
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.