

## **Letter to the Editor**

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On Sept. 10, the Census Bureau released its 2008 report on income, poverty, and health insurance. The numbers were startling, not only because more people had fallen into poverty, or because more people lost employment-based health care, though they did, but because these numbers will probably continue to increase in 2009 as a result of the poor economy.

### **What is poverty in Buchanan County?**

We see it every day: the elderly man waiting on you at Burger King; the young Hispanic woman who made your bed at the last hotel you stayed in; the young man who balances and rotates your tires; the childcare worker entrusted with your young child; the nurse's aide that takes care of your elderly mother.

Poverty is not only in America—it is here, in St. Joseph, where we live. And it's happening to families with jobs.

We may not have noticed—or realized—that these workers are living in poverty. But many of them are. A single mother taking care of two kids on a \$9/hour wage is living right at the poverty line—barely making enough to survive. And with the state of the economy, more and more families that previously had stable incomes now find themselves living in poverty.

Community Action Partnership of Greater St. Joseph (CAP St. Joe)'s 2009 Community Needs Assessment found that in 2007, 17,136 people, or 13.4% of those living in Greater St. Joseph (Andrew, Buchanan, Clinton, and DeKalb County), fell below the poverty line. For children under 18, this number was even higher, at 17.6% (5,433 children). This was before the start of the recession.

Every day I work with people who have fallen on hard times and see that sometimes the little things can make a real difference in moving them out of poverty: a new spark plug, a more energy-efficient home, clothes for an interview. These small things Community Action Partnership provides can mean the difference between surviving and thriving – not to mention the long-range strategies we are creating to attack poverty at the root level.

Another thing that keeps people in poverty is a hot-button issue right now: lack of health insurance. In March 2009, Families USA released a report entitled *Americans at Risk: One in Three Uninsured*, which looked at the number of Missouri residents with or without health care. Families USA found that in 2008, 29.5% of Missouri residents under the age of 65 were uninsured. For low-income populations (up to 200% of poverty), this rate reached 50.9%. The families that most needed health insurance were the ones least likely to have it.

When a family living paycheck-to-paycheck has a health emergency, such as a child that has to be hospitalized, the charges add up too quickly. A \$2000 hospital bill is not easy for a low-income family to absorb.

In a 2009 survey of participants in CAP's programs, 62% said their income is too low to allow for a small emergency or gift under \$100, and 83% said their income did not allow for an emergency over \$100. Even though 80% of the families CAP helps are working, without health insurance, their income simply is not enough to cover medical expenses.

Community Action Partnership believes that poverty can end only when a community commits to working together in the fight. Today thousands of our citizens go without some of the most basic needs, including health care. The ability to rise from poverty is only possible when people share in the responsibility to bring about its end. We believe that it is important to understand that poverty is not a problem solely of the poor; it is not solved by a government program, or even charity. We believe it is ended when everyone commits to doing their part to help our community be a better place to live.

**Dave Leyland, Executive Director**  
**Community Action Partnership of Greater St. Joseph**