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SOURCES

When the penalty for not buying insurance is so low compared to the cost of coverage, it's no surprise that low-income workers like you are opting out altogether.

SOURCE: [HTTPS://WWW.HEALTHCARE.GOV/WHAT-IF-SOMEONE-DOESNT-HAVE-HEALTH-COVERAGE-IN-2014/](https://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014/)

A lack of affordable housing is a leading cause of homelessness.

The definition of “affordable” housing is 30 percent of income, but over 21 million American households spend more on housing.

SOURCE: [HTTP://WWW.USMAYORS.ORG/PRESSRELEASES/UPLOADS/2013/1210-REPORT-HH.PDF](http://www.usmayors.org/pressreleases/uploads/2013/1210-report-hh.pdf)
[HTTP://WWW.JCHS.HARVARD.EDU/SITES/JCHS.HARVARD.EDU/FILES/AHR2013_01-INTRO.PDF](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/ahr2013_01-intro.pdf)

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](http://www.npr.org/templates/story/story.php?storyid=99712452)

Electricity to 4.3 million American households was cut off for non-payment 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)

If you don't make a payment, your car could be repossessed – just like the 1.3 million autos that were repossessed in 2012.

SOURCE: [HTTP://MONEY.CNN.COM/2013/03/25/SMALLBUSINESS/REPO-MEN/](http://money.cnn.com/2013/03/25/smallbusiness/repo-men/)

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.costhelper.com/cost/health/root-canal.html)
[HTTP://WWW.MEDICINENET.COM/SCRIPT/MAIN/ART.ASP?ARTICLEKEY=117022](http://www.medicinenet.com/script/main/art.asp?articlekey=117022)

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](http://www.federalreserve.gov/pubs/oss/oss2/2007/scf2007home.html)

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://WWW.NEWYORKER.COM/BUSINESS/CURRENCY/THE-HIGH-COST-FOR-THE-POOR-OF-USING-A-BANK](http://www.newyorker.com/business/currency/the-high-cost-for-the-poor-of-using-a-bank)

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80% of low-wage workers don't get paid sick leave. So they go to work, even when they probably shouldn't.

SOURCE: [HTTP://WWW.THEFISCALTIMES.COM/ARTICLES/2013/01/10/THE-HIGH-COST-OF-TAKING-A-SICK-DAY](http://www.thefiscaltimes.com/articles/2013/01/10/the-high-cost-of-taking-a-sick-day)

A recent study found that parents in Baltimore, Maryland, 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](http://www.hsph.harvard.edu/news/press-releases/2006-releases/press02272006.html)

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](http://www.apa.org/pi/ses/resources/publications/factsheet-wsh.aspx)

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)

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](http://www.gallup.com/poll/123821/one-six-americans-report-history-depression.aspx)

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"

Many low-income workers don't push for better working conditions because they fear retaliation from their employers.

SOURCE: [HTTP://ONLINELIBRARY.WILEY.COM/DOI/10.1111/ABLJ.12021/FULL](http://onlinelibrary.wiley.com/doi/10.1111/ablj.12021/full)

Almost 15 percent of American households had a hard time getting enough to eat at some point during 2012.

SOURCE: [HTTP://WWW.ERS.USDA.GOV/TOPICS/FOOD-NUTRITION-ASSISTANCE/FOOD-SECURITY-IN-THE-US/KEY-STATISTICS-GRAPHICS.ASPX#.U1FZSEZDWQC](http://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/key-statistics-graphics.aspx#.U1FZSEZDWQC)

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The USDA estimates that only 67 percent 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/)

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)

That's a dangerous decision. Heart disease is the number one cause of death for both men and women in the United States, killing 1 million people each year.

SOURCE: [HTTP://WWW.THEHEARTFOUNDATION.ORG/HEART-DISEASE-FACTS/HEART-DISEASE-STATISTICS/](http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/)

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

SOURCE: [HTTP://TRANSITION.FCC.GOV/OSP/INC-REPORT/INOC-18-LIBRARIES.PDF](http://transition.fcc.gov/osp/inc-report/inoc-18-libraries.pdf)

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/)

Unemployment has hit college grads hard. The student loan default rate is 14.7 percent, the highest it's been in over two decades.

SOURCE: [HTTP://WWW.ED.GOV/NEWS/PRESS-RELEASES/DEFAULT-RATES-CONTINUE-RISE-FEDERAL-STUDENT-LOANS](http://www.ed.gov/news/press-releases/default-rates-continue-rise-federal-student-loans)

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)

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

SOURCE: [HTTP://INEQUALITY.STANFORD.EDU/_MEDIA/PDF/KEY_ISSUES/TRANSPORTATION_POLICY.PDF](http://inequality.stanford.edu/_media/pdf/key_issues/transportation_policy.pdf)
