

San Francisco County

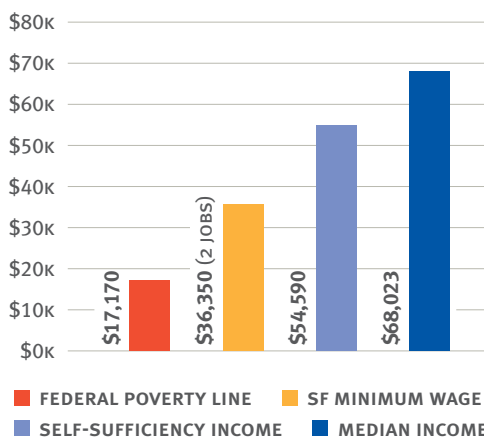


The **Self-Sufficiency Standard** measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

# HOUSEHOLDS BELOW STANDARD:	% BELOW STANDARD:	% BELOW STANDARD WITH 1 OR MORE WORKERS:
45,697	18.8%	81.6%

2007 ANNUAL INCOME COMPARISON

(Based on a family of 2 adults and 1 infant)



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

- Of the households that have incomes below the Standard, 81.6% have one or more workers.
- A family of three (2 adults, one infant) would need to hold three full-time, minimum-wage jobs to achieve self-sufficiency.
- Among households below the Standard, only 4.3% received Public Assistance (TANF) and 8.5% received Food Stamps (SNAP).

MONTHLY COSTS

	1 adult	2 adults	1 adult + 1 presch. + 1 school age	2 adults + 1 infant (% of income*)
Housing	\$1,154	\$1,154	\$1,444	\$1,444 (31%)
Child Care	\$0	\$0	\$1,400	\$1,014 (22%)
Food	\$292	\$576	\$663	\$704 (15%)
Transportation	\$45	\$90	\$45	\$90 (2%)
Health Care	\$104	\$303	\$276	\$316 (7%)
Miscellaneous	\$160	\$212	\$383	\$357 (8%)
Taxes	\$386	\$353	\$861	\$758 (16%)
Earned Income Tax Credit	\$0	\$0	\$0	\$0
Child Care Tax Credit	\$0	\$0	-\$100	-\$50
Child Tax Credit	\$0	\$0	-\$167	-\$83
Monthly Total	\$2,141	\$2,688	\$4,805	\$4,549

SELF-SUFFICIENCY WAGE

Hourly (per adult)	\$12.17	\$7.64	\$27.30	\$12.92
Annual Total	\$25,693	\$32,259	\$57,658	\$54,590

*Monthly cost percentages do not account for tax credits.

EDUCATION % BELOW STANDARD

Less than high school	62.8
High-school graduates	40.9
Some college	26.1
College graduates	7.9

- The 16,301 San Francisco County households who did not complete high school are almost eight times more likely than college graduates to have incomes below the Standard.
- 20.8% of San Francisco County public high school students dropped out in 2008.

ETHNICITY % BELOW STANDARD

African American	43.7
Latinos	35.6
Asian and Pacific Islander	25.7
White	9.9

- African Americans and Latinos have a disproportionate number of households with incomes below the Standard.

HOUSEHOLD TYPE % BELOW STANDARD

Single mother	47.0
Single father	46.0
Married with children	24.8
No children	14.8

- Households with children are more than two times more likely than households without children to fall below the Standard.
- Families headed by single women are almost two times more likely than two-parent households to have incomes below the Standard.

Data drawn from *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* by Dr. Diana Pearce at the University of Washington, on behalf of United Way and Insight Center for Community Economic Development. For full report go to www.liveunitedca.org.