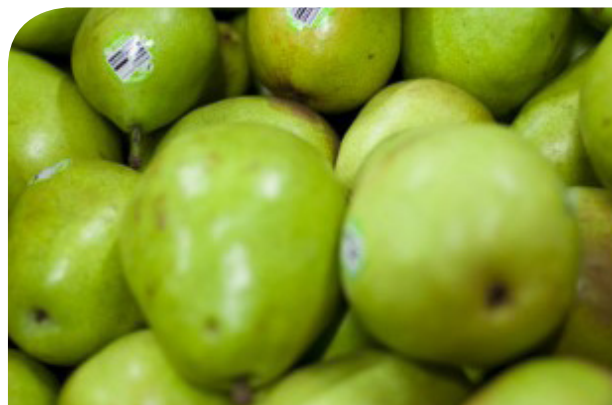


FROM PAYCHECK TO PANTRY

HUNGER IN WORKING AMERICA





ABOUT FEEDING AMERICA

Feeding America is a nationwide network of 200 member food banks that serve all 50 states, the District of Columbia, and Puerto Rico. As the largest domestic hunger-relief charity in the United States, the Feeding America network of food banks provides food assistance to an estimated 46.5 million Americans in need each year, including 12 million children and 7 million seniors.

The Feeding America national office supports member food banks across the country by securing food and funds for the local food banks; by building partnerships that benefit the network nationally and also provide support

for food bank programs; by supporting programs that help improve food security among the people and communities we serve; and by raising awareness about the problem of hunger and advocating on behalf of food-insecure Americans.

In turn, the food banks distribute donated food to community-based hunger-relief agencies across the country and help support feeding programs such as food pantries, soup kitchens, emergency shelters, senior centers, and mobile programs that directly serve people in need.



ABOUT OXFAM AMERICA

Oxfam America is a global organization working to right the wrongs of poverty, hunger, and injustice. As one of 17 members of the international Oxfam confederation, Oxfam America works with people in more than 90 countries to create lasting solutions. Oxfam saves lives, develops long-term solutions to poverty, and campaigns for social change.

In the United States, Oxfam America has three core programs which address the injustice of poverty in a

country as wealthy as ours, and offer pragmatic solutions to chronic problems. These domestic programs advocate for the rights and welfare of the roughly two million farmworkers in the United States, work with people in Mississippi and Louisiana to help them restore and rebuild their communities in the wake of the BP oil spill and a series of devastating hurricanes, and examine the circumstances of the millions of workers earning wages so low that it is difficult for them to sustain their families and find a way out of poverty.

INTRODUCTION

While most Americans are secure in knowing where their next meal will come from, millions are not.

Nationally, more than 17 million U.S. households (14%) were food insecure at some time during 2013, meaning that they had limited or uncertain access to adequate food to sustain a healthy lifestyle.¹ Food insecurity rates spiked sharply in 2008, when the economic recession hit the hardest.² However, despite declines in the unemployment rate, food insecurity remains a reality for many individuals today, including for those who have jobs and work to support their families (see Figure 1). While there are signs pointing toward an economic recovery, low wages and underemployment may provide some explanation as to why food insecurity rates have not declined in recent years.

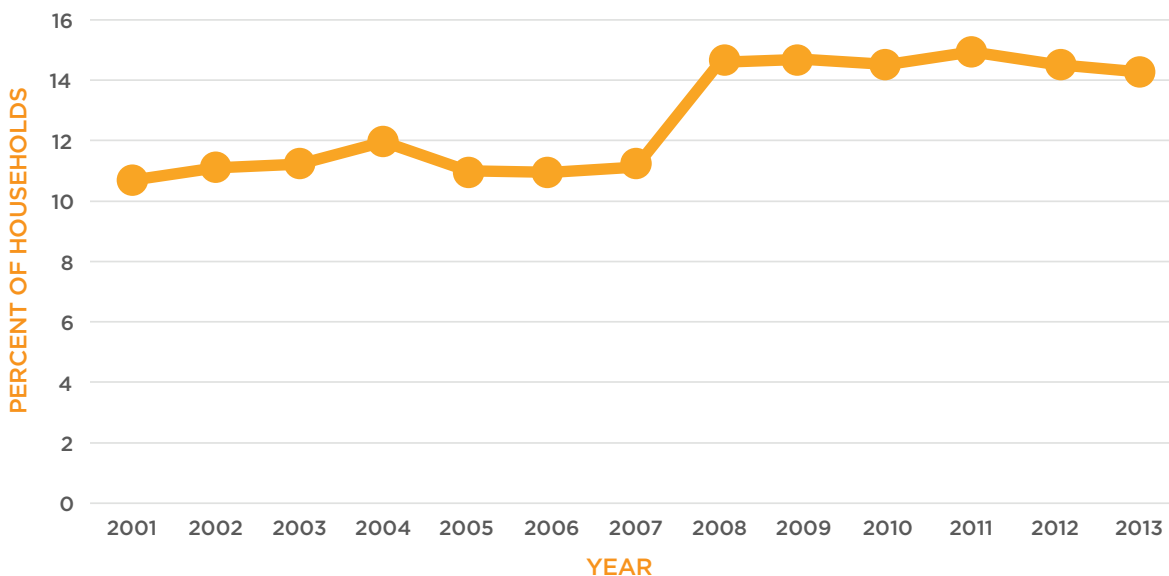
Like many other American families, working households that seek charitable food assistance struggle to pay all of the bills necessary to sustain a family; however, they have found that tapping into the resources at a charitable food program ensures that, at the very least, there is enough to eat. Such visits have become a familiar and vital part of their lives.

Charitable feeding programs provide food assistance to millions who struggle to make ends meet. According to

Hunger in America 2014, the largest and most comprehensive study of charitable food distribution in the United States, more than 46 million individuals, or one in seven Americans, turn to the Feeding America network for food assistance each year.³ The study also indicates that more than half (54%) of Feeding America client households have at least one member that has worked for pay in the past 12 months. Approximately 25 million individuals live in these households. This report, written by Feeding America and Oxfam America, seeks to further understand the circumstances and the struggles experienced by working households that receive charitable food assistance through the Feeding America network by further analyzing the *Hunger in America 2014* results.

Specifically, *From Paycheck to Pantry: Hunger in Working America* reveals that while many client households seeking charitable food assistance have some form of employment, they still struggle to meet their basic needs. Many working clients face challenges in affording adequate food to feed themselves and their families, including low incomes, underemployment, and competing household expenses, such as housing, medical care, and educational expenses.

FIGURE 1
ANNUAL HOUSEHOLD FOOD INSECURITY IN THE UNITED STATES



Source: U.S. Department of Agriculture, Economic Research Service.

¹ U.S. Department of Agriculture, Economic Research Service. (2014). "Food Security Status of U.S. Households in 2013." <http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#foodsecure>

² Alicia Coleman-Jensen, Christian Gregory, and Anita Singh. (2014). Household Food Security in the United States in 2013, ERR-173 (Washington, DC: U.S. Department of Agriculture, Economic Research Service), <http://www.ers.usda.gov/publications/err-economic-research-report/err173.aspx>. Earlier years are available at the same website.

³ Feeding America, "Hunger in America 2014," National Report. August 2014. <http://www.feedingamerica.org/hunger-in-america/our-research/the-hunger-study/>

SUMMARY OF FINDINGS

Despite working, many client households report minimal incomes and challenges in keeping food on the table and affording life's essentials.

- **Fifty-four percent of all households, including approximately 25 million household members, that seek food assistance from the Feeding America network report having at least one member that has worked for pay in the past 12 months.** Client households with children are even more likely to have at least one employed member in the past year (71%).
- Nearly three-fifths (58%) of working client households report that they plan to seek charitable food assistance on a regular basis as part of their monthly budget.
- Eighty-six percent of client households with employment experience food insecurity.
- **More than two in five (43%) working client households, roughly 3.6 million households, have at least one member that has worked full-time, but still utilize charitable food programs to make ends meet.** Many client households also face challenges in securing full-time, permanent positions, as more than half (57%) of working client households report part-time employment, defined as 30 hours or less per week.
- **The majority of client households with employment subsist on minimal incomes, with 89 percent reporting an annual household income of \$30,000 or less.** More than two-thirds (69%) of working client households live at or below the federal poverty line (\$23,550 for a family of four in 2013).



Derek and his children

REAL STORIES: DEREK AND FAMILY

Derek, a single parent with three children, works in security for the transit system in St. Louis, where he and his children reside. Despite working full-time, Derek has faced considerable challenges in providing food for his family and affording their other living expenses, often making tradeoffs to ensure his children have enough to eat. By visiting a local pantry for support during difficult financial times, Derek is able to supplement his limited income. "I work nights so I can be there for my kids during the day. You know, even though I'm working and doing well, I still always come up short - between paying for clothes, insurance, school supplies. Things get expensive...There came a point when I knew I had to ask for help - that I could not do this all on my own."

Client households with employment utilize multiple strategies to secure enough food.

- Half (50%) of working client households participate in the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program), in addition to turning to charitable food assistance.
- Working client households are more likely than client households without employment to report making tough decisions between paying for food and other living expenses. As an example, **three-quarters of employed client households report making the choice between paying for food and utilities (76%), as well as food and transportation (73%), in the past year.** In the same timeframe, more than two-thirds (69%) of working client households report having to choose between paying for food and medical care.
- Many families simply cannot feed themselves without utilizing safety net programs, including public and private food assistance, as well as other coping strategies, such as watering down food and beverages.

Working client households encounter multiple types of living expenses, which may compete with their budget available for food.

- **Nearly one in four (24%) client households with employment has at least one adult member who is currently a student.** While enrollment in school has the potential to increase the household's earning potential and future access to permanent positions, education requires additional household expenses and could pose further financial burden.
- One in four (28%) employed client households has a member with diabetes, and half (50%) have a member with high blood pressure, indicating that these households may be facing additional expenses related to healthcare.



Cary and her daughter

REAL STORIES: CARY AND FAMILY

Cary and Nick, a married couple with two children, turned to the Feeding America network for support during a time of need. Working as ski patrollers in Portland, Oregon, they were earning a limited income for a family of four, especially considering that Cary was also in school to earn her undergraduate degree in dietetics. Cary explained: “Despite the fact that each of us worked and worked hard, we did not have the resources to buy our children the nutritious, healthy food they needed to grow strong.” She reached out to a local food pantry for assistance to ensure that she could remain in school and still provide nutritious meals for her children. “It was difficult to walk through those doors. But ultimately it was about my children and my family’s future.”

METHODOLOGY

HUNGER IN AMERICA STUDY

The results discussed in this report are based on an analysis of data collected from clients who took part in *Hunger in America 2014*, which is part of a series of quadrennial studies that provides comprehensive demographic profiles of people seeking food assistance through the charitable sector and in-depth analyses of partner agencies in the Feeding America network. Between April and August 2013, clients were randomly sampled at 12,500 food programs across the Feeding America network. More than 60,000 clients completed the Client Survey, which asked questions about themselves and the personal and economic circumstances of their households.

The Client Survey asked respondents whether they had worked for pay within the last 12 months; whether they typically worked part- or full-time; and whether they had worked within the last four weeks. If another person in the household was employed in the past 12 months, respondents were asked to answer this same set of questions for the other person who they considered to have worked the most months. Questions about employment circumstances were asked only about these two people in the household to ease the survey burden. In order to determine employment status at the household level, the individual who worked more months out of the year was deemed the “longest-employed person.” Employment status for the longest-employed person was chosen as the unit of analysis because this individual is typically a primary source of household income. Interruptions in this individual’s employment may profoundly affect the household’s ability to be self-sufficient, potentially increasing their need for charitable food assistance.

FROM PAYCHECK TO PANTRY: HUNGER IN WORKING AMERICA

The results of this report focus on client households with employment, as previously defined. Throughout the report, comparisons are made to client households without employment and to all client households. Client households without employment do not have any member who worked for pay in the past 12 months. All client households are those served by the Feeding America network, regardless of their employment status. Throughout the report, differences between client households with employment and client households without employment reflect statistical

significance based on the 90 percent confidence interval.

LIMITATIONS

While the results provide considerable detail about employed households that receive food assistance, the data should be interpreted within the limitations of what the survey questions reveal. First, while the focus is on client households with employment, information was not gathered about the earnings of specific members of the household. An individual may be employed more months out of the year and thus deemed the “longest-employed person,” but they could be earning lower wages than another household member who worked fewer months out of the year. Furthermore, information was not gathered about the specific sources of a household’s income, though respondents were asked to calculate their household’s total income reflecting various sources, including jobs, income from businesses, pensions, Social Security payments, and any other money received.

Second, the household income of working client households may be somewhat underreported. Self-reported income tends to be misreported in survey research, given the sensitivity of this question and the challenge in recalling multiple sources of income received by all household members.⁴ In addition, income may be further underreported by respondents due to an age restriction imposed on the income questions. While the survey respondent was at least 18 years of age (since the survey could not be administered to clients under the age of majority), it is possible that some respondents reported employment of another household member that was under the age of 18, as there was no age restriction placed on the employment-related questions. However, when asked about income, respondents were instructed to consider only the income of household members age 15 or older. Therefore, household income may have been underreported for some households since the earnings of children were not included.

Finally, an employed household could be recently out of work if the most employed member worked within the past year but had not been in the workforce in recent months. As a result, the circumstances of employed client households vary in ways that cannot be fully captured with survey data. Thus, several firsthand client experiences, collected by Feeding America for purposes separate from *Hunger in America 2014* and this report, are included to add a qualitative dimension to the quantitative survey data.

⁴ John Schmitt. “Low-wage Lessons.” Center for Economic and Policy Research, January 2012, <http://www.cepr.net/documents/publications/low-wage-2012-01.pdf>



KEY FINDINGS

EMPLOYMENT STATUS

Working client households face challenges affording food and other living expenses despite their employment status.

More than half (54%) of client households of the Feeding America network report having at least one member that has worked for pay in the past 12 months. In addition, one in five (20%) multi-person client households has at least two members who have sustained employment in the year prior to the survey.

Employment rates vary considerably by household composition. Seventy-one percent of client households with at least one child under the age of 18 have a member that has worked for pay in the past year.

Working households receiving charitable food assistance represent a variety of circumstances, from those who work 40 hours a week or more to those working more limited hours during the past year. Forty-three percent of client households surveyed had at least one full-time worker, while 57 percent report that the longest-employed person worked only 30 hours or less per week. Given the low income levels of these households discussed later on, it seems likely that many client households are employed part-time due to their inability to secure full-time work.

Employment status in the past four weeks provides additional insight into the challenges that many client households face in securing permanent positions. While more than half of client households have a member that has had a paying job in the past 12 months, one-third (34%) of all client households have a member that has been employed in the four weeks prior to the survey. This drop-off rate in employment between the past year and the past month could stem from recent job loss, temporary furlough,

seasonal employment, or the onset of health conditions or other responsibilities that restrict employment. Circumstances like these may have prompted these households to seek assistance from a local food program.

The two-thirds of client households without jobs during the past four weeks include both those that are unemployed and seeking work as well as those that are out of the workforce. Nearly one in four (23%) of these households did not have a job during the preceding four weeks, but was actively looking for work, and the remaining 42 percent are considered out of the workforce since the longest-employed person is no longer seeking employment, most commonly due to a disability or poor health (22%) or because he or she is retired (12%). The charitable food assistance network serves as a critical resource for both households experiencing difficulty in securing reliable, full-time employment and households in which no member is able to be employed.

TYPICAL HOURS WORKED BY EMPLOYED CLIENT HOUSEHOLDS

43% FULL-TIME
(GREATER THAN 30 HOURS)

57% PART-TIME
(30 HOURS OR LESS)

THE WORKING POOR IN AMERICA

More than 25 million employed individuals earn less than \$11.50 per hour, wages that leave many of them in, or at the edge of, poverty.⁵ Among these individuals, the majority are women.⁶ Their median age is 35, indicating that the majority of these workers are not teenagers earning extra spending money, but individuals struggling to support themselves and their families. One in three is a parent, and the households of these individuals contain more than 15 million children.⁷

These individuals often work steadily at arduous jobs with irregular hours, little chance for advancement, and few, if any, benefits. They may work in food service, such as restaurants or fast food chains, or in the retail sector, where they may stock shelves, operate cash registers, or sell movie tickets. They may serve as caregivers for children or aging parents. They may work holidays and through the night to sell groceries, gas, or clothing in the 24-hour economy. In addition, they may hold low-paying agricultural, construction, or maintenance positions.⁸

Compared to other wealthy nations, the United States has the highest proportion of workers in low-wage jobs, defined as those where employees earn less than two-thirds of the median wage.⁹ As income inequality in America has increased dramatically during the last 35 years, more individuals are working for low wages at the same time that the wealthiest Americans have seen great gains in income. Overall, since the recession, lower-wage jobs have grown by 2.3 million while medium- and higher-wage jobs actually contracted by 1.2 million.¹⁰ During the same period, levels of food insecurity remained constant.¹¹ These trends are likely to continue, as the U.S. Department of Labor projects that nearly half of the 15 million jobs the U.S. economy will produce between 2012 and 2022 will be in low-wage occupations.¹²

The divide between low- and higher-income individuals is greater today than at any time since the 1920s; the number of Americans with low pay and few if any assets has grown larger, while the compensation and net worth of a small number of Americans continues to climb.¹³ One sign of this is the dramatic change in the ratio of average CEO pay to average worker pay; in 1965, the average CEO was paid 20 times what the company's employees earned, and by 2012 that ratio had grown to more than 330-to-1.¹⁴

While income is one of the most obvious challenges for low-wage workers, the absence of benefits otherwise afforded to working individuals also poses difficulties. Most do not get paid sick or family leave; many have lost jobs because they were sick or needed to care for a family member.¹⁵ Nearly half have no paid time off (e.g. vacations or holidays), and many do not have employer-sponsored health insurance or pensions. Individuals who are employed part-time tend to have even less access to benefits than those that are employed full-time.¹⁶ Lack of benefits for some individuals may mean that their health can suffer, leading to lower incomes and, in some cases, job loss.¹⁷

Since their earnings alone are not enough to sustain themselves and their families, one-fourth of all employed individuals use government-funded programs such as Medicaid, SNAP, the Earned Income Tax Credit (EITC), housing vouchers, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).¹⁸ As this report reveals, many also turn to private charity.

⁵ Oxfam America, "Working Poor in America," June 2014, <http://www.oxfamamerica.org/explore/research-publications/working-poor-in-america/> While this study defines low-wage workers as those earning \$11.50 per hour or less, there are multiple metrics that can be used to identify low-wage work.

⁶ Oxfam America, "Working Poor in America," June 2014; and Gregory Acs, Pamela Loprest, and Caroline Ratcliffe, Progress Toward Self-Sufficiency for Low-Wage Workers, The Urban Institute, January 2010, <http://www.urban.org/UploadedPDF/412173-low-wage-workers.pdf>

⁷ Oxfam America, "Working Poor in America," June 2014

⁸ Oxfam America, "Working Poor in America," June 2014; Bureau of Labor Statistics, A Profile of the Working Poor, 2012, Report 1047, March 2014, <http://www.bls.gov/cps/cpswp2012.pdf>; and Bureau of Labor Statistics, "Household Data Annual Averages: Unemployed Persons by Occupation and Sex," 2013, <http://www.bls.gov/cps/cpsaat25.pdf>

⁹ Organisation for Economic Co-Operation and Development, OECD Employment Outlook 2014, Table N: Earnings Dispersion and Incidence of High and Low Pay, <http://www.oecd.org/employment/oecemploymentoutlook.htm>

¹⁰ National Employment Law Project, "An Unbalanced Recovery," August 2014, <http://www.nelp.org/page/-/Reports/Unbalanced-Recovery-Real-Wage-Job-Growth-Trends-August-2014.pdf?nocdn=1>

¹¹ Mark Nord, Alisha Coleman-Jensen, and Christian Gregory, Prevalence of U.S. Food Security is Related to Changes in Unemployment, Inflation, and the Price of Food. U.S. Department of Agriculture, Economic Research Service, Report No. ERR-167, June 2014. <http://www.ers.usda.gov/publications/err-economic-research-report/err167.aspx>

¹² U.S. Department of Labor, "Employment Projections," http://www.bls.gov/emp/ep_table_104.htm

¹³ Saez, Emmanuel. (2013). Striking It Richer: The Evolution of Top Incomes in the United States (Updated with 2012 Estimates). <http://eml.berkeley.edu/~saez/saez-UStopincomes-2012.pdf>

¹⁴ Economic Policy Institute, "CEO Pay in 2012 Was Extraordinarily High Relative to Typical Workers and Other High Earners," June 2013, <http://www.epi.org/publication/ceo-pay-2012-extraordinarily-high/>

¹⁵ Oxfam America, "Hard Work, Hard Lives," August 2013, <http://www.oxfamamerica.org/explore/research-publications/hard-work-hard-lives/>

¹⁶ U.S. Bureau of Labor Statistics, "Employee Benefits in the United States - March 2014," July 2014, <http://www.bls.gov/news.release/pdf/ebs2.pdf>

¹⁷ Oxfam America, "Hard Work, Hard Lives," August 2013

¹⁸ Oxfam America, "Working Poor in America," June 2014



INCOME AND POVERTY

The vast majority (89%) of client households with employment subsist on \$30,000 or less each year, and nearly-three quarters (72%) earn \$20,000 or less, which limits their ability to afford food and other basic necessities, such as rent or mortgage and utilities (see Figure 2).¹⁹ In 2013, the median household income in the United States was about \$52,000.²⁰ In contrast, only two percent of client households with employment earn an annual income of more than \$50,000.

Even client households with full-time employment are living on relatively low incomes, with only 17 percent earning an annual income of more than \$30,000. In addition, the high rate of part-time employment contributes to the limited incomes among this group. A mere five percent of those with part-time work report annual incomes of more than \$30,000. The majority of both groups live in poverty.

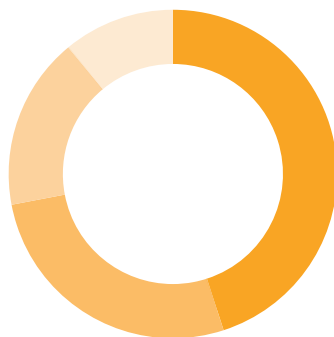
Client households with employment are more likely to have larger household sizes than those without employment. For instance, the majority (83%) of working households

have two or more members, compared to 58 percent of households without a member working, and nearly half (46%) with employment have four or more members, compared to 20 percent of those without employment.

Based on self-reported income, more than two-thirds (69%) of client households with employment are living at or below the federal poverty line, which was \$23,550 for a family of four in 2013.²¹ Another 24 percent of households with employment have incomes at or below 185 percent of the poverty level.

Although working client households currently subsist on limited incomes, there may be opportunities for higher incomes if they are pursuing increased education. Among client households with employment, nearly one in four (24%) has at least one adult member who is currently a student, although their current education level is unknown. Although pursuing an education may improve client households' economic stability in the long-term, it may increase their expenses and further strain their budget in the short-term.

FIGURE 2
ANNUAL HOUSEHOLD
INCOME AMONG
WORKING CLIENT
HOUSEHOLDS



- 45% (\$10,000 or less)
- 27% (\$10,001 to \$20,000)
- 17% (\$20,001 to \$30,000)
- 11% (More than \$30,000)

¹⁹ See Methodology section for the description of limitations regarding reported income.

²⁰ U.S. Census Bureau. "Income and Poverty in the United States: 2013," Sept. 2014, <http://www.census.gov/content/dam/Census/library/publications/2014/demo/p60-249.pdf>

²¹ U.S. Department of Health and Human Services, "2013 Poverty Guidelines," <http://aspe.hhs.gov/poverty/13poverty.cfm>

WORKING FAMILIES SEEK FOOD ASSISTANCE FROM THE CHARITABLE SECTOR

Many client households supplement limited incomes with food assistance from the charitable sector and federal nutrition assistance in order to obtain enough food. While Jeff and his wife, residents of Asheville, North Carolina, both have college degrees, he needed to take a minimum-wage position during difficult economic times to support his wife and their two children.²² In addition to turning to the Feeding America network, he applied and was eligible to receive SNAP benefits, given his low wages. “I was lucky to have any work at all, but minimum wage isn’t enough to support a family of four. We tried to trim our budgets anywhere we could, but we still couldn’t find the money we needed to feed our kids.” Considering that the national SNAP income eligibility threshold (130% of poverty) for a family of four is \$31,000, Jeff and his family clearly needed help. Jeff said that “Food stamps are a critical resource that help families like mine get back on their feet again, and on the road to a better life.”

For these clients, and others, the charitable food assistance network provides a source of support during challenging economic times. The Feeding America network is comprised of 200 food banks and 58,000 food programs that provide food and other types of non-food assistance to individuals in need. Each food bank distributes meals or groceries to clients through

charitable feeding programs, which include food pantries, soup kitchens, shelters, senior centers, and children’s programs. The charitable feeding programs provide varying allotments of food directly to the clients, who are diverse in terms of their demographics, income level, and family circumstances.



Jeff and his children

FOOD SECURITY

Feeding America’s clients face varying levels of food security, defined by the U.S. Department of Agriculture as access at all times to enough food for an active, healthy life for all household members. Notably, client households with employment experience greater food insecurity (86%) than those without employment (82%). A number of factors may be at play. First, households with children are more likely to have been employed in the past year, but households with children are also more likely to experience food insecurity than households without children.²³ Second, some households that have been employed during the past year may not have been employed at the time of the survey, due to recent job loss, health issues, or other factors leading to lower income, and those events may have contributed to how these households reported their food security at the time of the survey.²⁴ Finally, working client households are more likely to contain members that are currently students. As a result, these households may be incurring more temporary expenses related to education than are client households without employment, which limit their finances available for food.

²² The current federal minimum wage is \$7.25 per hour. It was last raised in 2007 and is more than 30 percent below its historic peak in 1968 in inflation-adjusted dollars. See U.S. Department of Labor, “Wage and Hour Division,” <http://www.dol.gov/whd/minimumwage.htm>

²³ Coleman-Jensen, Gregory, and Singh. Household Food Security in the United States in 2013.

²⁴ Craig Gundersen and Joseph Gruber. (2001). “The Dynamic Determinants of Food Insecurity,” in Margaret S. Andrews and Mark A. Prell, eds., Second Food Security Measurement and Research Conference, Volume II: Papers, Food Assistance and Nutrition Research Report 11-2 (Washington, D.C.: U.S. Department of Agriculture), 91-109, http://www.ers.usda.gov/media/907823/fanrr11-2g_002.pdf

USE OF FOOD ASSISTANCE

Client households often turn to both charitable and public food assistance programs in an effort to meet their food needs. For some client households, the use of food assistance is sporadic, and may reflect short-term financial stress; others turn to the charitable sector and/or government benefits to ensure sufficient food for their families on a more regular basis.

Nearly three-fifths (58%) of working client households report that they plan to seek charitable food assistance on a regular basis as part of their monthly food budget, rather than waiting to go to a food program when other food runs out. This is only slightly less than the percentage (69%) of client households without employment who report regularly relying on food assistance. These high rates of consistent use of food programs indicate that charitable food assistance is more often a supplemental, rather than emergency, source of food for most client households. The ongoing need among client households reflects both persistently low incomes and unstable employment.

Many client households also utilize federal food assistance programs to ensure that their families have sufficient, healthy foods. One of the most widely used federal nutrition programs is SNAP, which is operated by state agencies that distribute benefits to low-income participants. The income threshold for SNAP eligibility is 130 percent of the poverty line (though states can elect to set a higher threshold), and 82 percent of employed client households live at or below this threshold, making them potentially eligible for SNAP benefits (see Figure 3).²⁵ SNAP benefits help to increase a household's purchasing power, as the benefits are intended to supplement the household's income, but the value of SNAP benefits is not included in reported household income.

Ten percent of working client households report incomes that fall between 131 and 185 percent of the poverty line, indicating that they may not be eligible for SNAP. However,

they may be eligible to participate in other federal programs, including those targeted at children, such as WIC, the National School Lunch Program (NSLP), and the School Breakfast Program (SBP). These households may be receiving food assistance through both the charitable sector and federal programs.

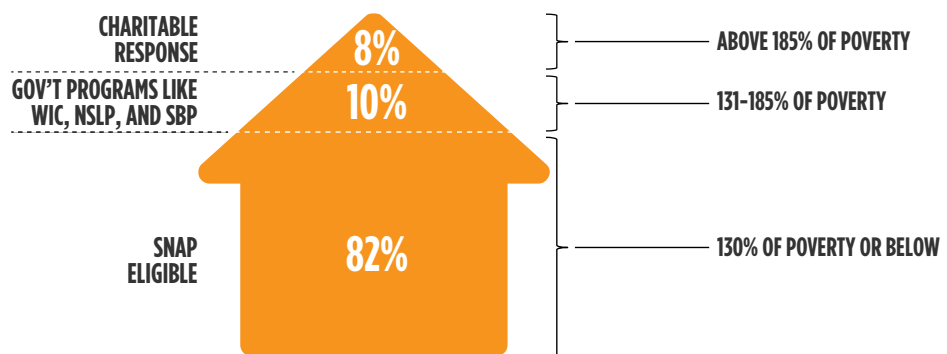
Some working client households, however, are only able to turn to the charitable sector for food assistance. Eight percent of client households with employment report incomes above 185 percent of the poverty line, which means that they are likely ineligible for food assistance through federal nutrition programs.

1 IN 2 WORKING CLIENT HOUSEHOLDS REPORTS RECEIPT OF BOTH CHARITABLE FOOD ASSISTANCE AND SNAP BENEFITS

Half (50%) of client households with employment receive SNAP benefits, compared to 61 percent of those without employment. The fact that half of working households utilize SNAP further demonstrates that these households are earning such low incomes that they need additional assistance to meet their basic needs. SNAP serves as a critical support for many working households, who otherwise are not earning enough to afford sufficient food.

In addition to SNAP, the NSLP is another federal program that can benefit client households in need—specifically children within the household. The NSLP provides a nutritionally-balanced free or reduced-price lunch to eligible children at school. School-age children of many client households also participate, to a lesser degree, in the SBP, which similarly provides free and reduced-price breakfasts. The vast majority (94%) of client households with employment have children participating in the NSLP, though less than half that many (47%) participate in the SBP.

FIGURE 3
ANNUAL INCOME ELIGIBILITY AMONG WORKING CLIENT HOUSEHOLDS



²⁵ In addition to having gross income that is at or below 130 percent of the poverty line, households must also meet other eligibility criteria, such as having net income that is at or below 100 percent of the poverty line, in order to qualify for SNAP benefits.

SPENDING TRADEOFFS AND COPING STRATEGIES



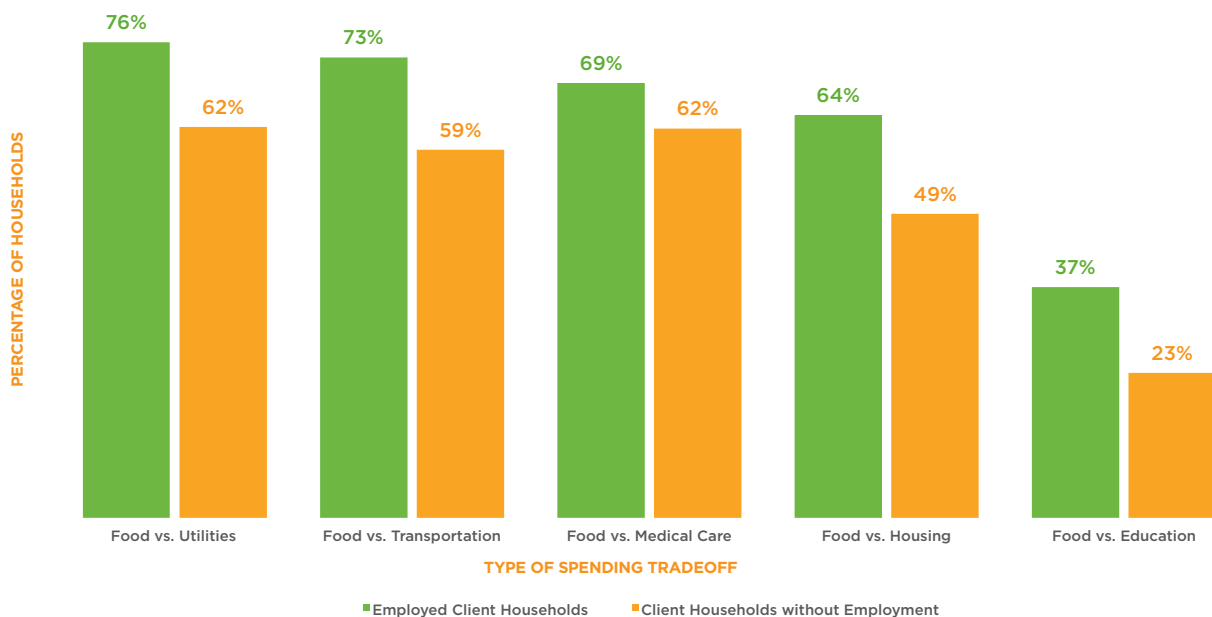
Although employed client households turn to the Feeding America network because they need food assistance, most struggle to meet other needs, such as housing, utilities, medical care, education, and transportation. Many client households report making difficult decisions about buying food versus paying for other necessities. Additionally, many report exercising a variety of coping strategies to ensure that they can acquire sufficient food for themselves and their family.

Client households with employment report frequently facing difficult decisions about how to best allocate their limited financial resources. When asked to indicate whether they have made spending tradeoffs between food and other necessities in the past year, working client

households reported higher rates for every category. Nearly three-quarters of working households report that they had to choose between paying for food and paying for utilities (76%) or transportation (73%) in the past year, rates that are higher than those among households without employment (62% and 59%, respectively). Although working client households have higher incomes than those without an employed member, they may also incur additional employment-related expenses, such as childcare and gas or public transit fare to commute to and from work (see Figure 4).

Beyond facing tough choices about budget management, employed client households also resort to other coping strategies to make ends meet. Among both client households with and without employment, the most common strategy is to purchase the cheapest food available in an effort to secure enough food for themselves and their families, even though it may not be the healthiest option. Working client households (81%) are more likely to use this strategy than client households without employment (76%). However, not all coping strategies are negative: many working client households report growing food in a garden (25%, compared to 21% of client households without employment) or receiving help from family or friends (59%, compared to 45% of client households without employment). Overall, it is clear that employed client households are much more likely to report coping strategies to try to secure sufficient food.

FIGURE 4
ANNUAL SPENDING TRADEOFFS REPORTED BY CLIENT HOUSEHOLDS





HEALTH

Since food is a critical component in managing diet-related diseases, such as diabetes and hypertension, it is important to have a better understanding of both the dietary challenges and the economic challenges that may affect household members' ability to work and their need for food assistance.

Client households with employment report better health status than do their counterparts. Nonetheless, one in three (37%) respondents in working households, compared to 60 percent of respondents in households without an employed member, report fair or poor health. In addition, client households with employment report relatively high rates of diet-related health conditions. Specifically, one in four (28%) working client households has at least one member with diabetes and half (50%) have at least one member with high blood pressure. Although household and individual rates are not directly comparable, nine percent of all Americans have diabetes and 31 percent have high blood pressure, suggesting that working client households have a higher incidence of these health problems.²⁶ Client households with employment experience a high level of health burdens which may affect their workforce participation and limit their finances available for food and other expenses. For example, more than two-thirds (69%) of employed client households report making the choice between paying for food and medicine or medical care in the past year.



Noel and her children

REAL STORIES: NOEL AND FAMILY

Many clients in the Feeding America network are both employed and in school, yet still struggle to afford food for themselves and their families. A mother of three young children, Noel both works and attends college full-time. Although she is a manager at a fast-food restaurant, she has struggled with the challenges of affording nourishing food for her children. When she did not have enough formula for her infant daughter, the food bank in Tulsa, Oklahoma helped her access necessary items for her children, including formula, diapers, and food. "I'm not sure how I work, go to school, and raise them alone – but you do what you have to do. What's frustrating though is that sometimes it's still not enough...I'm confident that I won't always struggle like I am now. I'll graduate – things will get better. In the meantime, it's a relief knowing that even though I'm raising my kids by myself, I am not completely alone."

²⁶ American Diabetes Association, "Statistics About Diabetes," June 2014, <http://www.diabetes.org/diabetes-basics/statistics/>; and Centers for Disease Control and Prevention, "High Blood Pressure Facts," October 2014, <http://www.cdc.gov/bloodpressure/faqs.htm>

IMPLICATIONS

Recent economic growth has resulted in improved circumstances for some individuals and their families, but its benefits have excluded many others, including the millions of people who struggle to provide enough food for themselves and their families. The Feeding America network works to meet this great need, providing vital services to 46.5 million people, or 15.5 million households, each year. However, the profile of those who utilize charitable feeding programs contrasts with many commonly-held perceptions. In fact, over half of client households – 8.4 million families, with 25 million people – include at least one person that has worked in the past year, although their earned income is often insufficient for them to provide for their basic needs.

Millions of American working families rely on charitable food assistance, and they have come to count on this support as part of their household budgets. They struggle to make ends meet, dealing with low wages, limited hours, and sometimes multiple part-time jobs. Like most families, client households face multiple types of expenses every month, and often have to choose between paying for food and other necessities (such as heat, rent or mortgage, and medicine).

Households that seek charitable food assistance, working or not, have lower incomes than the general U.S. population. While the median household income in the United States was about \$52,000 in 2013, 89 percent of working client households earned \$30,000 or less. Many families have constructed a complex set of coping strategies: public and private assistance, loans, and compromised choices on the amount and quality of food they can purchase.

Low-wage jobs are becoming more common. However, at the same time that the wages of most American workers have stagnated or fallen, U.S. corporations have enjoyed immense growth. There are some viable opportunities for combatting these issues. It is important for employees at all levels to share in the returns of work – employees who receive sufficient wages not only are able to better provide for themselves and their families but they also become consumers who can help to fuel economic growth; thus, improvements in financial security for lower-wage workers are an important part of an overall healthy economy. In addition to being paid higher wages, many individuals in low-wage positions could also benefit from additional job training and educational opportunities in order to obtain higher paying jobs and move out of poverty.

While wages adequate to afford basic needs can help to break the link between low incomes, food insecurity, and

use of charitable food programs, other strategies can also play a large role. It is vital that federal food assistance programs which form the anti-hunger safety net are strong and comprehensive. In particular, those programs that target vulnerable groups (such as pregnant women, children, and seniors) should be safeguarded. SNAP, which serves as the first line of defense against food insecurity, is essential to millions. *Hunger in America 2014* findings suggest that policymakers and community stakeholders should consider how to improve access to households that are struggling with food insecurity, but who are not benefitting from SNAP or other federal nutrition programs.

In the end, the charitable sector is critical to hunger-relief efforts. But it is important to keep in mind that it is a supplement to, not a replacement for, more viable and vital long-term solutions. These include higher wages, a strong federal anti-hunger safety net, and ultimately, a healthy economy for all working individuals. The challenges are complex and require collaboration among both private and public entities to expand the economic opportunities for America's working poor. Together, government, employers, charities, and others can address the root causes of food insecurity to ensure that every family has adequate food and nutrition.



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AUTHORS

Mary Babic
Theresa DelVecchio Dys
Monica Hake
Meghan O'Leary
Elaine Waxman, PhD
Andrew Yarrow, PhD

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35 East Wacker Drive
Suite 2000
Chicago, IL 60601
800.771.2303
www.feedingamerica.org



226 Causeway Street
5th Floor
Boston, MA 02144
800.776.9326
www.oxfamamerica.org