

# SPENT

## SOURCES

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Even when health insurance is offered, the premiums are often so high that many low-income workers opt out.

SOURCE: <http://www.ahrq.gov/research/emspria/emspria.htm#lowwage>

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A lack of affordable housing is the number one cause of homelessness.

The definition of “affordable” housing is 30 percent of income, but over 12 million American households spend way more on housing.

SOURCE: <http://www.nlihc.org/oor/oor2010/data.cfm?getcounty=on&county=7129&state=NC>  
<http://www.piercetransit.org/rideshare/costs.htm>

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In tough economic times, the rates of uninsured drivers rise. Not because people don’t care about insurance – but because they can’t afford it.

SOURCE: <http://www.npr.org/templates/story/story.php?storyId=99712452>

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Electricity was cut off to 4.3 million American homes in 2009.

SOURCE: [http://www.usatoday.com/money/industries/energy/2010-03-01-energyhelp01\\_ST\\_N.htm](http://www.usatoday.com/money/industries/energy/2010-03-01-energyhelp01_ST_N.htm)

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A record 1.6 million autos were repossessed in 2008.

SOURCE: [http://www.syracuse.com/news/index.ssf/2009/01/lean\\_times\\_mean\\_boon\\_times\\_for.html](http://www.syracuse.com/news/index.ssf/2009/01/lean_times_mean_boon_times_for.html)

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One in four Americans doesn’t have dental insurance. And without coverage, many opt to put off basic care, waiting until an emergency to get treatment.

SOURCE: <http://www.costhelper.com/cost/health/root-canal.html>  
<http://www.medicinenet.com/script/main/art.asp?articlekey=117022>

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Ignoring your bill makes your credit score plummet, so you’ll have a harder time finding a job or getting a loan.

SOURCE: <http://www.federalreserve.gov/pubs/oss/oss2/2007/scf2007home.html>

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Bank fees and overdraft charges overwhelmingly impact low-income groups, which is why many skip the bank altogether in favor of check-cashing services.

SOURCE: [http://uspoverty.change.org/blog/view/overdraft\\_fees\\_are\\_dead\\_but\\_so\\_is\\_free\\_checking](http://uspoverty.change.org/blog/view/overdraft_fees_are_dead_but_so_is_free_checking)

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More than 40 million working Americans do not get paid sick leave. So they go to work, even when they probably shouldn't.

SOURCE: [http://news.uchicago.edu/news.php?asset\\_id=2025](http://news.uchicago.edu/news.php?asset_id=2025)

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A recent study found that parents in Baltimore, MD, were more likely to leave a sick child home alone all day than parents in Honduras.

SOURCE: <http://www.hsph.harvard.edu/news/press-releases/2006-releases/press02272006.html>

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Everyone needs a break sometimes, except not everyone can afford one. That's probably why stress levels are higher among low-wage workers.

SOURCE: <http://www.apa.org/pi/ses/resources/publications/factsheet-wsh.aspx>

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It may seem like a waste of money, but for people who have no 401(k) or savings account, playing the lottery can look like an investment in a better future.

SOURCE: [http://www.cmu.edu/news/archive/2008/July/july24\\_lottery.shtml](http://www.cmu.edu/news/archive/2008/July/july24_lottery.shtml)

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Low-income Americans are the most likely to struggle with depression but are the least likely to seek treatment.

SOURCE: <http://www.gallup.com/poll/123821/one-six-americans-report-history-depression.aspx>

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Your supervisor laughs when you ask about filing a claim, then tells you there are plenty of other people willing to do your job.

SOURCE: Barbara Ehrenreich, *Nickel and Dimed*

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Many children who qualify for free or reduced lunch choose to go hungry rather than face the stigma of being identified as poor.

SOURCE: <http://www.nytimes.com/2008/03/01/education/01lunch.html>

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Many low-income workers would rather keep quiet than push for better working conditions because they don't want to risk losing their jobs.

SOURCE: [http://www.businessweek.com/magazine/content/09\\_02/b4115026911242.htm](http://www.businessweek.com/magazine/content/09_02/b4115026911242.htm)

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More than 50 million Americans lived in households that had a hard time getting enough to eat at some point during 2009. With these groceries, you're going to be one of them.

SOURCE: [HTTP://WWW.EXAMINER.COM/POPULIST-IN-LONG-ISLAND/T-IS-THE-SEASON-FOR-GIVING-AS-AMERICA-LOOKS-MORE-LIKE-DICKENS-CHRISTMAS-CAROL](http://www.examiner.com/populist-in-long-island/t-is-the-season-for-giving-as-america-looks-more-like-dickens-christmas-carol)

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The USDA estimates that only 67% of Americans eligible for food stamps actually apply.

SOURCE: [HTTP://WWW.MSNBC.MSN.COM/ID/27827700/NS/BUSINESSSTOCKS\\_AND\\_ECONOMY/](http://www.msnbc.msn.com/id/27827700/ns/businessstocks_and_economy/)

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Many children who qualify for free or reduced-price lunch choose to go hungry rather than face the stigma of being identified as poor.

SOURCE: [HTTP://WWW.NYTIMES.COM/2008/03/01/EDUCATION/01LUNCH.HTML](http://www.nytimes.com/2008/03/01/education/01lunch.html)

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Almost 1 million Americans die from treatable cardiovascular conditions each year.

SOURCE: [HTTP://WWW.HEALINGWITHNUTRITION.COM/CDISEASE/CARDIOVASCULAR/CARDIOVASCULAR.HTML](http://www.healingwithnutrition.com/cdisease/cardiovascular/cardiovascular.html)

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More than 44% of people living below the poverty line visit the public library to get online.

SOURCE: [HTTP://VOICES.WASHINGTONPOST.COM/POSTTECH/2010/03/GATES\\_FOUNDATION\\_SURVEY\\_SHOWS.HTML](http://voices.washingtonpost.com/posttech/2010/03/gates_foundation_survey_shows.html)

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At least 80 million American adults don't have broadband or any Internet in their homes.

SOURCE: [HTTP://WWW.CRUNCHGEAR.COM/2010/02/24/13-OF-AMERICANS-DONT-USE-FAST-INTERNET/](http://www.crunchgear.com/2010/02/24/13-of-americans-dont-use-fast-internet/)

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Unemployment has hit college grads hard and the college loan default rate proves it. In 2010, the default rate reached an 11-year high of 7 percent.

SOURCE: [HTTP://CHRONICLE.COM/ARTICLE/IN-RISING-STUDENT-LOAN-DEFA/124385](http://chronicle.com/article/in-rising-student-loan-defa/124385)

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For more than 50 percent of American households, access to public transit is too limited to go completely carless.

SOURCE: [HTTP://WWW.INFRASTRUCTUREREPORTCARD.ORG/FACT-SHEET/TRANSIT](http://www.infrastructurereportcard.org/fact-sheet/transit)

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For every dollar a working family saves on housing, they spend an additional 77 cents on transportation.

SOURCE: [HTTP://WWW.NHC.ORG/MEDIA/FILES/CHP\\_AFFORDABLEHOUSING\\_TOD\\_CHALLENGESANDOPTIONS1.PDF](http://www.nhc.org/media/files/chp_affordablehousing_tod_challengesandoptions1.pdf)

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Almost 15 percent of American households had a hard time getting enough to eat at some point during 2009.

SOURCE: [HTTP://ERS.USDA.GOV/BRIEFING/FOODSECURITY](http://ers.usda.gov/briefing/foodsecurity)

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