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My week living on the minimum wage

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Saturday, February 7th, 2004

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I've spent most of my 20 years in journalism writing about the struggles of the less fortunate. The notion that many hardworking people don't have an easy life in my city is hardly a huge revelation.

But living on \$206 a week - minimum wage for 40 hours of work - was a sobering and enlightening experience. I recommend it to Gov. Pataki, Joe Bruno, Sheldon Silver and every politician in the state as they consider their vote to increase the state's paltry minimum wage in the weeks ahead.

First, she cried.

"I don't want to be a hobo," my 9-year-old daughter told me.

That was her reaction when she learned that the Daily News wanted us to experience and write about life on minimum wage - \$5.15 an hour, or \$206 before taxes for a 40-hour workweek in New York City.

Without knowing much, she intuitively was on to something that 700,000 working-poor New Yorkers know: It is impossible to live on \$206 a week, or \$892 a month — if you like living indoors, or want to put in a full day's work but can't afford to pay a baby-sitter from 3 to 6 p.m. during the school week. Or if you have grown weary of begging and borrowing from every friend, relative and credit card each week just to survive.

The basic facts are enough to make a grown person cry.

The average weekly wage in New York State is \$887, or \$46,124 a year, which is more than four times the minimum weekly wage of \$206 or \$10,712 a year, according to the Fiscal Policy Institute.

People who labor for minimum wage — including fast-food restaurant workers, busboys, security guards, retail clerks - are living below the poverty line, which the government puts at \$233 a week, or \$12,116 for an adult with one child. You don't have to be Einstein to see instantly that trying to make ends meet on minimum wage is not about being a better budgeter. You can't squeeze something more from a dollar if you don't have the dollar in the first place.

"It may not seem like a lot to people making a decent wage, but to go from \$206 to \$280 a week makes all the difference in the world," said Dan Cantor, executive director of the Working Families Party, which is spearheading the campaign to raise the minimum wage in Albany. "It means better nutrition, more time with your kids and simple decency. It's also good economics. People who earn slightly higher wages are spending every penny.

"Living on \$5.15 an hour in New York is a brutal struggle," added Cantor.

When you do the math, you see that is no exaggeration.

For example, in order for me to work full-time, from 9 to 5, I need a baby-sitter to pick up my child from school at 3 p.m. and watch her for three hours until I get home at 6 p.m. At \$10 an hour in Manhattan, that is \$30 a day, \$150 a week.

That leaves us with \$56 in cash plus \$46 in food stamps for the week.

It gets worse.

Deduct another \$17.50 toward a \$70 monthly Metro pass, which leaves us with \$38.50 for everything else. Laundry, phone and Con Ed bill, clothes, school supplies, haircuts and who knows what else I haven't even thought of.

What if Alex loses her winter gloves and hat on the bus?

What if she gets strep throat or I get the flu and I have to buy antibiotics? Or the vacuum cleaner breaks?

And what about the extras that every child deserves?

Instead, there would be the humiliation of showing up at friends' birthday parties without a gift, or having to pass on the class trip because the \$8 the teacher asked of each family would pay for eight cans of soup. No allowance this week either. I couldn't afford giving her the \$5 she saves in her little cash register.

"I would be so sad about missing class trips, Mom," said Alex, a fourth-grader. "And if I had no present to bring to Sarah's party, I would worry she would get mad at me."

I had brought her on some assignments before to expose her to the lives of kids and people less fortunate than ourselves.

She never forgot the time she brought her toys and snacks to homeless children waiting for a shelter bed late one rainy night in the Bronx and watched wide-eyed as a school bus took them away at 11 p.m. hugging their pillows. She could now picture herself in their shoes.

With the state Legislature now about to take up the issue of raising New York's minimum wage from \$5.15 an hour to \$7.10, The News decided to see what it takes for a mother and child to live on \$206 for the week, with a few caveats.

I didn't get a job at McDonald's, and we didn't move out of our two-bedroom upper West Side apartment for a \$686 two-bedroom apartment, which the federal government says is median rate in "Upper Manhattan."

And while in principle I'd be eligible to get an apartment in public housing, the waiting list is years long. Same for city daycare and after-school programs.

On the plus side, as a mother with one school-age child, I learned I would qualify for certain benefits.

We would be entitled to \$184 monthly in food stamps, free school lunch for Alex and, mercifully, health coverage under the Family and Child Health Plus program, which would have cost me \$550 a month I didn't have.

Here, I detail the daily struggle of a week living on the minimum wage.

Monday

I went to the giant Fairway supermarket in Harlem to buy a week's worth of groceries. The Ben and Jerry's cookie dough ice cream for \$3.49 looked tempting but Alex had put it on her "No Way!" list for this week.

I bought lots of pasta - three boxes for \$1.89 - rice, chicken, lots of salad, cheap vegetables and canned soups, something I would never eat usually. The bill came to \$72.

Tuesday

I did comparison food shopping in my neighborhood stores, something I never had time or thought to do. I got plenty mad to see all the money I had been throwing away.

I had always thought that \$2.99 for a quarter-pound of turkey for Alex's lunch seemed reasonable, until I did the math and realized I was paying nearly \$12 a pound.

A bodega on Amsterdam was selling the same brand of turkey for \$6.49, as was Fairway. That and a 99-cent loaf of not-so-healthy white bread and I could make Alex's lunch at home.

I felt triumphant that we had avoided lard-laden school lunches for two days. But I lost that battle by Wednesday. The rest of the week she ate peanut butter and jelly and chocolate milk, courtesy of her public school's lunch ladies.

Wednesday

I was beginning to learn what every person living on minimum wage knows. You need creative strategies to cope; you have no choice but to depend on the kindness of strangers and friends. One quickly has to put pride and shame aside.

We mooched the small containers of milk from Alex's grandparents' Meals-on-Wheels delivery for her morning cereal.

Seeing that our money would never last for seven days, I started calling around to see if Alex could stay over at a friend's for the weekend, since that would cover three meals and maybe they would treat her to the movies or bowling. Bingo! Lisa and Emily Queen invited her. Alex would feel no pain for those two days, much to my relief. I drove back to my childhood neighborhood to shop for additional groceries, since the prices are much cheaper in Queens than Manhattan.

Though we did not live on minimum wage growing up, we didn't have much. Just decent food, an \$83-a-month public housing apartment and Spaldings. My parents, sister, brother and me shared 4½ rooms not much bigger than Ralph and Alice Kramden's. The three kids slept in one

small bedroom, my parents in the other.

Valentino's pizza place was still there on Kissena Blvd. They had a \$4.95 special for lunch - chicken parm plus a 16-ounce soda — half of which I ate. I saved half for dinner.

Thursday

We were settling into the routine of a quiet week. I went to work and came straight home. Alex went to school, did homework, played in her room. Her piano and singing lesson was canceled (\$45 plus \$10 taxi fare home when it was freezing outside). Same for ice skating class at Chelsea Piers (\$25). There were no theater outings, no restaurants (unless you count the trip to Ray's pizza for \$2 a slice), tap water to drink.

My husband - whose food and wallet we kept separate from ours that week - had outpatient surgery at St. Luke's-Roosevelt Hospital in the morning for two herniated discs in his neck. I had to be there to drive him home because he would be sedated for the procedure.

I nudged him out of the recovery area still a little groggy so I wouldn't have to feed the meter another \$1 in quarters. "Just hold onto my arm," I told him. "I can't afford another buck, let alone getting a ticket."

Friday

As the week came to a close, the soup-and-salad routine was getting old. I wanted to go out. I needed a change of scenery, a break in the routine. My prayers were answered when Aunt Charlotte said she was coming to visit from Chicago. She took us out to dinner at a neighborhood Greek restaurant. Nothing fancy, but it was free.

Saturday

The bitter cold, and our shrinking budget, began taking their toll. I walked to Barnes and Noble and found a book, "NYC For Free." Since there was no way I would or could buy the \$12.95 paperback, I sat down on the floor and started to copy down some of the suggestions. It was okay if you like to go to art galleries. Not a whole lot of free fun stuff for kids. "This is depressing," I said to myself. I walked back home and read, listened to the radio.

Sunday

It was another freezing day outside. Weather like this in any other city would make you housebound. But not in New York, where you can hop in a cab, or jump on the subway and be at the theater or a concert or museum, even if a blizzard is raging. We might as well have been living in Wyoming on this kind of budget.

How New York stacks up on the minimum wage

New York was among the first states to establish an hourly minimum wage in the early 20th century, even before the federal government did in 1938. Today, 12 states and Washington, D.C. have minimum wages greater than New York's \$5.15 an hour. They are:

Washington \$7.16

Alaska \$7.15

Connecticut \$7.10

Oregon \$7.05

Massachusetts \$6.75

California \$6.75

Hawaii \$6.25

Maine \$6.25

Vermont \$6.25

Rhode Island \$6.15

Delaware \$6.15

Illinois \$5.50 (Rising to \$6.50 on Jan. 1, 2005)

District of Columbia \$6.15

Federal minimum wage is \$5.15

Where to go for help

- To find whether you are eligible for food stamps, health coverage, housing, child care or tax credits, call The Women's Center for Education and Career Advancement at (212) 964-8934.
- Ask about The Self-Sufficiency Calculator for New York City or see the organization's Web site at www.wceca.org.
- Working Families Party: (718) 222-3796 Their Web site: www.515isNotEnough.org
- The Family Budget Calculator: What it costs to live anywhere in the country: http://www.epinet.org/content.cfm/datazone_fambud_budget