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**UNHEARD THIRD: HARDSHIPS AND WORRIES FOR LOW-INCOME WOMEN IN NY**  
**Survey Reveals the Struggles and Worries of Low Income Women in NYC**

Low income women in New York City are facing hardships at a high rate, according to “**The Unheard Third 2009: Hardships and Worries for Low-Income Women.**” The Unheard Third is a survey of more than 1,200 low and low to moderate income New Yorkers. This year, the survey takes a close look at several areas where low-income women are negatively impacted; including employer sponsored benefits, savings, and debt. The survey also explores the high level of hardship and overall worries of low-income women.

“The economic conditions in New York City and in urban centers across the country have been particularly hard on low income women,” said David R. Jones, president and CEO of the Community Service Society of New York. “The supports for low-income women, are insufficient, particularly for women raising children and trying to provide a decent quality of living for themselves and their children.”

In the area of benefits, low-income working mothers, like all low-income workers, report low rates of receiving **employer-sponsored benefits**. Roughly 4 in 10 receive health insurance for their families or paid sick leave, and only 3 in 10 receive prescription drug coverage.

Low-income working mothers also report serious **housing-related hardships** - 4 in 10 low-income working mothers report that they had the gas, electricity or phone turned off in the last year because the bill was not paid, 1 in 3 fell behind in rent or mortgage, and almost 1 in 5 were threatened by foreclosure or eviction. Low-income working mothers reported having their utilities shut off due to lack of payment at roughly double the rate of low-income working women without children or low-income men.

When asked about their **job experiences** in the last year, 23 percent of low-income working mothers reported losing their jobs, 44 percent had their hours, wages or tips reduced, and 52 percent **experienced** one or both of these setbacks.

Low-income women also report significant **health hardships**. Also, half of low-income working mothers report going to **work sick “frequently”** or “sometimes” because they worried about losing their jobs or pay if they missed work to recover or receive needed medical care. 1 in 4 reported sending their children to school or daycare sick because they could not take time off from work to care for them.

More than 1 in 3 (36%) of low-income women say they have **no savings** whatsoever. Sixty-five percent of low-income working mothers report having \$500 or less to fall back

on if tough times hit their families, compared to 55 percent of low-income working women without children.

Debt accumulation presents another hardship for low-income working mothers. Roughly 1 in 4 low-income women report having **medical debt**, regardless of their employment status or whether they have children. A quarter of low-income working mothers report owing rent and mortgage back payments.

These hardships have resulted in many low-income working mothers worrying about how to cover expenses and still provide for a family. The survey reports 6 in 10 low-income working mothers report that they worry all of the time or most of the time that their total family incomes will not be enough to meet their families' expenses and bills.

Learn more about this survey at,

<http://www.cssny.org/userimages/downloads/Unheard%20Third%202009%20-%20%20Hardships%20and%20Worries%20for%20Low-Income%20Women.pdf>

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*"The Unheard Third," conducted by CSS and fielded by the national polling firm Lake Research Partners, is a unique snapshot of the policy preferences and experiences of low-income New Yorkers. The survey is partially funded through the support of The New York Times Company Foundation. CSS has used the survey to inform and guide its research, direct service programs, and policy recommendations. It has served to narrow the focus of the agency's agenda on the working poor and reinforce its belief that public policy aimed at this population must, in part, be guided by the life experiences and ideas of New Yorkers living in poverty.*

*For more than 160 years, the Community Service Society of New York has been the leading voice on behalf of low-income New Yorkers and continues to advocate for the economic security of the working poor in the nation's largest city.*