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Why don't low-income New Yorkers seek help?



WINTER 2016

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SUMMARY

A recent study of 70 low-income households shows that only 31 have sought assistance from government, family or nonprofit agencies. Even when hardships are severe, many low-income families and individuals do not effectively utilize resources from public agencies and private nonprofits. Interviewees identify multiple barriers to accessing critical resources, including a lack of knowledge about nonprofits, “survival fatigue” or the stress and strain of living with scarcity, and the stigma and loss of pride over not being able to care for self or family. Those who cannot overcome these barriers to get the help they need experience escalating hardship and poverty.

This new qualitative research, supported by Robin Hood and conducted by Vicki Lens, Margo Nugent and Christopher Wimer of the Columbia Population Research Center and Columbia Center on Poverty and Social Policy, explores reasons why many who experience hardships do not seek help from public agencies and private nonprofits. The study builds on data gathered by Poverty Tracker, an ongoing survey of approximately 2,000 New York City households that tracks a range of hardships and health problems. Besides assessing city-wide income-based poverty, Poverty Tracker continues to monitor select families and individuals quarter after quarter, showing how people fare over time in a dynamic picture of poverty and deprivation.

The study consists of 70 in-depth, semistructured interviews with Poverty Tracker survey participants. It draws from a wider sample than previous studies to include people of varying ages and degrees of poverty, from the poorest of the poor who subsist on government benefits, to wage earners who are ineligible for basic benefits because of their higher incomes.



A Wide Variety of Hardships

Hardships experienced by interviewees include the expected consequences of not having enough money to pay for basic needs (i.e., food, rent, utilities, medical expenses and child care). Reports of food insecurity are not limited to those who qualify for Supplemental Nutrition Assistance Program (SNAP) benefits, but indicate that many could benefit from additional support. Housing hardship encompasses several interrelated problems: the inability to pay rent, the threat of eviction and overcrowded living situations. Falling behind on utility payments causes some interviewees' health to suffer, while others experience social isolation and some are unable to complete schoolwork or search for a job without Internet and phone service. Unmanageable medical expenses prompt some New Yorkers to forgo medications or take fewer doses than prescribed to make

medications last longer. The consequences of medication nonadherence include worsening health, increasing health care costs and even death. Finally, the cost of day care is prohibitive for most working parents, and subsidized child care often has long waits or a shortage of openings.

Extensive Survival Strategies

Interviewees go to great lengths to preserve their independence. The most common strategy is to juggle bills and skip payments until a service cutoff is imminent. Many manage day-to-day purchases only through penny-pinching and using coupons. Those with access to credit cards use them to purchase staples or cover unanticipated expenses, although this typically results in steeper debt and greater economic instability. Over 40 percent (29 interviewees) report seeking help from family and friends, but this help is episodic and interviewees express ambivalence about relying on those closest to them. Often, families and friends have little or nothing to give, which strains interpersonal relationships. Although family and friends are a first resort, interviewees prefer more formal sources because they are anonymous and need not be reciprocated; however, a preference for formal sources of assistance does not guarantee that people will seek support.

Three Primary Barriers

Help-seeking barriers fall into three categories: (1) lack of knowledge, especially about nonprofits and the ways they can help, (2) “survival fatigue,” or an inability to access all sources of help because of the stress and strain of living with scarcity and (3) psychological barriers, specifically stigma and a loss of pride for not being able to care for one’s self or family.

“THE FIRST THING IS THE GOVERNMENT”

Jaclynn, a 26-year-old black woman in graduate school with a six-year-old son, explains, “The first thing is the government.” The logos for New York City public assistance agencies are “burned in my head,” meaning they are highly visible (there are 311 ads on public transit and in government offices, such as the Department of Motor Vehicles and the U.S. Post Office), but Jaclynn could not name a single nonprofit. Food pantries are a last resort. “Say you’re homeless, you’re poor, you have no money, you’re almost on the street. When you get almost that desperate, you go to a pantry.”



LACK OF KNOWLEDGE

Across the economic spectrum, interviewees are aware of public resources. Due to their visibility, public agencies are often the first place interviewees turn for help. In contrast, about half of the interviewees have little or no knowledge of the scope of services provided by nonprofits, besides food pantries. Most interviewees are unaware of nonprofit resources to help with their specific problems or the types of help those nonprofits provide. Some interviewees, for example, equate nonprofits with distributing toys and clothes and are unaware that nonprofits provide emergency financial assistance and job training. Lack of nonprofit visibility is repeatedly cited as a barrier. Finding a nonprofit means either stumbling across one by chance or relying on the limited knowledge of family and friends.

“I FELT LIKE I WAS DROWNING”

Octavia, a 28-year-old Latina woman, lived with her two young sons and boyfriend in a one-bedroom apartment. When her boyfriend lost his job, she had to stretch her monthly income of \$1,640 to cover all the bills. She fell two months behind in her rent, was unable to pay her utility bills and struggled to feed her family. She let go of her babysitter and relied on her mother for child care. She shopped at four different supermarkets for the best deals and used her son’s asthma pump, instead of her own medication, to save on health insurance copays. She sought government assistance—a “one-shot” deal from the welfare department was denied based on erroneous information about a closed bank account—and occasionally used food pantries. However, she did not seek help from nonprofits, which could have provided emergency rental payments, medical copays and advocated to reverse the welfare department’s denial of benefits. Instead, she borrowed \$1,000 for her rent from a loan shark, paying back \$1,600 with money she saved from letting her babysitter go and a tax refund. She explained that she was not aware of any nonprofits that would help her, but she also attributed her choices to the stress of her economic crisis: “I was very depressed, I don’t think my mind was functioning completely right [and] I didn’t have nobody telling me—or talking to me to help me figure it out...I felt like I was drowning.”

SURVIVAL FATIGUE

Weariness and exhaustion can prevent the poor from seeking help. Research found that desperate circumstances drive people to seek the fastest solutions to meet immediate needs, such as taking out a high-interest loan from a loan shark instead of taking the time to research and contact nonprofit agencies. Exhaustion from overloaded work schedules impairs interviewees’ ability to seek help. These pressures often outweighed the potential benefit of navigating a bureaucratic process with no guarantee of aid.

STIGMA, PERSONAL PRIDE AND CULTURAL NORMS

Stigma, a common theme in two-thirds of the interviews, creates psychological and moral barriers to seeking aid. Personal pride and cultural norms also inhibit help-seeking. Almost without exception, interviewees who apply for government aid report negative experiences.



“THIS PRIDE IN ME... WON’T LET ME”

When Donatelle, a 44-year-old Latina woman with a young child, lost her job of 15 years, she “never thought” about going to a nonprofit for help, in part because she knew “nothing” about nonprofits. When unemployment benefits ran out and her job search proved fruitless, she was unable to pay rent, so she reluctantly applied for welfare and moved in with her mother. Donatelle explained, “I’ve never been on public assistance so it was very hard for me to accept that. I was just being so stubborn and trying to look for work, work, work, work. [It] was just my ego.” Although she applied for government assistance a year after losing her job and her home, her resistance to asking for help from a nonprofit persisted. When Donatelle was referred to the Salvation Army, she decided not to go: “This pride in me that won’t let me... the pride that I’ve worked all my life.”

They feel demeaned and disrespected, describing workers as hostile, inefficient and unkind. Although several interviewees say that the nonprofit workers are more caring and empathetic than those at government agencies, stigma still prevents interviewees from seeking private help.

Food pantries serve as a flashpoint for discomfort. Interviewees worry that the “taint” of using a food pantry will rub off on them. Many will distance themselves from other food pantry users by simply not going, even when they need food. Some people seek out pantries outside their neighborhoods. Others express concern for needier community members, saying that resources should go to those who need them most.

Notably, respondents feel that public and private services are for those outside the mainstream, which further fuels stigma. Interviewees feel marginalized and humiliated in times of need, and seeking help is viewed, not as an acceptable way to obtain resources, but as a last resort.

“I THOUGHT I WAS FREELOADING”

Brexton, a black 54-year-old college-educated veteran and former computer programmer, initially resisted even Social Security disability benefits after a stroke left him unable to work. He explained, “I did not want to accept it, because I thought I was freeloading, like I was selling out. . . I said I wanted to go back to work.” He described SNAP benefits as a “handout,” which made him a “beggar.” Eventually, he accepted government aid, but he remained adamant about not seeking help from nonprofits like Catholic Charities and the Salvation Army.





Extraordinary Efforts

While only 18 of the 70 interviewees actively seek help from a variety of sources, another 13 occasionally turn to a familiar agency or seek help for a specific problem. Means of acquiring information about services varies from consulting Google to calling 311 to just passing an agency on the street. Importantly, social networks are severely lacking as information sources. Although many interviewees learn about government resources from friends and family, specific nonprofits are rarely mentioned.

Avid help-seekers commit the time and energy required to seek and obtain assistance, collect information, compile “resource directories,” attend community meetings and tenaciously engage with agencies. But even avid help-seekers still experience hardship, showing that gaps persist in public and private safety-net services.

“I DON’T SLEEP MUCH”

Carmen, a 42-year-old white woman whose wages from her 50-hour-a-week job as a medical lab technician were insufficient to cover rent and food for her family of three, said asking for help from a nonprofit was not “something that came into my thought process.” Her performance at work was exemplary. For six consecutive months she was named “employee of the month,” which acknowledges the worker with the fewest errors. However, she was always tired, so she cut back from working seven days a week to six because “it was killing me. Literally.” Asked why she did not apply for SNAP benefits, she explained, “I don’t sleep much, so the thought of sitting there for five hours trying to talk to somebody. I wanted to do it [but] I need to sleep.” Carmen did not know of any nonprofits that would help her and feared there would be too many hoops to jump through. “It’s like, ‘Okay, you got this, but no, now we need this.’ It’s just never you’re there, you ask for help, ‘Okay, we’re gonna help you.’ It’s never that easy. It discourages people... where they’re just like, ‘It’s not gonna work.’ They give up.”

CONCLUSION

Clearly, need alone—even urgent need—does not drive people to seek help, especially from nonprofits. Barriers to seeking assistance show that nonprofits need to heighten their visibility, intensify outreach efforts and streamline access to services. At the same time, providers, recipients and the public must work to destigmatize help-seeking behavior and foster a culture of acceptance to normalize and promote the use of available resources.

This report is based on: Vicki Lens, Margo Nugent and Christopher Wimer, *Asking for Help: A Qualitative Study of Barriers to Help-Seeking in the Private Sector* (New York, NY: Columbia Population Research Center and Columbia Center on Poverty and Social Policy working paper, 2016).