

Tough times call for tough decisions

FOOD FOR THOUGHT

by Jennifer Bauman
Food Bank of Lincoln

Hard times are all over the headlines these days. Undoubtedly you are well aware of rising prices, stagnant wages, and housing insecurity. In response, if you have some discretionary income you can economize by deferring some nonessential purchases.

But if you're living paycheck to paycheck already, your choices become a lot more difficult. How do you choose between rent and utilities when you need both for basic shelter? What if you get sick or laid off?

The information below is based on the tour of poverty you will find on the Food Bank's Web site (www.lincolnfoodbank.org) and a slightly more recent version at povertyusa.org.

First, how is the poverty line determined?

The U.S. Census Bureau uses a complicated formula to measure "official poverty," beginning with a family's total pre-tax income. This figure is then com-



JENNIFER
BAUMAN

pared to a "poverty threshold" formula that was devised in the 1960s by the U.S. Department of Agriculture and reflects that fairly distant decade.

Based on the formula, the official poverty level in 2006 (the most recent data widely available) was \$20,614 for a family of four. That year 36.5 million Americans were below poverty level and 15.6 million of these folks were at or below half the poverty line.

So how does a family of four budget for poverty? Patching together information from the U.S. Bureau of Labor Statistics, Census Bureau, and Department of Agriculture, we get the following basic budget: housing (\$480), utilities (\$221), transportation (\$444), food (\$339),

If you know someone getting government assistance, consider that they have had to swallow some pride and undergo some pretty rigorous scrutiny to get there. Like so many of us, they're just doing their best in hard times.

health expenses (\$194), and child care (\$217).

Even with these very modest estimates, if you subtract all these basic expenses from the family's monthly income of \$1,718, this household is already \$177 behind for the month.

And that's without clothing, education, cleaning supplies, toiletries, school supplies, furnishings, pets, recreation, or hobbies. Credit card payments, unexpected home repairs, or medical expenses would throw this equation even farther out of balance.

It's not a pretty picture, and the number of households in this predicament is on the rise. According to the 2006 Census,

the number of poor Americans grew by more than 6 million since 2000, when unemployment began a steady climb that continues to the present.

Current trends do not lead us to believe that this is going to turn around any time soon.

Fortunately, Lincoln has a healthy list of agencies that can help with food and other essentials.

The aforementioned Lincoln Food Bank Web site has lists of resources for our community and throughout southeastern Nebraska. Thanks to these organizations there are food distributions and free meals every day of the year in Lincoln.

For most families battling poverty, however, no one food resource will probably be enough to turn things around. It may take some combination of pantry boxes, visits to mobile pantries and Foodnet sites, free and reduced-priced cafeteria meals, Backpacks for school kids, commodities, Meals on

Wheels, and food stamps. In these hard times, it takes wise choices and creative use of resources to keep a household afloat on many peoples' incomes.

It can take time, patience, and hard work to make it through various application and monitoring processes for government programs and not everyone is able to do so. So if you know someone getting government assistance, consider that they have had to swallow some pride and undergo some pretty rigorous scrutiny to get there. Like so many of us, they're just doing their best in hard times.

It's not easy living in poverty and more people are learning that lesson all the time.

"Food for Thought" is a column contributed by the Food Bank and published periodically in the Neighborhood Extra. The next column will appear May 31.

Jennifer Bauman is in charge of agency relations for the Food Bank of Lincoln.