

Santa Cruz County

The Real Cost Measure in California 2023



United Ways of California

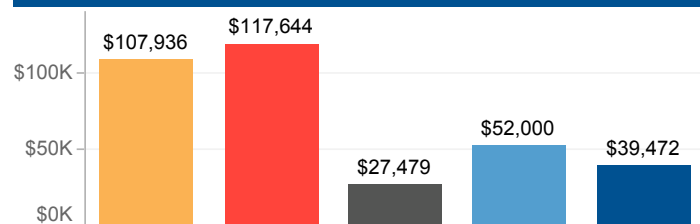
The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, 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
26,541	33%	96%

Annual Income Comparison

(based on a household of 2 adults, 1 pre-schooler, 1 school-aged child)



*based on \$13.00 per hour, 40 hours per week, 50 weeks per year.



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-schooler, 1 School-aged child
Housing	\$23,916	\$27,504	\$36,252
Food	\$4,284	\$7,848	\$12,132
Health Care	\$2,520	\$5,028	\$10,068
Child Care	\$0	\$0	\$19,128
Transportation	\$5,484	\$10,968	\$10,968
Miscellaneous	\$3,624	\$5,136	\$8,856
Taxes/Credits	\$8,307	\$9,862	\$20,240
FINAL BUDGET	\$48,135	\$66,346	\$117,644

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 26,541 households below the Real Cost Measure, 10,343 are Latino.

Households with Young Children

A sufficient sample size is not available to report on the number of households with young children struggling below the Real Cost Measure.

Working Households

- 96% of households below RCM have at least one working adult.
- 66% 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

- 40% of all households in the county spend more than 30% of their income on housing.

Education

	# below RCM	% below RCM
Less than High School		
High School Diploma or Equivalent	5,181	60%
Some College, Assoc. or Voc.	8,435	37%
Bachelor's degree or higher	8,200	20%

Ethnicity

	# below RCM	% below RCM
Latino	10,343	58%
African American		
Asian American / Pacific Islander		
White	14,073	25%
Native American/Alaska Native		

Household Type

	# below RCM	% below RCM
Single Mothers		
Seniors	5,920	31%
Married Couples	9,196	28%
Informal Families	6,833	36%

Citizenship/Nativity

	# below RCM	% below RCM
Foreign Born, Non-Citizen	6,004	74%
Foreign Born, Naturalized		
Born a US Citizen	18,268	28%

** 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>.