom the dominant group permits to stumble into opportunity in order to thwart the development of class consciousness.

Meritocracy is another belief that works to justify the existing stratification order. This myth posits that “the most talented and hard-working people get ahead; those who are poor must try harder, and when they do, the inequality gap will be closed” (Scully 2002, 399). Welfare reform was born from this line of thinking: the poor just need to “work their way out of poverty.” This removes responsibility from secular society and leaves the poor to find “private solutions” (Dodson 2007, 260).
Research shows that all classes are subject to the influence of subtle meritocratic cues and most Americans believe meritocracy to be right and just (McCoy and Major 2007; McNamee and Miller 2004). It implies equality for those who are equally trained, yet alone does not account for people getting ahead, consequently earning the title “myth” (McNamee and Miller 2004). Even more salient is Newman (1988) and McNamee and Miller’s (2004) research concluding that the American economic system, more than anything, fails to support the skill and talent available in its workers.

The American dream, individualism, and meritocracy share a common focus on the individual, diverting attention from structural factors for inequality. Individual factors often include stereotypes related to race, gender, and social class; moreover, these stereotypes are developed in young people (Harris and Parisi 2005; Livingston and Nahimana 2006; Woods et al. 2005). Woods, Kurtz-Costes, and Rowley’s (2005) study posits that stereotypes about the disadvantaged are understood and internalized by adolescence. Differences in age, race, and socioeconomic class help shape children’s beliefs about the rich and the poor (Woods et al. 2005). Childhood socialization is extremely influential; moreover, studies show that children use and are naturally comfortable with individualistic explanations for their and others’ behavior (Bidwell 1972). Disadvantaged children accept “the idea that the dominant culture is superior to their own and that their inferior class standing is legitimate” (Bidwell 1972, 991). These forms of socialization implicitly bolster a dominant ideology.

America has reached a period in its history when what we are socialized to believe—abundant opportunity, merit-based mobility, hard work leading to relative success—conflicts with what seems to be increasingly evident—namely that hard work and persistence do not always mean success. The rise of a class of working poor has provided a group that contradicts
the dominant ideology. But the question remains, Do they understand their existential conditions as a refutation of the dominant ideology? Or, as theorists like Marx and his followers predict, do they develop a “false consciousness” that rationalizes the apparent contradiction in their economic circumstances? Researching this question might help us understand the factors that determine when the disadvantaged will act on behalf of their own social justice. Ideology and class consciousness are only part of the plethora of possible explanations for why the disadvantaged support the status quo. Lack of solidarity, political unawareness, lack of a charismatic leader, distrust of government, religious teachings, or economic insecurity are all viable explanations that will not be covered in this paper.

The research presented here aims to address the contradiction of the working poor. They work hard and play by the rules implicitly defined in the dominant ideology, yet are unable to bask in the promise of the American Dream. Prior research finds that the disadvantaged justify the structure that inhibits them from having a better quality of life (Jost, et al. 2003). This study, however, suggests that the working poor are more conscious of the ideology’s failure to explain their lack of mobility in a system that promises opportunity to those who work hard. This group that poses a challenge to the dominant ideology may be the group that stands up and says “enough is enough.”
HYPOTHESES

1.) Working poor respondents will believe less strongly in the ideology of individualism than all other groups.

2.) Respondents who view their situation as getting worse will believe less strongly in the ideology of individualism than those who view their situation as getting better.
DATA

Research data were generated through the use of telephone surveys in five counties in Central Florida; Lake, Orange, Osceola, Seminole, and Sumter counties. This survey was conducted in the fall of 2007, with approximately 1571 respondents over the age of 18. The survey was administered through the computer-assisted telephone interviewing (CATI) system, which chooses numbers at random from a call list and screens callers by income. More than 65 percent of all call attempts resulted in no answer, a disconnected line, a business number, a fax machine, or an out of area line. If there was no answer, the number was tried again at another time. Four hundred and eighty seven potential respondents refused to take the survey and 574 were released from the call due to their income being too high. The lower income categories were over-sampled since this was a study to gauge the struggles of families in Central Florida. The entire survey takes approximately 20 minutes and has potentially 134 questions, if a respondent fits all contingency questions. The large sample size and RDD sample design make this survey representative of Central Florida.

In addition to the Central Florida survey, the 2006 General Social Survey (GSS) offers a national comparison. The survey questions used for this research are available from 1973-2006. The GSS presents an opportunity to look at the hypotheses longitudinally in relation to positive and negative economic times.
METHODS

Dependent Variables

The dependent variable tests intensity of belief in the “work hard, get ahead” ideology. The dominant ideology stresses individualism; moreover, this is a system justifying attitude that places responsibility for one’s current place in the social structure on the individual. The survey question asks, “Would you agree or disagree: In the United States, if people don't do well in life, it is because they don't work hard enough to get ahead.” The response categories are: Strongly agree, agree, neither agree nor disagree, disagree, strongly disagree, or don’t know/can’t say.

The GSS question also seeks to gauge respondent’s belief in individualized explanations for getting ahead. It asks, “Some people say that people get ahead by their own hard work; others say that lucky breaks or help from other people are more important. Which do you think is most important?” The response categories are: Hard work, both equally, luck or help, or other/NAP/DK/NA.

Independent Variables

The first independent variable is income. The Central Florida survey is a working poor study; thus income is gauged as the second question on the survey, after age of the respondent. Respondents must answer this question before proceeding with the survey. The question asks,

“Because this survey focuses on how families have been affected by rising prices and other economic developments, there are different questions for persons in different income classes, so I need to ask about your total household income last year. Please be assured that your information will be held in the strictest
"confidence and not sold to telemarketers or anyone else. Last year, was your total household income before taxes...”

Respondents are given different income categories depending on the number of people in the home. Respondents in category 1 are considered the extremely low income group with annual income less than $19,999. Respondents in category 2 are considered the very low income group with annual income less than $39,999 but more than $20,000. Respondents in category 3 are considered the low income group with annual income less than $54,999 but more than $40,000. Respondents in category 4 are considered the moderate income group with annual income less than $79,999 but more than $55,000. Respondents in category 5 are considered the high-middle income group with annual income less than $139,999 but more than $80,000. Respondents in category 6 are considered the affluent income group with annual income more than $140,000.

All subsequent questions were asked of all respondents in income categories 1, 2, 3 and 4. This survey was created to measure the struggles of families in Central Florida. Categories 1-4 are over-sampled for this reason. The computer only allows a random percent of incomes outside of the “working poor” criteria. Only some questions are asked of persons in income categories 5 and 6, and to only a random third of them. For those in categories 5 and 6 who are not randomly chosen to continue, the call is terminated.

For the purpose of this study, the definition of working poor will include being in income category 1 or 2 and working. The survey question asks, “Are you working now, temporarily laid off, unemployed, retired, permanently disabled, a homemaker, a student, or what?” This question is asked of all adults in the home. The survey question asks, “Is there anyone else in your household who is currently working?” The retired, permanently disabled, unemployed,
temporarily laid off, and students will be included in the analysis; however, they will not be part of the working poor cohort.

The GSS 2006 income categories have been re-coded to reflect a similar pattern to the Central Florida survey. Respondents in category 1 are considered the extremely low income group with annual income less than $19,999. Respondents in category 2 are considered the very low income group with annual income less than $39,999 but more than $20,000. Respondents in category 3 are considered the low income group with annual income less than $59,999 but more than $40,000. Respondents in category 4 are considered the moderate income group with annual income less than $89,999 but more than $60,000. Respondents in category 5 are considered the high-middle income group with annual income less than $149,999 but more than $90,000. Respondents in category 6 are considered the affluent income group with annual income more than $150,000.

The second independent variable will test whether the respondent views their financial situation as getting worse or better. Respondents who view their situation as getting worse or staying the same contradict the belief that upward social mobility is a result of the American Dream. Will this group that does not perceive their economic situation as getting better support the ideology of individualism? The Central Florida survey and the GSS question asks, “During the last few years, has your financial situation been getting better, worse, or has it stayed the same?” The answer categories are: getting better, stayed the same, getting worse, don’t know/can’t say, or all other missing.

In addition to the mentioned independent variables, tests will control for age, race, educational attainment, and gender. Past research suggests that these variables may be predictors of the dependent variable being tested in this study.
RESULTS

When analyzing all respondents’ frequencies in the Central Florida survey compared to the GSS, generally the Florida data are line with the national picture. Income and education are slightly higher in Florida than in the nation as a whole, but where race is concerned, Central Florida is more diverse.

(TABLE 1 and 2 ABOUT HERE)

When analyzing all responses for the dependent variable in the Central Florida survey—belief in the “work hard, get ahead” ideology—response categories are split fairly even between agrees and disagrees. Of those with an opinion, 45% agreed that failure results from not working hard enough; 41% disagreed. So in Florida, at least, a substantially large fraction of respondents reject a key element in the dominant ideology. The GSS leans significantly to the more individualized explanation for getting ahead (hard work) with 68% of respondents answering in this way.

(TABLE 3 ABOUT HERE)

The intention of this research was to use the 2006 GSS as a national comparison, given that the question used in the GSS has the same purpose as the Central Florida survey: i.e., to gauge respondents’ belief in individualized explanations for getting ahead. Problems arose in the analysis, however, because very little variation existed within the distribution of GSS responses. Most respondents answered “hard work,” thus creating a highly skewed distribution. While it is possible that most respondents believe this to be true, there are potential flaws in the survey question that would lead to this result. First, it is a double-barreled question. It not only asks about hard work, it also asks about luck or help from others. Second, the wording is awkward and leads the respondent to view the former answer as the “correct answer” and the later answer
as the “other people’s” answer. The response category places lucky breaks and help from others within the same answer and even places lucky breaks before help from others. They are very different beliefs; moreover, a lucky break tends to have a negative connotation. Finally, the question seems to imply that success is a result of hard work, lucky breaks, or help from other people. This omits the entire range of structural elements that are implicated in inequality.

The GSS question is very reliable. Over the last 30 years, the annual agree percentage has deviated very little from the overall mean percentage. This does not indicate, however, that the question is valid for gauging what it is trying to gauge. For income, age, and highest degree, there is a slight decrease in the hard work response as respondents make more money, are older, or are more educated, but none of the differences is statistically significant. Race, gender, work status, marital status, single-working parents, and religious affiliation are not predictors of the dependent variable in the GSS. Past research suggests that some of these variables should be significant predictors; for instance income and religious affiliation. Research shows that the lower class would defend the hard work ideology to an even greater degree than the well off (System Justification Theory). This is not reflected in the GSS results, which, if anything, run slightly in the opposite direction. Research also suggests that religion plays a significant role in predicting attitudes toward the work hard ideology (Protestant Work Ethic) and these results cannot be supported by the GSS either. This may account for why the dependent variable has been used infrequently in empirical studies; it does not provide variation, explanation, or anything that would predict respondent’s reasons for choosing hard work over lucky breaks or help from others. For these reasons, the GSS comparison is not used in this study after all, despite the original plan.
Hypothesis One

For most of the cross-tabulations in the Central Florida survey the direction was generally the same; disadvantaged groups i.e., females, lower income groups, and minorities, tend to disagree with the “work hard, get ahead” ideology and advantaged groups tend to agree. For example, females in the lower income brackets disagreed 52% of the time while men in the same bracket disagreed 39%. These findings are not consistent with prior research in system justifications.

This study seeks to focus on the working poor’s views toward the “work hard, get ahead” ideology and how they differ from the views of non-workers in the same income categories and workers in other income groups. To test hypothesis one, three separate groups were created to represent differing ways of defining the working poor. The first was the least rigorous definition: in order to be considered “working poor,” one must make under $40,000 annually and have at least one working person living in the household. The working person could be the respondent, the respondent’s spouse, or another working adult. This definition yielded 1199 respondents with at least one working household member and 19.2% of them made under $40,000 annually. The “working poor” disagree with the “work hard, get ahead” ideology slightly more than the non-working poor and middle and high income groups, working or not working, but nothing significant.

(TABLE 4 ABOUT HERE)

The next test creates a more rigorous definition of the working poor including respondents who work a second job (N=131) and make under $40,000 annually. This group disagrees with the ideology and is confirmed as being significant, at the .01 level, through a
logistic and linear regression that separates income groups and controls for race, gender, and educational attainment.

(TABLE 5 ABOUT HERE)

The final, most rigorous, definition looked at single-parent homes. These respondents are single, widowed, separated, or divorced, work, and have at least one child under the age of 18. 137 households fit this category with 114 respondents in the category being women. The findings show single-working parents making under $20,000 annually significantly disagree with the “work hard, get ahead” ideology compared to all other respondents in the same income category. A linear regression confirms this significance at the .02 level lending support to hypothesis one. Single working parents making under $20,000 annually are 68.9 times less likely to agree with the work hard, get ahead ideology. Once the single-working parent makes more than $20,000 but less than $40,000 annually, they significantly agree with the ideology. This group has potentially crossed a threshold where they legitimately work hard and feel as if they are finally “making it,” thus the ideology may seem rational to them.

(TABLE 6 ABOUT HERE)

An interesting finding for a group that has “made it” is females in the higher income groups. Females always disagree with the ideology more than men no matter what income group they belong to; however, significance is revealed in the upper income categories by a logistic regression, separating income groups and controlling for race, educational attainment, marital status, work status and age. This suggests that female respondents, in the moderate, high-middle, and affluent income categories, know something about the ideology’s promise and choose not to use it as a justification for success. Perhaps they have worked harder than their male counterparts, lag behind in pay or prestige, and recognize that individualized explanations for
getting ahead do not apply to them. For males this suggests that once they have relatively made it, whether they work hard or not to get there, a justification is in place to legitimize their current position in the structure.

(TABLE 7 ABOUT HERE)

One finding that goes against the typical rule [disadvantaged disagree and advantaged agree] is for educational attainment. More educated respondents in the lower income brackets (under $55,000 annually) tend to disagree while those who are less educated tend to agree. This is significant for these 3 income categories. A logistic regression, separating income groups and controlling for race, gender, and age, suggests those who make under $55,000 annually are, in the most extreme case, 4.3 times more likely to disagree with the ideology.

(TABLE 8 ABOUT HERE)

This is an important finding suggesting that more educated respondents, who may have expected their education to take them further economically, recognize the ideology’s failure. This group contradicts the ideology and is ultimately the embodiment of the working poor. They have been told that the most important factor in future economic success is hard work through a college degree, yet this sacrifice has left them short of their expectations. This is in line with Newman (1988) and McNamee and Miller’s (2004) ethnographic research suggesting the United States fails to support the talent and skill available in its workers.

_Hypothesis Two_

The second hypothesis looks at respondents’ perception of economic mobility and belief in the “work hard, get ahead” ideology. Perception of economic mobility is reflective of the American Dream. Do respondents who view their financial situation as getting worse or staying
the same—ultimately unable to grasp the “upward mobility” promise of the American Dream—believe they are personally responsible? No: the findings support hypothesis two: respondents in all income levels, who view their financial situation as getting worse, disagree with the “work hard, get ahead” ideology. This is significant at the .01 level. A logistic regression confirms this finding. Controlling for race, age, educational attainment, income, and gender, respondents who view their financial situation as getting worse are 2.3 times more likely to disagree with the “work hard, get ahead” ideology. The same regression splitting income groups shows greater significance among the lower income categories.

(TABLE 9 ABOUT HERE)

It is important to note that the control variables in this regression echo findings in previously mentioned tables. Females, lower income respondents, and the more educated tend to significantly disagree with the “work hard, get ahead” ideology.
DISCUSSION

This study began with the theoretical links between a dominant ideology and consciousness of its contradictions. Hypotheses were tested based on the argument that individualized explanations for getting ahead (ideology of individualism), specifically working hard, will be rejected by those who work hard and are ultimately not getting ahead. Using data from the Central Florida Working Families Survey, the hypotheses were, in most cases, supported, depending on the definition of working poor.

First, households with at least one working adult in the lower income brackets—the least rigorous “working poor definition”—tend to disagree with the ideology in greater numbers than those with higher incomes or without a working adult in the home. While this is not significant, it is also not a very strong indicator of a household considered “working poor.” A stronger indicator would be respondents who have a second job and fall into the lower income categories. This resulted in significant disagreement with the work hard, get ahead ideology compared to all other respondents in the study. Respondents who reported working a second job have the extra responsibility of increased travel time, uniform expenses, and, potentially, child care. They may work really hard, spend less meaningful time with family, and feel undercompensated for the amount of time they dedicate to these tasks. This research suggests that they recognize hard work is not the answer to “getting ahead.”

The third definition of “working poor” looked at single-working parents and found significance among parents making under $20,000 annually. Knowing that much of their paycheck will go to childcare, they struggle with the decision to work—possibly at minimum wage—or take government assistance. The respondents in this study that chose to work face the strain of the modern single-parent. Potentially only one earache from financial disaster, low
income single-working parents often have no place to turn. They are potentially the hardest working among all Americans and when they are not getting ahead, they recognize the ideology’s shortcomings. However, when they are relatively “getting ahead” this research suggests otherwise. The next two income categories (more than $20,000 annually but less than $55,000) reveal the opposite pattern. Single-working parents in this group significantly agree with the ideology. They may be relatively comfortable and feel that they have worked hard to either maintain or get to this stage, thus supporting the ideology and crediting their success to individual factors.

An interesting finding for a group that is “making it,” women making over $55,000 annually, is their significant disagreement with the ideology. In all income categories women disagree with the ideology; however, it is only in categories four, five, and six that significance is found. They are potentially past the honeymoon period of “making it;” moreover, they recognize wage gaps, glass-ceiling effects, and status differences when compared to their male counterparts. They choose not to credit hard work for getting ahead. This is a group that has worked hard and is making it, yet the contradiction for them is that they have male equivalents that may not have worked as hard and have made it even further.

The final factor considered in hypothesis 1 is educational attainment. Educational attainment is often used in place of income since research shows education is a strong predictor of social class. The findings from this research suggest that respondents with higher educational attainment significantly disagree with the ideology when they are making under $55,000 annually. This group works hard, they delayed gratification by pursuing higher education, they followed the conventional path to success, and they are making less than they expected. The “work hard, get ahead” ideology has not lived up to its promise and they are conscious of this.
The ethnographic research of Newman (1988) and McNamee and Miller (2004) suggest that America has a surplus of low wage positions; however, newly graduating college students may find difficulty matching their skill to better paying employment. The results of this research indicate that this group of working poor may recognize the contradiction more than any other group.

Another group conscious of the ideology’s failure are respondents who view their financial situation as getting worse or staying the same. They are suffering from stagnant or declining economic mobility, thus unable to grasp the promise of the American Dream, and disagree with individualized explanations for not getting ahead. It is most significant among the lower income groups; they may be struggling, hoping for a stable job that offers pay or fringe benefits, but are stuck in minimum wage service industry positions where the CEO makes 400 times more than the lowest paid worker.

This research contributes to what we know about the power of ideology and explanations for why some support the status quo when it is in their best interest to challenge it. Low-wage work and the plight of the working poor are provided a scientific voice and findings suggest some segments of the working poor are conscious of the ideology’s failure to explain their lack of mobility in a system that promises opportunity to those who work hard. System Justification Theory is only supported in this research in relation to the advantaged; they continue to use hard work as a justification for their or others success or failure. System Justification Theory is not supported in this research; however, since the disadvantaged, in almost every case, disagree with the “hard work, get ahead” ideology.
LIMITATIONS AND FUTURE RESEARCH

While this study has similar demographic characteristics to the national GSS sample, it may not be representative of the United States population. Central Florida is an area based on tourism, it is a growing city in the south, and it has high ethnic diversity. It has been suggested that Central Florida represents a microcosm of the United States.

The data generated through the CATI telephone system would exclude the homeless, incarcerated, and families without a home phone. Due to growing annoyance of telemarketers and caller I.D., many “no answers” could skew the data toward a specific type of person. The length of the survey may have limited the number of respondents willing to see it through the end.

The results offer a snapshot of one point in time since this is a cross-sectional survey. This survey took place before the housing bubble burst in Florida and before the economic crisis of 2008. Results may be much different if analyzed today with 2008 data.

Other definitions of working poor were tested, e.g. two working adult households and households with at least one adult working over 40 hours a week; however, significance was not found with either of these groups. Significance was found only within groups most conflicted by the ideology.

An interesting study for the future could look at these phenomena over time. As confidence in the economic system erodes and major job loss due to the financial crisis sends many to the government for answers, will ideology and the status quo remain strong among the masses? This was the condition that spurred consciousness of the economic structure’s shortcomings during the Great Depression—ultimately-- signaling to society that structural factors played a larger role in personal success or failure (Jensen and Slack 2003; Huber and
Form 1973). Will one of the groups that are a contradiction to the dominant ideology become revolutionary and set out to regulate capitalism in such a way that more benefit from the system?
CONCLUSION

Many believe that Karl Marx failed in predicting the outcome of capitalism. C. Wright Mills (1963) believes that Marx’s focus on the “increasing misery” of the exploited is where Marx went wrong. Marx, while cognizant of capital’s power, did not see the positive developments capitalism created, ultimately a skilled class, paid better wages, and a long period of western prosperity (Mills 1963). The economic climate over the last 30 years has changed; opportunity and possibilities are less abundant, yet many still cling to the dream. This is never more evident than during the 2008 presidential race and the platform of Barak Obama. He used the restoration of the American Dream as the frame on which to base his campaign of change.

The research presented in this thesis suggests that if there is a revolutionary group representing the “increasing misery” Marx predicted so long ago, it may be those members of society most conflicted by the dominant ideology’s failure. This includes college degree holders not living up to education’s promise, successful women working harder than their male counterparts [yet making less], single-working parents on the brink of financial disaster, and those who take on two jobs to stay afloat.

If a segment of the population not benefiting from the capitalist structure is conscious of the ideological contradictions within our economic system, then the question is raised: Why do they continue to remain silent? This is perhaps the leading question for future research in this area. This study provides an interesting case study for the attitude/behavior discrepancy (Liska 1974). This potentially revolutionary group has an attitude that rejects the dominant ideology, yet there are few actions that this group can take to make significant changes. It would require changes to the capitalist system; potentially altering it in such a way that would result in a more equitable treatment of individuals.
The answer may lie in a magic number. C. Wright Mills (1959) suggests that “private troubles” become “public issues”. It may be within the contradiction of ideology that private troubles garner enough support to become public issues, thus shifting away from personal explanations and finding the solution among economic institutions. In a way, this is already occurring with the 2008 election and the 2009 handling of the financial crisis. Americans overwhelmingly voted for change in the election—one action that will make a difference for the working poor. Moreover, during the first presidential address in February of 2009, Barak Obama focused his entire speech on structural changes, not one time did he mention the need for individuals to work harder. We may be entering a period in history when capitalism will be questioned based on the growing distrust of the economic system…we will see.
**TABLES**

*Table 1: Central Florida - Frequencies of Independent Variables*

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender - Female</strong></td>
<td>800</td>
<td>51</td>
</tr>
<tr>
<td><strong>Race - White</strong></td>
<td>853</td>
<td>54.2</td>
</tr>
<tr>
<td><strong>Respondents Family Income -</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Extremely low</td>
<td>154</td>
<td>9.8</td>
</tr>
<tr>
<td>Very low</td>
<td>245</td>
<td>15.6</td>
</tr>
<tr>
<td>Low</td>
<td>350</td>
<td>22.3</td>
</tr>
<tr>
<td>Moderate</td>
<td>475</td>
<td>30.2</td>
</tr>
<tr>
<td>High Middle</td>
<td>223</td>
<td>14.2</td>
</tr>
<tr>
<td>Affluent</td>
<td>124</td>
<td>7.9</td>
</tr>
<tr>
<td><strong>Age – 18- 29</strong></td>
<td>225</td>
<td>14.3</td>
</tr>
<tr>
<td>30-44</td>
<td>498</td>
<td>31.9</td>
</tr>
<tr>
<td>45-64</td>
<td>664</td>
<td>43.3</td>
</tr>
<tr>
<td>65+</td>
<td>149</td>
<td>9.5</td>
</tr>
<tr>
<td><strong>Educational Attainment –</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school or less</td>
<td>800</td>
<td>51.1</td>
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<tr>
<td>Associate Degree</td>
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<tr>
<td>Bachelors Degree</td>
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<td>22.1</td>
</tr>
<tr>
<td>Graduate or Professional</td>
<td>188</td>
<td>12.0</td>
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**N= ~1571**
Table 2: GSS 2006 - Frequencies of Independent Variables

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<thead>
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<th>Variable</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
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<td><strong>Gender - Female</strong></td>
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<td><strong>Race - White</strong></td>
<td>3284</td>
<td>72.8</td>
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<tr>
<td><strong>Respondents Family Income</strong></td>
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<td>Extremely low</td>
<td>868</td>
<td>22.4</td>
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<tr>
<td>Very low</td>
<td>942</td>
<td>24.3</td>
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<tr>
<td>Low</td>
<td>726</td>
<td>18.7</td>
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<tr>
<td>Moderate</td>
<td>644</td>
<td>16.6</td>
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<tr>
<td>High Middle</td>
<td>480</td>
<td>12.4</td>
</tr>
<tr>
<td>Affluent</td>
<td>213</td>
<td>5.5</td>
</tr>
<tr>
<td><strong>Age – 18- 29</strong></td>
<td>766</td>
<td>17.1</td>
</tr>
<tr>
<td>30-44</td>
<td>1373</td>
<td>30.6</td>
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<td>45-64</td>
<td>1596</td>
<td>35.5</td>
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<td>65+</td>
<td>757</td>
<td>16.9</td>
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<td><strong>Educational Attainment</strong></td>
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<td></td>
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<tr>
<td>High School or less</td>
<td>2964</td>
<td>65.7</td>
</tr>
<tr>
<td>Associate Degree</td>
<td>377</td>
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<tr>
<td>Bachelors Degree</td>
<td>763</td>
<td>16.9</td>
</tr>
<tr>
<td>Graduate or Professional</td>
<td>403</td>
<td>8.9</td>
</tr>
<tr>
<td>N=</td>
<td>~4510</td>
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</table>
Table 3: Frequency of Dependent Variable

**Central Florida**

In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree Strongly</td>
<td>67</td>
<td>4.2</td>
</tr>
<tr>
<td>Disagree</td>
<td>585</td>
<td>37.2</td>
</tr>
<tr>
<td>Neither Agree nor Disagree</td>
<td>162</td>
<td>10.3</td>
</tr>
<tr>
<td>Agree</td>
<td>622</td>
<td>39.6</td>
</tr>
<tr>
<td>Agree Strongly</td>
<td>89</td>
<td>5.7</td>
</tr>
<tr>
<td>DK/missing</td>
<td>46</td>
<td>2.9</td>
</tr>
<tr>
<td>N=</td>
<td>1571</td>
<td></td>
</tr>
</tbody>
</table>

**GSS 2006**

Some people say that people get ahead by their own hard work; others say that lucky breaks or help from other people are more important. Which do you think is most important?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hard Work</td>
<td>1868</td>
<td>68.2</td>
</tr>
<tr>
<td>Both Equally</td>
<td>544</td>
<td>19.9</td>
</tr>
<tr>
<td>Lucky Break or Help</td>
<td>314</td>
<td>11.5</td>
</tr>
<tr>
<td>DK/missing</td>
<td>11</td>
<td>.2</td>
</tr>
<tr>
<td>N=</td>
<td>2737</td>
<td></td>
</tr>
</tbody>
</table>
Table 4: Central Florida – Cross tabulation

In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead

<table>
<thead>
<tr>
<th>Disagree with ideology</th>
<th>non-working</th>
<th>working</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td>61%</td>
<td>75.5%</td>
</tr>
<tr>
<td>Very Low Income</td>
<td>50%</td>
<td>50.3%</td>
</tr>
<tr>
<td>Low Income</td>
<td>43.6%</td>
<td>51.4%</td>
</tr>
<tr>
<td>Moderate Income</td>
<td>47%</td>
<td>46.4%</td>
</tr>
<tr>
<td>High Middle Income</td>
<td>30%</td>
<td>42.7%</td>
</tr>
<tr>
<td>Upper Income</td>
<td>11.1%</td>
<td>33.7%</td>
</tr>
</tbody>
</table>

Cross tabulation = 2 sided
Table 5: Central Florida - Logistic Regression

In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead

**Respondent works 2 jobs = 1**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Coefficient (SE)</th>
<th>-2 log likelihood</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income</td>
<td>4.12 (1.42) **</td>
<td>225.170</td>
</tr>
<tr>
<td>Middle Income</td>
<td>.686 (-.377)</td>
<td>709.605</td>
</tr>
<tr>
<td>Upper Income</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**= < .01 (Coefficient in parenthesis)
Table 6: Central Florida - Linear Regression

In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead

**Single Working Parent = 1**

<table>
<thead>
<tr>
<th>Level</th>
<th>Coefficient</th>
<th>R square</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low</td>
<td>-.689 **</td>
<td>.17</td>
</tr>
<tr>
<td>Very Low</td>
<td>.526 **</td>
<td>.05</td>
</tr>
<tr>
<td>Low</td>
<td>.405 *</td>
<td>.05</td>
</tr>
</tbody>
</table>

**= < .02, *=< .05
In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Coefficient</th>
<th>Standard Error</th>
<th>p-Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moderate Income</td>
<td>2.604</td>
<td>0.957</td>
<td>***</td>
</tr>
<tr>
<td>-2 log likelihood</td>
<td>513.066</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High Middle Income</td>
<td>4.754</td>
<td>1.559</td>
<td>***</td>
</tr>
<tr>
<td>-2 log likelihood</td>
<td>235.644</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affluent</td>
<td>4.156</td>
<td>1.425</td>
<td>***</td>
</tr>
<tr>
<td>-2 log likelihood</td>
<td>113.799</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*** = < .001 (Coefficient in parenthesis)
Table 8: Central Florida -Logistic Regression

In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead

**Educational Attainment**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Coefficient</th>
<th>-2 log likelihood</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td>4.393 (1.78)***</td>
<td>130.343</td>
</tr>
<tr>
<td>Very Low Income</td>
<td>1.226 (.204)</td>
<td>282.316</td>
</tr>
<tr>
<td>Low Income</td>
<td>1.338 (.291)***</td>
<td>434.325</td>
</tr>
</tbody>
</table>

***= < .001 (Coefficient in parenthesis)
Table 9: Central Florida - Logistic Regression

In the United States, if people don’t do well in life, it is because they don’t work hard enough to get ahead

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient</th>
<th>Standard Error</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender (female=1)</td>
<td>1.982</td>
<td>.684</td>
<td>** ***</td>
</tr>
<tr>
<td>Age</td>
<td>.998</td>
<td>-.002</td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>.693</td>
<td>-.366</td>
<td>** ***</td>
</tr>
<tr>
<td>Race (white=1)</td>
<td>.945</td>
<td>-.057</td>
<td></td>
</tr>
<tr>
<td>Educational Attainment</td>
<td>1.222</td>
<td>.201</td>
<td>** ***</td>
</tr>
<tr>
<td>Getting Worse</td>
<td>2.299</td>
<td>.832</td>
<td>** ***</td>
</tr>
<tr>
<td>-2 log likelihood</td>
<td>1720.130</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>.744</td>
<td>-.295</td>
<td></td>
</tr>
</tbody>
</table>

***= < .001 (Coefficient in parenthesis)
APPENDIX: EXPLANATION OF VARIABLES

Age
recoded into 4 age groups: 18-29, 30-44, 45-64, 65+

Race
recode into dummy variable - white as one and minority as 0

Educational Attainment categories
1 = High school graduate or less
2 = Some college (no degree)
3 = Associates degree
4 = Bachelors degree
5 = Graduate or professional degree

Has your financial situation been getting better, worse, or has it stayed the same?
recode into dummy variable 1 = getting worse and stayed the same
0 = getting better

Dichotomous dependent variables
recode into dummy variable 1 = disagree and strongly disagree
0 = agree and strongly agree
Continuous dependent variable

5 categories: 1 – Strongly disagree
   2 – Disagree
   3 – Neutral
   4 – Agree
   5 – Strongly agree

Income Categories

1 = Extremely low income (30% or less of Area Median Income)
2 = Very low income (31-50% of AMI)
3 = Low income (50-80% of AMI)
4 = Moderate income (80-120% of AMI)
5 = High middle income (120-200% of AMI)
6 = Affluent (200+% of AMI)

Income Cut-Offs by Family Size

One person HH

<table>
<thead>
<tr>
<th></th>
<th>12,000 or less</th>
<th>12,000-20,000</th>
<th>20,000 - 30,000</th>
<th>30,000 - 50,000</th>
<th>50,000 – 80,000</th>
<th>80,000 and up</th>
</tr>
</thead>
</table>
Two person HH

<table>
<thead>
<tr>
<th></th>
<th>Income Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>14,000 or less</td>
</tr>
<tr>
<td>2</td>
<td>14,000 - 25,000</td>
</tr>
<tr>
<td>3</td>
<td>25,000 – 40,000</td>
</tr>
<tr>
<td>4</td>
<td>40,000 – 60,000</td>
</tr>
<tr>
<td>5</td>
<td>60,000 – 100,000</td>
</tr>
<tr>
<td>6</td>
<td>100,000 and up</td>
</tr>
</tbody>
</table>

Three person HH

<table>
<thead>
<tr>
<th></th>
<th>Income Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15,000 or less</td>
</tr>
<tr>
<td>2</td>
<td>15,000 to 30,000</td>
</tr>
<tr>
<td>3</td>
<td>30,000 to 45,000</td>
</tr>
<tr>
<td>4</td>
<td>45,000 to 65,000</td>
</tr>
<tr>
<td>5</td>
<td>65,000 to 100,000</td>
</tr>
<tr>
<td>6</td>
<td>100,000 and up</td>
</tr>
</tbody>
</table>

Four person HH

<table>
<thead>
<tr>
<th></th>
<th>Income Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>18,000 or less</td>
</tr>
<tr>
<td>2</td>
<td>18,000 – 30,000</td>
</tr>
<tr>
<td>3</td>
<td>30,000 – 50,000</td>
</tr>
<tr>
<td>4</td>
<td>50,000 – 70,000</td>
</tr>
<tr>
<td>5</td>
<td>70,000 – 120,000</td>
</tr>
<tr>
<td>6</td>
<td>120,000 and up</td>
</tr>
</tbody>
</table>
Five person HH

1 20,000 or less
2 20,000 – 30,000
3 30,000 – 50,000
4 50,000 – 75,000
5 75,000 – 130,000
6 130,000 and up

Six person HH or greater

1 20,000 or less
2 20,000 – 40,000
3 40,000 – 55,000
4 55,000 – 80,000
5 80,000 – 140,000
6 140,000 and up

Official federal definitions of these categories involve precise dollar amounts, but we rounded those amounts roughly to the nearest $10,000 to facilitate responses.
REFERENCES


