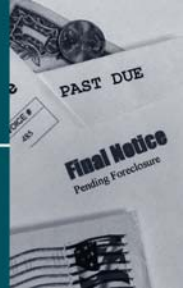


The Stories Behind THE FAMILY BUDGET ESTIMATOR Project



FEENEY FAMILY

AUSTIN, TX

Bridget Feeney, 47, lives in Austin with her daughter Kelley, 17, a high school senior. Bridget works full time as an account manager at a small insurance company and makes \$30,000 a year with no benefits.

Bridget moved to Texas from New Hampshire partly to be with family, but also because the cost of living was getting too high on the East Coast. Though she spends almost \$400 less per month on housing in Texas, she also earns \$7,000 per year less. Bridget does receive the EITC and the child tax credit and she was able to enroll her daughter in CHIP, but bureaucratic errors prolonged the process. Even with this assistance Bridget has \$800 in credit card debt and no savings.

When Bridget has trouble making ends meet, she forgoes paying a bill or cuts back on food. This happens roughly every three months. “There is always something that comes up,” she says.

As Bridget explains, “There’s a huge gap between what it costs to live and the wages are so behind being able to keep up with that. The gap is getting bigger and bigger. Soon there’s only going to be poor and rich. There’s going to be no middle class.”

Bridget has an associate’s degree in Graphic Arts and would love to send her daughter to a four-year college, but she can’t afford it. For now Kelley is focusing on community college and transferring later.

“I don’t need welfare,” Bridget says. “I want to have control of my own life and be able to take care of my own family and myself. But I’m a single parent and I’m trying to do it all and I can’t.”

“There’s a huge gap between what it costs to live and the wages... The gap is getting bigger and bigger. Soon there’s only going to be poor and rich. There’s going to be no middle class.”

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