

# **CROWDING THE MARGINS:**

## **A REPORT ON THE RESULTS OF INTERVIEWS OF 500 PEOPLE SEEKING RELIEF FROM FOOD INSECURITY**

### **EXECUTIVE SUMMARY**

The Lehigh Valley is the third most populous region in Pennsylvania and, prior to the recession, was benefiting from rapid economic and population growth that exceeded any other region in Pennsylvania and much of the Northeast. But the recession has hit the region hard, with unemployment exceeding the state average. Unemployment approached 10% in 2010 and remains stubbornly high. The housing market has been devastated by mortgage foreclosures and remains fragile at best. Property values have plummeted, draining most families' equity. That equity is key to economic recovery, as small businesses typically borrow against it. This period of economic hardship led to an increasing demand for public and non-profit services; however, cuts in an array of such services limit our community's ability to help. As each day passes, more families will join the parade of people unable to pay their bills, hiding from the bill collectors and turning to their neighbors for understanding and assistance.

The Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania, a program of the Community Action Committee of the Lehigh Valley, conducts periodic surveys of those who use the network of non-profit organizations that provide food assistance to people in need. The information is used to enable all of us – those in policy-making positions, voters, philanthropists, and those of us who work hard to develop solutions to compelling problems in our community – to be part of the solution. The sample for this 2011 study was 500, the largest in our history of such surveys.

It was predictable that this recession would pull middle class households into the ranks of the poor, as persistent unemployment would drain savings and other personal safety nets, forcing people to seek assistance. More than three out of four respondents (76%) reported using a food pantry or soup kitchen for the first time over the past four years (Figure 10). Additional evidence can be found in the fact that 16% of respondents own their own home, up 60% since the last study was conducted in 2007 (Figure 1) and that 46% own an automobile, up about one-third over our last two surveys (Figure 7).

The answers to three of the survey's questions are, collectively, especially disturbing: first, that 10% of respondents report seeking assistance for more than 10 years (Figure 10); second, that 35% of respondents report that the assistance they receive from food pantries and soup kitchens is often their primary source of food (Figure 9); and, finally, that 78% report using this assistance at least monthly (Figure 11). Essentially, they are using the emergency assistance network as a supplement to their incomes and the array of other services available to them. This raises questions about the number of people who have been cast aside, relegated to the margins of our society.

Interestingly, despite their financial struggles, only 10% have trouble paying their rent or mortgage more than a couple times a year (Figure 3). They do, however, cite much greater difficulty paying other household expenses like heat (Figure 4) and electricity (Figure 5), which are one-third less likely to be included in their rent than was the case in our 2007 and 2004 reports (Figure 2). The good news here is that they have made a conscious decision to pay their most important bill first.

The study found that 60% of the respondents participate in the Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps); this is a 33% increase over results from the 2007 Hunger Study (Figure 13). This is a small victory for hunger-relief advocates, as it illustrates that the increase in outreach efforts over the past few years, coupled with improvements made in the program in 2008, have helped connect people in need to available services. Unfortunately, the program remains inadequate in mitigating food insecurity, as 73% of respondents reported that they exhaust their benefits before the end of the month (Figure 16). Furthermore, 20% of those who have been utilizing the emergency food assistance network for the past 3-4 years have also been enrolled in SNAP for the same amount of time (Figure 15).

One in five respondents report having a job, but more than half of those work part-time; 78% of those working part-time would prefer to work full-time (Figures 21, 22 and 23). Of those reporting that they were seeking employment (39%), 47% have been looking for a job for more than one year (Figures 24 and 25). Only 7% of the respondents report collecting Temporary Assistance for Needy Families (what some call "welfare") (Figure 27). However, 20% report collecting Social Security, 20% report collecting the Supplemental Security Income and 30% collect Social Security Disability checks (Figure 27).

The survey indicates that 69% of those we interviewed have some kind of health insurance (Figure 17). And, yet, because of the cost, 49% of those with health insurance reported that they did not fill a prescription, 37% skipped a medical test or treatment, 36% had a medical problem but did not see a doctor, and 44% did not see a specialist when needed within the last year (Figure 18).

Also, despite having health insurance, 59% report having outstanding debts due to medical expenses (Figure 19). Of those, 69% reported that their debts exceeded \$1,000 (Figure 20). It is clear that the health insurance options available to lower-income households have significant limitations.

Demographically, 58% of the respondents identified themselves as white, 24% reported being Latino and 13% reported being African-American (Figure 29); 72% reported having total household income of less than \$24,000 per year (Figure 30) and 89% have a high school degree, the equivalent or even college educations (Figure 31). Only 9% of those interviewed are age 65 or over (Figure 32).

We find it difficult to resist wondering how it is that we have come to this: stubbornly high unemployment; underemployment; stagnant wages that aren't keeping up with the rising cost of housing. How is it that health care costs, despite insurance, still decimate families' resources? And how is it that nearly every publicly-funded assistance program is being targeted for funding cuts? These forces have resulted in people crowding the margins of our society.

And, so, we are left to thank those who make it possible for so many people to receive assistance in emergencies as well as the many people whose circumstances force them to seek subsistence through their neighbors' benevolence.

We wish it wasn't necessary.

