



WHAT I'VE LEARNED ABOUT LIVING ON LESS

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I've always prided myself on being frugal (in fact some people close to me call me a tightwad) so when I read a recent article about how much money a family on welfare has to live on for a month, I took it as a challenge. I figured we were already living a rather modest lifestyle, and with Lent about to start, this might be an appropriate way to enter into solidarity with those who are poor out of necessity, not choice.

From the start I realized that I would not fully be walking in the shoes of a person on welfare since I was doing this voluntarily and temporarily. In addition, education and a supportive husband gave me resources to fall back on that are not available to many single parents on welfare. Emotionally I would not be dealing with guilt, lack of self-esteem, or the discouragement of this continuing indefinitely. Still, I wanted to learn what I could.

As I looked at the TANF (Temporary Assistance for Needy Families) figures for a family of six in Kentucky, it immediately became apparent that I would need to make some adjustments because of prior commitments. For example, our mortgage payment by itself was more than was allotted for housing. I decided to omit any housing related expenses and live on only the amount allowed after the housing allowance was taken out. I also did not count any medical expenses, school lunches, donations, and Catholic school tuition since a family on welfare would probably not be making these payments. I separated out food money since that would be covered by food stamps. Food, shelter, and medical being taken care of, this left \$94 for the six of us to live on for the month.

How did we do? Not as well as I had hoped. The good news was that food stamps almost covered our direct food purchases. (Household items such as toilet paper, cleaners, pet food, diapers, etc. are not covered under food stamps, nor are cigarettes, liquor, or prepared foods.) The fact that we seldom eat out and use few convenience foods probably helped.

The bad news was that even with the very generous deductions I allowed and delaying optional purchases, we ran out of money at the end of the second week. And this was starting with a rather well stocked household! It got worse as the month went on.

As I analyzed our expenditures, it was readily apparent that the biggest problem was transportation. Gas consumed almost the total \$94 and this didn't even include the car payment. The obvious solution? Get rid of both cars. Besides, if I were on welfare and didn't have a job, what would I need a car for anyway? Well, try finding a job without a car, getting to the discount stores that have the sales, buying in quantity to save money, getting to a medical clinic, etc.

There were other non-essentials that we bought or attended during the month, but I actually thought we were keeping them to a minimum since we were saying "no" to so many things. Besides, March is a rather lean month anyway, i.e. no Christmas, vacations, birthdays, school supplies, winter clothes, etc. Even after taking out all car and high school senior expenses like photos, a prom dress, and an academic competition, we were still three times over our limit.

So what have I learned from this experience?

1. It was harder than I thought.

I can't imagine that anyone would choose this lifestyle just because it's easier than working. It's very depressing not having money for an occasional treat. There must be other factors that keep some families in the welfare web such as lack of skills, education, family support, and hope.

2. Advertisements can be demoralizing.

I used to write off ads for luxury items as being just silly. During March, my emotional reaction changed to resentment as I thought about how wasteful it was for someone to be buying expensive jewelry when my means were so limited.

3. Bargains are only a bargain if you have money.

Although I usually take pride in finding a good sale, I stopped even looking at the ads in the paper since I couldn't even afford a sale – this month. Related to this, I realized how I *save* money because I already *have* money and an education. For example, I can teach my child piano, take advantage of bargains at an outlet store, and stand up for my rights when a product or service is inferior.

4. It makes a difference being a single parent.

Many of my money saving strategies are easier because of the support of a spouse who pulls his share of the parenting and homemaking weight. When Jim was out of town for a few days, I treated two of the kids to fast food one night (decidedly against our frugal and nutritious plan) since I was tired.

5. I found myself tempted to cheat.

Even knowing that this was an artificial experiment, I was tempted to hide some of the non-essential purchases from my spouse or pretend that I had really bought them after March was over.

6. It's too bad I live in Kentucky.

Food stamps is a federal program and thus every state gives the same amount. We could just about make it in the food area. On the other hand, housing and basic welfare assistance varies from state to state with Kentucky being one of the lowest. We would have had about \$40 more in Ohio. Not enough to meet expenses, but it would have been better.

7. March is a very long month.

I never really cared that much before that some months had 31 days and others 30. This month it made a difference.

8. I was already receiving welfare and didn't count it.

The average mortgage subsidy for a family like ours would be close to our welfare grant. Why are some so disdainful of very poor people getting money, but homeowners gladly accept this handout from the government?

It wasn't a pure experiment, but I did learn something about self-righteousness, the system, and myself. I agree that the current system needs to be reformed, but my experience leads me to reforms that will last like education, job skills, family life skills, and incentives rather than just taking money away. It's not an easy life.