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Making Ends Meet: How Much Does It Cost to Support a Family in California?



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View the interactive data visualization for this report at calbudgetcenter.org/MakingEndsMeet.

California Budget & Policy Center

The California Budget & Policy Center was established in 1995 to provide Californians with a source of timely, objective, and accessible expertise on state fiscal and economic policy issues. The Budget Center engages in independent fiscal and policy analysis and public education with the goal of improving the economic and social well-being of low- and middle-income Californians. Support for the Budget Center comes from foundation grants, subscriptions, and individual contributions. Please visit the Budget Center’s website at www.calbudgetcenter.org.

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Introduction

California is known as the Golden State: a land of abundant opportunities. Living up to this name means ensuring that California offers all families and individuals a chance to thrive. Yet many Californians are far from thriving; they are struggling just to meet their basic needs. Understanding the challenges these families and individuals face is an important step toward ensuring basic economic security for all Californians.

This *Making Ends Meet* report shines a light on the economic challenges faced by many Californians by showing the cost of supporting a family or a single individual in different parts of the state. To do so, this report presents basic family budgets that account for the cost of modest housing, a nutritious diet, necessary child care, transportation, health care, and other basic items such as clothing, housekeeping supplies, and telephone service, along with income and payroll taxes. These budgets estimate the amount of income that families or single adults would need to support themselves through earnings only, without government benefits or supports.

By presenting detailed estimates of the basic cost of living in different parts of the state, this report complements other approaches to understanding the economic challenges faced by California residents. Employment rates indicate how many Californians are able to earn income through work, but do not reveal whether the income that workers earn is enough to support their families. The official poverty measure and the more robust Supplemental Poverty Measure (or the related California Poverty Measure) estimate how many Californians lack adequate financial resources, but do not directly identify the cost of meeting basic needs or show how family budget components affect different types of households.¹ This report aims to fill that gap. In doing so, *Making Ends Meet* is a counterpart to other efforts – such as the United Ways of California’s Real Cost Measure – that investigate the extent to which families and single adults in California are able to support themselves through earnings alone.²

The costs to cover basic needs vary across households, so this report estimates basic family budgets for four household types: a single adult, a single-parent family, a two-parent family with one working parent, and a two-working-parent family. For the families with children, these budgets assume that families have two children: one of preschool-age and one of school-age. Costs for some items included in these budgets – especially housing – differ substantially across California, so this report shows family budgets for each of the 58 counties in the state. In estimating these basic family budgets, this report strives to use up-to-date information that is as specific to California as possible, adjusts for regional differences in costs where feasible, and focuses on the cost of meeting basic needs with a modest quality of goods and services.

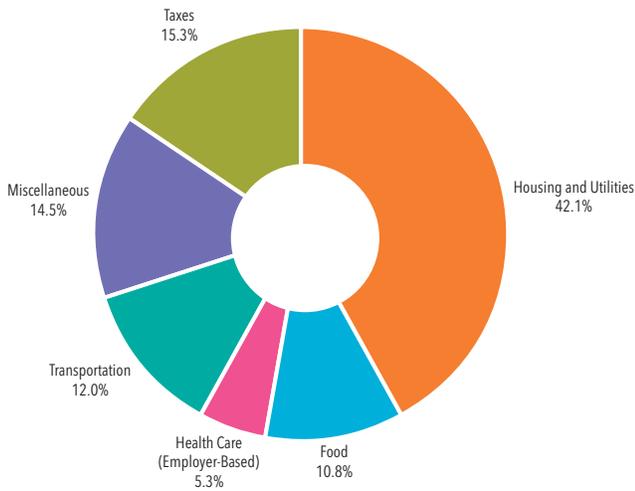
On a statewide level, this report estimates that a family with two working parents and two children needs roughly \$76,000 annually, on average, to cover basic necessities, while a two-parent family with one working parent needs about \$59,000 per year.³ A single-parent family with two children needs approximately \$66,000 per year to cover basic expenses, on average, while a single adult requires nearly \$30,000 (Figure 1). These statewide averages mask significant differences across counties. For example, in San Francisco County, which has the highest estimated costs, a two-working-parent family needs roughly \$111,000 per year to make ends meet,

FIGURE 1

Statewide Average Family Budgets

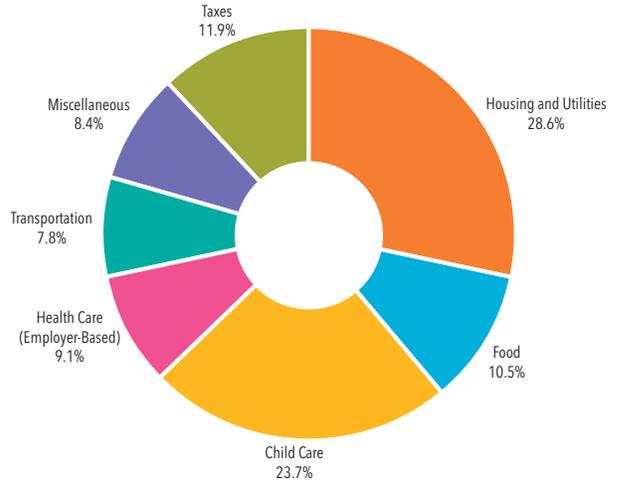
Single Adult Budget

Statewide Average Annual Total = \$29,824



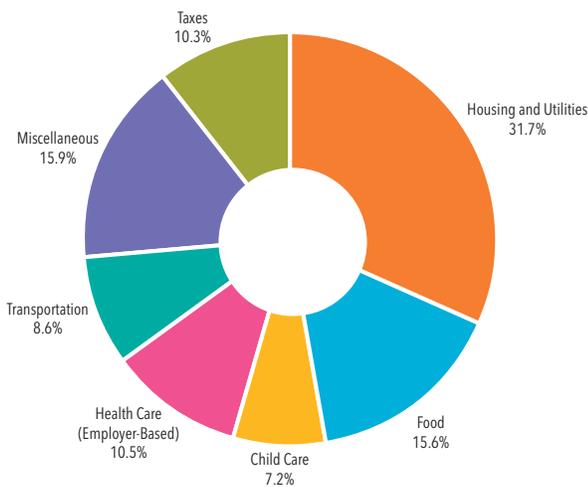
Single-Parent Family Budget

Statewide Average Annual Total = \$65,865



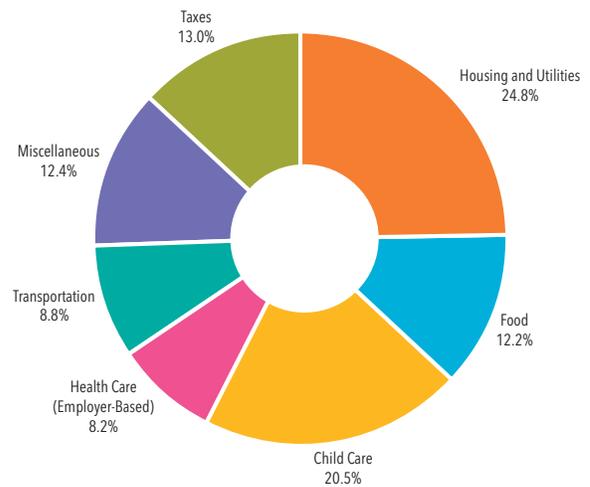
Two-Parent (One Working) Family Budget

Statewide Average Annual Total = \$59,338



Two-Working-Parent Family Budget

Statewide Average Annual Total = \$75,952



while in Modoc County, which has the lowest costs, the same type of family requires only about half as much: approximately \$55,000 per year.

The family budgets in this report show that the basic cost of living in many parts of the state is more than many single individuals or families can expect to earn, even if all adults are working full-time. Part 1 discusses some factors that have contributed to this challenging situation and the implications for affected Californians.

The high cost of living relative to the earnings of many families and single adults means that publicly funded supports like food assistance, refundable tax credits, and subsidized health care serve as critical resources to help many households close – at least in part – the gap between what they earn and the prevailing cost of basic necessities. Part 2 shows how key public supports help augment household resources for workers with low-wage and middle-skill jobs – and how much of a gap still remains between family resources and basic family budgets after accounting for these supports.

Part 3 displays county-level and statewide average basic family budgets estimated for each household type. Part 4 describes the methodology used to estimate costs for each budget component.

Making Ends Meet aims to provide valuable information for stakeholders who are concerned about Californians' economic security. State, local, and national policy choices can make a difference in ensuring that Californians are able to make ends meet. Effective strategies to close the gap between families' resources and needs include policies that directly reduce the cost of meeting basic needs, such as increasing the availability of affordable housing, child care subsidies, and public health insurance. Policies that boost incomes are also effective tools for helping families to make ends meet. These can include wage increases, tax credits, and direct financial support for people who are unable to earn sufficient income through work.

California has adopted a number of important policies in recent years that help people to make ends meet. These include raising the state minimum wage, establishing and expanding the state earned income tax credit (the CalEITC), and boosting investments in affordable housing and child care. These recent state actions represent important progress, yet more work remains to be done. This report shows that additional state, national, and local investments in strategies like these are critically needed to ensure that all Californians can meet their basic needs, a vital first step toward guaranteeing that every resident of the Golden State has the opportunity to thrive.

PART 1

Why Are So Many Californians Struggling to Make Ends Meet?

Several years after the Great Recession, California’s economy is strong by many measures. Unemployment is low overall, and the state economy has grown significantly in recent years. Yet many Californians are still struggling to make ends meet. How can this be?

Two key factors help explain the economic challenges faced by many California families and individuals. First, the cost of living has been rising, particularly the cost of housing. Second, earnings generally have not

kept pace with this increase in living expenses. For example, after adjusting for inflation, the statewide median rent has increased by 13.2 percent since 2006 – the year before the start of the Great Recession – while the median annual earnings for full-time, year-round workers have increased by only 4.1 percent over the same period (Figure 2).⁴

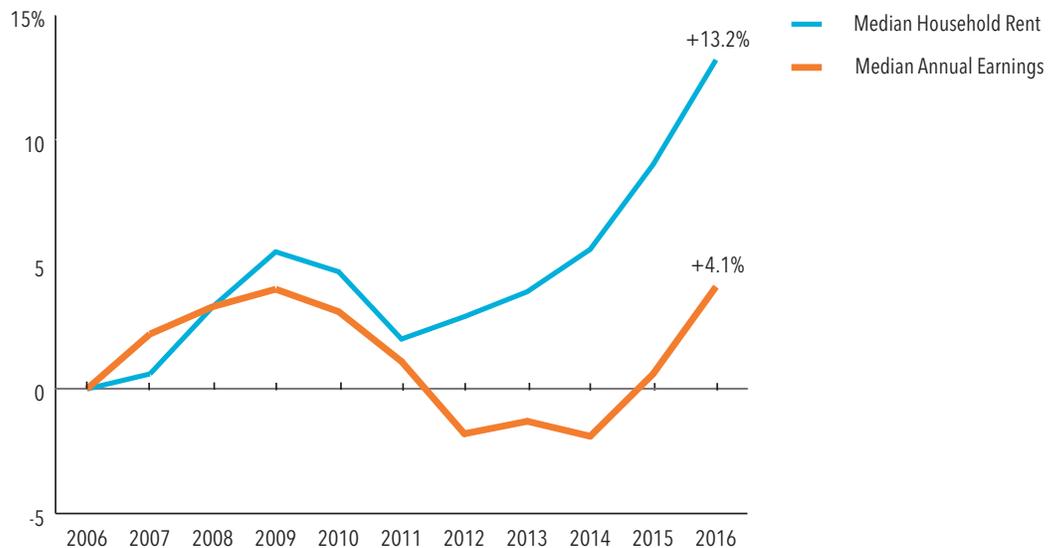
When earnings fail to keep pace with living costs, families and single individuals have difficulty covering the basic costs of housing, food, child care, health care, and other necessities. This report finds that:

- In 50 of California’s 58 counties, the basic family budget for a single adult exceeds the salary of a minimum-wage employee working 40 hours per week.
- In all 58 counties, the annual salary of a full-time minimum wage worker is not sufficient to cover the basic budget for a single-parent family.

FIGURE 2

Workers’ Earnings Have Not Kept Pace With Rents in California

Percent Change in Inflation-Adjusted Median Rent and Median Annual Earnings Since 2006



Note: Median annual earnings for individuals working at least 35 hours per week and 50 weeks per year. Excludes workers with \$0 or negative total earnings.
Source: Budget Center analysis of US Census Bureau, American Community Survey data



- In all 58 counties, the combined salary of two full-time minimum wage workers is not enough to cover the basic budget for a two-working-parent family.
- In many counties, even the salaries of some *middle-skill* workers (those with some education and training beyond high school) are insufficient to cover the basic budget for a single parent with children.⁵

The challenges faced by workers at various wage levels are explored in more depth in the next part.

Not surprisingly, given these financial realities, many Californians struggle to make ends meet. What are the consequences when families are unable to cover the prevailing cost of basic necessities? Households with incomes that are less than these basic family budgets may be forced to double-up to save on rent, and/or they may have to settle for substandard housing in neighborhoods that are dangerous or polluted or that have low-quality schools and limited job opportunities. Families may have to cut costs by choosing low-quality child care. They may not have enough food at the end of the month, or they may let health problems go unaddressed. Families and single individuals may be unable to set aside savings in case of an unexpected emergency, and they may invest less in education and save less for retirement. In the worst cases, they may be pushed into homelessness. These kinds of hardships have both immediate and long-term consequences, for adults and especially for children.

PART 2

The Role of Public Supports in Helping Families Make Ends Meet

The lowest-wage workers in California – those earning the state or local minimum wage – are likely to struggle to cover basic expenses, given the significant gap between what they earn and the basic family budgets in many counties. Even low-wage workers with somewhat higher earnings – such as child care workers, security guards, and retail salespeople – earn less than the basic family budget amount in many counties. In the most expensive parts of the state, these economic challenges may extend even to middle-skill workers (those with some education and training beyond high school), such as construction workers, dental assistants, or paralegals.

For many families and individuals who are unable to cover basic expenses through earnings alone, publicly funded supports provide vital resources to help close at least some of the gap between income and needs. To illustrate the important role that these supports play, it is helpful to examine key types of assistance available to households at different income levels, and how much these supports can augment household incomes. The charts below show how much assistance households can receive through the most widely available types of publicly funded supports that help cover basic needs, and how much of a gap remains between basic family budgets and household incomes when this assistance is added to earnings.

Five public supports are examined here: the federal Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC), which are refundable tax credits that can provide payments to working tax filers beyond their personal income tax liability; California's own earned income tax credit, the CalEITC; federal food assistance provided through the Supplemental Nutrition Assistance Program (SNAP, or CalFresh in California); and free or low-cost health care provided through Medicaid (Medi-Cal in California). These supports are highlighted because they are guaranteed to any individual or family who meets the eligibility criteria and applies for assistance. Some other types of help with basic needs are not included in this analysis, such as state child care subsidies or federal housing vouchers. These other forms of assistance are vital resources for those who receive them, but they are excluded here because long wait lists prevent many eligible individuals or families from accessing them.

Examples of the impact of public supports are shown for two counties (Figure 3): San Francisco County, an urban, coastal county with the most expensive family budgets statewide, and Fresno County, a less urban, inland county with substantially lower estimated family budget costs. These examples present basic needs assistance available to families of workers earning the local or state minimum wage (representing the lowest-wage jobs) as well as workers with the average local earnings of a retail salesperson (a typical low-wage job) or a dental assistant (a middle-skill job). The impact of the five key public supports is shown for single-parent families, as they often struggle the most to make ends meet and are eligible for a broad range of publicly funded assistance. In contrast to families with children, single adults – particularly those working full-time – generally qualify for much more limited assistance, even when earning very low wages. Examples of earnings relative to basic needs budget amounts for single adults with the same jobs in the same counties are shown for comparison, though single individuals at these income levels are not eligible for any of the five public supports examined here.⁶

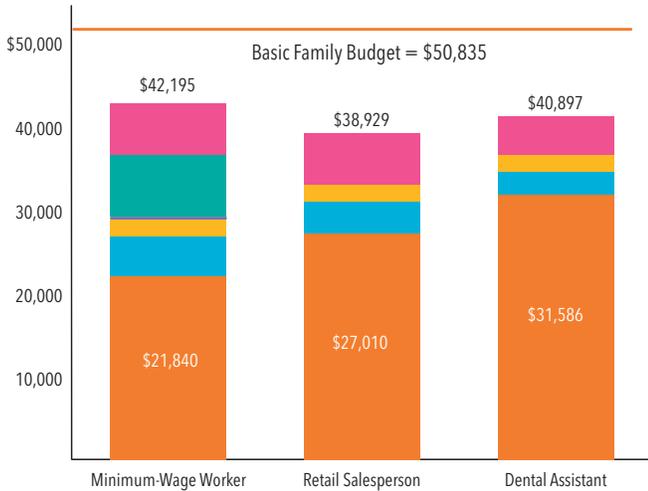
These numbers demonstrate that public supports can play a significant role in enabling families to afford basic needs, adding as much as several thousand dollars to household resources or substantially reducing families' costs (for example, by providing free or low-cost health care).⁷ At the same time, these examples reveal three key points:

- **Public supports have different impacts on different types of families.** Those with children receive the most generous assistance, while single adults are eligible for much less help. In fact, single adults working full-time earning the minimum wage or more are ineligible for all five public supports examined here. In areas with a low cost of living, working single adults may be able to meet basic needs without help from public supports, but in high-cost areas their earnings alone can be significantly less than the basic needs budget.
- **The impact of public supports varies by county.** Many publicly funded benefits do not account for differences in the cost of living, so households receive the same level of assistance whether they live in a high-cost or a low-cost area. As a result, these supports close less of the gap between income and the cost of basic needs for households in higher-cost areas.
- **These public supports generally do not close the entire gap between a family's resources and their needs.** Even with the help available through these key public supports, many families and individuals still face a substantial gap between their total available resources and the estimated family budget needed to make ends meet where they live. As a result, many households must make significant compromises to cover their basic necessities, such as settling for overcrowded and/or substandard housing, placing children in low-quality child care, or leaving some needs, like health care, unaddressed.

FIGURE 3

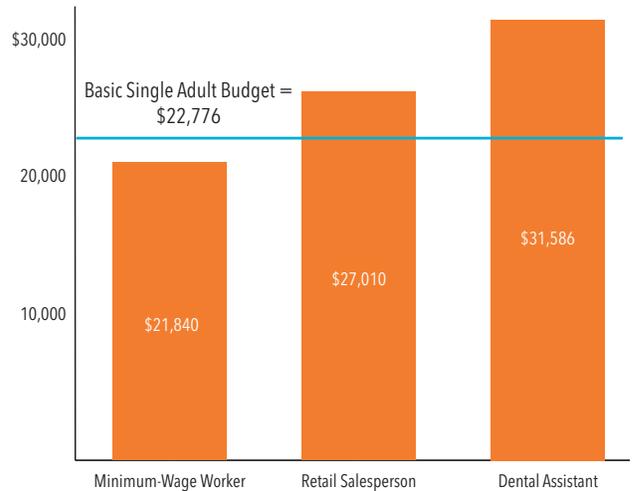
Where Cost of Living Is Low, Public Supports Substantially Help Single-Parent Families Meet Basic Needs

Single-Parent Family Income With Addition of Key Public Supports, Fresno County



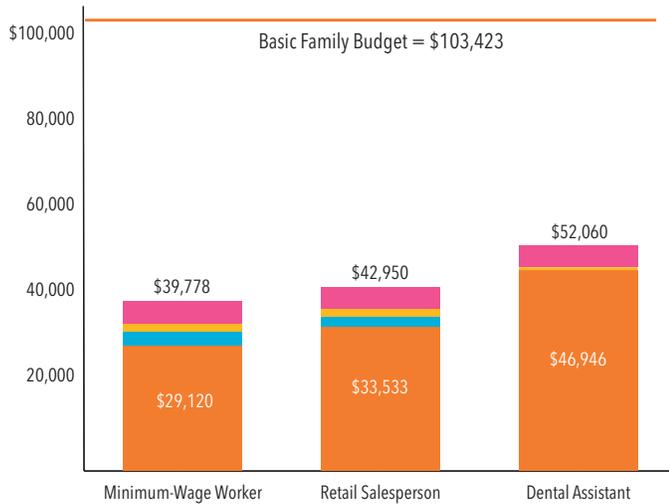
Where Cost of Living Is Low, Working Single Adults Ineligible for Public Supports Can Still Meet Basic Needs

Single-Adult Household Income With Addition of Key Public Supports, Fresno County



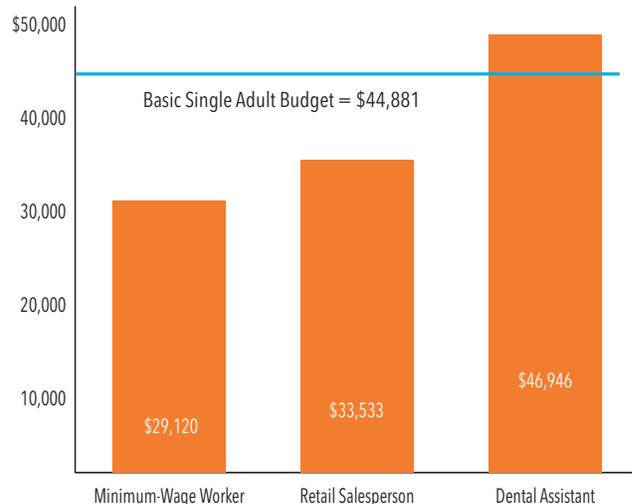
Where Cost of Living Is High, Single-Parent Families Face Inadequate Income Even With Public Supports

Single-Parent Family Income With Addition of Key Public Supports, San Francisco County



In High-Cost Areas, Single Adults Are Ineligible for Many Public Supports, Though Earnings May Be Inadequate

Single-Adult Household Income With Addition of Key Public Supports, San Francisco County



- Medi-Cal (replacement value)
- CalFresh
- CalEITC
- Federal Additional Child Tax Credit
- Federal EITC
- Annual Wages

Note: No bar indicates ineligibility for that public support. Medi-Cal is free or reduced-cost health insurance. Medi-Cal value represented as employee cost for employer-based health insurance and out-of-pocket medical expenses.

These examples draw attention to the importance of maintaining these public supports so that they can continue to assist families and single individuals in covering their basic needs. They also bolster the case for expanding the assistance available to those (such as single adults) who currently qualify for less help or those (such as households in higher-cost areas) for whom a significant gap remains, even after factoring in the broad array of available supports.

The large gap between income and needs that remains for many households even after accounting for available help also highlights the need to expand other supports that currently fail to reach many eligible Californians. State child care subsidies, for

example, can provide up to roughly \$1,000 to \$1,800 per month toward the cost of child care for single-parent families with the earnings shown above, but long wait lists prevent many families from accessing these subsidies. Federal housing vouchers can enable families to cover market-rate rent by linking rent amounts to a family's ability to pay, while state- and federally funded affordable housing can provide households with high-quality homes at below-market-rate rents – but these types of housing assistance, too, are only available to a fraction of those who are eligible. Making these types of supports available to more people who already qualify for them would enable many more Californians to make ends meet and have the opportunity to thrive.

PART 3

Basic Family Budgets: Statewide and County-Level

California State Average

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family’s basic needs on average in California through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,046 42.1%	\$1,568 28.6%	\$1,568 31.7%	\$1,568 24.8%
Food	\$268 10.8%	\$577 10.5%	\$773 15.6%	\$773 12.2%
Child Care	\$0 0.0%	\$1,300 23.7%	\$355 7.2%	\$1,300 20.5%
Health Care (Employer-Based)	\$132 5.3%	\$500 9.1%	\$522 10.5%	\$522 8.2%
Transportation	\$298 12.0%	\$428 7.8%	\$428 8.6%	\$556 8.8%
Miscellaneous	\$361 14.5%	\$463 8.4%	\$787 15.9%	\$787 12.4%
Taxes	\$381 15.3%	\$652 11.9%	\$512 10.3%	\$824 13.0%
MONTHLY TOTAL	\$2,485	\$5,489	\$4,945	\$6,329
ANNUAL TOTAL	\$29,824	\$65,865	\$59,338	\$75,952
Monthly Total With Unsubsidized Marketplace Health Care	\$2,641	\$5,488	\$5,237	\$6,631
Annual Total With Unsubsidized Marketplace Health Care	\$31,698	\$65,852	\$62,848	\$79,578

Note: These statewide average amounts are calculated by averaging budget amounts for all counties in California, weighted by county population. All family types except “single adult” are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Alameda County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,435 46.9%	\$2,173 31.7%	\$2,173 36.2%	\$2,173 28.3%
Food	\$268 8.8%	\$577 8.4%	\$773 12.9%	\$773 10.0%
Child Care	\$0 0.0%	\$1,579 23.0%	\$447 7.4%	\$1,579 20.5%
Health Care (Employer-Based)	\$156 5.1%	\$588 8.6%	\$613 10.2%	\$613 8.0%
Transportation	\$328 10.7%	\$472 6.9%	\$472 7.8%	\$613 8.0%
Miscellaneous	\$361 11.8%	\$463 6.8%	\$787 13.1%	\$787 10.2%
Taxes	\$509 16.6%	\$998 14.6%	\$743 12.4%	\$1,151 15.0%
MONTHLY TOTAL	\$3,057	\$6,850	\$6,008	\$7,689
ANNUAL TOTAL	\$36,680	\$82,195	\$72,092	\$92,267
Monthly Total With Unsubsidized Marketplace Health Care	\$3,259	\$6,888	\$6,417	\$8,098
Annual Total With Unsubsidized Marketplace Health Care	\$39,110	\$82,656	\$77,001	\$97,176

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Alpine County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$586 31.7%	\$846 20.4%	\$846 21.4%	\$846 17.1%
Food	\$268 14.5%	\$577 13.9%	\$773 19.6%	\$773 15.7%
Child Care	\$0 0.0%	\$987 23.9%	\$292 7.4%	\$987 20.0%
Health Care (Employer-Based)	\$150 8.1%	\$564 13.6%	\$589 14.9%	\$589 11.9%
Transportation	\$243 13.2%	\$349 8.4%	\$349 8.9%	\$454 9.2%
Miscellaneous	\$361 19.6%	\$463 11.2%	\$787 20.0%	\$787 16.0%
Taxes	\$238 12.9%	\$351 8.5%	\$311 7.9%	\$500 10.1%
MONTHLY TOTAL	\$1,846	\$4,138	\$3,947	\$4,936
ANNUAL TOTAL	\$22,148	\$49,661	\$47,359	\$59,233
Monthly Total With Unsubsidized Marketplace Health Care	\$2,035	\$4,170	\$4,309	\$5,323
Annual Total With Unsubsidized Marketplace Health Care	\$24,426	\$50,036	\$51,705	\$63,879

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Amador County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$701 35.2%	\$1,012 22.7%	\$1,012 24.6%	\$1,012 19.2%
Food	\$268 13.4%	\$577 13.0%	\$773 18.8%	\$773 14.7%
Child Care	\$0 0.0%	\$1,073 24.1%	\$263 6.4%	\$1,073 20.4%
Health Care (Employer-Based)	\$150 7.5%	\$564 12.7%	\$589 14.3%	\$589 11.2%
Transportation	\$243 12.2%	\$349 7.8%	\$349 8.5%	\$454 8.6%
Miscellaneous	\$361 18.1%	\$463 10.4%	\$787 19.2%	\$787 15.0%
Taxes	\$269 13.5%	\$413 9.3%	\$333 8.1%	\$574 10.9%
MONTHLY TOTAL	\$1,992	\$4,453	\$4,106	\$5,261
ANNUAL TOTAL	\$23,901	\$53,433	\$49,277	\$63,136
Monthly Total With Unsubsidized Marketplace Health Care	\$2,184	\$4,484	\$4,481	\$5,649
Annual Total With Unsubsidized Marketplace Health Care	\$26,203	\$53,809	\$53,766	\$67,782

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Butte County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$656 35.3%	\$923 21.1%	\$923 23.4%	\$923 18.0%
Food	\$268 14.4%	\$577 13.2%	\$773 19.6%	\$773 15.0%
Child Care	\$0 0.0%	\$1,182 27.1%	\$300 7.6%	\$1,182 23.0%
Health Care (Employer-Based)	\$150 8.0%	\$564 12.9%	\$589 14.9%	\$589 11.5%
Transportation	\$182 9.8%	\$262 6.0%	\$262 6.6%	\$340 6.6%
Miscellaneous	\$361 19.5%	\$463 10.6%	\$787 20.0%	\$787 15.3%
Taxes	\$241 13.0%	\$396 9.1%	\$311 7.9%	\$546 10.6%
MONTHLY TOTAL	\$1,857	\$4,368	\$3,945	\$5,140
ANNUAL TOTAL	\$22,289	\$52,419	\$47,337	\$61,683
Monthly Total With Unsubsidized Marketplace Health Care	\$2,047	\$4,400	\$4,307	\$5,527
Annual Total With Unsubsidized Marketplace Health Care	\$24,567	\$52,795	\$51,679	\$66,329

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Calaveras County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$600 32.2%	\$867 20.8%	\$867 21.9%	\$867 17.4%
Food	\$268 14.4%	\$577 13.8%	\$773 19.5%	\$773 15.5%
Child Care	\$0 0.0%	\$996 23.8%	\$289 7.3%	\$996 20.0%
Health Care (Employer-Based)	\$150 8.0%	\$564 13.5%	\$589 14.8%	\$589 11.8%
Transportation	\$243 13.0%	\$349 8.4%	\$349 8.8%	\$454 9.1%
Miscellaneous	\$361 19.4%	\$463 11.1%	\$787 19.9%	\$787 15.8%
Taxes	\$242 13.0%	\$358 8.6%	\$312 7.9%	\$509 10.2%
MONTHLY TOTAL	\$1,863	\$4,175	\$3,966	\$4,974
ANNUAL TOTAL	\$22,362	\$50,098	\$47,595	\$59,685
Monthly Total With Unsubsidized Marketplace Health Care	\$2,053	\$4,206	\$4,331	\$5,361
Annual Total With Unsubsidized Marketplace Health Care	\$24,639	\$50,473	\$51,977	\$64,331

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Colusa County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$522 29.6%	\$822 19.6%	\$822 21.2%	\$822 16.4%
Food	\$268 15.2%	\$577 13.7%	\$773 20.0%	\$773 15.5%
Child Care	\$0 0.0%	\$1,061 25.3%	\$246 6.4%	\$1,061 21.2%
Health Care (Employer-Based)	\$150 8.5%	\$564 13.4%	\$589 15.2%	\$589 11.8%
Transportation	\$243 13.8%	\$349 8.3%	\$349 9.0%	\$454 9.1%
Miscellaneous	\$361 20.5%	\$463 11.0%	\$787 20.3%	\$787 15.7%
Taxes	\$221 12.5%	\$363 8.6%	\$305 7.9%	\$515 10.3%
MONTHLY TOTAL	\$1,764	\$4,200	\$3,871	\$5,000
ANNUAL TOTAL	\$21,173	\$50,402	\$46,452	\$60,001
Monthly Total With Unsubsidized Marketplace Health Care	\$1,954	\$4,232	\$4,222	\$5,387
Annual Total With Unsubsidized Marketplace Health Care	\$23,450	\$50,778	\$50,661	\$64,646

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Contra Costa County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,435 46.2%	\$2,173 32.2%	\$2,173 35.9%	\$2,173 28.5%
Food	\$268 8.6%	\$577 8.6%	\$773 12.8%	\$773 10.1%
Child Care	\$0 0.0%	\$1,456 21.6%	\$429 7.1%	\$1,456 19.1%
Health Care (Employer-Based)	\$156 5.0%	\$588 8.7%	\$613 10.1%	\$613 8.0%
Transportation	\$365 11.7%	\$524 7.8%	\$524 8.7%	\$681 8.9%
Miscellaneous	\$361 11.6%	\$463 6.9%	\$787 13.0%	\$787 10.3%
Taxes	\$520 16.7%	\$963 14.3%	\$753 12.4%	\$1,134 14.9%
MONTHLY TOTAL	\$3,104	\$6,744	\$6,053	\$7,617
ANNUAL TOTAL	\$37,245	\$80,932	\$72,633	\$91,407
Monthly Total With Unsubsidized Marketplace Health Care	\$3,297	\$6,760	\$6,433	\$7,997
Annual Total With Unsubsidized Marketplace Health Care	\$39,569	\$81,124	\$77,191	\$95,965

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Del Norte County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$735 37.5%	\$890 21.0%	\$890 22.8%	\$890 17.8%
Food	\$268 13.7%	\$577 13.6%	\$773 19.8%	\$773 15.4%
Child Care	\$0 0.0%	\$1,116 26.3%	\$299 7.7%	\$1,116 22.3%
Health Care (Employer-Based)	\$150 7.6%	\$564 13.3%	\$589 15.1%	\$589 11.7%
Transportation	\$182 9.3%	\$262 6.2%	\$262 6.7%	\$340 6.8%
Miscellaneous	\$361 18.5%	\$463 10.9%	\$787 20.2%	\$787 15.7%
Taxes	\$262 13.4%	\$372 8.8%	\$308 7.9%	\$517 10.3%
MONTHLY TOTAL	\$1,958	\$4,244	\$3,907	\$5,012
ANNUAL TOTAL	\$23,493	\$50,930	\$46,889	\$60,142
Monthly Total With Unsubsidized Marketplace Health Care	\$2,149	\$4,276	\$4,264	\$5,399
Annual Total With Unsubsidized Marketplace Health Care	\$25,789	\$51,306	\$51,164	\$64,788

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

El Dorado County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$720 34.4%	\$1,036 21.6%	\$1,036 24.0%	\$1,036 18.3%
Food	\$268 12.8%	\$577 12.0%	\$773 17.9%	\$773 13.7%
Child Care	\$0 0.0%	\$1,241 25.9%	\$325 7.5%	\$1,241 21.9%
Health Care (Employer-Based)	\$150 7.1%	\$564 11.8%	\$589 13.6%	\$589 10.4%
Transportation	\$304 14.5%	\$437 9.1%	\$437 10.1%	\$567 10.0%
Miscellaneous	\$361 17.3%	\$463 9.7%	\$787 18.2%	\$787 13.9%
Taxes	\$291 13.9%	\$483 10.0%	\$376 8.7%	\$663 11.7%
MONTHLY TOTAL	\$2,094	\$4,802	\$4,323	\$5,656
ANNUAL TOTAL	\$25,123	\$57,619	\$51,873	\$67,873
Monthly Total With Unsubsidized Marketplace Health Care	\$2,292	\$4,843	\$4,712	\$6,060
Annual Total With Unsubsidized Marketplace Health Care	\$27,499	\$58,113	\$56,539	\$72,718

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Fresno County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$670 35.3%	\$887 20.9%	\$887 22.8%	\$887 17.7%
Food	\$268 14.1%	\$577 13.6%	\$773 19.8%	\$773 15.4%
Child Care	\$0 0.0%	\$1,116 26.3%	\$295 7.6%	\$1,116 22.2%
Health Care (Employer-Based)	\$137 7.2%	\$517 12.2%	\$540 13.9%	\$540 10.8%
Transportation	\$213 11.2%	\$306 7.2%	\$306 7.8%	\$397 7.9%
Miscellaneous	\$361 19.0%	\$463 10.9%	\$787 20.2%	\$787 15.7%
Taxes	\$249 13.1%	\$370 8.7%	\$307 7.9%	\$519 10.3%
MONTHLY TOTAL	\$1,898	\$4,236	\$3,894	\$5,018
ANNUAL TOTAL	\$22,776	\$50,835	\$46,725	\$60,214
Monthly Total With Unsubsidized Marketplace Health Care	\$2,054	\$4,229	\$4,163	\$5,317
Annual Total With Unsubsidized Marketplace Health Care	\$24,645	\$50,743	\$49,951	\$63,800

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Glenn County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$537 30.1%	\$775 18.7%	\$775 20.3%	\$775 15.7%
Food	\$268 15.0%	\$577 13.9%	\$773 20.3%	\$773 15.6%
Child Care	\$0 0.0%	\$1,063 25.6%	\$238 6.3%	\$1,063 21.5%
Health Care (Employer-Based)	\$150 8.4%	\$564 13.6%	\$589 15.4%	\$589 11.9%
Transportation	\$243 13.6%	\$349 8.4%	\$349 9.2%	\$454 9.2%
Miscellaneous	\$361 20.3%	\$463 11.2%	\$787 20.7%	\$787 15.9%
Taxes	\$225 12.6%	\$352 8.5%	\$300 7.9%	\$501 10.1%
MONTHLY TOTAL	\$1,783	\$4,143	\$3,811	\$4,941
ANNUAL TOTAL	\$21,402	\$49,722	\$45,738	\$59,297
Monthly Total With Unsubsidized Marketplace Health Care	\$1,973	\$4,175	\$4,153	\$5,329
Annual Total With Unsubsidized Marketplace Health Care	\$23,679	\$50,098	\$49,840	\$63,942

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Humboldt County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$689 36.3%	\$1,026 23.2%	\$1,026 25.3%	\$1,026 19.8%
Food	\$268 14.1%	\$577 13.1%	\$773 19.0%	\$773 14.9%
Child Care	\$0 0.0%	\$1,121 25.4%	\$300 7.4%	\$1,121 21.6%
Health Care (Employer-Based)	\$150 7.9%	\$564 12.8%	\$589 14.5%	\$589 11.3%
Transportation	\$182 9.6%	\$262 5.9%	\$262 6.5%	\$340 6.6%
Miscellaneous	\$361 19.0%	\$463 10.5%	\$787 19.4%	\$787 15.2%
Taxes	\$250 13.1%	\$407 9.2%	\$324 8.0%	\$558 10.8%
MONTHLY TOTAL	\$1,899	\$4,420	\$4,061	\$5,194
ANNUAL TOTAL	\$22,792	\$53,046	\$48,729	\$62,331
Monthly Total With Unsubsidized Marketplace Health Care	\$2,090	\$4,452	\$4,435	\$5,581
Annual Total With Unsubsidized Marketplace Health Care	\$25,076	\$53,421	\$53,218	\$66,977

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Imperial County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$522 31.4%	\$822 20.2%	\$822 22.0%	\$822 17.1%
Food	\$268 16.1%	\$577 14.2%	\$773 20.6%	\$773 16.0%
Child Care	\$0 0.0%	\$1,112 27.4%	\$296 7.9%	\$1,112 23.1%
Health Care (Employer-Based)	\$129 7.8%	\$487 12.0%	\$508 13.6%	\$508 10.6%
Transportation	\$182 11.0%	\$262 6.5%	\$262 7.0%	\$340 7.1%
Miscellaneous	\$361 21.7%	\$463 11.4%	\$787 21.0%	\$787 16.3%
Taxes	\$201 12.1%	\$335 8.2%	\$295 7.9%	\$475 9.9%
MONTHLY TOTAL	\$1,664	\$4,059	\$3,743	\$4,818
ANNUAL TOTAL	\$19,966	\$48,713	\$44,919	\$57,814
Monthly Total With Unsubsidized Marketplace Health Care	\$1,819	\$4,074	\$4,008	\$5,131
Annual Total With Unsubsidized Marketplace Health Care	\$21,827	\$48,883	\$48,091	\$61,571

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Inyo County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$704 35.7%	\$878 20.2%	\$878 22.3%	\$878 17.0%
Food	\$268 13.6%	\$577 13.3%	\$773 19.6%	\$773 15.0%
Child Care	\$0 0.0%	\$1,201 27.6%	\$331 8.4%	\$1,201 23.3%
Health Care (Employer-Based)	\$129 6.6%	\$487 11.2%	\$508 12.9%	\$508 9.9%
Transportation	\$243 12.3%	\$349 8.0%	\$349 8.9%	\$454 8.8%
Miscellaneous	\$361 18.3%	\$463 10.7%	\$787 20.0%	\$787 15.3%
Taxes	\$265 13.4%	\$393 9.0%	\$310 7.9%	\$548 10.6%
MONTHLY TOTAL	\$1,970	\$4,349	\$3,937	\$5,150
ANNUAL TOTAL	\$23,636	\$52,189	\$47,244	\$61,798
Monthly Total With Unsubsidized Marketplace Health Care	\$2,128	\$4,363	\$4,228	\$5,464
Annual Total With Unsubsidized Marketplace Health Care	\$25,540	\$52,359	\$50,731	\$65,573

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Kern County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$623 34.6%	\$844 21.0%	\$844 22.7%	\$844 17.6%
Food	\$268 14.9%	\$577 14.4%	\$773 20.8%	\$773 16.2%
Child Care	\$0 0.0%	\$1,098 27.4%	\$293 7.9%	\$1,098 23.0%
Health Care (Employer-Based)	\$106 5.9%	\$400 10.0%	\$417 11.2%	\$417 8.7%
Transportation	\$213 11.8%	\$306 7.6%	\$306 8.2%	\$397 8.3%
Miscellaneous	\$361 20.1%	\$463 11.5%	\$787 21.2%	\$787 16.5%
Taxes	\$228 12.7%	\$326 8.1%	\$292 7.9%	\$468 9.8%
MONTHLY TOTAL	\$1,799	\$4,014	\$3,712	\$4,784
ANNUAL TOTAL	\$21,585	\$48,171	\$44,545	\$57,411
Monthly Total With Unsubsidized Marketplace Health Care	\$1,984	\$4,138	\$4,081	\$5,212
Annual Total With Unsubsidized Marketplace Health Care	\$23,803	\$49,650	\$48,968	\$62,541

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Kings County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$619 33.4%	\$803 19.3%	\$803 21.0%	\$803 16.3%
Food	\$268 14.4%	\$577 13.9%	\$773 20.2%	\$773 15.6%
Child Care	\$0 0.0%	\$1,112 26.8%	\$296 7.7%	\$1,112 22.5%
Health Care (Employer-Based)	\$137 7.4%	\$517 12.5%	\$540 14.1%	\$540 10.9%
Transportation	\$228 12.3%	\$327 7.9%	\$327 8.6%	\$425 8.6%
Miscellaneous	\$361 19.5%	\$463 11.2%	\$787 20.6%	\$787 15.9%
Taxes	\$240 12.9%	\$354 8.5%	\$301 7.9%	\$501 10.1%
MONTHLY TOTAL	\$1,852	\$4,154	\$3,827	\$4,941
ANNUAL TOTAL	\$22,230	\$49,844	\$45,929	\$59,290
Monthly Total With Unsubsidized Marketplace Health Care	\$2,008	\$4,146	\$4,086	\$5,240
Annual Total With Unsubsidized Marketplace Health Care	\$24,100	\$49,752	\$49,036	\$62,876

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Lake County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$608 33.1%	\$915 21.4%	\$915 23.1%	\$915 18.1%
Food	\$268 14.6%	\$577 13.5%	\$773 19.5%	\$773 15.3%
Child Care	\$0 0.0%	\$1,069 25.0%	\$280 7.1%	\$1,069 21.1%
Health Care (Employer-Based)	\$150 8.1%	\$564 13.2%	\$589 14.9%	\$589 11.6%
Transportation	\$213 11.6%	\$306 7.2%	\$306 7.7%	\$397 7.9%
Miscellaneous	\$361 19.7%	\$463 10.8%	\$787 19.9%	\$787 15.6%
Taxes	\$236 12.9%	\$377 8.8%	\$312 7.9%	\$528 10.4%
MONTHLY TOTAL	\$1,835	\$4,272	\$3,961	\$5,058
ANNUAL TOTAL	\$22,021	\$51,268	\$47,535	\$60,694
Monthly Total With Unsubsidized Marketplace Health Care	\$2,025	\$4,304	\$4,326	\$5,445
Annual Total With Unsubsidized Marketplace Health Care	\$24,298	\$51,643	\$51,907	\$65,339

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Lassen County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$635 34.7%	\$917 21.8%	\$917 23.6%	\$917 18.4%
Food	\$268 14.6%	\$577 13.7%	\$773 19.8%	\$773 15.5%
Child Care	\$0 0.0%	\$1,058 25.2%	\$259 6.7%	\$1,058 21.3%
Health Care (Employer-Based)	\$150 8.2%	\$564 13.4%	\$589 15.1%	\$589 11.8%
Transportation	\$182 10.0%	\$262 6.2%	\$262 6.7%	\$340 6.8%
Miscellaneous	\$361 19.7%	\$463 11.0%	\$787 20.2%	\$787 15.8%
Taxes	\$235 12.8%	\$364 8.7%	\$307 7.9%	\$508 10.2%
MONTHLY TOTAL	\$1,831	\$4,206	\$3,893	\$4,972
ANNUAL TOTAL	\$21,969	\$50,469	\$46,720	\$59,665
Monthly Total With Unsubsidized Marketplace Health Care	\$2,021	\$4,237	\$4,248	\$5,359
Annual Total With Unsubsidized Marketplace Health Care	\$24,246	\$50,845	\$50,970	\$64,311

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Los Angeles County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$988 40.6%	\$1,545 29.0%	\$1,545 31.7%	\$1,545 24.8%
Food	\$268 11.0%	\$577 10.8%	\$773 15.9%	\$773 12.4%
Child Care	\$0 0.0%	\$1,246 23.4%	\$346 7.1%	\$1,246 20.0%
Health Care (Employer-Based)	\$115 4.7%	\$435 8.2%	\$454 9.3%	\$454 7.3%
Transportation	\$334 13.7%	\$480 9.0%	\$480 9.9%	\$624 10.0%
Miscellaneous	\$361 14.8%	\$463 8.7%	\$787 16.2%	\$787 12.7%
Taxes	\$368 15.1%	\$589 11.0%	\$485 10.0%	\$794 12.8%
MONTHLY TOTAL	\$2,435	\$5,336	\$4,870	\$6,223
ANNUAL TOTAL	\$29,217	\$64,036	\$58,438	\$74,679
Monthly Total With Unsubsidized Marketplace Health Care	\$2,555	\$5,305	\$5,082	\$6,439
Annual Total With Unsubsidized Marketplace Health Care	\$30,663	\$63,656	\$60,987	\$77,270

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Madera County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$667 33.2%	\$893 20.8%	\$893 22.2%	\$893 17.4%
Food	\$268 13.3%	\$577 13.4%	\$773 19.2%	\$773 15.0%
Child Care	\$0 0.0%	\$1,031 24.0%	\$276 6.9%	\$1,031 20.1%
Health Care (Employer-Based)	\$137 6.8%	\$517 12.0%	\$540 13.4%	\$540 10.5%
Transportation	\$304 15.1%	\$437 10.1%	\$437 10.9%	\$567 11.0%
Miscellaneous	\$361 18.0%	\$463 10.8%	\$787 19.6%	\$787 15.3%
Taxes	\$273 13.6%	\$383 8.9%	\$317 7.9%	\$545 10.6%
MONTHLY TOTAL	\$2,010	\$4,302	\$4,022	\$5,136
ANNUAL TOTAL	\$24,119	\$51,622	\$48,259	\$61,636
Monthly Total With Unsubsidized Marketplace Health Care	\$2,168	\$4,294	\$4,310	\$5,435
Annual Total With Unsubsidized Marketplace Health Care	\$26,010	\$51,530	\$51,716	\$65,222

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Marin County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,915 52.3%	\$3,018 35.1%	\$3,018 41.9%	\$3,018 32.8%
Food	\$268 7.3%	\$577 6.7%	\$773 10.7%	\$773 8.4%
Child Care	\$0 0.0%	\$1,941 22.6%	\$553 7.7%	\$1,941 21.1%
Health Care (Employer-Based)	\$150 4.1%	\$564 6.6%	\$589 8.2%	\$589 6.4%
Transportation	\$310 8.5%	\$445 5.2%	\$445 6.2%	\$579 6.3%
Miscellaneous	\$361 9.9%	\$463 5.4%	\$787 10.9%	\$787 8.5%
Taxes	\$655 17.9%	\$1,587 18.5%	\$1,035 14.4%	\$1,526 16.6%
MONTHLY TOTAL	\$3,658	\$8,596	\$7,200	\$9,212
ANNUAL TOTAL	\$43,901	\$103,151	\$86,397	\$110,544
Monthly Total With Unsubsidized Marketplace Health Care	\$3,874	\$8,680	\$7,653	\$9,677
Annual Total With Unsubsidized Marketplace Health Care	\$46,492	\$104,160	\$91,838	\$116,127

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Mariposa County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$598 32.0%	\$864 20.5%	\$864 21.6%	\$864 17.2%
Food	\$268 14.3%	\$577 13.7%	\$773 19.3%	\$773 15.4%
Child Care	\$0 0.0%	\$1,007 23.9%	\$294 7.4%	\$1,007 20.1%
Health Care (Employer-Based)	\$156 8.3%	\$588 13.9%	\$613 15.3%	\$613 12.2%
Transportation	\$243 13.0%	\$349 8.3%	\$349 8.7%	\$454 9.0%
Miscellaneous	\$361 19.3%	\$463 11.0%	\$787 19.7%	\$787 15.7%
Taxes	\$243 13.0%	\$366 8.7%	\$315 7.9%	\$518 10.3%
MONTHLY TOTAL	\$1,869	\$4,215	\$3,995	\$5,016
ANNUAL TOTAL	\$22,426	\$50,576	\$47,943	\$60,196
Monthly Total With Unsubsidized Marketplace Health Care	\$2,003	\$4,119	\$4,190	\$5,222
Annual Total With Unsubsidized Marketplace Health Care	\$24,032	\$49,431	\$50,275	\$62,666

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Mendocino County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$706 36.0%	\$1,031 22.7%	\$1,031 25.0%	\$1,031 19.3%
Food	\$268 13.7%	\$577 12.7%	\$773 18.7%	\$773 14.5%
Child Care	\$0 0.0%	\$1,164 25.7%	\$300 7.3%	\$1,164 21.8%
Health Care (Employer-Based)	\$150 7.6%	\$564 12.4%	\$589 14.3%	\$589 11.0%
Transportation	\$213 10.9%	\$306 6.7%	\$306 7.4%	\$397 7.5%
Miscellaneous	\$361 18.4%	\$463 10.2%	\$787 19.1%	\$787 14.8%
Taxes	\$262 13.4%	\$429 9.5%	\$336 8.2%	\$589 11.1%
MONTHLY TOTAL	\$1,960	\$4,535	\$4,122	\$5,329
ANNUAL TOTAL	\$23,514	\$54,415	\$49,460	\$63,950
Monthly Total With Unsubsidized Marketplace Health Care	\$2,151	\$4,566	\$4,496	\$5,716
Annual Total With Unsubsidized Marketplace Health Care	\$25,810	\$54,790	\$53,949	\$68,596

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Merced County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$522 30.1%	\$776 18.7%	\$776 20.3%	\$776 15.7%
Food	\$268 15.4%	\$577 13.9%	\$773 20.3%	\$773 15.7%
Child Care	\$0 0.0%	\$1,085 26.2%	\$260 6.8%	\$1,085 22.0%
Health Care (Employer-Based)	\$156 9.0%	\$588 14.2%	\$613 16.1%	\$613 12.4%
Transportation	\$213 12.3%	\$306 7.4%	\$306 8.0%	\$397 8.1%
Miscellaneous	\$361 20.8%	\$463 11.2%	\$787 20.6%	\$787 16.0%
Taxes	\$214 12.4%	\$353 8.5%	\$301 7.9%	\$499 10.1%
MONTHLY TOTAL	\$1,734	\$4,148	\$3,816	\$4,931
ANNUAL TOTAL	\$20,805	\$49,777	\$45,787	\$59,167
Monthly Total With Unsubsidized Marketplace Health Care	\$1,868	\$4,053	\$3,989	\$5,136
Annual Total With Unsubsidized Marketplace Health Care	\$22,411	\$48,633	\$47,863	\$61,637

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Modoc County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$472 29.0%	\$681 17.7%	\$681 18.5%	\$681 14.8%
Food	\$268 16.4%	\$577 15.0%	\$773 21.0%	\$773 16.8%
Child Care	\$0 0.0%	\$987 25.7%	\$292 7.9%	\$987 21.5%
Health Care (Employer-Based)	\$150 9.2%	\$564 14.7%	\$589 16.0%	\$589 12.8%
Transportation	\$182 11.2%	\$262 6.8%	\$262 7.1%	\$340 7.4%
Miscellaneous	\$361 22.2%	\$463 12.1%	\$787 21.4%	\$787 17.2%
Taxes	\$195 12.0%	\$302 7.9%	\$289 7.9%	\$428 9.3%
MONTHLY TOTAL	\$1,628	\$3,838	\$3,673	\$4,586
ANNUAL TOTAL	\$19,533	\$46,053	\$44,072	\$55,032
Monthly Total With Unsubsidized Marketplace Health Care	\$1,814	\$3,865	\$3,998	\$4,964
Annual Total With Unsubsidized Marketplace Health Care	\$21,762	\$46,380	\$47,976	\$59,563

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Mono County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$783 37.8%	\$1,190 22.1%	\$1,190 26.6%	\$1,190 19.1%
Food	\$268 12.9%	\$577 10.7%	\$773 17.3%	\$773 12.4%
Child Care	\$0 0.0%	\$1,714 31.8%	\$460 10.3%	\$1,714 27.6%
Health Care (Employer-Based)	\$129 6.2%	\$487 9.1%	\$508 11.4%	\$508 8.2%
Transportation	\$243 11.7%	\$349 6.5%	\$349 7.8%	\$454 7.3%
Miscellaneous	\$361 17.5%	\$463 8.6%	\$787 17.6%	\$787 12.7%
Taxes	\$286 13.8%	\$599 11.1%	\$406 9.1%	\$793 12.8%
MONTHLY TOTAL	\$2,070	\$5,381	\$4,474	\$6,219
ANNUAL TOTAL	\$24,843	\$64,567	\$53,692	\$74,628
Monthly Total With Unsubsidized Marketplace Health Care	\$2,230	\$5,395	\$4,778	\$6,539
Annual Total With Unsubsidized Marketplace Health Care	\$26,765	\$64,746	\$57,340	\$78,466

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Monterey County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$950 40.9%	\$1,417 27.9%	\$1,417 30.2%	\$1,417 24.0%
Food	\$268 11.5%	\$577 11.4%	\$773 16.5%	\$773 13.1%
Child Care	\$0 0.0%	\$1,147 22.6%	\$301 6.4%	\$1,147 19.4%
Health Care (Employer-Based)	\$156 6.7%	\$588 11.6%	\$613 13.1%	\$613 10.4%
Transportation	\$243 10.5%	\$349 6.9%	\$349 7.4%	\$454 7.7%
Miscellaneous	\$361 15.6%	\$463 9.1%	\$787 16.8%	\$787 13.3%
Taxes	\$343 14.8%	\$538 10.6%	\$449 9.6%	\$721 12.2%
MONTHLY TOTAL	\$2,320	\$5,080	\$4,690	\$5,912
ANNUAL TOTAL	\$27,843	\$60,961	\$56,275	\$70,942
Monthly Total With Unsubsidized Marketplace Health Care	\$2,521	\$5,112	\$5,086	\$6,320
Annual Total With Unsubsidized Marketplace Health Care	\$30,252	\$61,345	\$61,032	\$75,838

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Napa County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,014 42.3%	\$1,598 29.3%	\$1,598 32.4%	\$1,598 25.4%
Food	\$268 11.2%	\$577 10.6%	\$773 15.6%	\$773 12.3%
Child Care	\$0 0.0%	\$1,285 23.6%	\$343 6.9%	\$1,285 20.4%
Health Care (Employer-Based)	\$150 6.2%	\$564 10.3%	\$589 11.9%	\$589 9.3%
Transportation	\$243 10.1%	\$349 6.4%	\$349 7.1%	\$454 7.2%
Miscellaneous	\$361 15.1%	\$463 8.5%	\$787 15.9%	\$787 12.5%
Taxes	\$359 15.0%	\$617 11.3%	\$501 10.1%	\$812 12.9%
MONTHLY TOTAL	\$2,395	\$5,454	\$4,939	\$6,297
ANNUAL TOTAL	\$28,739	\$65,453	\$59,274	\$75,567
Monthly Total With Unsubsidized Marketplace Health Care	\$2,607	\$5,527	\$5,385	\$6,751
Annual Total With Unsubsidized Marketplace Health Care	\$31,287	\$66,329	\$64,624	\$81,007

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Nevada County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$830 38.5%	\$1,309 26.5%	\$1,309 28.9%	\$1,309 22.7%
Food	\$268 12.4%	\$577 11.7%	\$773 17.1%	\$773 13.4%
Child Care	\$0 0.0%	\$1,164 23.6%	\$300 6.6%	\$1,164 20.2%
Health Care (Employer-Based)	\$150 6.9%	\$564 11.4%	\$589 13.0%	\$589 10.2%
Transportation	\$243 11.3%	\$349 7.1%	\$349 7.7%	\$454 7.9%
Miscellaneous	\$361 16.8%	\$463 9.4%	\$787 17.4%	\$787 13.7%
Taxes	\$306 14.2%	\$510 10.3%	\$416 9.2%	\$687 11.9%
MONTHLY TOTAL	\$2,157	\$4,937	\$4,523	\$5,763
ANNUAL TOTAL	\$25,887	\$59,247	\$54,277	\$69,153
Monthly Total With Unsubsidized Marketplace Health Care	\$2,350	\$4,969	\$4,899	\$6,153
Annual Total With Unsubsidized Marketplace Health Care	\$28,203	\$59,623	\$58,783	\$73,835

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Orange County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,257 45.6%	\$1,813 30.9%	\$1,813 34.4%	\$1,813 26.9%
Food	\$268 9.7%	\$577 9.9%	\$773 14.7%	\$773 11.5%
Child Care	\$0 0.0%	\$1,385 23.6%	\$390 7.4%	\$1,385 20.6%
Health Care (Employer-Based)	\$125 4.5%	\$470 8.0%	\$491 9.3%	\$491 7.3%
Transportation	\$304 11.0%	\$437 7.5%	\$437 8.3%	\$567 8.4%
Miscellaneous	\$361 13.1%	\$463 7.9%	\$787 15.0%	\$787 11.7%
Taxes	\$441 16.0%	\$714 12.2%	\$574 10.9%	\$915 13.6%
MONTHLY TOTAL	\$2,755	\$5,859	\$5,265	\$6,730
ANNUAL TOTAL	\$33,061	\$70,304	\$63,176	\$80,765
Monthly Total With Unsubsidized Marketplace Health Care	\$2,902	\$5,857	\$5,545	\$7,025
Annual Total With Unsubsidized Marketplace Health Care	\$34,823	\$70,285	\$66,537	\$84,303

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Placer County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$720 35.0%	\$1,036 21.6%	\$1,036 24.1%	\$1,036 18.4%
Food	\$268 13.0%	\$577 12.0%	\$773 18.0%	\$773 13.7%
Child Care	\$0 0.0%	\$1,280 26.7%	\$345 8.0%	\$1,280 22.7%
Health Care (Employer-Based)	\$150 7.3%	\$564 11.8%	\$589 13.7%	\$589 10.5%
Transportation	\$273 13.3%	\$393 8.2%	\$393 9.2%	\$510 9.1%
Miscellaneous	\$361 17.6%	\$463 9.7%	\$787 18.3%	\$787 14.0%
Taxes	\$283 13.8%	\$481 10.0%	\$370 8.6%	\$658 11.7%
MONTHLY TOTAL	\$2,054	\$4,795	\$4,293	\$5,633
ANNUAL TOTAL	\$24,654	\$57,545	\$51,512	\$67,594
Monthly Total With Unsubsidized Marketplace Health Care	\$2,252	\$4,837	\$4,681	\$6,036
Annual Total With Unsubsidized Marketplace Health Care	\$27,029	\$58,039	\$56,178	\$72,434

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Plumas County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$575 32.8%	\$831 20.1%	\$831 21.7%	\$831 17.0%
Food	\$268 15.2%	\$577 14.0%	\$773 20.1%	\$773 15.8%
Child Care	\$0 0.0%	\$1,082 26.2%	\$294 7.7%	\$1,082 22.1%
Health Care (Employer-Based)	\$150 8.5%	\$564 13.7%	\$589 15.3%	\$589 12.0%
Transportation	\$182 10.4%	\$262 6.3%	\$262 6.8%	\$340 7.0%
Miscellaneous	\$361 20.6%	\$463 11.2%	\$787 20.5%	\$787 16.1%
Taxes	\$219 12.5%	\$349 8.4%	\$302 7.9%	\$490 10.0%
MONTHLY TOTAL	\$1,755	\$4,129	\$3,838	\$4,892
ANNUAL TOTAL	\$21,055	\$49,546	\$46,055	\$58,710
Monthly Total With Unsubsidized Marketplace Health Care	\$1,944	\$4,160	\$4,184	\$5,280
Annual Total With Unsubsidized Marketplace Health Care	\$23,332	\$49,922	\$50,205	\$63,356

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Riverside County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$800 36.6%	\$1,197 25.1%	\$1,197 27.4%	\$1,197 21.3%
Food	\$268 12.2%	\$577 12.1%	\$773 17.7%	\$773 13.7%
Child Care	\$0 0.0%	\$1,148 24.1%	\$299 6.8%	\$1,148 20.4%
Health Care (Employer-Based)	\$112 5.1%	\$423 8.9%	\$441 10.1%	\$441 7.8%
Transportation	\$334 15.3%	\$480 10.1%	\$480 11.0%	\$624 11.1%
Miscellaneous	\$361 16.5%	\$463 9.7%	\$787 18.1%	\$787 14.0%
Taxes	\$313 14.3%	\$475 10.0%	\$384 8.8%	\$656 11.7%
MONTHLY TOTAL	\$2,188	\$4,764	\$4,361	\$5,626
ANNUAL TOTAL	\$26,255	\$57,167	\$52,333	\$67,513
Monthly Total With Unsubsidized Marketplace Health Care	\$2,314	\$4,751	\$4,588	\$5,861
Annual Total With Unsubsidized Marketplace Health Care	\$27,772	\$57,015	\$55,054	\$70,330

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Sacramento County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$720 35.0%	\$1,036 22.0%	\$1,036 24.3%	\$1,036 18.7%
Food	\$268 13.0%	\$577 12.2%	\$773 18.1%	\$773 13.9%
Child Care	\$0 0.0%	\$1,219 25.8%	\$322 7.6%	\$1,219 21.9%
Health Care (Employer-Based)	\$150 7.3%	\$564 12.0%	\$589 13.8%	\$589 10.6%
Transportation	\$273 13.3%	\$393 8.3%	\$393 9.2%	\$510 9.2%
Miscellaneous	\$361 17.6%	\$463 9.8%	\$787 18.5%	\$787 14.2%
Taxes	\$283 13.8%	\$466 9.9%	\$364 8.5%	\$640 11.5%
MONTHLY TOTAL	\$2,054	\$4,719	\$4,264	\$5,553
ANNUAL TOTAL	\$24,654	\$56,624	\$51,173	\$66,641
Monthly Total With Unsubsidized Marketplace Health Care	\$2,252	\$4,760	\$4,653	\$5,956
Annual Total With Unsubsidized Marketplace Health Care	\$27,029	\$57,118	\$55,838	\$71,469

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Benito County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,019 42.3%	\$1,490 28.4%	\$1,490 30.9%	\$1,490 24.5%
Food	\$268 11.1%	\$577 11.0%	\$773 16.0%	\$773 12.7%
Child Care	\$0 0.0%	\$1,202 22.9%	\$335 6.9%	\$1,202 19.8%
Health Care (Employer-Based)	\$156 6.5%	\$588 11.2%	\$613 12.7%	\$613 10.1%
Transportation	\$243 10.1%	\$349 6.7%	\$349 7.2%	\$454 7.5%
Miscellaneous	\$361 15.0%	\$463 8.8%	\$787 16.3%	\$787 13.0%
Taxes	\$363 15.1%	\$570 10.9%	\$476 9.9%	\$760 12.5%
MONTHLY TOTAL	\$2,409	\$5,240	\$4,823	\$6,079
ANNUAL TOTAL	\$28,913	\$62,877	\$57,875	\$72,946
Monthly Total With Unsubsidized Marketplace Health Care	\$2,610	\$5,272	\$5,224	\$6,488
Annual Total With Unsubsidized Marketplace Health Care	\$31,322	\$63,261	\$62,687	\$77,855

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Bernardino County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$800 37.2%	\$1,197 25.3%	\$1,197 27.8%	\$1,197 21.5%
Food	\$268 12.5%	\$577 12.2%	\$773 17.9%	\$773 13.9%
Child Care	\$0 0.0%	\$1,166 24.6%	\$302 7.0%	\$1,166 20.9%
Health Care (Employer-Based)	\$112 5.2%	\$423 8.9%	\$441 10.2%	\$441 7.9%
Transportation	\$304 14.1%	\$437 9.2%	\$437 10.1%	\$567 10.2%
Miscellaneous	\$361 16.8%	\$463 9.8%	\$787 18.3%	\$787 14.1%
Taxes	\$304 14.1%	\$469 9.9%	\$374 8.7%	\$645 11.6%
MONTHLY TOTAL	\$2,149	\$4,732	\$4,311	\$5,577
ANNUAL TOTAL	\$25,784	\$56,788	\$51,729	\$66,919
Monthly Total With Unsubsidized Marketplace Health Care	\$2,275	\$4,720	\$4,538	\$5,811
Annual Total With Unsubsidized Marketplace Health Care	\$27,301	\$56,636	\$54,451	\$69,735

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Diego County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,212 45.6%	\$1,741 31.2%	\$1,741 34.4%	\$1,741 27.1%
Food	\$268 10.1%	\$577 10.3%	\$773 15.3%	\$773 12.0%
Child Care	\$0 0.0%	\$1,289 23.1%	\$348 6.9%	\$1,289 20.0%
Health Care (Employer-Based)	\$125 4.7%	\$470 8.4%	\$491 9.7%	\$491 7.6%
Transportation	\$273 10.3%	\$393 7.0%	\$393 7.8%	\$510 7.9%
Miscellaneous	\$361 13.6%	\$463 8.3%	\$787 15.6%	\$787 12.2%
Taxes	\$419 15.8%	\$647 11.6%	\$528 10.4%	\$845 13.1%
MONTHLY TOTAL	\$2,658	\$5,581	\$5,061	\$6,435
ANNUAL TOTAL	\$31,893	\$66,968	\$60,738	\$77,223
Monthly Total With Unsubsidized Marketplace Health Care	\$2,810	\$5,590	\$5,357	\$6,736
Annual Total With Unsubsidized Marketplace Health Care	\$33,718	\$67,079	\$64,289	\$80,835

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Francisco County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,915 51.7%	\$3,018 35.0%	\$3,018 41.3%	\$3,018 32.6%
Food	\$268 7.2%	\$577 6.7%	\$773 10.6%	\$773 8.4%
Child Care	\$0 0.0%	\$1,874 21.7%	\$545 7.5%	\$1,874 20.3%
Health Care (Employer-Based)	\$162 4.4%	\$611 7.1%	\$638 8.7%	\$638 6.9%
Transportation	\$334 9.0%	\$480 5.6%	\$480 6.6%	\$624 6.7%
Miscellaneous	\$361 9.8%	\$463 5.4%	\$787 10.8%	\$787 8.5%
Taxes	\$667 18.0%	\$1,594 18.5%	\$1,059 14.5%	\$1,535 16.6%
MONTHLY TOTAL	\$3,707	\$8,619	\$7,300	\$9,249
ANNUAL TOTAL	\$44,481	\$103,423	\$87,594	\$110,984
Monthly Total With Unsubsidized Marketplace Health Care	\$3,922	\$8,667	\$7,736	\$9,698
Annual Total With Unsubsidized Marketplace Health Care	\$47,070	\$104,004	\$92,827	\$116,373

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Joaquin County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$617 31.9%	\$967 21.0%	\$967 23.1%	\$967 17.8%
Food	\$268 13.9%	\$577 12.5%	\$773 18.5%	\$773 14.2%
Child Care	\$0 0.0%	\$1,169 25.4%	\$303 7.2%	\$1,169 21.5%
Health Care (Employer-Based)	\$156 8.1%	\$588 12.8%	\$613 14.7%	\$613 11.3%
Transportation	\$273 14.2%	\$393 8.5%	\$393 9.4%	\$510 9.4%
Miscellaneous	\$361 18.7%	\$463 10.1%	\$787 18.8%	\$787 14.5%
Taxes	\$256 13.3%	\$442 9.6%	\$349 8.3%	\$612 11.3%
MONTHLY TOTAL	\$1,932	\$4,600	\$4,185	\$5,432
ANNUAL TOTAL	\$23,179	\$55,204	\$50,224	\$65,187
Monthly Total With Unsubsidized Marketplace Health Care	\$2,065	\$4,505	\$4,384	\$5,638
Annual Total With Unsubsidized Marketplace Health Care	\$24,786	\$54,059	\$52,612	\$67,657

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Luis Obispo County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$887 40.0%	\$1,309 26.3%	\$1,309 28.8%	\$1,309 22.5%
Food	\$268 12.1%	\$577 11.6%	\$773 17.0%	\$773 13.3%
Child Care	\$0 0.0%	\$1,220 24.5%	\$341 7.5%	\$1,220 21.0%
Health Care (Employer-Based)	\$150 6.7%	\$564 11.3%	\$589 12.9%	\$589 10.1%
Transportation	\$231 10.4%	\$332 6.7%	\$332 7.3%	\$431 7.4%
Miscellaneous	\$361 16.3%	\$463 9.3%	\$787 17.3%	\$787 13.6%
Taxes	\$319 14.4%	\$519 10.4%	\$422 9.3%	\$696 12.0%
MONTHLY TOTAL	\$2,215	\$4,985	\$4,553	\$5,805
ANNUAL TOTAL	\$26,582	\$59,820	\$54,633	\$69,665
Monthly Total With Unsubsidized Marketplace Health Care	\$2,398	\$4,997	\$4,899	\$6,166
Annual Total With Unsubsidized Marketplace Health Care	\$28,781	\$59,965	\$58,794	\$73,992

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

San Mateo County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,915 52.5%	\$3,018 36.1%	\$3,018 42.6%	\$3,018 33.5%
Food	\$268 7.3%	\$577 6.9%	\$773 10.9%	\$773 8.6%
Child Care	\$0 0.0%	\$1,800 21.5%	\$474 6.7%	\$1,800 20.0%
Health Care (Employer-Based)	\$150 4.1%	\$564 6.7%	\$589 8.3%	\$589 6.5%
Transportation	\$304 8.3%	\$437 5.2%	\$437 6.2%	\$567 6.3%
Miscellaneous	\$361 9.9%	\$463 5.5%	\$787 11.1%	\$787 8.7%
Taxes	\$648 17.8%	\$1,510 18.0%	\$1,007 14.2%	\$1,475 16.4%
MONTHLY TOTAL	\$3,645	\$8,370	\$7,085	\$9,009
ANNUAL TOTAL	\$43,745	\$100,440	\$85,020	\$108,109
Monthly Total With Unsubsidized Marketplace Health Care	\$3,890	\$8,510	\$7,611	\$9,544
Annual Total With Unsubsidized Marketplace Health Care	\$46,683	\$102,123	\$91,334	\$114,526

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Santa Barbara County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,131 45.8%	\$1,555 29.5%	\$1,555 32.5%	\$1,555 25.6%
Food	\$268 10.8%	\$577 11.0%	\$773 16.1%	\$773 12.7%
Child Care	\$0 0.0%	\$1,268 24.1%	\$351 7.3%	\$1,268 20.9%
Health Care (Employer-Based)	\$150 6.1%	\$564 10.7%	\$589 12.3%	\$589 9.7%
Transportation	\$182 7.4%	\$262 5.0%	\$262 5.5%	\$340 5.6%
Miscellaneous	\$361 14.6%	\$463 8.8%	\$787 16.5%	\$787 13.0%
Taxes	\$376 15.2%	\$575 10.9%	\$468 9.8%	\$757 12.5%
MONTHLY TOTAL	\$2,468	\$5,265	\$4,785	\$6,070
ANNUAL TOTAL	\$29,611	\$63,181	\$57,420	\$72,838
Monthly Total With Unsubsidized Marketplace Health Care	\$2,651	\$5,277	\$5,140	\$6,433
Annual Total With Unsubsidized Marketplace Health Care	\$31,810	\$63,325	\$61,678	\$77,199

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Santa Clara County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,507 48.2%	\$2,220 31.8%	\$2,220 36.5%	\$2,220 28.5%
Food	\$268 8.6%	\$577 8.3%	\$773 12.7%	\$773 9.9%
Child Care	\$0 0.0%	\$1,628 23.3%	\$463 7.6%	\$1,628 20.9%
Health Care (Employer-Based)	\$162 5.2%	\$611 8.8%	\$638 10.5%	\$638 8.2%
Transportation	\$304 9.7%	\$437 6.3%	\$437 7.2%	\$567 7.3%
Miscellaneous	\$361 11.6%	\$463 6.6%	\$787 13.0%	\$787 10.1%
Taxes	\$525 16.8%	\$1,040 14.9%	\$759 12.5%	\$1,175 15.1%
MONTHLY TOTAL	\$3,126	\$6,976	\$6,076	\$7,788
ANNUAL TOTAL	\$37,516	\$83,715	\$72,914	\$93,451
Monthly Total With Unsubsidized Marketplace Health Care	\$3,297	\$6,920	\$6,376	\$8,087
Annual Total With Unsubsidized Marketplace Health Care	\$39,561	\$83,037	\$76,507	\$97,045

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Santa Cruz County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,160 43.4%	\$1,828 30.9%	\$1,828 33.8%	\$1,828 26.9%
Food	\$268 10.0%	\$577 9.7%	\$773 14.3%	\$773 11.4%
Child Care	\$0 0.0%	\$1,301 22.0%	\$365 6.7%	\$1,301 19.1%
Health Care (Employer-Based)	\$156 5.8%	\$588 9.9%	\$613 11.3%	\$613 9.0%
Transportation	\$304 11.4%	\$437 7.4%	\$437 8.1%	\$567 8.3%
Miscellaneous	\$361 13.5%	\$463 7.8%	\$787 14.6%	\$787 11.6%
Taxes	\$422 15.8%	\$729 12.3%	\$607 11.2%	\$932 13.7%
MONTHLY TOTAL	\$2,670	\$5,923	\$5,410	\$6,801
ANNUAL TOTAL	\$32,040	\$71,071	\$64,915	\$81,612
Monthly Total With Unsubsidized Marketplace Health Care	\$2,871	\$5,956	\$5,812	\$7,220
Annual Total With Unsubsidized Marketplace Health Care	\$34,449	\$71,475	\$69,742	\$86,641

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Shasta County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$657 35.3%	\$892 21.1%	\$892 22.9%	\$892 17.8%
Food	\$268 14.4%	\$577 13.6%	\$773 19.8%	\$773 15.5%
Child Care	\$0 0.0%	\$1,103 26.1%	\$293 7.5%	\$1,103 22.1%
Health Care (Employer-Based)	\$150 8.0%	\$564 13.3%	\$589 15.1%	\$589 11.8%
Transportation	\$182 9.8%	\$262 6.2%	\$262 6.7%	\$340 6.8%
Miscellaneous	\$361 19.4%	\$463 11.0%	\$787 20.2%	\$787 15.8%
Taxes	\$241 13.0%	\$369 8.7%	\$307 7.9%	\$514 10.3%
MONTHLY TOTAL	\$1,859	\$4,231	\$3,903	\$4,998
ANNUAL TOTAL	\$22,305	\$50,774	\$46,842	\$59,981
Monthly Total With Unsubsidized Marketplace Health Care	\$2,048	\$4,262	\$4,259	\$5,386
Annual Total With Unsubsidized Marketplace Health Care	\$24,582	\$51,150	\$51,110	\$64,626

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Sierra County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$797 37.7%	\$1,151 25.5%	\$1,151 26.7%	\$1,151 21.6%
Food	\$268 12.7%	\$577 12.8%	\$773 17.9%	\$773 14.5%
Child Care	\$0 0.0%	\$987 21.9%	\$292 6.8%	\$987 18.5%
Health Care (Employer-Based)	\$150 7.1%	\$564 12.5%	\$589 13.6%	\$589 11.0%
Transportation	\$243 11.5%	\$349 7.7%	\$349 8.1%	\$454 8.5%
Miscellaneous	\$361 17.1%	\$463 10.3%	\$787 18.2%	\$787 14.8%
Taxes	\$296 14.0%	\$426 9.4%	\$375 8.7%	\$589 11.1%
MONTHLY TOTAL	\$2,115	\$4,519	\$4,315	\$5,330
ANNUAL TOTAL	\$25,375	\$54,230	\$51,784	\$63,961
Monthly Total With Unsubsidized Marketplace Health Care	\$2,308	\$4,550	\$4,689	\$5,717
Annual Total With Unsubsidized Marketplace Health Care	\$27,691	\$54,605	\$56,274	\$68,607

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Siskiyou County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$516 30.7%	\$814 19.8%	\$814 21.3%	\$814 16.7%
Food	\$268 15.9%	\$577 14.0%	\$773 20.2%	\$773 15.8%
Child Care	\$0 0.0%	\$1,089 26.5%	\$293 7.7%	\$1,089 22.3%
Health Care (Employer-Based)	\$150 8.9%	\$564 13.7%	\$589 15.4%	\$589 12.1%
Transportation	\$182 10.8%	\$262 6.4%	\$262 6.9%	\$340 7.0%
Miscellaneous	\$361 21.5%	\$463 11.3%	\$787 20.6%	\$787 16.1%
Taxes	\$205 12.2%	\$346 8.4%	\$301 7.9%	\$487 10.0%
MONTHLY TOTAL	\$1,681	\$4,116	\$3,818	\$4,879
ANNUAL TOTAL	\$20,175	\$49,392	\$45,816	\$58,550
Monthly Total With Unsubsidized Marketplace Health Care	\$1,869	\$4,147	\$4,161	\$5,266
Annual Total With Unsubsidized Marketplace Health Care	\$22,433	\$49,768	\$49,930	\$63,196

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Solano County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$830 36.5%	\$1,294 25.1%	\$1,294 27.5%	\$1,294 21.4%
Food	\$268 11.8%	\$577 11.2%	\$773 16.4%	\$773 12.8%
Child Care	\$0 0.0%	\$1,223 23.7%	\$332 7.1%	\$1,223 20.3%
Health Care (Employer-Based)	\$150 6.6%	\$564 10.9%	\$589 12.5%	\$589 9.7%
Transportation	\$334 14.7%	\$480 9.3%	\$480 10.2%	\$624 10.3%
Miscellaneous	\$361 15.9%	\$463 9.0%	\$787 16.7%	\$787 13.0%
Taxes	\$332 14.6%	\$553 10.7%	\$453 9.6%	\$750 12.4%
MONTHLY TOTAL	\$2,275	\$5,155	\$4,708	\$6,040
ANNUAL TOTAL	\$27,299	\$61,865	\$56,494	\$72,482
Monthly Total With Unsubsidized Marketplace Health Care	\$2,487	\$5,225	\$5,148	\$6,494
Annual Total With Unsubsidized Marketplace Health Care	\$29,847	\$62,698	\$61,781	\$77,923

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Sonoma County Monthly Family Budget Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,047 43.0%	\$1,572 28.7%	\$1,572 32.0%	\$1,572 24.8%
Food	\$268 11.0%	\$577 10.5%	\$773 15.7%	\$773 12.2%
Child Care	\$0 0.0%	\$1,333 24.3%	\$353 7.2%	\$1,333 21.1%
Health Care (Employer-Based)	\$150 6.1%	\$564 10.3%	\$589 12.0%	\$589 9.3%
Transportation	\$243 10.0%	\$349 6.4%	\$349 7.1%	\$454 7.2%
Miscellaneous	\$361 14.8%	\$463 8.5%	\$787 16.0%	\$787 12.4%
Taxes	\$369 15.1%	\$624 11.4%	\$496 10.1%	\$819 12.9%
MONTHLY TOTAL	\$2,438	\$5,483	\$4,919	\$6,326
ANNUAL TOTAL	\$29,251	\$65,799	\$59,030	\$75,913
Monthly Total With Unsubsidized Marketplace Health Care	\$2,650	\$5,556	\$5,365	\$6,779
Annual Total With Unsubsidized Marketplace Health Care	\$31,798	\$66,675	\$64,381	\$81,353

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Stanislaus County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$652 33.7%	\$938 21.1%	\$938 23.1%	\$938 17.9%
Food	\$268 13.8%	\$577 13.0%	\$773 19.0%	\$773 14.7%
Child Care	\$0 0.0%	\$1,113 25.1%	\$276 6.8%	\$1,113 21.2%
Health Care (Employer-Based)	\$156 8.0%	\$588 13.2%	\$613 15.1%	\$613 11.7%
Transportation	\$243 12.5%	\$349 7.9%	\$349 8.6%	\$454 8.6%
Miscellaneous	\$361 18.7%	\$463 10.4%	\$787 19.4%	\$787 15.0%
Taxes	\$258 13.3%	\$410 9.2%	\$324 8.0%	\$571 10.9%
MONTHLY TOTAL	\$1,937	\$4,439	\$4,060	\$5,249
ANNUAL TOTAL	\$23,249	\$53,273	\$48,726	\$62,987
Monthly Total With Unsubsidized Marketplace Health Care	\$2,071	\$4,344	\$4,259	\$5,455
Annual Total With Unsubsidized Marketplace Health Care	\$24,857	\$52,128	\$51,113	\$65,457

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Sutter County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$663 32.8%	\$886 19.9%	\$886 21.6%	\$886 16.8%
Food	\$268 13.2%	\$577 13.0%	\$773 18.8%	\$773 14.6%
Child Care	\$0 0.0%	\$1,107 24.9%	\$297 7.3%	\$1,107 20.9%
Health Care (Employer-Based)	\$150 7.4%	\$564 12.7%	\$589 14.4%	\$589 11.1%
Transportation	\$304 15.0%	\$437 9.8%	\$437 10.6%	\$567 10.7%
Miscellaneous	\$361 17.9%	\$463 10.4%	\$787 19.2%	\$787 14.9%
Taxes	\$275 13.6%	\$412 9.3%	\$332 8.1%	\$580 11.0%
MONTHLY TOTAL	\$2,021	\$4,446	\$4,101	\$5,288
ANNUAL TOTAL	\$24,248	\$53,354	\$49,207	\$63,460
Monthly Total With Unsubsidized Marketplace Health Care	\$2,213	\$4,477	\$4,475	\$5,675
Annual Total With Unsubsidized Marketplace Health Care	\$26,556	\$53,730	\$53,696	\$68,106

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Tehama County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$570 31.2%	\$823 19.6%	\$823 21.3%	\$823 16.4%
Food	\$268 14.7%	\$577 13.7%	\$773 20.0%	\$773 15.4%
Child Care	\$0 0.0%	\$1,062 25.3%	\$239 6.2%	\$1,062 21.2%
Health Care (Employer-Based)	\$150 8.2%	\$564 13.4%	\$589 15.2%	\$589 11.8%
Transportation	\$243 13.3%	\$349 8.3%	\$349 9.0%	\$454 9.1%
Miscellaneous	\$361 19.8%	\$463 11.0%	\$787 20.4%	\$787 15.7%
Taxes	\$234 12.8%	\$363 8.6%	\$304 7.9%	\$515 10.3%
MONTHLY TOTAL	\$1,825	\$4,203	\$3,865	\$5,003
ANNUAL TOTAL	\$21,905	\$50,438	\$46,377	\$60,037
Monthly Total With Unsubsidized Marketplace Health Care	\$2,015	\$4,234	\$4,215	\$5,390
Annual Total With Unsubsidized Marketplace Health Care	\$24,182	\$50,813	\$50,575	\$64,683

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Trinity County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$608 32.5%	\$813 19.8%	\$813 20.8%	\$813 16.6%
Food	\$268 14.3%	\$577 14.1%	\$773 19.8%	\$773 15.8%
Child Care	\$0 0.0%	\$987 24.1%	\$292 7.5%	\$987 20.2%
Health Care (Employer-Based)	\$150 8.0%	\$564 13.8%	\$589 15.1%	\$589 12.0%
Transportation	\$243 13.0%	\$349 8.5%	\$349 8.9%	\$454 9.3%
Miscellaneous	\$361 19.3%	\$463 11.3%	\$787 20.1%	\$787 16.1%
Taxes	\$244 13.0%	\$342 8.4%	\$308 7.9%	\$491 10.0%
MONTHLY TOTAL	\$1,874	\$4,097	\$3,911	\$4,893
ANNUAL TOTAL	\$22,484	\$49,166	\$46,929	\$58,722
Monthly Total With Unsubsidized Marketplace Health Care	\$2,063	\$4,129	\$4,268	\$5,281
Annual Total With Unsubsidized Marketplace Health Care	\$24,762	\$49,542	\$51,211	\$63,367

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Tulare County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$663 34.0%	\$873 20.3%	\$873 21.9%	\$873 17.1%
Food	\$268 13.7%	\$577 13.4%	\$773 19.4%	\$773 15.1%
Child Care	\$0 0.0%	\$1,073 24.9%	\$274 6.9%	\$1,073 21.0%
Health Care (Employer-Based)	\$156 8.0%	\$588 13.6%	\$613 15.4%	\$613 12.0%
Transportation	\$243 12.5%	\$349 8.1%	\$349 8.8%	\$454 8.9%
Miscellaneous	\$361 18.5%	\$463 10.8%	\$787 19.8%	\$787 15.4%
Taxes	\$261 13.4%	\$384 8.9%	\$314 7.9%	\$540 10.6%
MONTHLY TOTAL	\$1,951	\$4,308	\$3,983	\$5,113
ANNUAL TOTAL	\$23,417	\$51,698	\$47,802	\$61,357
Monthly Total With Unsubsidized Marketplace Health Care	\$2,086	\$4,213	\$4,176	\$5,319
Annual Total With Unsubsidized Marketplace Health Care	\$25,028	\$50,553	\$50,112	\$63,827

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Tuolumne County Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$615 32.7%	\$969 21.9%	\$969 23.7%	\$969 18.5%
Food	\$268 14.2%	\$577 13.0%	\$773 18.9%	\$773 14.8%
Child Care	\$0 0.0%	\$1,095 24.7%	\$296 7.2%	\$1,095 20.9%
Health Care (Employer-Based)	\$150 7.9%	\$564 12.8%	\$589 14.4%	\$589 11.2%
Transportation	\$243 12.9%	\$349 7.9%	\$349 8.5%	\$454 8.7%
Miscellaneous	\$361 19.2%	\$463 10.5%	\$787 19.2%	\$787 15.0%
Taxes	\$246 13.1%	\$408 9.2%	\$330 8.1%	\$567 10.8%
MONTHLY TOTAL	\$1,883	\$4,426	\$4,093	\$5,233
ANNUAL TOTAL	\$22,590	\$53,109	\$49,119	\$62,802
Monthly Total With Unsubsidized Marketplace Health Care	\$2,073	\$4,457	\$4,467	\$5,621
Annual Total With Unsubsidized Marketplace Health Care	\$24,870	\$53,485	\$53,609	\$67,447

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Ventura County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$1,118 43.5%	\$1,762 30.7%	\$1,762 33.8%	\$1,762 26.7%
Food	\$268 10.4%	\$577 10.1%	\$773 14.8%	\$773 11.7%
Child Care	\$0 0.0%	\$1,295 22.6%	\$349 6.7%	\$1,295 19.6%
Health Care (Employer-Based)	\$150 5.8%	\$564 9.8%	\$589 11.3%	\$589 8.9%
Transportation	\$273 10.6%	\$393 6.8%	\$393 7.5%	\$510 7.7%
Miscellaneous	\$361 14.1%	\$463 8.1%	\$787 15.1%	\$787 11.9%
Taxes	\$399 15.5%	\$685 11.9%	\$563 10.8%	\$884 13.4%
MONTHLY TOTAL	\$2,568	\$5,741	\$5,216	\$6,601
ANNUAL TOTAL	\$30,822	\$68,889	\$62,587	\$79,209
Monthly Total With Unsubsidized Marketplace Health Care	\$2,752	\$5,753	\$5,573	\$6,964
Annual Total With Unsubsidized Marketplace Health Care	\$33,021	\$69,042	\$66,876	\$83,570

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Yolo County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$872 39.4%	\$1,175 23.6%	\$1,175 26.6%	\$1,175 20.3%
Food	\$268 12.1%	\$577 11.6%	\$773 17.5%	\$773 13.3%
Child Care	\$0 0.0%	\$1,325 26.7%	\$354 8.0%	\$1,325 22.9%
Health Care (Employer-Based)	\$150 6.8%	\$564 11.4%	\$589 13.3%	\$589 10.2%
Transportation	\$243 11.0%	\$349 7.0%	\$349 7.9%	\$454 7.8%
Miscellaneous	\$361 16.3%	\$463 9.3%	\$787 17.8%	\$787 13.6%
Taxes	\$318 14.4%	\$516 10.4%	\$396 9.0%	\$695 12.0%
MONTHLY TOTAL	\$2,211	\$4,971	\$4,423	\$5,797
ANNUAL TOTAL	\$26,538	\$59,648	\$53,072	\$69,568
Monthly Total With Unsubsidized Marketplace Health Care	\$2,409	\$5,012	\$4,811	\$6,203
Annual Total With Unsubsidized Marketplace Health Care	\$28,914	\$60,142	\$57,737	\$74,442

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

Yuba County

Monthly Family Budget

Expenses Per Month and as a Percentage of Budget

This budget represents the total income required to cover a family's basic needs in this county through earnings only, without government benefits or supports.

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing and Utilities	\$663 32.8%	\$886 20.0%	\$886 21.8%	\$886 16.8%
Food	\$268 13.2%	\$577 13.1%	\$773 19.0%	\$773 14.7%
Child Care	\$0 0.0%	\$1,086 24.6%	\$266 6.6%	\$1,086 20.6%
Health Care (Employer-Based)	\$150 7.4%	\$564 12.8%	\$589 14.5%	\$589 11.2%
Transportation	\$304 15.0%	\$437 9.9%	\$437 10.7%	\$567 10.8%
Miscellaneous	\$361 17.9%	\$463 10.5%	\$787 19.4%	\$787 15.0%
Taxes	\$275 13.6%	\$407 9.2%	\$324 8.0%	\$574 10.9%
MONTHLY TOTAL	\$2,021	\$4,420	\$4,062	\$5,261
ANNUAL TOTAL	\$24,248	\$53,041	\$48,741	\$63,136
Monthly Total With Unsubsidized Marketplace Health Care	\$2,213	\$4,451	\$4,436	\$5,648
Annual Total With Unsubsidized Marketplace Health Care	\$26,556	\$53,417	\$53,230	\$67,782

Note: All family types except "single adult" are assumed to have two children, one preschool-aged and one school-aged. Main budget totals include health care costs with employer-based health insurance, while totals with unsubsidized marketplace health care include health care costs with unsubsidized health insurance purchased on the individual marketplace (Covered California). Amounts correspond to calendar year 2017. Numbers and percentages may not sum due to rounding.

PART 4

Methodology

Housing and Utilities

Statewide Average Monthly Housing and Utilities Costs, by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$1,046	45.0%
Single-Parent Family	\$1,568	28.6%
Two-Parent Family (One Working)	\$1,568	31.7%
Two-Working-Parent Family	\$1,568	24.8%

The basic family budgets assume that families rent a modest apartment. The cost of housing and utilities presented in this report is based on 2017 Fair Market Rents (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 in a given local area.⁸ FMRs are specific to counties or groups of adjacent counties, and 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 challenging to obtain. Though FMRs are generally representative of rents paid in a local area, those seeking housing may find it difficult to locate units at the rents shown in this report, particularly in parts of the state where housing markets are tight.

This report assumes that a single adult rents a studio unit, while single- and two-parent families with

two children rent two-bedroom apartments. This assumption follows the guidelines used for HUD housing vouchers, which generally allow one bedroom for every two occupants. 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 units is significant, with a three-bedroom apartment on average costing nearly 40 percent more than a two-bedroom apartment.

Food

Statewide Average Monthly Food Costs, by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$268	11.5%
Single-Parent Family	\$577	10.5%
Two-Parent Family (One Working)	\$773	15.6%
Two-Working-Parent Family	\$773	12.2%

The basic family budget estimates the cost of food based on the June 2017 US Department of Agriculture (USDA) Low-Cost Food Plan.⁹ This plan represents the cost to maintain an adequately nutritious diet with modest spending, based on food costs among families that spend relatively less on food (those with food expenditures in the 25th to 50th percentiles).¹⁰ The Low-Cost Food Plan accounts for the nutritional needs of individuals of different ages and economies of scale for families of different sizes. For purposes of choosing the appropriate plan costs, this report assumes that adults are between the ages of 19 and 50 and that families with children include one child age 4 and one child between the ages of 6 and 8. The basic family budget assumes that all food is prepared and consumed at home. Food costs are assumed to be the same throughout the state.

Child Care

Statewide Average Monthly Child Care Costs, by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$0	0.0%
Single-Parent Family	\$1,300	23.7%
Two-Parent Family (One Working)	\$355	7.2%
Two-Working-Parent Family	\$1,300	20.5%

This report assumes that families with children include two children, one of preschool-age and one of school-age. Most families with children have school-aged children, while families with younger children face substantially higher child care costs. In order to reflect both of these situations, this report assumes that families have one child in each of these age ranges, in order to present child care costs that are representative of costs faced by typical California families.

For single-parent families and two-working-parent families, where all adults are assumed to be working, the younger child is assumed to require full-time child care and the older child is assumed to require part-time after-school care during the school year and full-time care during school breaks. Costs for the older child are prorated to a consistent monthly cost that accounts for the full annual cost of care. For the two-parent family with one working parent, this report assumes that the non-working parent provides all needed care outside of school hours for the older child. The preschool-age child in a family with a non-working parent is assumed to attend formal child care for part of the day during the school year only, with the non-working parent providing all other care for this child. By including the cost of part-day, part-

year child care even for a family with a non-working parent, this report recognizes that exposure to pre-K is generally considered to be a basic and important component of children's education, but is not available as a universal free public service (in contrast to K-12 public education).

Child care costs are based on monthly cost estimates compiled by the California Department of Education for child care for children of preschool- and school-age in each county in 2016, adjusted for inflation to 2017 dollars using the Consumer Price Index (CPI) for California.¹¹ Specific costs for full-day or part-day and full-year or part-year care are used as applicable. This report assumes that care is provided in licensed family child care homes, rather than in licensed child care centers. Licensed family-based child care is the least expensive form of licensed child care.

Families with younger or more children typically have higher child care costs than those shown in this report. The statewide median county cost of "infant" child care (for children ages 0 to 2), for example, is about 10 percent higher than the statewide median county cost of care for preschool-aged children (ages 2 to 5) in licensed family child care homes. On the other hand, families with older or fewer children typically have lower child care costs than those shown in this report. In addition, some families have access to extended family members or neighbors who care for children at little or no cost, significantly reducing the amount that these families need to spend on child care. However, because many families do not have access to unpaid family or neighbor child care (or do not have access to sufficient unpaid child care to cover parents' working hours), this report assumes that families with children pay for formal child care. The basic family budgets in this report assume that families do not have publicly funded child care subsidies, consistent with the report's goal of presenting the cost of making ends meet without government benefits or supports.

Health Care

Statewide Average Monthly Health Care Costs (Employer-Based), by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$132	5.7%
Single-Parent Family	\$500	9.1%
Two-Parent Family (One Working)	\$522	10.5%
Two-Working-Parent Family	\$522	8.2%

Statewide Average Monthly Health Care Costs (Unsubsidized Marketplace), by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$253	9.6%
Single-Parent Family	\$499	9.1%
Two-Parent Family (One Working)	\$752	14.4%
Two-Working-Parent Family	\$752	11.3%

This report presents two different estimates for health care costs – one assuming that families have employer-based health insurance, and the other assuming that families purchase health insurance through Covered California, the individual health insurance marketplace that was established under the authority of the federal Affordable Care Act.

The vast majority of working families in California have access to health insurance through an employer. For most families, this employer-based insurance is less expensive than insurance purchased independently because the cost is partly subsidized by employers, who use insurance benefits as a tool for recruiting and retaining employees and receive a tax break on

the income used to pay for these benefits. (Single-parent families may see less of a cost reduction through employer-based insurance, as noted below.) Budget amounts in this report for health care with employer-based insurance reflect the employee cost of health insurance premiums, plus estimated family expenditures on other medical out-of-pocket costs such as co-pays and deductibles for doctor visits and prescription medications.

To estimate the employee cost of employer-based insurance premiums, this report uses 2016 data from the Medical Expenditure Panel Survey (MEPS) comprising the average employee contribution for employer-based health insurance among private employers in California paying modest wages (that is, employers whose average company wages fall between the 25th to 50th percentiles for California).¹² Single adults are assumed to have “employee-only” individual insurance, while families with children are assumed to have “family” insurance. This report assumes that “family” insurance premiums require the same employee cost contribution regardless of the number or age of family members covered by the insurance.¹³ This means that single-parent families are assumed to contribute the same amount toward employer-based insurance as two-parent families with the same number of children. Amounts are adjusted for inflation to 2017 dollars using the CPI for California.

For out-of-pocket expenses beyond insurance premiums, this report uses 2014 data from the MEPS showing the national median non-premium out-of-pocket expenditure, by age, among individuals with any out-of-pocket medical expenditures.¹⁴ Spending on out-of-pocket costs varies significantly by age, with children typically requiring less spending than adults, and seniors typically requiring substantially more spending than working-age adults. For this report, out-of-pocket expenses are estimated based on the age of family members, with adults assumed to be working-age (18-64). The median out-of-pocket expenses used for this report are a better representation of typical spending than average expenses, as average expenses are pulled upward

by the relatively small share of individuals with large medical expenses. Amounts are adjusted for inflation to 2017 dollars using the CPI for California.

The total employer-based health care costs for each family type – insurance premiums plus out-of-pocket expenses – are then adjusted for regional differences within California in the total cost of private health care, to produce the county-level health care budget estimates.¹⁵

This report assumes that most working families have access to employer-based health insurance and so uses employer-based health care costs for the main family budget calculations. However, for families without access to employer-based insurance (such as workers employed by small businesses and contract workers), health care costs can be significantly higher, particularly if considering the full cost without government subsidies. To account for the higher health care costs for these families, this report also shows alternative family budget totals for families without employer-based health insurance, assuming that these families purchase unsubsidized health insurance through Covered California.

Individual marketplace insurance premium costs used in this report are based on the least expensive unsubsidized premiums for Bronze plans (the least expensive comprehensive insurance plans) offered through Covered California within each of the 19 Covered California pricing regions for 2017. Premiums vary based on the number and age of family members, with one cost for children and different costs for adults of various ages. This report assumes that adults are 35 years old, and calculates total family premium costs based on family composition. To estimate families’ out-of-pocket medical expenses besides insurance premiums, the same data and methods are used as for families with employer-based insurance, with the same adjustment for regional differences in the cost of health care.

Consistent with this report’s focus on presenting family budget amounts without government benefits or support, families are assumed to not receive any government subsidies to reduce the cost of

marketplace insurance. In fact, families with incomes up to 400 percent of the federal poverty line (up to \$98,400 in 2017 for a four-person family) may be eligible for federal tax credits to reduce the cost of premiums for health insurance purchased through Covered California. In addition, federally-funded cost-sharing subsidies that reduce out-of-pocket health care costs for insurance purchased through Covered California are available to families with incomes up to 250 percent of the federal poverty line (up to \$61,500 for a four-person family).

As noted above, for single-parent families this report estimates the cost of employer-based insurance assuming that the employee contribution to premiums for family coverage is the same regardless of the number or age of covered dependents, so that single-parent families pay the same rate as two-parent families with the same number of children. When purchasing insurance through Covered California, however, the premiums charged to single-parent families are linked to the number and age of dependents, with lower premiums charged for fewer family members and lower premiums charged for children than adults. As a result, single-parent families in many counties have similar estimated costs for health care with employer-based and unsubsidized marketplace insurance, in contrast to other family types for which employer-based insurance is generally significantly less expensive than unsubsidized marketplace insurance.

Transportation

Statewide Average Monthly Transportation Costs, by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$298	12.8%
Single-Parent Family	\$428	7.8%
Two-Parent Family (One Working)	\$556	8.6%
Two-Working-Parent Family	\$556	8.8%

Transportation costs vary for working families depending on factors such as commute distances and whether the family owns a car or primarily uses public transportation. The overwhelming majority of workers in California travel to work by car rather than by public transit, even among low-income workers and even in parts of the state where public transportation systems are more robust relative to those in other regions. Consequently, this report assumes that families rely on a car to meet their transportation needs.

Transportation costs are based on average family expenditures for private vehicle transportation from the national Consumer Expenditure Survey (CEX). Costs are based on CEX estimates for 2016 for families of different sizes with various numbers of earners.¹⁶ These data are adjusted for inflation to 2017 dollars using the CPI for California. Costs include expenditures on gas and vehicle maintenance and insurance, as well as other vehicle-related expenses such as license fees. Costs for vehicle purchases are not included, nor are public transportation expenses. These national cost estimates are then adjusted to the level of California counties based on the typical household commute time in each county compared to the national median commute time.¹⁷

Miscellaneous

Statewide Average Monthly Miscellaneous Costs, by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$361	15.6%
Single-Parent Family	\$463	8.4%
Two-Parent Family (One Working)	\$787	15.9%
Two-Working-Parent Family	\$787	12.4%

The Miscellaneous category includes expenditures on additional specific items that comprise basic

family supplies and services, including clothing, housekeeping supplies, personal care supplies and services, education expenses, telephone service, and basic internet service. The cost of miscellaneous expenses is assumed to be constant throughout the state.

Costs for clothing, housekeeping supplies, personal care, education, and telephone services are derived from average family expenditures on these items as reported in the 2016 national Consumer Expenditure Survey (CEX), with all data adjusted for inflation to 2017 dollars using the CPI for California. Costs are based on CEX data by family composition, using the average expenditures reported for single-adult families, single-parent families, and married families with oldest child age 6 to 17.¹⁸ Clothing expenses include clothing purchases as well as clothing repairs and dry cleaning. Housekeeping supplies include laundry and cleaning supplies, other household supplies, and postage. Personal care expenses include items such as toothpaste and hair care. For education, which includes school books, supplies, equipment, fees, and tuition, this report assumes that families spend only half of the amount reported in the CEX, because older children are assumed to attend public school and we separately account for the cost of formal child care for younger children. Telephone services include both residential landline and cellular phones.

The Miscellaneous budget category also includes the cost of basic residential DSL internet service, at an estimated cost of \$20 per month.¹⁹ Families are also allocated an additional small amount – \$25 per month for single adults and \$35 per month for families with children – for spending on items such as charitable contributions, birthday presents, or other small expenditures. The basic family budget makes no provision for entertainment or vacation expenses, and does not make allowances for “big-ticket” purchases such as furniture, electronics, or appliances. Nor does the budget provide for savings for emergencies or retirement.

Taxes

Statewide Average Monthly Tax Costs, by Family Type

Family Type	Average Monthly Expense	Percentage of Total Monthly Budget
Single Adult	\$381	15.3%
Single-Parent Family	\$652	11.9%
Two-Parent Family (One Working)	\$512	10.3%
Two-Working-Parent Family	\$824	13.0%

This report estimates the federal and state income taxes and payroll taxes (Social Security, Medicare, and State Disability Insurance) paid by each family based on the income needed to cover the costs of the remainder of the basic family budget. Each of these taxes is based on tax rates for 2016. First, federal and state *payroll* taxes are calculated for each family type in each county based on the total income required to cover all other components of the family budgets

(housing and utilities, food, child care, health care, transportation, and miscellaneous). Then federal and state *income* taxes are calculated based on the total income required to pay for the total of all other budget components plus payroll taxes. Because taxes are calculated based on the sum of all other budget items, tax amounts are larger for families with larger totals for all other budget components.

Income tax calculations assume that families claim personal and dependent exemptions, the standard deduction, and applicable non-refundable tax credits such as the state and federal child and dependent care tax credits and the state renter’s tax credit. However, income tax calculations exclude *refundable* tax credits, reflecting the federal Earned Income Tax Credit (EITC) and Additional Child Tax Credit (ACTC) as well as the state CalEITC, which provide families with tax refunds beyond the amount of their tax liability. Excluding refundable tax credits is consistent with the assumption that the family budgets in this report represent the income families need to make ends meet without accessing government benefits or support.

ENDNOTES

- 1 The Supplemental Poverty Measure (SPM) improves on the official poverty measure by adjusting for local differences in housing costs and by accounting for non-cash resources families use to meet their basic needs, such as food assistance and housing subsidies. See California Budget & Policy Center, *New Census Figures Show That 1 in 5 Californians Struggle to Get By* (September 2017), available at <http://calbudgetcenter.org/resources/new-census-figures-show-1-5-californians-struggle-get/>. The California Poverty Measure (CPM) is a state-specific poverty measure modeled after the SPM, developed by the Stanford Center on Poverty and Inequality and the Public Policy Institute of California. The CPM allows for poverty estimates at the level of sub-state geography (such as counties). See <http://inequality.stanford.edu/publications/research-reports/california-poverty-measure> and <http://www.ppic.org/publication/poverty-in-california/>.
- 2 See <https://www.unitedwaysca.org/realcost>.
- 3 These statewide average amounts are calculated by averaging all county budget amounts, weighted by county population.
- 4 California Budget & Policy Center analysis of US Census Bureau, American Community Survey data. Full-time workers are defined as those working at least 35 hours per week, following the US Census Bureau definition, and year-round is defined as working at least 50 weeks per year.
- 5 Middle-skill jobs are defined as those requiring education or training beyond high school but less than a four-year college degree. See Harry J. Holzer and Robert I. Lerman, *America's Forgotten Middle-Skill Jobs: Education and Training Requirements in the Next Decade and Beyond* (Urban Institute: November 2007), p. 8, downloaded from <https://www.urban.org/sites/default/files/publication/31566/411633-America-s-Forgotten-Middle-Skill-Jobs.PDF> on September 30, 2017.
- 6 While all of the supports described here help households meet basic needs, some primarily focus on helping households where adults are not employed full-time (or are not able to work) and have incomes lower than those in the examples examined in this chapter. The CalEITC, for example, offers the largest credits for single-parent families with two children with earnings of only \$7,265 (in 2017), and single parents with earnings above a full-time minimum wage salary are ineligible for any CalEITC. For single adults, support through all of the public supports examined here is limited to individuals working less than full-time or not at all. For example, eligibility for Medi-Cal for single adults extends only up to an annual income of \$16,395 (in 2017), well below the salary of a full-time minimum-wage worker. These supports provide important and substantial assistance to families and individuals with extremely low incomes, but offer less help to full-time workers and their families, even among those earning low wages, as shown in the examples in this chapter.
- 7 Individuals and families who lack access to affordable employer-based health insurance may qualify for premium tax credits, which reduce the cost of health insurance premiums for coverage purchased through Covered California. (These refundable tax credits are funded through the federal Affordable Care Act.) Single adults at the income levels examined here would be eligible for premium tax credits ranging from \$544 to \$2,752 (per year) in San Francisco and from \$1,187 to \$2,685 in Fresno County (in 2017). Single-parent families at these income levels would be eligible for premium tax credits ranging from \$1,532 to \$4,007 in San Francisco and from \$0 to \$2,544 in Fresno County. The credits are lower for some single-parent families at these income levels because children and in some cases adults in these families are eligible for health coverage through Medi-Cal instead, and therefore do not qualify for premium tax credits.
- 8 US Department of Housing and Urban Development, *Fair Market Rents, Federal Fiscal Year 2017, Revised (Effective May 1, 2017)*, downloaded from https://www.huduser.gov/portal/datasets/fmr.html#2017_data on July 15, 2017. Federal Fiscal Year 2017 runs from October 1, 2016 through September 30, 2017.
- 9 US Department of Agriculture, *Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2017*, downloaded from <http://www.cnpp.usda.gov/USDAFoodCost-Home.htm> on July 20, 2017.
- 10 The Low-Cost Food Plan is often used, for example, by bankruptcy courts to determine the amount of a bankrupt person's income that should be allocated for food.
- 11 California Department of Education, *Regional Market Rate Survey of California Child Care Providers, 2016*.
- 12 US Department of Health and Human Services, Agency for Healthcare Research and Quality, *Medical Expenditure Panel Survey, 2016, Tables VIII.C.2 & VII.D.2. Average total employee contribution (in dollars) per enrolled employee for single/family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States*, downloaded from https://meps.ahrq.gov/mepsweb/data_stats/quick_tables_search.jsp?component=2&subcomponent=2 on July 15, 2017.
- 13 A single employee premium contribution amount for family coverage regardless of the number or age of dependents is not uncommon. CalPERS (which manages pension and health benefits for many California public employees) and the Federal Employee Health Benefit program, for example, set employee premium contributions for family coverage in this way.
- 14 Philippe Gwet, Jerrod Anderson, and Steven Machlin, *Statistical Brief #495: Out-of-Pocket Health Care Expenses in the U.S. Civilian Noninstitutionalized Population by Age and Insurance Coverage, 2014* (US Department of Health and Human Services, Agency for Healthcare Research and Quality: October 2016), downloaded from https://meps.ahrq.gov/data_files/publications/st495/stat495.shtml on July 15, 2017. Ideally, this report would use out-of-pocket spending data specific to California, for consistency with the California-specific insurance premium data. However, state-specific data are not readily available in the needed format. Because out-of-pocket expenses are small compared to premium costs (comprising only about 5 percent to 16 percent of total estimated family health care costs), using national rather than state-level data for out-of-pocket costs is unlikely to substantially change estimated family budget amounts.

- 15 Costs are adjusted for regional cost differences using an index based on the ratio of 1) the average risk-adjusted total cost of health care for enrollees in private HMO insurance plans in each of 19 California regions to 2) the statewide average risk-adjusted total cost of health care for enrollees in private HMO insurance plans. The index is derived from a California Budget & Policy Center analysis of data for 2013 from the Integrated Healthcare Association's *California Regional Health Care Cost & Quality Atlas*, downloaded from <http://costatlas.iha.org/map?m0=TCCCOMP&p0=HMOPOS> on July 31, 2017. Regions are defined as Covered California pricing regions.
- 16 US Bureau of Labor Statistics, *Consumer Expenditure Survey, 2016, Table 1600. Number of earners in consumer unit: Annual expenditure means, shares, standard errors, and coefficients of variation*, downloaded from <https://www.bls.gov/cex/tables.htm#annual> on July 15, 2017.
- 17 Costs are adjusted to the county level using an index based on the ratio of 1) the median total household commute time for households with two vehicle commuters in each county (or county group) to 2) the national median total household commute time for households with two vehicle commuters, derived from a California Budget & Policy Center analysis of US Census Bureau, American Community Survey (ACS) data for 2013-2015. Some smaller counties are identified only as part of county groups in the ACS data.
- 18 US Bureau of Labor Statistics. *Consumer Expenditure Survey, 2016, Table 1502. Composition of consumer unit: Annual expenditure means, shares, standard errors, and coefficients of variation*, downloaded from <https://www.bls.gov/cex/tables.htm#annual> on July 15, 2017.
- 19 Consumer Reports, *Telecom Service Buying Guide* (September 2016), downloaded from <https://www.consumerreports.org/cro/telecom-services/buying-guide> on July 1, 2017.