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Living on the poverty line: Lost jobs, low pay and illness put many in shaky financial situations

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RICHMOND – Lisa Clark will be losing her house in June.

The \$10 an hour the Richmond resident makes as a full-time teacher's assistant in a day care isn't enough to cover the mortgage, property taxes, car insurance, fuel for the car and almost \$300 a month for heat and electricity, even with the aid she receives from the state.

It doesn't help that Clark, 45, was diagnosed with stage 4 ovarian cancer in January and was out of work for five months getting treatment. She goes back for another blood test in June.

But the other problem has been a series of minor disasters that chip away at any earnings she might have saved: the washer and dryer breaking down or a broken brake line on a car. There was the pipe that burst two Octobers ago and flooded the basement with 10 inches of water, ruining baby pictures and family mementos.

"I feel like I'm spinning plates in one section, and then something falls off. Then I run and fix that plate, and then I've got to run back here and fix that plate," Clark said, sitting on the couch in her living room. Photos of her six kids – the oldest is 27 and the youngest is five – line the top of a cabinet.

Clark is among the estimated 23,277 people living in poverty in McHenry County, a 2012 estimate that jumped 41 percent over five years earlier, according to the U.S. Census Bureau. The statewide number climbed 23 percent to nearly 1.8 million in 2012 over the same period of time.

Half of the poverty in the Chicago area was concentrated in the suburbs in 2011, up from about a third in 1990, according to a report released by Heartland Alliance's Social Impact Research Center.

The poverty line – a metric used for assessing whether households qualify for federal benefits – falls at \$11,490 plus \$4,020 per additional person in the household. The median income in McHenry County was \$76,417 in 2012, according to the U.S. Census Bureau.

'An everyday struggle'

Living below the poverty line is "an everyday struggle for normal things," said Christina Petska, a 39-year-old who lives with her husband Ryan, 42, and their 16-year-old son and 14-year-old daughter, in Richmond.

The tires on the truck she uses to get her kids to school and doctor's appointments are on their last legs, and she has no idea how they will come up with the money to replace them.

The other car, a 1988 Jeep Cherokee inherited from Ryan's father, is in even worse shape.

"It's a beater, but it gets from point A to point B 99.8 percent of the time," Christina Petska said. "It's one of those where you can't turn the heat on and use your lights at the same time."

Ryan Petska uses it to get to and from his part-time job making minimum wage with Masterson Staffing Solutions in Woodstock, a job that brings in nowhere near the \$36 an hour he made as a 10-year veteran of Thelen Sand and Gravel's union shop before he was let go.

Christina Petska's rheumatoid arthritis keeps her from working.

She used to be a manager at Burger King in McHenry, but left when she and Ryan had kids. She went back to work part time at Subway but left when her arthritis got so bad that everyday tasks like mopping floors would put her in pain that would last for several days.

Gail Graham turned 50 in January, and she's been having trouble finding a job after she was replaced by a younger person who doesn't have a 16-year-old son at home. A bartender by trade, she has a degree in

marketing and merchandising from Southern Illinois University – Carbondale.

"I'm 5'5", a brunette, kempt. I'm not a drunk or druggie. I can't afford it." She paused and laughed. "It's not funny, but even if I could, that's not me. I keep hoping and praying that something comes my way."

In the meantime, she's on Section 8 housing and receives other assistance to help cover her other expenses.

Even with the aid, it's not always enough to make ends meet. She keeps cut-up old diapers on hand in case she runs out of toilet paper.

Clark has fallen back on napkins when the toilet paper has run out and she didn't have the money to buy more.

She knows exactly how far she's going before she gets in the car. It's 11 miles to her job in Twin Lakes, Wis., 5 miles to the Jewel-Osco in Spring Grove and 7 miles to the Walmart in Johnsborg.

"That's how you become aware of things," Clark said. "I don't go over [2,000 revolutions per minute] on my car, specifically because I don't want to blow gas out the gas tank. That's how I've learned to live."

Facing a stigma

Christina Petska doesn't go to the grocery store in town to use the card her food assistance comes on.

It's not as bad as it used to be when the Link card – the card all Illinois food and cash assistance gets put on – used to have the state outline of Illinois on it and the words "Illinois Link." Now the card looks more like a credit card, but she'll still get looks from the cash register operators who can see the balance on her account.

They've also had their neighbors report them, claiming they had a tree service or something else that would disqualify them from receiving aid.

To get the assistance, recipients have to open up their lives, Graham said. They have to report everything they receive as a gift. It "strips you of your dignity, of your pride, of your right to privacy," she said.

"People in my position live in fear every day that they could become homeless at any moment," Graham said. "It's terrifying."

It can be particularly hard for her children, Clark said.

"My kids have friends that have huge homes with beautiful cars and swimming pools built in their backyards and vacations all the time and iPods and all that stuff," she said.

"They've had to learn the things that are important in life. We don't do a lot. We can't go out to eat all the time. We really don't go on vacation. But we have fun together."

'A great, white-picket-fence life'

A few years ago, Clark never would have expected her financial situation to be so precarious.

She and her husband, an electrical foreman of 23 years, moved from Bartlett to a new house they had built in Marengo to fit their growing family. They had five kids with another on the way. They were extremely involved with their church, St. John's Lutheran Church in Union, where she picked up a job as the day care cook to help make ends meet.

"For the longest time, we had a great, white-picket-fence life," she said. "It was wonderful. We always lived paycheck to paycheck because we had so many children, but it was a good life, material-wise. Then about five years ago, everything came to a slowdown, almost a halt, in the building industry."

Her husband, Thomas Clark, was laid off. They couldn't pay their bills. They lost all their savings trying to save the house. The two ended up getting a divorce.

A job loss spiraled the Petskas' situation out of control, too.

They were able to keep their house through the Illinois Hardest Hit program, which covers most of their mortgage. They've managed to move off cash assistance though they still receive food stamps. But an auto loan for a truck that's since been repossessed and credit card debt accrued as they tried to keep a handle on their

bills in the early days following Ryan's job loss still hang out there.

"It was hard, very stressful ... but we're a pretty tight family," Christina Petska said. "If it wasn't for that aspect, I think we both would have gone crazy. We were always there to say, 'It's going to be OK. We're going to make it through this one day at a time.'"