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Working poor: 1 in 3 Idaho households struggles to pay for the basics

HIGHLIGHTS

15% live in poverty; 22% are above that line, but still can't pay their bills

Experts blame low wages that are out of balance with the cost of living

New report gives policymakers and advocates more context to confront the problem



Chelle Gluch is many things: a student, a business owner, a parent, a gardener, a hunter and an Idaho native. She is also struggling to support her family and is a vocal advocate for the state's working poor. Learn more about her life and ambitions. awebb@idahostatesman.com

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The Gluch family in Nampa took a financial hit when the sewer line broke at their modest 80-year-old house.

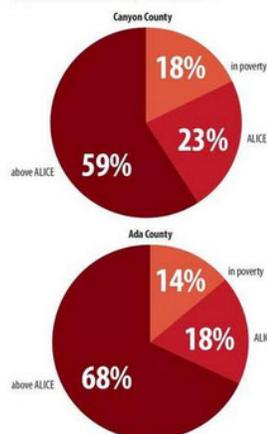
“That was a \$3,000 expense we didn’t have a choice about,” said wife and mother Chelle Gluch. She ended up borrowing the money from her in-laws.

The Croft family from Boise faced a crisis over medical bills, even though both Serena Croft and her husband, Jerod, had full-time jobs and medical insurance. A long hospital stay for Serena meant copays of \$150 a day over the course of several weeks. They paid their utility bills with credit cards to keep the lights on, and ate thanks to a local food bank.

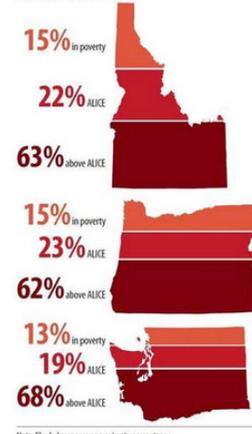
And one single Boise mother of three teenagers has a college degree but hasn't been able to find a job that pays more than \$10 an hour, not enough to cover basic expenses. She lives above the federal poverty line, but still has to look for support — free lunches and reduced fees for her children's college admissions tests — and declined to publicly give her name to the Statesman while she searches for work.

A new report from the United Ways of the Pacific Northwest found that more than one in three households in Idaho can tell a similar story. Adults in those homes are working, sometimes more than one job. Even if they're managing to keep their household incomes above the poverty line, they're not making enough to cover the basic cost of living in their communities. The report refers to these families as "ALICE," or "Asset Limited, Income Constrained, Employed."

CANYON COUNTY COMPARED TO ADA COUNTY



STATE COMPARISON



Note: Shaded areas are approximate percentages



ONE THING WE HEAR AGAIN AND AGAIN IS THAT 'I MAKE TOO MUCH, BUT NOT ENOUGH.'

Nora Carpenter, executive director, United Way Treasure Valley

The report paints a detailed picture of residents' economic strain and provides information that hasn't been available before, said Nora Carpenter, executive director of United Way Treasure Valley.

"The challenge was that the federal poverty number is universal. It doesn't matter if you're in Manhattan or Melba. A certain population in any community is employed but still not able to live securely. We just haven't known what those numbers were until now," Carpenter said.

The report analyzed states in the Pacific Northwest. It considered both ALICE households and those at or below the federal poverty line. Combined, those account for 37 percent of all households in Idaho.

As issues of extreme poverty and homelessness are in the news, families in this other large group can get lost in a quiet crisis.

"The truth is, we all know folks who fall into this category," Carpenter said. "Most of us work with folks who fall into this category."

The ALICE report attributes the struggles to low wages. More than half of all jobs in the Pacific Northwest pay between \$10 and \$15 per hour, roughly \$21,000 to \$31,000 a year before taxes. That's out of balance with a family of four's average expenses for housing, child care, food and other basic needs in Idaho: \$46,176 (slightly more in Ada County, slightly less in Canyon County).

The report also found that many jobs are not located near affordable housing. That places a larger burden on public transportation, which also is often not adequate.

Living with ALICE

Chelle Gluch has spent her entire life in Idaho, aside from eight years in Wyoming. She couldn't wait to get back home — "Wyoming is nothing but cattle and oil rigs," she said.

She's studying at Boise State University to get a master's degree in rhetoric and composition, has written a book of essays about Idaho that she wants to get published and has started a second. She also owns an in-home child care business.

Gluch works between 12 and 14 hours a day, sometimes six days a week. She supports her 9-year-old daughter and her husband, who is trained as a roofer and welder but can't work due to a serious stomach condition. She's able to pay basic bills, her mortgage, utilities and car insurance.

"Anything beyond that is out of my reach," she said.

The family has moved in and out of the ALICE income range, in and out of the federal poverty range.

"Most of the time I pull in what would be for a single working person, a decent amount," said Gluch. Sometimes that's as much as \$3,000 a month. But last year she only made \$14,500 — below the \$20,090 federal poverty threshold for a family of three.

Currently, the Gluchs qualify for food stamps — “Amen,” said Gluch. Her daughter also qualifies for Medicaid. But her husband is uninsured. His \$65,000 in medical debt has devastated the family budget.

Gluch knows she’s not alone. Like her, the parents whose children she cares for work full time and yet are “in dire straits. One emergency can leave them homeless.”

Gluch’s struggles inspired her to return to school, even though that meant amassing tens of thousands in student loans. She wants to teach, but she’s often found university culture at odds with her life off campus. Boise State admitted her conditionally, she said, with her assurance that she would take the GRE graduate school entry exam. It was hard to find time to study. She sought advice from a professor.

“He looked at me and said I needed to get my priorities straight,” said Gluch. “I burst into tears. I have my priorities straight. I’m doing the best I can.”

Gluch has been public with her story, even testifying at recent hearings on Medicaid expansion. She’s noticed a pervasive sentiment.

“In Idaho, if you’re poor, people assume you’ve done something wrong, that if you’re poor, it’s because you’re not trying hard enough,” she said.

She took her GRE test. She passed, she said, “by the skin of my teeth.”

32% ALICE and poor families in Ada County (the lowest in the state)

41% ALICE and poor families in Canyon County

62% ALICE and poor families in Owyhee County (the highest in the state)

What happens now?

United Way plans to share the report as broadly as possible with businesses, civic leaders, faith leaders and school districts. Carpenter is scheduled to present it to the Idaho House Health and Welfare Committee at 9 a.m. Monday.

She wants to gather groups — medical, educational, nutritional and others — who are already providing support through successful programs to find ways they can combine their efforts. An example could be a mobile medical truck that visits specific sites on schedule that coincides with English as a Second Language classes, child enrichment programs and other services.

Carpenter also has her eye on pilot programs at Valley Regional Transit. The organization has been using vans to transport refugees and low-income workers to jobs, or giving nonprofits access to vans to do the same thing. Similar programs are in place for seniors and veterans. Another program, the “mobile village,” will provide job training for men and women who want to learn to drive or repair buses or trucks. After five years, a bus driver can earn around \$20 an hour, plus benefits and retirement.

Kelli Fairless, Valley Regional Transit executive director, said she wasn’t surprised by any of the information she read in the ALICE report.

“We’ve all known these things. But this data is what we can use now to have tough conversations. It’s not about welfare. It’s about how we make better outcomes for people,” Fairless said.

Medical expenses are a persistent issue for ALICE and other low income families. United Way Treasure Valley “is finding a stronger voice in the area of advocacy,” said Carpenter.

“Where we need to lend our muscle, we will.”

The organization has provided testimony on Medicaid expansion in the past. It will continue to look for opportunities in the political realm at the city and state level, “where it’s clear that policy change is the fastest solution,” said Carpenter.

WHAT DOES IT COST TO PAY THE BILLS?

The report examined “survival budgets” — the average expenses for a family’s housing, child care, food and other basic needs.

Household survival budget in Ada County:

\$16,056 for a single adult

\$48,000 for two adults, an infant and a preschooler

Household survival budget in Canyon County:

\$16,056 for a single adult

\$45,624 for two adults, an infant and a preschooler
