

Santa Clara County

The Real Cost Measure in California 2023

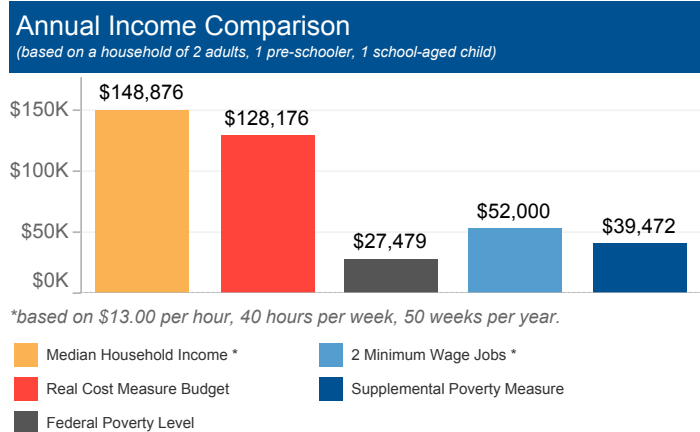


United Ways of California

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
140,263	25%	98%



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-schooler, 1 School-aged child
Housing	\$26,736	\$30,696	\$36,612
Food	\$4,392	\$8,040	\$12,432
Health Care	\$2,592	\$5,172	\$10,356
Child Care	\$0	\$0	\$24,708
Transportation	\$5,676	\$11,364	\$11,364
Miscellaneous	\$3,936	\$5,532	\$9,552
Taxes/Credits	\$9,374	\$11,066	\$23,152
FINAL BUDGET	\$52,706	\$71,870	\$128,176

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 140,263 households below the Real Cost Measure, 53,207 are Latino.

Households with Young Children

- 38% 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. 68% in the county are below the Real Cost Measure.

Working Households

- 98% of households below RCM have at least one working adult.
- 76% 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

- 32% of all households in the county spend more than 30% of their income on housing.

Education

	# below RCM	% below RCM
Less than High School	23,240	68%
High School Diploma or Equivalent	28,986	55%
Some College, Assoc. or Voc.	41,797	38%
Bachelor's degree or higher	46,240	13%

Ethnicity

	# below RCM	% below RCM
Latino	53,207	50%
African American	5,611	41%
Asian American / Pacific Islander	40,530	18%
White	39,872	19%
Native American/Alaska Native		

Household Type

	# below RCM	% below RCM
Single Mothers	20,902	68%
Seniors	22,511	27%
Married Couples	53,004	20%
Informal Families	27,845	22%

Citizenship/Nativity

	# below RCM	% below RCM
Foreign Born, Non-Citizen	36,224	29%
Born a US Citizen	66,975	24%
Foreign Born, Naturalized	37,064	23%

** 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.