

# FOOD, CLOTHING, HEALTH, OR A HOME?

---

The Terrible Choices and Deprivations  
—and Great Courage—  
of New Jerseyans who Live in Poverty



A Report from the  
Legal Services of New Jersey Poverty Research Institute  
November 2010

# NEW JERSEY LEGAL SERVICES PROGRAMS

## State Coordinating Program

Legal Services of New Jersey

(732) 572-9100

*www.LSNJ.org*

LSNJ-LAW™ toll-free, statewide legal hotline

1-888-LSNJ-LAW (1-888-576-5529)

*www.LSNJLAW.org*

## REGIONAL LEGAL SERVICES PROGRAMS

### Central Jersey Legal Services

Mercer County . . . . . (609) 695-6249

Middlesex County—New Brunswick . . . . . (732) 249-7600

Middlesex County—Perth Amboy . . . . . (732) 324-1613

Union County . . . . . (908) 354-4340

Essex-Newark Legal Services . . . . . (973) 624-4500

### Legal Services of Northwest Jersey

Hunterdon County . . . . . (908) 782-7979

Morris County . . . . . (973) 285-6911

Somerset County . . . . . (908) 231-0840

Sussex County . . . . . (973) 383-7400

Warren County . . . . . (908) 475-2010

### Northeast New Jersey Legal Services

Bergen County . . . . . (201) 487-2166

Hudson County . . . . . (201) 792-6363

Passaic County . . . . . (973) 523-2900

### Ocean-Monmouth Legal Services

Monmouth County . . . . . (732) 866-0020

Ocean County . . . . . (732) 341-2727

### South Jersey Legal Services

Atlantic County . . . . . (609) 348-4200

Burlington County . . . . . (609) 261-1088

Camden County . . . . . (856) 964-2010

Cape May County . . . . . (609) 465-3001

Centralized intake number . . . . . 1-800-496-4570

Cumberland County Workers Rights Project . . . . . (856) 691-0494

Gloucester County . . . . . (856) 848-5360

Salem County . . . . . (856) 678-6492

# Food, Clothing, Health, or a Home?

The Terrible Choices and Deprivations  
— and Great Courage —  
of New Jerseyans who Live in Poverty

A Report from the  
Legal Services of New Jersey  
Poverty Research Institute

November 2010

© 2010 Legal Services of New Jersey

# Legal Services of New Jersey Poverty Research Institute

The Poverty Research Institute (NJPRI) was established by LSNJ in 1997. It is the first and only initiative exclusively focused on developing and updating information on poverty in New Jersey. Our hope is that by providing poverty information, data dissemination, and analysis, major problems, especially including legal problems, of people experiencing poverty may be obviated and the consequent need for legal representation thereby reduced. A primary and continuing area of inquiry concerns the legal needs of the poor, including those for which there is no legal representation, those for which there is only partial or limited representation, as well as those for which lawyers are secured. We examine gaps in representation, assess causes and patterns, consider demographic aspects, study the consequences of having and not having representation (including having only limited representation), and analyze the effects of judicial and non-legal assistance.

# Table of Contents

|  |     |
|--|-----|
| Acknowledgements.....  | 5   |
| Overview of the Study.....   | 7   |
| Summary of Primary Findings.....   | 13  |
| Context: The Courage, Resilience, and Dignity of Five People<br>Living in Poverty..... | 23  |
| Affording Food.....  | 43  |
| Affording Health Care.....   | 63  |
| Affording Quality Child Care.....  | 85  |
| Affording Housing and Utilities.....   | 99  |
| Safety in Urban Neighborhoods.....   | 129 |
| Affording Transportation.....  | 151 |
| Affording Household Necessities.....   | 179 |
| Connections.....   | 201 |
| Concluding Observations: .....   | 205 |
| Appendix A: Interview Guide.....   | 207 |
| Appendix B: Attributes Table.....  | 221 |



# Acknowledgements

Sabine Schoenbach and Allan Lichtenstein served as principal researchers and project coordinators for this study, and authored the sections on key needs and all respondent stories, as well as assisting with the remainder of the text.

A special thanks to Sabrina Norrie, former LSNJ researcher, who made major contributions to the project almost until its completion, coordinating interviews and participating in the coding analysis. Special recognition also goes to Serena Rice, managing director of PRI for most of the project, who made major contributions to the study design, writing, and substantive editing.

Thanks to the other members of the PRI staff who helped in various ways; to Shivi Prasad for her help developing the questionnaire and research methodology as well as her work with InDesign in preparing the layout; to Anjali Srivastava for her contribution to the initial study design, development of the questionnaire, and final editing; to Melissa Quaal for her detailed review and edits; and to Zane Kratzer for his help and counsel at various points in the project.

In addition, thanks to Alyce Garver and Sue Perger of the LSNJ staff for the cover design, layout assistance and printing coordination; to Peggy Jurow, Connie Pascale, Maura Sanders, and Josh Spielberg of the LSNJ staff for their input to the text; and to Adele LaTourette and Lisa Pitz of the New Jersey Anti-Hunger Coalition, Lisanne Finston of Elijah's Promise, and Nancy Thomson of the Child Care Connection for their help in analyzing the need for government program enhancement.

Kim Gilliland-Duarte helped both in conducting the interviews and in the coding process and Azucena Caddle, Margaret Farrell, Frances Mateo, Naomi Mueller Bressler, Alexis Murano, Ana Murteira, Lisa Neumann, and Miguelina Rodriguez all participated at various stages in conducting interviews — their help is greatly appreciated.

Professional assistance was received from Kristi Jackson of QUERI Qualitative Research and Training who provided help and advice with the use of the NVIVO qualitative software; from Julia Rubin of the Edward J. Bloustein School of Planning and Policy at Rutgers University who provided training in qualitative data analysis; and from Heather Hammer of the Institute for Survey Research at Temple University who provided guidance in drawing the sample of respondents.

Professor Diana Pearce of the University of Washington blazed the trail for this study through her several reports on New Jersey's Real Cost of Living and self-sufficiency standard. She remains a national leader in the methodology of assessing realistic measures of poverty.

A portion of the funding for the project was provided through grants from the Fund for New Jersey, and special thanks go to Mark Murphy, former director of the Fund, for initially proposing this research.

All opinions are those of Legal Services of New Jersey.

Melville D. Miller, Jr.  
Edison, New Jersey  
November 2010





# Overview of the Study

## Scope and Purpose

Since 1999, Legal Services of New Jersey's (LSNJ) Poverty Research Institute (PRI) has sponsored four studies of the actual amount necessary for people to meet basic daily expenses in one of the nation's highest cost states.<sup>1</sup> These Real Cost of Living (RCL) studies have documented that in New Jersey "true poverty" — the level below which people do not have enough income to provide for their essential human needs — is generally between 200 and 250 percent of the federal poverty level (FPL), depending on their county of residence. The RCL standard, developed by Dr. Diana Pearce, measures costs for only the most basic of necessities in the areas of housing, child care, food, transportation, health care, and additional essentials such as clothing and cleaning products; accounts for income and child-related taxes; and adjusts according to county of residence, household size and ages of children. Together with a companion study, the RCL research provides clear evidence of the numbers of New Jerseyans living below the amounts necessary for decent lives, and demonstrates the extent of true poverty in the state.<sup>2</sup> This research also demonstrates the utter inutility of the FPL as a standard for adequate income.

Left unanswered, however, is the effect such poverty has on people's lives. This study addresses that question. Through the words and accounts of people living below the true poverty level, we are afforded an unprecedented view of the stunning deprivations, the terrible choices and tradeoffs, and the vulnerability and fragility of lives endured in poverty — and the courage, resourcefulness and resilience of those who live them.

This research represents by far the largest scale social science inquiry into what life is like for New Jerseyans burdened by poverty. The overriding lesson is undeniable and compelling: despite extraordinary efforts and resilience, many people living in poverty are not able to escape its tentacles through their own industry and community voluntarism. As detailed in the concluding recommendations, they need an enhanced public response, building upon successful government programs already in place.

## Methodology

The strength of qualitative research is its inquiry into the depth and complexity of human experiences, examining complex social phenomena through exploration of individuals' accounts. Research findings are not intended to generalize particular experiences to a broader population. Accordingly, numbers from this study should not be used to calculate rates at which specific challenges occur for income groups within the larger state's population.

Researchers used qualitative research methodology to find study participants, conduct interviews, and uncover themes, stories and information. New Jerseyans across the state with low and moderate incomes were asked to tell interviewers about their experiences within seven key areas of daily living — food, health care, child care, housing and utilities, neighborhood, transportation, and household necessities.<sup>3</sup> These interviews were recorded, transcribed and analyzed to distill the principal findings.

All researchers for this study were trained in conversational interview techniques. Interviewers initially contacted potential study participants after obtaining landline telephone numbers generated by a sampling company. This methodology allowed NJPRI to reach a broad range of individuals, not just those who had received assistance from traditional anti-poverty programs or service agencies. The study's sample is varied in terms of demographic characteristics (including age, race, and language), geographic location in the state, household composition, and disability status, and reflects the diversity of New Jersey's population (although not necessarily in equivalent proportions to the population as a whole).<sup>4</sup> The interview team included both English and Spanish speakers, and met with participants in their homes or other places convenient for them. Researchers followed a semi-structured interview guide, asking whether respondents had experienced specific hardships as well as questions that were open-ended. Interviewers asked respondents to relate experiences about only the 12 months preceding each interview. Study methodology called for one meeting with each participant, usually lasting one hour.

In total, researchers interviewed 87 individuals from 19 counties with varying income levels, an extremely high number for a qualitative study.<sup>5</sup> Researchers coded data and searched for patterns across interview transcripts while still preserving sensitivity to stories that presented unique experiences.<sup>6</sup> The study methodology followed the conventional qualitative research protocol of reaching saturation; interview transcripts were analyzed systematically until no further new themes and patterns were uncovered, and additional transcripts were then read to ensure research findings covered the scope of experiences reported. Numeric counts within this report represent findings from the 60 interviews that were analyzed prior to saturation.

This study divides respondents into two broad income categories using the RCL.<sup>7</sup>

- Respondents with *low incomes* reported a household income below the RCL, which takes into account county of residence and family composition. The study includes 43 respondents with low incomes.
- Respondents with *higher incomes* reported a household income above the relevant self-sufficiency standard for their household compositions and counties of residence. While there is no upper income threshold for this group, most respondents had incomes relatively near the self-sufficiency standard and there were no very wealthy respondents. The study includes 17 respondents with higher incomes.

## Report Structure

After two chapters summarizing the main findings and profiling several of the participants, the report offers seven chapters analyzing the research in each of the areas of basic needs. A eleventh chapter reveals connections and crosscutting themes, broader patterns common to the stories offered in many or all areas of need. Finally, the report concludes with an assessment of policy implications from the research.

Each of the chapters examining basic needs follows a consistent format:

- The first part of each chapter describes the variety of struggles and deprivations recounted by respondents related to efforts to meet the given need. This description

focuses exclusively on the experiences of the respondents with low incomes, organizing the findings according to the themes that arose from analysis of the given need area. This description includes discussion of the extent to which respondents were able to leverage personal networks and charitable assistance in meeting their needs. In some chapters, this discussion is also divided between distinct respondent groups as relevant to the subject matter (such as separately discussing the experiences of renters and homeowners).

- For the four need chapters in which there is a broad-based government assistance program (food, health care, child care, housing and utilities) the discussions of deprivations are followed by descriptions of respondents' experiences with these programs. Where applicable, these discussions include the experiences of both recipients of the assistance and of respondents who were not able to access this assistance despite the desire to get aid.
- In the final section in each chapter, the experiences of respondents with higher incomes are discussed as a contrast to the preceding descriptions of challenges.<sup>8</sup> These experiences are examined relative to the group of respondents with low incomes, rather than being presented as an independent analysis of the experiences of the respondents with higher incomes. These discussions demonstrate a distinct contrast in either the prevalence or severity of challenges experienced.

The need chapters utilize example stories and quotations to illustrate each identified theme from the full data set.<sup>9</sup> Where respondents echoed similar themes, stories were included.

The final chapter proposes policy recommendations rooted in the research. Collectively the recommendations constitute a set of characteristics — a framework — that the study suggests would be necessary for an effective and comprehensive governmental response to the circumstances and situations revealed by the stories. Typically, these recommendations are quite broad in scope, and do not reach the level of detailed prescriptions for legislation, regulations or specific programs.

## Limitations of This Inquiry

While this research offers unprecedented scope and detail in its portrait of lives in poverty, certain inherent limitations bear note. By concept and design, the study sought to describe and analyze the daily circumstances of living with inadequate income: challenges, choices, strategies, tradeoffs and near-term consequences, including deprivations. The constraints inherent in the one-time interview process limit the opportunity for firm judgments about causation and duration, although important insights about the effects of family history, community, environment and culture, and morale certainly were revealed. Similarly, comprehensive assessment of the adequacy and effectiveness of government responses to poverty was beyond the scope of this study, but the interviews yielded significant information about both the benefits and current shortfalls in such public programs.

At an individual level, with only one interview, researchers were less able to establish the rapport and trust needed to fully explore the often very personal consequences of living without adequate income. This single contact also did not allow any option of tracking

respondent experiences over time, so that the deprivations and human costs revealed by the study focused on near-term challenges with meeting needs, rather than long-term consequences for life prospects.

While the timeframe of the prior 12 months provided a reasonable expectation of accuracy in the respondents' recall about their experiences, it complicated the interpretation of the interview data since respondents' life circumstances had frequently changed within this period. Research on the duration of poverty reveals that experiences of income inadequacy are very different for those experiencing long-term and short-term poverty. The snap shot presented in this report includes glimpses of the effect of sudden changes of circumstances relative to income adequacy, but a more longitudinal research design would be required to examine directly this dynamic.

Variations among individual interviews also limits the ability of the study to identify the prevalence of some experiences across the sample. While the same basic interview structure guided each interview, the conversational model of interviewing required the interviewers to be flexible in exploring respondents' experiences. Additionally, a fixed order in which need areas were examined could have reduced the likelihood that respondents would provide detailed descriptions of experiences at different stages of interviews.

Finally, there are two substantive topics that this study was not well positioned to examine. First, the sampling methodology which was based on a survey of landline telephones limited opportunities to capture a full range of situations of tenuous housing (such as homelessness, eviction, or other types of housing instability). This limitation should be kept in mind in interpreting the scope of deprivations revealed relative to housing and income inadequacy. Second, the interviews for the study were conducted just prior to the onset of the recent economic recession. Accordingly, this data does not reflect the full scope of deprivations and human costs that have recently impacted New Jerseyans with low incomes. This research can reasonably be presumed to reflect a somewhat constrained chronicling of the problems of income inadequacy, at least in recent years.

These limitations serve as important cautions for interpreting the study's findings, as well as suggesting fruitful areas for further exploration. There is much still to learn about the way that income inadequacy impacts the lives and prospects of people in New Jersey. Nevertheless, this research provides important insight into the nature of deprivations and human costs that are being experienced by individuals and families living with inadequate income in this state. These insights are not only distressing, they compel targeted action to ameliorate the consequences of low income for those who are not able to meet their basic needs.

## Endnotes

- 1 Dr. Diana Pearce of the University of Washington originated the methodology for calculating a self-sufficiency standard while working for Wider Opportunities for Women as part of the State Organizing Project for Family Economic Self-Sufficiency. Since then, she has used the same methodology to create standards for 37 states, Washington D.C. and New York City. She has worked with NJPRI to calculate and update the self-sufficiency, RCL, standard for New Jersey in 1999, 2002, 2005, and 2008.
- 2 See *Not Enough to Live On: Characteristics of Households Below the Real Cost of Living in New Jersey*, Diana Pearce, Ph.D. with Legal Services of New Jersey Poverty Research Institute, June 2008.
- 3 The seven areas of need were selected from a review of the research literature on the most common areas of household struggle relative to income.
- 4 We specified an increased likelihood of interviewing respondents who resided in U.S. Census block groups where at least 28% of households had incomes at or below \$25,000 per year.
- 5 Incomes are necessarily approximate. Respondents were not always able to provide specific annual income for the period of the study, and in some cases their monthly income level varied over the period studied.
- 6 Coding is a research method for data analysis. It is an iterative process that includes developing a coding structure after reading interview transcripts and organizing similar content into categories and themes.
- 7 The RCL methodology measures costs for non-elderly, non-disabled families where all adults are earning wages. The study includes participants who were not earning wages at the times of interviews, and thus researchers' categorization of whether these specific respondents were above or below the RCL is an approximation. In addition, some study participants had disabilities. Previous RCL reports contain preliminary research indicating that household expenses are higher for adults and children with disabilities who must meet special needs or face additional costs.
- 8 In the case of the Household Necessities chapter, the contrasting discussion of respondents with higher incomes follows each sub-section need discussion.
- 9 While personal details are included in the report to provide context for understanding respondent statements and experiences, all respondent names throughout the report have been changed to preserve confidentiality.



# Summary of Primary Findings

## A. Overarching Findings

Several broad conclusions may be drawn from the research.

### 1. Inadequacy of the Federal Poverty Standard

The patterns of substantial deprivation evident among the respondents validates — sadly — the Real Cost of Living studies’ conclusions that the federal poverty level is a very inadequate gauge of true poverty, especially in a high-cost state such as New Jersey.

### 2. Determination, Strength and Resilience of Those Living in Poverty: Lack of Evidence Supporting “Blaming the Victim”

The research did not reveal patterns or themes of acquiescence in or willful behavior perpetuating poverty. Public programs and responses to poverty premised on a perceived need to hold participants “accountable,” blaming them for their situation or compelling or preventing certain conduct, would not — at least based upon the evidence from this study — appear well-founded.

### 3. Income Group Differences

This research illustrates a stark contrast between the experiences of respondents with low incomes and those with higher incomes. Each chapter of the report provides examples to illustrate the fact that respondents in the two income groups lived in different worlds. While respondents with low incomes spoke about sacrificing entire food groups due to cost, respondents with higher incomes prioritized healthy food. While respondents with low incomes described being unable to get to doctors’ appointments due to lack of transportation, respondents with higher incomes spoke about trying to find the least expensive gas station. While many respondents with higher incomes used similar language when discussing cost challenges to that used by respondents with lower incomes, examples of parallel challenges in experiences were the exception, rather than the rule

Most pointedly, no respondents with low incomes were able to afford the costs of meeting all of the basic needs examined in the study. Whether respondents described skipping meals or sacrificing health care, every respondent with low income experienced deprivation in at least one area of basic need. In fact, the majority of respondents with low incomes experienced deprivations related to more than one basic need. The relentless struggles to reconcile competing needs with inadequate resources resulted in some respondents being forced to completely forego one basic need for another — making tradeoffs between such necessities as food and utilities. In contrast, the majority of respondents with higher income were able to afford the costs of meeting all of their basic needs.<sup>1</sup>

### 4. Emotional Consequences

The psychic strain derived from the constant struggle to meet basic needs was present

throughout the interviews. Respondents often spoke vividly about the stress and anxiety of living with relentless financial uncertainty. Some respondents used words like “*desperate*,” “*exhausted*,” “*worried*,” “*nerve-wracked*,” or “*scared*” to describe their reactions to daily challenges. Other respondents elaborated on these feelings. When Monica described working full-time, going to school full-time, and being solely responsible for her children, she said that she was so tired that “*sometimes there are days when really, I don’t have the strength, the will, to do everything*.” Muriel talked about pretending not to cry at work over her financial difficulties and said, “*And I get asked, are you crying? ‘No,’ I tell them, ‘look, a speck fell in my eye, I tell them. I’m not crying.’*” Tia, when asked about being unable to pay her bills replied, “*It’s like I’m struggling to try to pay this, you know, but it’s so hard. . . I can’t do it anymore.*”

Often the depth of respondents’ emotional reactions went beyond words. Tracy cried when she talked about the way her disability had affected her finances. Catherine raised her voice when she said, “*My children are real, they exist*,” describing her frustration of being unable to contact a New Jersey FamilyCare representative to straighten out her past due medical bills for her daughter’s care. Only a few respondents connected their stress to physical maladies such as heart palpitations or sleeplessness, yet the unrelenting emotional strain was a concrete harm for many respondents struggling to make ends meet.

The perspectives of respondents with low incomes regarding their hopes for the future varied, yet some respondents described their current situation as short-term or temporary, and had plans for their path out of their current low income, or for what their lives would be like once their incomes increased. Remarkably, despite relentless struggles, these respondents were able to preserve a sense of optimism that, for instance, “*there are opportunities on the horizon for me*.” Many respondents continued to hold on to their hope. As Valerie said, “*something is going to change. I don’t know how or when or whatever. Hopefully something changes.*”

## 5. Connections

Catastrophic tipping points (calamitous events), certain personal circumstances, absence of fallback family or community emergency resources, and the difficulty of juggling multiple concurrent challenges all can push vulnerable individuals and households into poverty and work to keep them there. While this was not primarily a study aimed at demonstrating and parsing the causes of poverty, the evidence of the significance of each of these “connection” factors was unmistakable and strong.

## 6. Need for Enhanced Public Responses

Over and over, the study’s individual accounts reinforce one overriding premise: many people simply cannot avoid or escape poverty without outside assistance, and for them there simply is not adequate voluntary help from family, friends and communities.



## B. Findings Concerning Specific Needs

### 1. Affording Food

- a. Respondents with Low Incomes: Struggling to Meet Food Needs without Assistance
  - The majority of respondents with low incomes who were not receiving food stamps described the emotional toll of insecure access to adequate food supplies as well as substantial deprivations in both food quantity and food quality, including:
    - Skipping meals;
    - Diluting meals;
    - Making trade-offs between food and other basic needs;
    - Sacrificing nutritious food as well as entire food groups; and
    - Struggling with food storage and supermarket access.
  - Assistance from family or food pantries helped alleviate deprivation, but only in the short-term. In addition, reliance on these resources was fraught with stress and instability.
- b. Respondents with Low Incomes: Benefitting from Food Stamps and the Limitations of Assistance
  - Although food stamps made an important difference for the majority of respondents who received them, all respondents continued to rely on other cost-saving measures in coordination with assistance.
  - Insufficient benefit amounts led to some respondents still experiencing food deprivation.
- c. Respondents with Higher Incomes: Managing Food Costs
  - Few respondents with higher incomes spoke about food deprivation.
    - Instead of sacrificing healthy food, many respondents, in contrast, spoke about prioritizing food quality and healthy food.
    - The majority of respondents with higher incomes who had access to cars had more food shopping choices and were able to access more cost-saving strategies.

### 2. Affording Health Care

- a. Respondents with Low Incomes: Struggling to Access Affordable, Quality Health Care without Insurance
  - The majority of uninsured respondents with low incomes who were not receiving health care assistance described substantial health care deprivations and consequent emotional strain, including:
    - Sacrificing essential medical care;
    - Sacrificing, sharing, or rationing medication;
    - Living with persistent anxiety about a lack of access to care;
    - Depending on emergency room care for primary care; and

## Food, Clothing, Health, or a Home?

- Skipping dental care.
- b. Respondents with Low Incomes: The Importance and Limitations of Health Care Assistance
  - The majority of respondents with low incomes who were eligible for New Jersey FamilyCare described how the program mitigated the burden of health care costs.
  - Even with subsidized health care, some respondents still experienced problems accessing health care, including:
    - Struggling to find participating local providers;
    - Being concerned about the quality of care;
    - Difficulties with paying for care; and
    - Struggling to navigate the system.
- c. Respondents with Higher Incomes: Managing Health Care Needs with Private Insurance
  - The majority of respondents with higher incomes were privately insured and were able to access medical care and treatment, despite some challenges related to partial coverage, the cost of deductibles, and needing to delay care.

## 3. Affording Child Care

- a. Respondents with Low Incomes: Struggling to Afford Child Care without Subsidies
  - The majority of respondents with low incomes who were not receiving child care subsidies described the emotional toll of being caught between the need for income from work and the responsibility to ensure their children's well-being, leaving them with one of two primary struggles:
    - Being forced to trade-off employment to care for their children when quality care was unaffordable and informal resources were unavailable.
    - Sacrificing much needed income when fragile informal networks broke down.
  - Inflexible work policies complicated the struggles to balance employment and family responsibilities.
- b. Respondents with Low Incomes: The Importance and Limitations of Child Care Subsidies
  - The majority of respondents with low incomes who were receiving subsidies described the difference the assistance made in reducing their child care costs and depended on these subsidies, in combination with other child care strategies, to afford adequate care to allow them to work.
  - Some respondents with access to subsidized care did not take advantage of this care due to significant quality concerns.
- c. Respondents with Higher Incomes: Managing Child Care Costs without Outside Assistance:
  - Although the cost of child care was a concern for respondents with higher incomes, the majority were able to pay for reliable, quality child care.

#### 4. Affording Housing and Utilities

##### a. Respondents with Low Incomes: Facing Rental Housing Costs that were Unaffordable without Assistance

###### Struggling to Afford Rent Payments

- A majority of respondents with low incomes who paid market rate rent in full experienced anxiety, stress, and fear in trying to meet the challenges paying for unaffordable housing that included:
  - Paying a disproportionate share of income on rent with the result that insufficient income remained for spending on essential non-housing needs;
  - Falling in arrears on rent payments;
  - Postponing rent payments by paying rent with credit cards, thereby increasing debt loads; and
  - Being denied rental assistance, which left inadequate income to meet other basic needs;

###### Benefitting from Rental Assistance

- A majority of respondents with low incomes who received rental assistance were grateful for the difference this assistance made in the affordability of housing and described how rental assistance:
  - Mitigated the cost burden of monthly rent payments;
  - Made it possible to afford housing; and
  - Allowed the use of monies that they would have been spent on unaffordable housing costs for expenditure on non-housing needs.
- Some respondents with low incomes who received rental assistance explained that, despite the helpfulness of the assistance, rent remained a burden, because:
  - Insufficient monies remained to pay for non-housing needs, after making their share of the monthly rent payment.

##### b. Respondents with Low Incomes: Struggling with Home Ownership Costs

- Some respondents with low incomes who owned their homes described the constant anxiety and difficult trade-offs they experienced in paying the mortgage, and mentioned the need to:
  - Deplete savings and neglect payment on non-housing bills;
  - Contemplate bankruptcy to escape foreclosure; and
  - Take in boarders to subsidize mortgage payments.

##### c. Respondents with Low Incomes: Facing Utility Payments That Were Unaffordable Without Assistance

###### Struggling to Afford Utility Payments

- A majority of respondents with low incomes who paid their utility bills in full described the challenges of not being able to afford utility payments, including:
  - Experiencing utility shut-offs;

## Food, Clothing, Health, or a Home?

- Depending on help to avoid utility shut-offs;
- Choosing between utility payments and meeting non-housing needs; and
- Experiencing constant stress and anxiety even when service was not immediately threatened.

### Receipt of Utility Assistance

- Some respondents with low incomes who received utility assistance and appreciated the difference this assistance made, described how the utility assistance both:
  - Reduced the cost burden of monthly utility payments; and
  - Failed to mitigate the full cost burden.
- Some respondents with low incomes who received utility assistance explained that, despite the assistance, payment of utility bills remained a struggle, leaving them feeling anxious and worried, and that they:
  - Received shut-off warnings;
  - Depended on financial help from family and friends; and
  - Needed to negotiate payment plans with the utility company.

### d. Respondents with Higher Incomes: Managing Home Ownership and Utility Payments

- Most respondents with higher incomes who owned their own homes, in contrast to the respondents with lower incomes who owned their own homes, did not describe daily anxiety in covering their monthly housing and utility costs, and instead mentioned:
  - Managing mortgage and utility payments;
  - Being concerned about various costs associated with home ownership, such as property taxes, maintenance, and renovation;
  - Being concerned with maintaining their standard of living in the near- and longer-terms; and
  - A need to be more conservative in the use of gas, electricity, and oil.

## 5. Safety in Urban Neighborhoods

### a. Respondents with Low Incomes: Living in Unsafe Urban Neighborhoods

- A majority of the respondents with low incomes who lived in unsafe urban neighborhoods, described continually worrying about threats to their own and their family's safety, including:
  - Living in fear of leaving their homes because of the risk of being exposed to or harmed by drug dealing, shootings, and gang activity;
  - Adopting protective strategies to lessen their exposure in the neighborhood, including avoiding going into the neighborhood at night and curtailing their contact with their neighbors;
  - Prioritizing the safety of their children by minimizing their children's interaction with the neighborhood and the chances of encountering activities

- detrimental to their children's well-being; and
- Feeling that the only way to escape their daily anxiety, stress and isolation would be to move out of the neighborhood.
- b. Respondents with Low Incomes: Experiencing Enhanced Neighborhood Safety
  - Respondents with low incomes identified a number of factors that contributed to a feeling of safety in their neighborhood, including:
    - Enhanced internal security systems, such as surveillance cameras;
    - Active police presence and enforcement;
    - Strong community cohesion; and
    - Absence of through street traffic.
- c. Respondents with Higher Incomes: Living in Safer Suburban Neighborhoods
  - In contrast, most of the respondents with higher incomes lived in safer suburban neighborhoods and did not describe neighborhood safety experiences that involved fear of or witness to activities such as drug dealing, shootings, or gang activity.

## 6. Affording Transportation

- a. Respondents with Low Incomes: Struggling to Meet Needs without Regular Access to a Car

### Facing the Consequences of Limited Travel Options with No Car

- For a majority of respondents with low incomes who lived in areas with inadequate public transportation services, the lack of a car limited the effective conduct of their daily activities, including:
  - Diminishing prospects for finding employment;
  - Restricting opportunities for traveling to places of work;
  - Complicating the coordination of employment and family responsibilities;
  - Inhibiting opportunities to provide for their children's needs;
  - Restricting access to healthcare services; and
  - Creating difficulties undertaking shopping and household tasks.

### Struggling to Afford Car Use and Maintenance

- A majority of respondents with low incomes who faced unaffordable costs operating and maintaining their cars experienced severe challenges in carrying out their various daily activities, including:
  - Struggling to keep the car on the road;
  - Facing uncertainty traveling to work and accessing essential services; and
  - Limiting car use for necessary activities.

- b. Respondents with Low Incomes: Drawbacks and Benefits of Public Transportation

### Drawbacks to Using Public Transportation

- Some respondents with low incomes experienced frustrating drawbacks in the use

## Food, Clothing, Health, or a Home?

of public transportation, including:

- Time consuming and cumbersome transfers from one bus to another that lengthened both travel time and distance; and
- Threats to personal safety in certain urban neighborhoods for respondents who walked rather than using public transportation.

Benefitting from Reliable Public Transportation:

- Some respondents with low incomes derived benefits from living in urban areas with a dense concentration of services and amenities, including being able to:
  - Take advantage of the variety of reliable and convenient public transportation services that an urban environment is able to support;
  - Access certain key destinations on nearby rail lines; and
  - Walk to various amenities and services located in the downtown area.

c. Respondents with Higher Incomes — Relying on Cars

Managing the Costs of Car Ownership and Meeting Transportation Needs

- For a majority of respondents with higher incomes, the ready availability of one or more cars provided them with options that ensured an adequate level of mobility and access to their desired destinations.

## 7. Affording Household Necessities

i. Telephone Service

a. Respondents with Low Incomes: Struggling to Afford Telephone Service

- Many respondents with low incomes discussed the anxiety of not having the resources to cover telephone bills, and described two different kinds of experiences relative to maintaining service:
  - Prioritizing payment of telephone bills in full, despite inadequate resources for all household expenses, due to concerns about not having telephone service in case of medical or other emergencies or to be able to look for employment;
  - Falling behind on payments and experiencing telephone shut-offs.

b. Respondents with Higher Incomes: Managing the Cost of Telephone Service

- When discussing affordability of telephone access, most respondents with higher incomes focused primarily on cost savings such as switching plans or consolidating telephone, internet, and cable bills.

ii. Essential Work and School Clothing

a. Respondents with Low Incomes: Struggling to Afford Essential Clothing

- Some respondents with low incomes described the material and emotional deprivations of not being able to afford essential clothing items for themselves and their children, despite leveraging a variety of strategies and sources of assistance that had their own drawbacks.

b. Respondents with Higher Incomes: Managing the Cost of Essential Clothing

- Most respondents with higher incomes described being able to manage the cost of

essential clothing, leveraging resources like sales and discount stores out of thrift, but not necessity.

iii. Basic Paper Products and Toiletries

- a. Respondents with Low Incomes: Struggling to Afford Paper Products and Toiletries
  - Some respondents with lower incomes described the worry and emotional strain of not being able to reliably maintain such basic products as toilet paper, soap, or deodorant, and shared stories of deprivations, including:
    - Running out of paper products and toiletries;
    - Going without supplies and waiting to replenish supplies when and if money was available, as opposed to when they were needed.
- b. Respondents with Higher Incomes: Managing the Cost of Paper Products and Toiletries
  - None of the respondents with higher incomes described running out of paper products or toiletries. Moreover, most respondents with higher income were able to purchase these items when they were needed.

## Endnotes

- 1 In some of these exceptions other vulnerabilities, such as disabilities, interfered with the respondents' ability to meet their needs, despite having higher income.





# Context: The Courage, Resilience, and Dignity of Five People Living in Poverty

From June 2007 to January 2008, we had the opportunity to have in-depth conversations with 87 people who shared their valuable time and invited us into their lives. Their stories are the heart of this report, offering a clear view of what it is like to live in poverty. Although much of this report focuses on individuals' experiences in seven key areas of need, their lives cannot be reduced to just these particular categories. At the outset, therefore, we present here more complete stories of five respondents, to illustrate the difficulty and complexity of struggling against poverty, and the immense courage and dignity of the warriors.

## Vanessa

When Vanessa lost her job, she lost her confidence in being able to provide for her two children. Being laid off from the accounting department at an insurance company was not the only setback she had dealt with recently, but it was this unexpected blow that made her doubt her ability to meet her family's basic needs. Without a steady income, she worried most about her children, ages eight and 17, and how she would provide food and keep a roof over their heads.

*I can't do for my kids like I want to, I can't provide the bare necessities for my kids like I want to. . . it's no joke. As a mom, it's your responsibility to feed your children and to clothe them, you know and house your children. And there's nothing worse than that helpless feeling . . .*

Vanessa's job loss topped off a year of upheavals in which a divorce, forced moves, and the loss of a car had established an already precarious financial situation. Vanessa's ex-husband had moved out of their shared house and stopped contributing to the mortgage about a year before the interview. Vanessa subsequently broke her knee, was placed on disability, and was unable to keep up with the mortgage payments on her own. She was threatened with foreclosure and sold the house, which resulted in a series of unstable housing situations — *"I've had the worst year, twelve months if you want, I must have moved last year maybe five or six times."*

She ultimately rented an apartment in a suburban town in Union County for herself and her two children. Although she had difficulty adjusting to living in such a small space in a neighborhood without amenities, she had counted on being able to afford the apartment. Once she was laid off, however, her primary source of income was unemployment insurance, which was considerably less than her salary earlier in the year. Vanessa explained that the need to cover her costs with a significantly reduced income had made meeting her rent payments an ongoing struggle. To cover the rent she put out more than two of her weekly unemployment checks.

*I've been through it all, but I mean, I'm making my rent the best way I can. This was nothing to me, this was nothing to me. This wasn't even my check when I was working. . . . now I'm struggling. . . . if you can imagine by paying \$850, that takes what, two of my checks? Two of my checks and maybe some of his child support to pay the rent. . . . Because you know my*

*I live in constant fear that I'm not going to have enough to feed [my kids]. Constant. That is an every day, every minute of every day fear of mine that I'm not going to have enough to feed my kids. . . .*

*rent is due Saturday and that's going to be it for me as far as finances, until next week.*

After paying the rent, there was not enough money left over for Vanessa's other costs. She worried about keeping enough food in the house for her children and began to see her financial reality in terms of making trade-offs — “*Oh, it's horrible, it's horrible. It gets to the point, do I pay my rent or do I feed my kids? That's where it is right now.*” Vanessa described the stress of “*living two and three days at a time,*” concerned that food supplies would not last that long. Although she was hopeful her financial struggles would be temporary, she talked about having persistent anxiety about running out of food and being unable to provide food for her children.

*I live in constant fear that I'm not going to have enough to feed [my kids]. Constant. That is an every day, every minute of every day fear of mine that I'm not going to have enough to feed my kids. . . .*

When Vanessa was unable to purchase enough food for her household, she reduced her food intake so that her children would have enough to eat.

*I might be hungry, but I'm not eating. I'm not eating it because my kids might need it. They might need it two or three days down the line. . . . Me myself, I have gone days without eating, I mean it's not really going to bother me, I'm an adult. You know, I can have a cup of coffee and I hate to say, a cigarette, and I'm good. . . . it gets to the point where you know, I'm low on my food, what the hell am I going to eat?*

With a reduced income, Vanessa did everything she could to cut down on utility costs. She used ceiling fans rather than the air-conditioning system and tried as much as possible “*to keep everybody in one room.*” There had been occasions when she and her children slept in the same bed at night in order to use only the air-conditioner in her bedroom. Vanessa was willing to make these personal sacrifices to ensure that her children suffered as little as possible, particularly, given the need for her son to be in an air-conditioned room because of his asthmatic condition —

*“I will sacrifice, I will make do. . . . because I'm scared of that electricity bill, because I know I don't have it. So definitely, there is a trade-off, as long as my kids are comfortable.”*

Despite these efforts, Vanessa had received a notice from the utility company one week before the interview, notifying her that she was late on her payments. She described telling the utility company — “*I just don't have it right now, I just don't have it.*” The combination of a reduced income and the fact that she used more electricity by staying

home during the day had made paying the electric bill in full an ongoing struggle.

*Yeah, I'm like really worried about my electric bill more than anything. My electric I'm worried about because we're here all day as opposed to me being here, you know, a couple hours in the morning, a couple hours at night, I'm here all day, every day.*

Vanessa also lost her employer-sponsored health insurance when she lost her job and she and her two children remained without insurance. Her family had been relatively healthy that year, but she lived with the constant worry that someone would fall sick — “*within the last twelve months, I've just been praying to God that none of us get sick.*” In order to avoid the costs of doctor's visits, Vanessa described her attempts to use home remedies to ward off illness that would require medical care.

*I'm into teas, I'm into herbal teas. Like I go to Chinatown and I get like raw teas, like good cut types of raw teas. And I will boil them down, like for chest congestion, eucalyptus leaves. My mother's old stuff, what is it, Vicks, that stuff you rub on your chest. I mean I will try anything in the world other than try taking it to the doctor.*

Vanessa was particularly concerned about her children's lack of access to health care. Vanessa's son suffered from asthma and on one occasion, she was forced to take him to the emergency room for care. Although she worried about the bills, especially in light of previously outstanding emergency room bills, she felt she had no choice but to take her son.

*I had to take him to the hospital; you've got to take them to the hospital. What are you going to do, sit there and say, “Oh my God, I'm going to have a \$500 bill?” No, you take your kid to the hospital and worry about your credit later, when you go try to buy a house.*

Vanessa was also unable to provide her daughter with the dental care she needed — “*She can't go because I can't afford it.*” Vanessa was acutely aware of the importance of her children's dental health and expressed concern about not being able to provide her children with the care they needed.

*So either way, that's a risk, that's a risk I take . . . Her teeth might, you know, rot out of her mouth. And as a mother, that's my responsibility to make sure they at least have a healthy start with their teeth and their eyes and stuff, you know their health.*

Vanessa described feeling isolated both geographically and socially. She lived in a neighborhood in which there were no stores or playgrounds within walking distance, and without a car, she had to rely on others for rides. Being unemployed exacerbated the feeling of being “stuck.”

*Within the last twelve months, I've just been praying to God that none of us get sick . . .*

*We're stuck in the house, never go anywhere. You know, something as simple as going to the store is like calling and bothering somebody, and it's stressful. It's definitely stressful, it's limiting, it's choking, you know. . . . So you have to plan ahead, plan ahead, plan ahead. . . . So it's like you have to definitely know what you need once you get in that store. Because once you get home it's like you know, like a dungeon door is closing behind and I'm stuck in here, and I hate it.*

*We're stuck in the house, never go anywhere. You know, something as simple as going to the store is like calling and bothering somebody, and it's stressful. It's definitely stressful, it's limiting, it's choking, you know. . . . So you have to plan ahead, plan ahead, plan ahead. . . . So it's like you have to definitely know what you need once you get in that store. Because once you get home it's like you know, like a dungeon door is closing behind and I'm stuck in here, and I hate it.*

Vanessa's financial struggles also isolated her on a social level — “*And then like on top of not having a job, that's driving me nuts, it's like I have no social life whatsoever, at all and no hopes of having one.*” She described having to explain to her children that they could not have friends over because Vanessa could not afford to offer them food.

*I had to actually sit down and explain to my children that what they were used to they were going to not have to use to as far as abundance of food. My children have never ever had to like, I don't know, get to the point where I have to say “You can't have your friends over all the time.” My daughter, she is at that teenage age, she used to be with her friends all the time. It got to the point where your friends can't come every day. I'm not happy with that. It's like I 'm not going to deny kids food or drink or whatever, but it gets to the point where you have your friends eating three days out of the line, you're going to want that food you gave your friends.*

Although Vanessa insisted that her financial situation was temporary, there was a sense of panic when she described her unsuccessful job search.

*My health, as you can tell, I'm totally stressed. I mean I have butterflies, and it's like the last two weeks I've been interviewing so much it's like oh God are they just going to hire me already or you know, what's going on?*

Moreover, she described feeling depressed. Despite all of the accommodations she had to make over the last year, she saw herself as her family's provider.

*I'm used to getting up and having a job to do, coming home, you know, making the bacon or whatever and taking care of my kids and I wasn't doing it. It just, that was a huge part of my life. . . . To go from that to just sitting here every day like, nothing to do, nothing to do, and then on top of it to having no money, oh my God. . .*

For Vanessa, the unexpected loss of a job resulted in concrete financial struggles accompanied by the emotional toll of unrelenting stress and anxiety about providing for her family.

## Ada

Ada was dedicated to her two young children — *“family is the most important thing.”* Her children were her priority. Being a good parent was uppermost in her considerations when deciding how to meet the multiple demands made on her low income and limited resources. While Ada was willing to make sacrifices, and even take risks when it came to her own needs, her children’s needs were her priority. She was not willing to compromise their needs, as she was her own.

Ultimately, however, the strain of being a single parent responsible for both earning income and taking care of her children was too overwhelming. She was frustrated and explained that her *“self esteem is badly damaged.”* She had cut her expenses to the bare minimum until she would be able to work again — *“. . . it’s like I limit my driving. I limit my spending. I limit my food. I limit everything, and that’s the way it’s gotta be right now. I mean, until I get a job, until things work out.”*

Ada was a qualified medical assistant. She had worked all her adult life but had given up her job to further her studies. During her studies, however, she gave birth to her second child and so stopped studying to care for her son full-time.

Because of her inadequate income, Ada had not been able to accumulate credits to keep up her professional accreditation. She was not able to afford the programs awarding the credits — *“I don’t want to lose my certification. You know, I’m doing self-studies, . . . \$10 it costs for a CEU. I have to keep 60 CEU’s for the next three years, to keep my certification up.”* Instead, she was trying to find free services but had not completed any credits. Nevertheless, she was determined to complete the required credits. She had managed to pay the annual membership fee. Ultimately, the best she could hope for was to be optimistic — *“So my God – don’t worry. I’ll get it at the end.”*

Ada was eager to find a job and get back to work not only because of the income she would earn but because *“I also enjoy to work.”* She was actively looking for work. Her preference was *“to go to work full-time during the day. That’s what my preference would be.”* She had been searching the papers and the state job website. However, the only jobs she had identified required working *“. . . either at night and in the daytime, or all day. You know, they’re doctors’ offices . . . they’re open like one night a week, or maybe two nights a week.”* Because she had no solution to her child care concerns during the day, Ada had distributed resumes seeking a part-time night job. Nevertheless, she was ambivalent about her commitment to working at night and had applied for a day job.

. . . it’s like  
I limit my  
driving. I limit  
my spending.  
I limit my  
food. I limit  
everything,  
and that’s the  
way it’s gotta  
be right now.  
I mean, until I  
get a job,  
until things  
work out.

*And so I would prefer to work during the day, because I do want to be home with my kids at night, too. You know? Now my other son is gonna be starting basketball, and you know. And he needs help with his homework. I don't want anyone else doing it. . . . So what the heck do I do?*

In the meanwhile, Ada had taken some initial steps to earn some money by offering babysitting services. She had prepared fliers and hung them up at the day care. However, she had not received any responses — “ . . . so I don't know how it's going to work out. But that's one way I'll try to get some money. I mean, immediate cash. But I'm no luck so far. No luck.”

Ada's low income created a series of challenges in meeting her various needs. While her benefits provided a safety net and ensured that Ada was able at least to begin to meet her various needs, they were far from being adequate. Even while she received cash assistance, Ada found the amount much too small. Moreover, after the termination of her cash benefits and the reduction in her food stamps, Ada experienced increasing challenges meeting her needs. On the one hand, she complained that her benefits provided limited financial assistance and were inadequate. On the other hand, she realized that she was dependent on the assistance and that without it her plight would be very much more severe.

Once she commenced studying, Ada began receiving cash assistance. Her cash assistance, however, had been terminated because she was receiving regular child support, her only source of cash income. Ada was receiving food stamps, although her benefit level had been reduced when she lost her cash assistance. In addition, she was receiving health coverage through the NJ FamilyCare program, housing support through the Section 8 program, and utility assistance through the USF program.

With the decrease in Ada's food stamps, the amount was insufficient to meet her food needs. As a result, Ada had used the resources of a food bank a few times to supplement her food supply. Ada, however, was ambivalent about using a food bank. While she admitted it helped meet her food challenges, she “*didn't like going there . . . it's just like degrading, you know, it's embarrassing.*” In addition, Ada's mother would help and periodically bring dinner.

The utility assistance Ada received through the state funded Universal Service Fund (USF) was not enough to make her utility bill affordable. Ada complained that her utility bill was still “*totally outrageous.*” Although she had received a \$150 credit from USF, her \$250 bill remained too high. As a result, she had not been able to make the \$250 payment and received a shut-off notice. Fortunately, she succeeded to

negotiate a payment plan with the utility company and prevented a shut-off.

Ada appreciated the Section 8 rental assistance, which was very helpful. It provided her with a certain degree of independence as it allowed her to have her own apartment rather than to live with her mother and brothers — *“Because without it, where would I be right now? I’d be – I don’t know . . . So that’s been like the most blessing thing that I’ve had.”* On the other hand, Ada recognized that she was dependent on housing assistance and that without it she would have no home — *“It makes me a little afraid, like what would I do without it? I would be in the street. So that’s a fear I have.”*

Although Ada received health insurance coverage through NJ Family Care, she still experienced difficulties meeting her healthcare needs. From her experience working in the medical field, Ada knew that doctors were not keen to receive FamilyCare patients. One doctor, who was willing to receive Medicaid patients was located a considerable distance from her home. Not only did Ada have reservations about consulting with this particular doctor, but the gas expenses involved in traveling to and from the doctor’s surgery would be an additional burden, which Ada was not sure she would be able to meet when the time came to visit the doctor. Nevertheless, Ada was grateful that she received FamilyCare because she realized the alternative would be much worse — *“what would I be doing right now? I’d be – you know. Of course, they need their shots and their doctor visits. I would be stuck with medical bills I couldn’t pay. So that’s positive.”*

Ada’s dilemma trying to balance her desire to find a job with the responsibility she felt for taking care of her two sons caused her to feel depressed — *“. . . because I’m depressed, because I feel like I can’t take care of my family. I mean, I am and I do.”* She was torn between remaining at home to be a *“stay-at-home mom”* for her nine-month old son and working. She regretted that she had no network from which to draw to help her with child care during the day — *“I wish my mom was at home. If my mom was at home, that’s exactly where he’d go.”*

A prospective future job would need to pay enough to cover the cost of child care as well as provide an income that would allow her to meet her other basic needs. If she placed her younger son in child care and took a job, the quality child care she desired for her younger son, given her recent bad experience with child care while she was fulfilling her welfare work requirement, would increase her financial burden — *“Child care issues; will I be able to afford it? You know, working it in to what I’ll make. Is it going to be affordable for me? Or is it going to be more of a struggle than I have now?”*

*. . . because  
I’m depressed,  
because I feel  
like I can’t  
take care of  
my family.*

To replace the NJ FamilyCare coverage she was currently receiving, a future job would not only need to provide adequate quality child care, but also health care coverage. Moreover, it would need to be sufficiently close to both whatever daycare center she might find for her younger son and her older son's school. Ada believed that she could be paid more if she worked in a nearby larger town in the adjacent county, some distance from her home. However, she did not want to be too far away from her children. This seemingly irreconcilable conflict left her feeling trapped and despondent.

*I'm also afraid to get a job, because you know, what if I'm not going to be able to afford what I'm able to afford now, because of day care? And what if I lose insurance? Because jobs now they don't offer you good insurance anymore. And to cover the kids, you know, it's like, I'm so screwed. And I don't know what to do.*

Her debt load was also burdensome. Ada realized that without a job that paid an income that would allow her to meet her basic needs and more, her long-term financial situation was bleak — *“And I'll never be out of debt. No matter how I feel. I'll never be out of debt.”*

*And I'll never  
be out of debt.  
No matter how  
I feel. I'll never  
be out of debt.*

On the other hand, Ada was aware that in order to maintain her credit worthiness, she could not afford to allow herself to default on any bill payments. She understood that in the future, when she would need to replace her car or get another apartment, these actions would depend on her credit rating. She wanted to ensure that her credit rating would remain sound so that opportunities for receiving credit at some future time would not be jeopardized.

Ada was further handicapped by her lack of a network that could provide her with assistance. She wished she could draw on her mother to help her, and expressed envy of others who had this resource available to them.

Ultimately, Ada realized that her current situation was bleak. She was overwhelmed and discouraged. Alone she would not be able to achieve some of the things she felt would make a difference in her life.

*. . . you got to have two people working full time, or you're just stuck, like me. You know what I mean? That's how I feel. I'll never — even if I was working 40 hours a week at a full-time job, there's no way I'll be able to save money to buy a house. Like it's just not going to happen.*

## Catherine

Catherine was meticulous about planning her family's budget, but the numbers just did not add up. After paying *“one whole paycheck, plus . . . money out of my second paycheck”* for rent, there simply was not



enough money left over to cover other necessities. She was forced to make difficult choices about which bills to pay and which needs to leave unmet. Catherine was also forced to cut back on food for her family, skip medical care, and live with the constant threat of utility shut-offs. Despite working full-time and taking on extra jobs when she could, she described her family as being in “*survival mode*,” living with the unremitting stress of being unable to make ends meet.

Catherine’s paycheck and a half paid for a small two-bedroom apartment she shared with her three children, her oldest daughter’s fiancé, and her baby granddaughter. Her two teen-age children shared a room and her oldest daughter’s growing family squeezed into the second bedroom, which made the apartment feel packed — “*It’s frustrating. I mean, who wants to be on top of each other? Everybody wants a little privacy.*” Catherine gave up her bedrooms for her children and slept in the only available space, the couch in the living room. After coming home from her full-time job, she was exhausted — “*You know, it’s stressful. It’s very stressful. You work nine, ten hours a day, you come home and everybody’s right there . . . I have no room. I can’t close the door. I don’t have a bedroom. . . . It’s stressful . . .*”

Moreover, the family was dealing with vermin issues “*...because you live in a house with other people on the second and third floor, they’re not exactly clean, you’re dealing with roaches or mice.*” Catherine placed value on the cleanliness of her own apartment, making her own cleaning solutions when she could not afford to buy them at the store. She was particularly frustrated about the mice in the apartment because the family’s food supply, which was already low, was in danger.

*The mice get into the closet and you wind up throwing out the macaroni, the macaroni and cheese, cake mixes, you wind up throwing some of it out because the mice get in and they make a hole in it, and there goes your food. . . . So you put a lot of food that’s expensive in plastic containers. The rest of it, you pray.*

After paying the rent, Catherine did not have enough income to pay for other necessities like utilities. She did everything she could to keep utility costs down, including putting plastic over her windows and doors in the winter — “*You put plastic over the windows in the winter to keep the heat in. You put plastic bags or tarp over the kitchen door, to keep the heat in.*” In the summer, despite the extreme heat in the small apartment, she refrained from using the air conditioning unless it was an emergency for her children’s health — “*We don’t use the air conditioning. I got air conditioning, I can’t use them . . . I cannot afford it.*”

Despite these measures to save on her utility bills, she was unable to pay the bills in full, and she watched as they grew larger and more

*You know, it’s stressful. It’s very stressful. You work nine, ten hours a day, you come home and everybody’s right there . . . I have no room. I can’t close the door. I don’t have a bedroom. . . . It’s stressful . . .*

*I'm still paying off the heating bill, and we're going into July. And I'm still paying off the PSE&G bill from winter. . .*

unmanageable from season to season. Her winter heating bills were still unpaid in the summer. *"I'm still paying off the heating bill, and we're going into July. And I'm still paying off the PSE&G bill from winter. . ."*

Catherine's income was slightly too high to receive food assistance and too low to be able to afford healthy, balanced meals. Catherine described limiting her food intake at every meal *"because you don't know where your next dinner is coming from."* In addition, Catherine described the inability to purchase fruits and meat due to cost. She spoke about needing to make trade-offs between types of food.

*You don't buy fruit. You buy canned fruit when it's on sale at Pathmark for \$0.80. There's no orange juice, there's no pears, there's no corn, there's no nectarines, there's no grapes, even when it's on sale for \$0.99, you ain't got the \$0.99 because you got to buy a can of vegetables, you got to buy a gallon of milk, you got to buy a loaf of bread. . . . If you've got money, you buy milk. I try to budget that, but that's so hard. That really is.*

Catherine spoke at length about wanting to provide nutritious, balanced meals for her children. The fact that she had to compromise on her children's food quality and variety was difficult for her as she recognized the reality of only being able to afford unhealthy options — *"You buy bread, you buy the bread that's no good for anybody, like \$0.89 which our children should not be eating, but you buy that bread because it's all you can afford, the \$0.89 loaf of bread."*

Catherine was wary of running up her credit card debt and threw away the new applications she got in the mail. *"When you get the offers in the mail for more credit cards, you throw them out immediately, you don't even open them because the temptation is too real."* After paying the rent and as much of the utility bills as she could, however, Catherine paid the minimum on her credit card bills in case she needed the cards to buy food.

*Now the reason why you have to pay those two credit cards is because you know damn well during the month, you're going to use those two credit cards to go to the store to buy the milk, the bread, and the eggs; because you need them and you ain't got no cash because you just paid. . .*

At times, Catherine was forced to choose between two basic needs to afford food. She explained, *"You ain't got the money. So you flip a coin, do I pay the heating bill or do I buy food?"*

Catherine's three children had disabilities, and though they were covered by New Jersey FamilyCare, the co-payments and medications were difficult to fit into the family's budget. Her daughter had a medical condition that required monthly medication and the prescription co-

payments added up — “*So it’s ten dollars a month. It doesn’t seem like a lot of money. . . [but] try living the way I do, it’s a lot of money.*”

In addition, she was concerned about her children’s coverage. Her son was hard of hearing and he had five previous surgeries on his ears. Although he continued to have difficulty hearing, the insurance did not cover hearing aids — “*They don’t really cover much of anything. . . Everything is basically denied, denied, denied. . .*” Although she felt that her son should have hearing aids, especially at school where he had to move his desk to be closer to the teacher, she said, “*I’m worried about it, but I can’t do anything about it right now.*”

Catherine, herself, remained uninsured and stated that she had no option but to stay healthy.

*You don’t go to the doctor. You just simply don’t get sick. I mean, you have the Halls cough drops and some cough medicine, and you keep taking the NyQuil at night and the DayQuil during the day, and you’re like. . . And you get over it. . . That’s the bottom line, that’s how you live.*

Although she recognized that Charity Care might be an option in an emergency, she explained that it would difficult to actually take advantage of it because she could not afford to take the time off work.

*The problem with that [is that] I work all day. Charity Care office hours are 9am to 5pm, guess what are my hours at work? Now if I don’t go to work, I don’t get paid. . . If I don’t get paid, we don’t eat. . . So what am I supposed to do?*

Catherine took on additional part-time work when she could and looked around for other higher paying full-time jobs, but she was limited to locations accessible by public transportation — “*I do not have a car because I cannot afford the insurance. . . So I’m virtually stuck in the City of Newark getting employment, because I can’t afford a car to go out further where I know it would pay me more. . . . I know it would, but I can’t.*” Also, she was worried about working too far away from where her children go to school in case of emergencies — “*If they get sick, if I’m up in Morristown or Princeton, I mean, my God, how would I get home in time to get the kids? . . . So you know . . . that’s a factor, a big factor.*”

At her current job, which did not provide benefits, Catherine never missed a day of work out of fear that she might be fired or lose valuable income. Her family relied on her and she took this responsibility seriously. She described going to work, even on days when she was seriously ill.

You are worried about not having a job, because six people are relying on you, and your paycheck, so you go to work every day whether you're sick or not . . .

*You are worried about not having a job, because six people are relying on you, and your paycheck, so you go to work every day whether you're sick or not . . . January, I had walking pneumonia. I know I did, because I was coughing up blood. You go to work, and you don't say a word to anybody, because you can't.*

Catherine emphasized the importance of maintaining and nurturing a social network as a survival strategy. She described giving to others when she could. Aside from any altruistic motivation, Catherine explained that if you help others when they need it, that they in turn would help you when you are in need.

*When you're poor, and the people you know are poor, we'll give you what we have . . . Because I know that if there's ever a point, and it has happened on numerous occasions, where I needed help. I don't have to ask, people help me. So when they need help with formula, we give them formula. If they need something, we give it to them. That's how you survive . . . It's the only way you're going to survive.*

She tried to keep the financial reality from her children, going into debt in order to buy them modest birthday and Christmas presents. Ultimately, however, Catherine was frustrated about the quality of life she could afford in New Jersey and was worried about her children growing up in an environment she could afford — “My kids have never seen what it's like to live in a place that has a back yard that they could play in. . . You feel frustrated because you're paying a darn good amount of money for an apartment, and you're not really getting anything out of the community.” Without any other available options, she actively considered leaving the state.

*[We are] thinking about moving out of the State of New Jersey. We can't afford it. . . Can't. Can't live here, can't have a car here, and can't have a decent life here. . . Right now, this family, we're in survival mode. . . My bone of contention is this, why should I have to live like that?*

In an expensive state like New Jersey, Catherine did not foresee a way for her family to survive.

## Tia

Tia was diagnosed with lupus when she was in college. Now in her early 40's, she had been struggling with the symptoms for nearly two decades. She endured the deterioration of her kidneys, dialysis treatment, a kidney transplant, and at the time of the interview, she remained on numerous medications — “Nineteen or 18 during the day, and eight at night.” Without the ability to work more than part-time through a temporary employment agency, Tia spoke pointedly

about the ways in which her disability had impacted her economic security and sense of self. Tia talked about giving up her car, her hope of homeownership, and the dreams she had for herself and her family — *“What caused me to be ten steps down is my condition. I’ve lost everything. . . You know, it’s like I’m – what I used to have, I don’t have any more. . . ”*

Tia qualified for permanent disability, yet the \$1,000 per month she received from social security was not enough to cover her and her son’s expenses — *“because once I get the disability, that goes towards bills. And then by the time I’m done, I have nothing left.”* She had trouble affording some of the most basic expenses such as food and housing and applied for assistance. Tia qualified for Section 8 housing assistance — *“I can’t afford [the rent], so thank God for Section 8”* — but was only eligible for \$10 of food stamp assistance per month — *“I told them they can keep it. My son, he can eat that up in two minutes.”*

Without assistance, Tia had trouble affording enough food and talked about wanting to sacrifice her food intake so that her son could have enough to eat because *“that’s what a mama does — starves herself so her child can eat.”* Tia’s food sacrifices were especially risky because she needed to eat enough in order to tolerate her many medications — *“And now that I’m taking different medications, I have to eat. And if I don’t eat, I’ll get sick, so before I even take my medicine, I have to eat.”*

Her fiancé occasionally bought groceries for her — *“he contributes when he can”* — and always helped with her son when she had to go to the hospital, but she was ultimately responsible for all household costs — *“I’m basically taking care of everything. . . My son, the household, the bills. . . I take care of it. It’s my responsibility.”*

Tia’s social security benefits did not allow her to meet her basic needs. Tia found herself falling behind on bills every month, and so she worked as much as she physically could through a temporary employment agency doing odd jobs like packaging cookies.

*Truly I went looking for a job. I needed to work, because the disability just wasn’t making it for me. I mean, \$1,100 a month? No. It’s not enough for me . . . \$1,100 nowadays is nothing, because everything’s gone up. It’s not a lot of money, as much as people may think.*

Because of her ongoing medical issues, however, Tia was limited in the type of work she could do as well as the amount of hours she could work. She sounded disappointed when she spoke about the factory work she was doing, which eclipsed her dreams of working in an office and making more money.

*[It’s] like a lot of manual labor, and I’m not used to that. That’s not me. I’m a professional person, sitting back in an office doing computer*

*What caused  
me to be ten  
steps down is  
my condition.  
I’ve lost  
everything.  
What I used to  
have, I don’t  
have any  
more . . .*

... I can't let my sickness get the best of me, because I'm a fighter, and all my life, I've been fighting, no matter how bad I feel, I always had a temp job...

*work. That's what I normally do. That's what I went to school for. And working in the factory is not my thing. I'm not — and, I mean I'm putting up with it, because it helps, you know, make ends meet.*

She also wanted to work more hours, but was physically unable to do so — “I like to work every day, but it affects me, because I'm tired. If I overwork myself, I'm extremely exhausted to the point it'll take me three, four days to recover, to get my energy back.” Still, despite the extreme fatigue she felt, she managed to work about 20 hours per week. She pushed herself physically to provide for her family — “I sacrificed a lot of myself, even willing to put my life on the line, to make sure my children have.” She was determined and saw herself as a “fighter.”

*You know, so I just push myself. I say to myself, if you don't feel good, make it. I just have to put myself in that workaholic frame of mind. . . I forced myself, because I knew I was doing it for my family. My son, he needs stuff. I can't let my sickness get the best of me, because I'm a fighter, and all my life, I've been fighting, no matter how bad I feel, I always had a temp job. . .*

In addition to limiting her income potential, Tia's disability increased the costs of some of her basic needs. Tia described feeling cold all the time, which was especially difficult in the winter — “. . . [the cold] hurts my bones.” She needed to turn up the heat, but could not afford to pay the higher cost of her utility bills. Tia spoke about being on a payment plan for her utilities so that she could pay only the minimum and still retain services. She explained that the plan was essential, because it allowed her to keep her heat and hot water on in the winter.

*And usually the bill comes in, and it's high. So if I'm on that payment plan, which is a good thing, it's easier for me. So if it's like \$156 and my bill could be \$600, they got their \$156 . . . and my electricity is still on. I still have hot water for my son to take a shower and bath. We have water. I have water to cook with.*

The inability to afford a car made getting to work and taking her son to appointments a struggle for her. She tired easily and walking long distances was not an option. She was saving up for a car because she considered it a necessity — “But you know I got to get a car, because it's getting harder to walk now.” The cold weather made her symptoms worse and it was getting increasingly difficult for her to be walking outside.

*I need a car, actually. It's not — it's a necessity. Because now it's getting cold out, and it's hard for me to walk, because getting here was like — oh, please! I gotta make it in! Mentally, it's like, you can make it. And when I get home, I don't want to walk from one room*

*to another, because I'm so hurting, and I tire easily. But if I can get in the car and drive, it's no problem.*

Although Tia expressed her disappointment with being unable to afford a car, she was most upset about not being able to provide for her son. Just as she was willing to sacrifice her food portions so that her son would have more to eat, she put her son's material needs ahead of her own. She talked about not being able to afford new clothes for her him. When he asked for new sneakers, she told him, "*Baby I don't have the money.*" She thought back to a time when she could afford more for her son. She said, "*I remember one time I was able to get him anything he wanted or needed. Now I can't even get him a lollypop. That's only a quarter.*"

When Tia spoke about her own childhood, she lamented the fact that she could not provide for her son as her parents had for her. She grew up in a house with a backyard and with access to cars, and she desperately wanted to give her son the same experience.

*I just want to live in a house. I don't want to live in an apartment anymore. I'm tired. I don't want — I want a back yard. I want a front yard. I want a dog — 'cause this is what I'm used to. I'm not used to this. I can't have no pets or nothing. I don't like it. . . . I want my dog to run around my back yard. I want my son out there playing with him. . .*

Struggling to afford the most basic necessities without a means to work her way out of the situation, Tia's financial situation was accompanied by a severe emotional cost — "*I hate the life I'm living. . . I just want the things I used to have. . .*"

## Sarah

*"And the rent is high, but I have to have a roof over my head. So, I have to make sacrifices like: Well, do I want to go and do this and break my neck to provide for my kids? Or do I want to live out on the street? . . . Or, do I want to let the telephone go off or have food in the house? You know, situations like that, I have to deal with every day,"* Sarah recounted, when depicting how her life was a constant balancing act. For Sarah, a single 35-year old mother of three children, making do on an inadequate income, despite working all her adult life while taking care of her children was a daily struggle filled with fear and anxiety. Contending with the multiple demands placed on her limited resources, she found herself, inevitably, making difficult choices — she could only meet some needs, but not others.

*I remember one time I was able to get him anything he wanted or needed. Now I can't even get him a lollypop. That's only a quarter.*

... I'll be  
so scared  
sometimes, like,  
how I'm going  
to manage  
to provide  
for them and  
myself.

*Like, I don't want to be angry at them, but I get so frustrated that I be scared that I'm going to . . . everything is going to come crumbling down. . . . But like, I'll be so scared sometimes, like, how I'm going to manage to provide for them and myself. Because I don't want to be homeless. That's my biggest fear. I don't want to be out on the street. You know? And that's my biggest fear right there, and my biggest challenge. So as far as like, parenting, like, how to deal with daily issues of struggling, because I never had to struggle. My parents didn't struggle with me, and neither one of my parents are here. So I can't rely on them. And I have brothers, but they have their own families too. So, that's my biggest fear, like, how to manage like, and to cope with that*

Sarah and her children lived in a rented apartment in Newark. Maintaining her rent payments was her first priority. She was willing to make sacrifices to keep up her rent payments — “*but I have to have a roof over my head.*” Fearful that if she missed a rent payment she could lose her apartment, Sarah made sure to pay her rent on a timely basis — “*My rent, I have to pay that because I'll be outdoors.*” Moreover, the apartment was small and cramped. She shared a bedroom with her four-year old daughter — “*I think she should have her own bedroom, and she's sharing a bedroom with me, which is big (she has her side, I have my side). But you know, she shouldn't be in the bedroom with me now, I don't think.*”

However, the balance of her income was not sufficient to meet her other needs. Her expenses were “*so high*” that she was at “*the lowest I have ever been as far as providing food . . .*” There were even occasions when Sarah did not have money to pay her bus ride to work and needed to walk instead. The utility bills were the biggest challenge — “*it just became a point where it was kind of overbearing.*” When she fell behind on her payments, the utility company responded by sending a shut-off notice — “*So, it kind of stressed me out because I never was behind in my bills.*” If the threat of a gas shut-off was not enough, Sarah also received a shut-off notice for her telephone — “*Then, my telephone service was going to be cut off Monday, and my bill was only . . . \$162! And I'm like, Wow! You cut people off for a bill being just \$162? My goodness!*” Previously Sarah had relinquished her cable service. She was willing to give up her cell phone service as well if that could help make ends meet. Her landline telephone, however, was essential because her daughter had chronic asthma and her one son had ADHD. If there was an emergency, she needed the telephone to call an ambulance.

Sarah worked as a filing clerk in nearby hospital. Her \$10 an hour wage from her 25-hour a week job provided the bulk of her income. In addition, she received child support and social security for the son who suffered from ADHD. As the sole wage earner and only parent responsible for taking care of her children on a daily basis, Sarah found



that her wage was insufficient to “*manage my bills.*” Although Sarah had trained as a medical assistant, she was disappointed that she was not working in her field. She felt, though, that it was important “*to get my foot in the door.*” Given the budgetary constraints of her employer, she did not think there would be opportunities for advancement. However, she had requested her employer to either give her more hours of work or increase her wages, but had not received a response.

*So, that's when I went to my boss to ask for a little bit more money because it's just me. I'm a single parent. I mean, yeah. I do get help from the fathers, but it's not like they're in the home, helping me. . . . And I get help from them, as far as with the kids. As far as the lights and the telephone and food in the house, I have to provide that; they don't do that. So, it was stressful for me. So, it wasn't like, a happy moment.*

To supplement her inadequate income, and because she was not eligible for either rental assistance or food stamps, Sarah turned to different formal and informal networks, including her family, for help — “*Oh, yes...[service agency]. They have helped. . . . They tell you a lot of places to go. They will also help, but they'll tell you about other community-based services that you can get, and go to help you. So I have tried some of those things, and I'm looking into some of those things as we speak. . .*”

On the occasions when she was about to run out of food, she found help from various sources — “. . . *but then somehow, out of somewhere, I get something, and I manage from there.*” Periodically this involved turning to her family to lend her money, which she repaid when she received her paycheck — “*So, I try to manage with my paycheck and the child support.*” To avoid the gas shut-off, Sarah managed to work out a payment plan with the utility company — “*So that alleviated some of the stress.*” Similarly, with the help of her family she succeeded to prevent the cell-phone shut-off, but not without enduring great stress. A family member agreed to put the charge on his credit card — “*that was like, real stressful for me. That was like a real breaking moment for me right there.*”

To attempt to extend her inadequate income as much as possible, Sarah made various efforts to prioritize her bills and budget her expenses. Each month Sarah followed a strict procedure in the order she paid her bills; first her rent payment, then the utilities, and thereafter the phone bills — “*So, that's how I prioritize my situation. I go for the main things first. So, I can have a place, a roof over me and my kids' heads.*”

Although she had credit cards, she was reluctant at a time of increased expenses to use them and increase her debt. In an effort to reduce her debt load, she made sure to pay somewhat more than the minimum requirement each month on her credit card bill so that “*they can see*

*. . . that was like, real stressful for me. That was like a real breaking moment for me right there.*

*that I can pay more than the minimum, and it'll boost my credit limit and my credit score."*

Sarah was also trying to save money and had opened a bank account. She had the bank place a withdrawal restriction on the account to prevent her drawing too much from the account at any one time — *"I only touch that when necessary. . . . because I know I like to shop. So, it's only a certain amount that I can go in there and take out, and that's it. Once I reach that amount, that's it. And I set that amount for myself. So, that's it. I can't touch nothing else."*

Sarah shopped at a dollar store, where she could buy the basic household items she needed at the minimum costs — *"I could take \$20 in there and come out with what I need as far as the house, household things"*. Because the \$150 child care fee every two weeks was more than she could afford, Sarah managed to work out an arrangement that allowed her daughter to participate at no cost. To further reduce her expenses and yet keep up a lifestyle that allowed recreational activities, Sarah improvised by organizing alternative activities for her children.

*So, what I do now is like, I'll pack a little lunch, and we might go to the park. . . . like, as opposed to us going out to eat. You know, things of that sort. Or, we might go . . . to the pool . . . as opposed to like, going out to the beach. And like, as far as a movie, I'll buy the movie, because we can watch it at home and make some popcorn and stuff like that.*

Sarah's description of her experiences living in her neighborhood poignantly illuminated her daily balancing act and her struggle to reconcile conflicting demands. Living in Newark provided important advantages; it allowed her to afford things that she would not have been able to afford in a higher cost suburban neighborhood as well as providing proximity to her work, child care and various services and amenities. However, living in Newark limited her to a job that did not pay enough and exposed her and her children to serious safety risks.

Living in an urban environment made access to various services and amenities convenient for Sarah. Not only was Sarah close to her place of work and her daughter's daycare, her doctors were all close by. With a good bus system, she could use the bus to get to the supermarket and usually she would take the bus to her work.

The advantage of working close to her home allowed Sarah to manage her child care needs. However, Sarah believed that she could possibly earn more money working outside of Newark. If she were to commute a longer distance to work each day though, she would have difficulties coordinating the child care of her daughter.

*It impacts it a lot because maybe I could make a lot more money if I could commute like that, but it's kind of hard because I don't have no one to like, go pick her up, really. I mean, my son picks her up sometimes, but when he goes to school, then who is going to pick her up?*

While Sarah felt safe in her apartment complex, where “I feel very comfortable,” as soon as she left her immediate neighborhood her feeling of being safe receded — “I feel unsafe when I come out of the community to go other places.” Sarah attributed her feeling of safety in her complex to the 24-hour security and curfews placed on the children. In addition, strong community cohesion — “everybody in this complex knows everybody and everybody’s children. So, if something goes on, they will let you know” — helped her feel safe. When moving around the broader urban environment, Sarah felt she needed to be especially careful about avoiding situations in which she could be targeted, “because the crime level is so high out here.” Twice previously, Sarah had been robbed and she did not want her children to be victims of a robbing — “. . . as long as I’m decent and clean, I’m fine. I don’t have to have on nothing flashy, and that’s the same way I do with my children so they won’t get approached like that, especially my 16 year old.”

Nevertheless, Sarah was ambivalent about the community’s safety restrictions. She felt she was being monitored and this caused her discomfort. Most of all, Sarah was upset that the restrictions placed on the children limited their opportunities playing outside.

*And they like, I don’t know if they have spies or whatever, but they monitor like, who’s coming in and out of your house. And if they see a particular vehicle there for a long time, they question that. It’s like, it’s very strict around here. I mean, it’s a nice area, but . . . And I understand that they don’t want it messed up. I understand that. But it’s so strict. The kids can’t play like they want, like they should be playing as children. And that’s the disadvantages.*

Sarah expressed hope and an intention to strive to improve her position. She considered her future “kind of good” and believed she was “excelling in life.”

*I just want to make more money. You know, like, not be greedy, but be comfortable. . . . That’s where I want to be at in my life, and right now, I’m not completely there. So I’m working to try to get there.*

Despite Sarah’s expression of hope, the fear and anxiety she expressed trying to balance the conflicting demands of her daily life with her limited resources indicates that it will be a much more difficult task stabilizing her life than she might envision.

*I just want to  
make more  
money. You  
know, like, not  
be greedy, but  
be comfortable  
. . . . That’s  
where I want  
to be at in  
my life. . .  
Sarah*



# Affording Food

Access to sufficient, healthy food is the most basic of human needs, yet scarce financial resources coupled with New Jersey's high cost of living makes it difficult, or in some cases impossible, for many of the state's households to meet this need. In this wealthy state, some residents are worried about their next meal or sacrifice entire food groups in an effort to maintain adequate food supplies. Moreover, the emotional consequences of worrying about meeting this daily need can be considerable. Although food assistance programs supplement tight food budgets, not all needy families can access this help and sometimes the assistance is not enough. It is the households with insufficient resources to meet food needs, but without access to sufficient food assistance, who suffer the greatest deprivations.



This chapter, which focuses on respondents' food needs, highlights the challenges for respondents with low incomes who did not have access to food assistance. The discussion divides the experiences of respondents according to whether or not they received food assistance in the form of food stamp benefits.<sup>1</sup> The majority of the respondents with low incomes who did not receive food stamps struggled to meet their food needs and described a variety of specific deprivations. These respondents' experiences are relayed in Part A. Part B draws from the experiences of the respondents with low incomes who did receive food assistance. While the majority of food stamp recipients spoke about the importance of this program in their daily lives, some continued to struggle to meet their food needs. As a contrast to the experiences of respondents with low incomes, with or without food assistance, Part C presents the experiences of the respondents with higher incomes, most of whom had adequate incomes to manage their households' food needs. The chapter concludes by emphasizing the importance of ensuring that all New Jerseyans have access to sufficient food and a nutritious, balanced diet.

## A. Struggling to Meet Food Needs without Assistance

Part A draws from the responses of 25 of the 43 respondents with low incomes who did not receive formal food assistance in the form of food stamps, of whom the majority struggled to meet their food needs. For these respondents, inadequate food budgets resulted in difficulties accessing enough or nutritious food, which coincided with sometimes overwhelming stress about how to meet nutritional needs. Respondents with access to external resources, such as food banks and family assistance, relied on these resources in their efforts to maintain food supplies. While this network assistance helped alleviate deprivation in the short-term, reliance on these informal resources was also fraught with stress and instability. Similar to other studies of food deprivation, all of these stories show that parents attempted to buffer children from the effects of food deprivation.<sup>2</sup>

## Findings

### **A. Respondents with Low Incomes: Struggling to Meet Food Needs without Assistance**

- The majority of respondents with low incomes who were not receiving food stamps described the emotional toll of insecure access to adequate food supplies as well as substantial deprivations in both food quantity and food quality, including:
  - Skipping meals;
  - Diluting meals;
  - Making trade-offs between food and other basic needs;
  - Sacrificing nutritious food as well as entire food groups; and
  - Struggling with food storage and supermarket access.
- Assistance from family or food pantries helped alleviate deprivation, but only in the short-term. In addition, reliance on these resources was fraught with stress and instability.

### **B. Respondents with Low Incomes: Benefitting from Food Stamps and the Limitations of Assistance**

- Although food stamps made an important difference for the majority of respondents who received them, all respondents continued to rely on other cost-saving measures in coordination with assistance.
- Insufficient benefit amounts led to some respondents still experiencing food deprivation.

### **C. Respondents with Higher Incomes: Managing Food Costs**

- Few respondents with higher incomes spoke about food deprivation.
  - Instead of sacrificing healthy food, many respondents, in contrast, spoke about prioritizing food quality and healthy food.
  - The majority of respondents with higher incomes who had access to cars had more food shopping choices and were able to access more cost-saving strategies.

## 1. Experiencing Food Deprivation

The measurement of food deprivation and food insecurity has long been the subject of debate, in part because of the difficulties associated with defining these terms. This study defines food deprivation broadly, as food sacrifices in quality or quantity due to inadequate income.<sup>3</sup> The definition includes respondent perceptions of food deprivation like the anxiety over food sufficiency and the reliance on food banks or network assistance. This understanding provides the opportunity to view the multiple facets of food deprivation that existed for respondents with low incomes, and the emotional impact of struggling to meet food needs even when households succeeded in acquiring food.

### a. Skipping Meals

One of the extreme deprivations described by respondents who were unable to afford the cost of food was the experience of feeling compelled to forego meals when they could not buy enough food. This type of deprivation involved more than just physical hunger. It included the emotional strain of knowing there was not enough food and the need to develop coping mechanisms for the hunger.

Vanessa, a parent of two children, described skipping meals to ensure that her children had enough to eat. Vanessa was unemployed after having lost her job as an assistant controller at an insurance company. Within a short time frame, she was threatened with foreclosure, moved out of the house she owned with her ex-husband, lost her car in an accident, and struggled to pay her bills while searching for a job. When Vanessa was unable to purchase enough food for her household, she reduced her food intake so that her children would have enough to eat.

*I might be hungry, but I'm not eating. I'm not eating it because my kids might need it. They might need it two or three days down the line. . . . Me myself, I have gone days without eating, I mean it's not really going to bother me, I'm an adult. You know I can have a cup of coffee and I hate to say, a cigarette, and I'm good. . . . it gets to the point where you know, I'm low on my food, what the hell am I going to eat?*

Francis also described severe food deprivation because of her diminishing finances. Francis struggled with post-traumatic stress disorder, which had been aggravated by depression brought on by the passing of her husband. As a result, she had not been able to maintain or look for work, although she wanted to be working. To pay her bills, Francis had been steadily selling her household items, but had recently run out of things to sell. Expressing her exasperation, she said, “*I have no clue where I am going to be a month from now. No clue at all.*”

*I might be  
hungry, but  
I'm not eating.  
I'm not eating  
it because my  
kids might need  
it. They might  
need it two  
or three days  
down the line. . .*

Vanessa

... it is very,  
very hard  
to sleep on a  
stomach that is  
screaming for  
food.

Francis

Francis was forced to reduce her food intake. She spoke about buying cans of soup on sale — “*five cans for ten bucks*” — and limiting herself to eating only one can once a day. She added that she had been limiting herself to one meal for months. She explained that she just “*can’t afford to eat more.*” Francis talked about eating her one meal toward the evening, “*so [she] can sleep. Because it is very, very hard to sleep on a stomach that is screaming for food.*” Francis’ hunger caused her even to consider eating the food she buys for her cat — “*And I remember thinking, old ladies eat cat food, and looking at the can. . . . I was tempted. I mean, that will probably be my next step.*”

#### b. Diluting Meals

Another type of food deprivation respondents described was limiting the amount of food consumed in a meal. Respondents discussed ways in which they changed their meal patterns and diluted their food supplies in order to stretch their food. While these respondents demonstrated resourcefulness in finding ways to make their limited food budgets stretch, the effort involved in rationing food created significant strain, and in some cases respondents expressed veiled shame about the quality sacrifices this required.

Catherine worked full-time as an administrative assistant and supplemented her income with temporary part-time jobs when she could, yet she struggled to support her household of six. She knew exactly where to buy the least expensive food and always relied on coupons and sales — “*That’s how you live when you’re poor, you know where to go and how to do things.*” Despite these efforts, she could not avoid sacrificing food quality to ensure there was food for every meal. Catherine noted that at times she had to dilute meals and eat less food in order to maintain adequate supplies to make meals for the week. Other times, she would plan ahead to make meals or supplies last as long as possible.

*Right now chicken legs are on sale . . . so I’m going to be going there when I get my next paycheck, and I’ll buy about four packs of chicken legs. And they’ll go in the freezer. So that means that . . . one day out of each week we’re going to have chicken legs. And then we’re going to have ground beef, which if you add enough, you can make meatballs and spaghetti. Now whatever is left in this spaghetti mix is going to go into the freezer, that’s next week’s dinner. . . . That’s how you live.*

Tricia and her husband talked about needing to dilute donated cans of soup in order to have enough to eat — “*You add more water to it and that can stretch it. It’s a sad thing to say, you know, stretch that can of soup. And we eat and we be happy.*” Although Tricia and her husband both had a work history, at the time of the interview neither could work due to disabilities. They were both receiving social security, but



they made it clear that they were living on the edge — “*We have to, you know, like squeeze . . . just to make ends meet.*” The couple planned their expenses and paid their bills within their limited budget, but despite their careful planning, Tricia described her reliance on donations and needing to alter their meal patterns in order to have enough to eat “*because food is expensive, it’s not cheap.*”

Richard, a single father of two children, was working two jobs yet his household income remained too low to meet his family’s basic needs. After being laid off from a unionized plumbing job, he had recently begun working again as a plumber on a non-union project in addition to working nights for a cleaning service. Despite the many hours he worked, his income was low and he noted that the cost of food was a challenge for him — “*Ah, that’s always an issue. Could it get any more expensive? Oh my god, milk is more than a gallon of gas.*” In order to provide enough food for his family, he created multiple meals out of few supplies.

*You probably already know, like a lot of pasta, pasta goes a long way. I’ve learned how to do [it]. I go out and buy vegetables and I’ll put them in a crock pot with some broth that will last a whole week. So I become pretty inventive with certain things that way. I try to find foods and shop for things that last a little bit during the week, it may get a little bit more boring, but at least there’s food on the table.*

*Could it get any more expensive? Oh my god, milk is more than a gallon of gas.*

Richard

### c. Suffering from Anxiety about Running Out of Food

Even when food supplies do not end up falling short, the possibility of running out of food can generate severe emotional strain. Daily anxiety and stress about the possibility of running out of food was expressly identified by some respondents. Families with children were especially concerned about retaining sufficient food in the house.

Vanessa described the stress of “*living two and three days at a time,*” concerned that food supplies would not last that long. Although she was hopeful her financial struggles would be temporary, she expressed relentless anxiety about running out of food and being unable to provide food for her children.

*I live in constant fear that I’m not going to have enough to feed [my kids]. Constant. That is an every day, every minute of every day fear of mine that I’m not going to have enough to feed my kids. . . . As a mom, it’s your responsibility to feed your children and to clothe them; you know and house your children. And there’s nothing worse than that helpless feeling.*

Similarly, Muriel described feeling “*desperate*” when she thought about her 14-year old daughter not having enough to eat. Muriel had suffered a work-related injury affecting her ability to work on a regularly

basis. She had also stopped receiving child support approximately two months prior to the interview. As a result, she had not paid her rent, she owed money on her electricity bill, and her gas had not been connected since the previous year. Although she worked part-time, her pay was insufficient to keep enough food in the house. She described her attempt to remain positive for her daughter's sake, while at the same time worrying she would not be able to have enough food for her.

*And that's why I sometimes feel desperate. When you look in the refrigerator [and my daughter] says, "There's nothing and I want to eat." And I tell her, "My dear, we are having a hard time. Just wait, good times will come," I tell her.*

#### d. Making Trade-offs between Food and Other Basic Needs

*And that's why I sometimes feel desperate. When you look in the refrigerator [and my daughter] says, "There's nothing and I want to eat."*

Muriel

When there are not enough resources to meet basic needs, one need may be sacrificed for another. Some respondents with low incomes were forced to make the untenable choice between buying food and paying for other necessities. Such forced sacrifices also took an emotional toll in worry about the consequence of not paying for necessities.

Pauline, who worked as a nursing aide explained she often had to make a choice between buying food and paying for utilities. Pauline worked as many hours as she could to support herself and her son, but multiple health conditions made her physically-demanding job increasingly difficult. She was not able to work overtime, as she had in the past, because she had to let her body recover between shifts and wait *"eight hours for the swelling to go down and to be able to walk back the next day."* Although her job caused her physical pain, she viewed it as a lifeline — *"I can't just stop because I got nothing else. . . ."*

Because she could not earn enough to pay for food and utilities, she delayed her utility bill payment. Being forced to choose between utilities and food did not provide her with a solution to feeding her family. In fact, she risked having her refrigerated food spoil — *"I be worried to death because . . . I can live in the dark if I have to, but I'd be worried about my food. That's the main thing I'd be worried about . . . is losing a lot of meat and stuff."*

Monica also described having to choose between her utility bills and buying food — *"What I do now is that I pay bills and I don't buy food. For example, right now I'm not buying food."* Up until a few weeks before the interview, Monica worked two jobs to support herself and her two children, yet her household income remained too low to meet all of her basic needs. She described desperately looking for another full-time job to supplement her work as a CNA because she recognized that her family could not make ends meet unless she worked *"16 hours,*

7 days a week.” Although she made sure that her children had enough to eat, she described foregoing her own meals — “*Sometimes if I cook, and there’s a little left over, I say, oh, that’s for tomorrow and that’s it.*”

Valerie, a former chef, felt forced to choose between paying her bills and paying for food. Valerie lived by herself and due to a disability was unable to work. She tried to bring in extra money by catering, but the bulk of her income was from social security. Though she was grateful for the assistance, she noted, “*it doesn’t cover all of my needs, because it’s just not enough money.*” Valerie described leaving her bills unpaid in order to buy food.

*I have not paid a credit card bill . . . So now, all of those bills . . . like double or triple now. Am I worried about paying them? No, because I mean, I don’t have it. It’s either me buying food for the house or paying [them].*

Although she prioritized food purchases over bill payments, Valerie still had to dilute her meals in order to have enough food — “*I just stretch it. I just stretch it. Like whatever, like chicken, is cheap, and you know, you can make like a couple of different things out of chicken.*”

#### e. Sacrificing a Healthy Diet

Another type of food deprivation described by respondents with low incomes was the inability to buy nutritious and quality food. These types of food, which can be more expensive, were often the first to be sacrificed when food budgets were inadequate. These sacrifices involved serious compromises of food adequacy, including giving up entire food groups such as fruits and vegetables and/or meat due to cost. In addition to the potential health consequences themselves, these sacrifices generated worry about the consequences, particularly for parents.

Vanessa was concerned about her children’s health due to the food choices she was forced to make. When asked if she had needed to cope with her financial situation in ways that were risky, Vanessa responded, “*I wouldn’t take any risk with [my children].*” She was concerned about their health, however, because they only ate the types of food she could afford — “*food that wasn’t adequate.*” Vanessa conveyed that she was worried about the quality of inexpensive food and the consequent health effects on her children.

*. . . Because Oodles of Noodles are the worst thing in the world, they’re full of sodium. But when you don’t have anything else, you have Oodles of Noodles and hotdogs. And hotdogs are another thing, full of sodium, that’s not good for kids. So, it’s definitely variety and on top of that the health aspects. It’s not what I want, but it’s what I can afford at the time, at this present time.*

*I have not paid a credit card bill . . . So now, all of those bills . . . like double or triple now. Am I worried about paying them? No, because I mean, I don’t have it. It’s either me buying food for the house or paying [them].*

Valerie

You don't buy fruit. You buy canned fruit when it's on sale at Pathmark for \$0.80. There's no orange juice, there's no pears, there's no corn, there's no nectarines, there's no grapes, even when it's on sale for \$0.99, you ain't got the \$0.99...

Catherine

She was especially concerned about her son who was born with a heart defect. She described feeling powerless to provide him with the type of food he should have. She said that her son had “*already started out with a bad heart and now to fill it with cholesterol, and as a parent that's just totally irresponsible.*”

Catherine was also worried about the health impact of affordable food on her three children.

*You buy bread, you buy the bread that's no good for anybody, like \$0.89 which our children should not be eating, but you buy that bread because it's all you can afford, the \$0.89 loaf of bread.*

In addition, Catherine described the inability to purchase fruits and meat due to cost. She spoke about needing to make trade-offs between types of food.

*You don't buy fruit. You buy canned fruit when it's on sale at Pathmark for \$0.80. There's no orange juice, there's no pears, there's no corn, there's no nectarines, there's no grapes, even when it's on sale for \$0.99, you ain't got the \$0.99 because you got to buy a can of vegetables, you got to buy a gallon of milk, you got to buy a loaf of bread. . . . If you've got money, you buy milk. I try to budget that, but that's so hard. That really is.*

To make ends meet, Catherine occasionally picked up shifts bartending in addition to working at her full-time job. She was grateful for the extra income “*because then you get \$100 worth of food, and that's livin', that's livin'. Because then you get to buy the fruits... And you get to buy meat.*”

Like Catherine, Monica named fruit as a sacrifice she made within her food budget. She simply stated that “*I don't have enough to buy fruit.*” Monica also said that she could only afford to buy chicken for protein. Instead of buying a variety of protein sources, including fish, buying only chicken allowed her to stay within her budget — “*to buy fish I have to buy \$12 of it. Meanwhile, if I make chicken, with \$4, we'll all eat twice.*”

Muriel was also concerned about her inability to buy fresh fruit. Despite her anxiety, she tried to remain hopeful for her daughter.

*There isn't enough sometimes to buy fruit and I know that has affected her a lot. . . . And fruit is expensive and she sometimes likes bananas and I tell her, “Honey, wait a bit, little by little.”*

## f. Experiencing Limited Food Access due to Transportation and Housing Challenges

Some respondents had difficulty accessing affordable, nutritious food because of limitations in other resources that they needed in order to obtain and store food. These difficulties sometime required respondents to spend additional money on expensive transportation or higher-priced items, which could create frustration in addition to the financial strain.

Transportation challenges were generally the result of respondents living in neighborhoods far from a supermarket. Beverly described the lack of food options in her neighborhood.

*... Most of the stores in this area, is like they have nothing. . . . They're closed more than they're open. So it's like, it's like being in desert land, because you got to go all the way downtown, or you get a cab to [the grocery store], or where ever it is you want to go, and then you have to go far to go to an actual store.*

Beverly did not have ready access to reliable transportation and had to pay for cab service out of her already limited budget. She described how she and her stepfather shared a cab to go shopping.

*So, I'll catch him in the morning, if he ain't volunteering at the church, I'll usually catch him in the morning and go food shopping, he got a cart and I got a cart.*

The lack of a car also kept some respondents with low incomes from being able to use cost-saving measures like buying in bulk. The majority of respondents who talked about shopping in bulk were car owners and overall, more respondents with higher incomes owned cars. Without access to a car, a number of respondents with low incomes described relying on others for rides or buying in smaller quantities, which can be much more expensive.

Pauline, who did not have access to a car, spoke about the difficulty of not being able to buy large amounts of food. Instead, she shopped in small increments, only getting as much as she could hold — “*Most of the time when I'm coming home from work or whatever, I stop, and I get a little bit of something that I can carry.*”

Some respondents with low incomes also discussed the challenge of not having enough storage space. Catherine talked about the lack of space and the food storage issues created by living with many people in close quarters. She lived in a two-bedroom apartment with her three children as well as her oldest daughter's fiancé and newborn. Every room was shared and Catherine slept on the couch in the living room. In addition to lack of privacy, the apartment lacked food storage space

*... Most of the stores in this area, is like they have nothing. . . . They're closed more than they're open.*

Beverly

*If I go and stand in line and wait for the little bag of food, I'm not going to make \$90 at work. And that is going to do more for me than the little bag that I'm going to get.*

Monica

and Catherine described how it was difficult to keep adequate supplies when “*you don't have the room to put all of that food.*”

Moreover, Catherine noted that the number of people living in the building created a vermin issue “*because you live in a house with other people on the second and third floor, they're not exactly clean; you're dealing with roaches or mice. . .*” The mice in her apartment caused her to lose much needed supplies of food.

*The mice get into the closet and you wind up throwing out . . . the macaroni and cheese, cake mixes. You wind up throwing some of it out because the mice get in and they make a hole in it, and there goes your food. But I got smart, when I had some extra money, I bought plastic containers. So you put a lot of food that's expensive in plastic containers. The rest of it, you pray. You do, you pray that it's still there and the mice don't get on it. And you put what you can in the fridge, so the mice don't eat it. That's how you live.*

## 2. Leveraging External Resources, But Still Struggling

Food pantries and other community resources such as help from family or friends can be essential when food supplies run low; however, they are far from sufficient as a genuine safety net. External resources were often not available for respondents; when they were available, they did not alleviate food deprivation for respondents, but simply deferred it.

### a. Food Pantries

Food pantries can be an important resource for respondents with challenges obtaining adequate food. Respondents were grateful for this assistance when they could access it, but this access was not without challenges in itself, including a lack of consistency and the shame associated with dependence on charity.

Monica described being unable to access the assistance at food pantries. She could not afford to miss a day of work. As a nursing aid, Monica looked for as many hours as she could work in order to make more money. She called her agency “*every morning at 5:00 a.m. to see if today someone had called out so [she] could go and work.*” As such, she felt she could not forego her hourly wage to access food assistance.

*But, you have to go and work. If I go and stand in line and wait for the little bag of food, I'm not going to make \$90 at work. And that is going to do more for me than the little bag that I'm going to get.*

Tricia, although she ultimately depended on her church's food pantry, spoke about the shame she had experienced when she had first started accepting donated food. After some time, however, Tricia regularly went to her local church stating that the food pantry was what was "*making ends meet for us.*" Tricia said that she and her husband had been depending more and more on donated food and that she had to swallow her pride in order to accept this assistance.

*I don't know if I was too proud, but now I'm not too proud. I've learned that being proud keeps you hungry, it keeps your stomach growling. So if I hear about somebody giving away, yes I will go. I don't care how far I have to go, but I will go. If I can't drive, I make a way to get there.*

Ada also expressed shame about needing to rely on food pantries. Despite her budgeting efforts of only buying things on sale and the limited assistance her mother could provide, Ada described running out of food. She talked about going to local food pantries and said, "*I didn't like going there. . . . It's just like degrading, you know it's embarrassing.*"

For some respondents who were able to procure assistance from food pantries, the assistance could be an essential resource for making ends meets each month.

Sylvia worked full-time as a restaurant shift manager to support a household of six adults and one child. She had been unable to work for part of the year due to a car accident and was later trying to catch up by working overtime. Her household income, however, remained too low to meet her basic costs and she was in the process of filing for bankruptcy. Sylvia described selling her possessions in order to buy groceries. She had recently sold her television. She also regularly depended on supplies from food pantries and stated that she had drawn upon Catholic Welfare Emergency Services as well as other food pantries. When asked how often she had to visit the food pantries, she simply stated, "*a lot.*"

## b. Family Assistance

Although the majority of respondents with low incomes did not have family members who could help them with their food needs, a few respondents described their gratitude for family help when food ran out. Family assistance, however, only helped defer food deprivation in the short-term.

Valerie said that it was her mother's financial support that allowed her to survive. She said that "*there's no way that [social security] is enough. . . . It's getting me by, 'cause I have a good mother.*" Valerie often ran out of the food toward the end of the month and her mother would help

her buy groceries. Valerie described her relief when her mother told her, *“Let me get a couple of dollars and I get a couple of things from the store.”*

A mother of three who worked as a clerk, Sarah described her fear of not having enough food. When asked if she had run out of food, she replied, *“I have gotten to the point, but then somehow, out of somewhere, I get something, and I manage from there.”* Her family was an important resource. Due to her ineligibility for food stamps, Sarah described depending on her family when her household’s food ran low. She said, *“I have . . . gotten help from family members, just till I got paid, things of that sort. . .”*

Carla, who worked as a bank teller, spoke about her food expenditures varying by season, being much higher in the summer when her young children were at home. During that time, she depended on her parents for help. Sometimes she called her father to ask him for money to be able to cover the food shopping costs. There were also occasions when Carla would send her children to eat with their grandmother. She told her children, *“So okay kids, go downstairs and eat at Nona’s house. And I’ll save that package of meat for tomorrow.”* She emphasized that she made sure her children had enough to eat, though *“there have been times that [she] skipped meals.”*

## B. Benefitting from Food Stamps and the Limitations of Assistance

Food stamps can help mitigate food deprivation by providing much needed food assistance for households with low incomes, but only when the benefit amounts are sufficient. Eighteen of the 43 respondents with low incomes received some amount of food stamp assistance. This assistance was very important in helping these respondents meet their food needs, but often could not completely fill the gap between their food needs and what they could afford to buy. All 18 respondents spoke about at least one cost-saving measure used in addition to food stamps, and many respondents still reported food deprivation. Depending on income, food benefit amounts, household composition, disability and other factors, respondents reported experiences ranging from satisfaction with the assistance amount to desperate circumstances requiring food quantity and quality sacrifices despite the receipt of food stamps.



## 1. Depending on Food Stamps to Buy Sufficient Food

The majority of respondents who were or recently had been receiving food stamp assistance spoke about the importance of the program in meeting their food needs along with other cost saving measures. Some respondents found the food stamp amount to be sufficient and some who were no longer eligible bemoaned the loss of these benefits.

Rebecca supplemented her income from public assistance with a part-time job at a pharmacy. As a mother of three young children, she was especially relieved that her children would be able to get enough to eat. Although she continued to rely on coupons, buy generic food, and look for sales, she noted that the food stamps assistance was sufficient for herself and her family — “*it’s plenty for us, for just me and the kids.*” She noted that food stamps, in addition to the WIC assistance she received for her baby’s formula, were making it possible for her to meet her family’s food needs.

Monica described how her life had changed since she stopped receiving food stamps. Monica, who supported herself and her two children, had been receiving \$200 per month in food stamps earlier in the year, but her benefits were terminated when she took on a second job and her older daughter started working. During the time she received food stamps, she was grateful for the assistance — “*That would help me out a lot. . . . I used to think that was wonderful.*” Although her additional household income made her ineligible for food stamps, it was ultimately not enough to meet her food needs. Without food stamps, she talked about diluting meals and giving up certain types of food in order to make ends meet.

*That would help me out a lot. . . . I used to think that was wonderful.*

Monica

## 2. Struggling Despite Food Assistance

Although the majority of respondents on food stamps recognized the value of food stamp assistance, many food stamp recipients also described the inadequacy of the benefit amount. These respondents shared some of the same struggles in meeting their food needs as respondents not receiving food stamp assistance, including the emotional toll of not having reliable nutrition.

Victor had been working as a part-time grocery clerk to support himself while he went back to school to learn computer networking. He lived with his mother and acknowledged that her financial assistance was the only way he could survive on his current salary — “*If I wasn’t with my mother, are you kidding me? I would be on the street. There’s no way.*” Before getting his job at the grocery store, he had been receiving food stamps. He described being grateful for his salary, although it was meager, because he had been unable to meet his food

It's  
challenging,  
you know,  
month to  
month, just to  
make sure that  
we have enough  
food in here.

Bernice

needs on food stamps alone — *“What they gave you, it's better than nothing. But it's really ridiculous. You know, I mean, you expect anybody to survive on \$290 a month?”*

Other respondents spoke less directly about the insufficient amount, but demonstrated the same point by describing food deprivations, including running out of food, while receiving food stamp assistance.

Bernice received General Assistance (a state-run cash assistance program) while she was going to school to become a Certified Nursing Assistant. Her goal was to get off GA and *“to obtain lasting employment . . . Because that's nothing, \$140 a month, you know. That's definitely poverty.”* Although Bernice received food stamps, she spoke about frequently running out of food — *“It's challenging, you know, month to month, just to make sure that we have enough food in here.”* Bernice employed a multitude of shopping strategies to make her monthly food budget stretch.

*And just staying on a budget, you know what I'm saying and not being able to get a lot of things that I might want but I can't afford right now. I just make ends meet the best way I know how.*

Bernice talked about buying generic items, purchasing food in bulk, buying canned goods instead of fresh. Although she employed these cost-saving measures to buy *“what we need, not necessarily what we want,”* she stated that she frequently ran out of food. About twice a month, she depended on a local rescue mission and other *“food and social services”* for help.

Ada, a nursing assistant who was looking for a job at the time of the interview, was dependent on her child support payments as her sole source of income. Although she was receiving food stamp assistance, the amount of assistance had been decreased recently to \$150 because of the child support. When asked if this amount was sufficient to feed herself and her two sons, she simply said, *“No, I don't think it's enough.”* In addition to relying on food banks when she ran out of food, Ada made meal sacrifices, though she always made sure that her children had enough to eat — *“I always feed my kids, you know.”* She was conscious of health and nutrition when choosing food, but was concerned about the food sacrifices she had to make in this area as well — *“I can't afford to eat healthy.”*

Like Bernice and Ada, Jennifer, who worked as a bus aide and was receiving cash assistance to support herself and three children, also said the food stamp amount she received was *“not enough.”* When asked if she was worried that her food supply might run out, Jennifer replied that she was forced to rely on asking family and friends when supplies were low — *“You know, we got to survive. Ain't nobody else*

*going to help us. . .” Although she expressed gratefulness for her network assistance, it was not enough to alleviate the strain she was under — “I wouldn’t go without, but it gets hard sometimes . . . You stress. You stress. You think about it, you want to make ends meet.”*

Tanya, a single mother of four children who was looking for work at the time of the interview, also noted that her monthly food stamp amount was often not enough to meet her family’s food needs.

*Over the last couple of months, I have been stressed, a little bit worried about it. . . it’s just not enough. It should be enough. It sounds like it’s enough. But it’s not.*

In addition to depending on sales and receiving assistance from her children’s father, Tanya spoke about regularly going to food pantries. Despite the stress of keeping enough food in the house, Tanya emphasized that she always had enough to feed her children — “I make sure I feed them every night. Every night, they have a meal.”

Finally, some respondents felt the low food stamp amount was not even worth accepting. Tia, who received social security for a permanent disability, was offered \$10 per month in food stamps. Considering the extent of her food bills, she was offended at the amount. She said, “I told them they can keep it. My son, he can eat that up in two minutes.” Similarly, after applying for food stamps, Muriel was offered a benefit amount of \$14 per month. She declined the offer and continued to struggle to feed her family.

*What am I going to do with \$14? You know, two boxes of Cheerios? And I — I don’t have milk for my daughter.*

*...it’s just  
not enough.  
It should be  
enough. It  
sounds like it’s  
enough. But it’s  
not.*

Tanya

## C. Managing Food Costs

Although most respondents, regardless of income, spoke about food costs, few respondents with higher incomes spoke about food deprivation. For the most part, respondents with higher incomes did not sacrifice meals and instead of giving up food quality, respondents were able to prioritize nutritious food. In addition, respondents with higher incomes had more food shopping choices and were able to access more cost-saving strategies.

### 1. Prioritizing Food Quality

Lilian and her partner were an elderly couple supporting a household of eight, four adults and four children. Although Lilian’s household circumstances put a financial strain on the family, their combined incomes put them in the higher income group. When

*But I have never ran into that situation where I don't have a choice. I've never ran into that situation. I always have a choice. It might be cheaper, but I always do have a choice.*

Theresa

discussing food options, Lilian stated that *“it's a priority for the healthy stuff, the healthy fruits and vegetables, and making sure everything is fresh.”* She looked for sales, but only purchased food when it met her standards.

Amanda, a single mother who took care of her adult disabled son, had a full-time job as a mental health advocate. Similarly to Lilian, she described financial difficulties in some areas of her life and in terms of food, noted the need to look for sales. At the same time, however, she prioritized nutritious food, stating that she looked for *“basically whatever is on sale and nutritious. I mean I watch the nutritious aspect of it as well.”*

In the area of food shopping strategies, such as using coupons, looking for sales, or purchasing store brands, most respondents with higher incomes discussed the strategies as advantageous, instead of necessary. For instance, several respondents spoke about looking for sales, but only purchasing food on sale if it was of good quality and nutritious. Lilian for instance, stated, *“We just buy what's on sale if it's in good condition.”*

Felipe also discussed looking for sales, but paying full price when the issue of quality was involved. Felipe worked in the hospitality industry, and although his job did not provide a predictable income, it was enough to allow him financial flexibility at the supermarket.

*. . . if we are going to pay for it, we want to pay for something we are going to enjoy . . . as opposed to well, we are going to buy that particular thing because it's cheaper priced. But if the quality of it is also inferior then you are going to pay for something when you could just pay just a little bit more and you can have something you can really enjoy.*

Theresa, a mother of two who lived with her fiancé and her mother-in-law, stated that she preferred to bargain shop, but also did not rely on shopping strategies and had the option to purchase non-sale items. Theresa had a full-time job as a nurse and her fiancé brought in extra income from the two jobs he worked. She described the ability to make spontaneous choices at the grocery store.

*And I would go in the store. I would be like, OK, I feel like eating shrimp today. So, I'll make shrimp instead of chicken. I'll do that. But I have never ran into that situation where I don't have a choice. I've never ran into that situation. I always have a choice. It might be cheaper, but I always do have a choice.*

## 2. Accessing Quality and Additional Savings through Car Ownership

Car ownership often correlated with additional cost-saving strategies. The majority of respondents who were car owners also had higher incomes. Without access to a car, a number of respondents with low incomes described relying on others for rides or buying in smaller quantities. In contrast, respondents with cars spoke about being able to shop in bulk. Moreover, only respondents with higher incomes were able to realize additional savings by having a membership in a store that specialized in bulk items. Respondents with higher incomes also described being able to drive to grocery stores that stocked higher quality foods.

Madeline, who worked at a government agency, recognized how fortunate she was to be able to drive to a better grocery store. She described her neighborhood as a high crime area with few amenities. She noted that the grocery store in her neighborhood had low quality foods, and she appreciated being able to purchase all of her meat and fruits at a grocery store in the next town.

*Well, for me it's okay, because I have transportation. I have a car. If I was – I guess if I didn't have a car, then I would have to shop here . . . there's a Pathmark right down the street. But I won't shop there, because I used to shop there, and they have tainted meat. Like, why you selling me meat that's tainted? . . . Like I feel like – because this is a poverty-stricken area, they just put whatever they want in there, and they say, "Well, they gotta buy it. They don't have any means to get anywhere else to buy it." And I don't have to, because I do have the means to go somewhere else. It is very wrong, you know. But unfortunately, that's the way it is.*

Similarly, Samuel expressed contentment with being able to drive out of his neighborhood to a better grocery store and acknowledged that he was fortunate compared to others in his community. He discussed the dearth of grocery stores in his town and imagined how difficult it would be to access quality food without a car — *"I have a car, so I don't have a problem, but a lot of people do."*

## Conclusion

The experiences of respondents with low incomes in this chapter illuminate the reality of what it means to lack access to sufficient and healthy food. The descriptions of skipping and diluting meals or sacrificing entire food groups due to cost demonstrate the severity of food deprivation that exists in New Jersey. Moreover, the anxiety about meeting food needs, which was especially prevalent for parents, illustrates the emotional toll of living with insufficient resources.

*I have a car,  
so I don't  
have a problem,  
but a lot of  
people do.*

Samuel

Assistance from family and from food pantries helped alleviate deprivation for some respondents, yet these resources are themselves vulnerable to setbacks, and reliance on them was not sustainable. Food stamp benefits made the biggest impact for respondents with low incomes, although insufficient benefit amounts led to a number of respondents still experiencing deprivation.

The dearth of nutritious foods or malnutrition causes severe psychological stress and negatively impacts short- as well as long-term health. Malnourishment can also have a direct relationship with poor education and employment outcomes. The impact of malnourishment on children is particularly concerning as it increases the vulnerability to disease and impedes the growth of a healthy mind and body.<sup>4</sup>

In New Jersey, the number of households struggling to have enough food has been growing.<sup>5</sup> Ensuring that New Jersey's families have enough to eat and have access to a nutritious, balanced diet must be a priority. While charitable organizations like food pantries help fill the gap within the limits of their resources, nutrition assistance programs remain the first line of defense against hunger. The bulk of the current nutrition programs are federally funded, but they are administered by the state, and New Jersey has made strides in expanding eligibility criteria. To ensure that none of New Jersey's residents go hungry or suffer from malnutrition, however, the safety net must be sufficient and accessible to every resident who needs it.

## Endnotes

- 1 Although respondents were asked if they received any type of food assistance, the majority of respondents spoke about the Food Stamp Program. While a few respondents mentioned other programs such as WIC or School Nutrition Programs, limited information was received about these programs.
- 2 See, for example, Daphne C. Hernandez and Alison Jackowitz, *Transient, but Not Persistent, Adult Food Insecurity Influences Toddler Development*, *Journal of Nutrition*, Vol. 139, No. 8, August 2009. Although mothers seem to “buffer” their children from food insecurity, they may not be able to buffer children from psychological impacts of food insecurity. See, for example, Robert C. Whitaker and Shannon M. Phillips, *Food Insecurity and the Risks of Depression and Anxiety in Mothers and Behavior Problems in their Preschool-Aged Children*, *Pediatrics*, Vol. 188, No 3, September 2006.
- 3 The USDA’s scale to measure food deprivation describes food insecurity on two levels: households with low food security report reduced quality, variety, or desirability of diet with little to no indication of reduced food intake; and households with very low food security report multiple indications of disrupted eating patterns and reduced food intake. (USDA, Economic Research Service. [www.ers.usda.gov](http://www.ers.usda.gov)). The measure provides an important benchmark for comparison, but it cannot take into account the whole person, the complexity of circumstances, or other areas of difficulty. This study, as a qualitative look at food deprivation, complements the USDA’s food security’s numbers by exploring individuals’ experiences of food deprivation in a larger context of their personal stories and struggles.
- 4 See, for example, Reynaldo Martorell, *The Nature of Child Malnutrition and its Long-Term Implications*, United Nations University, Special Issue on Public Nutrition, 1999.
- 5 In 2008, ten percent of New Jersey households were food insecure, the highest level of food insecurity in ten years. United States Department of Agriculture, Household Food Insecurity Index.





# Affording Health Care

The high cost of health care makes it extremely difficult, or in many cases impossible, for New Jerseyans without adequate insurance to access affordable, quality care. Health insurance can be critical to accessing emergent-need as well as preventative health care and a lack of insurance or underinsurance may result in the inability to receive crucial care and treatment. A fairly extensive government network, supplemented by the limited capacity of community clinics, exists to provide health care access to New Jerseyans



with low incomes; however, gaps in access and coverage remain. Even once federal health care reforms are enacted, undocumented residents and individuals who cannot afford premium and cost-sharing provisions will remain uncovered; and those residents who will be eligible must wait another four years for the major provisions of health reform to be implemented. Although this study's interviews took place before federal health reform was on the horizon, the experiences of respondents who struggled to access affordable, quality care demonstrate the serious impacts of health care deprivation, and will remain relevant in the coming years.

This chapter focuses on respondents' health care needs and highlights the deprivations and the emotional consequences for respondents who lacked access to adequate care. Because of the central role of health insurance in access to care, the chapter divides the stories of respondents according to insurance status as well as income. Among the respondents, there was a clear relationship between household income and the insurance status of adults, with all but one of the households without insurance having low incomes, and the majority of those with private insurance having higher incomes. The greatest deprivation was experienced by uninsured respondents with low incomes who described sacrificing essential medical care, medication, or dental care as well as suffering from persistent anxiety about a lack of care. These respondents' stories are the focus of Part A. Part B, which focuses on the respondents with low incomes who were eligible for New Jersey FamilyCare, demonstrates that while the majority of respondents were able to access basic care, they sometimes faced other challenges such as provider availability and program navigation issues. This section also includes a brief discussion of respondents' experiences with Medicare. As a contrast, the final part focuses on the experiences of privately insured respondents with higher household incomes. Although some respondents with private insurance remained underinsured, the majority of these respondents were able to access care. The chapter concludes by emphasizing the importance of access to insurance for all New Jerseyans and of ensuring that this access translates to quality care.

## Findings

### **A. Respondents with Low Incomes: Struggling to Access Affordable, Quality Health Care without Insurance**

- The majority of uninsured respondents with low incomes who were not receiving health care assistance described substantial health care deprivations and consequent emotional strain, including:
  - Sacrificing essential medical care;
  - Sacrificing, sharing, or rationing medication;
  - Living with persistent anxiety about a lack of access to care;
  - Depending on emergency room care for primary care; and
  - Skipping dental care.

### **B. Respondents with Low Incomes: The Importance and Limitations of Health Care Assistance**

- The majority of respondents with low incomes who were eligible for New Jersey FamilyCare described how the program mitigated the burden of health care costs.
- Even with subsidized health care, some respondents still experienced problems accessing health care, including:
  - Struggling to find participating local providers;
  - Being concerned about the quality of care;
  - Difficulties with paying for care; and
  - Struggling to navigate the system.

### **C. Respondents with Higher Incomes: Managing Health Care Needs with Private Insurance**

- The majority of respondents with higher incomes were privately insured and were able to access medical care and treatment, despite some challenges related to partial coverage, the cost of deductibles, and needing to delay care.

# Struggling to Access Affordable, Quality Health Care without Insurance

Health insurance can be critical to improving access to health care for both emergent needs and preventative care. Thirteen of the 43 respondents with low incomes had no health insurance.<sup>1</sup> The stories of these respondents are the focus of Part A and demonstrate how the lack of insurance combined with inadequate financial resources made it extremely difficult, and sometimes impossible, to access needed health care. While insured respondents were often underinsured<sup>2</sup> and some respondents eligible for Medicaid or CHIP struggled with provider access, the respondents without insurance suffered the direst consequences.

A variety of factors was involved in the respondents' lack of insurance. Whether the cost of employer-provided insurance was too high, part-time hours prevented eligibility, household income was too high for public assistance yet too low for purchasing insurance, or immigration status barred access, these respondents suffered significant deprivations in essential medical care and treatment.

## 1. Sacrificing Essential Medical Care

Without health insurance, doctor's visits, follow-up care, or medical tests and treatment can be out of reach, even for those people with serious medical conditions. Respondents with low incomes who were uninsured were unable to access the care they required to manage such serious conditions as hypertension, lingering effects of organ failure, heart palpitations, diabetes, and arthritis. Respondents reported an acute awareness that they were not receiving the care required by their health conditions, but felt they had no choice but to forego medical care because of the costs. The emotional toll of this deprivation only added to difficulties they faced.

Carolyn struggled with hypertension as well as the ongoing effects of an allergic reaction to a prescribed medication that resulted in multiple organ failure — *“I almost died, and so now I have all these extenuating medical conditions that arose from that, that I am going to pay for, for the rest of my life.”* Though her medications were covered by a prescription program administered by a pharmaceutical company, Carolyn did not have access to health insurance. She was unable to get medical coverage through her work and her income as an assistant seafood manager at a supermarket was slightly too high to be eligible for New Jersey FamilyCare — *“I get nothing from anybody.”*

Carolyn described going through the New Jersey FamilyCare application process and expressed her frustration about being ineligible, yet being unable to make ends meet on her salary alone.

*... and she said I made too much money [to be eligible for Medicaid], that little bit of money was too much money, you know. I said, "I'm hungry, I'm sick, and I'm crippled and I can't get Medicaid." She said she was sorry but I couldn't get nothing ...*

Carolyn

*... and she said I made too much money, that little bit of money was too much money, you know. I said, "I'm hungry, I'm sick, and I'm crippled and I can't get Medicaid, I can't get food stamps." She said she was sorry but I couldn't get nothing . . . And I know I should be eligible for something . . . Because I work hard, and I mean, I try, but I still can't. . . ends don't meet, you know?*

As a result, Carolyn tried to manage her hypertension on her own. She checked her blood pressure at a local store and asked her daughter, who was in medical school, to help her when she was home “*because she is qualified, but you know, she's not a doctor yet.*” Although Carolyn's condition required frequent medical monitoring, Carolyn described skipping her doctor's appointments due to the cost of care — “*I'm supposed to see [my doctor] every three months . . . I will skip it, because it's \$85, and I just don't have it. . .*”

In addition, Carolyn was unable to receive proper follow-up care for the effects of her allergic reaction that had resulted in organ failure. Although her doctor prescribed multiple tests, Carolyn was unable to afford them.

*... [My doctor] wants to do all kind of ultrasounds, and you know, check out my insides and see what exactly went on with all that, and what happened. But you know, I just don't have the money for it.*

Carolyn explained that she wished she could forego her doctor's appointments completely because of the expense. She said that the only reason she went was in order “*to get prescriptions that are going to keep [her] alive.*”

Monica, who described a myriad of health problems including heart palpitations, the painful swelling of her skin, and incontinence, was also initially unable to seek care for her medical conditions due to cost. She ultimately received care at a free clinic, but then was unable to pay for further testing. Monica worked as a nursing aide while taking classes to apply to nursing school. Although her two children were insured through New Jersey FamilyCare, she remained uninsured — “*Since I'm a part-timer, I don't have medical insurance.*”

When she described being unable to seek medical care for the swelling of her skin and her heart palpitations she said, “*I feel like crying . . . I'm going to have to go to the doctor before I die, before I get a heart attack.*” Despite the gravity of her symptoms, she tried to keep her anxiety about being unable to receive medical treatment from her children.

*The other day my son saw the swelling that I have back there, and he told me, "When are you going to go to the doctor?" And I told him, "I don't have any money."*

Monica ultimately found a clinic that charged a flat fee for a consultation; however, she was unable to follow the treatment and undergo the required testing due to the cost. She explained, “. . . [the doctor] sent me to take some tests. I didn’t do them — because I couldn’t pay them.”

Tomas had diabetes and was unable to treat his condition properly. He could not afford private insurance and was ineligible for government programs due to his immigration status. Although it was expensive, he managed to save up enough money from his paychecks to pay for his prescriptions out of pocket. He, however, did not have enough money to afford to see a doctor.

*No, I haven’t . . . been able to . . . go to see a doctor, because I can’t. . . I don’t have that kind of money to be able to see a doctor. . . It’s more than what you make during the week. The salary that . . . you’re making is going to -- all of it is going to end up with the doctor.*

As such, he ran into problems with having his prescriptions refilled. He explained that the pharmacists told him he could not refill his prescriptions without seeing the doctor.

*Because recently I was buying a . . . prescription and all those medications and I went again. . . and they said, “No, we need the doctor’s order to be able to give you this medication.” I wanted the same medication again. . . I thought I could get it, but no. To . . . be able to get the medication again, I have to go again to the doctor.*

When he was asked how he felt about the experience of having a medical condition and not being able to go to see a doctor, he said he felt “humiliated.”

*You know, very low. I worked. Why am I being denied? Since we are . . . we are immigrants and are here illegally in this country . . . we don’t receive any . . . any kind of . . . of help or anything. Nothing. Nothing.*

Pauline lived with hypertension and severe arthritis. Her income was just above the eligibility cut off for government assistance programs and she had been unable to afford the insurance through her work when the cost increased.

*And I had insurance at the job and it was \$13 or something, that was like every two weeks, and then it went up. When the contract was renewed it went up \$38 every two weeks and I couldn’t afford that, I couldn’t afford it. . . It was too expensive, I had to get out.*

Although she had wanted to see a doctor about the conditions, she could not afford care. She explained, “I didn’t have the money to go to

No, I haven’t .  
.. been able to  
... go to see a  
doctor,  
because I can’t  
... I don’t have  
that kind of  
money to be  
able to see  
a doctor...

Tomas

*the doctor. . . . That's one reason I didn't go . . . a lot of times because I had to pay as soon as I get in the door."*

## 2. Sacrificing, Sharing, or Rationing Medication due to Cost

Without prescription coverage, the cost of medication can cause essential or even life-saving medication to be out of reach. Respondents without insurance described being deprived of medication, borrowing prescription drugs from friends, or rationing prescriptions. Respondents were aware of the risks involved in altering their medication regimens, but felt the costs of purchasing the medication without insurance left them with no choice.

In addition to dealing with arthritis, Pauline struggled with hypertension and was placed on blood pressure medication. Due to the cost and her lack of prescription coverage, however, she was, at times, unable to afford the medication — *"this don't make no sense that I just have to take my whole check to try to buy my medicine."* She described going without it for weeks at a time.

*It was mainly my blood pressure medicine that I was worried about, you know. Because I think I went almost a month, two or three weeks one time without it. I didn't have the money to get it and I didn't have the money to go to the doctor. [I had to] wait two weeks until the next payday or something. Basically I live one paycheck to the next.*

Some respondents who were unable to afford their prescription medications borrowed prescriptions drugs from friends. For instance, Muriel, who suffered from chronic pain caused by a fall at work counted on her friend's pain medication to make it through the day. She had been unable to get coverage through workers' compensation and her employer did not provide health insurance to part-time employees — *"We don't have medical insurance. Nothing. Imagine?"*

Due to the fall, her *"leg buckles, it buckles . . . And [she] limp[s] badly."* Despite the pain, Muriel continued to go to work, which included lifting heavy boxes, because she could not afford to lose the income — *"You see, I have to try and withstand the pain. And heavy boxes, 30, 40 pounds come and I have to carry them and that affects me . . . because I count on this job."* In order to keep working she depended on a friend's assistance — *"I have a friend that works in a laboratory and she gives me Naprosen for pain . . ."*

Monica also relied on pain medications that were prescribed for a friend. After going to a free clinic, a doctor wrote her a prescription that she was unable to fill — *"[The doctor] gave me medication. When I went to the pharmacy, it cost \$130. I put it away. That's it. . ."* Instead, Monica said that she depended on her friends' prescription medications

to manage her pain — *“If it hurts, for example, this here in my neck. It hurts a lot. I have a friend who gives me her medications, which she has gotten for torticollis. And so, she brings it to me.”*

Carla, who worked as a bank teller to support her herself and her two young children, reduced her hours from full-time to part-time due to the cost of child care. In the process, she described struggling to meet her family’s basic needs. She engaged in the risky behavior of not completing regimens of antibiotics so she could use the balance the next time she or her family fell ill. She qualified for New Jersey FamilyCare later in the year, but while she was uninsured she wanted to make sure that she would have enough medications for the next time she or her children fell ill.

*You know, like if I went a few months prior and I had a sore throat, I would save like half of the antibiotics . . . once my sore throat was gone I would stop taking it so I would have some for the next time. . . I would save on medications, that way I wouldn’t have to pay another co-pay for the doctor and another co-pay for the prescriptions.*

### 3. Avoiding the Cost of Care, but Not Anxiety about Health

For some respondents, the necessity to remain healthy in order to avoid medical care they could not afford was a source of on-going anxiety.

Vanessa lost her employer-sponsored health insurance when she lost her job. Though she was actively searching for a new job, she and her two children remained without insurance. Her family had been relatively healthy that year, but she lived with the constant worry that someone would fall sick — *“within the last twelve months, I’ve just been praying to God that none of us get sick.”*

In order to avoid the costs of doctor’s visits, Vanessa described her attempts to use home remedies to ward off illness that would require medical care.

*I’m into teas, I’m into herbal teas. Like I go to Chinatown and I get like raw teas, like good cut types of raw teas. And I will boil them down, like for chest congestion, eucalyptus leaves. My mother’s old stuff, what is it, Vicks, that stuff you rub on your chest. I mean I will try anything in the world other than try taking it to the doctor.*

Richard recently lost his job in the construction industry, and although he had been offered COBRA, he had been unable to afford the cost — *“I didn’t have the money to do the COBRA. COBRA is ridiculous man. It was like \$300 a month or something.”* He currently worked two jobs to try to make enough to support himself and his two children; however, neither of these part-time jobs offered health insurance. His

*... if I went a few months prior and I had a sore throat, I would save like half of the antibiotics . . . once my sore throat was gone I would stop taking it so I would have some for the next time. . .*

Carla

previous job had provided his family with excellent benefits, and he had a difficult time adjusting to having none — *“Oh my god I miss my benefits. . . Yeah, you know, I miss going to the doctor. I used to go twice a year, I miss going to the doctor. . .”* Without health insurance, Richard did his best to remain healthy on his own — *“[I] try not to get sick.”*

Catherine expressed a similar sentiment emphasizing that she had no choice in the matter of not getting sick. Although her children were covered by New Jersey FamilyCare, she remained uninsured. She was frustrated with the lack of employer-provided insurance at her job — *“Pretty much any job I’ve ever had, there’s no health insurance.”* Her reaction to the lack of insurance was to try to not get sick — *“I stay healthy. I have to. . . . No option, I stay healthy.”*

Carolyn was also concerned about her lack of access to care in case she required it in the future. She had a history of cancer in her family and was distraught about the fact that she could not afford the recommended preventative care.

*You know,  
I just hope  
and pray that  
nothing happens  
until I finally do  
get some  
insurance — if  
I ever get any.*

Carolyn

*As you get older, you need to take care of certain things, that you just — I can’t do. You know, my doctor wants me to have all these, all this blood work done, and my mammograms and this, that and the other thing. . . . I can’t have things checked that should get checked, because I can’t go to the doctor’s, because I can’t afford it. . . . My mother died from ovarian cancer, so there’s issues there that I really should be taking care of myself more than I am, but I can’t afford to. So I don’t. I wouldn’t even mind if I had to pay for part of them. You know. Just to have the coverage that — I could go to the doctors when I needed to. Just for maintenance.*

Carolyn added, *“You know, I just hope and pray that nothing happens until I finally do get some insurance — if I ever get any.”*

#### 4. Going to the Emergency Room for Primary Care

Without insurance, hospital emergency rooms can become the only option for care. Some uninsured respondents described going to the emergency room for conditions and episodes that a primary care setting may have better addressed. In addition to problems with receiving follow-up care, some respondents faced significant hospital bills and expressed frustration and anxiety.

Samantha was ineligible for health insurance through her full-time job cleaning airplanes and was unable to afford private insurance on her own — *“. . . it costs too much money for me to take out of my pocket to get insurance, because you don’t get paid enough, so I don’t have no insurance.”*

Due to her lack of insurance, she went to the emergency room



whenever she got sick. Although she was treated there, she was unable to afford prescribed follow-up care. For instance, the last time she went to the emergency room she was told to see a doctor the following day, but she explained — *“I ain’t got no money to go to the doctor, so I just got a note so I could take that to my job . . . it’s just that I don’t have the money to go to the doctor.”*

Moreover, Samantha was unable to pay the emergency room visit bills. She was contacted by collection agencies and eventually her wages were garnished. She explained, *“It ain’t that I was trying to hide something without paying it, but I just ain’t had the money, so now they caught up and they just take it out of my check.”*

Muriel also depended on the emergency room for care when she got sick. Similar to Samantha, she subsequently had difficulty paying the emergency department bills. Although she applied for and received assistance from Charity Care, she was still responsible for an unmanageable amount. She explained, *“they sent me the bill, \$365. . . Where am I going to get money to pay that from?”*

Vanessa, whose son suffered from asthma, was forced to take him to the emergency room for care due to her lack of insurance. Although she was concerned about the bills, especially in light of previously outstanding emergency room bills, she felt she had no choice but to take her son.

*I had to take him to the hospital; you’ve got to take them to the hospital. What are you going to do sit there and say, “Oh my God, I’m going to have a \$500 bill?” No you take your kid to the hospital and worry about your credit later, when you go try to buy a house.*

## 5. Skipping Dental Care

Although oral health is widely acknowledged as an integral component of health and wellbeing, the cost of care keeps many persons with low incomes from being able to seek either maintenance care or treatment for dental problems. The majority of uninsured respondents with low incomes did not have access to dental insurance. One respondent was able to work out a deal with a friend who was a dentist in order to get low-cost care, but the majority of respondents who spoke about a lack of dental insurance also discussed the complete inability to get dental care. Respondents worried about both current urgent dental needs and how to deal with longer-term consequences of neglected treatment.

Vanessa had neither medical nor dental insurance. Due to the cost of dental care, she *“skipped seeing a dentist.”* Even though she had recently lost a filling and was unable to eat on one side of her mouth, she could not afford to go to the dentist — *“[The filling] literally came out and it’s so sensitive, but I can’t afford to go to the dentist because I can’t even*

*I can't afford to go to the dentist because I can't even afford to walk through the door. So I just can't go.*

Vanessa

*afford to walk through the door. So I just can't go."*

Vanessa was also anxious about getting her daughter's temporary cap replaced. She explained, "[my daughter] needs it, you know, filled in." However, Vanessa's lack of insurance prevented her from sending her daughter to the dentist — "She can't go because I can't afford it." Vanessa was aware of the importance of her children's dental health and expressed grave concern about not being able to provide her children with the care they needed.

*So either way, that's a risk, that's a risk I take . . . Her teeth might, you know, rot out of her mouth. And as a mother, that's my responsibility to make sure they at least have a healthy start with their teeth and their eyes and stuff, you know their health.*

Muriel was also concerned about her daughter's dental health. Her daughter had been insured through Muriel's ex-husband, but lost that insurance when he lost his job. Not only was Muriel's daughter unable to get routine dental care, she was unable to get necessary dental surgery. Muriel's anxiety brought her to tears in describing her daughter's medical needs — "She needs three root canals. Imagine."

Valerie had applied for Medicare coverage, but at the time of the interview, she had neither medical nor dental insurance. In addition to losing several teeth, Valerie suffered from Temporomandibular Joint Disorder and required several intensive dental procedures. Due to her lack of insurance, she sought care at a local dental school. Although she was charged a reduced fee, she still depended on her mother for assistance to pay the cost. An upcoming procedure that included pulling a number of teeth was out of reach for Valerie, even with her mother's assistance.

*But they want to do it all at once, but he told me it was going to be. I think he said, \$200 or \$150 a tooth to get them pulled. That's 15 teeth. I can't afford that, and so I have to wait . . . until I get medical coverage.*

Francis also lacked both medical and dental insurance. She had been unable to work for the previous year and was in the process of selling her possessions in order to get by. Charity Care had covered two hospitalizations in the last year, but Francis lacked access to routine medical and dental care. In fact, she had been unable to see a dentist for the past eight years — "Oh, a dentist. Please. You know, I would like to see a dentist every minute. My teeth are so bad. But I don't have the thousands of dollars that it — you know. I don't have it. I'm strapped."

Geoffrey, who was self-employed, had a medical insurance policy; however, he could not afford dental insurance for himself and his wife. His children's dental care was covered through New Jersey FamilyCare,

but he and his wife had to pay out of pocket. Consequently, he skipped care — “*I don’t go, I try to brush my teeth and all of that and I haven’t had any problems. But one of these days I will get a wake-up call, from my mouth. It’s a problem, yeah.*”

## A. Depending on Health Care Assistance for Access, with Limitations

### 1. New Jersey FamilyCare

Twenty respondents with low incomes described being eligible for the New Jersey FamilyCare program. This program provides subsidized insurance with either free or reduced-price premiums or co-payments depending on household income. Since New Jersey provides coverage to children up to 350 percent of the federal poverty level, most children with low incomes can receive subsidized care. Coverage for parents cuts off at a much lower income level, and very few single adults are covered. Given the very high cost of medical treatment without insurance, New Jersey FamilyCare can provide access that would otherwise be impossible and thereby relieve what can otherwise be a serious source of worry. At the same time, a number of factors influence the effectiveness of the program and the respondents’ experiences of being able to rely on this assistance to meet their needs.

#### a. Accessing Care because the Cost is Covered

For the majority of respondents covered under New Jersey FamilyCare, cost was not a barrier to receiving care. In fact, respondents described feeling grateful and made reference to the fact that much-needed health care for themselves and their children would be impossible to afford without the assistance of these programs.

Rebecca, who was receiving cash assistance in addition to working at a local pharmacy, appreciated the full coverage for herself and her children.

*I can go to a doctor without worrying. Like I don’t have the money for the kids, so that anytime that they’re sick, I just take them right in to the doctor, whereas some people can’t, and they have to try to go without. So we’re lucky for that.*

Similarly, Bernice, who received Medicaid coverage, was grateful to be able to access a doctor when she needed sickness care — “*If I feel like I need to go to the doctors . . . then I will just go because I have the Medicaid and I have the coverage.*” She compared her ability to easily access health care easily to her son’s situation without insurance — “*just recently, he had a terrible cold and was coughing up a lot of mucous and stuff, but he couldn’t even afford to go to the doctors or even the*

*I can go to a doctor without worrying. Like I don’t have the money for the kids, so that anytime that they’re sick, I just take them right in to the doctor, whereas some people can’t, and they have to try to go without. So we’re lucky for that.*

Rebecca

*emergency room.”*

In addition to feeling fortunate compared to those without access to health care, respondents often recognized that without New Jersey FamilyCare, health care would be inaccessible due to cost. Beverly, who has five young children ranging in age from two to eight years of age explained, “*Because if I was paying for it on my own, with all five of them, it’s like, I’d be, I’d be working about five jobs for five kids.*”

Carla, who worked as a bank teller, stated that she would have been unable to ensure that her children got adequate medical attention without assistance. Her seven-year old son had his tonsils removed a few months before the interview, and she said, “*You know, because I don’t know how I would have paid. I would have probably still had hospital bills.*”

#### b. Struggling to Find Participating, Local Providers

Although insured by New Jersey FamilyCare, insurance did not guarantee that all 20 insured respondents had access to care due to the difficulty of finding participating providers, especially specialists. The difficulty of finding local providers was compounded by the fact that many respondents with low incomes did not have access to reliable transportation. Difficulty accessing needed care, and handling the hassles of identifying specialists that take a given plan, added worry and frustration to managing medical problems.

Carla had been uninsured for part of the year until she was enrolled in New Jersey FamilyCare. Although she was grateful to finally have coverage, she had to go to extreme measures to be able to access a specialist for her son. When Carla’s seven-year old son needed a tonsillectomy, she was unable to find a local Ear, Nose and Throat (ENT) specialist who would accept her insurance plan. Carla did not have a car and when she was informed that the nearest ENT specialist was outside of her city, she was stunned.

*And I don’t understand that. You mean to tell me that there’s not one specialist that would cover this insurance in the whole [city]? I told them, “No, I can’t go. I have no way to get there.”*

Upon the suggestion of the HMO representative, Carla switched HMO’s in order to take advantage of local care for her son’s operation. After the tonsillectomy, however, she had to switch back to the initial HMO to have her three-year old daughter’s asthma medication covered.

*. . . I had to go through a whole list of HMO’s. Because all of them, their prescription plans are different. . . I had to do a little bounce*

*. . . From back to forth. But it was a big problem. Nobody accepted the insurance that I had.*

Jennifer received cash assistance and was enrolled in Medicaid. Overall, Jennifer felt the coverage was “good,” although “*a lot of [doctors] don’t accept it.*” The location of the doctors who did accept Medicaid required Jennifer to travel up to an hour and a half — “*It’s just a lot of the doctors that you do like to see, like specialists, they not in this area . . . Yeah, and I have to go far. . .*”

Although she acknowledged the availability of a subsidized transportation service, she did not find it a reliable option — “*you have to call way ahead of time and that’s not — it’s iffy.*” Instead, Jennifer depended on rides from family — “*But when you get referrals, then you got to go that far. It’s hard.*”

Pamela, who had significant medical issues, experienced similar difficulties with finding local providers — “*Most of my specialists are farther away, and that, it’s hard to find ones that will accept it. And that’s really very agitating.*” As a Medicaid recipient, she also felt that there was a stigma associated with the coverage at offices that did not accept the coverage.

*And that’s really very agitating. . . I mean it’s the doctor’s choice to take it or not, it is up to the doctor. And there’s not many doctors that will take it. . . And then again, I feel like I get treated like, “Ok, you have the Medicaid one?” . . . And you know, I don’t know, sometimes there’s discrimination with that.*

Like Jennifer, Pamela did not have access to good public transportation nor did she have a car. Though she was eligible for free transportation services through Medicaid, she depended on her network of friends and family for rides because the transportation service was so difficult to use.

*. . . but you’ve got to sign up, and you’ve got to wait three hours, and they got to pick you up, and they don’t tell you when they’re picking you up. It’s just not worth it for me to be able to sit there for two hours waiting for them to come pick us up.*

Ada, who received cash assistance, was also enrolled in Medicaid. Although Ada did have access to a car, she had trouble affording the amount of gas it took to see her specialists — “*You know, it’s like I limit my driving. I limit my spending. I limit my food. I limit everything, and that’s the way it’s gotta be right now.*” Ada was a Certified Medical Assistant and her experience in the health care field gave her a perspective on the perceived discrimination against Medicaid patients because of the low reimbursements provided.

*It’s just a lot of the doctors that you do like to see, like specialists, they not in this area . . . Yeah, and I have to go far. . .*

Jennifer

*And this is the kind of treatment that you get when ... you're using their insurance and you can't afford anything else.*

Diane

*... as far as accessibility, a lot of people do not take it. . . They don't want to take it, because they don't pay the doctor anything, you know. And I also know that from working in the medical field. My last doctor was an oral surgeon that I worked for, and he didn't even want to take Medicaid, and he would talk, you know, behind our backs, like, oh, you know, don't schedule them until two months later. Maybe they'll find someone else. You know what I mean? And that is not good, because there's people that need attention.*

### c. Struggling to Find Quality Care

In addition to the difficulty of finding providers who would accept their coverage, a few respondents had concerns about the quality of care they received from those providers who did accept their coverage, leaving them feeling demeaned, or even scared to receive needed treatment.

Diane, who was receiving cash assistance, described her experiences with the local clinic that accepted Medicaid. Although her doctor recommended that she schedule an appointment for foot surgery to remove spurs on her heels, she had delayed scheduling the appointment due to quality concerns. Diane noted that in the past, the clinic lost her chart and mixed up prescriptions.

*Yeah, they call in the wrong thing for you and what not, you know. And I'm like, "You know, I really can't go through this." I said. ". . . how can this happen?" I said, "You're here to help people; you know somebody could get dead." . . . And this is the kind of treatment that you get when you have, when you're using their insurance and you can't afford anything else.*

Diane described wanting to go back to work after receiving the second surgery. She repeatedly said that she enjoyed working and that she was disappointed that she was at home because of her disability. She planned to schedule the surgery because she had to, but was concerned.

*Right now I'm trying to get this corrected so that I can go back to work, because I like working, you know. I like going to a job, you know. . . . I would like to get my surgery done. I would like for it to be a perfect one, the surgery comes out beautifully, so that I am able to move along with my life, go back to work, ok. . . . So I'm going to get it done, but I just been putting it off, you know for so long because I'm scared. I don't have the proper care that I need, you know, that I know I need.*

Tricia also stated that she felt treated differently at her medical appointments because of her insurance. She noted that persons insured

by public programs were being treated “*like numbers*” as opposed to individuals.

#### d. Struggling with Cost-Sharing

Although cost was not an issue for the majority of respondents with New Jersey FamilyCare coverage, a few respondents did discuss the burden of paying co-payments or premiums.

Catherine, for instance, was supporting a household of six including two children with special medical needs. Although she was uninsured at the time of the interview, she talked about her experience with New Jersey FamilyCare’s coverage of her children. She described how a \$10 co-payment could play a large role in a family struggling to make ends meet — “*It doesn’t seem like a lot of money . . . But that will add up. Try living the way I do, it’s a lot of money.*”

#### e. Struggling to Navigate the Bureaucratic Benefit System

Some respondents also noted navigation difficulties in both the application and the administration of New Jersey FamilyCare. For respondents whose incomes were low enough to qualify them for assistance, the difficulties accessing assistance for which they were eligible created additional strain and worry.

Vanessa, for instance, who lost her insurance when she lost her job talked about the application process for New Jersey FamilyCare. Although her son was insured through her ex-husband, Vanessa was concerned about her daughter’s lack of insurance. She and her daughter applied for the program and were concerned about the response time after filing an application.

*I just applied, when I went to the food stamp office to apply, the guy told me that the only thing I was eligible for was New Jersey Kid Care, so I applied for that, but I haven’t heard back from them and that was like a month ago. I haven’t heard back.*

Pamela described waiting an entire year for her Medicaid application to be approved.

*. . . but we wouldn’t have suffer as much if we had been given medical insurance. It took them a year to give the medical insurance. The delay is too long to approve the [Medicaid].*

Other respondents spoke about administrative difficulties once they entered the system. Catherine, for instance, spoke about her interactions with the New Jersey FamilyCare system and described her frustration over the process of disputing a bill. Catherine worried most about her children having coverage throughout her dispute and was discouraged about the lack of response and accountability.

*Make it a little bit more accomodating. Give me a name of a person that I can write a letter to, don't give me six different post office boxes, it's frustrating of a person. My children are real, they exist.*

Catherine

*Nobody gives their name to anything. So we're now in the month of June, and every single month I have written a letter saying, "No you're wrong. I do not owe this amount of money. I should be paying \$36 a month, every single month, so my children have healthcare." And they said "No." So do you know what I got in the mail yesterday? "Thank you for your application to New Jersey Family Care, and we'll be getting back to you soon." . . . You know, make it a little bit more accomodating. Give me a name of a person that I can write a letter to, don't give me six different post office boxes, it's frustrating of a person. My children are real, they exist.*

Geoffrey also spoke about his challenges with CHIP's administrative department — *"sometimes they will mess something up in the office and then you have to spend a very long time on the phone working it out, but that's a time issue not a money issue."* In his case, his newborn baby was mistakenly taken off the coverage plan for four months during which time Geoffrey could not get in touch with a representative. After four months, he finally reached a supervisor who reinstated his son on the insurance.

*But we're talking about a couple months when he didn't have any insurance and we had expenses and it was worrying and because when you have a little baby and he doesn't have insurance, that is an issue.*

## 2. Medicare: Waiting for Coverage and Struggling with Co-payments

Five respondents with disabilities received Social Security benefits, making them eligible for health insurance coverage through Medicare after an initial 24-month waiting period from the date of their disabilities.<sup>3</sup> Although this coverage was very important to their health, all respondents described at least one problem with accessing needed care through this program. As other respondents already described, these challenges added additional emotional strain on top of physical health problems, complicating the task of meeting their health needs.

Valerie, a former chef, was suffering from the consequences of a stroke that left her with breathing problems, taken the use of her left arm and allowed only limited use of her left leg. Although her doctor's bills were paid for by Charity Care, she had great difficulties affording the medication she required. She was frustrated by the fact that she had to wait two years to be eligible for Medicare.

*I think that is the worst thing in the world, to not give somebody medical coverage when you know that they are sick. . . . I think people should change that. People on disability, they shouldn't have to wait*



*two years to get medical coverage. That is really, really, really, really ridiculous.*

Valerie was also delaying a spinal shunt surgery until her Medicare coverage became effective. She explained that while she appreciated the fact that Charity Care took care of the doctors' bills, she was concerned about not being able to choose her own doctor.

*It's bad because, well, the worst part about it is I don't have a doctor that I actually chose. It's not like I looked up my doctor, and I see my doctor and it's who I want to go to. It's whoever they are going to send me to so I go to, so I don't like that part about it.*

Orland, who had suffered two heart attacks, also talked about the inability to afford his medication while waiting for Medicare coverage. Although he finally qualified for Medicare a few months before the interview, he discussed the hardships he faced when he had no coverage, but required multiple medications for his condition.

*I have to wait two years to . . . to be able to qualify for Medicare. I was paying for my medications out of pocket for two [years] at a high cost. I didn't have any money to pay. I didn't have money to pay for my medications, because they were too expensive.*

Orland had been uninsured for three years prior to receiving benefits. He described going to the emergency room for complications from his disability and being told to go to Social Services to apply for aid.

*I'd always go and look for help myself. I would be sent from the hospital, go to Social Services. And they always told me, they always told me the same story, "Your income is too high. You don't qualify." Well, that, like, it ruins your, and when you feel ill, what happens is you get upset and get worse.*

Caden was also receiving social security payments due to a permanent disability that resulted from a two-story fall while he was working. Caden qualified for Medicare, but had affordability issues due to the cost-sharing element of the plan. He had trouble paying his co-payment for doctor's visits, which was 20 percent of the fee. At the time of the interview, he was receiving collection notices for past bills he could not pay.

*That's my problem right there. . . . I have outstanding bills. . . I am trying, I give them what I can, or they send you a collection notice like that. But that is hard, 80 percent versus 20 percent. . . . That's why in this world they sock it to ya. I mean they hit you. . . . It's like owing a charge card, they're going to get it but not until I die. (laughter); you know what I'm saying?*

## C. Respondents with Higher Income: Accessing Health Care through Private Insurance

The majority of respondents with higher incomes were able to take advantage of private insurance through their employment or their partners' employment. Fifteen of the seventeen respondents with higher income were privately insured (one respondent received Medicare and one respondent was recently uninsured due to a job loss). This section focuses on the experiences of the 15 respondents with higher income who were privately insured. Although respondents discussed challenges related to partial coverage, the cost of deductibles, and needing to delay care, the majority of these respondents were ultimately able to access appropriate medical care and treatment. The respondent for whom private insurance did not provide adequate access to health care was dealing with the additional complicating circumstance of living with a disability, the ramifications of which are described in the second section of Part C.

### 1. Managing Access to Health Care

The majority of respondents with higher incomes spoke about the difficulties associated with the costs of co-payments, deductibles, or prescriptions; however, no respondents who were privately insured skipped care or medication due to cost, with the exception of one respondent with a disability. Pedro, for instance, noted that his co-payments had recently been increased. He worked in the construction industry and although the work could be sporadic, he received health insurance through his job. His wife, who worked as a property manager, was also eligible for health benefits through her job. The couple took advantage of both insurance plans because it allowed them greater flexibility to ensure sufficient coverage — “*if one thing don't cover, then [the other] might cover.*” Their co-payments were recently raised and Pedro and his wife stated that with the increased amount “*you can't afford to get sick.*” Although co-payments and deductibles were clearly a concern to Pedro and his wife, unlike respondents without insurance, they were able to ultimately afford regular care for themselves and their three children.

Amanda, who lived with her son, also had access to employer-provided healthcare through her job at a social service organization. A portion of her paycheck went toward health insurance costs, but she felt it was “*fair.*” Amanda had dealt with medical issues over the years including a nervous breakdown and paralysis in her hand, and prescription costs were her primary concern. She noted that she had to pay approximately \$200 every three months. Although she described this

cost as difficult — “*that’s a big chunk*” — she was able to make these payments. Amanda also discussed difficulties with her \$25 co-payment, though the cost caused her to delay treatment as opposed to skipping it completely.

Samuel, one of the few respondents who was completely satisfied with his coverage noted, “*I haven’t had any problems or any issues with the medical plan whatsoever.*” He recognized how fortunate he was compared to others in his community who did not have access to insurance.

*I couldn’t imagine how I would make ends meet or how I would do things without the medical benefits that come along with my job. I have always, every job I have ever worked; I have paid into and had the benefits. You never know when something is going to come along and you’re going to need them. And I don’t know anybody that could afford to pay for any major surgery. . . Or anything like that, so it’s a must. . . There should be an easier way. There should be some sort of an insurance company whether it’s government-based or something that everybody has a stake in that makes it easier for those who can’t afford it.*

## 2. Struggling to Afford Health Care Costs with a Disability

The cost of being economically self-sufficient can be significantly higher for individuals with disabilities. One respondent with a serious medical condition, despite being insured and having a higher income, sacrificed care due to cost. Tracy had a brain tumor that required extensive medical attention and medication. Although she had health care coverage through her work that covered a significant portion of her medical bills, she still needed to make large out-of-pocket payments. She noted, “*medical benefits are great as long as you are not really sick.*”

Tracy took out a \$10,000 loan to help pay for her medical bills, but she found that she had to add continually to the loan as she got new bills with the result that “. . . *it feels like it never goes away.*” Because of the high cost, she compromised, and at times, sacrificed care. She described a time when she started experiencing weakness and numbness. Her mother was alarmed and wanted her to seek care immediately, but Tracy held off calling the doctor because her insurance had a cap on the medical costs. She explained, “*I’m saying, ‘I can’t go to the doctor.’ And mother said, ‘You can’t stand up, you’re going to the doctor.’ And I said, ‘I have a cap. I can’t go in.’ . . .*” She described another instance when she had a reaction to a medication and was hospitalized. Against her doctors’ orders, she demanded to be discharged early because she knew that she would not be able to afford a lengthy stay in the hospital.

*I couldn’t  
imagine how  
I would make  
ends meet or  
how I would do  
things without  
the medical  
benefits that  
come along  
with my job.  
Samuel*

Overall, she tried to get by with as limited care as she could. Even when she knew she should be seeking medical attention, she tried to hold out as long as she could because of her concern over cost.

*You know, and it just gets to the point where you sit there and you say to yourself, "All right. Do I have to go? No! I can hold out another hour. Let's see how it goes." And I won't go. You know, so that's what I'll put off. One, I don't want to be stuck there. And two, I don't want the extra expense.*

## Conclusion

Access to affordable, quality health care is a basic need, yet the high cost of health care makes it extremely difficult to access care without insurance. In this study, there was a clear relationship between household income and the insurance status of adults, with all but one of the households without insurance having low incomes. Being forced to sacrifice essential medical care, medication, or dental care as well as suffering from persistent anxiety about a lack of care, these were the respondents who experienced the greatest deprivation. Respondents with low incomes who were eligible for health care assistance programs were generally able to access basic care, though some respondents continued to struggle with provider availability and navigation issues.

Maintaining good health is essential for executing all tasks necessary for achieving self-sufficiency, yet a substantial disparity exists, by income, in the share of New Jersey residents who report being in poor health.<sup>4</sup> Health, poverty, and health insurance are interconnected, and studies have shown that a strong association exists between health insurance coverage and access to preventative care, the treatment of acute illness, and the management of chronic conditions. Coverage is also correlated with better health care and health outcomes.<sup>5</sup>

The deprivations and harms described by respondents in this study remain equally relevant in today's health care climate. Although a strong government network exists to provide health care access to New Jerseyans with low incomes; gaps in access and coverage remain and will continue to remain even after federal health care legislation is enacted. The State must work to fill these gaps and through its subsidized programs, to ensure that coverage means access to quality care.

## Endnotes

- 1 Thirteen respondents with low incomes were uninsured, twenty respondents with low incomes received New Jersey FamilyCare, eight had employer provided or private insurance, and two received Medicare.
- 2 Being underinsured includes having unaffordable out-of-pocket costs for care such as high co-pays or high deductibles, so that cost-related factors limit a person's ability to receive adequate care despite having insurance.
- 3 Only three of the five respondents were receiving Medicare at the time of the interview. The remaining two respondents were waiting for coverage.
- 4 In 2008, only 1.1 percent of New Jerseyans with an income of \$50K or above reported being in poor health as opposed to 12.5 percent of those with an income of less than \$15K. Center of Disease Control, Behavioral Risk factor Surveillance System, Prevalence and Trends Data, New Jersey 2006-2008.
- 5 See, for example, Catherine Hoffman and Julia Paradise, Kaiser Commission on Medicaid and the Uninsured, *Health Insurance and Access to Health Care in the United States*, Annals of the New York Academy of Sciences, Vol. 1136, 2010.



# Affording Quality Child Care

Affordable, safe, and reliable child care is essential for parents' ability to work and provide for their families. While varied circumstances and care needs play into the choice of child care provider, the high cost of care in New Jersey prevents some parents from being able to pay for safe, reliable care. Subsidized child care is available for eligible parents with low incomes, but many parents rely on a fragile arrangement of informal networks, school schedules, sibling care, or a reduction in employment hours. These informal strategies depend on such factors as social networks, household compositions, and flexible workplace policies, which in many cases are simply not available. Moreover, they can require a delicate juggling act and involve a constant worry that a lapse in care can jeopardize employment. Those parents with young children who do not have access to sources of unpaid care, cannot afford to pay for quality child care, and do not have a quality subsidized care option, may find themselves in a trade-off crisis of "choosing" to forego much needed income to care for their children.



This chapter examines the experiences of respondents who had young children and needed child care in order to work. Part A focuses on the experiences of parents with low incomes who did not have child care subsidies. The first section of this part illustrates the consequences that can arise when parents who do not have access to either paid or unpaid quality child care strategies are forced into weighing child care options against employment. The next section focuses on some of the ramifications of relying on a fragile arrangement of informal, unpaid networks in order to avoid the high cost of care. Part B discusses the experiences of respondents with low incomes who were eligible for child care subsidies. While most respondents appreciated and depended on this assistance, some respondents cited significant quality concerns. Finally, as a contrast to the preceding sections, Part C presents the experiences of the limited number of respondents with higher incomes who had young children and were able to manage their child care needs without encountering the kinds of challenges experienced by most of the parents with low incomes. The chapter concludes by emphasizing the importance of access to quality, subsidized care for families with low incomes, whether that care is in a formal care setting or through family and friend caregivers.

## Findings

### **A. Respondents with Low Incomes: Struggling to Afford Child Care without Subsidies**

- The majority of respondents with low incomes who were not receiving child care subsidies described the emotional toll of being caught between the need for income from work and the responsibility to ensure their children's well-being, leaving them with one of two primary struggles:
  - Being forced to trade-off employment to care for their children when quality care was unaffordable and informal resources were unavailable.
  - Sacrificing much needed income when fragile informal networks broke down.
- Inflexible work policies complicated the struggles to balance employment and family responsibilities.

### **B. Respondents with Low Incomes: The Importance and Limitations of Child Care Subsidies**

- The majority of respondents with low incomes who were receiving subsidies described the difference the assistance made in reducing their child care costs and depended on these subsidies, in combination with other child care strategies, to afford adequate care to allow them to work.
- Some respondents with access to subsidized care did not take advantage of this care due to significant quality concerns.

### **C. Respondents with Higher Incomes: Managing Child Care Costs without Outside Assistance:**

- Although the cost of child care was a concern for respondents with higher incomes, the majority were able to pay for reliable, quality child care.



## A. Struggling to Afford Quality Child Care without Subsidies

Part A depicts the substantial challenges experienced by parents with low incomes in meeting their families' child care needs without the use of subsidies. This part draws from the responses of 12 of the 17 respondents with low incomes who were caretakers of young children and who were not receiving child care subsidies, of whom only four were able to arrange reliable child care.<sup>1</sup> For many of these parents, the worry of trying to meet their families needs with inadequate income was combined with concerns about ensuring that their children were safe and well-cared for. The struggle of trying to find acceptable care and the consequences for employment added to their continual stress.

### 1. Being Forced to “Choose” between Employment and Quality Care

When a lack of affordable, quality child care options is combined with a lack of access to informal resources, parents with young children may face untenable choices between using poor quality care and foregoing income from work. This section illustrates the severe consequences of these trade-offs in terms of both reduced household income and the strain on parents of trying to meet conflicting responsibilities.

#### a. The Prospect of Sacrificing Quality Care

Sofia had been working as a cashier to support herself and her two young daughters, ages three and six. Her children were her main priority and she had worked hard to make sure that *“they have everything that they need.”* While she was at work, her mother took care of her youngest daughter during the day and picked up her older daughter from school in the afternoons. When Sofia's mother suddenly left the country, Sofia had to quit her job and was forced to consider other child care options.

She described her concerns about sending her children to a daycare that she could afford — *“I don't think they watch kids right. I don't think they pay attention right.”* Her fears about low-cost daycares were based on extremely poor prior experiences. When her six-year old daughter had previously been in daycare, the caregivers failed to respond to physical violence.

*[My daughter] was always coming home with a lump on her head and that's why I don't want her to go through that. The kids were mean to her, hitting her, and the teacher wasn't paying attention. So that's why I don't really want her to be in a daycare.*

*I'm not going to be at work in peace. I'm just going to be thinking about my daughter . . . I'm not going to be happy putting her in a daycare. I'm just going to be worried all the time. . .*

Sofia

On one occasion, the caregivers left Sofia's young daughter alone on the school bus — *"They left her on the bus sleeping, they didn't even check that she was there."* When asked if she had looked into different daycares, she responded by saying, *"yeah, but I just don't trust them."* She expressed extreme anxiety about the lack of options.

*I'm not going to be at work in peace. I'm just going to be thinking about my daughter. . . I'm not going to be happy putting her in a daycare. I'm just going to be worried all the time. . .*

Still, Sofia accepted the reality that she would have to consider daycare for her children in order to work — *"I am going to look into daycares, and I know that, because I really need the job. I've got to get another job now."* Based on her poor experiences with the quality of low-cost daycares and her inability to access other informal strategies, Sofia seemed to feel forced to make a trade-off: sending her daughter to a potentially unsafe child care provider in order to work to support her family.

Ada faced similar trade-offs between employment and safe, reliable child care. A mother with two young children, Ada was a Certified Medical Assistant actively looking for work. Although she was eligible for subsidized care, she had recently taken her children out of a subsidized care situation because she was concerned about their safety. As such, she began looking into paying out-of-pocket for daycare. Ada described her anxiety about incorporating this cost into her already stretched budget.

*. . . Because, you know, what if I'm not going to be able to afford what I'm able to afford now, because of daycare? Child care issues . . . will I be able to afford it? You know, working [with] what I'll make? Is it going to be affordable for me? Or is it going to be even more of a struggle than I have now?*

Moreover, Ada was concerned about the quality of the childcare she could afford. She had looked into daycare options that were *"the least expensive,"* and was concerned about safety and cleanliness — *"The daycare I could afford. . . I mean, they are not very clean. . . I would like to [be able to] afford a better daycare."*

Without access to either quality paid care or informal assistance during the times she could find work, she described feeling depressed and worried that she would not be able to *"take care of [her] family."* Because of her lack of options, Ada was attempting to look for work that would not require her to place her children in daycare — *"So what I really need to do is just find a job, at least a part-time job, without the daycare."*

When asked what she would do if she was only able to find work that required child care, she sounded resigned when she responded that her son “*would have to go [to daycare]. I mean, he’d have to.*”

### b. Sacrificing Employment Hours or Quitting a Job

Some parents who did not have access to forms of informal care actively cut back on work hours or quit their jobs in order to take care of their children themselves. The high cost of quality child care kept these decisions from being true choices. While limiting work provides extra time with children, for parents with low incomes, especially those in single-parent households, these strategies can have severe financial consequences, and the economic strain can be a source of on-going anxiety.

Carla, the mother of two young children, ages three and seven, had been working full-time to support her family. She reduced her hours the previous summer because her daughter was out of school. She explained that although she needed the extra pay, the cost of child care during the summer was so high as to eat up the extra income she would have made. Carla did not make this decision lightly, noting that she was already struggling financially and by reducing her hours she would also be sacrificing health benefits.

Lena also quit her job due the cost of child care; however, the consequences of this lack of income were not as severe due to the fact that her husband held a full-time job. Still, Lena was frustrated about not being able to work to help pay off some of her family’s debts. She noted that with only her husband’s paycheck, they could not get ahead financially.

*It’s hard on my husband because he works so hard, and you know all our paycheck goes towards the bills and stuff like that. . . Like this week we are going to pay this, this and this bills and this week are going to pay this. And nothing is left over for now.*

She emphasized that she had a work history and a willingness to work. It was the cost of child care that kept her from getting a job — “*Daycare is too expensive, that’s why I can’t work . . . . Definitely, if I can work I would work.*”

## 2. Bearing the “Cost” of No-cost Arrangements

The expense of paid care in addition to concerns about quality of care caused many parents with low incomes to attempt to create a patchwork of no-cost care alternatives consisting of care by relatives, sibling care, and a dependence on school schedules. Not only were these alternative arrangements extremely difficult to establish for most respondents, they often broke down causing parents to lose income, or even jobs.

*Daycare is too expensive, that’s why I can’t work . . . Definitely, if I can work I would work.*

Lena

a. Care by Relatives

Respondents whose extended family members were available to help take care of their children, expressed gratefulness for being able to feel secure about leaving their children with someone they trusted and for not having to shoulder the heavy financial burden of child care costs. However, parents who depended on their extended family members for primary child care also discussed challenges surrounding reliability of care.

Rebecca, who had three children under five and worked part-time as a pharmacy assistant, discussed the financial ramifications of depending on family members for child care. Rebecca had created an elaborate child care network that depended on weekend work hours in addition to the assistance of her mother, her aunt and her children's father — *“[The children's] father takes them on the weekend. . . And on Mondays and Tuesdays, when he didn't have them, my mother would watch all three of them for me.”*

Rebecca had recently learned about being eligible for subsidized child care, but for the entire previous year, she relied on her family. Although she had more family assistance than most respondents, she discussed instances when her child care fell through. For example, when her mother *“had to go to the hospital for something, their aunt was working and their father didn't take them.”* As a result, Rebecca's paycheck would be *“short.”* She described needing every dollar in her paycheck and when it was lower, she was forced to borrow money from her family to even be able to buy gas in order to take her children to her mother's house while she tried to make up the hours.

As described above, Sofia suddenly found herself without child care when her mother, who was taking care of her two young girls, unexpectedly moved back to her home country. Her mother's prior availability to care for her daughters had allowed Sofia to get a part-time job as a cashier, and Sofia had appreciated the help — *“Oh that was great. She was watching them every time I had to work, or picking up my older one from the school bus, from the bus stop, yeah.”* The sudden loss of care left Sofia surprised and overwhelmed — *“No, I didn't know that was going to happen. That's why I got this job, because I didn't think that was going to happen, and it did.”* Without child care, Sofia had no choice but to stop working. She simply said, *“I just had to leave my job because I don't have a babysitter.”* Although her job had not provided her with benefits and the pay was relatively low — *“It wasn't that much, but it was something”* — Sofia liked her job and wanted to be working. Without her mother to provide child care, Sofia was unsure about her next step. She wrestled with her lack of options and planned on looking into low-cost daycare, despite her concerns over safety.

## b. Care by Siblings and Reliance on School Schedules

Respondents who were caretakers of both older school age children and younger children depended on the older children to take responsibility to care for younger siblings during hours they were not in school.

Vanessa, a single parent of a 17-year old daughter and an 8-year old son, could not envision a child care situation without the assistance of her teenage daughter, despite the strain this responsibility placed on her daughter — *“my daughter has to help out. She’s got to help out.”* Vanessa had previously worked as an accountant and depended on her daughter to watch her son when she had to work overtime during tax season *“so my daughter has always picked up the slack. I thank God for her.”*

Most respondents with school-age children depended on their children’s school schedules for partial child care in order to work. Problems arose due to the limited hours of school during the year, summer vacations, and/or inflexible work schedules when children were sick. Because of these gaps of time, none of the parents was able to rely solely on this strategy, thereby experiencing the same challenges of the cost of paid care and the reliability and stability issues with informal care strategies.

Jennifer, who worked part-time, noted that the fact that her children being in school during the year was the primary reason she could work — *“... but until my daughter, then, when she was younger, I didn’t work, because she wasn’t in school. But since she’s been in school, I had a job off and on. . .”* She was a single mother responsible for the care of three children — her goddaughter, daughter, and nephew, ages 17, 8 and 6. Yet, in addition to working during the children’s school hours, she relied on the oldest to watch the younger children until she got home and depended on her mother for care during the summers.

Only one parent with a low income discussed the possibility of paying for before- and after-school care, and she was unable to afford both at the same time. Vanessa said, *“I couldn’t afford both before and after care. . . it’s not even so much I could afford it, I could afford one not the other.”* All other parents with low incomes who were caretakers of school-aged children relied on subsidies, network assistance or sibling care to fill the child care gap.

## 3. Complicating the Juggling Act: Struggles for Parents Facing Inflexible Work Policies

Work policies can make a tremendous difference in the struggle to balance employment obligations and child care needs. Workers with low incomes, however, tend to have less workplace flexibility than those with higher wages. Several respondents spoke about their own lack of workplace flexibility and the implications for work when child care

*My daughter  
has to help out.  
She’s got to  
help out. . . My  
daughter has  
always picked  
up the slack.  
I thank God  
for her.*

Vanessa

*And that was one of the things my boss complained about, that I was always out. Mind you, I never took a vacation day, Every day I took off was [because] my son is sick because he has asthma. . .*

Vanessa

arrangements could not accommodate children's illnesses.

Carla, for instance, wanted to increase her hours from part-time to full-time, but was concerned about the repercussions of needing to take time off work when her daughter was sick. Carla described needing to leave her job early on occasion due to her daughter's increasingly worsening asthma. She explained that she had no choice but to stay with her daughter when she was sick because no one else would be able to. She was separated from her husband and said, "*it's not like I have anybody else.*" She prioritized her daughter's health and said that her "*health is going to come before anything.*"

*What are you going to do? Anybody, if it was their kids, anybody would leave. . . And being that she is asthmatic or something, I can't just sit and wait around for somebody to tell me, okay just come back later or something like that, I'll allow you to go. No I'm not going to sit and wait for permission. . .*

As a result of her leaving early to care for her daughter, however, she had received a warning from her regional manager. Carla was worried about losing her job, yet she felt she had no choice but to take care of her child — "*So I guess if they're mad, they could be upset. There's nothing I could do, I can't help that.*"

Similarly, Vanessa, who was a single mother of two children, struggled with her employer's reaction to her needing to take sick days when her son's asthma acted up.

*And that was one of the things my boss complained about, that I was always out. Mind you, I never took a vacation day, and you know my personal vacation day, I never took my kids away, I never did anything on my own. Every day I took off was [because] my son is sick because he has asthma. . .*

Vanessa was frustrated about her employer's lack of understanding even though "*he knew my personal situation, I'm a single mom, you know, that I'm not getting help from anyone.*" Due to her lack of network support and lack of childcare assistance, her own well-being was affected. Because she used her limited sick days to take care of her children when they fell ill, she was never able to take time for herself.

*. . . I've never taken off, I don't care. I've been with a fever and everything. It's just you know, things you have to do. Because most jobs they give you a set amount of, you know, days off and they don't take into consideration or give you special, I guess, treatment because you have kids.*

## B. The Importance and Limitations of

## Child Care Subsidies

Child care subsidies can provide access to formal care for those in the lowest income categories who would not otherwise be able to afford such care. None of the respondents receiving assistance were able to use subsidized child care as their only child care strategy; yet having at least partially subsidized care played an integral role in many of these parents' ability to work. This resource also eased the burden of managing unreliable no-cost options, as paid care was generally more stable.

Part B draws on the experiences of five of the 17 respondents with low incomes who were caretakers of young children and receiving child care subsidies at the time of the interview, as well as revisiting the story of one respondent who was eligible for child care subsidies but declined benefits due to quality concerns.

### 1. Affording Reliable, Quality Child Care through the Use of Subsidies

Being able to rely on subsidies to cover the cost of child care relieved a significant burden for the majority of eligible parents. These subsidies made reliable, high quality programs affordable, and provided the additional advantage of the stability of predictable care. The majority of parents described the lack of worry they experienced about arranging care, as well as the quality of the programs.

Sarah, a single parent of three children (ages 4, 12, and 16) who worked part-time as a clerk, discussed the role of child care in her ability to work. While her oldest two children were in school during the day, her youngest daughter was in pre-Kindergarten. Sarah noted that without subsidized care for her daughter, she would not have been able to work — *“I would have had no one to watch her while I go to work.”*

Similarly, parents with school-aged children who qualified for subsidized care in the summers talked about the importance of subsidies. Jennifer, who worked part-time as a bus aide and also received cash assistance, relied on subsidized care during the summers for her eight-year old daughter and her six-year old nephew. Although her mother also helped watch the children during the summers, Jennifer was grateful to have the availability of paid care — *“Child Care Connection do help . . . That’s through welfare, and they help . . . like if I want to get them in a program for summer, and they cost, they’ll pay for it.”*

The majority of respondents currently receiving subsidized child care assistance also had positive things to say about the quality and

reliability of care. Rachel, a former chef with a medical assistant degree, was a full-time nursing student at her local community college. She was a single mother of three daughters, ages one and a half, eight, and 16. Rachel placed her one-year old daughter into a subsidized daycare, and her older daughters' summer camps were subsidized when they were not in school. She described being comfortable with the quality of her day care provider, perhaps even more so because she located the provider herself — *“it’s good. . . it’s a place that I chose, that I found.”* Her daughter had been at the same daycare for the last 18 months and Rachel said that her daughter was *“comfortable, she likes it.”*

Bea, who sent her two-year old daughter to an in-home daycare provider with the assistance of subsidies, was also satisfied with the care her daughter received — *“for the most part, my child care is pretty well taken care of.”* She particularly valued the fact that she had advance notice of the times her daycare closes so that she could reschedule her work hours.

*... for the most part, my child care is pretty well taken care of.*

Bea

*Well, basically what I try to do is schedule my days around the times that she’s not going to child care, so that I can be home with her. Or I’ll make arrangements for her for somebody else to take care of her, while child care is closed. But for the most part, I’ll schedule everything around my vacation —or around her being out of school, the lady not being there. You know what I’m saying? So we try to keep it where if she’s going to be out for a week, then I try to schedule my vacations around the time that she’s not there, or that she’s closed. So it basically works out well.*

## 2. Quality Concerns Despite being Eligible for Child Care Subsidies

Despite the positive experiences of most of the respondents with child care subsidies, a few parents who would qualify for subsidized care chose not to take advantage of formal care options due to quality concerns.

Ada signed up her baby for a daycare program so that she could fulfill her welfare work requirement. Her older son was in the same care situation because he was out of school for the summer. He told his mother that the care providers did not respond to his baby brother’s crying — *“And then my nine-year old would say, ‘They just let him cry’ . . . It was in the summer and so my other son had to go, too. . . That’s when he told me, ‘Mother, they let him cry.’”* Ada immediately took her children out of this care environment and began looking for jobs that would allow her to work without child care.

Beverly, the mother of five young boys ranging in ages from two to eight years old, had been trying to find a job in the medical field. As



part of her welfare work requirement while looking for a job, she had been taking computer classes and working at a daycare. She stopped both activities when she became concerned about the quality of care her children were getting while she was at work.

Her youngest son was a baby when he began getting sick from the food he received at daycare — “*I know the food wasn’t good; it was like too hard for his age. It wasn’t even like cooked, it was like raw, and then it was like too much grease.*” Ultimately, her son became so sick that she had to take him to the hospital.

*I was picking my little one up, because he was only a certain amount of months, and the daycare that he was in, I would bring him there, he was ok when I brought him, but whatever they were feeding him, it was making him sick, and I had to take him to the hospital. And I had to take a deferment until he got old enough to talk and explain to me what was going on, so I’ve been home with him.*

Beverly’s mother filled in and helped care for the children for a while, but then she too got another job and was unable to help. Because of her poor experience with daycare and her inconsistent network assistance, Beverly tried to find a job without using child care. She hoped to find a job that worked around the older children’s school schedules, but had been unable to find one.

*I was trying to find something in that field, but the hours wasn’t going to work, because seven in the morning, like seven to three would be hard, because I have to get them to school and then I have to be home to pick them up, so that was out of the question. Three to eleven would have been ok, but nobody was able to watch them. Eleven to seven was even worser because it. . . Yeah, so I said forget it, because it’s not going to work. I would have to find something that, even though I want to do the hospital thing, I would have to find something flexible where I could set my own hours, which is hard because everybody has their own timeframe.*

Because she was unable to find a job during her children’s school hours, she had been doing volunteer work to qualify for work activities. Although Beverly was qualified to work, wanted to work, and was actively looking for work, she continued to stay on public assistance due to the lack of access to quality child care despite her eligibility for subsidized care.

## C. Managing Child Care Costs

As a contrast to the experiences of the majority of respondents with low incomes who were not able to afford safe and reliable child care without

*. . . he was ok when I brought him, but whatever they were feeding him, it was making him sick, and I had to take him to the hospital.*

Beverly

*... because that's the one thing you can't not pay. You got somebody to watch your kid or you can't go to work.*

Thomas

subsidies, Part C relays the experiences of the majority of respondents with higher incomes, who were able to manage child care costs. Four of the six parents who were primary caretakers of small children were able to pay for child care in order to work. Although these respondents discussed the high cost of care and, in fact, used similar language regarding child care affordability to that used by parents with low incomes, the experiences of the two groups differed in two primary ways. First, their relatively low-cost paid child care arrangements were affordable enough that they relied on these arrangements for all or most of their work hours. Second, all four of these parents were satisfied with the quality of care their children received. The fact that three parents spoke about the necessity of finding below-market cost care, however, speaks to the high cost of care in the state.

Theresa was the only respondent in our sample to pay for center-based care. She worked full-time as a nurse and her fiancé worked two jobs (one full-time and one part-time) in addition to going to school. Theresa's work schedule was flexible and she often scheduled her shifts when she knew that her fiancé would be home in order to cut down on child care costs — *"Child care is expensive. It's very expensive."* Despite her concerns about the cost of child care, Theresa's family was able to pay for care as a primary strategy, and to utilize this care when their no-cost alternatives were unavailable.

Thomas, whose seven-year old son, went to after-care during the school year and to a child care center during the summer, was also able to pay for care, although the cost placed a strain on his budget. Thomas and his wife both worked full-time at small businesses and described living paycheck to paycheck. He described foregoing bill payments in other areas in order to pay for child care *"because that's the one thing you can't not pay. You got somebody to watch your kid or you can't go to work."* Despite these difficulties, Thomas stated that he felt fortunate to have found quality care he could afford. He described the care as *"excellent"* and said that *"even though it's expensive to us, it's affordable based on what child care costs you anywhere else."*

## Conclusion

The accounts of all respondents with young children show that child care costs can be a major challenge for working parents, but the limited choices available to parents with low incomes can make the costs, and the sacrifices they force, untenable. Respondents without the ability to access quality care and without access to informal resources suffered the greatest deprivations. Some of these parents were forced to make the trade-offs between much needed work and safe care. The majority of respondents with low incomes attempted to devise a system of informal arrangements, yet these arrangements were often unavailable

or unreliable, leaving gaps in consistent child care. While parents who were currently receiving subsidized care were grateful for and depended on the assistance, a few parents chose not to participate in subsidized care programs due to significant quality concerns.

Access to safe, reliable, and affordable child care is crucial for working families. Children develop best, have fewer behavioral problems, and perform better in school when they have quality care early in life and before and after school. For infants and toddlers, in particular, quality child care is important for nurturing early learning and language development and enhancing access to supplemental services.<sup>2</sup> The reliability of child care is also essential for parents to maintain employment. Unreliable child care can result in parental absenteeism from employment, which in turn increases employer costs and can lead to pay cuts, job loss, and increased anxiety for working parents. For parents with low incomes, particularly single parents and families in which all adults are working low-wage jobs, the challenge of obtaining affordable care that is safe and appropriate for their children, while also providing the stability they need to maintain employment can be overwhelming. Many of the workplace accommodations that professional workers have for family responsibilities are not available. When children are ill or child care falls through, working parents with low incomes are faced with the possibility of disciplinary action or job loss.<sup>3</sup>

For New Jersey families with low incomes, costs for formal child care can represent one of the highest single expenses in family budgets.<sup>4</sup> Many parents with low incomes simply cannot afford quality, formal child care. The high costs of child care relative to incomes in this state make state subsidies for child care increasingly important. The State must ensure that these subsidies are accessible and that the care that is subsidized is quality care.

## Endnotes

- 1 Of the four households with low incomes who did not describe challenges in meeting child care needs, the ability to rely on family members to provide free or low-cost care was essential. These parents' stories differed from the experiences discussed in the section on informal care because the care arrangements had proven reliable.
- 2 Jack Schonkoff and Deborah Phillips, *From Neurons to Neighborhoods: The Science of Early Childhood Development*, National Academy Press, Washington, D.C., 2000 Cited in Julie Cohen and Danielle Ewen, *Infants and Toddlers in Child Care*, Zero To Three Policy Center and Center for Law and Social Policy, 2008.
- 3 Joan C. Williams, *One Sick Child Away From Being Fired: When "Opting Out" Is Not an Option*, University of California Hastings College of Law, 2006. See also, Julia R. Henly, H. Luke Shaefer, & Elaine Waxman, *Nonstandard Work Schedules: Employer- and Employee-Driven Flexibility in Retail Jobs*, 80 Social Service Review 609, 616, 2006.
- 4 Analysis of data from the Real Cost of Living in 2008 report reveals that a single parent with an income at the level of statewide self-sufficiency (a little under \$42,500 a year) must spend on average 20 percent of their monthly income for family child care for an infant, the second highest monthly cost behind housing. Diana M. Pearce, *The Real Cost of Living in 2008: The Self-Sufficiency Standard for New Jersey*, Legal Services of New Jersey Poverty Research Institute, 2008.

# Affording Housing and Utilities

Housing costs, together with utilities, consume for most American families the largest share of the family budget. For many people with low incomes affording the cost of even minimally adequate housing, whether by ownership or rental, is often beyond their means. Meeting their housing payments is a constant struggle. Faced with the possibility of eviction, losing a home, possible homelessness, or a utility shut-off, households with low incomes usually



prioritize meeting their housing needs over meeting their non-housing needs. Sacrificing non-housing needs, however, is harmful to the well-being of the household. For those households with low incomes who are fortunate enough to receive formal housing assistance, the assistance often helps to provide some relief from the housing cost burden and frees resources for use on non-housing needs.

This chapter examines the housing and utilities needs of the study respondents by grouping respondents' accounts according to housing tenure and the receipt of formal housing and utility benefits. The chapter is divided into four major parts. The first part examines the experiences of renters with low incomes, contrasting the respondents who paid market rate rent with those who received rent assistance. It emphasizes the constant struggle faced by respondents in affording their market rate rent payments, while it highlights the contribution of rental assistance in making housing more affordable. The next part focuses on the experiences of the remaining respondents with low incomes who owned their homes and struggled with affording home ownership. The third part examines the experiences of all the respondents with low incomes in affording utilities, contrasting the experiences of the respondents who paid their utilities in full with those who received formal utility assistance. It assesses the contribution of utility assistance in making utility payments more affordable. The fourth part focuses on the experiences of the respondents with higher incomes who owned their homes. It contrasts their experiences with those of the respondents with lower incomes with respect to affording home ownership and utility payments. The chapter concludes by emphasizing the importance of taking into account housing as well as other basic needs of a household when determining whether housing is affordable.

## Findings

### **A. Respondents with Low Incomes: Facing Rental Housing Costs that were Unaffordable without Assistance**

#### **Struggling to Afford Rent Payments**

- A majority of respondents with low incomes who paid market rate rent in full experienced anxiety, stress, and fear in trying to meet the challenges paying for unaffordable housing that included:
  - Paying a disproportionate share of income on rent with the result that insufficient income remained for spending on essential non-housing needs;
  - Falling in arrears on rent payments;
  - Postponing rent payments by paying rent with credit cards, thereby increasing debt loads; and
  - Being denied rental assistance, which left inadequate income to meet other basic needs;

#### **Benefitting from Rental Assistance**

- A majority of respondents with low incomes who received rental assistance were grateful for the difference this assistance made in the affordability of housing and described how rental assistance:
  - Mitigated the cost burden of monthly rent payments;
  - Made it possible to afford housing; and
  - Allowed the use of monies that they would have been spent on unaffordable housing costs for expenditure on non-housing needs.
- Some respondents with low incomes who received rental assistance explained that, despite the helpfulness of the assistance, rent remained a burden, because:
  - Insufficient monies remained to pay for non-housing needs, after making their share of the monthly rent payment.

### **B. Respondents with Low Incomes: Struggling with Home Ownership Costs**

- Some respondents with low incomes who owned their homes described the constant anxiety and difficult trade-offs they experienced in paying the mortgage, and mentioned the need to:
  - Deplete savings and neglect payment on non-housing bills;
  - Contemplate bankruptcy to escape foreclosure; and
  - Take in boarders to subsidize mortgage payments.

### **C. Respondents with Low Incomes: Facing Utility Payments That Were Unaffordable without Assistance**

#### **Struggling to Afford Utility Payments**

- A majority of respondents with low incomes who paid their utility bills in full described the challenges of not being able to afford utility payments, including:
  - Experiencing utility shut-offs;
  - Depending on help to avoid utility shut-offs;
  - Choosing between utility payments and meeting non-housing needs; and

- Experiencing constant stress and anxiety even when service was not immediately threatened.

#### **Receipt of Utility Assistance**

- Some respondents with low incomes who received utility assistance and appreciated the difference this assistance made, described how the utility assistance both:
  - Reduced the cost burden of monthly utility payments; and
  - Failed to mitigate the full cost burden.
- Some respondents with low incomes who received utility assistance explained that, despite the assistance, payment of utility bills remained a struggle, leaving them feeling anxious and worried, and that they:
  - Received shut-off warnings;
  - Depended on financial help from family and friends; and
  - Needed to negotiate payment plans with the utility company.

#### **D. Respondents with Higher Incomes: Managing Home Ownership and Utility Payments**

##### **Managing Mortgage and Utility Payments**

- Most respondents with higher incomes who owned their own homes, in contrast to the respondents with lower incomes who owned their own homes, did not describe daily anxiety in covering their monthly housing and utility costs, and instead mentioned:
  - Managing mortgage and utility payments;
  - Being concerned about various costs associated with home ownership, such as property taxes, maintenance, and renovation;
  - Being concerned with maintaining their standard of living in the near- and longer-terms; and
  - A need to be more conservative in the use of gas, electricity, and oil.

## A. Facing Rental Housing Costs that were Unaffordable without Assistance

Rental housing is excessively costly for many households with low incomes.<sup>1</sup> Their low incomes are insufficient to meet the rents required by the market, even in the lower cost areas of the state.<sup>2</sup> To help cover their rental costs, households with low incomes may be eligible for rental assistance. Yet, only about one-third of New Jersey households who are eligible for rental assistance, in fact, receive assistance. Among the respondents with low incomes, 34 were renters of whom 17 paid market rate rents and 17 received rental assistance. Part A of this chapter contrasts the experiences of the respondents with low incomes who paid market rate rent with those who received rental assistance. It demonstrates both the intense strain experienced by households that bear market housing costs as well as the ameliorating effects of rental assistance.

### 1. Struggling to Afford Rental Housing

This first section draws from the responses of the 17 respondents with low incomes who paid market rate rent and who spoke to the issue of housing affordability. For a majority of these respondents, paying the rent in full was a constant struggle, but rent payments were prioritized over their non-housing needs. Respondents allocated a disproportionate share of their monthly income to their rent payments, failed to keep up regularly with their monthly rent payments, and postponed dealing with the immediacy of their rent payments by increasing their debt load. This allowed them to use their limited resources for spending on non-housing needs, such as food. Complicating circumstances such as a recent job loss, separation from a spouse, or cessation of child support intensified their affordability burdens. When financial assistance from a family member was available, it provided only temporary relief. There were also respondents who mentioned that rental assistance would have helped alleviate the cost burden, but they were not able to receive it. The importance of maintaining their housing combined with the inability to make rent payments without compromising their non-housing needs left respondents feeling anxious, stressed, or even fearful.

#### a. Paying a Disproportionate Share of Income on Rent

Households paying more than 50 percent of their income on rent are considered to be severely cost burdened, meaning that housing costs consume resources that are needed for other non-housing necessities. Because maintaining a home to live in is invariably a first priority, households with low incomes are often likely to have insufficient



income to maintain the well-being of the family after paying the rent. Respondents who had to contend with making disproportionately large rent payments described the magnitude of the payment, the constraints placed on their financial resources, and the constant emotional strain this created.

Catherine was the sole wage earner in her household. She lived in a two-bedroom apartment in Newark with her three children and her daughter's fiancé. Meeting her monthly rent payment was severely constrained by limited income, leading to trade-off decisions in choosing between essential needs. Catherine explained that market rate rent was expensive. In putting out more than one of two paychecks each month, she expended more than 50 percent of her monthly wages covering the rent.

*Disadvantage, is it's expensive as hell to live here. My rent is \$1,200 a month. There goes my paycheck. . . . I pay market rate for this apartment, its \$1,200 per month. By the time I pay the rent, which is my paycheck plus \$200 out of the second, because I get paid twice a month. So it's my own whole paycheck, plus I have to save money out of my second paycheck to make sure that I have the rent. . . . That last paycheck you get at the end of the month that whole entire check is going to the rent. You're not going to see that.*

Catherine explained that the income remaining after paying her rent was not sufficient to cover both the large heating bill and the food needs of the family — “Now if you're paying \$1,200 a month for rent, and you're looking at another \$400 to heat your apartment . . . That runs into money, mega money, [and] you ain't got the money.”

Vanessa was a single divorced parent with two young children. Recent complicating circumstances upended Vanessa's life with the result that she suddenly found herself facing poverty. About a year before the interview, she had moved out of the house she had owned with her son's father due to a threat of foreclosure. This resulted in a series of unstable housing situations. At the time of the interview, she was living in a rented apartment in a suburban town in Union County. Vanessa's situation was made more complicated when she lost her job about three months prior to the interview. Her main source of income was unemployment insurance, which was considerably less than her salary earlier in the year. Vanessa explained that the need to cover her expenditures from her unemployment insurance and child support payments had made meeting her rent payments an ongoing struggle. Each month to cover the rent payment she put out more than two of her weekly unemployment checks.

*. . . it's my own whole paycheck, plus I have to save money out of my second paycheck to make sure that I have the rent.*

Catherine

*I haven't paid the rent yet . . . . The rent is the problem I have because I'm not making enough; in addition to the monies that the — the father of — of my child is not sending.*

Muriel

*I've been through it all, but I mean, I'm making my rent the best way I can. This was nothing to me, this was nothing to me. This wasn't even my check when I was working. . . . now I'm struggling. . . . if you can imagine by paying \$850, that takes what, two of my checks? Two of my checks and maybe some of his child support to pay the rent. . . . Because you know my rent is due Saturday and that's going to be it for me as far as finances, until next week.*

## b. Falling Behind on Rent Payments

For households with low incomes, keeping up rent payment schedules can become difficult when there is a disruption to their regular income stream. For some respondents who depended on child support, the curtailment of child support payments made the burden of meeting the monthly rent payment so great that they fell behind on the payments.

Muriel who lived with her young daughter in a suburban town in Middlesex County had been living in the same one-bedroom apartment for about seven years. She explained that her financial situation was precarious. About two months before the interview her ex-husband ceased paying child support. This further reduced her already low income, which previously had been diminished when a work injury prevented her from working consistently. She was behind on the \$675 monthly rent payment and expressed her desperation to catch up. She had applied for Section 8 assistance and was hoping that she would qualify to receive it.

*I haven't paid the rent yet. . . . I could get help to pay the rent. . . . God willing, I hope I will qualify; God willing . . . The rent is the problem I have because I'm not making enough; in addition to the monies that the father of my child is not sending.*

For Carla, who was separated from her husband, market rent was more than she could afford. Carla lived with her two young children in a three-bedroom apartment in Jersey City owned by her uncle. Given her low salary and the additional complication that her estranged husband, the father of her daughter, was not paying child support, Carla considered her rent payments to be costly. She had fallen behind on the monthly payments. She complained that although her uncle owned the apartment, he was not willing to take into consideration her situation and raised the rent regularly each year.

*I currently live in a 3-bedroom apartment. And it's so expensive. A lot of people look at it and they're: "Oh you know, that's great. A three-bedroom apartment, for, you know, \$880 is great; you know you can't find it." But to me it's expensive, because of the amount of money that I make. . . . And it's family owned, my uncle owns it. And they still repeatedly increase my rent every year. So you really don't get a break*

*any way you look at it. . . . Well, I didn't pay it. I'm paying it extra like every month now. Like if I have an extra \$40 or \$50, I have to pay it. So I mean now, it was like \$1,700, you know, that I was behind. And now I'm paying it off little by little . . .*

### c. Relying on Credit

When income was insufficient to cover both rent payments and non-housing needs, some respondents charged rent payments to a credit card. While this approach allowed them to use the limited income they had to meet their non-housing needs, it increased their debt load and only postponed an inevitable crisis until the time when they finally would need to repay the debt. In the case of Frances, this dependence on credit to pay her rent was unsustainable and reflected her escalating desperation as she struggled to maintain her basic needs without resources.

Francis lived alone in a rented apartment in a suburban town in Mercer County. She was happy living in her neighborhood and got along with her neighbors. Francis, however, had been suffering from depression since the death of her husband, which complicated an underlying post-traumatic stress disorder. She had no steady employment or source of income. To generate income she had resorted to selling various items she had collected over the years with her husband. In addition, Francis had been drawing down the monies she received from selling the house she had owned with her late husband as well as other monies she had accumulated in savings. A few months prior to the interview, she had depleted these sources of income and had no plan for generating further income. As a result, she had not been able to make a number of her rent payments.

Her mother had helped her with the most recent rent payment, while for the two prior months she charged the rent to her credit card. Depending on her mother, however, was not a viable source of support for keeping up the rent payments over the long-term and charging the rent to her credit card was unsustainable.

*. . . And I don't even know if I can live by myself another month. I have had to charge my rent two months, and my mother paid my rent last month. I just can't do that. . . . But I'm telling you right now, I don't know how I am paying my rent. I don't know. . . . I can't pay my rent. . . . Honestly, I have no idea what is going to happen to me.*

With no regular income stream to depend upon, Francis' increasingly precarious financial situation jeopardized her ability to meet her various bill payments, including her credit card bill. The desperateness of her situation had led Francis to resort to drinking. She described how she was doing this to quell her panic and the terrifying fear she found herself facing.

... I don't make enough where I'm at to pay my other expenses and eat and pay rent too.... If I pay the rent with the credit card, then I have enough money to pay for the groceries and stuff like that.

Carolyn

*I drink a lot, you know. I drink a lot now. Because if I have a couple of drinks, it's like, "Okay, well, sleep on it." So that really is the biggest effect. I drink more than I should drink, because it stops the panic. If I think about it, oh my God! I am going to panic. Big time. Big, big time. I mean, if you can imagine yourself waking up in the morning, and I don't know if you have a house or mortgage or whatever you have, you can imagine yourself waking up in the morning, and just going, "where is it going to come from? Where is it going to come from?" and not have an answer to that. It's terrifying. Absolutely terrifying. Now if I went to lay down to go to sleep, I would obsess about that. So I just get a bottle of wine and kill it, and go to sleep.*

Carolyn, a divorced single woman, lived alone in a rented two-family apartment in a suburban town in Burlington County. Carolyn explained that her rent payments were more than she could afford. After paying the rent, she did not have enough money to buy food and other non-housing necessities. Carolyn felt safe in her neighborhood and enjoyed her neighbors with whom she had warm relations. She did not want to return to live in the less expensive neighborhood she had previously lived in because it was dangerous. By choosing to remain in her current neighborhood, however, she would have to keep up the higher monthly rent payments. To resolve her dilemma, Carolyn had charged her recent rent payments to her credit card.

*My rent's like \$1,175. So that's a chunk right there. . . . I really can't afford the house I'm living in right now, but you make do to get — to do what you can. Honestly, I just paid like three or four months' rent on a credit card, because I don't make enough where I'm at to pay my other expenses and eat and pay rent too. This house is a little over my means. . . . If I pay the rent with the credit card, then I have enough money to pay for the groceries and stuff like that.*

#### d. Struggling After Being Denied Rental Assistance

For some respondents whose applications for rental assistance had not been successful, the denial of their applications for rental assistance limited the resources they had available to meet their utility payments and exacerbated the intensity of their daily struggles. Samantha had been living in the same apartment in Elizabeth for fifteen years with her fiancé, brother-in-law, and adult child. She would have preferred to move because neighbors "make noise all night long. Sometimes I get no sleep." Samantha was the only working household member. She was meticulous about paying her bills in full when they fell due and, if need be, she worked overtime to make sure she had enough money to make the payments. She paid market rate rent for her apartment each month, though she had applied many times over the prior twenty years for Section 8 rental assistance but had not been able to get it. Because she prioritized the rent payments in her budgeting, receiving rental

assistance would have made a difference to her precarious financial situation. It would have freed resources to help her pay other bills, in particular the electricity bill.

*And I try to get housing and it's hard to get. . . . Because Section 8 would help me pay, you know help me with my bills. . . . I don't have no problem with my rent, because I pay that [first]. But like I said, the only thing I have problems with is my electric bill.*

Beverly was the only respondent receiving cash assistance who was not getting rental assistance. She lived in Paterson with her five young children between the ages of two and eight. At the time of the interview, she was looking to move to a bigger apartment to accommodate her sixth child, with whom she was pregnant. Beverly had applied for Section 8 housing assistance but had been informed that the list was closed. She believed that she did not have the appropriate family connections that Section 8 recipients had, which allowed them to get rental-assisted apartments.

*I wanted Section 8, and I filled out for it, but I didn't get any response and when I went to check, it was like it was closed, so like the only people that really get it are those that they have family. Most of the people I've known that have it have family and other people involved in the building.*

## 2. Benefitting from Rental Assistance

This second section draws from the responses of the 17 respondents with low incomes who received rental assistance. It focuses on the extent to which rental assistance helped mitigate the burden of their monthly rent payments. For a majority of the respondents, rental assistance was critical in offering them the opportunity to afford housing. By providing stability and the security of affordable rent payments, it allowed these respondents substantial peace of mind. On the other hand, for some respondents, their rental assistance was insufficient and still did not make their rent payments affordable, leaving them with feelings of anxiety similar to those expressed by the respondents who paid market rents.

### a. Benefitting from Reduced Cost Burden of Rent Payments

Rental assistance provides crucial help to people with low incomes. Respondents appreciated receiving rental assistance, which helped mitigate what otherwise, would have been burdensome housing costs. They acknowledged that if it was not for the rental assistance, they might not have been able to afford housing. The assistance also allowed them to allocate monies for expenditure on meeting other essential non-housing needs. Moreover, housing subsidies provided valuable

*And I try to get housing and it's hard to get. . . . Because Section 8 would help me pay, you know help me with my bills.*

Samantha

Well, right now I have Section 8, and they help me out a lot. And they've been real good and they keep my rent moderate so I could afford to pay that, plus afford to do what I have to do with the kids.

Rachel

stability to some respondents who suffered the sudden loss of other resources but were reassured that at least their housing costs were covered.

For Sofia, rental assistance was particularly critical. She was a single mother living in a two-bedroom apartment in a suburban town in Cumberland County. Sofia had recently given up her job as a cashier because her mother, who was her child care provider, had moved away leaving Sofia with no choice other than to stay at home to care for her children. With an anticipated reduction in income, Sofia realized that she was not in a position to pay the full rent.

*Oh, I like my housing, they help me a lot. I like the assistance they give, because they help you pay your rent and stuff. . . . And that's a big help for me right now, because I can't afford the whole rent right now.*

Rachel who received both cash assistance and rental assistance during the course of her nursing study program lived in a three-bedroom apartment with her three children in a two-family home in Jersey City. Rachel appreciated the rental assistance, which reduced her monthly rent responsibility to \$210. The rental assistance allowed her to apply monies, otherwise spent on rent, to her children's needs. The security of an affordable monthly rent provided Rachel with the resources and peace of mind to fulfill her parenting responsibilities.

*"Well, right now I have Section 8, and they help me out a lot. And they've been real good and they keep my rent moderate so I could afford to pay that, plus afford to do what I have to do with the kids."*

Tanya lived with four children in a three-bedroom apartment in Trenton. Because rental assistance reduced her rent payment considerably below the market rate — ". . . good thing is, my rent is low. . . . I pay \$136 a month . . . low-income Section 8" — Tanya was able to manage on her current income — ". . . but right now, yeah, I'm just getting by, just getting by."

Tia was another respondent who also explained how she benefitted from receiving rental assistance. She lived in Paterson with her young son and had experienced a number of complicating setbacks over the years, including identity theft. In addition, she suffered from a serious health condition for which she received disability payments. During the interview, Tia expressed her frustration with living in a two-bedroom apartment and said that she would like to live in a single-family house with a private backyard as she had once done. She was, however, grateful for the rental assistance she was receiving, which reduced her monthly rent payment considerably.

*Well, thank God for Section 8, because I'm on Section 8 now. . . . And*

*I've been on it now for approximately seven years. . . . The rent is \$895 a month. I can't afford that, so thank God for Section 8, because I pay \$208 a month. And it's a blessing. It's a blessing, and by that I'm able to pay the rent.*

Ada also spoke with appreciation for the rental assistance she received. A single mother with two young children who lived in a suburban town in Warren County, Ada had been receiving Section 8 rental assistance for about six years. Ada explained “*the cost of housing, that's the worst thing.*” She was “*happy*” with the assistance, which “*helped me a lot . . . like the most blessing thing that I've had.*” It provided her with some level of independence and allowed her to apply her monies to the other things she needed. This was especially important because her cash assistance had been terminated two months before the interview took place, due to receipt of child support. Ada was confident that if it had not been for the rental assistance she would still be living in an overcrowded situation with her mother and siblings. The flexibility of rental assistance, which adjusts the tenant's share of the rent based on income, was thus a crucial benefit to Ada, providing her with housing stability even as her circumstances changed.

*That has helped me a lot, because I'd still be living with my mother and my brothers in a three bedroom condo, and I wouldn't be able to do it on my own, at least right now. And when I was working, 40 hours a week, making decent money, it would still help me, because it went by what I need and it was only me. It's not like I have two incomes. . . . like my rent went up to like \$700, but I still was able to have money for the other things I needed.*

## b. Struggling Despite Rental Assistance

Despite receiving rental assistance, affording housing can still be a struggle. For some respondents, although rental assistance helped reduce their housing costs, insufficient money remained to meet their non-housing needs. For these respondents, the struggle to maintain rent payments and non-housing needs with insufficient resources produced stress and worry, although the experiences were less extreme than those described by respondents without rental assistance were.

Pauline who lived with her grandson in a two-bedroom apartment in Newark worked full-time as a nurse's aide. She explained that her rental assistance was “*a big help*” and that “*without Section 8, well I wouldn't even be here to start with.*” Nevertheless, after receiving \$535 in rental assistance, Pauline's contribution of \$465 to the monthly rent payment of \$1,000 was “*still a good bit for me to pay too.*” She had little money remaining to cover her other bills.

*Sometimes it gets rough . . . you basically got enough to go to work for the next two weeks, you know, whatever. So then the next month, the*

... well I pay  
the rent first.  
Then I try,  
I pay with  
what little I  
got and I try  
to give  
everybody  
a little bit  
of money.  
Sometimes  
some of them  
don't  
be satisfied  
and they  
still are  
getting me ...

Pauline

*next time you get paid you got to try to pay a little bit on all your bills and everything, so that's it. Then you start over again with the same thing, and if you can skim \$20, \$30 off for yourself each time you are lucky, you know. There's hardly nothing left.*

The payment of the balance of her rent responsibility after rental assistance was a “*top priority*” for Pauline. Only after she had paid her rent, did Pauline work out how much money she had left over to make payments on her other bills.

*Uh, well I pay the rent first. Then I try, I pay with what little I got and I try to give everybody a little bit of money. Sometimes some of them don't be satisfied and they still are getting me, you know, but I try to split it up and try to give everybody a little bit of something. Whatever the most pressing at that particular time. . . . so, basically the only thing I'm really, really worried about is getting my bills paid up, you know, the rent and stuff because it's rent time, it's rent time; so that's my top priority.*

Similarly, Pamela who lived with her daughter in a suburban town in Gloucester County also acknowledged that her rental assistance made a difference. Pamela relied primarily on social security disability payments for both herself and her daughter for her income. She explained that the Section 8 assistance “. . . *is a plus.*” Nevertheless, she considered the share of the total monthly rent that she paid out of pocket to be “*kind of a lot.*” After she had paid her share of the rent, she still worried about having enough to pay her other bills, in particular, the utilities, and this caused her continual stress — “*Yes, it's going up, the amount, you know I pay half my rent, which is kind of a lot, . . . And I wouldn't mind if that's all it was. But, then there's electric, and there's water, and sewer.*”

## B. Struggling with Home Ownership Costs

The aspiration to own a home, deeply embedded in the American Dream, is not limited by income. For households with low incomes who own their homes, paying the mortgage can be no less a challenge than for those making a monthly rent payment. Their low income may not be sufficient to meet the mortgage payment on a regular basis. Part B examines the challenges faced by home-owning respondents with low incomes who consistently struggled with paying the mortgage and lived with the constant worry of losing their homes.

### Facing the Threat of Home Loss

This section draws from the responses of the nine homeowners with low incomes who owned their own homes. While some of these homeowners spoke to the generalized anxiety they felt, three



respondents described the emotional and financial strain that preoccupied them each month as they struggled to make their monthly mortgage payments. Like renters with low incomes who paid market rate rent, they prioritized their housing needs over their non-housing needs. Complicating circumstances such as a recent job loss, an inconsistent income stream, and a change in health condition aggravated the affordability burden. To maximize their chances to keep their homes and stave off the threat of home loss or becoming homeless, these respondents depleted savings, contemplated bankruptcy, or took in boarders. These actions undermined their ability to meet other financial obligations, however, and required them to make difficult trade-off decisions between their housing and non-housing needs. The urgency in meeting the monthly mortgage payments produced stress and left respondents feeling vulnerable.

#### a. Depleting Savings and Neglecting Non-Housing Bills

A commitment to owning a home and maintaining a regular mortgage payment can become a tremendous burden with an unexpected change in household circumstances. An event, such as a job loss, can threaten home loss when the means to keep up payment on a mortgage and other non-housing needs is jeopardized. Because maintaining a home is often a first priority, non-housing needs are likely to be sacrificed with an unexpected decrease in income. For Richard the best he could do to avoid losing his home and meeting his mortgage payments was to deplete his savings, leaving him with no personal safety net to manage his on-going financial crisis.

Richard owned a home in a suburban town in Camden County. When he lost his job as a union plumber about fifteen months prior to the interview, Richard's first priority was to keep his home and avoid foreclosure. The sudden reduction in income and his decision to use the resources he had to make the monthly mortgage payment diminished his ability to pay his non-housing needs, in particular the utility bills.

Being unemployed and living on a low income was the “*worst time*” and “*nerve wracking*” for Richard. His unemployment insurance had run out, although he had eventually begun working as a non-union plumber during the day and for a cleaning service at night. Richard had to withdraw all his savings with the union to keep up the mortgage payments and to avoid foreclosure — “. . . *foreclosure is like, if you could put a picture of foreclosure with a monster on it . . . that's it. I didn't get this far to lose the house.*”

Richard described the insecurity he felt, despite his prior belief that he would have the personal and societal resources to get him through his

*. . . foreclosure  
is like, if you  
could put a  
picture of  
foreclosure  
with a monster  
on it . . . that's  
it. I didn't get  
this far to lose  
the house.*

Richard

job loss.

*Like, you think, okay I've got unemployment, bank some money, you know what I mean, pay the mortgage, and you just hope for the best. . . Yeah, um, I had to take um, all my annuities out of the Hall to pay for my mortgage. . . . So now that's it; now it's gone. I went through that like in September [three months ago] . . .*

During the fifteen-month period after he lost his job, Richard described how so much of the progress he had made in his life suddenly reversed. He failed to cope with some of his responsibilities and could not keep up with making regular bill payments. While he acknowledged the personal factors involved, the expense of the mortgage and the central importance of maintaining his housing were a significant emotional as well as financial strain, which played a major role in his experience of falling behind on all his other bills.

*. . . in the process of me being laid off and separating from my ex I kind of lost focus for a while because it wasn't just paying the bills on time, it was just holding on to the mortgage was important, so that means I lost perspective and focus on all the other bills and it's really frustrating because I feel like I come from nothing almost and you find a way getting something done and then it's just like, oh, like you've got to be kidding me, the ball stopped and I have nowhere to go and then you can't really ask people for money and it's like, oh my god, I can do this, I can do this. And then, you know, you just, I lost focus, you know, I lost on how to pay the bills, I don't look at the calendar no more, it's just like, you know, I maintain electric and I maintain the mortgage now and that's it, that's all I got. All the other bills are behind, I'm just like whatever, you know. I'd rather have the mortgage paid. . .*

#### b. Contemplating Bankruptcy to Escape Foreclosure

Keeping up mortgage payments can be so demanding for a household with a low income that the possibility of filing for bankruptcy is at all times a serious consideration, despite the long-term consequences. For Garfield who was facing a foreclosure threat, filing for bankruptcy was a real option. Garfield who owned a home in a suburban town in Camden County was making a concerted effort to become financially stable, including efforts to build equity in his home by rehabilitating it. However, with an unpredictable income, he was living day to day on the hope that in the near future he would be generating enough income to settle his debts and consolidate his life.

In the past, Garfield's family had received cash assistance and was still receiving food stamps and Medicaid. After a period of unemployment, Garfield had recently begun work as a machinist. In addition, he worked after hours as a mortgage broker and was counting on a house

closing to help stabilize the family's financial situation. In the interim, however, Garfield had fallen behind on the mortgage payments and the bank had informed him that it was considering foreclosing on his home. Garfield felt that the bank was not sufficiently sympathetic to his plight. While making the mortgage payments was a priority, Garfield was also contemplating filing for bankruptcy. He explained that in choosing bankruptcy, he could wipe his slate clean and, thereafter, start again from the beginning.

*And we were looking, well we'll file bankruptcy, . . . we're going to the uphill side right now, so we'll start over and we'll get everything in line, . . . we haven't received an official letter to take the house, but it's like, . . . we're fighting so hard, . . . for our family and to keep the house. . . . Mortgage is priority, but right now we have to decide, . . . we're behind so they're not going to accept any payments. We've got to decide when this closing happens, do we want to file bankruptcy or buy our way out? So we're in the situation.*

### c. Taking in Boarders to Subsidize Mortgage Payments

Changes in a person's life circumstances can have compelling consequences when income declines to a level that is below that necessary to maintain self-sufficiency. The constant fear that there is insufficient income to cover critical expenses can elicit anxiety and a feeling of heightened vulnerability. Rose who owned a home in Newark lived in constant fear that she could, in any month, become homeless.

Rose gave up her job of ten years with the postal service for health reasons. She decided to make a career change and began studying nursing. Although she considered her circumstances temporary, she realized that she would have to make do with her lower income. Rose who had owned her home for six years decided it was necessary to take in boarders for the duration of her studies to help meet the monthly mortgage payments. She needed to ensure that during the course of her studies she would not lose her home. Her biggest fear was that she might become homeless. Consequently, she prioritized the mortgage payment each month, making sure she paid on time.

*Because I've never been homeless, in my life. So I just can't — you know, because if you don't pay your bills, they'll come take your house. So you know I have constantly to make sure that — whew — to pay the bills. Make sure to pay the mortgage. I don't care what's late. I make sure that that's on time. Everything else you can call in and talk about, but mortgage, no. It is what it is.*

Rose also explained that the urgency in making the mortgage payment each month made her very anxious before each monthly payment. She kept herself secluded in her home as she prepared for the deadline —

*. . . we're fighting so hard, . . . for our family and to keep the house. . . . Mortgage is priority, but right now we have to decide . . . we're behind so they're not going to accept any payments. We've got to decide when this closing happens, do we want to file bankruptcy or buy our way out? So we're in the situation.*

Garfield

*“Like the first [of the month] I’m like, you know, my mood changes. I’m in such a like, you know, it’s a make-sure mode.”*

## C. Facing Utility Payments that were Unaffordable without Assistance

The full burden of housing costs also requires taking into account utility (gas and electricity) costs. For many renter households, rent payment includes utility costs. However, for those households with low incomes for whom this is not the case, irrespective of whether they rent or own their homes, affording their gas and electricity payments may pose an additional challenge. Some households with low incomes may qualify for utility assistance — either the federally funded Low Income Home Energy Assistance Program (LIHEAP) or the state funded Universal Service Fund (USF) — that can help mitigate the full burden of their utility costs, although the amount of this assistance is limited. Part C of this chapter contrasts the experiences of the respondents with low incomes who paid their utility costs in full with those who received formal utility assistance, and considers the personal networks and charitable assistance that some respondents leveraged to pay their utility bills.

### 1. Struggling to Afford Utility Payments

This first section draws from the experiences of the 25 respondents with low incomes who did not receive formal utility assistance to pay the utility bills.<sup>3</sup> A majority of these respondents spoke to the difficulties they experienced in affording the utility payments. Their experiences included having their utilities shut-off, being threatened with utility shut-offs, being forced to choose between making their utility payments or meeting their non-housing needs, and enduring the constant anxiety of finding the money each month to make the utility payments.

#### a. Experiencing Utility Shut-Offs

For households with low incomes, when rent or mortgage payments consume a substantial proportion of household income, there is likely to be insufficient income remaining to cover utility payments as well as the non-housing needs necessary to maintain the well-being of the family. In such circumstances, households with low incomes feel squeezed between meeting their rent or mortgage payments, their utility payments, and paying for their non-housing needs. Changes in circumstances, such as a job loss or unexpected bills to pay, exacerbate the predicament. In choosing between the competing payments, particularly when family or friends cannot help, they may be forced into making trade-offs in which one or more basic needs are sacrificed. Because maintaining a roof over their heads is usually a first priority,

sacrificing utility or non-housing needs is likely to follow. For people with low incomes, the possibility of a utility shut-off in such situations is a regular feature of their lives, resulting in both emotional and material deprivation.

Sofia who rented her home had not been successful getting assistance to help defray her gas costs. The gas supply had been shut-off and she needed assistance to get it reconnected, but she said, “*Nobody wants to help me and it sucks.*” Sofia used gas to heat her home and the accumulated gas bill, which at the time of the interview was \$900, was “. . . *like over the top, it’s too expensive.*” She was trying to pay it off “*little by little, because that’s too much . . .*” and, thus, she needed help urgently.

In addition, Sofia had paid only half of her \$380 electricity bill the previous month. She had often received electricity shut-off notices but she had avoided a shut-off by paying half each time — “. . . *at least I’m doing something. Yeah, they can’t shut off my electric, I need that.*” Because of her precarious financial situation and the constant fear of a utility shut-off, Sofia felt very vulnerable.

*It affects me because I get scared like my stuff is going to get shut off and I don’t want my daughters to know. Like when they wake up, thinking that they’re going to cut my electric. I think a lot, like at night I think a lot about it. I think about everything. It just affects me personally.*

Richard, a homeowner, described how so much of the progress he had made in his life suddenly spiraled down during the fifteen-month period after he lost his job. He failed to cope with some of his responsibilities and could not make timely payments on his bills. Although he tried to reduce electricity consumption by limiting usage of the air conditioning system during the summer, he was only partially successful. The unbearable heat in his house required him to use the air-conditioning system more than he preferred. With no one to turn to for financial help, the utility company cut off the electricity to his house on three separate occasions when he failed to pay the bills.

*My electric’s been shut off probably three times in the past year, you know. It’s like, you just try to hold down, hold down and all that and then all the sudden you can’t hold out because PSE&G is it; there is nobody else to go to; there is no other alternatives. . . .*

Beverly story illustrates how factors completely outside the control of renters can increase the difficulty and frustration of coping with utility costs. She received neither rental nor utility assistance. The utility costs were higher than necessary because her apartment was not well insulated. Beverly complained that the landlord had taken out the insulation and had not reinsulated the building. As a result it

*. . . thinking that they’re going to cut my electric. I think a lot, like at night I think a lot about it. I think about everything. It just affects me personally.*

Sofia

was “freezing” in her apartment during the winter — “*it’s like you’re in a refrigerator.*” Prioritizing her parental responsibilities, Beverly said she was not willing to let her children “freeze . . . so you turn on what you need to stay warm.” By turning on the stove to help keep the apartment sufficiently warm, she increased the utility costs.

Beverly also explained how on one occasion, when faced with the choice between paying the utility bill and making certain purchases over Christmas, she opted not to pay her utilities — “*I had to make different sacrifices . . .*” As a result, the utility company shut off her electricity. After the electricity was shut-off, she moved with her family to her mother’s house for a few days. Only after she borrowed money from her brother to settle the bill with the utility company, was the electricity supply restored.

Lena lived with her husband and two young daughters in a Gloucester County suburban home, which they owned. The family was dependent on her husband’s salary. Although her husband earned a unionized wage working as an electrician, there was little financial flexibility to deal with unexpected expenses. The utility bills varied with changes in the seasons and were considerably higher during the winter and summer months, with the heating bill reaching \$300 a month the previous winter. The family had tried to conserve gas and electricity usage by not using the air conditioning system in the fall and spring months. Nevertheless, during one difficult period, when there were a number of unexpected bills to pay after the dryer broke, they were not able to make their utility payments. As a result, the utility company shut off the gas and electricity “*. . . and it was a mess.*” Only after the family borrowed money from a friend were the gas and electricity supplies reconnected. Lena’s efforts to receive formal utility assistance at that time were not successful.

#### b. Depending on Help to Avoid Utility Shut-Offs

Even when the struggle to afford utilities does not escalate to a trade-off between utility needs and other housing or non-housing needs in which a utility shut-off occurs, the threat of an electricity or gas shut-off may accompany the struggle to afford the utility payments. Respondents who described facing threats of a shut-off explained that it was only with the help of a non-profit organization or a family member that they managed to avoid experiencing an actual shut-off.

Carla, a renter, explained that the size of the gas and electricity bill “*bothers*” her. While she would have preferred to cut back on her electricity consumption, her daughter’s asthmatic condition required that she keep the air conditioner running constantly. As a result, the previous summer the utility bills had been “*extremely high.*” One month, when she could not make a payment, the utility company

responded by threatening a shut-off. On that occasion, it was only with the help of the Salvation Army that she avoided the shut-off. On other occasions, she had to ask her father to pay the gas and electricity bill.

Jennifer, who lived with her three young children in Trenton, received cash assistance and worked part-time as a bus aide, as well as cutting hair on the side. She was not able to make ends meet on her income and received financial assistance from family and friends and her brother, in particular.

Jennifer explained that her utility bills were “*high*”. Her most recent utility bill was more than \$1,000. Despite receiving shut-off notices, Jennifer managed to avoid actual shut-offs because she had been successful in getting help from various non-profit organizations — “. . . *you can find agencies around here that can help you . . .*”

### c. Choosing between Utility Payments and Meeting Non-housing Needs

When utility costs become too overwhelming, people with low incomes may be forced into choosing between utility payments or meeting any one of their other basic needs. In such situations, a non-housing need is foregone when, to avoid a loss of utility service, the utility payment is prioritized. Respondents described the efforts they made in these situations to minimize energy use, and the emotional toll of constantly worrying about the costs of their utilities and going without other necessities.

The rental bill together with a large utility bill placed considerable strain on Catherine’s financial resources. Seasonal variations in electricity usage, with consumption spiking during the winter for heating and during the summer for cooling, forced Catherine into making sacrifices and choosing between paying the utility bills and buying food. Catherine explained that the utility bill in the summer was about \$140 a month but could be as high as \$275 if she used the air-conditioning system. In the winter, the bill could reach as much as \$400 a month. While, she felt she could make sacrifices in the summer and not use the air-conditioning system “*unless it’s a hundred degrees out,*” in the winter she felt she had no choice — “*you’ve got to put that heat on.*” Catherine stressed that she made an effort to conserve her electricity usage. In the winter, she put plastic covers over the windows to keep in the heat and she covered the kitchen doors with plastic or tarp.

Ultimately, for Catherine the choice was more than between cooling or not cooling her apartment in the summer; it was between heating her home in the winter and buying food — “. . . *you ain’t got the money. So you flip a coin, do I pay the heating bill or do I buy food? . . . That’s how you live . . .*”

*. . . you ain’t got  
the money.  
So you flip a  
coin, do I pay  
the heating  
bill or do I buy  
food? . . .  
That’s how  
you live . . .*

Catherine

*I will sacrifice,  
I will make do.  
... because I'm  
scared of that  
electricity bill,  
because  
I know I don't  
have it. So  
definitely, there  
is a trade-off,  
as long as  
my kids are  
comfortable.*

Vanessa

Like Catherine, income constraints forced Vanessa to make difficult choices and face the possibility of giving up on services she and her children had previously taken for granted. When she lost her job, Vanessa terminated her cell phone service because she could not afford to keep up the payments. Subsequently, one month when Vanessa could not afford to make a payment on her cable, television, internet and telephone package, the providing company cut off her service. Vanessa acknowledged that these services might not be “a necessity;” nevertheless, doing without these services was “going to be tough” and “embarrassing” for her with her children. It was only with the help of her mother that Vanessa was able to restore these services.

Vanessa explained that she was prepared to make the necessary trade-off to ensure continued utility service and the ability to buy food. She would be willing to give up her cable, television, internet and telephone package to pay the gas and electric — “So that comes first, . . . they need to be able to take showers, they need to be able to eat. So, that was a trade-off.”

Vanessa also said that, “I’m like really worried about my electric bill more than anything; my electric I’m worried about . . .” She had received a notice from the utility company one week before the interview, notifying her that she was late on her payments. Vanessa had to tell the utility company — “I just don’t have it right now, I just don’t have it.” She explained that she took great effort to keep her cooling and heating costs down. She used ceiling fans rather than the air-conditioning system and tried as much as possible “to keep everybody in one room.” There had been occasions when she and her children slept in the same bed at night in order to use only the air-conditioner in her bedroom. On other occasions, she had her children sleep in her room while she slept in the living room. Vanessa was willing to make these personal sacrifices to ensure that her children suffered as little as possible, particularly, given the need for her son to be in an air-conditioned room because of his asthmatic condition — “I will sacrifice, I will make do. . . . because I’m scared of that electricity bill, because I know I don’t have it. So definitely, there is a trade-off, as long as my kids are comfortable.”

#### d. Experiencing Stress and Anxiety

While respondents experienced shut-offs, threats of shut-offs, or were forced into trade-off situations, there were also respondents who avoided these hardships but still described the serious emotional toll of being overwhelmed by the high cost of the utility bill, particularly during seasonal periods of high usage.

Carolyn was anxious about the size of the utility bill, especially given that her house was not well insulated. As a result, she limited her use of



the heating system, choosing instead to try to dress as warm as possible in the winter — *“just throw a couple of layers on.”* She even went to far as to leave the oven on, let the heat rise, and spend most of her time on the second floor where it was warmer — *“Well, I don’t like it, but you know, that’s what you gotta deal with, that’s what you gotta do. . . . That’s how I cope with it.”*

The additional burden of the utility bills over and above the rent payment, especially during the winter, was so great that it caused Carolyn recurring stress — *“That’s a stressful thing in the wintertime, you know, just knowing that PSE&G bill is going to be \$300 or \$400 instead of like \$50 or \$60 in the summertime.”* Carolyn lamented that being cold throughout the winter was just one distressful aspect of her larger concern about getting by and making ends meet.

*. . . And [I wish] that I could afford to stay warm when it was cold. . . . You can’t get ahead, and you know, I should be looking at retirement and stuff like that now. And I can’t, because I have to live day to day. And I have to think of, you know, whether the electric bill is going to get paid, or if it’s gonna get paid. I would like to not have to worry about that.*

While Francis had avoided receiving a shut-off notice for her electricity, her increasingly precarious financial situation jeopardized her ability to continue to meet her various bill payments, including the credit card and electricity bills — *“And I am also worried about paying that credit card bill; the electric bill; the everything bill.”*

With her limited income, it was also important for Rose to keep her heating costs to a minimum — *“The only challenge I’m facing now is to make sure that I keep heating costs down, because it’s getting cold now, and when you have a house, you have to heat the whole house.”* Rose realized that it was not as simple a task as when she lived alone. With boarders living in her home, she needed to keep the house sufficiently warm. Trying to keep the heating costs low was *“. . . a hard thing to do.”*

## 2. Receipt of Utility Assistance

This second section draws from the responses of the 18 respondents with low incomes who received formal utility assistance. It considers the extent to which utility assistance helped lessen the challenge of paying the utility bills. While some of the respondents appreciated the utility assistance they received, which helped reduce the burden of the utility payments considerably and made payment manageable, it did not necessarily mitigate the full cost burden. On the other hand, some other respondents still struggled with the utility payments, despite receiving utility assistance, leaving them feeling anxious and worried like those respondents who received no assistance.

*... it really  
wasn't enough,  
it wasn't  
enough and  
public service  
don't give you  
no kind of  
break....  
They help me  
but, you know,  
you can't  
forget you got  
to pay too,  
along with  
that...*

Pauline

### a. Reduces the Cost Burden of Utility Payments

For Tia, who lived in a two-bedroom apartment in Paterson with her young son, the utility assistance she received through USF reduced her utility payments considerably, making her payments “affordable.” Her heating bills were as high as \$600 a month in winter because her disability caused her to feel “*I’m always cold in the winter, and it hurts my bones.*” However, she only needed to pay \$156, which she paid off using a payment plan — “*which is a good thing; it’s easier for me.*”

Similarly, Rachel who lived in a three-bedroom apartment in Jersey City with her three young children valued the utility assistance she received. She explained that because of the utility assistance she had been “*managing*” the gas and electricity bill, which “*ain’t that high.*” Rachel did mention, though, that in the past the utility company had threatened her with a shut-off. However, because she “*can’t be without lights,*” she had settled the bill.

### b. Struggling Despite Utility Assistance

As in the case of rental assistance, the receipt of utility assistance does not necessarily make utility costs affordable for households with low incomes. The responses of some respondents who received utility assistance showed that, while they appreciated the assistance, it was not sufficient and paying the utility bill was still a struggle. Moreover, some respondents were only able to avert a shut-off after receiving financial assistance from either family or friends or after negotiating payment plans with the utility company.

Ada, although she was especially appreciative that the rental assistance she received for her apartment in a suburban town in Warren County provided her a level of independence she otherwise would not have been able to afford, the \$150 credit she received did not reduce the \$250 utility bill sufficiently. She complained that the bill was still “*totally outrageous.*” After not making the payment, she received a shut-off notice. Fortunately, she was able to negotiate a payment plan with the utility company and prevented the shut-off

Pauline who struggled with making her rent payments for her two-bedroom apartment in Newark, despite receiving assistance, indicated that the assistance she received from USF made a difference, but it was not sufficient to ease her struggle. During the previous two years, the utility company had shut off her gas supply three times.

*... sometimes, like last year, it really wasn't enough. It wasn't enough and public service don't give you no kind of break. . . . They help me but, you know, you can't forget, you got to pay too, along with that, you know. They help me, but this is heavy, the bill here, . . .*

Pauline lived in constant fear of having her utilities shut off. While she was willing to live without light, she was worried that the food in her refrigerator would decay.

*I don't know, it's a bad feeling of course, but yeah, it's aggravating a lot because I be, I be worried to death because I say I can live in the dark if I have to, but I'd be worried about my food, that's the main thing I'd be worried about, you know, is losing a lot of meat and stuff. So then I get busy and start begging and borrowing. Then I borrow money. . . . Every time you get paid you owing somebody something.*

Rebecca who lived with her three young children in a suburban town in Cumberland County worked part-time and received utility assistance in addition to cash assistance. These assistance programs were of great help and together with the salary from her part-time job allowed her to make ends meet. Rebecca also received financial help from her parents without which she would have not been able to meet all her obligations.

Rebecca explained that she was behind on her electricity bill, despite the assistance she received, because she needed to make payments on non-housing needs. She approached the local area Community Action Program for help but they were not willing to give her an immediate appointment. Thanks to her mother lending her money, however, she was able to avoid a shut-off. If her mother had not been able to help her and she had not made the payment, she stood to lose her subsidized housing voucher and her home as well.

*My electric bill is actually behind right now from being out of work and me paying other stuff. And it was going to get shut off, but my mom lent me \$200. I paid it right back already, for it not to get shut off, but that is like the only problem, because with central air and everything, for the summer, and it being my first year, so I didn't know like how it was going to be and everything. The electric is the only thing that's giving me a problem right now.*

Pamela shared Pauline's view. She also felt "fortunate" that she received USF utility assistance. Although applying for the assistance was a "hassle", she was glad that she had persisted when it finally came through. Nevertheless, it was a struggle to keep up the utility payments on her Gloucester County suburban home. She had received shut-off notices and it was only because of her determination in securing financial help, that she avoided a shut-off successfully — ". . . [I'll] borrow money if I have to . . ."

Tanya also expressed appreciation for the utility assistance she received for her three-bedroom Trenton apartment — "*my light bill is pretty decent . . .*" Nevertheless, Tanya periodically still received threats from

*My electric bill is actually behind right now from being out of work and me paying other stuff. And it was going to get shut off, but my mom lent me \$200.*

Rebecca

the utility company to cut-off the electricity. Fortunately, she always succeeded in getting help to make a payment and, thereby, avoided a shut-off.

Tanya, in fact, was struggling despite the assistance she received — “*money is . . . like tight.*” As a result, she did not always have sufficient funds available to make payments towards her monthly equal payment plan. Therefore, sometimes, she alternated, paying her utility bill one month and skipping payment the next month in order to pay some other non-housing bill.

Garfield a homeowner in a suburban town in Camden County who was considering filing for bankruptcy because he was in arrears on the mortgage payments also explained that, despite receiving utility assistance, he was facing electricity shut-off. The utility company had sent him a warning because of a large accumulated debt, “. . . *and we can't have that.*” Paying off the \$700 debt he owed the utility company was a priority. However, with the irregularity of his income stream, Garfield was only able to pay between \$50 and \$60 a week. The utility company required that he pay \$300 within a week, “. . . *and I know I'm not going to have that, unless a closing happens, which we're expecting, you know what I mean. So it's like you just make this ends meet that, until this comes through.*”

## D. Managing Home Ownership and Utility Payments

The experience of affording home ownership for the respondents with higher incomes was very different from that of the respondents with low incomes. For the most part, they managed both the mortgage and utility payments. Part D focuses on the responses of only the respondents with higher incomes who were homeowners. These respondents described some concerns about affordability, but managed their home ownership and utility payments. This discussion highlights the contrast between the home ownership experiences of the respondents with higher incomes and those with lower incomes. It draws from the responses of the 13 respondents of higher income who owned their homes.

### 1. Managing Mortgage Payments

The respondents with higher incomes raised different concerns and faced different challenges than the respondents with low incomes. The burden of affording home ownership was not as pressing or anxiety provoking as it was for the respondents with low incomes. Most did not face complicating circumstances that might aggravate the affordability burden. There was no need to make the difficult trade-off decisions

between housing and non-housing needs. Their concerns revolved around maintaining their standards of living over the near- and longer-terms.

For most of these respondents, their incomes were sufficiently high that it provided them with the financial security to meet all their basic needs and more. They were less preoccupied on a daily basis with meeting the mortgage payments, but rather more concerned with the costs associated with owning a house in the near-term, such as property taxes, maintenance and renovations. To the extent that they expressed anxiety, it related to maintaining a standard of living that included a comfortable and attractive home with a broad range of amenities; it was not the daily worry of meeting a mortgage payment. They, however, did feel vulnerable to possible changes for the worse in their circumstances as well as expressing a generalized concern about whether they would be able to safeguard their current standard of living and afford their home ownership costs in the future or when they retired.

Pedro and his wife owned their own home in a suburban town in Monmouth County. They bought the house almost ten years prior to the interview. Over time, using Pedro's experience working in construction, they had been renovating their home. All their savings had gone to improving their house. The house was sufficiently large that, together with their three children, they were able to feel comfortable. With both Pedro and his wife working full-time, they were able to meet their basic needs and more, including a large mortgage payment.

Pedro and his wife expressed frustration with the ever-increasing property taxes and the rising cost of living. Pedro's wife pointed out that her salary raises were not keeping pace with the increases in the tax rates. The high property taxes and rising cost of living had sparked Pedro's desire to move out of New Jersey.

*They just came and evaluated my house again, and I already told them, like I cannot afford to pay the taxes, how are we going to be able to. You know they increase your taxes six percent, and then they give you a three percent increase on your salary, you can't. . . . I have, like I said, my taxes have gone, I started paying taxes here, and it was \$1,900. Ok, I'm up to almost \$8,000 . . . And the more you do to the house, the worse it is. It might as well look like the garage, then at least we'd pay less.*

Although Pedro and his wife expressed frustration with rising property taxes and other increases in living costs, they still managed to meet their various financial obligations. Their underlying concern, however, was more about possible changes in their circumstances at some future

*... you never know what tomorrow might bring. ... And God forbid if something goes wrong, you're screwed. . . . So we're always afraid if someone loses a job . . . . There's no way that we would be able to afford, my taxes or my mortgage.*

Pedro's Wife

time. Pedro's wife expressed this feeling of vulnerability quite explicitly; a change in either one of their job situations would have drastic consequences on their ability to keep up payments on their mortgage and other major financial obligations.

*. . . you never know what tomorrow might bring. . . . And God forbid if something goes wrong, you're screwed. . . . Oh yeah, a big one [mortgage], not a small one. So we're always afraid if someone loses a job. If I lose my job, or he loses his job, we're going to have to sell. There's no way that we would be able to afford, my taxes or my mortgage.*

Amanda, unlike Pedro, had no mortgage to pay. She was a single mother who lived with her disabled adult son in a mobile home park in Burlington County. She had paid for her home in full at the time of purchase sixteen years earlier.

Amanda felt "very comfortable" in her home. She was able to make ends meet, although she had limited flexibility and often faced tight situations. She applied her income to the maintenance and renovation of her home, although not necessarily at the pace she preferred. There was constant maintenance work to do and it was expensive — "so if you can't afford to do everything the right way the first time, you are continually trying to just make ends meet, and do things maybe not the right way the first time that you work on it." In addition, Amanda, paid rent on the land and this was also expensive, although there were benefits that accrued from the high payment. The rent covered her water and sewer costs as well as the costs incurred to maintain the roads in the park and to clear the snow.

Amanda acknowledged that, "Sure. I am making ends meet right now." Nevertheless, like Pedro and his wife, Amanda had contemplated alternative scenarios and was anxious about her future, for which she was not making adequate preparation. Amanda felt fortunate that with her house fully paid for she was not renting an apartment in the area because she would not have been able to afford it. She doubted whether she would have been able to pay the rent plus the various utility expenses on her income. Moreover, because the maintenance of her home consumed any additional income she had after covering her basic living expenses, she had not been contributing money to a pension plan — "So I don't have a pension plan right now. So that's going to affect me when I get older as well."

Fay's mortgage, like in the case of Amanda, was fully paid, "which is very good." She lived in a two-family home she inherited from her parents in Mercer County. She rented the second unit to a number of graduate students studying nearby and this helped cover housing expenses. Using a home equity loan, Fay invested a considerable sum

of money renovating the house, including remodeling the kitchen, replacing the furnace, and painting the siding.

Overall, Fay was very happy with her home — *“it’s comfortable, it’s cozy, it’s well put together.”* She *“loved”* the house, *“loved”* the neighborhood and *“feel(s) very fortunate to have such great neighbors.”* Fay’s only housing concern was the increasing cost of maintaining the house. While maintaining her house was expensive and keeping up with the expenses was sometimes difficult, her concern focused primarily on how she would manage in the future.

*I like it except that it’s become a burden. . . . but I just constantly keep thinking of leaving because of the cost, the taxes. I think I pay \$7,800 now, the water bills goes up, the electric bill goes up, so things keep increasing and then costs to maintain, keep increasing. So I don’t know; it’s a major burden.*

Samuel who lived in a suburban town in Salem County was comfortable in his three-bedroom home. His managerial position provided him with compensation and benefits he considered adequate. The fact that his wife worked as well allowed him to feel financially secure and assured that their income was sufficient to meet their housing and utility costs, as well as their other basic needs — *“It’s not as tough on me because it’s only the two of us and we both work. We do pretty well. . . .”*

Although the town had recently revalued all the homes, raising property taxes substantially, his taxes were also manageable.

*We bought this home about ten years ago . . . It’s comfortable, it’s three bedrooms, it only has one bath though, and I’d like to get another powder room put downstairs somewhere. . . . The mortgage is manageable, you know. We pay about \$800 a month for the mortgage. . . . our taxes here are about \$2600, you know. Which, like I said I can manage them. . . . So it’s manageable, it’s manageable because of my salary.*

Over the longer term, Samuel did have some concerns about being able to keep up the mortgage payments. He was approaching retirement age and worried that he may not have sufficient income, once he retires, to pay both the property taxes and the mortgage; which still needed to be paid for a number of years. One option he was considering was to sell the house and move to a cheaper location, including the possibility of moving out of state.

Susanna, in contrast to the other respondents with higher incomes, reported facing no housing concerns. She lived with her husband and adult son in a two-bedroom home in a suburban town in Middlesex

*We bought this home about ten years ago . . . It’s comfortable . . . The mortgage is manageable . . . So it’s manageable, it’s manageable because of my salary.*

Samuel

County. Both she and her husband worked full-time. Their joint earnings allowed Susanna to feel financially secure — *“Like I said, I mean, thank God that my husband works, and I work, and we do make okay money.”*

Their home was comfortable and there had not been any need for major repairs to their house. The house *“was very cheap,”* the mortgage terms were *“amazing”* and they had no difficulties repaying the mortgage. They had been *“. . . very lucky”* when they bought their house. In fact, Susanna believed that even on one income they would still be able to pay for the house — *“So for that, . . . I don’t have a problem. I don’t know, but with one person’s income we could pay for the house. You know, which is very nice.”* In addition, they had no concerns about the property taxes because *“the taxes are good, too.”*

## 2. Managing Utility Payments

The overwhelming majority of respondents with higher incomes who owned their own homes managed the utility payments. As was the case with their mortgage payments, these respondents raised very different concerns than the respondents with low incomes who faced challenges meeting their utility payments. While they might have remarked about the high costs of the utility bills, they all managed to keep up their payments and none experienced shut-offs. They also did not raise the need to make trade-offs with other pressing non-housing needs, even on occasions when paying the utility bills was challenging. Some did discuss their decisions to take steps to reduce energy consumption in response to rising prices.

Pedro and his wife explained that the utility bills were high and they were still paying off gas bills from the winter. They had even received shut-off warnings, but had not faced an actual shut-off.

Similarly, Amanda paid the monthly utility bill regularly, although she considered it *“. . . still too high.”* She decided that she needed to reintroduce cost saving measures in order to lower the utility bill. In the past she had saved money by turning off the hot water at night and then back on again in the morning. Because of the increase in the monthly electricity bill, she decided that she needed to reintroduce this practice.

Fay too mentioned that the utility costs were constantly rising. She was making an effort to conserve electricity usage by taking advantage of the natural light as much as possible. She had also invested in a number of energy saving devices.

Samuel’s only issue of financial concern was the rising fuel prices. During the year prior to the interview, he had been particularly careful in budgeting fuel purchases in order to keep costs as low as possible.



*The only part of it is that is kind of tough is the fuel and I think that attacks everybody the same or affects everybody the same way, the fuel. I have a 1,000-gallon tank, I filled it up this year, and it cost like \$2,700, that's a lot of money, you know.*

Nevertheless, Samuel was not overly concerned and admitted that he was not as cautious as he used to be in conserving energy expenses — “As far as cutting the temperature way back at night and all that kind of stuff, I still should do that, but I'm not as cautious as I used to be. . . . So the utilities aren't that bad. . . .”

Susanna was not concerned with the utility bills — “The electricity isn't too much. Or the water — It isn't that much.”

## Conclusion

The accounts of the respondents with low incomes presented in the above discussion have shown how costly housing can present an unaffordable burden and divert a disproportionate share of income away from other essential non-housing needs. Moreover, while assistance from family, friends or non-profit organizations can help mitigate the affordability burden, they are not sufficiently enduring and consistent to mitigate the burden over the long-term. As a result, other essential non-housing needs were neglected, often with harmful consequences for household members.

The above discussion has also shown though that providing housing support to New Jersey residents with low incomes remains as important as ever. Respondents appreciated the formal rental and utility assistance they received. For some respondents, rental assistance certainly helped balance the equation between housing and non-housing needs.

In considering a housing assistance policy, it is important to acknowledge that the income threshold guiding the assistance program needs to account for both housing costs and the other essential non-housing costs as these vary by family composition and geographic location.<sup>4</sup> Building more affordable housing in a high cost state like New Jersey, however, will not necessarily make housing more affordable for people with low incomes, if people with low incomes still cannot afford the relatively cheaper housing.

## Endnotes

- 1 In 2008, almost 43 percent of the renter-occupied housing units in New Jersey were occupied by households earning less than \$35,000, compared to only 15 percent of the owner-occupied housing units. Source: US Census Bureau, American Community Survey, 2008. In 2008, in almost one-half (47.5 percent) of the rental housing units, housing costs (including utilities) were 30 percent or more of household income. Gross rent was 50 percent or more of household income for almost one-quarter (24.0 percent) of the total renter occupied housing units. Source: US Census Bureau, American Community Survey, 2008.
- 2 The U.S. Department of Housing and Urban Development defines households that spend more than 30 percent of their income on housing costs as cost burdened” and those spending more than 50 percent of their incomes as “severely cost burdened.” This ratio of housing costs to income is particularly problematic for households on the lower end of the income scale. Of the rental housing units where housing costs made up 30 percent or more of household income, household income was less than \$20,000 in 40.9 percent of these housing units and between \$20,000 and \$35,000 in 31.1 percent of these housing units; that is, of the rental housing units where housing costs made up 30 percent or more of household income, household income was less than \$35,000 in 72 percent of these housing units. Source: US Census Bureau, American Community Survey, 2008.
- 3 Among this group of respondents were some respondents whose utility costs were included in their rent payments; the difficulties they faced are included in the affording rent payment section above.
- 4 Michael Stone, *Housing Affordability: One-third of a Nation Shelter-Poor* in “A Right to Housing: Foundations for a New Social Agenda,” edited by Rachel G. Bratt, Michael E. Stone and Chester Hartman, Temple University Press, 2006.

# Safety in Urban Neighborhoods

Households with low incomes, and especially those who are eligible for housing assistance, are more likely to be living in New Jersey's inner-city high poverty neighborhoods where more affordable housing has been built and where rents are lower than in the surrounding suburban towns. Moreover, these households with low incomes are more likely to be households of color. For these households of color and with low incomes the likelihood of facing safety threats in their neighborhoods is



higher than it is for residents who live in higher-income suburban towns. Their low incomes together with the lack of affordable housing options in safer wealthier neighborhoods limit the opportunities for households with low incomes to move out of these high-crime inner-city neighborhoods. At the same time, the limited success in revitalizing many inner-city high poverty neighborhoods and making them more livable reinforces the likelihood that residents will continue to live in unsafe neighborhoods in the future, with the accompanying consequences of living with the threat of physical danger, constant anxiety, and isolation from the surrounding neighborhood.

This chapter highlights the neighborhood safety challenges described by the study respondents with low incomes who spoke about safety in their neighborhoods. The first part draws on the experiences of those respondents with low incomes, many of whom are households of color, who lived in unsafe urban neighborhoods. It emphasizes their exposure to activities such as drug dealing, shooting and gang activity in their neighborhoods. The second part explores the experiences of all the respondents with low incomes who spoke about safety, and highlights the neighborhood attributes respondents identified as contributing to making their neighborhoods safe or that allowed them to feel secure under certain circumstances, despite the dangers that prevailed in their broader neighborhood environments. Depending on the emphasis on security, the level of community cohesion, and the presence of through street traffic, respondents' experiences of feeling safe varied. The third part draws from the experiences of the respondents with higher incomes, the majority of whom who lived in suburban neighborhoods, who spoke about safety in their neighborhoods. Their experiences of feeling safe are contrasted with the experiences of the respondents with low incomes. For the majority of the respondents with higher incomes, neighborhood safety concerns were less grave or they affirmatively talked about being safe. The chapter concludes by emphasizing the importance of ensuring that residents with low incomes living in inner-city high poverty neighborhoods be given the opportunity to live in safe neighborhoods whether these are within their existing revitalized more livable urban neighborhoods or in safer higher income neighborhoods.

## Findings

### **A. Respondents with Low Incomes: Living in Unsafe Urban Neighborhoods**

- A majority of the respondents with low incomes who lived in unsafe urban neighborhoods, described continually worrying about threats to their own and their family's safety, including:
  - Living in fear of leaving their homes because of the risk of being exposed to or harmed by drug dealing, shootings, and gang activity;
  - Adopting protective strategies to lessen their exposure in the neighborhood, including avoiding going into the neighborhood at night and curtailing their contact with their neighbors;
  - Prioritizing the safety of their children by minimizing their children's interaction with the neighborhood and the chances of encountering activities detrimental to their children's well-being; and
  - Feeling that the only way to escape their daily anxiety, stress and isolation would be to move out of the neighborhood.

### **B. Respondents with Low Incomes: Experiencing Enhanced Neighborhood Safety**

- Respondents with low incomes identified a number of factors that contributed to a feeling of safety in their neighborhood, including:
  - Enhanced internal security systems, such as surveillance cameras;
  - Active police presence and enforcement;
  - Strong community cohesion; and
  - Absence of through street traffic.

### **C. Respondents with Higher Incomes: Living in Safer Suburban Neighborhoods**

- In contrast, most of the respondents with higher incomes lived in safer suburban neighborhoods and did not describe neighborhood safety experiences that involved fear of or witness to activities such as drug dealing, shootings, or gang activity.

## A. Living in Unsafe Urban Neighborhoods

The first part of this chapter draws from the experiences of eleven respondents with low incomes, nine of whom were people of color, who lived in unsafe urban neighborhoods. These respondents are characterized as experiencing safety issues because they described living in fear of or witnessing activities such as drug dealing, shootings, or gang activity in their neighborhoods (apartment building, housing complex, or neighborhood block) as opposed to the broader urban environment.<sup>1</sup>

A number of themes emerged from the respondents' depictions of life in unsafe urban neighborhoods. The daily fear of leaving their homes because of the safety risks in their immediate neighborhoods was a feature of all the stories. To cope with their perpetual anxiety and to safeguard themselves, respondents reduced their exposure to their unsafe neighborhoods and adopted various protective strategies. During daylight hours, they limited their movements in the neighborhood, while at night they confined themselves to their homes. They curtailed contact with their neighbors, as well as their use of the available amenities in the neighborhood, thereby limiting their opportunities to interact with the broader society. Respondents also prioritized the safety of their children by minimizing their interaction in the neighborhood and the chances of encountering activities detrimental to their children's well-being. The emotional consequences of living in these neighborhoods were anxiety and stress as well as disengagement and isolation. Ultimately, their low incomes confined them to living in neighborhoods where they preferred not to live.

### 1. Living Each Day in an Unsafe Neighborhood

Two respondents, Beverly and Tanya, depicted in particular graphic detail the intensity of the experience of living in unsafe neighborhoods and the harmful ramifications it had for them and, especially, their young children. While other respondents' stories touched on some aspects of living in unsafe neighborhoods, the stories told by Beverly and Tanya described a broad variety of the emotional and material consequences associated with the lack of safety in the immediate neighborhood. Both of their descriptions emphasized how living in unsafe environments can create a constant state of fear and anxiety.

Beverly, a recipient of cash assistance, lived in an unsafe housing complex in Paterson. The presence of men regularly drinking, smoking and dealing drugs in front of her home prevented her from taking her five young children outside.

*I don't go outside, because it's too much at night time, that's like the worst time to be out there, because ... so many people who have gotten killed over in this area ...*

Beverly

*... basically it's always a lot of guys out, and I can't take the kids out, because they can't sit there and be outside when the guys are drinking and smoking and selling drugs in front of the house, so that's an issue ...*

Consequently, Beverly kept her children in-doors for fear of exposing them to the gambling and drug dealing.

*... I don't want to keep them in, but I have to. I don't need them thinking it's ok to do what's going on out there . . . They want to be able to go outside and run around like they do at my mother's house. At my mother's house they can go outside and run all over the place. Here they can't do that because there are too many guys out, gambling and too much activity.*

Moreover, Beverly's fear of leaving her home was even greater at night when she believed there was a real possibility of being killed.

*... I don't go outside, because it's too much at night time, that's like the worst time to be out there, because it's been so many people who have gotten killed over in this area, and it's like you can't, you can't.*

Beverly distinguished between her neighborhood where she might find herself inadvertently involved in violent activity and other neighborhoods where the residents sat outside during the summer.

*If you're on East 28th, or if you're over that side, you can go outside and you can actually sit outside in the summer time, but over here, you can't sit outside, because you're going to be involved in a mess.*

Because of her concerns about the lack of safety in her neighborhood and the restrictions she imposed on her children, Beverly was looking to move. However, she had not yet found a place that was both affordable and open to having young children living in the apartment building.

*... then there's nowhere for them to play at, anyway, so I just basically been trying to find a better, a better environment for them.*

Tanya shared similar fears about her neighborhood. She was also a single mother who lived with her four children in a two-family house in Trenton. Drug dealing, shootings, and gang activity were rampant in her neighborhood. She too was afraid that she could be the accidental victim of a shooting.

*There's been a lot of shootings around here lately. So, the area is not good right now for me. Then, it's drugs and gang members around here . . . This is very low; it's a very poor neighborhood to be in . . . Sometimes, I do get scared to walk by myself. I saw drive-bys and stuff going on. I don't want to be out there, and a bullet may happen to hit*

*me while I'm walking somewhere important. So I do have concerns about that. I don't like to be out there in the streets because of bullets flying . . .*

While she was apprehensive about being in the neighborhood during daylight hours, Tanya was especially fearful of being an unintended victim of a shooting at night.

*. . . it's not as much in the daytime as the nighttime . . . people shooting. Yeah. So, I'm alright, but I mean, I'll be just, that's on my mind. What if somebody just happened to, I'm walking by somebody, and somebody's shoot at them . . .*

Because of the frequency of incidents in her immediate neighborhood, Tanya was no longer willing to sit outside on the front steps of her home.

*When I'm out there they can be in front of the house, when I'm standing out, sitting outside. But like I said, I ain't going to be sitting out there because of the incidents just went on . . .*

Tanya, like Beverly, chose to keep her children in-doors not even feeling completely safe to let her children play in the backyard. She preferred not to reveal to her children the full extent of the dangerous activities occurring in the neighborhood because of concern that it was too stressful for them to know. However, she did warn them of the potential dangers they might face in the neighborhood. To compensate her children for not being able to spend time outside the home, Tanya bought them video games to play while they were indoors.

*So, this neighborhood is very, is really, gang related right now . . . I don't really talk to them about what's going on outside, really too much. They don't need to be focusing on that . . . But the little ones, they don't know I'm talking about that. I try to keep them happy . . . They cry when you tell them they can't get their way. But they're ten years old. They've got to get used to it. I told them, "There's bad people outside that want to do bad things to people, and you might be in their way sometimes. So I don't want ya'll out there like that." I always let them manage to get in the backyard or something . . . That's why I bought them video games, so if they can't get out front or something, they still got something to occupy them.*

Tanya too felt the urgent need to move out of her neighborhood to a place where her family could enjoy a "better community," although it was not clear how her limited resources could enable such a move.

*I'm going to have to find somewhere else to stay . . . Basically, buy me a house for me and my children. Buy a house, own a house, so me and my children have a better community. So, that's basically it.*

*There's been a lot of shootings around here lately. . . . Then, it's drugs and gang members around here, and it's a whole . . . Sometimes, I do get scared to walk by myself . . . I don't want to be out there, and a bullet may happen to hit me while I'm walking somewhere important. I don't like to be out there in the streets because of bullets flying . . .*

Tanya

*You know, there's a lot of shooting and stuff around in this neighborhood. That's why I said I don't really like it, but I stay in and everything...*

Pauline

The remaining respondents, while not depicting in as vivid and encompassing detail the conditions of unsafe neighborhoods, emphasized particular unsafe aspects of their neighborhoods.

## 2. Developing Protective Strategies to Minimize Safety Risks

Some respondents, out of fear of being in the wrong place at the wrong time, took steps to limit their exposure to potential danger. While these strategies allowed them to manage some of their anxiety, it resulted in their disengagement and isolation from the community.

For Pauline, who lived in Newark with her grandson, the fear that both she and her grandson might be harmed in the neighborhood caused her to confine herself to her home as much as possible and not to be out in the neighborhood after dark.

*You know, there's a lot of shooting and stuff around in this neighborhood. That's why I said I don't really like it, but I stay in and everything . . . Like I said, I don't go out there, no more than to go where I have to go. I try my best to be in before it gets dark.*

Pauline, having witnessed a shooting in front of her home, was especially afraid when her grandson was out of the home.

*I worry about my grandson when he go out there, but he don't be out there hanging out here and stuff, but you know you still be scared though because one Sunday morning I heard gun shots. I went out on the porch and right there I see them bringing a body out and putting it in the truck. I mean, you know, so I get a little scared here sometimes, especially now during the holidays . . .*

She pointed out that they no longer used the store “*up the street*” but rather the “*little store*” in the neighborhood because of drug dealing activity — “*I don't go up there as much, I stopped going up there because there's a lot of drug activity up there. So me and my grandson we don't go up there, we go to this little store right here.*”

Diane, a single mother receiving cash assistance who lived in Trenton developed isolating strategies to protect herself from potential safety risks. By keeping to herself, remaining indoors, and not “*bothering*” anybody, Diane believed she could keep out of harm's way.

*I'm comfortable inside, you know, I'm not bothering anybody out there. I don't know what goes on out there, as long as they don't bother me . . . I don't bother anybody over there, either, and they didn't bother me. You know, like I said, you know there were certain ones, you know if I was going to come down the stairway, they just popped out in the hallway on you . . . just volunteer their life story.*



*But, um, no problems, I just keep walking along, “You take it easy, and I got to run.”*

### 3. Prioritizing Children’s Safety

The safety of their children and limiting their exposure to the dangers in the neighborhood underlay the concern of respondents with children. Like Beverly and Tanya, other parents also found it necessary to restrict their children’s movements in order to ensure their safety.

Catherine, for example, who lived in Newark, stressed the importance of keeping the whereabouts of her three young children under close surveillance. She placed strict conditions on their movements in the neighborhood so that she could be constantly aware of their exact locations. Any change to a child’s schedule required obtaining her permission.

*I keep my kids close to home. They have to be in before the sun goes down . . . I give them freedom, but it’s very limited . . . Very limited. Like right now, my daughter’s at the park, but she’s with the teacher from her school. They’re playing baseball. I know she’s protected. My son is in the living room. I always know where my kids are, even this one. I always know where they are, I always know what they’re doing. When they come home, they have to call me, so I know that they are home. And if they want to do something then, they have to tell me what they’re doing, where they’re going to be.*

For Diane, the fear that her son could be shot while playing in the neighborhood prompted her to take him across town to play in another neighborhood.

*I take him across town . . . Yeah, yeah, everybody in the neighborhood know everybody and you know, he can play safely without getting cut, or shot.*

Sarah who lived with her three children in Newark was concerned about the prevalence of crime in the broader urban neighborhood. As a result, she was especially cautious about protecting her children and keeping track of their whereabouts.

*Then little adjustments that I changed with my children because the crime level is so high out here. Like, if you don’t make yourself a target, you know, you just look like the norm, nine times out of ten, people won’t really bother you. You know? So, that’s the adjustments that I have made as far as my lifestyle . . . And I got to know where he’s at, at all times. So, that’s the changes that I have made in my life. Because before, I would just let him go, go, go, go. But now, I let him go, but I have to know the parent. They have to call me, and I have to know where he is from point A to point B. And so, that’s the changes that I’ve made.*

*You always want to move into the nice neighborhood, so wherever is nice and the kids can play outside without having crime in front of them.*

Jennifer

Monica who lived in Jersey City was fearful for the safety of her two teenage children when they were out alone walking the streets — *“The kids can’t walk around the streets safely . . . Because they want to beat them up. And around here that what happens the most. That’s the biggest problem in the neighborhood.”*

Monica worried especially about her son’s involvement in gang activity. She tried to protect him when he was in the broader urban environment late at night. Recently he had been assaulted and robbed of his money and had to be taken to the hospital.

*So, well what I do is say don’t go today, or I meet his friend to see who they are . . . Or I loan him my car so that he can be a little safer, because the problem is when you’re walking around . . . And sometimes I tell him don’t go . . .*

#### 4. Desire to Move Away Due to Perpetual Fear

The strain of worrying about daily risks and random crime and violence caused some respondents to talk about wanting to escape their unsafe neighborhoods. They believed that moving away could offer relief from the worry and danger they were currently experiencing. Such moves, however, were dependent on finding better jobs that would provide the financial resources to be able to afford to live in safer neighborhoods.

Jennifer, a single mother of three children receiving cash assistance, wanted to move away from the crime she experienced in her neighborhood. Jennifer echoed Tanya’s and Diane’s depictions of the lack of safety in her Trenton neighborhood. She did not want her children to experience the same lifestyle she had faced for so many years being exposed to the dangers of criminal activities.

*Find me a better job where I can buy my own house and move from Trenton. Just so the kids won’t go through what I went through living in Trenton. So that’s the only thing. I see it getting better growing up . . . You always want to move into the nice neighborhood, so wherever is nice and the kids can play outside without having crime in front of them. So wherever it’s nice at, a nice back yard, that’s where I like to move at.*

Although Jennifer had recently moved to a new home, crime remained a threat in her new neighborhood. It was of concern not only in her neighborhood but everywhere in the city — *“That’s anywhere in Trenton. It doesn’t matter where you’re at. It’s always a threat. Crime threat.”*

For Ria, a single mother of three children living in Newark, her neighborhood was no longer as “quiet” as it used to be. Although

her children grew up in the neighborhood and were known to the residents, the killing of three girls in a nearby schoolyard prompted her to introduce a curfew for her oldest daughter. Ria was fearful of walking the streets. The possibility of being shot was much more real than it used to be.

*I have actually tightened the noose on my oldest daughter just a little bit, because she used to hang out in the schoolyard. That's where the kids got killed this summer . . . It's time to come inside, and she was out with her brother. It's time for you guys to come home, or whatever. But you know, when we first moved out here, it was really a very quiet neighborhood. People have watched my kids grow up. They look out for my children, but there's just too many things happening around here now . . . Recently, as I said, the kids, the three kids that got killed in the school yard — you never know what'll happen. I mean, I can walk out the front door and get shot, or hit by a car.*

Like Tanya, Ria would prefer to leave the neighborhood and find a better place for her children.

*Well right now, I'm working on trying to get myself promoted to a manager's position in the company I work for, so I can get my kids from here to somewhere else. I would love to move somewhere else.*

## B. Attributes Making for a Safer Neighborhood

This second part focuses on the attributes that respondents with low incomes identified as contributing to making their neighborhoods safe or that allowed them to feel secure under certain circumstances, despite prevailing dangers. It examines the experiences of all 41 respondents with low incomes who discussed safety concerns either within their neighborhood or in the broader environment.<sup>2</sup> While many respondents described similar safety risks in the broader environment to those depicted in the immediate neighborhood in Part A, they explained that certain attributes reduced the safety risks in their immediate neighborhoods. This section includes all discussions of attributes that contribute to perceptions of safety, irrespective of whether the respondents lived in an urban or suburban area or whether their broader environments were safe or unsafe.

Three broad categories summarize the attributes of a safer neighborhood identified by these respondents: heightened security, community cohesion, and street layout.

*Well it's not in the ghetto and it's not in the projects and what not. I like it because they have surveillance and they keep the grounds clean and this is a nice place for me and I have my grandkids over and stuff like that.*

Bernice

## 1. Heightened Security

One way of ensuring neighborhood safety is to maintain a level of security that allows residents to feel safe. Respondents identified the existence of enhanced safety procedures within their housing complexes and an active police presence as contributing to a feeling of neighborhood safety.

### a. Enhanced Internal Security

Enhanced internal security procedures supplied by the housing authority overseeing a local housing complex can foster a perception of security within the immediate neighborhood. Some respondents attributed feeling safe in their immediate neighborhood to the enhanced internal security system that existed within their housing complex and distinguished it from those of other housing complexes in the broader environment.

Bernice felt safe in the housing complex in an Atlantic County town where she lived with her twenty-year old son. Improvements to the internal security system with the installation of new surveillance cameras allowed her to feel unconcerned about break-ins and distinguished her neighborhood from the broader urban environment, which was not safe. Because of the rampant crime and drug dealing in the housing complex across the street, Bernice was not willing to walk around the broader urban environment after dark.

Describing why she felt safe in her neighborhood, Bernice explained:

*Well it's not in the ghetto and it's not in the projects and what not. I like it because they have surveillance and they keep the grounds clean and this is a nice place for me and I have my grandkids over and stuff like that. Compared to where I used to live at, it's great. I'll be alright. . . I love the neighborhood and I haven't had any problems with my neighbors or anything like that, especially since they installed the new surveillance cameras and stuff out there. I don't have to worry about anybody trying to break in my house and things like that.*

However, she was fearful of the crime and drug dealing activities in the housing complex across the street and this limited her movements in the broader urban environment:

*. . . lots of crime in the area, especially right across the street. . . they have a lot of drugs and you know a lot of problems over there. . . It limits like when I go out, you know. I don't go out too late at night and stuff like that because of that. Those people could be walking down the street and be shot, a lot of crime over there. It's just two blocks away . . . I try not to be out there walking around past nine*

*. . . From the morning until it gets dark, really. I'd say until about nine o'clock at night.*

Sarah, like Bernice, emphasized the importance of internal security by contrasting her differing experiences in her housing complex with those in the broader urban environment. Sarah reported feeling safe in her Newark neighborhood where she lived with her three children, while being fearful in the broader urban environment.

*I feel real safe and secure around here because there's not a lot of crime. It's not a lot of violence, drugs. They have curfews for the children . . . By 10 p.m., you have to be in the house. If you're not in the house, they will pick up the kids. You know, you have to be with an adult. They will pick up the kids and bring them to where they live. So, there is 24-hour security. It's pretty safe. I'm very comfortable. It's like, again, it's community. Now, I feel unsafe when I come out of the community to go other places. But as far as in here, I feel very comfortable.*

In addition to round-the-clock security, Sarah believed that a feeling of community contributed to her feeling safe within the neighborhood.

*That's what I'm saying. Like, I feel safe when I'm in here, but when I go outside of the community, that's when I worry more so, because everybody in this complex knows everybody and everybody's children. So if something goes on, they will let you know, and like I said, they have 24-hour security.*

On the other hand, Sarah expressed concern about moving out beyond the perimeter of the housing complex. Having been robbed of her jewelry in the past, Sarah made every effort to be as inconspicuous as possible in the broader urban environment.

*Yeah. I try to avoid certain situations because I got robbed twice . . . fortunately, my kids wasn't with me, and so like, I used to wear a lot of jewelry. I wear maybe one or two pieces, and that's it. Or sometimes, I don't wear none. You know? And I try to like, limit myself, from not like, being a target. You know, as long as I'm decent and clean, I'm fine. I don't have to have on nothing flashy.*

Monica also distinguished between safety experiences in her neighborhood and those in the broader urban environment in Jersey City where she lived with her two teenage children. She found that the “control” in her neighborhood made it “safe.”

*But there's not really many problems here . . . but here things are quiet . . . That is, whatever is within the area of where our houses are is very good. It's quiet. It's safe. There's a lot of control . . . There's a lot of people that don't like it around here, but I like it.*

*I feel real safe  
and secure  
around here  
because there's  
not a lot of  
crime. It's not  
a lot of  
violence,  
drugs. They  
have curfews  
for the  
children.*

Sarah

However, she feared the broader urban environment where shooting occurred and where there was a threat of being assaulted.

*Sometimes you hear shots or there are problems around there . . . Well, in the neighborhood there are a lot of gangs. For example, . . . I don't go to the grocery store around there . . . Because, you know that here if you wear a braid, they want to beat you up. Because you wearing something stylish, something that's in style, they want to beat you up.*

#### b. Active Police Presence

Some respondents specifically cited a police presence as a reason for feeling safe in their neighborhoods. These respondents were grateful for the active police presence, which allowed them to be less concerned about personal safety in their immediate neighborhood. In contrast, some respondents attributed the safety threats they experienced in their immediate neighborhoods to inadequate police presence and enforcement.

For Tanya, the absence of a police activity in her Trenton neighborhood was a crucial contributing factor to the lack of safety she felt.

*They need to come monitor this area, but they don't do that. Like, right now, they only come . . . if somebody calls. Everybody was outside one night, the other night, and somebody called the police and the ambulance for a false "advertisement." They said somebody in the neighborhood got stabbed and killed or something. And the next thing you know, we had six cars right here, six police wagons and cars and an ambulance riding around in circles, looking at people slow . . . So, this area is crazy. Very weird . . . The police is not around when you need them. And if they were always around, we wouldn't really need them. Right? That's what I think. So, they need to get more officers, more security guards.*

Similarly, the sporadic police presence heightened Ria's fear. The security detail in her Newark housing complex included a police officer but for a limited time only each day. From prior experiences, she had come to believe that the security was unreliable.

*When I was living in Building 85, I made a phone call about domestic abuse in the apartment right across from me. No one ever came. So if that's the case, who can I trust if something actually was happening? And there's a mini-precinct in Building Five, in the basement. They started building a precinct around the corner. I don't know what happened with that.*

In contrast, Victor who lived in an apartment in Elizabeth explained that the level of safety within the neighborhood where he lived

with his mother had improved due to “relentless” activities of the police. Widespread drug-dealing activities remained a presence in the neighborhood; but, with the police presence they were “more controlled” than they used to be.

*It’s in a bad section, but it wasn’t always bad . . . it’s actually kind of better now . . . in comparison to other parts of town? Or the city or whatever? . . . Not the worst. But not the top ten . . . The cops are really relentless. Not that they don’t sell drugs, it’s just that the cops are relentless. It’s more controlled than it used to be . . . Now it’s still there, you can — if you don’t know, maybe you don’t see it, but I know everybody . . . But I know everything that happens. You just walk down the street, and you can see what happens.*

Leo, a resident of a suburban town in Morris County where he lived with his wife and children, felt “fine” in his neighborhood, which he attributed to the frequent police presence.

*But here in our area, everything is fine. We have good neighbors, good security, the police passes by here frequently. At night, I see them, and when I see and I joke with them, they come and say hello to you . . . we are fine.*

*Similarly, Richard who lived in a suburban town in Camden County with his teenage son explained that the regular police patrolling of the housing complex adjacent to his home reassured him and allowed him to be unconcerned about possible criminal activities.*

*The cops do patrol the area a lot back there behind me, so, because there’s like an apartment complex so I think they put the bad tenants in the back, just my opinion, I don’t know that for a fact . . . But any concern? No. Have they stolen from me? No.*

Over time he had become “more comfortable” in his neighborhood.

*But since I’ve lived here now for almost three years I’m a little bit more comfortable here and I kind of know what’s going on back there. So I’m not as over cautious as I was before. I kind of know who’s trouble and who’s not when they come, you know. I kind of know what goes on, so I’m not really too worried.*

## 2. Community Cohesion

A second attribute making for a safer neighborhood is a vibrant stable community where a core group of people have resided for an extended period, know each other, are organized, share a common purpose and, overall, form a cohesive community. Despite living in urban neighborhoods where crime was prevalent, there were respondents

*The cops are really relentless. Not that they don’t sell drugs, it’s just that the cops are relentless. It’s more controlled than it used to be . . .*  
Victor

*But thank God. In the neighborhood, they know who I am, and they know who my son is . . . Because people in the neighborhood know who he is, and they will basically watch out for him while I'm not around.*

Tia

who described a strong community cohesion that allowed them under certain circumstances to feel safe in their neighborhoods.

Tia, a single mother who lived in Paterson with her young son, acknowledged that while her neighborhood was dangerous, she had lived in the neighborhood enough years to attain a sufficiently strong standing that would help protect her son from possible dangers. The fact that the residents in the neighborhood “*know who I am*” allowed her to feel confident that the residents would “*watch out for him, while I'm not around.*”

Tia described extensive gang activity in the neighborhood and the restrictions the gang placed on the color of the clothes the local residents could wear. She, however, was willing to take risks. Because of her lengthy residence in the neighborhood, she would not allow young gang members to dictate to her what she could or could not wear.

*They not gonna stop me from wearing what I wanna wear. And this little Blood-Crip thing. You gotta wear blue. I'm gonna wear what I choose to wear. And I'm from what — like we say, the old school. I was around here before you was even thought of. So you ain't gonna tell me I can't wear red. I don't fear none of them, and that's why they know. If I want to wear red, I wear red, and they don't say anything to me. They don't bother me. They just go right on, because they know. You don't know me. I don't bother you; don't bother me.*

Although she was defiant in her own behavior, Tia protected her son. She would not expose him to the risks she was willing to take. She made it quite clear that if harm should come to her son she would rally her family to protect him.

*. . . and with my son, he can't wear his red shirt from school. Because he'll get jumped by a group of boys. For what? And he's small. And I don't need that. Now it's a point, he can't wear what he wants to wear, because he's afraid somebody will jump him and take whatever it is. And I have concerns about what clothes he wears, because I buy him nice clothes. I'm afraid somebody may jump him and take his stuff. Like I want to get him the cell phone, but if anybody bothers my child, I'm going to jail. I'm sorry. I'm calling my son, and I'm having him come down here; and I'm calling my other brother, and I'm calling my other — I got like seven brothers. I'm calling them, calling in the cavalry. Don't mess with my children. And that's what really bothers me. But thank God. In the neighborhood, they know who I am, and they know who my son is . . . Because people in the neighborhood know who he is, and they will basically watch out for him while I'm not around.*



Similarly, Rose, a single woman who lived in Newark acknowledged that the drug-dealing that was prevalent in her neighborhood was detrimental to the well-being of the neighborhood. The residents, however, had organized a block association in order to try to keep control and limit the activities of the drug-dealers.

*On the beginning of the block we have some guys that like to stand out there and sell drugs . . . We have every week, we meet at the police depot. We have a block association, and . . . we try to run them off, but sometimes they come back and forth when we're not up. You know, that's the only thing. I don't appreciate that. You know, it's not that they're out there, but they're distributing into the area that's not good.*

Moreover, Rose explained that she felt “good” in her neighborhood and had no concerns. She was friendly with her neighbors. The residents organized into block associations, children played in the neighborhood, and the residents regularly held various community events. It was just the presence of drug-dealers for parts of the day that disturbed Rose. She wished they would go somewhere else or find something more productive to do.

*I've been in here six years, and it's been good for me. No one has broken in. There are people have come in my yard, but you know I have pretty good neighbors, and you know, the block isn't the best block . . . but my area is pretty. You know, we have a council in every block, a retired chief of police or — it's, it's okay . . . No, because they — the guys that hang there been livin' on that block for 20 or 30 [years] — their families, so everybody knows they're there. My motto is they don't bother me, I don't bother them. I don't have any — you know? I don't have any concerns . . . Just those guys. Really. Just those guys. And they're not there all day long. It's just certain times of the day that they congregate there . . . otherwise the block is good. You let the kids run. You know, we have the barbeques, the block party. It's a very good block, if we could get rid of these guys, but I don't know. They come out in the afternoon, and they go away at night. So you can't really monitor what's gonna — but other than that, the block is, it's a good block . . . But everybody has to work together to get rid of the people, and some people are just scared, I guess. But I really, I'd like to see the guys that are doing nothing go somewhere, not into nobody else's neighborhood, but just go into a house. Go to school. Go somewhere.*

Sandra a single mother who had raised her children in the same Paterson neighborhood where she was living with her grandchildren explained that the crime in her neighborhood “. . . it don't bother me.” In the past, she had seen worse, when a boy with whom her son had gone to school was killed across the street from her house. Sandra's

Everybody's  
sweet around  
here. We  
don't have  
no problem.  
We try to  
pull together.  
We don't try  
to have a  
disagreement  
about things.

Sandra

familiarity with the neighborhood residents was a big source of comfort. The community's cohesion allowed Sandra to feel safe.

*Yes, my kids was raised over here. . . . Then every one of those kids know me. And when they see my baby . . . my grandbaby. "So y'all know don't bother him, and don't say nothing." "No, we going to watch him." I don't have no problem with them. Everybody's sweet around here. We don't have no problem. We try to pull together. We don't try to have a disagreement about things. Say, "Well, this want to do this; this want to do that." Ain't no problem around here. And like when things go wrong, we got one watch lady around here. She always seeing everything — sitting up there seeing everything. And she's sweet. She makes sure things don't go wrong; everything going right.*

Victor did not fear walking in his Elizabeth neighborhood because of his familiarity with the neighborhood and its residents — “When you know what's possible – if I know somebody, it probably won't happen.” Despite the drug-dealing activities, he felt safe in the neighborhood because “everybody knows us.”

*Well, I mean it's typical drug dealers, like in most areas of this town . . . most areas of this town have drugs here and there, and drug buyers and drug sellers. And you know, we'll get an occasional robbery, that kind of thing. I don't know. It's nothing unusual. Some people look the other way. Some people don't. Some people participate; some people don't. What can you do? It's a part of life. You know. It's like walking down the street. It's there.*

On the other hand, he was fearful of going into other neighborhoods where he did not know the local residents.

*But you know, as far as safety, I don't hardly ever think about that. Unless I go out of my area. If I go to another area where I don't know anybody, then of course, you know.*

Ultimately, Victor acknowledged that he would like to live in a “better” neighborhood but that circumstances did not allow him to do what he might otherwise prefer — “But you sacrifice one thing for another. Could be in a better area.”

### 3. Street Layout

A third attribute identified by some respondents with low incomes that contributed to feeling safe in their neighborhood was the specific street layout of the neighborhood. For these respondents, who lived on dead-end streets, the paucity of traffic passing through their streets enhanced their perception of feeling safe.

Pamela, who lived with her daughter in a Gloucester County suburban town, felt safe in her neighborhood. She said there were no drug-dealing activities on her street and no strangers roaming around the neighborhood. Although her neighbors had alarm systems, Pamela had not heard of any break-in incidents. She, in fact, did not have an alarm system, but had posted an old alarm sign on her door as a warning.

Pamela noted that her house as well as her previous homes had all been located on dead-end streets, which she believed contributed to her feeling “*very safe*” in her neighborhoods.

*It's just kind of private back here. It's funny because my house that I owned was on a dead-end street. My other house that I rented was on the end of a street. The Court, we lived on a Court in Pittman, it was at the end, and now we have this one, so it's always like we're protected, you know from major highway and people going by and stuff for [her daughter]. So that's important, and it's quiet, and that's a positive thing . . . but very safe. Like I could leave my door open all night, and I wouldn't feel not safe. So that's important.*

Similarly, Jennifer who spoke about the prevalence of crime throughout Trenton described that she felt safer in her previous neighborhood than she did in her current neighborhood, because her previous home was located on a dead-end street.

*It was the day and night time, because it was a dead end street. So I was comfortable with that. Dead-end street; like this is just open. So I was better on that street, as well as I felt more safe there.*

## C. Living in Safer Suburban Neighborhoods

This third part of this chapter focuses on the responses of the 14 respondents with higher incomes who lived in safer urban and suburban environments. These 14 respondents (13 of whom lived in suburban environments) represented the majority experience of respondents with higher incomes. Only three of the 17 respondents with higher income described living in unsafe neighborhoods. Most of these 14 respondents did not describe neighborhood safety experiences that involved fear of or witness to activities such as drug dealing, shootings, or gang activity. Similar to respondents with low incomes, a number of the respondents emphasized the contribution of community cohesion to their feeling of safety and satisfaction with their neighborhoods. The stories of these respondents with higher incomes, however, serve as a contrast to those of the respondents with low incomes who described living in unsafe neighborhoods. While the respondents with higher incomes described some problems with their neighborhoods, these issues did not represent risks that instilled fear and anxiety into their lives or threaten their safety on a daily basis.

Lilian, a resident of a Union County suburban town where she lived with her female partner and six other household members, including four children, described living in a “good, but not good” neighborhood. Criminal activity existed in the form of stealing bicycles, which Lilian found “a problem.”

*And I mean you get bikes stolen from the front of the house, because people just wander through the neighborhood. And even though your block is fine, you’ve got, in fact we interrupted some kids stealing some bikes from a neighbor just a couple of days ago. So that is a problem.*

Beyond that, Lilian was “very nervous” about her daughter walking to school, because there were “convicted child predators” living in the town.

*I mean, my daughter would love to walk home from school. And I am very, very nervous about that, because we, through other means, I know that there are five convicted child predators living right in the city. And you can walk practically any place in the city. And we know that because I’ve been a school teacher, I know because you get told that stuff there. So that makes me very, very nervous.*

On the other hand, Lilian pointed out the strong cohesion that existed in the neighborhood, which she described as “very supportive.”

*We’re the last block of the city; we live in a very multi-ethnic, multi-racial block that is like our own hometown. Everybody watches out for each other, everybody takes care of each other, and all the neighbors are very supportive of each other. If somebody new moves in, they just get pulled right into what’s going on. So the location is good, but not good.*

Samuel who lived with his wife in a suburban town in Salem County, while not experiencing criminal activity personally, mentioned acquaintances from neighboring towns who had told him of incidences of theft they had experienced.

*Well safety concerns, not for myself in particular, but I am cautious, there is crime. If you leave yourself vulnerable, you will be a victim of it. There are certain things people just need to be aware of. I have a habit, like right here, if you turn around, I keep my door open almost all of the time when we are up and downstairs. I keep the storm door locked. A lot of times once it gets dark or a little bit late, I shut it and lock it because it hasn’t been a problem here, but in neighboring towns and other people I have talked to have problems with home invasions.*

Likewise, Felipe, a resident of a Hudson County town where he lived with his wife, described a number of different incidences that have occurred in his neighborhood, although “*for the most part it wasn’t anything terrible . . . just small things.*”

*. . . being that there’s a park in the vicinity of my neighborhood they would come and they would be there and I guess some of them would just have malicious intent. We have had like a window broken, um, but nothing, nothing terrible. A radio might have been found stolen at one time or another out of somebody’s car, um, but there’s never been any, any huge — I mean what I would consider huge like someone being killed or someone being runned over even by a car, just small things.*

Although Felipe believed that he “*live(d) in a better part and in a good neighborhood,*” where “*we don’t have too many negative activities that happen . . . there’s really not like drugs and things in the vicinity at all,*” he was cautious and took various precautions to deter possible criminal activity.

Like Lilian, Felipe found the neighborhood community supportive and willing to lend a helping hand.

*. . . so I would say our neighbors are great. You know, there’s no tension, um, we were kind of like the first Hispanic family to live on the block and we all got along well. Like whenever there was something someone needed help, someone needed a jump for their car, you know, we would see each other and be like, can you come over and help me jump my car or we used to have what we called block parties, you know, the community got together.*

For Katherine who lived in a suburban town in Atlantic County with her husband and daughter, the extent of the lack of safety in her neighborhood was her concern about her neighbor’s pit bull.

*There are definitely some unsafe things. There’s a family over there, they had a pit bull that always gets loose, and things like that.*

Katherine too drew support from families in the neighborhood that “*. . . have their roots firmly planted in the community. They’re not going anywhere.*” The presence of these families allowed her to feel secure in the neighborhood. Katherine was open to her daughter and stepson walking freely in the neighborhood. However, she insisted that if they left the block they should take their cell phones with them.

Thomas who lived in a suburban town in Atlantic County with his wife and young child explained that his neighborhood was “*great.*” There was often no need to lock the doors and even his 67-year-old mother kept her doors unlocked during the day. Thomas had been living in the

*A radio might have been found stolen at one time or another out of somebody’s car, um, but there’s never been any, any huge — I mean what I would consider huge like someone being killed or someone being runned over even by a car, just small things.*

Felipe

town for 37 years — “so I know absolutely everyone.” He described the strong sense of community as “the nice part of the town.”

*It’s just everybody knows everybody, and nobody really bothers anyone. No crime, . . . we have our blocks, where, you know, I mean this block can have a lot of money over there, and then this is like the middle class. And oh, they’re poor over there, but it’s pretty diverse. You know, it’s a neat town . . . So that’s the advantage . . . You know everybody, you feel safe, you don’t have to worry about people breaking in, or animals running around, and the most thing is that you hope that your neighbors are clean and you know, that’s the best that you can do.*

Pedro, his wife and their three children lived comfortably in their suburban community in Monmouth County. They got along with their neighbors. The children were relaxed moving around the neighborhood. The schools were within walking distance of their home and the two older children walked to and from school each day — “But I don’t have any problems here. We’ve been here since 1999, never had an issue with anyone.”

## Conclusion

The accounts of the respondents with low incomes presented in the above discussion have shown that inner-city neighborhoods, where the risk of encountering or being harmed by drug dealing, shootings, and regular gang activity, were unsafe places to live and harmful to the respondents and their families. Moreover, the dangers of living in unsafe neighborhoods were especially great for respondents of color who were by far the majority of respondents with low incomes living in these neighborhoods. On the other hand, respondents with low incomes also indicated that under certain conditions when an enhanced level of security exists, the community is cohesive, and the street layout minimizes through traffic, inner-city neighborhoods could be safer places to live.

Providing safe environments to residents of New Jersey’s inner-city neighborhoods remains elusive but as important as ever. Improving the level of safety in New Jersey’s inner-city urban neighborhoods is critical not only for guaranteeing a secure and stable environment to the residents of the neighborhood, but also because research has shown that the “living in a distressed neighborhood exacerbates the effects of family poverty on individual educational achievement, economic prospects, health, and other measures of well-being.”<sup>3</sup> The safety of residents with low incomes living in inner-city neighborhoods needs to be ensured whether it is within their existing, but revitalized and more livable neighborhoods, or in safer high-income suburban neighborhoods.

## Endnotes

- 1 For the purposes of this study, the urban environment was divided into two parts — the neighborhood and the broader urban environment. When a respondent referred to unsafe activities occurring in the apartment building, housing complex, or neighborhood block, these activities were classified as occurring in the neighborhood; all other unsafe activities were classified as occurring in the broader urban environment. A neighborhood was classified as unsafe if a respondent mentioned living in fear of or being a witness to activities such as drug dealing, shootings, or gang activity.
- 2 Two respondents with low incomes who lived in suburban areas did not raise safety matters in their interviews.
- 3 Manuel Pastor and Margery Austin Turner, *Reducing Poverty and Economic Distress after ARRA*. Paper prepared for the Georgetown University and Urban Institute Conference on Reducing Poverty and Economic Distress after ARRA, January 15, 2010.





# Affording Transportation

The vast majority of New Jersey residents rely on a car to provide them with the necessary mobility they need to travel from one place to another. Residents with low incomes, however, are less likely to have the use of a car. For people with low incomes, the limited travel options provided by the public transportation system and the scattered distribution of workplaces, services, and amenities can produce hardships with far-reaching consequences when conducting daily activities without a car.



By being dependent on modes of transportation other than the car, they face multiple challenges in coordinating their various daily activities. Whether traveling to work, dropping a child off at school, or going to the store to purchase groceries, a lack of reliable and convenient transportation affects all aspects of their lives. Inadequate transportation deprives them of the opportunity to carry out their daily activities without encountering obstacles in getting from one place to another. Sometimes, the lack of available transportation may even lead to a trade-off, when an activity, such as employment, is given up in order to fulfill a second critical activity, such as caring for children. In a society organized so extensively around car usage, when a car is not available, the limitations placed on mobility can be isolating and detrimental to the well-being of the affected family.

This chapter, which focuses on the transportation needs of the study respondents, highlights the challenges faced by respondents with low incomes who did not have access to a car. The chapter is divided according to the experiences of the respondents with respect to their usage of the car and public transportation. In the first part, the experiences of the respondents with low incomes who did not own or have the use of a car are compared with the respondents with low incomes who owned or had regular access to a car. It highlights the hardships respondents with low incomes faced in coordinating their daily activities without the use of a car. On the other hand, those respondents with low incomes who had the use of a car faced high and unaffordable costs operating and maintaining their cars, which limited their use of their cars and, thereby, their ability to carry out various essential activities. The second part of the chapter focuses on both the drawbacks and benefits of using public transportation cited by respondents with low incomes. While public transportation can be an effective mode of transportation, particularly in built-up urban areas, the dispersal of many destinations, especially job locations made it inadequate for many of the respondents with low incomes. In the third part, the experiences of the respondents with higher incomes, all of whom owned cars, are examined. It shows that the availability of a car and a higher income gave these respondents options that allowed them to use their cars with less restraint than the respondents with lower incomes. The chapter concludes by noting that while efficient and convenient public transportation services and good land use planning are important to ensure high levels of accessibility, providing car ownership opportunities and making car ownership

## Findings

### A. Respondents with Low Incomes: Struggling to Meet Needs without Regular Access to a Car

#### Facing the Consequences of Limited Travel Options with No Car

- For a majority of respondents with low incomes who lived in areas with inadequate public transportation services, the lack of a car limited the effective conduct of their daily activities, including:
  - Diminishing prospects for finding employment;
  - Restricting opportunities for traveling to places of work;
  - Complicating the coordination of employment and family responsibilities;
  - Inhibiting opportunities to provide for their children's needs;
  - Restricting access to healthcare services; and
  - Creating difficulties undertaking shopping and household tasks.

#### Struggling to Afford Car Use and Maintenance

- A majority of respondents with low incomes who faced unaffordable costs operating and maintaining their cars experienced severe challenges in carrying out their various daily activities, including:
  - Struggling to keep the car on the road;
  - Facing uncertainty traveling to work and accessing essential services; and
  - Limiting car use for necessary activities.

### B. Respondents with Low Incomes: Drawbacks and Benefits of Public Transportation

#### Drawbacks to Using Public Transportation

- Some respondents with low incomes experienced frustrating drawbacks in the use of public transportation, including:
  - Time-consuming and cumbersome transfers from one bus to another that lengthened both travel time and distance; and
  - Threats to personal safety in certain urban neighborhoods for respondents who walked rather than using public transportation.

#### Benefitting from Reliable Public Transportation

- Some respondents with low incomes derived benefits from living in urban areas with a dense concentration of services and amenities, including being able to:
  - Take advantage of the variety of reliable and convenient public transportation services that an urban environment is able to support;
  - Access certain key destinations on nearby rail lines; and
  - Walk to various amenities and services located in the downtown area.

### C. Respondents with Higher Incomes — Relying on Cars

#### Managing the Costs of Car Ownership and Meeting Transportation Needs

- For a majority of respondents with higher incomes, the ready availability of one or more cars provided them with options that ensured an adequate level of mobility and access to their desired destinations.

easier for people with low incomes would help also to improve their mobility and, thus, opportunities to undertake their necessary daily activities.

## A. Struggling to Meet Needs without Regular Access to a Car

Coordinating daily activities is especially challenging for residents of New Jersey with low incomes who do not have the use of a car. In particular, where public transportation is infrequent or not easily accessible and where workplaces, services, and amenities are not concentrated within close proximity to the home, the lack of a car becomes an obstacle to meeting basic needs. For these residents, when various daily activities are foregone because of the lack of availability of a car, the ensuing hardships can deprive them of opportunities to meet their basic needs. While assistance from family members or friends who own a car can fill some transportation needs, such dependence carries its own costs. On the other hand, for people with low incomes who do have the use of a car, the costs associated with maintaining and running a car in a reliable condition can be so high as to limit the extent to which it can be used effectively. Part A of this chapter focuses on the car availability experiences of the respondents with low incomes, both those respondents who had the use of a car and those who did not.

### 1. Facing the Consequences of Limited Travel Options with No Car

This first section draws from the experiences of the 26 respondents with low incomes who spoke to their limited travel options because they did not have the use of a car. For the majority of these respondents, the lack of a car combined with inadequate public transportation created challenges in conducting their daily activities. Their limited transportation impeded opportunities to find employment and travel to work, coordinate domestic household responsibilities, access essential services, and undertake various domestic tasks. In some instances, respondents made trade-offs by prioritizing one activity over another and, thereby, sacrificing a basic need. To help mitigate the hardships of inadequate transportation options, respondents drew extensively upon the assistance of family and friends who had the use of cars. However, this often did not suffice, with the result that the lack of reliable transportation led to isolation from the community and from the various services and amenities that were offered in the surrounding area.

a. Experiencing Diminished Prospects for Finding Employment and Restricted Opportunities for Traveling to Places of Work

The availability of regular and convenient transportation is vital for finding work and for traveling to work. The lack of adequate transportation can diminish prospects for finding employment by limiting the potential work opportunities that can be explored. For some respondents who had no car and the public transportation service in their neighborhood was deficient, reaching work destinations that were not in close proximity to their home was a challenge. Relying on family or friends for transportation was inconvenient, time consuming, and caused frustration. Alternatively, one available option involved expending large sums of money for the use of other more expensive means of transportation, such as taxicabs.

Tia, who lived with her young son in Paterson, had recently returned to part-time work. She had previously stopped working after becoming disabled, the result of various illnesses and surgeries she had undergone. Tia was eager to buy a car, which she believed was essential to improving her chances of finding full employment. In the past, she had owned a car that she had been forced to sell in order to pay her medical bills. Furthermore, at the time of the interview, she urgently needed to straighten her credit standing, because she had also recently experienced identity theft. This had affected her credit standing and, thus, her ability to purchase a car. Traveling by bus to search for a job was not a suitable alternative.

*Any kind of car, so I can drive. Because I think I'm limited by bus for jobs.*

Tia

*Because I'm ready to drive, but trying to get a car is the hardest part. My credit is shot, because of all this I'm going through. I can't get a car, so I called Identity Theft, and they gave me a number to call, where they would help me get a new car. See, I'm basically working to try and get my credit straight, so I can just get a new car. Any kind of car, so I can drive. Because I think I'm limited by bus for jobs.*

The lack of a car and the limited availability of public transportation made the search for a job in the adjacent suburban and rural areas difficult for Sofia, who lived in a suburban town in Cumberland County. Sofia had recently stopped working because her mother, who was her child care provider, moved out of the area. Sofia explained that she had been dependent on her mother for taking and fetching her every day from her workplace because “*to catch the bus is like a long way.*” Sofia was looking for a new job, but she explained that with limited public transportation options finding a new job would only be possible if it’s “*a close one that I'm able to walk to.*” However, she was pessimistic about her chances because she believed her location was not a good one “. . . *because there not really no jobs around here.*”

For Vanessa, a recently divorced mother of two children who lived in a suburban town in Union County, the lack of flexibility that a car provided and the absence of an efficient local public transportation service restricted her job search. Vanessa had been working in New York City as an assistant controller at an insurance company, but had lost her job approximately three months before the interview took place. She was looking for a new job and was hoping to find one closer to home in New Jersey so that she could spend more time with her children. However, her car had been totaled in a collision and because she did not have sufficient insurance coverage, she was not able to replace the car with a new one. Moreover, the poor local public transportation service restricted her ability to look for a job in close proximity to her home. Her only option for finding a new job was to take advantage of the availability of the daily commuter bus service to and from New York City and to look for employment in New York City. But that meant, much to her frustration, at least a two-hour commute and included a transfer in Manhattan to the subway system. The long commute would reduce the time she would be able to spend at home with her children each day.

The lack of a car and of reliable local public transportation not only meant that Vanessa's job search was limited to New York City, but that she was unable to respond to job interviews with the promptness she would have preferred. This inflexibility she found very aggravating. It called for much more specific planning of her daily activities. It also necessitated requesting parental help at short notice to drive her to the nearest train station when she went for job interviews.

*... It drives me absolutely nuts, it's like you have to pre-plan for everything. It's like the guy I was talking to on the phone for an interview or whatever, to set up an interview. It's like they might say "Can you come in later on today?" I always have to say "No, how about tomorrow?" And then I have to like hang up from him, call my father, "Can you take me to the train station tomorrow?" "What time?" What he might be doing with his life, you know even though he's older, really he has a life. And I'm like, "Ok, well I need to go to the train station."*

Despite the availability of reliable bus and rail services to and from New York City, the lack a regular bus feeder system to and from the train station to allow Vanessa to be able to take full advantage of the inter-urban train service only added to Vanessa's frustration because it aggravated her reliance on the help of her father for transportation.

*And then it's like on the way back it's like, "Do you think you're going to be able to pick me up?" And if he says, "no," then I have to take two connections from Elizabeth to get here, or I just take the bus straight from Port Authority and then I walk here, which I was doing anyway.*

*I need one (a car); it would work out better for me to get back and forth to work or even to find a better job. Because you can't depend on the bus all the time . . .*

Jennifer

*But it's like the way I go might not be the way I come back. The train is always going to be quicker, but the bus lets me out closer to my house. Like I'm not walking from the town of Elizabeth, I'm not crazy.*

Jennifer, who lived in Trenton, did not have a car or a driver's license and explained that in her previous neighborhood there was limited bus service. As a result, Jennifer used a taxi to get to and from work each day. Her children, who were studying at a charter school that was not in the neighborhood, also took a taxi back and forth each day. The financial outlay of using a taxi was considerable and Jennifer realized “. . . that it was starting to cost a lot . . . It was like my paycheck was going to the taxi . . .” Not able to give up on her job, Jennifer recognized that she had no alternative but to incur the large transportation expense and use the taxi to get to her workplace.

*Because I had to go to work, and the kids had to go to school, so . . . that was the way I made sure that I was there at work. And my job was a distance from my house, so I had to. And I said the bus didn't go to my job. So I had to catch a cab or I had to get a ride.*

Ultimately, although she moved to a neighborhood with a better bus service, Jennifer resigned herself to the difficulties that a lack of a car and inadequate public transportation placed on her:

*Living here in Trenton, you're used to it, so I was used to it . . . If you ain't got a car, you have to catch a cab, or you got to catch the bus or walk. So I was used to it. I just been catching it so much, I have to spend so much money on trying to catch a cab every day, but I had to have a job, so I had to.*

Jennifer intended to get her driver's license and buy a car. She believed that a car would make the coordination of the various activities she needed to undertake easier — “*I need one (a car); it would work out better for me to get back and forth to work or even to find a better job. Because you can't depend on the bus all the time . . .*”

## b. Struggling to Coordinate Employment with Family Responsibilities

When the use of a car is not available, the need for an efficient public transportation service is all the more necessary to facilitate the coordination of different daily activities, especially for working parents. For some respondents, the lack of a car and dependence on irregular public transportation services complicated their options for finding suitable employment while retaining opportunities for taking care of their children. As a result, when travel to places of employment and child care providers could not be readily coordinated, some respondents opted to prioritize taking care of their children over employment.

The lack of a car, which would provide the necessary mobility to reach workplaces in more distant suburban locations, and the need to attend to family responsibilities, restricted the geographical area within which Catherine could search for a job. Catherine, who lived in Newark with two young children, believed that because of the paucity of jobs in Newark, she could have found a better paying job in a suburban town. Although Newark is served by commuter rail and bus services, these reverse commute services were not sufficiently regular and convenient to allow for the coordination of traveling to workplaces in suburban locations and the maintaining of family responsibilities. Catherine was concerned that she would not be able to get back in time should she need to get home quickly to attend to a child's unexpected need. In contrast, she believed that a car would help her more easily balance her family responsibilities.

*So I'm virtually stuck in the City of Newark getting employment, because I can't afford a car to go out further where I know it would pay me more . . . I know it would, but I can't . . . That's part two. I mean, I could take a train; I could take a bus, because I live right next to Penn Station, but I have two kids . . . If they get sick, if I'm up in Morristown or Princeton, I mean, my God, how would I get home in time to get the kids?*

Beverly who lived in Paterson was given a car by her brother. The car, however, needed a new transmission and Beverly could not afford the cost of the repair. Dependent on public transportation, Beverly acknowledged that any job she might take needed to be tightly coordinated with her five young children's varying schedules. Beverly, however, was hopeful that once she got her car repaired she would no longer be bound by the bus service schedule and that, thereafter, her chances of finding a job would improve. For the moment, however, she needed to forego working in order to fulfill her family responsibilities.

*. . . basically the fact of working around the kids' schedule, because every job is not going to work around that type of schedule. Because if I get a job, it has to be from the time I drop them off, to like two o'clock, because I have one that catches the bus, and then I have to get the other two. I have to be home on time for the bus, I have to pick everybody else up, and so it's just a lot . . . once I get the car going, and I get everything situated, I have a better chance at actually working because wherever I need to take them to drop them off, I can basically drop them off and I won't have to rush to catch a bus to get there on time. I can just get in the car and be there.*

### c. Struggling to Provide for Children's Needs

A drop in household income accompanied by the sudden loss of a car placed new restrictions on family activities for one respondent. In

*. . . If they get sick, if I'm up in Morristown or Princeton, I mean, my God, how would I get home in time to get the kids?*

Catherine

*We're stuck  
in the house,  
never go  
anywhere.  
You know,  
something as  
simple as going  
to the store  
is like calling  
and bothering  
somebody, and  
it's stressful.  
It's definitely  
stressful,  
it's limiting,  
it's choking...*

Vanessa

the process, as the parent sought new ways to satisfy her children's needs, it intensified her responsibilities and heightened her anxiety in interactions with her children.

The loss of a car and the inability to replace it resulted in drastic changes in lifestyle for Vanessa and her children. When Vanessa's car was damaged in a collision and she was unable to replace it because she was unemployed, she needed to explain to her children that their lifestyle would change radically until their mother found a new job. They were no longer able to do the things they had been used to doing. They suddenly found themselves living a more isolated existence, spending many more hours indoors than before. Instead of the recreational and entertainment activities they were used to doing, they found themselves spending more time at home. Any opportunity to leave the house, whatever the purpose, was welcomed with elation.

*We're stuck in the house, never go anywhere. You know, something as simple as going to the store is like calling and bothering somebody, and it's stressful. It's definitely stressful, it's limiting, it's choking, you know. If you want to just do anything simple, I can't take my kids to the park, there is no park around here. . . . You can't go to the movies, entertainment is out, so you know, it's definitely limiting. It's definitely limiting on me, I can't even go out and get anything. It gets to the point where just to go to the store, I'm serious, like my father comes to get me to go to the store, and I'm hanging out the window like a dog, like "Oh, I'm out of the house." Just to go for a job interview, it's like "Oh, I'm out of the house."*

For Tia her disability, her poor credit standing, and the forced sale of her car had drastically curtailed her realm of activities. Tia suffered from a shortness of breath because of her disability and could not walk the long distances she once did. With winter approaching, she feared walking outside would become too difficult. She also feared standing on the street for lengthy periods waiting for a bus. Tia was especially upset that she was not able to fulfill her promise to her son to take him out to eat at a restaurant for his birthday. Tia was emphatic that the availability of a car would go a long way to improving her mobility.

*I need a car, actually. It's not — it's a necessity. Because now it's getting cold out and it's hard for me to walk because getting here was like — oh, please! I gotta make it in! Mentally, it's like, you can make it. And when I get home, I don't want to walk from one room to another, because I'm so hurting, and I tire easily. But if I can get in the car and drive, it's no problem*

*I can't get to certain places, like Parsippany. I can't get out there. I don't know what bus to take to get out there. It's a matter of a waiting thing, and I ain't one to be waiting on no highway no two hours for*



*no bus. Never. I'll start walking. I'll walk. No. I'm a walker . . . But it's just my breath, I get so winded. But you know I got to get a car, because it's getting harder to walk now. And I just need a car, because I want to take my son places. I want to do things with him. But I can't, and that makes me upset, because I can't do for my son like I want to do for him . . . And when you can't do for your children, it makes you angry.*

#### d. Experiencing Restricted Access to Healthcare Services

Without adequate transportation, the scattered distribution of facilities and amenities in New Jersey can severely restrict access to essential services, such as healthcare services. When a car is not available, accessing vital services can be difficult, if not impossible, because of the limited public transportation services to low-density suburban areas.

For Jennifer, the lack of a car, inadequate public transportation services, and the location of healthcare services far from her home made access to these services complicated, if not impossible. The conditions of Jennifer's healthcare coverage required her to consult with doctors who were often located some distance from her home. Because there were no public transportation services connecting her hometown with these dispersed locations, Jennifer needed to rely on the help of family and friends to drive her to and from these locations.

Although Jennifer's health insurance provided her with good coverage, she was limited to the doctors who worked within her health insurance plan. She said that many doctors, "*like specialists,*" were not located in close proximity to her home in Trenton — "*But when you get referrals, then you got to go way that far. It's hard.*" For example, the dentist she used was located in Toms River, about an hour and a half away from her home. There was no public transportation service that would get her from Trenton to Toms River in a reasonable time period. On one occasion, Jennifer needed to go to Toms River twice in one week. As a result, Jennifer needed to find someone to give her a ride. Likewise, at the time of the interview, Jennifer had an appointment for her nephew, for whom she cared, with a doctor who was "*45 minutes to an hour away from here.*" Jennifer had the opportunity to receive transportation assistance but was skeptical that it would be reliable — "*but you have to call way ahead of time and that's not — it's iffy.*" She also mentioned that she had previously not used it, due to the extra time it required.

*Cause I hear a lot of people say it's hard. Like they take you up there? It takes a long time for them to pick you back up. It could take up to an hour before they come to pick you back up, and I don't want to be nowhere that far that long, if I'm done. So I'd rather get a ride, or try to find something closer, like New Brunswick, or stuff like that.*

e. Experiencing Difficulties Undertaking Shopping and Household Tasks

Larger chain stores and other amenities are often located along major roadways outside of the urban centers. Invariably they are not well served by public transportation. For respondents without cars, the difficulty of conducting various household tasks or making shopping trips under such circumstances required them to seek alternative means of transportation. Some respondents sought the help of family and friends who had the use of a car. This dependence on the help of others, however, meant that their schedules were entirely bound to those of family and friends. It also exacerbated their sense of seclusion and increased their isolation.

Sofia, who no longer had a car because she sold it in order to pay her bills, noted that the only store easily accessible in her neighborhood was a Dollar Store. When she had to buy clothes or pay her gas bill, she needed to travel far. Public transportation options did not exist and a taxi was expensive. Instead, Sofia relied on either her sister or her boyfriend to take her back and forth in their cars. “*When my boyfriend can, he comes and takes me. That’s the only person I could rely on right now.*” But his assistance had its downside; it created dependence and to be able to take advantage of the assistance, Sofia needed to be sufficiently flexible in her schedule that she could accommodate the schedules of the drivers.

*It sucks, like I can’t do something when I want to, you know. When I have to get it done, I just have to wait.*

*It’s just when they can, yeah. Not when I can . . . It’s just sucky because I don’t always have a ride. . . It sucks, like I can’t do something when I want to, you know. When I have to get it done, I just have to wait.*

Sofia

Getting accustomed to not having a car meant a far-reaching reorientation in lifestyle for Vanessa and her children after Vanessa lost her job and her car was totaled in a collision. What had previously been everyday tasks that could be undertaken at a moment’s notice now required assistance from parents and friends. While she was grateful for their help, Vanessa intensely disliked depending on others for a ride and the lack of a ready available car.

*Like I said, if I need to go food shopping, or if I have to go to the store for anything that’s massive, I just call my father and I get a ride. Or I do have a friend that lives up the street . . . Like sometimes she’ll come and I’ll take her to work and I’ll use her car during the day if I really need it. So she’s been very helpful. If it wasn’t for her, I wouldn’t have [a car] most of the time.*

*. . . it’s just like something simple like, ok, I’m working, like we have cereal, you know we need milk. I’ve got to walk around the corner, got to walk down the street . . . like I can’t remember the time I actually*

*food shopped, because I just haven't had it [a car]. But the few times when I have, like needed heavy things, like a couple packages of meat, and this, and this, and that, something I can't get at the convenience store, there's no store around here. I can't just hop in my car and go, I can't, it's impossible. What fun. There ain't no car. I just hate it because I'm used to having a car. I've never been without a car.*

The lack of a car required meticulous planning. Vanessa needed to make sure that she met all her shopping needs each time because there was no going back a second time to buy something that she might have forgotten to get the first time. The consequence was not only dependence, but also a feeling of being isolated and cut-off from the outside world.

*So you have to plan ahead, plan ahead, plan ahead. Or I have to know what I have or I'm missing from my house, and it's like you have to do a one-shop thing. It's like yesterday I went with my father for a car inspection and on the way home it's like, "Do you mind if I stop at Pathmark?" And he's like "Why?" And it's like "Ok, I need some things." And he was like: "Don't forget anything." Because once you're in the house, you're screwed. You can't get back out, not because you can't, I'm not saying that my father wouldn't do it, but do I like, want to call him every five minutes "I need to go to the store. I need to go to the store." I'm not going to do it. So it's like you have to definitely know what you need once you get in that store. Because once you get home it's like you know, like a dungeon door is closing behind and I'm stuck in here, and I hate it.*

Bernice, who lived in an urban town in Atlantic County, did not have a car and her driving permit had been suspended for some time. She relied on bus transportation to meet her travel needs. With bus service available in close proximity to her home — “like 30 feet from here” — Bernice could depend on the bus to get her to work, to do her grocery shopping at a Pathmark about five miles from her home, and to travel to her doctor about ten miles from her home. Nevertheless, bus transportation had its limitations. Bernice found traveling to and from her work place “a pain.” Although she preferred “not to burden people, especially if I can take a bus,” she drew on the help of family and friends to travel to places that were not served by bus transportation, such as the mall, and to pay her utilities bill.

On the other hand, Bernice who was eligible for transportation assistance as part of the assistance she received appreciated the bus pass she had been using for the two months prior to the interview. By reducing her money outlay on each trip, Bernice was able to use the bus more frequently than previously. Prior to receiving the bus pass, Bernice needed to walk or get assistance from family and friends more often than she currently did.

*... you have to definitely know what you need once you get in that store. Because once you get home it's... like a dungeon door is closing behind and I'm stuck in here and I hate it.*

Vanessa

*... just getting that bus pass from social services and what not, that's been a positive thing. You know what I'm saying because if they didn't give me the bus pass then I would be paying a lot of money because I'm always traveling on the bus. You know what I'm saying, so it's been helpful that they even gave me the bus pass. I don't have anything negative to say about it.*

*...That was \$900 to get all my brakes done, because it wouldn't pass inspection. That's another charge. It's a lot of money. I'm in debt, like at least \$20,000.*

Ada

## 2. Struggling to Afford Car Use and Maintenance

This second section draws from the experiences of the 17 respondents with low incomes who owned or had the use of a car. For the majority of these respondents, the costs of operating and maintaining a car were often unaffordable so that the availability of a car did not necessarily guarantee mobility and the ability to travel to various daily destinations as needed. The unreliable cars exacerbated the severity of the challenges these respondents faced in carrying out their various daily activities. It jeopardized their ability to travel to work, access necessary healthcare services, and conduct leisure activities.

### a. Struggling to Keep the Car on the Road

The various costs required to operate and maintain a car — paying for gas, car insurance, and repairs — were unaffordable for a number of respondents. Their inability to keep their cars in good running order sometimes resulted in curtailing their usage. To assist in keeping their cars running, some respondents drew on the help of family and friends for financial assistance. Others appreciated the benefits of different transportation assistance programs or the assistance of family, friends, and religious groups for travel help. These resources were not always available, however, and for some respondents the only option, to maintain use of their cars, meant increasing their debt load.

Ada, a single mother of two young children living in a suburban town in Warren County, received cash assistance for most of the year prior to the interview. Purchasing a car and trying to maintain it was a considerable struggle for Ada, but she needed it to conduct her various daily activities — “*I had to buy the vehicle, you know. I had to. . .*” She had increased her credit card debt to purchase the car and was still paying for the car at the time of the interview. Being overburdened with debt, Ada was forced to juggle her other expenses to cover the upkeep costs of the car. To pay for the car insurance she needed to “*borrow from this to pay that,*” while brake repairs resulted in a substantial financial outlay.

*... and then I needed brakes. That was \$900 to get all my brakes done, because it wouldn't pass inspection. That's another charge. It's a lot of money. I'm in debt, like at least \$20,000.*

Pamela, who was divorced, lived in a suburban town in Gloucester County with her daughter. Both mother and daughter were disabled and, as a result, they received Supplemental Social Security Income. Pamela owned a car; however, it was not in good condition — *“Right now my car is on the fritz, and I don’t know what I’m going to do . . .”* — despite having invested money in getting it ready to pass inspection. It had taken Pamela a year-and-a-half to save enough money to do the necessary repairs to get the car ready for inspection. She preferred not to use a credit card for the repair and, thus, the lengthy process of saving money for the repair. Because her car was unreliable, Pamela was not able to drive too far from home. For example, that summer Pamela and her daughter could not travel to the shore *“because my car was in such bad shape.”* In addition, Pamela would have liked to travel to Philadelphia to shop at Ikea, but she would not attempt to do it — *“I wish I could, but I wouldn’t; don’t do that kind of thing.”*

For Rebecca, a single mother with three young children who lived in a suburban town in Cumberland County, a car was essential for meeting her various needs. Rebecca worked part-time and also received cash assistance. She felt that because gas prices were rising rapidly she needed to keep her gas tank full *“because then when you have to fill it up and it’s even higher, it’s even more money.”* However, she was not always able to afford to buy gas. On the days she worked, she took her child to her mother who lived about thirty minutes from Rebecca’s home. Rebecca calculated that for the trip to her mother’s home to drop off the baby, then to travel to her workplace, back to her mother to pick up the baby, and then home, she used \$10 in gas. Fortunately, when she did not have enough money for gas, Rebecca was able to get help from either her mother or her father. After she was paid her wages, Rebecca repaid the money. Rebecca was thankful for the one dollar a day car insurance program she received through Medicaid, although coverage was limited: *“Like if they didn’t have that car insurance thing, I probably wouldn’t be driving because I can’t afford car insurance.”*

Rebecca had concerns about the car’s reliability because *“it’s been breaking down.”* When she took the car to the shop, Rebecca was told that the repair would cost \$800, an amount that Rebecca could not afford to pay. Fortunately, her father had been able to help her — *“my Dad just keeps rigging it.”* When the car would break down, Rebecca would call her father who would come and help her.

*. . . he’s either picked me up, or got my car to run. Like I needed a jump a couple times. Then I put out the money for a new battery, and so I don’t have to worry about that. But he’s always there for me, if I need it.*

*Right now  
my car is on  
the fritz, and  
I don’t know  
what I’m going  
to do . . .*

Pamela

*See, so that car insurance that's one of our bills, that's necessary. So that's why when it comes to a squeeze, you squeeze a little more.*

Tricia

She was hoping that her father's repairs would last a few months until she received her annual income tax refund, which she would then use to make the necessary repair.

Tricia and her husband also lived in a suburban town in Cumberland County. Both Tricia and her husband were disabled and they relied on Supplemental Social Security Income. Although they owned a car, they limited its usage, because there were times when they could not afford to buy gas. On such occasions, they might call a fellow church member to give them a ride to whatever destination they were going. Tricia explained that they frequently received assistance from church members and that "*I ain't ashamed to say so. So that's how we do it.*" Because of their disabilities, Tricia and her husband were also able to use a transportation service called 'Go Transportation,' which was available to Medicaid recipients. They had been using this service for a few years prior to the interview. In particular, they took advantage of this service when they did not have enough money to pay for gas for their car.

In addition to their difficulties paying for gas, Tricia and her husband had problems paying for car repairs. On occasion, when they needed to repair their car, their shortage of funds would result in delaying payment on another bill. They were also able to take advantage of their network of friends to try to find someone who could do the repair cheaper for them. On the car insurance bill, Tricia explained there was no room for compromise. Payment of it was "*necessary,*" although they did have the cheapest policy that was available — "*See, so that car insurance that's one of our bills, that's necessary. So that's why when it comes to a squeeze, you squeeze a little more.*"

Garfield who lived in a suburban town in Camden County with his wife and two stepchildren started work as a machine operator shortly before the interview was conducted. In addition, he worked in the evenings as a mortgage broker and was hoping that together with his wife, who also started a new job in a collection agency, their jobs would serve as "*a way to get out of poverty.*" Both Garfield and his wife had cars, although Garfield did point out that they were used cars and fully paid for. Paying for the cars in full at the time of purchase was intentional so that they would not have any additional financial obligation over and above other large obligations, in particular their mortgage payments. The cars were used primarily for traveling from home to work and back, but they also used them to make shopping trips.

Garfield made it clear that the family's future financial stability was in jeopardy and was very much dependent on him securing a mortgage closing soon. The income Garfield was hoping to earn from a closing would provide a margin of safety which would, among other things,

contribute towards covering the costs of running and maintaining their two cars. For the moment, they had enough funds to pay for gas and oil, although when they were short on cash Garfield preferred to use his wife's car, which had better gas consumption than his larger car. They also had been fortunate that there had been no need for major repair to either of the cars. However, Garfield was aware that both cars would shortly need to have brake repairs done. When this happened, Garfield and his wife would have to decide whether their financial situation was such that they could afford to do the repair.

*We know we have to get the brakes done, so that's where the [house] closings and the extra money comes in. We say, alright, let's service the car, this is our money right now, you know. So we just have to balance it out, you know.*

## b. Facing Uncertainty Traveling to Work and Accessing Essential Services

The availability of a car does not guarantee its usage for travel to work or for accessing essential services. Travel to work or to healthcare services by car may be irregular when costs are unaffordable. The high costs associated with operating and maintaining a car exacerbated the ability of some respondents with low incomes to use their car to travel to work regularly or to get the level of medical treatment they needed. Even with access to a car, some respondents found it necessary to draw on personal networks or public assistance programs to help with their transportation needs.

Pamela enjoyed driving and she used her car as much as she could, including traveling to work. However, it was not reliable. The Monday morning prior to the interview her car would not start when she was leaving for work. So, she was forced to miss work that day. Because of the car's precarious condition, Pamela was apprehensive about traveling too far from her home: *"I like to be within a ten mile radius, that's my comfort zone of driving my car."*

On another occasion she had needed to take her daughter to consult with a specialist in Mount Laurel, about 40 miles from their home. However, because of the poor condition of her car, they were not able to drive to the doctor. One alternative was for Pamela to use the free transportation service offered by Medicaid. Pamela, however, found this service problematic because of the long wait times involved when using this service.

*. . . but you've got to sign up, and you've got to wait three hours, and they got to pick you up, and they don't tell you when they're picking you up. It's just not worth it for me for her, to be able to sit there for two hours waiting for them to come pick us up.*

You know,  
like I'm sure  
some of them  
are thinking  
"Well why  
don't you just  
get a new car?"  
You know, like  
that's easy for  
a lot of people  
to do, just pull  
in and get a  
new car when  
yours is done.  
And I can't do  
that.

Pamela

Whenever she could, Pamela preferred to draw on the help of friends and family. Her church had also helped her with transportation. Pamela was unsure, however, whether all her friends understood her financial predicament; that she was unable to afford to buy a new car.

*You know, like I'm sure some of them are thinking "Well why don't you just get a new car?" You know, like that's easy for a lot of people to do, just pull in and get a new car when yours is done. And I can't do that, so I've kind of, I think the people that do help me do understand . . . And [my friend] help take me to the doctors, she's from my church, she doesn't ever ask for gas money, it's just a very big blessing to have friends like that, you know.*

For Garfield who worked two jobs each day, there were occasions when he was not able to afford to use his car to travel to work. On these occasions he took a bus rather than his car although it made his trip more time-consuming as he needed to change buses in Camden. This happened when the family was low on cash. The bus became a cheaper alternative than paying for gas to refuel the car.

From Ada's experience working in the medical field she knew that some doctors preferred not to receive Family-Care patients. For her eye care needs she had been consulting with a local doctor. However, she had heard recently from a friend that the doctor no longer accepted patients with her type of insurance coverage. Her friend told her that the only eye doctor who would accept Family-Care patients was located some distance from Ada's home. To consult with this doctor would require Ada to travel a long distance. Ada was uncertain what she would do when the time came to visit the eye doctor: "I don't have gas money to get there". For Ada this was one more factor in a situation that was becoming increasingly distressing.

*You know, it's like I limit my driving. I limit my spending. I limit my food. I limit everything, and that's the way it's gotta be right now. I mean, until I get a job, until things work out.*

### c. Limiting Car Use for Necessary Activities

The availability of a car does not mean its use can be afforded for all travel purposes. Monica, for example, who lived in Jersey City, strictly limited the use of her car due to costs. Her two children's use of the car was limited to specific purposes. Monica bought the car on credit in order to save time on her commute to and from work and to the classes she took in the evenings after work. She appreciated having the car, because if it were not for the car she would not have managed to find the time to study at university. If she traveled by public transportation to and from work, her workday would have been lengthened



considerably so that she would not have had time to study after work — “to be able to work four hours, I had to have a car. Or, if not, those four hours would turn into seven”.

Monica was very conscious of the cost of using the car. She rationed the gasoline and only used the car for specific activities. When her daughter wanted to use the car on the day of the interview, Monica told her daughter that it was not possible; that the gasoline that was in the car was for Monica to use when she went to work the Friday of that week. While Monica would use the car to visit the doctor or for similar activities that were located far from her home, she did not use it in the neighborhood when she was able to get to her destination by walking. For the most part, Monica could only afford to use the car for work trips; she did not use it to make social or leisure trips.

*It was more for work. Here the car isn't used like let's go the movies, no. It's for work. Let's go to New York to hang out. Let's go see New York at night, no. Those are things that no — just thinking about the \$6 toll that I have to pay at the Holland Tunnel. That makes us turn around right away.*

## B. Drawbacks and Benefits of Public Transportation

Public transportation can be a suitable and more affordable alternative means of transportation for people with low incomes who cannot afford to buy or maintain a car and who live in built-up urban areas where services and amenities are concentrated. However, where public transportation is infrequent or not easily accessible and where services and amenities are dispersed, travel by public transportation can be difficult. Part B of this chapter focuses on the drawbacks and benefits of public transportation as reported by respondents with low incomes.

### 1. Drawbacks to Using Public Transportation

While public transportation could be a convenient and more affordable alternative means of transportation to a car, there can be drawbacks in its use. Even in those places where public transportation was available, the design of public transportation services made travel very time-consuming for some respondents. Walking provided an alternative means of getting around neighborhoods for some respondents who lived in close proximity to family and friends as well as to different amenities and services. However, walking in unsafe neighborhoods, particularly for women, raised issues of personal safety.

*... Let's go see New York at night, no. Those are things that — no just thinking about the \$6 toll that I have to pay at the Holland Tunnel. That makes us turn around right away.*

Monica

... it's like  
being in  
desert land...  
Basically to  
go anywhere,  
you have to  
go through  
downtown.

Beverly

### a. Time-Consuming Travel

In many urban locations where regular bus service is available, bus route configurations often require taking one bus to a downtown location and then transferring to a second bus that travels to the final destination. These in-mode transfers from one bus to another, or transfers from one mode to another, such as from a bus to a train, lengthen trips making them time-consuming and cumbersome. For Beverly, the lack of stores in the downtown area and the need to travel to shopping areas on the urban fringe would have required taking at least two buses.

Beverly described the dearth of stores downtown — *“it’s like being in desert land.”* On the other hand, more adequate shopping options were located some distance from the city center. To reach these stores by bus, Beverly first needed to travel downtown and then to transfer to a bus that traveled to the particular shopping area — *“Basically to go anywhere, you have to go through downtown.”* To avoid this cumbersome trip, one option for Beverly was to take a taxi to the nearest Pathmark, which resulted in additional expenses. To assist her carry her purchases when she chose this option, Beverly would request help from her stepfather. A second option — *“... if I really have to go somewhere far out ...”* — was for Beverly to do her shopping on the weekend and to get her mother to drive her to the various stores.

### b. Risking Personal Safety

Walking rather than using public transportation in order to reduce travel expenses raises issues of personal safety, particularly for women, in some urban neighborhoods. For example, Tanya, who regularly walked, was facing growing violence in her neighborhood. The increasing risks of walking meant that she was less willing to move around the neighborhood as much as she had previously done, decreasing her interaction with the community, and leading to isolation.

Tanya lived in Trenton and did not have a car; in fact, she did not know how to drive. Since the bombing of the World Trade Center towers on September 11, 2001 Tanya preferred to walk rather than take the bus. She walked to her mother’s home in Trenton as well as to most of her family who lived in close proximity to her mother. Tanya might sometimes take a taxi, but for the most part, she walked within the town of Trenton. When she needed to go further afield, Tanya got a ride with her brother’s girlfriend. She would not have been able to take the ride if she would have had to pay for it. Recently, however, Tanya was walking considerably less than she used to. She had become concerned about walking, because the neighborhood was becoming increasingly dangerous.

*Sometimes, I do get scared to walk by myself. I saw drive-by's and stuff going on. I don't want to be out there, and a bullet may happen to hit me while I'm walking somewhere important. So I do have concerns about that. I don't like to be out there in the streets because of bullets flying . . .*

## 2. Benefiting from Reliable Urban Public Transportation

Respondents with low incomes who lived in urban neighborhoods well served by reliable and convenient public transportation or in urban areas with a dense concentration of services and amenities found that public transportation was a convenient. It allowed them to conduct their daily activities unimpeded.

### a. Relying on Adequate Urban Public Transportation Services

A number of the respondents with low incomes reported that the public transportation system served their needs well. All these respondents lived in New Jersey's primary urban centers such as Newark, Jersey City, and Trenton, where large populations reside, activities are densely concentrated, and a variety of public transportation services exist. Public transportation allowed these respondents to do various activities conveniently.

Rose gave up her steady job of ten years for medical reasons. She had enrolled in college six months before the interview took place with a view to making a career change. Rose lived in Newark and although she owned a car, she limited its use. The range of bus services available in Newark provided her with a convenient trip to and from school each day. With many of the things she needed located in the downtown area, the bus services also allowed her to access other destinations.

*The 31 comes right in front of our block, and they let me off a block from the school, and that's what I do. The only thing — basically everything's downtown. It's just a 15 minute ride on the bus. Number 35. Can't beat that.*

Bea also lived in Newark. She was a single mother with a small child. Like Rose, Bea felt that the variety of transportation services offered made travel convenient and easy within Newark and whenever she traveled further afield.

*You know, it's not hard to get around the city. You know, like I said, I'm accessible to buses. You know, I'll catch the 39 which comes downtown Newark. I'll take the 13; it comes downtown Newark. If I want to go outside of town, I'll take the 99. You know what I'm saying? I'm accessible to buses. The 107, the 87, you know. It's no*

Okay  
pretty much  
everywhere  
I need to go,  
the bus takes  
me and the  
bus is pretty  
convenient for  
me because it's  
right at the  
corner of where  
I live.

Carla

*problem. I live right on the bus line . . . I don't do a lot of traveling by bus when I got my baby. You know what I'm saying? . . . But for me, yeah, I can get around good on bus. Get around good on the bus.*

Similarly Carla who lived in Jersey City with her two young children found that the availability of both bus and train services in close proximity to her home was adequate for meeting her transportation needs.

*I usually take the bus or the trains . . . Okay pretty much everywhere I need to go, the bus takes me and the bus is pretty convenient for me because it's right at the corner of where I live. So the buses I'm going to most of the places . . . The mall, takes me to the train, takes me anywhere I need to go . . . Straight to the supermarket, so it's pretty convenient, I guess the location that I'm at. And being that they have you know a few buses that go to different places, but it just so happens that where I'm at, every single bus that there is passes me . . . So it's pretty convenient.*

For Diane, who did not have a driver's license and lived in Trenton, the bus service provided for many of her travel needs. She was able to use the bus to do her shopping or to travel to her parent's home.

*So it's good, it's good for me, you know. I can get on the bus, I can go to the shopping center up here, or I can go downtown, you know. I can catch a bus and go downtown. If I have to go across town to my parent's house or whatever, takes me there.*

#### b. Benefiting from Proximity to a Rail Line

Suburban residents, if they lived close enough to a rail line, can derive benefits and enjoy convenient travel to and from certain key destinations. While the coverage of these rail lines do not provide the flexibility to serve all destinations, they are helpful for certain travel purposes, such as the daily commute to work or recreational activities in urban centers.

Sylvia, a single mother who lived in a suburban town in Burlington County explained that she found the public transportation in her area "excellent". The River Line, a light rail line that links Trenton to Camden, was especially convenient for Sylvia because it provided easy access to both these towns. At the final stop in Camden, she could transfer to a bus for a ride to downtown Philadelphia. In addition, she lived close to a number of other bus routes that allowed her to do shopping and to travel to the supermarket without a problem — ". . . Very accessible and it's really not that expensive. Transportation is good. Even now we have [her boyfriend's] mom's car, we take the bus or train, it's good."

### c. Benefiting from Accessible Land Uses and Compact Urban Form

Accessibility to various services and amenities is much easier in places where a variety of activities is densely concentrated. For respondents with low incomes living in downtown urban neighborhoods or near town centers, many of the amenities and services they used in their daily lives were within walking distance and easily reached without the use of a car.

Cecilia lived in an urban environment in a suburban town in Hudson County with her disabled husband. They had no access to a car. Nevertheless, because she could meet her needs within walking distance of her home, other forms of transportation were not necessary.

*To everything . . . To Bergenline, to everything. Doctors and everything. This is a very good area and I think that's the reason why we don't move. . . I don't have a car. . . I walk.*

Three respondents who lived in Elizabeth all related that many of the amenities and services they needed were within walking distance of their homes. Samantha who lived with three other adults in her household explained that:

*It's alright because the food store ain't really too far, so we can walk . . . Get our groceries and come on back home . . . The groceries are right there and then the clothing store is right there, so it's like right here where everything is at. I don't do no malls, so I don't go to no malls . . . There is a park down the street. So we have that like all around. Yeah, there is a park around the corner and you've got two down this way, so . . . Like I say, everything is walking distance, the store, a Stop and Shop down this way, and Broad Street up that way. So I don't have to go too far, only when I have to go to work.*

Similarly, both Victor who lived with his mother and Tomas, a recent immigrant living alone, walked to work every day. Both also found that they had no need for a car and could meet their daily needs within walking distance of their homes. Victor pointed out that there were ample stores in the neighborhood.

*Small area; small town, thank God. . . . All over the place. Supermarkets? . . . Yeah, there's a supermarket maybe six blocks away. Stores? Forget it. You can't count how many there are. Every corner has one. Fast food places? There's a bunch of them.*

Tomas said that he could meet all his banking and eating needs in the area.

Yes. Yes, I do. Almost everything is here . . . Everything is here . . . Banks, agencies, restaurants, yes. The only thing we're missing is money . . . In fact, I would like it to be a little further way to be able to exercise.

Tomas

*Yes. Yes, I do. Almost everything is here . . . Everything is here . . . Banks, agencies, restaurants, yes. The only thing we're missing is money . . . In fact, I would like it to be a little further way to be able to exercise.*

Francis who lived alone in a suburban town in Mercer County explained that she could meet all her needs in very close proximity to her home.

*All I have to do is walk out my front door here . . . I've got the Shop-Rite; I've got the Seven-Eleven. Mean I could be here for a year, and never have to leave the block. I have everything here. Everything. Dry cleaners, liquor store, grocery, Seven-Eleven; then on that corner, the diner. On that corner, you know — no I have everything here.*

## C. Relying on Cars

Part C of this chapter focuses on the car travel experiences of the respondents with higher incomes. It provides a contrast to the travel experiences of the respondents with low incomes. The ready availability of one or more cars provided a majority of these respondents with options that ensured an adequate level of mobility and access to their desired destinations. Unlike the respondents with low incomes, respondents with higher incomes did not experience hardships with enduring consequences because of lack of access to a car.

### 1. Managing the Costs of Car Ownership and Meeting Transportation Needs

This part draws from the experiences of the 17 respondents with higher incomes, all of whom owned cars. Many of these respondents pointed out that operating and maintaining a car was expensive, particularly during the period of the interviews when gas prices were rising. Nevertheless, these respondents had sufficient flexibility in their budgets so that the consequences were not comparable to the hardships suffered by people with low incomes. They did not point to compromises with their work schedules or child care arrangements because of deficiencies in transportation availability or because they could not afford to cover their transportation costs. In instances where there were compromises, such as with shopping and leisure trips, these were at the margin rather than a consistent feature of their lives. Some respondents did take cost saving measures such as car-pooling and trip linking to cut down gas consumption, but these measures did not lead to sacrifices.

## a. Having Mobility Options

When a reliable car was readily available it provided some respondents with higher incomes options to conduct their activities at convenient times and at preferred places. There was no need to be dependent on using the facilities and amenities available in the neighborhood, the schedules of public transportation services, or the assistance of family and friends.

Madeline lived in Newark. She owned a car and was explicit, although somewhat apologetic, in distinguishing herself from those people who lived in her neighborhood who were not as well off as she was and who did not have the use of a car. Her car provided her with ready mobility and the ability to travel outside of her neighborhood to do her shopping and banking.

*Well, for me it's okay, because I have transportation. I have a car. If I was — I guess if I didn't have a car, then I would have to shop here. I would have to bank here. But it doesn't bother me, because where — it's not like out of my way to go somewhere else to shop or to bank. I mean, of course I wish I didn't have to go to the supermarket like most of the time — there's a Pathmark right down the street. But I won't shop there, because I used to shop there, and they have tainted meat. Like, why you selling me meat that's tainted? You know. I'm not — No! So I go to Union, and go and buy my meat and my vegetables. Like I feel like — because this is a poverty-stricken area, they just put whatever they want in there, and they say, well, they gotta buy it. They don't have any means to get anywhere else to buy it. And I don't have to, because I do have the means to go somewhere else. It is very wrong, you know. But unfortunately, that's the way it is.*

For Samuel, who lived in a rural town in Salem County, his car provided him with the flexibility to make choices in his shopping trips. He pointed out that many other people, who did not have the mobility afforded by a car, did not have the options he had.

*The one in Woodstown is eight miles and the one in Pennsville is about, one is five miles and the other one is about eight . . . So you know you travel both ways and its 16 miles. I have a car, so I don't have a problem, but a lot of people do . . . That way at least you have choices of what you're going to buy and it's not a little cramped up store where you just have to make . . . It reduces your selections.*

Susanna who lived with her husband and adult son in a suburban town in Middlesex County emphasized that she was dependent on her car for all her transportation needs. Susanna did point out that operating and maintaining the car was expensive but this did not curtail her use of the car.

*Well, for me  
it's okay,  
because I  
haveportation.  
I have a car. . . .  
They (people  
of low income)  
don't have  
any means to  
get anywhere  
else to buy it.  
And I don't  
have to,  
because I  
do have the  
means to go  
somewhere  
else. It is very  
wrong, you  
know. But  
unfortunately,  
that's the way  
it is.*

Madeline

*I drive. I drive most of the time. I'm always driving. The transportation — I mean, like we're close to the bus and to the train, but it's not so good . . . But you have to use a car. If you don't have a car, you can't get no job. You can't go nowhere.*

Susanna

*I drive. I drive most of the time. I'm always driving. The transportation — I mean, like we're close to the bus and to the train, but it's not so good. You have to wait an hour to go for the bus. Only one is rush hour, and then the bus comes every fifteen minutes, I think. But you have to use a car. If you don't have a car, you can't get no job. You can't go nowhere. That's only if you live in New Jersey, I guess.*

Susanna also pointed out that her son was very much dependent on their car and that he, too, used it extensively.

*Well, our son, he can't go anywhere if he doesn't own a car . . . He hates to go without a car . . . If he doesn't have a car, he won't take the bus or the train. Or, I mean, he will walk from here to the park, but that's about it.*

Fay, a single woman who lived in Trenton owned two cars. She worked as a teacher and wanted to ensure that she would get to her teaching job each day — “if one breaks down or if I have to take it to the mechanic I can't depend on other people to get me to work at 7:15 or wait for me in the evening . . .”

#### **b. Cost Saving but Not Sacrificing Necessary Activities**

Operating and maintaining a car proved to be expensive even for respondents with higher incomes. Some respondents made great efforts to keep operating and repair costs as low as possible but, at the same time, did not sacrifice using their cars for necessary activities or keeping their car in a state of good repair.

Both Felipe and his wife, who lived in a suburban town in Hudson County, had their own cars. Felipe emphasized that he had gone to great lengths to make sure that he kept his car in good condition because transportation was very important and “*can actually make a big difference as far as a job you can have.*” He learned from his father that “*if you are going to rely on your own transportation, make sure that your transportation is something that can rely on itself.*” Felipe explained that, while operating and maintaining a car could be expensive, he had made much effort to ensure that he got the best deal. He shopped around to make sure he found insurance at the best price and when he needed a \$1,200 repair he made sure to repair it, although he did spend considerable time finding cheaper mechanics and, ultimately, had the repair done for \$300.

*I'm very religious about the car, like the check engine light comes on I got to find out what it is because if it's something simple I know it's something simple, but if it's something major I know that if you drive the car with that continuing you are going to break the car down.*



There were three cars in Pedro's household because his son had just become eligible to take out a driving permit and his parents had bought him a car. Both Pedro and his wife pointed out that the costs of operating and maintaining the three cars were rising and that it was becoming more difficult to keep up with meeting their bills. To offset the increases in their living costs they cut costs by cutting back on things such as family vacations and buying new clothes.

*Regardless, you got to pay, so that's the bottom line. Is it getting harder? Yeah. But you know, can't afford to go on vacation, can't afford to buy new clothes all the time, or you just can't do it. You know, with three kids, a house, and cars.*

In keeping with their attempt to cut costs, Pedro car-pooled to work with his uncle. Pedro worked as a union laborer and the location of his job changed periodically depending on the site of the current project. At the time of the interview he was working in western New Jersey, about an hour's drive from their home in a suburban town in Monmouth County. Pedro's uncle, who lived close to Pedro's home, worked on the construction project with him. Pedro and his uncle decided that because gas prices were high they could save money by alternating cars each day — “one day he uses his truck, one day I use mine. This way we save on miles, you know.”

Amanda who lived with her adult son in a suburban town in a suburban town in Burlington County, had also been having some difficulty coping with the increasing gas costs. She had reduced the amount she drove and had cut back on the frequency she drove her car to the store or the mall. She explained that her family members were spread out geographically and that visiting them involved high gas costs, so she was not visiting them as much as she would have liked. In addition, they had cut back on some leisure activities, not going to the shore as often as they had in previous years. Amanda acknowledged that the constraints she instituted was having an effect on her and that she found it depressing not to be able to travel as freely as she was used to doing.

*Sure. I don't go to the store as often as I would like to. I would like to go to the mall more often. You know? I would like to go visit my family more often. It's just that I can't afford the gas. I just can't afford to do it . . . So it's – the gas prices really hurt. Really, really hurt. We are limited on what we can do. You don't go to the shore as often. I mean, we used to love to take day trips down to the shore. We didn't do that as often either . . . It's a little depressing. You know. It gets a little depressing, when you really can't go places that you really want to go, because you can't afford to do it.*

In order to cut down on mileage and save money on gas, Amanda had also been trip-linking, whereby she would do a number of different activities when she was out with the car rather than going out on separate trips for each activity.

*Yes. No I tried that, and I've driven to the laundromat, then I go to the gas station, then I come around and go to the grocery store, and you know, I'll kind of do it in one sweep . . . Saves money. Saves money on gas. Of course it does.*

*I've driven to the laundromat, then I go to the gas station, then I come around and go to the grocery store, and you know, I'll kind of do it in one sweep.*

Amanda

## Conclusion

Transportation policy analysts acknowledge the difficulties people with low income without a car face both in traveling to work, given the spatial mismatch between jobs and residences, and in meeting their other daily needs. However, there is disagreement on the extent to which the public sector should encourage car usage and promote car ownership among people with low incomes. While, the value of public transportation is widely acknowledged and public transportation infrastructure improvements are broadly advocated, many transit and smart growth advocates contend that improvements in the public transportation system and better land use management would be sufficient to meet the mobility needs of people with low incomes.<sup>1</sup> These advocates have also argued that car ownership is an expensive solution for people with low incomes.<sup>2</sup>

Yet, support for car ownership programs for people with low incomes does exist among policy advocates, and academic researchers. Evelyn Blumenberg and Margy Waller, while acknowledging, “meeting the transportation needs of working families will require a mix of transportation solutions,” argue that “given the strong connection between cars and employment outcomes, auto ownership programs may be one of the more promising options and one worthy of expansion.”<sup>3</sup> In a different article, Blumenberg argues that, “we cannot separate the costs of automobiles from their benefits; and cars provide benefits, particularly in auto-oriented metropolitan areas.”<sup>4</sup> Or, as Blumenberg has argued in a more recent paper: “. . . the emphasis . . . on transportation burdens . . . is misplaced.”<sup>5</sup> Car ownership, Blumenberg continues is “. . . one obvious way to increase the transportation benefits accrued by low-income households.”

The accounts of the respondents with low incomes elaborated in the above discussion confirm the conclusions reached by those researchers who advocate for increasing the opportunities for car ownership for people with low incomes. The discussion shows that the lack of a car is especially disadvantageous in areas where effective public transportation services are lacking and activities are dispersed. In such

circumstances, mobility for people with low incomes is a hardship, severely circumscribing opportunities to conduct their daily activities. While the improvement of public transportation services and good land use planning need to be supported, providing car ownership options for people with low incomes needs to be promoted as well.

## Endnotes

- 1 New Jersey Future, the Tri-state Transportation Campaign, and The Regional Plan Association, three advocacy organizations working in the New York-New Jersey metropolitan region all unequivocally reject policies that promote car ownership for people with low incomes. They all call for increased investment in public transportation. See New Jersey Future: New Jersey Future, Getting to Work: Reconnecting Jobs with Transit, November 2008 (<http://www.njfuture.org/>); Tri-State Transportation Campaign, Key Issues, Transportation Equity (<http://www.tstc.org/issues/equity.html>); Regional Plan Association, Tomorrow's Transit: New Mobility for the Region's Urban Core, October, 2008.
- 2 "The working poor spend 6.1 percent of their income on commuting costs alone compared to 3.8 percent for other workers." Robert Puentes, Supporting Integrated Planning and Decision Making by Joining-Up Housing and Transportation, Congressional Testimony presented before the Committee on Appropriations, Subcommittee on Transportation, Housing and Urban Development, and Related Agencies, United States House of Representatives, March 2009 .  
 "Among the working poor, those who drive to work have a higher cost burden of commuting (8.4 percent) than the working poor who use public transit (5.8 percent). Both figures exceed the cost burden for other workers who drive (4.5 percent of income) or take public transit (2.9 percent of income)." Elizabeth Roberto, Commuting to Opportunity: the Working Poor and Commuting in the United States, Brookings Metropolitan Policy Program, February 2008.
- 3 Evelyn Blumenberg and Margy Waller, *The Long Journey to Work: A Federal Transportation Policy for Working Families*, Brookings Center on Urban and Metropolitan Policy, The Brookings Institution Series on Transportation Reform, July 2003.
- 4 Evelyn Blumenberg, *Transportation Costs and Economic Opportunity Among the Poor*, The Access Almanac, Number 23, Fall 2003.
- 5 Evelyn Blumenberg, *When Times Get Tough, do the Tough Get Going? Low-Income Households and the Transportation Expenditure Burden*, Draft, February 3, 2010.



# Affording Household Necessities

In the context of basic needs, telephone service, clothing, toiletries, and paper products are often placed together into an “others expenses” or “miscellaneous expenses” category; yet being able to afford these items and services is essential to a basic standard of living. Telephone service can be crucial in cases of emergency, for accessing information, or for applying for a job. Winter clothing and clothing appropriate for work or school are a necessity. Finally, running out of such items as toilet paper and soap means going without the most basic of supplies. These expenses are necessary components of household budgets, but aside from limited programs addressing telephone access, there are no broad-scale public programs to ensure that households with low incomes are able to meet these needs.



While some households can access informal assistance through family and friends or charitable resources to meet some of these needs, this help can be inconsistent and not everyone in need has access to a network. Thus, households with inadequate incomes often find themselves compelled to sacrifice household necessities to meet other basic needs. These deprivations can take an emotional toll, generating anxiety and even shame when basic services and supplies have to be foregone.

This chapter examines respondents’ access to telephone service, essential clothing, and toiletries, focusing on each category of household necessities separately. Each chapter part begins with a focus on respondents with low incomes who struggled to access these household necessities and then contrasts these respondents’ experiences with those of respondents with higher incomes who had adequate resources to manage these costs. It is clear from these stories that the majority of respondents with low incomes experienced deprivation in at least one type of household necessity category. Often, when there was not enough income to meet all basic needs, respondents discussed trade-offs and prioritizations in which household necessities were the first to be given up. Far from being true choices, sacrificing telephone services, clothing (especially for children), and basic toiletries such as soap or toilet paper were indicators of deprivation. Because of the lack of programmatic responses in these areas, this chapter ends by emphasizing the need to examine the sources of inadequate income that impact the struggle to meet all household needs, including household necessities.

## Findings

### A. Telephone Service

#### **Respondents with Low Incomes: Struggling to Afford Telephone Service**

- Many respondents with low incomes discussed the anxiety of not having the resources to cover telephone bills, and described two different kinds of experiences relative to maintaining service:
  - Prioritizing payment of telephone bills in full, despite inadequate resources for all household expenses, due to concerns about not having telephone service in case of medical or other emergencies or to be able to look for employment;
  - Falling behind on payments and experiencing telephone shut-offs.

#### **Respondents with Higher Incomes: Managing the Cost of Telephone Service**

- When discussing affordability of telephone access, most respondents with higher incomes focused primarily on cost savings such as switching plans or consolidating telephone, internet, and cable bills.

### B. Essential Work and School Clothing

#### **Respondents with Low Incomes: Struggling to Afford Essential Clothing**

- Some respondents with low incomes described the material and emotional deprivations of not being able to afford essential clothing items for themselves and their children, despite leveraging a variety of strategies and sources of assistance that had their own drawbacks.

#### **Respondents with Higher Incomes: Managing the Cost of Essential Clothing**

- Most respondents with higher incomes described being able to manage the cost of essential clothing, leveraging resources like sales and discount stores out of thrift, but not necessity.

### C. Basic Paper Products and Toiletries

#### **Respondents with Low Incomes: Struggling to Afford Paper Products and Toiletries**

- Some respondents with lower incomes described the worry and emotional strain of not being able to reliably maintain such basic products as toilet paper, soap, or deodorant, and shared stories of deprivations, including:
  - Running out of paper products and toiletries;
  - Going without supplies and waiting to replenish supplies when and if money was available, as opposed to when they were needed.

#### **Respondents with Higher Incomes: Managing the Cost of Paper Products and Toiletries**

- None of the respondents with higher incomes described running out of paper products or toiletries. Moreover, most respondents with higher income were able to purchase these items when they were needed.

## A. Telephone Service

Telephone access is crucial for staying in contact with child care and health care providers, applying for employment, locating assistance through informal or formal networks, and finding help in emergencies. While many American households are supplementing or supplanting telephone use with internet access, households with low incomes are often left on the wrong side of the digital divide, unable to afford access to high speed internet. As such, telephone access (both through land-lines and cell phones) is often the only way to reach doctors, teachers, and child care providers; to learn about assistance programs; or to apply for a job. Moreover, telephone access is vital in cases of emergency, especially for those individuals with health problems or small children. When there is not enough money to pay all utility bills, telephone bills are often given a lower priority than other utility bills. Telephone access is nevertheless a basic household necessity and the lack of access to a telephone connection represents a true deprivation.

When asked about the affordability of utilities, 45 respondents in all income categories discussed access to telephone service and the costs involved. Within these 45 interviews, most respondents considered telephone access a lower priority than access to other utilities. As such, when there was not enough income to meet all utility costs, telephone access was usually the first service to be sacrificed. The majority of respondents who spoke about sacrificing telephone service or about being on the edge of sacrificing service, however, were respondents with low incomes. Approximately half of the 31 respondents with low incomes who discussed telephone access described struggling with the cost while 12 of the 14 respondents with higher incomes were able to manage the cost. This disproportionality underscores the consequences of inadequate income that forces the sacrificing of some basic needs to meet others.

### 1. Respondents with Low Incomes: Struggling to Afford Telephone Service

This section focuses on the experiences of respondents with low incomes who described struggling to meet the cost of their telephone bills (both land-lines and cell phones). The attempts to retain service often involved shut-off notices or resulted in trade-offs between telephone service and other essential needs. While some respondents described relying on financial assistance from family to prevent shut-offs or reinstate service, this dependence had secondary consequences and struggles to maintain telephone service caused perpetual anxiety and even fear. Governmental programs that provide assistance with telephone bills are limited, and few respondents discussed receipt of such assistance.

*The only [bill] that I definitely, definitely pay the whole thing on is the phone bill, because no matter how you look at it, that's still my lifeline.*

Sylvia

### a. Prioritizing Telephone Access, despite Difficulties

Telephone access is always important as a link to the outside world, yet it can be crucial in case of emergencies. For some respondents, especially those with children, telephone access was imperative. In addition, one unemployed respondent explained the importance of telephone access for her job search. Although she could not afford her telephone bill, she sacrificed other basic necessities in order to pay for telephone access.

Sylvia prioritized telephone access so that her family could reach her in case of emergencies. She worked full-time as a shift manager at a fast food restaurant and supported a household of six. Sylvia's financial stability had been gradually crumbling, and she had been unable to pay her rent for the last four months. Her gas and electricity had been shut off for a short time, and at the time of the interview, her home telephone service remained off. Although she was struggling with all of her basic needs, she continued to prioritize her cell phone bill so that her children could call 911 in case of an emergency.

*The only [bill] that I definitely, definitely pay the whole thing on is the phone bill, because no matter how you look at it, that's still my lifeline. If anything happens here, most days when I go to work, the whole time I'm at work, I'll leave my cell phone here, because that way you have a way to call me, you can call 911. . .*

Like Sylvia, Pamela spoke about the necessity of having a phone in case of emergencies. Pamela lived with her 13-year old daughter who had been diagnosed as high-functioning autistic and Pamela herself had multiple health problems. She also expressed concern about her ex-husband's sporadic presence at her home and hinted at a possible domestic violence situation.

Having a telephone was so important to Pamela that she prioritized payments of her cell phone bills despite pressure to forego this service. She described a time when she turned to her pastor for advice and assistance when she was in a particularly difficult financial position. Her pastor suggested that she let go of her cable and telephone to redistribute her limited funds. She responded that telephone access was not negotiable, and therefore lost this source of network support.

*And he just said, "Ok we're not helping you anymore financially . . . So you just handle it on your own." . . . And I said, "Ok." Well I'd rather that than take away my cell phone, which I need for [my daughter] and myself, and to be safe.*

Sarah, whose income from her job as a clerk supported herself and three children, talked about the necessity of having a phone due to her concern over her two children's health issues. Sarah struggled



to afford her telephone bill, in addition to other utility bills, yet her phone service was crucial. She needed to be able to call for help in an emergency.

*I have to keep a telephone because my son has ADHD. My daughter has chronic asthma . . . So if, you know, she has an asthma attack, or he gets, you know, sick because of the medicine he's taking or whatever, I have to be able to call the ambulance. . .*

Sarah worked part-time and although she had asked her employer for more hours, was unable to make ends meet on her salary. She said, “I’m hoping that she can give me more hours so I can — Or, either more pay, so I can manage my bills.” Sarah had been increasingly concerned about paying her utility bills, which spurred her to speak to her employer.

*So, that's when I went to my boss to ask for a little bit more money because it's just me. I'm a single parent. I mean, yeah. I do get help from the fathers, but it's not like they're in the home, helping me. . . And I get help from them, as far as with the kids. As far as the lights and the telephone and food in the house, I have to provide that; they don't do that. So, it was stressful for me.*

Sarah explained that after paying her rent, her utilities and her phone were the next priorities — “Because I got to have a roof over my head. Then I pay the public service. Then I’ll pay the phone. . . So, that’s how I prioritize my situation. I go for the main things first.”

For Vanessa, who had recently lost her job, telephone access meant a chance at finding a new job. After rent and food, she said, “the third priority would be the telephone and the internet, because I have to get a job.” Although she could not afford her telephone bill, she felt she had no choice but to prioritize this cost.

*. . . I have to have a telephone to look for a job, you know things like that. It's not like I want a telephone. Cell phone, what cell phone? You know, if I have a cell phone, it's off of like my father's account or something like that. I had to let my cell phone go when I got fired, I had to.*

## b. Falling Behind on Payments and Experiencing Shut-offs

Living under the cloud of overdue bills or repeated shut-offs takes an emotional toll, and loss of services can have a serious consequence if there is an emergency need for telephone service. When telephone bills became untenable, some respondents turned to family members for assistance, though this temporary, and often unavailable, solution brought with it the stress of dependence and debt. Other respondents described the inability to pay down the growing bill due to partial payments and some increased credit card debt to retain service.

So, I had to call them and a family member of mine is putting it on his credit card. . . So, that was like, real stressful for me. That was like a real breaking moment for me right there.

Sarah

Since she did not have enough income to pay the full amount of the telephone bill, Vanessa paid a small amount each month when she could — “I pay the minimum in order to keep it on. The last time [I did not] pay it, because I just didn’t have it.” Ultimately, she had to ask her mother for help with the bill. The fact that her service had been shut off and that she had to ask for money was extremely difficult for Vanessa. Having these things happen in front of her children caused her even more anxiety and shame.

*You know, I think my cable, my television, my internet, and my telephone is on the same thing, so it’s like I couldn’t afford to pay that and it went out. And I had to borrow that money from my mom, which she ended up giving to me. And it’s like when things like that happen in front of your kids, it’s embarrassing. My kids have never had, I’ve never in my life had any utility go out. So it’s like, “You know, guys, I told you it’s going to be tough.” And my kids are wondering what’s wrong with the phone, what’s wrong with the TV, and I’m like, “Oh God.” . . . I had to pay the gas and the electric. So that comes first, they need to see, they need to be able to take showers, they need to be able to eat. So, that was a trade-off I had to make . . . a trade-off. And then I had to borrow the money from somebody else to keep the, you know, telephone because I can’t be without a telephone and internet, that’s my main source of how I’m getting a job.*

Sarah described struggling to pay her phone bill after paying the rent and the other utilities. When she received a telephone shut-off notice from the phone company, she became extremely anxious. She needed the telephone access in case one of her children got sick. Ultimately, she had to ask her family for assistance, despite the stress this dependence caused her.

*So, I had to call them and a family member of mine is putting it on his credit card. I have credit cards too, but they’re like, I don’t want to max them out, and I’m paying on them now to get them down. So I didn’t put it on mine. So, that was like, real stressful for me. That was like a real breaking moment for me right there.*

Sofia, who was recently unemployed due to the loss of her childcare, described how she had never been able to pay her full phone bill. She described paying her rent in full and then making as many partial payments as she could on the rest of her bills. Although the partial payments kept Sofia’s phone service connected, it was always in jeopardy. In addition, she was unable to get out from under the heavy burden of her debt. Each month she owed more on her telephone bill.

*Yeah, that right now it’s like \$100. I only pay half of that. That’s why it never goes down because I’m always paying half of my bills. I’m*

*always paying like half of everything, but that's what I could afford, you know.*

Some respondents were unable to access network assistance and other resources simply were not available to retain telephone services. Muriel, who was unable to work consistently because of a work-related injury and fell behind in her bill payments, spoke about the serious consequences of having no phone access in an emergency situation. Her utility bills had been piling up and a few months before the interview, her already precarious financial situation worsened due to her ex-husband's refusal to pay child support. She was overwhelmed by the financial situation she faced when her utilities were shut off.

*That is, two — two months ago, two or three months, the phone and everything got difficult. And the telephone, cable, everything was cut off. And gas — because I don't have enough. Look at everything I owe from the electric.*

Due to the lack of phone service, Muriel described a situation in which she was unable to call for help during a burglary attempt. Although the burglary attempt was unsuccessful, Muriel had to rely on a neighbor to call the police when she saw that someone was trying to break in.

*And so on Sunday I — I was here and I felt like someone was throwing little rocks at my window, to see if I was here. And I stayed real quiet, because I don't have a phone. I knocked on the neighbor's door. Someone had broken in again, but through the window where the kitchen was, to steal. And I said call — call the owner. Please call.*

## 2. Respondents with Higher Incomes: Managing the Cost of Telephone Access

For most respondents with higher incomes, discussions about telephone access centered on cost savings, without the same urgency of needing to prevent shut-offs. Very few respondents were nonchalant about their telephone bills,<sup>1</sup> but most respondents who spoke about trying to find ways to save on their telephone bills nevertheless reported being able to manage the cost. The majority of respondents did not talk about the challenge of maintaining service.

Tracy, who worked as a teacher, talked about the affordability of combining her cable, internet and phone. Tracy discussed financial struggles in other areas of her life. Because of outstanding medical bills, Tracy had to defer her student loan payment, put off her dream of buying a house, and cut back on the health food that had been prescribed for her condition. Despite her struggles, however, her income was sufficient to be able to pay her utility bills on time. When asked about any difficulties she had with her phone bill, she described switching to a combination plan and valuing the cost savings.

*Yeah, [the telephone bill] right now it's like \$100. I only pay half of that. That's why it never goes down because I'm always paying half of my bills. I'm always paying like half of everything, but that's what I could afford, you know.*

Sofia

*. . . So I just realized that my phone bill was costing me, along with my dial-up service on my internet and my basic service for hook-up, was the same as the [phone, TV and internet promotion]. So I hooked that up, and it kind of balanced out.*

Amanda, who lived with her adult, disabled son in a mobile home, was also able to make her telephone bill payments with some adjustments in her plan. Amanda worked full-time at a non-profit as a peer mental health advocate. Although she faced some financial challenges, she was able to pay her bills on time to establish continuous service by finding a better deal — “*I have my phone bill —I just switched companies, because they offered a better package. It was ten dollars cheaper.*”

## B. Essential Clothing

While some clothing purchases can include discretionary spending, appropriate clothing for work and clothing for children, especially school clothing, are a necessity. For respondents in this study, work-appropriate clothing was essential for getting and keeping a job and the inability to clothe a growing child was a source of stress and humiliation, as well as a deprivation of basic needs for the child.

Respondents in all income categories spoke about how meeting their clothing needs involved cost-saving strategies such as looking for sales, buying used clothes, and getting clothes from friends or family. However, the ways in which respondents discussed these strategies varied greatly. While most respondents with higher incomes spoke about their efforts to save money by targeting sales, most respondents with low incomes did not discuss purchasing new clothes. Rather, they described their dependence on strategies that portrayed the extent of the challenges they faced. Respondents discussed sacrificing their own needs, the use of credit, depending on network assistance, and shopping solely for used clothes. Parents in all income groups prioritized their children’s clothing needs ahead of their own. Quite a few parents with low incomes discussed the inability to afford the types of clothes their children needed (or in families with older children, the types of clothes children wanted).

When asked about the affordability of household necessities, 50 respondents in all income categories spoke about clothing needs. The majority of respondents who struggled with affording essential clothing were respondents with low incomes. More than half of the 36 respondents with low incomes who talked about clothing needs discussed sacrificing clothing needs, relying on assistance from family or donations, increasing debt, or simply described the struggle to afford clothes in general. This number is a contrast to the ten of the fourteen respondents with higher incomes who were able to manage their essential clothing costs.

## 1. Respondents with Low Incomes: Struggling to Afford Essential Clothing

Many respondents with low incomes described struggling to obtain clothing for themselves and their families. The attempts to acquire essential clothing involved sacrificing much needed clothing, reliance on donations from family or non-profit organizations, and an increase in debt. In addition, the majority of respondents with low incomes spoke about only being able to purchase used clothing. Although work and school uniforms were helpful for some respondents, they remained a financial burden for others. Because there is no broad-scale public program for subsidized clothing, respondents without access to other sources of assistance experienced significant deprivations.

### a. Sacrificing Essential Clothing for Parents to Afford Children's Clothes

For respondents with children, the priority was consistently meeting children's needs first. For one respondent with low income, prioritizing children's clothing needs meant that she had to go without much needed winter clothes.

Sofia spoke about prioritizing her children's needs in many aspects. Her financial situation was precarious since her recent unemployment. Although she had explained the situation to her older daughter, Sofia tried to limit the impact of her financial crisis on her children. — *"That's the main priority, the kids that they have everything that they need."* In order to ensure that her children had the coats they needed for the upcoming winter, Sofia accepted the fact that she could not afford a coat for herself.

*I don't have a coat. Like the money that I save, I bought them a coat, they really need it. I don't care, I can go, like I can put three sweaters on, I don't care. But as long as they've got their coats, their gloves, their scarves, whatever they need, I'm fine with that. I don't care. Like I haven't bought stuff for myself since last year. The bills are expensive here, so I've got to get that paid off first.*

### b. Relying on Family Assistance or Donations

Respondents in all income categories spoke about the importance of network assistance, defined here as hand-me-downs, financial assistance from family, or donations. Some respondents with low incomes, however, depended on their networks for clothing. These respondents spoke about network assistance with gratitude, but the assistance often involved emotional stress. Moreover, while network assistance was vital for the respondents who could access it, it was not available for all. Because of the lack of a safety net program, respondents without network assistance were left without assistance,

*I don't have a coat. Like the money that I save, I bought [my children] a coat. They really need it. I don't care, I can go, like I can put three sweaters on, I don't care. But as long as they've got their coats, their gloves, their scarves, whatever they need, I'm fine with that. . .*

Sofia

... my kids  
start next  
week and I  
can honestly  
say right now,  
honest to God I  
can't buy them  
a damn thing. I  
can't buy them  
underwear,  
I cannot buy  
them t-shirts,  
I cannot buy  
her bras, and  
I cannot buy  
him socks or  
whatever. I  
cannot buy  
nothing.

Vanessa

going into debt or making other sacrifices.

Several respondents with low incomes who were single parents spoke about turning to their ex-spouses for assistance with children's clothes. Vanessa described begging her ex-husband for help with her children's school clothes while she was struggling to afford such basic needs as food and utilities. Parenting was an important and prevalent theme in Vanessa's interview. She consistently prioritized her children's needs and not being able to provide clothing for her children had a significant emotional impact on her.

*But it's no joke, but as a mom, it's your responsibility to feed your children and to clothe them, you know and house your children. And there's nothing worse than that helpless feeling of like, even like last night, I was down to my bare minimum, like being real careful because Saturday is the first. So I'm like how am I going to make \$30 stretch?*

Vanessa had previously placed a restraining order against her ex-husband; however, she described the necessity of asking him for assistance with school clothes.

*My daughter, I had to tell her father that she needs clothes. Because right now, my kids start next week and I can honestly say right now, honest to God I can't buy them a damn thing. I can't buy them underwear, I cannot buy them t-shirts, I cannot buy her bras, and I cannot buy him socks or whatever. I cannot buy nothing. The only good thing about it is my daughter had so much clothes before I lost my job, that she's pretty much ok. But she still needs underwear and stuff; I mean she's still growing. Shit, she's 5'8" she's as tall as me, she's a big girl.*

Tia relied on her mother to provide her son with his school clothes. Tia emphasized her son's needs over hers in all areas discussed. When she spoke about clothes she said, "I don't buy clothes. I don't buy clothes for myself." Although she seemed resigned about her inability to buy clothing for herself, being compelled to rely on her mother to buy her son the clothes he needed and being unable to buy him what he wanted was a source of emotional stress.

*I wasn't able to really buy clothes for my son like I want to, but so his grandmother bought the clothes, which is good. The school clothes. . . But basically, it's been a problem buying him clothes that he wants because he's a growing boy, and he grows out of his clothes, and he needs new ones. That's just the clothes. He says, "Mommy I want them sneakers." I'm like, "Baby I don't have the money." And I hate saying that to him. I really do.*

Diane, whose sole source of income was from cash assistance, also depended on her family for assistance with clothing for her three-year old son. Diane had a steady work history and spoke about being disappointed with her inability to work due to a health condition — *“Right now I’m trying to get this corrected so that I can go back to work, because I like working, you know. I like going to a job. . .”* She discussed ways in which her monthly check from cash assistance was insufficient for covering her family’s basic needs — *“I mean, it’s so uncomfortable because you can’t do much of anything, you know. You can’t do much of anything because it’s a once a month income, you know.”*

Diane relied heavily on network assistance, especially help from her mother. Diane’s mother drove her to the grocery store and her parents bought all of her son’s clothes. While Diane was very grateful for this help, her description makes it clear that gifts were instigated by the family members, and therefore Diane could not be sure of getting the items she needed as gifts.

*. . . My family I thank God for them. They always coming up you know, “Oh I seen this set and thought you guys could use it.” And it’s nice you know. “Oh, I saw these sandals and I just couldn’t, I had to get them,” that’s my mom. And my dad, same thing, “Oh, I seen this and I wanted him to have this. He can have this. And I seen something else and I’m going back and get that, he’ll have it next week.”*

Other respondents with low incomes spoke about their reliance (partially or wholly) on donations. Tricia, who lived with her husband and whose sole source of income was from social security, spoke about getting her household’s clothes from church donations, or when the funds were available, buying them from Goodwill.

*Sometimes, okay sometimes you get clothes from the church. And you know, maybe somebody’s you know, give us clothes that may be too big or too small for them, they give it to us. And I, what I do, I iron it. . . it’s like brand new when I get finished ironing it, you know. Nobody knows the difference but us and Heavenly Father, he knows, that’s it.*

### c. Relying on Credit

Several respondents with low incomes spoke about reliance on credit in order to buy much needed clothing. Monica, for instance, talked about credit as her sole means to purchase clothes for her daughter. In the previous year, Monica had an income of approximately \$10,000, despite the fact that she worked two jobs for the majority of the year. Monica was a single parent, and in addition to her jobs, she was going to school. She described her exhaustion when she said *“. . . but I get tired, sister. I work full-time, work full-time, study and full-time mother and father.”* She noted that she was unable to cover her bills — *“And it’s not*

There are two stores that have given me credit cards and so -- where I get credit from, I buy. Where I don't get credit from, I can't buy.

Monica

*that I owe them a lot, but I owe them and I don't have it" — and worried about her increasing debt. In addition to checking for clearance sales, Monica limited her clothes expenditures for her family to those stores that offered her credit.*

*When my daughter needs something, I tell her, let's go to the clearance signs that say 60 and 50 percent off. Let's see if we find something there . . . There are two stores that have given me credit cards and so — where I get credit from, I buy. Where I don't get credit from, I can't buy. Sometimes what I need is at a better price in — in — in Marshalls or in K-Mart, but I don't have a credit card there, right? So, I can't buy there.*

#### d. Depending on Used Clothes

In the context of buying clothes, respondents with low incomes spoke mostly about buying clothes at thrift stores or at the Salvation Army, and some families with teenagers discussed the difficulties of not being able to buy their children the new clothes that they asked for. For instance, Ana and her family could only afford used clothes. Her husband worked full-time at a factory producing food products and she worked there at times, when the opportunity arose. Although she looked for steady employment, she said that she was unable to find it because of her immigration status.

Ana spoke about her reliance on buying used clothes. She noted that it was a difficult change for her that she forced herself to adjust to when she and her family immigrated.

*Well, look, we are in this country first of all because we want to get ahead in our country. So, I don't — at first it would affect me, because well, I felt bad about wearing someone else's clothes. I used to say, "Damn, how?" But, well, there's no choice . . . My mother used to say, "You can get used to anything except not eating" . . . So, well, I don't have any other choice. So, yes, at the beginning I would feel bad, and I was ever ashamed. But, well, there's no choice anymore. Those are things that you have to get used to.*

Ana described continuously trying to find ways to provide for her son, despite her family's financial challenges. She repeatedly mentioned that her son was her biggest priority and she sacrificed many of her wants to be able to provide for him. In discussing sacrifices related to clothing purchases for him, it was difficult for her to admit that she was unable to provide him with the clothes he wanted.

*Whatever little thing he needs, I have always told him, the main thing for — for us are — are your things. You — you — the things you need. Anything that you need, tell us and it doesn't matter what we don't have. That's the first thing — for — for him. . . With my son,*



*I try to — only sometimes will I buy him a pair of pants from the secondhand store. But he, since he is young, he doesn't want to. So, I understand him, right, because I say well, he doesn't want to. So, his — his father scolds him because he tells him it's what I can afford.*

Catherine, whose job as an administrative assistant supported a household of six, also described buying used clothes as her only option. In most aspects of her life, she described living in “*survival*” mode. Her paycheck did not get her far, and it was already allocated before it was earned. Her family relied on her and she took that very seriously, never missing a day of work. Catherine did not even mention the inability to buy new clothes. She simply said, “*Salvation Army is right over here off [X] Avenue. And that's where you get your clothes. . . You wash and iron them, and it looks fine.*”

#### e. Struggling with the Cost of School Uniforms

The majority of parents whose children required uniforms spoke about the cost value of school uniforms; however, some respondents with low incomes still considered the uniform prices a challenge. Garfield, for instance, talked about the struggle to make sure that his son had the appropriate clothes for school. Garfield and his wife supported two children, while at the same time he paid child support for two children from a previous marriage. At the time of the interview, Garfield was making great efforts to improve his financial situation. He had recently begun work as a machine operator for \$11 per hour in addition to beginning a job as a mortgage broker. He said that the recent past had “*been hard*” for his family, and he hoped that his work could be “*a way to get out of poverty.*”

One of the most palpable difficulties Garfield discussed was the inability to keep up with his children's school uniforms before he started his hourly-wage job. Although his parents gave him limited assistance, he felt uncomfortable asking for help.

*I would say keeping up with my son's uniforms [is a challenge], you know, he needs boots, he needs sneakers, white shirt, I believe maroon pants, so we have to save and make sure we have it. And because I wasn't working at the time, it was hard, you know. Something would always come through, whether it was a family member, you know then you're thinking alright, I've got to pay this person back, you know so you face those challenges.*

#### f. Struggling with the Cost of Work Uniforms

Clothing can play an important role in the ability of a worker with low income to get and retain meaningful employment. Although some programs have been developed to assist individuals with accessing job-appropriate clothing, the programs are limited in scope.<sup>2</sup> For instance

*I would say keeping up with my son's uniforms [is a challenge], you know, he needs boots, he needs sneakers, white shirt, I believe maroon pants, so we have to save and make sure we have it.*

Garfield

... and then  
you got to buy  
shoes, you  
know. And  
I can't wear  
cheap shoes  
because of my  
feet ... but for  
a long time  
[I've been]  
wearing them  
old ragged  
sneakers.

Pauline

Bernice, who was going to school to become a Certified Nursing Assistant and receiving cash assistance, described the availability of such a program through her local welfare office.

*But like if I need, like for any reason or stuff like that, they have a closet over there at the social services building for people that's trying to get ahead and go to work. You can go up there. I'm not too proud to beg. So I just go up there and get little outfits for an interview.*

Most respondents with low incomes who spoke about struggling with work clothes, however, did not have access to assistance with work clothing. Several respondents with low incomes spoke about their work place requiring a uniform. Depending on whether the cost (or partial cost) was passed down to the employee or absorbed by the employer, respondents had varying degrees of difficulties affording these uniforms.

Denise, for instance, struggled with the purchase of her work uniform. Denise's job (which included significant overtime) in the hospital emergency room supported her family. Denise lived with her three adult children, her son-in-law and her grandchild. Her children did not have the money to lend her as she said, "*you can't get blood from a stone.*" She was required to wear scrubs to work, which she mentioned, "*it was expensive, you know.*"

Pauline, who worked as a nurse's aide, was also required to wear a uniform. She discussed the fact that the uniform was affordable (due to the employer's assistance), but that she had trouble affording the type of shoes she needed for working. Pauline described severe physical ailments that were exacerbated by the physical demands of her job — "*It's more work and I'm getting older. It's more lifting and pulling and stuff that I can't hardly do it.*" Pauline described coming home from a day of work and needing a full day to recover from the physical impacts. Because of her vulnerabilities, she could not get by with inexpensive shoes that would cause her more pain — "*and then you got to buy shoes, you know. And I can't wear cheap shoes because of my feet. . . but for a long time [I've been] wearing them old ragged sneakers.*"

## 2. Respondents with Higher Incomes: Managing Essential Clothing Expenses

For the most part, respondents with higher incomes discussed clothing in the context of looking for sales. Very few respondents in this income group described having no problems with the affordability of clothes, but no respondents in this income group went without much needed clothes or relied solely on network assistance or credit in order to afford work or school clothes. Most respondents with higher income spoke about being able to afford clothing while looking for price reductions or going to discount stores.

Danielle, who lived with her husband and adult son, spoke about attempting to look for marked down clothes. She worked in a medical office as a billing officer and noted that her uniform cut down on expenses — *“New clothing is a little bit expensive. I use uniforms. So that’s kind of on the plus side. Because I use them so I don’t spend a lot of money on clothes.”* When purchasing non-work clothes for herself and clothes for her family, she spoke about sales.

*Well, I like to look for sales. I try to look for sales. My husband is very – he doesn’t care. He doesn’t care for names, and sometimes you find nice things, you know, where there is not a name. And I shop a lot of places where they have good sales.*

Similarly, Madeline, who worked at the Sheriff’s Department, discussed looking for deals. Madeline, who was single, was proud of her cost-saving techniques of comparison shopping online, buying off-season, and only purchasing clothes when they went on sale.

*I go online and shop. I wait until stuff goes on sale. I’ll see it, it’s in the catalog . . . It’s in the catalog, and it’s like, okay, this is regular price. And then I just wait. Sometimes I wait until the end of the season, and then I just buy the stuff that I really want at the end of the season, when it’s like half off, sometimes 70 percent off. I don’t pay full price for anything. I go to outlets. I can’t. I can’t. I cannot even – you know, I think, even if I had the money? I wouldn’t be able to [pay full price]. . . But I just wait until it goes on sale. And then I’m like, (whispered) okay, I saved like eight dollars! You know. Yeah.*

Theresa was one of the few respondents to speak explicitly about the lack of concern she had about affording clothing for herself and her two children. Theresa worked full-time as a nurse and her fiancé worked two jobs (one full-time and one part-time). She discussed her inability to save, yet in all basic needs areas, she described having options and financial flexibility. When discussing clothing needs, she talked about staying within her budget, but looking for quality over price.

*With clothes for them, I have to say, it hasn’t been that bad because I shop for them in Children’s Place. Once in a while, I’ll go to Macy’s and buy them good stuff. Children’s Place, it’s not like they don’t have good stuff. They do. . . . We try to just buy what we can afford, something nice that we can afford, not too cheap.*

Although Danielle did not describe the expanse of choices that Theresa spoke about, she was able to afford her family’s basic needs. She used the language of struggling — *“We live in a very expensive”* town and *“we are struggling”* — and spoke about similar strategies discussed by respondents with low incomes; however, Danielle made it clear that she did not rely on these strategies. Network assistance and buying used

*We try to just buy what we can afford, something nice that we can afford, not too cheap.*

Theresa

clothes were helpful, but not necessary. She was a single parent, living with her 16 year-old son in an affluent suburb in South Jersey, the place where she grew up. In discussing her son's clothing needs she spoke about the assistance her network provided. Her friend gave her son gift certificates so that he could choose his own clothes and these "*might be a little better than what I would have bought for him.*"

Similarly, Thomas and his wife appreciated the hand-me-down clothing for their seven-year old son; however, they did not rely on this assistance. Thomas worked at a small carpet retailer and at a local bar, and his wife worked at a tile store. Although they are unable to save for emergencies — "*we don't have a surplus of money, where if something goes wrong, we're kind of stuck*" — they were able to meet their son's basic clothing needs. Their friends' assistance was helpful, yet Thomas was able to purchase school clothes for his son on his own.

*We have friends who have twin boys about two years older than him, and I mean he, they just give us trash bags full of clothes. . . . We buy him school clothes and stuff like that, but he's got a ton of clothes, he's got a ton of toys, and again, like I said, I don't even know where these toys come from.*

A health condition can make affording clothes more of a challenge, but having higher income made it possible to absorb the expense for Tracy, a teacher who was disabled. She spoke about her weight fluctuation that was caused by her multiple medications and noted the difficulties associated with buying new clothes to accommodate her changing weight, but explained that she was ultimately able to purchase the clothing she needed for work.

*Like if I need to go someplace, I'll go shopping and I'll buy something. And when I go shopping to buy something, it's always something that I can double for work, or something that I can use if I'm going someplace else.*

## C. Essential Paper Products and Toiletries

Running out of toiletries or paper products means going without the most basic of hygiene supplies, and being unable to replenish supplies is a form of deprivation. Thirty-seven respondents in all income categories discussed access to paper products and toiletries. Similar to the discussions about clothing, the ways in which respondents in the two income categories discussed these measures differed. First, in general, respondents with low incomes depended on sales and coupons as opposed to using them when it was convenient. Second, some respondents with low incomes lacked the freedom to purchase

these items when they were needed. Instead, toiletries and paper products were purchased if and when money was available. Finally, only respondents with low incomes spoke about running out of paper products or toiletries and being unable to replace them.

## 1. Respondents with Low Incomes: Struggling with Essential Paper Products and Toiletries

While paper products and toiletries are relatively inexpensive items, for households with overstrained budgets that require prioritization of competing basic needs, maintaining needed supplies can be a challenge. This section discusses the experiences of respondents with low incomes who struggled with the cost of these household necessities and the practical and emotional impacts of this type of deprivation.

### a. Running out of Essential Paper Products and Toiletries

Vanessa, who lost her job a few months before the interview, spoke about struggling to afford household necessities such as paper products. She viewed herself as a worker and as a provider. The inability to supply her family with basic essentials was a great source of anxiety for her — “I’m totally stressed. I mean I have butterflies, and it’s like the last two weeks I’ve been interviewing so much it’s like oh God are they just going to hire me already or you know, what’s going on.” Vanessa noted that often she and her family had to make do with whatever supplies they had on hand.

*I have had so many times when you’ve used napkins, which is probably clogging the toilet bowl. Being that there are two females in here, you never have enough toilet paper. . . Toilet paper, all the time we’re running out of toilet paper. You never realize how expensive stuff like that is until you don’t have it. . . Like I said, I have used napkins or whatever else I had to use. Junior doesn’t mind, but my daughter is a girl and I’m a girl, come on.*

Vanessa also talked about being unable to purchase both detergent for dishes and clothing. She seemed surprised that her financial circumstances had deteriorated to the point that she could only afford one or the other. She noted that before her job ended and before her divorce, she never could have imagined not having enough money to buy soap.

*Clothes detergent, I might have had to go another week without washing our clothes. . . We’ve gone with our clothes dirty, or I have a line out back. I have washed clothes out in the tub by hand, I have. I’ve done things that I never thought I would do. Believe me, you will make do. I use dish detergent as clothes detergent.*

*Toilet paper,  
all the time  
we’re running  
out of toilet  
paper. You  
never realize  
how expensive  
stuff like that  
is until you  
don’t have it. . .*

Vanessa

*It's stressful,  
very stressful,  
especially when  
you ain't got  
enough money.  
I usually pay;  
my rent is the  
first thing I  
pay. . . But then  
if I need little  
odds and ends  
things, it's  
really stressful.*

Rachel

For Orland, who had been unable to work after having two heart attacks, the meager pension from his previous job combined with social security payments did not leave enough money for essentials such as toiletries and paper products. Orland was eligible for food stamps, but he spoke about the difficulties of affording those household necessities that could not be purchased with food stamps. He noted that he could only purchase these items sporadically, when he had a little extra money — “*Oh, sometimes I . . . don't even have any. I don't have anything there nor do I have anything to buy it with.*” Although he seemed embarrassed about having to do so, Orland described turning to neighbors for assistance when he ran out of paper products or toiletries.

Bernice, who was studying to be a Certified Nursing Assistant and doing sporadic work for a staffing agency, also spoke about running out of household essentials. Bernice was frustrated with her search for a full-time job, and was working with an agency to help her prepare her resume and refine her job searching skills. Although she was struggling, she said, “*the long-term goals will be worth it.*” In the meantime, she said she does not take anything for granted. She spoke about regularly running out of paper products — “*But for instance, like I just ran out of toilet paper, so hopefully I can get some money from my son so I can go get some. But it's been hard just trying to conserve, you know what I'm saying?*”

If her son was unable to help (he was studying for his GED and had limited income), she would go to the local mission for assistance. When asked how frequently she went, she replied, “*maybe like once a month.*”

Rachel, who was receiving cash assistance for herself and her children while she studied to be a nurse, was “*managing*” with the assistance she received from food stamps; however, she described her frustration with having little to nothing left over after paying her housing and utility expenses.

*It's, it's aggravating. It's stressful, very stressful, especially when you ain't got enough money. I usually pay; my rent is the first thing I pay . . . But then if I need little odds and ends things, it's really stressful.*

She noted that it was not uncommon for her to run out of paper products — “*Well sometimes I do run out. I do run out like at the end of the month, I do run out of toilet paper sometimes, soap, laundry detergent. But, I manage.*” Rachel's parents, who lived close by, helped with some of the household necessities for the children and helped with the bills. Although she did not want to have to ask her parents for help, the assistance was crucial for her family. She said that her parents knew how much she was struggling — “*They [are] usually there for*

*me, so it's not like I'm doing really, really bad. They know what I'm going through. . . ”*

## b. Waiting to Replenish Supplies

Only respondents with low incomes spoke about having to wait to purchase paper products and toiletries until the funds were available or the products were more affordable. Instead of being able to purchase supplies when they were needed, these respondents talked about waiting until a paycheck arrived, until a family member could loan the money, or until the product went on sale.

Sofia supported herself and her two young daughters on a retail store cashier's salary until she had to stop working due to a lack of child care a day before the interview. When asked about buying detergent or toilet paper for the household, she said she purchased them only when extra money was available. When she did have the funds, she stocked up on toilet paper — *“I buy them when I can, yeah. And toilet paper, I buy like a lot of. . . When I have the money, I buy like a big amount so it will last a long time so I don't have to run out. Yeah, that's the main thing.”*

Monica also waited to replenish her household's supply of toilet paper until she got paid. Monica, who worked two jobs and went to school, supported herself and her two children on a very low income. She described running out of supplies and waiting for her check to purchase enough paper products to last for a few months.

*For example, last month I ran out of it. I got my pay. I went to the cashier to cash out my check and I went to BJ's . . . And I went and brought the toilet paper. That is, I brought a large pack for \$15 or \$12 and it lasts three months.*

Bernice, who lived with her 20-year old son, described how she had to wait until she could borrow money from her son to replenish her paper product supply. She explained that her monthly grant from cash assistance was insufficient to cover her basic costs. She was looking for another job on top of going to school to become a Certified Nursing Assistant, but in the meantime she often relied on her son for help with household expenses.

Maria described waiting to purchase household products until they were on sale. Maria and her husband, who are now retired, lived on a tight budget though she was grateful when she said, *“We get what we need, not what we want.”* In terms of household necessities, she relied on sales — *“Well, if I find something on sale, we can look at it.”* This type of dependence on sales was very different from the way the majority of respondents with high incomes described their shopping habits, finding sales useful but not essential.

*We get what we  
need, not what  
we want.*

Maria

## 2. Respondents with Higher Incomes: Managing Toiletry and Paper Product Expenses without Sacrifices

No respondents with higher income spoke about running out of paper products or toiletries and being unable to replace them. Depending on household circumstances and costs of other basic needs, purchasing these products sometimes required looking for sales, shopping at discount stores, or buying in bulk; however, most respondents with higher incomes were able to replace items when they were needed. In addition, the majority of respondents with higher incomes demonstrated enough financial flexibility to not have to restrict purchases to sale items and to be able to purchase items spontaneously.

Felipe, for instance, was very focused on strategies that save expenses. He worked in the hospitality business, which did not always provide a steady income, and his wife worked part-time when she could. Their combined income, however, was enough to be able to purchase household necessities without relying on sales and discounts. Felipe described how he and his wife chose their cleaning products based on efficacy, as opposed to price.

*We don't just buy cleaning products because it's on sale because we have a coupon for it. If we need it for what we do it works, you know, that's what we need. We don't just buy something just because try this new thing, unless it's free of course, then we get it.*

In addition, Felipe spoke about being able to plan ahead and purchase paper products before they ran out. The timing and planning involved in these types of purchases was quite different from the experiences of the respondents with low incomes described above. As opposed to waiting until enough money was available to replace products, Felipe described being able to ensure that he would not run out by controlling the timing of his purchases — “*We know, like, oh we need paper towels so we wait until we get down to our second to last roll and like okay, at one point let's go buy some more.*”

## Conclusion

Respondents' experiences relayed in this chapter demonstrate that household necessities are not extraneous needs. Telephone access is especially crucial for families with disabled members or small children, clothing for work or school is essential, and paper products and toiletries are among the most basic of supplies. The accounts of the respondents with low incomes presented in this chapter show the types of deprivations that can exist when there is not enough income left over to meet these needs. Household necessity costs were usually



budgeted by families after paying for such costs as rent, food, and child care. As such, telephone access, essential clothing, and basic toiletries were the first to be sacrificed when income was insufficient to meet all basic needs.

No broad-scale government programs exist to assist families with low incomes with clothing costs, toiletries, and paper products, and although federal assistance with telephone bills is available for some, respondents with low incomes demonstrated that they are continuing to struggle. It is unrealistic to imagine a government program for every household need. Instead, the inability to pay for necessary household supplies emphasizes the effects of income insufficiency. The great majority of respondents struggling with household necessities were households with low incomes and approaches for closing the gap to access all basic needs, including household necessities, requires a serious look at the totality of income sources and expenses.

## Endnotes

- 1 Orland was an exception: “Telephone? I really can’t complain. I have cell phones, three of them.”
- 2 See, for example, Diane M Turner-Bowker, *How Can You Pull Yourself up by Your Bootstraps, if you Don’t Have Boots? Work-Appropriate Clothing for Poor Women*, *Journal of Social Issues*, Vol. 57, No. 2, 2001.



# Connections

The previous chapters examined the challenges respondents with inadequate incomes faced in meeting their needs in major seven areas of basic human need — food, healthcare, child care, housing and utilities, neighborhood safety, transportation, and household necessities. The complexity and difficulty of each of their lives, however, cannot be grasped by looking at these seven categories in isolation. At least four additional factors make warding off or overcoming poverty much harder.

Tipping points are destabilizing life events, such as a job loss or illness, which can thrust an individual already living on the edge into financial chaos. Certain personal circumstances, such as having a disability or being a single parent, can increase the vulnerability of individuals to risk and limit the options for recovery. People living in or on the edge of poverty typically lack traditional pieces of a private or community safety net – savings, assets, networks of family or friends with means – to help avert economic emergencies. Often a crisis in one area sets off ensuring collapses in others, a “domino effect” or “perfect storm” of calamity.

## A. Tipping Points

For those whose financial stability is already precarious, a destabilizing life event can lead to devastating consequences. Unemployment, domestic violence, divorce or separation, major illness, or even the loss of child care can transform a life lived on the edge into financial chaos.<sup>1</sup> Pay cuts, eviction notices, or car troubles can bring a family hanging on by its fingernails to the economic brink.<sup>2</sup> Without an adequate personal or public safety net, the economic risks of these tipping points are shifted to families, many of whom do not have the resources to absorb the shock.

The loss of a job, for example, was Vanessa’s tipping point. Being laid off from the accounting department at an insurance company was not the only setback she had dealt with recently — Vanessa’s job loss topped off a year of upheavals in which a divorce, forced moves, and the loss of a car had already created a precarious financial situation — but it was this unexpected blow that made her doubt her ability to meet her family’s most basic needs. Before she lost her job, she had not worried about keeping enough food in the house. Now, she skipped meals to ensure that her children had enough to eat. While she was working, she struggled with the adjustment to living in a crowded apartment, but she had not been unable to pay the rent. She described having had difficulties paying the co-pays on her employer-provided health insurance while she was working, but after losing the insurance, she was forced to forego medical treatment completely. Vanessa viewed her financial situation as being temporary; however, there was a palpable sense of panic as she struggled to find a way out of her current situation.

For Sofia, the sudden and unexpected loss of childcare resulted in a job loss and an untenable financial state. Sofia had been working as a cashier to support herself and her two young daughters, ages three and six. Her children were her main priority and she had worked hard to make sure that they had all of their needs met. While she was at work, her mother took care of her youngest daughter during the day and picked up her older daughter from school in the

afternoons. When Sofia's mother suddenly left the country, Sofia had to quit her job. Without child care, Sofia had no choice but to stop working. Although her job had not provided her with benefits and the pay was relatively low, she liked her job and wanted to be working. Without her mother to provide child care, however, Sofia was unsure about what options she had left.

Tipping points are likely to thrust the already vulnerable into financial chaos. Government policy must recognize that individuals who are already struggling to make ends meet are extremely vulnerable to the impact of a serious life event. The response must be fast, flexible and full: sufficient to ward off the collapse that can occur at a tipping point.

## B. Personal Circumstances

In addition to being more vulnerable to economic risk, individuals with low incomes contend with personal factors, common to every income group, that increase this risk and complicate the challenge of meeting basic needs. These vulnerabilities differ from the tipping points discussed above because they are not events that change the course of a life, but rather on-going daily realities. Although many factors could be discussed in this area, household composition, disability, and language access were three factors that were identified by multiple respondents as having a significant impact on the ability to cope with financial instability.

For a single-headed household, a single source of income that is inadequate does not allow for meeting the family's basic needs. Moreover, it means that the cost of child care must be factored into the budget of a working adult. Some parents who did not have access to forms of informal care actively cut back on work hours or quit their jobs in order to take care of their children themselves. The high cost of quality child care kept these decisions from being true choices. While limiting work provides extra time with children, for parents with low incomes (especially those in single-parent households), these strategies can have severe financial consequences, and the economic strain can be a source of on-going anxiety.

Carla, the mother of two young children, ages three and seven, had been working full-time to support her family. She reduced her hours the previous summer because her daughter was out of school. She explained that although she needed the extra pay, the cost of child care during the summer was so high as to eat up the extra income she would have made. Carla did not make this decision lightly, noting that she was already struggling financially and by reducing her hours she would also be sacrificing health benefits.

Disability<sup>3</sup> and long-term health conditions can be a cause and a consequence of poverty and, at a minimum, can make it much more difficult to make ends meet on an inadequate income.<sup>4</sup> Dealing with the costs of a disability or long-term health condition can also have long-lasting economic and emotional impacts. For Tia, who was permanently disabled, lupus and the repercussions of a kidney failure limited her earnings, increased her utility and transportation costs, and caused significant stress and anxiety about her inability to make ends meet.

Tia was diagnosed with lupus when she was in college. Now in her early 40's, she had been struggling with the symptoms for nearly two decades. Without the ability to work more than part-time through a temporary employment agency, Tia spoke pointedly about the ways in which her disability had impacted her economic security and sense of self. Tia talked about

giving up her car, her hope of homeownership, and the dreams she had for herself and her family. In addition to limiting her income potential, Tia's disability increased the costs of some of her basic needs. Tia described feeling cold all the time, which was especially difficult in the winter. She needed to turn up the heat, but could not afford to pay the higher cost of her utility bills. The inability to afford a car also made getting to work and taking her son to appointments a struggle for her. She tired easily and walking long distances was not an option. As such, she was saving up for a car because she considered it a necessity.

Individuals who do not speak English as their primary language and who have limited ability to read, speak, write, or understand English can be limited English proficient, or "LEP." Monica had been in the country for six years, but she felt strongly that language access kept her from employment opportunities she needed to make ends meet. She worked as nursing aide and up until a month before the interview she also had a part-time job as a "homemaker." In addition, she was going to school and finishing an ESL program. Monica described how at job interviews, she was unable to answer questions quickly enough in order to land a better job. She also noted that her hourly pay was less because of her lack of language proficiency.

Government policy must recognize that individuals lead complicated lives and that some individuals bring additional vulnerabilities that intersect with income. A client-focused approach to services would allow additional vulnerabilities to be appropriately addressed. In addition, a revised poverty measure must take into account factors like disability that may not only result in job loss or reducing earnings, but typically will increase expenses.<sup>5</sup>

## C. No Emergency Resources

Many respondents were able to draw on a variety of resources to help meet the challenges they faced making ends meet. While the assistance of family and friends or non-profit and voluntary organizations such as food pantries and Catholic Welfare Services were of help to many respondents, they were not enduring enough to eliminate the challenge a respondent faced in a particular need area. Moreover, some respondents were not able to draw upon these resources and remained vulnerable.

Francis, who rented her apartment, had no steady employment or source of income. After the death of her husband, she had drawn on monies generated from sale of their home as well as the savings they had accumulated. These resources had depleted, however, and Francis was having difficulty making regular rent payments. To help meet her rent obligations Francis received help from her mother. She explained, however, that depending on her mother was not a consistent option and that she would need to find alternative income sources.

Ada was torn between finding a job and ensuring suitable child care for her two young children. Ada who had stopped her studies after the birth of her son was reluctant to put him in daycare because she was concerned about the quality of the service at the subsidized daycare facility. Ada did not have a parent on whom she could draw for help with taking care of her children while she was at work. Ada too decided that for the moment her only option was to remain at home and take care of her son.

While the ability to draw on network resources helped some respondents bridge difficulties they had making ends meet, these resources are often not sufficiently consistent to ensure the

well-being of the family. Government programs must be the fallback alternative when private and community resources are insufficient.

## D. Compound and Concurrent Challenges

In addition to the challenges respondents described with meeting basic needs, many respondents with low incomes described the daily struggle resulting from experiencing concurrent challenges and crises in multiple need areas. Quite apart from the forced trade-offs and significant deprivations that can occur between and among major needs, often a collapse in one area, such as housing or transportation or child care or family health, can lead to crisis in another, such as loss of a job.

Catherine, for example, lived on the brink of crisis, supporting a family of six on an inadequate income. After paying the rent, there simply was not enough money left over to cover other necessities. She was forced to make difficult choices about which bills to pay and which needs to leave unmet. Catherine was forced to cut back on food for her family, skip medical care, and live with the constant threat of utility shut-offs. Despite working full-time and taking on extra jobs when she could, she described her family as being in “survival mode,” living with the unremitting stress of being unable to make ends meet.

Government policy must recognize that individuals’ lives transcend the current compartmentalized service delivery system, and that programs must be designed and administered comprehensively and flexibly, to ensure all elements of a compound crisis are addressed.

## Endnotes

- 1 Peter Gosselin, in his book “High Wire,” discusses the economic impact that results from common life events: divorce or separation; a big decrease in a spouse’s work hours; a substantial decrease in the head of the household’s work hours due to unemployment; a big decrease in the head’s work hours due to disability or retirement; a big decrease in the head’s work hours due to illness; the death of a spouse; or the birth of a child. Gosselin, Peter. “High Wire: The Precarious Financial Lives of American Families,” Basic Books, 2008.
- 2 Ibid. Gosselin notes that the working poor are living out the extreme version of the “economic chaos that now threatens families up and down much of American’s income ladder.”
- 3 Defining disability has long been the subject of debate. Disability, in this study, is defined loosely in line with the International Classification of Functioning (ICF) that views disability as an umbrella term for impairments, activity limitations, and participation restrictions. International Classification of Functioning, Disability and Health, World Health Organization, 2001.
- 4 The cost of being economically self sufficient can be significantly higher for individuals with disabilities. Depending on the type and severity of a disability, individuals may have to bear the brunt of costs specifically related to the disability as well as a higher cost of basic expenses. At the same time, disabilities can result in reduced earnings or job loss, often times restricting the income that is needed to cover these higher costs. *Not Enough to Live On*, Legal Services of New Jersey Poverty Research Institute, June 2008. The data also shows that higher rates of disability exist over the life cycle of individuals in poverty and that people with disabilities are much more likely to experience material hardship. See *Why Taking Disability into Account is Essential for Reducing Income Poverty and Expanding Economic Inclusion*, Center for Economic and Policy Research, September 2009.
- 5 Ibid.

# Concluding Observations:

## Imperatives for an Enhanced Public Response to Poverty

Witness from participant after participant in this study underscores the great importance of several current anti-poverty programs, but also stresses the shortfalls, deprivations and hardships that still plague lives endured in poverty. While this study was not designed to examine the effectiveness of the governmental anti-poverty effort, some conclusions are inescapable:

- Many of the government programs are critical to the lives of those in poverty.
- Taken as a whole, the current programs have not been sufficient to keep people from falling into poverty, ensure that those who are in poverty can escape, or temper the deprivations and consequences for those who remain poor.
- Typically, most anti-poverty programs exist and operate within their own domains — their silos — without strong interaction or coordination with related government efforts.

The following recommendations flow from these realities. The proposals constitute a comprehensive framework for effective government engagement with poverty, suggesting guiding principles and essential characteristics.

A detailed critique of each current government program with prescriptions for specific change is beyond the scope of this study, and more specific recommendations, while important and useful, are not provided here.<sup>1</sup>

## Key Elements of a Public Anti-Poverty Program

1. Use a realistic measure of true poverty in the state — not the FPL — to set eligibility for government programs and determine the depth and type of the appropriate government responses. The Real Cost of Living methodology or an even more advanced market basket approach should be the touchstone for such a standard.
2. Tie government anti-poverty programs together under the auspices of a single state agency, assisted by an advisory board of residents experienced with anti-poverty strategies and responses.
3. Recognize that most in poverty seek to help themselves. Reject stereotypes that would blame or punish poverty's victims, and design government programs and responses built on accurate positive assumptions about people's aspirations to escape poverty.
4. Require that all government anti-poverty programs have and utilize a comprehensive map of all public and non-profit anti-poverty services and agencies in the state. Such utilization should at a minimum include assessment of the comprehensive needs of clients who seek

## Food, Clothing, Health, or a Home?

services from a particular agency, as well as prompt a seamless referral of clients to other programs and agencies that may be able to address other needs that the client may have. This map should be made widely available to all community partners, libraries and other information centers.

5. Expand government programs and responses to address continuing and current deprivations and needs not adequately remedied by current public and voluntary efforts.
6. Build new and expanded programs on the shoulders and learning of the many currently successful programs.
7. Identify those living in poverty who have the ability to engage in work that has a reasonable prospect of providing income commensurate with the Real Cost of Living. People able to engage in such work should be offered the assistance they require to succeed (e.g., access to a car or other transportation alternative, opportunities for relevant training, necessary social and support services). People not able to engage in such work fully, or at all, should be provided such additional assistance as may be necessary to meet their basic needs, consistent with the Real Cost of Living.
8. Recognize the factors causing tipping points and collapses which push people into poverty or prevent escape, and then fashion effective strategies and programs that prevent such outcomes.

Key characteristics of effective programs include:

- Ability to gain access through many different government programs and doors;
  - Responses which are flexible and tailored to the particular need or crisis;
  - Immediate response, appropriate to the situation.
9. Ensure effective existing programs are utilized fully and funded sufficiently. As an example, New Jersey's level of utilization in the extremely important and helpful SNAP (formerly Food Stamps) program is consistently well below the national average.
  10. View government programs and responses holistically, looking to the needs of the whole individual. For example, food strategies and programs should be designed with full consciousness of health consequences of particular foods and solutions.

## Endnotes

- 1 Other NJ PRI documents, most notably its annual Benchmarks report, do contain such detailed analysis and proposals.



# Appendix A: Interview Guide

## OPENING SCRIPT

Thank you for agreeing to talk with me today. I appreciate the time you have given me to conduct this interview. My name is \_\_\_\_\_ and I work for the Poverty Research Institute at Legal Services of New Jersey.

The Poverty Research Institute is a non-profit organization that focuses on developing and updating information on the extent and effects of poverty in New Jersey. We advocate for people who are economically disadvantaged.

As we mentioned on the telephone, we are doing a research study that is looking at the different challenges that New Jersey households may experience in trying to make ends meet, how these challenges affect these households, and what these households do in order to deal with these challenges. We are interviewing households from different income groups in order to find out whether there are differences in experiences at different household income levels. As part of this study, I want to talk with you about the specific experiences of your household in the last 12 months.

Your responses will be confidential and you will not be identified in the report. We will be combining the information you give with that from other people. Your input is very important and helpful.

Our conversation is being recorded. This recording will not be shared with anyone outside the research team.

Please be assured that this interview is completely voluntary. If I should ask any question that you do not want to answer, please let me know and I will move to the next question.

Do you have any questions for me?

Food, Clothing, Health, or a Home?

## A. DEMOGRAPHIC INFORMATION

1. Could you please tell me a little about your family and any other people who live in your household —who they are, how old they are, and so on?

| Name/<br>Nickname | Age | Gender | Hispanic | Race | Relationship to<br>Respondent | Marital<br>Status | Education | Disability<br>Status |
|-------------------|-----|--------|----------|------|-------------------------------|-------------------|-----------|----------------------|
| (Respondent)      |     |        | Yes/No   |      | XXXXXXXX                      |                   |           | Yes/No               |
|                   |     |        | Yes/No   |      |                               |                   |           | Yes/No               |
|                   |     |        | Yes/No   |      |                               |                   |           | Yes/No               |
|                   |     |        | Yes/No   |      |                               |                   |           | Yes/No               |
|                   |     |        | Yes/No   |      |                               |                   |           | Yes/No               |
|                   |     |        | Yes/No   |      |                               |                   |           | Yes/No               |
|                   |     |        | Yes/No   |      |                               |                   |           | Yes/No               |

## B. HOUSEHOLD INCOME

I would like to get information on household income.

1. Approximately, how much did you and the other household members together earn before taxes from all forms of work in the last 12 months?
  - \$ \_\_\_\_\_
2. In addition to earnings from work, households often receive income from sources other than work, such as government or private institutions. Did you or any other household member, including children, receive income from any non-work source or sources in the last 12 months?
  - Please, could you tell us, approximately, how much money you received from such sources in the last 12 months?
    - \$ \_\_\_\_\_
  - I want to read a list of benefits in case you may have forgotten something? Did you receive any of the following in the last 12 months?
    - Cash assistance from welfare \_\_\_\_ Yes \_\_\_\_ No
    - Workers compensation \_\_\_\_ Yes \_\_\_\_ No
    - Veterans benefits \_\_\_\_ Yes \_\_\_\_ No
    - Social security benefits \_\_\_\_ Yes \_\_\_\_ No
    - Private disability payments \_\_\_\_ Yes \_\_\_\_ No
    - Child support \_\_\_\_ Yes \_\_\_\_ No
    - Alimony \_\_\_\_ Yes \_\_\_\_ No
    - Foster care payment \_\_\_\_ Yes \_\_\_\_ No
    - Earned income tax credit \_\_\_\_ Yes \_\_\_\_ No
    - Unemployment insurance \_\_\_\_ Yes \_\_\_\_ No

- Dividends or interest \_\_\_\_ Yes \_\_\_\_ No
- Income from other sources \_\_\_\_ Yes \_\_\_\_ No

## C. EMPLOYMENT

I am also interested in getting some information on your employment situation.

1. Among the adults living or staying here, who is working or looking for work?

Is [reference name] working full-time, part-time, or looking for work?

- \_\_\_\_\_ [Name] \_\_\_\_\_ [full-time/part-time/looking for work]
- \_\_\_\_\_ [Name] \_\_\_\_\_ [full-time/part-time/looking for work]
- \_\_\_\_\_ [Name] \_\_\_\_\_ [full-time/part-time/looking for work]

(Note to Interviewer: Questions 5 through 8 are to be answered by the respondent only if respondent is working – Otherwise, Skip to Section D, Question 9.)

2. What type of work do you do?

(Note to Interviewer: If respondent has more than one job, ask about the “main” job.)

\_\_\_\_\_

3. How many years have you worked since the age of 18?

\_\_\_\_\_ number of years.

4. In the past 12 months, were you unemployed more than 2 weeks?

- Yes
- No

5. Employment Experiences

*(If respondent is working)*

- a. Main Question

I am interested in hearing about your employment situation and understanding whether in the last 12 months you faced any challenges that affected your work situation. Could you please describe your employment experiences, including the benefits and drawbacks of your work situation?

- b. Follow-up Topics

**Schedule**

- Whether work regular schedule/long hours/intermittent work?

**Compensation**

- Whether wages adequate?
- Whether benefits adequate?

**Qualifications**

- Whether any educational constraints on type of work able to do?
- Whether opportunities to improve skills?

**Opportunities**

- Whether any physical or medical constraints on type of work able to do?
- Whether any transportation constraints on where able to work?

## Food, Clothing, Health, or a Home?

- Whether promotion/advancement opportunities available; if not, why?

### c. Follow-up Question

Your experiences in dealing with your employment situation in the last 12 months might have created either difficulties or opportunities for you and your family. Could you tell me whether you think the various employment experiences you have mentioned have affected you (and/or your children) either positively and/or negatively or placed you (and/or your family) at greater risk and, if so, how?

## D. IMPACTS

Many families these days find it hard to make ends meet. Now, I want to talk to you about some of the challenges you might have faced in making ends meet in the last 12 months. I would like to understand which, if any, challenges you faced and whether these challenges affected you and your family. In particular, I would like to understand both the opportunities and the difficulties these challenges might have placed on you and your family and/or the changes that you and your family might have made in dealing with these challenges. For example, these challenges may have increased stress or created difficulties in other areas of your or your family's lives such as work, school, or healthcare as well as placing you and your family in risky situations. On the other hand, these challenges may have provided you with opportunities to develop new skills and strengths to deal with the challenges and minimize the risks.

These are general questions about your experiences; so, please feel free to be as detailed in your response as you think is necessary to help me understand your experiences.

There is no right or wrong answer; we are interested in whatever you think is important about your experiences.

*(Note to Interviewer: See interview guide instructions for additional information on "impacts" probing.)*

### 1. Housing

#### a. Main Question

I am interested in hearing about your housing situation and understanding whether in the last 12 months you faced any challenges that affected your housing situation. Could you please talk to me about the positive and negative aspects of your home or any issues affecting your housing situation?

#### b. Follow-up Topics

##### Affordability

- Whether own or rent home?
- Whether had difficulty paying the mortgage or rent?
- Whether living in subsidized housing?
- Whether threatened with eviction or actually been evicted?
- Whether moved in with other people because could not afford to pay mortgage or rent?
- Whether children moved in with other people because could not afford to pay mortgage or rent?
- Whether had difficulty with various housing expenses, such as property taxes, insurance, furnishing, etc.?

##### Quality

- Whether any problems with home, such as heating and cooling, leaking roof or ceiling, plumbing, pests, missing or non-working kitchen appliances?

## Size

- Number of rooms in home?
- Whether consider home to be overcrowded?
- Whether doubling up occurs?

## Stability

- Whether moved homes during the last year?

## Safety

- Whether stayed in household where respondent and/or children felt unsafe because of someone else who lived in the household?

## Relations with Landlord

- Whether had any difficulties with the landlord?

## Environment

- Whether had any problems with neighbors?
- Whether any concerns with the immediate environment, such as noise, conditions of the yard, etc.?

## Discrimination/Denied Housing

- Whether denied rent application?
- Whether denied access to subsidized housing?

## c. Follow-up Question

Your experiences in dealing with your housing situation in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether you think the various housing experiences you have mentioned have affected you (and/or your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

## Trade-Offs

- Whether home location affects working/job opportunity choices?
- Whether home location affects schooling/education choices?

**2. Neighborhood**

## a. Main Question

I am interested in hearing more about the neighborhood where you live and whether in the last 12 months you faced any challenges in your neighborhood. Could you please talk to me about the advantages and disadvantages of your neighborhood or any issues affecting your neighborhood situation?

## b. Follow-up Topics

## Location

- Whether various amenities/facilities such as schools, shopping centers, cultural activities are available and accessible in the neighborhood/town?
- Whether there is sufficient parking?
- Whether there are any concerns about the proximity of various infrastructure facilities, such as highways?
- Whether there are any undesirable or nuisance elements or people in the neighborhood.?

## Food, Clothing, Health, or a Home?

### Safety

- Whether any concerns about moving about the neighborhood during the day?
- Whether carry anything for protection when moving about the neighborhood because of safety concerns?

### Crime

- Whether any fears of possible crime threats to the home, such as break-ins?
- Whether any fears of possible crime threats in the neighborhood, such as gangs, guns, assaults?

### c. Follow-up Question

Your experiences in dealing with your neighborhood situation in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various neighborhood experiences you have mentioned have affected you (and/or your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

## 3. Food Insecurity

### a. Main Question

I am interested in hearing how you managed your food needs and those of your family in the last 12 months. Could you please tell me whether you faced any challenges affording the kind of food you want for you and your family and/or whether you had any concerns providing your family with food on a regular basis?

### b. Follow-up Topics

#### Affordability

- Whether ever worried food may run out before had money to buy more?
- Whether ever skipped meals because not enough money to buy food?
- Whether not eat food for a whole day because not enough money to buy food?
- Whether selective about the food items bought because of cost?

### c. Follow-up Question

Your experiences in providing food to your family in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various experiences you have mentioned about providing food for your family have affected you (and/or your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

## 4. Health

### a. Main Question

I am interested in hearing about your health care situation and understanding how you attended to your health care needs and those of your family in the last 12 months. Could you please tell me whether you faced any challenges getting adequate health care and whether you are able to meet your family's health needs?

### b. Follow-up Topics

#### Affordability

Whether able to pay health care costs?

Whether have financial concerns about possible unexpected medical setbacks?

#### Insurance Coverage

- Whether have health insurance coverage?
- Whether other family members have health insurance coverage?
- If no health insurance coverage, what is the reason for lack of coverage?
- Whether health insurance coverage public, employer, or private/individual?
- Whether coverage is sufficient for all family members?

#### Care

- Whether skipped seeing doctor because could not afford it?
- Whether skipped seeing a dentist because could not afford it?
- Whether not buy needed medicines because could not afford to buy them?
- Whether cut dosages because of cost?
- Whether use 'home remedies' rather than the prescriptions given by medical practitioner?

#### ER Care

- Whether visit emergency room because could not afford private doctor or did not have adequate health insurance coverage?

#### c. Follow-Up Question

Your experiences in attending to your health care needs in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various experiences you have mentioned describing the challenges you faced getting adequate health care needs have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

#### Trade-Offs

- Whether the cost of healthcare affects working/job opportunity choices?
- Whether have any health concerns that could have effects on working/job opportunity choices?

### 5. Childcare

*(If young children in household)*

#### a. Main Question

I am interested in hearing about your childcare situation and understanding how you attended to your childcare needs in the last 12 months. Could you please tell me whether you faced any challenges getting adequate childcare and/or whether you were able to meet your childcare needs?

#### b. Follow-up Topics

##### Affordability

- Types of childcare used?
- Whether get help paying for childcare?
- Whether would use alternative childcare arrangements if could afford to do so?
- Whether would change work hours or job if had more money to spend on childcare?

## Food, Clothing, Health, or a Home?

### Quality

- What consider a good childcare situation?

### Reliability

- How deal with regular childcare arrangement when unavailable at short notice?
- Work Coordination?
- How coordinate childcare with work schedule?

### c. Follow-Up Question

Your experiences in attending to your childcare needs in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various experiences you have mentioned describing the challenges you faced meeting your childcare needs have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

### Trade-Offs

- Whether cost of childcare affects working/job opportunity choices?
- Whether hours of childcare affects working/job opportunity choices?
- Whether location of childcare affects working/job opportunity choices?
- Whether parenting preferences/needs affect working/job opportunity choices?

## 6. Transportation

### a. Main Question

I am interested in hearing about your transportation needs and understanding whether in the last 12 months you faced any challenges dealing with your transportation needs. Could you please tell me how you managed your transportation needs, such as getting to and from work or carrying out your other daily activities?

### b. Follow-up Topics

#### Affordability

- Whether own an automobile?
- Whether afford costs associated with owning a car; i.e., insurance, maintenance, gas?
- Whether trip-chain auto trips and for what reason; e.g., shopping activities on way to or from work; extended family visits to or from work?

#### Reliability/Convenience/Dependence

- Type of transportation used to get to and from work?
- Type of transportation used to do non-work activities, such as shopping, childcare, going to a doctor, and running errands?
- Whether automobile meets transportation needs?
- Whether public transportation/taxi meets transportation needs?

### c. Follow-Up Question

Your experiences in dealing with your transportation needs in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various experiences you have mentioned describing how you dealt with your transportation needs have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?



## Trade-Offs

- Whether available transportation options affects choice of a place to live?
- Whether available transportation options affects working/job opportunity choices?

**7. Household Necessities**

## a. Main Question

I am interested in hearing how you managed your basic household needs and those of your family in the last 12 months. Could you please tell me whether you faced any challenges affording the various basic household needs you may want for you and your family, such as any concerns you had buying clothing, school supplies, or other critical household supplies for either you or your children.

## b. Follow-up Topics

## Clothing Affordability

- Whether found it difficult to replace old, worn-out or outgrown clothing because of cost?
- Whether found it difficult to afford work clothing?
- Whether ever unable to buy warm winter clothing or shoes?

## Children's Needs Affordability

- Whether ever run out of diapers because could not afford to buy more?
- Whether ever unable to purchase school supplies because could not afford them?
- Whether ever unable to afford school trips?

## Household Supplies Affordability

- Whether ever unable to afford to purchase basic household items, such as toilet paper, laundry detergent, cleaning supplies, etc., because unable to afford them?

## c. Follow-Up Question

Your experiences in providing your family with various basic household needs in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various experiences you have mentioned describing how you dealt with meeting your basic household needs have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

**8. Utilities**

## a. Main Question

I am interested in hearing about your electricity, gas and telephone needs and understanding how you managed these needs in the last 12 months. Could you please tell me whether you faced any challenges relating to paying for your electricity, gas or telephone bills?

## b. Follow-up Topics

## Affordability

- Whether not paid utility bills because did not have enough income?
- Whether sought help from a public or private agency to pay for utility or telephone bills?
- Whether borrowed money to pay for utility or telephone bills?

## Heating Shut-Off

- Whether been threatened with having heat service turned off because did not pay utility bill?

## Food, Clothing, Health, or a Home?

- Whether heat service actually been turned off because did not pay utility bill?
- Whether oil has not been delivered because did not pay utility bill?

### Telephone Shut-Off

- Whether been threatened with telephone or wireless service disconnection because did not pay bill?
- Whether telephone or wireless service has actually been turned off because did not pay bill?

### c. Follow-Up Question

Your experiences in managing your utility needs in the last 12 months might have created either difficulties or opportunities for you and your family. Could you please tell me whether the various experiences you have mentioned describing how you dealt with meeting your utility needs have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

## E. STRATEGIES

People may do different things in order to deal with the challenges they face in making ends meet which produce changes to the way they organize their daily lives. Some may take actions to supplement their regular income or to reorganize their finances, while others may change their life style or their behavior. Now, I want to talk with you about any actions you may have taken during the past 12 months to help you make ends meet or to help you deal with the challenges you face making ends meet. In addition, I would like to understand whether the changes that resulted from these actions have affected you and your family; that is, in what way the changes may have helped you and your family and/or whether these changes may have created difficulties for you and your family.

These are general questions about your experiences; so, please feel free to be as detailed in your response as you think is necessary to help me understand your experiences.

Again, there is no right or wrong answer; we are interested in whatever you think is important.

First, I want to talk to you about any actions you may have taken to manage your financial situation and to help you and your family make ends meet.

### 1. Financial Strategies

#### a. Main Question

I am interested in understanding any actions, besides your main job, that you may have taken in the last 12 months to deal with the challenges you have described. Could you please tell me about any actions you may have taken to supplement your income, control costs or to meet your basic needs in other ways; for example, doing extra work or taking on odd jobs, planning and budgeting your financial resources, or getting help from other people or community organizations?

#### b. Follow-up Topics

##### Work-based Strategies

##### Work Schedule

- Whether work irregular shifts?
- Whether work evenings?
- Whether work weekends?
- Whether work overtime regularly (more than 4 hours per week)?

##### Extra Work

- Whether work multiple jobs?
- Whether work odd jobs more than 4 hours per week?

#### Other Activities

- Whether sell items on E-Bay?

#### Family Roles

- Whether division of responsibilities between different family members?

#### Planning and Budgeting

##### Debt/Credit Cards

- Whether use credit cards?
- Whether have difficulty getting credit?
- Whether pay credit card balance on time/skip payments?
- Whether pay credit card balance in full/partial payments; if so, how much?
- Whether transfer balances between credit cards?
- Whether avoid getting into debt?
- Whether comfortable with being in debt?
- Whether worry about going bankrupt?
- Whether filed for bankruptcy?
- Whether been contacted by collection agencies?

##### Prioritizing/Juggling

- Whether consider certain bills more important than others to pay each month?
- Whether alternate bill payments; i.e., pay different bills each month?

##### Planning

- Whether track expenses?
- Whether save or invest?
- Whether set up emergency funds to target specific expenses?
- Whether refinanced home or taken out home equity loan?
- Whether preparing for retirement and old age?
- Whether planning for any risk situations?

##### Shopping

- Whether 'bargain' shop?
- Whether bulk buy?
- Whether use coupons?

##### Network-based Strategies

- Whether get help from community agencies, e.g., churches, synagogues, mosques; if so, what form of help?
- Whether get help from parents, family and/or friends; if so, what form of help?

*[Help could be in the areas of shelter, food, clothing, counseling, financial, healthcare, childcare, transportation, toys, contacts, resources, advise, vacation, employment, etc]*

## Food, Clothing, Health, or a Home?

- Bartered or traded services or goods with neighbors, friends, or relatives?
- Sold possessions at garage sales, pawn shops, etc.?

### c. Follow-up Question

Your experiences in the last 12 months taking the different financial actions you have described to help you deal with the various monetary challenges you face may have created either difficulties or opportunities for you and your family. Could you please tell me whether these experiences have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

## 2. Government Programs

### a. Main Question

Many people receive public assistance from various local, state and federal agencies. Could you please tell me whether you receive any assistance, and if so, which assistance programs, and how these assistance programs help you make ends meet?

### b. Follow-up Topics

- Housing benefits [EA; Section 8 Vouchers; S-RAP Vouchers; Homelessness Prevention Program; Public/Subsidized Housing]
- Healthcare benefits [Family Care; Medicaid; Charity Care; Free Clinics]
- Childcare benefits [Subsidized Child Care; Abbott Pre-School, Head Start]
- Energy benefits [LIHEAP; USF]
- Food benefits [Food Stamps; WIC; School Lunch/Breakfast]
- Transportation benefits [Work Pass]
- Cash benefits [TANF/GA; SSI; SSD/SSR; UI; TDI]
- EITC

## 3. Life Strategies

### a. Main Question

I am also interested in understanding any other actions beyond the actions you described to manage your financial situation that you may have taken or any changes that you may have made to your life style that help you adapt to the different experiences you have described. Could you please describe anything you may have done for yourself, your children, or for other family members or friends that help you deal with the various issues you face?

### b. Follow-up Topics

#### Parenting

- Whether taught children specific coping actions?
- Whether taught children behavior appropriate for special circumstances?
- Whether keep children away from certain activities?

#### Behavior Adjustment

- Whether make effort to avoid certain situations or locations?

#### Life Style

- Whether forego any activities or go without certain items or products, such as eating out, stopping cable subscription, not visiting relatives on weekends, buying inferior products?

#### Risk Taking

- Whether take any actions you consider risky but necessary to do?

#### Resourcefulness

- Whether developed any special procedures in order to deal with a situation in a creative way?

#### c. Follow-up Question

Your experiences in the last 12 months using the various life strategies you have described to help you deal with your circumstances may have created either difficulties or opportunities for you and your family. Could you please tell me whether the various actions you have mentioned have affected you (and your children) positively or negatively, or placed you (and/or your family) at greater risk and, if so, how?

## F. PROPOSALS

I would like to hear your opinion on what you think could be done to help the people of New Jersey make ends meet. If it was in your power to change things, what would you recommend be done to help people make ends meet?

#### Follow-up Topics

- What new programs would you recommend?
- Which program do you think has been most helpful?
- Which program do you think has been least helpful?
- What programs do you think have worked well?
- What programs do you think could be improved or expanded?
- What programs do you think are ineffective?

## G. ASPIRATIONS and WORLDVIEWS

Finally, I would like to know a little about how you see your future and what you think is important to you at this stage in your life. Could you please talk to me about where you are in your life and where you would like to be—what aspects of your life you would like to strengthen and what aspects you think cannot be changed?

#### Follow-up Topics

- Lessons from experience
- Future plans
- Hopes and ambitions
- Role of the family
- Role of friends
- Financial plans
- Education plans
- Housing plans
- Role of public assistance



## Appendix B: Attributes Table

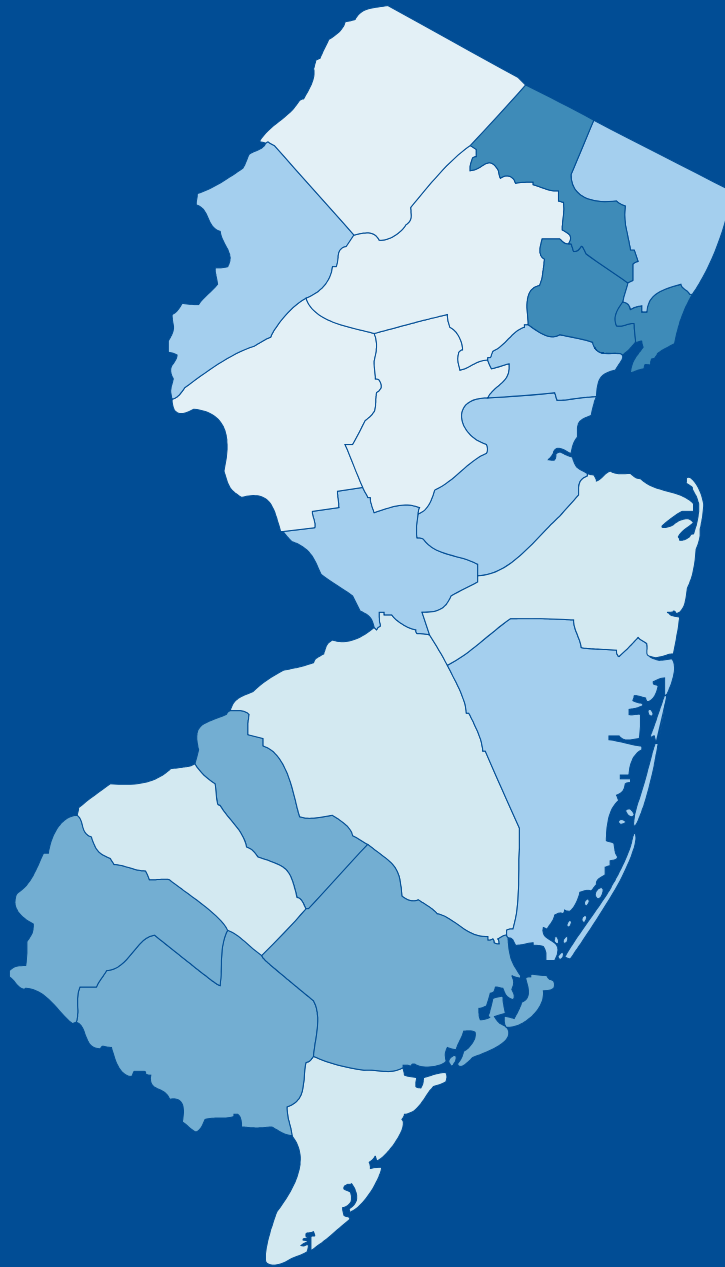
|                                    | Low Income | Higher Income |
|------------------------------------|------------|---------------|
| Total Number of Respondents        | 43         | 17            |
| Gender                             |            |               |
| Male                               | 9          | 4             |
| Female                             | 34         | 13            |
| Status                             |            |               |
| Married/Partner                    | 12         | 9             |
| Single                             | 31         | 8             |
| Race/Ethnicity                     |            |               |
| White                              | 11         | 8             |
| African American                   | 20         | 6             |
| Hispanic                           | 8          | 3             |
| White & Native American            | 1          | 0             |
| African American & Native American | 1          | 0             |
| Latino/Latina                      | 2          | 0             |
| Household Size                     |            |               |
| Household Size = 1                 | 4          | 3             |
| Household Size = 2                 | 11         | 6             |
| Household Size = 3                 | 8          | 3             |
| Household Size = 4                 | 10         | 1             |
| Household Size = 5                 | 4          | 2             |
| Household Size = 6                 | 5          | 1             |
| Household Size = 7                 | 1          | 0             |
| Household Size = 8                 | 0          | 1             |
| Household Composition              |            |               |
| Adults = 1                         | 23         | 6             |
| Adults = 2                         | 10         | 7             |
| Adults = 3                         | 4          | 3             |
| Adults = 4                         | 4          | 1             |
| Adults = 5                         | 1          | 0             |
| Adults = 6                         | 1          | 0             |

Food, Clothing, Health, or a Home?

|                        | Low Income | Higher Income |
|------------------------|------------|---------------|
| <b>Children</b>        |            |               |
| Children < or = 17 = 0 | 11         | 8             |
| Children < or = 17 = 1 | 13         | 3             |
| Children < or = 17 = 2 | 7          | 3             |
| Children < or = 17 = 3 | 10         | 2             |
| Children < or = 17 = 4 | 1          | 1             |
| Children < or = 17 = 5 | 1          | 0             |
| <b>Employed</b>        |            |               |
| Full-time              | 13         | 14            |
| Part-time              | 12         | 2             |
| Not Working            | 13         | 0             |
| Looking for Work       | 5          | 1             |
| <b>Years Worked</b>    |            |               |
| 0-5                    | 3          | 0             |
| 6-10                   | 7          | 1             |
| 11-15                  | 6          | 2             |
| 16-20                  | 4          | 6             |
| 21-25                  | 9          | 2             |
| 26 or more             | 6          | 5             |
| Unassigned             | 8          | 1             |
| <b>Education</b>       |            |               |
| Graduate Degree        | 1          | 2             |
| College Degree         | 7          | 6             |
| Some College           | 14         | 5             |
| Associates             | 1          | 0             |
| High School Graduate   | 10         | 4             |
| Some High School       | 7          | 0             |
| Trade School           | 1          | 0             |
| College Certification  | 1          | 0             |
| Unassigned             | 1          | 0             |
| <b>Tenure</b>          |            |               |
| Own                    | 9          | 13            |
| Rent                   | 34         | 4             |



|               | Low Income | Higher Income |
|---------------|------------|---------------|
| Home Location |            |               |
| Urban         | 22         | 3             |
| Suburban      | 20         | 12            |
| Rural         | 1          | 2             |
|               |            |               |
| Car Ownership |            |               |
| Yes           | 17         | 17            |
| No            | 26         | 0             |
|               |            |               |



Legal Services of New Jersey  
**NJPRI**  
Poverty Research Institute

Copies of this report are available on Legal Services of New Jersey's Web site:

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

For printed copies of this report, please contact  
Legal Services of New Jersey at 732-572-9100

Copyright 2010 Legal Services of New Jersey