

**Buffalo News (New York)**

**Life On Minimum Wage**

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**By Tom Ragan**

Q. It's 2007, and the New York State minimum wage has gone up to \$7.15 an hour. Whoo-hoo, we're rich. Can a full-time working stiff really live on that much in Erie County?

A. It's the clerks, cashiers, haircutters, restaurant workers and those laboring in the expanding service sector earning at or just above minimum wage. If you're fortunate to find a full-time job at minimum wage with benefits, the good news is you'll join the 87 percent of Erie County residents above the government's definition of a poverty line. The bad news is you probably won't have much money to throw yourself a little celebration party.

And be glad it's \$7.15. Former Gov. George Pataki wanted to wait until Congress raised the rate, which should reach \$7.15 nationwide around the time that becomes the price of a standard package of vending machine peanuts.

Mary Ellen Puleri from R&M Accounting in Tonawanda helped me run some numbers on a single person earning 40 hours of grade-A New York State minimum wage for one year, then deducted all applicable taxes. The grand total was about the price of a parking space near the HSBC Arena on game night: \$12,841.

So what to do with our \$1,070 a month? Your gut may say a down payment on a flat screen TV is in order, but first we need an apartment to put it in.

A scan of the paper clearly tells me the two-bedroom upper in Snyder with heat for \$750 would be a cozy, spacious, must-see, great-location find. But we're living a bit beyond our means. Even Tonawanda wants \$575 for a one bedroom. And no pets.

Settling on a \$475 studio with heat (an important cost to consider in a region saddled by high utility costs) in Allentown means our bedroom is also a kitchen, but we're still knee deep in \$595 of leftover cash. This should be a cinch.

Cooking our own breakfast, lunch and dinner every day (\$15) with one night out a week for a quick bite and some drinks with friends (\$20) costs \$510 a month.

If we manage to keep a cell phone and electric bill to \$90, we break even. Take that, poverty line. Victory is ours.

Of course, the small problem is obvious. We have zero change left over for that flat screen TV. Also, no money for extravagant amenities like a couch, a chair, toothpaste and, if we truly need it, floss.

We forgot that in order to get to work, a car is laughably out of the question, and that all-zone Metro Pass is \$66 a month. There goes the cell phone.

So we're stuck inside an empty one-bedroom apartment, sleeping on the floor, soon to rise for that 50-minute bus ride to work, knowing that pain near our never-removed appendix should probably get checked out at by a doctor, but who really thinks health insurance would ever fit into this whole equation?

And just when we thought life was tough, someone suggested adding a small child to raise in this cramped apartment just to add a healthy dose of reality.

Myrna F. Young, executive director of Everywoman Opportunity Center, sort of a one-stop help center for women in the

working world, sees the struggle in this economy every day.

"One illness, it doesn't even have to be their illness, but a child's, and they lose their job," says Young, due to the needed time off. "And then they don't have the money for the care or their medications."

There's something called the **Self-Sufficiency Standard**, which measures how much one must earn to meet the basic expenses of day-to-day living without any need for public assistance.

For a single parent with one child living in Erie County, that wage was last calculated in 2005 to be \$11.58 an hour.

So while it's laudable that New York State's minimum standard is higher than the federal wage, and the Earned Income Tax Credit adds a few thousand dollars to families with children, you can see why the chasm between having a health care plan and self-surgery keeps growing.

Which is why food stamps, subsidized housing and programs like Child Health Plus are some of the only options left for the working poor.

Want a better-paying job? Better hope it's on a bus line. Some of the better-paying jobs are scattered in areas accessible by car only. And sometimes your bus stops running when you need it most.

"We have people qualified for second and third shifts in some jobs," says Young, "and they can't even get there."

Add a drafty apartment with no insulation or storm windows, and you'll begin to think you're doing it just to keep National Fuel from cutting off the gas.

For now, \$7.15 an hour is the standard minimum, and even that number is a bit symbolic. Is it any easier on \$8 an hour?

Joseph Rhoe, 47, who makes that much as a full-time cashier at Elmwood Service Center on Elmwood and Delavan, says the heating bills in the apartment he shares with his wife, who is sick and doesn't work, are expensive but expected in Buffalo. "It's the

health care that's really a problem," he says. "It's the biggest disadvantage."

Mainly because he doesn't have any. And he claims he hasn't had health coverage since 2001. Rhoe says it's too expensive but knows there has to be a better solution. "Something like Canada would be better than what we have now."

While the efficacy of a minimum wage continues to polarize, and the global economy presses down on the cost of doing business, the national debate on raising the wage seems justified.

Can you live on the state minimum wage in Erie County? I just can't imagine how anyone ever did it on \$5.15 an hour.