

# San Francisco County

## THE REAL COST MEASURE IN CALIFORNIA 2025



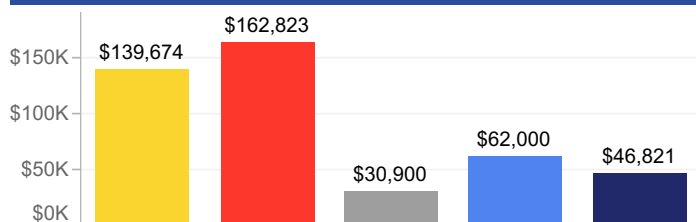
The Real Cost Measure (RCM) estimates the minimum amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation 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
90,615	29%	98%

### 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.



### Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-Schooler, 1 School-Aged Child
Housing	\$25,872	\$31,980	\$38,256
Food	\$6,624	\$12,144	\$18,696
Health Care	\$3,396	\$6,792	\$13,584
Child Care	\$0	\$0	\$30,132
Transportation	\$7,884	\$15,780	\$15,780
Miscellaneous	\$4,380	\$6,672	\$11,640
Taxes/Credits	\$10,687	\$14,394	\$34,735
FINAL BUDGET	\$58,843	\$87,762	\$162,823

### 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 90,615 households below the Real Cost Measure, 20,086 are Latino.

### Households with Young Children

- 31% of households with children under six struggle, a rate much greater than that of the rest of the county.
- Single mothers are most likely to struggle. 73% in the county are below the Real Cost Measure.

### Working Households

- 98% of households below RCM have at least one working adult.
- 72% 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

- 33% of all households in the county spend more than 30% of their income on housing.

### Education

	# Below RCM	% Below RCM
Less than High School	16,119	76%
High School Diploma or Equivalent	15,803	66%
Some College, Assoc. or Voc.	23,742	50%
Bachelor's degree or higher	34,951	16%

### Ethnicity

	# Below RCM	% Below RCM
Latino	20,086	46%
African American	6,054	58%
Asian American / Pacific Islander	31,830	32%
White	31,460	20%
Native American/Alaska Native		

### Household Type

	# Below RCM	% Below RCM
Single Mothers	7,287	73%
Seniors	22,193	42%
Married Couples	21,281	23%
Informal Families	31,168	23%

### Citizenship/Nativity

	# Below RCM	% Below RCM
Foreign Born, Naturalized	26,681	39%
Foreign Born, Non-Citizen	14,896	37%
Born a US Citizen	49,038	24%

\*\*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.