

# Struggling to Move Up: The Real Cost Measure in California 2021

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**United Ways  
of California**

**Anyone who has ever struggled  
with poverty knows how  
extremely expensive it is  
to be poor.**

**JAMES A. BALDWIN**

**"Fifth Avenue, Uptown: A Letter from Harlem"**

**July 1960**

# STRUGGLING TO MOVE UP

United Way improves lives by mobilizing the caring power of communities around the world to advance the common good. We believe everyone deserves an opportunity to achieve the building blocks of a good life — a quality education, financial stability, and good health — and that expanding this opportunity is both a core objective and a key strategy to fulfilling our mission.

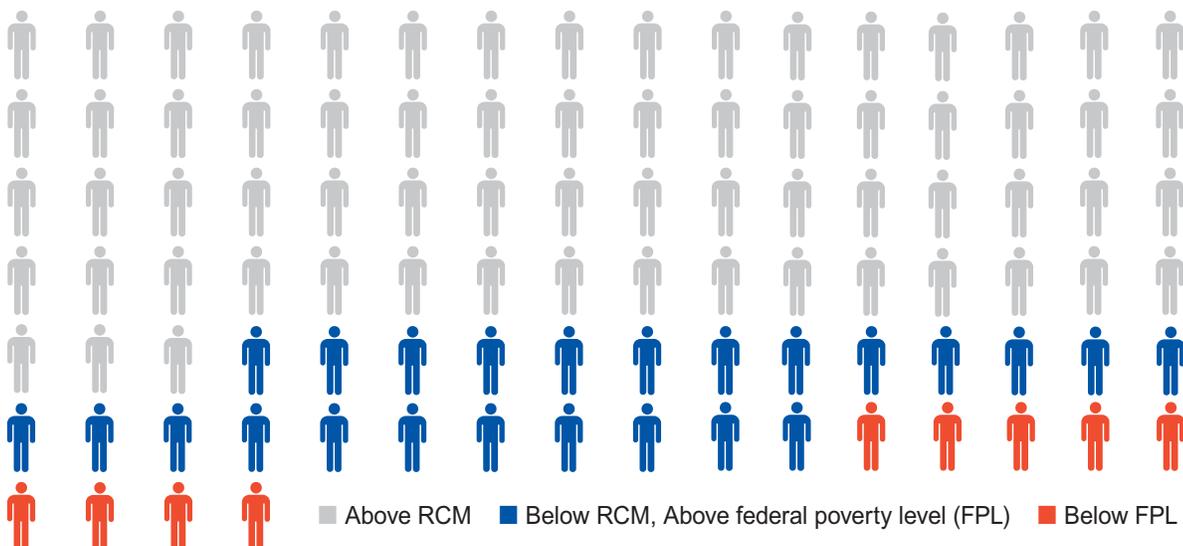
A family's or individual's financial situation clearly is a central factor in whether they have a real opportunity to achieve these building blocks. To help struggling families gain agency, dignity, and mobility — to move up — we need a poverty measure that points the way to a decent standard of living, not one that simply tells us how low some incomes are relative to others. That is a key reason we produce the Real Cost Measure (RCM).

This year's release of the Real Cost Measure, like its predecessors, seeks to assess the true costs of living in California and the hardships households face in meeting them.

For one in three households in California (33%, representing 3.5 million families) even a modest level of security remains elusive. These struggling families reflect the diversity of California; they come from every household composition, represent every racial and ethnic group. Each of these families has a story — which we will not be able to tell in full here — but their experiences lie at the heart of the numbers that we present, and this report should help illuminate the challenges they face in making ends meet.

**A note about the COVID-19 pandemic:** This report draws on data that predates the pandemic. Of course, even before the pandemic too many California families struggled financially, and all indications are that the pandemic compounded those pressures, notwithstanding the massive federal and state COVID relief support to families. While the demographic results of this historic period will not fully reveal themselves for at least two years, United Ways of California will look more closely into the effects of the COVID-19 pandemic with future Real Cost Measure releases in the years to come.

## HOUSEHOLDS ABOVE/BELOW REAL COST MEASURE



1 in 3 households earn below the Real Cost Measure.

## A Better Measure of Financial Hardship

The federal government’s official poverty measure vastly understates poverty. Established during President Lyndon Johnson’s “War on Poverty,” the federal poverty level (FPL) has two primary flaws: (1) its formula is primarily based on the cost of food, and in the decades since it was created, the costs of housing, transportation, child care, health care, and other family necessities have risen far more rapidly than food costs and (2) it neglects regional variations in the cost of living, and these costs in many communities, especially in California, are significantly higher than national averages.

As a result, the true extent of families contending with deprivation is hidden. Many of these hidden poor find they earn too much to qualify for most public services, yet still struggle to meet their most basic needs, especially as the costs of housing, health care, and other necessities continue to rise faster than wages.

To help struggling families gain agency, dignity, and mobility — to move up — we need a poverty measure that points the way to a decent standard of living and provides insight into the different challenges faced by families of different compositions and stages of life. That is why we use the Real Cost Measure, a basic needs budget approach. The Real Cost Measure has two primary components:

- **Household dignity budgets:** estimates of the costs of meeting basic needs for different households in a given area, based on data that account for variation in local costs of living; and
- **Neighborhood-level demographic analysis:** an estimate based on Census data of how many households have income below those local budgets

This approach is intuitive and easy for most people to understand, as it is grounded in the daily realities of household budgeting all families face: food, housing, transportation, childcare, out-of-pocket health expenses, and taxes. This approach takes into account different costs of living in different communities, and also conveys a better sense of the hardship many families face because it invokes trade-offs between competing needs — if you have an inadequate level of income, do you sacrifice on food, gas, or childcare?

The Real Cost Measure is applied through multiple lenses. At the geographic level, we conduct an “apples to apples” comparison among regions, counties, and neighborhood clusters (public use microdata areas (PUMAs), which are contiguous geographies comprising at least 100,000 residents, and which are calculated every decennial Census. To determine how many households struggle to meet the Real Cost Measure, our demographic analysis compares household income data to basic needs budgets for nearly 1,600 household configurations, for each of California’s 58 counties, up to 21 adults in a household. We also view the Real Cost Measure through race, gender, nativity, occupational type, marital status, educational attainment, employment status, housing type, and more. For more information including interactive maps, an interactive dashboard on household budgets, county profiles, and a downloadable public data set, please visit [unitedwaysca.org/realcost](https://unitedwaysca.org/realcost).

## Key Findings

The key findings of this public data release include:

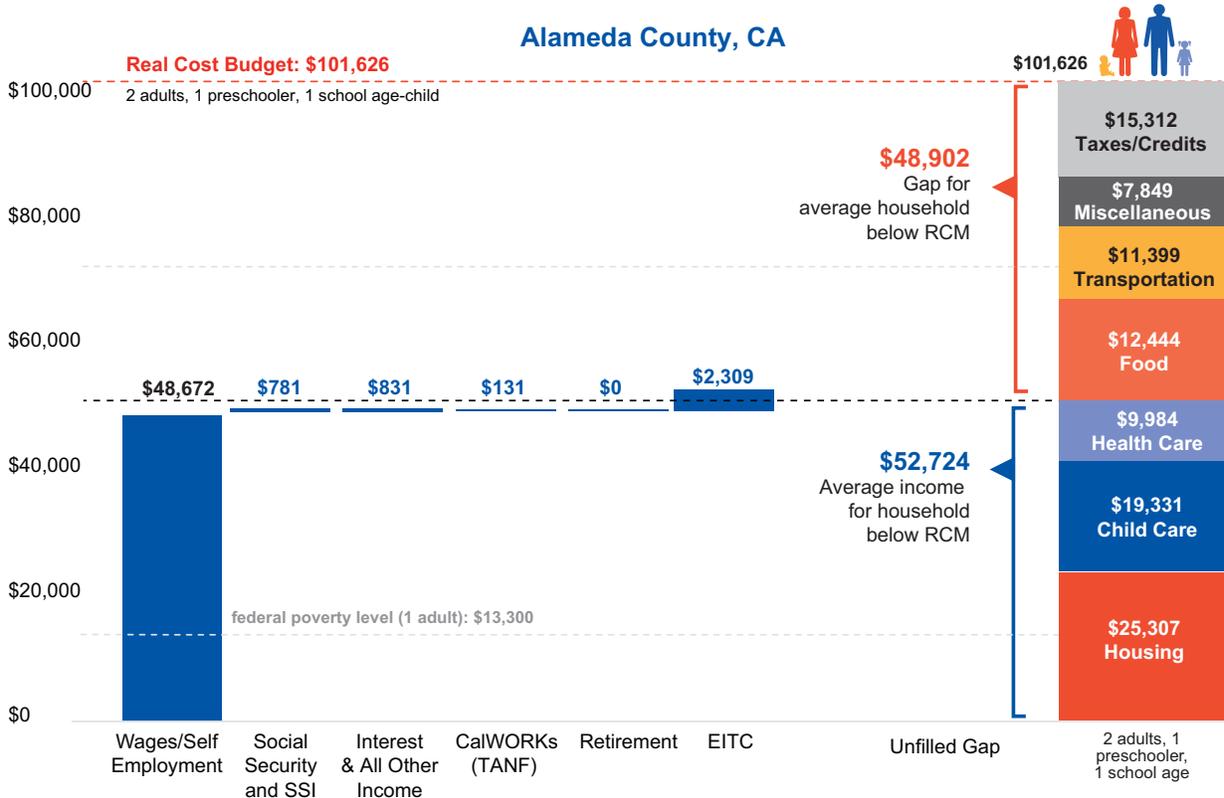
### One in Three Households in California Struggle to Meet Basic Needs

More than one in three households — 33%, over 3.5 million families — do not earn sufficient income to meet their basic costs of living. This is roughly three times the proportion officially considered poor in California, according to the Federal poverty level.

In Alameda County, for example, a household consisting of two adults, one preschooler, and one school-aged child would have to earn \$101,626 in annual income to meet basic needs such as the costs of housing, food, health care, childcare, and transportation. A struggling family configuration of this type **below the Real Cost Measure**, however, on average earns \$52,724 in income when factoring wages, tax credits and other types of income support. This means that this family would have to earn an additional \$48,902 in income to reach the Real Cost Measure budget.

## INCOME GAP

Even with tax credits and other support, a household with two full-time workers earning minimum wage is far shy of the Real Cost Measure.



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

## The Real Cost Measure Varies Significantly Throughout California

Families with inadequate incomes are found throughout California, but are the most concentrated in the northern coastal region, the Central Valley, and in southern metropolitan areas.

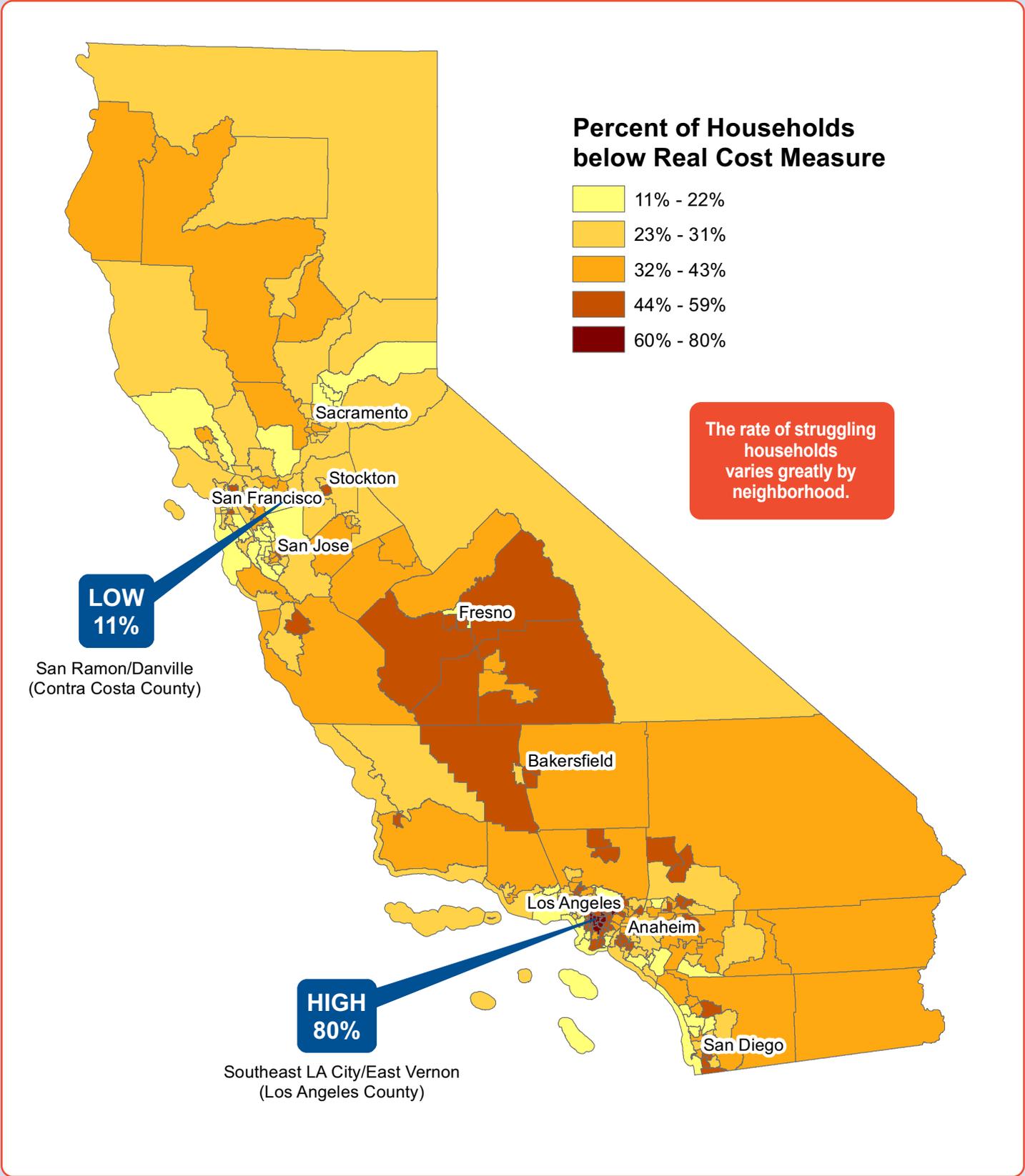
California has 265 neighborhood clusters according to the 2010 decennial Census, easily the largest in the nation. If California were its own sovereign state, it would currently rank as the fifth-largest economy in the world in terms of Gross Domestic Product. This great wealth, however, masks great inequalities within the state. The extremes can be seen in our statewide map below, where 80% of households in the neighborhood cluster of Southeast LA City/East Vernon in Los Angeles County fall below the Real Cost Measure, compared to 11% of households in San Ramon/Danville in Contra Costa County.

The costs for the same family composition in different geographic regions of California vary widely. In expensive regions such as the San Francisco Bay Area and the Southern California coastal region, a family's basic needs household budget can be up to 40% more (depending on family type) than in less expensive counties such as Kern, Tulare, and Kings. Nevertheless, incomes in the higher-cost regions are also higher, relatively and absolutely, so that the proportions of households below the Real Cost Measure are generally lower in high-cost regions than in low-cost regions.

Stark disparities often exist within counties as well. In Santa Clara County, home to Silicon Valley, where the median household income is \$152,522, just 12% of households in the neighborhood cluster of Cupertino, Saratoga and Los Gatos fall below the Real Cost Measure, compared to 58% of households in East Central/East Valley in San Jose; in Orange County, 14% of households in Rancho Santa Margarita City (East) & Ladera Ranch fall below the Real Cost Measure, compared to 62% of households in Santa Ana City (East); in San Bernardino County, 22% of households in Chino and Chino Hills fall below the Real Cost Measure compared to 54% of households in San Bernardino (West).

For interactive maps at the county and neighborhood level, visit [unitedwaysca.org/realcost](https://unitedwaysca.org/realcost).

# HOUSEHOLDS BELOW REAL COST MEASURE BY NEIGHBORHOOD CLUSTERS



## TOP AND BOTTOM 10 NEIGHBORHOOD CLUSTERS

	% Households below Real Cost Measure	% Households Paying > 30% of Income on Housing	Median Household Earnings
<b>Top 10 Neighborhood Clusters</b>			
San Ramon & Danville, Contra Costa County	11%	26%	\$199,504
Cupertino, Saratoga & Los Gatos, Santa Clara County	12%	24%	\$211,222
Redondo Beach, Manhattan Beach & Hermosa Beach, Los Angeles County	12%	36%	\$142,430
Folsom, Orangevale & Fair Oaks (East), Sacramento County	12%	27%	\$119,197
San Diego City (Northwest/Del Mar Mesa), San Diego County	12%	28%	\$161,623
Rancho Santa Margarita City (East) & Ladera Ranch, Orange County	12%	33%	\$164,452
Walnut Creek (West), Lafayette, Orinda Cities & Moraga, Contra Costa County	13%	26%	\$185,836
Livermore, Pleasanton & Dublin, Alameda County	13%	29%	\$161,118
Roseville, Placer County	14%	31%	\$112,278
Concord (South), Walnut Creek (East) & Clayton	14%	31%	\$140,410

	% Households below Real Cost Measure	% Households Paying > 30% of Income on Housing	Median Household Earnings
<b>Bottom 10 Neighborhood Clusters</b>			
LA City (Southeast/East Vernon), Los Angeles County	80%	61%	\$47,477
Bell Gardens, Bell, Maywood, Cudahy & Commerce, Los Angeles County	79%	60%	\$48,386
Huntington Park, Florence-Graham & Walnut Park, Los Angeles County	74%	52%	\$52,528
LA City (South Central/Watts), Los Angeles County	72%	53%	\$50,608
East Los Angeles, Los Angeles County	70%	42%	\$64,589
South Gate & Lynwood, Los Angeles County	66%	50%	\$58,487
Compton City & West Rancho Dominguez, Los Angeles County	66%	47%	\$64,447
El Monte & South El Monte, Los Angeles County	64%	55%	\$60,659
LA City (South Central/Westmont), Los Angeles County	64%	54%	\$57,225
LA City (Central/Univ. of Southern California & Exposition Park), Los Angeles County	63%	51%	\$50,507

Source: United Ways of California calculations of Real Cost Measure budgets and analysis of U.S. Census Bureau population estimates and American Community Survey 2019.

### Low Incomes Are a Challenge for Families of All Racial Groups

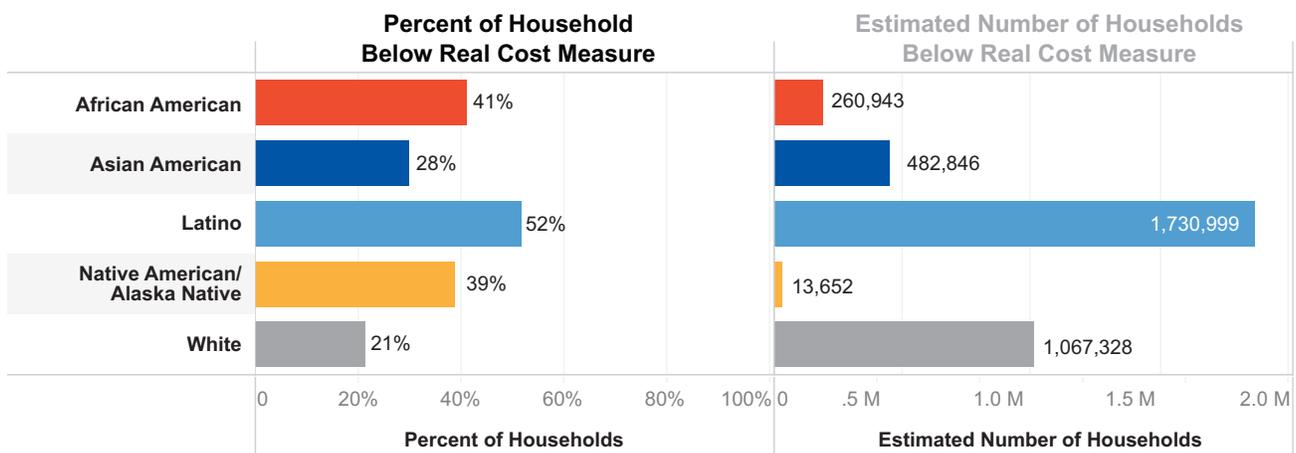
Families falling below the Real Cost Measure reflect California’s diversity. While poverty is often portrayed in our media and culture as primarily a problem for minorities, the reality is that families of all races and ethnicities struggle. Most struggling households are Latino (more than 1.7 million) or white (more than 1 million), with nearly 483,000 Asian American households and over 260,000 Black or African American households below the Real Cost Measure, as detailed in the chart below.

Nevertheless, households led by people of color disproportionately are more likely to fall below the Real Cost Measure. While Latino households represent approximately 31% of households in California, 52% of Latino households have incomes below the Real Cost Measure, the highest among all racial groups. Over 4 in 10 Black or African American households fall below the Real Cost Measure (41%), followed by Asian Americans (28%), and White households at (21%).

New in this release are results for Native American/Alaskan Native households. While having the smallest population among all racial groups in our study, at 13,652 households, 39% of Native American/Alaskan Native households fall below the Real Cost Measure.

### REAL COST MEASURE BY RACE

Most households below Real Cost Measure are Latino and White; Latinos and Black households struggle at higher rates.



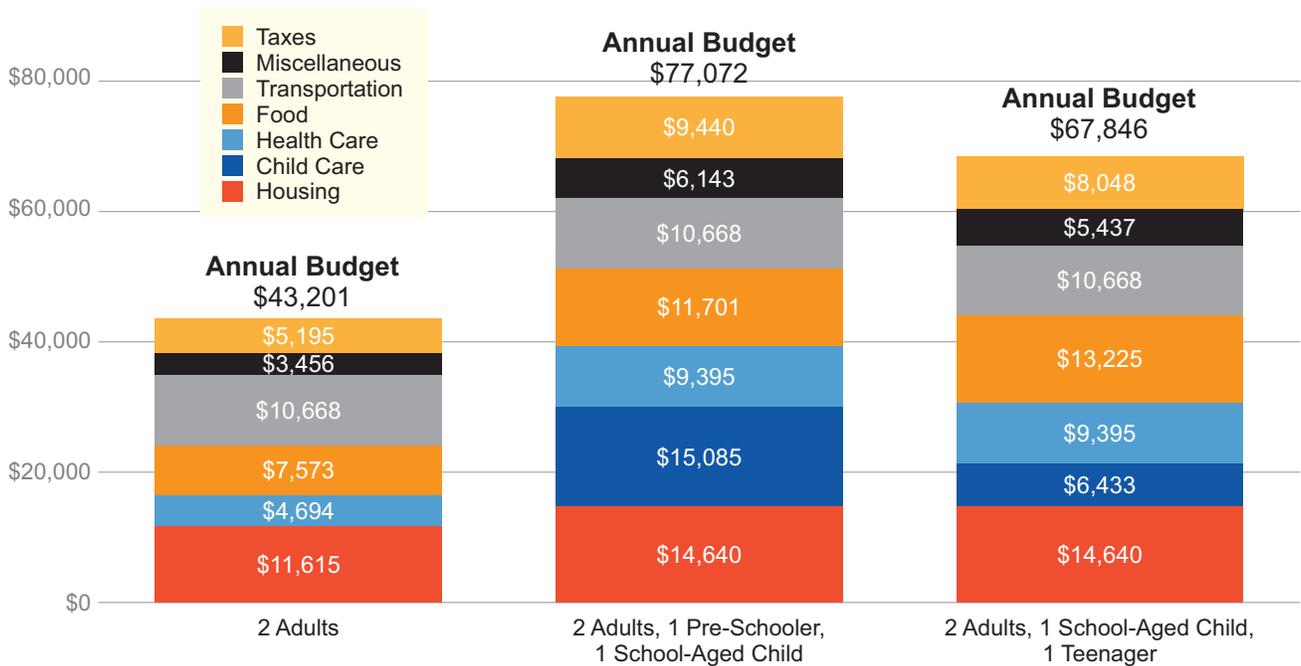
## Household Budgets Change as Families Grow

The presence of children and their ages can also have a significant impact on household budgets regardless of where you live in California. In the figure below, we illustrate the evolution of a two-adult household in Sacramento County as they have children, and as they age over time. On average, this two-adult household has to earn at least \$43,000 annually to reach the Real Cost Measure. With the addition of an infant and school-aged child, the cost of childcare and increased costs of other basic needs means that this family's Real Cost Measure budget increases by 78%, to nearly \$77,000. As these children age further, the costs of childcare decreases but this family would still have to earn over \$67,000 to make ends meet. Hence, while the cost of housing is certainly a barrier almost all struggling families, the costs of childcare and additional health care during a child's formative years can create a financial strain for many families.

### HOUSEHOLD BUDGETS CHANGE AS FAMILIES GROW

The budget for a family changes over time — the toughest time is when children are 5 years or younger.

#### Sacramento County



## Over Half of All California Households With Young Children Live Below Real Cost Measure

Households headed by single mothers are almost twice as likely to have inadequate income as married couples with children.

- 54% of households with children under six years of age fall below the Real Cost Measure, and that rate jumps to 75% for single mothers with children under six.
- 71% of households maintained by single mothers have incomes below the Real Cost Measure. In contrast, just 28% of married couples earn below the Real Cost Measure.
- Even when employed (and the majority are), single mothers struggle; 71% of households headed by employed single mothers — and 60% where the single mother works a full-time schedule — live below the Real Cost Measure.

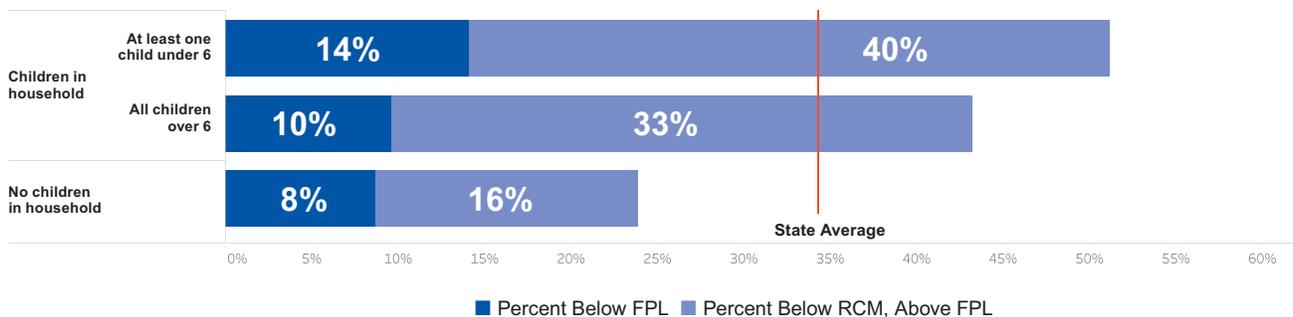
## The Rate of Struggling Households Drops Steeply as Education Rises, but the Benefits of Education Lag for Women and Householders of Color.

Householders with less education are much more likely to have incomes below the Real Cost Measure.

- Nearly 7 in 10 (68%) of households led by a person with less than a high school education have incomes below the Real Cost Measure.
- The rate of struggling households drops quickly as education increases, falling to 16% for those with a college degree or more.
- The impact of educational attainment and a household’s ability to earn above the Real Cost Measure also varies throughout the state and within regions. 58% of households led by a person with no more than a high school diploma struggle in San Francisco County compared to 24% in Solano County.

### AGE OF CHILDREN AND REAL COST MEASURE

Over half of households with young children live below the Real Cost Measure.



## High Housing Costs Are the Primary Burden for Struggling Households

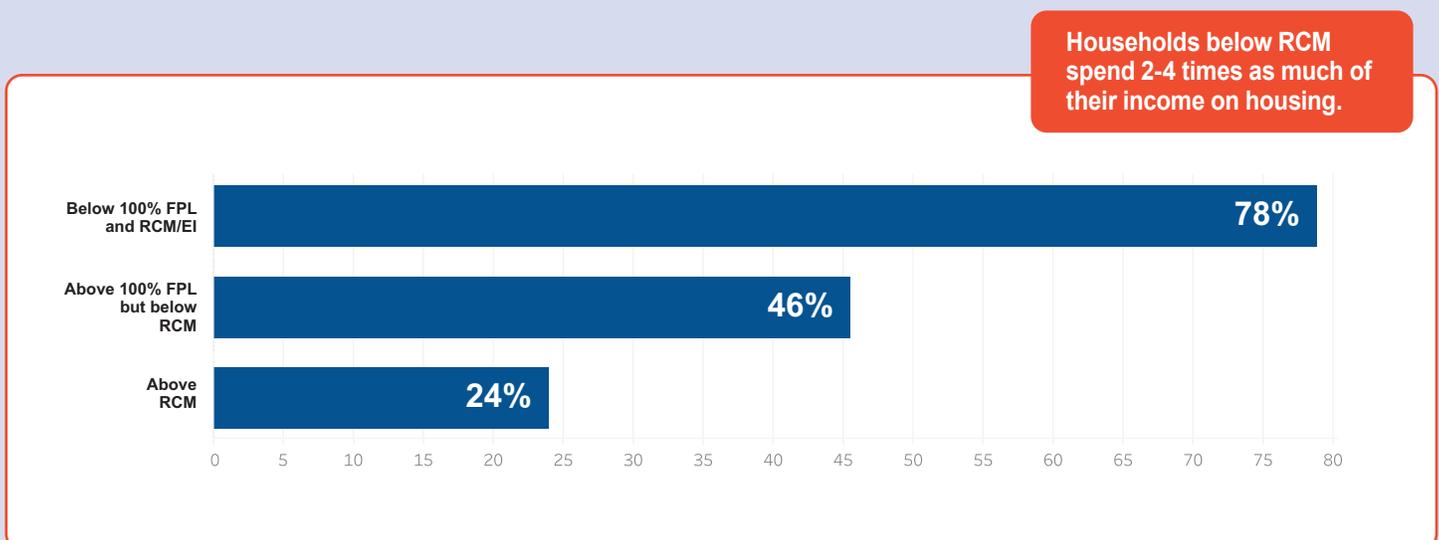
Housing costs occupy a disproportionate share of most family budgets in California, but that is particularly true for struggling families, according to Census data.

- Struggling households in California use over half of their income on housing, more than twice as high a share as households living above the Real Cost Measure.
- Nearly 4 in 10 California households (38%), over 4.1 million households, are “housing burdened”, defined as spending 30% or more of their income on housing, whether they own or rent. Among California counties, the rate of housing burden can vary greatly, from 44% of households in Los Angeles County to 27% in the county cluster of Del Norte, Lassen, Modoc, Plumas & Siskiyou.
- Households living below the FPL report spending a **staggering 78% of their income on housing**.

## Foreign-Born Householders Struggle More Financially

Nearly one-third (26%) of California households led by a person born in the United States earn income below the Real Cost Measure. By contrast, 36% of households led by a naturalized person born outside the U.S. are below the Real Cost Measure, and that number rises to 59% when the householder is not a citizen.

### SHARE OF INCOME SPENT ON HOUSING



## Next Steps

We hope the portrait of struggling households described in this Real Cost Measure study helps leaders from all sectors:

- Identify the true level of need in their communities more clearly and:
- Set a bar for the level of effective buying power we want to help families reach and the least decent standard of living we, as a society, allow
- Enable communities to engage in data-informed conversations about the local cost of living and the trade-offs struggling families often have to make
- Promote a better understanding of how families in different situations have different needs, even if they have seemingly similar total incomes; and
- Identify possible advocacy solutions to help families in different situations become more financially stable and resilient

In the following pages, we briefly outline some possible areas of policy and systems change for communities to consider as they explore how best to help struggling families.

**When I give food to the poor,  
they call me a saint.**

**When I ask why the poor  
have no food, they call me a  
communist.**

**ARCHBISHOP HELDER CAMARA**

**“Peace Behind Bars : A Peacemaking Priest’s Journal from Jail”**

**1995**

## Strategies to Improve Economic Mobility

The purpose of the Real Cost Measure is to inform efforts to help struggling families move up. Households living below the Real Cost Measure are overwhelmingly working families.

They're doing their part, but as our data make clear, hard work alone is not enough to get ahead. Given that, it would be both hard-hearted and unscientific to expect these families to overcome the odds through heroic efforts alone.

We all stand to benefit if more struggling families and individuals move up so everyone can meet a decent standard of living, and there are things we could do that would help. Below we offer a few suggestions for community, business, civic, nonprofit and philanthropic leaders to consider, presented in order from more technical challenges (“we know what to do, we just need more will to do it”) to adaptive challenges (“we need to discover what needs to be done and how to do it”):

- Preserve and expand subsidized health coverage:** Health coverage can help households avoid or sharply reduce costs resulting from serious illness or injury, a leading cause of bankruptcy and financial instability. Over the past four years, California has enrolled over 5 million individuals in health coverage, including over 3.7 million in Medi-Cal. All low-income children residing in California are now eligible for Medi-Cal regardless of citizenship status. Preserving these gains and expanding eligibility to cover all low-income adults are vital priorities.
- Provide childcare and preschool for struggling families:** Younger children bring both the cost of childcare and limitations on the ability of householders to take on more work hours or advance their education and training. Dual-generation strategies, such as pairing child care and early childhood enrichment with educational opportunities for parents (especially single mothers) can enable parents to boost their education, work more hours or find a better job.
- Maximize current income supports such as the earned income tax credit (EITC):** Each year, Californians leave an estimated \$5 billion in federal tax credits and food assistance unclaimed. Making it easier for families to access all benefits for which they qualify would have enormous returns to households and local economies, such as by automatically sending EITC refunds to filers who have income reported on W-2 forms, and breaking down silos across different programs. Further, work supports such as child care assistance, CalFresh, or Medi-Cal can help households below the Real Cost Measure cover basic needs, yet these benefits drop away well before households get close to meeting the Real Cost Measure. Adjusting income eligibility limits and raising the amount of assets that are disregarded would help. Another approach may be putting funds into escrow savings accounts; as household income increases and the dollar amount of benefits is reduced, the “savings” in reduced benefit awards could be deposited in savings accounts for households to help them transition off public assistance.





- **Help adults level up their education:** The share of households below the Real Cost Measure drops significantly among householders who have some college or a college degree. From the glass half-full perspective, 36% of struggling householders have some college credits already, and the 24% of struggling households with high school diplomas conceivably could seek college degrees, with reasonable assistance. Many of the 29% of struggling households without a high school diploma also could move toward some higher education, with perhaps more assistance.



- **Help families build assets and protect them from payday loans and other predatory financial services:** Struggling households often experience income spikes and dips throughout the year, compelling them to make difficult choices, such as cutting back on utilities, asking landlords and banks to extend due dates, borrowing from family and friends, neglecting health needs, and more. These households need alternatives to the high costs of check cashing and payday lending, perhaps through workplace-based low-dollar loan programs like Salary Finance, or pathways to build credit through their payment history on things like utilities, rent, cable, online services and more, along the lines of alternatives such as the Payment Reporting Builds Credit (PBRC) free alternative credit score.



- **Integrate and naturalize immigrants:** Households led by naturalized immigrants struggle at a much lower rate than those led by non-naturalized immigrants, and also, as our analysis shows, households that lack a fluent English speaker over the age of 14 also struggle at a higher rate. Making it safer and easier to pursue citizenship and improve English language fluency may improve prospects for a sizable share of struggling immigrant households.



- **Increase housing stock and prioritize support for renters:** Where struggling families live affects virtually every aspect of their lives, so improvements here can have impact well beyond just reducing financial stress. Unfortunately, a severe shortage of affordable housing is a brute fact in most California communities. As important as production of new units is, it should be clear that we cannot build our way out of the affordability problem. Since struggling households are overwhelmingly renters, expanding and increasing uptake of California's renters' tax credit and making that credit refundable, and pursuing a refundable federal credit could improve prospects for struggling households at scale.

- **Make work pay:** The overwhelming majority of struggling households — 9 out of 10 — are already working. This suggests the key challenge is not finding a job, but rather finding a job that adequately pays. California’s phased increase in the minimum wage will certainly help increase earnings for many workers, but while it will help many households move above the federal poverty level, they likely will continue to earn well below the Real Cost Measure. Providing opportunities for all struggling workers to move up the pay scale, beyond minimum wage, will be essential. Job training alone will not be enough; it must be complemented by efforts to better assess and match talent to workforce needs (as Opportunity at Work seeks to do, for example).
- **Adapt to the changing nature of work:** Our social systems — access to health coverage, retirement benefits, unemployment benefits while out of work, and more — were all based on the assumption of a stable job working for a company, perhaps for an entire working life. Today, virtually no one reasonably expects to work for one company their entire life, as people often move jobs and many have extended periods where they are without a job. With over a third of the workforce doing “contingent” work, with uncertain schedules or juggling multiple jobs, we need to recognize this new reality and explore responses like ensuring portability of health and retirement benefits regardless of employer sponsorship, and tools such as guaranteed or universal basic income to address uncertainty and volatility of income.



## HOW THE REAL COST MEASURE IS CALCULATED

- **Focus on households:** The primary focus of the Real Cost Measure is on households, not individuals. To illustrate, our 2021 finding that 33% of California *households* fall below the Real Cost Measure does not mean that 33% of *all* Californians fall below the Real Cost Measure. Moreover, we focus on households led by adults we would expect to be in the workforce, able to support themselves through wages, work supports and benefits, such as tax credits, and savings. Accordingly, in calculating the percentage of households that earn below the Real Cost Measure, we exclude households led by people with disabilities, for two key reasons, among others; first, these households have needs that are not fairly reflected in our household budgets, and second, 3 out of 4 of these households are not in the workforce, do not have a working adult. Including these households would overstate the rate of struggling among all working households, while also not providing a reliable assessment of the actual level of need of those households.
- **Reliable, publicly available data sources:** We focus on widely available, easy-to-access data that allow us to repeat the work easily across geographies. This includes data from sources such as U.S. Housing and Urban Development, the Consumer Expenditure Survey, and the American Community Survey.
- **Basic needs budgets:** We estimate the cost of meeting basic needs (“no frills”) for a household, assuming expenses are shared, using publicly available data for local costs of these components of a family budget:
  - Housing
  - Food
  - Transportation
  - Health care
  - Child care
  - Taxes
  - Miscellaneous allowance of 10% of the total household budget for all other expenses, including phone, broadband, and other modern necessities
- **Demographic analysis by specific household types:** To determine how many households struggle to meet the Real Cost Measure, our demographic analysis compares household data to basic needs budgets for over 1600 configurations of households led by a non-disabled adult, using the most appropriate budget based on the number and age of children, and whether or not the head of household is a senior.
- **2019 Census Bureau data:** The demographic findings of *The Real Cost Measure in California 2021* are calculated using 2019 data from the U.S. Census Bureau, the latest data available upon the release of this study in July 2021.

For more information about how the Real Cost Measure is calculated, please read our full methodology at [unitedwaysca.org/realcost](https://unitedwaysca.org/realcost).

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## Real Cost Measure Advisory Committee

United Ways of California is grateful to the following individuals who served on our Advisory Committee, or as technical advisors, during the development of *The Real Cost Measure in California 2021*.

- **Alissa Anderson**, California Budget & Policy Center
- **Jaime Austin**, Tipping Point Community
- **Steven Bliss**, Public Policy Institute of California
- **Caroline Danielson**, Public Policy Institute of California
- **Ted Egan**, City and County of San Francisco
- **Sara Kimberlin**, California Budget & Policy Center
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- **Imelda Padilla-Frausto**, UCLA Center for Health Policy Research
- **Nathan Ramsey**, U.S. Census Bureau
- **Steve Wallace**, UCLA Center for Health Policy Research (In Memoriam)\*
- **Bing Wang**, Tipping Point
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\* We are especially grateful for the contributions of Professor Steven Wallace, who, as associate director of the UCLA Center for Health Policy Research, developed new approaches to assessing the economic security of older people through the California Elder Economic Security Standard Index, and was instrumental in helping us adopt and use the Elder Index in calculating the Real Cost Measure.

## United Way Real Cost Measure Project Committee

United Ways of California is grateful to the following individuals across our United Way state network who shared their time and experience to help us promote and adopt *The Real Cost Measure in California 2021*.

- **Coreen Campos**, United Way of Fresno and Madera Counties
- **AndyMike Emata**, United Way of Greater Los Angeles
- **Evelyn Garcia**, United Way of Greater Los Angeles
- **Bob Harlan**, Yuba-Sutter-Colusa United Way
- **Seth Lemerman**, United Way of San Diego
- **Jennifer O'Donnell**, United Way of the Wine Country
- **Katherine Trejo**, United Way of Greater Los Angeles
- **Linda Wingert**, United Way of San Luis Obispo

## California United Ways and Partners

United Ways of California is grateful to the following California United Ways and local partners who made *The Real Cost Measure in California 2021* possible.

- Arrowhead United Way
- Central County United Way
- Corona-Norco United Way
- Inland Southern California United Way
- Kings United Way
- Northern Santa Barbara County United Way
- Orange County United Way
- United Way Bay Area
- United Way California Capital Region
- United Way Fresno and Madera Counties
- United Way Monterey County
- United Way of Greater Los Angeles
- United Way of Imperial County
- United Way of Kern County
- United Way of Merced County
- United Way of Mojave Valley
- United Way of Nevada County
- United Way of Northern California
- United Way of San Diego County
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- United Way of Santa Cruz County
- United Way of Stanislaus County
- United Way of the Desert
- United Way of the Wine Country
- United Way of Tulare County
- United Way of Ventura County
- Yuba-Sutter-Colusa United Way

**Overcoming poverty is not a task of charity, it is an act of justice. Like slavery and apartheid, poverty is not natural. It is man-made and it can be overcome and eradicated by the actions of human beings. Sometimes it falls on a generation to be great. YOU can be that great generation. Let your greatness blossom.**

**NELSON MANDELA**  
Speech at Trafalgar Square  
February 3, 2005



**GIVE. ADVOCATE. VOLUNTEER.**  
[unitedwaysca.org/realcost](http://unitedwaysca.org/realcost)