

CALIFORNIA BUDGET PROJECT

MAKING ENDS MEET:

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

December 2013

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Acknowledgments

This report updates and expands upon previous editions of the California Budget Project's (CBP) *Making Ends Meet: How Much Does It Cost to Raise a Family in California?* Luke Reidenbach authored this report. The CBP wishes to thank the Michigan League for Public Policy (formerly the Michigan League for Human Services), whose *Economic Self-Sufficiency: A Michigan Benchmark* served as a model for the original report. The CBP also wishes to thank the foundations and individuals who provide general operating support for our work.

California Budget Project

The CBP was established in 1995 to provide Californians with a source of timely, objective, and accessible expertise on state fiscal and economic policy issues. The CBP engages in independent fiscal and policy analysis and public education with the goal of improving public policies affecting the economic and social well-being of low- and middle-income Californians. General operating support for the CBP is provided by foundation grants, subscriptions, and individual contributions. Please visit the CBP's website at www.cbp.org.

California Budget Project
1107 9th Street, Suite 310
Sacramento, CA 95814
P: (916) 444-0500 F: (916) 444-0172
cbp@cbp.org
www.cbp.org

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INTRODUCTION

More than three years since the end of the Great Recession in California, workers and their families still face a difficult economy. Unemployment remains high in many parts of the state, and many workers' wages remain low relative to where they were prior to the recession. The current economic recovery in California has not reached large segments of workers, and covering basic expenses can be costly and a continuing challenge for families enduring the aftermath of the deepest economic downturn in generations. In particular, the high costs of housing, child care, and health care can present enormous hurdles for individuals and families.

Making Ends Meet aims to assess whether California's economy is meeting the needs of workers by providing detailed estimates of basic family budgets in each of California's 58 counties.¹ While the report includes overall state estimates (Figure 1), housing and other costs vary sufficiently that the county estimates are more meaningful. For each county, budgets are provided for four types of households: a single adult, a single-parent family, a two-parent family with one parent working, and a two-working-parent family. With the exception of the single adult, all family types are assumed to have two children.

A reasonable budget is not just about clothing, shelter, and food; it is also about meeting the demands of living and working in the modern economy. Accordingly, this analysis incorporates the costs of commuting and child care.

The basic family budgets presented in this report assume no assistance from public programs and no job-based benefits outside of earned income. While many services and supports are available to alleviate economic hardship and help Californians afford necessities, a chief goal of this analysis is to estimate what level of wages are needed to cover basic expenses.

This report speaks to the need for greater investment in California's workers through policies that encourage broad-based economic growth and through increased support for services that connect workers to the resources they need. Policies and services that alleviate the costs of many basic expenses have undergone some significant changes in recent years – but with a mixed impact on the state's individuals and families. For instance, full implementation of the Affordable Care Act (ACA) will result in significantly lower health care costs for many Californians, thus reducing what is one of the largest costs in a typical household budget. Yet at the same time, spending reductions at the federal and state levels have weakened support for programs that help Californians access child care and affordable housing. A sustained, multifaceted policy response is needed, one that connects workers to good jobs and provides workers and their families with access to a middle-class quality of life.

The following sections of this report review key findings from the CBP's family budget analysis and provide greater detail on specific budget categories and the methodology used to estimate costs.

Figure 1: Basic Family Budgets — Statewide

Figure 1a: Monthly Budget for a Single Adult
Total = \$2,719

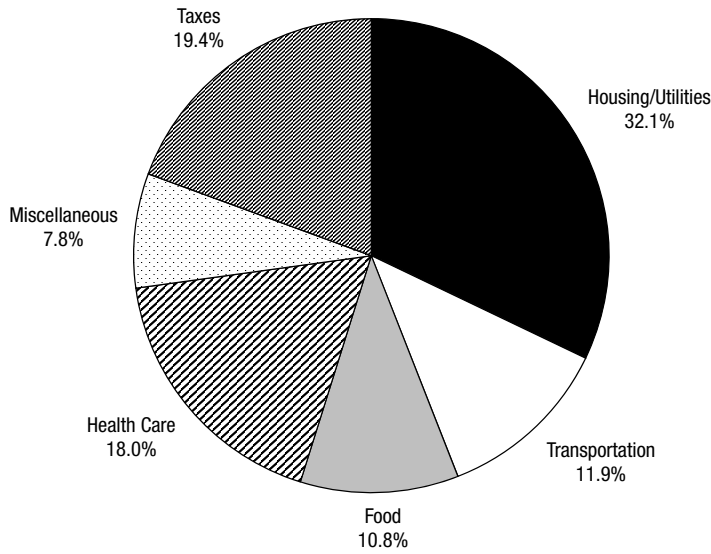


Figure 1b: Monthly Budget for a Single-Parent Family
Total = \$6,206

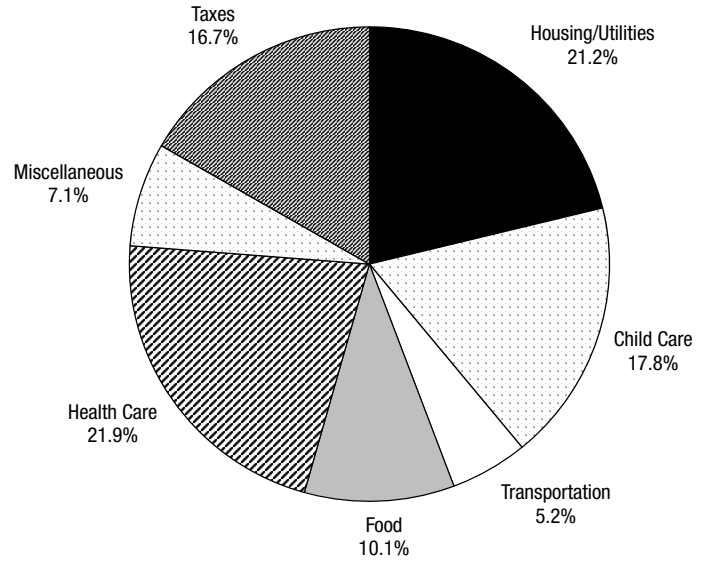


Figure 1c: Monthly Budget for a Two-Parent Family With One Working Parent
Total = \$5,064

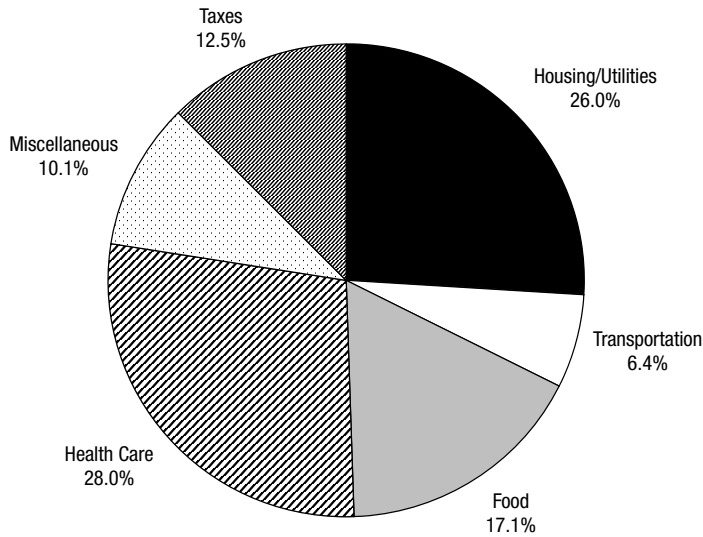
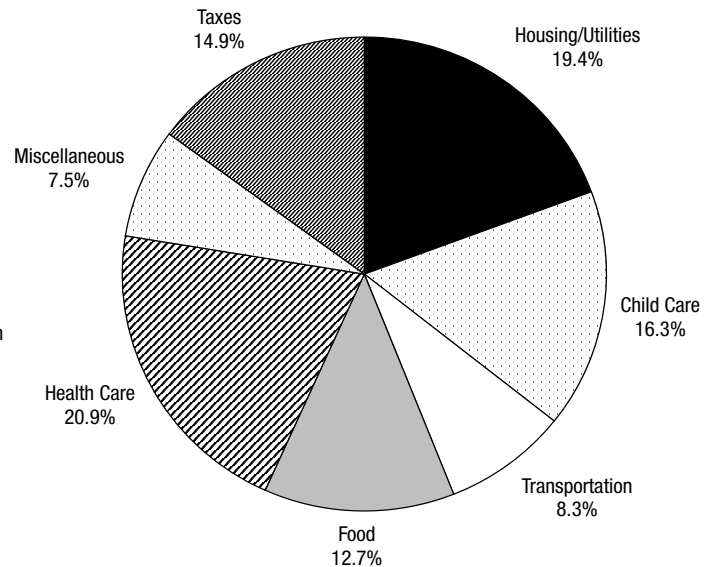


Figure 1d: Monthly Budget for a Two-Working-Parent Family
Total = \$6,796



HOW MUCH DOES IT COST TO SUPPORT A FAMILY IN CALIFORNIA?

This report estimates the amount that families and single adults need to earn in order to achieve a modest standard of living. Statewide, this analysis estimates that:

- A single adult needs an annual income of \$32,625, equivalent to an hourly wage of \$15.69.² The county with the highest annual budget for a single adult is Marin County (\$38,248 a year), while the county with the lowest income needed to make ends meet is Kings County (\$25,965 a year).
- A single-parent family with two children needs an annual income of \$74,477, equivalent to an hourly wage of \$35.81. The county with the highest annual budget for a single-parent family is Marin County (\$96,842 a year), while the county with the lowest income needed to make ends meet is Modoc County (\$58,164 a year).
- A two-parent family with one parent working and two children needs an annual income of \$60,771, equivalent to an hourly wage of \$29.22. The county with the highest annual budget for a two-parent family with one employed parent is Marin County (\$71,646 a year), while the county with the lowest income needed to make ends meet is Modoc County (\$50,350 a year).
- A family with two working parents and two children needs an annual income of \$81,553, equivalent to both parents working full-time, each with an hourly wage of \$19.61. The county with the highest annual budget for a two-working-parent family is Marin County (\$99,342 a year), while the county with the lowest income needed to make ends meet is Modoc County (\$66,385 a year).

The budget categories encompassed by the CBP's family budget analysis are: housing and utilities, child care, transportation, food, health care, miscellaneous expenses (including telephone service, housekeeping supplies, and other basic costs), and taxes. This report also assumes that in a two-adult household with only one parent working, the other adult takes care of child care needs.

Many families in California live on budgets that are smaller than those estimated in this analysis. This report assumes that families do not receive public services or job-based benefits that might alleviate the costs of certain budget items. For example, this report assumes that families bear the full cost of health insurance, even though many families have access to either job-

based coverage – in which employers share the cost – or public health coverage programs, such as Medi-Cal. Other services not accounted for in this analysis include housing vouchers, subsidized child care, and nutritional assistance. Moreover, many households rely on family members or friends for child care assistance, relieving them of an otherwise costly expense. By estimating the income needed to meet basic needs *without* these and other kinds of assistance, the CBP's basic family budget analysis examines what is required of families if they are to cover the costs of living on their own.

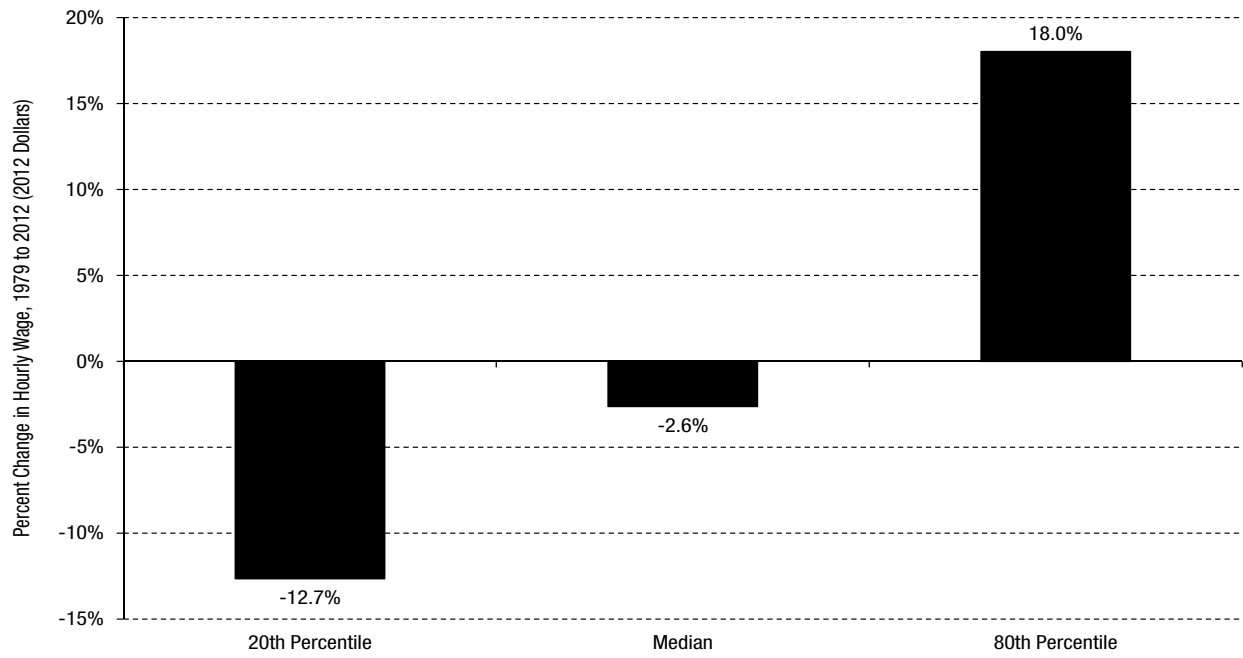
Is the Economy Meeting the Needs of California Families?

The family budgets presented in this analysis raise the question of whether California's economy is meeting the needs of workers and their families. In many cases, the budgets require an hourly wage that is above what many workers actually make. In 2012, the median hourly wage in California was \$19.07.³ For a single parent raising two children, the CBP estimates that the parent would need to earn \$35.81 an hour – nearly twice the median wage – to fully cover the costs of housing, child care, transportation, health care, food, taxes, and other necessary expenses.

Wage stagnation and a tight job market are making it difficult for many families to achieve basic economic security. California lost 1.4 million jobs in the Great Recession, and wages and income have been slow to recover for many of the state's workers. In 2012, the average wage of workers in the bottom fifth of the wage distribution were 5.9 percent below their value in 2006, the last full year before the recession began in California.⁴ Though this report assumes that wages are the sole source of a family's income, even factoring in other possible sources of income shows that families are struggling relative to how they were faring before the recession began. The median household income – which includes sources of income *besides* wages – was \$57,020 in 2012, nearly 10 percent below the \$62,998 median in 2006, after adjusting for inflation.⁵

The weakness in wages following the Great Recession compounds a longer-term erosion of the purchasing power of wages for workers in the bottom half of the earnings distribution. Between 1979 (the first year for which data are available) and 2012, the inflation-adjusted hourly wage fell by 12.7 percent for low-wage workers and by 2.6 percent for the median California earner (Figure 2).⁶

Figure 2: Wages of California Workers in the Bottom Half of the Earnings Distribution Declined Between 1979 and 2012, After Adjusting for Inflation



Source: CBP analysis of US Census Bureau data

HOUSING AND UTILITIES

Overview

The affordability of housing has a major impact on the economic standing of California’s workers and their families. Housing is one of the largest family expenses, but these costs vary widely across California counties. This analysis assumes that a single individual rents a studio apartment. The fair market rent for this type of housing ranges from \$456 a month in Modoc County to \$1,126 a month in Orange County. A family with two children is assumed to live in a two-bedroom apartment, for which the rent ranges from \$626 a month in Modoc County to \$1,795 a month in Marin County, San Francisco County, and San Mateo County. Statewide, monthly housing costs represent a larger relative share of budgets for single adults than for families with children (Table 1). On average, housing costs represent 32.1 percent of the monthly budget for single adults compared to 19.4 percent for families with two working parents and two children.

Table 1: Statewide Average Monthly Housing Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$873	32.1%
Single Parent, Two Children	\$1,315	21.2%
Two Parents, Two Children – One Parent Working	\$1,315	26.0%
Two Parents, Two Children – Both Parents Working	\$1,315	19.4%

Source: Department of Finance and US Department of Housing and Urban Development

The mortgage crisis and the Great Recession had a transformative effect on California’s housing market and its overall economy. However, these events did little to change the affordability of rental housing, and rent remains a significant burden for many households across the state. According to the US Census Bureau, a “burdened renter” is a household that spends at least 35 percent of its income on rent. In 2012, California was among the states with the highest burdened-renter rates in the nation, with 48.3 percent of households spending at least 35 percent of their income on rent.⁷ Moreover, nearly a third of households – 30.5 percent – spent at least *half* of their income on rent.

While the costs of rent may present challenges for families, owning a home is out of reach for many. In the years 2010 through 2012, California’s homeownership rate was the second-lowest of all states, averaging 54.9 percent.⁸ Even following the sharp decline in home values after the mortgage crisis, homeownership is far too costly for many families. According to the California Association of Realtors, as of the third quarter of 2013 slightly less than one-third of households in California could afford the median-priced home, compared to more than half of households nationwide. Within California, only 21 percent of households in the greater San Francisco Bay Area could afford the median-priced home, compared to 51 percent of households in the Inland Empire.⁹

Well-designed public policies can promote housing affordability, but recent policy choices actually have curtailed access to affordable housing. For example, at the federal level the across-the-board budget cuts known as “sequestration” – which began on March 1, 2013 – have jeopardized rental assistance to thousands of low-income families across the nation. By one estimate, failing to reverse these cuts would result in the elimination of between 18,000 and 23,000 housing vouchers in California by the end of 2014.¹⁰

Methodology

The cost of housing and utilities presented in this report is based on 2013 fair market rents (FMRs), which are published annually by the US Department of Housing and Urban Development (HUD) and estimate the cost of shelter and utilities, excluding telephone and internet service, in given areas. FMRs generally represent the 40th percentile of rents paid by recent movers in an area, meaning that the cost of 40 percent of rental housing is lower than the FMR and the cost of 60 percent is higher. HUD sets FMR values at the 50th percentile in some metropolitan areas where affordable housing can be difficult to obtain. Individuals and families seeking housing may not be able to locate units at the rents shown in this report, particularly in parts of the state where housing markets are tight.

The CBP’s analysis assumes that a single adult rents a studio unit, while single-parent and two-parent families rent two-bedroom apartments. This assumption follows the HUD guidelines established for Section 8 housing, which require 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.

Overview

Child care allows parents to retain jobs and prepares children for success in school. It can also be a very costly family expense. This report assumes that single-parent and two-parent families have two children, one of whom is an infant requiring full-time child care and the other a school-age child requiring part-time care after school. Statewide, child care is estimated to cost an average of \$1,108 a month (Table 2). The highest estimated child care cost is in San Francisco County (\$1,507 a month), while the lowest estimate (\$871 a month) is found in Colusa, Del Norte, Glenn, Imperial, Modoc, Shasta, Sierra, Sutter, Tehama, and Trinity counties.

Table 2: Statewide Average Monthly Child Care Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$0	0.0%
Single Parent, Two Children	\$1,108	17.8%
Two Parents, Two Children – One Parent Working	\$0	0.0%
Two Parents, Two Children – Both Parents Working	\$1,108	16.3%

Source: California Department of Education, Department of Finance, and US Bureau of Labor Statistics

Household spending on child care has been on the rise nationally since at least the mid-1980s. US Census Bureau data show that average child care expenditures for households with an employed mother rose from an inflation-adjusted \$84 per week in 1985 to \$143 a week in 2011, the last year for which data are available.¹¹

Many families rely on family, friends, or neighbors for child care, an option that can save parents thousands of dollars a year. For example, working parents are increasingly relying on grandparents for child care. In 1985, roughly 16 percent of children under the age of five received primary child care from grandparents. By 2011, that share had risen to more than 20 percent.¹²

Still, many families continue to pay out of pocket for child care. In 2011, 31.9 percent of US families with an employed mother

and children under age 15 made child care payments. For many of these families, especially for lower-income families, child care costs can be a significant share of the budget. Across the US, families living below the federal poverty line and with a mother present spent an average of 30.1 percent of their total monthly income on child care.¹³

California offers child care assistance to eligible low-income families through the state’s child care and preschool programs. In addition, state and federal afterschool programs provide academic enrichment – as well as a safe place to go after school – for students in kindergarten through 12th grade. Demand for programs is high and space is limited, so many eligible families are on waiting lists.¹⁴

Budget cuts in recent years have caused thousands of California children to lose access to care. Combined funding for California’s child care and state preschool programs fell by nearly 40 percent between 2007-08 and 2013-14, after adjusting for inflation. During the same period, the number of funded “slots” in child care programs and the state preschool program fell by more than 110,000.¹⁵

Methodology

This report assumes that single-working-parent families and two-working-parent families each have two children, one requiring full-time care and another requiring afterschool care. Child care costs are based on monthly estimates for full-time infant care and part-time care for school-age children in each county in 2009, adjusted for inflation using the Consumer Price Index (CPI) for child care.¹⁶

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

TRANSPORTATION

Overview

Statewide, monthly transportation costs an average of \$325 for single adults and families relying on one worker and \$566 for families with two working parents (Table 3). Transportation costs are based on the assumption that workers drive to work, and the monthly cost estimates are based on the average daily miles driven by adults in each county. Estimated transportation costs range from a low of \$284 for a single-worker family and \$494 for a two-working-parent family in Imperial County to a high of \$393 for a single-worker family and \$684 for a two-worker family in Mono County.

Table 3: Statewide Average Monthly Transportation Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$325	11.9%
Single Parent, Two Children	\$325	5.2%
Two Parents, Two Children – One Parent Working	\$325	6.4%
Two Parents, Two Children – Both Parents Working	\$566	8.3%

Source: Department of Finance, Internal Revenue Service, and US Department of Transportation

A large share of California workers commute to work by car. In 2012, nearly three-quarters (73.4 percent) of Californians age 16 or older drove alone to work, and a little more than one-tenth (11.1 percent) carpoolled. However, only 5.2 percent of Californians age 16 or older took public transportation. Furthermore while lower-income households are more likely to use public transportation, only 7.0 percent of workers with annual earnings of less than \$25,000 used public transportation in 2012, while nearly two-thirds (66.1 percent) drove alone to work.¹⁷

Many families rely on car travel out of necessity. While public transportation may be less expensive than driving, it may not be convenient or reliable. In rural areas, transit service may be nonexistent or infrequent, or may not serve certain areas. In addition, the extra stops commonly involved in picking up or dropping off a child at day care, shopping for groceries, and running other errands makes it difficult for many parents to use public transportation.

Methodology

This report assumes that each working adult uses a car for commuting to work and running errands. Actual transportation costs can vary widely for families depending on factors such as commute distances, whether the family owns a car, and whether the family uses public transportation.

Transportation costs in this report depend heavily on the estimated number of vehicle-miles traveled (VMT) each day, and these estimates are based on data from the US Department of Transportation's 2009 National Household Travel Survey (NHTS). A county's weekly mileage estimate for one person is the county's average weekday VMT per household adult plus an estimate of miles driven on weekends based on the driving habits of California households.¹⁸ For two-parent families with only one parent working, the other parent is assumed not to drive. Transportation cost estimates also assume that families with two working parents require two vehicles on weekdays, but that only one car is needed on the weekend.

Transportation costs are based on the 2013 Internal Revenue Service (IRS) mileage allowance of 56.5 cents per mile. The IRS mileage allowance factors in both national gas costs as well as wear and tear on the vehicle. Thus, the 56.5 cent-per-gallon cost will reflect costs above and beyond the cost of gas.

Overview

The average food budget in California is \$293 for a single adult, \$627 for a single-parent family, and \$866 for a two-parent family (Table 4). These estimates reflect a low-cost budget for a nutritious diet cooked at home as well as a conservative estimate of food eaten outside the home, such as at restaurants. Food costs are assumed to be the same across the state, though access to affordable nutritious food – and thus, actual food costs – can vary based on the region and even the particular neighborhood in which a family lives.

Table 4: Statewide Average Monthly Food Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$293	10.8%
Single Parent, Two Children	\$627	10.1%
Two Parents, Two Children – One Parent Working	\$866	17.1%
Two Parents, Two Children – Both Parents Working	\$866	12.7%

Source: US Bureau of Labor Statistics and US Department of Agriculture

Though the food costs presented in these family budgets are lower than many other basic expenses – such as housing and health care – food insecurity is still a concern for many California

families. A household is food insecure if a lack of resources makes it difficult to provide enough food for everyone in the household. In the three-year period ending in 2012, an average of 15.6 percent of California’s 13.1 million households at one point were food insecure.¹⁹ Nationally, the prevalence of food insecurity increased after the start of the Great Recession in 2007: 11.1 percent of households were food insecure in 2007, and that share jumped to 14.6 percent (equaling an additional 4.1 million households) in 2008.

Methodology

This analysis estimates the cost of food consumed both at home and away from home. The estimates for food consumed at home are based on the June 2013 US Department of Agriculture (USDA) Low-Cost Food Plan.²⁰ Estimates include the cost of food for a single adult as well as single-parent and two-parent families, each with two children. For food costs, the report assumes that the adults in the family are between the ages of 19 and 50 and that one child is age 1 and one child is between the ages of 6 and 8. The estimated cost of food consumed away from home is calculated using the 2012 Consumer Expenditure Survey (CES), adjusted for inflation using the CPI for food away from home. Conservatively, the basic family budget estimate for food away from home is half of the amount reported for families in the second-lowest fifth (quintile) of the income distribution in the CES. Food away from home includes lunches purchased out or the occasional family meal eaten in a restaurant. Food costs are assumed to be the same throughout the state.

Overview

Health insurance is a necessity for individuals and families, shielding them from financial hardships that illness and injury can cause. However, the high cost of health care means that health insurance itself can be a significant financial burden for families. Statewide, the monthly cost of health care – which includes health insurance premiums and out-of-pocket costs – averages \$489 for an individual and \$1,418 for a two-parent family with two children (Table 5). In many counties, health care costs represent the single-largest expenditure in the basic family budget. These estimated health care costs were calculated prior to the full implementation of the Affordable Care Act (ACA). Beginning in 2014, many families who purchase their own health insurance will receive subsidies that will reduce their costs.

Table 5: Statewide Average Monthly Health Care Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$489	18.0%
Single Parent, Two Children	\$1,357	21.9%
Two Parents, Two Children – One Parent Working	\$1,418	28.0%
Two Parents, Two Children – Both Parents Working	\$1,418	20.9%

Source: Department of Finance, US Bureau of Labor Statistics, and US Department of Health and Human Services

Many individuals and families receive health coverage through an employer, which generally reduces a household’s health insurance costs. With job-based plans, employees and employers often share the cost. However, access to job-based health coverage is far from universal: As of 2012, less than half (46.2 percent) of Californians were covered by job-based health insurance. That same year, 5.3 percent of Californians purchased their own private insurance, and 14.7 percent of Californians lacked any health coverage whatsoever.²¹

Health care costs have risen during the last decade. Estimates in this report are based in large part on the costs of job-based health insurance plans (see methodology below), and total employee and employer costs for these plans have risen

sharply in recent years in California. According to the California HealthCare Foundation, premiums for job-based family coverage rose by 169.7 percent between 2002 and 2012. This rate of increase is roughly five times the increase in overall inflation.²²

Employers have been shifting a rising share of health care costs onto employees. For example, health plans with high deductibles have become more common among smaller employers. The share of California employees of smaller firms with a “large-deductible” health plan, which means the employee pays for at least \$1,000 in health costs in any given year before an insurer will pay for most costs, has gone from 7 percent in 2006 to 26 percent in 2012, more than tripling in just six years.²³

Full implementation of the ACA will mean lower costs for many families who currently lack access to affordable health coverage through an employer. The ACA provides tax credits to families with household income up to 400 percent of the federal poverty line to reduce the cost of premiums for coverage purchased through Covered California, the state’s health care exchange.²⁴ As implementation of health care reform moves forward, the CBP will revisit health care costs and the implications for family budgets.

Methodology

This report assumes that families pay the full cost of their health insurance. Like other family budget categories presented in this report, these estimates assume that families do not have access to any particular public or job-based benefit.

The benchmark insurance plan is the job-based health insurance plan. This is similar to the methodology developed by the Economic Policy Institute (EPI) for its estimates of family budgets in regions across the United States.²⁵ Although there is a range of plans available for purchase on the individual health insurance market, the employer-based plan provides a better overall benchmark for estimating the average cost of health insurance in a given area. This is because the costs of individual plans can vary based on the purchaser’s age and health history. In addition, many plans with lower premiums have high deductibles, meaning that health care costs can vary significantly in any given year. In contrast, with job-based health insurance, there is less variation and price volatility based on any single individual’s characteristics because risks are spread across many employees.

For this analysis, premium costs of job-based plans are based on data from the US Department of Health and Human Services' Medical Expenditure Panel Survey (MEPS) and the US Bureau of Labor Statistics' National Compensation Survey (NCS). The MEPS dataset estimates average health insurance premiums for single and family coverage in selected California regions and the remainder of the state in 2012.²⁶ A family with two children is assumed to have family coverage, while a single adult is assumed to have individual coverage. These premiums are then weighted

using NCS data to construct a more conservative estimate of the cost of health insurance.²⁷

Out-of-pocket health care costs are estimated using 2010 data from the MEPS.²⁸ These costs reflect the average out-of-pocket costs for adults and children who live either within or outside of a designated metropolitan region, and the data in each case represent the average across the Census Western region, which includes California and 12 other states. Finally, both premium and out-of-pocket cost estimates are inflated to 2013 dollars using the CPI.

MISCELLANEOUS EXPENSES

Overview

The miscellaneous category includes expenditures on clothing and laundry services, education-related expenses, reading materials, personal care items, housekeeping supplies, and basic home telephone service. The cost of miscellaneous expenses is assumed to be constant throughout the state, ranging from \$212 for a single adult to \$509 for a two-parent family (Table 6).

Table 6: Statewide Average Monthly Miscellaneous Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$212	7.8%
Single Parent, Two Children	\$439	7.1%
Two Parents, Two Children – One Parent Working	\$509	10.1%
Two Parents, Two Children – Both Parents Working	\$509	7.5%

Source: AT&T and US Bureau of Labor Statistics

Methodology

A majority of the items in the miscellaneous expenses category are derived from the 2012 Current Expenditure Survey (CES).

This survey collects information on household expenditures and income by families and single consumers, and all data are adjusted for inflation using the CPI. The “clothing and services” component of this category includes dry-cleaning and diaper service or disposable diapers, a major expense for families with infants and toddlers. The “education” component includes spending on school supplies and tuition and fees. The “reading” component includes books, newspapers, and magazine purchases. This report assumes that families spend half of what a typical family spends on these education- and reading-related components according to the CES. “Personal care” includes goods such as toothpaste and hair care products. “Housekeeping supplies” includes laundry and cleaning supplies, other household products, postage, and stationery.

The estimates for telephone service do not include long-distance calls and assume a budget-priced landline telephone plan from AT&T. Though this report does not assume that families have cell phones, monthly cell plans with prices similar to budget landline plans are often available.

Finally, the “other” component of the miscellaneous category allocates an additional \$25 a month for individuals and \$35 a month for families for spending on items such as charitable contributions, birthday presents, and other small expenditures, but does not make allowances for “big-ticket” items or significant savings. The CBP’s estimates of basic family budgets make no provision for entertainment.

Overview

Total monthly taxes on the income needed to cover housing, child care, transportation, food, health care, and miscellaneous expenses average \$527 for a single adult, \$1,035 for a single parent, \$631 for a family of four with one working parent, and \$1,014 for a two-working-parent household (Table 7). Tax costs vary significantly across family types and counties and are directly related to the total amount needed to cover other expenses. In some counties, the high income needed to pay for basic expenses results in taxes that are higher than the state average. For example, in San Francisco County, where the total family budget excluding taxes for a single parent of two children amounts to \$73,444 a year, monthly tax costs are \$1,909.

Table 7: Statewide Average Monthly Tax Costs, by Family Type

Family Type	Average Monthly Expense	Share of Total Monthly Budget
Single Adult	\$527	19.4%
Single Parent, Two Children	\$1,035	16.7%
Two Parents, Two Children – One Parent Working	\$631	12.5%
Two Parents, Two Children – Both Parents Working	\$1,014	14.9%

Source: Employment Development Department, Franchise Tax Board, Internal Revenue Service, Tax Policy Center, and US Social Security Administration

Recent changes in tax policy have resulted in higher tax bills for individuals and families relative to the late 2000s. In particular, the federal Making Work Pay tax credit, which offered many families a refundable tax credit of \$400 for single or head-of-household workers and \$800 for two-parent families filing jointly, expired at the end of 2010. Moreover, California’s Proposition 30, which was passed by voters in 2012, resulted in marginally higher tax costs for families, although the bulk of additional revenue from the measure – 78.8 percent – comes from the top 1 percent of California earners.²⁹

Methodology

This report estimates the federal and state income and payroll (Social Security, Medicare, and State Disability Insurance) taxes paid by each family based on the income needed to cover the costs of the remainder of the basic family budget. Each of these taxes is based on 2013 rates. Tax estimates are based on modeling that determines the total income by family type in each county by summing (1) the nontax portion of each family’s budget and (2) the tax costs associated with an income of that level. The estimates for state and federal income taxes assume that families do not itemize their deductions, but do claim the state renter’s tax credit, state personal and dependent tax credits, and the federal personal and dependent tax exemptions for which they are eligible. Finally, the tax estimates assume that single working parents and two-working-parent families claim the federal and state child and dependent care tax credits.

ENDNOTES

- ¹ This report updates the California Budget Project's 2010 *Making Ends Meet* report. However, because of some differences in methodology, the results presented in this report are not comparable to those of the 2010 report.
- ² The statewide average cost-of-living estimates for California are based on the average cost of the items comprising the basic family budgets for each county, weighted by county population. The hourly wage needed to cover costs assumes year-round work at 40 hours per week.
- ³ CBP analysis of US Census Bureau, Current Population Survey data. At the time of publication, full-year data for 2013 were not yet available.
- ⁴ CBP analysis of US Census Bureau, Current Population Survey data.
- ⁵ See California Budget Project, *New Census Data Show That More Than 6 Million Californians – Over One-Third of Them Children – Lived in Poverty in 2012* (September 17, 2013), for additional analysis of the most recent US Census Bureau income data.
- ⁶ CBP analysis of US Census Bureau, Current Population Survey data.
- ⁷ Christine Flanagan and Mary Schwartz, *Rental Housing Market Condition Measures: A Comparison of US Metropolitan Areas from 2009 to 2011* (US Census Bureau: April 2013). State estimates for 2012 are from a CBP analysis of US Census Bureau, American Community Survey data.
- ⁸ Christine Flanagan and Ellen Wilson, *Home Value and Homeownership Rates: Recession and Post-Recession Comparisons From 2007-09 to 2010-12* (US Census Bureau: November 2013). Rankings exclude Washington, DC.
- ⁹ California Association of Realtors, *Housing Affordability Index (HAI)*, accessed November 2013.
- ¹⁰ Douglas Rice, *Sequestration Could Cut Housing Vouchers for as Many as 185,000 Low-Income Families by the End of 2014* (Center on Budget and Policy Priorities: November 6, 2013).
- ¹¹ Lynda Laughlin, *Who's Minding the Kids? Child Care Arrangements, Spring 2011* (US Census Bureau: April 2013).
- ¹² Lynda Laughlin, *Who's Minding the Kids? Child Care Arrangements, Spring 2011* (US Census Bureau: April 2013).
- ¹³ Lynda Laughlin, *Who's Minding the Kids? Child Care Arrangements, Spring 2011* (US Census Bureau: April 2013).
- ¹⁴ See California Budget Project, *Starting Strong: Why Investing in Child Care and Development Programs Is Critical for Families and California's Economic Future* (November 2013) for additional information about California's child care programs.
- ¹⁵ California Budget Project, *Starting Strong: Why Investing in Child Care and Development Programs Is Critical for Families and California's Economic Future* (November 2013).
- ¹⁶ Child care costs are from Regional Market Rate survey data from 2009 provided by the California Department of Education. Inflation data are from the US Bureau of Labor Statistics.
- ¹⁷ CBP analysis of US Census Bureau, American Community Survey data.
- ¹⁸ County estimates of miles driven on weekdays were based on the miles driven per household adult in each census tract in a particular county, as estimated by a NHTS statistical model. The CBP weighted these estimates by the total number of adults in each census tract in that county. Weekend miles were estimated based on the state average number of miles driven on Saturday or Sunday as a share of the average number of miles driven on a weekday. See Department of Transportation, *NHTS Transferability Project* (2009) for more information.
- ¹⁹ Alisha Coleman-Jensen, Mark Nord, and Anita Singh, *Household Food Security in the United States in 2012* (US Department of Agriculture: September 2013).
- ²⁰ US Department of Agriculture, *Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2013* (July 2013).
- ²¹ UCLA Center for Health Policy Research, *California Health Interview Survey* (2012).
- ²² California HealthCare Foundation, *California Employer Health Benefits Survey: Fewer Covered, More Cost* (April 2013).
- ²³ California HealthCare Foundation, *California Employer Health Benefits Survey: Fewer Covered, More Cost* (April 2013).
- ²⁴ See California Budget Project, *Expanding Opportunities: What the Federal Health Law Means for California* (March 2011) for a more detailed discussion of the ACA's impact on health care in California.
- ²⁵ Elise Gould et al., *What Families Need to Get By* (Economic Policy Institute: July 3, 2013).
- ²⁶ US Department of Health and Human Services, *Medical Expenditure Panel Survey* (2012).
- ²⁷ This analysis aims to estimate health insurance costs for lower-income individuals and families in California. However, the average health insurance premiums reported in the MEPS dataset overstates what the costs of health insurance would be for these households. This is because (1) health insurance premiums tend to be higher for higher-wage workers, and (2) the MEPS dataset reflects average costs across *all* workers with job-based coverage, who earn on average higher wages than those who do not have such coverage. For this reason, this report "weights" the MEPS average premiums using data from a different source: the 2011 National Compensation Survey (NCS). This survey reports average premiums paid by workers *across the income distribution*, including low-wage workers. Weighting the MEPS average premiums using NCS data results in a lower – and thereby more conservative – estimate of premiums paid by workers at the lower end of the income distribution. Specifically, the weight is the ratio of (1) the average weighted premium associated with the average wage in the bottom 25 percent to (2) the average weighted premium for workers with job-based coverage. US Bureau of Labor Statistics, National Compensation Survey (March 2011).
- ²⁸ US Department of Health and Human Services, *Medical Expenditure Panel Survey* (2010).
- ²⁹ See California Budget Project, *What Would Proposition 30 Mean for California?* (September 2012) for a detailed analysis of Proposition 30.

MAKING ENDS MEET: BASIC FAMILY BUDGETS

STATEWIDE

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$873 32.1%	\$1,315 21.2%	\$1,315 26.0%	\$1,315 19.4%
Child Care	\$0 0.0%	\$1,108 17.8%	\$0 0.0%	\$1,108 16.3%
Transportation	\$325 11.9%	\$325 5.2%	\$325 6.4%	\$566 8.3%
Food	\$293 10.8%	\$627 10.1%	\$866 17.1%	\$866 12.7%
Health Care	\$489 18.0%	\$1,357 21.9%	\$1,418 28.0%	\$1,418 20.9%
Miscellaneous	\$212 7.8%	\$439 7.1%	\$509 10.1%	\$509 7.5%
Taxes	\$527 19.4%	\$1,035 16.7%	\$631 12.5%	\$1,014 14.9%
MONTHLY TOTAL	\$2,719	\$6,206	\$5,064	\$6,796
ANNUAL TOTAL	\$32,625	\$74,477	\$60,771	\$81,553

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

ALAMEDA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$892 31.8%	\$1,361 20.0%	\$1,361 25.8%	\$1,361 18.8%
Child Care	\$0 0.0%	\$1,269 18.7%	\$0 0.0%	\$1,269 17.5%
Transportation	\$327 11.7%	\$327 4.8%	\$327 6.2%	\$569 7.9%
Food	\$293 10.4%	\$627 9.2%	\$866 16.4%	\$866 12.0%
Health Care	\$527 18.8%	\$1,456 21.4%	\$1,516 28.8%	\$1,516 21.0%
Miscellaneous	\$212 7.6%	\$439 6.5%	\$509 9.7%	\$509 7.0%
Taxes	\$552 19.7%	\$1,316 19.4%	\$687 13.0%	\$1,145 15.8%
MONTHLY TOTAL	\$2,803	\$6,794	\$5,265	\$7,235
ANNUAL TOTAL	\$33,637	\$81,527	\$63,184	\$86,816

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

ALPINE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$664 26.9%	\$912 16.7%	\$912 19.9%	\$912 14.7%
Child Care	\$0 0.0%	\$1,028 18.8%	\$0 0.0%	\$1,028 16.6%
Transportation	\$341 13.8%	\$341 6.2%	\$341 7.4%	\$595 9.6%
Food	\$293 11.9%	\$627 11.5%	\$866 18.9%	\$866 13.9%
Health Care	\$500 20.3%	\$1,381 25.3%	\$1,457 31.8%	\$1,457 23.5%
Miscellaneous	\$212 8.6%	\$439 8.0%	\$509 11.1%	\$509 8.2%
Taxes	\$457 18.5%	\$739 13.5%	\$498 10.9%	\$839 13.5%
MONTHLY TOTAL	\$2,466	\$5,468	\$4,583	\$6,206
ANNUAL TOTAL	\$29,598	\$65,611	\$54,996	\$74,474

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

AMADOR COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$644 26.3%	\$1,082 19.3%	\$1,082 22.4%	\$1,082 17.0%
Child Care	\$0 0.0%	\$944 16.8%	\$0 0.0%	\$944 14.9%
Transportation	\$350 14.3%	\$350 6.3%	\$350 7.3%	\$611 9.6%
Food	\$293 11.9%	\$627 11.2%	\$866 17.9%	\$866 13.6%
Health Care	\$500 20.4%	\$1,381 24.6%	\$1,457 30.2%	\$1,457 22.9%
Miscellaneous	\$212 8.7%	\$439 7.8%	\$509 10.5%	\$509 8.0%
Taxes	\$453 18.5%	\$783 14.0%	\$567 11.7%	\$882 13.9%
MONTHLY TOTAL	\$2,451	\$5,606	\$4,831	\$6,351
ANNUAL TOTAL	\$29,418	\$67,276	\$57,967	\$76,207

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

BUTTE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$532 24.0%	\$878 17.1%	\$878 19.8%	\$878 15.2%
Child Care	\$0 0.0%	\$892 17.4%	\$0 0.0%	\$892 15.4%
Transportation	\$309 13.9%	\$309 6.0%	\$309 7.0%	\$538 9.3%
Food	\$293 13.2%	\$627 12.2%	\$866 19.5%	\$866 14.9%
Health Care	\$484 21.8%	\$1,350 26.3%	\$1,411 31.8%	\$1,411 24.4%
Miscellaneous	\$212 9.6%	\$439 8.6%	\$509 11.5%	\$509 8.8%
Taxes	\$388 17.5%	\$639 12.5%	\$460 10.4%	\$697 12.0%
MONTHLY TOTAL	\$2,218	\$5,134	\$4,432	\$5,790
ANNUAL TOTAL	\$26,615	\$61,605	\$53,183	\$69,480

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

CALAVERAS COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$672 26.8%	\$923 17.1%	\$923 20.0%	\$923 15.1%
Child Care	\$0 0.0%	\$939 17.5%	\$0 0.0%	\$939 15.3%
Transportation	\$360 14.4%	\$360 6.7%	\$360 7.8%	\$628 10.2%
Food	\$293 11.7%	\$627 11.6%	\$866 18.7%	\$866 14.1%
Health Care	\$500 20.0%	\$1,381 25.7%	\$1,457 31.5%	\$1,457 23.8%
Miscellaneous	\$212 8.5%	\$439 8.2%	\$509 11.0%	\$509 8.3%
Taxes	\$467 18.7%	\$713 13.2%	\$509 11.0%	\$806 13.2%
MONTHLY TOTAL	\$2,504	\$5,383	\$4,624	\$6,128
ANNUAL TOTAL	\$30,044	\$64,592	\$55,492	\$73,536

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

COLUSA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$562 24.1%	\$766 15.2%	\$766 17.4%	\$766 13.3%
Child Care	\$0 0.0%	\$871 17.3%	\$0 0.0%	\$871 15.1%
Transportation	\$349 14.9%	\$349 6.9%	\$349 7.9%	\$608 10.5%
Food	\$293 12.5%	\$627 12.4%	\$866 19.7%	\$866 15.0%
Health Care	\$500 21.4%	\$1,381 27.4%	\$1,457 33.1%	\$1,457 25.3%
Miscellaneous	\$212 9.1%	\$439 8.7%	\$509 11.6%	\$509 8.8%
Taxes	\$421 18.0%	\$616 12.2%	\$452 10.3%	\$690 12.0%
MONTHLY TOTAL	\$2,336	\$5,049	\$4,398	\$5,767
ANNUAL TOTAL	\$28,034	\$60,593	\$52,780	\$69,207

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

CONTRA COSTA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$892 31.3%	\$1,361 20.3%	\$1,361 25.6%	\$1,361 18.9%
Child Care	\$0 0.0%	\$1,193 17.8%	\$0 0.0%	\$1,193 16.5%
Transportation	\$362 12.7%	\$362 5.4%	\$362 6.8%	\$630 8.7%
Food	\$293 10.3%	\$627 9.3%	\$866 16.3%	\$866 12.0%
Health Care	\$527 18.5%	\$1,456 21.7%	\$1,516 28.5%	\$1,516 21.0%
Miscellaneous	\$212 7.4%	\$439 6.5%	\$509 9.6%	\$509 7.1%
Taxes	\$567 19.9%	\$1,278 19.0%	\$700 13.2%	\$1,138 15.8%
MONTHLY TOTAL	\$2,853	\$6,715	\$5,314	\$7,213
ANNUAL TOTAL	\$34,235	\$80,578	\$63,766	\$86,556

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

DEL NORTE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$628 26.5%	\$856 16.7%	\$856 19.2%	\$856 14.8%
Child Care	\$0 0.0%	\$871 17.0%	\$0 0.0%	\$871 15.0%
Transportation	\$307 12.9%	\$307 6.0%	\$307 6.9%	\$534 9.2%
Food	\$293 12.4%	\$627 12.3%	\$866 19.4%	\$866 14.9%
Health Care	\$500 21.1%	\$1,381 27.0%	\$1,457 32.7%	\$1,457 25.2%
Miscellaneous	\$212 9.0%	\$439 8.6%	\$509 11.4%	\$509 8.8%
Taxes	\$430 18.1%	\$633 12.4%	\$466 10.5%	\$697 12.0%
MONTHLY TOTAL	\$2,369	\$5,114	\$4,461	\$5,790
ANNUAL TOTAL	\$28,425	\$61,369	\$53,527	\$69,478

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

EL DORADO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$717 27.6%	\$1,073 18.7%	\$1,073 22.4%	\$1,073 16.5%
Child Care	\$0 0.0%	\$1,043 18.2%	\$0 0.0%	\$1,043 16.1%
Transportation	\$379 14.6%	\$379 6.6%	\$379 7.9%	\$660 10.2%
Food	\$293 11.3%	\$627 10.9%	\$866 18.0%	\$866 13.3%
Health Care	\$503 19.4%	\$1,352 23.6%	\$1,413 29.5%	\$1,413 21.8%
Miscellaneous	\$212 8.2%	\$439 7.7%	\$509 10.6%	\$509 7.8%
Taxes	\$493 19.0%	\$824 14.4%	\$557 11.6%	\$922 14.2%
MONTHLY TOTAL	\$2,596	\$5,738	\$4,796	\$6,486
ANNUAL TOTAL	\$31,155	\$68,853	\$57,557	\$77,834

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

FRESNO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$668 27.9%	\$878 16.9%	\$878 19.9%	\$878 15.0%
Child Care	\$0 0.0%	\$943 18.1%	\$0 0.0%	\$943 16.1%
Transportation	\$302 12.6%	\$302 5.8%	\$302 6.8%	\$526 9.0%
Food	\$293 12.2%	\$627 12.1%	\$866 19.6%	\$866 14.8%
Health Care	\$484 20.2%	\$1,350 26.0%	\$1,411 31.9%	\$1,411 24.1%
Miscellaneous	\$212 8.9%	\$439 8.4%	\$509 11.5%	\$509 8.7%
Taxes	\$437 18.2%	\$658 12.7%	\$457 10.3%	\$726 12.4%
MONTHLY TOTAL	\$2,396	\$5,197	\$4,423	\$5,859
ANNUAL TOTAL	\$28,755	\$62,364	\$53,073	\$70,303

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

GLENN COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$570 24.7%	\$776 15.4%	\$776 17.7%	\$776 13.6%
Child Care	\$0 0.0%	\$871 17.3%	\$0 0.0%	\$871 15.3%
Transportation	\$320 13.9%	\$320 6.4%	\$320 7.3%	\$557 9.8%
Food	\$293 12.7%	\$627 12.5%	\$866 19.8%	\$866 15.2%
Health Care	\$500 21.7%	\$1,381 27.5%	\$1,457 33.3%	\$1,457 25.5%
Miscellaneous	\$212 9.2%	\$439 8.7%	\$509 11.6%	\$509 8.9%
Taxes	\$412 17.9%	\$610 12.1%	\$446 10.2%	\$673 11.8%
MONTHLY TOTAL	\$2,307	\$5,024	\$4,373	\$5,709
ANNUAL TOTAL	\$27,681	\$60,290	\$52,477	\$68,503

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

HUMBOLDT COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$657 27.2%	\$973 18.3%	\$973 21.0%	\$973 16.2%
Child Care	\$0 0.0%	\$896 16.8%	\$0 0.0%	\$896 14.9%
Transportation	\$313 13.0%	\$313 5.9%	\$313 6.8%	\$546 9.1%
Food	\$293 12.1%	\$627 11.8%	\$866 18.7%	\$866 14.4%
Health Care	\$500 20.7%	\$1,381 25.9%	\$1,457 31.5%	\$1,457 24.2%
Miscellaneous	\$212 8.8%	\$439 8.2%	\$509 11.0%	\$509 8.5%
Taxes	\$443 18.3%	\$696 13.1%	\$511 11.0%	\$774 12.9%
MONTHLY TOTAL	\$2,418	\$5,325	\$4,629	\$6,021
ANNUAL TOTAL	\$29,018	\$63,904	\$55,544	\$72,252

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

IMPERIAL COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$523 24.1%	\$822 16.4%	\$822 19.0%	\$822 14.6%
Child Care	\$0 0.0%	\$871 17.4%	\$0 0.0%	\$871 15.5%
Transportation	\$284 13.1%	\$284 5.7%	\$284 6.6%	\$494 8.8%
Food	\$293 13.5%	\$627 12.5%	\$866 20.0%	\$866 15.4%
Health Care	\$484 22.3%	\$1,350 27.0%	\$1,411 32.6%	\$1,411 25.1%
Miscellaneous	\$212 9.8%	\$439 8.8%	\$509 11.8%	\$509 9.1%
Taxes	\$375 17.3%	\$604 12.1%	\$434 10.0%	\$646 11.5%
MONTHLY TOTAL	\$2,171	\$4,997	\$4,326	\$5,619
ANNUAL TOTAL	\$26,048	\$59,964	\$51,907	\$67,431

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

INYO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$675 27.0%	\$836 15.6%	\$836 18.6%	\$836 13.7%
Child Care	\$0 0.0%	\$1,011 18.9%	\$0 0.0%	\$1,011 16.6%
Transportation	\$356 14.2%	\$356 6.7%	\$356 7.9%	\$621 10.2%
Food	\$293 11.7%	\$627 11.7%	\$866 19.2%	\$866 14.2%
Health Care	\$500 20.0%	\$1,381 25.8%	\$1,457 32.4%	\$1,457 23.9%
Miscellaneous	\$212 8.5%	\$439 8.2%	\$509 11.3%	\$509 8.4%
Taxes	\$467 18.6%	\$705 13.2%	\$476 10.6%	\$797 13.1%
MONTHLY TOTAL	\$2,502	\$5,355	\$4,499	\$6,096
ANNUAL TOTAL	\$30,027	\$64,262	\$53,993	\$73,152

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

KERN COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$610 26.2%	\$804 15.9%	\$804 18.5%	\$804 14.0%
Child Care	\$0 0.0%	\$916 18.1%	\$0 0.0%	\$916 16.0%
Transportation	\$314 13.4%	\$314 6.2%	\$314 7.2%	\$546 9.5%
Food	\$293 12.5%	\$627 12.4%	\$866 19.9%	\$866 15.1%
Health Care	\$484 20.8%	\$1,350 26.6%	\$1,411 32.5%	\$1,411 24.6%
Miscellaneous	\$212 9.1%	\$439 8.7%	\$509 11.7%	\$509 8.9%
Taxes	\$420 18.0%	\$621 12.3%	\$438 10.1%	\$680 11.9%
MONTHLY TOTAL	\$2,333	\$5,071	\$4,341	\$5,731
ANNUAL TOTAL	\$27,991	\$60,850	\$52,098	\$68,773

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

KINGS COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$486 22.5%	\$778 15.5%	\$778 18.1%	\$778 13.7%
Child Care	\$0 0.0%	\$892 17.8%	\$0 0.0%	\$892 15.7%
Transportation	\$316 14.6%	\$316 6.3%	\$316 7.3%	\$550 9.7%
Food	\$293 13.5%	\$627 12.5%	\$866 20.1%	\$866 15.3%
Health Care	\$484 22.4%	\$1,350 27.0%	\$1,411 32.7%	\$1,411 24.9%
Miscellaneous	\$212 9.8%	\$439 8.8%	\$509 11.8%	\$509 9.0%
Taxes	\$373 17.2%	\$607 12.1%	\$431 10.0%	\$660 11.7%
MONTHLY TOTAL	\$2,164	\$5,008	\$4,310	\$5,665
ANNUAL TOTAL	\$25,965	\$60,100	\$51,718	\$67,983

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

LAKE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$645 26.8%	\$879 17.0%	\$879 19.5%	\$879 15.0%
Child Care	\$0 0.0%	\$874 16.9%	\$0 0.0%	\$874 14.9%
Transportation	\$317 13.2%	\$317 6.1%	\$317 7.0%	\$552 9.4%
Food	\$293 12.2%	\$627 12.1%	\$866 19.2%	\$866 14.8%
Health Care	\$500 20.8%	\$1,381 26.7%	\$1,457 32.3%	\$1,457 24.8%
Miscellaneous	\$212 8.8%	\$439 8.5%	\$509 11.3%	\$509 8.7%
Taxes	\$440 18.3%	\$649 12.6%	\$477 10.6%	\$728 12.4%
MONTHLY TOTAL	\$2,407	\$5,165	\$4,504	\$5,865
ANNUAL TOTAL	\$28,879	\$61,984	\$54,052	\$70,379

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

LASSEN COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$700 27.5%	\$1,001 18.5%	\$1,001 21.1%	\$1,001 16.3%
Child Care	\$0 0.0%	\$876 16.2%	\$0 0.0%	\$876 14.2%
Transportation	\$363 14.2%	\$363 6.7%	\$363 7.7%	\$632 10.3%
Food	\$293 11.5%	\$627 11.6%	\$866 18.3%	\$866 14.1%
Health Care	\$500 19.6%	\$1,381 25.5%	\$1,457 30.8%	\$1,457 23.7%
Miscellaneous	\$212 8.3%	\$439 8.1%	\$509 10.8%	\$509 8.3%
Taxes	\$479 18.8%	\$720 13.3%	\$540 11.4%	\$814 13.2%
MONTHLY TOTAL	\$2,546	\$5,407	\$4,735	\$6,155
ANNUAL TOTAL	\$30,548	\$64,882	\$56,826	\$73,856

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

LOS ANGELES COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$911 33.3%	\$1,421 22.0%	\$1,421 27.3%	\$1,421 20.4%
Child Care	\$0 0.0%	\$1,145 17.7%	\$0 0.0%	\$1,145 16.4%
Transportation	\$303 11.1%	\$303 4.7%	\$303 5.8%	\$527 7.6%
Food	\$293 10.7%	\$627 9.7%	\$866 16.7%	\$866 12.4%
Health Care	\$486 17.8%	\$1,371 21.2%	\$1,432 27.5%	\$1,432 20.6%
Miscellaneous	\$212 7.8%	\$439 6.8%	\$509 9.8%	\$509 7.3%
Taxes	\$532 19.5%	\$1,156 17.9%	\$668 12.9%	\$1,064 15.3%
MONTHLY TOTAL	\$2,737	\$6,462	\$5,198	\$6,963
ANNUAL TOTAL	\$32,844	\$77,546	\$62,382	\$83,561

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MADERA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$632 27.1%	\$861 17.0%	\$861 19.6%	\$861 15.1%
Child Care	\$0 0.0%	\$873 17.2%	\$0 0.0%	\$873 15.3%
Transportation	\$294 12.6%	\$294 5.8%	\$294 6.7%	\$512 9.0%
Food	\$293 12.5%	\$627 12.4%	\$866 19.7%	\$866 15.2%
Health Care	\$484 20.7%	\$1,350 26.7%	\$1,411 32.1%	\$1,411 24.7%
Miscellaneous	\$212 9.1%	\$439 8.7%	\$509 11.6%	\$509 8.9%
Taxes	\$421 18.0%	\$620 12.2%	\$450 10.2%	\$671 11.8%
MONTHLY TOTAL	\$2,336	\$5,063	\$4,390	\$5,702
ANNUAL TOTAL	\$28,029	\$60,760	\$52,683	\$68,428

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MARIN COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$1,093 34.3%	\$1,795 22.2%	\$1,795 30.1%	\$1,795 21.7%
Child Care	\$0 0.0%	\$1,436 17.8%	\$0 0.0%	\$1,436 17.3%
Transportation	\$391 12.3%	\$391 4.8%	\$391 6.6%	\$681 8.2%
Food	\$293 9.2%	\$627 7.8%	\$866 14.5%	\$866 10.5%
Health Care	\$527 16.5%	\$1,456 18.0%	\$1,516 25.4%	\$1,516 18.3%
Miscellaneous	\$212 6.7%	\$439 5.4%	\$509 8.5%	\$509 6.2%
Taxes	\$671 21.0%	\$1,926 23.9%	\$894 15.0%	\$1,475 17.8%
MONTHLY TOTAL	\$3,187	\$8,070	\$5,971	\$8,278
ANNUAL TOTAL	\$38,248	\$96,842	\$71,646	\$99,342

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MARIPOSA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$605 25.3%	\$831 16.2%	\$831 18.6%	\$831 14.2%
Child Care	\$0 0.0%	\$875 17.0%	\$0 0.0%	\$875 14.9%
Transportation	\$344 14.4%	\$344 6.7%	\$344 7.7%	\$600 10.2%
Food	\$293 12.3%	\$627 12.2%	\$866 19.3%	\$866 14.8%
Health Care	\$500 20.9%	\$1,381 26.9%	\$1,457 32.5%	\$1,457 24.8%
Miscellaneous	\$212 8.9%	\$439 8.5%	\$509 11.4%	\$509 8.7%
Taxes	\$435 18.2%	\$640 12.5%	\$470 10.5%	\$729 12.4%
MONTHLY TOTAL	\$2,389	\$5,138	\$4,477	\$5,866
ANNUAL TOTAL	\$28,667	\$61,653	\$53,726	\$70,394

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MENDOCINO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$700 28.0%	\$989 17.9%	\$989 21.1%	\$989 15.8%
Child Care	\$0 0.0%	\$1,010 18.2%	\$0 0.0%	\$1,010 16.1%
Transportation	\$332 13.3%	\$332 6.0%	\$332 7.1%	\$579 9.2%
Food	\$293 11.7%	\$627 11.3%	\$866 18.5%	\$866 13.8%
Health Care	\$500 20.0%	\$1,381 24.9%	\$1,457 31.2%	\$1,457 23.2%
Miscellaneous	\$212 8.5%	\$439 7.9%	\$509 10.9%	\$509 8.1%
Taxes	\$467 18.6%	\$762 13.8%	\$524 11.2%	\$857 13.7%
MONTHLY TOTAL	\$2,504	\$5,540	\$4,677	\$6,267
ANNUAL TOTAL	\$30,042	\$66,479	\$56,121	\$75,199

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MERCED COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$507 23.3%	\$772 15.5%	\$772 18.0%	\$772 13.8%
Child Care	\$0 0.0%	\$881 17.7%	\$0 0.0%	\$881 15.7%
Transportation	\$303 13.9%	\$303 6.1%	\$303 7.1%	\$528 9.4%
Food	\$293 13.5%	\$627 12.6%	\$866 20.2%	\$866 15.4%
Health Care	\$484 22.3%	\$1,350 27.2%	\$1,411 32.9%	\$1,411 25.2%
Miscellaneous	\$212 9.8%	\$439 8.8%	\$509 11.9%	\$509 9.1%
Taxes	\$376 17.3%	\$597 12.0%	\$425 9.9%	\$643 11.5%
MONTHLY TOTAL	\$2,175	\$4,969	\$4,285	\$5,609
ANNUAL TOTAL	\$26,103	\$59,627	\$51,425	\$67,310

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MODOC COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$456 21.0%	\$626 12.9%	\$626 14.9%	\$626 11.3%
Child Care	\$0 0.0%	\$871 18.0%	\$0 0.0%	\$871 15.7%
Transportation	\$334 15.4%	\$334 6.9%	\$334 8.0%	\$583 10.5%
Food	\$293 13.5%	\$627 12.9%	\$866 20.6%	\$866 15.6%
Health Care	\$500 23.0%	\$1,381 28.5%	\$1,457 34.7%	\$1,457 26.3%
Miscellaneous	\$212 9.8%	\$439 9.1%	\$509 12.1%	\$509 9.2%
Taxes	\$375 17.3%	\$568 11.7%	\$404 9.6%	\$621 11.2%
MONTHLY TOTAL	\$2,169	\$4,847	\$4,196	\$5,532
ANNUAL TOTAL	\$26,034	\$58,164	\$50,350	\$66,385

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MONO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$888 31.1%	\$1,203 19.8%	\$1,203 23.8%	\$1,203 17.7%
Child Care	\$0 0.0%	\$1,064 17.5%	\$0 0.0%	\$1,064 15.7%
Transportation	\$393 13.8%	\$393 6.5%	\$393 7.8%	\$684 10.1%
Food	\$293 10.3%	\$627 10.3%	\$866 17.1%	\$866 12.7%
Health Care	\$500 17.5%	\$1,381 22.7%	\$1,457 28.8%	\$1,457 21.4%
Miscellaneous	\$212 7.4%	\$439 7.2%	\$509 10.1%	\$509 7.5%
Taxes	\$566 19.9%	\$972 16.0%	\$629 12.4%	\$1,015 14.9%
MONTHLY TOTAL	\$2,851	\$6,079	\$5,056	\$6,797
ANNUAL TOTAL	\$34,216	\$72,943	\$60,672	\$81,564

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

MONTEREY COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$864 31.9%	\$1,223 20.4%	\$1,223 24.8%	\$1,223 18.4%
Child Care	\$0 0.0%	\$1,094 18.2%	\$0 0.0%	\$1,094 16.5%
Transportation	\$328 12.1%	\$328 5.5%	\$328 6.7%	\$572 8.6%
Food	\$293 10.8%	\$627 10.4%	\$866 17.6%	\$866 13.0%
Health Care	\$484 17.9%	\$1,350 22.5%	\$1,411 28.6%	\$1,411 21.2%
Miscellaneous	\$212 7.8%	\$439 7.3%	\$509 10.3%	\$509 7.7%
Taxes	\$523 19.3%	\$940 15.7%	\$594 12.1%	\$969 14.6%
MONTHLY TOTAL	\$2,704	\$6,002	\$4,931	\$6,644
ANNUAL TOTAL	\$32,451	\$72,021	\$59,175	\$79,726

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

NAPA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$776 29.5%	\$1,302 20.0%	\$1,302 25.6%	\$1,302 18.4%
Child Care	\$0 0.0%	\$1,254 19.2%	\$0 0.0%	\$1,254 17.7%
Transportation	\$361 13.7%	\$361 5.5%	\$361 7.1%	\$629 8.9%
Food	\$293 11.1%	\$627 9.6%	\$866 17.0%	\$866 12.3%
Health Care	\$484 18.4%	\$1,350 20.7%	\$1,411 27.7%	\$1,411 20.0%
Miscellaneous	\$212 8.1%	\$439 6.7%	\$509 10.0%	\$509 7.2%
Taxes	\$501 19.1%	\$1,184 18.2%	\$637 12.5%	\$1,094 15.5%
MONTHLY TOTAL	\$2,628	\$6,517	\$5,086	\$7,064
ANNUAL TOTAL	\$31,532	\$78,208	\$61,030	\$84,769

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

NEVADA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$775 29.3%	\$1,034 17.8%	\$1,034 21.6%	\$1,034 15.8%
Child Care	\$0 0.0%	\$1,110 19.1%	\$0 0.0%	\$1,110 17.0%
Transportation	\$362 13.7%	\$362 6.2%	\$362 7.6%	\$631 9.6%
Food	\$293 11.0%	\$627 10.8%	\$866 18.1%	\$866 13.2%
Health Care	\$500 18.9%	\$1,381 23.8%	\$1,457 30.5%	\$1,457 22.3%
Miscellaneous	\$212 8.0%	\$439 7.6%	\$509 10.6%	\$509 7.8%
Taxes	\$507 19.1%	\$847 14.6%	\$553 11.6%	\$941 14.4%
MONTHLY TOTAL	\$2,649	\$5,801	\$4,781	\$6,547
ANNUAL TOTAL	\$31,787	\$69,606	\$57,368	\$78,569

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

ORANGE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$1,126 36.3%	\$1,621 23.2%	\$1,621 29.3%	\$1,621 21.9%
Child Care	\$0 0.0%	\$1,186 16.9%	\$0 0.0%	\$1,186 16.0%
Transportation	\$341 11.0%	\$341 4.9%	\$341 6.2%	\$594 8.0%
Food	\$293 9.4%	\$627 9.0%	\$866 15.6%	\$866 11.7%
Health Care	\$486 15.7%	\$1,371 19.6%	\$1,432 25.9%	\$1,432 19.3%
Miscellaneous	\$212 6.8%	\$439 6.3%	\$509 9.2%	\$509 6.9%
Taxes	\$646 20.8%	\$1,411 20.2%	\$764 13.8%	\$1,199 16.2%
MONTHLY TOTAL	\$3,104	\$6,995	\$5,532	\$7,406
ANNUAL TOTAL	\$37,251	\$83,945	\$66,386	\$88,875

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

PLACER COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$717 27.6%	\$1,073 18.6%	\$1,073 22.4%	\$1,073 16.5%
Child Care	\$0 0.0%	\$1,069 18.5%	\$0 0.0%	\$1,069 16.4%
Transportation	\$377 14.5%	\$377 6.5%	\$377 7.9%	\$657 10.1%
Food	\$293 11.3%	\$627 10.9%	\$866 18.1%	\$866 13.3%
Health Care	\$503 19.4%	\$1,352 23.4%	\$1,413 29.5%	\$1,413 21.7%
Miscellaneous	\$212 8.2%	\$439 7.6%	\$509 10.6%	\$509 7.8%
Taxes	\$492 19.0%	\$836 14.5%	\$556 11.6%	\$932 14.3%
MONTHLY TOTAL	\$2,594	\$5,774	\$4,794	\$6,519
ANNUAL TOTAL	\$31,129	\$69,287	\$57,531	\$78,228

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

PLUMAS COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$565 24.1%	\$950 17.9%	\$950 20.4%	\$950 15.7%
Child Care	\$0 0.0%	\$874 16.4%	\$0 0.0%	\$874 14.4%
Transportation	\$351 15.0%	\$351 6.6%	\$351 7.5%	\$612 10.1%
Food	\$293 12.5%	\$627 11.8%	\$866 18.6%	\$866 14.3%
Health Care	\$500 21.3%	\$1,381 26.0%	\$1,457 31.3%	\$1,457 24.1%
Miscellaneous	\$212 9.1%	\$439 8.3%	\$509 11.0%	\$509 8.4%
Taxes	\$422 18.0%	\$693 13.0%	\$516 11.1%	\$783 12.9%
MONTHLY TOTAL	\$2,343	\$5,315	\$4,649	\$6,051
ANNUAL TOTAL	\$28,115	\$63,782	\$55,786	\$72,607

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

RIVERSIDE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$763 30.4%	\$1,116 20.4%	\$1,116 24.1%	\$1,116 18.1%
Child Care	\$0 0.0%	\$991 18.1%	\$0 0.0%	\$991 16.0%
Transportation	\$325 12.9%	\$325 5.9%	\$325 7.0%	\$567 9.2%
Food	\$293 11.6%	\$627 11.4%	\$866 18.7%	\$866 14.0%
Health Care	\$451 17.9%	\$1,237 22.6%	\$1,298 28.1%	\$1,298 21.0%
Miscellaneous	\$212 8.4%	\$439 8.0%	\$509 11.0%	\$509 8.2%
Taxes	\$470 18.7%	\$742 13.5%	\$509 11.0%	\$831 13.4%
MONTHLY TOTAL	\$2,514	\$5,478	\$4,623	\$6,177
ANNUAL TOTAL	\$30,166	\$65,732	\$55,476	\$74,126

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SACRAMENTO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$717 28.4%	\$1,073 19.0%	\$1,073 22.7%	\$1,073 16.9%
Child Care	\$0 0.0%	\$1,038 18.4%	\$0 0.0%	\$1,038 16.3%
Transportation	\$327 13.0%	\$327 5.8%	\$327 6.9%	\$570 9.0%
Food	\$293 11.6%	\$627 11.1%	\$866 18.3%	\$866 13.6%
Health Care	\$503 19.9%	\$1,352 23.9%	\$1,413 29.9%	\$1,413 22.2%
Miscellaneous	\$212 8.4%	\$439 7.8%	\$509 10.8%	\$509 8.0%
Taxes	\$473 18.7%	\$799 14.1%	\$537 11.4%	\$883 13.9%
MONTHLY TOTAL	\$2,525	\$5,656	\$4,726	\$6,352
ANNUAL TOTAL	\$30,305	\$67,870	\$56,707	\$76,226

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN BENITO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$701 27.6%	\$1,179 19.3%	\$1,179 23.4%	\$1,179 17.4%
Child Care	\$0 0.0%	\$1,073 17.6%	\$0 0.0%	\$1,073 15.9%
Transportation	\$357 14.1%	\$357 5.8%	\$357 7.1%	\$623 9.2%
Food	\$293 11.5%	\$627 10.3%	\$866 17.2%	\$866 12.8%
Health Care	\$500 19.7%	\$1,449 23.7%	\$1,509 29.9%	\$1,509 22.3%
Miscellaneous	\$212 8.4%	\$439 7.2%	\$509 10.1%	\$509 7.5%
Taxes	\$477 18.8%	\$985 16.1%	\$626 12.4%	\$1,005 14.9%
MONTHLY TOTAL	\$2,540	\$6,109	\$5,047	\$6,764
ANNUAL TOTAL	\$30,486	\$73,312	\$60,560	\$81,164

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN BERNARDINO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$763 30.5%	\$1,116 20.6%	\$1,116 24.2%	\$1,116 18.3%
Child Care	\$0 0.0%	\$951 17.6%	\$0 0.0%	\$951 15.6%
Transportation	\$318 12.7%	\$318 5.9%	\$318 6.9%	\$555 9.1%
Food	\$293 11.7%	\$627 11.6%	\$866 18.8%	\$866 14.2%
Health Care	\$451 18.0%	\$1,237 22.9%	\$1,298 28.1%	\$1,298 21.3%
Miscellaneous	\$212 8.5%	\$439 8.1%	\$509 11.0%	\$509 8.4%
Taxes	\$467 18.7%	\$721 13.3%	\$506 11.0%	\$794 13.0%
MONTHLY TOTAL	\$2,504	\$5,409	\$4,613	\$6,088
ANNUAL TOTAL	\$30,047	\$64,912	\$55,358	\$73,061

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN DIEGO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$959 33.6%	\$1,382 22.0%	\$1,382 27.3%	\$1,382 20.2%
Child Care	\$0 0.0%	\$1,136 18.1%	\$0 0.0%	\$1,136 16.6%
Transportation	\$332 11.6%	\$332 5.3%	\$332 6.6%	\$579 8.5%
Food	\$293 10.3%	\$627 10.0%	\$866 17.1%	\$866 12.6%
Health Care	\$491 17.2%	\$1,288 20.5%	\$1,349 26.6%	\$1,349 19.7%
Miscellaneous	\$212 7.4%	\$439 7.0%	\$509 10.0%	\$509 7.4%
Taxes	\$567 19.9%	\$1,066 17.0%	\$633 12.5%	\$1,030 15.0%
MONTHLY TOTAL	\$2,854	\$6,270	\$5,071	\$6,851
ANNUAL TOTAL	\$34,253	\$75,244	\$60,848	\$82,208

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN FRANCISCO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$1,093 35.9%	\$1,795 22.4%	\$1,795 30.8%	\$1,795 22.0%
Child Care	\$0 0.0%	\$1,507 18.8%	\$0 0.0%	\$1,507 18.5%
Transportation	\$297 9.7%	\$297 3.7%	\$297 5.1%	\$517 6.3%
Food	\$293 9.6%	\$627 7.8%	\$866 14.8%	\$866 10.6%
Health Care	\$527 17.3%	\$1,456 18.1%	\$1,516 26.0%	\$1,516 18.6%
Miscellaneous	\$212 7.0%	\$439 5.5%	\$509 8.7%	\$509 6.3%
Taxes	\$624 20.5%	\$1,909 23.8%	\$854 14.6%	\$1,432 17.6%
MONTHLY TOTAL	\$3,046	\$8,029	\$5,836	\$8,141
ANNUAL TOTAL	\$36,551	\$96,347	\$70,033	\$97,696

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN JOAQUIN COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$638 26.8%	\$997 18.3%	\$997 21.7%	\$997 16.2%
Child Care	\$0 0.0%	\$994 18.2%	\$0 0.0%	\$994 16.2%
Transportation	\$318 13.4%	\$318 5.8%	\$318 6.9%	\$553 9.0%
Food	\$293 12.3%	\$627 11.5%	\$866 18.8%	\$866 14.1%
Health Care	\$484 20.4%	\$1,350 24.7%	\$1,411 30.6%	\$1,411 23.0%
Miscellaneous	\$212 8.9%	\$439 8.0%	\$509 11.1%	\$509 8.3%
Taxes	\$432 18.2%	\$737 13.5%	\$504 10.9%	\$810 13.2%
MONTHLY TOTAL	\$2,377	\$5,462	\$4,604	\$6,140
ANNUAL TOTAL	\$28,522	\$65,549	\$55,250	\$73,679

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN LUIS OBISPO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$761 29.3%	\$1,136 19.7%	\$1,136 23.5%	\$1,136 17.5%
Child Care	\$0 0.0%	\$1,032 17.9%	\$0 0.0%	\$1,032 15.9%
Transportation	\$352 13.6%	\$352 6.1%	\$352 7.3%	\$613 9.4%
Food	\$293 11.3%	\$627 10.9%	\$866 17.9%	\$866 13.3%
Health Care	\$484 18.7%	\$1,350 23.4%	\$1,411 29.1%	\$1,411 21.7%
Miscellaneous	\$212 8.2%	\$439 7.6%	\$509 10.5%	\$509 7.8%
Taxes	\$492 19.0%	\$835 14.5%	\$570 11.8%	\$924 14.2%
MONTHLY TOTAL	\$2,594	\$5,772	\$4,844	\$6,491
ANNUAL TOTAL	\$31,129	\$69,263	\$58,122	\$77,891

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SAN MATEO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	<u>Single Adult</u>	<u>Single-Parent Family</u>	<u>Two-Parent Family (One Working)</u>	<u>Two-Working-Parent Family</u>
Housing/Utilities	\$1,093 34.8%	\$1,795 22.8%	\$1,795 30.3%	\$1,795 22.2%
Child Care	\$0 0.0%	\$1,364 17.3%	\$0 0.0%	\$1,364 16.9%
Transportation	\$356 11.4%	\$356 4.5%	\$356 6.0%	\$621 7.7%
Food	\$293 9.3%	\$627 8.0%	\$866 14.6%	\$866 10.7%
Health Care	\$527 16.8%	\$1,456 18.5%	\$1,516 25.6%	\$1,516 18.8%
Miscellaneous	\$212 6.8%	\$439 5.6%	\$509 8.6%	\$509 6.3%
Taxes	\$656 20.9%	\$1,831 23.3%	\$879 14.8%	\$1,414 17.5%
MONTHLY TOTAL	\$3,138	\$7,869	\$5,921	\$8,085
ANNUAL TOTAL	\$37,658	\$94,426	\$71,055	\$97,019

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SANTA BARBARA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$1,035 35.0%	\$1,426 22.9%	\$1,426 27.3%	\$1,426 20.9%
Child Care	\$0 0.0%	\$1,002 16.1%	\$0 0.0%	\$1,002 14.7%
Transportation	\$333 11.3%	\$333 5.4%	\$333 6.4%	\$580 8.5%
Food	\$293 9.9%	\$627 10.1%	\$866 16.6%	\$866 12.7%
Health Care	\$484 16.4%	\$1,350 21.7%	\$1,411 27.0%	\$1,411 20.7%
Miscellaneous	\$212 7.2%	\$439 7.1%	\$509 9.8%	\$509 7.5%
Taxes	\$597 20.2%	\$1,039 16.7%	\$674 12.9%	\$1,019 15.0%
MONTHLY TOTAL	\$2,954	\$6,216	\$5,218	\$6,812
ANNUAL TOTAL	\$35,445	\$74,590	\$62,616	\$81,743

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SANTA CLARA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$1,079 35.2%	\$1,610 21.7%	\$1,610 28.5%	\$1,610 20.8%
Child Care	\$0 0.0%	\$1,331 17.9%	\$0 0.0%	\$1,331 17.2%
Transportation	\$352 11.5%	\$352 4.7%	\$352 6.2%	\$613 7.9%
Food	\$293 9.5%	\$627 8.4%	\$866 15.3%	\$866 11.2%
Health Care	\$500 16.3%	\$1,449 19.5%	\$1,509 26.8%	\$1,509 19.5%
Miscellaneous	\$212 6.9%	\$439 5.9%	\$509 9.0%	\$509 6.6%
Taxes	\$630 20.5%	\$1,622 21.8%	\$796 14.1%	\$1,306 16.9%
MONTHLY TOTAL	\$3,066	\$7,430	\$5,642	\$7,744
ANNUAL TOTAL	\$36,787	\$89,155	\$67,702	\$92,924

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SANTA CRUZ COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$970 33.6%	\$1,587 22.5%	\$1,587 29.0%	\$1,587 21.3%
Child Care	\$0 0.0%	\$1,260 17.9%	\$0 0.0%	\$1,260 16.9%
Transportation	\$351 12.2%	\$351 5.0%	\$351 6.4%	\$612 8.2%
Food	\$293 10.1%	\$627 8.9%	\$866 15.8%	\$866 11.6%
Health Care	\$484 16.8%	\$1,350 19.1%	\$1,411 25.8%	\$1,411 18.9%
Miscellaneous	\$212 7.3%	\$439 6.2%	\$509 9.3%	\$509 6.8%
Taxes	\$577 20.0%	\$1,440 20.4%	\$745 13.6%	\$1,217 16.3%
MONTHLY TOTAL	\$2,888	\$7,055	\$5,469	\$7,461
ANNUAL TOTAL	\$34,652	\$84,664	\$65,623	\$89,538

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SHASTA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$734 29.1%	\$949 18.1%	\$949 20.8%	\$949 16.0%
Child Care	\$0 0.0%	\$871 16.6%	\$0 0.0%	\$871 14.7%
Transportation	\$330 13.1%	\$330 6.3%	\$330 7.2%	\$575 9.7%
Food	\$293 11.6%	\$627 12.0%	\$866 19.0%	\$866 14.6%
Health Care	\$484 19.2%	\$1,350 25.8%	\$1,411 31.0%	\$1,411 23.8%
Miscellaneous	\$212 8.4%	\$439 8.4%	\$509 11.2%	\$509 8.6%
Taxes	\$473 18.7%	\$670 12.8%	\$490 10.8%	\$747 12.6%
MONTHLY TOTAL	\$2,527	\$5,236	\$4,555	\$5,928
ANNUAL TOTAL	\$30,318	\$62,833	\$54,658	\$71,131

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SIERRA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$601 25.4%	\$826 16.2%	\$826 18.6%	\$826 14.2%
Child Care	\$0 0.0%	\$871 17.1%	\$0 0.0%	\$871 15.0%
Transportation	\$329 13.9%	\$329 6.4%	\$329 7.4%	\$573 9.9%
Food	\$293 12.4%	\$627 12.3%	\$866 19.4%	\$866 14.9%
Health Care	\$500 21.2%	\$1,381 27.1%	\$1,457 32.7%	\$1,457 25.1%
Miscellaneous	\$212 9.0%	\$439 8.6%	\$509 11.4%	\$509 8.8%
Taxes	\$428 18.1%	\$630 12.3%	\$464 10.4%	\$701 12.1%
MONTHLY TOTAL	\$2,362	\$5,103	\$4,450	\$5,802
ANNUAL TOTAL	\$28,344	\$61,236	\$53,404	\$69,628

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SISKIYOU COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$528 23.4%	\$803 15.8%	\$803 18.2%	\$803 13.9%
Child Care	\$0 0.0%	\$879 17.3%	\$0 0.0%	\$879 15.2%
Transportation	\$328 14.5%	\$328 6.5%	\$328 7.4%	\$571 9.9%
Food	\$293 13.0%	\$627 12.3%	\$866 19.6%	\$866 15.0%
Health Care	\$500 22.1%	\$1,381 27.2%	\$1,457 33.0%	\$1,457 25.2%
Miscellaneous	\$212 9.4%	\$439 8.6%	\$509 11.5%	\$509 8.8%
Taxes	\$400 17.7%	\$624 12.3%	\$457 10.3%	\$694 12.0%
MONTHLY TOTAL	\$2,260	\$5,081	\$4,419	\$5,779
ANNUAL TOTAL	\$27,120	\$60,972	\$53,030	\$69,349

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SOLANO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$739 28.8%	\$1,166 19.7%	\$1,166 23.8%	\$1,166 17.7%
Child Care	\$0 0.0%	\$1,077 18.2%	\$0 0.0%	\$1,077 16.3%
Transportation	\$355 13.8%	\$355 6.0%	\$355 7.3%	\$619 9.4%
Food	\$293 11.4%	\$627 10.6%	\$866 17.7%	\$866 13.1%
Health Care	\$484 18.9%	\$1,350 22.8%	\$1,411 28.9%	\$1,411 21.4%
Miscellaneous	\$212 8.3%	\$439 7.4%	\$509 10.4%	\$509 7.7%
Taxes	\$485 18.9%	\$907 15.3%	\$583 11.9%	\$958 14.5%
MONTHLY TOTAL	\$2,569	\$5,922	\$4,890	\$6,606
ANNUAL TOTAL	\$30,823	\$71,062	\$58,679	\$79,272

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SONOMA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$873 31.6%	\$1,332 20.3%	\$1,332 26.0%	\$1,332 18.7%
Child Care	\$0 0.0%	\$1,257 19.1%	\$0 0.0%	\$1,257 17.7%
Transportation	\$361 13.1%	\$361 5.5%	\$361 7.0%	\$629 8.8%
Food	\$293 10.6%	\$627 9.5%	\$866 16.9%	\$866 12.2%
Health Care	\$484 17.5%	\$1,350 20.5%	\$1,411 27.5%	\$1,411 19.8%
Miscellaneous	\$212 7.7%	\$439 6.7%	\$509 9.9%	\$509 7.2%
Taxes	\$540 19.5%	\$1,210 18.4%	\$648 12.6%	\$1,108 15.6%
MONTHLY TOTAL	\$2,763	\$6,576	\$5,127	\$7,111
ANNUAL TOTAL	\$33,160	\$78,911	\$61,522	\$85,336

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

STANISLAUS COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$594 25.7%	\$941 18.0%	\$941 20.8%	\$941 15.9%
Child Care	\$0 0.0%	\$897 17.1%	\$0 0.0%	\$897 15.2%
Transportation	\$313 13.6%	\$313 6.0%	\$313 6.9%	\$545 9.2%
Food	\$293 12.7%	\$627 12.0%	\$866 19.1%	\$866 14.6%
Health Care	\$484 21.0%	\$1,350 25.8%	\$1,411 31.2%	\$1,411 23.9%
Miscellaneous	\$212 9.2%	\$439 8.4%	\$509 11.3%	\$509 8.6%
Taxes	\$413 17.9%	\$670 12.8%	\$481 10.6%	\$742 12.5%
MONTHLY TOTAL	\$2,310	\$5,237	\$4,520	\$5,910
ANNUAL TOTAL	\$27,716	\$62,842	\$54,245	\$70,925

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

SUTTER COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$526 23.5%	\$812 16.1%	\$812 18.6%	\$812 14.2%
Child Care	\$0 0.0%	\$871 17.3%	\$0 0.0%	\$871 15.2%
Transportation	\$327 14.6%	\$327 6.5%	\$327 7.5%	\$570 10.0%
Food	\$293 13.1%	\$627 12.4%	\$866 19.8%	\$866 15.2%
Health Care	\$484 21.7%	\$1,350 26.8%	\$1,411 32.3%	\$1,411 24.7%
Miscellaneous	\$212 9.5%	\$439 8.7%	\$509 11.7%	\$509 8.9%
Taxes	\$393 17.6%	\$614 12.2%	\$445 10.2%	\$674 11.8%
MONTHLY TOTAL	\$2,235	\$5,041	\$4,370	\$5,713
ANNUAL TOTAL	\$26,821	\$60,487	\$52,434	\$68,552

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

TEHAMA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$491 22.4%	\$826 16.2%	\$826 18.6%	\$826 14.3%
Child Care	\$0 0.0%	\$871 17.1%	\$0 0.0%	\$871 15.1%
Transportation	\$318 14.5%	\$318 6.3%	\$318 7.2%	\$554 9.6%
Food	\$293 13.3%	\$627 12.3%	\$866 19.5%	\$866 15.0%
Health Care	\$500 22.8%	\$1,381 27.1%	\$1,457 32.8%	\$1,457 25.2%
Miscellaneous	\$212 9.7%	\$439 8.6%	\$509 11.5%	\$509 8.8%
Taxes	\$382 17.4%	\$626 12.3%	\$461 10.4%	\$693 12.0%
MONTHLY TOTAL	\$2,195	\$5,088	\$4,436	\$5,776
ANNUAL TOTAL	\$26,342	\$61,053	\$53,236	\$69,308

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

TRINITY COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$581 25.0%	\$782 15.5%	\$782 17.8%	\$782 13.7%
Child Care	\$0 0.0%	\$871 17.3%	\$0 0.0%	\$871 15.2%
Transportation	\$321 13.8%	\$321 6.4%	\$321 7.3%	\$560 9.8%
Food	\$293 12.6%	\$627 12.5%	\$866 19.7%	\$866 15.1%
Health Care	\$500 21.5%	\$1,381 27.4%	\$1,457 33.2%	\$1,457 25.5%
Miscellaneous	\$212 9.1%	\$439 8.7%	\$509 11.6%	\$509 8.9%
Taxes	\$417 18.0%	\$613 12.2%	\$448 10.2%	\$677 11.8%
MONTHLY TOTAL	\$2,324	\$5,034	\$4,383	\$5,722
ANNUAL TOTAL	\$27,891	\$60,411	\$52,597	\$68,660

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

TULARE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$575 25.2%	\$768 15.5%	\$768 17.9%	\$768 13.7%
Child Care	\$0 0.0%	\$873 17.6%	\$0 0.0%	\$873 15.6%
Transportation	\$310 13.6%	\$310 6.2%	\$310 7.2%	\$540 9.6%
Food	\$293 12.8%	\$627 12.6%	\$866 20.2%	\$866 15.4%
Health Care	\$484 21.3%	\$1,350 27.2%	\$1,411 32.9%	\$1,411 25.2%
Miscellaneous	\$212 9.3%	\$439 8.8%	\$509 11.9%	\$509 9.1%
Taxes	\$405 17.8%	\$596 12.0%	\$426 9.9%	\$643 11.5%
MONTHLY TOTAL	\$2,279	\$4,962	\$4,289	\$5,609
ANNUAL TOTAL	\$27,345	\$59,549	\$51,470	\$67,312

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

TUOLUMNE COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$613 25.7%	\$1,007 18.7%	\$1,007 21.4%	\$1,007 16.5%
Child Care	\$0 0.0%	\$876 16.3%	\$0 0.0%	\$876 14.4%
Transportation	\$335 14.0%	\$335 6.2%	\$335 7.1%	\$583 9.6%
Food	\$293 12.3%	\$627 11.7%	\$866 18.4%	\$866 14.2%
Health Care	\$500 20.9%	\$1,381 25.7%	\$1,457 31.0%	\$1,457 23.9%
Miscellaneous	\$212 8.9%	\$439 8.2%	\$509 10.8%	\$509 8.4%
Taxes	\$435 18.2%	\$711 13.2%	\$532 11.3%	\$796 13.1%
MONTHLY TOTAL	\$2,387	\$5,376	\$4,705	\$6,094
ANNUAL TOTAL	\$28,643	\$64,507	\$56,463	\$73,128

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

VENTURA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$934 32.9%	\$1,499 22.6%	\$1,499 28.0%	\$1,499 21.0%
Child Care	\$0 0.0%	\$1,122 16.9%	\$0 0.0%	\$1,122 15.7%
Transportation	\$355 12.5%	\$355 5.4%	\$355 6.6%	\$619 8.7%
Food	\$293 10.3%	\$627 9.5%	\$866 16.2%	\$866 12.1%
Health Care	\$484 17.0%	\$1,350 20.4%	\$1,411 26.4%	\$1,411 19.8%
Miscellaneous	\$212 7.5%	\$439 6.6%	\$509 9.5%	\$509 7.1%
Taxes	\$564 19.8%	\$1,237 18.7%	\$710 13.3%	\$1,117 15.6%
MONTHLY TOTAL	\$2,842	\$6,629	\$5,350	\$7,143
ANNUAL TOTAL	\$34,109	\$79,549	\$64,203	\$85,713

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

YOLO COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$741 29.0%	\$1,082 19.5%	\$1,082 22.8%	\$1,082 17.4%
Child Care	\$0 0.0%	\$949 17.1%	\$0 0.0%	\$949 15.2%
Transportation	\$326 12.8%	\$326 5.9%	\$326 6.9%	\$569 9.1%
Food	\$293 11.4%	\$627 11.3%	\$866 18.3%	\$866 13.9%
Health Care	\$503 19.7%	\$1,352 24.4%	\$1,413 29.8%	\$1,413 22.7%
Miscellaneous	\$212 8.3%	\$439 7.9%	\$509 10.7%	\$509 8.2%
Taxes	\$482 18.8%	\$761 13.7%	\$541 11.4%	\$848 13.6%
MONTHLY TOTAL	\$2,557	\$5,537	\$4,737	\$6,235
ANNUAL TOTAL	\$30,686	\$66,439	\$56,839	\$74,824

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.

YUBA COUNTY

Monthly Family Budget

Expenses Per Month and as a Percentage of Income

	Single Adult	Single-Parent Family	Two-Parent Family (One Working)	Two-Working-Parent Family
Housing/Utilities	\$526 23.6%	\$812 16.0%	\$812 18.6%	\$812 14.2%
Child Care	\$0 0.0%	\$896 17.7%	\$0 0.0%	\$896 15.6%
Transportation	\$320 14.4%	\$320 6.3%	\$320 7.3%	\$557 9.7%
Food	\$293 13.2%	\$627 12.4%	\$866 19.9%	\$866 15.1%
Health Care	\$484 21.8%	\$1,350 26.7%	\$1,411 32.4%	\$1,411 24.6%
Miscellaneous	\$212 9.5%	\$439 8.7%	\$509 11.7%	\$509 8.9%
Taxes	\$390 17.5%	\$620 12.2%	\$443 10.2%	\$679 11.9%
MONTHLY TOTAL	\$2,225	\$5,064	\$4,360	\$5,731
ANNUAL TOTAL	\$26,702	\$60,773	\$52,322	\$68,770

Note: All family types except "single adult" are assumed to have two children. Numbers and percentages may not sum due to rounding.