

# San Mateo County The Real Cost Measure in California 2023

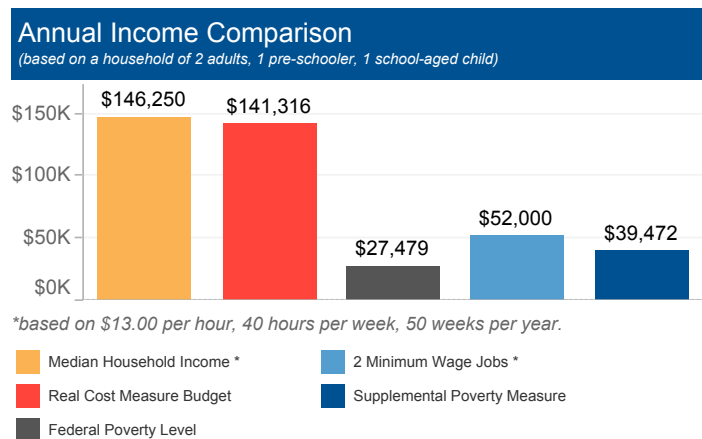


United Ways of California

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
<b>62,435</b>	<b>28%</b>	<b>97%</b>



### Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-schooler, 1 School-aged child
Housing	\$28,200	\$35,076	\$42,636
Food	\$4,308	\$7,896	\$12,204
Health Care	\$2,532	\$5,076	\$10,140
Child Care	\$0	\$0	\$26,292
Transportation	\$5,568	\$11,148	\$11,148
Miscellaneous	\$4,056	\$5,916	\$10,248
Taxes/Credits	\$9,779	\$12,268	\$28,648
<b>FINAL BUDGET</b>	<b>\$54,443</b>	<b>\$77,380</b>	<b>\$141,316</b>

### 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 62,435 households below the Real Cost Measure, 21,907 are Latino.

### Households with Young Children

- 37% 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. 53% in the county are below the Real Cost Measure.

### Working Households

- 97% of households below RCM have at least one working adult.
- 71% 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

- 35% of all households in the county spend more than 30% of their income on housing.

### Education

	# below RCM	% below RCM
Less than High School	8,434	68%
High School Diploma or Equivalent	10,863	48%
Some College, Assoc. or Voc.	21,065	39%
Bachelor's degree or higher	22,073	16%

### Ethnicity

	# below RCM	% below RCM
Latino	21,907	53%
African American		
Asian American / Pacific Islander	16,682	23%
White	20,707	19%
Native American/Alaska Native		

### Household Type

	# below RCM	% below RCM
Single Mothers	6,054	53%
Seniors	10,813	25%
Married Couples	23,029	22%
Informal Families	15,761	32%

### Citizenship/Nativity

	# below RCM	% below RCM
Foreign Born, Non-Citizen	13,485	41%
Foreign Born, Naturalized	16,452	27%
Born a US Citizen	32,498	24%

\*\* 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.