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NEWS

Making it in the real world

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Warren County ranks high in study of single-parent expenses

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Felicia Myers and Kimberly Carr believe their path out of poverty leads through the classroom.

A degree from Alcorn State University awaits Myers in December, while Carr's pending GED may fill her pockets with something more than just minimum wage.



Kimberly Carr and her 6-year-old daughter, Ka Lea Palmer, sit on a bench near their Hope Street home. (Meredith Spencer*The Vicksburg Post)

Both are single, working mothers of children younger than 10 — making for a financial juggling act each month. Both say it's hard without help from parents or from public assistance to make ends meet working part-time jobs in local day cares and fast-food joints, with such luxuries as going to movies and restaurants cut to a minimum.

"I hope to make \$30,000 a year," Myers said of her plans after she earns a general studies degree, and, possibly, finds higher-paying work to support her son, Jonathan, 9.

A spending and income analysis released last week shows the women will have to make roughly \$30,000 to support their children.

Titled *The Self-Sufficiency Standard for Mississippi 2009*, the analysis says single adults with no children in Warren County must earn at least \$8.64 an hour to meet their needs without public or private assistance. The study weighs costs of six basic spending areas — housing, child care, food, transportation, health care and taxes to calculate a living wage depending on geographic location. A catch-all, miscellaneous category computes 10 percent of all other costs and takes in clothing, shoes, diapers and household items, among other things.

For mothers of at least one child such as Myers and Carr, the bar of "making it" is set above the \$7.25 federal minimum wage to "make it" — between \$22,365 and \$35,382 annually in Mississippi — and the bar moves with different counties. The state's median household income is \$35,632, as of a 2007 Census estimate.

Warren County is in the second-most expensive cluster of counties for one adult to support one preschooler, with annual wages needing to hit \$25,796 to pay for the barest of essentials. For two adults with children up to 5 years old, the target rises to \$38,195. Most expensive in all eight combinations of families examined are the Jackson suburbs of Madison and Rankin counties, Forrest and Lamar counties in the Pine Belt, and Hancock, Harrison and Jackson counties on the Gulf Coast.

Rising costs for even the most conservative estimates for providing a roof, feeding a family, maintaining an insured vehicle if public buses aren't used and health care if provided by an employer are a pervasive challenge to those stretching their money, said Dr. Diana Pearce, director of the Center for Women's Welfare at the University of Washington School of Social Work and lead author of the report, with help from the Mississippi Economic Policy Center, the William Winter Institute on Racial Reconciliation at Ole Miss and the Jackson-based Women's Fund of Mississippi.

"Most startling was how much costs have increased," Pearce said, adding health care costs have risen 75 percent statewide since a similar report in 2003. "Most people's wages haven't gone up anything

like that. People are experiencing a cost squeeze.”

The report admits some common monthly costs, such as car payments, credit card and other debt repayments, such major purchases as or refrigerators, or emergency expenses, are absent from calculations. Figured into the mix, however, are federal income tax credits such as the Earned Income Tax Credit and credits for children younger than 16 and those in day care — credits that can add more than \$5,000 to a tax refund above a worker’s regular withholdings, depending on the number of legal dependents claimed and other conditions.

Costs are set at the level considered minimally adequate for those not receiving assistance, the study said, citing as an example the food budget’s exclusion of takeout or restaurant food, not even a pizza.

Leah Sullivan hears stories daily of struggles to make ends meet as director of The Initiative, a community of small houses and a child care center and playground off Hope Street in Vicksburg. Sullivan said this summer’s hike in the federal minimum wage to \$7.25 an hour has added an incentive for low-income earners, particularly those spending small paychecks from low-wage jobs to pay bills. Carr, for example, mixed income from two fast-food jobs with public assistance in the past few years to support her two children, ages 1 and 6.

“Education is a key component,” Sullivan said. “They’re happy minimum wage has gone up because it relieves a burden and a strain.”

Cashiers and retail sales workers lead the list of occupations in Mississippi, with 79,220 employees in those jobs, according to U.S. Department of Labor statistics for May 2008 cited in the study. Higher-paying jobs such as registered nurses come in third, with 27,350. Using inflation-adjusted dollars from the April 2009 Consumer Price Index, RNs in the state reach an annual median income of \$52,194. The state’s most common jobs pay wages that average below the minimum level of self-sufficiency, the study noted.

Day-care costs are subsidized by the money the organization takes in, some of which is public money from the city and county permitted by acts of the Legislature, Sullivan said. Full-borne costs for day care in Warren County range from \$488 to \$683, depending on a child’s age, said Carol Penick, executive director of the Women’s Fund of Mississippi.

In surrounding counties, the picture in the survey is equally as challenging for the working poor. Carroll, Humphries, Leflore and Sunflower in the central Delta afforded the lowest cost of living for most family types, with Claiborne, Jefferson, Sharkey and Issaquena not far behind. All seven counties had double-digit unemployment during July, while Mississippi’s unemployment rates for the month were up more than 2 percent over last year whether seasonally adjusted or not.

Singles without children in Claiborne need to make \$15,759 to meet basic needs, while needing \$17,008 in Issaquena and Sharkey. Those with at least one child in each of the three counties need to make between \$23,000 and \$36,000, depending on family size.

Ed Sivak, director of the Mississippi Policy Center, said counties such as those with low costs of living alongside longstanding poverty are examples few opportunities for those without completed educations.

“There are limited economic opportunities due to the lack of education,” Sivak said, adding the study’s findings in the state’s most distressed counties “provide a benchmark by which we need to get self-sufficient.”

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