## San Bernardino 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 Househo<br>below Real Cost N  |                                  | % of Households<br>below Real Cost Measure |                        | % of Households below Real Cost<br>Measure with at least 1 Working Adult |                       |   |
|--|----------------------------------|--|------------------------|--|-----------------------|---|
| 212,978  |                                  | 39%  |                        | 97%  |                       |   |
| Annual Income Compan<br>based on a household of 2 adults, 1 pre-   | Household Budg                   | Household Budgets                          |                        |  |                       |   |
| 100K \$85,584<br>\$76,421  | 8                                |  |                        | 1 Adult  | 2 Adults              | 2 Adults, 7<br>Pre-schooler, 7<br>School-aged child |
| \$50K  | \$52,000                         | \$39,472                                   | Housing                | \$11,460   | \$13,272              | \$16,680  |
|  | \$27,479                         |  | Food                   | \$4,488  | \$8,232               | \$12,720  |
|  | \$21,419                         |  | Health Care            | \$2,640  | \$5.268               | \$10,548  |
|  |                                  |  | Child Care             | \$0  | \$0                   |   |
| based on \$13.00 per hour, 40 hou  | ırs per week. 50 weeks per vear. |  | Transportation         | \$5,892  | \$11,784              | \$11,784  |
| Median Houshold Income *   | 2 Minimum Wage Jobs *            |  | Miscellaneous          | \$2,448  | \$3,852               | \$6,756   |
| Real Cost Measure Budget   | Supplemental Poverty Measure     |  | Taxes/Credits          | \$4,566  | \$6,080               |   |
| Federal Poverty Level  |                                  |  | FINAL BUDGET           | \$31,494   | \$48,488              | \$85,588  |
| Across the county, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 212,978 households below the Real Cost Measure, 123,928 are Latino.                  |                                  | Education                                  |                        | # below  | # below RCM % below F |   |
|  |                                  | Less than High School                      |                        |  | 49,861                | 64%   |
|  |                                  | High School Diploma or Equivalent          |                        |  | 67,364                |   |
|  |                                  | Some College, Assoc. or Voc.               |                        |  | 65,395                | 36%   |
|  |                                  | Bachelor's degree or higher                |                        | 30,358   |                       | 20%   |
| louseholds with Young Chil   | Ethnicity                        |  | # below RCM % below RC |  | % below RCN           |   |
| <ul> <li>61% of households with children under six struggle, a rate much greater than that of the rest of the county.</li> <li>Single mothers are most likely to struggle. 73% in the county are below the Real Cost Measure.</li> </ul> |                                  | Latino                                     |                        | 123,928  |                       | 47%   |
|  |                                  | African American                           |                        | 22,205   |                       | 48%   |
|  |                                  | Asian American / Pacific Islander          |                        | 14,671   |                       | 289   |
| Vorking Households   | White                            |  |                        | 51,019   | 28%                   |   |
| -  | 20M have at least one            | Native Amer                                | ican/Alaska Native     |  |                       |   |
| <ul> <li>97% of households below RCM have at least one working adult.</li> <li>76% of heads of household who work are employed full time and year round.</li> </ul>  |                                  | Househo                                    | Household Type         |  | w RCM                 | % below RCN   |
|  |                                  | Single Mothers                             |                        |  | 43,156                | 73%   |
| A family of four (2 adults, 1  | infant, 1 school-aged child)     |  |                        |  | 19,719                | 26%   |
| would need to hold more th<br>jobs to achieve economic s   | an 3 full time, minimum-wage     | Im-wage Married Couples                    |                        |  | 91,139                | 36%   |
| jobs to achieve economic s   | ecunty.                          | Informal Far                               | nilies                 |  | 30,252                | 32%   |
| lousing Burden   |                                  | Citizenship/Nativity                       |                        | # belov  | w RCM                 | % below RCM   |
| <ul> <li>38% of all households in th<br/>30% of their income on hou</li> </ul>   |                                  | than<br>Foreign Born, Non-Citizen          |                        |  | 42,844                | 59%   |
|  |                                  | Born a US Citizen                          |                        |  | 137,407               | 36%   |
|  |                                  |  | n, Naturalized         |  | 32,727                | 34%   |

\*\* 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.

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.