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Making ends meet

Study calculates single parents' self-sufficiency wage

By **LISA KERNEK**
STAFF WRITER

Rhea Miller faces a dilemma: Buy new eyeglasses for her 5-year-old son or repair her broken-down 1991 Honda Civic?

On the \$9.20 hourly wage that Miller earns as a welder in a factory, she cannot do both.

"You can afford to pay your bills," Miller said of her income, "but you can't afford anything bad to happen."

Miller, of Virden, should be earning \$13.49 an hour to make ends meet, according to the authors of a new study that calculated a "self-sufficiency standard" for Sangamon County.

The self-sufficiency wage for one adult with one child in school and a second child in preschool — or the category that Miller's family fits into — was slightly lower in neighboring counties. Such a family would have to earn \$11.47 an hour in Cass and Greene counties, \$12.07 in Christian



T.J. Salsman/The State Journal-Register

Rhea Miller ties daughter Abby's shoes before preschool.

and Macoupin counties and \$12.69 in Morgan County.

The report, by Women Employed, a Chicago-based nonprofit organization that promotes economic oppor-

tunities for women, calculated the hourly wage that families of various

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Cost of living

Monthly costs for an adult with an infant and preschooler

✓ Housing	\$542
✓ Child care	791
✓ Food	345
✓ Transportation	207
✓ Health care	230
✓ Misc.	211
✓ Taxes	480
✓ IL earned income tax credit	-13
✓ Child care tax credit	-80
✓ Child tax credit	-100

Self-sufficiency wage

● Hourly	\$14.85
● Monthly	2,613
● Yearly	31,357

WAGE

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sizes would need to earn to meet actual housing, food and child-care costs throughout the state. Families must earn significantly more than the minimum wage of \$5.15 an hour, the study found.

That finding does not come as news to Miller, a 23-year-old divorced mother of a 5-year-old son and 3-year-old daughter.

Miller brings home \$1,085.58 per month after taxes and fees for employer-provided health insurance. Her monthly expenses include \$400 to rent a mobile home, about \$200 for day care and a \$124 car payment. That leaves about \$362 a month for food, utilities and other expenses.

She receives a state subsidy of more than \$100 a month to help with day-care expenses but does not get any other regular government assistance or child support. Her ex-husband lives in Texas.

She pays out of pocket for eyeglasses for her son, Steven, who has poor eyesight and needs new glasses about three times a year, she said. He is due to see the eye doctor and, she believes, probably

is due for a new pair.

"This time, it's between glasses and the car," Miller said.

She has been driving a car borrowed from friends since her Honda broke down a month ago on Interstate 55 while driving to work. She got the car started again and made it to work that day, but it died for good upon the return to Virden.

Miller and her children live in a clean, comfortable trailer filled with healthy houseplants that Miller cultivates as a hobby.

If she could ask for more help, what would it be?

"More child care," she said.

As families leave welfare and enter the labor market, a growing number of them cannot meet the costs of basic needs, the author of the Women Employed study wrote. Many families are not poor according to the official federal poverty measure, but their incomes are inadequate, the study said.

One way to help low-wage workers make ends meet is to ensure they get child-care and health-care subsidies and tax credits to which they are entitled, the study said. The Earned Income Tax Credit can lower the wages needed by several dollars an hour.

The report also stressed the im-

portance of education and job training to prepare people for better-paying jobs.

The report does not indicate how many people live below the self-sufficiency wage. Springfield's average annual income was \$33,990 in 1999, the most recent figure available from the U.S. Department of Labor and the Greater Springfield Chamber of Commerce. A family consisting of an adult with an infant and a preschooler would need to earn \$31,357 a year in Sangamon County, according to Women Employed.

Diana Pearce of the University of Washington wrote the study for Women Employed. The Illinois Department of Employment Security paid for the study, which is published on the Internet at www.womenemployed.org.

Miller, a Virden High School graduate, would like to attend college but cannot afford the additional day care going to school would require. She is putting off college for now. "I figure I will be able to do all that when the kids are grown and gone," she said. "I am doing all I can afford to do."

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