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Fighting their way out of poverty is rewarding

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At her lowest, Sandy Miller was out of work after injuring herself at her waitressing job, estranged from her husband, and eight months pregnant with two children to care for.

With only sporadic child-support payments, the monthly scramble to pay bills got even harder.

"Unfortunately a lot went by the wayside, but it was either feed my kids or pay the bills," said Miller, 45, of Richlandtown. "There were lots of nasty bill collectors."

With no family support and no marketable skills, Miller walked into the Bucks County Opportunity Council five years ago and asked for help. Her goal: to complete her college education, which had been disrupted 20 years before by illness.

It was a tough slog, but in May, Miller graduated from DeSales University and is now a staff accountant at Univest National Bank. For her achievements, she was among 32 people honored recently by the Community Action Association of Pennsylvania for getting out of poverty.

Four others from the area - Hardy Scutching of Philadelphia, Reginald Loper of West Chester, Therese Anderson of Norristown, and Monica Cook of Upper Darby - also got awards for tilting the scales in their favor.

"I'm where I want to be," Miller said. "Things happen in life, and you have to find a way to make it work for you. It's being an opportunist, a good opportunist."

All the awardees started with a dream of becoming self-reliant. But stability is tenuous when you're earning low wages and have no support if something goes awry.

In such lives are many make-or-break moments - a broken heater, a new car battery, a sick child - and it all falls apart. For Cook, a certified nursing assistant from Upper Darby, it was a relative who wrote checks on her account, throwing her into debt. Two months behind on her rent, she was forced to look for a second job.

"It really doesn't take much to slip back," said Edward T. Coleman, director of the Community Action Agency of Delaware County, part of the 40-year-old state association, which has been recognizing people such as Miller through its 43 member agencies for six years.

The federal government set the poverty level at \$18,850 for a family of four in 2004, but many say that is inadequate to meet a family's most basic needs, let alone allow for a decent lifestyle.

Taking into account the true costs of goods and services, studies from Wider Opportunities for Women, a national organization based in Washington, estimate that self-sufficiency requires an income of \$35,000 to \$60,000 per year for one parent and child, depending on where they live - at least twice the current poverty threshold.

In Bucks County, a family of two adults and two young children needs \$52,877, according to PathwaysPA, a Delaware County social service organization.

And that figure doesn't allow for extras such as take-out food, school supplies, birthday presents, college savings, or savings for retirement. Even a \$10- or \$12-an-hour job, about double the minimum wage, is not enough to support a family, said Maureen Golga of the **Wider Opportunities for Women.**

"For families, that's a real struggle," she said.

Miller knows what it's like to try to piece together a full life from scraps.

The Massachusetts-born woman had a string of bad luck, starting with undiagnosed mononucleosis that forced her to quit college after three years. She then joined the Army and met her husband, who she says was abusive. After getting divorced in 1995, she moved to Bucks County and began waitressing at the Lehigh Country Club, a job that allowed her to be home during the day with her children and still earn enough money to make ends meet, though barely.

That ended one evening when she opened a linen closet and several heavy bundles of linens fell on her head, injuring her neck and spinal column.

"I knew I had to go back to school," said Miller, whose children are 15, 12 and 5. "I'd always planned to, but there was always a reason not to. But my back was against a wall. It was either that or stay at minimum wage the rest of my life."

Miller got loans for school, a scholarship for day care from the YMCA, and a low-interest FHA mortgage on her townhouse. She worked part-time at night while going to school full-time.

Sometimes, the obstacles seemed insurmountable. She felt guilty about not being there for her children, but her two older sons pitched in with babysitting, making her college education a real family effort.

"The system is not designed to get you out of poverty," Miller said. "It's designed to keep you at a certain level." For instance, she wasn't eligible for subsidized child care because she didn't work at least 25 hours a week. But she couldn't work that much and still go to school.

Miller is one of the lucky ones. She earns \$31,000, has health benefits, and is studying to become a certified public accountant.

"She had good common sense and good life skills. She knew education was her way out," said Tammy Schoonover, Miller's caseworker at of the Bucks council, which helped with energy bills and the children's clothes.

Miller has come a long way, but it would be easy to backslide. Her salary doesn't go far. She says her house is in such bad condition she's too embarrassed to let a visitor see it. And she owes \$30,000 in school loans.

But this common-sense woman knows that she's come too far to quit now.

"I'm on my way," she said. "It may be a little bit later in life than some people, but I can also appreciate it a little bit more."