



THE QUINCY HERALD-WHIG

When pay won't cover all the bills

Survey looks at poverty level, self-sufficiency

By Kevin Woodward

Herald/Whig Staff Writer

Hardly a month passes that Lori doesn't have to juggle which bills to pay that month and how much food to buy for her and her two children.

If the state's child support center delays sending a child support check, the month gets more precarious.

Lori, which isn't her real name, is like many parents in the region. She's got a steady job as a child care provider that she's had for a few years. She's a reliable worker and enjoys her job.

But, her pay of \$6.50 an hour — \$13,520 a year — isn't enough to cover the costs of housing, food, child care, health care and transportation.

In fact, according to a recent study that measured what it would take for families to be self-sufficient in Adams County, Lori would have to earn \$11.49 an

See BILLS, Page 8A

FROM PAGE 1A

Bills

(Continued)

hour, or \$24,277 annually.

By comparison, the median wage for a child care provider in Illinois is \$7.34 an hour. That means of all the people in that occupation, half earn less than \$7.34 and half earn more than \$7.34.

The current federal poverty level for a family of three is \$14,650, or about \$7.04 an hour.

That level is based on three times the cost of a family's minimal yearly food in the 1960s, updated annually for inflation. More than 10 percent of Illinois' population and almost 10 percent of Missourians live in poverty, according to the U.S. Census Bureau's Current Population Survey.

Women Employed, an advocacy group based in Chicago, released the study. It was funded by the Illinois Department of Employment Security and written by Diana Pearce of the University of Washington as part of the national Family Economic Self-Sufficiency Project.

The study's purpose is to influence public policy and get decision makers to reconsider what it takes to raise a family.

"People mistakenly believe the poverty level is where a person reaches self sufficiency," said Jenny Wittner, senior policy associate at Women Employed.

"We produced this report as a tool to help direct public policy and to help individual programs know where they can best direct their efforts and help individuals know what they need to earn and become self sufficient."

The results are gender neutral, Wittner said. It doesn't consider education level or occupation.

No provision is made for major purchases such as cars and appliances. It doesn't include money for entertainment or dining out.

Transportation use assumes a car is used to commute to work five days a week with one trip for

Monthly Costs	Adult	Adult & Infant	Adult, Infant & Preschooler	Adult, School-age, & Teen-ager	Adult, Infant, Preschooler, School-age	2 Adults, Preschooler, School-age
Housing	\$307	\$395	\$395	\$395	\$519	\$395
Child care	0	310	640	242	882	572
Food	176	257	345	461	464	544
Transportation	200	205	205	205	205	192
Health care	92	207	230	236	233	267
Miscellaneous	77	135	182	154	232	217
Taxes	171	234	338	216	495	443
Earned Income						
Tax Credit	0	-131	-123	-219	0	-2
Childcare Tax Credit	0	-50	-88	-50	-80	-80
Child Tax Credit	0	-25	-34	-4	-150	-80
Self-Sufficiency Wage						
Hourly	\$5.81	\$8.74	\$11.87	\$9.30	\$16.03	\$7.58*
Monthly	\$1,023	\$1,539	\$2,090	\$1,636	\$2,821	\$2,668
Annual	\$12,274	\$18,469	\$25,080	\$19,638	\$33,849	\$32,011

Source: Women Employed, 2001

*per adult

shopping per week. It does not figure in a car payment.

Wittner said families who see the data and realize they're not at the self sufficiency level, shouldn't become discouraged.

"There are two ways to constructively look at this," Wittner said. One is to ensure the family is getting all the subsidies available to them. "Those can be very helpful and make up the gap."

Secondly, it should spur people to consider acquiring new skills.

Connie Langan, community services director for the Two Rivers Council of Public Officials, said the challenge is a family may statistically not fall under the poverty level, yet there is not enough income to house, feed and clothe the family.

Two Rivers administers housing and family support services such as energy assistance and rent assistance.

"We need something better than the federal poverty level," Langan said. She said that number was "insane."

"A lot of people come to us, but we can't help them" because their incomes are above the poverty level, Langan said.

Many people with low incomes often find themselves in a Catch-22 situation. The only housing they can afford is substandard and ends up less energy efficient, which makes for large utility bills, Langan said.

When Lori looked for housing, she knew her rent would be more because she couldn't raise her children in subpar housing. She found a house for \$400 a month in a good neighborhood.

Still, Lori qualified for energy

assistance this year and was grateful for it. The credit has already shown up on her AmerenCIPS bill.

The data from the study will likely be incorporated into grant requests Two Rivers makes, Langan said.

For Jacqui Bevelheimer, former executive director of the YWCA and current chairwoman of the Quincy Human Rights Commission, the study points out how families have changed since the poverty guidelines were determined in the 1960s.

"Day care and after-school issues have become very large," Bevelheimer said. "This data looks more comprehensive and fair. It seems like such an easy thing to take a look at what it actually costs to pay for housing, food and clothing and put those numbers together that's reasonable for self-sufficiency."

"The Self-Sufficiency Standard tells us many working families can't cover their basic expenses. Costs are simply higher than what they earn, and no amount of good budgeting will change that," said Anne Ladky, executive director of Women Employed.

On the Web: www.womenemployed.org; www.ilworkinfo.com