

SELF-SUFFICIENCY IN

Monterey County



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

HOUSEHOLDS
BELOW STANDARD:

31,853

% BELOW
STANDARD:

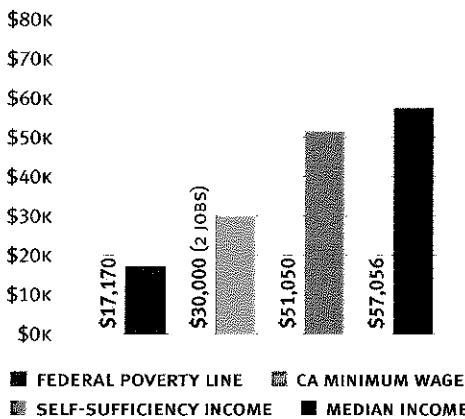
32.7%

% BELOW STANDARD WITH
1 OR MORE WORKERS:

92.6%

2007 ANNUAL INCOME COMPARISON

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



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

- Of the households that have incomes below the Standard, 92.6% have one or more workers.
- A family of three (2 adults, one infant) would need to hold three and a half full-time, minimum-wage jobs to achieve self-sufficiency.
- Among households below the Standard, only 4.4% received Public Assistance (TANF) and 10.7% received Food Stamps (SNAP).

EDUCATION

% BELOW
STANDARD

Less than high school	62.0
High-school graduates	48.0
Some college	19.2
College graduates	11.8

- The 21,767 Monterey County households who did not complete high school are over five times more likely than college graduates to have incomes below the Standard.
- 14.6% of Monterey County public high school students dropped out in 2008.

ETHNICITY

% BELOW
STANDARD

Latino	50.0
African American	41.1
Asian & Pacific Islander	23.3
White	17.8

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

MONTHLY COSTS

	1 adult	2 adults	1 adult + 1 preschool + 1 school age	2 adults + 1 infant (% of income*)
Housing	\$968	\$968	\$1,111	\$1,111 (25.3%)
Child Care	\$0	\$0	\$1,156	\$714 (16.3%)
Food	\$241	\$476	\$547	\$581 (13.2%)
Transportation	\$255	\$494	\$262	\$500 (11.4%)
Health Care	\$142	\$458	\$430	\$470 (10.7%)
Miscellaneous	\$161	\$240	\$351	\$338 (7.7%)
Taxes	\$388	\$445	\$708	\$674 (15.4%)
Earned Income Tax Credit	\$0	\$0	\$0	\$0
Child Care Tax Credit	\$0	\$0	-\$100	-\$50
Child Tax Credit	\$0	\$0	-\$167	-\$83
Monthly Total	\$2,156	\$3,080	\$4,298	\$4,254

SELF-SUFFICIENCY WAGE

Hourly (per adult)	\$12.25	\$8.75	\$24.42	\$12.09
Annual Total	\$25,869	\$36,955	\$51,571	\$51,050

*Monthly cost percentages do not account for tax credits.

HOUSEHOLD TYPE

% BELOW
STANDARD

Single mother	61.6
Single father	45.2
Married with children	43.1
No children	19.4

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

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