

# The Face of Poverty Today in Lincoln, Nebraska



Waiting for the food distribution at the Center for People in Need.

Results and analysis of a survey of 2,410 low-income families conducted in December 2010 by the Center for People in Need.



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# The Face of Poverty Today in Lincoln, Nebraska



The results and analysis of a survey of 2,410 low-income families conducted in December 2010 by the Center for People in Need. The report identifies issues, barriers, and challenges faced by low-income families in Lincoln. It also represents the continuing analysis and follow-up to needs assessment surveys completed in 2006-2009.

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The mission of the Center for People in Need is to enhance opportunities for individuals and families as they address socioeconomic barriers limiting their paths to success.

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## Foreword

We are pleased to present this report, *The Face of Poverty Today in Lincoln, Nebraska*, for the fifth consecutive year. It represents a snapshot taken in December 2010 at our Toyland for Kids event.

In the picture this year are 2,410 families with children, who are some of our clients here at the Center for People in Need. They took time to complete a survey as they waited to choose free holiday gifts for their children. Their responses became this report.

What makes the *Face of Poverty* report unique is that it continues to serve as the voice of the poor in Lincoln and Lancaster County, Nebraska. The report shows what daily life in Lincoln is like without the material resources most of us take for granted. Low-income families and individuals face a constant daily struggle: to put food on the table; to have a place to call home; to see a doctor or dentist; to get an education; to get and keep a job.

For most of us, a flat tire on the car is an inconvenience. For those of us who live on the knife-edge of poverty, such a “simple” thing can start a

cascade of problems. No money to repair the tire means no car for a week or two. No car means juggling schedules and asking favors to help get the kids to school and yourself to work. Coming in late to work three days in a row because the bus runs late in the snow puts your job at risk.

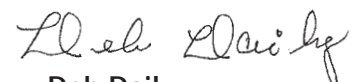
But a tire repair? That will take two-thirds of your weekly paycheck, and the money is already committed to pay rent, bills, and maybe buy some food. What would you do? The *Face of Poverty* report reveals what those in poverty have to do every day.

Please contact us with any questions you may have about this report. If you are interested in a particular aspect of the survey, we would be happy to discuss it with you. We can do additional analysis on request.

Sincerely,



Beatty Brasch  
Executive Director  
Center for People in Need



Deb Daily  
Director of Operations  
Center for People in Need

## The Face of Poverty

*Each person wears poverty differently. Each person gets worn down in separate ways by the weight of worry and scarcity of choice that accompany those without money and resources. Still, there are common hallmarks of a life spent struggling.*

*When you look at eyes in the face of poverty, you see every eye color there is. Poverty is no respecter of persons. You see lines of strain radiating out onto the cheeks from those eyes. You may see dark smudges or hollows from illness beneath the eyes; perhaps you see blackened or bruised eyes. And in the eyes themselves? Some are so often cast down with shame or fear that you cannot make eye contact. Some of those wearing the face of poverty may make touch-and-go eye contact, glancing at you only briefly. Many of those wearing the face of poverty will seek eye contact with you, asking you to see them as individuals, not as causes or problems. If you accept, you may see need, gratitude, shame, pride, belligerence, or hope.*

*When you look at a mouth in the face of poverty, its corners may be pulled down by a lifetime of frowning; kept from smiling too often by the need to say “no” to children wanting something. These children don’t make X-box requests. They’re asking for a new pair of shoes or a shirt for school; whether they can get the things on the teacher’s supply list they’re supposed to bring to class. A mouth in the face of poverty may look grim, its lips set against themselves in a hard line, waiting for another disappointment to appear – they do not qualify for help, or they do, but they can’t get help until six weeks from now. One might also see a smile on that face, as help is given and hope restored – maybe tomorrow will also be better.*

*An intangible, invisible thing that is hard to see on someone wearing the face of poverty is their resilience. How they make do, how long they have had to make do, how they manage to keep going somehow against all odds: this is the untold story. We approach*

*that story by telling you what our respondents have said about what they face and how they make do every day.*

*This report marks the fifth year of our clients graciously letting us into their lives to ask them questions about their daily struggles with poverty. It marks the fifth time we have compiled their answers and offered them to the community as a glimpse into the realities of life on \$7,000 or less a year. The information in this report comes from a survey conducted by the Center for People in Need in December 2010. The data was collected during a toy distribution event for parents and caregivers of children. The survey was available in English, Spanish, and Arabic. This year we had the assistance of several of our bilingual AmeriCorps members, who provided translation and interpretation, and helped many non-English speaking clients complete surveys.*

*As always, participation was voluntary and data was kept confidential. Only one person per family completed a survey. A copy of the survey instrument is in the Appendix.*

*This report is based on a total sample size of 2,410, meaning there were 2,410 people who completed usable surveys. Not every person answered every question, so the sample size will vary by question. We report the number of respondents who answered each question, denoted by a small “n.” If a question says (n = 2,124), that means only 2,124 people answered that question. Percentages calculated for the data are based on the sample size for each question. The sums of some percentages will not equal 100% because of rounding error.*

*There are some questions where percentages are not reported. These are ones where respondents were asked to “mark all that apply” when answering, so multiple answers are collected for those.*

## Poverty Statistics for Lincoln, Nebraska

*The Census Bureau uses household income adjusted for size and age of household residents to set the poverty threshold it uses for its statistical determinations of who is "in poverty." For a family of three, an annual household income of less than \$17,607 qualifies them as living below the poverty threshold.*

*The Department of Health and Human Services (HHS) publishes poverty guidelines that it uses for administrative purposes, such as determining eligibility for certain programs. HHS guidelines are simplified, and calculated in a slightly different way. For a family of three in 2011, an annual income of \$18,530 would classify them as being "in poverty."*

*We use statistics from the Census Bureau's American Community Survey report series (ACS) to provide contextual information for the Face of Poverty report. Because we do, and because the ACS uses the poverty threshold to classify people as to poverty, the following statements in this introduction will be based on the poverty threshold. This will, in our opinion, undercount the number of people in poverty. The \$923 difference between the poverty threshold (\$17,607) and the poverty guidelines (\$18,530) affects many households. Nevertheless, it will keep the discussion consistent with the underlying calculations by the Census Bureau.*

*It should also be noted that poverty calculations exclude certain people, called "People Whose Poverty Status Cannot Be Determined." These include youth under 15 not living with family, and people living in institutional group quarters (prisons, care homes, dormitories, military barracks, etc). So, for instance, the 2009 ACS lists a total population for Lincoln of 254,008, but the number of people "for whom poverty status can be determined" is only 241,399.*

*According to the 2009 American Community Survey 1-Year Estimates (ACS), there are 41,628 individuals living in poverty in Lincoln, just over 17% of the population. Of those 41,628, nearly half (20,099, or 48%)*

*live in extreme poverty, defined as 50% below the poverty threshold. This means a family of three trying to live on \$8,804 a year.*

*There are 54,411 children under age 18 in Lincoln, representing 23% of the city's total population. Nineteen percent of all of Lincoln's children (10,269) live in poverty: just over 4% of the city's entire population.*

*One-fourth of the 41,628 people living in poverty in Lincoln are children under age 18. That is correct: one out of every four people in poverty in Lincoln, Nebraska, is a child. Eleven percent of all those in poverty are children less than five years old (4,402). Children ages 11 and younger (7,989) are 19% of all those in poverty.*

*Of the 10,269 children in poverty, 40% (4,061) live in extreme poverty, defined as 50% below the poverty threshold (e.g. \$8,804 income for a family of three).*

*In 2010 there were 6,618 Lincoln families living in poverty (11% of all families in Lincoln). Of these families, 4,135 of them (62%) were female-led households with no husband present; 2,122 of them (32%) were married-couple families; and 361 (5%) were male-led households with no wife present. Of the 6,618 families in poverty, 984 (15%) had no children; 3,838 (58%) had one or two children; and 1,796 (27%) had three or more children. Of these 1,796 families, 167 of them (9%) had five or more children. All 167 of these were married-couple families. Of the 4,135 female-led households with no husband present, 2,990 of them (72%) had one or two children.*

*Of the 6,618 families in poverty, 42% of them (2,758) were living in extreme poverty, 50% below the poverty threshold.*

*Note: The Center for People in Need, along with many other human services agencies, uses the HHS poverty guidelines for determining eligibility for programs. Therefore, all discussions about respondents and the findings from the Face of Poverty surveys will use the HHS poverty guidelines as a basis. This affects mainly the discussion of incomes in Chapter 1.*



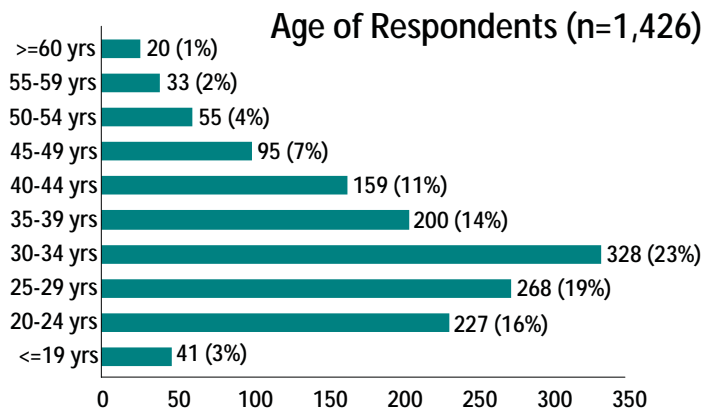
*This chapter presents data on some characteristics of our respondents. We look at three groups of information: age, gender, and marital status; race, ethnicity, birthplace, and languages spoken; and income, household size, and homelessness.*

*This year's respondents are again mostly female (89%) with children; 76% of them report monthly household income of \$1,250 or less. Single persons without primary responsibility for children are less than 1% of this year's respondents.*

### Age, Gender, and Marital Status

#### Age

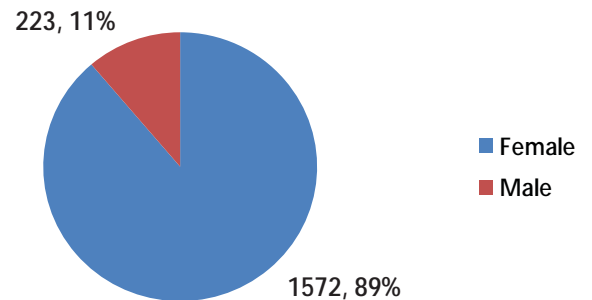
Respondents ranged in age from 18 to 88, with an average age of 33.6. Sixty-one percent of respondents (864) were less than 35 years old. Three-fourths of respondents (1,064) were younger than 40 years old. One-fourth of respondents were 40 years old or over.



#### Gender

The 1,752 women respondents represented 89% of this year's sample. The 223 men were 11% of the sample.

#### Gender (n=1,963)

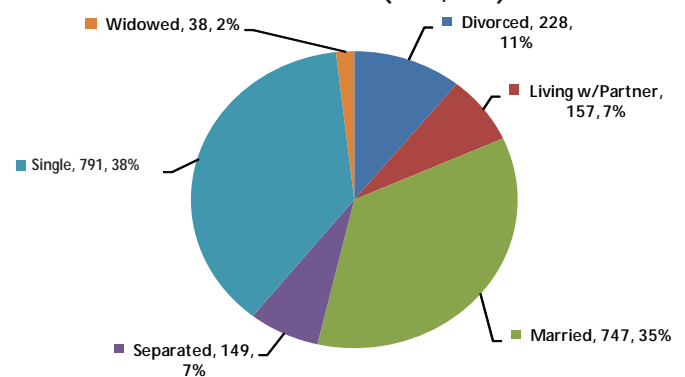


#### Marital Status

Slightly over one-third of respondents (747, or 35%) were married. Of the rest, 37% were single, 11% were divorced, 7% were separated, 7% were living with a partner, and 2% were widowed.

Of the 2,110 people answering this question, 904 of

#### Marital Status (n=2,110)



them (43%) reported having at least one other adult in the household. We say "at least" because there may be multi-generational or multi-family households with other unrelated adults living together, such as a parent and adult child, or two siblings sharing living quarters. They are not included in the data from this question about marital status.



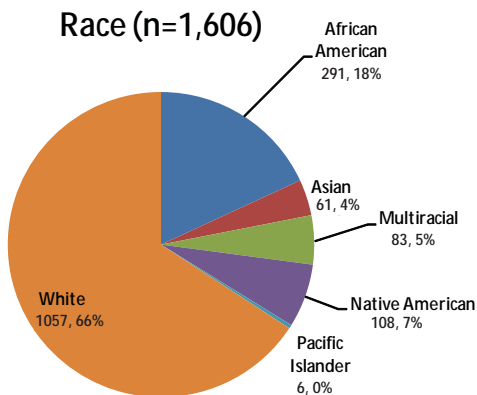
Seven percent of the survey respondents were older than 50.

Race, Ethnicity, Birthplace, and Languages Spoken

Race

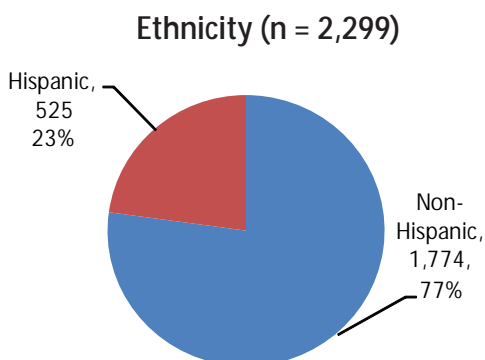
This year for the first time we used the categories of race used by the Census Bureau: American Indian/Alaska Native, Asian, African American, Native Hawaiian/other Pacific Islander, White, Two or more races, and Other. These race categories do not include Hispanics/ Latinos because the government considers "Hispanic/Latino(a)" a term of ethnicity. People may be of any race(s) and identify ethnically as Hispanic/Latino(a). For that reason, we report race and ethnicity separately here. A count of Hispanics/Latinos will be found under ethnicity.

Two-thirds of respondents (1,606, or 67%) answered the question about race. Of these, 1,057 (66%) were White; 291 (18%) were African American; 108 (7%) were Native American; 83 (5%) were multi-racial; 61 (4%) were Asian; and 6 (0.4%) were Native Hawaiian/Pacific Islander



Ethnicity

Of 2,299 respondents to the ethnicity question, 525 of them (23%) said they were Hispanic/Latino(a). The rest (1,774, or 77%) said they were not Hispanic/Latino(a). Answers in this category may reflect race, ethnicity, or a combination of the two. For instance, a person marking "white" for race might also mark "yes" for Hispanic/Latino(a) ethnicity.

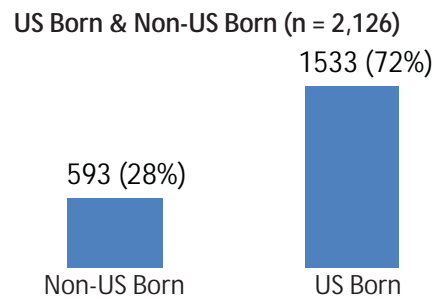


Birthplace

Seventy-two percent of respondents (1,533 of 2,126) were born in the United States. Twenty-eight percent (593) said they were not born in the US. Of these, 241 (41% of foreign-born) said they were immigrants; 147 (25%) said they were refugees; the rest did not answer.

Of the 147 refugees, 89 (61%) responded to the question about where they were originally resettled. Of these, 40 (45%) were originally resettled in Nebraska: 36 in Lincoln and 4 in Omaha. Texas was the next most mentioned, listed by 14 (16%) respondents. Places in 21 states were listed by the 89 respondents. Among all 2,410 respondents, at least 10% are immigrants and 6% are refugees.

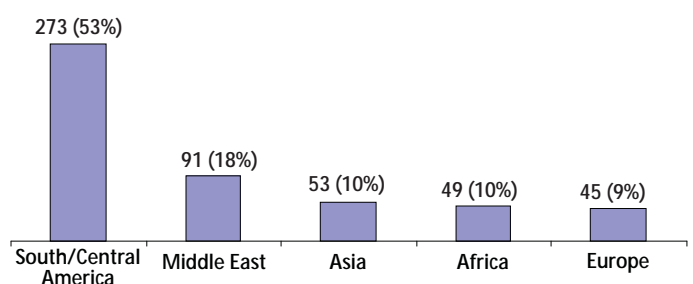
The figure below shows those born in the US and those born in other countries.



Of the 593 respondents not born in this country, 511 (86%) answered the "birthplace" question. Because 42 countries were named, we have grouped them by region, with 11 countries in the South/Central America region; 5 in the Middle East; 7 in Asia, 10 in Africa; and 9 in Europe. Mexico with 211 respondents and Iraq with 66 were the two countries most often mentioned. There were 81 (14%) non-US born respondents who declined to say in what country they were born.

Responses of those born in other countries about the length of time they have lived in the US (256, or 11%), ranged from 4 months to 41 years. The median length of stay was 12 years; 10 years was the most common answer.

Regions of Birth for non-US Born (n=511)



## chapter 1: Characteristics of Respondents

### Languages Spoken

This year, in addition to asking people what language they mainly speak, we also asked about the main language used in the home. That information is presented here in four tables: two for US born respondents and two for non-US born respondents. The “multiple” category in all language tables includes people who said they speak more than

one language.

Besides the four languages in the tables, 11 other languages were mentioned by 19 respondents: Albanian, American Sign Language (ASL), Bosnian, Burmese, Dinka, German, Kurdish, Nuer, Russian, Ukrainian, and Yoruba.

Languages spoken by those born in the US. (n = 1,449)		
Arabic	2	0.1%
English	1402	97%
Spanish	12	0.8%
Vietnamese	1	0.1%
Multiple	32	2%

Languages spoken in the home by those born in the US. (n = 1,290)		
Arabic	2	0.2%
English	1238	96%
Spanish	25	2%
Vietnamese	0	--%
Multiple	25	2%

Languages spoken by those born outside the US (n = 430)		
Arabic	40	9%
English	82	19%
Spanish	247	57%
Vietnamese	26	6%
Multiple	35	8%

Languages spoken in the home by those born outside the US (n=362)		
Arabic	31	9%
English	68	19%
Spanish	216	60%
Vietnamese	25	7%
Multiple	22	6%

### Income, Household Size, and Homelessness

#### Income

Of 2,373 respondents, 1,458 (61%) said their total household income was less than \$1,000 a month. Almost three-fourths (1,767, or 74%) reported income of less than \$1,250 a month. Fewer than 4% (93) reported income over \$2,251.

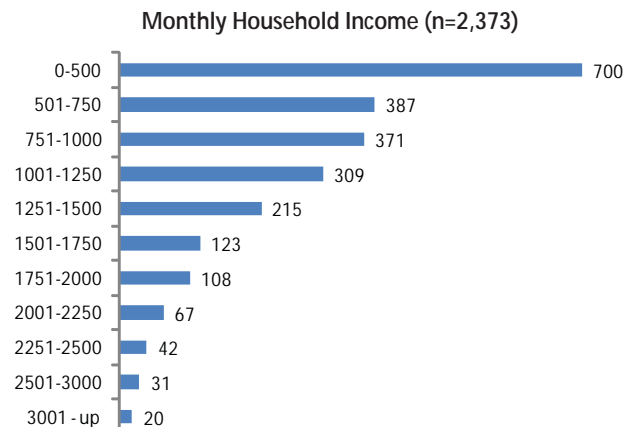
Another way of looking at income is to use federal guidelines set by the US Department of Health and Human Services and used to determine eligibility for its programs.

Poverty guidelines depend on family size; larger families can make more money than smaller ones and be classified at the same level of poverty.

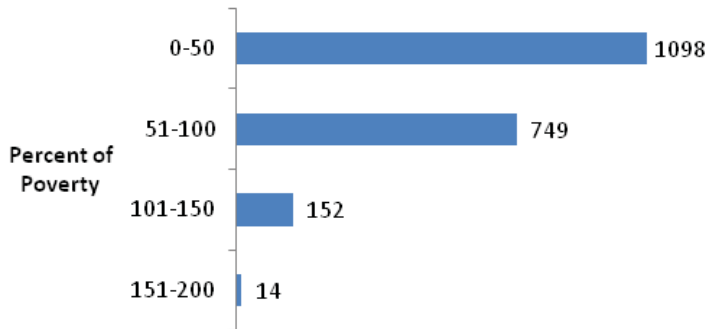
For 2011, a monthly household income of \$908 for a single person or \$1,544 for a family of three is at 100% of poverty. The Center for People in Need accepts clients whose incomes are at or below 150% of the federal level.



Volunteers take a break at an event addressing homelessness.



This graph shows the number of respondents with income at half of poverty (50%), poverty (100%), and at 150%, our income limit. Calculations used the upper end of the survey income ranges and took family size into account.



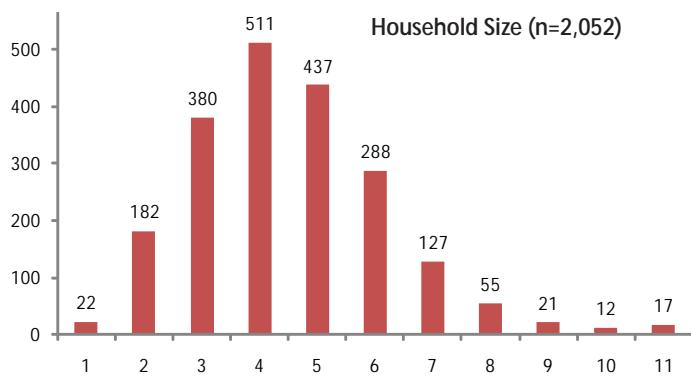
At 50% of poverty, a single person would have \$454 in monthly income, or \$5,448 in annual income. It would take a wage of \$2.62/hour at a year-round full-time job to earn this.

A three-member household at 50% of poverty would have \$772 in monthly income, or \$9,264 in annual income. It would take a wage of \$4.45/hour at a year-round full-time job to earn this.

But 1,011 (43%) of our respondents do not have jobs. Of the 1,333 (57%) who are employed, only 508 reported having a full-time job.

### Household Size

Family sizes range from 1 to 11 or more. The average household is 4.54 people. A quarter of respondents (511, or 25%) had four people in their households. Three-fourths (1,532, or 75%) had five or fewer.



This survey is distributed at our Toyland for Kids event in December, so most respondents have children in the home, or have custodial relationships with children. Ninety percent (2,181) reported their relationship to the children: 1,957 (90%) were parents, step-parents, and foster parents, one generation removed from the children in their care.

Ninety-nine (5%) were grandparents or step-grandparents, two generations removed.

There were 107 respondents (5%) who said they lived in multi-generational families, such as grandparent, parent, and child all in the same home. There were 18 respondents (1%) who were caring for children in the same generation, such as an older sibling caring for younger ones.

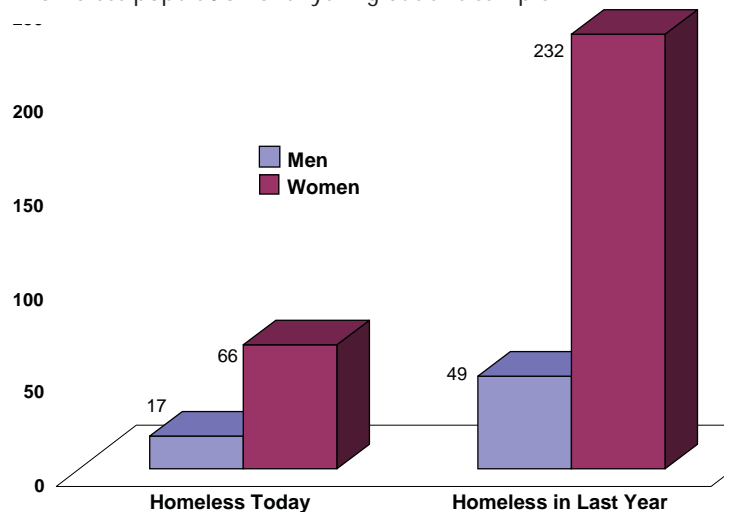


*A mother and three children shop at a CFPIN event.*

### Homelessness

Eighty-three respondents said they were homeless on the day in December 2010 that they completed the survey. Of these, 66 (80%) were women. Two hundred eighty-one respondents indicated they had been homeless in the last year. Of these, 232 (83%) were women.

NOTE: There are typically far more homeless men than women. Remember that 89% of respondents to this survey were women, so the proportion of men to women does not represent the homeless population of anything but this sample.

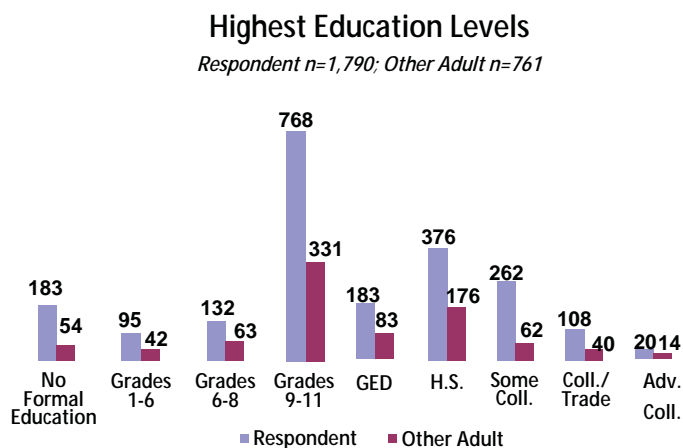




In order to gain a more complete picture of education and employment in respondents' households, this year we asked respondents to answer for themselves and for a second adult, if there was one in the household. All but one of the questions about a second adult had over 400 responses. These people are reported here as "other adult" or "Adult 2."

### Education

This figure shows the highest educational level achieved by respondents and the other adults they reported on.



Of 949 respondents reporting a level of education at or above a high school degree, 559 of them (59%) had a high school degree or GED; 262 of them (28%) had some college classes; and 128 of them (13%) had a college degree (Associates, Bachelors, or Graduate).

There were 375 other adults reported on by respondents as having a level of education at or above a high school degree. Over two-thirds of them (259, or 69%) had a high school degree or GED; 62 of them (17%) had some college classes; and 54 of them (14%) had a college degree (Associates, Bachelors, or Graduate).

I think things will be better next year. I signed up for classes at SCC, and I'm about to get my own place soon! —Survey Respondent

There were 1,183 respondents who indicated they had less than a high school education. Almost two-thirds of them (768, or 65%) had completed 9th, 10th, or 11th grade. Nineteen percent of them (227) had completed lower grades (1st -8th). Five people reported finishing 12th grade but not earning a high school degree.

There were 490 other adults reported on by respondents as having less than a high school education. Over two-thirds of them (331, or 68%) had completed 9th, 10th, or 11th grade. Twenty-one percent of them (105) had completed lower grades (1st -8th).

One hundred eighty-three respondents indicated they had no formal education. Respondents reported 54 other adults in households who also had no formal education.

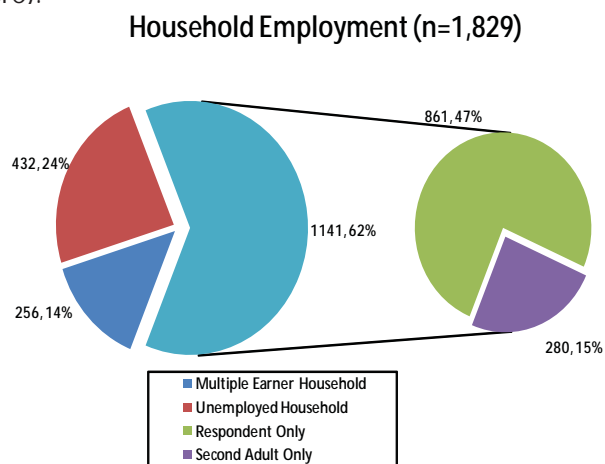
There were 180 two-adult households in which neither adult had more than an 11th grade education. There were 85 two-adult households in which neither adult had more than a 9th grade education.

Looking at the number of survey respondents who answered questions on educational achievement, there are more of them (23%) with a high school degree than any other level of education.

Responses to this question are not mutually exclusive, although they were intended to be. In spite of being instructed to mark only their highest level of educational achievement, many respondents marked answers for each level, or type of school (middle school, high school, etc). Thus, many respondents gave more than one answer.

### Employment

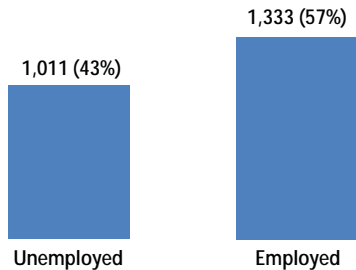
In prior years we have asked about respondents' employment only. Thus we have not accounted for total household employment, since the majority of our respondents (usually about 90%) are women, many of whom stay at home to care for children. This year we tried to expand this information by asking about employment for any other adult member of the household (called "Adult 2" or "other adult" here).



Of 2,344 respondents, 1,333 (57%) said they were employed; 43% (1,011) said they were not. There were 904 responses to the employment question for "Adult 2." Exactly half

(471) of the other adults were employed, and half (471) were unemployed.

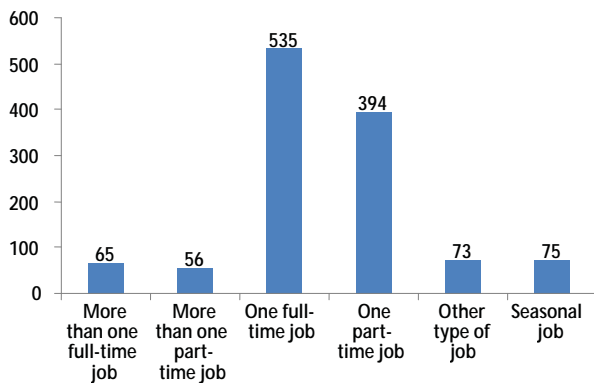
### Respondent Employment (n=2,344)



About three-fourths of the 1,333 employed (982, or 74%) responded to the employment type question. Slightly over half (535 of 982, or 54%) had a full-time job. Forty percent (394) had a part-time job.

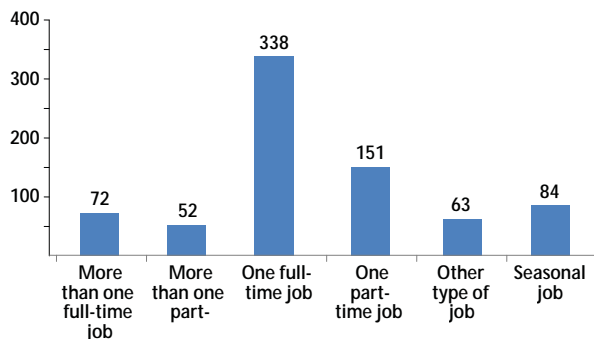
Categories in the two charts below are not mutually exclusive; respondents may be counted in more than one job category.

### Type of Employment



Employment types for other adults in the household are shown here:

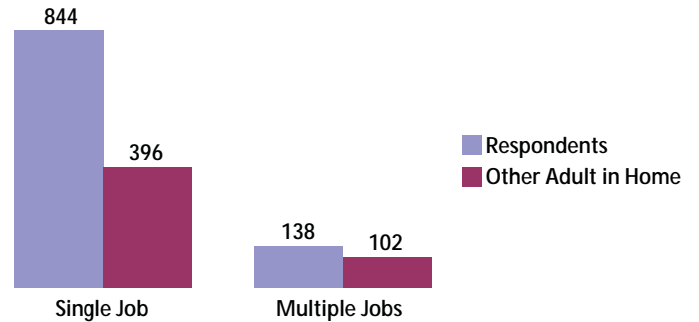
### Type of Employment - Adult 2



Most respondents and other adults who are employed have only one job. Some of them have multiple jobs,

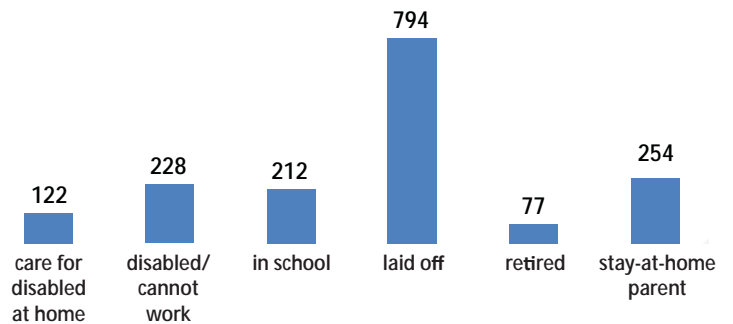
as shown here:

### Single or Multiple Jobs



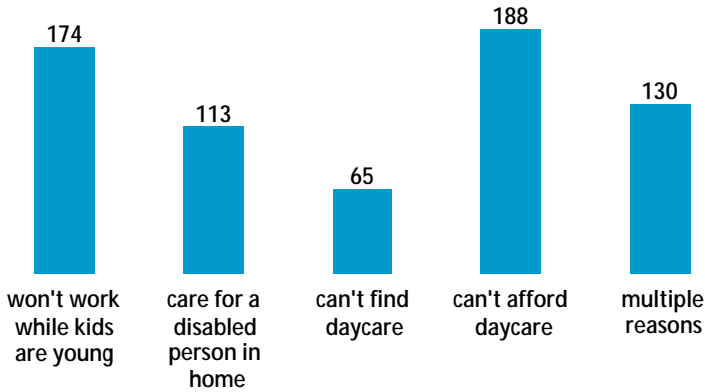
Unemployed respondents gave one or more of the following reasons for why they were unemployed.

### Reasons for Unemployment



One reason for unemployment is a parent who chooses to stay home. Some reasons they gave for that choice include:

### Reasons for Staying Home



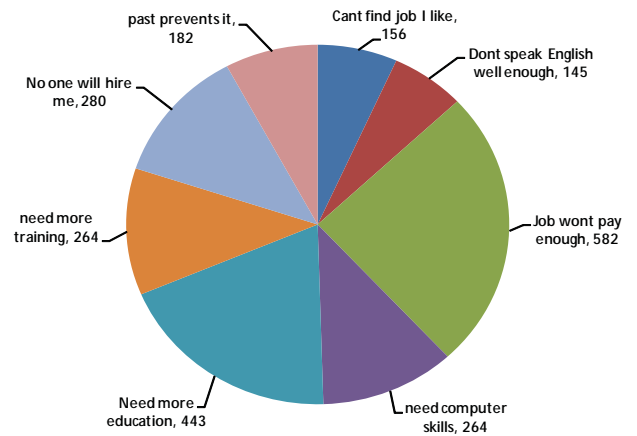
When asked about barriers to employment, respondents gave the answers reflected by the first chart in the second column. Categories are not mutually exclusive; respondents were instructed to mark all of the statements that applied to them. Most often marked are "job won't pay well enough" and "need more education."

We asked respondents what type of training or education they thought would help them get a job or a better job. Categories are not mutually exclusive; respondents were instructed to mark all of the statements that applied to them. Their responses are in chart two, column two. The most often marked answers are "computer" and "ESL."

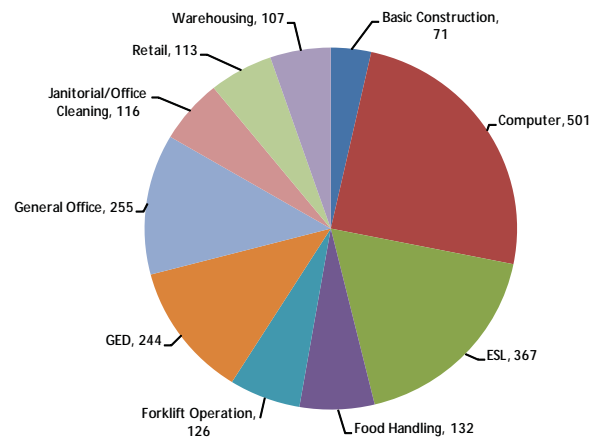
Of the 367 people who indicated a need for English as a Second Language (ESL) classes, 200 (54%) marked ESL only. Of the rest, 92 (55% of 167) marked ESL and Computer as

the type of learning that would improve their employment prospects. The other answers were some combination of all listed options

### Barriers to Employment



### Skills Needed for a Better Job



Students using the Center for People in Need's computer lab practice valuable new job skills.

Insurance and health care are luxury items for many people in poverty. Doctor visits are reserved for children; medications are stretched out to unhealthy limits; chronic conditions go untreated. This is the stark reality of medical care for low-income people. The only bright spot concerning insurance is that the State Children's Health Insurance Program seems to be working. In Nebraska, that program is called Kids Connection, and families with income up to 200% of poverty are eligible to enroll their children. The use of Kids Connection is reflected in one statistic from our report.

When asked if they had health insurance, 957 (53%) of respondents said yes; 864 (47%) said no. But 1488 (85%) of respondents with children said their kids had health insurance; only 268 (15%) said no.

When asked about access to health care professionals for themselves and their children, respondents had this to say:

- 1,201 (71% of 1,691) reported access to a doctor; 490 (29% of 1,691) reported no access;
- 1,045 (61% of 1,716) reported access to a dentist; 671 (39% of 1,716) reported no access;
- 1,007 (60% of 1,666) reported access to eye care services; 659 (40% of 1,666) reported no access;
- 1,548 (90% of 1,720) reported their children had access to a doctor; 172 (10% of 1,720) said no access;
- 1,544 (87% of 1,770) reported their children had access to a dentist; 226 (13% of 1,770) said no access;
- 1,488 (85% of 1,755) reported their children had access to eye care services; 267 (15% of 1,755) reported their children didn't have access to eye care services.

In summary:

- 71% of adults had a doctor, and 90% of children did;
- 61% of adults had a dentist, and 87% of children did;
- 60% of adults had access to eye care services, and 85% of children did.

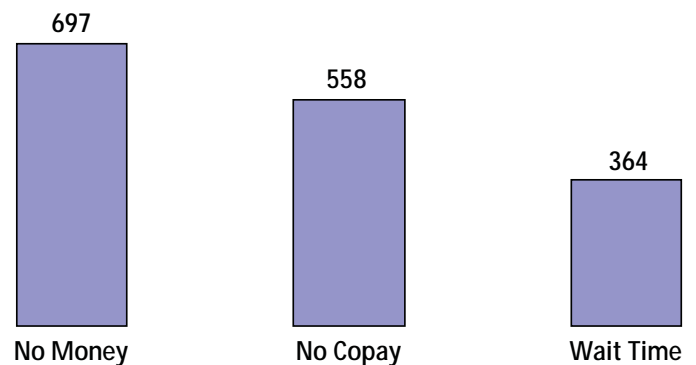
Slightly over one-third of respondents (661 of 1,859, or 36%) said they had gone to an emergency room for care because they didn't have money for an office visit; 1,198 of them (64%) said they had not.

When asked if they had gone without needed medical care because they couldn't pay for it, had no money for the co-pay, or because the wait was too long at a free clinic, respondents answered as shown in chart one, column two.

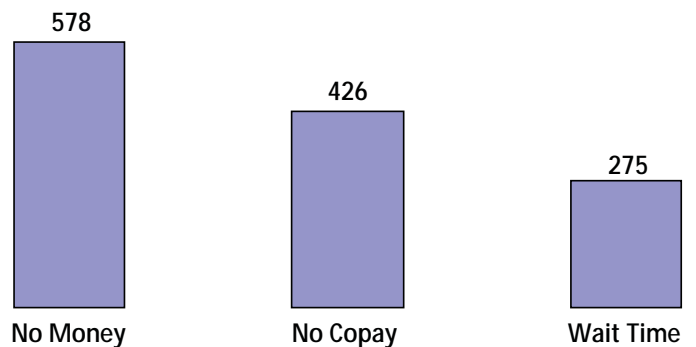
When asked whether they had gone without needed dental care, respondents gave the answers in chart two, column two.

When asked whether they or anyone else in the household had trouble paying for prescriptions, went without prescriptions because they didn't have money, or took lower doses than prescribed to make medicine last longer:

### Reasons For Not Seeing Doctor



### Reasons For Not Seeing Dentist



- Over half of the respondents (966 of 1,658, or 58%) always or sometimes went without medicine because they didn't have money to pay for it.
- Over two-thirds of the respondents (1,193 of 1,737, or 69%) always or sometimes had trouble paying for their medicine.
- Forty-two percent of the respondents (723 of 1,714) always or sometimes took less than the prescribed dose of medicine in an attempt to make the medicine last longer.

We asked respondents whether they used the Lincoln Medication Assistance Program (LMAP). Ten percent of them (179 out of 1,779) said yes. Of the 1,600 people who said they hadn't used LMAP, 1,458 of them (91%) didn't know about LMAP.

*"Hopeless. Can't find work. No interviews or calls all last year." —Survey Respondent*

*This chapter describes the challenges that people in poverty face in paying for basic needs like food and utilities; the impact of those challenges; and the resources they use to make ends meet.*

**Food**

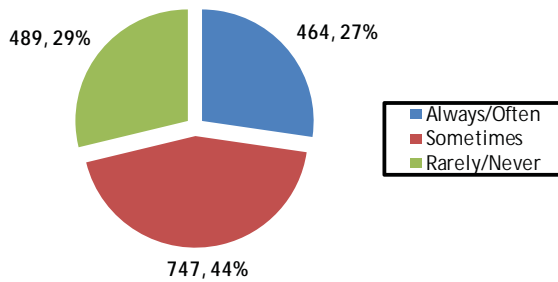
Survey participants were asked "Do you have enough food for your family today?" Eighty percent of respondents (1,855 out of 2,314) said yes. Twenty percent (459) said they did not have enough food for their family that day.

These were all people with responsibility for children; these were people with an average household size of four. That 20% represents 1,836 people in Lincoln without enough food to last the day. And that's just among the people who came to the Center for People in Need on one weekend in December 2010.

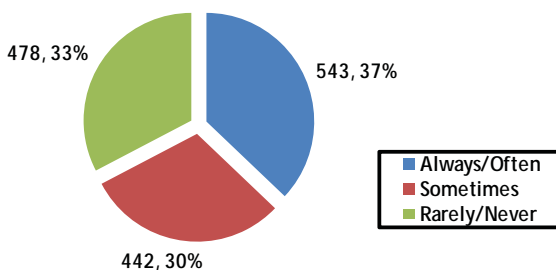
They were also asked whether they had enough food for themselves and their family for the next week. The number of respondents who said "no" is double that of those who didn't have food for the day: 918 out of 2,274 people (40%) couldn't feed their family for a week based on the food they had at home.

Taking the average household size of four into account, this 40% represents 3,672 people in Lincoln, many of them children, without enough food to last a week.

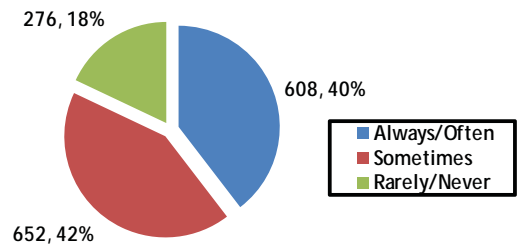
**How often do you have trouble buying enough food for yourself and your family? (n=1,700)**



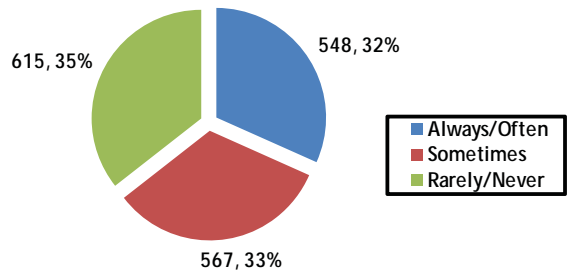
**How often is government assistance (SNAP, WIC) adequate to feed you and your family? (n=1,463)**



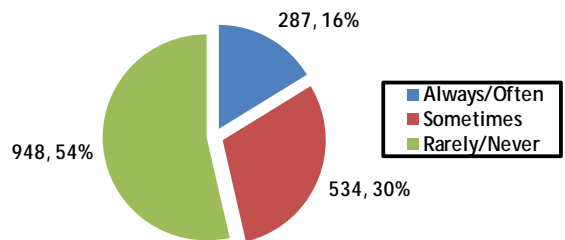
**How often are food distribution programs like Neighborhood FOOD and FoodNet adequate to feed you and your family? (n=1,536)**



**How often do you need more than one of these programs (i.e. SNAP AND FoodNet) to get enough food for you and your family? (n=1,730)**



**How often are you dependent on the Center for People In Need for food? (n=1,769)**



In summary:

- 1,211 respondents report some degree of difficulty buying enough food for themselves and their families;
- 478 respondents report government assistance as inadequate for feeding self and family;
- 276 respondents report food distribution programs as inadequate for feeding self and family;
- 1,115 respondents need more than one food or assistance program to get enough food for self and family;
- 821 respondents report being dependent on the Center for People in Need for food.

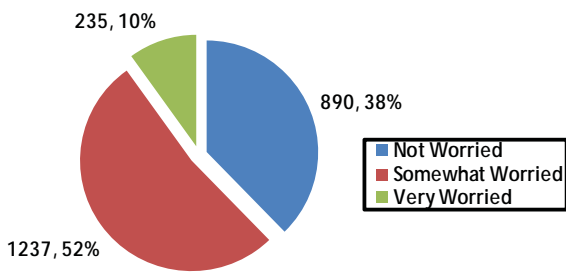


*In 2010 the Center's Neighborhood F.O.O.D program distributed 2,223,539 pounds of food and USDA commodities.*

Over one-third of respondents (847 of 2,255, or 38%) always, often, or sometimes skip meals because they don't have enough food. Over half (1,288 of 2,259, or 57%) always, often, or sometimes have to choose between buying food and paying a bill.

Only 231 respondents (12% of 1,908) say their children go hungry always, sometimes, or often; 1,677 of them (88%) say their children rarely or never go hungry. Most respondents (1,772, or 90%) say their children get nutritious meals at home, but 1472 respondents (62%) report being somewhat or very worried about having enough food each week.

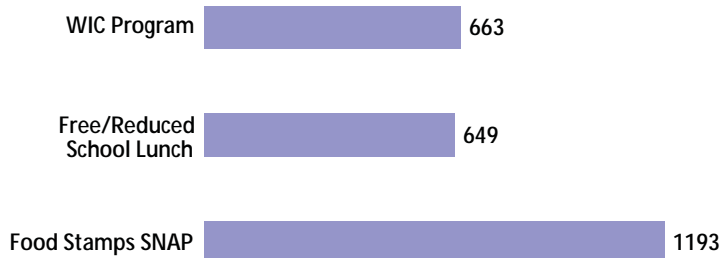
**Degree of Worry Over Food Supply**  
(n=2,362)



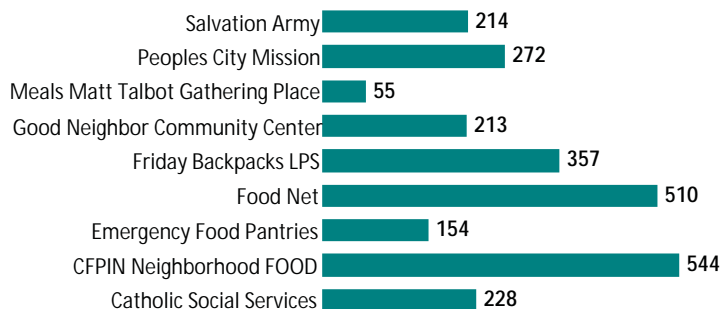
Respondents were asked which government assistance and

food distribution programs they used. Results are shown in the chart below. Respondents were asked to mark all that applied, so the numbers are not mutually exclusive, nor do they total "n."

**Assistance Programs Used (n=2,021)**



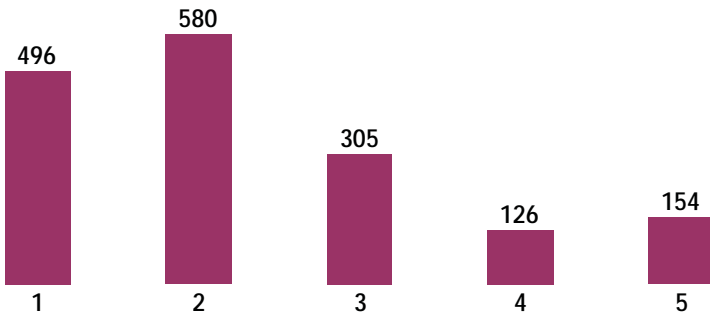
**Food Programs Used (n=2,021)**





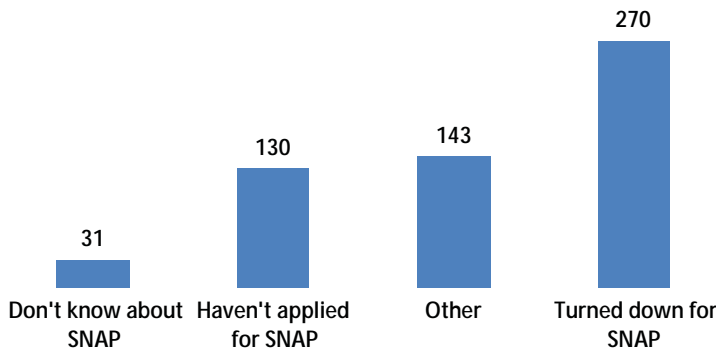
As noted in the chart below, many respondents use more than one food program. The majority used two programs.

### Number of Food Programs Used



When people who did not use SNAP (Food Stamps) were asked why, they said:

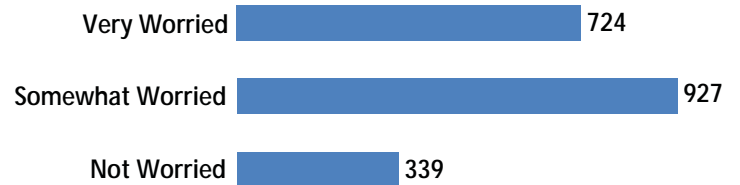
### Why People Don't Use SNAP



### Utilities

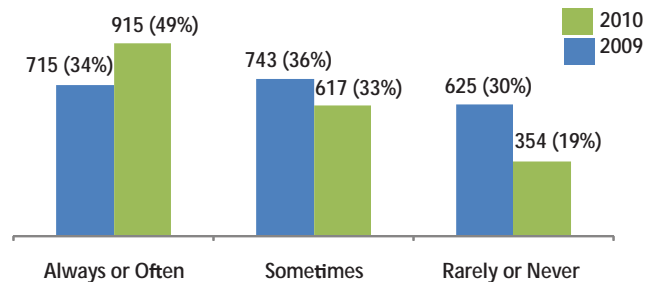
More than two-thirds of respondents (1,651, or 69%) were somewhat or very worried about having enough money each month to pay their utility bills.

### Worried About Paying Utility Bills



The percentage of respondents who reported having trouble paying utilities in the past year is up from last year's report. In 2009, 70% of respondents had some degree of difficulty paying their utility bills. In 2010, that increased to 81%.

### Trouble Paying Utilities (2009 n=2,083; 2010 n=1886)



Out of 2,249 respondents, 1,322 of them (59%) reported receiving a shut-off notice for utilities in the past year. Out of 1,847 respondents, 649 of them (35%) said they had a utility shut off in the past year because they couldn't pay the bill. There were 178 people (10% of 1,813) who had their utilities shut off the day in December 2010 that they took the survey.

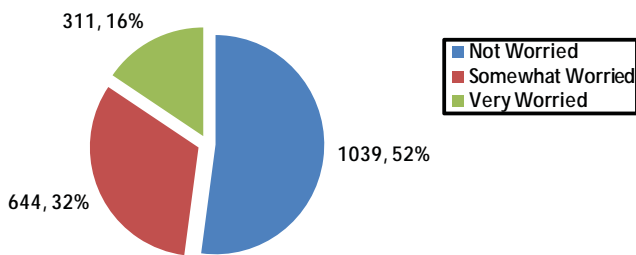
When asked whether they had asked for help to pay a utility bill, 907 (52% of 1,730) respondents said yes. When asked whether they had received the help they needed, 591 (46% of 1,271) people said yes. Last year there were more people asking for help (1,202), and more people getting help (921, or 77% of 1,202).

"Nothing I'm doing is good enough. I have to skip meals so my kids can eat. No way are they going to starve! My car keeps breaking down. I got sick and missed work so my check was short. We just can't catch a break!" —*Survey Respondent*

### Housing

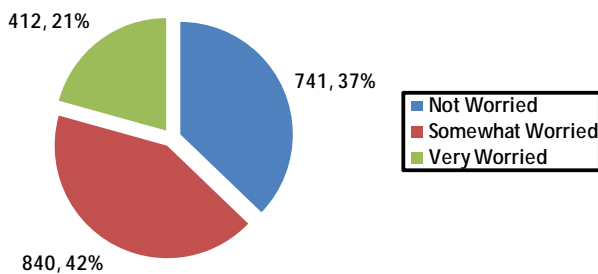
Almost half of our respondents (955 of 1,994, or 48%) said they were somewhat or very worried about finding decent affordable housing. Slightly over half of our respondents (1,039 of 1,994, or 52%) said they were not worried about finding decent affordable housing.

**Concern About Finding Housing**  
(n=1,994)



When asked about being able to pay for that housing, nearly two-thirds of our respondents (1,252 of 1,993, or 63%) said they were somewhat or very worried about being able to pay for decent affordable housing. Slightly over one-third of our respondents (741 of 1,993, or 37%) said they were not worried about being able to pay for decent affordable housing.

**Concern About Paying for Housing**  
(n=1,993)



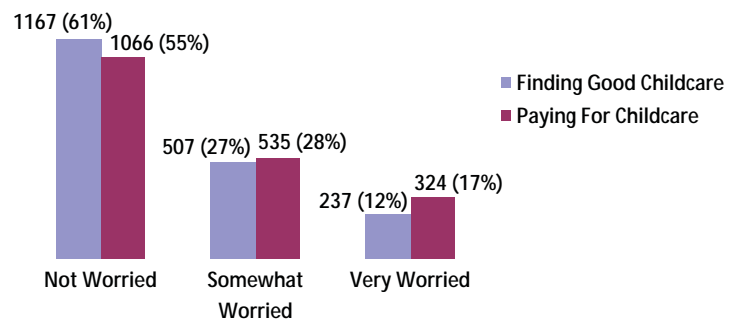
There were 743 respondents (out of 1,898, or 39%) who said they always or often had trouble paying their rent or mortgage in the past year; another 649 (34%) said they sometimes had trouble paying; and 506 respondents (27%) rarely or never had trouble paying for their housing in the past year. Taken together, almost three-fourths of our respondents (1,392, or 73%) had some degree of difficulty in paying for housing within the last twelve months.

### Child Care

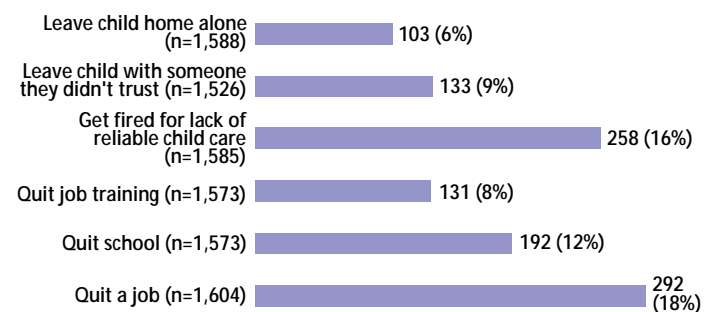
The Temporary Aid to Needy Families/Aid to Families with Dependent Children (TANF/ADC) government program provides a small amount of cash assistance to low-income families with children. The maximum benefit allowed is \$368 a month. With child care costs typically ranging from \$400 - \$700 a month, finding and affording child care becomes very difficult. This section of our report summarizes respondents' views of access to child care, the challenges of child care, and some of the problems that causes.

Of 1,912 respondents, 354 of them (19%) said they or others in their household receive TANF/ADC. Of 683 respondents, 604 of them (88%) said TANF/ADC does not cover their basic monthly living expenses; only 79 of them (12%) said that it did.

### Worries About Accessing Childcare



### Because of child care costs, respondents who have had to do the following:



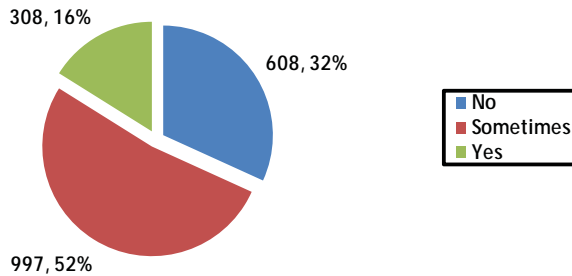
When asked in a different question whether they have children who stay home alone after school, 176 respondents (out of 1,670, or 11%) said yes.

Two-thirds of respondents had some degree of concern about finding affordable new or used clothing and shoes for their families. Forty-six percent (938 out of 2,020) were somewhat worried, and 23% (461) were very worried. Finding affordable recreation activities was a concern for 1,262 respondents (64% out of 1,987).



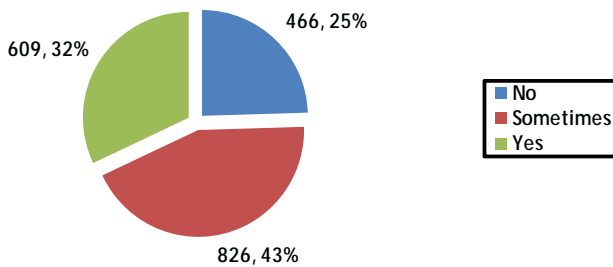
When people were asked whether they could afford to buy clothing for themselves and their families, they said:

**Afford to Buy Clothing for Yourself and Your Family (n = 1,913)**



When asked about their ability to pay for personal care items, they said:

**Trouble Buying Personal Care Items (n=1,901)**



**Transportation**

This section reports on vehicle availability and respondents' use of StarTran, the Lincoln city bus system.

Of 1,801 respondents, slightly over one-fourth (501, or 28%) did not own a reliable car, nor did anyone else in the household. Slightly under one-fourth (463 out of 2,206, or 21%) did not have transportation for basic activities, such as going to work, school, or shopping.

Of 1,721 respondents, 406 (24%) used StarTran; 1,315 (76%) did not.

Of 1,631 respondents, 397 (24%) reported having trouble paying the regular fare for the bus; 1,234 (76%) did not.

Of 2,017 respondents, only 400 (20%) used StarTran's Ride-for-\$7.50 monthly bus pass; 1,617 of them (80%) did not.

Respondents were asked why they did not use the Ride-for-\$7.50 monthly bus pass. Of 533 who answered:

- 268 (50%) did not know about it
- 66 (12%) did not know where to get a pass
- 93 (17%) couldn't afford to buy one
- 106 (20%) said it was too much trouble to buy one

Of 1,743 respondents, 1,208 (69%) said they would ride the bus if it were free.

Of 1,686 respondents, 1,136 (67%) said they would ride the bus if it were 25¢ a ride.

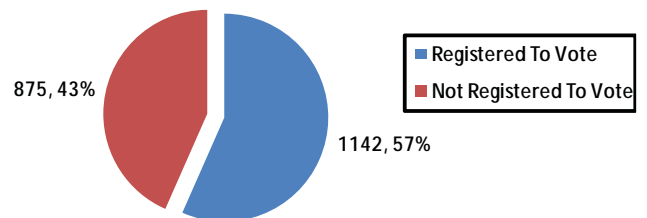
**Information**

- Over three-fourths of respondents (1,300 out of 1,631, or 80%) said they were able to get information about the services they needed.
- Two-thirds of respondents (1,463 out of 2,206, or 66%) said they used the Resource Handbooks from the Center for People in Need.
- Of 1,777 respondents, 482 of them (27%) said they had called the 211 information line for community resources; 1,295 of them (73%) had not. Fifty-six percent (270) of those who called 211 said they got the information they needed.

**Voter Registration**

Fewer than half of the respondents to this year's survey said they were registered to vote. Of 2,017 people answering the question, only 875 (43%) were registered to vote.

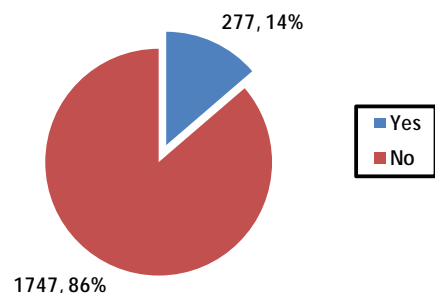
**Voter Registration (n=2,017)**



**Paycheck Advance**

Only 14% of respondents said they used a paycheck advance service in the last year.

**Used Paycheck Advance in Last Year (n=2,024)**

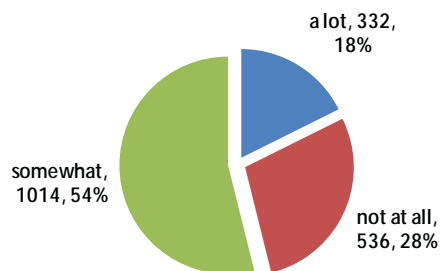


### Effects of Poverty on the Family

Last year we introduced a set of questions dealing with some of the stress that comes with poverty, and asking respondents about their outlook for the future. Here are their answers.

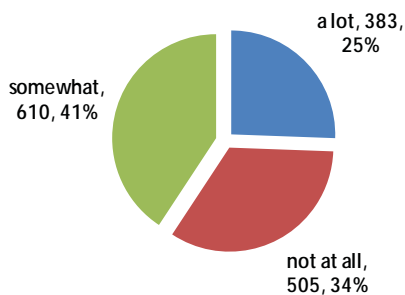
Among parents, money worries affect their children (n = 1,882):

#### Money Worries - Affect Children



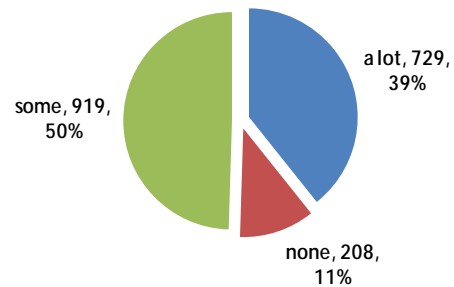
Among couples, worrying about money affects their relationship (n = 1,498)

#### Money Worries - Affect Relationship



Amount of stress worrying about money causes in the family (n = 1,856)

#### Money Worries - Stress Caused



- Of 1,711 respondents, 723 (42%) said they were better off than they were last year; 988 (58%) said they were not.
- Of 1,674 respondents, 710 (42%) said they were better off than they were last year; 964 (58%) said they were not.
- When respondents were asked about the future, 1,017 (61% of 1,675) thought they would be better off next year; 567 of them (34%) thought they would be the same; and 91 of them (5%) thought they would be worse off.

"I had a good job and was stable two years ago. Now I'm standing here waiting for free toys so my kids can have something for Christmas. You can't count on anything these days." —*Survey Respondent*



The Center for People in Need's Toyland for Kids in December is the event where the annual Face of Poverty survey is conducted.

*The face of poverty, while familiar, is not an unchanging one. Each day, families that have never received assistance suddenly find themselves needing to reach for help. State and federal programs continually change their eligibility requirements and by doing so enable or exclude families from receiving assistance. Every year, Health and Human Services and Housing and Urban Development change their income guidelines. This alone causes daily, monthly, and yearly changes, sometimes dramatic, to the demographics of the people served by the Center for People in Need.*

*Changes from previous years' surveys can reflect these demographic shifts in the population we serve. Some counts go up, some counts go down. Not all these changes can be attributed to certain programs working and other programs not working, but they are important markers nonetheless, even if not as causal as we would like them to be. We endeavor to provide*

*the most accurate and timely information as is feasible. Comparisons to previous years' results are also not always reflective of changes in the population served. They can be caused by things as innocuous as the weather on the days during which the survey was administered, the availability of child care during those days, the price of gasoline; all these and many more factors play into the demographic makeup of the clients who responded this year to our annual survey as opposed to those who have responded in years past.*

*It is also important to note that not all the same families utilize our services year after year, which is a testament to our goal of providing services which help to lift people out of the cycle of poverty rather than to trap them within it. This provides us, through this survey, with a look into the ever-changing, but all too familiar face of poverty.*

**Users of this report are reminded that this sample does not represent the entire population of Lincoln and Lancaster County. It does represent 40 % of the low-income households of families with children in this area, who are our client base. Low-income households that do not seek our services, households without children, and those who have no way to get to the Center are not represented here to a significant degree.**

**This information extends our understanding of poverty as it is experienced by Lincoln and Lancaster County's low-income population. We hope it will be used to inform program planning and policy development concerning those living in poverty.**

**We welcome questions or comments regarding our survey. Thank you.**

#### Acknowledgments

The Center for People in Need thanks its clients for taking the time to complete this year's survey, and its staff and volunteers for keeping data collection running smoothly. We thank Maria Rosario de Guzman, Assistant Professor of Child, Youth, and Family Studies at the University of Nebraska-Lincoln for her consulting and

contributions to this report since its beginning.

The Center especially thanks Data and Technologies Coordinator Jeff Kooser and Administrative Assistant LaTasha Stivason for keeping data analysis and graphics going at heroic speeds; Grants Specialist Lynn Samsel for writing, and Don Cunningham for layout and design.



36. Please mark one answer for each question by filling in the correct circle.

		Some-			Doesn't	
<b>FOOD</b>	Always	Often	times	Rarely	Never	Apply

37. Do you have trouble buying enough food for you and your family?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
38. **IF** you get government assistance with food (Food Stamps, WIC), is the amount you get enough to feed you and your family?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
39. **IF** you use food programs like Center for People in Need FOOD and FoodNet, are you able to get enough food to feed you and your family?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
40. Are you dependent on the Center for People in Need for getting your food?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
41. Do you need more than one of these programs to get enough food to feed yourself and your family? (Food Stamps AND Food Net, for example)  Always  Often  Some-times  Rarely  Never  Doesn't Apply
42. Do you or others in your household skip meals because you don't have enough food?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
43. Do you have to choose between buying food and paying a bill?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
44. **IF** there are children in your household, do they go hungry?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
45. **IF** there are children in your household, do they get nutritious meals at home?  Always  Often  Some-times  Rarely  Never  Doesn't Apply

**UTILITIES/RENT**

46. In the past year have you had trouble paying your rent or house payment?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
47. In the past year have you had trouble paying your utility bills (gas, electric)?  Always  Often  Some-times  Rarely  Never  Doesn't Apply
48. In the past year, have you received a shut-off notice from a utility company?  Yes  No
49. In the past year, have you had a utility shut off because you could not pay the bill?  Yes  No
50. Do you have any utilities shut off now?  Yes  No
51. Have you asked for help to pay a utility bill?  Yes  No
- IF YES**, who did you ask for help? \_\_\_\_\_
52. If you have asked for help with a utility bill, did you get the help you needed?  Yes  No
53. If you do **NOT** get Food Stamps, what is the reason?
- I don't know about the Food Stamp program
  - I haven't applied for Food Stamps
  - I applied for Food Stamps but I was turned down
  - Other (please specify): \_\_\_\_\_

**ADC/CHILD CARE**

72. Do you or does anyone in your household receive TANF/ADC (Temporary Aid to Needy Families/Aid to Dependent Children)?  Yes  No
73. **IF YES**, does this cash assistance cover your basic monthly living expenses?  Yes  No
- IF** you have children, have you ever:
- 74. had to quit a job because you couldn't pay for childcare?  Yes  No
  - 75. had to quit school because you couldn't pay for childcare?  Yes  No
  - 76. had to quit a job-training program because you couldn't pay for childcare?  Yes  No
  - 77. been fired from a job because you didn't have reliable childcare?  Yes  No
  - 78. had to leave a child alone at home because you couldn't pay for childcare?  Yes  No
  - 79. had to leave a child with someone you didn't trust because you couldn't pay for good childcare?  Yes  No
  - 80. Do you get a childcare subsidy from the state?  Yes  No
  - 81. Do you have children who stay home alone after school?  Yes  No

**TRANSPORTATION**

82. Do you or someone in your household own a reliable car?  Yes  No
83. Do you have transportation for your activities (work, school, shopping)?  Yes  No
84. Do you use the city bus system (Star Tran)?  Yes  No
85. Do you have trouble paying the regular price for the bus?  Yes  No
86. Do you use the Ride for \$7.50 Program (monthly bus pass for \$7.50)  Yes  No
87. **IF NO**, is that because:
- you don't know about the Ride for \$7.50 Program
  - you don't know where to get Ride for \$7.50 Passes
  - you can't afford to pay for Ride for \$7.50 Passes
  - it's too much trouble to buy a Ride for \$7.50 Pass
88. Would you ride the bus if it was free?  Yes  No
89. Would you ride the bus if it cost 25 cents a ride?  Yes  No

**OTHER**

90. If you're married or in a relationship, does worrying about money affect your relationship?  Not at all  Somewhat  A Lot
91. **IF SO**, does worrying about money:
- have a positive effect on your relationship?
  - have a negative effect on your relationship?
  - have no effect on your relationship?

54. Which of these food programs do you use? (mark all that apply)

- Food Stamps (SNAP)
- Food Net
- Salvation Army
- Good Neighbor Community Center
- Free/Reduced School Lunch
- Catholic Social Services
- WIC (Women, Infants, and Children) Program
- Center for People in Need Neighborhood FOOD
- People's City Mission
- Emergency Food Pantries
- Friday Backpacks
- Meal Programs (Matt Talbot, Gathering Place)

**INSURANCE AND HEALTH CARE**

PLEASE MARK THE APPROPRIATE CIRCLE FOR EACH QUESTION

55. Do you have a doctor you can see when needed?  Yes  No  Doesn't apply
56. Do you have a dentist you can see when needed?  Yes  No  to me
57. Do you have access to eye care services when needed?  Yes  No  to me
58. **IF** you have children, do they have a doctor they can see when needed?  Yes  No  to me
59. **IF** you have children, do they have a dentist they can see when needed?  Yes  No  to me
60. **IF** you have children, do they have access to eye care services?  Yes  No  to me
61. Has anyone in your household gone to the emergency room because there was no money to pay for an office visit?  Yes  No
62. because there was no money to pay for an office visit?  Doctor Yes  No  Dentist Yes  No
63. because there was no money to pay the co-pay?  Doctor Yes  No  Dentist Yes  No
64. because the wait was too long for a free or low-cost clinic?  Doctor Yes  No  Dentist Yes  No
65. Do you have health insurance?  Yes  No  Doesn't Apply
66. **IF** you have children, do they have health insurance?  Yes  No  Doesn't Apply
- Do you or does anyone in your household:
67. Have trouble paying for prescriptions?  Always  Sometimes  Never
68. Go without a prescription because there's no money to pay for it?  Always  Sometimes  Never
69. Take less than the prescribed amount of medicine to make it last longer?  Always  Sometimes  Never
70. Have you asked the Lincoln Medication Assistance Program for help with prescriptions?  Yes  No
71. **IF NO**, do you know about the Lincoln Medication Assistance Program?  Yes  No

92. How much stress does worrying about money cause in your family?  none  some  a lot
93. Are you better off today than you were last year?  Yes  No
- (please explain): \_\_\_\_\_
94. Are you better off today than you were two years ago?  Yes  No
- (please explain): \_\_\_\_\_
95. When you think about next year, do you think you will be:  better off  the same  worse off
- (please explain): \_\_\_\_\_

**CLOTHING AND PERSONAL CARE**

96. Can you afford to buy clothing for yourself and your family?  Yes  No  Sometimes
97. Do you have trouble paying for personal care items such as soap, shampoo, diapers, deodorant, etc.?  Yes  No  Sometimes

**INFORMATION AND REFERRAL**

98. Are you able to get information about the services you need?  Yes  No
99. Have you used the Center for People in Need's Resource Handbooks to find free and low-cost resources?  Yes  No
100. Have you called the 211-information line for community resources?  Yes  No
101. **IF YES**, did you get the information you needed from them?  Yes  No

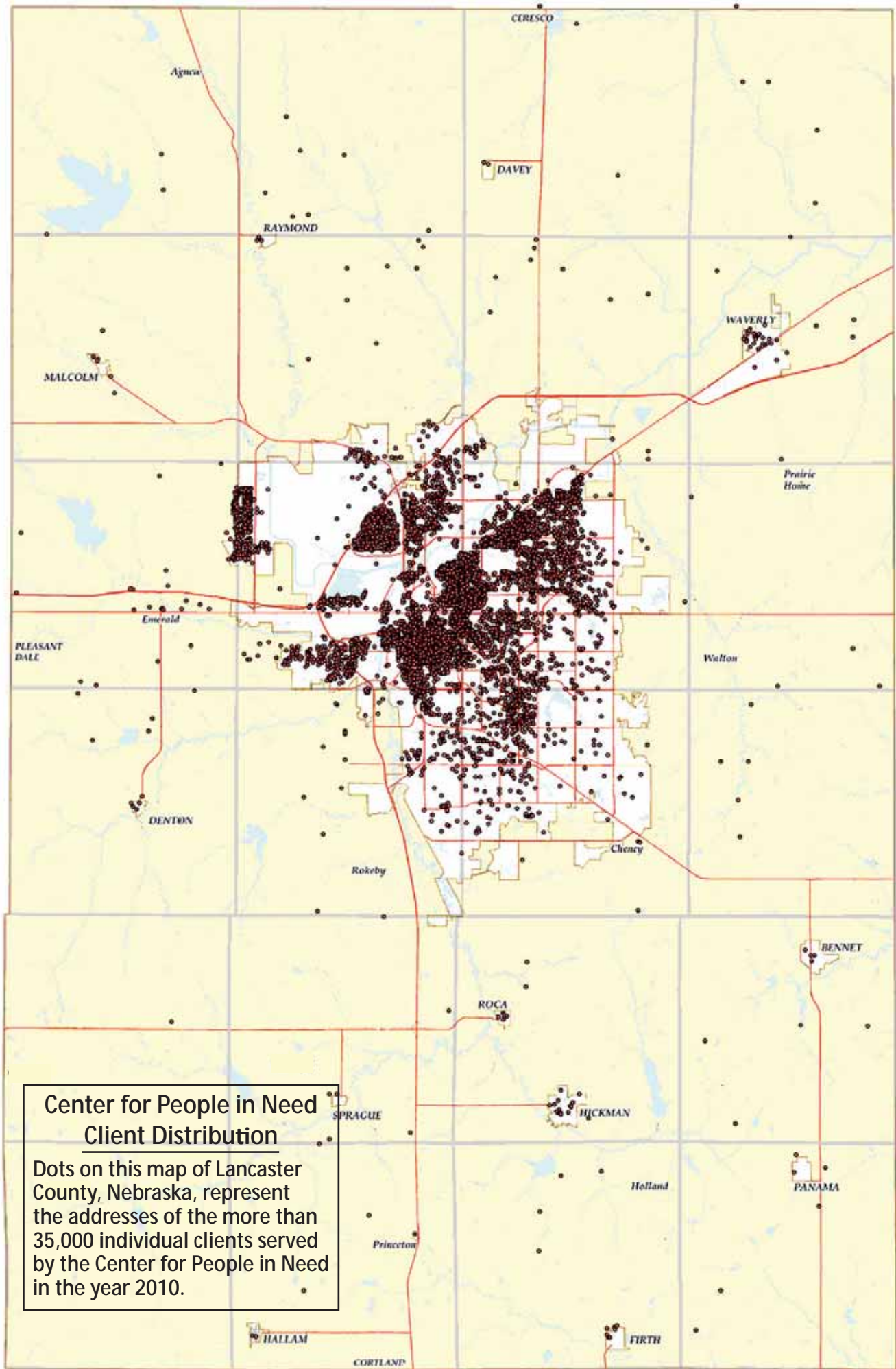
**COMMENTS:** What else would you like us to know?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Thank you for taking part in our survey. The information you have given us will be very helpful as we continue to work toward enhancing opportunities for families on their path to success.**





THE FACE OF POVERTY  
TODAY IN  
LINCOLN, NEBRASKA  
*December 2010*

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The mission of the Center for People in Need is to enhance opportunities for individuals and families as they address socioeconomic barriers limiting their paths to success.

[www.centerforpeopleinneed.org](http://www.centerforpeopleinneed.org)