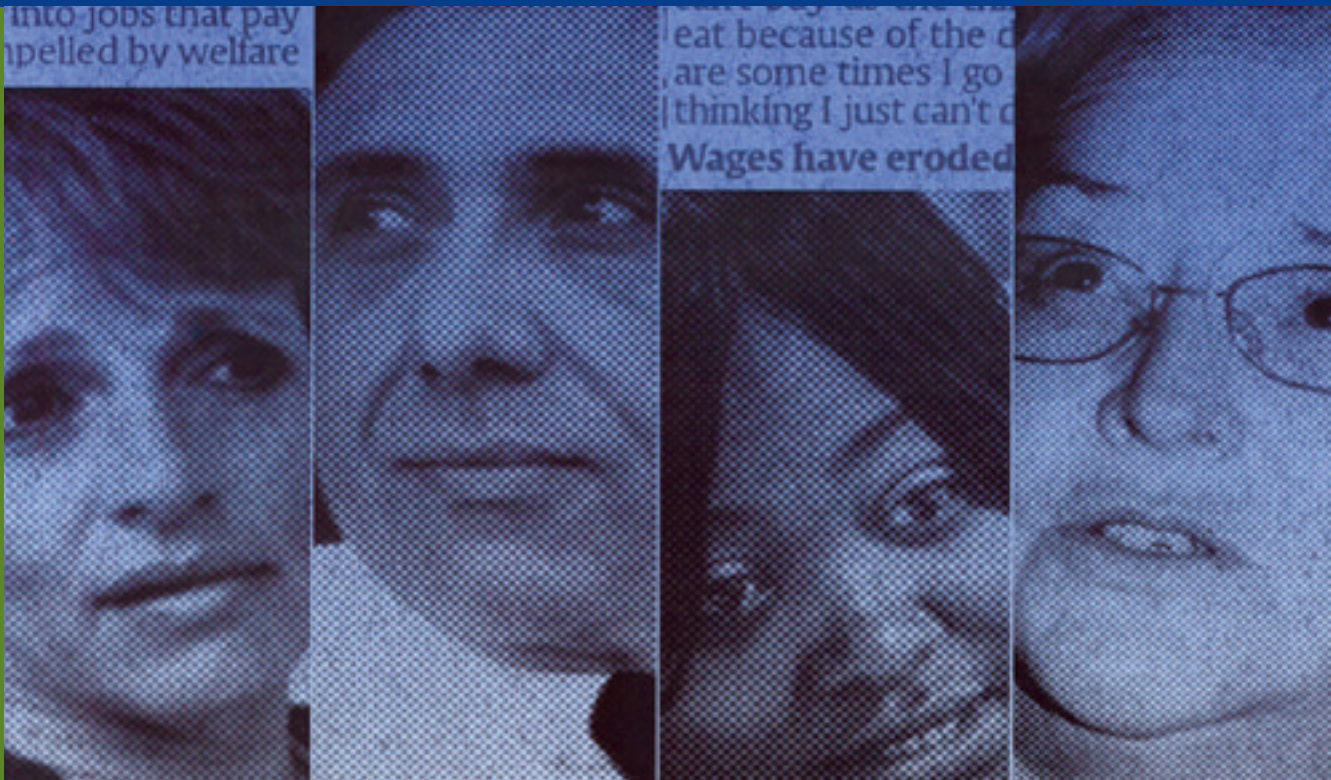


Waging A Living

A Resource Guide for New York City



Prepared by
Community Service Society of New York
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**Community
Service
Society** | Fighting Poverty
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New York

www.cssny.org

Waging A Living

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Who Can Use This Guide

The Community Service Society is pleased to share with you this free compilation of New York City resources for advocates, policymakers, employers, labor leaders, social service providers, and community stakeholders to increase opportunities for low-wage workers and their families. This material is intended as a local supplement to *“Waging A Living: Opportunities for Action”* and other materials designed to stimulate nationwide discussion and action on the issues presented in the *Waging A Living* documentary aired on the PBS series P.O.V.

To download a copy of this Guide, visit:
www.cssny.org/pubs/research/poverty.html

Like many security officers who work for low hourly wages, Jerry Longoria finds it hard to make ends meet.
Photo Bill Burke / Page One Photography

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About *Waging A Living*

Waging A Living—a compelling, 90-minute documentary—chronicles the day-to-day struggles of four low-wage workers. The program reveals how low-income jobs, across the nation, do not pay enough to adequately support a family. Public supports, such as food stamps, Medicaid, and welfare, can help bridge the gap for families in need, but they are not enough to launch these families toward self-sufficiency and economic advancement. Shot over a three-year period, *Waging A Living* shows what life is like for the more than 30 million Americans—one in four workers—who are stuck in low-wage jobs.



Jean Reynolds turns to public assistance for first time.
Photo Deborah Clancy Porfido



About the Community Service Society

The Community Service Society (CSS) is a leading, nonprofit, nonpartisan organization that provides innovative solutions to the most urgent problems facing low-income New Yorkers. During its 160-year history, CSS has achieved notable results, among them: founding the Columbia University School of Social Work; creating a prototype for New York City's free school lunch program; and increasing minority representation in the City Council. Today CSS focuses its efforts on work as a way out of poverty.

Barbara Brooks juggles the role of full-time worker, full-time student, and single mother of five in "Waging A Living."

Photo Courtney Bennett

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Facts About Low-Wage Workers in New York City

One in five New York City residents lives in poverty – a total of 1.8 million New Yorkers.¹ Another 1.6 million hover near the poverty line, earning less than about \$30,000 a year for a family of three. All told, more than 40 percent of New Yorkers live in low-income households.

Contrary to popular belief, a large percentage of low-income families are working families. Nine out of ten working-age adults in low-income households reported having at least one wage earner in a 2005 survey by CSS.² But among poor New York City households, even with a full-time worker, the level of hardship is staggering. CSS found that in the previous year:

- 48 percent did not get, or postponed, needed medical care or prescriptions;
- 45 percent fell behind in paying their rent or mortgage;
- 39 percent had their utilities turned off; and
- 39 percent relied on meal programs or food pantries.

In addition to low wages, many New York City workers are in jobs without adequate benefits such as health insurance and paid sick leave; for example, a CSS study of private security guards found that non-union guards struggle to get by on average wages of about \$10 per hour with no paid sick days or health insurance.³

In 2004, the Women's Center for Education and Career Advancement published a detailed measure of self-sufficiency for households in New York City.⁴ What they found was sobering. The median annual wage for a single mother in New York City was \$25,534. This



Mary Venittelli struggles to support her family on her minimum wage job as a waitress.

Photo Courtney Bennett

only provides about half the income needed to cover housing, health care, food, and other basic expenses for a family three.

For all its prosperity, New York City remains a difficult place to live for low-wage workers and their families. On the following pages, you will find some resources that address the most critical needs facing the working poor in New York City.

¹ U.S. Census Bureau: Current Population Survey for 2004.

² "The Unheard Third 2005: Bringing the Voices of Low-Income New Yorkers to the Policy Debate," Community Service Society, 2005. Available at: <http://www.cssny.org/pdfs/UnheardThird2005-full.pdf>

³ "Shortchanging Security," Community Service Society 2006. Available at: www.cssny.org/pdfs/ShortchangingSecurity.pdf

⁴ The self-sufficiency calculator is available online at: www.wceca.org/publications/NYC_Standard.pdf



Job Training and Education Resources*

Low-income New Yorkers rate job training as the most important intervention they need to help them get ahead, according to the CSS survey. However, there are significant challenges to training the city’s low-wage work force: New York City public schools have a high school graduation rate of barely over fifty percent. For hundreds of thousands of New Yorkers without a high school degree, finding a job that leads to stable, family-sustaining employment is a critical challenge.

The following organizations connect low-wage workers with opportunities for training, education, and employment:

AMERICA WORKS OF NEW YORK, INC.

www.americaworks.com

ARGUS COMMUNITY, INC.

www.arguscommunity.org

CONSORTIUM FOR WORKER EDUCATION, INC.

www.cwe.org

NONTRADITIONAL EMPLOYMENT FOR WOMEN

www.new-nyc.org

STRIVE (SUPPORT AND TRAINING RESULT IN VALUABLE EMPLOYEES)

www.strivenewyork.org

WILDCAT SERVICE CORPORATION

www.wildcatatwork.org

WORKFORCE NEW YORK—NEW YORK STATE DEPARTMENT OF LABOR

www.labor.state.ny.us/agencyinfo/LDPrograms.shtm



Barbara discovers that the more she earns at work, the less she is entitled to receive in government benefits.

Photo Jennifer Huegel

* The resources selected for this guide are provided for informational purposes. Their listing does not constitute an endorsement by CSS.

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Health Care Resources

Nearly thirty percent of working-age adults in New York City lack health insurance of any kind.⁵ For those that are eligible for public health insurance, navigating the complexity of managed health care plans can be a daunting task.

The following resources provide information and advocacy on accessing high quality, affordable health care:

THE CENTER FOR HEALTH CARE STRATEGIES

www.chcs.org

THE COMMONWEALTH FUND

www.cmf.org

FAMILIES USA

www.familiesusa.org

FAMILY HEALTH PLUS (FH PLUS)— NEW YORK STATE DEPARTMENT OF HEALTH

www.health.state.ny.us/nysdoh/fhplus

KAISER FAMILY FOUNDATION

www.kff.org

MOVING IDEAS NETWORK

www.movingideas.org

THE NATIONAL HEALTH LAW PROGRAM

www.healthlaw.org

NEW YORK CITY MANAGED CARE CONSUMER ASSISTANCE PROGRAM

www.nycmccap.org

UNITED HOSPITAL FUND

www.uhfny.org



*Barbara Brooks working as a recreational therapist.
Photo Jennifer Huegel*

⁵ "Health Insurance Coverage in New York, 2002-2003"
United Hospital Fund, 2005. Available at: [www.uhfny.org/
pubs-stories3220/pubs-stories_show.htm?doc_id=306389](http://www.uhfny.org/pubs-stories3220/pubs-stories_show.htm?doc_id=306389)



Housing Resources

Affordable housing in New York City is disappearing at an alarming rate, and low-income families are struggling to make the rent. Sixty-five percent of poor households devote at least half of their income toward rent – leaving as little as \$30 per person per week to cover basic necessities such as food, utilities, and medicine.⁶ Listed below are organizations that work to preserve and expand affordable housing resources in New York City, as well as groups that protect families on the verge of eviction and homelessness.

ASSOCIATION FOR NEIGHBORHOOD AND HOUSING DEVELOPMENT, INC.

www.anhd.org

THE BRIDGE FUND OF NEW YORK, INC.

www.thebridgefund.org

CITY WIDE TASK FORCE ON HOUSING COURT

www.cwtfhc.org

EVICION INTERVENTION SERVICES

www.eisny.org/

METROPOLITAN COUNCIL ON HOUSING

www.metcouncil.net

NYC COALITION FOR THE HOMELESS

www.coalitionforthehomeless.org

NYC DEPT OF HOUSING PRESERVATION & DEVELOPMENT

www.nyc.gov/hpd

NYC HOUSING AUTHORITY

www.nyc.gov/nycha

SOCIAL SERVICES DEPARTMENT, COMMUNITY SERVICE SOCIETY

www.cssny.org/socserv



When Jean Reynolds is no longer able to pay her household bills, she is evicted.

Photo Deborah Clancy Porfidos

TENANT ADVOCACY PROJECT (TAP), COMMUNITY SERVICE SOCIETY

www.cssny.org/tap

TENANTS & NEIGHBORS

www.tandn.org

URBAN HOMESTEADING ASSISTANCE BOARD

www.uhab.org

⁶ "Making the Rent: Rent Burdens and Hardships among Low-income Renters." Community Service Society, 2005. Available at: www.cssny.org/pdfs/making_the_rent_june_2005.pdf

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Additional Resources

Government Benefits:

PUBLIC BENEFITS RESOURCE CENTER, COMMUNITY SERVICE SOCIETY

www.cssny.org/pbrc/index.html

Single Parents:

SINGLE PARENT RESOURCE CENTER

www.singleparentusa.com

Policy Research and Advocacy on Issues Affecting Low-Wage Workers in New York City:

CENTER FOR AN URBAN FUTURE

www.nycfuture.org

CENTER FOR CHILDREN & POVERTY—MAILMAN SCHOOL OF PUBLIC HEALTH, COLUMBIA UNIVERSITY

www.nccp.org

COMMUNITY SERVICE SOCIETY

www.cssny.org/research/work.html

DRUM MAJOR INSTITUTE

www.drummajorinstitute.org

NEW YORK PUBLIC INTEREST RESEARCH GROUP (NYPIRG)

www.nypirg.org



With insufficient income to feed her family, Mary Venittelli visits the local food pantry every month.

Photo Deborah Clancy Porfidos



Community Service Society and Low-Income Workers

CSS is leading the effort in New York City to help both the public and private sectors develop a comprehensive approach to work that encompasses job creation and training, as well as vital supports such as health care, family/dependent care, and housing.

We believe that work is central to achieving stability and self-sufficiency, but low-wage work has not fulfilled its promise as a platform to help individuals and families get ahead.

CSS welcomes partners to help make work a way out of poverty.

For information, please contact:

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