



Study unlocks the self-sufficiency gap

By ANN CONNERY FRANTZ Sun Staff

Think of it as a wake-up call for businesses wanting to stop employee turnover.

And, give it equal consideration as a tool for improving living standards in Lowell and other cities across Massachusetts.

Either way, the new Women's Union report goes against the prevailing (federal) winds.

Think you know what it takes to get by, or what "poverty" is? With which version would you prefer to be defined: the federal government's food costs-multiplier formula, or a system that considers housing, living expenses, child care, food and similar real costs for living?

If you are a working mother trying to comprehend why you're running just to stay even, financially as well as in your daily routines, here's the answer.

It costs a lot more to live than the government recognizes.

This month, the Women's Educational and Industrial Union, based in Boston, released an updated report on how much money it really takes to live here, securely, in Massachusetts - not what it takes to live in poverty, but to actually bring home enough pay for normal living costs. School supplies. Work clothes. A square meal for the family. Gas for the car.

The report looks at how much money is needed so that the first "mini" crisis - a wrecked car, a sudden move, an illness doesn't force a worker into debt, said

Mary Lassen, president of the Women's Union.

For too many women, still lagging far behind men in incomes, the latter is frequently the reality.

And for families in which mom earns less and dad gets laid off, crisis becomes a daily guest at the table.

The Women's Union represents a statewide coalition of people in related fields, an organization that has been working grassroots-style since 1877 to increase the economic security of women and their families. In conjunction with that goal, it has released an updated "Real Costs for Real People" report, hoping to make the public aware of what it costs to live securely.

And, it would seem, "security" should be a basic right for hard-working parents and their children.

Pursuing that goal, the Women's Union created legislation seeking the Commonwealth's adoption of these standards for self-sufficiency statewide. (Connecticut has already done so.) So far, over 70 Massachusetts legislators have officially

Ever-increasing costs

The following chart depicts the rise in various living costs for a family of four in six regions from 1998 to 2003 as studied by MassFESS*, an advocacy group that seeks to address the real needs of working families.

Overall self-sufficiency cost increase 1998-2003		BOSTON 28%			WORCESTER 17%			SPRINGFIELD 17%		
Monthly costs	1998	2003	% change	1998	2003	% change	1998	2003	% change	
Housing	\$839	\$1,343	60%	\$844	\$1,058	11%	\$634	\$674	6%	
Child care	\$985	\$1,226	24%	\$985	\$1,226	25%	\$735	\$942	28%	
Food	\$488	\$554	14%	\$488	\$554	14%	\$488	\$554	14%	
Transportation	\$92	\$114	24%	\$227	\$433	91%	\$227	\$444	96%	
Health care	\$235	\$267	14%	\$235	\$244	4%	\$235	\$248	6%	
Miscellaneous	\$264	\$350	33%	\$250	\$307	23%	\$232	\$286	23%	

Overall self-sufficiency cost increase 1998-2003		NORTH ADAMS 20%			LOWELL 24%			NORTH SHORE 35%		
Monthly costs	1998	2003	% change	1998	2003	% change	1998	2003	% change	
Housing	\$526	\$5923	13%	\$638	\$1,009	48%	\$839	\$1,343	60%	
Child care	\$707	\$9426	33%	\$1,024	\$1,170	14%	\$944	\$1,170	24%	
Food	\$488	\$554	14%	\$488	\$554	14%	\$488	\$554	14%	
Transportation	\$227	\$420	85%	\$227	\$444	96%	\$227	\$457	101%	
Health care	\$235	\$248	6%	\$235	\$251	7%	\$235	\$254	8%	
Miscellaneous	\$218	\$278	27%	\$266	\$343	29%	\$273	\$378	38%	

Source: Women's Educational and Industrial Union. *Massachusetts Self-Sufficiency Standard

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conveyed their support; including Rep. Cory Atkins, D-Concord, and Sens. Steve Panagiotakos, D-Lowell, and Sue Tucker, D-Andover.

The Massachusetts Family Economic Self-Sufficiency Project (MASSFESS) report provides the kind of information that's useful for service agencies in program planning. Instead of relying on the notoriously inadequate federal poverty standards, the Women's Union bases its report on what's needed to get by, region by region, for families of various sizes.

Employers puzzling over how to retain good workers may find information like this helpful. Essentially, it gives them the "big picture" of the elements that eat up workers' paychecks.

"We need society to think about how families can make it," said Mary Lassen, president of the Women's Union. Federal poverty levels distort

reality, she said; they are historically set very low and aren't realistic in an area like this one, where rents and the cost of living are unusually high compared to similar places nationwide.

In Lowell, for example, the overall cost to be truly self-sufficient - without taking public assistance or help from friends and family - rose 24 percent between 1998 and last year. Housing costs and transportation to and from work spiked that increase.

Lowell's monthly housing costs have increased 48 percent since 1998. They're up to \$1,009 in 2003, using a median figure. The child-care price tag is nearly as high, costing a family of four \$1,170 per month. Housing and child-care cost have the largest impact on a family's self-sufficiency, but everything else has increased as well.

According to the Women's Union, a Lowell family of four needs \$53,206 a year to be self-sufficient. That may be hard to believe, especially compared with federal poverty figures using math formulas based on food prices. But the Women's Union standard is linked to actual costs of living for food, housing and childcare, health care, transportation, household supplies and miscellaneous - and taxes. The measurement system was developed by Dr. Diana Pearce, an economic researcher and former director of the Women and Poverty Project of Wider Opportunities for Women.

It's important to make this realization.

One of the reasons these "real" figures are not well known is that women, as heads of households, often must rely on government supports (food stamps, rental or child care assistance), as well as the generosity of neighbors, friends and parents for living expenses. Since few women make as much money as they need to meet the level of self-sufficiency and family security, they make cost adjustments on their own that aren't considered by government studies. Pearce's figures don't rely on such props. They merely state what it would cost if the household head didn't have anyone or anything to help.

Some parts of the report are surprising, if not unexpected. Women still make less than their male counterparts for similar-type jobs, all across the board. Whether they're professional, college grads, trained technical workers or high school graduates, women in full-time jobs bring home less. With the prevalence of female-headed households in this country, that leaves a lot of people without enough financial resources.

The Women's Union, by the way, serves in a variety of capacities to help women: training for jobs to make them self-sufficient; helping them to finish their educations and understand their costs of living and what they'll have to do to meet them. While committed to helping women stand on their own economic feet, a large part of the organization's focus is on linking these women to the connections they'll need as they get on their feet - for learning, child care, transportation and the like.

Further information about the Women's Union and MassFESS (sic) is available at its web site: www.weiw.org.

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