

CALIFORNIA BUDGET PROJECT

MAKING ENDS MEET:

How Much Does It Cost
To Raise a Family in California?

June 2010

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Acknowledgments

This report updates and expands upon previous editions of the California Budget Project's (CBP) *Making Ends Meet: How Much Does It Cost To Raise a Family in California?* Raúl Macías and Alissa Anderson updated this report with assistance from Ryan Sandler. The CBP wishes to thank the Michigan League for Human Services, whose *Economic Self-Sufficiency: A Michigan Benchmark* served as a model for this report. The CBP also wishes to thank the foundations and individuals who provide general operating support for our work.

California Budget Project

The CBP was founded in 1994 to provide Californians with a source of timely, objective, and accessible expertise on state fiscal and economic policy issues. The CBP engages in independent fiscal and policy analysis and public education with the goal of improving public policies affecting the economic and social well-being of low- and middle-income Californians. Support for the CBP comes from foundation grants, publications, and individual contributions.

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INTRODUCTION

The Great Recession has battered California's economy and left millions of workers and their families without jobs and with reduced incomes. While home prices in most parts of the state have fallen substantially, the cost of health care, child care, and other basic necessities has continued to rise. As a result, millions of Californians continue to struggle to make ends meet.

This report estimates the amount families and single adults need to earn in order to achieve a modest standard of living without assistance from public programs.¹ In developing these estimates, the California Budget Project (CBP) hopes to provide a benchmark for assessing the adequacy of current employment opportunities and public policies that address the economic challenges facing many working families.

Researchers and policymakers typically use the federal poverty line (FPL) as the benchmark to judge economic well-being.² For most purposes, the poverty line is an obsolete measure that fails to take into account the reality of modern families. For example, the poverty line does not take into account the cost of child care in determining what constitutes a family's basic needs. Moreover, as a national standard, the poverty line does not reflect California's high cost of living. The shortcomings of the poverty line have led to efforts to develop more accurate measures of economic well-being. The US Census Bureau, for

example, will soon release a new, supplemental measure based on how much families typically spend on basic necessities, adjusted for housing cost differences throughout the US.³

This report takes a similar approach. It starts from the ground up, building a basic family budget based on the cost of housing, food, child care, and other essentials needed to support a family without public or private assistance. The standard of living envisioned is more than a "bare bones" existence, yet covers only basic expenses, allowing little to no room for "extras" such as college savings, vacations, or emergencies.

Specifically, this report estimates typical costs of housing and utilities, child care, transportation, food, health coverage, payroll and income taxes, and miscellaneous expenses for four hypothetical families: a single adult, a single working parent with two children, a two parent family with two children and one working parent, and two working parents with two children. Because housing and other costs vary throughout California, this report provides basic family budgets for each county in the state. While the report includes an overall state estimate (Figure 1), housing and other costs vary sufficiently that the county estimates are more meaningful. Finally, this report translates the basic family budget into the hourly wage needed by each of the four family types based on a 40-hour workweek and year-round employment.

Figure 1: Basic Family Budgets — Statewide

Figure 1a: Monthly Budget for a Single Adult
Total = \$2,537

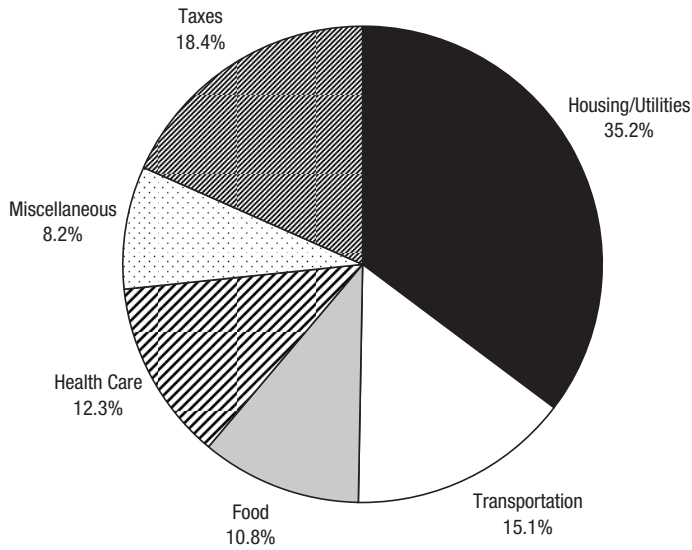


Figure 1b: Monthly Budget for a Single Parent Family
Total = \$5,353

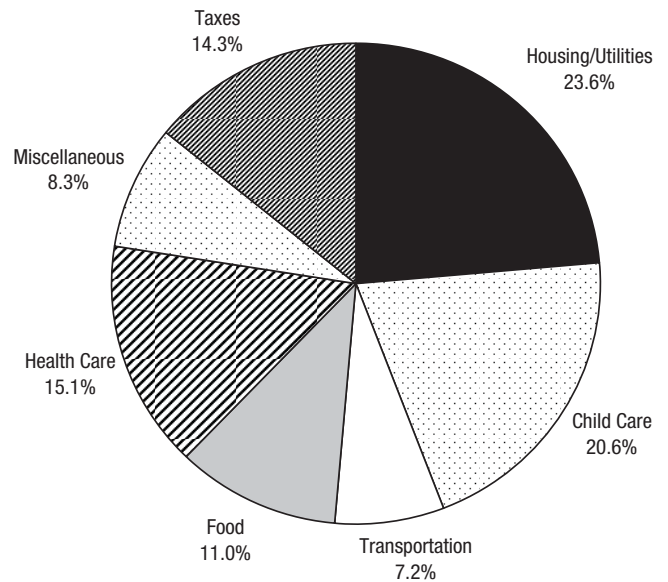


Figure 1c: Monthly Budget for a Two Parent Family
With One Working Parent
Total = \$4,503

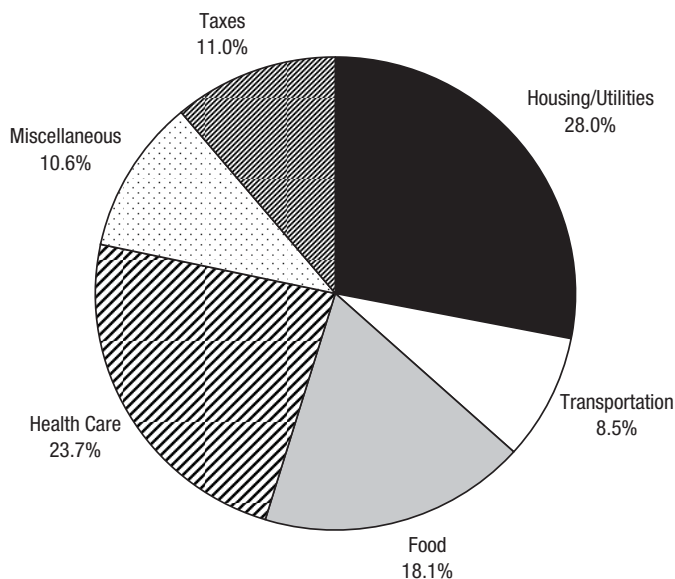
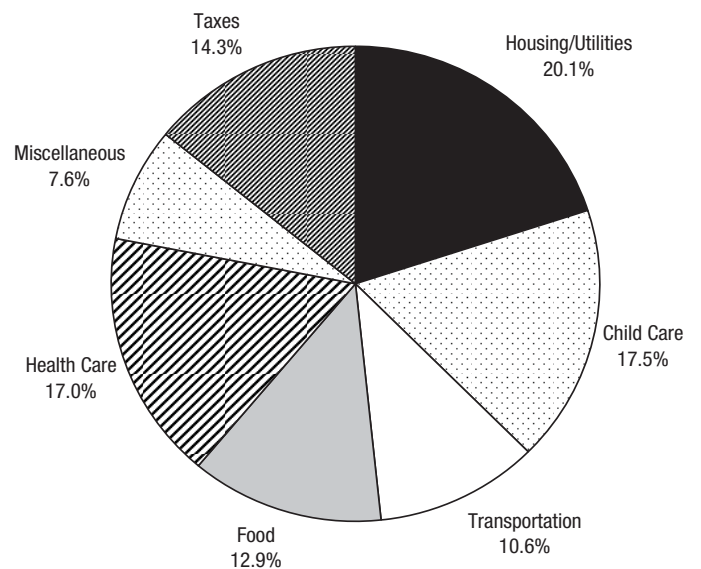


Figure 1d: Monthly Budget for a Two Working Parent Family
Total = \$6,292



HOW MUCH DOES IT COST TO SUPPORT A FAMILY?

In order to support a modest standard of living, this report estimates that:

- A single adult needs an annual income of \$30,445, equivalent to an hourly wage of \$14.64. County estimates range from \$25,298 in Kern to \$36,319 in Monterey (\$12.16 to \$17.46 per hour).
- A single parent family needs an annual income of \$64,239, equivalent to an hourly wage of \$30.88. County estimates range from \$52,433 in Tulare to \$81,820 in Marin (\$25.21 to \$39.34 per hour).
- A two parent family with one employed parent needs an annual income of \$54,039, equivalent to an hourly wage of \$25.98. County estimates range from \$45,491 in Tulare to \$64,319 in Mono (\$21.87 to \$30.92 per hour).
- A family with two working parents needs an annual income of \$75,500, equivalent to each parent working full-time for an hourly wage of \$18.15. County estimates range from \$62,953 in Tulare to \$89,815 in Marin (\$15.13 to \$21.59 per hour for each parent).

The hourly wage needed to earn the basic family budget for families with children is three to four times the state's minimum wage (\$8.00 per hour). The hourly wage required by single parents and the employed parent in two parent families with one worker also far exceeds the 2009 median hourly wage (\$19.01) for California workers – the hourly wage earned by the worker exactly at the middle of the earnings distribution (Table 1). Moreover, the hourly wage standard estimated in this report assumes full-time employment for 40 hours per week, 52 weeks per year and does not allow for any unpaid days off during a year. Part-time or part-year workers would need higher hourly wages to earn the same annual income. A single parent must earn almost as much as the two working parents in order to pay for child care, while realizing only modest savings for food, health care, and other household expenses. On the other hand, a two parent family in which only one parent works can live on less, since one parent can stay home with the children.

It is important to note what is *not* included in the basic family budget. For example, these estimates assume that families rent, rather than own, their homes and live in housing that many would consider overcrowded for a three- or four-person household. For many families, homeownership remains a dream, particularly in many of California's urban communities, which are among the most costly housing markets in the country. The basic family budgets assume that families use home-based child care, rather than more expensive center-based care, and that health coverage is purchased privately

with no assistance from an employer. Finally, these estimates allow very little to no room for savings toward retirement or a child's college education.

Table 1: How Do Basic Family Budgets Compare?

	Hourly Wage	Annual Income
Basic Family Budget for a Single Adult	\$14.64	\$30,445
Basic Family Budget for a Single Parent Family	\$30.88	\$64,239
Basic Family Budget for a Two Parent Family With One Working Parent	\$25.98	\$54,039
Basic Family Budget for a Two Parent Family With Two Working Parents*	\$18.15	\$75,500
2009 California Minimum Hourly Wage**	\$8.00	\$16,640
2009 Median Hourly Wage**	\$19.01	\$39,541
2009 Poverty Line for a Family of 3***	\$8.31	\$17,285
2009 Poverty Line for a Family of 4***	\$10.46	\$21,756

* Hourly wage is the amount each parent must earn. Annual equivalent is the sum of both parents' earnings assuming full-time, full-year work.

** Annual income assumes 40-hour workweek, 52 weeks per year.

*** Hourly equivalent assumes 40-hour workweek, 52 weeks per year.

Source: Department of Industrial Relations, US Census Bureau, and CBP analysis of US Census Bureau data

Many Californians support their families on less than the standards estimated in this report. Some can live on less because they receive health coverage from their jobs or are able to leave their children with family or friends while at work, or because they cut costs to make ends meet. Others, including many working families, rely on public programs such as food stamps, subsidized child care, Medi-Cal, or Healthy Families in order to make ends meet; others rely on private charities or go into debt because their income is insufficient to pay for basic needs. The CBP's basic family budget provides an estimate of the income needed to meet basic needs without assistance.

Conclusion

This report illustrates the difficulties that families face in meeting basic living expenses. The basic family budgets presented in this report all require incomes much higher than those provided by minimum wage work and, in many cases, more than the median wage. The disparity between the wages available from work and the cost of raising a family provides an important foundation for policy deliberations. Public policies can help families move toward self-sufficiency by boosting incomes or by providing help with access to necessities, such as child care and health coverage.

Public policies also can target public dollars, such as job training and economic development programs, toward higher-wage jobs and industries that pay their workers a sufficient income to make ends meet.

METHODOLOGY

This report presents a basic family budget for four family types: a single adult, a single parent family with two children, a two parent family with one working parent and two children, and a two working parent family with two children. The basic family budgets presented in this report are estimates. Families' actual expenditures vary based on their individual circumstances, needs, and financial resources. Wherever possible, this report is based on actual costs or generally accepted standards, such as Fair Market Rents (FMRs) for the cost of housing. The overall estimates for California are based on the average cost of the items comprising the basic family budgets for each county, weighted by county population. Specific data sources and the methodology used to calculate the basic family budgets are described below.

Housing and Utilities

The cost of housing and utilities presented in this report is based on 2009 FMRs, which are published annually by the US Department of Housing and Urban Development (HUD) and provide an estimate of the cost of shelter and utilities, excluding telephone service, in a given area. FMRs generally represent the 40th percentile of rents paid by recent movers in an area, meaning that the cost of 40 percent of the rental housing in an area is lower than the FMR and 60 percent is higher. HUD sets FMR values at the 50th percentile in some metropolitan areas where affordable housing can be difficult to obtain. Those seeking housing may not be able to locate units at the rents shown in this report, particularly in parts of the state where housing markets are tight.

Many families' housing costs exceed those presented in this report. For the state as a whole, this report estimates that rent and utilities account for 35.2 percent of a single adult's basic budget, 23.6 percent of a single parent family's budget, 28.0 percent of the budget for a two parent family with one working parent, and 20.1 percent of a two working parent family's budget. This report assumes that a single adult rents a studio unit, while single and two parent families rent two-bedroom apartments. This assumption follows the guidelines established by HUD for Section 8 housing, which require one bedroom for every two occupants to sleep in.⁴ Living in a two-bedroom apartment would require children, including older children of the opposite sex, to share a bedroom. However, the cost differential between two- and three-bedroom housing is significant, and the cost of a larger unit would be prohibitive for many families struggling to make ends meet. On average, a one-bedroom

apartment costs \$143 per month (\$1,720 per year) more than a studio unit, and a three-bedroom unit costs \$494 per month (\$5,927 per year) more than a two-bedroom unit.⁵ In many parts of the state, the cost of larger rental units is significantly higher (Appendix A lists FMRs for studio, one-, two-, and three-bedroom units). While HUD recommends that families spend no more than 30 percent of their incomes on housing, in reality, many families spend a much larger share. In 2008, more than half (54.7 percent) of all California renter households spent 30 percent or more of their incomes on rent; more than one-quarter (27.9 percent) spent at least half of their incomes on rent.⁶

This report assumes that families rent, rather than own, their homes. For many families, homeownership remains a dream. California's homeownership rate, at 57.0 percent, was the second lowest among the 50 states in 2008.⁷ The income needed to purchase the median-priced home varies significantly by county and the amount of the down payment a family is able to afford (Table 2). Due to the sharp decline in home prices in most parts of the state since 2007, housing has become relatively more affordable. For example, the income needed to pay mortgage costs for the median-priced home – assuming a down payment of 5 percent – is less than the typical household income in 10 of the 31 counties for which data are available. Most of these counties are in the Central Valley. In the remaining 21 counties, the income needed to purchase the median-priced home continues to exceed the typical household income. For example, the affordability gap for Santa Clara County is approximately \$43,000, and the gap for Los Angeles County is \$36,000.⁸ While it may be possible to buy a house with a minimal down payment, a smaller down payment means a higher mortgage payment.⁹ In San Francisco and Marin counties, for example, a 20 percent down payment narrows the affordability gap for the median-priced home by more than \$25,000. However, for many families, saving for a down payment constitutes the most significant barrier to ownership.

Child Care

This report assumes that a single working parent family and a two working parent family each has two children, one requiring full-time care and another requiring after-school care. Child care costs are based on monthly estimates for full-time infant care and part-time care for school-age children in each county in 2007, adjusted for inflation using the Consumer Price Index (CPI) for child care.¹⁰ This report assumes that care is provided in licensed family child care homes, rather than in licensed child

Table 2: How Much Income Do Californians Need To Buy a Median-Priced Home?

County	Median-Priced Home (2008)	Median Household Income (2008)	Income Needed To Purchase Median-Priced Home (20% Down Payment)*	Gap Between Median Income and Income Needed	Income Needed To Purchase Median-Priced Home (5% Down Payment)*	Gap Between Median Income and Income Needed
Alameda	\$426,500	\$70,395	\$82,193	\$11,798	\$97,604	\$27,209
Contra Costa	\$340,000	\$78,618	\$65,523	(\$13,095)	\$77,808	(\$810)
El Dorado	\$380,000	\$67,660	\$73,231	\$5,571	\$86,962	\$19,302
Fresno	\$215,000	\$43,737	\$41,434	(\$2,303)	\$49,202	\$5,465
Kern	\$190,000	\$44,733	\$36,616	(\$8,117)	\$43,481	(\$1,252)
Los Angeles	\$400,000	\$55,499	\$77,086	\$21,587	\$91,539	\$36,040
Madera	\$190,000	\$47,394	\$36,616	(\$10,778)	\$43,481	(\$3,913)
Marin	\$749,500	\$91,982	\$144,439	\$52,457	\$171,522	\$79,540
Merced	\$155,000	\$42,303	\$29,871	(\$12,432)	\$35,471	(\$6,832)
Monterey	\$317,000	\$59,375	\$61,090	\$1,715	\$72,545	\$13,170
Napa	\$443,250	\$65,158	\$85,421	\$20,263	\$101,437	\$36,279
Nevada	\$380,000	\$53,195	\$73,231	\$20,036	\$86,962	\$33,767
Orange	\$450,000	\$75,078	\$86,721	\$11,643	\$102,982	\$27,904
Placer	\$341,000	\$75,183	\$65,716	(\$9,467)	\$78,037	\$2,854
Riverside	\$260,000	\$57,792	\$50,106	(\$7,686)	\$59,501	\$1,709
Sacramento	\$214,500	\$56,984	\$41,337	(\$15,647)	\$49,088	(\$7,896)
San Bernardino	\$225,000	\$55,021	\$43,361	(\$11,660)	\$51,491	(\$3,530)
San Diego	\$360,000	\$63,026	\$69,377	\$6,351	\$82,385	\$19,359
San Francisco	\$725,000	\$73,798	\$139,718	\$65,920	\$165,915	\$92,117
San Joaquin	\$215,000	\$54,882	\$41,434	(\$13,448)	\$49,202	(\$5,680)
San Luis Obispo	\$440,000	\$60,534	\$84,794	\$24,260	\$100,693	\$40,159
San Mateo	\$683,000	\$85,153	\$131,624	\$46,471	\$156,303	\$71,150
Santa Barbara	\$340,000	\$61,543	\$65,523	\$3,980	\$77,808	\$16,265
Santa Clara	\$578,000	\$88,846	\$111,389	\$22,543	\$132,274	\$43,428
Santa Cruz	\$495,000	\$67,466	\$95,394	\$27,928	\$113,280	\$45,814
Solano	\$275,000	\$70,635	\$52,996	(\$17,639)	\$62,933	(\$7,702)
Sonoma	\$365,000	\$62,238	\$70,341	\$8,103	\$83,530	\$21,292
Stanislaus	\$190,000	\$50,359	\$36,616	(\$13,743)	\$43,481	(\$6,878)
Tulare	\$192,000	\$45,117	\$37,001	(\$8,116)	\$43,939	(\$1,178)
Ventura	\$406,000	\$76,860	\$78,242	\$1,382	\$92,912	\$16,052
Yolo	\$298,750	\$60,001	\$57,573	(\$2,428)	\$68,368	\$8,367

* Assumes a 30-year conventional fixed-rate mortgage with a 6.04 percent interest rate.

Note: Calculations for the income needed to buy the median-priced home assume that mortgage payments make up 30 percent of household income.

Source: CBP analysis of MDA DataQuick, Federal Reserve System, and US Census Bureau data

care centers. Family-based child care typically costs less than that provided in a licensed center. Families with more or younger children will have higher child care costs, while those with fewer or older children will have lower costs. In some instances, neighbors or family members may provide child care at little or no cost, reducing the amount families spend for child care. In addition, some parents leave older children home alone due to the high cost of child care. For the state as a whole, child care consumes 20.6 percent of a single parent family's basic budget and 17.5 percent of a two working parent family's budget. This report assumes that the non-working parent in two parent families with one working parent provides child care and that these families do not pay for additional care.

Transportation

Transportation costs vary widely for families depending on factors such as commute distances, whether the family owns a car, and whether the family has access to and uses public transportation. The estimate for transportation costs used in this report is based on the US Department of Transportation's 2001 National Household Travel Survey. The transportation estimate represents the number of miles traveled on weekdays by an average single-person household with one car in each county, plus an estimate of miles driven on weekends based on the driving habits of US households.¹¹ The estimates do not account for long family vacations that are the norm for many California families. Transportation costs are based on the 2009 Internal Revenue Service (IRS) mileage allowance of 55.0 cents per mile.¹² However, Californians typically pay more for gas than does the rest of the country, which is not reflected in the national IRS rate. In May 2010, average weekly regular gas prices in California were 24.3 cents per gallon higher than the national average.¹³

The average distance driven on weekdays varies from 17.7 miles in San Francisco to 30.2 miles in Ventura County. Statewide, the basic family budget assumes single adults, single parents, and two parent families with one worker drive 696.2 miles per month. This estimate reflects 517.7 miles per month in weekday driving and 178.5 miles per month of weekend driving at a cost of \$383 per month. The estimate assumes that families with two working parents require two vehicles, with the second driver traveling only on weekdays with no weekend driving. This is equivalent to an additional 517.7 miles per month at a cost of \$285 per month.

The overwhelming majority of commuters in California travel to work by car rather than bus. Even in San Francisco, where public

transit is relatively accessible, 38.4 percent of workers drove alone to work in 2008 (Table 3).¹⁴ While public transportation may be less expensive, it may not be convenient or reliable. In rural areas, transit service may be nonexistent or infrequent, or may not serve needed destinations. In addition, the extra stop needed to pick up or drop off a child from day care, shop for groceries, and run other errands makes it difficult for many parents to use public transportation. Only 7.6 percent of California workers who earned less than \$25,000 commuted by public transportation in 2008.¹⁵

Transportation accounts for 15.1 percent of a single adult's basic budget, 7.2 percent of a single parent family's budget, 8.5 percent of the budget for a two parent family with one working parent, and 10.6 percent of a two working parent family's budget.

Table 3: Monthly Work Commute Transportation Costs

	Public Transit	Drive Alone
How Do Californians Commute? (2008)		
San Francisco*	31.9%	38.4%
Stanislaus County*	0.8%	80.2%
How Much Does It Cost To Commute? (2009)		
Butte County (Butte Regional Transit)	\$60	\$242
Fresno County (Fresno Area Express)	\$70	\$292
Los Angeles County (Metropolitan Transportation Authority)	\$86	\$255
San Diego County (Metropolitan Transit System)	\$108	\$297
San Francisco (San Francisco Municipal Transportation Agency)	\$70	\$211
San Francisco Bay Area (Bay Area Rapid Transit and AC Transit District)	\$176	\$275

* San Francisco has the lowest percentage of workers who drive alone to work, while Stanislaus County has the highest percentage of workers who drive alone to work.

Note: Public transit commuting costs are for monthly passes for one adult and one school-aged child, except for Bay Area Rapid Transit (BART), which does not have monthly passes. Commuting costs for one adult on BART are based on the round-trip fare for 21 days of travel between San Leandro and San Francisco Civic Center and include applicable discounts. Commuting costs for one school-aged child in the San Francisco Bay Area are based on a student AC Transit bus pass. The cost of driving is equal to average weekday miles driven per month by a single person household with one car in each county multiplied by the 2009 IRS reimbursement rate of 55 cents per mile, and does not include parking costs.

Source: Alameda-Contra Costa Transit District, Bay Area Rapid Transit, Butte County Association of Governments, City of Fresno, Internal Revenue Service, Los Angeles County Metropolitan Transportation Authority, Metropolitan Transit System, San Francisco Municipal Transportation Agency, and US Census Bureau

Food

The basic family budget estimates the cost of food consumed both at home and away from home. The estimate for food consumed at home is based on the June 2009 US Department of Agriculture (USDA) Low-Cost Food Plan.¹⁶ Estimates include the cost of food for a single adult and for single parent and two parent families, each with two children. For food costs, the report assumes that the adults in the family are between the ages of 19 and 50 and that one child is age 1 and one child is between the ages of 6 and 8. The estimated cost of food consumed away from home was calculated using the 2008 Consumer Expenditure Survey (CES), adjusted for inflation using the CPI for food away from home. Conservatively, the basic family budget's estimate for food away from home is half of the amount reported for families in the second fifth (quintile) of the income distribution in the CES (\$7.35 per week for single adults, \$22.05 per week for single parent families, \$29.39 per week for two parent families).¹⁷ Food consumed away from home includes lunches purchased out or the occasional family meal eaten in a restaurant. Food costs are assumed to be the same throughout the state.

This report estimates that food comprises 10.8 percent of a single adult's basic budget, 11.0 percent of a single parent family's budget, 18.1 percent of the budget for a two parent family with one working parent, and 12.9 percent of a two working parent family's budget.

Health Care

This report assumes that families purchase private individual health coverage. The cost of health coverage is based on Kaiser Permanente's \$500 deductible plan. Where Kaiser Permanente coverage is unavailable, the cost of health coverage is based on Anthem Blue Cross's SelectHMO plan or HMO Saver plan.¹⁸ Those with a family member who has a significant illness or other health condition, if they are able to obtain coverage, may pay substantially higher premiums. Out-of-pocket expenses for families in counties with Kaiser Permanente coverage include \$20 copayments for office visits and \$10 copayments for generic prescription drugs. Out-of-pocket costs for Anthem Blue Cross HMO Saver coverage are based on \$10 copayments for both office visits and generic prescription drugs. Out-of-pocket expenses for Anthem Blue Cross SelectHMO coverage are based on \$25 copayments for office visits and \$10 copayments for generic prescription drugs.

The basic family budget's estimate for out-of-pocket costs is conservative. These estimates do not take into account the cost of dental or vision coverage, which can add substantially to families' annual health care costs. Out-of-pocket estimates also do not include emergency room visits; surgery; lab tests;

ambulance services; hospitalization; or brand-name prescription drugs, which are more expensive and often subject to a separate deductible.

Although the basic family budgets in this report assume that families buy private health coverage, many families have job-based coverage. More than half (55.6 percent) of non-elderly Californians, including more than half (52.2 percent) of California's children, had coverage through their own job, that of a spouse, or that of a parent for all of 2007.¹⁹ While many families have job-based health coverage, most employers that provide health coverage require employees to pay a portion of the cost. In 2008, California workers paid, on average, \$283 per month, or 25.1 percent of the full cost of premiums, for job-based family coverage (Table 4).²⁰ This amount is considerably less than the \$1,021 per month in premium costs included in the basic family budget for a two parent family.

Table 4: Insured Californians Pay a Significant Share of Their Health Costs

	Job-Based Family Coverage	
	Average Monthly Premium	Percent of Total Average Monthly Cost
Employee Contribution	\$283	25.1%
Employer Contribution	\$844	74.9%
Privately Purchased Family Coverage		
Basic Family Budget Estimate of Monthly Premium (Two Parent Family)	\$1,021	

Source: California HealthCare Foundation and CBP analysis of Anthem Blue Cross and Kaiser Permanente data

California had the fourteenth-highest percentage of persons lacking health coverage in the nation in 2008.²¹ Moreover, low-income families are less likely to be insured than higher-income families. More than one-fifth (21.1 percent) of Californians under age 65 in families with incomes between 100 and 199 percent of the FPL lacked health coverage for all of 2007.²² In contrast, 4.1 percent of non-elderly Californians with incomes at or above 300 percent of the FPL were uninsured for all of 2007. The lower a family's income, the less likely a family is to have job-based health coverage. Fewer than three out of 10 non-elderly Californians with incomes between 100 and 199 percent of the FPL (28.9 percent) had job-based coverage for the full year, compared to 80.2 percent of those with incomes at or above 400 percent of the FPL.²³ Many families remain uninsured due to the high cost of privately purchased coverage. Only 5.5 percent of all Californians under age 65 were covered by privately purchased health coverage for all of 2007.²⁴

This report assumes that families do not receive assistance from public programs. However, some two parent families with one working parent described in this report would be eligible for the Healthy Families Program, a health insurance program subsidized by the state and federal governments for children in low-income families. For example, the basic family budget for a two parent family with one working parent in Los Angeles County is \$54,016, which is below the income limit for Healthy Families (\$55,128 for a family of four in 2009).²⁵ Enrollment in Healthy Families would greatly reduce the cost of health care and thus the income needed for this family (Table 5). In 2007, more than half of all uninsured children (56.4 percent) were eligible for Healthy Families or Medi-Cal.²⁶

Statewide, average health care costs consume 12.3 percent of a single adult's basic budget, 15.1 percent of a single parent family's budget, 23.7 percent of the budget for a two parent family with one working parent, and 17.0 percent of a two working parent family's budget.

Miscellaneous

The miscellaneous category includes expenditures on clothing and services, education, reading, personal care, housekeeping supplies, and basic home telephone service (Table 6). The estimates for telephone service do not include long distance calls. The "clothing and services" component of this category includes dry-cleaning and diaper service or disposable diapers, a major expense for families with infants and toddlers. Clothing accounts for between 3.0 and 4.6 percent of the total monthly budget for the family types in this report. This estimate represents the amount spent by families as measured by the 2008 CES, adjusted for inflation using the CPI. The "education and reading" component includes items such as books and newspapers. This report assumes that families spend half of

what a typical family spends on education and reading according to the CES. "Personal care" includes goods such as toothpaste and hair care products. "Housekeeping supplies" includes laundry and cleaning supplies, other household products, postage, and stationery. "Other" includes items such as charitable contributions, birthday presents, and renter's insurance, but does not make allowances for "big-ticket" items or significant savings. The cost of miscellaneous expenses is assumed to be constant throughout the state. The CBP's basic family budget makes no provision for entertainment, although the 2008 CES estimates that a three-person family spends \$258 per month and a four-person family spends \$312 per month on entertainment, such as movie rentals and toys.

Based on the averages determined in this report, miscellaneous costs consume 8.2 percent of a single adult's basic budget, 8.3 percent of a single parent family's budget, 10.6 percent of the budget for a two parent family with one working parent, and 7.6 percent of a two working parent family's budget.

Table 6: What Is Included Under Monthly Miscellaneous Expenses?

	Single Adult	Single Parent Family	Two Parent Family
Clothing and Services	\$77	\$199	\$209
Education and Reading	\$30	\$66	\$75
Personal Care	\$33	\$62	\$68
Housekeeping Supplies	\$30	\$67	\$79
Phone	\$23	\$23	\$23
Other	\$15	\$25	\$25
Total	\$208	\$442	\$479

Source: AT&T and US Bureau of Labor Statistics

Table 5: Families' Health Coverage Costs in Los Angeles County Are Lower if Children Are Enrolled in Healthy Families

	Basic Family Budget for a Two Parent (One Working) Family	Two Parents (One Working) Purchasing Private Coverage With Two Children Enrolled in Healthy Families	Difference
Health Care Costs			
Monthly	\$1,007	\$635	(\$372)
Annual	\$12,084	\$7,620	(\$4,464)
Income Needed To Support a Basic Family Budget			
Monthly	\$4,501	\$3,985	(\$517)
Annual	\$54,016	\$47,815	(\$6,201)

Note: The Healthy Families estimate is based on Kaiser Permanente premiums for spouses in Los Angeles County, a Healthy Families premium of \$48 per month to cover both children, plus copayments and prescription drug costs. The basic family budget would be \$6,201 lower for a family with children enrolled in Healthy Families in Los Angeles County. This reflects lower health care costs, as well as lower taxes due to the lower income needed to support a basic family budget.

Source: CBP analysis of Kaiser Permanente, Managed Risk Medical Insurance Board, US Census Bureau, and US Department of Health and Human Services data

Taxes

This report estimates the federal and state income and payroll (Social Security, Medicare, and State Disability Insurance) taxes paid by each family based on the income needed to cover the costs of the remainder of the basic family budget (Table 7). Each of these taxes is based on 2009 tax rates. The estimates for state income taxes reflect the changes made as part of the February 2009 budget agreement, which included temporarily raising California's personal income tax rates by 0.25 of a percentage point and reducing the state dependent tax credit from \$309 to \$98 per dependent in tax year 2009.²⁷ The estimates for state and federal income taxes assume that families do not itemize their deductions, but do claim the state renter's tax credit, state personal and dependent tax credits, and the federal personal and dependent tax exemptions for which they are eligible, as well as the federal Making Work Pay Credit, a refundable tax credit for individuals and families with earnings from work effective in tax years 2009 and 2010. The estimates also assume that single working parents and two working parent families claim federal and state child and dependent care tax credits.

The majority of the families presented in our estimates qualify for the state renter's tax credit. Married couples and heads of household with gross incomes of \$68,824 or less in 2009 were eligible for a \$120 credit and single adults with incomes of \$34,412 or less in 2009 were eligible for a \$60 credit.

Many of the families described in this report benefit from several temporary federal tax changes enacted as part of the American Recovery and Reinvestment Act of 2009 (ARRA). For example, all of the families qualify for the Making Work Pay Credit created

through the ARRA. Single adults and heads of household with incomes between \$6,452 and \$75,000 were eligible for a \$400 credit, and two parent families with incomes between \$12,904 and \$150,000 were eligible for an \$800 credit.²⁸ In addition, the ARRA temporarily increased eligibility for the child tax credit.²⁹ The ARRA also expanded the federal Earned Income Tax Credit (EITC), a refundable tax credit for low-income families with earnings from work.³⁰ However, none of the families presented in our estimates qualify for the EITC, which was available in 2009 to two parent families with incomes of less than \$45,295 if they had two qualifying children, to single parent families with incomes of less than \$40,295 if they had two qualifying children, and to single adults with incomes of less than \$13,440 if they did not have qualifying children.³¹

Income and payroll taxes account for 18.4 percent of a single adult's basic budget, 14.3 percent of a single parent family's budget, 11.0 percent of the budget for a two parent family with one working parent, and 14.3 percent of a two working parent family's budget. For all of the families with children, payroll taxes account for more than half of taxes owed (Figure 2). All of the families presented in this report owe state income taxes, and all of the families owe federal income taxes, except for two parent families with one worker in 16 counties.

The percentage of families' incomes going toward taxes is significantly higher for families in counties where the cost of living is high than for those living in areas where the cost of living is relatively low. For example, a two working parent family in Marin County would pay \$15,271 in taxes per year, while a two working parent family in Tulare County would pay \$6,801 in taxes per year. Families in high-cost-of-living counties pay more in taxes due to the higher incomes needed to support a basic family budget.

Table 7: How Much Do Families Pay in Taxes?
(Annual, Based on Statewide Basic Family Budgets)

	Annual Income	State Income Taxes	Federal Income Taxes	Medicare	Social Security	State Disability Insurance	Total Taxes
Single Adult	\$30,445	\$584	\$2,347	\$441	\$1,888	\$335	\$5,594
Single Parent Family	\$64,239	\$1,027	\$2,543	\$931	\$3,983	\$707	\$9,192
Two Parent Family (One Working)	\$54,039	\$665	\$571	\$784	\$3,350	\$594	\$5,964
Two Parent Family (Both Working)	\$75,500	\$1,597	\$2,590	\$1,095	\$4,681	\$831	\$10,793

Note: State income taxes include the child care credit for single parent and two working parent families who qualify and the state renter's credit for all families who qualify. Federal income taxes include child and dependent care credit for single parent and two working parent families, as well as the Making Work Pay Credit for all families.

Figure 2: Payroll Taxes Account for More Than Half of the Taxes Paid by California's Families With Children

Figure 2a: Taxes Paid by California's Single Adults Earning a Basic Family Budget

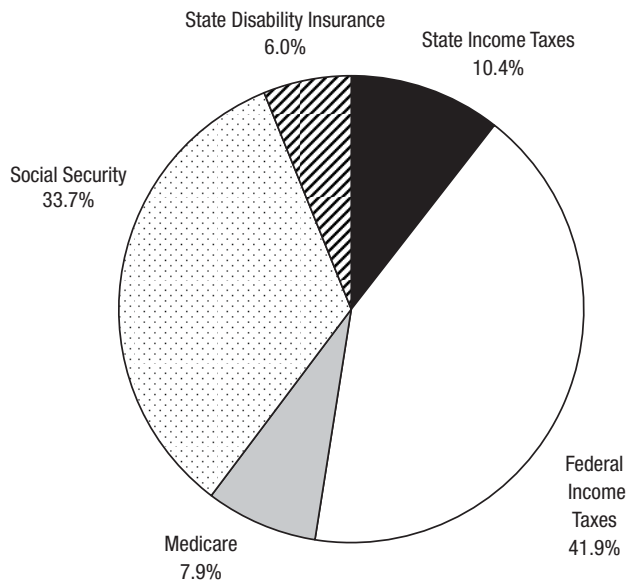


Figure 2b: Taxes Paid by California's Single Parent Families Earning a Basic Family Budget

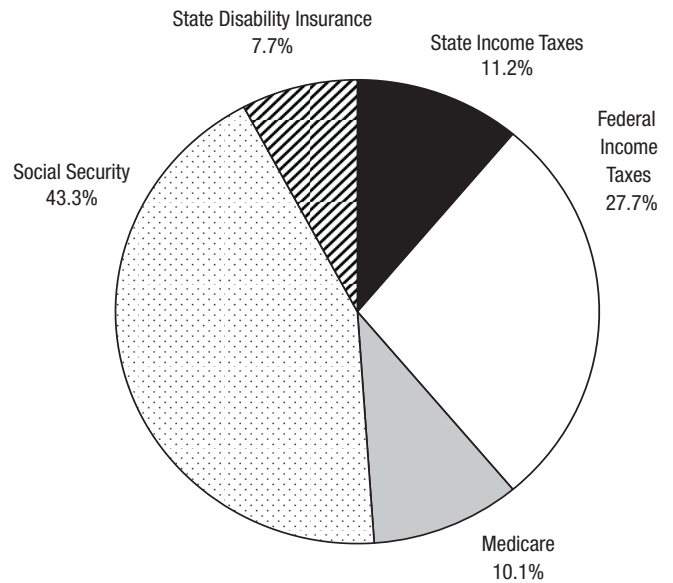


Figure 2c: Taxes Paid by California's Two Parent Families With One Working Parent Earning a Basic Family Budget

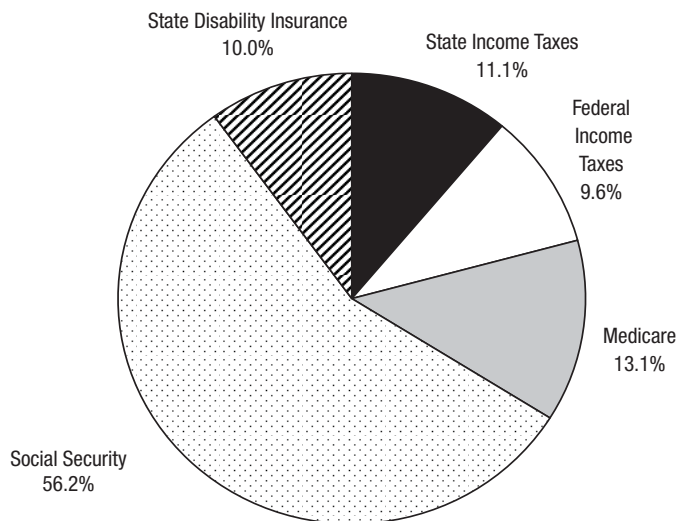
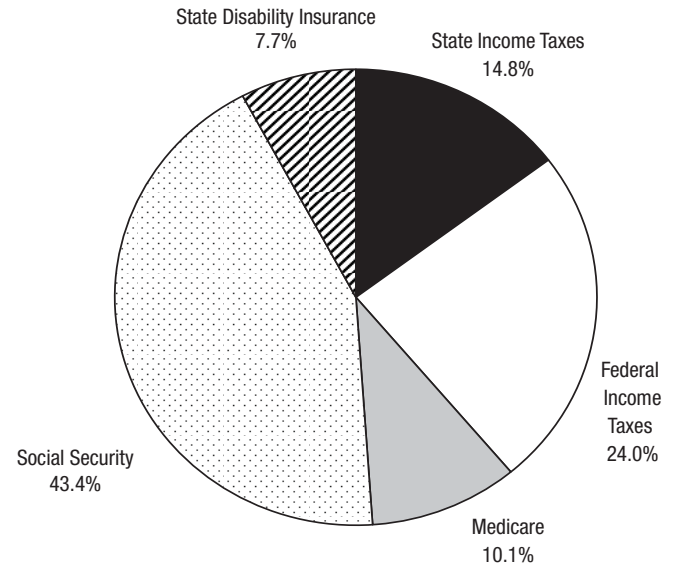


Figure 2d: Taxes Paid by California's Two Working Parent Families Earning a Basic Family Budget



Recent California Tax Increases Disproportionately Affect Low-Income Families

In 2009, temporary tax increases included in the February 2009 budget agreement disproportionately affected California's low-income families. These provisions:

- Reduced the dependent tax credit – the credit claimed by families with children or other dependents – from \$309 to \$98 per dependent;
- Increased each personal income tax rate by 0.25 of a percentage point;
- Raised the state's sales tax rate by 1 percentage point; and
- Increased the Vehicle License Fee (VLF) rate from 0.65 percent to 1.15 percent.

The reduction in the dependent tax credit significantly lowered the income level at which families with children begin to pay income taxes. A two parent family with two children claiming the renter's tax credit did not owe California personal income taxes in 2009 unless their income exceeded \$36,325 – 29.2 percent lower than in 2008. A single parent with two children claiming the renter's tax credit did not owe 2009 state income taxes unless his or her income exceeded \$32,025 – 34.6 percent lower than in 2008. The tax threshold was \$13,788 for single adults claiming the renter's tax credit in 2009 – 9.5 percent lower than in 2008.

California's Personal Income Tax Thresholds Are High						
	2008 Tax Threshold	2009 Tax Threshold	Percent Change, 2008 Threshold to 2009 Threshold	2009 Federal Poverty Line	2008 Tax Threshold as a Percentage of the 2008 Federal Poverty Line	2009 Tax Threshold as a Percentage of the 2009 Federal Poverty Line
Single, No Children	\$15,243	\$13,788	-9.5%	\$11,161	136.1%	123.5%
Married, No Children	\$30,435	\$27,625	-9.2%	\$14,366	211.1%	192.3%
Head of Household, One Child	\$40,935	\$27,625	-32.5%	\$14,787	275.8%	186.8%
Head of Household, Two Children	\$48,935	\$32,025	-34.6%	\$17,285	282.1%	185.3%
Married, One Child	\$43,635	\$31,925	-26.8%	\$17,268	251.8%	184.9%
Married, Two Children	\$51,335	\$36,325	-29.2%	\$21,756	235.1%	167.0%

Note: Assumes tax filers claim the standard deduction and the renter's credit. The federal poverty line assumes non-elderly householders.

Source: Franchise Tax Board and US Census Bureau

Together, the reduction in the dependent tax credit and the increase in personal income tax rates substantially boosted the amount of California income taxes owed by low-income families. The total amount of personal income taxes owed by taxpayers with adjusted gross incomes (AGIs) – incomes reported for tax purposes – between \$10,001 and \$20,000 increased by a substantial 17.7 percent between 2008 and 2009, while the taxes owed by taxpayers with AGIs between \$20,001 and \$50,000 rose by 2.8 percent.³² In contrast, tax liability for high-income taxpayers declined.

The increase in the California's sales tax rate and the VLF rate also disproportionately affected low-income families since lower-income taxpayers pay a greater share of their incomes in sales taxes and the VLF.³³

ENDNOTES

- ¹ Previous California Budget Project (CBP) reports have profiled California families who live below 200 percent of the poverty line despite significant work effort. See, for example, California Budget Project, *A Generation of Widening Inequality: The State of Working California, 1979 to 2006* (August 2007) and California Budget Project, *Hard Work and a Fair Shot: Helping California's Low-Income Working Families Make Ends Meet* (August 2007).
- ² In this report, the "federal poverty line" (FPL) refers to the US Census Bureau's poverty thresholds, which are the federal government's official statistical definition of poverty, vary by family size, and are adjusted annually for inflation. The poverty line for a family of three with two children was \$17,285 in 2009.
- ³ 75 Federal Register 29513 (2010). The new measure will also likely adjust families' incomes by subtracting out-of-pocket medical expenses and work expenses, including commuting costs and child care, when determining which families have incomes below the FPL.
- ⁴ US Department of Housing and Urban Development, *Housing Choice Voucher Program Guidebook*, p. 10-6.
- ⁵ State-level rents are the average of FMRs by county weighted by county population.
- ⁶ US Census Bureau, American Community Survey data.
- ⁷ US Census Bureau, American Community Survey data.
- ⁸ This analysis assumes that mortgage payments make up 30 percent of household income and that buyers make a down payment of 5 percent. The affordability gap measures the difference between a county's 2008 median household income and the income needed to pay mortgage costs for the 2008 median-priced home.
- ⁹ The smaller the down payment, the higher the principal that must be paid off; moreover, loans with less than a 20 percent down payment typically require mortgage insurance, which adds to the monthly cost of housing.
- ¹⁰ Child care costs are from unpublished Regional Market Rate survey data from 2007 provided by the California Department of Education.
- ¹¹ In prior reports, the CBP used different sources of data to estimate transportation costs. In the current report, the CBP used the 2001 National Household Travel Survey (NHTS) because it provides mileage estimates at the Census tract level. Switching to this data source required modifying the methodology for estimating transportation costs. County estimates of miles driven on weekdays were based on the miles driven by a single-person household with one vehicle in each Census tract in a particular county, as estimated by an NHTS statistical model. The CBP weighted these estimates by the total number of single-person households with one vehicle living in each Census tract in that county. Weekend miles were estimated based on the national average number of miles driven on a Saturday or Sunday as a share of the average number of miles driven on a weekday. Nationally, households in urban areas drive 86.8 percent as many miles on an average weekend day as on a weekday; the comparable figure for US drivers in rural areas is 75.8 percent. These percentages were applied to the estimated number of weekday miles driven by single-person households in each of California's counties, weighted by the share of each county's population living in urban and rural areas. For more information on the NHTS's method for estimating miles driven at the Census tract level see Patricia S. Hu, et al., *Transferring 2001 National Household Travel Survey* (prepared for the US Department of Transportation by Oak Ridge National Laboratory: May 2, 2007).
- ¹² The IRS reimbursement rate reflects the cost of gasoline, oil, tires, repairs, insurance, depreciation, and related expenses.
- ¹³ California Energy Commission and US Energy Information Administration.
- ¹⁴ US Census Bureau, American Community Survey data.
- ¹⁵ US Census Bureau, American Community Survey data.
- ¹⁶ US Department of Agriculture, *Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2009* (July 2009).
- ¹⁷ Income for the second quintile in the 2008 CES ranges from \$19,065 to \$36,270.
- ¹⁸ This report assumes that families in counties where less than 60 percent of the population has access to Kaiser Permanente purchase health coverage through Anthem Blue Cross's SelectHMO plan, if widely available in that county, or alternatively through Anthem Blue Cross's HMO Saver plan. Office visits and prescription drugs under each of the plans are not subject to a deductible. The average number of office visits and drugs prescribed per visit was obtained from Donald K. Cherry, M.S., et al., "National Ambulatory Medical Care Survey: 2006 Summary," *National Health Statistics Reports* 3 (August 6, 2008), pp. 1-40.
- ¹⁹ E. Richard Brown, Ph.D., et al., *The State of Health Insurance in California: Findings From the 2007 California Health Interview Survey* (UCLA Center for Health Policy Research: August 2009), pp. 18-19.
- ²⁰ California HealthCare Foundation, *California Health Care Almanac: California Employer Health Benefits Survey* (December 2009), p. 15.
- ²¹ US Census Bureau, American Community Survey. In prior reports, the CBP reported California's rank using the Current Population Survey's Annual Social and Economic Supplement (CPS ASEC); however, the US Census Bureau now recommends using the American Community Survey (ACS) for state comparisons of health coverage rates. The share of individuals without health coverage as reported by the ACS represents the number of individuals who indicated that they were uninsured at the time the survey was administered. Since the 2008 ACS is based on surveys conducted on a rolling basis each month of the year, the ACS data represent the share of individuals without coverage at some point during 2008. In contrast, the CPS ASEC, which was administered in the spring of 2009, reports the share of individuals lacking health coverage during *all* of 2008.
- ²² California Health Interview Survey. In 2007, the federal poverty threshold was \$10,590 for one person, \$16,705 for a three-person family with two children, and \$21,027 for a four-person family with two children.
- ²³ E. Richard Brown, Ph.D., et al., *The State of Health Insurance in California: Findings From the 2007 California Health Interview Survey* (UCLA Center for Health Policy Research: August 2009), p. 22.
- ²⁴ E. Richard Brown, Ph.D., et al., *The State of Health Insurance in California: Findings From the 2007 California Health Interview Survey* (UCLA Center for Health Policy Research: August 2009), p. 12.
- ²⁵ The income limit for Healthy Families is based on the federal poverty guidelines, which are a simplified version of the US Census Bureau's poverty thresholds and are used to help determine eligibility for certain programs. The US Department of Health and Human Services updates the poverty guidelines each year.
- ²⁶ E. Richard Brown, Ph.D., et al., *The State of Health Insurance in California: Findings From the 2007 California Health Interview Survey* (UCLA Center for Health Policy Research: August 2009), p. 62.

- ²⁷ These changes are effective in tax years 2009 and 2010. See California Budget Project, *Governor Signs Budget Plan* (Updated February 25, 2009).
- ²⁸ Assumes that spouses in two parent families file income taxes jointly. The credit phases out for single adults and heads of household with incomes above \$75,000 but not exceeding \$95,000 and for married couples filing jointly with incomes above \$150,000 but not exceeding \$190,000.
- ²⁹ The child tax credit provides a partially refundable federal income tax credit of up to \$1,000 per child. The ARRA lowered the earnings level above which families become eligible for the credit to \$3,000 for tax years 2009 and 2010. This change means that working families with earnings above \$3,000 may qualify for at least a partial credit in tax years 2009 and 2010.
- ³⁰ The ARRA increased the EITC for families with three or more children and raised the earnings level at which the credit begins to phase out for married couples filing jointly.
- ³¹ Assumes that spouses in two parent families file income taxes jointly.
- ³² Franchise Tax Board. These data are based on tax year 2009 tax returns processed as of April 24, 2010 and 2008 tax year tax returns processed as of April 25, 2009.
- ³³ California Budget Bites, *What's Wrong With This Picture?* (February 26, 2009), downloaded from <http://californiabudgetbites.org/2009/02/26/whats-wrong-with-this-picture/> on June 11, 2010 and California Budget Project, *Who Pays Taxes in California?* (April 2010).

Appendix A: 2009 California Fair Market Rents

County	Studio	One-Bedroom Unit	Two-Bedroom Unit	Three-Bedroom Unit
Alameda	\$905	\$1,093	\$1,295	\$1,756
Alpine	\$622	\$698	\$890	\$1,269
Amador	\$671	\$787	\$1,033	\$1,501
Butte	\$576	\$685	\$826	\$1,165
Calaveras	\$686	\$686	\$825	\$1,203
Colusa	\$624	\$627	\$815	\$1,052
Contra Costa	\$905	\$1,093	\$1,295	\$1,756
Del Norte	\$613	\$621	\$803	\$1,169
El Dorado	\$737	\$838	\$1,022	\$1,475
Fresno	\$647	\$713	\$842	\$1,225
Glenn	\$535	\$549	\$722	\$939
Humboldt	\$569	\$666	\$876	\$1,256
Imperial	\$588	\$665	\$820	\$1,128
Inyo	\$563	\$590	\$767	\$1,118
Kern	\$573	\$618	\$736	\$1,064
Kings	\$620	\$660	\$766	\$1,117
Lake	\$562	\$659	\$858	\$1,243
Lassen	\$546	\$640	\$841	\$1,223
Los Angeles	\$904	\$1,090	\$1,361	\$1,828
Madera	\$623	\$654	\$834	\$1,213
Marin	\$1,078	\$1,325	\$1,658	\$2,213
Mariposa	\$622	\$698	\$890	\$1,269
Mendocino	\$627	\$774	\$940	\$1,283
Merced	\$559	\$637	\$774	\$1,104
Modoc	\$541	\$597	\$782	\$1,114
Mono	\$733	\$882	\$1,127	\$1,544
Monterey	\$871	\$980	\$1,125	\$1,590
Napa	\$890	\$997	\$1,295	\$1,791
Nevada	\$704	\$822	\$1,083	\$1,564
Orange	\$1,147	\$1,296	\$1,546	\$2,188
Placer	\$737	\$838	\$1,022	\$1,475
Plumas	\$557	\$653	\$860	\$1,255
Riverside	\$867	\$954	\$1,125	\$1,583
Sacramento	\$737	\$838	\$1,022	\$1,475
San Benito	\$742	\$1,005	\$1,118	\$1,584
San Bernardino	\$867	\$954	\$1,125	\$1,583
San Diego*	\$1,024	\$1,168	\$1,418	\$2,067
San Francisco	\$1,078	\$1,325	\$1,658	\$2,213
San Joaquin	\$675	\$770	\$950	\$1,304
San Luis Obispo	\$781	\$924	\$1,125	\$1,639
San Mateo	\$1,078	\$1,325	\$1,658	\$2,213
Santa Barbara	\$1,007	\$1,124	\$1,262	\$1,662
Santa Clara	\$961	\$1,113	\$1,338	\$1,924
Santa Cruz	\$1,034	\$1,220	\$1,590	\$2,288
Shasta	\$566	\$659	\$802	\$1,170
Sierra	\$658	\$768	\$1,013	\$1,435
Siskiyou	\$486	\$583	\$746	\$1,062
Solano	\$940	\$1,012	\$1,161	\$1,628
Sonoma	\$844	\$1,026	\$1,296	\$1,839
Stanislaus	\$664	\$734	\$864	\$1,239
Sutter	\$534	\$602	\$740	\$1,077
Tehama	\$509	\$578	\$755	\$1,097
Trinity	\$550	\$578	\$758	\$1,040
Tulare	\$518	\$580	\$674	\$964
Tuolumne	\$605	\$720	\$930	\$1,285
Ventura	\$1,069	\$1,181	\$1,502	\$2,152
Yolo	\$816	\$863	\$1,055	\$1,537
Yuba	\$534	\$602	\$740	\$1,077

* Fair Market Rent is set at 50th percentile rather than 40th percentile.

MAKING ENDS MEET: BASIC FAMILY BUDGETS

STATEWIDE

	<u>Basic Family Wage*</u>
Single Adult	\$14.64
Single Parent Family	\$30.88
Two Parent Family (One Working)	\$25.98
Two Working Parent Family	\$18.15

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$893 35.2%	\$1,262 23.6%	\$1,262 28.0%	\$1,262 20.1%
Child Care	\$0 0.0%	\$1,101 20.6%	\$0 0.0%	\$1,101 17.5%
Transportation	\$383 15.1%	\$383 7.2%	\$383 8.5%	\$668 10.6%
Food	\$274 10.8%	\$589 11.0%	\$814 18.1%	\$814 12.9%
Health Care	\$313 12.3%	\$810 15.1%	\$1,068 23.7%	\$1,068 17.0%
Miscellaneous	\$208 8.2%	\$442 8.3%	\$479 10.6%	\$479 7.6%
Taxes	\$466 18.4%	\$766 14.3%	\$497 11.0%	\$899 14.3%
MONTHLY TOTAL	\$2,537	\$5,353	\$4,503	\$6,292
ANNUAL TOTAL	\$30,445	\$64,239	\$54,039	\$75,500

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

ALAMEDA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.66
Single Parent Family	\$32.87
Two Parent Family (One Working)	\$26.54
Two Working Parent Family	\$19.03

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$905 35.6%	\$1,295 22.7%	\$1,295 28.1%	\$1,295 19.6%
Child Care	\$0 0.0%	\$1,254 22.0%	\$0 0.0%	\$1,254 19.0%
Transportation	\$371 14.6%	\$371 6.5%	\$371 8.1%	\$646 9.8%
Food	\$274 10.8%	\$589 10.3%	\$814 17.7%	\$814 12.3%
Health Care	\$315 12.4%	\$841 14.8%	\$1,118 24.3%	\$1,118 16.9%
Miscellaneous	\$208 8.2%	\$442 7.8%	\$479 10.4%	\$479 7.3%
Taxes	\$467 18.4%	\$906 15.9%	\$524 11.4%	\$991 15.0%
MONTHLY TOTAL	\$2,541	\$5,698	\$4,601	\$6,596
ANNUAL TOTAL	\$30,490	\$68,375	\$55,208	\$79,152

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

ALPINE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.71
Single Parent Family	\$35.62
Two Parent Family (One Working)	\$28.98
Two Working Parent Family	\$20.68

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$622 22.8%	\$890 14.4%	\$890 17.7%	\$890 12.4%
Child Care	\$0 0.0%	\$1,295 21.0%	\$0 0.0%	\$1,295 18.1%
Transportation	\$421 15.5%	\$421 6.8%	\$421 8.4%	\$744 10.4%
Food	\$274 10.1%	\$589 9.5%	\$814 16.2%	\$814 11.3%
Health Care	\$675 24.8%	\$1,408 22.8%	\$1,776 35.4%	\$1,776 24.8%
Miscellaneous	\$208 7.6%	\$442 7.2%	\$479 9.5%	\$479 6.7%
Taxes	\$522 19.2%	\$1,129 18.3%	\$643 12.8%	\$1,172 16.3%
MONTHLY TOTAL	\$2,722	\$6,175	\$5,023	\$7,170
ANNUAL TOTAL	\$32,668	\$74,097	\$60,276	\$86,045

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

AMADOR COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.88
Single Parent Family	\$33.80
Two Parent Family (One Working)	\$29.93
Two Working Parent Family	\$19.81

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$671 24.4%	\$1,033 17.6%	\$1,033 19.9%	\$1,033 15.0%
Child Care	\$0 0.0%	\$1,001 17.1%	\$0 0.0%	\$1,001 14.6%
Transportation	\$393 14.3%	\$393 6.7%	\$393 7.6%	\$691 10.1%
Food	\$274 10.0%	\$589 10.1%	\$814 15.7%	\$814 11.8%
Health Care	\$675 24.5%	\$1,408 24.0%	\$1,776 34.2%	\$1,776 25.9%
Miscellaneous	\$208 7.6%	\$442 7.5%	\$479 9.2%	\$479 7.0%
Taxes	\$531 19.3%	\$992 16.9%	\$692 13.3%	\$1,076 15.7%
MONTHLY TOTAL	\$2,752	\$5,858	\$5,187	\$6,869
ANNUAL TOTAL	\$33,027	\$70,299	\$62,246	\$82,429

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

BUTTE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.09
Single Parent Family	\$27.28
Two Parent Family (One Working)	\$23.97
Two Working Parent Family	\$16.17

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$576 25.4%	\$826 17.5%	\$826 19.9%	\$826 14.7%
Child Care	\$0 0.0%	\$933 19.7%	\$0 0.0%	\$933 16.7%
Transportation	\$324 14.3%	\$324 6.9%	\$324 7.8%	\$566 10.1%
Food	\$274 12.1%	\$589 12.5%	\$814 19.6%	\$814 14.5%
Health Care	\$496 21.9%	\$1,041 22.0%	\$1,312 31.6%	\$1,312 23.4%
Miscellaneous	\$208 9.2%	\$442 9.4%	\$479 11.5%	\$479 8.5%
Taxes	\$391 17.2%	\$572 12.1%	\$399 9.6%	\$674 12.0%
MONTHLY TOTAL	\$2,269	\$4,728	\$4,154	\$5,604
ANNUAL TOTAL	\$27,233	\$56,734	\$49,849	\$67,252

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

CALAVERAS COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.55
Single Parent Family	\$28.13
Two Parent Family (One Working)	\$24.17
Two Working Parent Family	\$16.94

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$686 27.2%	\$825 16.9%	\$825 19.7%	\$825 14.0%
Child Care	\$0 0.0%	\$996 20.4%	\$0 0.0%	\$996 17.0%
Transportation	\$424 16.8%	\$424 8.7%	\$424 10.1%	\$747 12.7%
Food	\$274 10.9%	\$589 12.1%	\$814 19.4%	\$814 13.9%
Health Care	\$468 18.6%	\$983 20.2%	\$1,239 29.6%	\$1,239 21.1%
Miscellaneous	\$208 8.2%	\$442 9.1%	\$479 11.4%	\$479 8.2%
Taxes	\$462 18.3%	\$617 12.7%	\$409 9.8%	\$774 13.2%
MONTHLY TOTAL	\$2,522	\$4,876	\$4,189	\$5,874
ANNUAL TOTAL	\$30,262	\$58,515	\$50,272	\$70,486

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

COLUSA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.87
Single Parent Family	\$27.48
Two Parent Family (One Working)	\$24.27
Two Working Parent Family	\$16.43

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$624 26.0%	\$815 17.1%	\$815 19.4%	\$815 14.3%
Child Care	\$0 0.0%	\$920 19.3%	\$0 0.0%	\$920 16.2%
Transportation	\$373 15.5%	\$373 7.8%	\$373 8.9%	\$654 11.5%
Food	\$274 11.4%	\$589 12.4%	\$814 19.3%	\$814 14.3%
Health Care	\$496 20.7%	\$1,041 21.9%	\$1,312 31.2%	\$1,312 23.0%
Miscellaneous	\$208 8.6%	\$442 9.3%	\$479 11.4%	\$479 8.4%
Taxes	\$428 17.8%	\$583 12.2%	\$414 9.8%	\$701 12.3%
MONTHLY TOTAL	\$2,404	\$4,763	\$4,206	\$5,695
ANNUAL TOTAL	\$28,843	\$57,153	\$50,476	\$68,342

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

CONTRA COSTA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.25
Single Parent Family	\$33.46
Two Parent Family (One Working)	\$27.12
Two Working Parent Family	\$19.45

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$905 34.2%	\$1,295 22.3%	\$1,295 27.5%	\$1,295 19.2%
Child Care	\$0 0.0%	\$1,231 21.2%	\$0 0.0%	\$1,231 18.3%
Transportation	\$443 16.8%	\$443 7.6%	\$443 9.4%	\$772 11.4%
Food	\$274 10.4%	\$589 10.2%	\$814 17.3%	\$814 12.1%
Health Care	\$315 11.9%	\$841 14.5%	\$1,118 23.8%	\$1,118 16.6%
Miscellaneous	\$208 7.9%	\$442 7.6%	\$479 10.2%	\$479 7.1%
Taxes	\$498 18.8%	\$959 16.5%	\$552 11.7%	\$1,036 15.4%
MONTHLY TOTAL	\$2,644	\$5,800	\$4,701	\$6,744
ANNUAL TOTAL	\$31,724	\$69,601	\$56,407	\$80,924

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

DEL NORTE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.74
Single Parent Family	\$26.97
Two Parent Family (One Working)	\$24.13
Two Working Parent Family	\$16.15

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$613 25.7%	\$803 17.2%	\$803 19.2%	\$803 14.3%
Child Care	\$0 0.0%	\$876 18.7%	\$0 0.0%	\$876 15.6%
Transportation	\$367 15.4%	\$367 7.9%	\$367 8.8%	\$643 11.5%
Food	\$274 11.5%	\$589 12.6%	\$814 19.5%	\$814 14.5%
Health Care	\$496 20.9%	\$1,041 22.3%	\$1,312 31.4%	\$1,312 23.4%
Miscellaneous	\$208 8.7%	\$442 9.5%	\$479 11.5%	\$479 8.6%
Taxes	\$422 17.7%	\$556 11.9%	\$407 9.7%	\$673 12.0%
MONTHLY TOTAL	\$2,381	\$4,675	\$4,182	\$5,599
ANNUAL TOTAL	\$28,569	\$56,095	\$50,185	\$67,187

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

EL DORADO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.65
Single Parent Family	\$29.33
Two Parent Family (One Working)	\$24.70
Two Working Parent Family	\$17.58

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$737 31.1%	\$1,022 20.1%	\$1,022 23.9%	\$1,022 16.8%
Child Care	\$0 0.0%	\$1,095 21.5%	\$0 0.0%	\$1,095 18.0%
Transportation	\$414 17.5%	\$414 8.2%	\$414 9.7%	\$726 11.9%
Food	\$274 11.6%	\$589 11.6%	\$814 19.0%	\$814 13.4%
Health Care	\$315 13.3%	\$841 16.6%	\$1,118 26.1%	\$1,118 18.3%
Miscellaneous	\$208 8.8%	\$442 8.7%	\$479 11.2%	\$479 7.9%
Taxes	\$418 17.7%	\$680 13.4%	\$435 10.2%	\$840 13.8%
MONTHLY TOTAL	\$2,367	\$5,083	\$4,282	\$6,093
ANNUAL TOTAL	\$28,402	\$61,001	\$51,382	\$73,116

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

FRESNO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.76
Single Parent Family	\$26.66
Two Parent Family (One Working)	\$23.08
Two Working Parent Family	\$16.09

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$647 29.3%	\$842 18.2%	\$842 21.0%	\$842 15.1%
Child Care	\$0 0.0%	\$975 21.1%	\$0 0.0%	\$975 17.5%
Transportation	\$392 17.7%	\$392 8.5%	\$392 9.8%	\$685 12.3%
Food	\$274 12.4%	\$589 12.7%	\$814 20.3%	\$814 14.6%
Health Care	\$315 14.3%	\$841 18.2%	\$1,118 27.9%	\$1,118 20.0%
Miscellaneous	\$208 9.4%	\$442 9.6%	\$479 12.0%	\$479 8.6%
Taxes	\$374 16.9%	\$541 11.7%	\$356 8.9%	\$666 11.9%
MONTHLY TOTAL	\$2,211	\$4,622	\$4,001	\$5,578
ANNUAL TOTAL	\$26,533	\$55,460	\$48,013	\$66,933

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

GLENN COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.00
Single Parent Family	\$26.40
Two Parent Family (One Working)	\$23.37
Two Working Parent Family	\$15.83

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$535 23.7%	\$722 15.8%	\$722 17.8%	\$722 13.2%
Child Care	\$0 0.0%	\$901 19.7%	\$0 0.0%	\$901 16.4%
Transportation	\$354 15.7%	\$354 7.7%	\$354 8.7%	\$620 11.3%
Food	\$274 12.2%	\$589 12.9%	\$814 20.1%	\$814 14.8%
Health Care	\$496 22.0%	\$1,041 22.7%	\$1,312 32.4%	\$1,312 23.9%
Miscellaneous	\$208 9.2%	\$442 9.7%	\$479 11.8%	\$479 8.7%
Taxes	\$386 17.1%	\$527 11.5%	\$370 9.1%	\$639 11.6%
MONTHLY TOTAL	\$2,254	\$4,577	\$4,051	\$5,488
ANNUAL TOTAL	\$27,049	\$54,918	\$48,615	\$65,858

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

HUMBOLDT COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.32
Single Parent Family	\$28.24
Two Parent Family (One Working)	\$24.65
Two Working Parent Family	\$16.80

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$569 24.6%	\$876 17.9%	\$876 20.5%	\$876 15.0%
Child Care	\$0 0.0%	\$965 19.7%	\$0 0.0%	\$965 16.6%
Transportation	\$359 15.6%	\$359 7.3%	\$359 8.4%	\$628 10.8%
Food	\$274 11.9%	\$589 12.0%	\$814 19.0%	\$814 14.0%
Health Care	\$496 21.5%	\$1,041 21.3%	\$1,312 30.7%	\$1,312 22.5%
Miscellaneous	\$208 9.0%	\$442 9.0%	\$479 11.2%	\$479 8.2%
Taxes	\$402 17.4%	\$622 12.7%	\$432 10.1%	\$750 12.9%
MONTHLY TOTAL	\$2,308	\$4,894	\$4,272	\$5,824
ANNUAL TOTAL	\$27,700	\$58,733	\$51,266	\$69,889

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

IMPERIAL COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.26
Single Parent Family	\$26.52
Two Parent Family (One Working)	\$23.17
Two Working Parent Family	\$15.83

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$588 25.6%	\$820 17.8%	\$820 20.4%	\$820 14.9%
Child Care	\$0 0.0%	\$890 19.4%	\$0 0.0%	\$890 16.2%
Transportation	\$408 17.8%	\$408 8.9%	\$408 10.2%	\$713 13.0%
Food	\$274 11.9%	\$589 12.8%	\$814 20.3%	\$814 14.8%
Health Care	\$421 18.3%	\$914 19.9%	\$1,134 28.2%	\$1,134 20.7%
Miscellaneous	\$208 9.0%	\$442 9.6%	\$479 11.9%	\$479 8.7%
Taxes	\$399 17.3%	\$533 11.6%	\$360 9.0%	\$640 11.7%
MONTHLY TOTAL	\$2,298	\$4,597	\$4,015	\$5,489
ANNUAL TOTAL	\$27,580	\$55,159	\$48,186	\$65,872

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

INYO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.95
Single Parent Family	\$31.19
Two Parent Family (One Working)	\$27.73
Two Working Parent Family	\$18.78

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$563 21.7%	\$767 14.2%	\$767 16.0%	\$767 11.8%
Child Care	\$0 0.0%	\$1,028 19.0%	\$0 0.0%	\$1,028 15.8%
Transportation	\$389 15.0%	\$389 7.2%	\$389 8.1%	\$681 10.5%
Food	\$274 10.6%	\$589 10.9%	\$814 16.9%	\$814 12.5%
Health Care	\$675 26.0%	\$1,408 26.0%	\$1,776 37.0%	\$1,776 27.3%
Miscellaneous	\$208 8.0%	\$442 8.2%	\$479 10.0%	\$479 7.4%
Taxes	\$483 18.6%	\$784 14.5%	\$582 12.1%	\$965 14.8%
MONTHLY TOTAL	\$2,592	\$5,407	\$4,807	\$6,510
ANNUAL TOTAL	\$31,099	\$64,884	\$57,679	\$78,126

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

KERN COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.16
Single Parent Family	\$25.55
Two Parent Family (One Working)	\$22.21
Two Working Parent Family	\$15.54

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$573 27.2%	\$736 16.6%	\$736 19.1%	\$736 13.7%
Child Care	\$0 0.0%	\$948 21.4%	\$0 0.0%	\$948 17.6%
Transportation	\$395 18.7%	\$395 8.9%	\$395 10.3%	\$690 12.8%
Food	\$274 13.0%	\$589 13.3%	\$814 21.1%	\$814 15.1%
Health Care	\$312 14.8%	\$835 18.9%	\$1,112 28.9%	\$1,112 20.6%
Miscellaneous	\$208 9.9%	\$442 10.0%	\$479 12.4%	\$479 8.9%
Taxes	\$345 16.4%	\$483 10.9%	\$314 8.2%	\$609 11.3%
MONTHLY TOTAL	\$2,108	\$4,429	\$3,850	\$5,388
ANNUAL TOTAL	\$25,298	\$53,143	\$46,195	\$64,651

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

KINGS COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.78
Single Parent Family	\$26.60
Two Parent Family (One Working)	\$23.43
Two Working Parent Family	\$15.98

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$620 26.0%	\$766 16.6%	\$766 18.9%	\$766 13.8%
Child Care	\$0 0.0%	\$902 19.6%	\$0 0.0%	\$902 16.3%
Transportation	\$395 16.5%	\$395 8.6%	\$395 9.7%	\$690 12.4%
Food	\$274 11.5%	\$589 12.8%	\$814 20.0%	\$814 14.7%
Health Care	\$467 19.5%	\$979 21.2%	\$1,234 30.4%	\$1,234 22.3%
Miscellaneous	\$208 8.7%	\$442 9.6%	\$479 11.8%	\$479 8.6%
Taxes	\$424 17.7%	\$537 11.7%	\$373 9.2%	\$655 11.8%
MONTHLY TOTAL	\$2,388	\$4,611	\$4,062	\$5,540
ANNUAL TOTAL	\$28,654	\$55,331	\$48,740	\$66,476

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

LAKE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.94
Single Parent Family	\$27.36
Two Parent Family (One Working)	\$24.18
Two Working Parent Family	\$16.20

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$562 25.1%	\$858 18.1%	\$858 20.5%	\$858 15.3%
Child Care	\$0 0.0%	\$917 19.3%	\$0 0.0%	\$917 16.3%
Transportation	\$318 14.2%	\$318 6.7%	\$318 7.6%	\$558 9.9%
Food	\$274 12.2%	\$589 12.4%	\$814 19.4%	\$814 14.5%
Health Care	\$496 22.1%	\$1,041 22.0%	\$1,312 31.3%	\$1,312 23.4%
Miscellaneous	\$208 9.3%	\$442 9.3%	\$479 11.4%	\$479 8.5%
Taxes	\$383 17.1%	\$577 12.2%	\$410 9.8%	\$678 12.1%
MONTHLY TOTAL	\$2,242	\$4,742	\$4,191	\$5,615
ANNUAL TOTAL	\$26,907	\$56,903	\$50,290	\$67,385

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

LASSEN COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.37
Single Parent Family	\$27.51
Two Parent Family (One Working)	\$24.60
Two Working Parent Family	\$16.50

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$546 23.6%	\$841 17.6%	\$841 19.7%	\$841 14.7%
Child Care	\$0 0.0%	\$882 18.5%	\$0 0.0%	\$882 15.4%
Transportation	\$389 16.8%	\$389 8.2%	\$389 9.1%	\$683 11.9%
Food	\$274 11.8%	\$589 12.3%	\$814 19.1%	\$814 14.2%
Health Care	\$496 21.4%	\$1,041 21.8%	\$1,312 30.8%	\$1,312 22.9%
Miscellaneous	\$208 9.0%	\$442 9.3%	\$479 11.2%	\$479 8.4%
Taxes	\$404 17.4%	\$585 12.3%	\$430 10.1%	\$709 12.4%
MONTHLY TOTAL	\$2,318	\$4,769	\$4,265	\$5,720
ANNUAL TOTAL	\$27,812	\$57,226	\$51,178	\$68,639

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

LOS ANGELES COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.17
Single Parent Family	\$31.02
Two Parent Family (One Working)	\$25.97
Two Working Parent Family	\$18.06

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$904 36.8%	\$1,361 25.3%	\$1,361 30.2%	\$1,361 21.7%
Child Care	\$0 0.0%	\$1,110 20.6%	\$0 0.0%	\$1,110 17.7%
Transportation	\$344 14.0%	\$344 6.4%	\$344 7.6%	\$599 9.6%
Food	\$274 11.2%	\$589 11.0%	\$814 18.1%	\$814 13.0%
Health Care	\$283 11.5%	\$758 14.1%	\$1,007 22.4%	\$1,007 16.1%
Miscellaneous	\$208 8.5%	\$442 8.2%	\$479 10.6%	\$479 7.7%
Taxes	\$443 18.0%	\$773 14.4%	\$496 11.0%	\$890 14.2%
MONTHLY TOTAL	\$2,456	\$5,377	\$4,501	\$6,259
ANNUAL TOTAL	\$29,470	\$64,520	\$54,016	\$75,114

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MADERA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.65
Single Parent Family	\$26.03
Two Parent Family (One Working)	\$23.10
Two Working Parent Family	\$15.81

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$623 28.4%	\$834 18.5%	\$834 20.8%	\$834 15.2%
Child Care	\$0 0.0%	\$895 19.8%	\$0 0.0%	\$895 16.3%
Transportation	\$403 18.4%	\$403 8.9%	\$403 10.1%	\$705 12.9%
Food	\$274 12.5%	\$589 13.1%	\$814 20.3%	\$814 14.8%
Health Care	\$315 14.4%	\$841 18.7%	\$1,118 27.9%	\$1,118 20.4%
Miscellaneous	\$208 9.5%	\$442 9.8%	\$479 12.0%	\$479 8.7%
Taxes	\$369 16.8%	\$507 11.2%	\$357 8.9%	\$637 11.6%
MONTHLY TOTAL	\$2,192	\$4,511	\$4,005	\$5,481
ANNUAL TOTAL	\$26,308	\$54,133	\$48,055	\$65,777

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MARIN COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$16.40
Single Parent Family	\$39.34
Two Parent Family (One Working)	\$29.78
Two Working Parent Family	\$21.59

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,078 37.9%	\$1,658 24.3%	\$1,658 32.1%	\$1,658 22.2%
Child Care	\$0 0.0%	\$1,430 21.0%	\$0 0.0%	\$1,430 19.1%
Transportation	\$409 14.4%	\$409 6.0%	\$409 7.9%	\$713 9.5%
Food	\$274 9.7%	\$589 8.6%	\$814 15.8%	\$814 10.9%
Health Care	\$315 11.1%	\$841 12.3%	\$1,118 21.7%	\$1,118 14.9%
Miscellaneous	\$208 7.3%	\$442 6.5%	\$479 9.3%	\$479 6.4%
Taxes	\$558 19.6%	\$1,449 21.2%	\$684 13.3%	\$1,273 17.0%
MONTHLY TOTAL	\$2,842	\$6,818	\$5,162	\$7,485
ANNUAL TOTAL	\$34,108	\$81,820	\$61,943	\$89,815

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MARIPOSA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.00
Single Parent Family	\$27.68
Two Parent Family (One Working)	\$24.64
Two Working Parent Family	\$16.68

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$622 25.6%	\$890 18.6%	\$890 20.8%	\$890 15.4%
Child Care	\$0 0.0%	\$883 18.4%	\$0 0.0%	\$883 15.3%
Transportation	\$421 17.4%	\$421 8.8%	\$421 9.9%	\$744 12.9%
Food	\$274 11.3%	\$589 12.3%	\$814 19.1%	\$814 14.1%
Health Care	\$467 19.2%	\$979 20.4%	\$1,234 28.9%	\$1,234 21.4%
Miscellaneous	\$208 8.6%	\$442 9.2%	\$479 11.2%	\$479 8.3%
Taxes	\$435 17.9%	\$593 12.4%	\$432 10.1%	\$737 12.8%
MONTHLY TOTAL	\$2,427	\$4,798	\$4,270	\$5,782
ANNUAL TOTAL	\$29,122	\$57,571	\$51,241	\$69,379

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MENDOCINO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.70
Single Parent Family	\$29.44
Two Parent Family (One Working)	\$25.08
Two Working Parent Family	\$17.41

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$627 26.4%	\$940 18.4%	\$940 21.6%	\$940 15.6%
Child Care	\$0 0.0%	\$1,056 20.7%	\$0 0.0%	\$1,056 17.5%
Transportation	\$349 14.7%	\$349 6.8%	\$349 8.0%	\$611 10.1%
Food	\$274 11.6%	\$589 11.5%	\$814 18.7%	\$814 13.5%
Health Care	\$496 20.9%	\$1,041 20.4%	\$1,312 30.2%	\$1,312 21.7%
Miscellaneous	\$208 8.8%	\$442 8.7%	\$479 11.0%	\$479 7.9%
Taxes	\$420 17.7%	\$686 13.4%	\$453 10.4%	\$822 13.6%
MONTHLY TOTAL	\$2,374	\$5,103	\$4,346	\$6,035
ANNUAL TOTAL	\$28,492	\$61,234	\$52,158	\$72,418

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MERCED COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.80
Single Parent Family	\$25.99
Two Parent Family (One Working)	\$22.57
Two Working Parent Family	\$15.48

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$559 25.2%	\$774 17.2%	\$774 19.8%	\$774 14.4%
Child Care	\$0 0.0%	\$901 20.0%	\$0 0.0%	\$901 16.8%
Transportation	\$379 17.1%	\$379 8.4%	\$379 9.7%	\$663 12.3%
Food	\$274 12.4%	\$589 13.1%	\$814 20.8%	\$814 15.2%
Health Care	\$421 19.0%	\$914 20.3%	\$1,134 29.0%	\$1,134 21.1%
Miscellaneous	\$208 9.4%	\$442 9.8%	\$479 12.2%	\$479 8.9%
Taxes	\$376 17.0%	\$506 11.2%	\$331 8.5%	\$603 11.2%
MONTHLY TOTAL	\$2,218	\$4,506	\$3,911	\$5,368
ANNUAL TOTAL	\$26,614	\$54,069	\$46,937	\$64,417

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MODOC COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.22
Single Parent Family	\$26.91
Two Parent Family (One Working)	\$24.02
Two Working Parent Family	\$16.16

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$541 23.6%	\$782 16.8%	\$782 18.8%	\$782 14.0%
Child Care	\$0 0.0%	\$882 18.9%	\$0 0.0%	\$882 15.7%
Transportation	\$375 16.4%	\$375 8.0%	\$375 9.0%	\$660 11.8%
Food	\$274 12.0%	\$589 12.6%	\$814 19.5%	\$814 14.5%
Health Care	\$496 21.7%	\$1,041 22.3%	\$1,312 31.5%	\$1,312 23.4%
Miscellaneous	\$208 9.1%	\$442 9.5%	\$479 11.5%	\$479 8.5%
Taxes	\$397 17.3%	\$554 11.9%	\$402 9.7%	\$674 12.0%
MONTHLY TOTAL	\$2,292	\$4,665	\$4,164	\$5,603
ANNUAL TOTAL	\$27,505	\$55,980	\$49,971	\$67,239

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MONO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$16.65
Single Parent Family	\$34.44
Two Parent Family (One Working)	\$30.92
Two Working Parent Family	\$20.17

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$733 25.4%	\$1,127 18.9%	\$1,127 21.0%	\$1,127 16.1%
Child Care	\$0 0.0%	\$943 15.8%	\$0 0.0%	\$943 13.5%
Transportation	\$420 14.6%	\$420 7.0%	\$420 7.8%	\$737 10.5%
Food	\$274 9.5%	\$589 9.9%	\$814 15.2%	\$814 11.6%
Health Care	\$675 23.4%	\$1,408 23.6%	\$1,776 33.1%	\$1,776 25.4%
Miscellaneous	\$208 7.2%	\$442 7.4%	\$479 8.9%	\$479 6.9%
Taxes	\$576 20.0%	\$1,041 17.4%	\$744 13.9%	\$1,115 15.9%
MONTHLY TOTAL	\$2,886	\$5,970	\$5,360	\$6,991
ANNUAL TOTAL	\$34,637	\$71,638	\$64,319	\$83,893

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

MONTEREY COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$17.46
Single Parent Family	\$35.00
Two Parent Family (One Working)	\$30.07
Two Working Parent Family	\$20.28

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$871 28.8%	\$1,125 18.5%	\$1,125 21.6%	\$1,125 16.0%
Child Care	\$0 0.0%	\$1,080 17.8%	\$0 0.0%	\$1,080 15.4%
Transportation	\$418 13.8%	\$418 6.9%	\$418 8.0%	\$729 10.4%
Food	\$274 9.1%	\$589 9.7%	\$814 15.6%	\$814 11.6%
Health Care	\$637 21.1%	\$1,330 21.9%	\$1,677 32.2%	\$1,677 23.9%
Miscellaneous	\$208 6.9%	\$442 7.3%	\$479 9.2%	\$479 6.8%
Taxes	\$618 20.4%	\$1,082 17.8%	\$700 13.4%	\$1,128 16.0%
MONTHLY TOTAL	\$3,027	\$6,066	\$5,213	\$7,032
ANNUAL TOTAL	\$36,319	\$72,798	\$62,552	\$84,385

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

NAPA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.82
Single Parent Family	\$33.31
Two Parent Family (One Working)	\$26.82
Two Working Parent Family	\$19.28

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$890 34.6%	\$1,295 22.4%	\$1,295 27.9%	\$1,295 19.4%
Child Care	\$0 0.0%	\$1,253 21.7%	\$0 0.0%	\$1,253 18.8%
Transportation	\$405 15.8%	\$405 7.0%	\$405 8.7%	\$708 10.6%
Food	\$274 10.7%	\$589 10.2%	\$814 17.5%	\$814 12.2%
Health Care	\$315 12.3%	\$841 14.6%	\$1,118 24.0%	\$1,118 16.7%
Miscellaneous	\$208 8.1%	\$442 7.7%	\$479 10.3%	\$479 7.2%
Taxes	\$476 18.5%	\$948 16.4%	\$538 11.6%	\$1,017 15.2%
MONTHLY TOTAL	\$2,569	\$5,774	\$4,648	\$6,683
ANNUAL TOTAL	\$30,823	\$69,289	\$55,782	\$80,202

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

NEVADA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.31
Single Parent Family	\$30.41
Two Parent Family (One Working)	\$25.72
Two Working Parent Family	\$17.87

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$704 28.4%	\$1,083 20.5%	\$1,083 24.3%	\$1,083 17.5%
Child Care	\$0 0.0%	\$1,052 20.0%	\$0 0.0%	\$1,052 17.0%
Transportation	\$398 16.0%	\$398 7.5%	\$398 8.9%	\$697 11.3%
Food	\$274 11.1%	\$589 11.2%	\$814 18.3%	\$814 13.1%
Health Care	\$446 18.0%	\$967 18.3%	\$1,200 26.9%	\$1,200 19.4%
Miscellaneous	\$208 8.4%	\$442 8.4%	\$479 10.7%	\$479 7.7%
Taxes	\$450 18.1%	\$740 14.0%	\$484 10.9%	\$871 14.1%
MONTHLY TOTAL	\$2,480	\$5,271	\$4,458	\$6,197
ANNUAL TOTAL	\$29,760	\$63,253	\$53,496	\$74,358

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

ORANGE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$16.79
Single Parent Family	\$34.79
Two Parent Family (One Working)	\$27.79
Two Working Parent Family	\$19.76

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,147 39.4%	\$1,546 25.6%	\$1,546 32.1%	\$1,546 22.6%
Child Care	\$0 0.0%	\$1,232 20.4%	\$0 0.0%	\$1,232 18.0%
Transportation	\$427 14.7%	\$427 7.1%	\$427 8.9%	\$744 10.9%
Food	\$274 9.4%	\$589 9.8%	\$814 16.9%	\$814 11.9%
Health Care	\$271 9.3%	\$727 12.1%	\$967 20.1%	\$967 14.1%
Miscellaneous	\$208 7.1%	\$442 7.3%	\$479 9.9%	\$479 7.0%
Taxes	\$583 20.0%	\$1,067 17.7%	\$585 12.1%	\$1,070 15.6%
MONTHLY TOTAL	\$2,911	\$6,030	\$4,817	\$6,852
ANNUAL TOTAL	\$34,932	\$72,363	\$57,809	\$82,219

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

PLACER COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.84
Single Parent Family	\$29.69
Two Parent Family (One Working)	\$24.88
Two Working Parent Family	\$17.82

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$737 30.7%	\$1,022 19.9%	\$1,022 23.7%	\$1,022 16.5%
Child Care	\$0 0.0%	\$1,115 21.7%	\$0 0.0%	\$1,115 18.1%
Transportation	\$437 18.2%	\$437 8.5%	\$437 10.1%	\$764 12.4%
Food	\$274 11.4%	\$589 11.4%	\$814 18.9%	\$814 13.2%
Health Care	\$315 13.1%	\$841 16.3%	\$1,118 25.9%	\$1,118 18.1%
Miscellaneous	\$208 8.7%	\$442 8.6%	\$479 11.1%	\$479 7.8%
Taxes	\$427 17.8%	\$700 13.6%	\$444 10.3%	\$865 14.0%
MONTHLY TOTAL	\$2,398	\$5,147	\$4,313	\$6,176
ANNUAL TOTAL	\$28,778	\$61,758	\$51,758	\$74,113

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

PLUMAS COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.54
Single Parent Family	\$27.99
Two Parent Family (One Working)	\$24.84
Two Working Parent Family	\$16.86

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$557 23.7%	\$860 17.7%	\$860 20.0%	\$860 14.7%
Child Care	\$0 0.0%	\$912 18.8%	\$0 0.0%	\$912 15.6%
Transportation	\$399 17.0%	\$399 8.2%	\$399 9.3%	\$703 12.0%
Food	\$274 11.7%	\$589 12.1%	\$814 18.9%	\$814 13.9%
Health Care	\$496 21.2%	\$1,041 21.5%	\$1,312 30.5%	\$1,312 22.4%
Miscellaneous	\$208 8.9%	\$442 9.1%	\$479 11.1%	\$479 8.2%
Taxes	\$412 17.6%	\$610 12.6%	\$441 10.3%	\$765 13.1%
MONTHLY TOTAL	\$2,347	\$4,852	\$4,305	\$5,845
ANNUAL TOTAL	\$28,159	\$58,224	\$51,658	\$70,141

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

RIVERSIDE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.32
Single Parent Family	\$28.85
Two Parent Family (One Working)	\$24.69
Two Working Parent Family	\$17.18

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$867 34.9%	\$1,125 22.5%	\$1,125 26.3%	\$1,125 18.9%
Child Care	\$0 0.0%	\$1,020 20.4%	\$0 0.0%	\$1,020 17.1%
Transportation	\$392 15.8%	\$392 7.8%	\$392 9.2%	\$683 11.5%
Food	\$274 11.1%	\$589 11.8%	\$814 19.0%	\$814 13.7%
Health Care	\$290 11.7%	\$778 15.6%	\$1,035 24.2%	\$1,035 17.4%
Miscellaneous	\$208 8.4%	\$442 8.8%	\$479 11.2%	\$479 8.0%
Taxes	\$450 18.1%	\$654 13.1%	\$434 10.1%	\$798 13.4%
MONTHLY TOTAL	\$2,482	\$5,000	\$4,279	\$5,954
ANNUAL TOTAL	\$29,782	\$60,004	\$51,347	\$71,450

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SACRAMENTO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.48
Single Parent Family	\$27.74
Two Parent Family (One Working)	\$24.52
Two Working Parent Family	\$16.66

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$737 31.6%	\$1,022 21.3%	\$1,022 24.0%	\$1,022 17.7%
Child Care	\$0 0.0%	\$925 19.2%	\$0 0.0%	\$925 16.0%
Transportation	\$392 16.8%	\$392 8.2%	\$392 9.2%	\$683 11.8%
Food	\$274 11.8%	\$589 12.2%	\$814 19.1%	\$814 14.1%
Health Care	\$315 13.5%	\$841 17.5%	\$1,118 26.3%	\$1,118 19.3%
Miscellaneous	\$208 8.9%	\$442 9.2%	\$479 11.3%	\$479 8.3%
Taxes	\$409 17.5%	\$596 12.4%	\$426 10.0%	\$736 12.7%
MONTHLY TOTAL	\$2,336	\$4,808	\$4,251	\$5,776
ANNUAL TOTAL	\$28,028	\$57,693	\$51,008	\$69,317

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN BENITO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.23
Single Parent Family	\$30.30
Two Parent Family (One Working)	\$26.73
Two Working Parent Family	\$18.07

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$742 28.1%	\$1,118 21.3%	\$1,118 24.1%	\$1,118 17.9%
Child Care	\$0 0.0%	\$935 17.8%	\$0 0.0%	\$935 14.9%
Transportation	\$451 17.1%	\$451 8.6%	\$451 9.7%	\$788 12.6%
Food	\$274 10.4%	\$589 11.2%	\$814 17.6%	\$814 13.0%
Health Care	\$468 17.7%	\$983 18.7%	\$1,239 26.7%	\$1,239 19.8%
Miscellaneous	\$208 7.9%	\$442 8.4%	\$479 10.3%	\$479 7.6%
Taxes	\$497 18.8%	\$733 14.0%	\$534 11.5%	\$891 14.2%
MONTHLY TOTAL	\$2,640	\$5,251	\$4,634	\$6,263
ANNUAL TOTAL	\$31,684	\$63,015	\$55,605	\$75,157

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN BERNARDINO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.43
Single Parent Family	\$28.63
Two Parent Family (One Working)	\$24.68
Two Working Parent Family	\$17.11

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$867 34.7%	\$1,125 22.7%	\$1,125 26.3%	\$1,125 19.0%
Child Care	\$0 0.0%	\$989 19.9%	\$0 0.0%	\$989 16.7%
Transportation	\$412 16.5%	\$412 8.3%	\$412 9.6%	\$718 12.1%
Food	\$274 11.0%	\$589 11.9%	\$814 19.0%	\$814 13.7%
Health Care	\$285 11.4%	\$763 15.4%	\$1,015 23.7%	\$1,015 17.1%
Miscellaneous	\$208 8.3%	\$442 8.9%	\$479 11.2%	\$479 8.1%
Taxes	\$455 18.2%	\$643 13.0%	\$434 10.1%	\$791 13.3%
MONTHLY TOTAL	\$2,501	\$4,963	\$4,278	\$5,930
ANNUAL TOTAL	\$30,014	\$59,556	\$51,335	\$71,161

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN DIEGO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.51
Single Parent Family	\$31.95
Two Parent Family (One Working)	\$26.55
Two Working Parent Family	\$18.58

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,024 38.1%	\$1,418 25.6%	\$1,418 30.8%	\$1,418 22.0%
Child Care	\$0 0.0%	\$1,123 20.3%	\$0 0.0%	\$1,123 17.4%
Transportation	\$399 14.9%	\$399 7.2%	\$399 8.7%	\$696 10.8%
Food	\$274 10.2%	\$589 10.6%	\$814 17.7%	\$814 12.6%
Health Care	\$271 10.1%	\$727 13.1%	\$967 21.0%	\$967 15.0%
Miscellaneous	\$208 7.7%	\$442 8.0%	\$479 10.4%	\$479 7.4%
Taxes	\$512 19.0%	\$839 15.1%	\$524 11.4%	\$944 14.7%
MONTHLY TOTAL	\$2,689	\$5,537	\$4,601	\$6,441
ANNUAL TOTAL	\$32,263	\$66,448	\$55,215	\$77,289

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN FRANCISCO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.37
Single Parent Family	\$36.64
Two Parent Family (One Working)	\$28.75
Two Working Parent Family	\$20.20

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,078 40.5%	\$1,658 26.1%	\$1,658 33.3%	\$1,658 23.7%
Child Care	\$0 0.0%	\$1,320 20.8%	\$0 0.0%	\$1,320 18.9%
Transportation	\$284 10.7%	\$284 4.5%	\$284 5.7%	\$495 7.1%
Food	\$274 10.3%	\$589 9.3%	\$814 16.3%	\$814 11.6%
Health Care	\$315 11.8%	\$841 13.2%	\$1,118 22.4%	\$1,118 16.0%
Miscellaneous	\$208 7.8%	\$442 7.0%	\$479 9.6%	\$479 6.8%
Taxes	\$504 18.9%	\$1,216 19.1%	\$632 12.7%	\$1,118 16.0%
MONTHLY TOTAL	\$2,664	\$6,350	\$4,984	\$7,001
ANNUAL TOTAL	\$31,965	\$76,201	\$59,808	\$84,015

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN JOAQUIN COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.96
Single Parent Family	\$27.86
Two Parent Family (One Working)	\$23.93
Two Working Parent Family	\$16.72

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$675 30.0%	\$950 19.7%	\$950 22.9%	\$950 16.4%
Child Care	\$0 0.0%	\$1,014 21.0%	\$0 0.0%	\$1,014 17.5%
Transportation	\$390 17.3%	\$390 8.1%	\$390 9.4%	\$680 11.7%
Food	\$274 12.2%	\$589 12.2%	\$814 19.6%	\$814 14.0%
Health Care	\$315 14.0%	\$841 17.4%	\$1,118 26.9%	\$1,118 19.3%
Miscellaneous	\$208 9.3%	\$442 9.2%	\$479 11.5%	\$479 8.3%
Taxes	\$384 17.1%	\$603 12.5%	\$397 9.6%	\$742 12.8%
MONTHLY TOTAL	\$2,246	\$4,828	\$4,147	\$5,796
ANNUAL TOTAL	\$26,956	\$57,941	\$49,769	\$69,548

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN LUIS OBISPO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.04
Single Parent Family	\$30.73
Two Parent Family (One Working)	\$26.27
Two Working Parent Family	\$18.08

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$781 30.0%	\$1,125 21.1%	\$1,125 24.7%	\$1,125 17.9%
Child Care	\$0 0.0%	\$1,043 19.6%	\$0 0.0%	\$1,043 16.6%
Transportation	\$390 15.0%	\$390 7.3%	\$390 8.6%	\$681 10.9%
Food	\$274 10.5%	\$589 11.1%	\$814 17.9%	\$814 13.0%
Health Care	\$467 17.9%	\$979 18.4%	\$1,234 27.1%	\$1,234 19.7%
Miscellaneous	\$208 8.0%	\$442 8.3%	\$479 10.5%	\$479 7.6%
Taxes	\$487 18.7%	\$757 14.2%	\$511 11.2%	\$893 14.2%
MONTHLY TOTAL	\$2,607	\$5,326	\$4,553	\$6,269
ANNUAL TOTAL	\$31,287	\$63,910	\$54,639	\$75,233

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SAN MATEO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$16.40
Single Parent Family	\$39.07
Two Parent Family (One Working)	\$29.79
Two Working Parent Family	\$21.48

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,078 37.9%	\$1,658 24.5%	\$1,658 32.1%	\$1,658 22.3%
Child Care	\$0 0.0%	\$1,405 20.7%	\$0 0.0%	\$1,405 18.9%
Transportation	\$410 14.4%	\$410 6.0%	\$410 7.9%	\$714 9.6%
Food	\$274 9.7%	\$589 8.7%	\$814 15.8%	\$814 10.9%
Health Care	\$315 11.1%	\$841 12.4%	\$1,118 21.6%	\$1,118 15.0%
Miscellaneous	\$208 7.3%	\$442 6.5%	\$479 9.3%	\$479 6.4%
Taxes	\$558 19.6%	\$1,428 21.1%	\$685 13.3%	\$1,261 16.9%
MONTHLY TOTAL	\$2,843	\$6,773	\$5,163	\$7,448
ANNUAL TOTAL	\$34,119	\$81,274	\$61,954	\$89,377

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SANTA BARBARA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$17.45
Single Parent Family	\$32.36
Two Parent Family (One Working)	\$27.85
Two Working Parent Family	\$18.97

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,007 33.3%	\$1,262 22.5%	\$1,262 26.1%	\$1,262 19.2%
Child Care	\$0 0.0%	\$1,017 18.1%	\$0 0.0%	\$1,017 15.5%
Transportation	\$451 14.9%	\$451 8.0%	\$451 9.3%	\$786 11.9%
Food	\$274 9.1%	\$589 10.5%	\$814 16.9%	\$814 12.4%
Health Care	\$467 15.4%	\$979 17.5%	\$1,234 25.6%	\$1,234 18.8%
Miscellaneous	\$208 6.9%	\$442 7.9%	\$479 9.9%	\$479 7.3%
Taxes	\$617 20.4%	\$869 15.5%	\$588 12.2%	\$985 15.0%
MONTHLY TOTAL	\$3,024	\$5,610	\$4,828	\$6,578
ANNUAL TOTAL	\$36,288	\$67,316	\$57,934	\$78,933

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SANTA CLARA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.47
Single Parent Family	\$34.72
Two Parent Family (One Working)	\$27.23
Two Working Parent Family	\$19.85

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$961 35.8%	\$1,338 22.2%	\$1,338 28.4%	\$1,338 19.4%
Child Care	\$0 0.0%	\$1,333 22.1%	\$0 0.0%	\$1,333 19.4%
Transportation	\$413 15.4%	\$413 6.9%	\$413 8.8%	\$720 10.5%
Food	\$274 10.2%	\$589 9.8%	\$814 17.2%	\$814 11.8%
Health Care	\$315 11.8%	\$841 14.0%	\$1,118 23.7%	\$1,118 16.2%
Miscellaneous	\$208 7.8%	\$442 7.3%	\$479 10.2%	\$479 7.0%
Taxes	\$510 19.0%	\$1,062 17.6%	\$558 11.8%	\$1,080 15.7%
MONTHLY TOTAL	\$2,681	\$6,018	\$4,719	\$6,881
ANNUAL TOTAL	\$32,178	\$72,221	\$56,632	\$82,576

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SANTA CRUZ COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$17.05
Single Parent Family	\$36.68
Two Parent Family (One Working)	\$29.47
Two Working Parent Family	\$20.41

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,034 35.0%	\$1,590 25.0%	\$1,590 31.1%	\$1,590 22.5%
Child Care	\$0 0.0%	\$1,181 18.6%	\$0 0.0%	\$1,181 16.7%
Transportation	\$420 14.2%	\$420 6.6%	\$420 8.2%	\$733 10.4%
Food	\$274 9.3%	\$589 9.3%	\$814 15.9%	\$814 11.5%
Health Care	\$422 14.3%	\$917 14.4%	\$1,137 22.3%	\$1,137 16.1%
Miscellaneous	\$208 7.0%	\$442 7.0%	\$479 9.4%	\$479 6.8%
Taxes	\$597 20.2%	\$1,219 19.2%	\$668 13.1%	\$1,142 16.1%
MONTHLY TOTAL	\$2,955	\$6,358	\$5,109	\$7,076
ANNUAL TOTAL	\$35,460	\$76,294	\$61,303	\$84,909

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SHASTA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.41
Single Parent Family	\$27.49
Two Parent Family (One Working)	\$24.17
Two Working Parent Family	\$16.43

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$566 24.4%	\$802 16.8%	\$802 19.1%	\$802 14.1%
Child Care	\$0 0.0%	\$934 19.6%	\$0 0.0%	\$934 16.4%
Transportation	\$373 16.1%	\$373 7.8%	\$373 8.9%	\$653 11.5%
Food	\$274 11.8%	\$589 12.4%	\$814 19.4%	\$814 14.3%
Health Care	\$496 21.4%	\$1,041 21.8%	\$1,312 31.3%	\$1,312 23.0%
Miscellaneous	\$208 8.9%	\$442 9.3%	\$479 11.4%	\$479 8.4%
Taxes	\$406 17.5%	\$584 12.2%	\$409 9.8%	\$702 12.3%
MONTHLY TOTAL	\$2,324	\$4,765	\$4,189	\$5,696
ANNUAL TOTAL	\$27,887	\$57,178	\$50,270	\$68,347

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SIERRA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.53
Single Parent Family	\$29.69
Two Parent Family (One Working)	\$26.24
Two Working Parent Family	\$17.78

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$658 26.1%	\$1,013 19.7%	\$1,013 22.3%	\$1,013 16.4%
Child Care	\$0 0.0%	\$940 18.3%	\$0 0.0%	\$940 15.3%
Transportation	\$421 16.7%	\$421 8.2%	\$421 9.3%	\$744 12.1%
Food	\$274 10.9%	\$589 11.4%	\$814 17.9%	\$814 13.2%
Health Care	\$496 19.7%	\$1,041 20.2%	\$1,312 28.8%	\$1,312 21.3%
Miscellaneous	\$208 8.3%	\$442 8.6%	\$479 10.5%	\$479 7.8%
Taxes	\$461 18.3%	\$700 13.6%	\$510 11.2%	\$861 14.0%
MONTHLY TOTAL	\$2,519	\$5,146	\$4,549	\$6,163
ANNUAL TOTAL	\$30,223	\$61,747	\$54,585	\$73,953

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SISKIYOU COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.88
Single Parent Family	\$27.20
Two Parent Family (One Working)	\$23.84
Two Working Parent Family	\$16.35

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$486 21.8%	\$746 15.8%	\$746 18.1%	\$746 13.2%
Child Care	\$0 0.0%	\$941 20.0%	\$0 0.0%	\$941 16.6%
Transportation	\$388 17.4%	\$388 8.2%	\$388 9.4%	\$682 12.0%
Food	\$274 12.3%	\$589 12.5%	\$814 19.7%	\$814 14.4%
Health Care	\$496 22.2%	\$1,041 22.1%	\$1,312 31.8%	\$1,312 23.2%
Miscellaneous	\$208 9.3%	\$442 9.4%	\$479 11.6%	\$479 8.5%
Taxes	\$380 17.0%	\$569 12.1%	\$393 9.5%	\$693 12.2%
MONTHLY TOTAL	\$2,233	\$4,715	\$4,132	\$5,666
ANNUAL TOTAL	\$26,796	\$56,585	\$49,579	\$67,997

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SOLANO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$15.31
Single Parent Family	\$30.54
Two Parent Family (One Working)	\$25.82
Two Working Parent Family	\$18.15

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$940 35.4%	\$1,161 21.9%	\$1,161 25.9%	\$1,161 18.5%
Child Care	\$0 0.0%	\$1,099 20.8%	\$0 0.0%	\$1,099 17.5%
Transportation	\$414 15.6%	\$414 7.8%	\$414 9.3%	\$723 11.5%
Food	\$274 10.3%	\$589 11.1%	\$814 18.2%	\$814 12.9%
Health Care	\$315 11.9%	\$841 15.9%	\$1,118 25.0%	\$1,118 17.8%
Miscellaneous	\$208 7.8%	\$442 8.4%	\$479 10.7%	\$479 7.6%
Taxes	\$501 18.9%	\$747 14.1%	\$489 10.9%	\$900 14.3%
MONTHLY TOTAL	\$2,653	\$5,293	\$4,475	\$6,292
ANNUAL TOTAL	\$31,836	\$63,517	\$53,700	\$75,504

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SONOMA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.24
Single Parent Family	\$32.98
Two Parent Family (One Working)	\$26.63
Two Working Parent Family	\$19.11

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$844 34.2%	\$1,296 22.7%	\$1,296 28.1%	\$1,296 19.6%
Child Care	\$0 0.0%	\$1,254 21.9%	\$0 0.0%	\$1,254 18.9%
Transportation	\$381 15.4%	\$381 6.7%	\$381 8.3%	\$665 10.0%
Food	\$274 11.1%	\$589 10.3%	\$814 17.6%	\$814 12.3%
Health Care	\$315 12.8%	\$841 14.7%	\$1,118 24.2%	\$1,118 16.9%
Miscellaneous	\$208 8.4%	\$442 7.7%	\$479 10.4%	\$479 7.2%
Taxes	\$446 18.1%	\$914 16.0%	\$529 11.4%	\$999 15.1%
MONTHLY TOTAL	\$2,469	\$5,717	\$4,616	\$6,624
ANNUAL TOTAL	\$29,626	\$68,600	\$55,389	\$79,486

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

STANISLAUS COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.91
Single Parent Family	\$26.53
Two Parent Family (One Working)	\$23.28
Two Working Parent Family	\$16.03

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$664 29.7%	\$864 18.8%	\$864 21.4%	\$864 15.6%
Child Care	\$0 0.0%	\$934 20.3%	\$0 0.0%	\$934 16.8%
Transportation	\$395 17.6%	\$395 8.6%	\$395 9.8%	\$688 12.4%
Food	\$274 12.3%	\$589 12.8%	\$814 20.2%	\$814 14.6%
Health Care	\$315 14.1%	\$841 18.3%	\$1,118 27.7%	\$1,118 20.1%
Miscellaneous	\$208 9.3%	\$442 9.6%	\$479 11.9%	\$479 8.6%
Taxes	\$382 17.1%	\$534 11.6%	\$366 9.1%	\$660 11.9%
MONTHLY TOTAL	\$2,238	\$4,598	\$4,035	\$5,556
ANNUAL TOTAL	\$26,854	\$55,179	\$48,417	\$66,675

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

SUTTER COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.54
Single Parent Family	\$29.54
Two Parent Family (One Working)	\$27.35
Two Working Parent Family	\$17.91

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$534 21.2%	\$740 14.5%	\$740 15.6%	\$740 11.9%
Child Care	\$0 0.0%	\$881 17.2%	\$0 0.0%	\$881 14.2%
Transportation	\$368 14.6%	\$368 7.2%	\$368 7.8%	\$643 10.4%
Food	\$274 10.9%	\$589 11.5%	\$814 17.2%	\$814 13.1%
Health Care	\$675 26.8%	\$1,408 27.5%	\$1,776 37.5%	\$1,776 28.6%
Miscellaneous	\$208 8.2%	\$442 8.6%	\$479 10.1%	\$479 7.7%
Taxes	\$461 18.3%	\$691 13.5%	\$564 11.9%	\$874 14.1%
MONTHLY TOTAL	\$2,521	\$5,120	\$4,741	\$6,207
ANNUAL TOTAL	\$30,252	\$61,439	\$56,889	\$74,485

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

TEHAMA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.81
Single Parent Family	\$26.51
Two Parent Family (One Working)	\$23.65
Two Working Parent Family	\$15.89

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$509 22.9%	\$755 16.4%	\$755 18.4%	\$755 13.7%
Child Care	\$0 0.0%	\$880 19.1%	\$0 0.0%	\$880 16.0%
Transportation	\$356 16.0%	\$356 7.7%	\$356 8.7%	\$624 11.3%
Food	\$274 12.4%	\$589 12.8%	\$814 19.9%	\$814 14.8%
Health Care	\$496 22.4%	\$1,041 22.7%	\$1,312 32.0%	\$1,312 23.8%
Miscellaneous	\$208 9.4%	\$442 9.6%	\$479 11.7%	\$479 8.7%
Taxes	\$377 17.0%	\$533 11.6%	\$384 9.4%	\$646 11.7%
MONTHLY TOTAL	\$2,220	\$4,595	\$4,099	\$5,509
ANNUAL TOTAL	\$26,642	\$55,140	\$49,191	\$66,109

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

TRINITY COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.66
Single Parent Family	\$27.44
Two Parent Family (One Working)	\$24.20
Two Working Parent Family	\$16.62

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$550 23.2%	\$758 15.9%	\$758 18.1%	\$758 13.2%
Child Care	\$0 0.0%	\$924 19.4%	\$0 0.0%	\$924 16.0%
Transportation	\$421 17.8%	\$421 8.9%	\$421 10.0%	\$744 12.9%
Food	\$274 11.6%	\$589 12.4%	\$814 19.4%	\$814 14.1%
Health Care	\$496 21.0%	\$1,041 21.9%	\$1,312 31.3%	\$1,312 22.8%
Miscellaneous	\$208 8.8%	\$442 9.3%	\$479 11.4%	\$479 8.3%
Taxes	\$418 17.7%	\$581 12.2%	\$411 9.8%	\$732 12.7%
MONTHLY TOTAL	\$2,368	\$4,756	\$4,195	\$5,763
ANNUAL TOTAL	\$28,419	\$57,069	\$50,335	\$69,151

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

TULARE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$12.57
Single Parent Family	\$25.21
Two Parent Family (One Working)	\$21.87
Two Working Parent Family	\$15.13

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$518 23.8%	\$674 15.4%	\$674 17.8%	\$674 12.8%
Child Care	\$0 0.0%	\$893 20.4%	\$0 0.0%	\$893 17.0%
Transportation	\$393 18.0%	\$393 9.0%	\$393 10.4%	\$686 13.1%
Food	\$274 12.6%	\$589 13.5%	\$814 21.5%	\$814 15.5%
Health Care	\$421 19.3%	\$914 20.9%	\$1,134 29.9%	\$1,134 21.6%
Miscellaneous	\$208 9.5%	\$442 10.1%	\$479 12.6%	\$479 9.1%
Taxes	\$365 16.8%	\$465 10.6%	\$298 7.8%	\$567 10.8%
MONTHLY TOTAL	\$2,179	\$4,369	\$3,791	\$5,246
ANNUAL TOTAL	\$26,152	\$52,433	\$45,491	\$62,953

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

TUOLUMNE COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.63
Single Parent Family	\$28.30
Two Parent Family (One Working)	\$24.72
Two Working Parent Family	\$16.91

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$605 25.6%	\$930 19.0%	\$930 21.7%	\$930 15.9%
Child Care	\$0 0.0%	\$948 19.3%	\$0 0.0%	\$948 16.2%
Transportation	\$392 16.6%	\$392 8.0%	\$392 9.1%	\$688 11.7%
Food	\$274 11.6%	\$589 12.0%	\$814 19.0%	\$814 13.9%
Health Care	\$467 19.7%	\$979 20.0%	\$1,234 28.8%	\$1,234 21.1%
Miscellaneous	\$208 8.8%	\$442 9.0%	\$479 11.2%	\$479 8.2%
Taxes	\$417 17.6%	\$626 12.8%	\$436 10.2%	\$771 13.1%
MONTHLY TOTAL	\$2,363	\$4,906	\$4,285	\$5,863
ANNUAL TOTAL	\$28,353	\$58,873	\$51,423	\$70,361

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

VENTURA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$16.71
Single Parent Family	\$34.29
Two Parent Family (One Working)	\$28.20
Two Working Parent Family	\$19.77

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$1,069 36.9%	\$1,502 25.3%	\$1,502 30.7%	\$1,502 21.9%
Child Care	\$0 0.0%	\$1,139 19.2%	\$0 0.0%	\$1,139 16.6%
Transportation	\$484 16.7%	\$484 8.2%	\$484 9.9%	\$844 12.3%
Food	\$274 9.5%	\$589 9.9%	\$814 16.6%	\$814 11.9%
Health Care	\$282 9.7%	\$758 12.7%	\$1,004 20.5%	\$1,004 14.7%
Miscellaneous	\$208 7.2%	\$442 7.4%	\$479 9.8%	\$479 7.0%
Taxes	\$579 20.0%	\$1,029 17.3%	\$605 12.4%	\$1,070 15.6%
MONTHLY TOTAL	\$2,897	\$5,943	\$4,888	\$6,853
ANNUAL TOTAL	\$34,764	\$71,314	\$58,661	\$82,231

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

YOLO COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$14.07
Single Parent Family	\$28.74
Two Parent Family (One Working)	\$24.75
Two Working Parent Family	\$17.19

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$816 33.5%	\$1,055 21.2%	\$1,055 24.6%	\$1,055 17.7%
Child Care	\$0 0.0%	\$1,018 20.4%	\$0 0.0%	\$1,018 17.1%
Transportation	\$387 15.9%	\$387 7.8%	\$387 9.0%	\$675 11.3%
Food	\$274 11.3%	\$589 11.8%	\$814 19.0%	\$814 13.7%
Health Care	\$315 12.9%	\$841 16.9%	\$1,118 26.1%	\$1,118 18.8%
Miscellaneous	\$208 8.5%	\$442 8.9%	\$479 11.2%	\$479 8.0%
Taxes	\$438 18.0%	\$648 13.0%	\$437 10.2%	\$799 13.4%
MONTHLY TOTAL	\$2,439	\$4,981	\$4,290	\$5,958
ANNUAL TOTAL	\$29,266	\$59,771	\$51,479	\$71,500

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.

YUBA COUNTY

	<u>Basic Family Wage*</u>
Single Adult	\$13.01
Single Parent Family	\$26.65
Two Parent Family (One Working)	\$23.53
Two Working Parent Family	\$15.95

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single Parent Family</u>	<u>Two Parent Family (One Working)</u>	<u>Two Working Parent Family</u>
Housing/Utilities	\$534 23.7%	\$740 16.0%	\$740 18.1%	\$740 13.4%
Child Care	\$0 0.0%	\$912 19.7%	\$0 0.0%	\$912 16.5%
Transportation	\$355 15.8%	\$355 7.7%	\$355 8.7%	\$622 11.2%
Food	\$274 12.2%	\$589 12.7%	\$814 20.0%	\$814 14.7%
Health Care	\$496 22.0%	\$1,041 22.5%	\$1,312 32.2%	\$1,312 23.7%
Miscellaneous	\$208 9.2%	\$442 9.6%	\$479 11.7%	\$479 8.7%
Taxes	\$387 17.1%	\$540 11.7%	\$378 9.3%	\$652 11.8%
MONTHLY TOTAL	\$2,255	\$4,619	\$4,078	\$5,531
ANNUAL TOTAL	\$27,058	\$55,433	\$48,940	\$66,372

* Hourly. Assumes 40 hours per week, 52 weeks per year of work. Two working parent wage is the hourly wage for each parent working full-time.
Note: Numbers and percentages may not sum due to rounding.