

La Nueva Mayoría

By David R. Jones



A Grim Picture of Life for the City's Low-Income Women

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In an America where low-income women are often the sole breadwinners of their households, women's access to jobs and worker benefits are crucial. 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, according to the latest Community Service Society survey, "The Unheard Third 2010."

Close to half (47%) of low-income working women identify the lack of jobs and employment as the top problem facing the city. Nearly four in five of all low-income women rate the job market in their communities as just fair or poor, with 40 percent calling it poor. Low-income families have a household income of less than \$36,620 for a family of three.

These are some of the highlights of the survey designed by the Community Service Society in collaboration with Lake Research Partners. It 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.

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. Over 1 in 5 low-income women are unemployed, about the same ratio as low-income men. More than 1 in 3 reports that 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, and they continue to see a decline in benefits from years past.

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. The survey revealed that 34 percent of low-income working mothers fell behind in rent or mortgage payments in the past year; 42 percent had wages, work hours, or tips reduced; and 28 percent could not fill a prescription due to lack of money or insurance. These hardships are especially detrimental to the upbringing of children since many low-income families in New York City are headed by a working single mother.

In addition, 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%). Nearly 3 in 5 worry all or most of the time that their total family incomes will not be sufficient to meet their basic expenses.

When welfare reform was put in place, many low-income single mothers were encouraged to find work; a large number did so. But many working women's families are still living in poverty.

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, our representatives in Washington should be supporting and explaining President Obama's health care legislation, which will provide better access to affordable care for low-income Americans.

David R. Jones is president and CEO of the Community Service Society (CSS), the leading voice on behalf of low-income New Yorkers for over 165 years. For over 10 years he served as a member of the board of directors of the Puerto Rican Legal Defense and Education Fund. The views expressed in this column are solely those of the writer.