## ~ FAMILIES ~

Families are the foundation of a successful nation and a successful sustainable economy. Today all over America including South Dakota families are struggling with poverty. The South Dakota per capita income is \$31,415 per year. The median household income in South Dakota is \$59,896. For most households this means that two adults are working in the household, and the \$59,896 is their combined annual income.

According to the MIT living wage study, two adults with two kids need to make \$88,026 per year (their combined income) to meet all their ordinary living expenses. The word "median" as used here means that about 50% of households have an income higher than this and about 50% of households have an income lower than this. Based on these numbers, a family in South Dakota that makes the median annual income will fall short of a living wage by approximately \$2344 every month. More than 50% of households in South Dakota are not making a living wage, and 11.6% are below the poverty level.

According to data from the Brookings Institution it takes about \$18,271 per year to raise a child up to age 18. This does not include the cost of sending that child to college or some other post-secondary education. So this typical South Dakota family that is already behind the eight ball financially every month to the tune of over \$2300 needs somehow to prioritize covering the cost of taking care of their kids. Often this means that the parents are denying themselves in some way or that they have to take on additional jobs. One of the problems with taking on extra work is that you are absent longer from your children when it's the most important time in their lives for guidance.

Our current situation in America is one that is not very friendly to families. It should therefore be surprising to nobody that young people are increasingly opting not to have children. Financially it is too difficult for the average person to take on the commitment of raising a family. In past generations there was usually one wage earner in the family and he (it usually was the father) could earn enough at his job to support his family and allow his spouse to be at home to take care of the family.

Over the past decades, earning power has not kept up with inflation, and the cost of raising kids has increased. One common example is internet access. Years ago the internet did not exist, and that was not an expense that was necessary for the home. Now it is essential for kids to have internet access for school work. This also means the family has to have at least one personal computer. Healthcare is also proportionally much more expensive than in years past. And so it goes with many other things we pay for as part of normal living expenses.

If you have to have both parents working at least one and sometimes more than one job, added day care and after school care for the children is very expensive if it is available at all. The lack of qualified day care for kids is reaching crisis proportions for most families. Add to this the psychological toll it takes on parents to worry about being able to pay for all this and the distress about not being able to be with your children as much as you might want. This all adds up to an environment that discourages rather than encourages families.

Our governmental decisions need to begin to address these problems and invest in families. If we fail to work on these issues, we will have a weaker economy and a nation that is in decline because people don't want to have children. What we have had in South Dakota for many years is a Congressional delegation that addressed the needs of big business and the wealthy instead of the average family. The argument has been that giving money to the wealthy and to big business creates jobs and more wealth (trickle down economics). History has shown that giving money to the wealthy and big business has made them wealthier and bigger and has not significantly raised up the average family to a living wage. Things such as a more rational and equitable tax policy, better availability of quality daycare, good education and controlling healthcare costs can help bridge the gap for families.

~ You deserve a fair chance to make a living wage, raise your family, and climb the socioeconomic ladder. She will bring to the Senate her devotion to establish a system that is friendly to families. She will represent your interests and not those of wealthy corporate donors. ∼

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