

San Francisco Bay Area The Real Cost Measure in California 2021



United Ways
of California

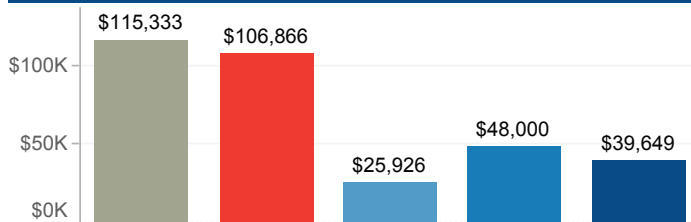
The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs (the “Real Cost Budget”) for a given household type in a specific community. The Real Cost Measure builds a bare-bones budget that reflects constrained yet reasonable choices for essential expenses: housing, food, transportation, health care, taxes and child care.

If any results show blank values, that indicates the sample size is too small to illustrate Real Cost Measure results. Per our methodology, estimates with a cell size of greater than 5,000 are assumed to be accurate within +/-1% based on design factor analysis. Cell sizes less than 5,000 are suppressed.

# of Households below Real Cost Measure	% of Households below Real Cost Measure	% of Households below Real Cost Measure with at least 1 Working Adult
608,431	25%	98%

Annual Income Comparison

(based on a household of 2 adults, 1 pre-schooler, 1 school-aged child)



*based on \$12.00 per hour, 40 hours per week, 50 weeks per year.



Household Budgets

	1 Adult	2 Adults	2 Adults 1 Pre-schooler 1 School-aged
Housing	\$18,028	\$21,753	\$27,397
Food	\$4,474	\$8,202	\$12,657
Health Care	\$2,530	\$5,056	\$10,116
Child Care	\$0	\$0	\$19,806
Transportation	\$5,741	\$11,481	\$11,481
Miscellaneous	\$3,078	\$4,649	\$8,148
Taxes/Credits	\$6,665	\$8,627	\$17,260
FINAL BUDGET	\$40,515	\$59,768	\$106,866

Households of color struggle disproportionately...

- Across the region, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 608,431 households below the Real Cost Measure, 205,711 are Latino.

Families with children face a larger barrier to economic security...

- 40% of households with children under six struggle, a rate much greater than that of the rest of the region.
- Single mothers are most likely to struggle. 62% in the region are below the Real Cost Measure.

Families work, but don't earn enough...

- 98% of households below RCM have at least one working adult.
- 80% of heads of household who work are employed full time and year round.
- A family of four (2 adults, 1 infant, 1 school-aged child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.**

High housing costs are a major challenge for struggling households...

- 33% of all households in the region spend more than 30% of their income on housing.

**based on \$12.00 per hour, 40 hours per week, 50 weeks per year.

Education

	# below RCM	% below RCM
Less than High School	116,722	68%
High School Diploma or Equivalent	123,683	45%
Some College, Assoc. or Voc.	188,025	32%
College degree or higher	180,001	13%

Ethnicity

	# below RCM	% below RCM
Latinos	205,711	47%
African Americans	56,258	40%
Asian Americans / Pacific Islanders	144,285	23%
Whites	198,041	16%
Native American/Alaska Native		

Household Type

	# below RCM	% below RCM
Single Mothers	77,798	62%
Seniors	97,360	22%
Married Couples	223,629	21%
Informal Families	143,219	24%

Citizenship/Nativity

	# below RCM	% below RCM
Foreign Born, Non-Citizen	132,327	39%
Foreign Born, Naturalized	156,358	29%
Born a US Citizen	319,746	21%

San Francisco Bay Area: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, and Sonoma counties.

Findings drawn from The Real Cost Measure in California 2021, by United Ways of California in partnership with B3 Consults. Data calculated for this geographic profile is from 2019. For detailed methodology, visit <http://unitedwaysca.org/realcost>.