

Juggling bills may be key at-risk indicator for food insecurity

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Pawning family valuables or paying one bill while letting another bill slide may be warning signs that someone is at risk for being food insecure. A new University of Illinois study uses data collected from people who visit food pantries to show that these financial coping strategies can help identify people who are very food insecure or at risk for becoming food insecure.

"It's not just about income," says U of I economist Craig Gundersen, who coauthored the study. "In order to determine whether or not people are [food](#) insecure, we've been asking if they are uncertain of having, or unable to acquire, enough food because they had insufficient money or other resources. Now we're seeing that it's more complicated than that."

The study looks at answers to a survey from a random sample of particularly vulnerable people—people visiting food pantries—through the Hunger in America 2014 survey data set. Gundersen says this population is often overlooked in studies based on nationally representative surveys. One reason is that some people who visit food pantries may be marginally housed or homeless, so other surveys would have missed them.

"Families who can't pay their bills," Gundersen says, "may resort to any number of coping strategies, such as getting help from family and friends, pawning personal property, purchasing the cheapest foods possible, using expired foods, and diluting foods."

"Whenever we looked at the number of coping strategies that were being used, we saw that they were also more likely to be food insecure. If mothers are watering down their infant's formula, that's a clear sign that they're likely to be food insecure," he says.

Gundersen says you may not be able to ask someone about their food insecurity status, but you can ask them if they are juggling bills. "Are you having to dilute your baby's formula? Have you pawned any of your family's jewelry this month in order to pay a [bill](#)? You can ask questions like that. These point to determinants of food insecurity rather than outright questions about something like worrying about your next meal," he says.

One way people who are food insecure can get help is through the Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program). Gundersen is a strong supporter of the program, saying that study after study has demonstrated its profound impact on reducing food insecurity.

"SNAP dollars free up money to pay other bills, such as medical or utility bills," Gundersen says. "Many of these families just need a little bit of help financially to be able to keep up with their bills."

He says a high proportion of people going to food pantries are also SNAP recipients.

"SNAP is fantastic, but for a lot of households, it's just not enough to get them through the entire month. Food pantries help fill that gap. Another group of people going to food pantries is those who are not eligible for SNAP. Their incomes are just a little too high, so the only places they can turn to are food pantries."

Gundersen says people who get food from food pantries are one of the

highest populations at risk in the United States. "The food insecurity rates we find are 80 percent which are substantially higher than for the U.S. as a whole, which is about 15 percent. We're looking at those people who are most in danger of food [insecurity](#). And inability to pay bills is a key determinant."

The report, "The determinants of [food insecurity](#) among food bank clients in the United States," is published in the *Journal of Consumer Affairs*.

More information: Craig Gundersen et al, The Determinants of Food Insecurity among Food Bank Clients in the United States, *Journal of Consumer Affairs* (2017). [DOI: 10.1111/joca.12157](https://doi.org/10.1111/joca.12157)

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