

Study: As incomes fall, costs go up

By Thomas Grillo | Monday, March 8, 2010 | <http://www.bostonherald.com> | **Business & Markets**

A single parent of two needs an income of nearly \$62,000 in Massachusetts just to get by, according to a new study.

The 2010 Massachusetts Economic Independence Index by the Crittenton Women's Union - which measures how much income Bay State families need to meet basic expenses - found that has reached a new high this year. "The figures we're releasing today are sobering," said Elisabeth Babcock, Crittenton's president.

Researchers revealed that living costs have continued to escalate while median incomes are now lower than in 2002. It's worse for those at the bottom 25 percent of the economic ladder. Not only have they seen earnings drop by 7 percent since 1990, but there are fewer job opportunities to vault them into the middle class, the study said.

The major factor contributing to the higher cost of living is child care. "The biggest surprise we found is that child-care costs are skyrocketing," said Deborah Youngblood, a Crittenton vice president. "It's the largest expense for a single-parent family with a preschooler and a school-age child, taking up nearly a third of the family budget."

The statewide average income necessary for a household with one adult, one preschooler and one school-age child to meet essential living expenses is \$61,618 or \$29.01 per hour, nearly four times the federal poverty level of \$18,310, researchers said. In Boston, this family would require an annual income of \$62,421.

In a companion study, Crittenton's list of careers that require two years or less of post-secondary education but still meet the income level for a single-parent family with two children, has fallen to 11 from 26 in 2007. The 11 "Hot Jobs" categories include computer and data systems, health care, office and administrative support, protective services and sales.

"Our report clearly demonstrates there are now fewer routes out of poverty," said Youngblood. "This makes it all the more critical to identify those job opportunities that do exist."

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