

Greater San Diego

THE REAL COST MEASURE IN CALIFORNIA 2025



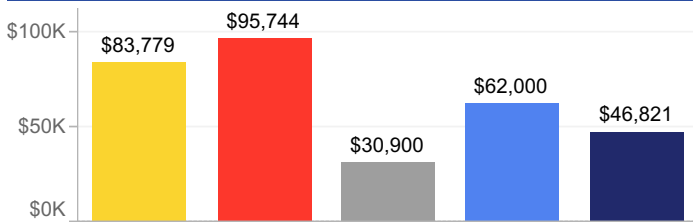
The Real Cost Measure (RCM) estimates the minimum amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation 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
323,297	31%	97%

Annual Income Comparison

Based on a Household of 2 Adults, 1 Pre-Schooler, 1 School-Aged Child



*based on \$15.50 per hour, 40 hours per week, 50 weeks per year.

- Median Household Income
- Real Cost Measure Budget
- Official Poverty Measure
- 2 Minimum Wage Jobs*
- Supplemental Poverty Measure

Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-Schooler, 1 School-Aged Child
Housing	\$14,916	\$16,734	\$21,324
Food	\$4,602	\$8,436	\$12,996
Health Care	\$2,646	\$5,298	\$10,596
Child Care	\$0	\$0	\$17,064
Transportation	\$6,390	\$12,780	\$12,780
Miscellaneous	\$2,856	\$4,320	\$7,476
Taxes/Credits	\$5,853	\$7,483	\$13,508
FINAL BUDGET	\$37,263	\$55,051	\$95,744

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 323,297 households below the Real Cost Measure, 138,277 are Latino.

Households with Young Children

- 50% 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

- 97% of households below RCM have at least one working adult.
- 81% 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

- 42% of all households in the region spend more than 30% of their income on housing.

Education

	# Below RCM	% Below RCM
Less than High School	53,465	64%
High School Diploma or Equivalent	71,976	52%
Some College, Assoc. or Voc.	112,751	39%
Bachelor's degree or higher	85,105	16%

Ethnicity

	# Below RCM	% Below RCM
Latino	138,277	47%
African American	15,626	36%
Asian American / Pacific Islander	35,775	29%
White	129,773	23%
Native American/Alaska Native		

Household Type

	# Below RCM	% Below RCM
Single Mothers	44,673	71%
Seniors	48,225	26%
Married Couples	129,403	30%
Informal Families	67,359	27%

Citizenship/Nativity

	# Below RCM	% Below RCM
Foreign Born, Non-Citizen	55,740	56%
Foreign Born, Naturalized	71,493	38%
Born a US Citizen	196,064	26%

**Minimum waged jobs based on \$15.50 per hour, 40 hours per week, 50 weeks per year. Median household earnings control for elder-led households and household led by person with disabilities consistent with the Real Cost Measure.

Greater San Diego: Imperial and San Diego counties.

Findings drawn from The Real Cost Measure in California 2025, by United Ways of California. Data calculated for this geographic profile is from 2023. For detailed methodology, visit <https://unitedwaysca.org/realcost>