

San Bernardino County The Real Cost Measure in California 2021

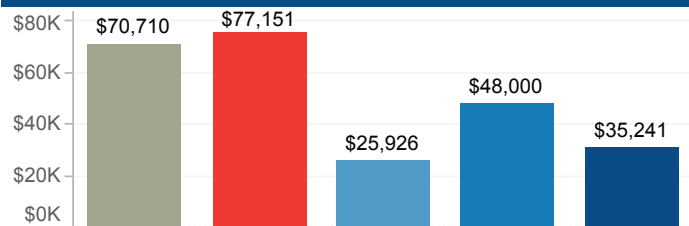


The Real Cost Measure (RCM) estimates the amount of income required to meet basic needs (the “Real Cost Budget”) for a given household type in a specific community. The Real Cost Measure builds a bare-bones budget that reflects constrained yet reasonable choices for essential expenses: housing, food, 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
189,538	36%	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	\$14,783
Food	\$4,043	\$7,417	\$11,449
Health Care	\$2,327	\$4,657	\$9,312
Child Care	\$0	\$0	\$15,337
Transportation	\$5,327	\$10,658	\$10,658
Miscellaneous	\$2,161	\$3,454	\$6,156
Taxes/Credits	\$3,785	\$5,198	\$9,456
FINAL BUDGET	\$27,555	\$43,216	\$77,151

Households of color struggle disproportionately...

- Across the county, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 189,538 households below the Real Cost Measure, 109,845 are Latino.

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

- 64% 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. 70% in the county are below the Real Cost Measure.

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

- 97% of households below RCM have at least one working adult.
- 82% 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.**

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

- 38% of all households in the county 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	47,060	61%
High School Diploma or Equivalent	54,007	47%
Some College, Assoc. or Voc.	65,546	35%
College degree or higher	22,925	16%

Ethnicity # below RCM % below RCM

Latino	109,845	45%
African American	16,485	38%
Asian American/Pacific Islander	15,475	31%
White	46,893	25%
Native American/Alaska Native		

Household Type # below RCM % below RCM

Single Mothers	37,886	70%
Seniors	17,655	24%
Married Couples	87,977	35%
Informal Families	22,110	26%

Citizenship/Nativity # below RCM % below RCM

Foreign Born, Non-Citizen	39,610	62%
Foreign Born, Naturalized	34,634	36%
Born a US Citizen	115,294	31%