

A Bleak Future for Low-Income Working Women

New York City's low-income women are worried about finding or keeping jobs and pessimistic about the direction of the job market in their communities. Concern about employment and lack of jobs is by far the biggest problem low-income women see facing New York City. These concerns are substantially higher than last year.

In an America where the two salary marriage has become commonplace – and where low-income women often are the sole breadwinners of their households – women's access to jobs and worker benefits are crucial. This is especially so in New York City, where living expenses – particularly housing costs – are very high, according to *The Unheard Third*, the Community Service Society's annual survey of low-income New Yorkers.

Close to half (47%) of low-income working women identify the lack of jobs and employment as the top problem facing the city. Nearly 4 in 5 of all low-income women rate the job market in their communities as just fair or poor, with 40 percent calling it poor.

These are some of the highlights of “*The Unheard Third*,” designed by the Community Service Society in collaboration with Lake Research Partners of Washington, D.C. The survey is the ninth annual polling of opinion in New York City and remains the only regular survey of low-income Americans. It was conducted from July 7 to August 8, 2010. The survey reached a total of 1,414 New York City residents, age 18 and older, divided into two samples: 900 low-income residents (up to 200% of federal poverty standards – not more than a household income of \$36,620 for a family of three) and 514 moderate- and higher-income residents (above 200% FPL – over \$36,620 household income for a family of three).

One in Five Unemployed

The survey highlights the struggles of low-income New Yorkers in an economy where indications of recovery do not include the hiring of many unemployed workers. Job losses and reductions in hours and wages are particularly steep among low-income women and their households. Over 1 in 5 low-income women are unemployed, about the same ratio as low-income men. More than 1 in 3 low-income women report they or someone in their households have lost a job and/or faced reductions in wages, work hours, or tips in the past year.

Beside finding and keeping a job, low-income women worry about health care and prescription drug costs. Prescription drug coverage from employers continues to slide downward for low-income working mothers, dropping 16 more percentage points from last year. Many women work in low-wage jobs which provide few benefits. Less than half of low-income working women in New York City report receiving any kind of employer-sponsored benefits from their jobs, such as health insurance, paid sick leave, or prescription drug coverage, and they continue to see a decline in benefits from years past.

Working Mothers

Insecurity about future employment is high among all low-income working women, but mothers are feeling particularly insecure and have the strongest concerns about making ends meet. Fifty-

three percent of low-income working mothers report experiencing three or more hardships in their households in the past year. Thirty-four percent fell behind in rent or mortgage payments; 42 percent had wages, work hours, or tips reduced; 30 percent had utilities or telephone turned off because of unpaid bills; and 28 percent could not fill a prescription due to lack of money or insurance. These hardships among working mothers is especially detrimental to the upbringing of children since many low-income families in New York City are headed by a working single mother.

In the midst of this grim situation, 37 percent of low-income working mothers report that they have no rainy day savings; 54 percent have less than \$500 in savings in case of an emergency. Low-income working mothers are likely to be burdened with credit card debt (51%) and medical bills (31%). It is no surprise that nearly 3 in 5 low-income working mothers worry all or most of the time that their total family incomes will not be sufficient to meet their basic expenses.

Life has always been tough for low-income families, but the recent recession – with its destruction of so many jobs – has just made things worse. There are some actions that could help. Many low-wage workers in the city are held back by the lack of education credentials. A better operated GED system, with improved information, access, and training, would help many low-income New Yorkers get and hold higher paying jobs. Also, the City Council is once again pushing to require jobs from city-subsidized projects to pay workers a living wage.

When welfare reform was put in place, we heard a lot of talk from politicians about the need to hold a job. And many low-income single mothers encouraged to find work did so. But many of those working women's families are still living in poverty. This must change.

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