



EDUCATION AND JOB TRAINING NEEDS OF LOW-INCOME WOMEN IN MASSACHUSETTS

The Worcester Family Research Project (WFRP) is a comprehensive study on the lives of homeless and low-income housed families and their children in Massachusetts. This federally-funded longitudinal, case-control study was conducted through the National Center on Family Homelessness and the University of Massachusetts Medical Center at Worcester. Through extensive interviews with over 430 low-income housed and homeless mothers and their dependent children, detailed information was collected on every major aspect of these families' lives. Because the study primarily included families receiving cash assistance, it provides critical information on the use and impact of income support and the needs of families receiving assistance.

Findings from the WFRP highlight the important roles education and training play in families' efforts to become self-supporting and clearly demonstrate the need for increased educational and job training opportunities for recipients of income assistance in Massachusetts.

Education is a critical component of securing and maintaining a job.

Very low-income women who are working or who have worked are much more likely to have a high school diploma or GED than those who have not worked. In fact, women with less than this level of education utilize cash assistance for longer periods of time than those with a high school diploma or GED.

With limited education and job training, low-income women primarily have access to part-time, low-wage jobs with few benefits.

More than 70% of the women in the WFRP have worked at some point in their lives and almost one-third earned income from a job within the past year. Despite their work experiences, these women could not make ends meet. Women were employed primarily in the service sector, working part-time for slightly more than minimum hourly wage. The most commonly held jobs included:

	<u>average hourly wage</u>	
• Food Service	19%	\$5.83
• Cashier	15%	\$5.31
• Clerical	12%	\$6.78
• Factory Worker	10%	\$5.97

Low-wage jobs do not provide the financial resources necessary to raise a family. The average cost of a two-bedroom rental in Massachusetts increased 60% between 1995-2000, and a minimum wage worker must work 105 hours a week to afford a typical two-bedroom apartment. When you factor in childcare, transportation, and other costs associated with working, it is obvious that families cannot be self-supporting on low-wage jobs alone. In addition, most low-wage and part-time jobs do not offer health benefits or unemployment insurance. When women get laid off (the primary reason cited for leaving a job in the WFRP), they do not have unemployment insurance and must utilize public assistance to sustain their families between jobs.

Many low-income women have not had the opportunity to receive an adequate education.

Many low-income women experienced severe disruption during their childhood that prevented them from obtaining adequate levels of education and training. The WFRP found that:

- 63% were physically abused as children.
- 42% were sexually molested as children.
- 14% lived in foster care as children.
- 10% had siblings die when they were children.

Given these traumatic childhoods, it is not surprising that these women have limited educational attainment. The WFRP found that:

- 42% had some or no high school.
- 44% had either high school diplomas or GEDs.
- 14% had some college.

Most low-income women want to work, but require an array of services to obtain and maintain stable employment.

Women in the WFRP were asked to identify the services and supports they needed to undertake a job search and maintain long-term employment. Women identified the following: services/supports, child-care, transportation, job training, placement help, and GED.

Given the educational and job training needs of many low-income women and the demands of the current economy, it is critically important to expand educational and training opportunities for recipients of income assistance. Time is needed to obtain the education and job training skills necessary to access jobs that offer liveable wages and, for many women, this process may take longer than the federal five-year life-time limit and the shorter time limits imposed by some states.

Low-income women should have access to a broad array of educational and training opportunities including access to community-based colleges. Participation in employment and training programs should satisfy work requirements. Finally, once working, families must be supported by providing liveable wages, affordable health insurance and child care, unemployment insurance, and reasonable leave policies. Policies and programs must recognize and support the importance of single mothers' multiple roles as parents of young children, care givers, and breadwinners if they are to be successful in assisting low-income families to become self-supporting.

The National Center on Family Homelessness

The National Center on Family Homelessness is a 501 (c) 3 nonprofit organization working to end family homelessness in America. We design, pilot, and evaluate innovative programs and services that provide long term solutions to family homelessness. We share our knowledge by educating service providers, policy makers, and the public.

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