



*Center for People in Need*

## The Challenges, Resources, and Issues Faced by Parents in Poverty: A Survey by the Center for People in Need



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Center  
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in  
Need

*Center for People in Need*

The Center for People in Need is a non-profit organization whose mission is to “**enhance opportunities for families and youth as they address socio-economic barriers limiting their paths to success.**”

The Center provides advocacy on public policies that support and protect the rights and well-being of people in need, and provides other agencies with extra resources to serve people in need. The Center also offers education and alerts those in need to opportunities that might be available to them. The agency has a strong commitment to provide care and support to at-risk populations, including the low income, elderly, Native American, Black/African Americans, Hispanic/Latino and refugee populations.

This report was prepared for the Center for People in Need by Maria Rosario T. de Guzman, UNL Extension Specialist in Adolescent Development and Assistant Professor of Child, Youth, and Family Studies at the University of Nebraska-Lincoln.

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## Introduction

*“It is hard to be poor, it is harder to be treated poorly”*  
-survey respondent

The US Census Bureau estimates that in 2005, 10% of the 226,062 residents of Lincoln, NE, and 8% of the 58,465 families were living under conditions of poverty. This rate is particularly higher among some segments of the population, including female-led households with no husband present (38.7%).

People in poverty naturally face multiple challenges that can impact upon their overall well-being and development. And while various agencies track the rate of poverty in state- and nationwide, there is little information regarding the issues faced by this population from their own perspective. This report presents preliminary information on the issues and challenges faced by low-income parents in Lincoln, NE; the resources they access; and the barriers that impede their utilization of available resources.

The data presented here are drawn from a recently conducted survey by the Center for People in Need, and constitutes a preliminary look at the issues faced by parents in poverty in the Lincoln. With a total of 1,293 people participating in this study, the aim of this report is to present information from the point-of-view of the respondents. This report presents preliminary information from what will be a series of surveys that will examine the challenges faced and resources used by individuals in poverty in Lincoln, NE.

## Chapter 1

### **Characteristics of Respondents**

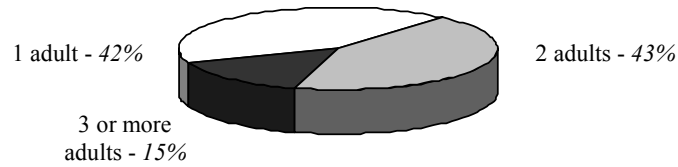
A total of 1,293 adults participated in this study. Respondents were clients of the Center for People in Need, a non-profit organization in Lincoln, NE that aims to help individuals and families face economic barriers to healthy development and success. This Center provides a variety of services including advocating for people in need, as well as providing basic needs and services.

Respondents were recruited during a holiday toy-distribution event, when clients were able to claim free toys that they could give to their children for the holidays. Participation was completely voluntary and no names were recorded for those who responded to the surveys and those who opted not to answer the surveys. Respondents were also allowed to discontinue answering the survey whenever they wanted.

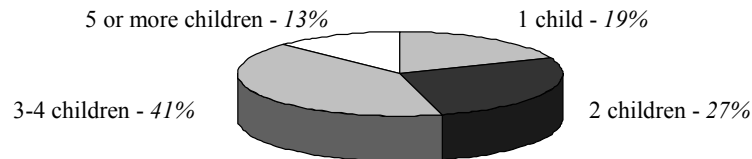


# Household Size and Composition

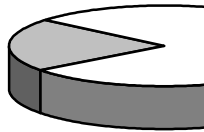
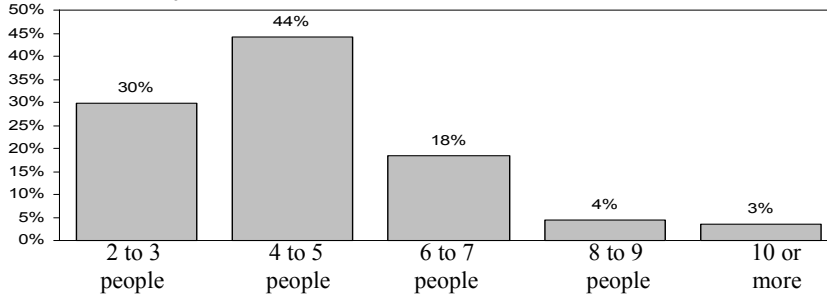
## *Number of adults in the household*



## *Number of children in the household*



## *Household size*

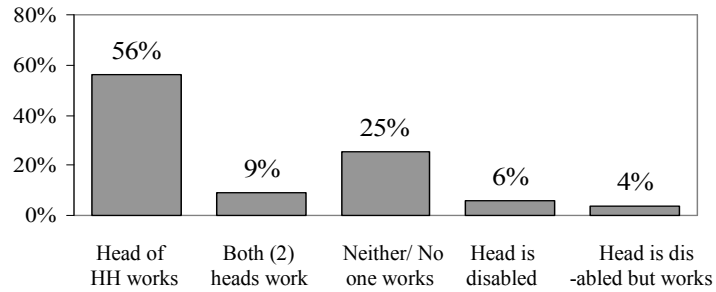


## Key points and other analyses

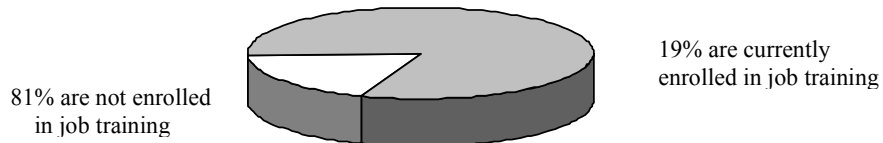
- 1,293 people participated in the study
- Majority (85%) of participants had households with either 1 or 2 adults, and a small segment had 3 or more adults
- Most participants report that there were 3 or more children in their household, and a about half had either 1 or 2 children
- The average household size was 4.67 among participants. This number is higher than the average household size in Lincoln which is 2.33.
- There was a corresponding increase in the number of children and number of adults in each household. Thus, the higher the number of adults in a home, the higher the number of children.

## Education and Work

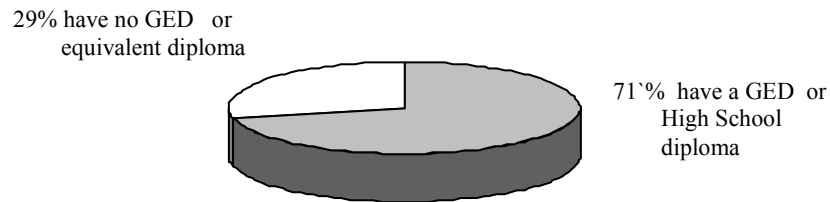
### *Work status of head(s) of household*



### *Currently attending a job training program*



### *Educational status*



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#### Key points and other analyses

- Majority had at least 1 household head who was employed, including some where the head was disabled but still working
  - Few were currently enrolled in a job training program. It is possible that others had already completed a job training program in the past
  - Most (71%) had completed at least a GED or high school degree
- Other characteristics of respondents
- Majority (75%) indicated they did not vote in the last election
  - 22% report receiving Temporary Assistance for Needy Families (TANF)

## Chapter 2

### Food Needs

The next section summarizes participants' responses regarding their ability to afford and provide food for their families. This information also includes the methods by which they try to cope with lack of food, the services they utilize to alleviate food shortage, as well as the barriers they experience in trying to access those services.

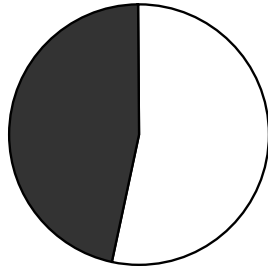
Data show that majority of participants have experienced issues related to providing enough food for their families. Those who do not have enough food use a variety of methods to cope with that difficulty including skipping meals and using public services. Majority of respondents have used one form of food service (e.g., food stamps) or another. Data here also summarizes the barriers that respondents have faced in trying to access some services.



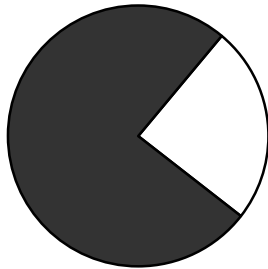
“There is not one thing that makes you feel like a failure than the ability to not have enough food for your child”

## Food Needs

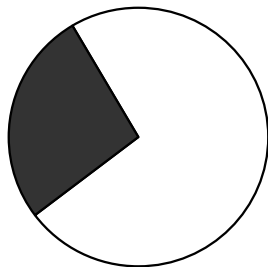
### *Food needs and issues*



53% cannot afford food for the whole month



24% said they skipped meals because they did not have enough food



68% said they would want more nutritious food for their families

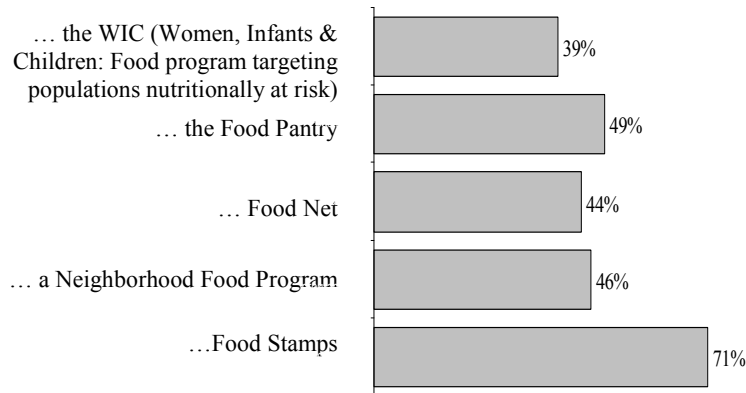
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#### Key points and other analyses

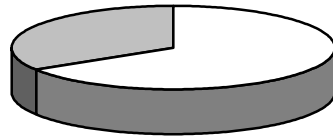
- Majority of the 1,293 participants reported having food issues.
- Most of the respondents indicated that they were unable to afford enough food for the whole family for the month

## Food Services and Resources

*Among those who were unable to afford food for the whole month, the following are services they accessed*



### *Helpfulness of the services*



69% indicated that the program they chose and used was helpful

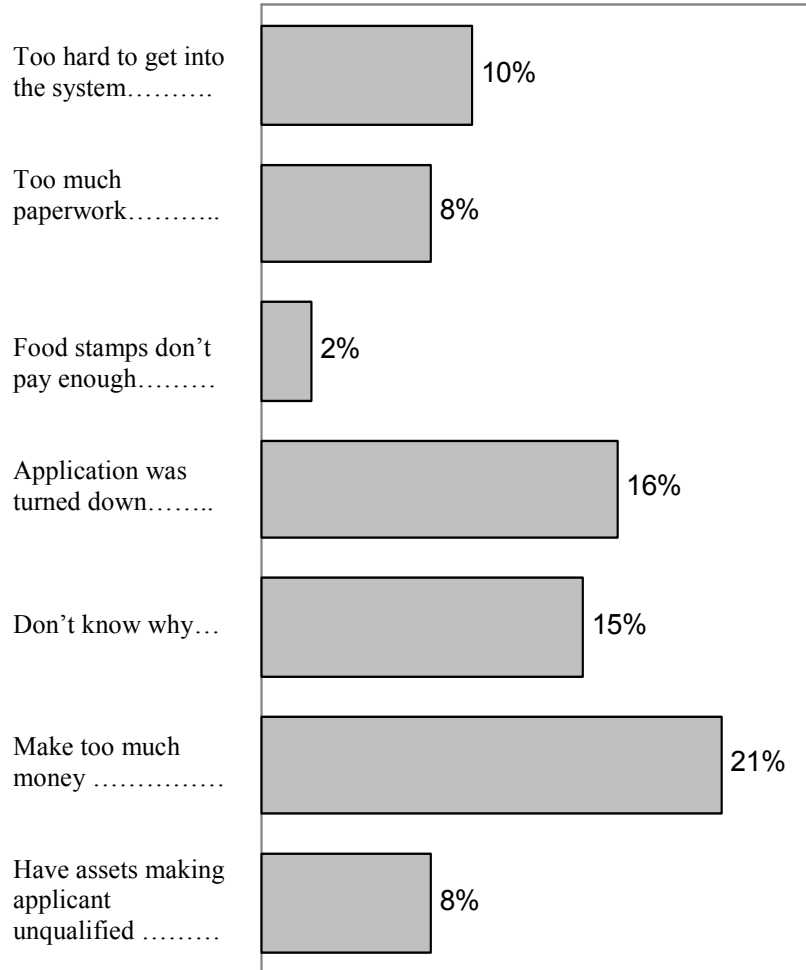
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### Key points and other analyses

- 100% of participants reported using some sort of service to help fill the gap in their family's food needs
- Majority (71%) of respondents used food stamps as a means of helping fulfill food needs
- Majority of those who used some sort of program reported that the program was helpful in fulfilling their needs
- Several respondents indicated, through their qualitative responses, reiterated their frustration that while they did not make enough money to make ends meet, they made too much to qualify for food stamps or other food services

## Barriers to Using Food Stamps

*Among those who never used food stamps, the reasons for not doing so...*



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### Key points and other analyses

- A total of 275 respondents (22%) indicated that they had never used food stamps. These individuals reported a variety of reasons for not doing so, with most reporting that they made too much money to qualify
- Few differences were found when separate analyses were conducted with separate analyses across household size, as such aggregate data are reported here

## Chapter 3

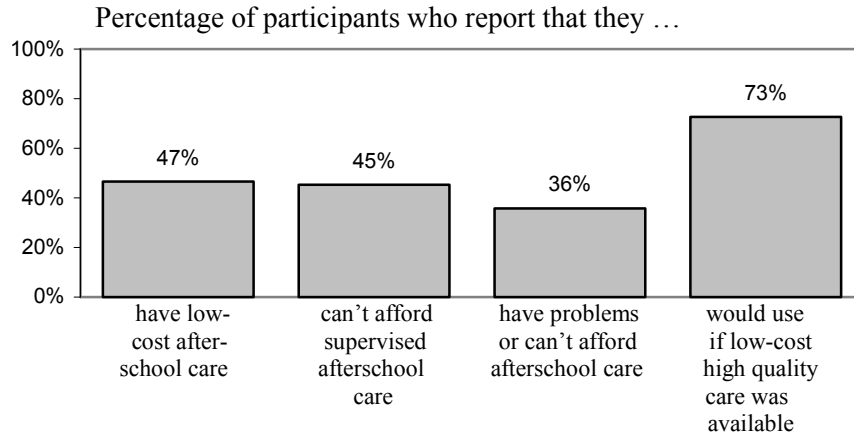
### Childcare

Families in poverty often face childcare issues as parents and guardians try to balance work and family life. Often, parents are challenged to pay for childcare costs, which can be prohibitive for those who are already facing socio-economic issues. Other times, parents need to balance the need to work (or find additional work) with having to pay for or find affordable childcare. The following section summarizes participants' responses regarding their access to childcare, the challenges they face in this regard, and some of the problems the lack of childcare has caused them.

“Is there a way to get help with child care? My husband and I would both like to work---but if I work too---we do not qualify for title XX and I do not want my whole paycheck to go to daycare”

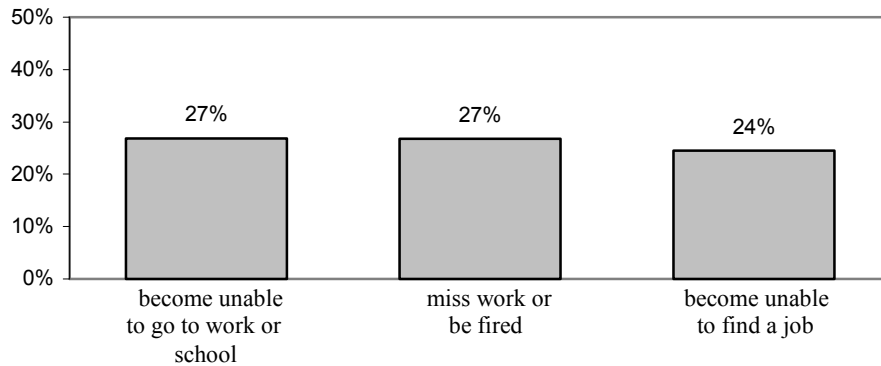
## After-school care

### *Availability of after-school care*



### *Problems caused by childcare issues*

Inability to find or afford child care has caused respondents to...



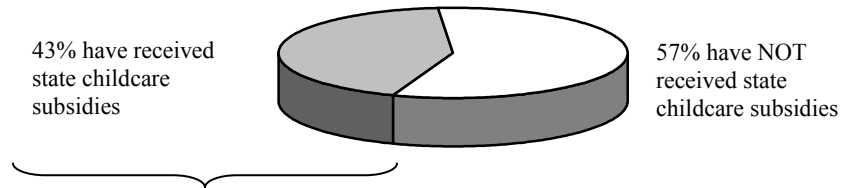
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### Points from qualitative responses

- Several parents indicated that it was difficult to find assistance for special needs children. For instance, children with ADHD or other difficulties

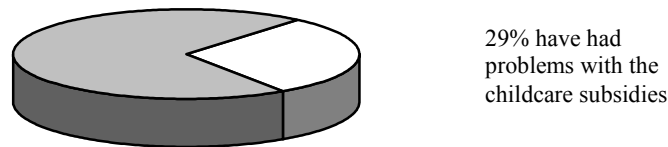
## Childcare subsidies

### *State childcare subsidies*



### *Issues with childcare subsidies*

Among those who have had childcare subsidies



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### Key points and other analyses

- Only about half of the 1,293 participants indicated that they had access to low-cost after school care
- Nearly half of participants indicated that they cannot afford or have problems finding after school care for their children
- Most (73%) indicated that they would avail of supervised after school care if it was of high quality and low cost
- Approximately 1 in 4 respondents indicated that they had been unable to go to school or work; that they had missed work or been fired; and that they were unable to find a job due to lack or high costs of childcare
- Less than half of participants had received state subsidies for childcare; and among those, nearly 1 in 3 had problems with it

### Analyses notes

- Separate analyses were conducted for participants with different numbers of children, however similar patterns were found. As such, aggregate data are reported here
- paying for utilities (gas, water, electricity) was the most difficult, followed by finding a job that pays enough

## Chapter 4

### Access to Health Care

The next section summarizes participants' responses regarding their ability to afford healthcare, prescriptions, and to provide medical insurance for their children. This section also summarizes the percentage of participants who forego seeking medical and dental care due to their inability to afford the costs associated with those services.

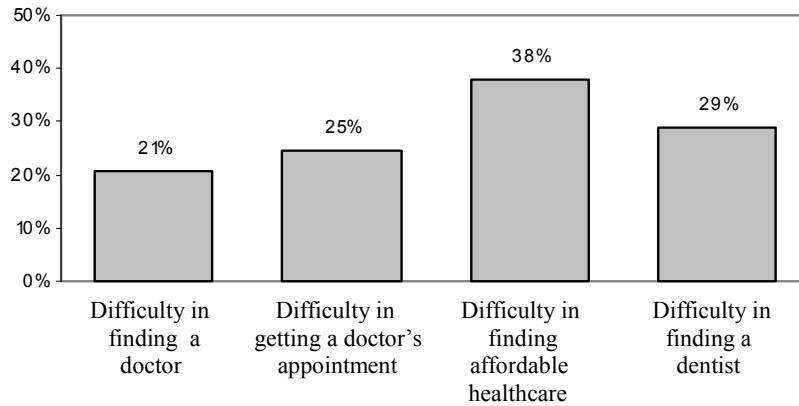
The data summarized in the next section highlight the significant gaps in access to affordable healthcare and insurance among families in poverty. Many respondents report experiencing difficulties in receiving medical and dental care, having difficulty in affording medical and dental care, as well as difficulty in affording prescriptions. Many participants also report foregoing medical care due to costs, or going to the emergency room instead because of their inability to afford regular medical or dental appointments. Needless to say, healthcare is a basic need for adults and children, and many families in poverty are unable to fulfill this necessity.

*“I need help because I am sick and can't afford to pay for the co-pay at the doctor or any medicine I might need.”*

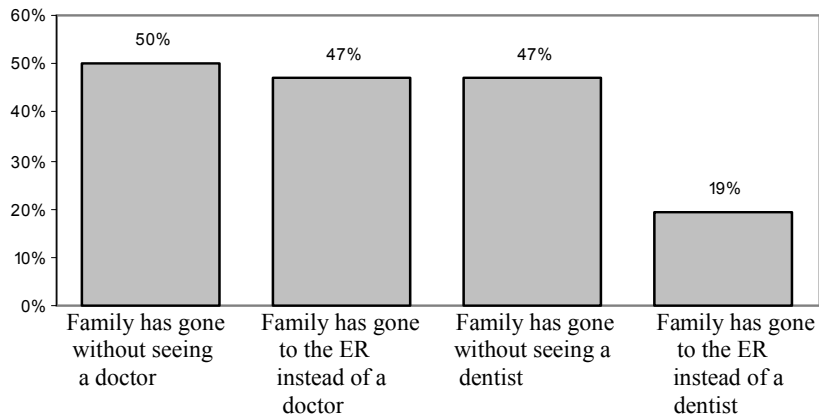
## Access to Health Care

### *Ease of access and affordability of healthcare*

Percentage of respondents who report having had...



Due to inability to cover co-pay, participants report the following:



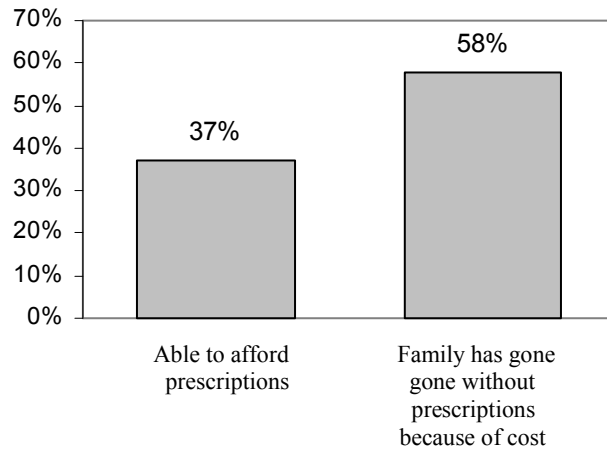
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### Key points and other analyses

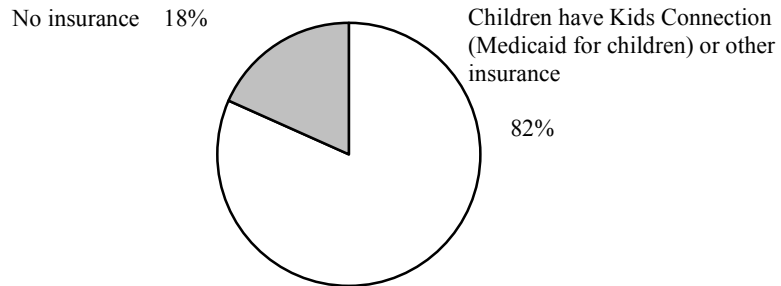
- 
- A large number of the 1,293 respondents indicated difficulty in finding a doctor, a dentist, or affordable healthcare
- 
- Co-pay is the partial cost individuals need to cover to receive medical and/or dental care. While this cost differs depending on the service, this is typically \$15 per visit. Approximately half of respondents report foregoing seeing a healthcare professional or having to go to the emergency room because they were unable to afford this cost

# Access to Insurance and Prescriptions

## Access to prescriptions



## Access to insurance



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### Key points and other analyses

- While a large majority of children have medical insurance, nearly 1 in 5 do not
- Less than 40% of respondents indicate that they are able to afford prescriptions, and more than half report that their family has gone without the necessary prescriptions due to cost

## Chapter 5

### **Other needs**

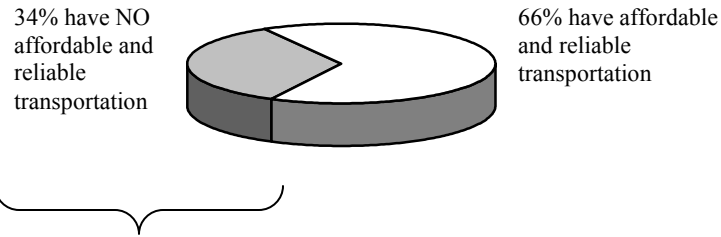
The following section summarizes participants' responses regarding various other needs they have and the associated resources and challenges they have in trying to fulfill those needs. These needs include transportation issues, clothing, and the need to pay for utilities.

*“I am struggling.....Please help!”*

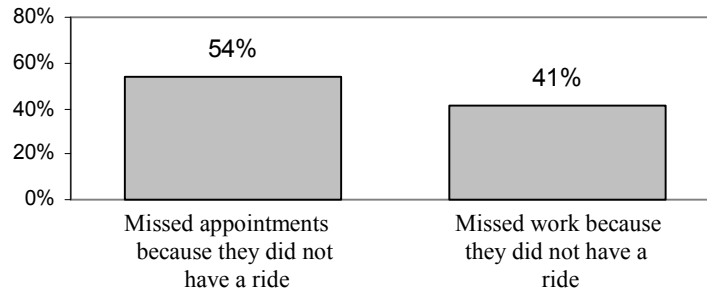
*-respondent*

# Transportation

## *Availability of reliable transportation*



## *Among those who have NO reliable transportation/vehicle*



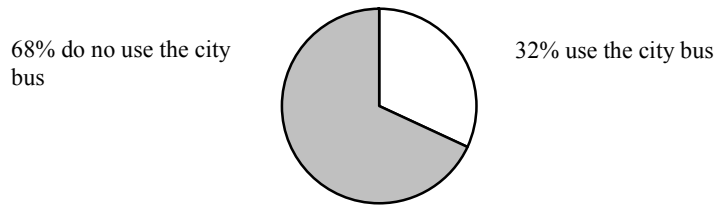
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### Key points and other analyses

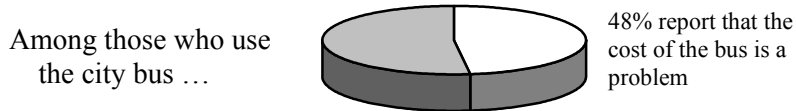
- Majority (66%) of the 1,293 participants have affordable and reliable transportation, nonetheless over 1 in 3 do not
- Among those who have no reliable transportation (419 participants out of 1225), over half have missed appointments because of transportation issues and close to half have missed work due to not having a ride

# The Use of the City Bus System

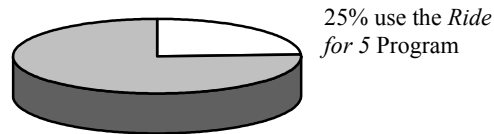
## *Use of the city bus*



## *Cost of the city bus*



## *Ride for Five Program*



The Ride for Five Program provides low-income individuals with monthly unlimited bus passes for \$5. Each pass covers one person. Proof of income and date of birth are required to avail of the pass monthly.

### Key points and other analyses

- Majority of participants (68%) do not use the city bus
- Among those who do use the bus, 48% report that the cost is a problem. Interestingly, fewer people among those who do not use the bus find the cost to be a problem. It is possible that since they do not use the bus, they do not find the cost to be a problem
- Approximately 1 in 4 participants use the ride for 5 program

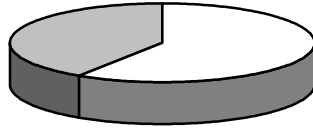


*“Getting to services are a real problem when you have no transportation. Sometimes it takes me over 2 hours to get from my apartment to my child’s doctor when I take the bus.”  
-respondent*

# Clothing needs

## *Families' ability to fill clothing needs*

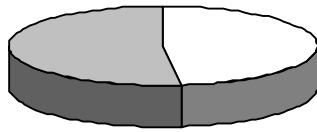
41% are unable to afford sufficient clothing



59% have enough clothing



Among those who are unable to afford enough clothing

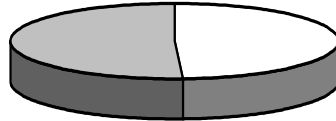


48% used a free clothing program



Among those who used a free clothing program

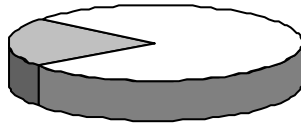
62% said their needs were NOT met by the program



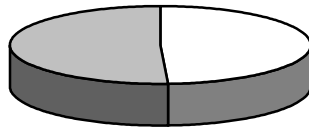
38% said their needs were met by the program

## Utilities and costs

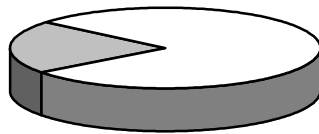
### *Experiences in paying for utility bills*



79% have had problems paying utility bills at some point in the past



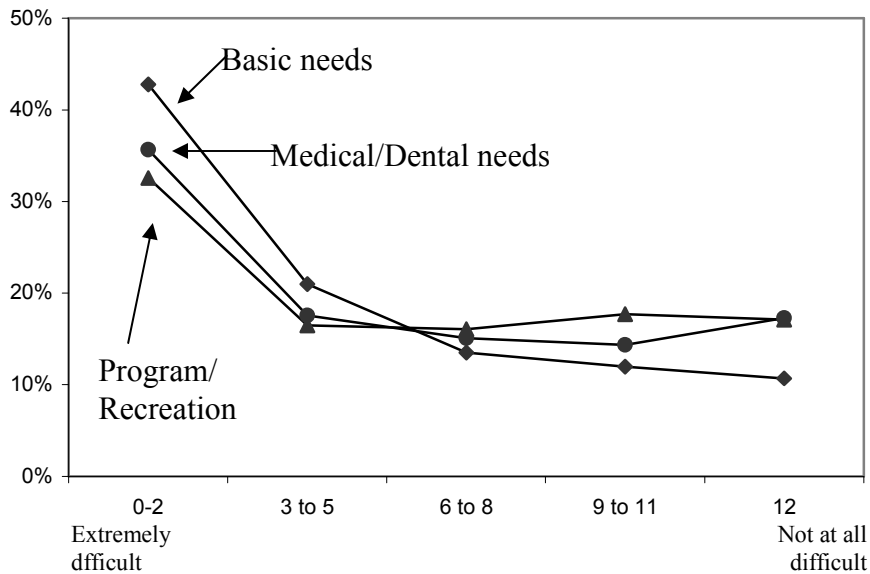
49% have regular problems paying utility bills every month



45% have problems paying for utility deposits

*“There is not enough resources and funds for low-income families who need help with their utilities. Where do we turn?”  
-client of Center*

## Difficulty in meeting various needs



Participants were asked to rate the degree of difficulty they found in meeting their various needs. These needs were as follows:

- **Basic Needs:** Finding a job that pays enough to cover needs, funds to cover utilities, affordable housing, and clothing
- **Medical/Dental/Crisis:** Access to doctors, dentists, affordability of prescriptions, and receiving help during crisis
- **Programs/Recreation:** Access to community programs, tutoring for children, affordable family recreation

Key points:

- Most respondents indicated that it was *extremely difficult* to access and afford medical, dental, and crisis services; to find affordable recreation and community programs; and to fill basic needs like affordable housing, utilities, as well as finding a job that pays enough to cover basic living costs
- Among the three categories, affording basic needs was what was most difficult for respondents (43% indicated it was extremely difficult)
- Paying for utilities (water, gas, electricity) was what most respondents reported as being the most difficult for them to fulfill among basic needs and all needs overall. This was followed by finding a job that paid enough.

*Note: Separate analyses were conducted to examine whether patterns were different for families with fewer or more children. No differences in patterns were found and as such, aggregate data is reported here.*

## Summary

The goal of this initial survey was to provide basic and preliminary information regarding the issues faced by parents and families in poverty in Lincoln, NE. By recruiting a large sample size (1,293 participants) the aim was to document the needs, challenges, and resources of this population from their own perspective.

Findings highlight the multiple challenges that participants face in meeting their basic needs including providing enough food for their families, paying for utilities, affording clothing, and finding affordable healthcare. At the same time, many indicate that there are services available including programs that help them meet food, childcare, and clothing needs. Many of those who utilize these services were satisfied or had minimal problems with those resources, nonetheless several indicated that the services did not fully meet the gaps in their resources, or that they experienced problems despite the aid (e.g., childcare subsidies). Respondents further suggest that cost can be a barrier to their use of resources, particularly for healthcare. For instance, the cost of co-pay is difficult for many to afford in order to receive medical or dental assistance.

Analyses suggest that among the issues that were asked, there were few, if any, differences in the responses shown by respondents with different numbers of children. Similarly, larger households did not necessarily have different issues compared to those with smaller households. Few differences were also found in the results when data were separated by census tract (based on the zipcodes). As such, all data presented in this report are aggregated. This is not to say that there are no demographic (e.g., gender, household composition, race) differences in the issues faced by people in poverty. It is likely that people in poverty face many similar issues, however, there might be unique challenges across demographic groups that were simply not explored in this initial study.

Qualitative responses further highlight the challenges illustrated by the survey data. Many report that they experience challenges because of lack of information on programs, lack of resources for special situations (e.g., children with special needs), not being able to qualify for resources (e.g., making too much money to qualify while still being unable to make ends meet), and having too many steps and too much paperwork to receive benefits. Nonetheless, many respondents expressed satisfaction and thanks for the help they are receiving, and acknowledge that various centers and volunteers work to help them succeed.

Clearly, people in poverty experience tremendous challenges in covering needs and affording their bare necessities. Programs do provide assistance; however, there are still some barriers that impede their use of these resources. This study is a preliminary look at the issues faced by people in poverty. It is anticipated that additional information will be gathered to further our understanding of this population and to better help them meet their needs and foster their overall well-being and development.

## **Acknowledgements**

The Center for People in Need would like to thank all the individuals who took the time to complete this study. Special thanks are due to Xiaoyun Zhang, Toni Hill-Menson, Ben Walters, Dylan Anderson, Mary Furnas and the staff of the Center for People in Need, who together coordinated and conducted data entry for the community survey.

*“Sometimes people don’t treat me all that great but they don’t know my story...I work hard and am trying”*

*-respondent*

**For more information or copies of this report, please contact:**

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