

How Much is Enough?

Many people in the Metropolitan Columbus area are not aware that 21.9% of Muscogee County's population lives in poverty. (<http://www.census.gov>) Poverty for a family of three is \$20,420. (Federal Poverty level 2017) **Keep in mind that a minimum wage (\$7.25/hr) position has a yearly income of \$15,080.**

Fair Market Rent is based on a formula where 60% of renters pay more for rent and utilities and 40% pay less, as set by the Department of Housing and Urban Development. (FY2017 final FMR) Fair Market Rent for Columbus, Georgia:

\$ 648 for a one bedroom

- * An income of \$25,920 is required or an hourly wage of \$12.46 at 40 hours a week.
- * At the current minimum wage of \$7.25 a person would have to work 69 hours a week.

\$ 777 for a two bedroom

- * An income of \$31,080 is required or an hourly wage of \$14.94 at 40 hours a week.
- * At the current minimum wage of \$7.25 a person would have to work 82 hours a week.

\$ 1,082 for a three bedroom

- * An income of \$43,280 is required or an hourly wage of \$20.81 at 40 hours a week.
- * At the current minimum wage of \$7.25 a person would have to work 115 hours a week.

Think about this...

Yearly Gross Income of \$20,420 or a Monthly Gross Income of	\$ 1,701.67	
Minus Taxes	\$ 235.52 = \$ 1466.15	
Minus Rent AND Utilities	\$ 962.00 = \$ 504.15	
(DFCS reduced rate)	Minus Child Care	\$ 260.00 = \$ 244.15
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There is now \$ 244.15 for groceries, toiletries, transportation and health care a month.

Depending upon the family's assets they might qualify for food stamps and will need to complete the application process. In the meantime the family must visit the food pantries in the area. But even food pantries have rules about the frequency of visits so they must have a plan to make sure they don't visit the same one within the forbidden time period. They can't even think about getting sick; they can't afford to visit the doctor's office or even to purchase over the counter medications. Unless they live within walking distance from their place of employment and day care center, they must pay for public transportation or pay for vehicle maintenance, insurance and gasoline. **In this situation the family is one illness, a vehicle breakdown, a missed paycheck, or several months of high utility costs away from becoming homeless.**

Please see the National Low Income Housing Coalition (www.NLIHC.org) Out of Reach for additional information on America's housing wage.

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