

# DAILY NEWS

Daily News (New York)

## Making a living? Hardly Families fall below 'poor'

January 16, 2005 Sunday  
SPORTS FINAL EDITION

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NUMBERS DON'T lie - but to Juan Morales, his wife and two kids, this set of numbers certainly stretch the truth.

According to a new study, the family of four must earn \$51,000 to make ends meet in the Bronx, where they live.

"Oh, wouldn't it be great if I made that much?" Morales asked.

Morales, a Mexican immigrant, said his family is barely getting by on less than a quarter of that - the approximately \$12,000 he pulls in annually as a short-order cook in Queens.

The United Way of New York City and the Women's Center for Education and Career Advancement released a study last week detailing just how tough it is for the working poor to cut it in New York.

The study's "2004 **Self-Sufficiency Standards** for the City of New York" estimated that a Queens family of three needs more than \$60,000 a year to take care of housing, food, transportation and health care expenses, along with assorted other costs. In Brooklyn, that same family would need more than \$57,000.

According to 2004 federal poverty guidelines, a family of four must earn \$18,850 to avoid being classified as poor. But that amount won't go far in New York.

"The problem is not that the federal poverty level is a bad measure and the [**self-sufficiency**] **standard** is a good one, but that low-wage working families in New York City cannot make ends meet," said Merble Reagon, executive director of the women's center.

And the report doesn't take into account the price of travel, gifts or entertainment.

For the Morales family, that means living in a cramped studio apartment in Mott Haven with no extras for their 3-year-old daughter, Nancy, and 9-year-old son, Kevin.

"There's no money for movies, McDonald's, none of that stuff they want," Juan Morales said in Spanish. "We buy used clothes, clip coupons and save money wherever we can."

According to the report, the prospects for New York's low-income workers - who make up about 9% of the city's labor force - aren't good.

Housing costs have risen by up to 40% in the past four years, and families with kids under 12 spend more than half their income on health care and child care.

"It's awfully tough," said Morales, whose wife, Ana, is a stay-at-home mom. "But

we came to this country for a better life."

The report points out that the state's current minimum wage - just raised to \$6 an hour from \$5.15 - is far from adequate to cover the costs of living in the city. It projects that a gap will remain, even after the minimum wage increases to \$7.15 an hour in 2007.

"Every day, I say to myself, 'Why am I still here?' " said Ana Rodriguez, 31, of Harlem. "Everything you do here is work to pay bills and nothing else."

Rodriguez, who is single, said she earns about \$15,000 a year as a hairdresser. That's still well short of the \$19,406 she should be earning to become self-sufficient, according to the report.

Rodriguez said she goes without health insurance because there's no room for it in her thin budget. She buys \$5 bootleg DVDs of new releases instead of paying more for a movie ticket. She also has cut back on mailing things to her mother in the Dominican Republic.

At the same time, she's trying to pay off close to \$10,000 in credit card debt - a cost not accounted for in the study.

"I wish I could earn more, so I could cover my expenses, live better and get all the things I want to get," Rodriguez said. "New York's not an easy place to live."

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Graphc: COPING WITH LESS

Real-life New Yorkers find that they must get by on far less money than what a recent study suggests is the bare minimum. Some examples:

[see PDF for chart]

**GRAPHIC:** CHART; GRAPHIC; STATISTIC, PHOTOS BY ROBERT SABO Juan Morales, with wife, Ana (l.), and daughter Nancy, says he barely gets by living on \$12,000 a

year as a short-order cook. Hairdresser Ana Rodriguez of Harlem (below) goes without health insurance and scrimps to live on \$15,000 yearly.

**LOAD-DATE:** January 16, 2005