

San Diego County

THE REAL COST MEASURE IN CALIFORNIA 2025



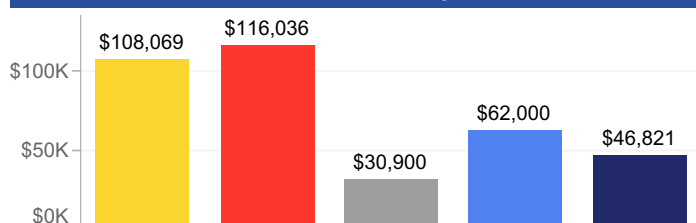
The Real Cost Measure (RCM) estimates the minimum amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the Real Cost Measure takes into account geographical differences in the cost of living throughout California.

If any results show blank values, that indicates the sample size is too small to illustrate Real Cost Measure results. Per our methodology, estimates with a cell size of greater than 5,000 are assumed to be accurate within +/-1% based on design factor analysis. Cell sizes less than 5,000 are suppressed.

# of Households below Real Cost Measure	% of Households below Real Cost Measure	% of Households below Real Cost Measure with at least 1 Working Adult
307,091	31%	97%

Annual Income Comparison

Based on a Household of 2 Adults, 1 Pre-Schooler, 1 School-Aged Child



*based on \$15.50 per hour, 40 hours per week, 50 weeks per year.



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-Schooler, 1 School-Aged Child
Housing	\$20,568	\$22,620	\$28,788
Food	\$5,172	\$9,468	\$14,592
Health Care	\$2,964	\$5,928	\$11,856
Child Care	\$0	\$0	\$19,104
Transportation	\$7,296	\$14,592	\$14,592
Miscellaneous	\$3,600	\$5,256	\$8,892
Taxes/Credits	\$8,160	\$10,079	\$18,212
FINAL BUDGET	\$47,760	\$67,943	\$116,036

Households of Color

- Across the county, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 307,091 households below the Real Cost Measure, 123,898 are Latino.

Households with Young Children

- 49% of households with children under six struggle, a rate much greater than that of the rest of the county.
- Single mothers are most likely to struggle. 70% in the county are below the Real Cost Measure.

Working Households

- 97% of households below RCM have at least one working adult.
- 81% of heads of household who work are employed full time and year round.
- A family of four (2 adults, 1 infant, 1 school-aged child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.**

Housing Burden

- 42% of all households in the county spend more than 30% of their income on housing.

Education

	# Below RCM	% Below RCM
Less than High School	49,015	65%
High School Diploma or Equivalent	66,281	52%
Some College, Assoc. or Voc.	107,947	39%
Bachelor's degree or higher	83,848	16%

Ethnicity

	# Below RCM	% Below RCM
Latino	123,898	47%
African American	15,626	37%
Asian American / Pacific Islander	35,678	29%
White	128,315	23%
Native American/Alaska Native		

Household Type

	# Below RCM	% Below RCM
Single Mothers	41,646	70%
Seniors	46,246	25%
Married Couples	121,922	29%
Informal Families	65,917	27%

Citizenship/Nativity

	# Below RCM	% Below RCM
Foreign Born, Non-Citizen	51,818	56%
Foreign Born, Naturalized	67,230	38%
Born a US Citizen	188,043	26%

**Minimum waged jobs based on \$15.50 per hour, 40 hours per week, 50 weeks per year. Median household earnings control for elder-led households and household led by person with disabilities consistent with the Real Cost Measure.