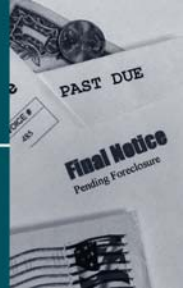


The Stories Behind THE FAMILY BUDGET ESTIMATOR Project



EVERETT FAMILY

ARLINGTON, TX (FORT WORTH AREA)

Corrine Everett lives in the Fort Worth area with her husband Clifford, her 17-year-old son Jason, and her 23-year-old daughter Jessica. Corrine has Multiple Sclerosis (MS), a debilitating disease that confines her to a wheelchair.

Clifford works in pest control and earns around \$35,000 a year, though his income fluctuates seasonally. His job does not offer employer benefits, and his income is too high to qualify the family for health insurance, Food Stamps, or housing assistance. The Everett family does, however, rent their house from Clifford's boss, who gives them a break on housing costs.

The family earns \$50 a month too much to qualify for CHIP. Unable to afford private insurance, the entire family is uninsured. Corinne's prescriptions alone cost \$175 a month. They owe the hospital more than \$100,000 in debt.

*“With the medical bills
things get bad.”*

Making ends meet is particularly difficult in the winter. When the temperature drops, so does the demand for pest control services, meaning less work for Clifford. Trying to cover exorbitant medical costs while living on reduced earnings forces the family to cut back on necessities. “With the medical bills things get bad,” Corrine says—sometimes so bad that the family has to use credit cards to pay for food. Unable to make the monthly payments on their credit cards, the Everetts ruined their credit and accumulated significant debt. The family tries to save more during the summer to get them through the winter, but unpredictable medical costs and incidental expenses often deplete any savings.

Medical costs are the Everetts' single greatest obstacle to getting ahead. Hospital debt and high out-of-pocket costs prevent the family from saving for the future and make it a constant struggle to cover basic living expenses. Corrine believes that affordable universal health insurance would help her family escape the cycle of financial jeopardy.

Access the complete *Family Budget Estimator* and accompanying issue briefs at www.cppp.org