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Baltimore Jobs with Lower Pay More Affected by Recession

Those with lower-paying Baltimore jobs have been most affected by the current economic recession. Visit <http://baltimore.jobing.com> to learn more.

"The State of Working Maryland 2009," a study from the [Progressive Maryland Education Fund](#) and the [Maryland Budget & Tax Policy Institute](#), found that low and moderate-income families in Maryland "represent the bulk of the job losses and foreclosures."

In particular, median wages have decreased for workers throughout the state without a bachelor's degree, and those with some college education saw an 8 percent median wage decline. Workers with less education typically experience higher levels of unemployment.

"These families are much more likely to be living paycheck-to-paycheck without any savings to cushion a downturn," the report notes. "For these families, a setback quickly becomes a crisis."

Workers at all levels have had to deal with job losses, income reductions and reduced hours. During July, the average workweek for an employee in [Maryland](#) was below 35 hours, a 9 percent decrease from early 2008.

Adding to the problem is the fact that as more residents need financial help, government agencies and nonprofits are falling victim to state budget cuts. In response, the Maryland Budget & Tax Policy Institute has requested an increase in taxes in order to avoid cuts.

Joanna Smith-Ramani, director of the [Baltimore CASH Campaign](#), said she has seen a lot of residents in "deep financial distress." The program offers tax preparation and financial education to lower-income workers.

"People have lost jobs, they've lost health insurance," she told [The Baltimore Sun](#). "They didn't have the flexibility before or didn't make the choice to have an emergency savings account, so they literally have nothing to fall back on."

Smith-Ramani added that even some people who did manage to save up funds have already spent that money. She thinks the only way things will turn around is if businesses start [increasing employment](#) instead of cutting jobs.

"People are so anxious because they have no clue when it's going to end," she said. "There's definitely this sense that 'things aren't going to get better for me; I don't know what to do.'"

While Maryland has managed to add jobs on a monthly basis, the state's unemployment rate has increased and overall employment has decreased when compared to last year, according to the U.S. Department of Labor [Bureau of Labor Statistics](#).

During October, the state saw its unemployment rate increase from 7.2 percent to 7.3 percent, which was still lower than the national unemployment rate at the time of 10.2 percent. Maryland had a total non-farm employment of 2,536,600 workers, up from 2,535,100 workers during September, but a 2 percent decrease from last year.

The Baltimore-Towson area's unemployment rate increased from 7.5 percent to 7.7 percent during October. The area had a total non-farm employment of 1,289,200 workers, up from 1,279,700 workers during September, but a 2.2 percent decrease from last year.

[Baltimore jobs](#) posted by Jen Carpenter <http://jobradio.fm/articles/2009/12/baltimore-jobs-with-lower-pay-more.html>