



Maryland Rural Families Speak: About Employment

Introduction

What is it like to be a working, low-income mother in rural Maryland? What types of jobs do mothers have? How many hours do they work? What are their wages? What types of jobs have they held? Do they enjoy their jobs? What are the obstacles they face in sustaining employment? And do their jobs provide enough income for mothers to meet their families' needs?

In order to explore these questions, interviews were conducted in Y2000 with 35 mothers from low-income families living in rural Maryland.¹ These families live in Dorchester County on the Eastern Shore, and in the mountains of Garrett County. Both of these counties rank at or near the lowest of the state's counties on economic indicators. The stories of these women paint a picture of rural Maryland as experienced by them and their families.

Maryland Mothers Interviewed

Average age: 28

Average # of children: 2

Married or living with partner: 60%

Education-

Some high school or less: 31%

High school or GED: 20%

Beyond high school: 49%

Race/Ethnicity-

White, Non-Hispanic: 54%

African American: 34%

Native American: 9%

Multiracial: 3%

Employment Overview

At the interviews 57% of the Maryland mothers were employed. Of those, 80% worked one job, 10% two jobs, and 10% three jobs. Of the 43% who were not employed, close to half were looking for work.

Dorchester County: 53% Employed
Garrett County: 60% Employed

The average hourly wage received by the mothers was \$7.10. They worked an average of 30 hours per week. *Monthly, the mothers earned an average of \$765, or \$9,180 yearly.*

Most of the mothers' partners were working, which added to the household income. Of the 91% of partners who were working, 90% had one job, 5% had two jobs, and 5% had three jobs. Their average hourly wage was slightly higher than the mothers, at \$7.90. Notably, they worked an average of 45 hours per week, much more than the working mothers. *This brought the partners' average monthly income to \$1,326, or \$15,900 yearly.*

Employment Types

The mothers' job types fell into one of four categories:

- **Service (73%)** – Examples: hair dresser, nurse's aid, school cafeteria cook, cashier, housekeeper
- **Administrative support (15%)** – Example: Office clerk
- **Production (8%)** – Examples: butcher, farm manager
- **Laborers and Helpers (4%)** – Example: water plant worker

¹ Families will be interviewed three times over three years: 2000, 2001, and 2002.

Employment Benefits

A common feature of many of the mothers' jobs was a lack of employment benefits. At most, only one-third of these mothers received any benefits reported as:

- Health insurance for self – 20%
- Health insurance for children – 5%
- Sick leave – 21%
- Paid vacation – 21%
- Overtime – 25%
- Retirement plan – 10%

Employment History

These mothers started working at relatively young ages, and have held many different jobs. The average age at which the mothers started working was 16. Mothers reported having held an average of five jobs prior to the interview.

Noticeable among the job histories is the lack of progress in job or economic status. Mothers gave no indication that the job they held at the time of the interview was more satisfying or higher paying than ones they held in previous years.

“My first job was data entry. I didn't like it then, but then I realize I've had worse jobs since then, so that wouldn't be such a bad place to go.”

Job Satisfaction

Many of the mothers reported their jobs provided income but little satisfaction-- either they were hard to do (e.g., cafeteria workers on their feet for hours at a time) or were repetitive and boring. Very few mothers spoke of their employment as if it were the beginning of a satisfying career.

When they did speak positively about their jobs, it was either because of an hourly wage with which they were pleased, or because

their working hours happened to fit well with family needs.

“I like the hours. I'm working around everyone's schedule. When I get to work, my grandmother's home to watch my son and my sister. If I can't come in to work, I can change the hours with someone else. And the hours are the best part about it.”

Obstacles to Employment

The most commonly cited barriers or challenges to employment were:

- Health
- Child Care
- Education

Nearly 20% of mothers reported leaving or being fired from a job due to health problems. In their own words--

“I tried to work full-time, but I was in the hospital more than I worked. I was in the hospital at least three to four times a year.”

“I left that job because of health problems. I was sick one day and I couldn't call in so I told my husband to call in. And they tried to say he didn't call in. And when I came back to work that day, they wouldn't be seeing me, and they said they'd have to release me.”

Mothers frequently mentioned the difficulty they faced in working and providing child care for their children. Many mothers reported leaving a job or working fewer hours in order to meet the demands of caring for their children. However, many also spoke of having to work longer hours or more jobs in order to provide for their children, thus depending on someone else for child care. The challenge of balancing work and child care was a common theme in many of the interviews.

Again, in their own words, mothers said:

“I chose part-time employment over full-time because I have children at home. I can’t afford the babysitting.”

“I work full-time because I didn’t have any kids at first, and then when I did have kids there was no choice, because there was no child support. I had to support the family myself.”

Level of education is a common barrier to employment. Close to a third of the mothers lacked a high school diploma or GED. Many expressed a desire to earn a GED or continue their education, but were unable to due to current job and family obligations. *Notably, twice as many of the employed mothers had earned a high school diploma or GED when compared to the unemployed mothers.*

“I could be a lot of places right now if I had my CED or my high school diploma. I know I could...But it just holds me back right now.”

“In the last two years, I’ve really worked hard to bring up my skills and education level.”

“What kept me from continuing with community college was child care.”

Inadequacy of Income

Though the mothers knew their hourly wage, *this wage did not easily translate into a predictable income, because the hours they worked were often extremely variable.* Mothers often expressed wanting to work more days per week, or hours per day, than employers allowed.

“Right now I’m working part-time. It’s really whatever they give me. If they give me full-time, I take full-time.”

The low wages and number of hours worked explain some, but not all, of the reasons for

living at or near poverty. Mothers with partners relied on a partner’s income. For those mothers, the average annual family income was \$17,400, while for mothers without partners, it was \$7,000. *Although the difference is striking, even those households with two wage-earners were, on average, earning less than the federal poverty threshold for a family of four (\$17,650).²*

Summary

A common perception of low-income mothers is that they have a poor work ethic and lack the desire to attain and maintain employment³--not true for these mothers. Over three-fourths were either working one to three jobs or looking for work. They reported a history of numerous jobs starting at ages 14-16. Of those who were not working or looking for work, almost all of them had partners that were working and providing family income.

Even though many mothers held jobs and/or had partners that held steady jobs, all of these families still lived under 200% of the federal poverty line. Many of the employed mothers expressed the desire to work more hours but could not due to lack of available hours and work impediments of health problems and child care difficulties.

These preliminary findings imply obstacles external to the mothers that work together to keep them living in poverty:

- Insufficient wages
- Lack of available jobs or hours
- Lack of benefits
- Lack of child care

The challenges these families face are problems they are unable to solve through work alone--substantiating need for public assistance and support.

² U.S. Department of Health and Human Services (2001).

³ Gilens (1999); Kirschenman & Neckerman (1991); Monroe & Tiller (2001).

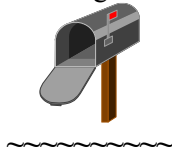
Research Study Description:

This Maryland study is part of the USDA multi-state, longitudinal research study NC223: "Tracking the Well-being of Rural Low-Income Families in the Context of Welfare Reform." Funding from the USDA National Research Initiative; the University of Maryland Agricultural Experiment Station and Cooperative Extension, the Department of Family Studies, the Graduate Research Board; the USDA-MD Department of Human Resources Food Stamp Nutrition Education Program and the American Association of Family Consumer Sciences.

Cooperating study states include: California, Colorado, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Minnesota, Nebraska, New Hampshire, New York, Ohio, Oregon and Wyoming. Data were also collected in Virginia.

This study began in 1998 and continues through 2003. *Its intent is to contribute to the debate about welfare reform and public assistance and to fill a void in information about rural families.*

In year one, 448 families in 28 counties in 15 states provided demographic, economic, mental and physical health, housing, childcare, transportation, food security, and family support information. The same families will be interviewed for three years to track their well-being over time.



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The authors want to thank the mothers who gave their time and allowed us to learn about their lives.

Without their participation, this study would not be possible.

We pledge to share the information and their words with policymakers and program directors, with the intent of improving the well-being of low-income, rural families.

**This fact sheet is fourth
in a series released as findings
become available.**

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