

The Cost of Being Californian 2021

BAY AREA KEY FINDINGS: CONTRA COSTA COUNTY

In 2021, the number of struggling California households persists despite policymakers' efforts to tackle poverty.

- **In Contra Costa County, 31% (86,907) of households do not get paid enough to make ends meet.**

Black, Latinx, Asian, and Native households struggle to keep afloat in an economy not built for them to thrive.

In Contra Costa County and across the state, the rules of our economy set by policy-makers continue to favor the wealthy and white, while simultaneously preventing Black and brown communities from reaching economic security. **Black, Latinx, Asian, and Native households make up 54% of the total population in Contra Costa County, but comprise 69% of the households struggling to meet their basic needs.**

Households That Struggle To Meet Basic Needs, By Race

| | Contra Costa County | Bay Area | California |
|--------|---------------------|----------|------------|
| Black | 42% | 45% | 44% |
| Latinx | 51% | 52% | 52% |
| AAPI | 25% | 25% | 29% |
| Native | *28% | 44% | 44% |
| White | 21% | 20% | 24% |

Women face unique barriers to reaching economic security due to embedded sexism within the labor market.

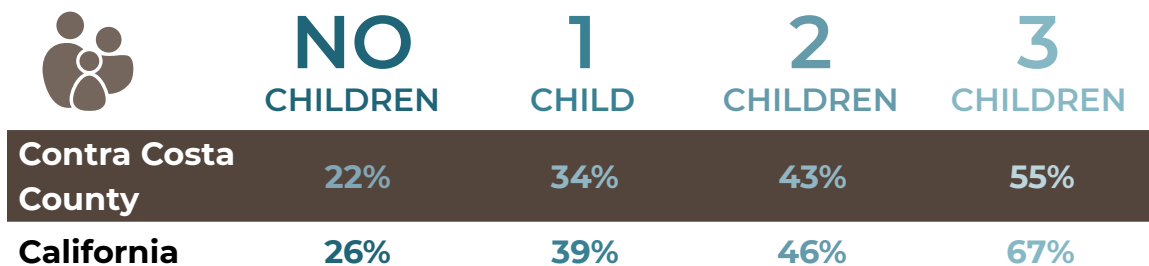
In Contra Costa County and statewide, nearly 2 in every 5 women are caught in financial precarity due to unequal pay, unpaid care for small children or other family members, underemployment, and workforce discrimination.

| | Women | Men |
|---------------------|-------|-----|
| Contra Costa County | 35% | 28% |
| California | 40% | 31% |
| Bay Area | 34% | 26% |

In the run up to the pandemic, families saw significant cost increases for housing, child care, and health care.

For Contra Costa County households with two adults, one school-age child, and a preschooler:

- Accounting for inflation, the cost of basic expenses rose by 22% between 2018 and 2021, with housing and childcare now taking up half (50%) of a family’s monthly budget.
- Childcare costs skyrocketed between 2014 and 2021, increasing by 65%.
- Health care expenses, including premiums, deductibles, and out-of-pocket costs under an employer-sponsored health plan rose by 35% between 2018 and 2021.



Far from “the great equalizer,” educational attainment fails to lift thousands out of economic insecurity.

The educational attainment of the head of household plays a major role in determining whether or not a household makes enough to afford basic needs.

And yet, in Contra Costa and statewide, obtaining a bachelor's degree is no guarantee that employers will pay enough for families to cover their most basic expenses.

Families Struggling To Make Ends Meet, By Educational Attainment Of Head Of Household

| | Contra Costa County | California |
|------------------------------------|---------------------|------------|
| Less than high school diploma | 72% | 69% |
| HS diploma or GED | 47% | 50% |
| Some college or associate's degree | 38% | 39% |
| Bachelor's degree | 20% | 20% |
| Master's degree or higher | 11% | 13% |

Despite recent increases to the minimum wage, Contra Costa County households must work practically non-stop to just scrape by.

As costs continue to outpace wages, more and more Californians will be an emergency away from long-term financial precarity. **Even in families with one or more working adults, almost 1 in 4 households in Contra Costa County cannot make ends meet.**

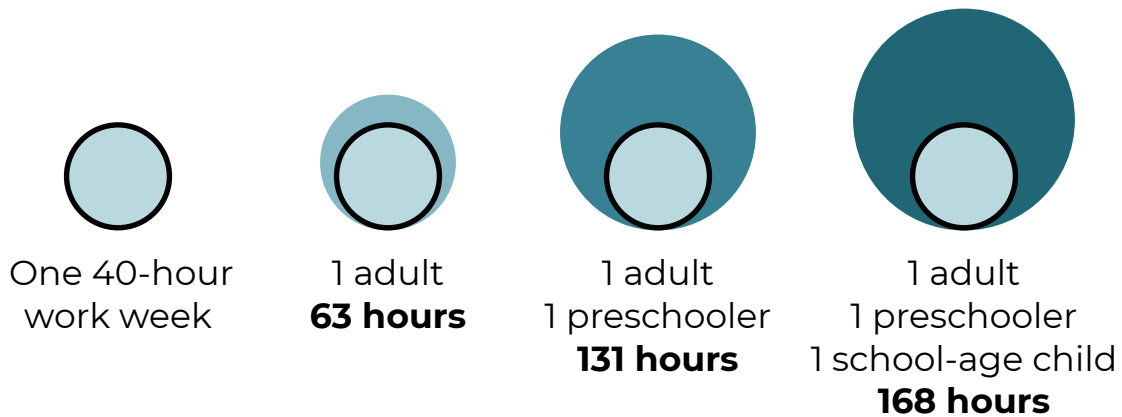
Households Struggling To Afford Basic Needs, By Work Status Of Adults

| | Contra Costa County | | California | |
|----------------------------|------------------------|--------------------------|------------------------|--------------------------|
| | One adult in household | Two+ adults in household | One adult in household | Two+ adults in household |
| Not in workforce | 74% | 45% | 80% | 58% |
| Full-time, full year | 27% | 23% | 25% | 26% |
| Part-week and/or part-year | 63% | 37% | 64% | 44% |

In Contra Costa County, a single adult employed in a minimum wage position (\$14/hour) would have to work at least 63 hours a week to meet basic needs. Single adults with a preschooler must work 131 hours while paid minimum wage - practically nonstop - in a single work week. For single adults with a preschooler and a school-age child, there are not enough hours in a work week (168) to be paid enough to make ends meet.



Number of hours/week in a minimum wage position 1 adult must work to make ends meet in Contra Costa County.



As Bay Area costs continue to climb, we need an accurate and holistic measure of economic health for all families.

For over 700 family types, the Family Needs Calculator determines the income needed for a household to be economically secure and afford basic needs such as housing, utilities, transportation, and groceries now and in the foreseeable future. Below are selected family types for Contra Costa County to give you a picture of the differences.

| Minimum Income to Afford Basic Needs in Contra Costa County, 2021 | | Minimum Income to Afford Basic Needs in the Bay Area, 2021 | |
|---|------------|--|------------|
| Family Type | Calculator | Family Type | Calculator |
| Single Adult | \$46,064 | Single Adult | \$57,034 |
| Single Adult, 1 preschooler | \$95,161 | Single Adult, 1 preschooler | \$95,161 |
| 2 Adults, 1 school age child, 1 preschooler | \$126,616 | 2 Adults, 1 school age child, 1 preschooler | \$126,616 |

Visit www.insightccd.org to learn more about the income needed for family types across all 58 counties.

*The California Family Needs Calculator is based on the American Community Survey, a sample of 1% of households. A value of 1,000 households indicates that the actual underlying observations would be around 10 households. Therefore, values less than 1,000 are shaded in red to indicate caution as underlying observations are small.