

The Unheard Third 2009: Hardships and Worries for Low-Income Women

December 2009

Methodology

The Community Service Society designed this survey in collaboration with Lake Research Partners, who administered the survey by phone using professional interviewers. The survey reached a total of 1,212 New York City residents, age 18 or older, from July 7 to August 3, 2009.

The low-income sample includes two populations—**366 poor respondents** (from households earning at or below 100% of the federal poverty level, or FPL) and **443 “near-poor” respondents** (households earning between 101% and 200% of the federal poverty level). We refer to **all households at or below 200% of the federal poverty level as “low-income.”** A second sample also includes two populations—**200 “moderate-income” respondents** (households earning between 201% and 400% of the federal poverty level) and **203 “higher-income” respondents** (households earning above 400% of the federal poverty level).

In this presentation, we refer often to the following groups:

- **Low-income men:** all male respondents from households $\leq 200\%$ FPL
- **Low-income women:** all female respondents from households $\leq 200\%$ FPL
- **Low-income working women, no children:** female respondents from households $\leq 200\%$ FPL who are employed and have no children
- **Low-income working moms/mothers:** female respondents from households $\leq 200\%$ FPL who are employed and have children under age 18 for whom they are a/the custodial parent (married or single).

Telephone numbers for the low-income sample were drawn using random digit dial (RDD) among exchanges in census tracts with an average annual income of no more than \$40,000. Telephone numbers for the higher-income sample were drawn using RDD in exchanges in the remaining census tracts. The data were weighted slightly by gender, age, region, party identification, immigration status, education and race in order to ensure that the survey accurately reflects the demographic configuration of these populations. In the combined totals, respondents in the low-income sample were weighted down to reflect their actual proportion among all residents.

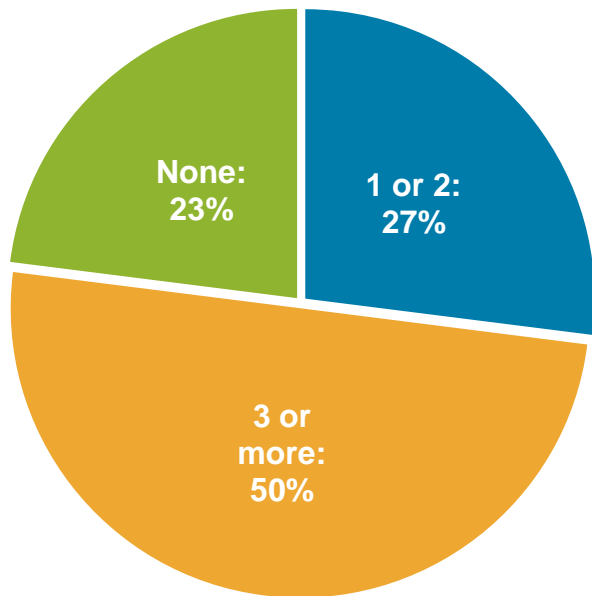
In interpreting survey results, all sample surveys are subject to possible sampling error; that is, the results of a survey may differ from those which would be obtained if the entire population were interviewed. The size of the sampling error depends upon both the total number of respondents in the survey and the percentage distribution of responses to a particular question. The margin of error for the low-income component is $\pm 3.5\%$. The margin of error for the moderate- and higher-income component is $\pm 4.9\%$. The margin of error for all respondents combined is $\pm 2.8\%$.

Hardships and Struggles

At a time when low-income New Yorkers are struggling, low-income working mothers in particular report high levels of hardships, especially those related to employment and housing.

Almost 1 in 3 low-income women report that their health care costs increased over the past year, and 27 percent could not fill a needed prescription. Almost 3 in 10 reported falling behind in rent or mortgage.

Multiple Hardships for Low-Income Women



Economic

34% Cut back on buying back-to-school supplies and clothes

26% Had hours, wages or tips reduced

21% Lost job

11% Received assistance from charity/religious/community organization

Food

16% Often skipped meals because there wasn't enough money to buy food

18% Received free food or meals from family or friends

12% Went hungry because there wasn't enough money to buy food

18% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

32% Had your health care costs increase

16% Had your health care coverage reduced

27% Needed to fill a prescription but couldn't because of a lack of money or insurance

19% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

29% Fell behind in rent or mortgage in the last year

22% Had either the gas, electricity, or telephone turned off because the bill was not paid

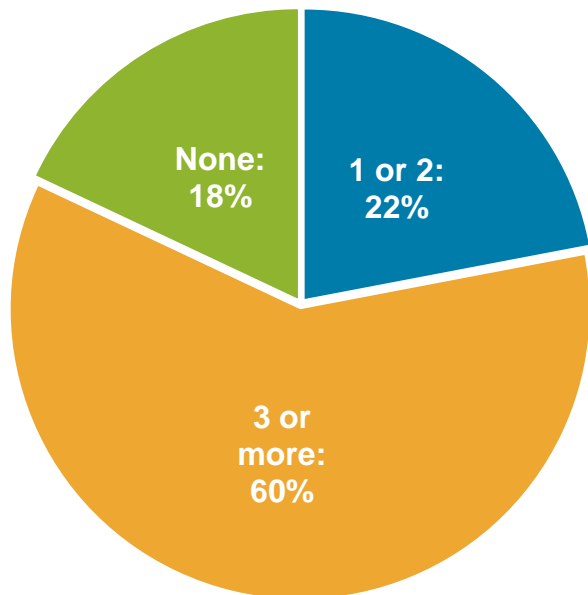
12% Moved in with other people even for a little while because of financial problems

14% Been threatened with foreclosure or eviction

4% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because didn't have enough money for a place to live

Forty-four percent of low-income working mothers saw their hours, wages or tips reduced in the last year, and almost 1 in 4 lost a job. More than 4 in 10 fell behind in rent or mortgage, and almost 1 in 4 postponed needed medical care.

Multiple Hardships for Low-Income Working Mothers



Economic

43% Cut back on buying back-to-school supplies and clothes

44% Had hours, wages or tips reduced

23% Lost job

14% Received assistance from charity/religious/community organization

Food

13% Often skipped meals because there wasn't enough money to buy food

23% Received free food or meals from family or friends

10% Went hungry because there wasn't enough money to buy food

17% Received free food or meals from a food pantry, soup kitchen, or meal program

Health

28% Had your health care costs increase

11% Had your health care coverage reduced

27% Needed to fill a prescription but couldn't because of a lack of money or insurance

23% Not gotten or postponed getting medical care or surgery because of a lack of money or insurance

Housing

41% Fell behind in rent or mortgage in the last year

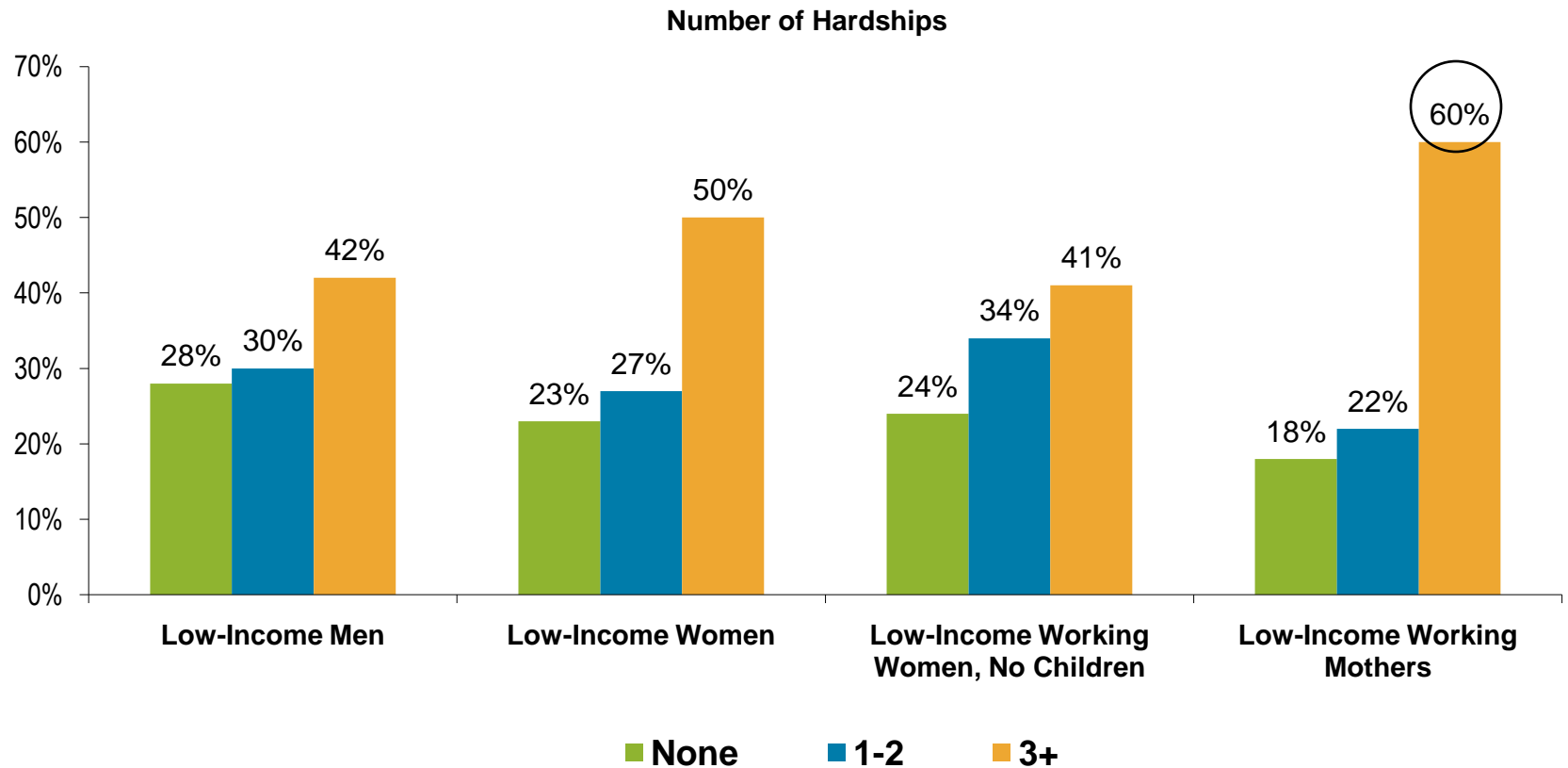
34% Had either the gas, electricity, or telephone turned off because the bill was not paid

11% Moved in with other people even for a little while because of financial problems

19% Been threatened with foreclosure or eviction

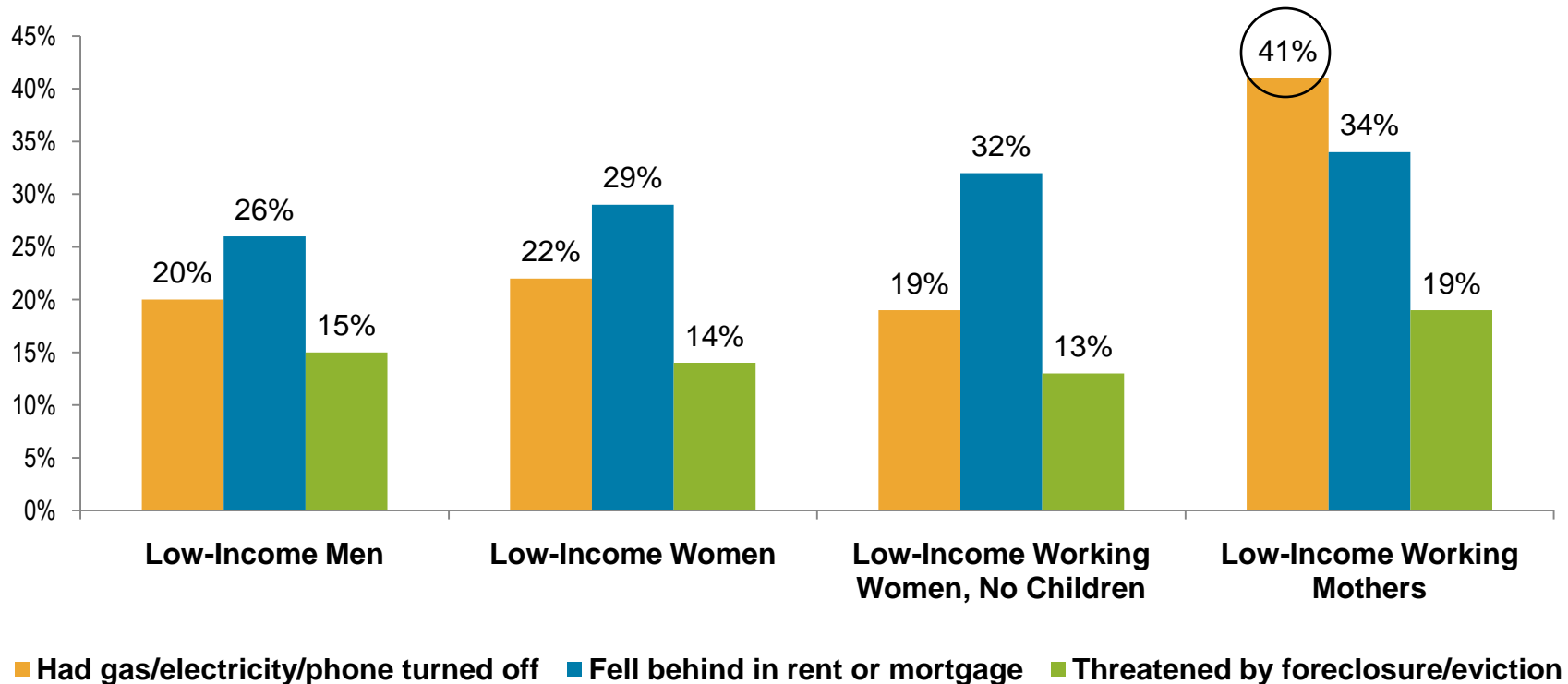
5% Stayed at a shelter, in an abandoned building, an automobile, or any other place not meant for regular housing even for one night because didn't have enough money for a place to live

Low-income working moms are most likely to report facing multiple hardships. Six in ten low-income working mothers report having experienced three or more hardships in the past year.



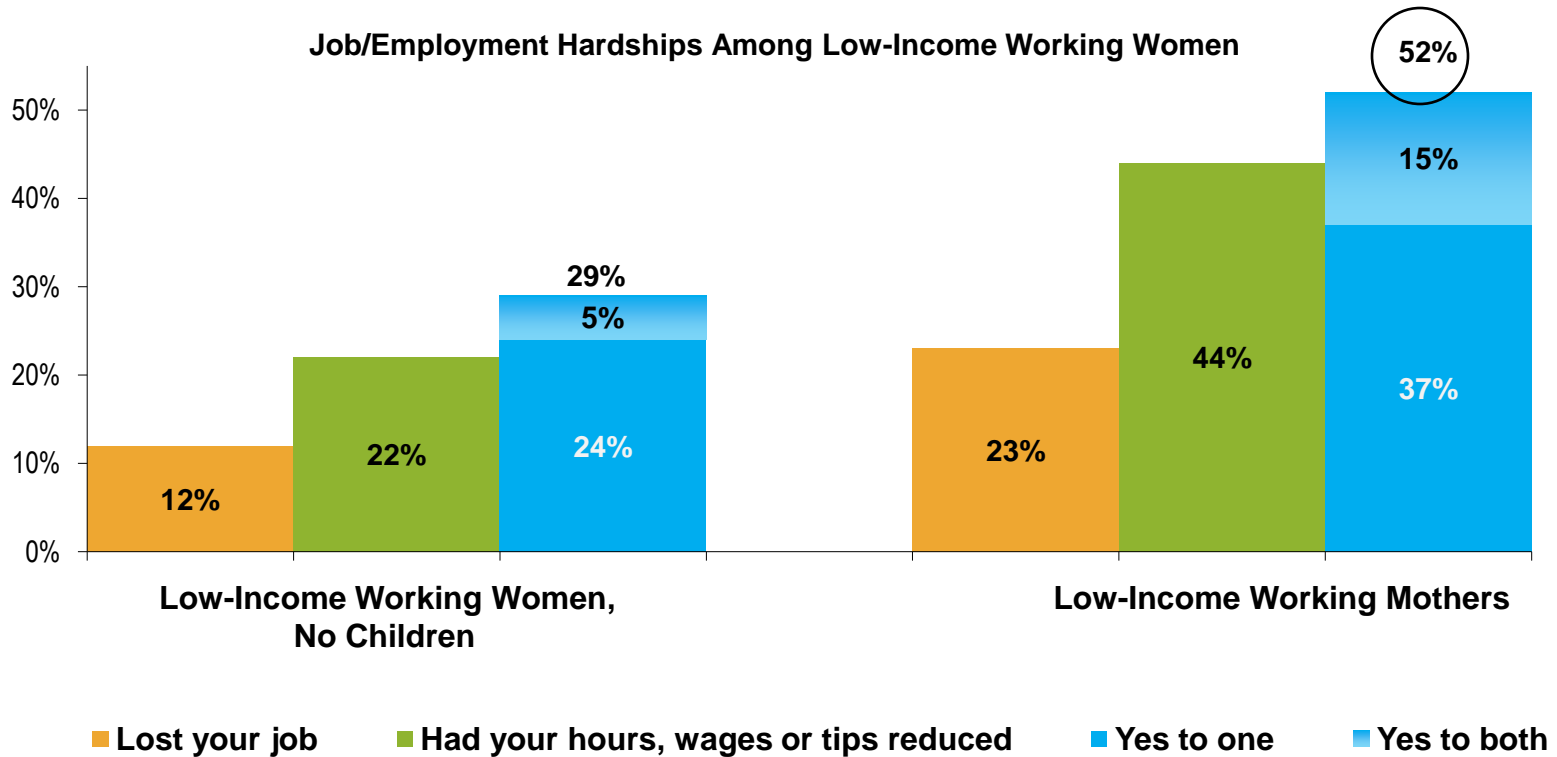
Low-income working mothers are struggling to meet basic housing expenses. 4 in 10 had the utilities shut off in the last year, 1 in 3 fell behind in the rent or mortgage, and almost 1 in 5 were threatened by foreclosure or with eviction.

Housing and Utility Hardships



The majority of low-income working moms reported that they either had their hours, wages, and/or tips reduced, or lost their jobs—or both—in the past year.

From 2008 to 2009, the percent of low-income working moms reporting job/employment hardships rose dramatically. Job loss rose from 16% to 23%, while having hours, wages or tips reduced more than doubled, from 21% to 44%.

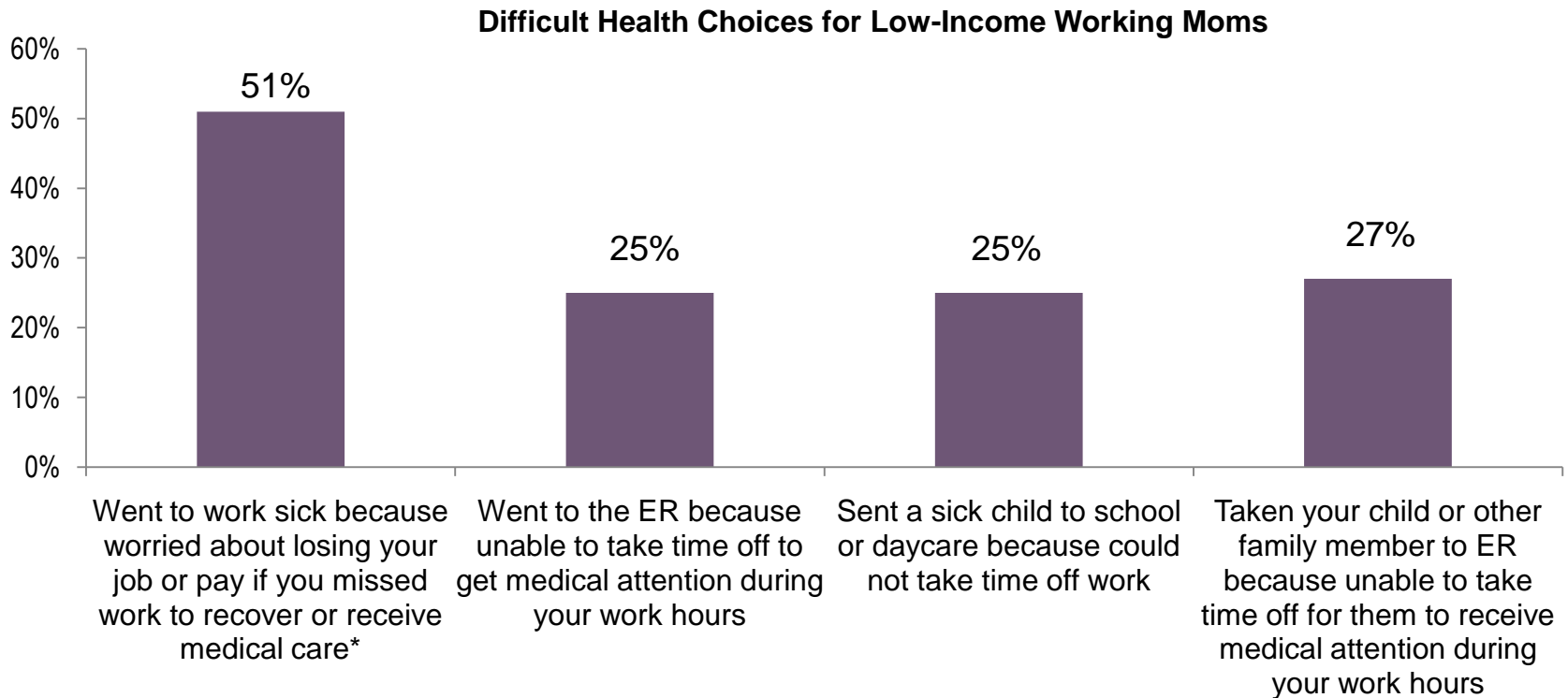


Low-income respondents across the board reported using tax rebates or refunds for basic needs, such as food and utility bills. Forty-seven percent of low-income working mothers reported using the money to pay off debts, and 4 in 10 said they used it to make house, rent or utility payments.

How Spent Tax Rebate/Refund (selected from list, all that apply)				
	Low-Income Men	Low-Income Women	Low-Income Working Women, No Children*	Low-Income Working Mothers*
To pay for food	37%	42%	40%	41%
To pay off debts	38%	36%	33%	47%
To pay for utility bills	44%	41%	39%	40%
To make house or rent payments	31%	33%	28%	40%
Put in savings	31%	26%	31%	30%
To buy clothes	33%	30%	25%	33%
To pay for gasoline and energy	20%	18%	11%	24%
To pay off back rent or back utilities	17%	21%	16%	27%
To buy things like appliances and furniture	10%	13%	13%	8%
To pay for education	7%	11%	15%	14%
To pay for medical expenses, bills, or debt	12%	12%	14%	5%
For a vacation	8%	3%	4%	5%
Help pay for purchasing a house or apartment	3%	6%	6%	10%
To purchase a car/make car payments/car repairs	12%	8%	10%	18%

*small n sizes for low-income working women who received a tax refund/rebate

Half of low-income working mothers reported going to work sick because they were worried about losing their jobs or pay if they took time off, and 1 in 4 have sent a sick child to school because they could not take time off from work.

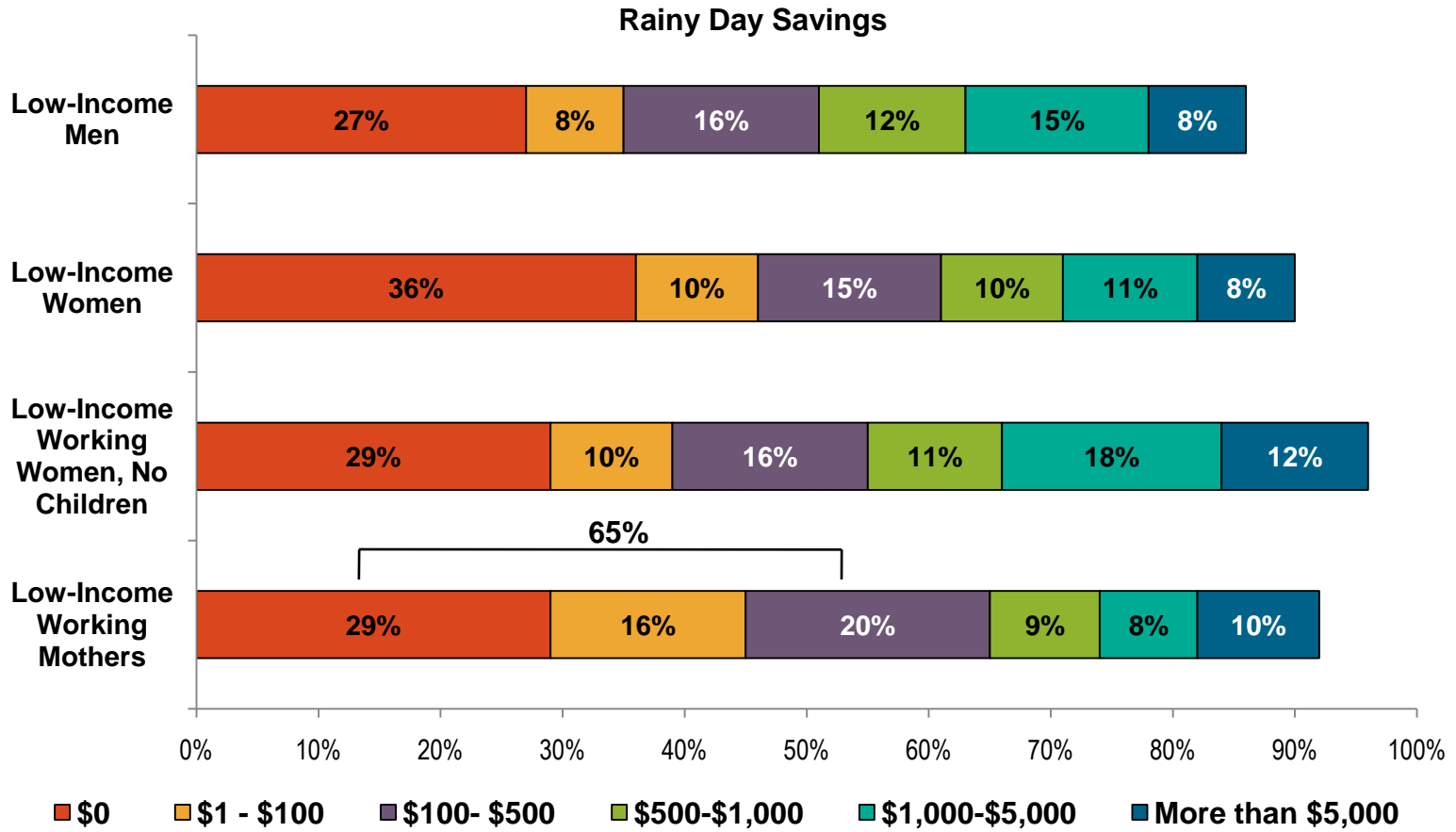


*Respondents who answered “frequently” or “sometimes”; other options were “a few times” or “never”. Other questions presented here were yes/no.

Savings, Debt and Economic Security

Low-income women, especially low-income working moms, report little or no savings, high rates of debt, and frequent worries about current and future expenses.

More than 1 in 3 low-income women have no savings whatsoever to fall back on. Almost 2 in 3 low-income working moms say they have less than \$500 in savings.



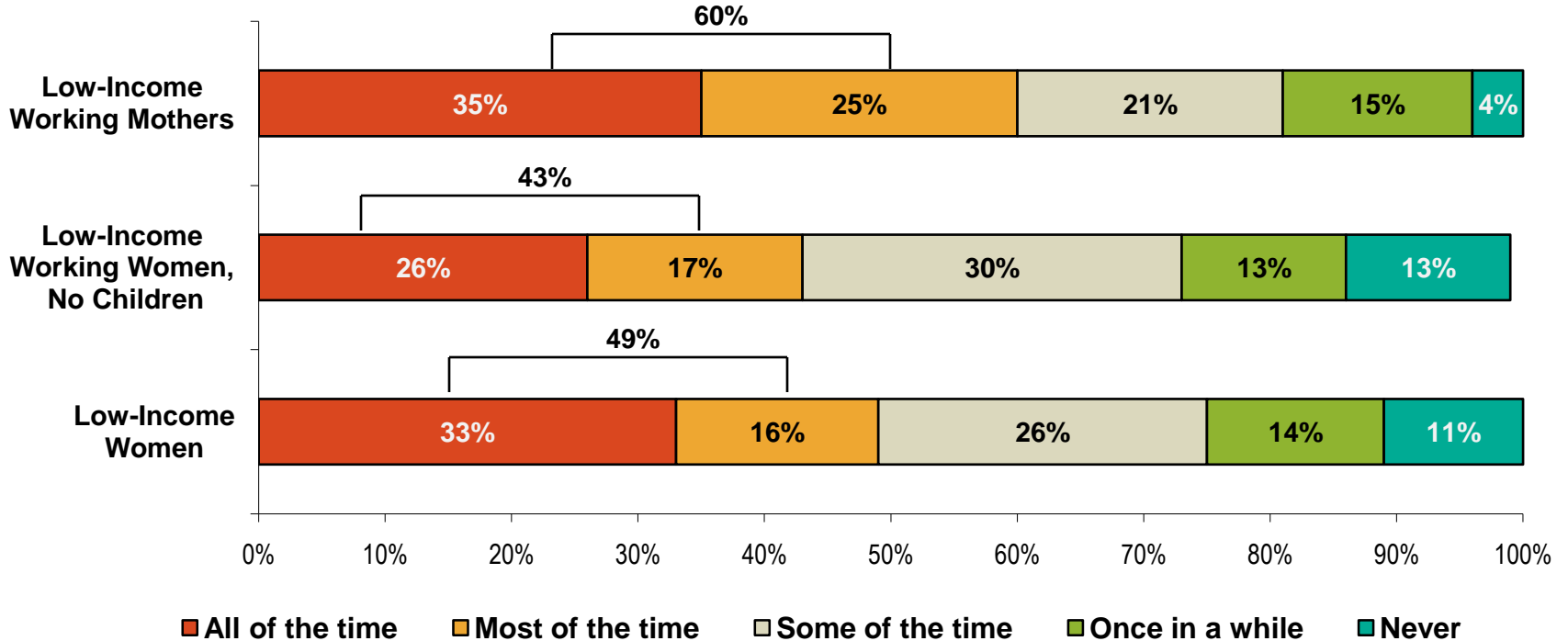
Low-income New Yorkers report high rates of debt. Almost half of low-income working women have credit card debt. About 1 in 4 of all low-income respondents report having medical debt.

		Low-Income Men	Low-Income Women	Low-Income Working Women, No Children	Low-Income Working Mothers
Good Debt:	Student loans	14%	14%	25%	16%
	Mortgage	15%	13%	19%	17%
	Car loan	17%	11%	17%	14%
Bad Debt:	Tax	15%	10%	15%	15%
	Credit card	41%	42%	49%	48%
	Child support back payments	4%	1%	2%	-
	Medical bills	24%	24%	23%	26%
	Rent and mortgage back payments	14%	21%	20%	26%

Low-income working moms are more likely than other low-income women to say they worry all or most of the time about having enough to cover their family's expenses and bills.

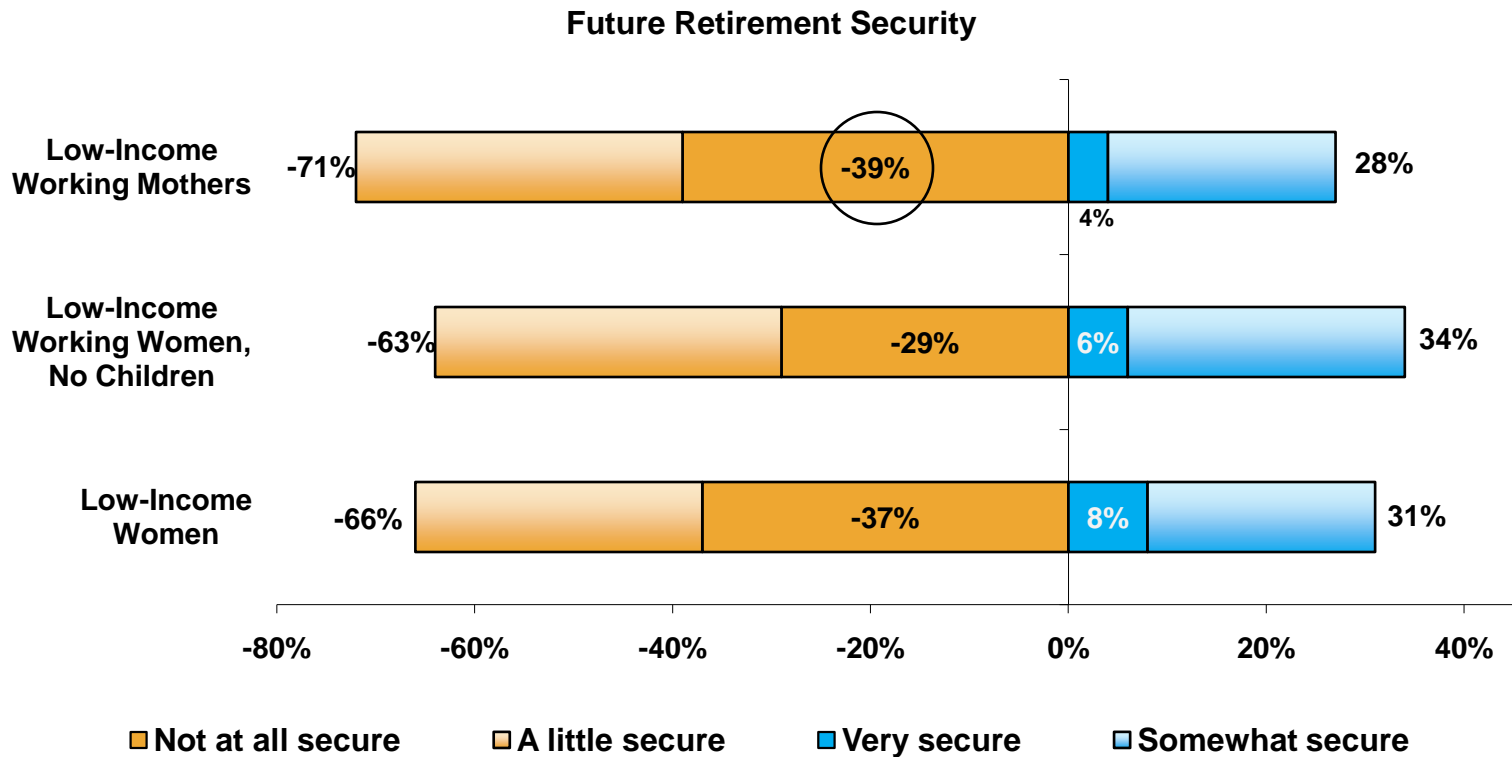
How often do you worry that your total family income will not be enough to meet your family's expenses and bills?

Concern About Having Enough Money to Meet Basic Expenses



Almost 4 in 10 low-income working moms say they are not at all secure about meeting their future retirement needs.

Thinking about the future, how financially secure do you feel to meet future retirement needs – do you feel very secure, somewhat secure, a little secure, or not at all secure?

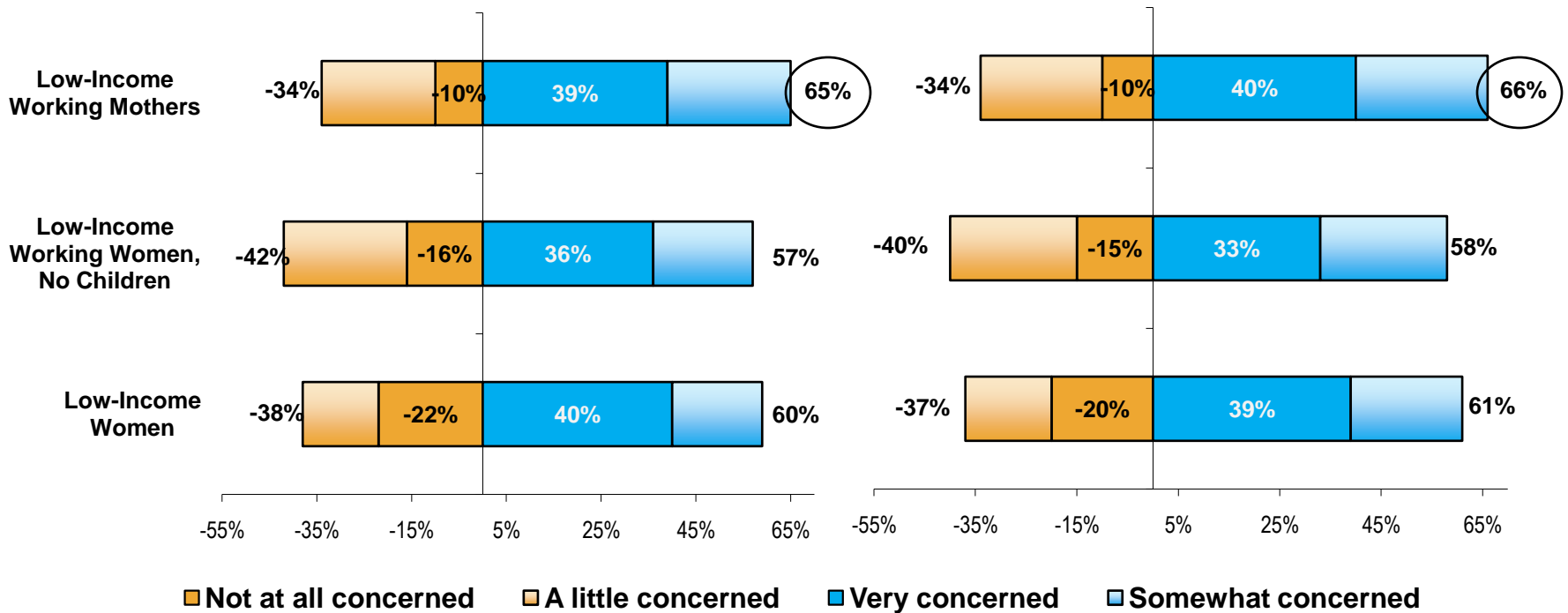


Low-income working moms are particularly worried about possible job loss and underemployment. Their overall concern is greater than among low-income working women without children.

Thinking about the next 12 months, how concerned are you that you or someone in your household **will be out of a job**?

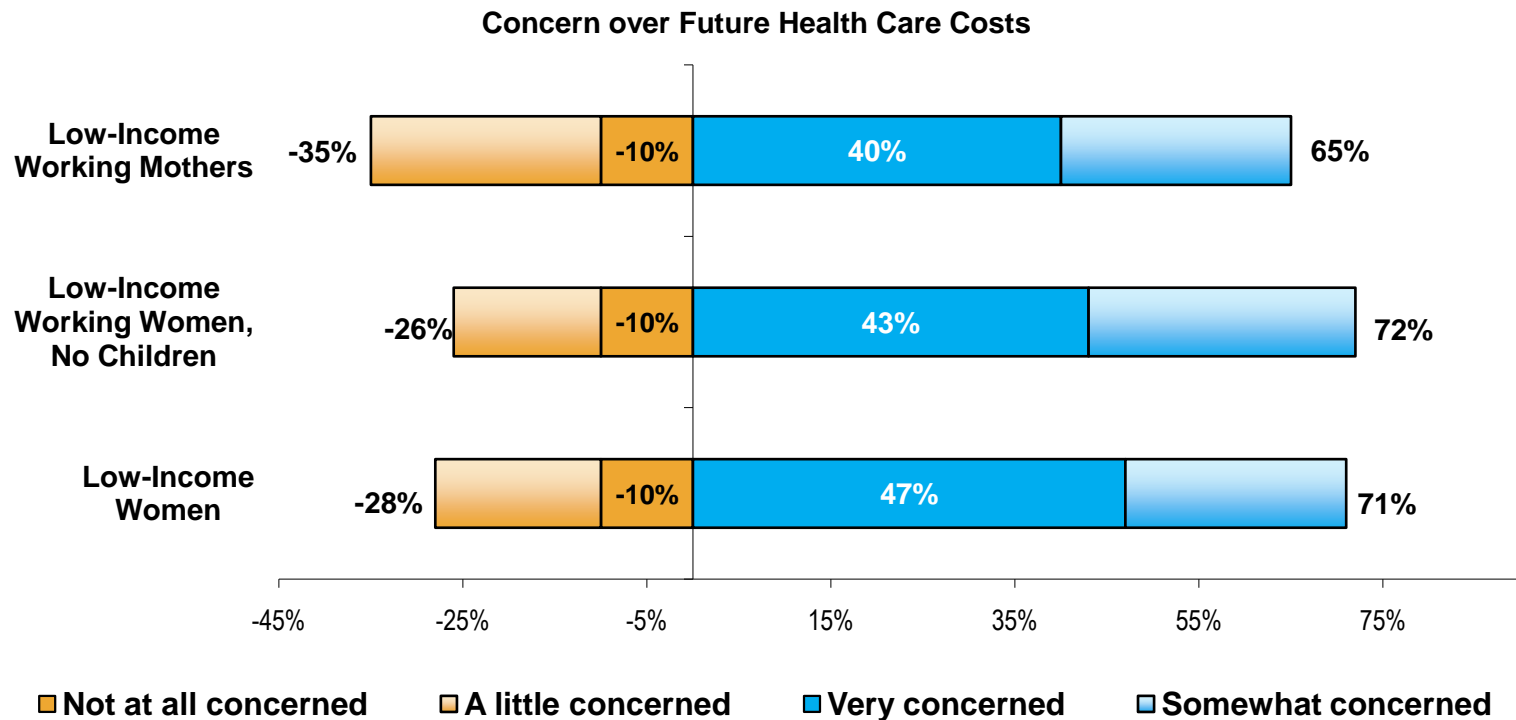
Thinking about the next 12 months, how concerned are you that you or someone in your household **will not be working enough hours to make ends meet**?

Future Job/Employment Insecurity



A strong majority of low-income women are uncertain about their ability to pay for future health care costs.

How concerned are you about the health care costs that you and your family may face in the future – are you very concerned, somewhat concerned, a little concerned, or not concerned at all?



New York City

The economy and jobs are the most important New York City issues and personal worry identified by low-income women.

A quarter of low-income working moms say the economy is the biggest problem facing New York City today, and another one in six say employment is most salient.

Low-income women were far more likely to name employment or lack of jobs as the top problem facing NYC in 2009 (25%) than in 2008 (10%).

Biggest Problem Facing NYC Today (volunteered responses)				
	Low-Income Men	Low-Income Women	Low-Income Working Women, No Children	Low-Income Working Mothers
Employment/lack of jobs	21%	25%	30%	17%
Economy/finances/money problems	25%	21%	22%	25%
Public safety (crime, guns, drugs, gangs, violence)	13%	12%	11%	15%
Housing/affordable housing	7%	10%	7%	11%
Education/schools	3%	4%	5%	5%
Transportation/infrastructure	4%	4%	6%	4%
Cost of living/income gap	2%	1%	1%	1%
Taxes	3%	3%	3%	6%
Health care/insurance/prescriptions drugs	2%	3%	2%	-
Overcrowding	1%	3%	2%	3%
Poverty/homelessness	1%	2%	1%	1%

Low-income working mothers have several acute concerns, including finding or keeping a job, safety, housing and getting enough hours to support their families.

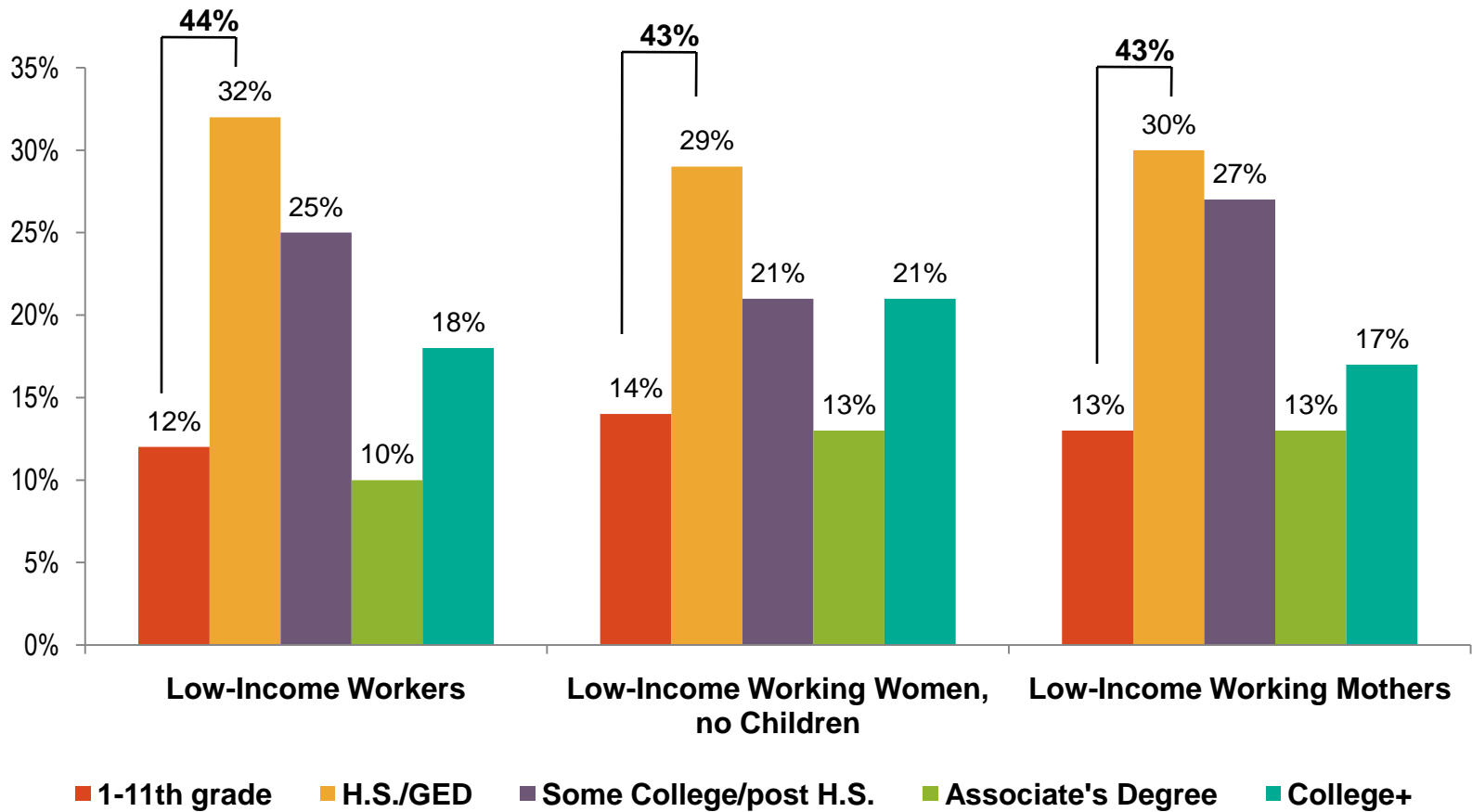
Low-income working moms were much more likely to choose finding and keeping a job as their top personal worry this year (12% in 2008 to 20% in 2009). This was a greater rate of increase than for low-income women in general (13% to 16%).

Top Personal Worry (selected from list)				
	Low-Income Men	Low-Income Women	Low-Income Working Women, No Children	Low-Income Working Mothers
Finding or keeping a job	21%	16%	13%	20%
Crime, drugs and gangs	18%	15%	17%	17%
Health care and prescription drugs	10%	13%	15%	6%
Housing	12%	14%	13%	14%
Retirement security	6%	7%	9%	4%
Getting enough hours to support my family	9%	7%	6%	14%
Fear of another terrorist attack	5%	5%	4%	4%
Schools	5%	6%	6%	5%
Debts and credit card debt	3%	4%	3%	7%
The wages and benefits at work	5%	5%	7%	5%
Child care	1%	2%	2%	3%

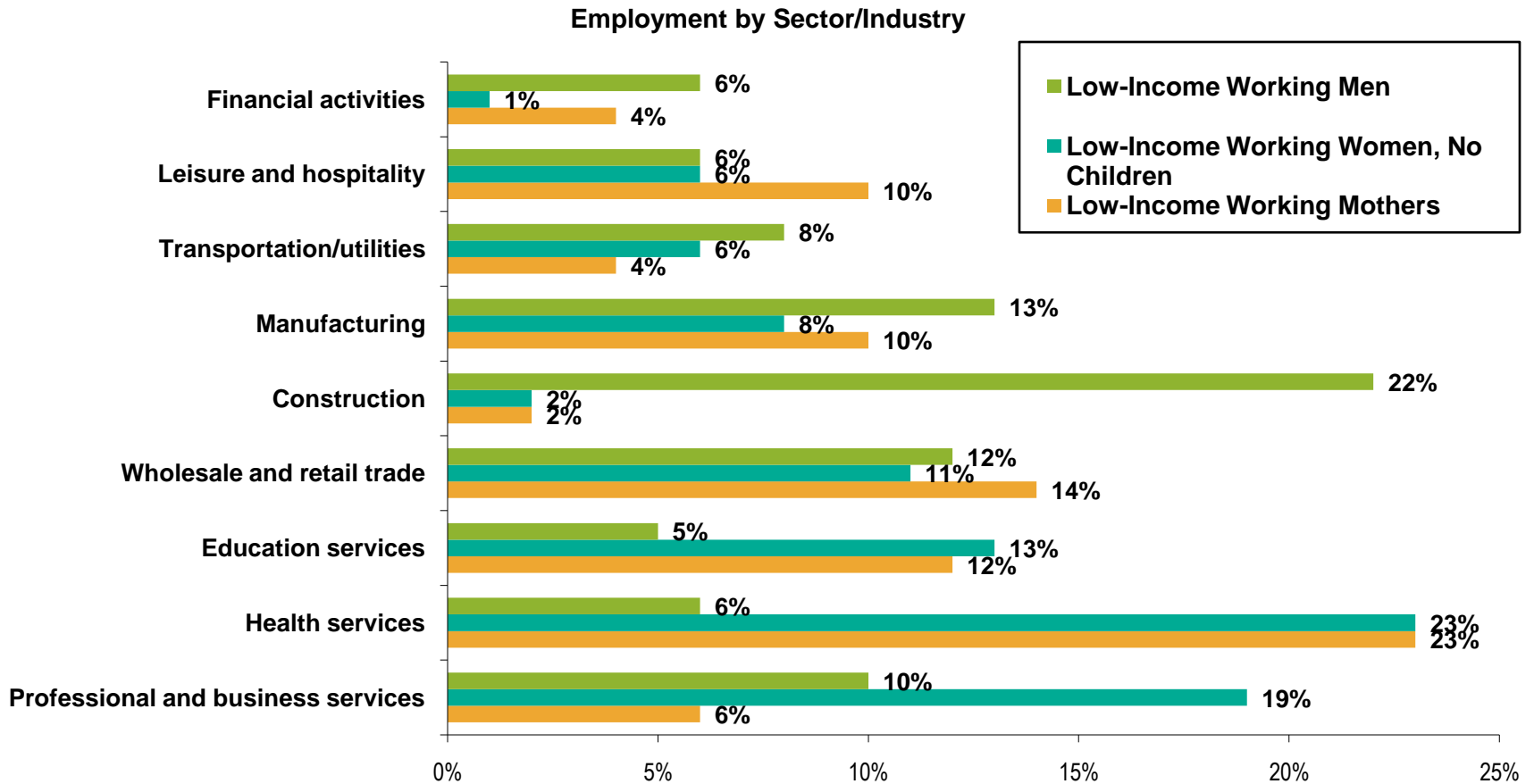
Employment

Low-income women are concentrated in health services, education and retail, and less than half of low-income working women receive most employer-sponsored benefits.

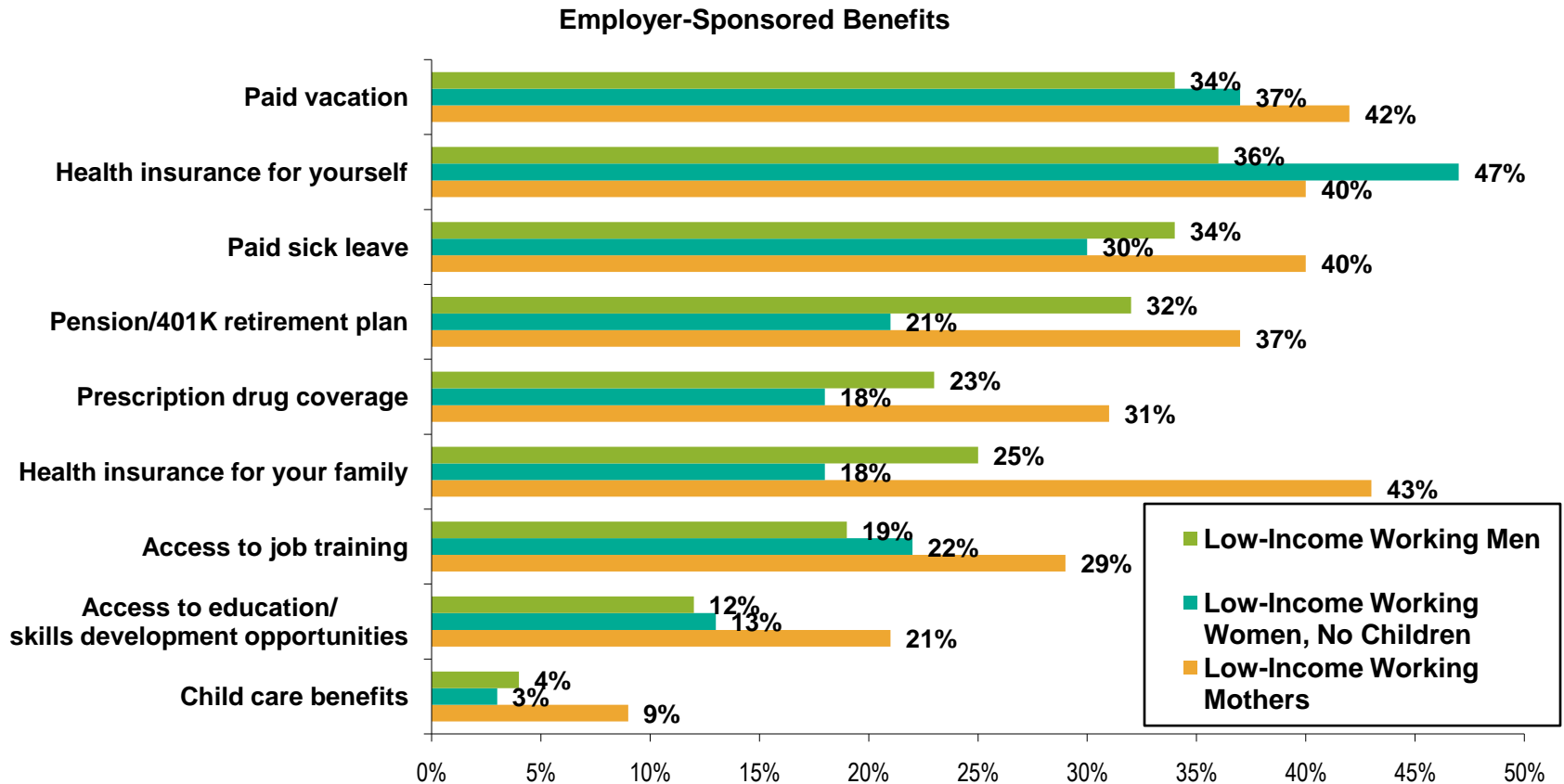
More than 4 in 10 low-income workers—including low-income working women with and without children—have a high school degree or less.



Low-income women are concentrated in health services, while low-income men are concentrated in construction. Low-income working mothers are less likely to work in professional and businesses services than their childless counterparts.



Low-income workers report low rates of receiving employer-sponsored benefits. Low-income working moms are more likely than their childless counterparts to be in jobs that offer paid sick leave and most other employment benefits.



Acknowledgements

- ❖ The Community Service Society draws on a 160-year history of excellence in addressing the root causes of economic disparity. CSS is an informed, independent and unwavering voice for positive action that serves the needs of our constituents: low- and moderate-income New Yorkers who are too often left out of the policy conversation.
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