

The Cost of Being Californian 2021

BAY AREA KEY FINDINGS: SAN MATEO COUNTY

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

- **In San Mateo County, 33% (61,677) 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 Mateo 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 58% of the total population in San Mateo County, but comprise 71% of the households struggling to meet their basic needs.**

Households That Struggle To Meet Basic Needs, By Race

	San Mateo County	Bay Area	California
Black	42%	45%	44%
Latinx	63%	52%	52%
AAPI	26%	25%	29%
Native	*41%	44%	44%
White	23%	20%	24%

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


In San Mateo 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.

Households That Struggle To Meet Basic Needs, By Gender		
	Women	Men
San Mateo County	36%	30%
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 Mateo County households with two adults, one school-age child, and a preschooler:

- Accounting for inflation, the cost of basic expenses rose by 23% between 2018 and 2021, with housing and childcare combined taking up over half (52%) of a family's monthly budget.
- San Mateo childcare costs skyrocketed between 2014 and 2021, increasing by 67% – the most drastic childcare cost hike in the Bay Area after San Francisco (81%).
- Health care expenses, including premiums, deductibles, and out-of-pocket costs under an employer-sponsored health plan rose by 36% between 2018 and 2021.

	NO	1	2	3
	CHILDREN	CHILD	CHILDREN	CHILDREN
San Mateo County	26%	38%	39%	56%
California	26%	39%	46%	67%

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 Mateo 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 Mateo County	California
Less than high school diploma	89%	69%
HS diploma or GED	64%	50%
Some college or associate’s degree	48%	39%
Bachelor’s degree	21%	20%
Master’s degree or higher	13%	13%

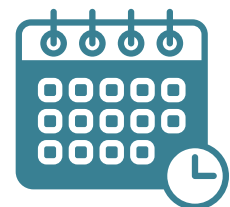
Despite recent increases to the minimum wage, San Mateo County households must work practically non-stop to just scrape by.

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 San Mateo County cannot make ends meet.**

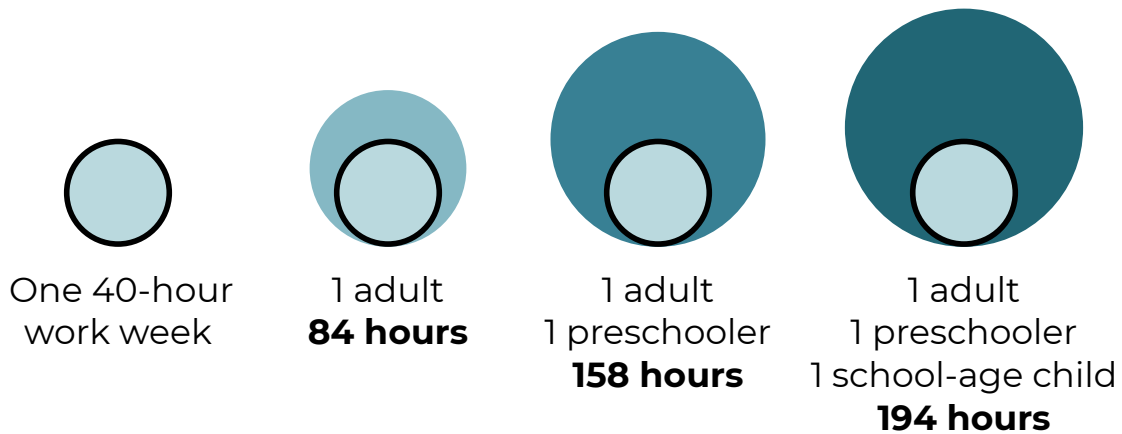
Households Struggling To Afford Basic Needs, By Work Status Of Adults

	San Mateo County		California	
	One adult in household	Two+ adults in household	One adult in household	Two+ adults in household
Not in workforce	93%	51%	80%	58%
Full-time, full year	35%	23%	25%	26%
Part-week and/or part-year	73%	37%	64%	44%

In San Mateo County, a single adult employed in a minimum wage position (\$15.62/hour) would have to work at least 84 hours a week to meet basic needs. Single adults with a preschooler must work 158 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 (194) 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 Mateo 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 Mateo County to give you a picture of the differences.

Minimum Income to Afford Basic Needs in San Mateo County, 2021		Minimum Income to Afford Basic Needs in the Bay Area, 2021	
Family Type	Calculator	Family Type	Calculator
Single Adult	\$68,454	Single Adult	\$57,034
Single Adult, 1 preschooler	\$127,935	Single Adult, 1 preschooler	\$95,161
2 Adults, 1 school age child, 1 preschooler	\$160,617	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.