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Families' economic ills grow

By GINNIE GRAHAM World Staff Writer
6/21/2004

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As more people slip from a middle-class lifestyle, they are finding themselves in situational poverty.

Career counselor Nancy Weber is seeing more newcomers to a different social class.

It's not that people don't know how to move ahead, it's just the rules are changing on the ground, Weber said.

"I have clients say they have always been able to talk themselves into a job," Weber said. "If they got the interview, they could get the job. But we're playing by a new set of rules."

People seeking Weber's counsel at YWCA of Tulsa/Resonance, 1608 S. Elwood Ave., usually hitting a crisis point, she said.

Most have lost jobs, used up their savings and are tapped out of employment leads.

Those people have slipped from living a middle-class lifestyle into a lower economic class and cannot find a path back.

It may be situational poverty, but it can be devastating, Weber said. "It's very humbling," she said. "It's the first time people can't just step up and get the jobs they're used to getting. They are taking jobs they feel like are below them in skill and wages."

"And these are people used to working and are not working anymore."

It is estimated three-fourths of Americans will experience poverty or near poverty. And one-third of Americans between 20 and 65 will use government assistance.

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For people taking lower-wage jobs, they may not be earning a self-sufficient salary.

Self-sufficiency standards came from the belief that government poverty levels are inadequate by not considering differences of geography and family types.

Self-sufficiency refers to the income needed for a family to be completely independent services.

At least 21 states, including Oklahoma, have used a method to determine the actual living for varying family sizes based on factors such as local housing, child care, transportation, of children, taxes and tax credits.

In 2002, "The Self-Sufficiency Standard for Oklahoma," was prepared by Wider Opportunity for Women, a Washington D.C.-based employment organization, and Diana Pearce of University of Washington.

The report was sponsored by the Community Action Project of Tulsa County with funding from the Ford Foundation.

Results showed that a family of three in Oklahoma needs to earn 50 percent to 140 percent above the poverty line to be self-sufficient.

"All this time, people have always thought the problem is about budgeting poorly," Walter

"The self-sufficiency standard shows us it's not about budgeting, it's about not making money. People are trying to live a middle-class lifestyle on a poverty wage."

The report shows costs for 70 family types in each Oklahoma county.

But the standard leaves no room for frills, treats or luxuries.

The standard assumes that all adults are working full-time, the employer provides the health insurance plan and no family member has special needs.

Families would not owe any loan payments or have savings as a backup.

It allows for no one-time purchases such as a car. Forget vacations and restaurant dining.

David Blatt, director of public policy for the Community Action Project of Tulsa County, said sympathy is hard to generate for people earning above the poverty line.

"There's a real aversion to help the lower middle-class or working poor families -- those below the self-sufficiency income," Blatt said.

"You can be making \$35,000 or \$40,000 a year or more and may really have an ongoing problem making ends meet."

A growing segment of the population is falling into the gap between self-sufficiency and unfunded welfare.

For those working paycheck to paycheck, a major setback could be a car repair, medical emergency or job loss.

Issues such as payday loans and child-care subsidies affect this group equally to those

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poverty, Blatt said.

"You see people who are suffering this cash crunch and are willing to make choices that make sense in the long run," Blatt said.

A coalition has been formed to use the self-sufficiency standard as a guide for public policy advocacy.

"We want to raise awareness about the standard, use the economic sufficiency as a guiding principle and work together on an initiative to advance people toward self-sufficiency,"

'Company of one'

Weber gives seminars on the hidden rules among social classes. But recent economic changes have evolved the way people advance financially, she said.

She promotes a new way of viewing employment.

"Think of yourself as self-employed," she said. "You are a company of one. And what does a good company need to have? Investments into it and knowing your competition.

"You need to invest money to make money, and competition is changing all the time. You need to stay current. And being self-employed has great benefits. You get to make all your own decisions."

Weber suggests people reflect on their skills to see what can be polished quickly, then get in touch with professional associations to analyze trends in the industry.

People need to acquire skills, expertise and training that sets them apart from the competition, she said.

Trends among working poor

- **Community Service Council of Greater Tulsa, 2004 community profile:**

Significant decline of the U.S. middle class, shrinking from 80 percent to 60 percent since 1980.

More people being pushed into top and lower classes. Top 1 percent of U.S. households own 39.3 percent of assets.

Reasons for smaller middle class include sharp rise in the working poor, massive loss of middle-skill and high-paying jobs, decline in young male workers' wages and increase in female-headed families.

- **Urban Institute, October 2000 report:**

Biggest difference between working poor and other families is the presence of children. More than 80 percent of working poor live in families with children, compared to less than two-thirds of other families.

Primary earners in working poor families work full-time, year-round for lower wages than their counterparts.

Working poor are less likely to receive public cash assistance than non-working poor because they do not meet the low-income standard.

- **U.S. Bureau of Labor Statistics:**

Jobs in the top two and lowest wage categories are expected to grow fastest with mid-level occupations experiencing slowest growth through 2012.

Of the 15 fastest growing occupations, six are in the lowest-wage areas and three are the highest.

More women than men are classified as working poor.

Younger workers more likely to be in poverty than older workers.

High school dropouts are more than twice as likely to be working poor than graduates.

Nearly 31 percent of poor worked in service jobs. Private household workers most likely poor.

- **U.S. Census Bureau:**

About 34.6 million families live below the official poverty level. Children have the highest poverty of any age group at 16.3 percent.

Up to an additional 40 million hover above the line but struggle to pay bills.

- **Children Trends Data Bank:**

Between 1995 and 2000, the percent of poor children living in working poor families rose steadily from 32 percent to 43 percent before falling to 40 percent in 2001.

Ginnie Graham 581-8376
ginnie.graham@tulsaworld.com

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