

SELF-SUFFICIENCY IN San Francisco Bay Area



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

The SSS is a budget of “bare bones” costs and tax credits for a given family. The included costs are:

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$62,450	\$73,964	18%
1 Adult with 1 school-age child	\$40,863	\$47,575	16%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,405	\$ 1,592	13%
Child Care	\$ 1,308	\$ 1,588	21%
Food	\$ 840	\$ 827	- 2%
Transportation	\$ 302	\$ 342	13%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 418	\$ 480	14%
Taxes**	\$ 862	\$ 1,147	33%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay 2008	Average Annual Pay 2010	An increase of:
\$58,432	\$59,580	2%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
5.5%	9.5%	72%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May 2008	In the month of May 2011	An increase of:
Total CalFresh Issued	\$ 21,328,455	\$ 45,721,342	114%
Number of Participants in CARE	320,129	436,598	36%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN Alameda County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

The SSS is a budget of “bare bones” costs and tax credits for a given family. The included costs are:

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$58,251	\$69,529	19%
1 Adult with 1 school-age child	\$37,402	\$43,206	16%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,216	\$ 1,366	12%
Child Care	\$ 1,283	\$ 1,617	26%
Food	\$ 902	\$ 863	- 5%
Transportation	\$ 232	\$ 265	14%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 396	\$ 456	15%
Taxes**	\$ 757	\$ 1,040	37%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay	Average Annual Pay	An increase of:
2008	2010	
\$58,666	\$61,185	4%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
6.1%	10.7%	75%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May	In the month of May	An increase of:
	2008	2011	
Total CalFresh Issued	\$ 8,557,882	\$ 17,125,279	100%
Number of Participants in CARE	109,364	149,179	36%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN Contra Costa County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

The SSS is a budget of “bare bones” costs and tax credits for a given family. The included costs are:

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$58,174	\$69,069	19%
1 Adult with 1 school-age child	\$38,167	\$44,174	16%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,281	\$ 1,455	13%
Child Care	\$ 1,253	\$ 1,573	25%
Food	\$ 902	\$ 863	- 5%
Transportation	\$ 193	\$ 206	6%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 396	\$ 455	14%
Taxes**	\$ 753	\$ 1,016	34%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay 2008	Average Annual Pay 2010	An increase of:
\$56,306	\$57,507	2%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
6.1%	10.6%	74%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May 2008	In the month of May 2011	An increase of:
Total CalFresh Issued	\$ 4,273,886	\$ 9,546,649	123%
Number of Participants in CARE	64,043	94,919	48%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN Marin County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

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- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$73,576	\$86,629	18%
1 Adult with 1 school-age child	\$48,018	\$55,866	16%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,808	\$ 2,006	10%
Child Care	\$ 1,541	\$ 1,783	15%
Food	\$ 752	\$ 826	9%
Transportation	\$ 340	\$ 397	16%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 477	\$ 546	14%
Taxes**	\$ 1,144	\$ 1,473	28%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay	Average Annual Pay	An increase of:
2008	2010	
\$56,106	\$56,128	0%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
4.7%	7.8%	66%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May	In the month of May	An increase of:
	2008	2011	
Total CalFresh Issued	\$ 571,338	\$ 1,356,651	137%
Number of Participants in CARE	11,236	15,892	41%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN Napa County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

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- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$57,728	\$68,558	19%
1 Adult with 1 school-age child	\$38,153	\$45,326	19%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,214	\$ 1,410	16%
Child Care	\$ 1,143	\$ 1,347	17%
Food	\$ 752	\$ 791	5%
Transportation	\$ 500	\$ 520	4%
Health Care	\$ 332	\$ 455	37%
Miscellaneous	\$ 394	\$ 452	14%
Taxes**	\$ 740	\$ 1,002	35%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay 2008	Average Annual Pay 2010	An increase of:
\$45,061	\$45,282	0%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
5.1%	8.8%	73%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May 2008	In the month of May 2011	An increase of:
Total CalFresh Issued	\$ 350,218	\$ 1,026,514	193%
Number of Participants in CARE	9,123	12,829	41%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN San Francisco County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

The SSS is a budget of “bare bones” costs and tax credits for a given family. The included costs are:

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$62,183	\$76,352	23%
1 Adult with 1 school-age child	\$40,433	\$48,261	19%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,444	\$ 1,728	19%
Child Care	\$ 1,400	\$ 1,770	26%
Food	\$ 911	\$ 826	- 10%
Transportation	\$ 90	\$ 144	60%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 417	\$ 492	17%
Taxes**	\$ 851	\$ 1,215	42%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay 2008	Average Annual Pay 2010	An increase of:
\$75,513	\$76,403	1%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
5.2%	8.8%	69%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May 2008	In the month of May 2011	An increase of:
Total CalFresh Issued	\$ 3,727,444	\$ 7,585,613	104%
Number of Participants in CARE	64,796	75,172	16%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN San Mateo County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

The SSS is a budget of “bare bones” costs and tax credits for a given family. The included costs are:

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$72,572	\$82,665	14%
1 Adult with 1 school-age child	\$48,363	\$53,664	11%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,780	\$ 1,916	7%
Child Care	\$ 1,439	\$ 1,733	20%
Food	\$ 911	\$ 826	- 10%
Transportation	\$ 256	\$ 330	28%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 472	\$ 525	11%
Taxes**	\$ 1,122	\$ 1,370	22%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay 2008	Average Annual Pay 2010	An increase of:
\$72,106	\$74,276	3%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
4.8%	8.3%	73%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May 2008	In the month of May 2011	An increase of:
Total CalFresh Issued	\$ 1,080,688	\$ 3,321,516	207%
Number of Participants in CARE	33,020	46,861	42%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.

SELF-SUFFICIENCY IN Solano County



The Self-Sufficiency Standard (SSS) measures the actual cost of living, on a county-by-county basis, accounting for different family sizes, ages of children, and local variations in costs.

The SSS is a budget of “bare bones” costs and tax credits for a given family. The included costs are:

- Housing
- Child Care
- Food
- Transportation
- Health Care
- Miscellaneous
- Taxes

For a family* of:	SSS in 2008 (annual):	SSS in 2011 (annual)	An increase of:
2 Adults with 1 pre-school and 1 school-age child	\$54,668	\$64,949	19%
1 Adult with 1 school-age child	\$35,503	\$42,529	20%

*The family types above show two family types of the 156 types calculated for the standard. The full standard, by county, can be found at <http://insightcced.org>.

Costs are increasing in key areas:

Monthly costs for family of four (2 adults with 1 pre-school and 1 school-age child) include:	In 2008:	In 2011:	An increase of:
Housing	\$ 1,090	\$ 1,263	15%
Child Care	\$ 1,099	\$ 1,292	17%
Food	\$ 752	\$ 791	5%
Transportation	\$ 500	\$ 534	6%
Health Care	\$ 333	\$ 452	35%
Miscellaneous	\$ 377	\$ 433	14%
Taxes**	\$ 668	\$ 911	36%

Source: Insight Center for Community Economic Development, 2008 and 2011 SSS. **Per Insight CCED, tax increase is primarily attributed to the rise in income required to meet the SSS.

However, individual pay isn't keeping pace:

Average Annual Pay 2008	Average Annual Pay 2010	An increase of:
\$45,264	\$46,280	2%

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages. Pulled on 9/27/11.

While unemployment increases:

2008 Annual Average	July 2011	An increase of:
6.8%	11.6%	71%

Source: California Employment Development Department, Labor Market Information. Pulled on 9/27/11.

Residents are increasingly using income supports like CalFresh and California Alternative Rates for Energy (CARE) to fill the gap:

	In the month of May 2008	In the month of May 2011	An increase of:
Total CalFresh Issued	\$ 2,766,999	\$ 5,759,120	108%
Number of Participants in CARE	28,547	41,746	46%

Source: California Department of Social Services, Report PG352. Pulled on 9/27/11; Low Income Oversight Board of the California Public Utilities Commission, Low Income Monthly Report Tables for PG&E.