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compounding. One missed payment or a medical emergency can dig a deep pit of debt for a struggling family.

A recent Annie E. Casey Foundation report, Kids Count 2003, tells us that 59 percent of

low-income households with children were spending more than one-third of their income on housing.

Even the Earned Income Tax Credit has such complex application procedures that many of the 15.2 million families who claimed the benefit had to turn to expensive tax preparation services. These same businesses took another slice of the pie

by offering high-interest loans on anticipated refunds. Is it pride, ignorance or inability to produce needed forms that prevents many — 4 percent in 2000 — low-income working families who are eligible from taking advantage of federal and state supports like food stamps?

Can things be done to alter this grim reality? Yes, the

in and access to financial

services that can lead to income Americans toward credit-building opportunities.

■ Push regulatory reforms that protect low-income consumers from predatory lenders.

■ Reinforce the financial benefits of work with tax credits, subsidies, and policies that protect earnings and benefits.

When we send so much aid

overseas, people I talk to ask, "Why can't we find ways to help our own people, too?" That's a good question, isn't it?

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Yesterday vs. today

This may be so in some cases, but consider that factors at work today make it enormously difficult for poorly trained and poorly educated Americans to unstack the deck against them.

■ The poor of today need a vehicle to get to the jobs that are often beyond the reach of public transportation. Because they are considered poor credit risks, the poor have to pay two to three times more to purchase and to insure vehicles, a reason why so many drivers are uninsured.

■ Another factor is the higher cost of buying food and other necessities in low-income neighborhoods or in rural areas that rarely have lower-cost competitive mainstream retailers.

■ Health care costs create lifelong debt for uninsured low-wage workers who can't pay rent and put food on the table and at the same time pay insurance premiums, too — which is why so many Americans are without health care insurance.

■ The high cost of decent childcare makes it difficult for mothers to work daytime jobs and still profit, which often means children are left home unattended.

■ House ownership? High interest lenders often victimize low-income families, which means that if they want a house loan, the poor pay more, which contributes to increased evictions.

■ Even banking services cost more. The businesses that do cater to low-income families often require as much as 3 percent of their incomes on check cashing fees.

■ Exorbitant interest rates are also charged for "payday loans."

So why do people allow themselves to be so grievously taken advantage of? Because these factors have a way of

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Steve Arthur
**FABLES
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Poor work harder, get nowhere

Citrus County is sorely burdened by its share of poverty and by those who take advantage of the weakened state of the poor.

The U.S. Census report indicates almost 12 percent of Citrus County residents live below the poverty level, about the same level as the state of Florida.

Although more than 2.5 million parents have been pushed from welfare to work in the last 10 years, the living standards of the disadvantaged have not improved to any great degree.

These low-income working families still pay more for housing, food and transportation than do their more affluent countrymen who get better rates because they are better credit risks.

Those who worked their way up from the depths of the Great Depression may scoff at today's poor, saying these are weak souls who don't have the gumption to see things through.



VINEYARD
CHRISTIAN
FELLOWSHIP

THANKSGIVING MEAL
THURSDAY NOV 27
AT NOON



MATTHEW BECK/Chronicle

ABOVE: DuWayne Sipper, executive director of The Path of Citrus County, assists by directing traffic into the parking lot of the Vineyard Christian Fellowship church Thursday morning as traffic mounts. The Path is a rescue shelter for those needing home. Several Path clients were at the Thanksgiving meal, enjoying the food and volunteering their help. RIGHT: Vineyard Fellowship member Elizabeth Knowles, left, and Geri Angleton put the final touches on food preparations Thursday morning before the meals are served. TOP: Buck Angleton, like all of the kitchen workers, quickly makes his way through the kitchen delivering hot food, right out of the oven.

Locals volunteer to help others have a happy Thanksgiving

MICHAEL TERRY
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For many, Thanksgiving Day is a time to help those less fortunate living in the community.

Thursday at the Vineyard Christian Fellowship in Inverness was such an example, as more than a dozen volunteers turned out to feed more than 70 people who not only needed a meal this Thanksgiving but some much-needed camaraderie as well.

The Rev. Dave Shirkey, pastor of Vineyard Christian Fellowship, said the meals would not be possible without the dedicated volunteers who help prepare and serve the food.

In addition to Thanksgiving, volunteers also serve meals on Christmas Eve and Thursdays throughout the year.

"What has really been neat this year is that we've had several people who we don't even know calling us, volunteering to help," he said.

Lynne Clarke of Homosassa was one of those people who, along with her two children, decided to give up a portion of their Thanksgiving Day to volunteer at the church.

"People are lonely and their needs become more apparent during the holidays," she said, adding that volunteering has been a great experience for her family.

"We plan to do it again on Christmas," she added. For almost 10 years, Ormie Benson and his wife, Madge, have been the driving forces behind the meals.

"My wife is the boss lady," he said. "I'm around to do the odds and ends while she runs the show."

Benson said it was nice to have so many volunteers helping this Thanksgiving.

"We don't turn anybody down who wants to help," he said. "After all, this is all about fellowship."

"God told us a long time ago, 'you start doing this and I'll provide,' and he has," Benson added.

Marcella Lee and her mother, Elizabeth, learned about the meal by reading the newspaper.

"We've really met some wonderful people here today," she said, adding that they came for the fellowship as much as the meal.

Volunteer Shirley McNancy said she could not think of a better way to spend her Thanksgiving than volunteering to help the less fortunate living in Citrus County.

"It is really a wonderful experience," she said, adding that the Bensons are a blessing with all that they do to make the community a better place to live.



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Spirit of giving

