

The Cost of Being Californian 2021

BAY AREA KEY FINDINGS: SAN FRANCISCO COUNTY

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

- **In San Francisco County, 28% (75,811) 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 San Francisco County and across the state, the rules of our economy set by policymakers 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 51% of the total population in San Francisco County, but comprise 71% of the households struggling to meet their basic needs.**

Households That Struggle To Meet Basic Needs, By Race			
	San Francisco County	Bay Area	California
Black	68%	45%	44%
Latinx	43%	52%	52%
AAPI	35%	25%	29%
Native	*87%	44%	44%
White	17%	20%	24%

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

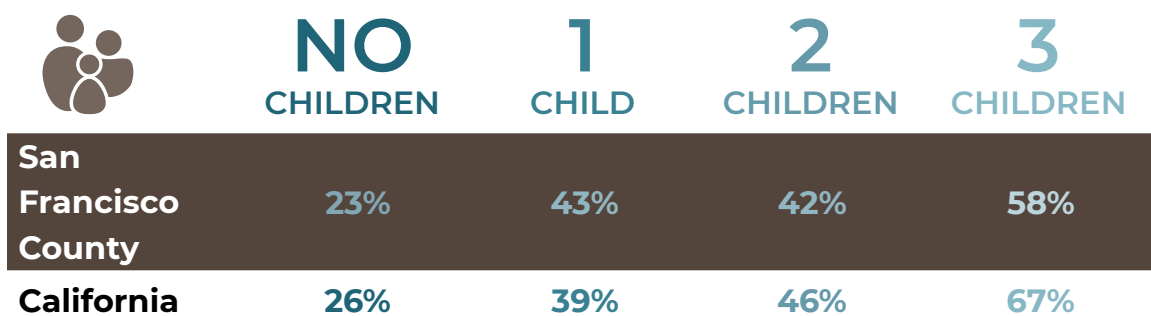
In San Francisco County and the Bay Area, more than 1 in 3 women - and 40% statewide - are caught in financial precarity due to unequal pay, unpaid care for small children or other family members, underemployment, and workforce discrimination.

Households That Struggle To Meet Basic Needs, By Gender		
	Women	Men
San Francisco County	33%	24%
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 San Francisco County households with two adults, one school-age child, and a preschooler:

- Accounting for inflation, the cost of basic expenses rose by 19% between 2018 and 2021, with housing and childcare now taking up over half (53%) of a family’s monthly budget.
- Childcare costs skyrocketed between 2014 and 2021, increasing by 81% – the most drastic childcare cost hike in the Bay Area.
- Health care expenses, including premiums, deductibles, and out-of-pocket costs under an employer-sponsored health plan rose by 36% 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 San Francisco 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

	San Francisco County	California
Less than high school diploma	77%	69%
HS diploma or GED	72%	50%
Some college or associate's degree	47%	39%
Bachelor's degree	17%	20%
Master's degree or higher	14%	13%

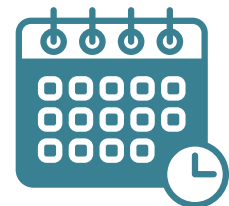
Despite recent increases to the minimum wage, San Francisco County households must work practically non-stop to just scrape by.

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 5 households in San Francisco County cannot make ends meet.**

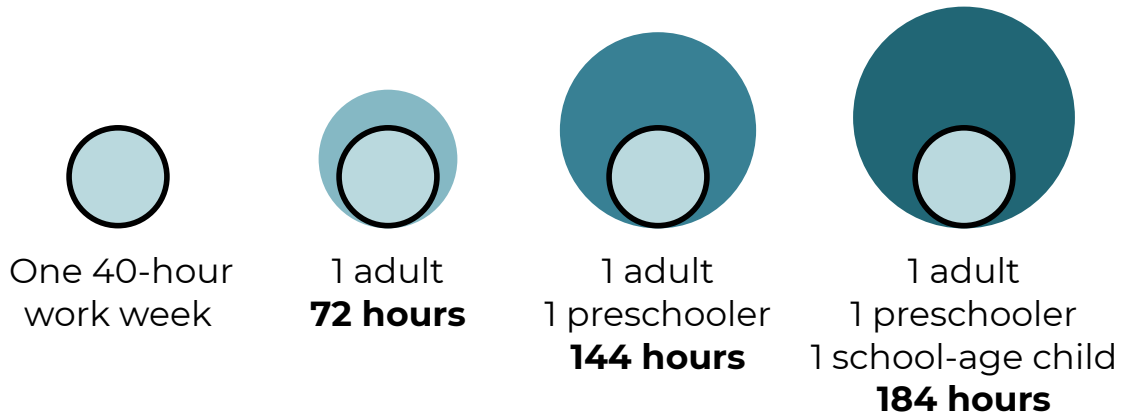
Households Struggling To Afford Basic Needs, By Work Status Of Adults

	San Francisco County		California	
	One adult in household	Two+ adults in household	One adult in household	Two+ adults in household
Not in workforce	88%	56%	80%	58%
Full-time, full year	22%	17%	25%	26%
Part-week and/or part-year	60%	35%	64%	44%

In San Francisco County, a single adult employed in a minimum wage position (\$16.07/hour) would have to work at least 72 hours a week to meet basic needs. Single adults with a preschooler must work 144 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 (184) 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 San Francisco 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 San Francisco County to give you a picture of the differences.

Minimum Income to Afford Basic Needs in San Francisco County, 2021		Minimum Income to Afford Basic Needs in the Bay Area, 2021	
Family Type	Calculator	Family Type	Calculator
Single Adult	\$60,232	Single Adult	\$57,034
Single Adult, 1 preschooler	\$120,519	Single Adult, 1 preschooler	\$95,161
2 Adults, 1 school age child, 1 preschooler	\$153,227	2 Adults, 1 school age child, 1 preschooler	\$126,616

Visit www.insightcced.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.