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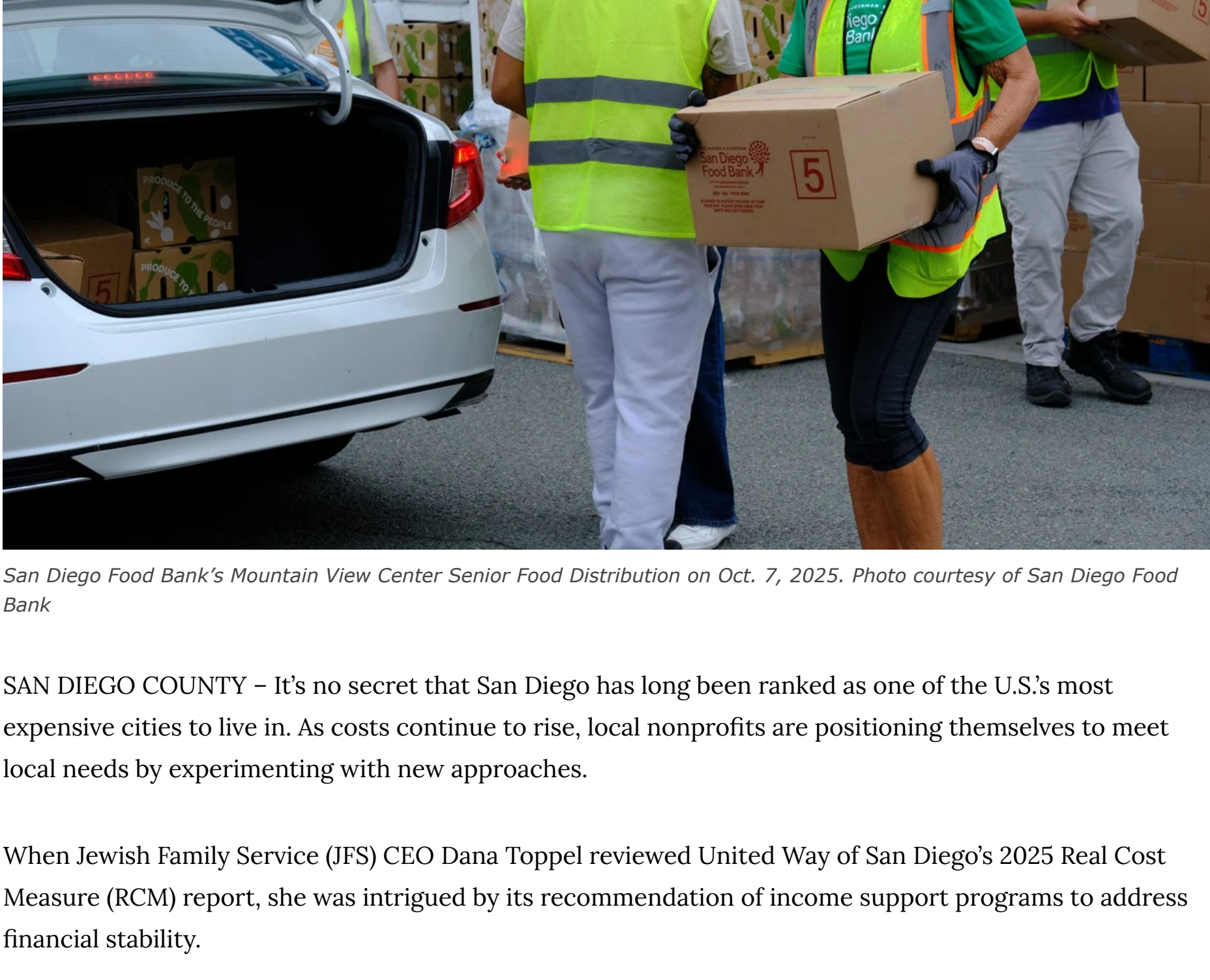
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## Entering 2026, Nonprofits Adapt to Rising Cost of Living

NONPROFITS: Changing Indicator Levels, Guaranteed Income Programs Among Local Responses

BY MADISON GEERING - JANUARY 5, 2025

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San Diego Food Bank's Mountain View Center Senior Food Distribution on Oct. 7, 2025. Photo courtesy of San Diego Food Bank

SAN DIEGO COUNTY – It's no secret that San Diego has long been ranked as one of the U.S.'s most expensive cities to live in. As costs continue to rise, local nonprofits are positioning themselves to meet local needs by experimenting with new approaches.

When Jewish Family Service (JFS) CEO Dana Toppel reviewed United Way of San Diego's 2025 Real Cost Measure (RCM) report, she was intrigued by its recommendation of income support programs to address financial stability.

Since 2020, JFS has launched three main guaranteed income programs to support San Diegans struggling to make ends meet. Across the programs, the nonprofit has invested \$16.2 million into San Diego households, supporting over 2,800 families.

"We actually launched the first guaranteed income pilot in the region under our program San Diego for Every Child," Toppel said. "We partnered with the University of Pennsylvania, and they had studies across the country and in California to show that when you give people that little extra money, it helps them stay housed. They spend it on things like food and childcare."

In the 2025 RCM, the "real cost" of living in San Diego is estimated to be \$116,036 annually for a family of four – 31% of households fall below that threshold.

The Federal Poverty Level, used to determine eligibility for government assistance programs like CalFresh (SNAP), sits at \$30,900 for a household of four.

"Typically, in the community, in the nonprofit world, we look at the federal poverty limit that's set by the federal government. That says, 'This is what poverty is in your community,'" United Way of San Diego CEO Nancy Sasaki said. "But in the 1960s when that measurement was created, it was really just looking at the cost of food."

"So you'll see a lot of nonprofits saying, 'We serve up to 150% of federal poverty, or we serve up to 200% of federal poverty; knowing that there are so many more people in need other than the federal poverty limit guidelines,'" she continued.

### Programmatic Innovation

In 2025, the San Diego Hunger Coalition adapted its indicator for food insecurity from 200% of the federal poverty level to 225%, said its Research Manager Joseph Kendrick. The change came after the organization noticed increasingly less people were covered under the 200% threshold, a shift Kendrick attributed to inflation.

By working with University of California, San Diego students to adjust the threshold, over 100,000 additional people are recognized as nutrition insecure.

The threshold matters because data from organizations like the San Diego Hunger Coalition is used to inform the programs and services of nonprofits throughout the region. San Diego Hunger Coalition partners with 500 local organizations, its CEO Alondra Alvarado said.

According to Alvarado, this year, San Diego Hunger Coalition plans to commit to more partnerships and reach out to current partners to update them on the latest data to guide their work.

"We are planning on being more strategic about the resources and partnerships we already have, and more intentional about creating collaboration," Alvarado said. "It's like a puzzle, trying to see which organization has which resources, and making sure that we connect them so they can exchange information"

One of San Diego Hunger Coalition's partners is JFS. JFS's main efforts to address increased costs of living include focusing on young families and older adults and adopting a "cash plus care" philosophy in its guaranteed income programming.

"Guaranteed [income programs] come very across the board, very cookie cutter," Toppel said. "We're saying, 'Okay, let's really work with people.' Some people – all they need is cash. Some people need cash plus transportation, plus some case management. So we really want to do that assessment."

San Diego Housing Federation CEO Stephen Russell agreed that an approach combining financial support with care is the future of nonprofit response. Both short- and long-term support are important, he said.

"Short-term is assistance – if people are hungry, food is the answer," Russell said. "Long-term is a home with a good, paying job and a sanitary place to prepare food... We're talking about flexible funding to help folks who are on the verge of homelessness. Sometimes a few hundred dollars can make the difference between staying housed or becoming homeless."



A family at an event held jointly by San Diego Food Bank and the Salvation Army. Photo courtesy of San Diego Food Bank

### Collaborative Responses

Beyond greater economic pressure for households in San Diego, local nonprofits saw a challenging year in 2025. In order to address community challenges while staying afloat themselves, cross-organizational collaboration has become important, Alvarado said.

Alvarado commended private foundations like Price Philanthropies and Prebys Foundation for hosting meetings with local nonprofits like San Diego Hunger Coalition to understand their needs as funding became challenging.

Both Price Philanthropies and Prebys Foundation, along with San Diego Foundation, formed the initiative United for San Diego in September of 2025, increasing their giving by \$70 million and establishing the San Diego Unity Fund to grant funds to local nonprofits providing immediate relief to those most in need.

"We [JFS] were grateful to get up some funding from, especially, Price Philanthropies," Toppel said. "I want to lift them up to look at how we partner cash supports, with our safe parking programs or initiatives like that."

The San Diego Food Bank will be forging additional partnerships in the coming year to address rising costs, its CEO Casey Castillo said.

"The numbers are going to continue to increase," Castillo said. "We, in study a few years ago with San Diego State University, found that a majority of those that we serve have a full time or part time job – 73% of respondents had a full time or part time job, and many have multiple jobs. So most of who we're serving, over 400,000 people a month, are working families. We need to meet them where they are."

In order to do that, Castillo said that San Diego Food Bank is adapting its hours to be flexible for working individuals, providing services after working hours or on weekends.

Community-wide support is integral to crisis response, Castillo said. That sentiment was punctuated by local nonprofits' response during the recent government shutdown. San Diego Food Bank held a mass food distribution at Snapdragon Stadium during the shutdown.

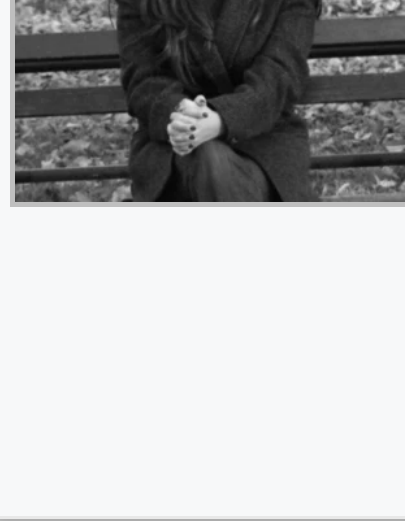
Castillo said the event reflected a larger state of affairs in the region and emphasized the importance of nonprofit support.

"I saw a van full of seniors that rode over together. There were families that were in cars. It were in cars on their last leg," Castillo said. "We've talked about the shutdown and the fact that that was a certainly an emergency. But the families that we serve on a daily basis are in an emergency at that time, whether it's during a shutdown or just on a Tuesday in January."

"We're grateful to be there for them, to be able to respond and that we continue to have community support to do that," he continued.

#### Madison Geering

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Born and raised in San Diego, Madison takes great pride in local storytelling. Her coverage at the San Diego Business Journal includes tourism, hospitality, nonprofits, education and retail. An alumna of San Diego State University's journalism program, she has written for publications including The San Diego Union-Tribune and The San Diego Sun. At the 2024 San Diego Press Club awards, Madison was recognized for her exemplary profile writing. She was also a speaker for the 2023 TEDx Conference at Bonita Vista High School. When she's not working on her next story, Madison can be found performing music at a local restaurant or on one of San Diego's many hiking trails.

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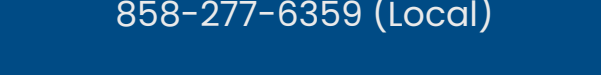
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