

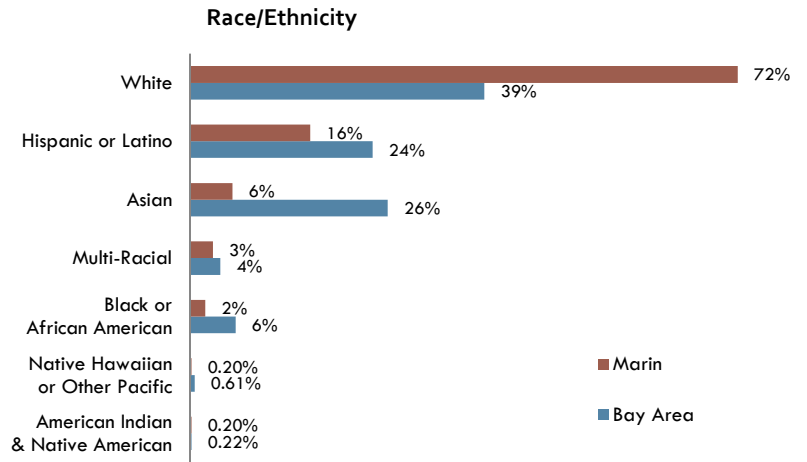
Snapshot of Poverty: Marin County



WHO LIVES IN MARIN COUNTY?¹

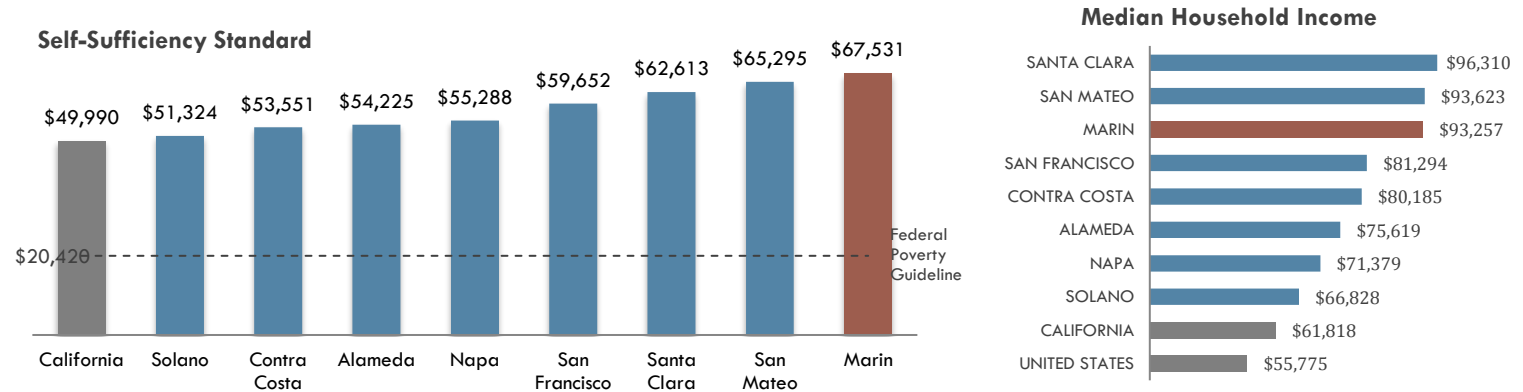
Marin has the oldest median age, and the largest elderly population (19%) as a percent of county population compared to other Bay Area counties. Marin also has the largest Native Born population as a percent of county population. Marin is the slowest growing county of all Bay Area Counties, and has had little variation in population growth between cities.

	MARIN	BAY AREA
% Change in Population (2010-2015)	+2.35%	+4.44%
Median Age	45.4	38.7
% Elders (65 and older)	19%	13%
% Youth (17 and younger)	21%	22%
Foreign Born	18%	31%

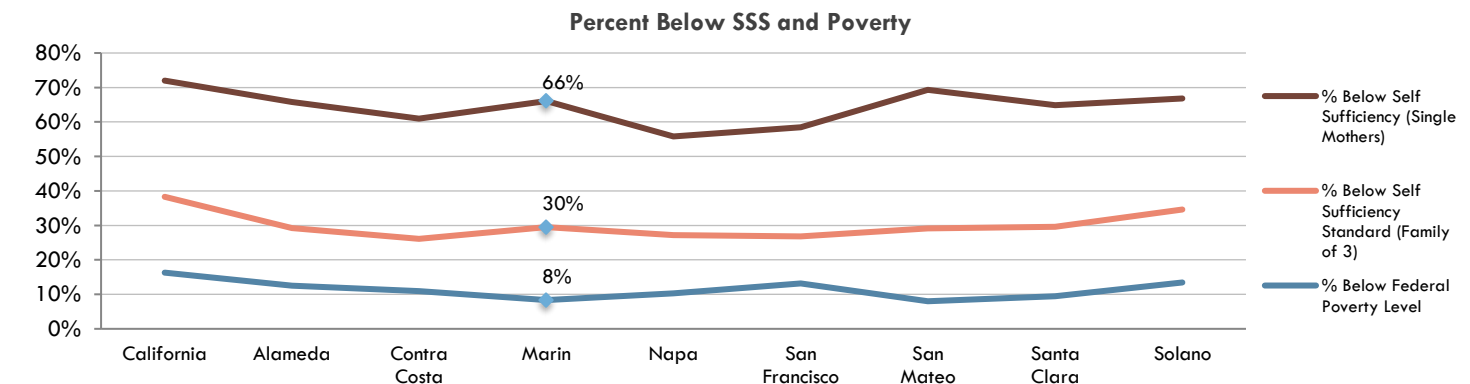


POVERTY IN MARIN COUNTY²

The Federal Poverty Guideline in 2017 is \$20,420³. This guideline does not vary by location and is often an inadequate measure of poverty for places like the Bay Area. The California Self-Sufficiency Standard (SSS) is another measure, which includes the costs of basic needs for California's working families. The SSS figure below is based on a family of 3⁴.



The figure below shows how many families and single mothers are considered below poverty based on the SSS in comparison to the Federal Poverty Threshold for all populations. While Marin has the lowest percent of people living below poverty, it also has the highest cost of living in the Bay Area, contributing to a large percentage living below Self-Sufficiency.



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INEQUITY AND SOCIAL WELFARE IN MARIN COUNTY⁵

For almost a decade, the Bay Area has experienced a rise in inequality⁶. The top income families earn almost 21.1 times more than low-income families in Marin County⁷.

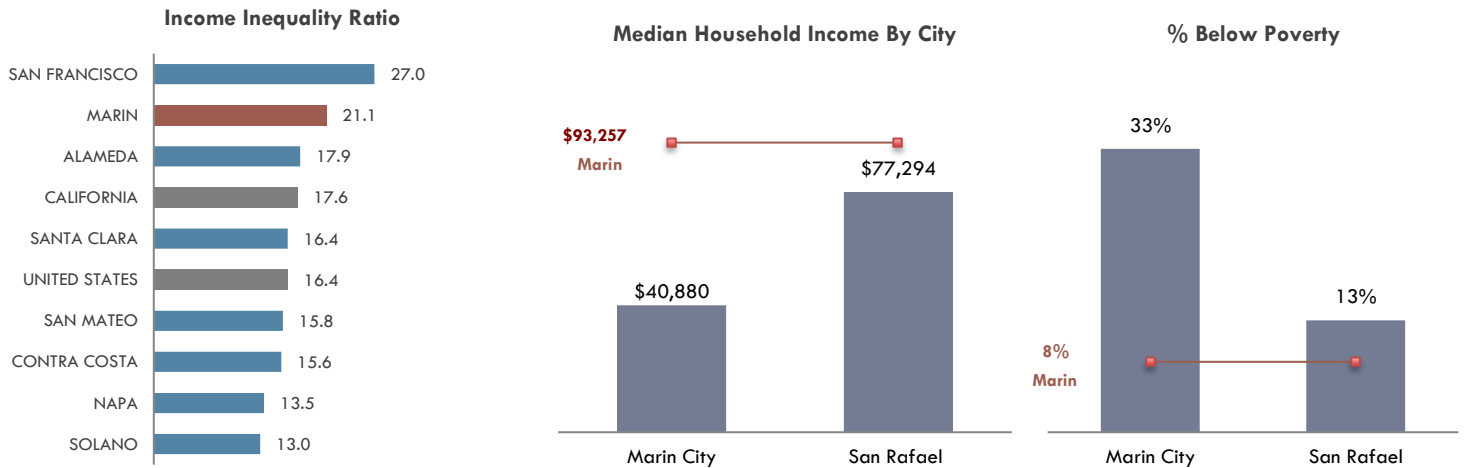


Table: Other Inequity and Social Welfare Measures for Marin County⁸

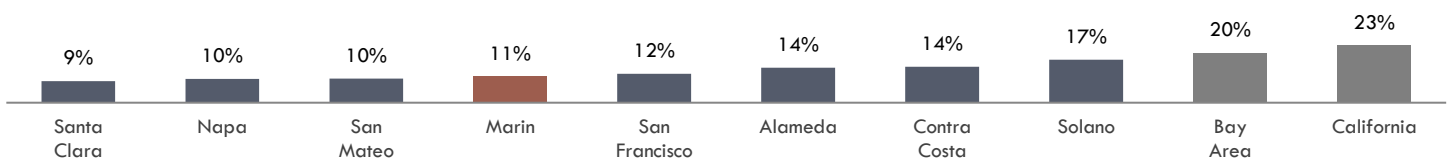
Marin has the lowest rates of unemployment and percentage of uninsured children compared to all Bay Area counties.

	Total Medi-Cal Enrollment	Uninsured	Uninsured Children (0-17)	Total Federal EITC Received (in millions)	Households with a High Housing Burden	Unemployment
Marin	47,266	8%	2.6%	\$13.3	40%	3.5%
California	13,490,409	9%	6.5%	\$7,342.9	44%	6.2%

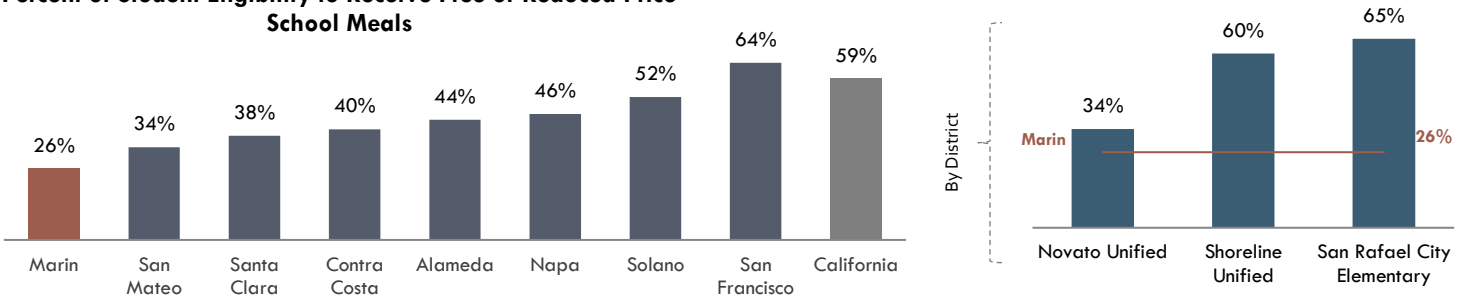
OUR FAMILIES AND CHILDREN⁹

Relative to the Bay Area, Marin has a modest rate of children experiencing poverty. However, it is important to note the disparities of student eligibility to receive free or reduced price school meals by school district.

Percent of Children (0-17) Living in Poverty



Percent of Student Eligibility to Receive Free or Reduced Price School Meals



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SOURCES

- ¹ Demographic data is sourced from US Census Bureau's American Community Survey 2010 and 2015.
- ² Poverty Measures are sourced from US Census Bureau's American Community Survey (2011-2015) and Insight Center for Community Economic Development 2014.
- ³ The Census Bureau uses a federal poverty threshold based on a set income by family size to determine poverty.
- ⁴ Family is defined here as a family of three (2 Adults, One School Aged Child)
- ⁵ Inequity data is sourced from US Census Bureau's American Community Survey (2015), and Silicon Valley Institute for Regional Studies, 2015.
- ⁶ Silicon Valley Institute for Regional Studies, 2015.
- ⁷ Public Policy Institute of California, 2012-2014
- ⁸ This table is sourced from kidsdata.org, 2017 (Medi-Cal Enrollment, Uninsured Children, Households With High Housing Burden, Unemployment); Brookings Institution (EITC), 2015, and US Census Bureau's American Community Survey, 2015 (Uninsured)
- ⁹ Our Families and Children Measures are sourced from kidsdata.org, 2014-2015 (% children living in poverty, Free or Reduced Priced Meals); California Department of Education, 2017 (Free or Reduced Priced Meals).

GLOSSARY OF TERMS AND DEFINITIONS

BAY AREA	Bay Area is defined as the following 8 counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, and Solano.
EARNED INCOME TAX CREDIT	The United States federal earned income tax credit or earned income credit (EITC or EIC) is a refundable tax credit for low- to moderate-income working individuals and couples, particularly those with children. The amount of EITC benefit depends on a recipient's income and number of children.
FEDERAL POVERTY GUIDELINE	The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family is considered in poverty. The official poverty thresholds do not vary geographically, but are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).
FOREIGN BORN	The U.S. Census Bureau uses the term foreign born to refer to anyone who is not a U.S. citizen at birth. This includes naturalized U.S. citizens, lawful permanent residents (immigrants), temporary migrants (such as foreign students), humanitarian migrants (such as refugees and asylees), and unauthorized migrants.
STUDENT ELIGIBILITY TO RECEIVE FREE OR REDUCED PRICE MEALS	Students with family incomes under 130 percent of the federal poverty line are eligible for free meals, and those with incomes between 130 percent and 185 percent of the poverty line are eligible for low-cost (or reduced-price) meals.
HOUSEHOLDS WITH A HIGH HOUSING BURDEN	Estimated percentage of households spending 30% or more of household income on housing costs. The U.S. Dept. of Housing and Urban Development considers housing "affordable" if total expenses (rent or mortgage, taxes, insurance, utilities, and other related payments) account for less than 30% of total household income.
INCOME INEQUALITY RATIO	The ratio is mean household income of the top earning quintile (top 20%) divided by the mean household income of the lowest earning quintile (bottom 20%). A number closest to 1 means relative distribution of income equality.
MEDI-CAL	Medi-Cal is a program that offers free or low-cost health coverage for children and adults with limited income and resources.
MEDIAN HOUSEHOLD INCOME	Median household income is an economic measure commonly used to measure and compare economic status and distributed wealth. The Census measures household income as the combined incomes of all people sharing a particular household or place of residence.
MULTI-RACIAL	Individuals who identify as more than one race.
SELF-SUFFICIENCY STANDARD	The Self-Sufficiency Standard measures the minimum income necessary to cover all of a non-elderly (under 65 years old) and non-disabled individual, or family's basic expenses – housing, food, childcare, healthcare, transportation, and taxes – without public or private assistance.
UNINSURED	Many uninsured people cite the high cost of insurance as the main reason they lack coverage. Most uninsured people are in low-income families and have at least one worker in the family. Reflecting the more limited availability of public coverage in some states, adults are more likely to be uninsured than children. People of color are at higher risk of being uninsured than non-Hispanic Whites.
UNEMPLOYMENT	The U.S. Census Bureau states that all civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.