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## THE COST OF SELF-RELIANCE

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THE FEDERAL poverty line has never made much sense as a measure of how families are getting along in Massachusetts. Because it is set at the same level for Boston as for Boise or Birmingham, a family of three making \$15,260 is deemed not to be living in poverty regardless of how much things actually cost. That kind of income might buy a lot of housing, food, health care, and other necessities in Alabama, but in Greater Boston it isn't even enough to pay the rent. The federal government calculates the fair market rent for a two-bedroom apartment in Boston at \$1,343 - \$16,116 a year.

To make matters worse, prices for many of the necessities have been rising faster in Massachusetts than in other states. The national consumer price index rose between 13 and 16 percent since 1998, while housing costs in Boston rose a stunning 61 percent. Of course, not all of Massachusetts is as expensive as Boston, but wages in those less expensive areas are also often depressed.

Into this maze of not very helpful numbers stepped the Women's Educational and Industrial Union and its partners, who five years ago developed a "self-sufficiency index" to see how much families truly need to live without welfare or other government support. Now used in 34 states, the index customizes a minimal budget for food - no restaurants or takeout meals - housing, health care, transportation, child care, and taxes for working families to arrive at a more accurate standard of need. Updated for 2003, the index finds that a family of three with one preschooler needs \$51,284 to be self-sufficient in Boston and \$34,875 in lower-cost North Adams.

These incomes might appear alarmingly high to state policy makers dealing with huge budget shortfalls. But the self-sufficiency index does not say that state aid should make up the entire gap or that families must go it alone; it is a tool that invites governments, businesses, and community and nonprofit groups to work together on helping families make ends meet. It provides the fundamentals needed for any reasonable policy debate: accurate, relevant data.

Local numbers will be released today in Lowell - self-sufficiency standard \$47,017 - at an event cohosted by Middlesex Community College. The college's president, Carol Cowan, knows the value of training and education to lower-income families trying to become self-sufficient; the school features programs that place graduates in jobs with career ladders to lift workers beyond the minimum wage.

The self-sufficiency index could be even more valuable if the state were to adopt it as an official reference, as outlined in legislation sponsored by state Senator Marian Walsh of West Roxbury and Representative Dan Bosley of North Adams. Then, policy makers, housing developers, employment and training centers, schools, and even charities could better judge whether their programs are the right fit for each unique community.