

Central Coast The Real Cost Measure in California 2023

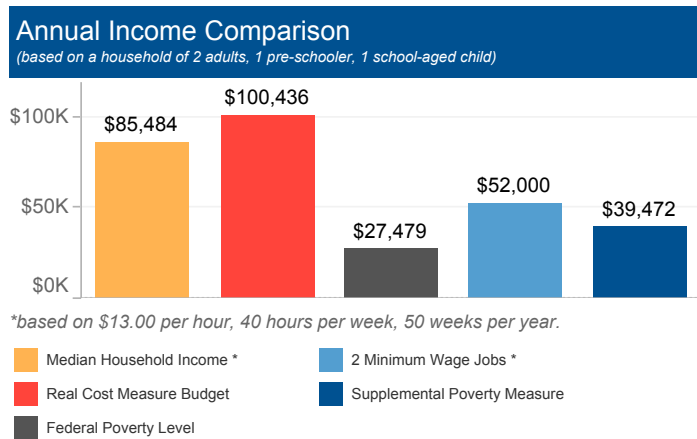


United Ways of California

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
125,544	38%	96%



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-schooler, 1 School-aged child
Housing	\$16,672	\$18,584	\$23,090
Food	\$4,756	\$8,728	\$13,488
Health Care	\$2,792	\$5,582	\$11,166
Child Care	\$0	\$0	\$17,790
Transportation	\$6,166	\$12,334	\$12,334
Miscellaneous	\$3,042	\$4,520	\$7,790
Taxes/Credits	\$6,404	\$8,051	\$14,778
FINAL BUDGET	\$39,832	\$57,799	\$100,436

Households of Color

Across the region, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 125,544 households below the Real Cost Measure, 66,666 are Latino.

Households with Young Children

- 67% 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. 71% in the region are below the Real Cost Measure.

Working Households

- 96% of households below RCM have at least one working adult.
- 67% 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

- 41% of all households in the region spend more than 30% of their income on housing.

Education

	# below RCM	% below RCM
Less than High School	30,562	73%
High School Diploma or Equivalent	25,019	50%
Some College, Assoc. or Voc.	44,780	42%
Bachelor's degree or higher	25,183	19%

Ethnicity

	# below RCM	% below RCM
Latino	66,666	55%
African American or Black		
Asian American/Pacific Islander	6,097	37%
White	50,335	27%
Native American/Alaska Native		

Household Type

	# below RCM	% below RCM
Single Mothers	17,260	71%
Seniors	18,399	25%
Married Couples	46,081	34%
Informal Families	28,159	39%

Citizenship/Nativity

	# below RCM	% below RCM
Foreign Born, Non-Citizen	36,719	69%
Foreign Born, Naturalized	11,702	34%
Born a US Citizen	77,123	31%

** 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.

Central Coast: San Luis Obispo, Santa Barbara, Monterey and San Benito counties.

Findings drawn from *The Real Cost Measure in California 2023* by United Ways of California. Data calculated for this geographic profile is from 2021. For detailed methodology, please visit <https://www.unitedwaysca.org/realcost>.