



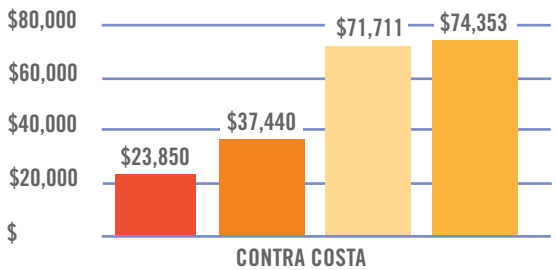
United Way of the Bay Area

SELF SUFFICIENCY IN CONTRA COSTA COUNTY

The Self Sufficiency Standard measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variation in costs.

# OF HOUSEHOLDS BELOW STANDARD 71,072	% BELOW STANDARD 26.1	% BELOW WITH 1 OR MORE WORKERS 86.0
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2014 ANNUAL INCOME COMPARISON (2 ADULTS, 2 CHILDREN)



■ Federal Poverty Line
 ■ CA Minimum Wage (2 jobs)
■ Self Sufficiency Income
 ■ Median Family Income (2012)

FAMILIES WORK, BUT DON'T EARN ENOUGH.

- Of the households that have incomes below the standard, 86.0% have one or more workers.
- A family of four (two adults, two children) would need to hold almost four full-time, minimum-wage jobs to achieve self-sufficiency.
- Among households below the standard, 7.4% reported receiving Public Assistance (TANF) and 17.5% reported receiving Food Stamps (SNAP).

EDUCATION

	% BELOW STANDARD
Less than HS	73.5
High-school graduates	41.9
Some college	28.4
College graduates	11.5

• The 15,760 Contra Costa County heads of household who did not complete high school are nearly 6 times as likely as college graduates to have incomes below the standard.

• 2012 figures show that 10.1% of Contra Costa County public high school students who started in 2008 dropped out.

ETHNICITY

	% BELOW STANDARD
Latino	49.7
African American	44.7
Asian & Pacific Islander	22.5
White	14.8

• African Americans and Latinos have a disproportionate number of households with incomes below the standard.

THE SSS BUDGET OF "BARE BONES" COSTS AND TAX CREDITS FOR A GIVEN FAMILY

FOR A FAMILY* OF:	SSS IN 2011 (ANNUAL):	SSS IN 2014 (ANNUAL):	% INCREASE:
2 Adults with 1 pre-school and 1 school age child	\$69,069	\$71,711	3.7
1 Adult with 1 school-age child	\$44,174	\$47,543	7.1

* The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

HOUSEHOLD TYPE

	% BELOW STANDARD
Single Mothers	61.0
Single Fathers	47.2
Couple, with children	30.0
No Children	17.2

• Households with children are more likely than households without children to live below the standard.

• Families headed by single women are more than twice as likely as two-parent households to have incomes below the standard.

COSTS ARE INCREASED IN KEY AREAS

MONTHLY COSTS FOR FAMILY OF FOUR*:	IN 2011:	IN 2014:	% INCREASE:
Housing	\$ 1,456	\$ 1,517	4.0
Child Care	\$ 1,573	\$ 1,565	-0.5
Food	\$ 863	\$ 939	8.1
Transportation	\$ 206	\$ 206	0
Health Care	\$ 452	\$ 534	15.4
Miscellaneous	\$ 455	\$ 476	4.4
Taxes **	\$ 1,017	\$ 1,004	-1.3

* Family of four is 2 adults, 1 pre-school and 1 school-aged child

** Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS