

# Continued Hunger in a Valley of Plenty

## Interviews with People Accessing the Lehigh Valley Emergency Food Assistance Network

June 2007

---



**SECOND HARVEST**  
**Food Bank** *of Lehigh Valley  
& Northeast  
Pennsylvania*

---

---

## EXECUTIVE SUMMARY

---

Continued Hunger in a Valley of Plenty  
Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania  
June, 2007

---

This report examines the challenges faced by people accessing the emergency food assistance network in Lehigh and Northampton counties. Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania, a program of the Community Action Committee of the Lehigh Valley, conducted 350 face-to-face interviews with participants at twelve Lehigh Valley food pantries and three soup kitchens. The average monthly participation for the food pantries during the survey time period was 8,729 individuals and 346 daily meals were served on average at the soup kitchens.

The purpose of the survey was to determine and better understand participants' need for emergency food assistance. This broad objective can be seen through several specific objectives:

- To evaluate the housing status of participating families.
- To determine the need for and use of the health care system by emergency food assistance network participants.
- To ascertain the availability of food for participants.
- To determine utilization of federal food and nutrition programs by families.
- To evaluate the economic situation of families accessing the emergency food assistance network, including usage of underground economies.

### Housing

- More than half (54%) of respondents pay more than 1/2 of their monthly income for housing expenses (rent, heat, and utilities). The standard definition for housing affordability is that housing costs not exceed 30% of a household's budget.
- Nearly one-quarter (23%) of respondents reported moving two or more times in the previous year; such disruptions suggest repeated crises and the costs that accompany such crises.

### Health Care

- Fifty-two percent of respondents report not having a primary care physician; as result 39% of respondents use costly emergency room care as their point of entry into the medical system.
- Nearly three-quarters (71%) of respondents reported having health insurance; of those, 68% are covered by Medicaid.
- Eighty-six percent of respondents' children have health insurance.
- While 71% of respondents have health insurance, of those:
  - 87% have outstanding medical bills in excess of \$500.
  - 37% have delayed medical care due to cost.
  - 42% of individuals with health insurance have taken less medication than prescribed due to cost.
  - 35% of those with dental insurance have delayed dental care due to cost.

### Child Nutrition

- Remarkably, 86% of school-aged children eat breakfast; 77% of school-aged children who eat breakfast eat free or reduced breakfast at school.
- Impressively, 96% of school-aged children eat lunch; 90% of school-aged children who eat lunch eat free or reduced lunch at school.
- Equally impressive is that a lack of financial resources did not prevent 85% of respondents' children from eating three meals a day in the month prior to being surveyed.

### Federal Food and Nutrition Programs

- Only 45% of respondents were participating in the federal Food Stamp Program, the country's front-line anti-hunger initiative.
- The respondents that do not receive Food Stamps stated that they do not participate in the Food Stamp Program due to various factors, including the belief that they will be ineligible, the belief that they will receive an insignificant benefit amount, frustration with structural barriers of the program and resistance to government handouts.
- Of those that receive Food Stamps, 86% report running out of Food Stamps before the end of the month.
- Of the 123 respondents who applied for Food Stamps in the previous year, 44% were denied due to earning more than the maximum allowable income of 130% of poverty (for example, their income for a family of four was higher than \$25,155).
- Most of respondents with WIC-eligible children (86%) participate in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC).

### Income, Finances and Alternative Financial Services Systems

- Respondents who do not have a checking account, (62%), are excluded from participating in mainstream financial services systems.
- Forty-one percent of respondents cash checks at a check cashing store or pawn shop, and, as a result, are paying on average, 8% for that service.
- Respondents who have used a payday lending store, (9%), are paying up to 800% interest on advances against their expected paycheck.
- While we can take solace that only 17% of respondents have credit cards, 37% of these respondents have balances over \$1,000.
- Nine percent of respondents used a rent-to-own store in the previous year.
- Nearly half (47%) of respondents who filed a tax return last year paid to have their taxes prepared, despite the availability of free tax preparation programs in the region.
- Forty-two percent of respondents reported that their financial situation is worse or much worse than the previous year.

### And Yet...

- Amazingly, 21% of respondents reported that their financial situation is better or much better than the previous year.
- Perhaps the most puzzling finding is that, despite these circumstances, 67% of respondents stated that they are satisfied with their lives.

---

---

## TABLE OF CONTENTS

---

Introduction.....	1
Acknowledgements.....	2
Key Terms.....	3
Methods.....	5
Findings.....	8
Discussion.....	49

### Appendices

- A. Blank Survey Instrument
- B. Survey Instrument with Frequencies
- C. Guide to Emergency Food Assistance Network
- D. Guide to the Cash Assistance Program
- E. Guide to the Medical Assistance Program
- F. Guide to the School Breakfast and School Lunch Programs
- G. Guide to the Food Stamp Program
- H. Guide to the WIC Program
- I. Income Guidelines for Food Assistance Programs
- J. Resources for Further Information

---

## INTRODUCTION

---

This report evaluates the diverse situations faced by people accessing the emergency food assistance network in Lehigh and Northampton counties. Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania, a program of the Community Action Committee of the Lehigh Valley, conducted interviews with participants at Lehigh Valley food pantries and soup kitchens.

The purpose of the survey was to determine and better understand participants' need for emergency food assistance. This broad objective can be seen through several specific objectives:

- To evaluate the housing status of participating families.
- To determine the need for and use of the health care system by emergency food assistance network participants.
- To ascertain the availability of food for participants.
- To determine utilization of federal food and nutrition programs by families.
- To evaluate the economic situation of families accessing the emergency food assistance network, including usage of underground economies.
- To revisit findings in previous studies, conducted in 1989, 1995, and 2002.

---

---

## ACKNOWLEDGEMENTS

---

---

Without the following people donating their time, expertise and support, this survey could not have been conducted.

A special thank you must be given to Alan Jennings, Executive Director of the Community Action Committee of the Lehigh Valley, Janet Ney, Associate Executive Director of the Community Action Committee of the Lehigh Valley, and Ann McManus, Director of Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania for their insightful critiques, words of encouragement, and deep commitment to winning the War on Poverty. Sandra Morales and Shannon Williams of Second Harvest Food Bank must be thanked for their interviewing assistance.

We especially thank the staff and volunteers of the emergency food sites that graciously opened their doors and allowed us to interview their participants. In addition to allowing interviewers to speak to participants, these agencies should be recognized for creating a welcoming and giving atmosphere for their participants. The participating sites were:

- Allentown Ecumenical Food Bank
- Bethel Bible Fellowship, Emmaus
- Central Moravian Church, Bethlehem
- Everlasting Life Ministries, Allentown
- Grace Episcopal Church, Allentown
- Lehigh County Conference of Churches Soup Kitchen, Allentown
- Northern Lehigh Food Bank, Emerald
- Pen Argyl Salvation Army
- ProJeCt of Easton, Inc.
- Portland Upper Mount Bethel Pantry (PUMP)
- Safe Harbor, Easton
- Sixth Street Shelter, Allentown
- South Bethlehem Neighborhood Center
- St. Paul's Lutheran Church, Easton
- Trinity Episcopal Soup Kitchen, Bethlehem

Volunteers donated numerous hours helping conduct surveys as well as imparting insight. While conducting the surveys, we appreciate the sensitivity and dignity that they afforded each one of the survey respondents. We genuinely thank:

Jayne Condon  
Stephanie Graham  
Kendra Joseph  
Jane Judd  
Valerie Lane  
Lauren Mack

Jose Morales  
Kate Morrissey  
Kimberly Nine  
Christine Schaefer  
Michael Simmons  
Suzanne Walzer

---

## KEY TERMS

---

Food bank:	An organization that warehouses donated and purchased food, which is then distributed to food pantries and soup kitchens.
Food pantry:	An organization that distributes uncooked, packaged foods to participants for preparation at home.
Food Stamp Program:	A food assistance program administered through the United States Department of Agriculture. Benefits, which are used to purchase foods at supermarkets, are distributed through individual states, based on state-selected criteria. Refer to Appendix G for more information.
General Assistance:	A program that provides cash assistance to adults without dependent children. Individual counties determine eligibility guidelines.
Medicaid:	A federally-legislated, state administered and jointly-funded medical insurance entitlement program available to low-income individuals and families. Eligibility requirements of the program are outlined in Appendix E.
Medicare:	A federally-funded, state administered medical insurance entitlement program available primarily to seniors and non-seniors with disabilities. Eligibility requirements of the program are outlined in Appendix E.
Payday lending store:	A business offering short-term loans intended to cover recipients' expenses until their next payday. Loans are typically given a two-week term, with interest rates between 390 and 900 percent.
Rent-to-own store:	A business that rents merchandise to sub-prime-credit consumers. Consumers divide the selling price, often higher than the merchandise's value, into payment terms. Once merchandise is purchased, the consumer typically has paid more than double the value of the merchandise.

Social Security Disability:	A payroll-funded, federal insurance program that provides income to people unable to work due to a disability until their condition improves, and guarantees income if their condition does not improve.
Soup kitchen:	An agency that prepares and distributes a cooked meal to participants for consumption on premises.
Supplemental Security Income:	A federally-funded program administered by the Social Security Administration that provides a monthly stipend to the aged, blind or disabled, based on need.
TANF:	TANF is the acronym for Temporary Assistance to Needy Families, commonly known as “welfare.” TANF is federally-legislated and state-administered, with federal and stated funding. Cash assistance is provided to low-income families with dependent children, provided families meet certain income and participation requirements. A full description of TANF can be found in Appendix D.
WIC:	WIC is the acronym for Special Supplemental Nutrition Program for Women, Infants and Children. Supplemental benefits are issued to pregnant, postpartum or breastfeeding mothers, infants until age 1 and children until their fifth birthday. Eligibility requirements of the program are outlined in Appendix H.



---

---

## METHODS

---

### Data Collection

**Instrument Design:** Christopher Nine, Coordinator of Advocacy and Outreach, for Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania developed a food pantry participant assessment instrument with its origins in previously conducted surveys. The new survey instrument was created to facilitate comparison of previous studies as well as compile information on new interests of CACLV. A copy of the survey instrument is included in Appendix A.

The current survey instrument is based on the one utilized in 2002. All questions asked in the 2002 assessment were included in this instrument. For this assessment, questions were reworded to provide clarity and answer responses were created when there were none previously present. In addition, closed-ended questions included a “neutral” response if there was not one previously offered. For example, in 2002, the question “do you think it is likely that your financially situation will improve during the next twelve months” had only answer choices of “very likely, somewhat likely, not too likely and not at all likely.” The question was reworded to ask “how do you think your financial situation will change in the next 12 months.” The new answer choices of “much better, better, same, worse, and much worse” are given, with “same” providing the respondent with a neutral answer.

The instrument also included some open-ended questions providing for clarification about participant usage of the emergency food assistance network in the Lehigh Valley.

Pilot testing of the survey instrument was conducted by Christopher Nine with the 13 volunteers who helped administer the survey. Based on the feedback of the volunteers, minor changes were made to the survey instrument.

**Target Population and Sample:** The target population consists of adults, classified as age 18 or older, accessing an emergency food pantry, shelter food pantry and/or soup kitchen between the survey period of October, 2006, and April, 2007. As of July 1, 2006, the total number of member agencies qualifying as an emergency food pantry, shelter food pantry or soup kitchen numbered 69. SHFB member agencies that serve children exclusively were not included in the target population.

Three hundred fifty responses were obtained from surveying 367 participants. This represents a response rate of 95%. The confidence interval for this survey is +/- 5%.

When selecting the sample, five categories were established to classify the emergency food providers. The categories are based on site type, location and operational hours. This categorization was developed in order to make sure that all geographic areas and service times were sampled. Categories are as follow:

- Emergency pantry, suburban/rural, weekday hours
- Emergency pantry, suburban/rural, evening/weekend hours
- Emergency pantry, urban, weekday hours

- Emergency pantry, urban, evening/weekend hours
- Soup kitchens

In order to determine how many surveys should be obtained from each group, a count of total adults served in fiscal year 2005-2006 was obtained. For food pantries, the count represents the average number of unduplicated adults served in a month during the reporting time frame. A family completes an income self-declaration once a year, regardless of the number of times they utilize a food pantry. It is understood that a family might access more than one food pantry per month. For soup kitchens, the count represents the average number of meals served per day. Daily averages were obtained by dividing total meals served in a month by the total number of meal offerings. Since people can eat at a soup kitchen every time a meal is served, the daily average is not unduplicated. This number was obtained by self-reported monthly figures from the emergency food providers in the target population.

First, each group was assigned a percentage of the target population. This percentage was obtained by dividing the number served in each category by the total number served by all of the emergency food providers. Next, the percentage of the target population representing each category was multiplied by the number of desired responses (350). The resulting figure represents the number of respondents needed for each classification. Last, in order to determine the number of emergency food providers to sample in each classification, the percentage of the target population was multiplied by the number of desired sites (15). The number of desired sites, 15, is in keeping with the format of the survey conducted in 2002.

When site selection began, participants in the 1995 survey were selected as sample sites. The participants in the 1995 study were selected so data from that study could serve as a base line and trends could be analyzed. If sites were needed to fulfill a quota for a category, they were randomly selected by having a number assigned to them and then using a random number generator to select a number. When comparing the previous and current studies, only three new sites were selected. These sites replaced member agencies that have closed or no longer participate with SHFB.

The number of adults served at each chosen site within a category was then totaled together, so as to have their adult populations serve as a sample of the whole adult population for the category. In order to find the number of needed respondents for each selected site, each site's service numbers were divided by the sum of service numbers for all of the selected sites.

**Data Quality**

The sample population is representative of the target population, as illustrated in Figure 1.

<b>Figure 1: Comparing Target Population to Sample</b>			
	<b>Target Population</b>	<b>Sample Population</b>	<b>Difference</b>
<b>Location/Operational Hours</b>	<b>N=16,729</b>	<b>N=9,906</b>	
Suburban/Rural-Weekdays	11%	11%	0
Suburban/Rural-Evenings and Weekends	13%	13%	0
Urban-Weekdays	48%	47%	+1
Urban-Evening and Weekend	28%	29%	-1

In an effort to ensure that all graphical representation of the data has the same frequency, the choices of “no response” and “do not know” were added to all of the questions.

People have the ability to access multiple food pantries and soup kitchens throughout the month. In an effort to ensure that there are no duplicate responses, each respondent was assigned a control number. The control number consists of the respondent’s first initial, last initial, two digit month and two digit year of birth. For example, respondent John Smith was born in January of 1967, so his assigned control number would be JS0167. No other respondent-identifying information was gathered, other than demographic information contained in the survey instrument.

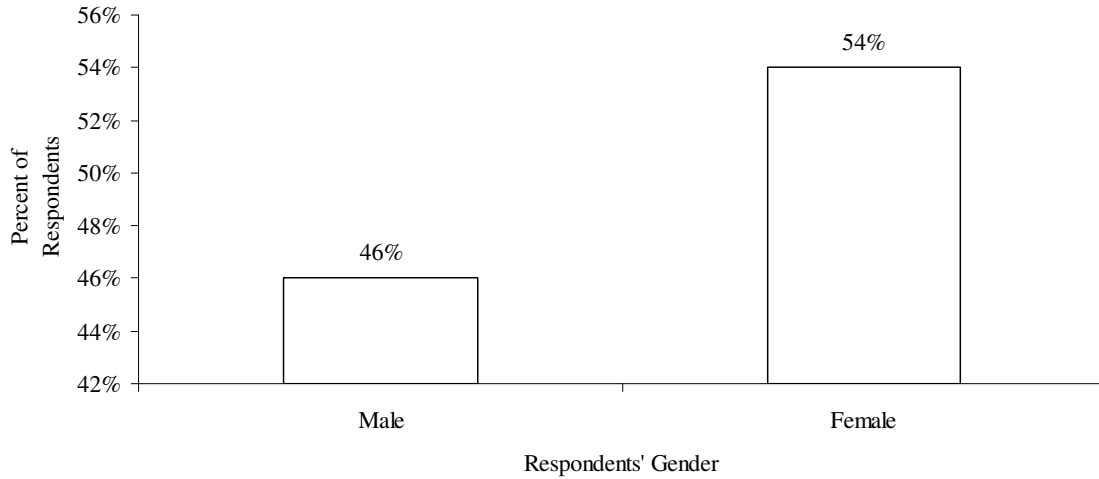
---

---

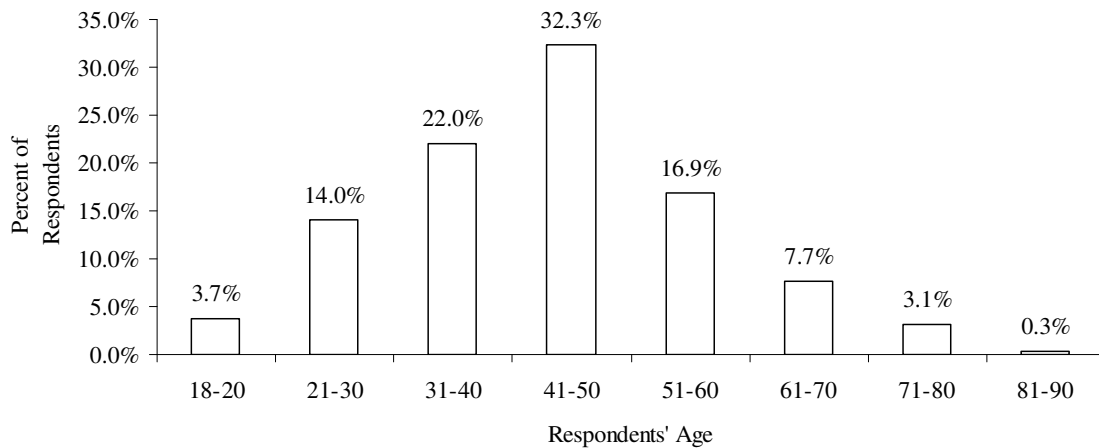
## FINDINGS

---

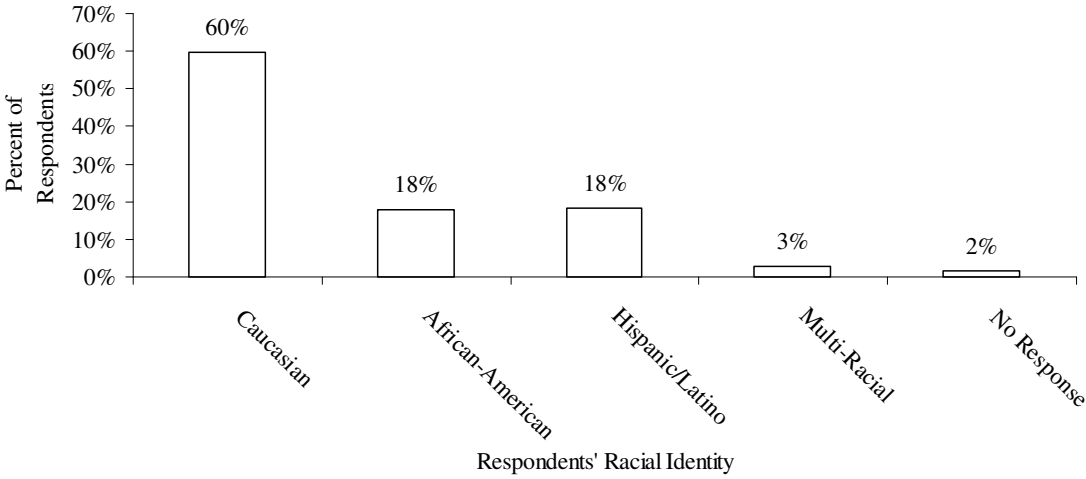
1. 54% of the respondents were female.  
N = 350



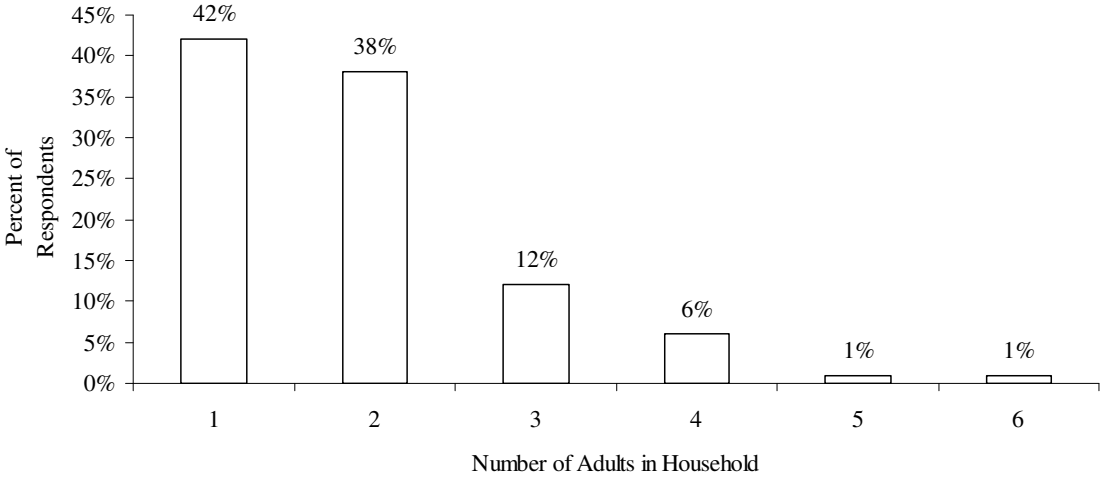
2. 32% of the respondents were between the ages of 41 and 50, with only 11.1% over the age of 60.  
N = 350



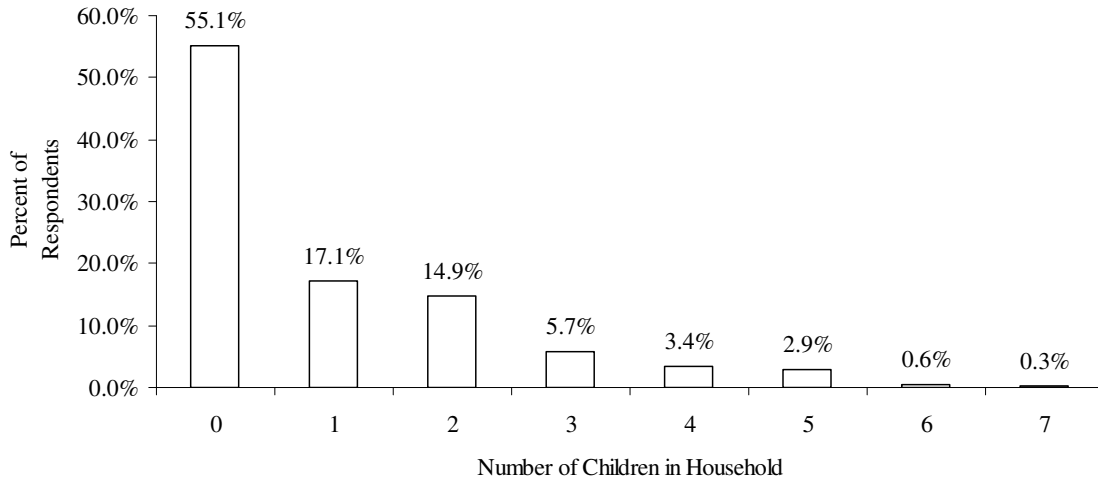
3. 60% of the respondents were Caucasian.  
N = 350



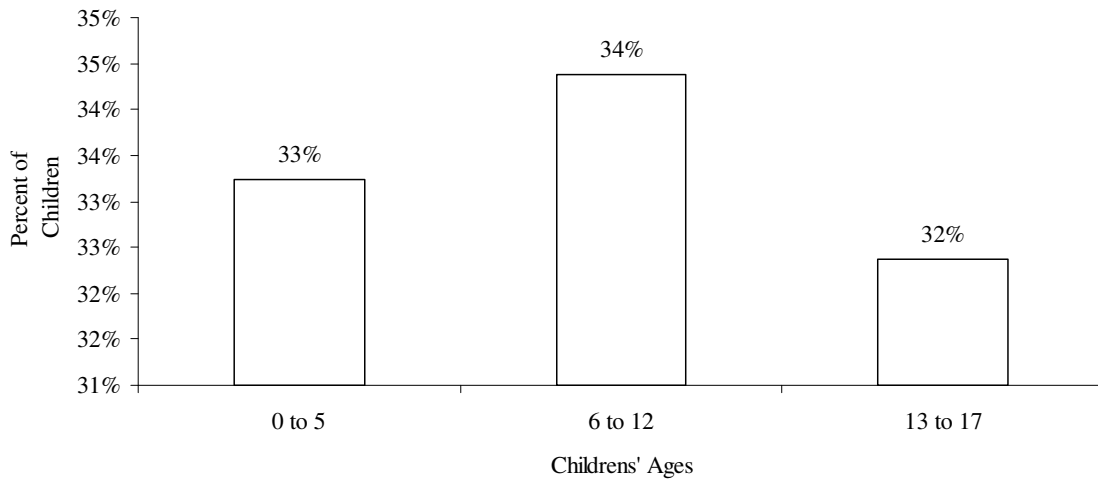
4. 42% of respondents live alone.  
N = 350



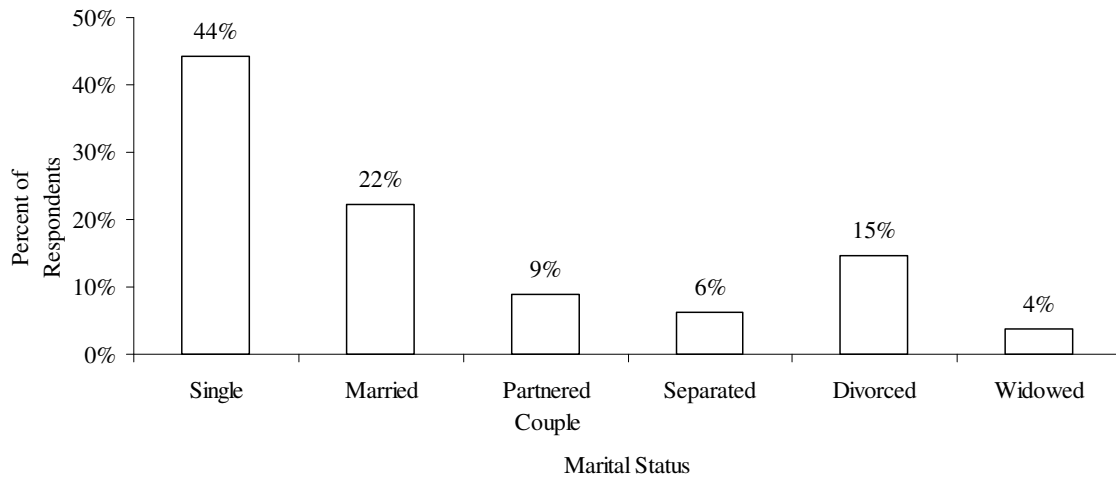
5. 55.1% of respondents did not live with any children.  
N = 350



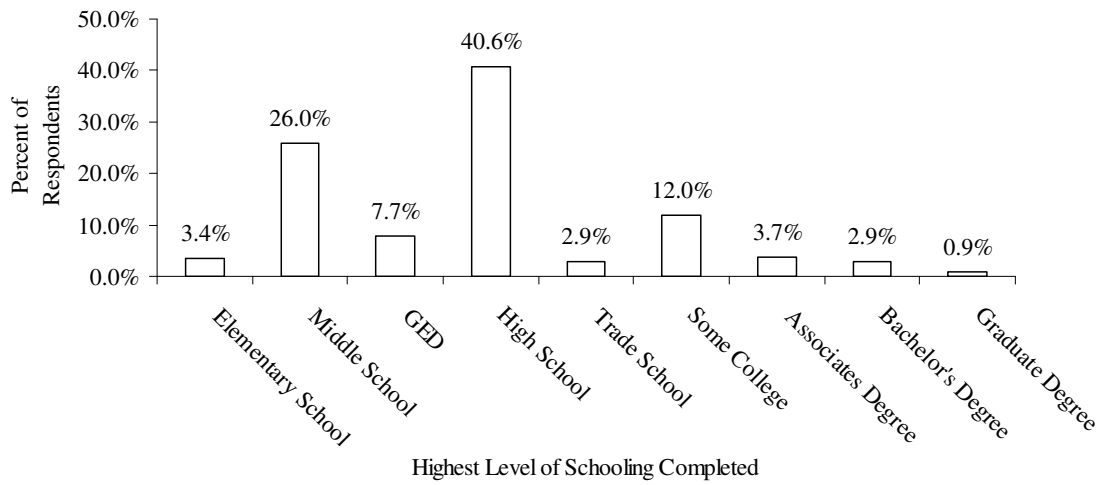
6. 67% of respondent's children were under the age of 13.  
N = 157



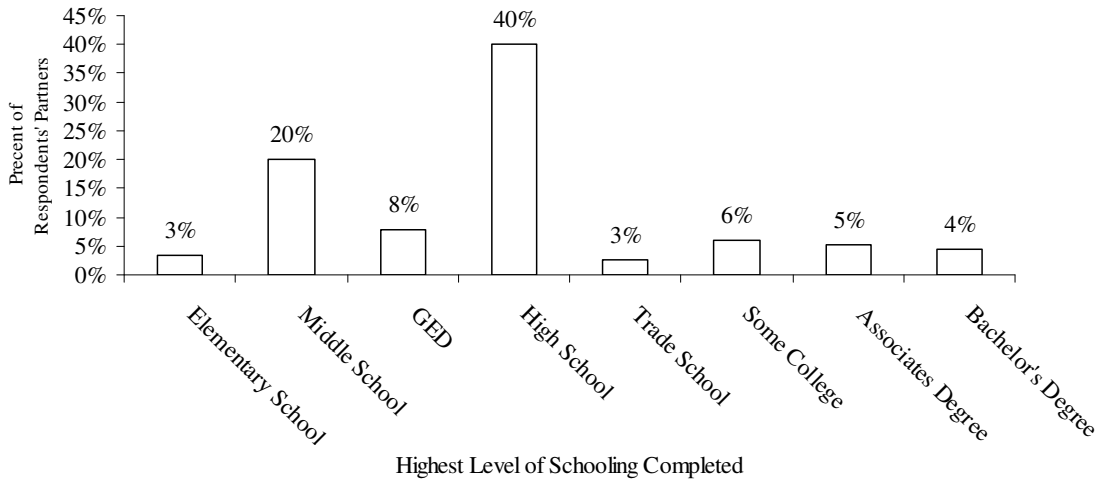
7. 44% of respondents were single.  
N = 350



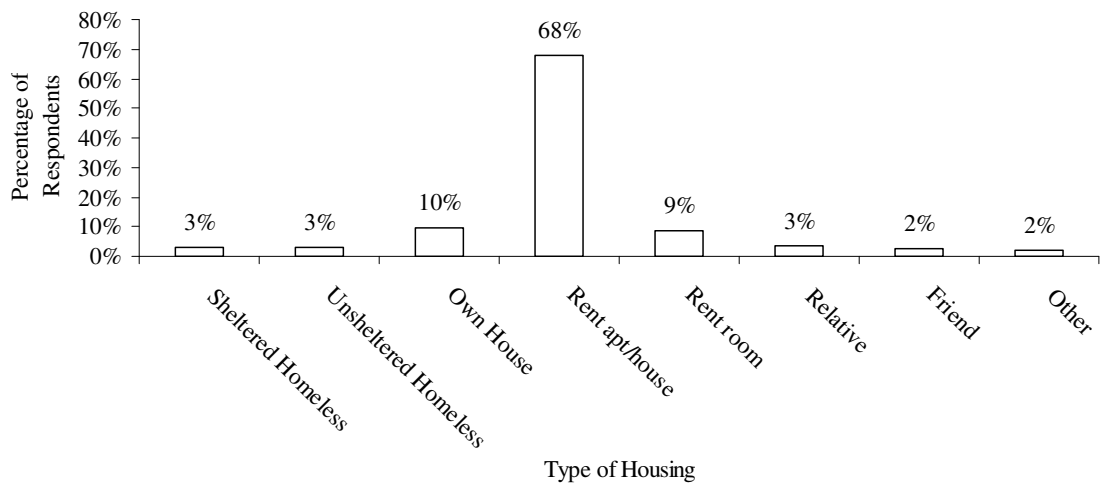
8. 70.7% of respondents completed high school, the equivalent, or greater.  
N = 350



9. 77% of respondents' partners completed high school, the equivalent, or greater.  
N = 109

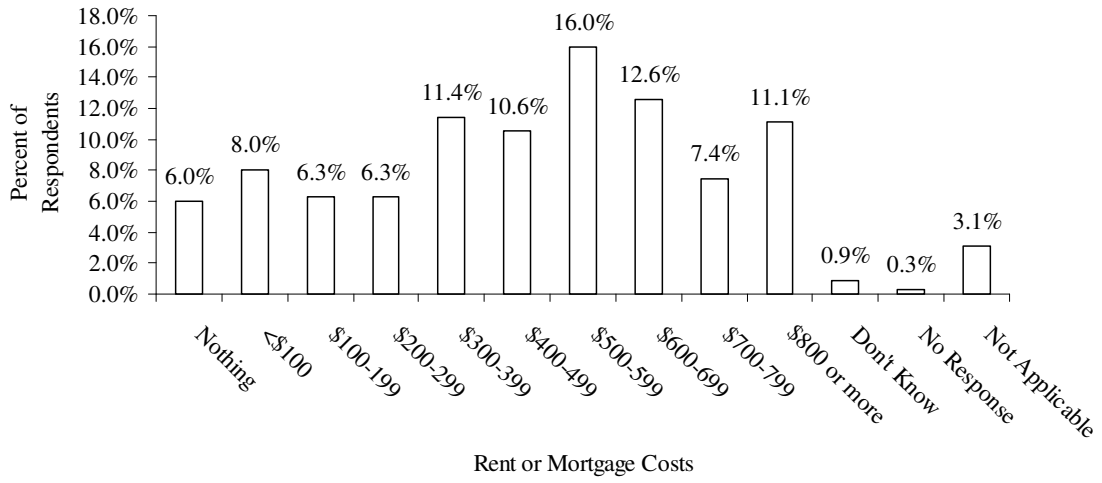


10. 77% of respondents rent their house.  
N = 350

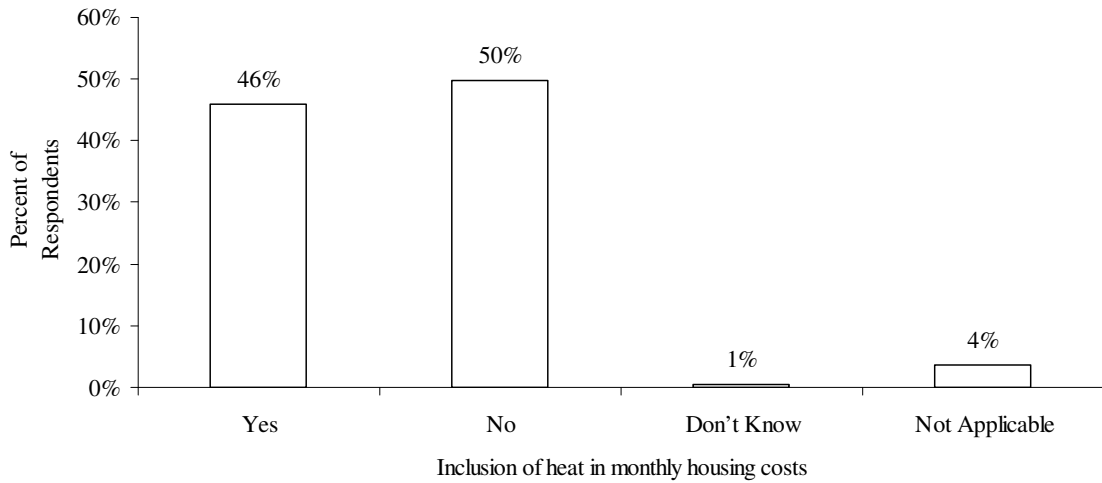




11. 47.1% of respondents pay more than \$500 in rent and mortgage costs per month.  
 N = 350

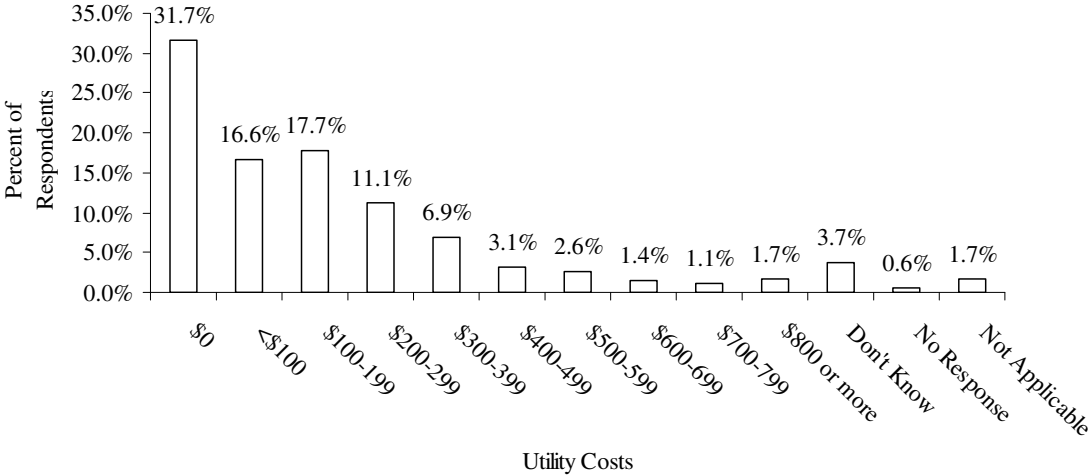


12. 50% of the respondents' monthly housing costs include heat.  
 N = 350



13. 49.4% of respondents pay more than \$100 per month for utilities.

N = 350



14. 23% of respondents have moved two or more times in the previous year.

N = 350

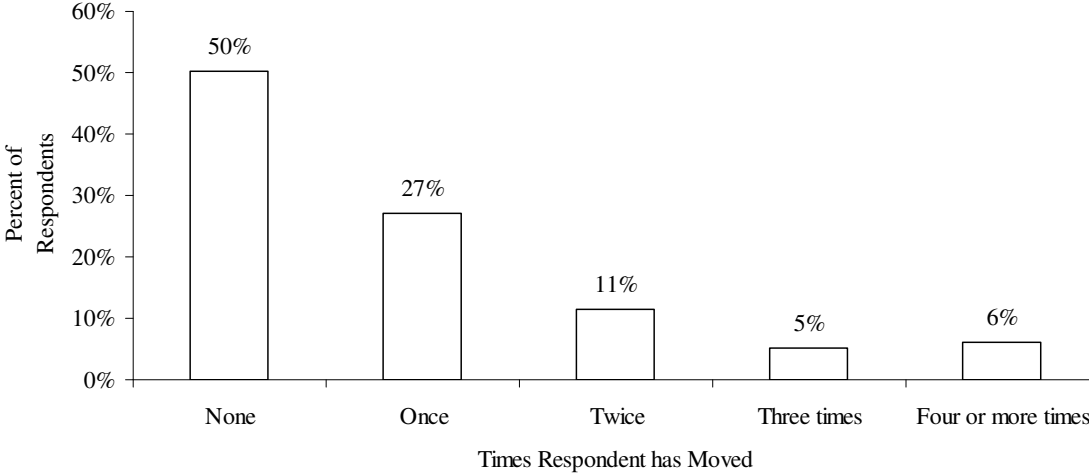


Figure 2. Items respondents have in their homes.  
N = 350

	Yes	No	Don't Know
Telephone	235	115	0
Cellular Phone	199	151	0
Long Distance Service	167	182	1
Radio	300	50	0
Cable Television	263	87	0
Computer	126	224	0
Internet Access	94	255	1
Stove or Oven	309	41	0
Microwave	310	40	0
Refrigerator	328	22	0
Bathroom	335	15	0
Washer	172	178	0
Dryer	148	202	0

15. 68.3% of respondents do not have a vehicle.  
N = 350

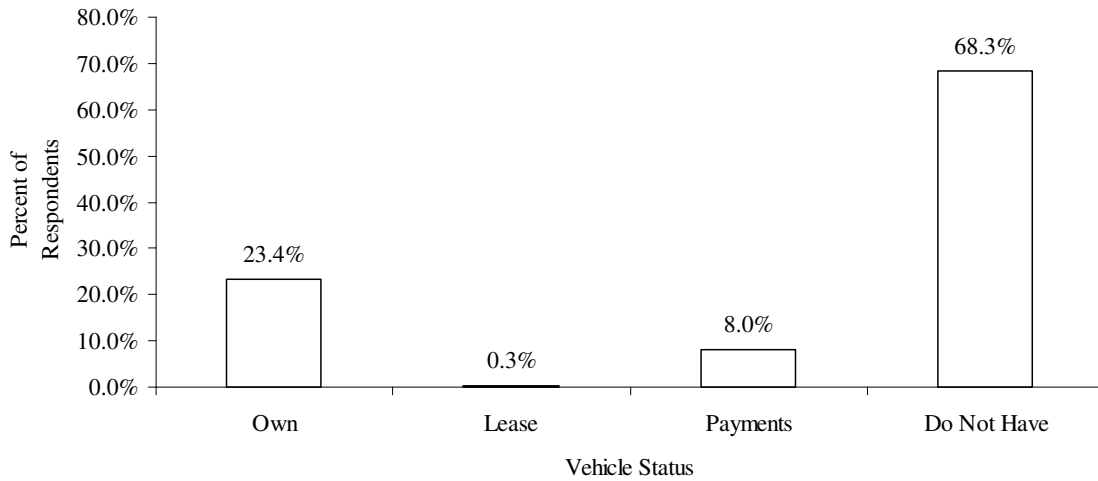


Figure 3. Number of Times in Previous Year Respondents Had Trouble Paying Specific Monthly Bills  
N = 350

	Never	1-3 Times/Year	4+ Times/Year	Don't Know	No Response	N/A
Rent/Mortgage	210	96	37	1	0	6
Heat	209	84	37	2	0	18
Electric	198	95	40	2	0	15
Telephone	231	56	23	2	0	38
Car Expenses	203	28	15	0	0	104
Credit Cards	198	20	17	1	0	114
Long Distance Service	253	23	14	1	0	59
Cable Television	238	54	16	1	0	41
Internet Access	221	15	10	0	0	104

16. 80.3% of respondents reported that their health was average or poor.  
N = 350

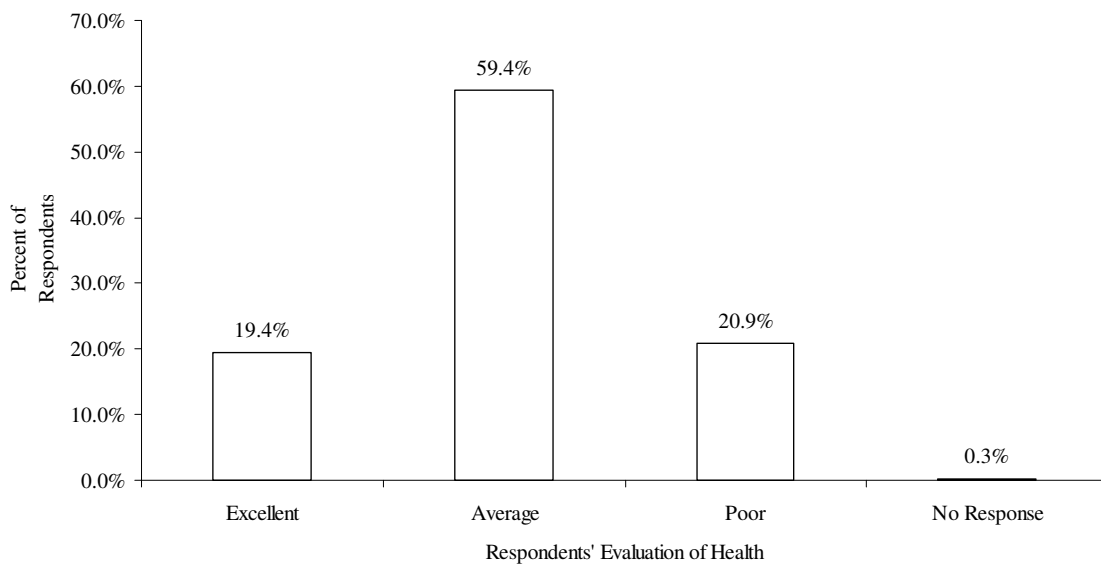
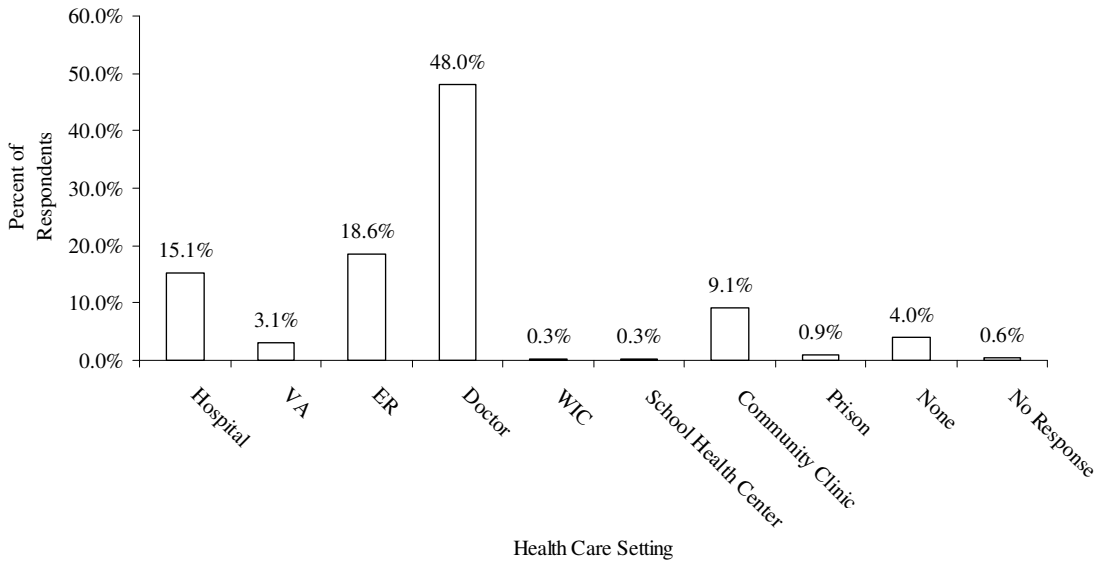


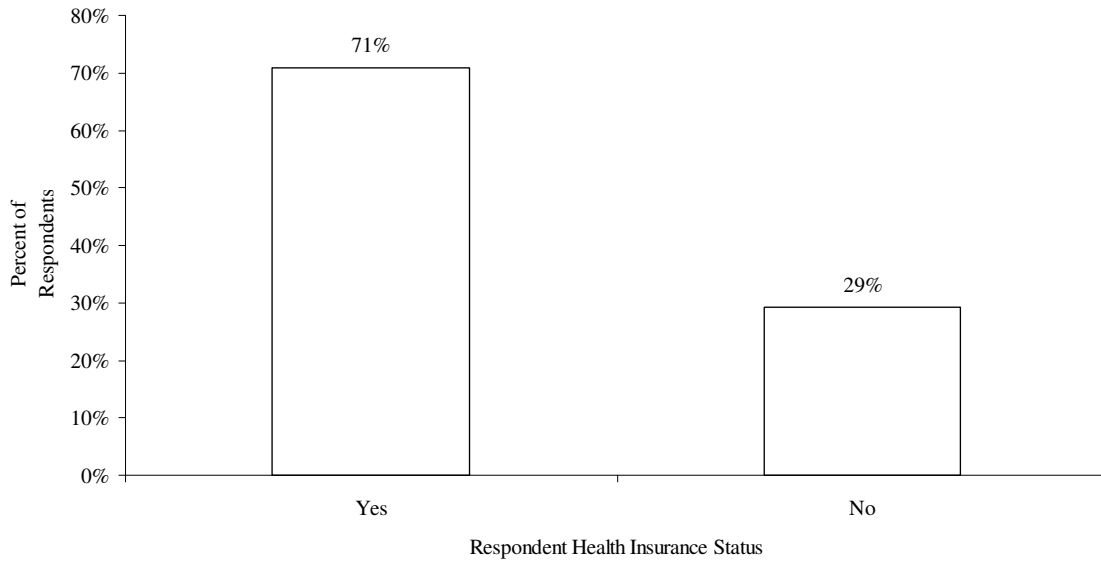
Figure 4. Health care settings respondents visited in previous year.  
N = 350

	Yes	No
Hospital	84	266
VA	25	325
ER	259	91
Doctor	268	82
WIC	51	299
VNA	11	339
School Health Center	15	335
Community Clinic	71	279
Other	12	338

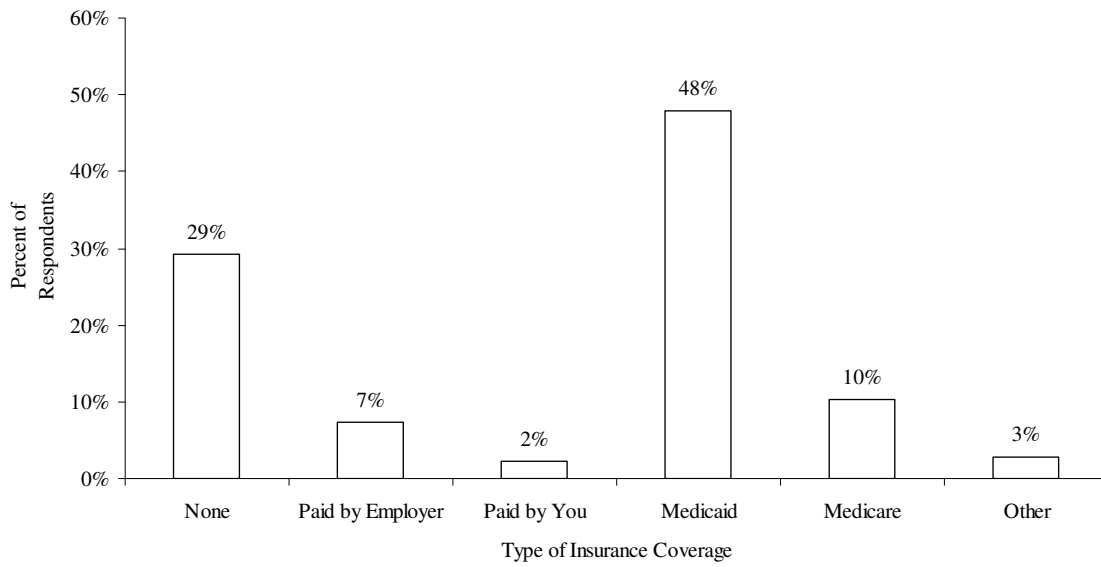
17. 52% of respondents reported not having a primary care physician.  
N = 350



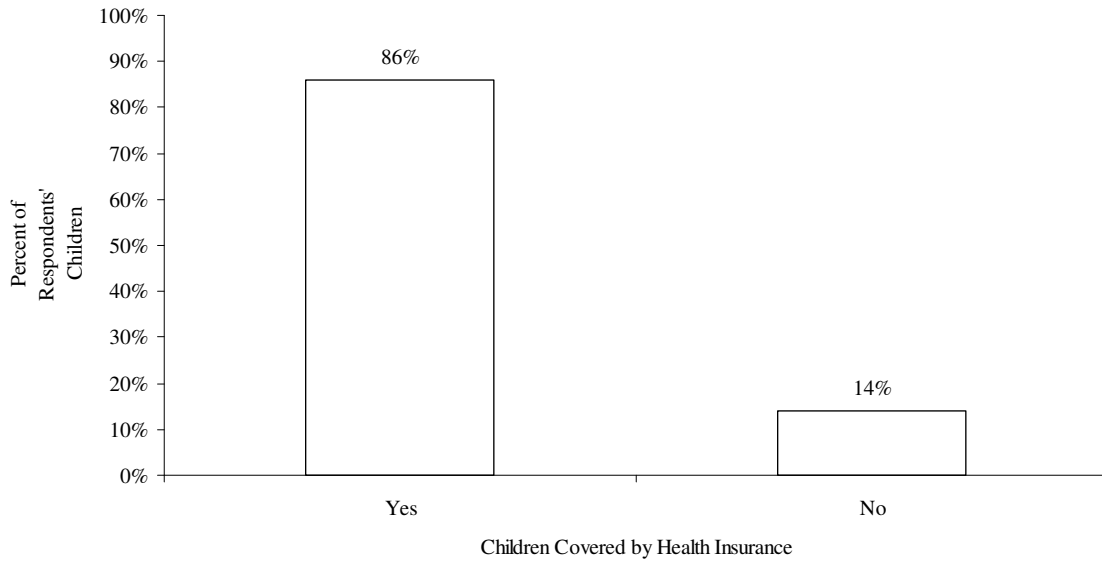
18. 71% of respondents have health insurance.  
N = 350



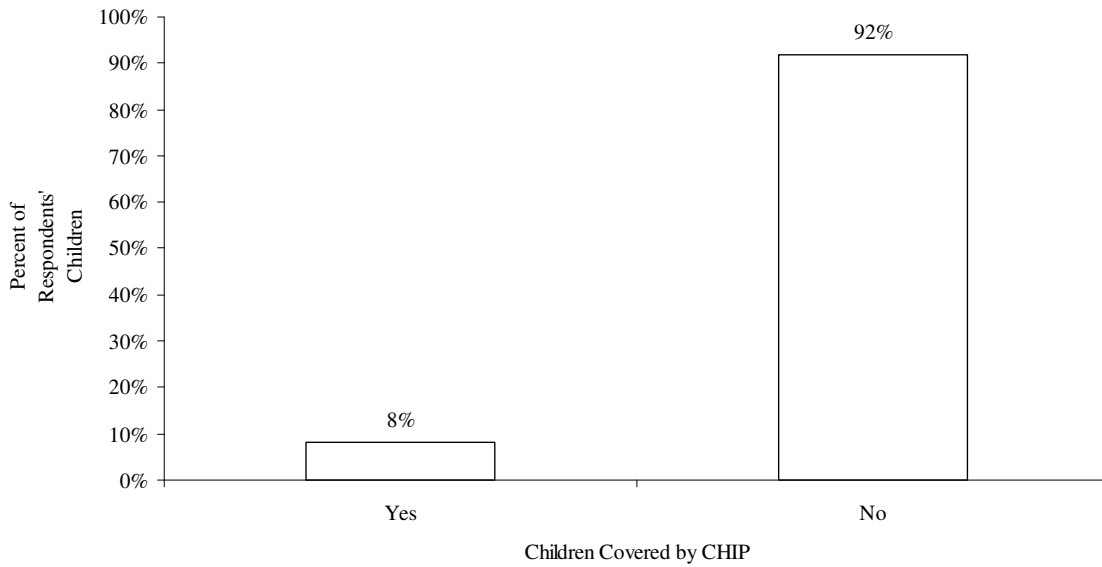
19. 48% of Respondents are Insured by Medicaid.  
N = 350



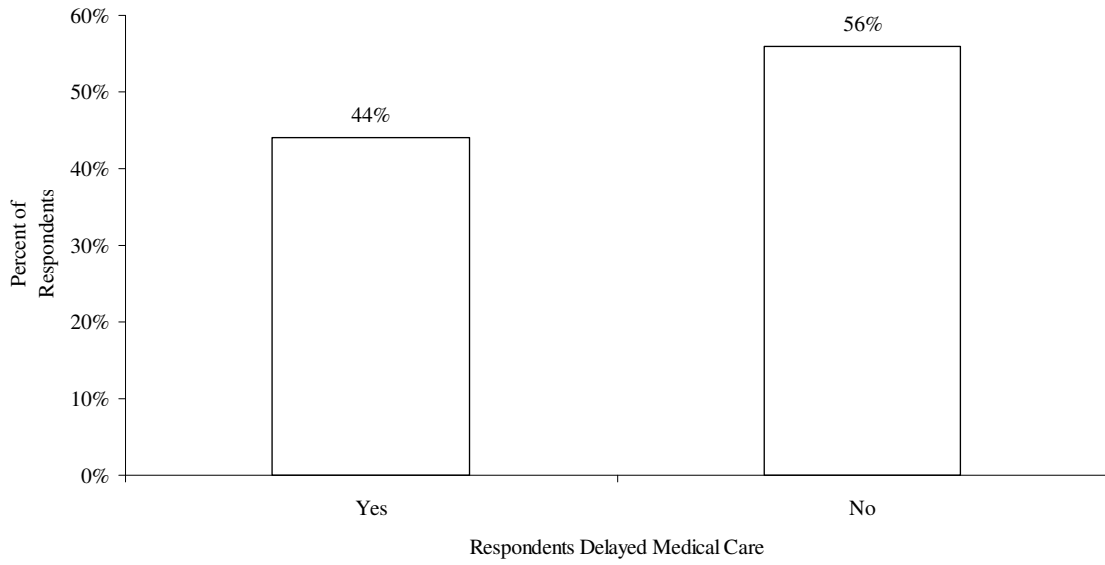
20. 86% of respondents' children have health insurance.  
N = 157



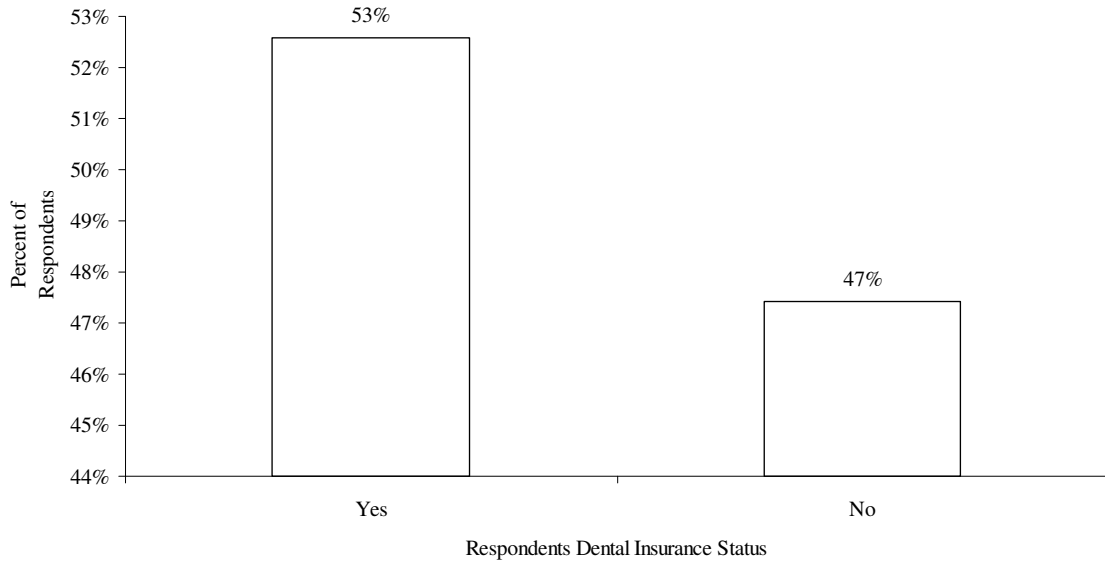
21. Only 8% of respondents' children with health insurance were covered by CHIP.  
N = 135



22. 44% of respondents reported delaying medical care due to cost.  
N = 350

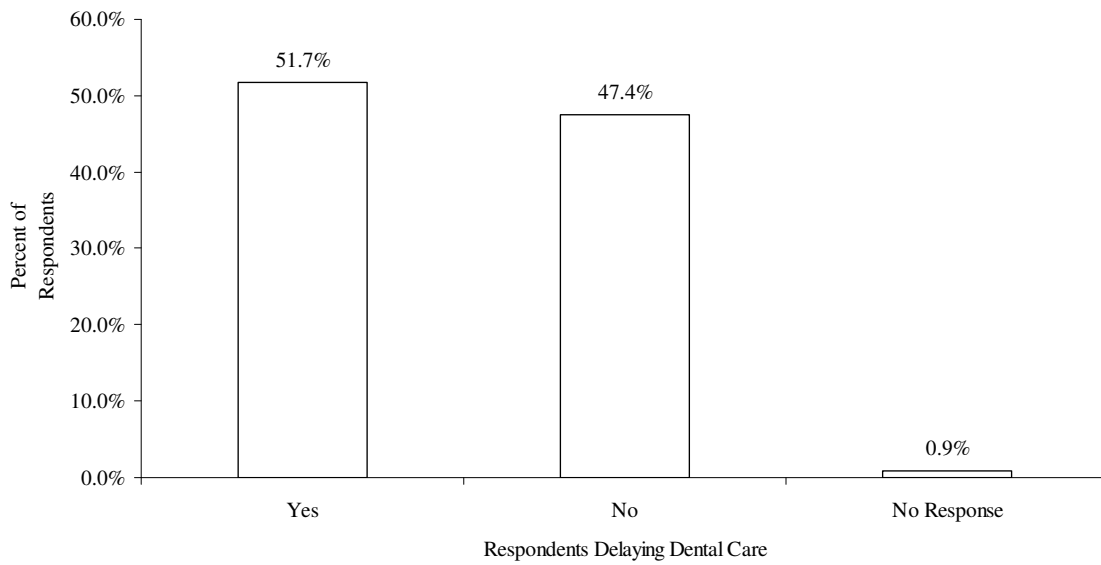


23. 53% of respondents reported that they have dental insurance.  
N = 350

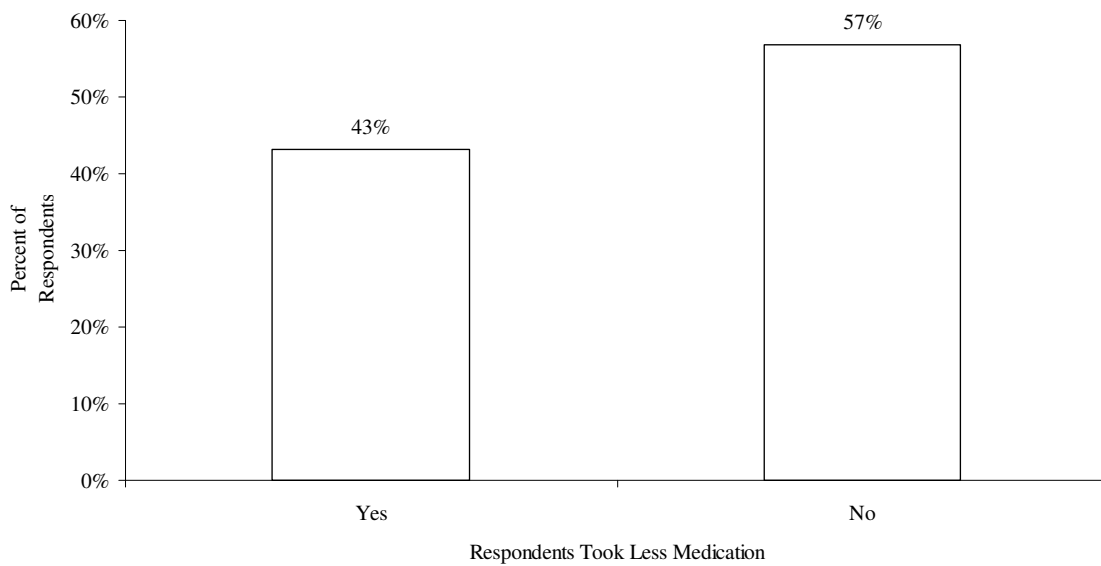




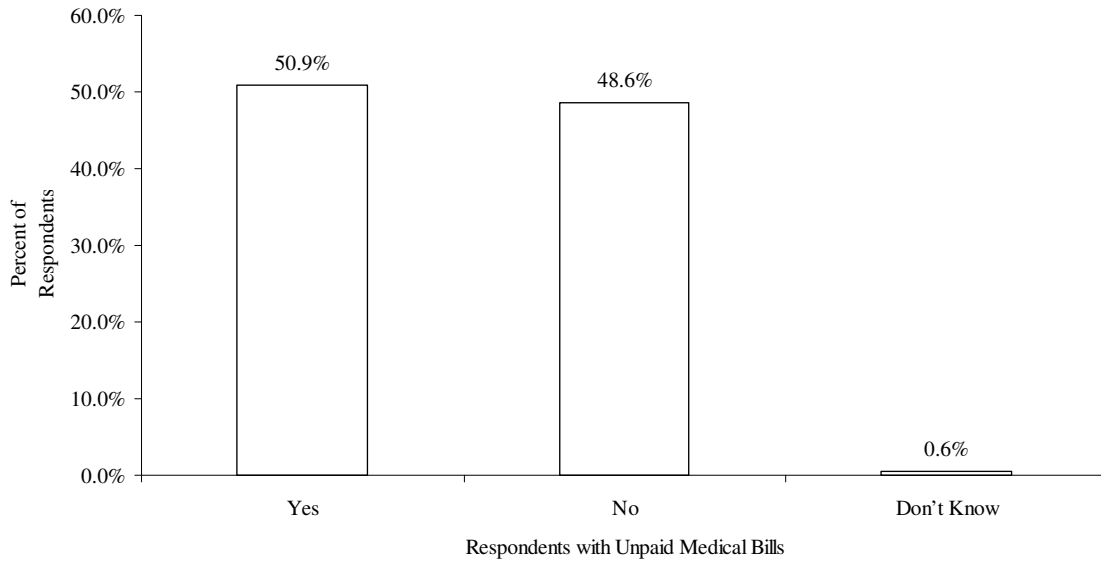
24. 51.7% of respondents reported delaying dental care due to cost.  
N = 350



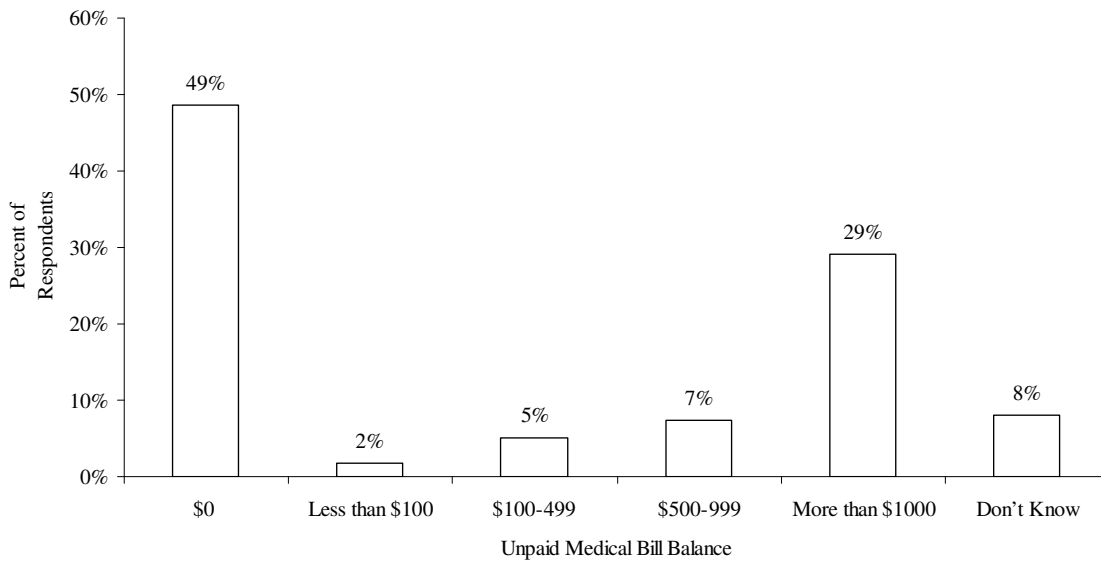
25. 43% of respondents reported taking less medication than prescribed due to cost.  
N = 350



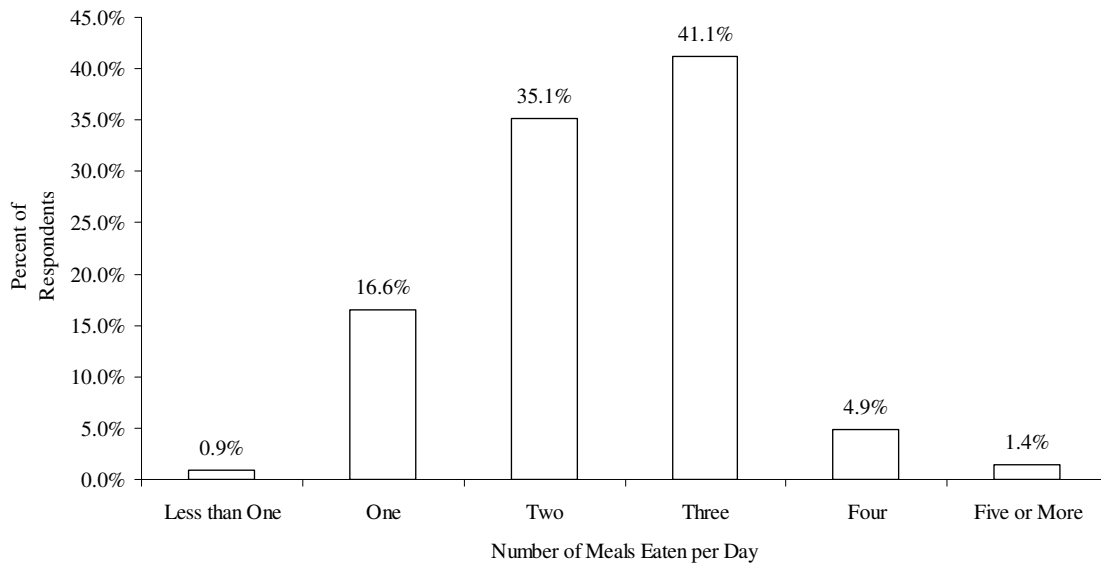
26. 50.9% of respondents reported having unpaid medical bills.  
N = 350



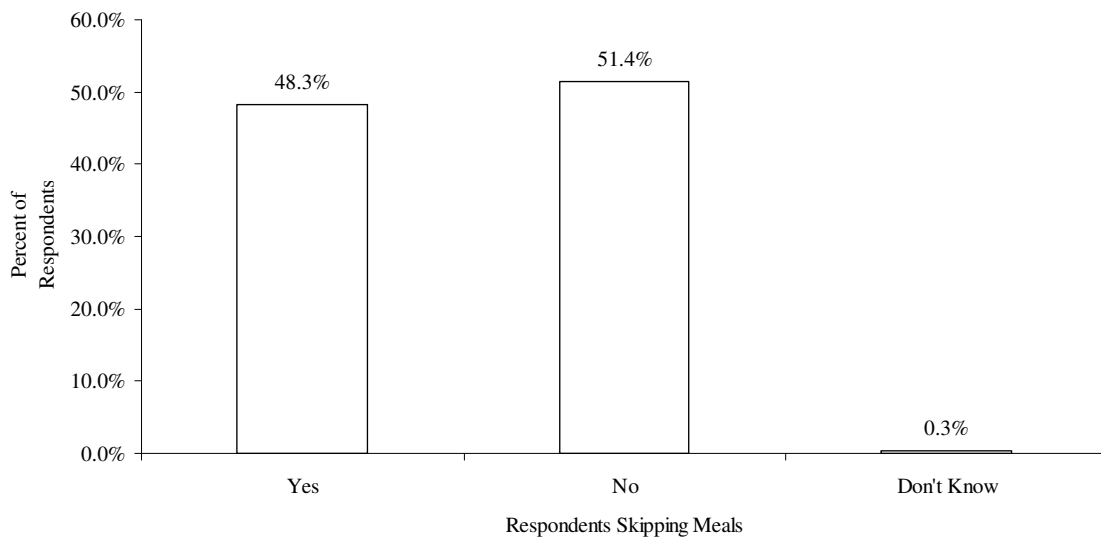
27. 36% of respondents had unpaid medical bills in excess of \$500.  
N = 350



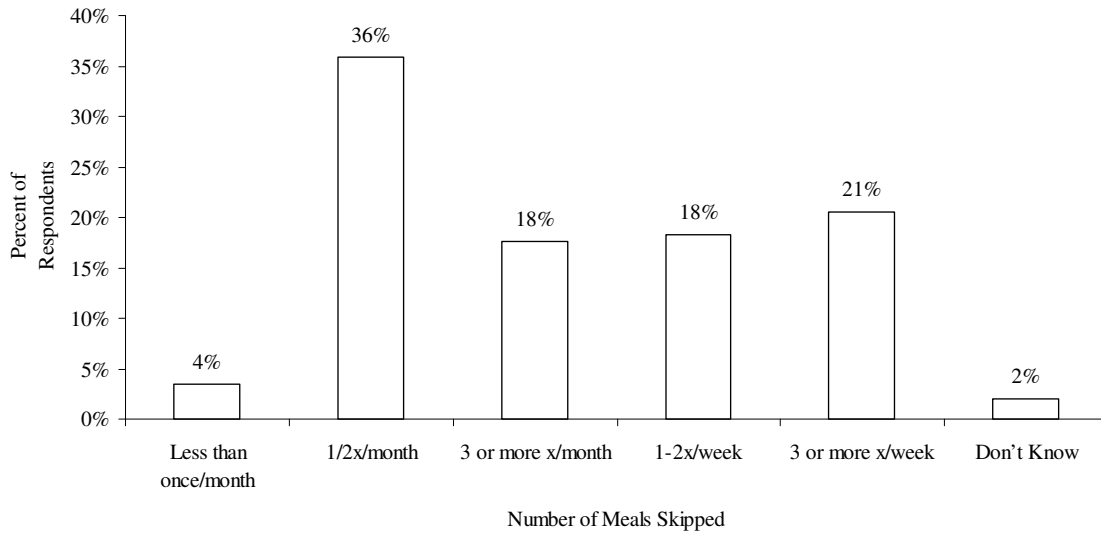
28. 41.1% of respondents ate three meals per day.  
N = 350



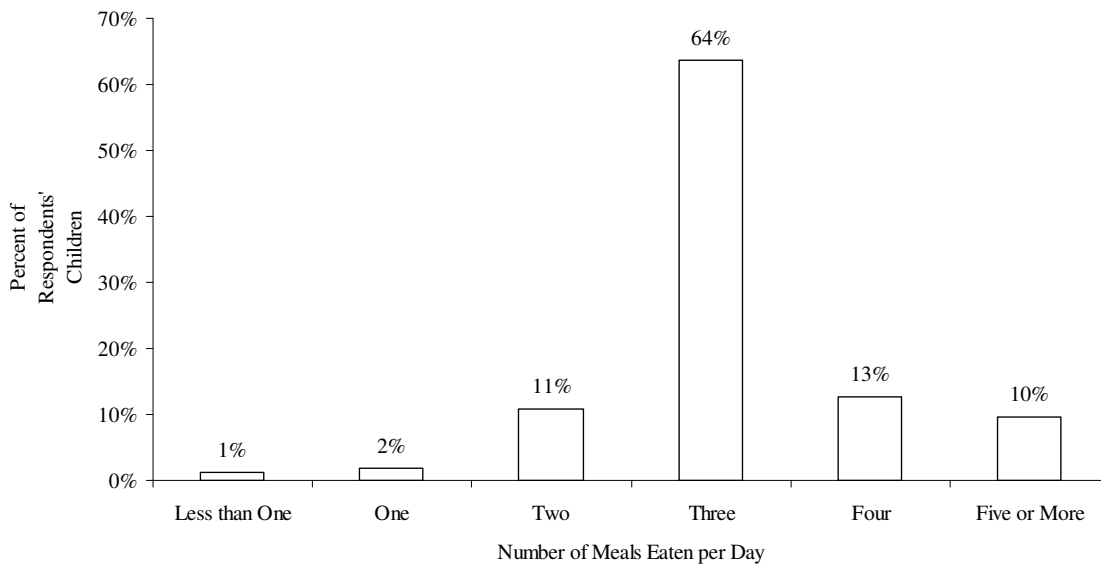
29. 48.3% of respondents reported skipping at least one meal in the prior month due to lack of financial resources.  
N = 350



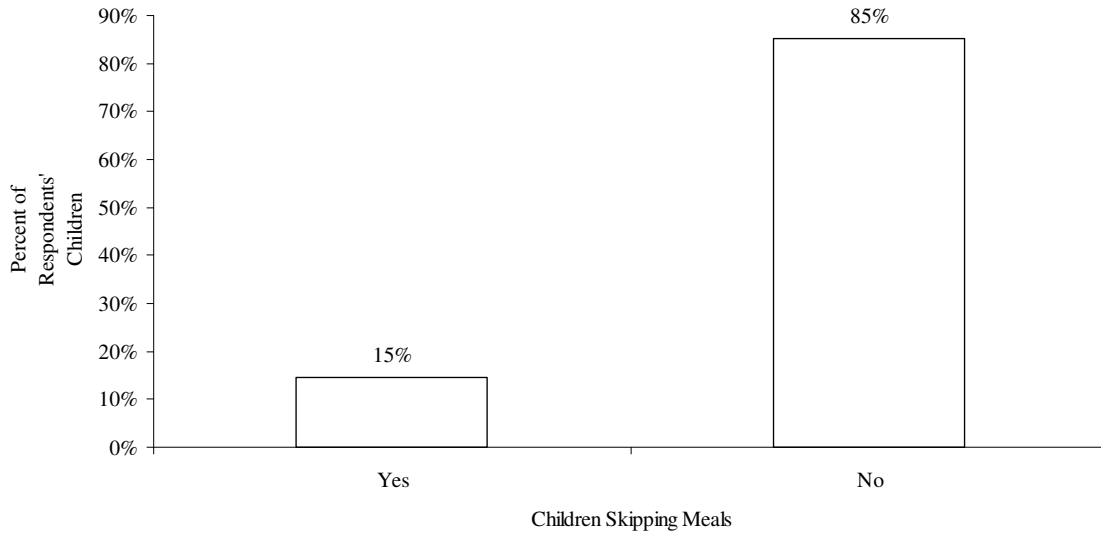
30. 39% of respondents reported skipping at least one meal per week last month due to a lack of financial resources.  
 N = 170



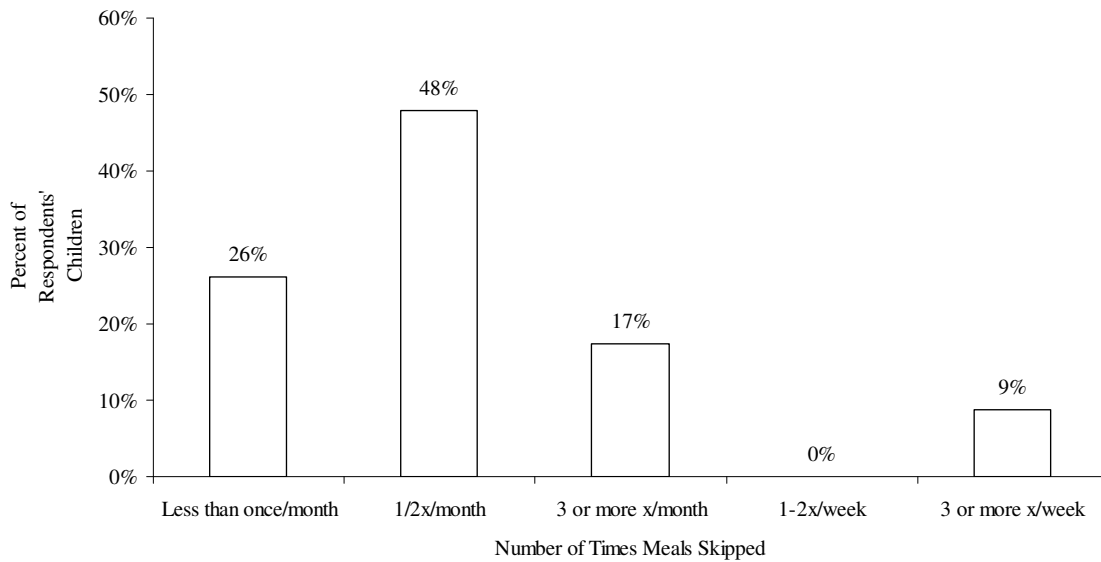
31. 86% of respondents' children eat three meals per day.  
 N = 157



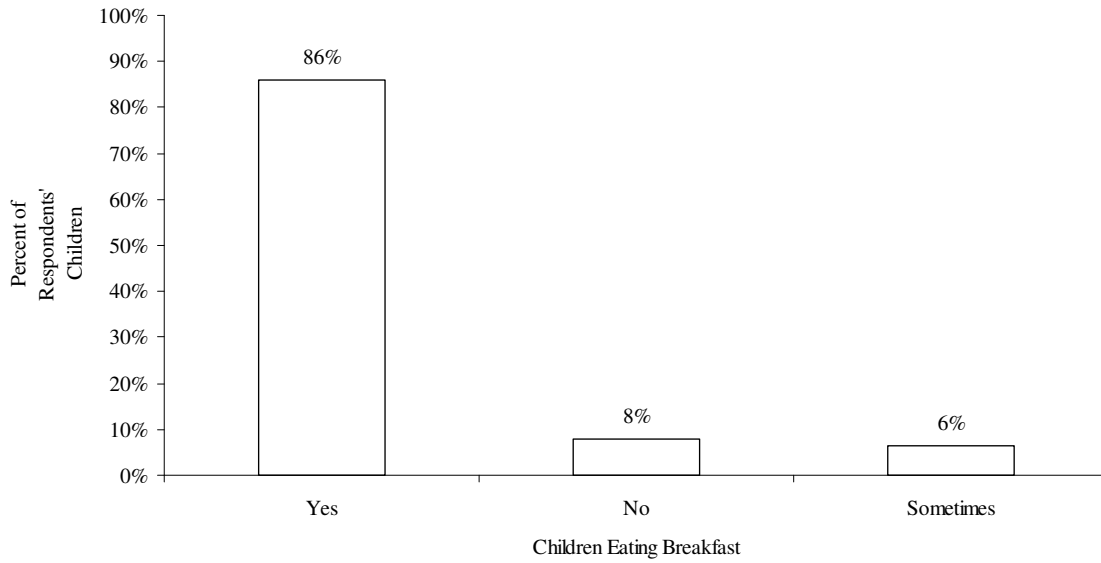
32. 85% of respondents' children did not skip any meals in the previous month due to lack of financial resources.  
N = 157



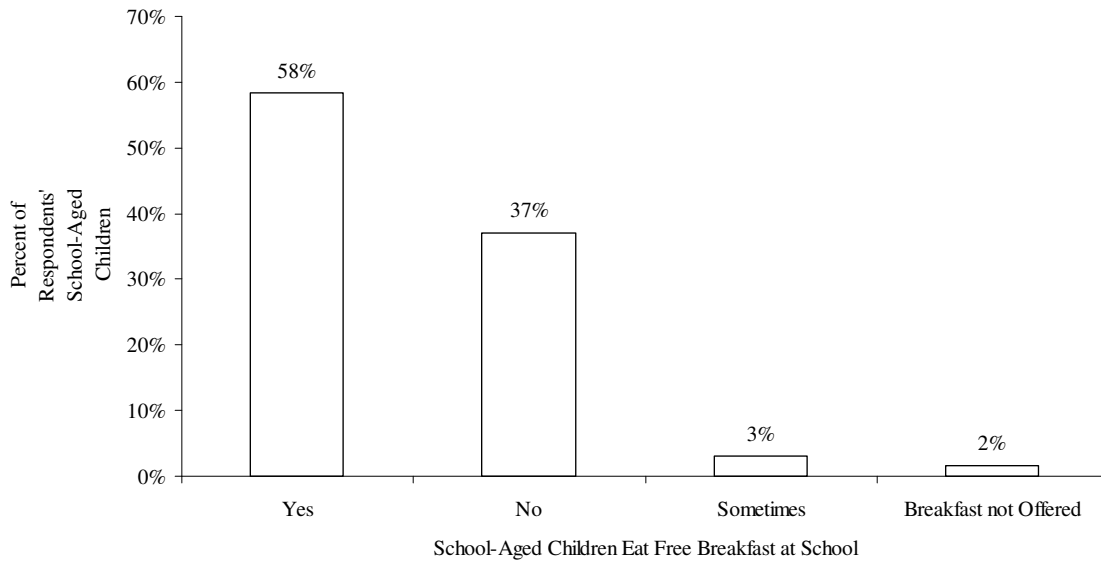
33. 48% of the respondents' children who skipped a meal in the past month skipped 1 to 2 times.  
N = 23



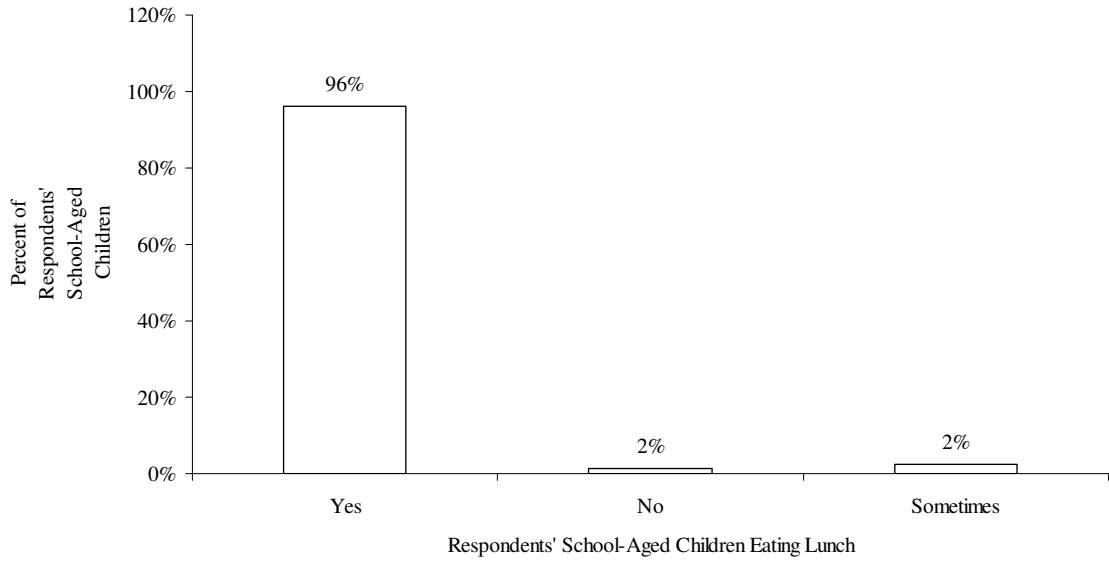
34. 86% of respondents' school-aged children eat breakfast regularly.  
N = 127



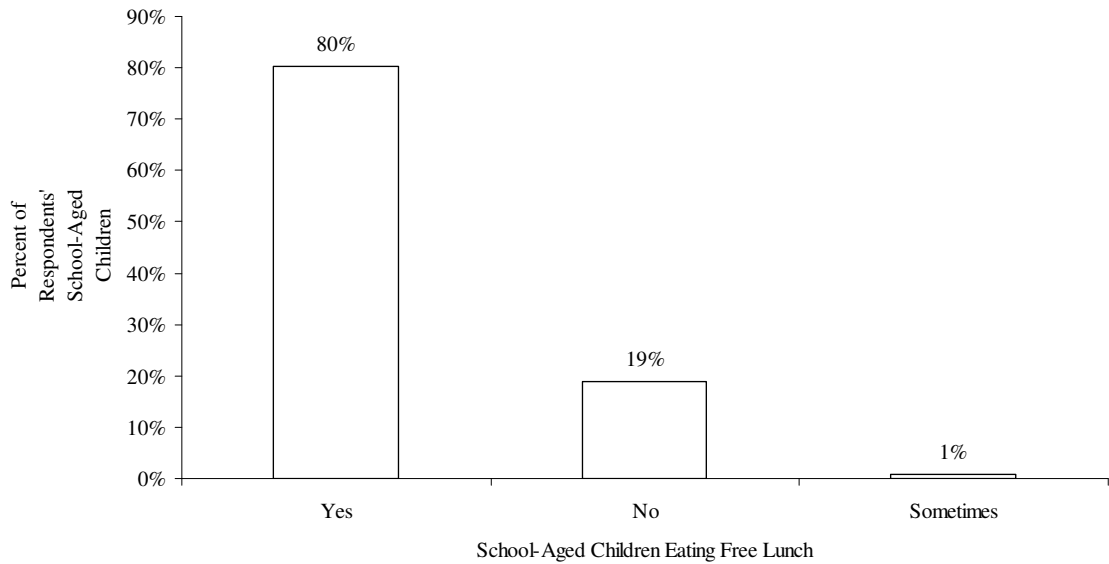
35. 58% of respondents' school-aged children eat free breakfast at school.  
N = 127



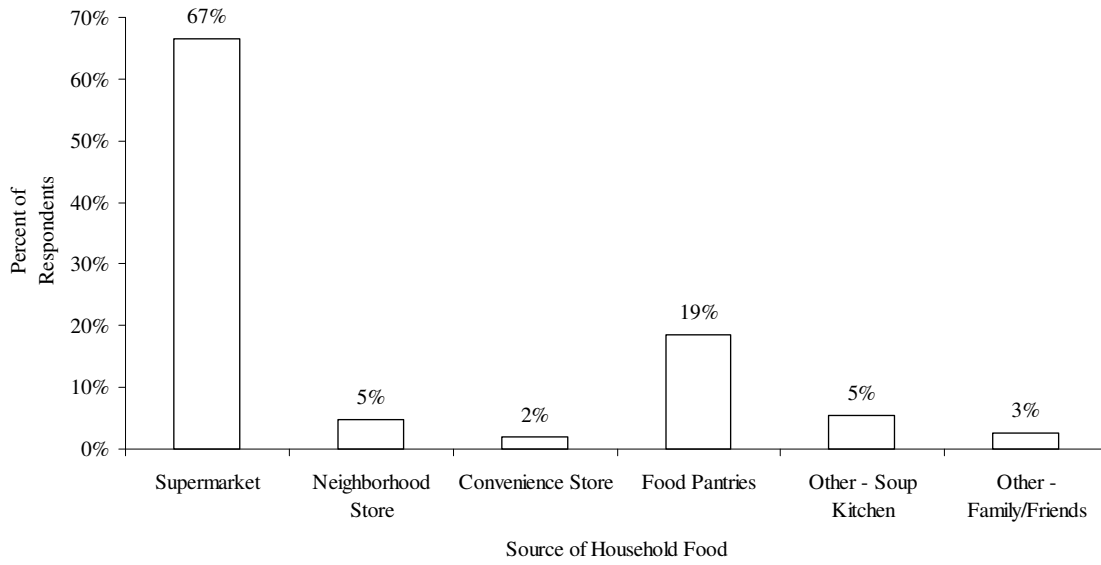
36. 96% of respondents' school-aged children eat lunch.  
N = 127



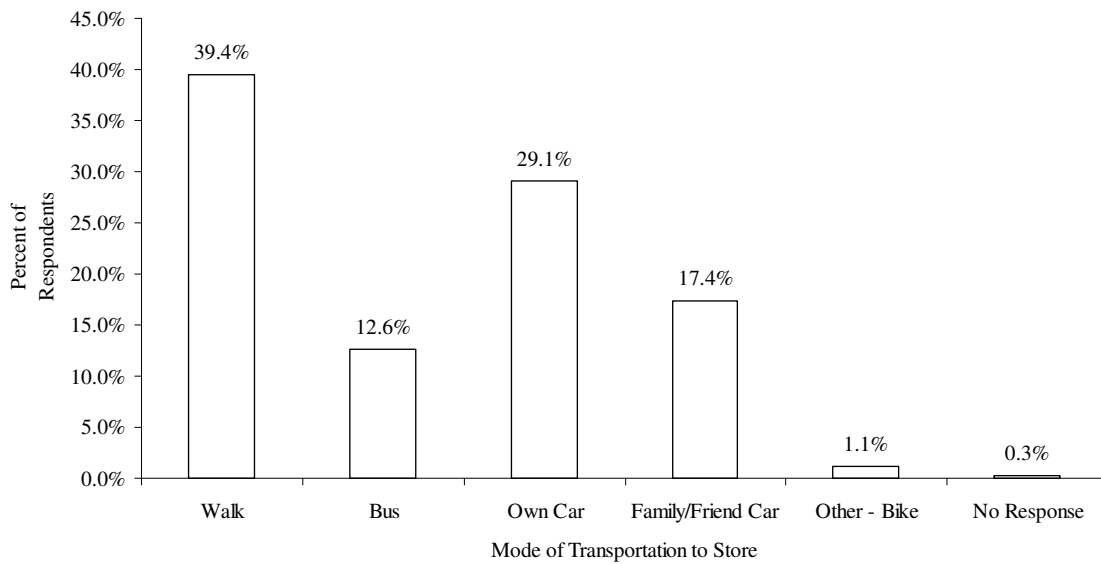
37. 80% of respondents' school-aged children eat free lunch at school.  
N = 127



38. 67% of respondents secure food at a supermarket.  
N = 350

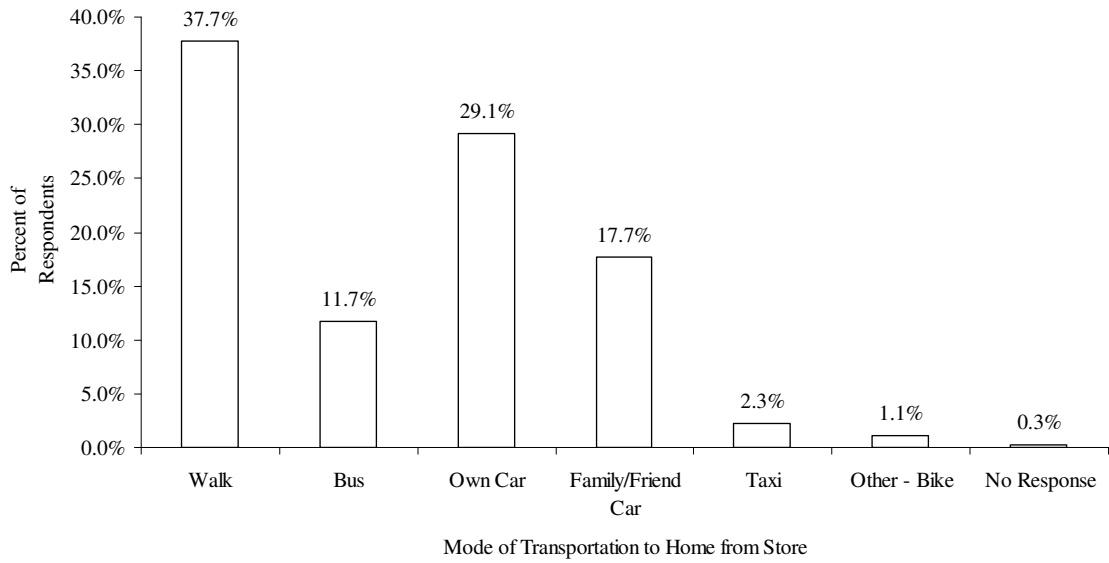


39. 39.4% of respondents walk to the store.  
N = 350

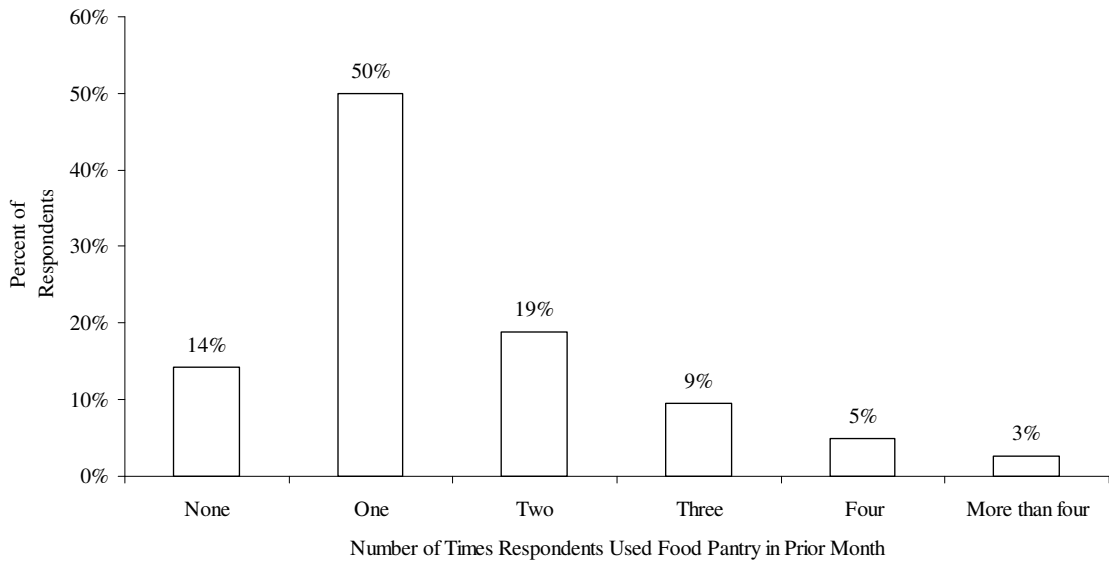




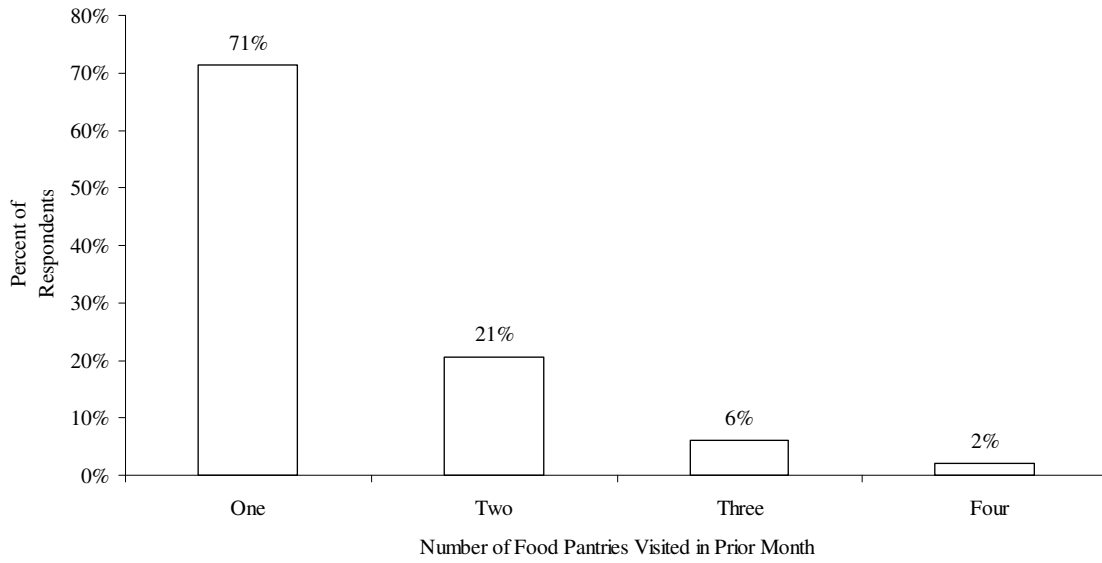
40. 37.7% of respondents walk home from the store.  
N = 350



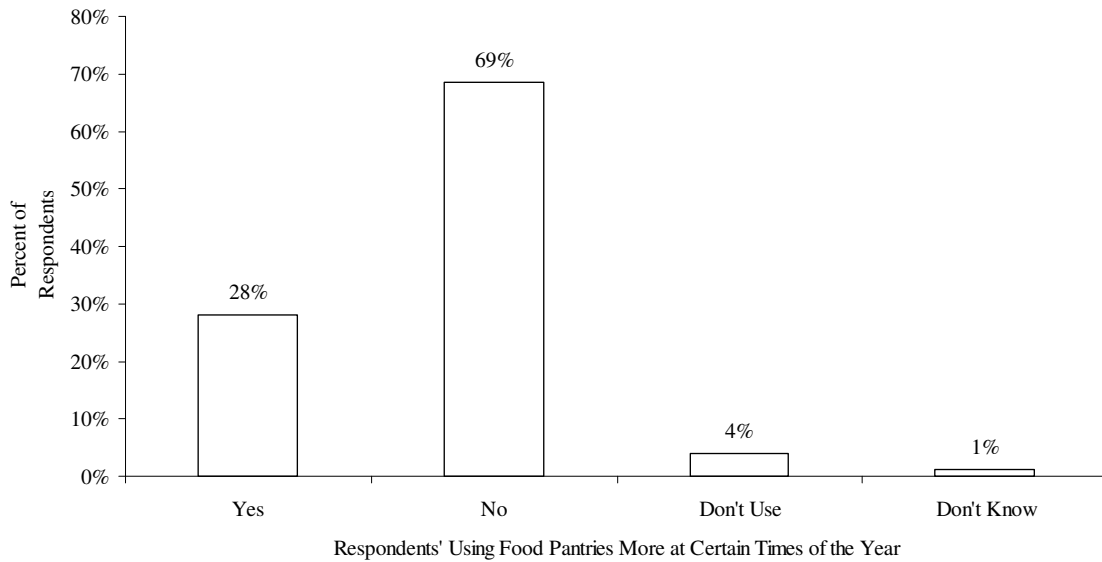
41. 36% of respondents reported using more than one food pantry in the previous month.  
N = 350



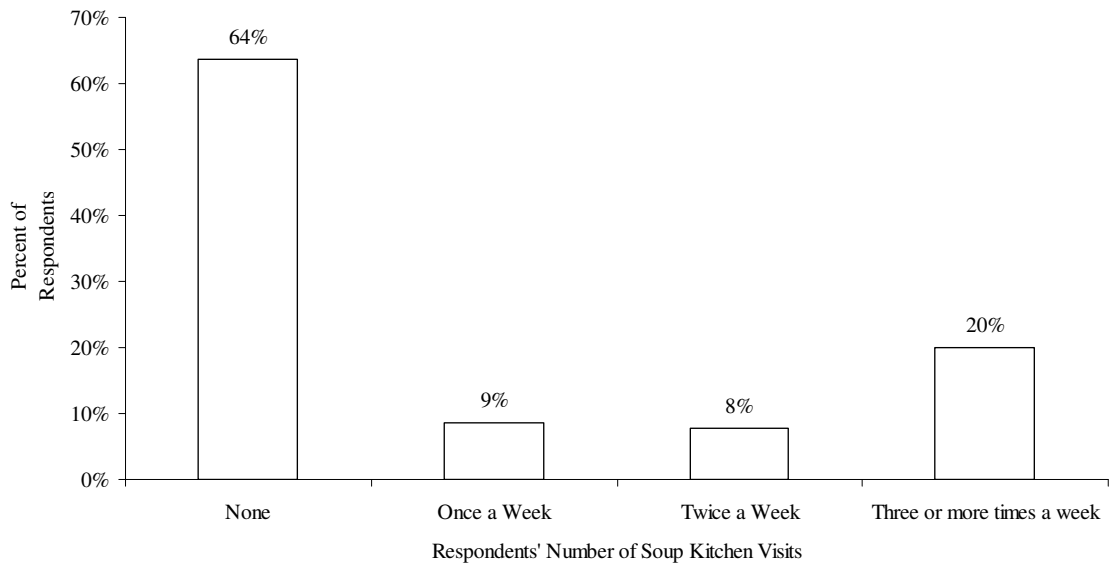
42. 71% of respondents who visited a food pantry in the prior month visited only one.  
N = 300



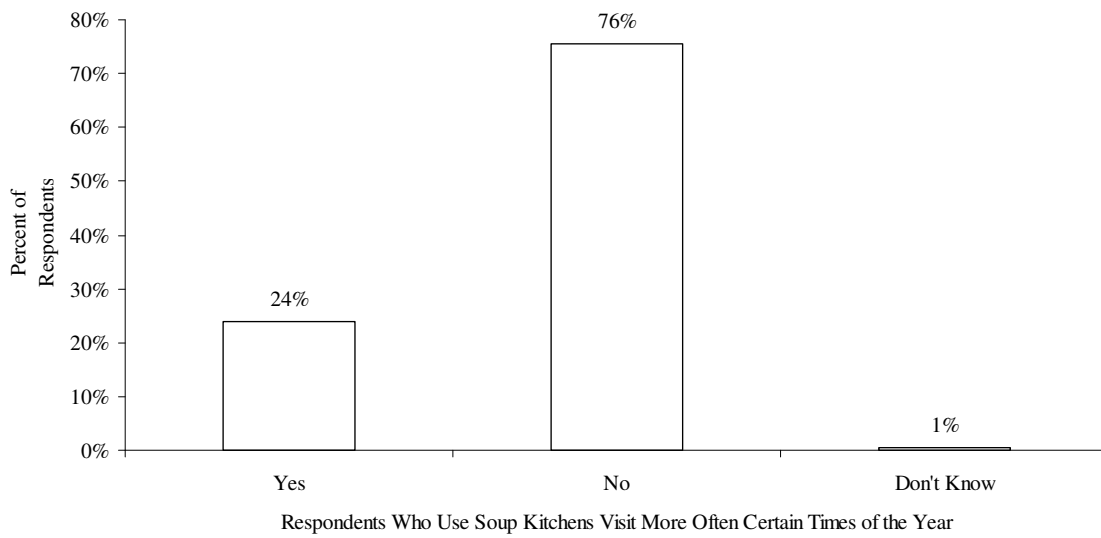
43. 28% of respondents report accessing food pantries more often at certain times of the year.  
N = 350



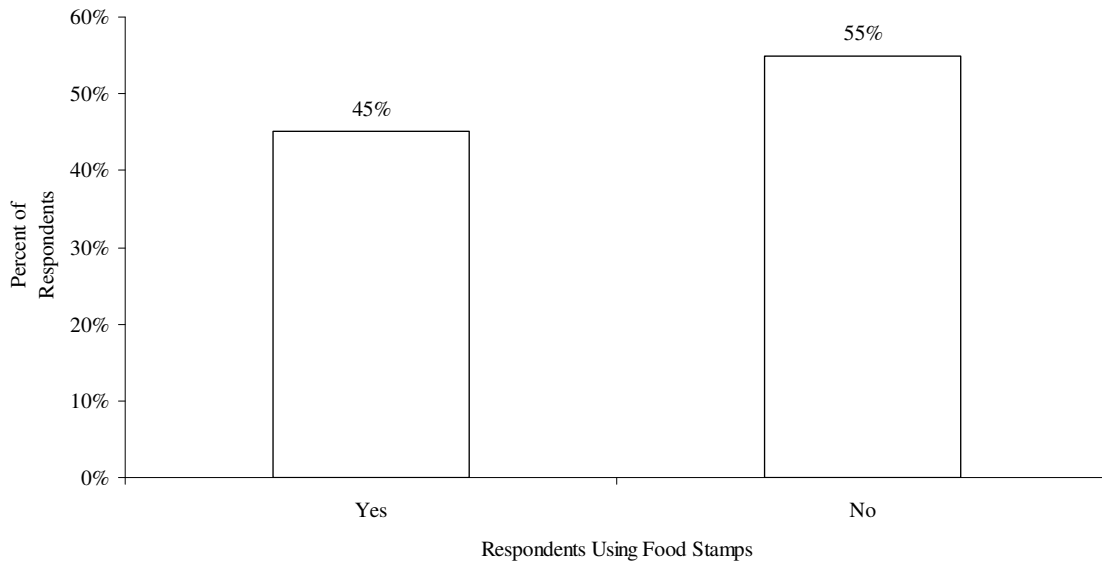
44. 20% of respondents report using soup kitchens three or more times per week.  
N = 350



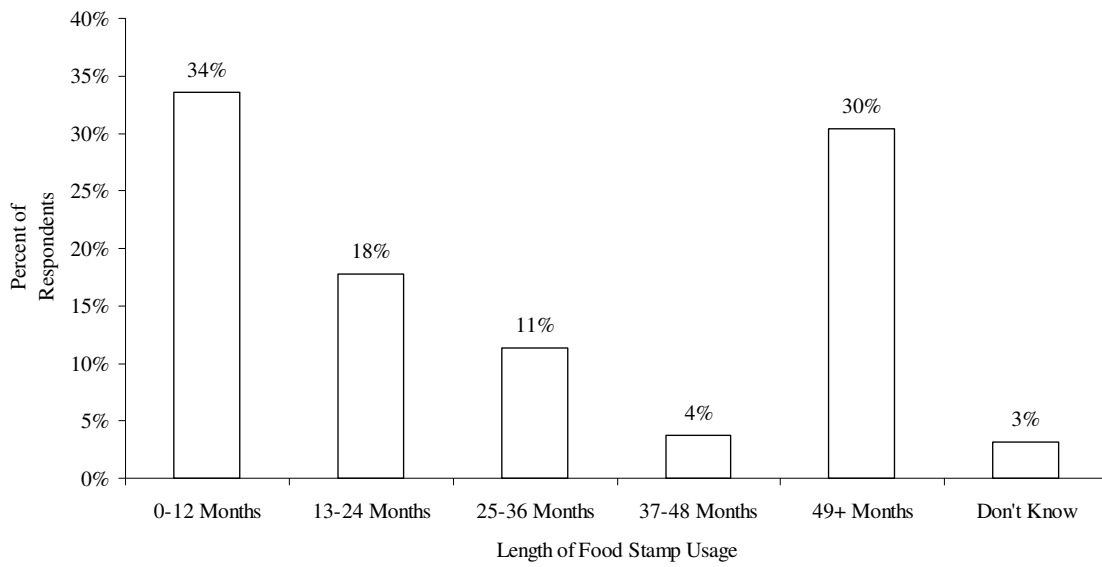
45. 24% of respondents who use soup kitchens stated that there are certain times of the year when they access soup kitchens more often.  
N = 172



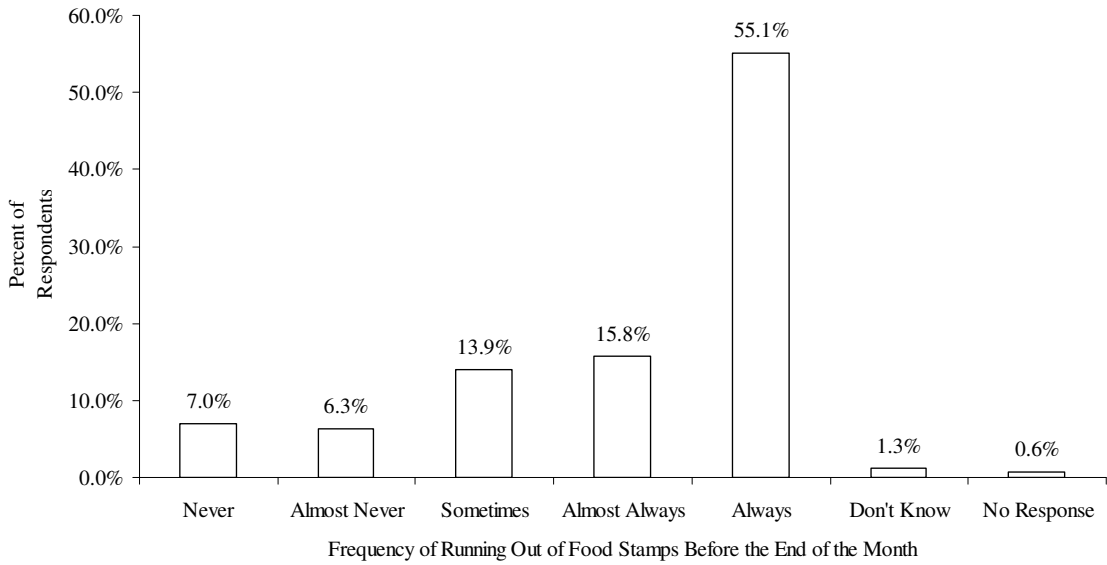
46. 45% of respondents currently use food stamps.  
N = 350



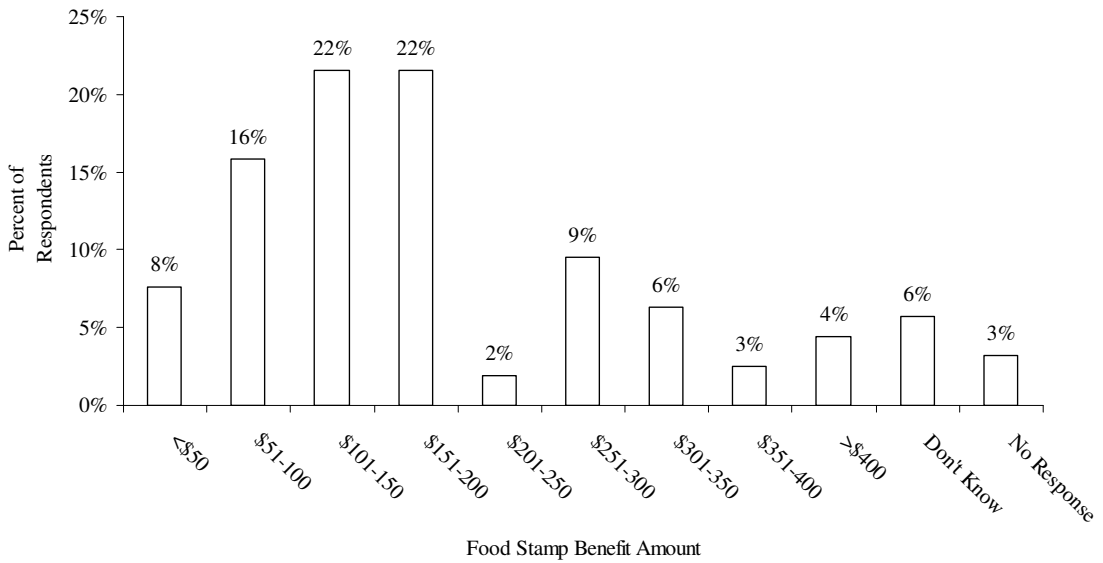
47. 30% of respondents have used food stamps for more than 5 years.  
N = 158



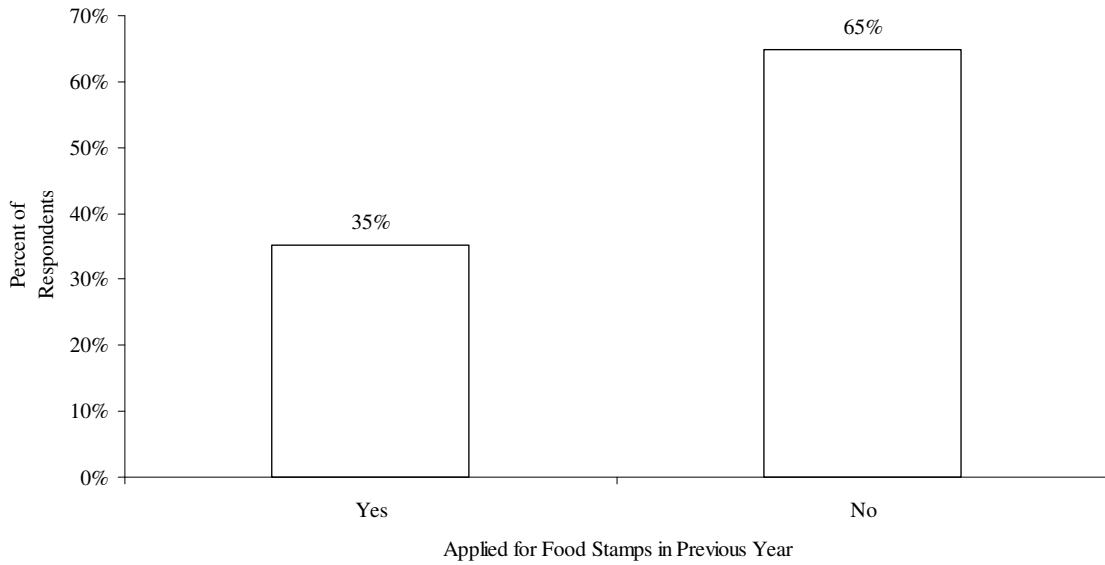
48. 85% of respondents report running out of food stamps before the end of the month.  
 N = 158



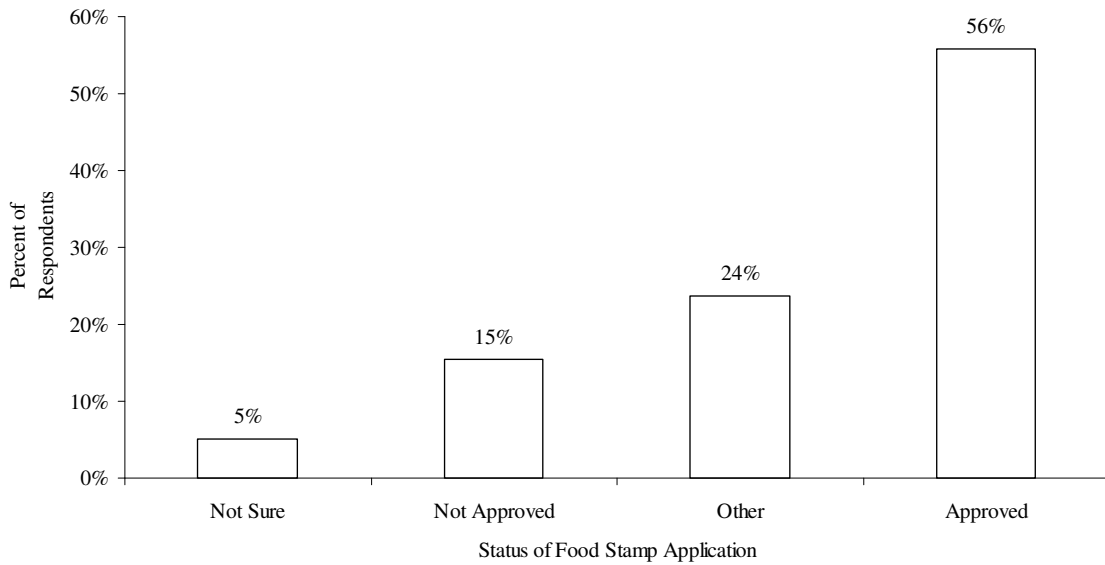
49. 68% of respondents using food stamps report receiving less than \$200 a month.  
 N = 158



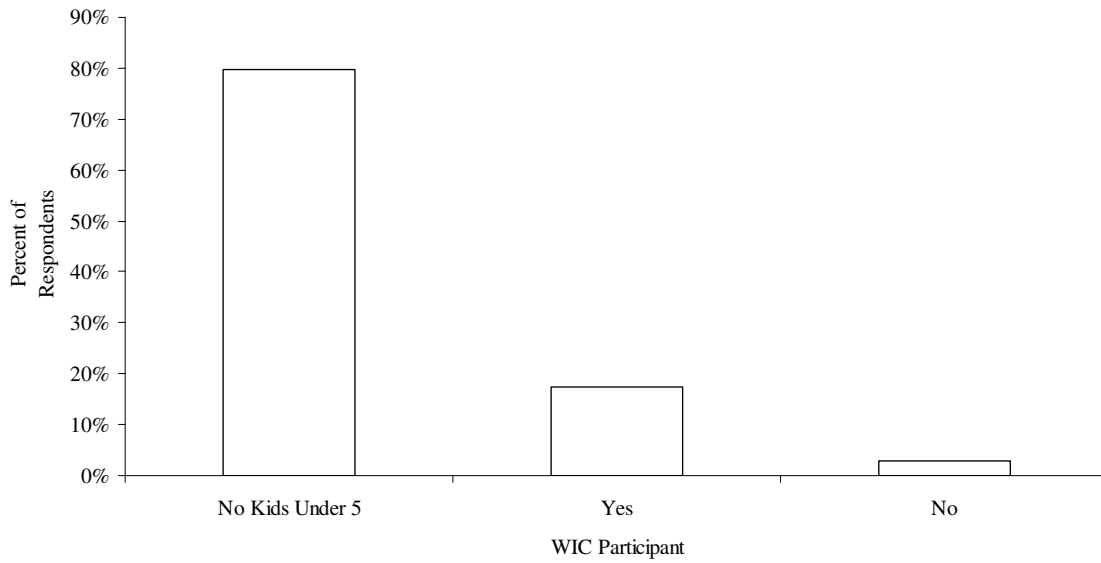
50. 35% of respondents applied for food stamps in the previous year.  
N = 350



51. 56% of the respondents who applied for food stamps in the previous year were approved.  
N = 123



52. 17% of respondents with WIC eligible children participate in the WIC program.  
N = 350



53. 59% of WIC participants waited less than 10 days to secure a WIC appointment.  
N = 71

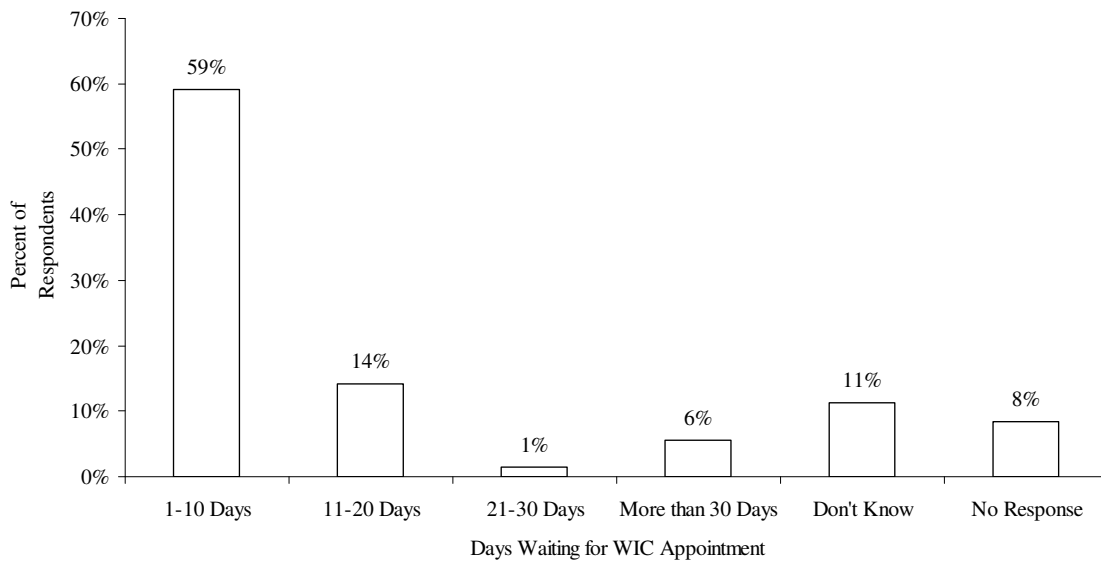


Figure 5. Respondents' and Respondents' Partners' Sources of Income  
 N = 350

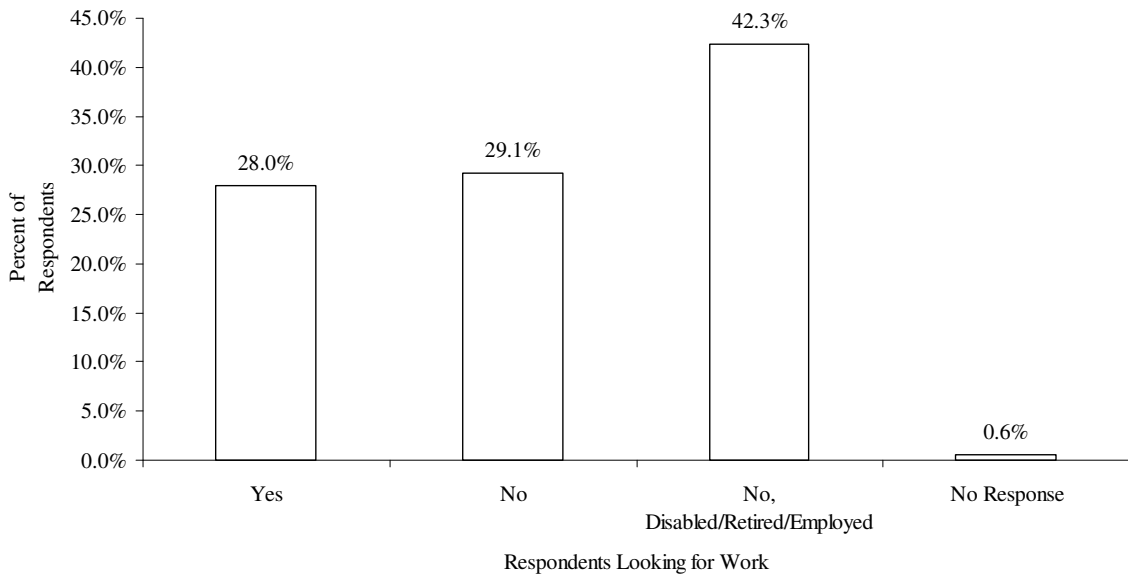
Type of Income	# of Respondents Receiving	# of Respondents' Partners Receiving
Employment	88	49
Unemployment	85	3
TANF	15	1
Social Security	27	8
Social Security Disability	35	10
Supplemental Security Income	89	11
Pension/Survivors Benefits	54	0
General Assistance	10	1
Child Support	4	0
Alimony	22	0
Other	0	2
No Income	69	266
Don't Know	0	3



Figure 6. Respondents' Earnings Compared to Income Type  
N = 350

	\$1-99	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600-699	\$700-799	\$800-899	\$900-999	\$1000-1599	\$1600 and Up	Don't Know	Don't Receive
Employment	6	4	4	4	7	2	5	3	13	3	26	8	3	0
Unemployment	1	0	1	5	2	0	0	2	2	0	2	0	0	1
TANF	2	3	14	6	2	0	0	0	0	0	0	0	0	301
Social Security	1	2	2	1	2	4	10	2	3	3	5	0	0	347
Social Security Disability	8	2	4	1	6	10	29	3	5	8	11	2	0	349
Supplemental Security Income	4	2	4	2	6	7	23	1	1	1	1	2	0	341
Pension or Survivors Benefits	2	1	1	0	0	0	0	1	0	2	1	2	0	340
General Assistance	1	0	3	0	0	0	0	0	0	0	0	0	0	339
Child Support	6	3	6	2	3	0	0	0	2	0	0	0	0	350
Alimony	0	0	0	0	0	0	0	0	0	0	0	0	0	349
Other	2	0	1	1	1	0	0	0	0	0	1	0	0	350

54. 28% of respondents are looking for work.  
N = 350



55. 20% of respondents have been seeking employment for more than four months.  
N = 98

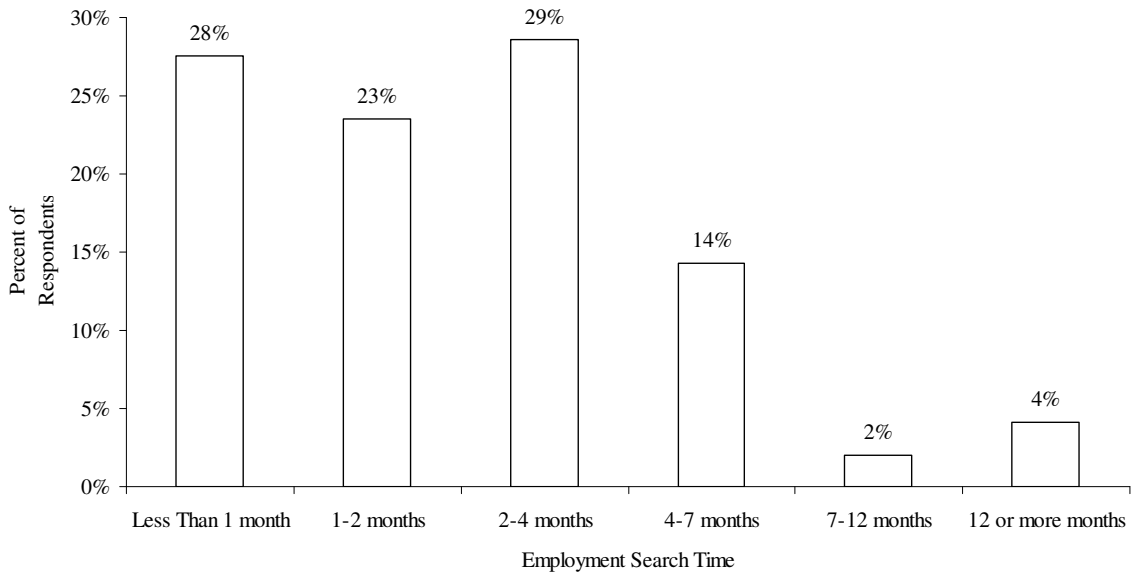
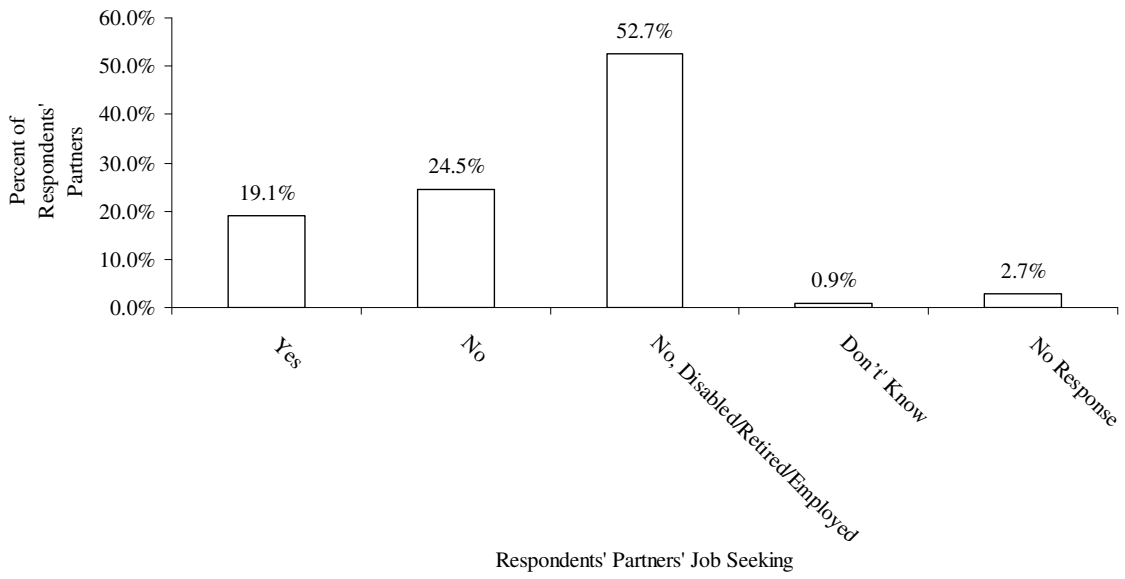


Figure 7. Respondents' Partners' Earnings Compared to Income Type  
N = 350

	\$1-99	\$100-199	\$200-299	\$300-399	\$400-499	\$500-599	\$600-699	\$700-799	\$800-899	\$900-999	\$1000-1599	\$1600 and Up	Don't Know	Don't Receive
Employment	4	5	2	2	4	3	2	3	6	1	11	6	0	301
Unemployment	0	0	0	0	0	0	0	0	1	0	1	1	0	347
TANF	0	0	1	0	0	0	0	0	0	0	0	0	0	349
Social Security	1	0	0	1	1	1	2	0	0	0	1	1	1	341
Social Security Disability	0	0	0	0	0	1	3	0	1	1	0	1	3	340
Supplemental Security Income	0	1	1	0	3	0	6	0	0	0	0	0	0	339
Pension or Survivors Benefits	0	0	0	0	0	0	0	0	0	0	0	0	0	350
General Assistance	1	0	0	0	0	0	0	0	0	0	0	0	0	349
Child Support	0	0	0	0	0	0	0	0	0	0	0	0	0	350
Alimony	0	0	0	0	0	0	0	0	0	0	0	0	0	350
Other	0	0	0	0	0	1	0	0	0	1	0	0	0	348

56. 19.1% of Respondents' partners are seeking employment.  
N = 110



57. 29% of respondents' partners have been looking for employment longer than four months.  
N = 24

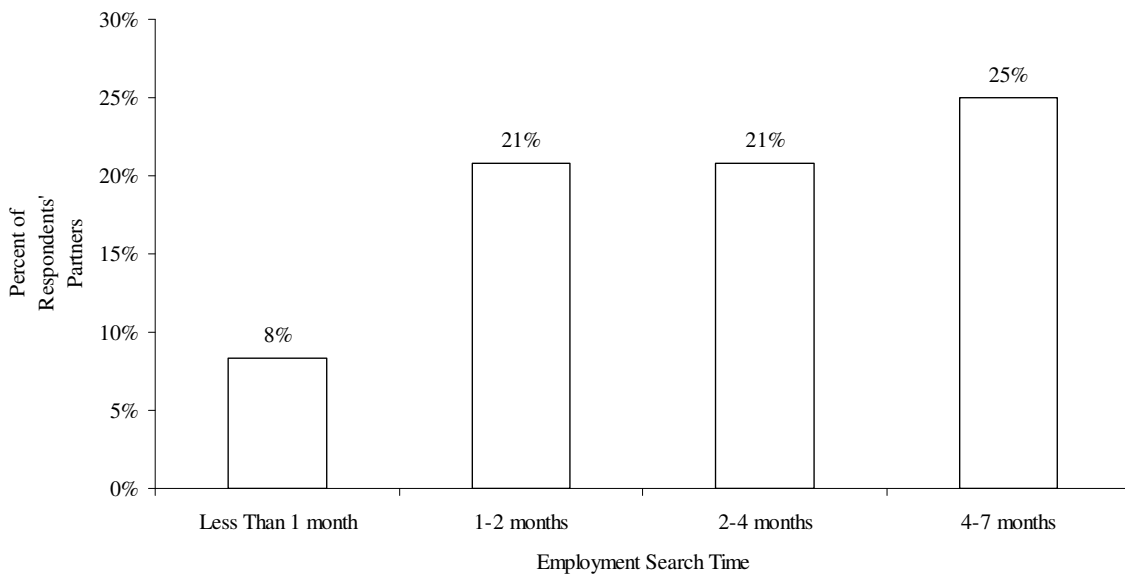
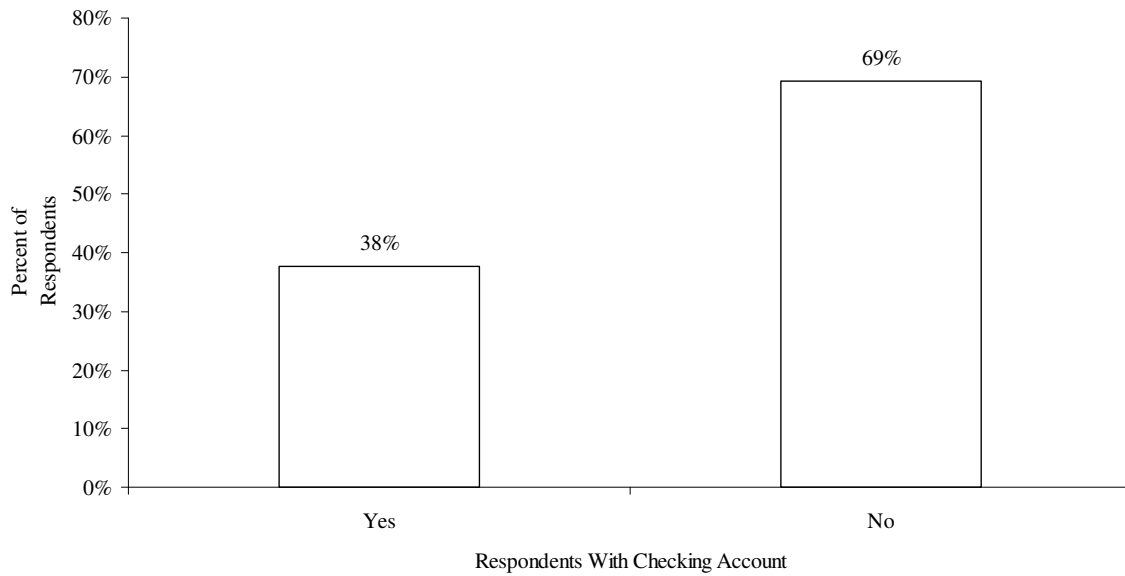


Figure 8. Respondents' Sources of Other Income  
N = 350

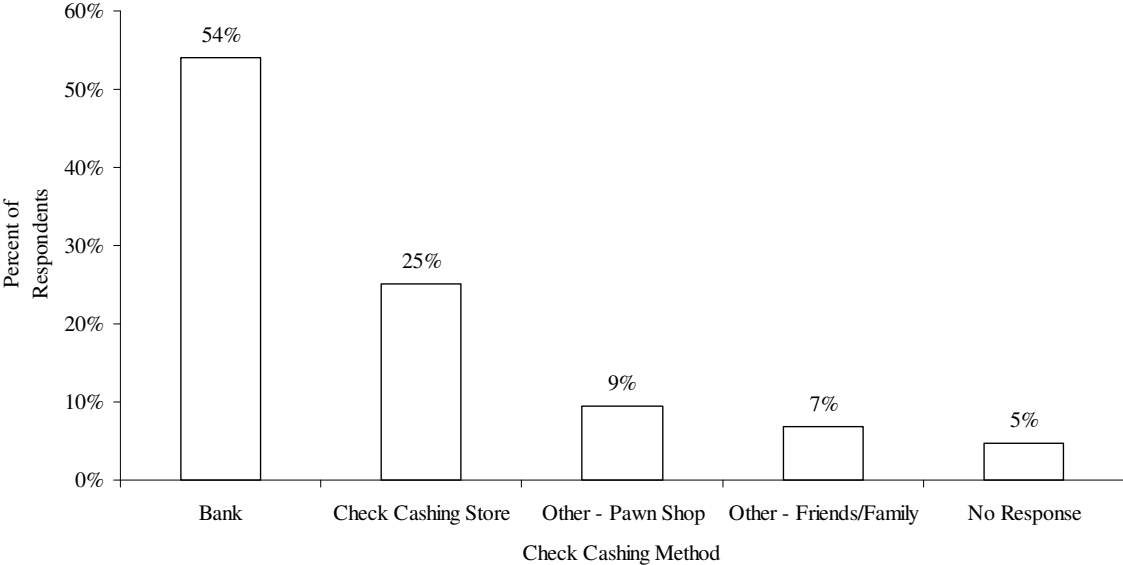
Type of Other Income	# of Respondents Receiving Other Income
Energy Assistance	82
Day Care	8
HUD Subsidy	49
Family/Friends	35
None	216

58. 38% of respondents have a checking account.  
N = 350



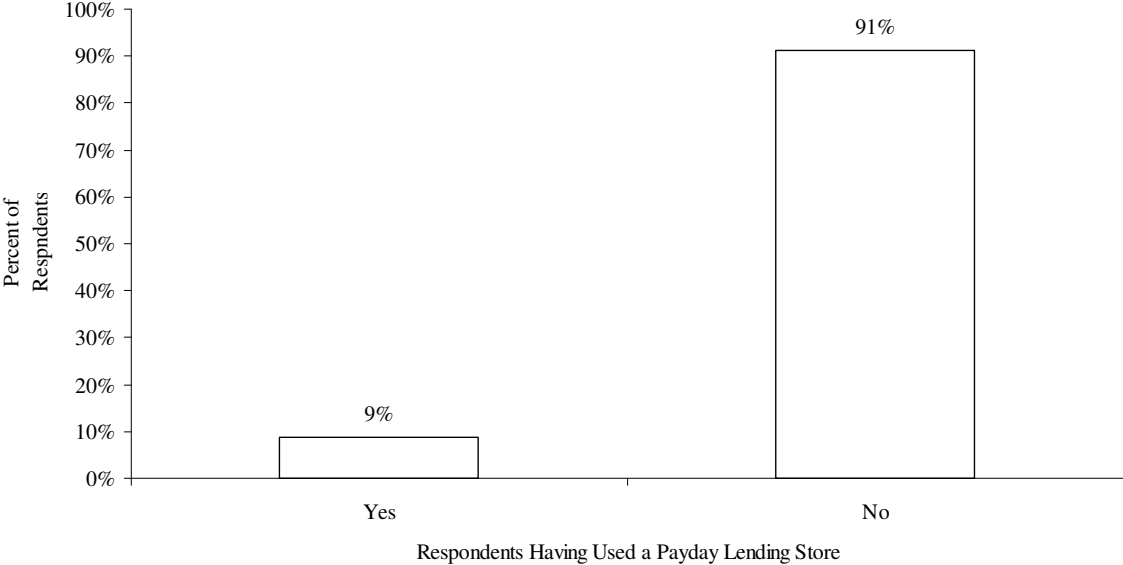
59. 54% of respondents cash checks at banks.

N = 350

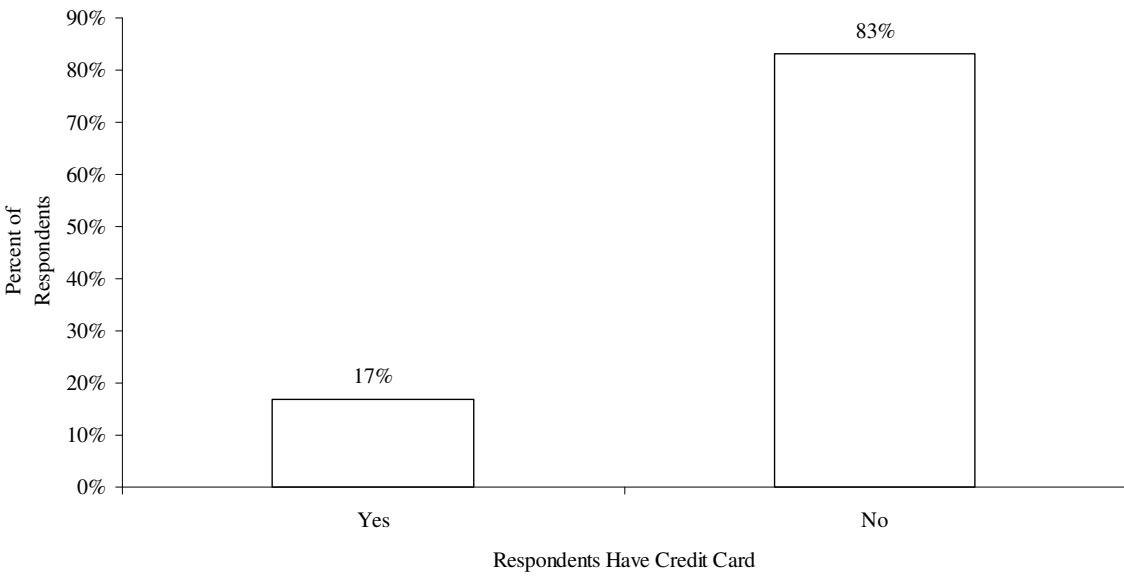


60. 9% of respondents have used a payday lending store.

N = 350



61. 83% of respondents do not have a credit card.  
N = 350



62. 37% of respondents with credit cards report having a balance greater than \$1,000.  
N = 59

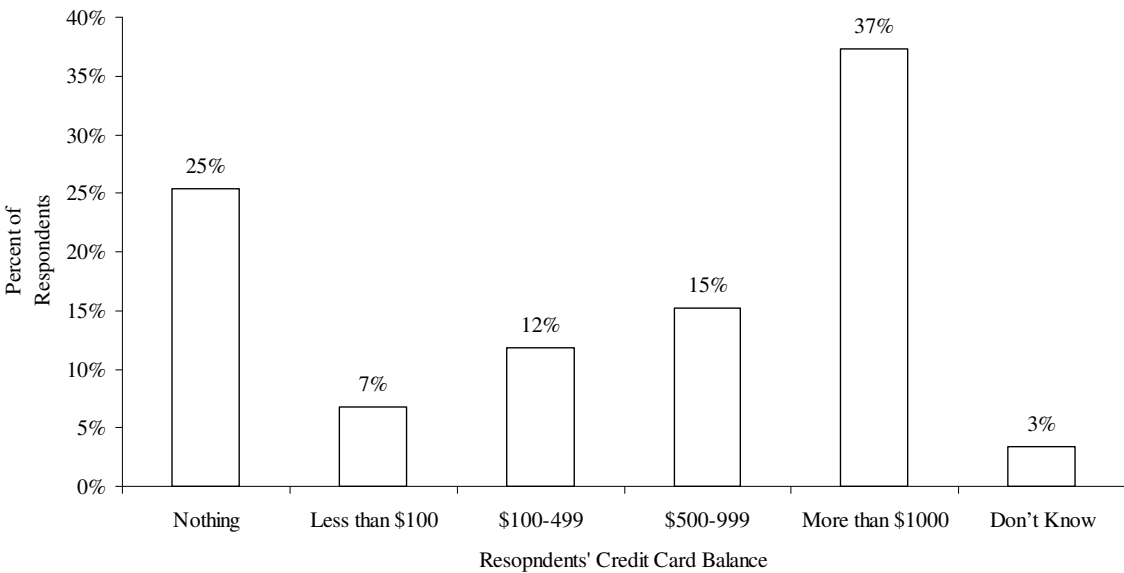
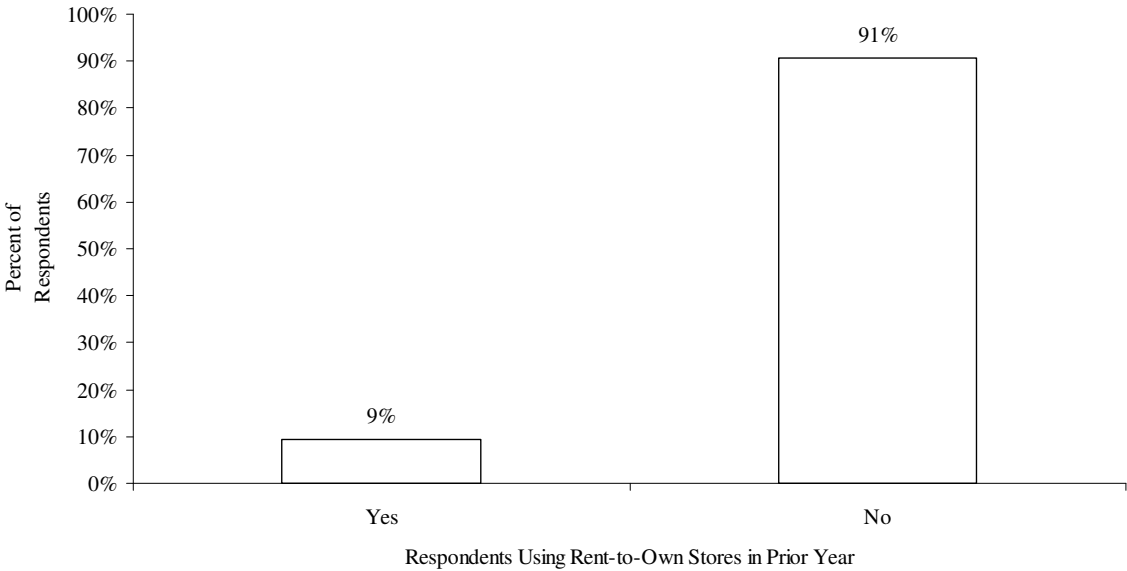


Figure 9. Respondents' Types of Debt  
 N = 350

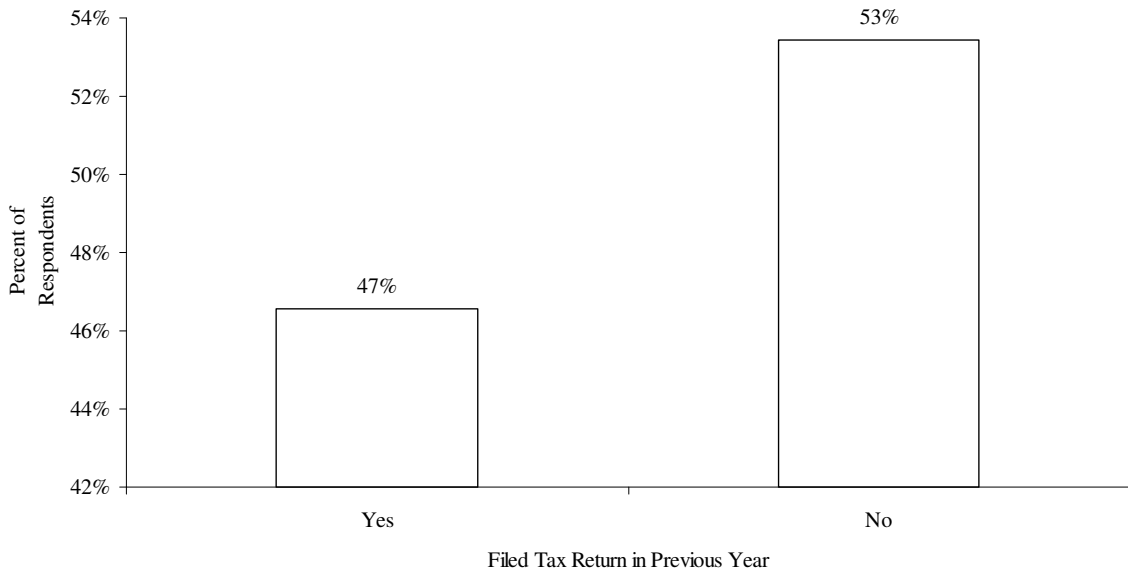
Type of Debt	Number of Respondents with Type of Debt
None	135
Credit Card	44
Student Loan	20
Mortgage	12
Medical Bills	178
Car Loan	29
Payday Loan	7
Home Equity Loan	2
Second Mortgage	0
Other - Friends/Family	29

63. 9% of respondents used a rent-to-own store in the previous year.  
 N = 350

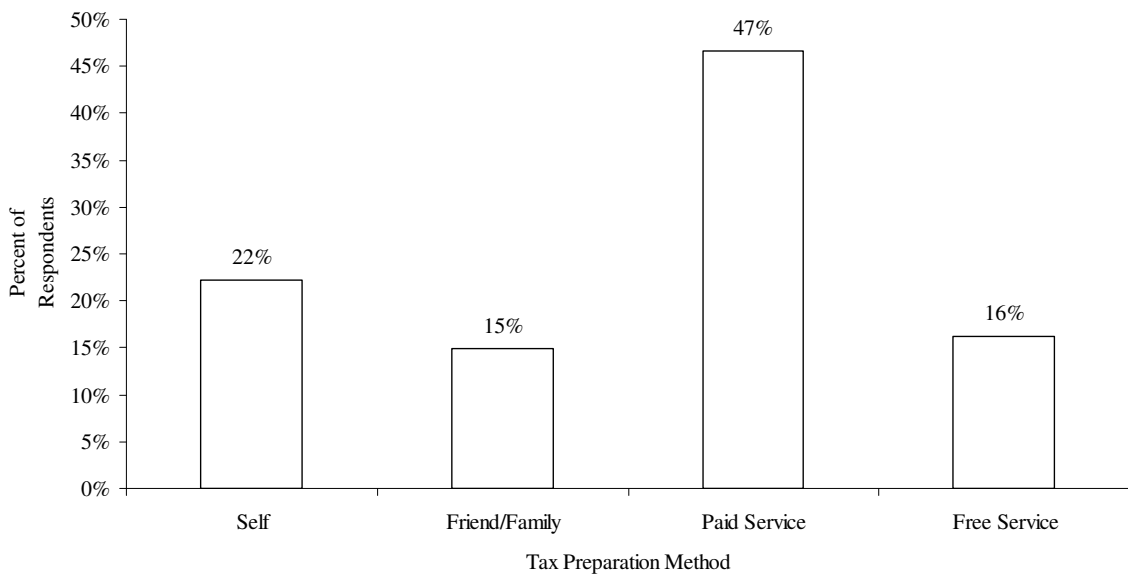




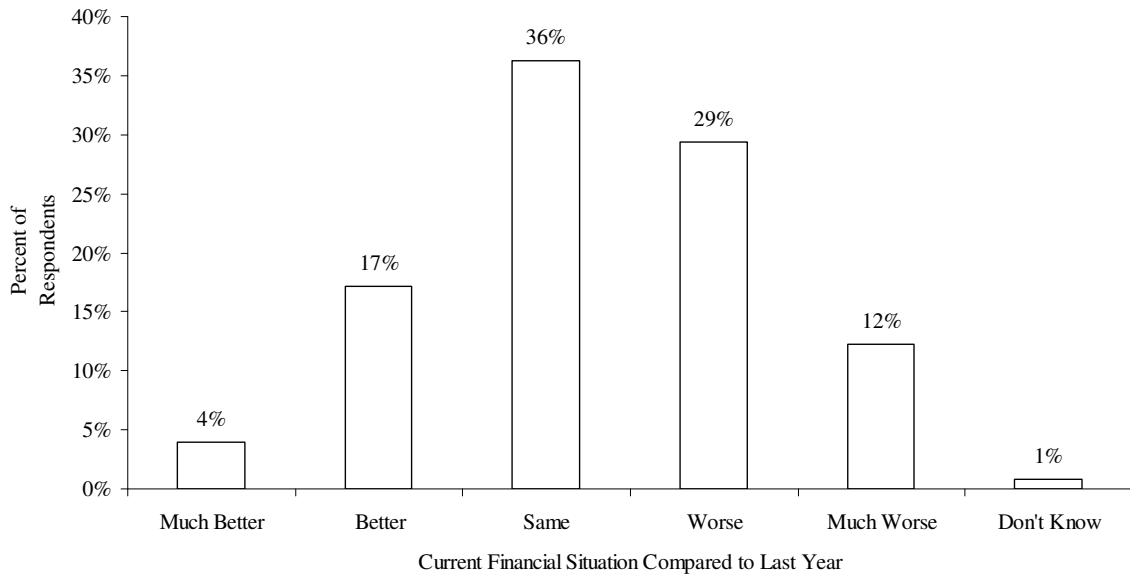
64. 47% of respondents filed a tax return the previous year.  
N = 350



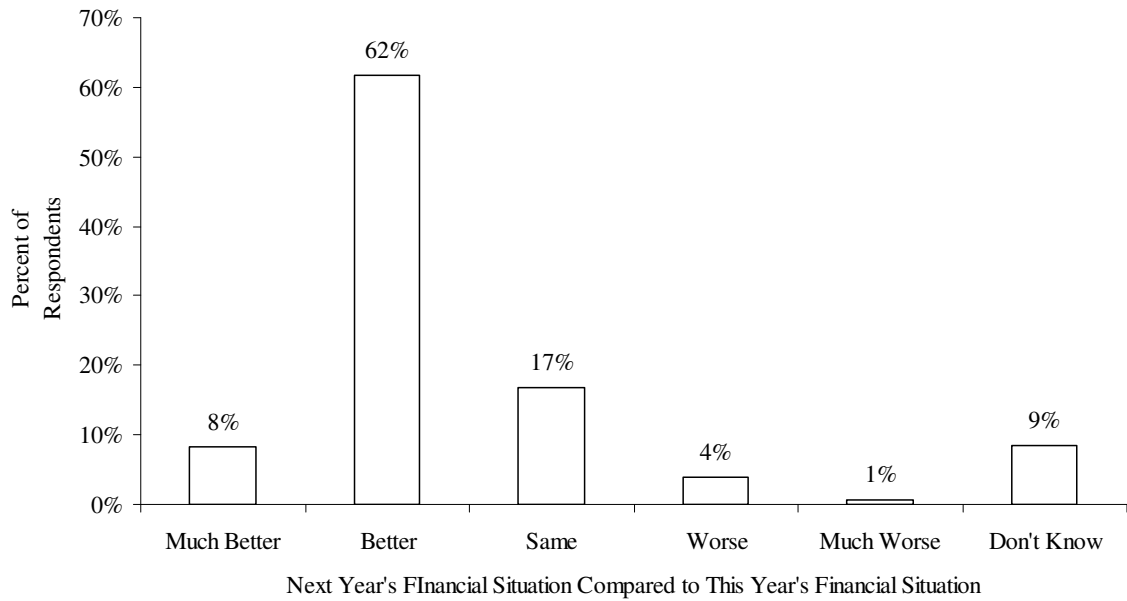
65. 47% of the respondents who filed a tax return last year used a paid service.  
N = 167



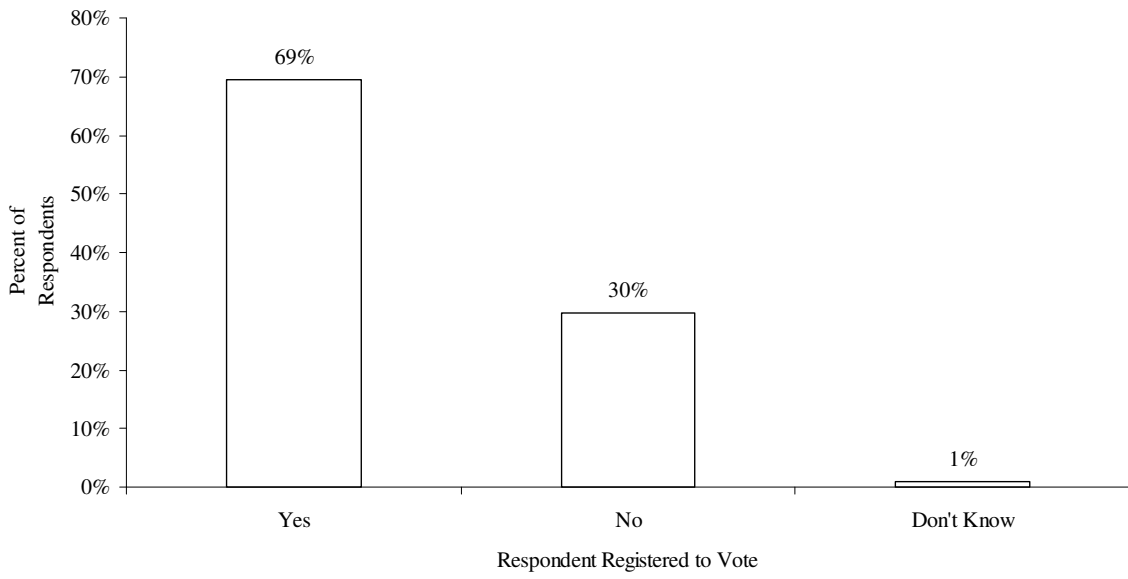
66. 42% of respondents reported that their financial situation is worse or much worse than the previous year.  
N = 350



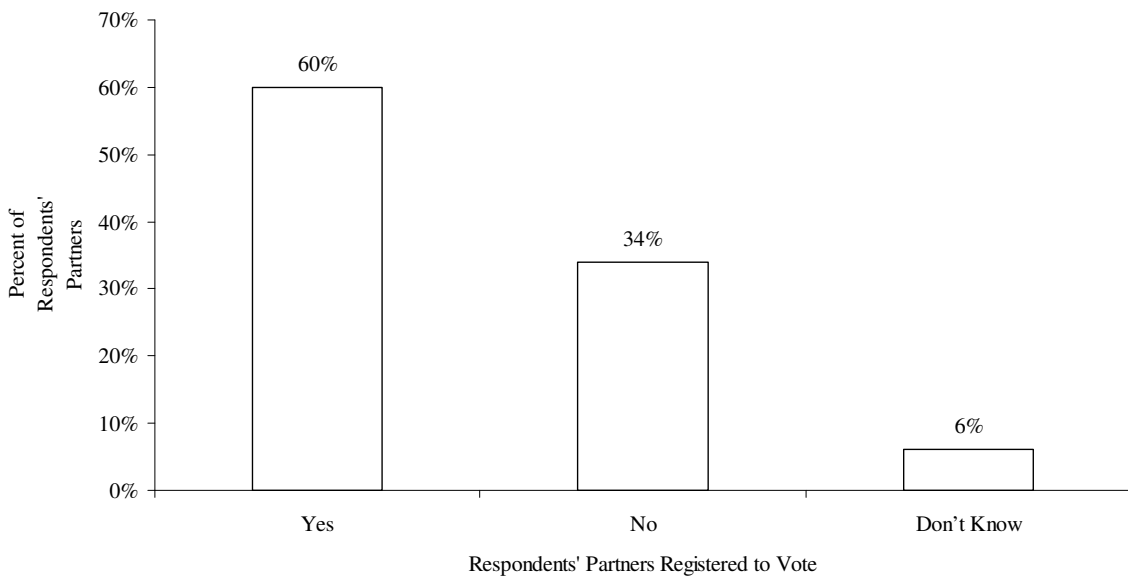
67. 62% of respondents predict their financial situation next year will be better than their current financial situation.  
N = 350



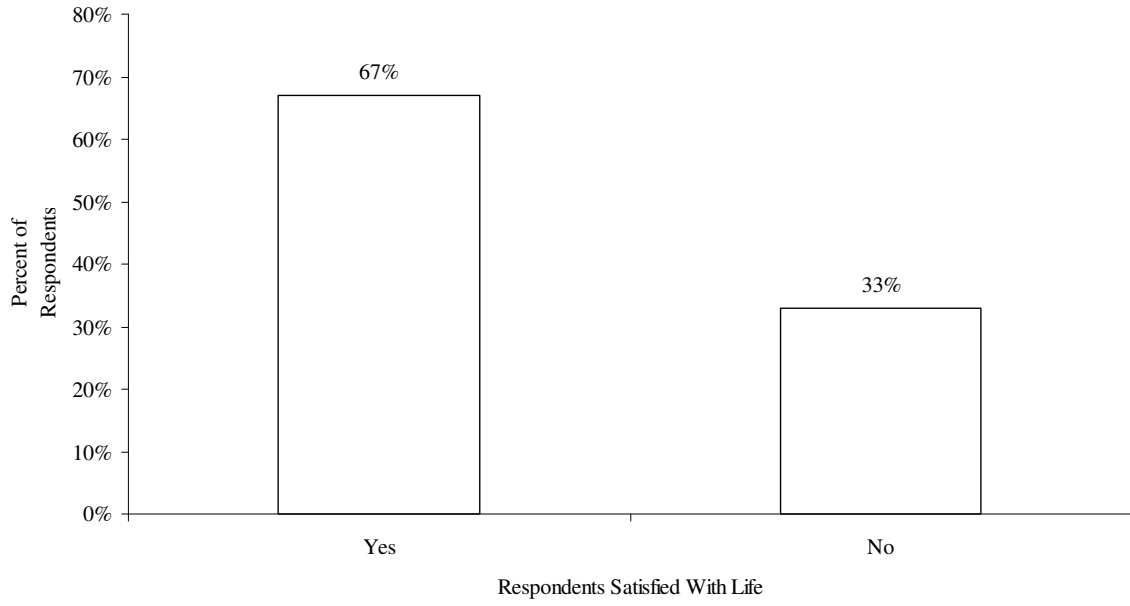
68. 69% of respondents are registered to vote.  
N = 350



69. 60% of respondents' partners are registered to vote.  
N = 115



70. 67% of respondents reported being satisfied with their lives.



---

---

## DISCUSSION

---

There are many reasons why people turn to the emergency food assistance network for help with obtaining food. Rarely does a person come to a food pantry or soup kitchen driven by the sole problem of hunger. Factors such as housing costs, health care costs, and participation in alternative financial services systems are at play in peoples' lives. These factors, as well as a number of others, create competing demands for participants' limited financial resources. In order to help address some of these issues, there are programs in areas such as child nutrition and federal food and nutrition that can be used to stretch people's budgets. These programs, their success, and limitations are analyzed below.

### Housing

The common definition of affordability states that housing costs should not exceed 30% of one's income. For clarification purposes, housing costs encompass rent, utilities, and heating costs; all bills needed for housing are included in this figure except for cable television and telephone service. Fifty-four percent of the respondents to the survey stated that they spend one half or more of their monthly income on housing expenses. Stated differently, 54% of the respondents are living in housing that is out of their "affordable" range. When one's income is low, spending fifty percent of one's income does not allow much money for other necessities of daily living, such as food, health care and items such as gasoline to get to and from employment. When housing costs place a strain on the budgets of respondents, many turn to services such as the emergency food assistance network to fill the gaps left by a lack of finances.

Consider an example demonstrating how unaffordable housing can be for a low-income person in the Lehigh Valley. A family of three consisting of one adult and two children is looking for a place to live. The adult earns a monthly income of \$1,000 from working a full-time, minimum wage job paying \$6.25 an hour. The fair market rental price for a two-bedroom apartment, in the Lehigh Valley is \$791. If this hypothetical family were to secure an apartment at fair market value, 79% of their income would go to rent alone, excluding utilities and heating costs. The minimum wage rate for Pennsylvania will increase to \$7.15 an hour on July 1, 2007. Even when the minimum wage increases, this family would bring home \$1,144 a month and spend 69% of their income for the same apartment. Given this example, it is easy to see how quickly one's monthly budget is consumed by housing costs. Once housing expenses are paid for, the family must then make decisions such as whether to eat or to see a doctor.

In addition to the extreme cost, respondents experience further complications related to housing. Nearly one-fourth (23%) of the respondents reported that they have moved at least twice in the previous year. Any person who has moved once knows how disruptive a process it can be. With almost a quarter of the people interviewed for this study moving more than twice, it is obvious that lives were in crisis as people try to survive. Adults have to take time off from work to pack and move belongings; children have to transfer schools, get acquainted to a new neighborhood, and make new friends. All of these issues not only create a sense of housing instability, but also create problems for families in the long run. Adults' credit reports could be downgraded due to frequent moves, adults could lose jobs due to an employer who is not understanding, and utility deposits

could be needed for each new address. Children's learning is disrupted, which could lead to their being held back, underdevelopment of needed academic skills, and poor socialization due to not having constant relationships.

### Health Care

Our health care findings present an interesting paradox. Nearly three-quarters (71%) of respondents have health insurance, with 68% of those with insurance relying on Medicaid. Eighty-six percent of respondents' children have health insurance. These figures represent great progress, as a majority of both adults and children accessing the emergency food assistance network are covered by an insurance plan. While noting an improvement, these figures point to the fact that medical insurance is more readily available and easily accessed by children than adults. This is the good news.

The bad news is the barriers preventing the utilization of the services provided by insurance. More than half (52%) of respondents do not have a primary care physician, and, as a result, 39% of remaining respondents without insurance use the emergency room as their primary point of entry into the health care system. This percentage has risen steadily from 14% in 1995 and 18% in 2002. In the past five years, more than twice as many people (39%) turn to emergency rooms for their medical care. A lack of a primary care physician as well as high usage of emergency rooms speaks to the inaccessibility of the health care system. Respondents use emergency rooms because they do not have access to a physician's office. This lack of access comes from a lack of providers willing to take medical assistance, slots dedicated to medical assistance patients for each doctor being full, and the lack of physicians with office hours that are convenient to participants.

In addition to the inaccessibility of health care, participants face financial burdens as well. For example, 87% of respondents with health insurance have outstanding medical bills in excess of \$500. This high percentage of unpaid medical bills points to the cost of co-payments, diagnostic tests and other medical treatments that are out of reach for most participants. Having insurance does not necessarily mean that one will have the financial ability to pay for health care. This is further exemplified by the fact that 37% of participants with health insurance have delayed care due to cost. It can be seen as well that costs associated with dental care have also prevented respondents from seeking dental attention. One-third (35%) of respondents who have dental insurance have delayed dental care due to cost. Sadly, 42% of respondents with health insurance have taken less medication than prescribed due to cost. Conditions that are easily treated with medication go untreated, and life-sustaining medications are not being taken because participants simply do not have the financial resources needed to fill prescriptions.

By not being able to afford health care, we can see that health insurance, dental insurance, and prescription coverage is inadequate to cover the costs incurred by participants. By delaying or not seeking treatment for illnesses, participants that have simple health issues see these issues balloon into larger problems that require costly medical treatments. These costly medical treatments are not affordable to participants, and might have been prevented if adequate health insurance was provided from the beginning.

### Child Nutrition

There is good news in the area of child nutrition. Programs in the area of child nutrition serve to help ensure that children are receiving adequate amounts of needed vitamins and minerals, and they help families stretch their budgets. Many (86%) of respondents' school-aged children eat breakfast,

and 77% of these children eat free or reduced breakfast at school. Breakfast provides an excellent opportunity for students to start the day with a healthy morning meal, and gives children the energy they need to succeed in school. School breakfast participation has risen from 19% in 1995, and 63% in 2002. Almost all (96%) of respondents' school-aged children eat lunch, and 90% of these children eat free or reduced lunch at school. School lunches provide one third of a child's Daily Recommended Allowances of several; nutrients. And the best news of all is that a lack of financial resources did not prevent 85% of respondents' children from eating three meals a day in the month prior to being surveyed.

These findings point to the success of child nutrition programs. Locally, many organizations have participated to ensure that children's nutritional needs are met. Schools, school district food service directors, and Second Harvest Food Bank have partnered to make sure that school breakfast is offered in schools with 40% or more of their student population qualifying for free or reduced lunch. Ongoing advocacy and outreach by these agencies aim to increase participation in both the school breakfast and school lunch programs. This wide range of anti-hunger initiatives has positively impacted the area of child nutrition.

### Federal Food and Nutrition Programs

The Food Stamp Program is the nation's front-line anti-hunger initiative. With this in mind, it is disconcerting that only 45% of respondents use Food Stamps. The respondents that do not receive Food Stamps stated that they do not participate in the Food Stamp Program due to various factors, including the belief that they will be ineligible, belief they will receive an insignificant benefit, structural barriers of the program, and resistance to government handouts. Yet, respondents receiving Food Stamps are still in need of assistance with food. For those receiving Food Stamps, 86% report running out of Food Stamps before the end of the month. This illustrates yet another inadequacy of Food Stamps. The average Food Stamp benefit is about \$1 per meal, per person, per day. A person receiving Food Stamps would be allotted \$3 per day with which to eat. Additionally, the current minimum benefit is \$10. The benefit amount for recipients of Food Stamps is woefully inadequate, considering the competing claims on people's monthly income.

One hundred twenty-three respondents reported that they had applied for Food Stamps in the previous year, and 44% of them were denied Food Stamps because household income was too high. To be eligible for Food Stamps, a family of four can earn no more than \$25,155 annually which translates to \$2,096.25 monthly. These figures represent 130% of the federal poverty level. One dollar over this limit renders a family ineligible. While these households are over income limit for Food Stamps, they are within the income limit for emergency food assistance at a food pantry. In order to be eligible for emergency food assistance, a family of four must have an income below 150% of the federal poverty level equaling \$29,025, which translates to \$2,418.75 monthly. With these calculations in mind, 15% of the respondents were eligible to receive emergency food assistance, but earned too much to receive Food Stamps. This income "gap" between 130% and 150% of poverty captures families who truly need food assistance but cannot receive assistance from the Food Stamp Program.

Eighty-six percent of respondents with WIC-eligible children participate in the WIC Program. This percentage represents an increasing trend when comparing figures with previous participant surveys. WIC participation in 1989 was 59.3%, 79% in 1995, and 74% in 2002. There has been a 16% increase in the percentage of families utilizing the WIC program in the past five years.

### Income, Finances and Alternative Financial Services Systems

Some of the most disturbing figures were found in the area of income and finances. More than half (62%) of the respondents do not have a checking account, thereby excluding them from mainstream financial services systems. This exclusion, whether imposed or a choice, means that respondents must seek other costly alternatives. One such alternative is the service of check cashing stores. Forty-one percent of respondents cash checks at check cashing stores, and, as a result, are paying on average, 8% for that service. This means that respondents have only 92% of the income that they earned to spend. Another alternative is payday lending stores. Payday lending stores advance money to customers based on an expected check amount and charge astronomical interest rates to do so. 9% of the respondents have used a payday lending store, and, as a result, are paying up to 800% interest on advances against their expected paychecks. Two percent of the respondents stated that they are in the process of trying to pay off a payday loan. Credit cards represent another costly solution to limited finances. Only 17% of respondents have credit cards, but 37% of those have balances in excess of \$1,000. Lack of funds and a desire for household items drove 9% of the respondents to use a rent-to-own store in the previous year. While the weekly payments seem attractive to those using this service, once the terms of the rental are satisfied, people have paid 3 or more times the item's value. The lure of quick cash enticed 47% of the respondents who filed a tax return last year to pay for the service. National tax preparation companies offer an immediate refund anticipation loan that carries with it a high interest rate. These outlined alternative financial services systems all serve to grant immediate cash to people. While receiving cash, respondents also incur immense debt that can not easily be paid off given their meager income. It is not surprising, given these predatory lending tactics as well as limited monthly incomes, that 42% of respondents reported that their financial situation is "worse" or "much worse" than the previous year.

#### And Yet...

Amazingly, 21% of respondents reported that their financial situation is "better" or "much better" than the previous year. These respondents inspire hope that people using the emergency food assistance network can successfully navigate the choppy waters created by limited income. Perhaps the most puzzling finding is that despite trying to survive extraordinary circumstances, 67% of respondents stated that they are satisfied with their lives. This speaks to the fact the people accessing the emergency food assistance network are either positive thinkers or have limited expectations. If they are positive thinkers, respondents are appreciative of what they have in life and know that things could be worse. If they have limited expectations, respondents may have lower standards so as to cope with having to survive day-to-day.

#### And So...

Community Action Committee of the Lehigh Valley and Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania will continue to fight the causes and symptoms of poverty by:

- Advocating for increased and stable funding for federal food and nutrition assistance programs, such as the Food Stamp Program, The Emergency Food Assistance Program, and Commodity Supplemental Food Program.
- Educating state legislators about the continuing need of emergency food assistance in Pennsylvania, so as to secure adequate funding for state food and nutrition programs, such as the State Food Purchase Program, Farmer's Market Nutrition Program, and securing



- surplus Pennsylvania agriculture for distribution within the emergency food assistance network.
- Supporting the expansion of the School Breakfast Program. Currently, the School Breakfast Program is offered in all schools in Second Harvest Food Bank's service territory in which 40% or more of their student population is eligible for free or reduced-priced meals. Second Harvest is committed to encouraging and assisting schools to serve breakfast if their free and reduced-price eligible student population is 20% or more. In addition, Second Harvest Food Bank encourages implementation of Universal (Free) School Breakfast in all area school districts.
  - Fighting predatory lending practices like payday loans and refund anticipation loans.
  - Working to improve access to affordable health care for all. Currently the state legislature is considering at least two approaches to reform health care. While Community Action Committee of the Lehigh Valley and Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania endorse a single-payer, universal health insurance system, we recognize that incremental health care changes, as outlined in one legislative proposal may be more feasible to ensure access to affordable health care for all Pennsylvanians.

## Appendix A

### Blank Survey Instrument

Date of Interview \_\_\_\_\_  
Initials of Interviewer \_\_\_\_\_  
Survey Control # \_\_\_\_\_

Location of Interview \_\_\_\_\_  
Interviewer Gender 1=Male 2=Female  
Client Gender 1=Male 2=Female

*“Hello, my name is \_\_\_\_\_. Thank you very much for your help today. We would like to find out what type of services people need and how to make the ones that are already available better. We will not use your name in this questionnaire. All responses are completely anonymous and confidential. If there are any questions you are not comfortable answering, please tell me that you do not want to respond instead of saying “I don’t know.”*

*“First, I would like to ask you some questions so we can learn more about you and your family.”*

1. What is your age? (Don’t know = 98, No answer = 99) \_\_\_\_\_

2. What do you consider your race and ethnic background to be? (Circle all that apply)

- |                     |                    |                 |                 |
|---------------------|--------------------|-----------------|-----------------|
| 1. White/Caucasian  | 4. Middle Eastern  | 7. Multi-Racial | 98. Don’t Know  |
| 2. African-American | 5. Native American | 8. Other_____   | 99. No response |
| 3. Latino/Hispanic  | 6. Asian-American  |                 |                 |

3. Including yourself, how many people age 18, and older, live with you including family and non-family members?

- |               |                 |                       |                 |
|---------------|-----------------|-----------------------|-----------------|
| 0. None       | 3. Three adults | 6. More than 5 adults | 98. Don’t know  |
| 1. One adult  | 4. Four adults  |                       | 99. No response |
| 2. Two adults | 5. Five adults  |                       |                 |

4. How many children under the age of 18 live with you including family and non-family members?

- |                 |                   |                         |                 |
|-----------------|-------------------|-------------------------|-----------------|
| 0. None         | 3. Three children | 6. Six children         | 98. Don’t know  |
| 1. One child    | 4. Four children  | 7. More than 6 children | 99. No response |
| 2. Two children | 5. Five children  |                         |                 |

5. How old are the children in your household? (Don’t know = 98, No answer = 99)

- |                             |                             |                             |
|-----------------------------|-----------------------------|-----------------------------|
| 1 <sup>st</sup> Child _____ | 4 <sup>th</sup> Child _____ | 7 <sup>th</sup> Child _____ |
| 2 <sup>nd</sup> Child _____ | 5 <sup>th</sup> Child _____ | 8 <sup>th</sup> Child _____ |
| 3 <sup>rd</sup> Child _____ | 6 <sup>th</sup> Child _____ | 9 <sup>th</sup> Child _____ |

6. What is your marital status?

- |                                      |                                  |                |
|--------------------------------------|----------------------------------|----------------|
| 1. Single, never married             | 4. Partnered Couple, same gender | 7. Widowed     |
| 2. Married                           | 5. Separated                     | 98. Don’t Know |
| 3. Partnered Couple, opposite gender | 6. Divorced                      | 99. No Answer  |

7. What is your highest level of schooling completed?

- |                            |                       |                         |                     |
|----------------------------|-----------------------|-------------------------|---------------------|
| 1. Elementary School (1-4) | 4. High School (9-12) | 7. Associates Degree    | 10. Graduate Degree |
| 2. Middle School (5-8)     | 5. Trade School       | 8. Bachelor’s Degree    | 98. Don’t know      |
| 3. GED                     | 6. Some college       | 9. Some Graduate School | 99. No response     |

☞ If the respondent is not married, skip to Question #9.

8. What is your spouse or partner's highest level of schooling completed?

- |                            |                       |                         |                     |
|----------------------------|-----------------------|-------------------------|---------------------|
| 1. Elementary School (1-4) | 4. High School (9-12) | 7. Associates Degree    | 10. Graduate Degree |
| 2. Middle School (5-8)     | 5. Trade School       | 8. Bachelor's Degree    | 98. Don't know      |
| 3. GED                     | 6. Some college       | 9. Some Graduate School | 99. No response     |

*“Now I am going to ask you some questions about where you live.”*

9. Do you rent a house or apartment, do you own your own home, or do you have some other living arrangement?

- |                             |                         |                     |                 |
|-----------------------------|-------------------------|---------------------|-----------------|
| 1. Homeless, in shelter     | 4. Rent apartment/house | 7. Live with friend | 98. Don't know  |
| 2. Homeless, not in shelter | 5. Rent room            | 8. Other _____      | 99. No response |
| 3. Own house                | 6. Live with relative   |                     |                 |

10. How much do you pay in rent or mortgage costs each month (include shelter costs, if applicable).

- |                    |              |                  |                 |
|--------------------|--------------|------------------|-----------------|
| 1. Less than \$100 | 4. \$300-399 | 7. \$600-699     | 98. Don't know  |
| 2. \$100-199       | 5. \$400-499 | 8. \$700-799     | 99. No response |
| 3. \$200-299       | 6. \$500-599 | 9. \$800 or more |                 |

11. Does this amount include heat?

- |        |       |                |                 |
|--------|-------|----------------|-----------------|
| 1. Yes | 2. No | 98. Don't know | 99. No response |
|--------|-------|----------------|-----------------|

12. How much per month do you pay for utilities like gas and electric in addition to the rent or mortgage?

- \$ \_\_\_\_\_
- |  |                 |
|--|-----------------|
|  | 98. Don't know  |
|  | 99. No response |

13. How many times have you moved in the past year?

- |         |                |                       |                 |
|---------|----------------|-----------------------|-----------------|
| 0. None | 2. Twice       | 4. Four or more times | 98. Don't know  |
| 1. Once | 3. Three times |                       | 99. No response |

14. Here is a list of things people may or may not have in their homes. Tell me whether or not you have each item.

	Yes	No	Don't Know	No Response
Telephone	1	2	98	99
Cellular Phone	1	2	98	99
Long Distance Service	1	2	98	99
Radio	1	2	98	99
Cable Television	1	2	98	99
Computer	1	2	98	99
Internet Access	1	2	98	99
Stove or oven	1	2	98	99
Microwave	1	2	98	99
Refrigerator	1	2	98	99
Bathroom	1	2	98	99
Washer	1	2	98	99
Dryer	1	2	98	99

15. Do you own, lease, or make payments on a car or truck?

- 1. Own
- 2. Lease
- 3. Make Payments
- 4. Do not have vehicle
- 98. I don't know
- 99. No response

16. Here is a list of bills that people may or may not have trouble paying each month. For each, please tell me if you never have trouble paying the bill, have trouble 1-3 times per year, or have trouble 4 or more times a year.

	Never	1-3 times/year	4+ times/year	I don't know	No response
Rent/Mortgage	0	1	2	98	99
Heat	0	1	2	98	99
Electric	0	1	2	98	99
Telephone	0	1	2	98	99
Car Expenses	0	1	2	98	99
Credit Cards	0	1	2	98	99
Long Distance Service	0	1	2	98	99
Cable Television	0	1	2	98	99
Internet Access	0	1	2	98	99

***“The next few questions are about your health and healthcare.”***

17. In general, how would you describe your health? Is it excellent, good, or poor?

- 1. Excellent
- 2. Fair/Average
- 3. Poor
- 98. I don't know
- 99. No response

18. I'm going to read a list of places where you can go see a doctor. Please tell me if you have been to any of these places in the last 5 years.

	Yes	No	I don't know	No response
Hospital	1	2	98	99
Veteran's Clinic	1	2	98	99
Emergency Room	1	2	98	99
Doctor's Office	1	2	98	99
WIC Clinic	1	2	98	99
VNA Clinic	1	2	98	99
School Health Center	1	2	98	99
Community Clinic	1	2	98	99
Other	1	2	98	99

19. Which do you use the most?

\_\_\_\_\_

- 98. Don't know
- 99. No response

20. Do you currently have health insurance?

- 1. Yes
- 2. No
- 98. I don't know
- 99. No response

21. I'm going to read a list of the types of health insurance. Please tell me if you have any of them.

- |                                      |                                   |                 |
|--------------------------------------|-----------------------------------|-----------------|
| 0. No insurance                      | 3. Medicaid (Access, Mercy, etc.) | 6. Other _____  |
| 1. Health insurance paid by employer | 4. Medicare                       | 98. Don't know  |
| 2. Health insurance paid by you      | 5. Blue Cross/Blue Shield Special | 99. No response |

22. If you do not have insurance, why? \_\_\_\_\_

23. What is the main reason that you are currently using medical assistance as your health insurance?

- \_\_\_\_\_ 98. Don't Know 99. No response

☛ **If the respondent does not have children, skip to Question #25.**

24. Do your children have health insurance?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

25. If yes, do any of your children have CHIP?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

26. Have you, or any other member of your family, put off getting medical care because the care cost too much?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

27. Do you have dental insurance?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

28. Have you, or any other member of your family, put off getting dental care because it cost too much?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

29. Have you, or any member of your family, taken less medicine than you were supposed to because the medicine was expensive?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

30. Do you or any other member of your family have any unpaid medical bills?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

31. If yes, how much do you/they owe?

- |                    |                     |                 |
|--------------------|---------------------|-----------------|
| 0. Nothing         | 3. \$500-999        | 98. Don't know  |
| 1. Less than \$100 | 4. More than \$1000 | 99. No response |
| 2. \$100-499       |                     |                 |

*“Now I would like to ask you some questions about your general nutrition.”*

32. How many meals do you usually eat in a day?

- |                  |                 |                  |
|------------------|-----------------|------------------|
| 0. Less than one | 3. Three        | 98. I don't know |
| 1. One           | 4. Four         | 99. No response  |
| 2. Two           | 5. Five or more |                  |

33. During the last month, have you had to skip meals because there was not enough money to buy food?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

34. If yes, how many meals did you skip for that reason in the last month?

- |                         |                      |                     |                 |
|-------------------------|----------------------|---------------------|-----------------|
| 0. None                 | 2. 1-2x/month        | 4. 1-2x/week        | 98. Don't know  |
| 1. Less than once/month | 3. 3 or more x/month | 5. 3 or more x/week | 99. No response |

☛ **If the respondent does not have children, skip to question #42.**

35. How many meals does the oldest child in your household eat in a day?

- |                  |                 |                              |                 |
|------------------|-----------------|------------------------------|-----------------|
| 0. Less than one | 3. Three        | 6. I don't have any children | 98. Don't know  |
| 1. One           | 4. Four         |                              | 99. No response |
| 2. Two           | 5. Five or more |                              |                 |

36. During the last month, has your oldest child had to skip meals because there was not enough money to buy food?

- |        |       |                              |                 |
|--------|-------|------------------------------|-----------------|
| 1. Yes | 2. No | 3. I don't have any children | 98. Don't know  |
|        |       |                              | 99. No response |

37. If yes, how many meals did your oldest child skip for that reason in the last month?

- |                         |                      |                     |                 |
|-------------------------|----------------------|---------------------|-----------------|
| 0. None                 | 2. 1-2x/month        | 4. 1-2x/week        | 98. Don't know  |
| 1. Less than once/month | 3. 3 or more x/month | 5. 3 or more x/week | 99. No response |

38. Do all of your school-aged children eat breakfast?

- |        |  |                 |
|--------|--|-----------------|
| 1. Yes | 3. Sometimes                             | 98. Don't know  |
| 2. No  | 4. I don't have any school-aged children | 99. No response |

39. If yes, does he/she eat free breakfast at school?

- |        |                                       |                 |
|--------|---------------------------------------|-----------------|
| 1. Yes | 3. Sometimes                          | 98. Don't know  |
| 2. No  | 4. Breakfast is not offered at school | 99. No response |

40. Do all of your school-aged children eat lunch?

- |        |  |                 |
|--------|--|-----------------|
| 1. Yes | 3. Sometimes                             | 98. Don't know  |
| 2. No  | 4. I don't have any school-aged children | 99. No response |

41. If yes, does he/she eat free lunch at school?

- |        |              |                 |
|--------|--------------|-----------------|
| 1. Yes | 3. Sometimes | 98. Don't know  |
| 2. No  |              | 99. No response |

42. At what type of store does your household get most of its food?

- |                                   |                  |                 |
|-----------------------------------|------------------|-----------------|
| 1. Supermarket                    | 4. Food Pantries | 98. Don't know  |
| 2. Neighborhood Store             | 5. Other_____    | 99. No response |
| 3. Convenience Store (7-11, Wawa) |                  |                 |

43. In your household, how does the person who shops usually get to the store?

- |            |                        |               |                 |
|------------|------------------------|---------------|-----------------|
| 1. Walking | 4. Family/Friend's car | 7. Other_____ | 98. Don't know  |
| 2. Bus     | 5. Shelter Service     |               | 99. No response |
| 3. Own car | 6. Taxi                |               |                 |

44. In your household, how does the person who shops usually get home from the store?

- |            |                        |               |                 |
|------------|------------------------|---------------|-----------------|
| 1. Walking | 4. Family/Friend's car | 7. Other_____ | 98. Don't know  |
| 2. Bus     | 5. Shelter Service     |               | 99. No response |
| 3. Own car | 6. Taxi                |               |                 |

45. How many times during the past month have you and your family received food from a food bank or pantry?

- |        |          |                   |                 |
|--------|----------|-------------------|-----------------|
| 1. One | 3. Three | 5. More than four | 98. Don't know  |
| 2. Two | 4. Four  |                   | 99. No response |

46. How many different pantries did you visit last month?

- |        |          |                 |
|--------|----------|-----------------|
| 1. One | 3. Three | 98. Don't Know  |
| 2. Two | 4. Four  | 99. No response |

47. Are there particular times of the year when you use food pantries more often?

- |        |       |                              |                  |                 |
|--------|-------|------------------------------|------------------|-----------------|
| 1. Yes | 2. No | 3. I don't use food pantries | 98. I don't know | 99. No response |
|--------|-------|------------------------------|------------------|-----------------|

48. If yes, when?\_\_\_\_\_

49. How many times during the past month have you or your family visited a soup kitchen?

- |                |                               |                 |
|----------------|-------------------------------|-----------------|
| 0. None        | 2. Twice a week               | 98. Don't know  |
| 1. Once a week | 3. Three or more times a week | 99. No response |

50. Are there particular times of the year when you use soup kitchens more often?

- |        |       |                              |                  |                 |
|--------|-------|------------------------------|------------------|-----------------|
| 1. Yes | 2. No | 3. I don't use soup kitchens | 98. I don't know | 99. No response |
|--------|-------|------------------------------|------------------|-----------------|

51. If yes, when?\_\_\_\_\_



52. Does your household currently participate in the food stamp program?

- 1. Yes
- 2. No
- 98. I don't know
- 99. No response

☛ If the answer to #52 is yes, proceed to question #53; if it is negative, skip to question #56.

53. How long has your family been participating in the food stamp program?

- 1. 0-12 months
- 3. 25-36 months
- 5. 49+ months
- 98. Don't know
- 2. 13-24 months
- 4. 37-48 months
- 6. Do not use Food Stamps
- 99. No response

54. How often, if ever, do you run out of Food Stamps before the end of the month?

- 1. Never
- 3. Sometimes
- 5. Always
- 98. Don't know
- 2. Almost never
- 4. Almost Always
- 7. Do not use Food Stamps
- 99. No response

55. What is your monthly benefit? \_\_\_\_\_

- 98. Don't Know
- 99. No response

56. Have you, or anyone else in your household, applied for Food Stamps in the past year?

- 1 Yes
- 2 No
- 98. I don't know
- 99. No response

57. If you applied for Food Stamps, what is the status of your application?

- 1 Not sure if I was approved
- 4. My family already participates
- 98 Don't know
- 2 Not approved Why\_\_\_\_\_
- 99 No answer
- 3 Other\_\_\_\_\_

58. Why haven't you, or someone in your household, applied for Food Stamps?

- 7. My family already uses Food Stamps
  - 98. Don't know
  - 99. No response
- \_\_\_\_\_

***“The next two questions are about your children under 5 years old.”***

59. Are the children under the age of 5 in your household participating in the WIC program?

- 0. No children under 5
- 2. No, Why?\_\_\_\_\_
- 98. I don't know
- 99. No response
- 1. Yes

60. When you contacted the WIC office, how long did you have to wait for an appointment?

- 1. 1 to 10 days
- 3. 21 to 30 days
- 5. No children under 5
- 98. Don't know
- 2. 11 to 20 days
- 4. More than 30 days
- 99. No response

61. I am going to read you a list of sources of income. Please tell me if you receive income from any of these sources.

- |                    |                                 |                  |                 |
|--------------------|---------------------------------|------------------|-----------------|
| 1. Employment      | 5. Social Security Disability   | 9. Child Support | 98. Don't Know  |
| 2. Unemployment    | 6. Supplemental Security Income | 10. Alimony      | 99. No response |
| 3. TANF            | 7. Pension/Survivors Benefits   | 11. Other _____  |                 |
| 4. Social Security | 8. General Assistance           |                  |                 |

62. What amount do you receive from each source every month?

- |                         |                                      |                       |                 |
|-------------------------|--------------------------------------|-----------------------|-----------------|
| 1. Employment_____      | 5. Social Security Disability_____   | 9. Child Support_____ | 98. Don't Know  |
| 2. Unemployment____     | 6. Supplemental Security Income_____ | 10. Alimony_____      | 99. No response |
| 3. TANF_____            | 7. Pension/Survivors Benefits_____   | 11. Other _____       |                 |
| 4. Social Security_____ | 8. General Assistance_____           |                       |                 |

☞ **If the participant is not working, proceed to question #63; if working, skip to question 65.**

63. Are you currently looking for employment?

- |        |       |                                  |                  |                 |
|--------|-------|----------------------------------|------------------|-----------------|
| 1. Yes | 2. No | 7. No, disabled/retired/employed | 98. I don't know | 99. No response |
|--------|-------|----------------------------------|------------------|-----------------|

64. If yes, how long have you been looking for employment?

- \_\_\_\_\_ months/years
- |                |                 |
|----------------|-----------------|
| 98. Don't know | 99. No response |
|----------------|-----------------|

65. I am going to read you a list of sources of income. Please tell me if your spouse/partner receives income from any of these sources.

- |                    |                                 |                  |                 |
|--------------------|---------------------------------|------------------|-----------------|
| 1. Employment      | 5. Social Security Disability   | 9. Child Support | 98. Don't Know  |
| 2. Unemployment    | 6. Supplemental Security Income | 10. Alimony      | 99. No response |
| 3. TANF            | 7. Pension/Survivors Benefits   | 11. Other _____  |                 |
| 4. Social Security | 8. General Assistance           |                  |                 |

66. What amount does your spouse/partner receive from each source every month?

- |                         |                                      |                       |                 |
|-------------------------|--------------------------------------|-----------------------|-----------------|
| 1. Employment_____      | 5. Social Security Disability_____   | 9. Child Support_____ | 98. Don't Know  |
| 2. Unemployment____     | 6. Supplemental Security Income_____ | 10. Alimony_____      | 99. No response |
| 3. TANF_____            | 7. Pension/Survivors Benefits_____   | 11. Other _____       |                 |
| 4. Social Security_____ | 8. General Assistance_____           |                       |                 |

☞ **If the participant's spouse/partner is not working, proceed to question #67; if working, skip to question 69.**

67. Is your spouse/partner currently looking for employment?

- |        |       |                                  |                  |                 |
|--------|-------|----------------------------------|------------------|-----------------|
| 1. Yes | 2. No | 3. No, disabled/retired/employed | 98. I don't know | 99. No response |
|--------|-------|----------------------------------|------------------|-----------------|

68. If yes, how long have you been looking for employment?

- \_\_\_\_\_ months/years
- |                |                 |
|----------------|-----------------|
| 98. Don't know | 99. No response |
|----------------|-----------------|

69. I'm going to read you a list of other sources of income. Please tell me if your household receives assistance from any of these sources.

- |                               |                                     |                 |
|-------------------------------|-------------------------------------|-----------------|
| 1. Energy assistance (LIHEAP) | 3. HUD Subsidy (Housing, Section 8) | 98. Don't know  |
| 2. Day care (DPW, Title XX)   | 4. Family/Friends                   | 99. No response |

70. Do you have a checking account at a bank?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

71. How do you normally cash checks?

- |         |                        |                |                 |
|---------|------------------------|----------------|-----------------|
| 1. Bank | 2. Check cashing store | 3. Other _____ | 98. Don't know  |
|         |                        |                | 99. No response |

72. Have you ever used a payday lending store?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

73. Do you have a credit card(s)?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

74. Currently, how much do you owe on your credit card(s)?

- |                    |                     |                 |
|--------------------|---------------------|-----------------|
| 0. Nothing         | 3. \$500-999        | 98. Don't know  |
| 1. Less than \$100 | 4. More than \$1000 | 99. No response |
| 2. \$100-499       |                     |                 |

75. What is the interest rate for your credit card(s)?

- \_\_\_\_\_
- |  |                 |
|--|-----------------|
|  | 98. Don't know  |
|  | 99. No response |

76. I'm going to read you a list of types of debt. Please tell me what types of debt you have.

- |                 |                  |                     |                 |
|-----------------|------------------|---------------------|-----------------|
| 1. Credit card  | 4. Medical bills | 7. Home Equity Loan | 98. Don't know  |
| 2. Student loan | 5. Car loan      | 8. Second Mortgage  | 99. No response |
| 3. Mortgage     | 6. Payday loan   | 9. Other _____      |                 |

77. In the past 12 months, have you used a rent-to-own store?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

78. Did you file a tax return in the past 12 months?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

79. If yes, who prepared your tax return?

- |                                  |                                |                  |
|----------------------------------|--------------------------------|------------------|
| 1. Self                          | 4. Free service (CACLV, ACORN) | 98. I don't know |
| 2. Friend/Family                 | 5. Does not file               | 99. No response  |
| 3. Paid service (HR Block, etc.) |                                |                  |

80. How would you compare your current financial situation to your situation 12 months ago?

- |                |          |               |                 |
|----------------|----------|---------------|-----------------|
| 1. Much better | 3. Same  | 5. Much worse | 98. Don't know  |
| 2. Better      | 4. Worse |               | 99. No response |

81. How do you think your financial situation will change in the next 12 months?

- |                |          |               |                 |
|----------------|----------|---------------|-----------------|
| 1. Much better | 3. Same  | 5. Much worse | 98. Don't know  |
| 2. Better      | 4. Worse |               | 99. No response |

82. Are you registered to vote?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

83. Is your spouse/partner registered to vote?

- |        |       |                                  |                  |                 |
|--------|-------|----------------------------------|------------------|-----------------|
| 1. Yes | 2. No | 7. I don't have a partner/spouse | 98. I don't know | 99. No response |
|--------|-------|----------------------------------|------------------|-----------------|

84. Are you satisfied with your life?

- |        |       |                  |                 |
|--------|-------|------------------|-----------------|
| 1. Yes | 2. No | 98. I don't know | 99. No response |
|--------|-------|------------------|-----------------|

## Appendix B

### Survey Instrument with Frequencies

Date of Interview \_\_\_\_\_ Location of Interview \_\_\_\_\_  
 Initials of Interviewer \_\_\_\_\_ Interviewer Gender 1=Male 2=Female  
 Survey Control # \_\_\_\_\_ Client Gender 1=Male 2=Female

*“Hello, my name is \_\_\_\_\_. Thank you very much for your help today. We would like to find out what type of services people need and how to make the ones that are already available better. We will not use your name in this questionnaire. All responses are completely anonymous and confidential. If there are any questions you are not comfortable answering, please tell me that you do not want to respond instead of saying “I don’t know.”*

*“First, I would like to ask you some questions so we can learn more about you and your family.”*

1. What is your age? (Don’t know = 98, No answer = 99) \_\_\_\_\_ (350)

2. What do you consider your race and ethnic background to be? (Circle all that apply)

- |                          |                        |                      |                     |
|--------------------------|------------------------|----------------------|---------------------|
| 1. White/Caucasian (209) | 4. Middle Eastern (0)  | 7. Multi-Racial (10) | 98. Don’t Know (0)  |
| 2. African-American (62) | 5. Native American (0) | 8. Other (0)         | 99. No response (6) |
| 3. Latino/Hispanic (64)  | 6. Asian-American (0)  |                      |                     |

3. Including yourself, how many people age 18, and older, live with you including family and non-family members?

- |                     |                      |                           |                     |
|---------------------|----------------------|---------------------------|---------------------|
| 0. None(0)          | 3. Three adults (41) | 6. More than 5 adults (3) | 98. Don’t know (0)  |
| 1. One adult (147)  | 4. Four adults (20)  |                           | 99. No response (0) |
| 2. Two adults (134) | 5. Five adults (5)   |                           |                     |

4. How many children under the age of 18 live with you including family and non-family members?

- |                      |                        |                             |                     |
|----------------------|------------------------|-----------------------------|---------------------|
| 0. None(193)         | 3. Three children (20) | 6. Six children (2)         | 98. Don’t know (0)  |
| 1. One child (60)    | 4. Four children (12)  | 7. More than 6 children (1) | 99. No response (0) |
| 2. Two children (52) | 5. Five children (10)  |                             |                     |

5. How old are the children in your household? (Don’t know = 98, No answer = 99)

- |                             |                             |                             |
|-----------------------------|-----------------------------|-----------------------------|
| 1 <sup>st</sup> Child _____ | 4 <sup>th</sup> Child _____ | 7 <sup>th</sup> Child _____ |
| 2 <sup>nd</sup> Child _____ | 5 <sup>th</sup> Child _____ | 8 <sup>th</sup> Child _____ |
| 3 <sup>rd</sup> Child _____ | 6 <sup>th</sup> Child _____ | 9 <sup>th</sup> Child _____ |

6. What is your marital status?

- |   |                                      |                    |
|---|--------------------------------------|--------------------|
| 1. Single, never married (155)            | 4. Partnered Couple, same gender (0) | 7. Widowed (13)    |
| 2. Married (78)                           | 5. Separated (22)                    | 98. Don’t Know (0) |
| 3. Partnered Couple, opposite gender (31) | 6. Divorced (51)                     | 99. No Answer (0)  |

7. What is your highest level of schooling completed?

- |                           |                      |                             |                         |
|---------------------------|----------------------|-----------------------------|-------------------------|
| 1. Elementary School (12) | 4. High School (142) | 7. Associates Degree (13)   | 10. Graduate Degree (3) |
| 2. Middle School (91)     | 5. Trade School (10) | 8. Bachelor’s Degree (9)    | 98. Don’t know (0)      |
| 3. GED (27)               | 6. Some college (42) | 9. Some Graduate School (1) | 99. No response (0)     |

☞ If the respondent is not married, skip to Question #9.

8. What is your spouse or partner's highest level of schooling completed?

- |                          |                     |                             |                         |
|--------------------------|---------------------|-----------------------------|-------------------------|
| 1. Elementary School (4) | 4. High School (46) | 7. Associates Degree (6)    | 10. Graduate Degree (2) |
| 2. Middle School (23)    | 5. Trade School (3) | 8. Bachelor's Degree (5)    | 98. Don't know (6)      |
| 3. GED (9)               | 6. Some college (7) | 9. Some Graduate School (0) | 99. No response (4)     |
|                          |                     |                             | 100. N/A (235)          |

*“Now I am going to ask you some questions about where you live.”*

9. Do you rent a house or apartment, do you own your own home, or do you have some other living arrangement?

- |                                  |                               |                         |                     |
|----------------------------------|-------------------------------|-------------------------|---------------------|
| 1. Homeless, in shelter (11)     | 4. Rent apartment/house (237) | 7. Live with friend (8) | 98. Don't know (0)  |
| 2. Homeless, not in shelter (11) | 5. Rent room (30)             | 8. Other (7)            | 99. No response (0) |
| 3. Own house (34)                | 6. Live with relative (12)    |                         |                     |

10. How much do you pay in rent or mortgage costs each month (include shelter costs, if applicable).

- |                         |                   |                       |                     |
|-------------------------|-------------------|-----------------------|---------------------|
| 1. Less than \$100 (49) | 4. \$300-399 (40) | 7. \$600-699 (44)     | 98. Don't know (3)  |
| 2. \$100-199 (22)       | 5. \$400-499 (37) | 8. \$700-799 (26)     | 99. No response (1) |
| 3. \$200-299 (22)       | 6. \$500-599 (56) | 9. \$800 or more (39) | 100. N/A (11)       |

11. Does this amount include heat?

- |              |             |                    |                     |
|--------------|-------------|--------------------|---------------------|
| 1. Yes (161) | 2. No (174) | 98. Don't know (2) | 99. No response (0) |
|              |             | 100. N/A (13)      |                     |

12. How much per month do you pay for utilities like gas and electric in addition to the rent or mortgage?

\$     (350)    

98. Don't know  
99. No response

13. How many times have you moved in the past year?

- |               |                     |                            |                     |
|---------------|---------------------|----------------------------|---------------------|
| 0. None (176) | 2. Twice (40)       | 4. Four or more times (21) | 98. Don't know (0)  |
| 1. Once (95)  | 3. Three times (18) |                            | 99. No response (0) |

14. Here is a list of things people may or may not have in their homes. Tell me whether or not you have each item.

	Yes	No	Don't Know	No Response
Telephone	(235)	(115)	(0)	(0)
Cellular Phone	(199)	(151)	(0)	(0)
Long Distance Service	(167)	(182)	(1)	(0)
Radio	(300)	(50)	(0)	(0)
Cable Television	(263)	(87)	(0)	(0)
Computer	(126)	(224)	(0)	(0)
Internet Access	(94)	(255)	(1)	(0)
Stove or oven	(309)	(41)	(0)	(0)
Microwave	(310)	(40)	(0)	(0)
Refrigerator	(328)	(22)	(0)	(0)
Bathroom	(335)	(15)	(0)	(0)
Washer	(172)	(178)	(0)	(0)
Dryer	(148)	(202)	(0)	(0)

15. Do you own, lease, or make payments on a car or truck?

1. Own (82)                      3. Make Payments (28)                      98. I don't know (0)  
 2. Lease (1)                      4. Do not have vehicle (239)                      99. No response (0)

16. Here is a list of bills that people may or may not have trouble paying each month. For each, please tell me if you never have trouble paying the bill, have trouble 1-3 times per year, or have trouble 4 or more times a year.

	Never	1-3 times/year	4+ times/year	I don't know	No response
Rent/Mortgage	(210)	(96)	(37)	(1)	(0)
Heat	(209)	(84)	(37)	(2)	(0)
Electric	(198)	(95)	(40)	(2)	(0)
Telephone	(231)	(56)	(23)	(2)	(0)
Car Expenses	(203)	(28)	(15)	(0)	(0)
Credit Cards	(198)	(20)	(17)	(1)	(0)
Long Distance Service	(253)	(23)	(14)	(1)	(0)
Cable Television	(238)	(54)	(16)	(1)	(0)
Internet Access	(221)	(15)	(10)	(0)	(0)

***“The next few questions are about your health and healthcare.”***

17. In general, how would you describe your health? Is it excellent, good, or poor?

1. Excellent (68)                      3. Poor (73)                      98. I don't know (0)  
 2. Fair/Average (208)                      99. No response (1)

18. I'm going to read a list of places where you can go see a doctor. Please tell me if you have been to any of these places in the last 5 years.

	Yes	No	I don't know	No response
Hospital	(266)	(84)	(0)	(0)
Veteran's Clinic	(25)	(325)	(0)	(0)
Emergency Room	(259)	(91)	(0)	(0)
Doctor's Office	(268)	(82)	(0)	(0)
WIC Clinic	(51)	(299)	(0)	(0)
VNA Clinic	(11)	(339)	(0)	(0)
School Health Center	(15)	(335)	(0)	(0)
Community Clinic	(71)	(279)	(0)	(0)
Other	(12)	(338)	(0)	(0)

19. Which do you use the most?

- \_\_\_\_\_ (350) \_\_\_\_\_                      98. Don't know  
 99. No response

20. Do you currently have health insurance?

1. Yes (248)                      2. No (102)                      98. I don't know (0)                      99. No response (0)



21. I'm going to read a list of the types of health insurance. Please tell me if you have any of them.

- |   |                                       |                     |
|---|---------------------------------------|---------------------|
| 0. No insurance (102)                     | 3. Medicaid(168)                      | 6. Other (10)       |
| 1. Health insurance paid by employer (26) | 4. Medicare (36)                      | 98. Don't know (0)  |
| 2. Health insurance paid by you (8)       | 5. Blue Cross/Blue Shield Special (0) | 99. No response (0) |

22. If you do not have insurance, why? \_\_\_\_\_ (102)

23. What is the main reason that you are currently using medical assistance as your health insurance?

- |             |                |                 |
|-------------|----------------|-----------------|
| _____ (168) | 98. Don't Know | 99. No response |
|-------------|----------------|-----------------|

☛ **If the respondent does not have children, skip to Question #25.**

24. Do your children have health insurance?

- |              |            |                      |                     |
|--------------|------------|----------------------|---------------------|
| 1. Yes (135) | 2. No (22) | 98. I don't know (0) | 99. No response (0) |
|              |            |                      | 100. N/A (193)      |

25. If yes, do any of your children have CHIP?

- |             |             |                      |                     |
|-------------|-------------|----------------------|---------------------|
| 1. Yes (11) | 2. No (124) | 98. I don't know (0) | 99. No response (0) |
|-------------|-------------|----------------------|---------------------|

26. Have you, or any other member of your family, put off getting medical care because the care cost too much?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (154) | 2. No (196) | 98. I don't know (0) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

27. Do you have dental insurance?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (184) | 2. No (186) | 98. I don't know (0) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

28. Have you, or any other member of your family, put off getting dental care because it cost too much?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (181) | 2. No (166) | 98. I don't know (0) | 99. No response (3) |
|--------------|-------------|----------------------|---------------------|

29. Have you, or any member of your family, taken less medicine than you were supposed to because the medicine was expensive?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (151) | 2. No (199) | 98. I don't know (0) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

30. Do you or any other member of your family have any unpaid medical bills?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (178) | 2. No (170) | 98. I don't know (2) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

31. If yes, how much do you/they owe?

- |                        |                           |                     |
|------------------------|---------------------------|---------------------|
| 0. Nothing (170)       | 3. \$500-999 (26)         | 98. Don't know (28) |
| 1. Less than \$100 (6) | 4. More than \$1000 (102) | 99. No response (0) |
| 2. \$100-499 (18)      |                           |                     |

***“Now I would like to ask you some questions about your general nutrition.”***

32. How many meals do you usually eat in a day?

- |                      |                     |                      |
|----------------------|---------------------|----------------------|
| 0. Less than one (3) | 3. Three (144)      | 98. I don't know (0) |
| 1. One (58)          | 4. Four (17)        | 99. No response (0)  |
| 2. Two (123)         | 5. Five or more (5) |                      |

33. During the last month, have you had to skip meals because there was not enough money to buy food?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (169) | 2. No (180) | 98. I don't know (1) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

34. If yes, how many meals did you skip for that reason in the last month?

- |                             |                           |                          |                     |
|-----------------------------|---------------------------|--------------------------|---------------------|
| 0. None (180)               | 2. 1-2x/month (61)        | 4. 1-2x/week (31)        | 98. Don't know (7)  |
| 1. Less than once/month (6) | 3. 3 or more x/month (30) | 5. 3 or more x/week (35) | 99. No response (0) |

☞ **If the respondent does not have children, skip to question #42.**

35. How many meals does the oldest child in your household eat in a day?

- |                      |                      |                                    |                     |
|----------------------|----------------------|------------------------------------|---------------------|
| 0. Less than one (2) | 3. Three (100)       | 6. I don't have any children (193) | 98. Don't know (0)  |
| 1. One (3)           | 4. Four (20)         |                                    | 99. No response (0) |
| 2. Two (17)          | 5. Five or more (15) |                                    |                     |

36. During the last month, has your oldest child had to skip meals because there was not enough money to buy food?

- |             |             |                                    |                     |
|-------------|-------------|------------------------------------|---------------------|
| 1. Yes (23) | 2. No (134) | 3. I don't have any children (193) | 98. Don't know (0)  |
|             |             |                                    | 99. No response (0) |

37. If yes, how many meals did your oldest child skip for that reason in the last month?

- |                             |                          |                         |                     |
|-----------------------------|--------------------------|-------------------------|---------------------|
| 0. None (134)               | 2. 1-2x/month (11)       | 4. 1-2x/week (0)        | 98. Don't know (0)  |
| 1. Less than once/month (6) | 3. 3 or more x/month (4) | 5. 3 or more x/week (2) | 99. No response (0) |

38. Do all of your school-aged children eat breakfast?

- |              |  |                     |
|--------------|--|---------------------|
| 1. Yes (109) | 3. Sometimes (8)                               | 98. Don't know (0)  |
| 2. No (10)   | 4. I don't have any school-aged children (223) | 99. No response (0) |

39. If yes, does he/she eat free breakfast at school?

- |             |   |                     |
|-------------|---|---------------------|
| 1. Yes (74) | 3. Sometimes (4)                          | 98. Don't know (0)  |
| 2. No (47)  | 4. Breakfast is not offered at school (2) | 99. No response (0) |

40. Do all of your school-aged children eat lunch?

- |              |  |                     |
|--------------|--|---------------------|
| 1. Yes (122) | 3. Sometimes (3)                               | 98. Don't know (0)  |
| 2. No (2)    | 4. I don't have any school-aged children (223) | 99. No response (0) |

41. If yes, does he/she eat free lunch at school?

- |              |                  |                     |
|--------------|------------------|---------------------|
| 1. Yes (102) | 3. Sometimes (1) | 98. Don't know (0)  |
| 2. No (24)   |                  | 99. No response (0) |

42. At what type of store does your household get most of its food?

- |                            |                       |                     |
|----------------------------|-----------------------|---------------------|
| 1. Supermarket (233)       | 4. Food Pantries (65) | 98. Don't know (0)  |
| 2. Neighborhood Store (17) | 5. Other (28)         | 99. No response (0) |
| 3. Convenience Store (7)   |                       |                     |

43. In your household, how does the person who shops usually get to the store?

- |                  |                             |              |                    |
|------------------|-----------------------------|--------------|--------------------|
| 1. Walking (138) | 4. Family/Friend's car (61) | 7. Other (4) | 98. Don't know (0) |
| 2. Bus (44)      | 5. Shelter Service (0)      |              | 99. No response(1) |
| 3. Own car (102) | 6. Taxi (0)                 |              |                    |

44. In your household, how does the person who shops usually get home from the store?

- |                  |                             |              |                     |
|------------------|-----------------------------|--------------|---------------------|
| 1. Walking (132) | 4. Family/Friend's car (62) | 7. Other (4) | 98. Don't know (0)  |
| 2. Bus (41)      | 5. Shelter Service (0)      |              | 99. No response (1) |
| 3. Own car (102) | 6. Taxi (8)                 |              |                     |

45. How many times during the past month have you and your family received food from a food bank or pantry?

- |              |               |                       |                     |
|--------------|---------------|-----------------------|---------------------|
| 1. One (175) | 3. Three (33) | 5. More than four (9) | 98. Don't know (0)  |
| 2. Two (66)  | 4. Four (17)  | 6. Zero (50)          | 99. No response (0) |

46. How many different pantries did you visit last month?

- |              |               |              |                     |
|--------------|---------------|--------------|---------------------|
| 1. One (214) | 3. Three (18) | 5. Zero (50) | 98. Don't Know (0)  |
| 2. Two (62)  | 4. Four (6)   |              | 99. No response (0) |

47. Are there particular times of the year when you use food pantries more often?

- |             |             |                                   |                      |                     |
|-------------|-------------|-----------------------------------|----------------------|---------------------|
| 1. Yes (92) | 2. No (240) | 3. I don't use food pantries (14) | 98. I don't know (4) | 99. No response (0) |
|-------------|-------------|-----------------------------------|----------------------|---------------------|

48. If yes, when? \_\_\_\_\_ (92)

49. How many times during the past month have you or your family visited a soup kitchen?

- |                     |                                    |                     |
|---------------------|------------------------------------|---------------------|
| 0. None (223)       | 2. Twice a week (27)               | 98. Don't know (0)  |
| 1. Once a week (30) | 3. Three or more times a week (70) | 99. No response (0) |

50. Are there particular times of the year when you use soup kitchens more often?

- |             |             |                                    |                      |                     |
|-------------|-------------|------------------------------------|----------------------|---------------------|
| 1. Yes (41) | 2. No (130) | 3. I don't use soup kitchens (178) | 98. I don't know (1) | 99. No response (0) |
|-------------|-------------|------------------------------------|----------------------|---------------------|

51. If yes, when? \_\_\_\_\_ (41)

52. Does your household currently participate in the food stamp program?

1. Yes (158)                      2. No (192)                      98. I don't know (0)                      99. No response (0)

☛ If the answer to #52 is yes, proceed to question #53; if it is negative, skip to question #56.

53. How long has your family been participating in the food stamp program?

1. 0-12 months (53)                      3. 25-36 months (18)                      5. 49+ months (48)                      98. Don't know (5)  
2. 13-24 months (28)                      4. 37-48 months (6)                      6. Do not use Food Stamps (192)                      99. No response  
(0)

54. How often, if ever, do you run out of Food Stamps before the end of the month?

1. Never (11)                      3. Sometimes (22)                      5. Always (87)                      98. Don't know (2)  
2. Almost never (10)                      4. Almost Always (25)                      7. Do not use Food Stamps (192)                      99. No response  
(1)

55. What is your monthly benefit? \_\_\_\_\_ (158)

98. Don't Know                      99. No response

56. Have you, or anyone else in your household, applied for Food Stamps in the past year?

- 1 Yes (123)                      2 No (227)                      98. I don't know (0)                      99. No response (0)

57. If you applied for Food Stamps, what is the status of your application?

- 1 Not sure if I was approved (14)                      4. My family already participates (35)                      98 Don't know (0)  
2 Not approved Why \_\_\_\_\_ (43)                      99 No answer (0)  
3 Other \_\_\_\_\_ (66)

58. Why haven't you, or someone in your household, applied for Food Stamps?

- \_\_\_\_\_ (350)                      7. My family already uses Food Stamps (35)                      98. Don't know (0)  
99. No response (0)

***“The next two questions are about your children under 5 years old.”***

59. Are the children under the age of 5 in your household participating in the WIC program?

0. No children under 5 (279)                      2. No, Why? \_\_\_\_\_ (10)                      98. I don't know (0)  
1. Yes (61)                      99. No response (0)

60. When you contacted the WIC office, how long did you have to wait for an appointment?

1. 1 to 10 days (42)                      3. 21 to 30 days (1)                      5. No children under 5 (279)                      98. Don't know (8)  
2. 11 to 20 days (10)                      4. More than 30 days (4)                      99. No response (6)

61. I am going to read you a list of sources of income. Please tell me if you receive income from any of these sources.

1. Employment (88)                      5. Social Security Disability (89)                      9. Child Support (22)                      98. Don't Know (0)  
2. Unemployment (15)                      6. Supplemental Security Income (54)                      10. Alimony (0)                      99. No response (0)

- 3. TANF (27)                      7. Pension/Survivors Benefits (10)                      11. Other (6)                      100. None (69)
- 4. Social Security (35)                      8. General Assistance (4)

62. What amount do you receive from each source every month? (350)

- 1. Employment\_\_\_\_\_                      5. Social Security Disability\_\_\_\_\_                      9. Child Support\_\_\_\_\_                      98. Don't Know
- 2. Unemployment\_\_\_\_                      6. Supplemental Security Income\_\_\_\_\_                      10. Alimony\_\_\_\_\_                      99. No response
- 3. TANF\_\_\_\_\_                      7. Pension/Survivors Benefits\_\_\_\_\_                      11. Other \_\_\_\_\_
- 4. Social Security\_\_\_\_\_                      8. General Assistance\_\_\_\_\_

☛ If the participant is not working, proceed to question #63; if working, skip to question 65.

63. Are you currently looking for employment?

- 1. Yes (98)                      2. No (102)                      7. No, disabled/retired/employed (148)                      98. I don't know (0)                      99. No response (2)

64. If yes, how long have you been looking for employment?

- \_\_\_\_\_ (98) \_\_\_\_\_ months/years                      98. Don't know (0)                      99. No response (2)

65. I am going to read you a list of sources of income. Please tell me if your spouse/partner receives income from any of these sources.

- 1. Employment (49)                      5. Social Security Disability (10)                      9. Child Support (0)                      98. Don't Know (3)
- 2. Unemployment (3)                      6. Supplemental Security Income (11)                      10. Alimony (0)                      99. No response (0)
- 3. TANF (1)                      7. Pension/Survivors Benefits (0)                      11. Other (2)
- 4. Social Security (8)                      8. General Assistance (1)

66. What amount does your spouse/partner receive from each source every month? (350)

- 1. Employment\_\_\_\_\_                      5. Social Security Disability\_\_\_\_\_                      9. Child Support\_\_\_\_\_                      98. Don't Know
- 2. Unemployment\_\_\_\_                      6. Supplemental Security Income\_\_\_\_\_                      10. Alimony\_\_\_\_\_                      99. No response
- 3. TANF\_\_\_\_\_                      7. Pension/Survivors Benefits\_\_\_\_\_                      11. Other \_\_\_\_\_
- 4. Social Security\_\_\_\_\_                      8. General Assistance\_\_\_\_\_

☛ If the participant's spouse/partner is not working, proceed to question #67; if working, skip to question 69.

67. Is your spouse/partner currently looking for employment?

- 1. Yes (21)                      2. No (27)                      3. No, disabled/retired/employed (58)                      98. I don't know (1)                      99. No response (3)

68. If yes, how long have you been looking for employment?

- \_\_\_\_\_ (21) \_\_\_\_\_ months/years                      98. Don't know                      99. No response

69. I'm going to read you a list of other sources of income. Please tell me if your household receives assistance from any of these sources.

- 1. Energy assistance (82)                      3. HUD Subsidy (49)                      98. Don't know (0)
- 2. Day care (8)                      4. Family/Friends (35)                      99. No response (0)

70. Do you have a checking account at a bank?

1. Yes (132)                      2. No (218)                      98. I don't know (0)                      99. No response (0)

71. How do you normally cash checks?

1. Bank (189)                      2. Check cashing store (88)                      3. Other (57)                      98. Don't know (0)  
99. No response (16)

72. Have you ever used a payday lending store?

1. Yes (31)                      2. No (319)                      98. I don't know (0)                      99. No response (0)

73. Do you have a credit card(s)?

1. Yes (59)                      2. No (291)                      98. I don't know (0)                      99. No response (0)

74. Currently, how much do you owe on your credit card(s)?

0. Nothing (15)                      3. \$500-999 (9)                      98. Don't know (2)  
1. Less than \$100 (4)                      4. More than \$1000 (22)                      99. No response (0)  
2. \$100-499 (7)

75. What is the interest rate for your credit card(s)?

\_\_\_\_\_ (59) \_\_\_\_\_                      98. Don't know  
99. No response

76. I'm going to read you a list of types of debt. Please tell me what types of debt you have.

1. Credit card (44)                      4. Medical bills (178)                      7. Home Equity Loan (2)                      98. Don't know (0)  
2. Student loan (20)                      5. Car loan (29)                      8. Second Mortgage (0)                      99. No response (0)  
3. Mortgage (12)                      6. Payday loan (7)                      9. Other (29)                      100. None (135)

77. In the past 12 months, have you used a rent-to-own store?

1. Yes (33)                      2. No (317)                      98. I don't know (0)                      99. No response (0)

78. Did you file a tax return in the past 12 months?

1. Yes (163)                      2. No (187)                      98. I don't know (0)                      99. No response (0)

79. If yes, who prepared your tax return?

1. Self (37)                      4. Free service (27)                      98. I don't know (0)  
2. Friend/Family (25)                      5. Does not file (183)                      99. No response (0)  
3. Paid service (38)

80. How would you compare your current financial situation to your situation 12 months ago?

- |                     |                |                    |                     |
|---------------------|----------------|--------------------|---------------------|
| 1. Much better (14) | 3. Same (127)  | 5. Much worse (43) | 98. Don't know (3)  |
| 2. Better (60)      | 4. Worse (103) |                    | 99. No response (0) |

81. How do you think your financial situation will change in the next 12 months?

- |                     |               |                   |                     |
|---------------------|---------------|-------------------|---------------------|
| 1. Much better (29) | 3. Same (59)  | 5. Much worse (2) | 98. Don't know (30) |
| 2. Better (216)     | 4. Worse (14) |                   | 99. No response (0) |

82. Are you registered to vote?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (243) | 2. No (104) | 98. I don't know (3) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

83. Is your spouse/partner registered to vote?

- |             |            |                     |                      |                     |
|-------------|------------|---------------------|----------------------|---------------------|
| 1. Yes (69) | 2. No (39) | 7. No partner (235) | 98. I don't know (7) | 99. No response (0) |
|-------------|------------|---------------------|----------------------|---------------------|

85. Are you satisfied with your life?

- |              |             |                      |                     |
|--------------|-------------|----------------------|---------------------|
| 1. Yes (235) | 2. No (115) | 98. I don't know (0) | 99. No response (0) |
|--------------|-------------|----------------------|---------------------|

## Appendix C

### Guide to the Emergency Food Assistance Network



## The Emergency Food Assistance Network

The emergency food assistance network is the last line of defense in the public food security effort. Donations of food products are made to food banks, which are warehousing operations. These food banks have under their auspices member agencies, consisting of food pantries, soup kitchens, and child care facilities. In order to become a member agency, an agency must be a non-profit or church group. These member agencies are the recipients of the donated food warehoused at the food banks. Food pantries are agencies that distribute uncooked, packaged foods to participants for preparation at home. Soup kitchens prepare and distribute a cooked meal to participants for consumption on premises. Donations are not given exclusively to food banks. Food pantries and soup kitchens solicit donations from community and church groups in order to augment the food obtained from the food bank.

In FY 2005, 5 million pounds of food were distributed by Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania to more than 200 member agencies. These member agencies are located in Northampton, Lehigh, Carbon, Monroe, Pike and Wayne counties.

Who can provide the service?	Food banks, food pantries, and soup kitchens
How is it financed?	The emergency food assistance network is funded through both public and private efforts. Every dollar donated to the food bank can secure fifteen dollars worth of food.
Who can receive this service?	<p>For food pantries, eligibility depends on the income of the household. Households must have a gross income below 150% of the federal poverty level. For a family of four, the maximum allowable monthly income would be \$2,418. For a household experiencing a crisis, for example the loss of a home due to fire or the unexpected loss of a job, income eligibility criteria are waived. Income is self-declared by the pantry participants.</p> <p>For soup kitchens, there is no income test. Any person in need of food or wanting a hot meal can participate in meals provided by soup kitchens.</p>
What is provided?	<p>Food pantries supply, on average, a three-day supply of food to each household. For example, a household of two would receive, on average, 18 meals worth of food.</p> <p>Soup kitchens supply a meal appropriate to the time of day.</p>
Contact	Call Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania (610) 434-0875 for more information or a referral to your closest food pantry or soup kitchen.

## Appendix D

### Guide to the Cash Assistance Program

## The Cash Assistance Program

Public cash assistance is administered in two parts, the Temporary Assistance to Needy Families (TANF) and General Assistance (GA) programs. TANF is commonly known as welfare.” The goal of TANF is to provide the necessary support for children who are deprived of care, support, or guidance of one or both parents; prevent a child from being forced from his/her home due to economic reasons; maintain and strengthen family ties. The goal of GA is to provide support to individuals and families who do not qualify for federally-funded programs.

Who can provide the service?	TANF and GA are provided by state governments through county assistance offices (CAO).
How is it financed?	<p>TANF is financed by a combination of federal and state funds. All states receive minimal funding allocations from the federal government. Additional funding is based on the amount of funding the state provides to match funds above the minimum federal allocation.</p> <p>GA is financed solely by the State.</p>
Who can receive this service?	<p>TANF is available to households with at least one child under the age of 18, or a child under 19 and a full-time high school student expected to graduate before his/her 19<sup>th</sup> birthday. An exception would be a pregnant woman in her last trimester that will qualify for services once the child is born. Additionally, a child must be deprived of parental care or support due to absence of one or both parents; incapacity of at least one parent; unemployment of the principal wage-earning parent.</p> <p>GA is available to individuals and families the do not qualify for TANF, or other federally-funded programs. Persons receiving GA can only do so for 90 days in a 12 month period.</p> <p>Income and asset tests apply to both programs.</p>
What is provided?	Cash payments, loaded every month electronically on an Electronic Benefit Card (EBT) supplied to the recipient(s). Cash assistance for a family of four who qualify for TANF would equal \$497 a month. Cash assistance for a single person who qualifies for GA would equal \$205 a month.
Contact	To apply, contact your local county assistance office.

## Appendix E

### Guide to the Medical Assistance Program

## Medical Assistance Program

The medical assistance program (MA) is also known as Medicaid. Medicaid provides direct payments to medical providers for services rendered on behalf of eligible low-income persons, and individuals with limited income and high medical expenses. In some cases, persons may qualify for payment of medical services that were provided up to three months before the month in which a Medicaid application was completed.

Who can provide the service?	Medicaid is provided by stated and administered through local county assistance offices.
How is it financed?	Since its enactment in 1965, Medicaid has been a joint venture between the states and the federal government. While each state administers its own Medicaid program within broad federal guidelines, the federal government provides the majority of the program’s financing. As a result, Medicaid is not only one of the largest budget items in each state it is also the single largest source of federal grant funds to the states.
Who can receive this service?	<p>An application can be completed by any citizen of the state of Pennsylvania.</p> <p>Individuals or families enrolled in Temporary Assistance to Needy Families (TANF), Supplemental Security Income (SSI), and General Assistance (GA) are automatically enrolled in Medicaid.</p> <p>One must meet income, resource and other eligibility requirements. Other requirements include, but are not limited, to special medical conditions, children’s’ ages, disability, and victim of domestic violence. Not all of these other conditions must be met by every person applying for Medicaid.</p>
What is provided?	<p>Recipients receive a medical card, an ACCESS card, which is presented to participating health care providers. Covered health expenses include visits to doctors, medical tests, medications, surgery, and emergency services.</p> <p>Recipients are required to pay a small co-payment for medical services rendered. There is a bi-annual limit to co-payment expenses to be incurred by an individual or family. Co-payments exceeding this limit are reimbursed to the participant by the State.</p>
Contact	To apply, contact your local county assistance office.

## Appendix F

### Guide to the School Breakfast and School Lunch Programs

**School Lunch and School Breakfast Programs**  
(Source: Pennsylvania Hunger Action Center)

The National School Lunch Program (NSLP) was created 58 years ago by Congress “as a measure of national security, to safeguard the health and well-being of the nation’s children.” It began after the government noted nutritional deficiencies in the men who responded to the draft and was enacted so that all children could have at least one healthful meal per day.

The School Breakfast Program (SBP) began in 1966 as a pilot program in recognition of the relationship between food, good nutrition, and children’s ability to develop and learn. The SBP reaches needy children; around 80 percent of children eating school breakfast are low income. It raises the nutritional level of children, providing ¼ or more of a child’s daily nutrient requirements.

Each school day an average of 473,356 free and reduced price lunches, 549,000 full price lunches, 171,190 free and reduced price breakfasts, and 47,630 full price breakfasts are served to Pennsylvania students.

Who can provide the service?	The National School Lunch and School Breakfast Programs are entitlement programs. All public and nonprofit private schools can participate in these programs.
How is it financed?	The federal government guarantees funding for all participating students. During 03-04 Pennsylvania received nearly \$257 million in federal funds for the two programs. Pennsylvania invests nearly \$28 million annually in school breakfast and school lunch. It pays school districts a subsidy for each meal served, as well as an added subsidy for offering breakfast at school.
Who can receive this service?	School meals are either free, reduced-price, or full price. Children below 130% of poverty are eligible for free meals; children between 130 – 185% of poverty are eligible for reduced- price meals. Remaining children pay full price for meals. Applications are submitted by parents to the school district each year so as to determine eligibility for free or reduced-price meals.
What is provided?	School Breakfasts provide children with at least ¼ of a child’s Recommended Daily Allowances. School Lunches provide children with 1/3 of a child’s Recommended Daily Allowances.
Contact	Sandy Souder at the PA Department of Education at (800) 331-0129.

## Appendix G

### Guide to the Food Stamp Program



**The Food Stamp Program**  
(Source: Pennsylvania Hunger Action Center)

The Food Stamp Program is the nation’s front-line, anti-hunger program. It provides grocery debit cards to households whose net incomes are near or at the poverty line. In 2005-06 monthly participation averaged just over 1 million Pennsylvanians per month. The program is built on a concept called the Thrifty Food Plan, which assumes that each member of a 3-person household requires about \$4.56 a day for food in order to maintain a healthy and nutritious diet. The program further assumes that 30 percent of a household’s net income is available to purchase food. Thus, it provides the difference between the cost of the Thrifty Food Plan and 30 percent of net household income. The value of the average benefit amount issued per person in Pennsylvania is \$98 per month (\$3.25 a day).

Who can provide the service?	The Pennsylvania Department of Public Welfare (DPW) is responsible for the Food Stamp Program. County assistance offices handle daily operations.
How is it financed?	The program is funded by the federal government and administered through the PA DPW. The state pays half of the administrative costs.
Who can receive this service?	Eligibility is determined on the income of the household. Households (the elderly and disabled excluded) must have gross incomes below 130 percent of poverty. A variety of deductions are allowed, including a standard deduction, 20 percent of earned income, child care costs, some shelter costs, the cost of paying child support, and - for the elderly or disabled – the costs of medical care that exceed \$25 a month. To be eligible, the household can not have countable resources exceeding \$2,000 (\$3,000 if elderly or disabled). One vehicle per household is excluded; also, vehicles used to make a living or to transport a disabled person are not counted. For most vehicles, the first \$4,650 in the fair market value is excluded.
What is provided?	Each head-of-household receive a debit card, a private I.D. number, and electronic account. The amount is credited monthly with the benefit amount. The debit card can be used to purchase grocery at any store that accepts them.
Contact	To apply, contact your local county assistance office. For free food stamp screening, contact Pennsylvania Hunger Action Center at (800) 63-2033. To apply online, go to <a href="http://www.compass.state.pa.us">www.compass.state.pa.us</a> .

## Appendix H

### Guide to the WIC Program

## The WIC Program

(Source: Pennsylvania Hunger Action Center)

The Special Supplemental Food Program for Women, Infants and Children (WIC) began in 1974 in response to an appeal from medical doctors with patients who suffered from ailments that could best be treated by healthful food.

Who can provide the service?	There are 24 agencies in Pennsylvania that contract with the PA Department of Health to provide WIC. These agencies staff 343 clinics across the state.
How is it financed?	WIC is funded by the federal government and is administered by the PA Department of Health. In 2006-07, Pennsylvania received \$143.7 million dollars from the federal government for the WIC program. Presently, no state dollars are involved.
Who can receive this service?	Pregnant women, breastfeeding women up to 12 months postpartum, non-breastfeeding women up to six months postpartum, and children up to five years of age who are determined by a health professional to be at medical or nutritional risk and whose family incomes are below 185% of poverty. Foster children and those on medical assistance are automatically income eligible for WIC.
What is provided?	WIC provides a basic health assessment and appropriate health referrals for immunizations and health care. It provides vouchers for a basic food package that includes milk, eggs, cheese, fruit and vegetable juices, cereal, peanut butter, dried beans and peas. Breastfeeding mothers may receive tuna and carrots; newborns may receive infant formula and cereals. The average value of the food package is \$38 a month. Along with food, WIC provides nutrition information to ensure foods will be properly used.
Contact	The PA Department of Health at (800) WIC-WINS (943-9467) for WIC-related questions.

## Appendix I

### Income Guidelines for Food Assistance Programs

## Income Guidelines for Food Programs

Family Size	Federal Poverty Guidelines	The Food Stamp Program (FSP) and Free School Meals <i>130% of poverty</i>	Emergency Food Assistance <i>150% of Poverty</i>	Reduced Price School Meals and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) <i>185% of poverty</i>
	2006			
1	\$9,800	\$12,441	\$14,355	\$17,705
2	13,200	16,679	19,245	23,736
3	16,600	20,917	24,135	29,767
4	20,000	25,155	29,025	35,798
5	23,400	29,393	33,915	41,829
6	26,800	33,631	38,805	47,860
7	30,200	37,869	43,695	53,891
8	33,600	42,107	48,585	59,922
Each additional family member	+ \$3,400	+ \$4,238	+ \$4,890	+ \$6,031

## Appendix J

### Resources for Further Information

## Resources for Further Information

### **Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania**

(610) 434-0875

**World Hunger Year Hunger Hotline** (800) 453-2648

**PA Hunger Action Hunger Hotline** (800) FOOD-997

**Food Stamp Hotline** (800) 634-2033

**WIC Hotline** (800) WIC-WINS

### **USDA (US Department of Agriculture) Food & Nutrition Services**

Information about Food Stamps, WIC, school meals, the Summer Food Service Program, and other programs.

<http://www.fns.usda.gov/fns/>

### **USDA Food & Nutrition Information Center**

Information about the food guide pyramid, food labeling, weight control, and more.

<http://www.nal.usda.gov/fnic/>

### **Nutrition.gov**

Information about dietary guidelines, food safety, and food assistance programs.

### **EatRight.org**

The website of the American Dietary Association.

### **Hunger Advocacy Organizations**

Food Research and Action Center

<http://www.frac.org>

PA Hunger Action Center

<http://www.pahunger.org>

RESULTS

<http://www.results.org>

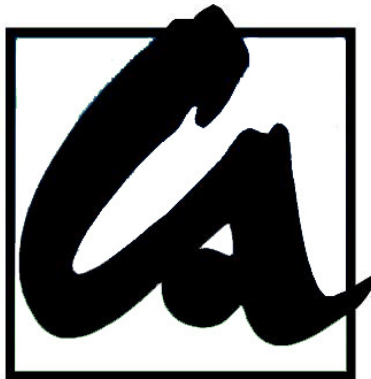
### **Blueprint to End Hunger**

<http://www.hungercenter.org/NAHO%20Blueprint.pdf>

### **Community Action Committee of the Lehigh Valley**

<http://www.caclv.org>

**SECOND HARVEST**  
**Food Bank**  
*of Lehigh Valley  
& Northeast  
Pennsylvania*



Community Action Committee  
of the Lehigh Valley



*Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania is a program of Community Action Committee of the Lehigh Valley, Inc.*