



## The Middle Class: When the Bottom Drops Out

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*How is the Great Recession affecting the lives of economically vulnerable families raising young children in King County? To find out, [Communities Count](#) interviewed a diverse group of low- to middle-income parents struggling to make ends meet.<sup>1</sup> To protect the confidentiality of participants, we use fictional names. In this update, we visit an economic borderland that few middle-class parents imagined they would ever inhabit.*

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Sharon and Brad are solid, middle-class citizens. They work hard, pay taxes, and have high hopes for their two children. Over the past few years, however, their sense of financial security has evaporated. Since 2007 they have lost their home to foreclosure, closed their small business, filed for bankruptcy, and moved several times in search of affordable housing. When 4-year-old Michael was diagnosed with multiple developmental disabilities, Sharon and Brad were faced with steep bills for testing and treatment, and had to find a preschool that could address his special needs.

Brad makes about \$21 an hour, plus overtime, as a shift lead for a large manufacturing company. Sharon takes care of the children and volunteers at Michael's preschool. After closing her consignment store, she considered getting another job. Without a college degree, however, the jobs available to her barely covered the cost of child care. They now rent a house in North King County for \$1,600 a month – more than the family can afford, but they chose it because it's near a good preschool that serves the needs of both their children. Sharon's mother moved in with them so they could pool expenses – an arrangement that benefits everyone.

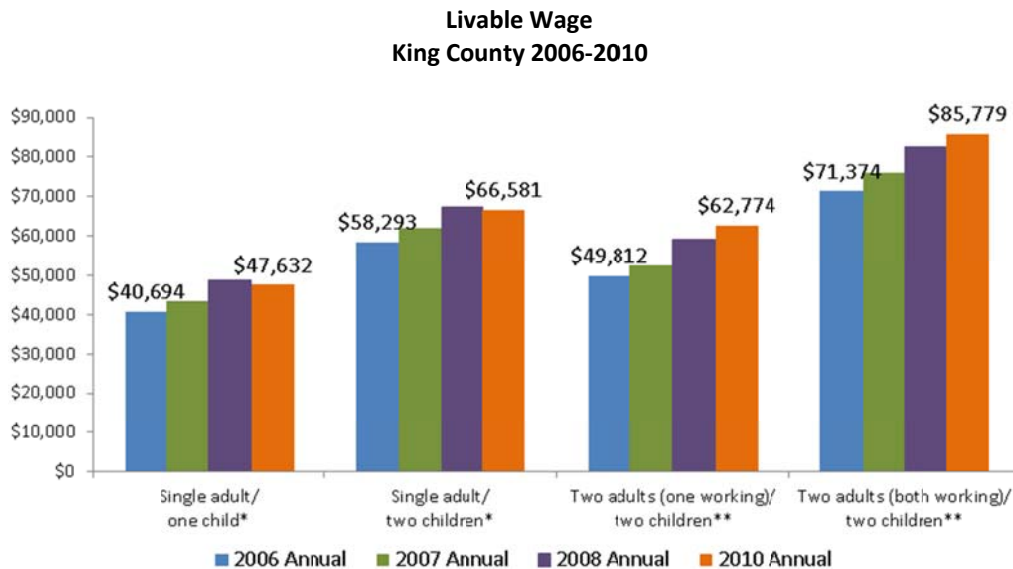
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*"A living wage is a wage that allows families to meet their basic needs, without public assistance, and that provides them some ability to deal with emergencies and plan ahead. It is not a poverty wage." ~ 2010 Job Gap Study*

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The health insurance provided by Brad’s employer covered only a small fraction of Michael’s medical expenses, putting an additional burden on the family’s already over-stretched budget. They applied for help from the state, but to no avail: they made too much money to qualify for any benefits except WIC<sup>ii</sup>. Sharon recalls, “*We tried to apply for things like Food Stamps to help out with food, but we didn’t qualify... We didn’t qualify for medical benefits... We tried all of them... We bring in about \$4,800 a month. And that’s right on the edge.*”

Is \$57,600 a year really “on the edge” for a family of four? According to the *2010 Job Gap Study*<sup>iii</sup>, this family needs another \$5,174 a year to break even (\$62,774 per year), and that doesn’t take into account Michael’s disabilities. It’s no wonder Brad and Sharon feel like they’re losing ground every month. While they’re grateful that Brad has a job, to truly make ends meet he would have to earn about \$10 more per hour.



Source: 2010 Job Gap Study

Like others with incomes close to the median (\$67,706 for King County in 2009)<sup>iv</sup>, the family does not qualify for housing, child care, or other work-support benefits. Government budget cuts have tightened already stringent eligibility requirements. Today they’re just getting by. But they have no financial cushion: if Brad’s employer goes ahead with rumored layoffs and he loses his job, his family could join the ranks of the homeless.

They are not alone on the precipice. Another father we interviewed works full-time at a non-profit agency; his wife works part-time and cares for their two children. Although they live frugally, they’re aware of their vulnerability. Luckily, they’ve kept their jobs through the recession.

*“It feels like the storm is blowing over our heads,”* the father says. Knowing how hard it is for his family to live within their budget, he understands the challenges others are facing and feels very fortunate. *“But you know”* he says, *“the reality is, that could change for us in an instant.”*

They are already feeling the impact of a 3 percent cut in salary and higher copayments for medical expenses. Even the increase in bus fees adds financial stress: *“The bus is not a cheap deal anymore! It is five bucks a day for me to go to work and home.”* While no one of these changes has a huge impact, together they are pushing the family toward what feels like a tipping point – all of a sudden, every dollar counts.

Many of the parents we interviewed echoed a common theme: *“Managing the family budget feels like managing a business, continuously looking for opportunities and strategies to make ends meet.”* Daily uncertainty about employment, housing, child care, and medical expenses is stressful. Over time the stress can lead to mental health problems and exacerbate family tensions, hurting the quality of family life.

But getting out of this downward spiral isn’t easy. Opportunities are harder to find in an economy with dwindling resources. In 2010, for Washington State families with two children and two working parents, *there was **only one living-wage job** for every 19 people looking for work.*<sup>v</sup>

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*“I am just really thankful that we are where we are today! It could be SO MUCH WORSE. ... I’m thankful again that I hear my kids laughing, all the time. And the way they call my name, the way they love my cooking, the way they want to be by me...If I can just raise, you know, some respectful, responsible, kind boys, I think I have done my part.”*

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Despite their financial struggles, most parents we interviewed hope for a better future – for themselves and for their children. They highly value education and hard work, even if some feel frustrated that *“playing by the rules”* does not seem to pay off anymore.

These parents are doing their best to provide for their children and protect them from the daily stresses of economic uncertainty. But sometimes they can’t do it alone. Our social safety net is so frayed that even minor misfortune could have dire consequences – for *any* middle class family. To make sure that the children in our communities get a fair chance to succeed in life, we need to start mending that net.

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<sup>i</sup> The 32 King County families we interviewed from across King County represented a diverse range of racial, cultural, and socioeconomic diversity. We reached out to communities of color, recent immigrants, and residents with limited English proficiency. We interviewed both families with very low household income and those who earned up to median income (about \$68,000 for a family of four in 2010). Family structures included single-parent households, couples living in consensual unions, married couples, and extended families. We also interviewed social service providers from agencies such as Crisis Clinic, Hopelink, Multi Service Center, and Child Care Resources, as well as staff from community colleges that offer worker retraining or similar programs to help King County residents find jobs.

<sup>ii</sup> The federally funded Supplemental Nutrition Program for Women, Infants, and Children.

<sup>iii</sup> Chinitz, J., S. Harrah, & D. Osorio. (December, 2010) *Searching for Work That Pays: 2010 Job Gap Study*. Edmunds, WA: Alliance for a Just Society.

<sup>iv</sup> King County Quick Facts from the Census Bureau, September 29, 2011, viewed at <http://quickfacts.census.gov/qfd/states/53/53033.html>.

<sup>v</sup> Chinitz et al. (2010).