



United Ways of California

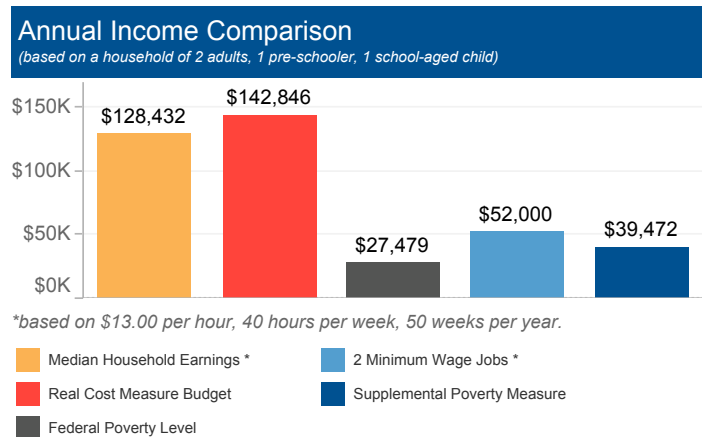
San Francisco County

The Real Cost Measure in California 2023

The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the Real Cost Measure takes into account geographical differences in the cost of living throughout California.

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 |
|---|---|---|
| 78,761 | 27% | 98% |



Household Budgets

| | 1 Adult | 2 Adults | 2 Adults, 1 Pre-schooler, 1 School-aged child |
|---------------------|-----------------|-----------------|---|
| Housing | \$28,200 | \$35,076 | \$42,636 |
| Food | \$4,212 | \$7,728 | \$11,940 |
| Health Care | \$2,484 | \$4,956 | \$9,924 |
| Child Care | \$0 | \$0 | \$28,068 |
| Transportation | \$5,400 | \$10,800 | \$10,800 |
| Miscellaneous | \$4,032 | \$5,856 | \$10,332 |
| Taxes/Credits | \$9,677 | \$12,073 | \$29,146 |
| FINAL BUDGET | \$54,005 | \$76,489 | \$142,846 |

Households of Color

Across the county, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 78,761 households below the Real Cost Measure, 16,322 are Latino.

Households with Young Children

- 29% of households with children under six struggle, a rate much greater than that of the rest of the county.
- Single mothers are most likely to struggle. 55% in the county are below the Real Cost Measure.

Working Households

- 98% of households below RCM have at least one working adult.
- 61% 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.**

Housing Burden

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

Education

| | # below RCM | % below RCM |
|-----------------------------------|-------------|-------------|
| Less than High School | 12,439 | 72% |
| High School Diploma or Equivalent | 14,244 | 62% |
| Some College, Assoc. or Voc. | 18,646 | 47% |
| Bachelor's degree or higher | 33,432 | 16% |

Ethnicity

| | # below RCM | % below RCM |
|-----------------------------------|-------------|-------------|
| Latino | 16,322 | 46% |
| African American | 5,102 | 44% |
| Asian American / Pacific Islander | 28,584 | 32% |
| White | 27,526 | 18% |
| Native American/Alaska Native | | |

Household Type

| | # below RCM | % below RCM |
|-------------------|-------------|-------------|
| Single Mothers | 6,419 | 55% |
| Seniors | 17,388 | 36% |
| Married Couples | 18,486 | 20% |
| Informal Families | 29,504 | 25% |

Citizenship/Nativity

| | # below RCM | % below RCM |
|---------------------------|-------------|-------------|
| Foreign Born, Naturalized | 25,302 | 40% |
| Foreign Born, Non-Citizen | 11,045 | 30% |
| Born a US Citizen | 42,414 | 22% |

** Minimum waged jobs based on \$13.00 per hour, 40 hours per week, 50 weeks per year. Median household earnings control for elder-led households and household led by persons with disabilities consistent with the Real Cost Measure.