

## Myths about the poor



PROGRESSIVE VIEWS

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Most of us here live comfortable lives with adequate shelter, sufficient food and reliable transportation to work. We don't know any poor people, so we don't think about them or the challenges they face. Without us realizing it, some folks we interact with at local businesses, schools or churches probably live in poverty.

Over 42,000 Hill Country residents live below the poverty line; 35 percent of these are children. Poverty is real and in our midst, even if we choose to ignore it. So let's dispel some myths about the poor.

**Myth:** "Only those with minimum wage jobs need public assistance."

**Truth:** Those making significantly more than minimum wage (\$7.25 per hour) still qualify for assistance. US Department of Agriculture (USDA) rules state that a family of two making \$10.87 or less per hour is eligible for SNAP (Supplemental Nutrition Assistance Program, formerly known as food stamps).

Current research shows that 1.5 million households (including around 3 million children) in the US live on less than \$2 a day. A recent study showed that 43 percent of US households "don't earn enough to afford a monthly budget that includes housing, food, childcare, healthcare, transportation and a cell phone."

(We could talk more about providing a living wage, but that's another column.)

**Myth:** "Low paying jobs are unskilled or unimportant jobs."

**Truth:** Many skilled and useful jobs don't pay a living wage, so many of these people qualify for assistance. Did you know over 23,000 military families receive SNAP? So do some school teachers, childcare workers, nursing assistants ... the list goes on.

**Myth:** "An able adult doesn't have a job? They're lazy."

**Truth:** Significant barriers to employment include a lack of access to affordable childcare and access to transportation. In Texas in 2016 it cost less for two semesters at a public university than it did for annual full-time care for an infant.

(We could talk more about providing affordable childcare, but that's another column.)

Many areas with low-income housing often have poor employment opportunities within walking distance. (And

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having a car is an absolute necessity in most areas of Texas if you must deliver a young one to a childcare center.) The annual cost of owning a car in Texas is \$3,181 a year, not including the cost of purchasing the car.

"The idea that poor people are lazy: there can be no greater misconception," said Jack Frech, a 30-year advocate for the poor in Ohio on the NPR program *On The Media*.

"There needs to be a reason that we're not willing to share with them, and the best reason is 'they are poor through their own fault.' We've gone so far in this country as to say 'Sharing with them hurts them. Giving them help creates dependency,' which somehow we don't ascribe to Social Security, unemployment benefits, veteran benefits or tax breaks for mortgages."

**Myth:** "I don't want my tax dollars going to food assistance for undocumented immigrants."

**Truth:** Undocumented immigrants don't qualify for SNAP or similar federal assistance programs. Some children who *are* citizens and therefore *do* qualify don't receive such assistance because their parents are afraid to apply for it and call attention to themselves.

**Myth:** "If the poor were better at saving money or sticking to a budget, they would not be poor."

**Truth:** The working poor are penalized if they manage to save some money. The USDA disqualifies those who have more than \$2,250 in "countable resources" from receiving SNAP. So the poor can't save for big ticket items such as a used car, which most Texans need in order to work. In fact, if they *do* own a car valued at over \$4,900, they do not qualify for SNAP.

It's expensive to be poor. If your funds are limited, you can't buy the bulk toilet paper that makes it cheaper per roll, you can't get credit at reasonable rates for unexpected expenses, and your transportation is more likely to be unreliable and need regular repairs.

If you miss work because you or your child is sick, you don't get paid. (We could talk about paid sick leave, but yes, that's another column.) When you are barely scraping by, these situations can be catastrophic.

Article 1, Section 8 of the US Constitution allows the government to collect taxes to provide for the general welfare of its people. In the spirit of the Constitution, let's ask the government to provide for the good of *all* our citizens, not just the well-off.

Laura Bray is a local Democrat. Mary Vermette also contributed to this column. Household budget source: United Way ALICE project. Hill Country statistics: Hill Country Daily Bread.