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## Sufficient family incomes calculated

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LINCOLN — Hard work alone isn't enough for some Nebraska families to meet their basic needs, even if their earnings put them above the federal poverty line, a new study has found.

It isn't enough, no matter whether a family lives in Omaha or Albion, whether a household is headed by two adults or one, whether the children are infants, teens or in between.

That's one of the key findings in "The Family Bottom Line," a report being released today by the Opportunity@Work coalition, a group of organizations concerned about the economic stability of low-income families.

"Many Nebraskans are playing by the rules but are still not able to gain financial stability," said Annemarie Fowler, the coalition's coordinator and a co-author of the report.

The study builds on earlier research that looked at the income needed for families to make ends meet without public or private assistance.

For the current year, the federal poverty line for a family of four is \$22,050.

In the study, researchers examined 10 different family types in three geographic areas of Nebraska to determine families' financial self-sufficiency levels.

The study found that families living in metropolitan areas needed the highest incomes to cover their bills. Those living in urban areas outside metropolitan areas needed the next-highest level, and those in rural areas needed the least income.

Among the families in each geographic area, the self-sufficiency level varied by the ages of the children.

For example, the income needed to cover basic needs is highest for a two-adult family with an infant and a preschooler living in a metropolitan area — \$41,005 annually.

For people in urban areas outside metropolitan areas, the income need is highest for a two-adult family with two school-age children — \$38,086 annually.

The report also found that housing, child care, food, transportation and taxes are the top five expenses for families. But the proportion of income that a family devotes to each expense varies by geography and family.

For families with a preschooler and an infant, child care accounts for the largest share of a family's budget, as much as 28 percent in metropolitan areas. Food and transportation account for larger proportions of expenses outside metropolitan areas; those in metro areas spend a larger share on taxes.

Catherine Huddleston-Casas, an assistant professor at the University of Nebraska-Lincoln, was the report's main researcher. She said the report should help state leaders, policymakers and others better-target efforts to aid low-income families.

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