

The Republican.

Springfield Republican (Massachusetts)

Study sees disparity in needs vs. income

February 2, 2007

By Marcia Blomberg

A single parent living in Greater Springfield with a pre-schooler and a school-age child would have to make three times the state minimum wage of \$7.50 an hour in order to get by without grants, subsidies or other assistance, a report issued yesterday said.

The Crittenton Women's Union, a Boston-based non-profit organization dedicated to helping women succeed, said in its **Self-Sufficiency Standard** study that at \$46,573 annually - \$22.50 per hour - such a wage-earning parent would be making about three times the federal poverty level of \$16,600.

According to the study, the median income for single mothers with children in Massachusetts was \$33,097 last year, far short of the \$46,573 needed in the Springfield metropolitan statistical area.

Kathleen A. Treglia, vice president of the YMCA of Greater Springfield, said many clients of the organization's programs are single parents, and they "make significantly less than that.

"They have subsidies for housing, food stamps and WIC (Women, Infants and Children nutrition program). That's probably how they're getting by," she said.

"But they'll never be able to get out of subsidized housing, because they don't make \$22 an hour. That's a \$45,000-a-year salary. That's substantial," Treglia said.

"Even at \$45,000, you're just paying your bills: Money in, money out. You're not going to Disney, none of that," Treglia said.

While the study has been done several times since 1998, Elisabeth D. Babcock, president and chief executive officer of the Crittenton Women's Union, said she was surprised by some of the changes since the last study in 2003.

"What shocked me was the very high escalation of child care costs," especially since it seemed the hot real estate market of recent years would likely boost housing costs most dramatically, she said.

The cost of child care in Greater Springfield went up 28 percent, to \$1,207 for two children, she noted.

"It was a bit of a silent crisis for young families trying to pay for child care," Babcock said.

The cost of child care was calculated from the market rate for Greater Springfield tabulated by the state Office of Child Care, and then ratcheted back. Researchers with the Women's Union focused on developing a conservative budget, with no frills, no savings and no vacations.

A parent paying full freight at the YMCA of Greater Springfield's child care program for pre-schoolers would pay about \$680 a month, while the study came up with an average figure of \$698 for a pre-schooler in Greater Springfield.

Treglia said the YMCA, which cares for about 1,000 children a day, covers the cost of child care for most children through vouchers and scholarships.

At its facility in Wilbraham, there are some parents who pay the full rate, but "even though people think of Wilbraham as an affluent community, there are still a lot of struggling parents," Treglia said.

The monthly cost of health insurance spiked more than 50 percent, from \$209 in 2003 to \$321 last year. The study presumes that the parent's employer pays 74 percent of a family insurance plan.

The study pointed out that even a single adult with no children in Springfield could not afford to live

without subsidies while working at a minimum wage job.

A single adult would need to earn at least \$9.64 an hour to make ends meet.

The last time the organization did the study, in 2003, a single-parent family with two children in Springfield would have required an annual income of \$36,603 to make it without help.

Babcock said the Crittenton Women's Union believes getting women into good jobs is the solution, and has a project to identify "hot jobs" that require two years or less of post-high school training and pay "self-sufficiency wages."

The organization also joined in successfully lobbying the state Legislature to boost funding for training by \$23 million last year.

Babcock said that providing affordable housing, raising the state's rental voucher program to past levels, and increasing child care assistance are key to helping the working poor.

The self-sufficiency hourly wage for a family of three in some other cities in the state was: Boston, \$27.53; Lowell, \$27.17; Barnstable, \$24.01; Worcester, \$22.97; New Bedford, \$21.88; and North Adams, the lowest in the state at \$20.94.

The report was produced by a researcher at the University of Washington through a partnership between the Women's Union and **Wider Opportunities for Women**.

The study, as well as a calculator showing the self-sufficiency wage for various family configurations in each of the state's cities and towns, is available at www.liveworkthrive.org