

Inland Empire The Real Cost Measure in California 2021



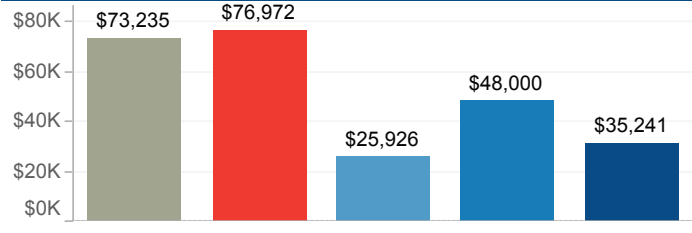
United Ways
of California

The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs (the “Real Cost Budget”) for a given household type in a specific community. The Real Cost Measure builds a bare-bones budget that reflects constrained yet reasonable choices for essential expenses: housing, food, transportation, health care, taxes and child care.

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
383,098	34%	97%

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



*based on \$12.00 per hour, 40 hours per week, 50 weeks per year.

- Median Adjusted HH Income
- RCM Budget
- Median Poverty Threshold
- 2 Minimum Wage Jobs*
- Supplemental Poverty Measure

Household Budgets

	1 Adult	2 Adults	2 Adults 1 Pre-schooler 1 School-aged
Housing	\$9,912	\$11,832	\$14,785
Food	\$4,032	\$7,386	\$11,407
Health Care	\$2,334	\$4,663	\$9,329
Child Care	\$0	\$0	\$15,234
Transportation	\$5,328	\$10,658	\$10,658
Miscellaneous	\$2,161	\$3,455	\$6,144
Taxes/Credits	\$3,784	\$5,193	\$9,418
FINAL BUDGET	\$27,549	\$43,185	\$76,972

Households of color struggle disproportionately...

- Across the region, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 383,098 households below the Real Cost Measure, 222,397 are Latino.

Families with children face a larger barrier to economic security...

- 59% of households with children under six struggle, a rate much greater than that of the region.
- Single mothers are most likely to struggle. 70% in the region are below the Real Cost Measure.

Families work, but don't earn enough...

- 97% of households below RCM have at least one working adult.
- 83% 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 2 full time, minimum-wage jobs to achieve economic security.**

High housing costs are a major challenge for struggling households...

- 37% of all households in the region spend more than 30% of their income on housing.

**based on \$12.00 per hour, 40 hours per week, 50 weeks per year.

Education # below RCM % below RCM

Less than High School	89,096	59%
High School Diploma or Equivalent	106,758	42%
Some College, Assoc. or Voc.	135,601	31%
College degree or higher	51,653	15%

Ethnicity # below RCM % below RCM

Latino	222,397	42%
African American	27,485	32%
Asian American/Pacific Islander	26,966	28%
White	103,776	22%
Native American/Alaska Native		

Household Type # below RCM % below RCM

Single Mothers	74,176	70%
Seniors	43,835	24%
Married Couples	173,111	33%
Informal Families	47,793	27%

Citizenship/Nativity # below RCM % below RCM

Foreign Born, Non-Citizen	77,719	61%
Foreign Born, Naturalized	75,889	37%
Born a US Citizen	229,490	29%

Inland Empire: Riverside and San Bernardino counties.

Findings drawn from The Real Cost Measure in California 2021, by United Ways of California in partnership with B3 Consults. Data calculated for this geographic profile is from 2019. For detailed methodology, visit <http://unitedwaysca.org/realcost>.