



# The Bottom Line

Setting the Real Standard for Bay Area Working Families



United Way of the Bay Area

United Way of the Bay Area is committed to helping Bay Area working families increase their earnings, access work supports, and grow their savings in order to develop a financial safety net and become economically self-sufficient. Achieving economic self-sufficiency means not having to choose between the most basic needs—choosing between housing and health care, or between child care and food.

Each day, hundreds of thousands of Bay Area families struggle with these choices because their incomes are simply insufficient to pay for basic household costs for themselves and their children. Where do they turn? Although some low-wage workers do utilize public programs like subsidized food and child care, these programs are structured to be emergency assistance. Other low-wage workers are in the double bind of earning too much to qualify for public assistance, but too little to cover those costs out of pocket. Eligibility for many assistance programs is based on the Federal Poverty Level, which measures only the cost of food multiplied by three. The Federal Poverty Level simply no longer adequately represents the cost of living for today's working parents, who must pay for not only food but also child care, housing, transportation, and health care.

Thirty-five states have responded to this gap by researching and developing a new bottom line, the Self-Sufficiency Standard. The Self-Sufficiency Standard measures the actual cost of living on a county-by-county basis, including costs of transportation, taxes, child care, housing, food, and health care. The Standard is an improvement on the Federal Poverty Level because it accounts for variations in family size, ages of children and local variations in costs.

United Way of the Bay Area partnered with Dr. Diana Pearce of the Center for Women's Welfare at the University of Washington, the National Economic Development and Law Center, and Wider Opportunities for Women to produce this report on the San Francisco Bay Area, "The Bottom Line: Setting the Real Standard for Bay Area Working Families." Nine counties are profiled, showing the monthly expenses for families of various sizes and the number of families who are not earning enough to cover these expenses (for complete data lists for all family types, go to [www.uwba.org](http://www.uwba.org)). The report also describes how some local nonprofits are using the Standard to help increase economic self-sufficiency and proven strategies that improve the lives of low-wage workers. The nonprofits highlighted in this report are helping families move toward economic self-sufficiency by challenging some of the complex factors that prevent families from moving out of poverty.

## **How much does it cost to live in the Bay Area?**

Families living in the San Francisco Bay Area pay more for basic household needs than any other region of the state. In general, a single adult with no children needs to earn a full-time minimum wage of \$11 per hour in most Bay Area counties, with the largest expense being housing (up to 60% of their income in some counties). Adding just one young child to the family almost doubles the income needed, with child care accounting for much of the increase. Even in two-parent families with children, assuming both parents work full-time, each parent must earn between \$11 and \$18 per hour to support the family.

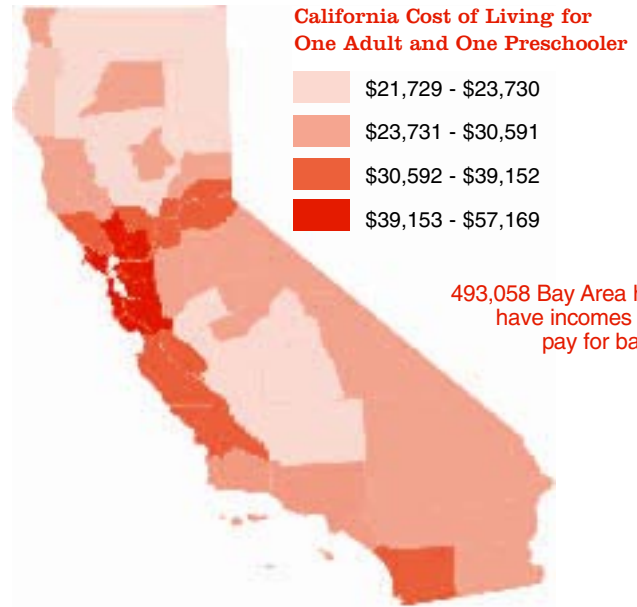
## **Can Bay Area families afford these higher costs of living?**

The skyrocketing cost of living is leaving many Bay Area working families behind. We found that one in four Bay Area households (24.7%) have incomes too low to meet their basic needs.

- The percentage of households below the Standard varies considerably by county, ranging from a low of 21.7% in San Mateo County to a high of 29.7% in Solano County.
- Although the county with the largest overall percentage of households with incomes below the Standard is Solano, the largest absolute number of households with insufficient income is in Santa Clara County, with over 120,000 households with insufficient income.
- The highest concentrations of households with incomes below the Standard (36% or more of households) are in North, East, and West Oakland, and Emeryville (Alameda County); Richmond, San Pablo, Antioch, BayPoint and Pittsburg (Contra Costa County); Bayview-Hunters Point, South of Market, and Potrero (San Francisco City and County); and Central and East San Jose (Santa Clara County). For more detail on the variations among neighborhoods, visit [www.uwba.org](http://www.uwba.org).

Note on Methodology: This report uses 2000 Census Data. This analysis excludes households and individuals who were elderly (over 65) and/or disabled, as the Self-Sufficiency Standard is designed to measure income adequacy for families who are traditionally “working-age” adults. Although many disabled and elderly people do in fact work, the Self-Sufficiency Standard does not take into account the extra costs associated with these groups, and as such is not the best measure of income adequacy for elderly and disabled individuals.

# Nine Counties in Perspective



493,058 Bay Area households have incomes too low to pay for basic needs

Bay Area Self-Sufficiency Standard Hourly Wage, by Family Type and County

County	Adult	Adult + infant	Adult + preschooler	Adult + preschooler, schoolage	Adult + schoolage, teenager	Adult infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Alameda	\$11.00	\$19.29	\$20.95	\$26.96	\$17.31	\$37.21	\$14.05 per adult	\$12.74 per adult
Contra Costa	\$11.00	\$19.29	\$20.22	\$26.12	\$17.66	\$36.79	\$13.70 per adult	\$12.57 per adult
Marin	\$13.90	\$23.54	\$24.79	\$32.22	\$20.97	\$43.78	\$16.47 per adult	\$14.88 per adult
Napa	\$10.76	\$18.83	\$19.75	\$26.24	\$16.72	\$35.92	\$14.50 per adult	\$13.08 per adult
San Francisco	\$13.26	\$24.28	\$23.79	\$32.78	\$20.67	\$44.70	\$16.37 per adult	\$14.27 per adult
San Mateo	\$13.22	\$24.01	\$23.45	\$32.13	\$20.58	\$44.04	\$16.08 per adult	\$14.06 per adult
Santa Clara	\$15.44	\$24.79	\$27.07	\$34.36	\$22.64	\$46.18	\$17.79 per adult	\$16.39 per adult
Solano	\$10.77	\$17.31	\$19.78	\$24.61	\$16.74	\$34.07	\$13.74 per adult	\$13.09 per adult
Sonoma	\$10.56	\$18.61	\$17.78	\$23.60	\$15.47	\$31.08	\$13.25 per adult	\$11.37 per adult

# Redefining Poverty

## The Federal Poverty Level and The Self-Sufficiency Standard

### How Do They Compare?

#### Federal Poverty Level

- ▶ Based on the cost of food in the 1960's, updated only for inflation.
- ▶ Implies a two-parent family with a stay-at-home mom.
- ▶ Does not fluctuate to incorporate needs of children of different ages.
- ▶ The same whether one lives in Mississippi or Manhattan, does not vary by geographic location.

#### The Self-Sufficiency Standard

- ▶ Based on cost of housing, child care, food, health care, transportation, miscellaneous costs and taxes.
- ▶ Calculates expenses of a family in which all adults work, varying by family size.
- ▶ Fluctuates according to varying costs of children by age, particularly child care costs.
- ▶ Varies geographically by county.

#### How the California

#### Self-Sufficiency Standard is Calculated

- ✓ The data is collected and calculated using standardized or equivalent methodology
- ✓ Does not include public subsidies such as welfare, food stamps or child care assistance, or private subsidies such as receiving free babysitting from a relative or visiting a food pantry
- ✓ Calculated by county for 70 different family types
- ✓ Data comes from scholarly or credible sources such as the U.S. Bureau of the Census, U.S. Department of Housing and Urban Development (HUD), USDA's Low-Cost Food Plan, and the California Department of Education
- ✓ Statistics are age and/or geographically specific where appropriate

### Why It Matters:

#### The Safety-Net Gap

Why does the difference between the Federal Poverty Level (FPL) and the Self-Sufficiency Standard matter? This immense gap between a "poverty-level" income and the income that people actually need to live affects the working families in a number of ways. For instance, when the FPL is used as a measure of need, we end up finding that a smaller proportion of people are in need than would be revealed using a more realistic measure like the Self-Sufficiency Standard. Using a standard based on the actual costs families face results in the discovery that a higher – and more accurate – number of people have income too low to pay for basic necessities. Additionally, many public programs designed to help struggling families use the FPL (or a percentage of it) to determine eligibility for benefits. As a result, many individuals who are working at low wages – above the FPL but below the Self-Sufficiency Standard – earn too much to qualify for benefits such as food stamps, subsidized housing and child care, while they are not able to afford these basic needs at the regular market rate.

#### Santa Clara Case Study

A single mother in Santa Clara County with two children, ages 3 and 10 has a full-time job in the retail sector earning \$12.50 per hour. Her monthly income is \$2000, which is almost 200% of the Federal Poverty Level for a family of three. Her income level is too high for her to qualify for CalWORKs, Medi-Cal, and Food Stamps, yet it is still less than half of what it costs to meet all of her basic needs, such as housing, food, transportation and health care, in Santa Clara County. She only qualifies for limited public subsidies such as Section 8 Housing and Healthy Families, a program for children who fall into this gap. (Source: *Working Partnerships*)

The Bottom Line: While she does not live in poverty according to the Federal Poverty Level, the market rates for her basic needs are far higher than her wages. This dangerous gap in the safety-net is increasing with the rising cost of living in the Bay Area.

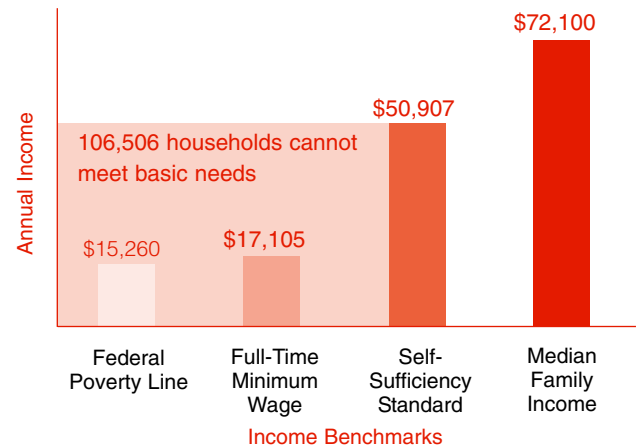
#### The bar graphs in the following county pages use the following methodology:

- ✓ Federal Poverty Level is \$15,260 for a family of three in 2003.
- ✓ We calculated the full time minimum wage of \$6.75 (\$8.50 for San Francisco) for one working adult 2080 hours per year (52 weeks, 40 hours per week) including taxes and tax credits.
- ✓ The Self-Sufficiency Standard in the bar graph is for a family with one adult, a preschooler and a schoolaged child for that county for 2003.
- ✓ The median family income is based on the U.S. Department of Housing and Urban Development standard for a family of three for 2003.

For more information and the full California Self-Sufficiency Standard Report, please visit [www.uwba.org](http://www.uwba.org) or [www.nedlc.org](http://www.nedlc.org).

# Alameda

Income Benchmark Comparison for a Family of Three



The Self-Sufficiency Standard for Alameda County

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$1132	\$1420	\$1420	\$1420	\$1420	\$1947	\$1420	\$1420
Child Care	\$0	\$758	\$919	\$1319	\$400	\$2077	\$1677	\$1319
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$60	\$60	\$60	\$60	\$60	\$60	\$120	\$120
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$144	\$269	\$287	\$342	\$258	\$479	\$397	\$367
Taxes	\$352	\$579	\$665	\$745	\$430	\$1636	\$843	\$709
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$138	-\$133	-\$267	-\$227	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$11.00</b>	<b>\$19.29</b>	<b>\$20.95</b>	<b>\$24.10</b>	<b>\$17.31</b>	<b>\$37.21</b>	<b>\$14.05 per adult</b>	<b>\$12.74 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$1,937</b>	<b>\$3,395</b>	<b>\$3,687</b>	<b>\$4,242</b>	<b>\$3,046</b>	<b>\$6,550</b>	<b>\$4,944</b>	<b>\$4,484</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$23,240</b>	<b>\$40,736</b>	<b>\$44,242</b>	<b>\$50,907</b>	<b>\$36,557</b>	<b>\$78,595</b>	<b>\$59,328</b>	<b>\$53,808</b>

## The Bottom Line: Making Ends Meet

### Alameda County Household Income

#### How Does it Measure Up?

**24.9%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**75.1%** earn enough to meet their basic needs

#### A Closer Look

Alameda County's poorest areas include East Oakland, in which 54.0% earn less than the Standard, and West Oakland, North Oakland, and Emeryville, in which 39.3% earn less than the Standard.

#### What's Working:

##### Women's Initiative for Self-Employment

Women's Initiative trains individuals to be microentrepreneurs by starting their own very small businesses, such as catering, landscaping, professional services or product-based businesses.

The organization provides classes in business management, developing written business plans and financial education, as well as peer support groups and personal coaching for low-income women in San Francisco and Alameda Counties. Women's Initiative has developed an innovative system of evaluation that incorporates the Self-Sufficiency Standard to measure clients' progress out of poverty. Here's what they found:

- ▶ Nearly 50% of Women's Initiative participants achieved self-sufficient incomes within 18 months of completing the program. Only 7% had self-sufficient incomes when they started the program.
- ▶ Between 2000 and 2002, overall poverty rates in the U.S. increased, while poverty rates for Women's Initiative clients decreased.

For more information on Women's Initiative for Self Employment, please contact Kelly Saturno, Grants and Communications Associate at 415-241-2058 or [ksaturno@womensinitiative.org](mailto:ksaturno@womensinitiative.org).

On-the-spot "Massage at Work" (right) can be reached at [www.onthespotmassage.com](http://www.onthespotmassage.com) or at 415-641-3460 x2058.

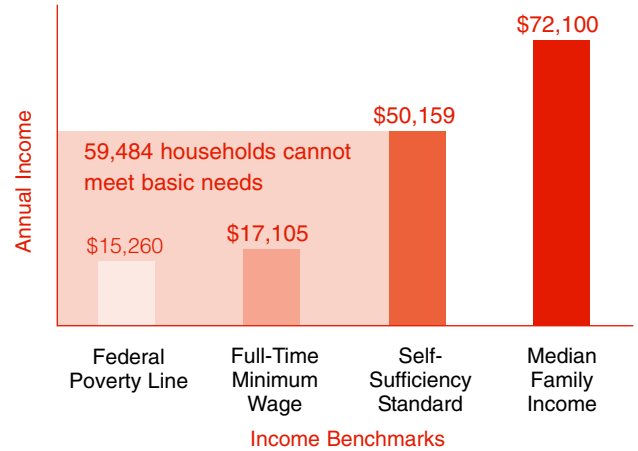


"At Women's Initiative, I gained better parenting and business skills. I learned the pitfalls of not following through and came to see most, if not all business interactions, as 'customer service.' Their marketing training taught me how to plan and stay within my budget. I really am excited at the thought of my story inspiring other women to have hope and inspiration to live their dream!"

– Shoshana Frumkin, former welfare recipient and founder of On-the-spot "Massage at Work," a company that provides on site chair massage at workplaces throughout the Bay Area

# Contra Costa

Income Benchmark Comparison for a Family of Three



The Self-Sufficiency Standard for Contra Costa County

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$1132	\$1420	\$1420	\$1420	\$1420	\$1947	\$1420	\$1420
Child Care	\$0	\$758	\$840	\$1280	\$440	\$2038	\$1598	\$1280
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$60	\$60	\$60	\$60	\$60	\$60	\$120	\$120
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$144	\$269	\$279	\$338	\$262	\$475	\$389	\$364
Taxes	\$352	\$579	\$626	\$725	\$445	\$1604	\$807	\$691
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$138	-\$136	-\$267	-\$225	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$11.00</b>	<b>\$19.29</b>	<b>\$20.22</b>	<b>\$23.75</b>	<b>\$17.66</b>	<b>\$36.79</b>	<b>\$13.70 per adult</b>	<b>\$12.57 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$1,937</b>	<b>\$3,395</b>	<b>\$3,559</b>	<b>\$4,180</b>	<b>\$3,108</b>	<b>\$6,475</b>	<b>\$4,821</b>	<b>\$4,423</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$23,240</b>	<b>\$40,736</b>	<b>\$42,705</b>	<b>\$50,159</b>	<b>\$37,299</b>	<b>\$77,702</b>	<b>\$57,856</b>	<b>\$53,082</b>



## The Bottom Line: Making Ends Meet

### Contra Costa County Household Income

#### How Does it Measure Up?

**21.4%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**78.6%** earn enough to meet their basic needs

#### A Closer Look

Contra Costa County's poorest areas include Richmond and San Pablo, in which 42.3% earn less than the Standard, and Pittsburg, Antioch, and Bay Point, in which 36.3% earn less than the Standard.

#### What's Working:

##### OPTIC

Opportunities for Technology Information Careers (OPTIC) helps participants reach economic self-sufficiency by addressing all of the barriers that stand between them and career-track employment. Responding to the local demand for workers with strong technical and computer skills, OPTIC trains and then employs participants as part of the OPTIC DataWorks social enterprise, while they seek permanent employment. The staff recruits unemployed and under-employed Contra Costa County residents with a strong desire for change and economic independence. The full-time program integrates computer training, life skills, paid experience, peer networking, case management, mental health services, and alumni follow-up. With new skills and confidence, over 80% of OPTIC's alumni are employed 18 months after leaving the program, with jobs averaging \$13 an hour.

OPTIC uses the Self-Sufficiency Standard to determine whether participants are on a path where they will actually earn enough to support themselves and their families. In partnership with United Way of the Bay Area, OPTIC evaluates how well their participants are doing by comparing their earnings against both the Standard and their actual expenses. The counselors also keep the Standard in mind when advising participants about employment options and actual offers of employment.

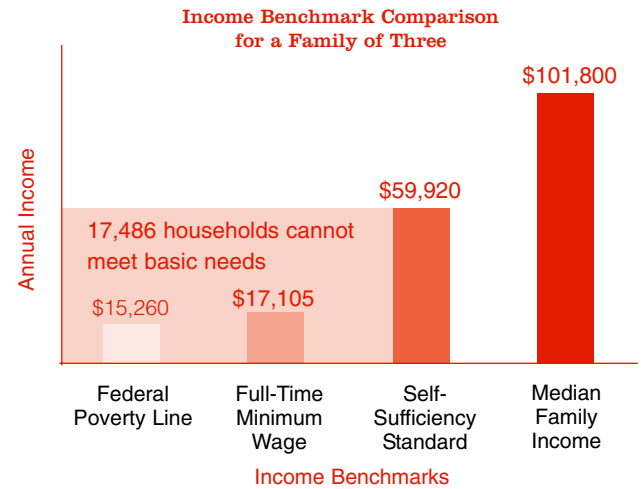
For more information on OPTIC, please visit [www.optic-cc.org](http://www.optic-cc.org) or call 925-776-1133.



"This was the biggest opportunity for me. OPTIC gave me self-confidence and brought out the best in me. I'm able to pay the bills ahead of time, have extra money in my pocket, and do the things I couldn't afford. It makes me want to strive more to do what I've always wanted to do. I love people, and I can't see myself at home anymore. I want to show that a person in a wheelchair can live a normal life like anyone else."

- Janet Brown, single mother,  
former Social Security Income recipient,  
and participant in the OPTIC program.  
She is now employed full-time.

# Marin



**The Self-Sufficiency Standard for Marin County**

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$1405	\$1775	\$1775	\$1775	\$1775	\$2435	\$1775	\$1775
Child Care	\$0	\$823	\$930	\$1333	\$403	\$2156	\$1753	\$1333
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$120	\$120	\$120	\$120	\$120	\$120	\$239	\$239
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$177	\$316	\$329	\$385	\$300	\$541	\$452	\$416
Taxes	\$496	\$795	\$873	\$1024	\$606	\$2133	\$1093	\$924
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$133	-\$133	-\$267	-\$217	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$13.90</b>	<b>\$23.54</b>	<b>\$24.79</b>	<b>\$28.37</b>	<b>\$20.97</b>	<b>\$43.78</b>	<b>\$16.47 per adult</b>	<b>\$14.88 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$2,447</b>	<b>\$4,143</b>	<b>\$4,363</b>	<b>\$4,993</b>	<b>\$3,691</b>	<b>\$7,706</b>	<b>\$5,799</b>	<b>\$5,237</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$29,367</b>	<b>\$49,717</b>	<b>\$52,352</b>	<b>\$59,920</b>	<b>\$44,297</b>	<b>\$92,468</b>	<b>\$69,585</b>	<b>\$62,841</b>

## The Bottom Line: Making Ends Meet

### Marin County Household Income

#### How Does it Measure Up?

**22.3%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**77.7%** earn enough to meet their basic needs

#### A Closer Look

Marin County's poorest areas include Novato and West Marin in which 23.6% earn less than the Standard.

#### What's Working:

##### Marin Head Start

Marin Head Start, a program of Community Action Marin, is a child and family development program that operates throughout Marin County, serving more than 350 eligible children and their families each year. The goal of Head Start is two-pronged: for children to achieve social competency that will lead to success in school and for families to move toward self-sufficiency.

Marin County has both the highest average child care cost and the lowest proportion of subsidized child care slots in the Bay Area. Availability of quality, affordable child care has far-reaching effects for families. Child care has been proven to enhance child development with long-term impact that can carry into adulthood. Access to child care also has significant impact on parents' ability to obtain employment or job training.

Eligibility for Head Start, the largest subsidized child care program in Marin County, is based on the Federal Poverty Level. Many parents find themselves in a double-bind: they earn too much to qualify for Head Start (more than \$18,850), but not enough to afford child care at market rates. This leaves many children without access to critical early education, which can affect their cognitive development and academic success later in life, as well as limit employment options for parents.

For Marin County families that qualify for Head Start, Family Advocates work directly with parents to set long-term and short-term family goals to put them on the road to self-sufficiency. The Family Advocates use the Self-Sufficiency Standard to help families look at their needs and financial goals more realistically as well as track progress.

For more information on Marin Head Start visit [www.camarin.org](http://www.camarin.org) or call 415-883-3791.

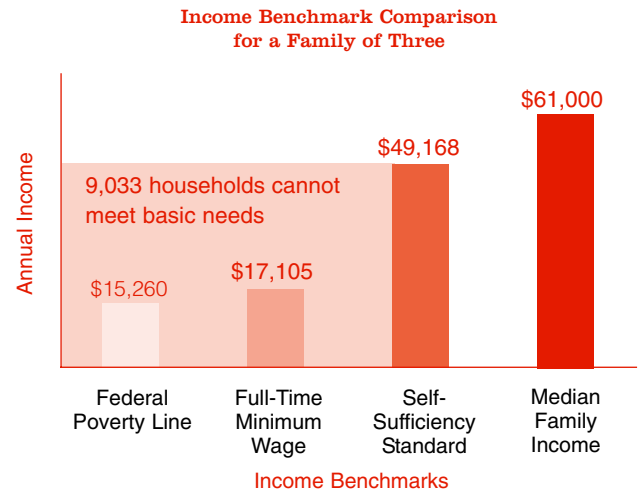


*Head Start Family, father Freddy and son Didier*

"Self-sufficiency requires a holistic and comprehensive approach to family needs that builds on existing family strengths and works with greater community to support all children and families. Marin Head Start, with the help of United Way's Self Sufficiency Initiative, is able to provide opportunities in Marin for children, families and communities to work together to the benefit of all."

- Kay Wernert, Director  
Marin Head Start

# Napa



**The Self-Sufficiency Standard for Napa County**

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$920	\$1121	\$1121	\$1121	\$1121	\$1557	\$1121	\$1121
Child Care	\$0	\$823	\$900	\$1340	\$440	\$2163	\$1723	\$1340
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$245	\$251	\$251	\$251	\$251	\$251	\$481	\$481
Health Care	\$66	\$178	\$190	\$209	\$228	\$216	\$235	\$247
Miscellaneous	\$141	\$264	\$274	\$333	\$251	\$467	\$407	\$375
Taxes	\$340	\$550	\$601	\$699	\$405	\$1537	\$887	\$742
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$138	-\$136	-\$267	-\$227	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$10.76</b>	<b>\$18.83</b>	<b>\$19.75</b>	<b>\$23.28</b>	<b>\$16.72</b>	<b>\$35.92</b>	<b>\$14.50 per adult</b>	<b>\$13.08 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$1,895</b>	<b>\$3,314</b>	<b>\$3,477</b>	<b>\$4,097</b>	<b>\$2,942</b>	<b>\$6,322</b>	<b>\$5,102</b>	<b>\$4,604</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$22,734</b>	<b>\$39,770</b>	<b>\$41,718</b>	<b>\$49,168</b>	<b>\$35,307</b>	<b>\$75,864</b>	<b>\$61,228</b>	<b>\$55,254</b>

## The Bottom Line: Making Ends Meet

### Napa County Household Income

#### How Does it Measure Up?

**26.5%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**73.5%** earn enough to meet their basic needs

#### A Closer Look

Out of a total of 34,102 working-age, non-disabled households in Napa County, there are 9,033 households which earn less than the Self-Sufficiency Standard.



#### What's Working:

##### Cope Family Center

Since 1972, Cope Family Center has existed to promote healthy families in Napa County and reduce the incidence of child abuse and neglect. Cope Family Center's Family Economic Success (FES) Program was founded in partnership with First 5 Napa County in January 2004. The FES Program helps families reach financial security through three main programs:

##### ► Financial Education & Access to Financial Institutions

Through the ten-week Money Smart curriculum developed by FDIC, parents gain knowledge of the basics of family finances. Families are given the opportunity to open savings accounts and begin the first steps towards asset development.

##### ► Volunteer Income Tax Assistance (VITA) Clinic

Often, families are not able to access tax credits due to them because of complex application processes and the high cost of tax preparation services. Cope staff and volunteers, trained by the IRS, walk families through the process of filing for the Earned Income Tax Credit and other applicable tax credits.

##### ► Resource & Referral

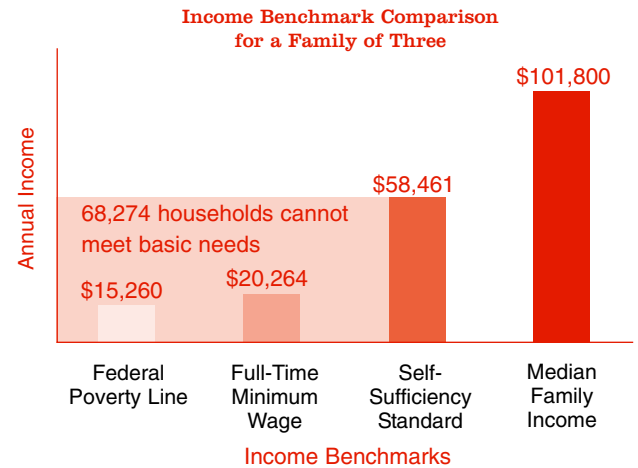
Through a guided referral system, families access a myriad of community services such as health insurance, child care subsidies, Women, Infants and Children (WIC) Program, food stamps, CalWorks, school food programs, child support and affordable housing and entitlements of which they may not have been aware.

In the first year of the program, Cope Family Center graduated 22 clients from Money Smart, processed income tax returns for 52 families, and generated over \$120,000 in returns and linked numerous families with additional subsidy programs. For more information please contact Michele Grupe, Development Manager at 707-252-1123 x115, or visit their website at [www.copefamilycenter.org](http://www.copefamilycenter.org).

“When I was eighteen, I started receiving credit cards in the mail. Without any education in how to save money, handle credit, or manage a bank account, I looked at them as 'free money.' By the time I was 22, I had racked up \$13,000 in debt. Through the Money Smart classes, I was able to learn how open a bank account, make a budget that I could stick to and learn how to start paying down my debt. Now I have one consolidated payment, and I've opened bank accounts for myself and my two children. This class has given me hope and the tools I need to make a future for my family.”

- Tiffany Bates, mother of three,  
Money Smart graduate and  
Family Economic Success Volunteer

# San Francisco



**The Self-Sufficiency Standard for San Francisco City and County**

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$1405	\$1775	\$1775	\$1775	\$1775	\$2435	\$1775	\$1775
Child Care	\$0	\$975	\$900	\$1340	\$440	\$2315	\$1875	\$1340
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$45	\$45	\$45	\$45	\$45	\$45	\$90	\$90
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$170	\$324	\$319	\$378	\$296	\$550	\$449	\$402
Taxes	\$466	\$840	\$812	\$977	\$594	\$2213	\$1087	\$867
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$133	-\$133	-\$267	-\$217	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$13.26</b>	<b>\$24.28</b>	<b>\$23.79</b>	<b>\$27.68</b>	<b>\$20.67</b>	<b>\$44.70</b>	<b>\$16.37 per adult</b>	<b>\$14.27 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$2,334</b>	<b>\$4,273</b>	<b>\$4,187</b>	<b>\$4,872</b>	<b>\$3,638</b>	<b>\$7,868</b>	<b>\$5,763</b>	<b>\$5,023</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$28,012</b>	<b>\$51,275</b>	<b>\$50,239</b>	<b>\$58,461</b>	<b>\$43,658</b>	<b>\$94,411</b>	<b>\$69,158</b>	<b>\$60,274</b>

## The Bottom Line: Making Ends Meet

### San Francisco County Household Income

#### How Does it Measure Up?

**26.2%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**73.8%** earn enough to meet their basic needs

#### A Closer Look

San Francisco's poorest areas include Bayview Hunters Point, in which 46% earn less than the Standard, and South of Market and Potrero Hill, in which 42.4% earn less than the Standard.

#### What's Working:

##### Local 2 Support Training Employment Program

Support Training Employment Program (STEP) is an English-language and vocational training program of the Local 2 of the Hotel Employees and Restaurant Employees (HERE) Union and San Francisco Central Labor Council, with support from United Way of the Bay Area. STEP helps HERE Union employees improve their English-language skills and marketable job skills. In addition, the program provides emergency assistance, including COBRA health insurance payments for workers who do not work enough shifts to qualify for the employer-paid health benefits. The STEP Peer Organizers use the Self-Sufficiency Standard to advise members on the monthly income needed to live in San Francisco depending on their family size, and to measure workers' progress toward their financial goals.

Since 1998, Yueh Feng Ho has supported her entire family by working as a housekeeper in a hotel. After September 11th, the tourism industry slowed down and so did her number of shifts. Yueh found STEP and enrolled in their English-language and vocational training classes. She earned an employer-recognized certificate, which now qualifies her to work in food and beverage. The hotel restaurant where she received the training recently hired her. Not only will she earn more, but the added hours will also qualify her for the Union's health insurance, pension, and elder/child care benefits.

For more information on STEP, please contact Felix Fuentes at 415-252-0508.

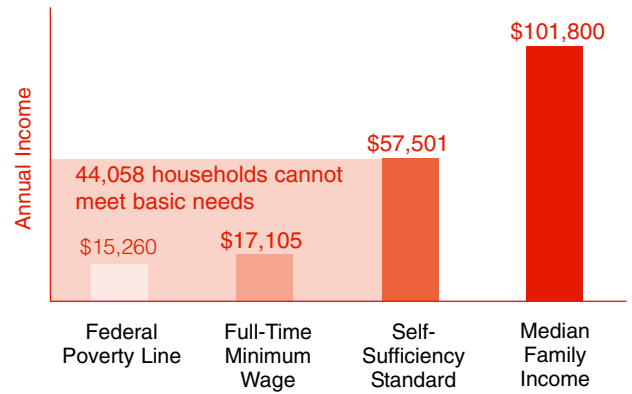


"After September 11th, the hotel business slowed down and I had fewer and fewer weekly house-keeping shifts. My family's income was shrinking. Through STEP, I learned new job skills. Now I have more options - I can work as a housekeeper or a busser!"

- Yueh Feng Ho, HERE Local 2 Member  
and Hotel Employee

# San Mateo

Income Benchmark Comparison for a Family of Three



Income Benchmarks

The Self-Sufficiency Standard for San Mateo County

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$1405	\$1775	\$1775	\$1775	\$1775	\$2435	\$1775	\$1775
Child Care	\$0	\$953	\$868	\$1303	\$435	\$2256	\$1821	\$1303
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$40	\$40	\$40	\$40	\$40	\$40	\$80	\$80
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$169	\$322	\$315	\$374	\$295	\$543	\$443	\$397
Taxes	\$463	\$822	\$794	\$943	\$588	\$2159	\$1054	\$844
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$133	-\$133	-\$267	-\$217	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$13.22</b>	<b>\$24.01</b>	<b>\$23.45</b>	<b>\$27.23</b>	<b>\$20.58</b>	<b>\$44.04</b>	<b>\$16.08 per adult</b>	<b>\$14.06 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$2,326</b>	<b>\$4,226</b>	<b>\$4,128</b>	<b>\$4,792</b>	<b>\$3,622</b>	<b>\$7,751</b>	<b>\$5,659</b>	<b>\$4,948</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$27,911</b>	<b>\$50,709</b>	<b>\$49,536</b>	<b>\$57,501</b>	<b>\$43,459</b>	<b>\$93,009</b>	<b>\$67,911</b>	<b>\$59,382</b>



## The Bottom Line: Making Ends Meet

### San Mateo County Household Income

#### How Does it Measure Up?

**21.7%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**78.3%** earn enough to meet their basic needs

#### A Closer Look

San Mateo County's poorest areas include South San Francisco, San Bruno, and Brisbane, in which 26% live below the Standard, and Menlo Park, East Palo Alto, and North Fair Oaks, where 26.1% live below the Standard.

#### What's Working:

##### San Mateo Central Labor Council Community Services Program

The San Mateo County Central Labor Council Community Services program, a partnership with United Way of the Bay Area, is a source of help for displaced workers and low-income families in San Mateo County. In response to the economic turmoil of 2001-2003, they have connected thousands of displaced workers to training, employment, health care, food and hardship funds to meet immediate needs and create long-term financial stability.

Through job training, many former airline mechanics, security screeners, hospitality, customer service representatives and other workers are beginning new careers in biotechnology and health. More than 426 displaced workers enrolled in re-training and 250 workers have graduated with certificates in Biotech, Central Supply, Pharmacy Technician, Certified Nurses Assistant and other programs.

The final link to self-sufficiency for displaced and low-income workers is a good job, characterized by good wages, benefits and continual upward mobility through industry-relevant training.

Leonora Magallanes supported herself and her teenage daughter on her income as a Security Screener at San Francisco International Airport until 2002. When she was laid off, she turned to the Labor Council program for help. She received food and financial assistance, enrolled in a healthcare program and completed the PeninsulaWorks C.N.A. training program. She now has a new career as a Certified Nurse Assistant and has steady income and healthcare coverage for herself and her daughter.

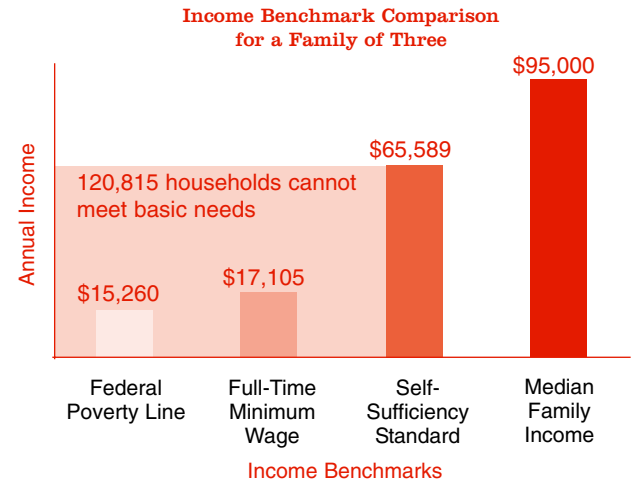
For more information on the San Mateo Central Labor Council call 650-341-7711.



"I would not be able to stand on my feet again without the guidance and support of the San Mateo County Central Labor Council. No other agency gave us all the services we needed. They gave us displaced workers food every month plus the right information to get back on our feet. I now have health care for myself and my daughter, and with my new training, I have a new career!"

- Leonora Magallanes,  
who completed the  
PeninsulaWorks C.N.A.  
training program and  
now has a new career  
as a Certified Nurse Assistant

# Santa Clara



**The Self-Sufficiency Standard for Santa Clara County**

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$1475	\$1821	\$1821	\$1821	\$1821	\$2496	\$1821	\$1821
Child Care	\$0	\$795	\$988	\$1423	\$435	\$2218	\$1783	\$1423
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$222	\$228	\$228	\$228	\$228	\$228	\$438	\$438
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$195	\$329	\$351	\$409	\$319	\$564	\$480	\$450
Taxes	\$577	\$876	\$1041	\$1228	\$694	\$2330	\$1252	\$1088
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$133	-\$133	-\$267	-\$217	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$15.44</b>	<b>\$24.79</b>	<b>\$27.07</b>	<b>\$31.06</b>	<b>\$22.64</b>	<b>\$46.18</b>	<b>\$17.79 per adult</b>	<b>\$16.39 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$2,718</b>	<b>\$4,362</b>	<b>\$4,764</b>	<b>\$5,466</b>	<b>\$3,985</b>	<b>\$8,128</b>	<b>\$6,260</b>	<b>\$5,769</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$32,614</b>	<b>\$52,350</b>	<b>\$57,169</b>	<b>\$65,589</b>	<b>\$47,815</b>	<b>\$97,537</b>	<b>\$75,125</b>	<b>\$69,226</b>

## The Bottom Line: Making Ends Meet

### Santa Clara County Household Income

#### How Does it Measure Up?

**25.4%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**74.6%** earn enough to meet their basic needs

#### A Closer Look

Santa Clara County's poorest areas include East San Jose in which 55% earn less than the Standard and Central San Jose, where 42.1% earn less than the Standard.

#### What's Working:

##### Working Partnerships USA

Working Partnerships USA was formed in 1995 to examine specific economic challenges faced disproportionately by women in the Silicon Valley workforce, and to recommend policy changes to address their real needs. Today, Working Partnerships is a unique collaboration among labor unions, religious groups, educators, United Way Silicon Valley, and other community-based organizations that craft innovative solutions to economic problems.

Working Partnerships USA's Cardea Project examines specific economic challenges faced by women: the combination of women's lower incomes, the high cost of living, and a weakening social safety net. Working Partnerships is surveying low-income women on their economic needs and registering them to vote, advocating with the County to find ways to generate local revenue that can support safety-net programs, and working to make relevant data available to local government on these issues.

By coupling economic research and policy development with organizing, advocacy and public education, Working Partnerships has succeeded in:

- ▶ Winning passage of one of the strongest "Living Wage" ordinances in the U.S.
- ▶ Enacting the Santa Clara County Children's Health Initiative, America's first universal health system for children, insuring over 50,000 children thus far
- ▶ Launching a community-wide initiative to increase the availability of affordable housing in Silicon Valley
- ▶ Expanding the accountability of corporate recipients of public subsidies

Working Partnerships USA-Union Community Resources is a partner agency of United Way Silicon Valley. For more information, visit <http://www.wpusa.org/> or call 408-269-7872.

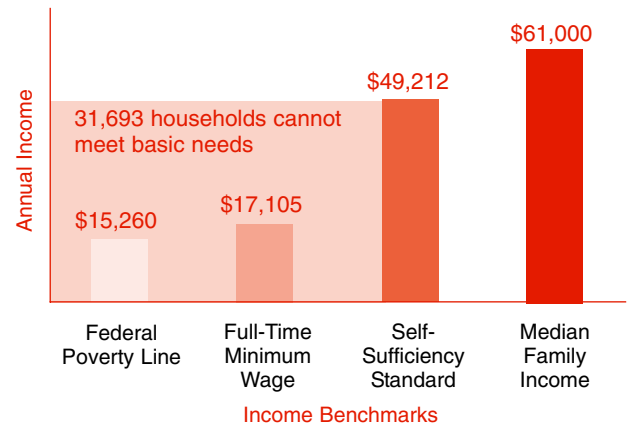


"Working Partnerships USA was glad to work closely with the Santa Clara County Office of Women's Advocacy on The Cardea Project, which so powerfully demonstrates the ways in which women are disproportionately impacted by the bad economy. This issue is fundamentally an issue of social justice - so we're proud to have provided convincing evidence that this disparity needs to be addressed."

– Phaedra Ellis-Lamkins, Executive Director  
Working Partnerships USA

# Solano

**Income Benchmark Comparison for a Family of Three**



**The Self-Sufficiency Standard for Solano County**

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$920	\$1121	\$1121	\$1121	\$1121	\$1557	\$1121	\$1121
Child Care	\$0	\$650	\$900	\$1340	\$440	\$1990	\$1550	\$1340
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$245	\$251	\$251	\$251	\$251	\$251	\$481	\$481
Health Care	\$67	\$182	\$194	\$212	\$232	\$220	\$239	\$250
Miscellaneous	\$141	\$247	\$274	\$333	\$252	\$450	\$390	\$376
Taxes	\$339	\$473	\$601	\$699	\$405	\$1397	\$808	\$742
Tax Credits (Child, Child Care, Earned Income)	\$0	\$-143	\$-136	\$-267	\$-227	\$-350	\$-267	\$-267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$10.77</b>	<b>\$17.31</b>	<b>\$19.78</b>	<b>\$23.30</b>	<b>\$16.74</b>	<b>\$34.07</b>	<b>\$13.74 per adult</b>	<b>\$13.09 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$1,895</b>	<b>\$3,046</b>	<b>\$3,481</b>	<b>\$4,101</b>	<b>\$2,946</b>	<b>\$5,996</b>	<b>\$4,837</b>	<b>\$4,608</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$22,739</b>	<b>\$36,549</b>	<b>\$41,767</b>	<b>\$49,212</b>	<b>\$35,352</b>	<b>\$71,947</b>	<b>\$58,045</b>	<b>\$55,295</b>

## The Bottom Line: Making Ends Meet

### Solano County Household Income

#### How Does it Measure Up?

**29.7%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**70.3%** earn enough to meet their basic needs

#### A Closer Look

Solano County's poorest areas include Vallejo and Benicia, where 30.3% earn less than the Standard, and Fairfield and Suisin City, where 30.7% earn less than the Standard.

#### What's Working:

##### The Solano Kids Insurance Program

The Solano Kids Insurance Program (SKIP), a program of the Solano Coalition for Better Health, functions as a centralized health insurance resource for the County's uninsured children. Their goal is to ensure that all Solano County children have healthcare coverage. SKIP targets families who don't earn enough to pay for health care at market rates but can qualify for subsidized programs like Healthy Families.

SKIP dispenses information about health care access, connects families with healthcare services and resources, provides enrollment assistance, advocates on behalf of enrolled families to navigate the various health care and government systems, and supports legislative advocacy to improve health services for children.

SKIP's innovative social services marketing model, which provides outreach to schools, clinics, businesses, faith organizations, and other community-based organizations, has contributed to SKIP's success in reaching uninsured children and adults.

As a result of the SKIP program, 13 Solano County schools have achieved 100% health insurance coverage for their student population of over 7,000 kids.

For more information visit <http://skip.solanocoalition.org/> or call 1-800-978-SKIP.



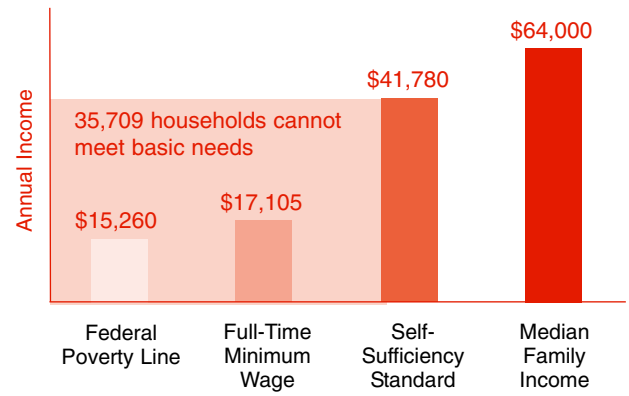
*SKIP mascot "Skipper" the dog with enrollee*

"We have a large number of uninsured children in Solano County. Often times, one or both of their parents are working, but do not have health insurance coverage for their dependents. Through the Solano Kids Insurance Program (SKIP), we provide free assistance to enroll children in free or low-cost health insurance plans and help them get the care that they need. By linking them with a primary care provider, the kids stay healthier and do not have minor illnesses that become serious or chronic problems."

– Patrick Hughes, Executive Director  
Solano Coalition for Better Health

# Sonoma

**Income Benchmark Comparison for a Family of Three**



**Income Benchmarks**

**The Self-Sufficiency Standard for Sonoma County**

Monthly Costs	Adult	Adult, infant	Adult, preschooler	Adult, preschooler, schoolage	Adult, schoolage, teenager	Adult, infant, preschooler, schoolage	2 Adults infant, preschooler	2 Adults preschooler, schoolage
Housing	\$897	\$1163	\$1163	\$1163	\$1163	\$1617	\$1163	\$1163
Child Care	\$0	\$758	\$641	\$909	\$268	\$1667	\$1399	\$909
Food	\$182	\$266	\$276	\$411	\$473	\$481	\$515	\$565
Transportation	\$245	\$251	\$251	\$251	\$251	\$251	\$481	\$481
Health Care	\$66	\$178	\$190	\$209	\$228	\$216	\$235	\$247
Miscellaneous	\$139	\$262	\$252	\$294	\$238	\$423	\$379	\$336
Taxes	\$330	\$537	\$498	\$517	\$351	\$1164	\$758	\$568
Tax Credits (Child, Child Care, Earned Income)	\$0	-\$138	-\$141	-\$272	-\$250	-\$350	-\$267	-\$267
<b>Self-Sufficiency Hourly Wage</b>	<b>\$10.56</b>	<b>\$18.61</b>	<b>\$17.78</b>	<b>\$19.78</b>	<b>\$15.47</b>	<b>\$31.08</b>	<b>\$13.25 per adult</b>	<b>\$11.37 per adult</b>
<b>Self-Sufficiency Monthly Wage</b>	<b>\$1,859</b>	<b>\$3,276</b>	<b>\$3,130</b>	<b>\$3,482</b>	<b>\$2,723</b>	<b>\$5,470</b>	<b>\$4,664</b>	<b>\$4,003</b>
<b>Self-Sufficiency Annual Wage</b>	<b>\$22,312</b>	<b>\$39,311</b>	<b>\$37,556</b>	<b>\$41,780</b>	<b>\$32,678</b>	<b>\$65,642</b>	<b>\$55,967</b>	<b>\$48,038</b>

## The Bottom Line: Making Ends Meet

### Sonoma County Household Income

#### How Does it Measure Up?

**26.9%** have incomes too low to pay for housing, food, health care, transportation, child care, miscellaneous costs, and taxes

**73.1%** earn enough to meet their basic needs

#### A Closer Look

Sonoma County's poorest areas include Santa Rosa, where 28.4% earn less than the Standard and Windsor, Healdsburg, and Sebastopol, where 27.2% earn less than the Standard.

#### What's Working:

##### Community Action Partnership of Sonoma County

Community Action Partnership of Sonoma County (CAPSC) has been partnering with low-income families and individuals to help them achieve economic and social stability, to build community, and to advocate for social and economic justice for the past thirty-seven years. CAPSC serves over 10,000 people per year through programs such as Head Start, Youth Services and transitional housing.

CAPSC started the Giffen House, a 12-unit transitional home in Santa Rosa serving up to 24 homeless women and their children. Along with affordable rent, families receive classes on topics such as health and nutrition, assistance in obtaining employment and permanent housing, and other supportive services so that they can become economically self-sufficient.

With start-up funding provided by United Way of Sonoma-Mendocino-Lake, a similar facility - the Ranch House - is being renovated for former foster youth who are aging out of the foster care system. Purchased and renovated by CAPSC and the Burbank Housing Corporation, the Ranch House will create 22 units (26 beds) of affordable housing for former foster youth, who need stable housing and supportive services to successfully make the transition to living independently.

The Ranch House will also have on-site case managers, Social Advocates for Youth, who will help the youth to identify the challenges that lie ahead of them and create a plan to immediately address those problems with available resources. They will also help the youth with long-term planning so that they can find permanent affordable housing, continue with their education, and find employment.

For more information on CAPSC call 707-544-6911 or visit [www.scepo.org](http://www.scepo.org).



“In Sonoma County, service providers have long been troubled by the plight of youth ‘aging out’ of the foster care system. Community Action Partnership of Sonoma County, United Way of Sonoma-Mendocino-Lake, and Burbank Housing Corporation came together to purchase and develop the Ranch House, a 26-bed residential facility. It takes collaboration, perseverance, community support, and the willingness to take a risk to make great things happen.”

- Helga Lemke, Executive Director, Community Action Partnership of Sonoma County

## **Acting on the New Bottom Line**

We encourage Bay Area employers, nonprofit organizations, policy makers, and individuals to use this report as a guide for action, to help ensure that local residents are earning enough to make ends meet today and saving for a stable future. Here are some suggestions on ways you can impact self-sufficiency for people in the Bay Area:

**How you can use the California Self-Sufficiency Standard:**

- **Promote the adoption of the Self-Sufficiency Standard for use as a benchmark, eligibility, and counseling tool for nonprofits, foundations, labor unions and city and county departments.**
- **The Self-Sufficiency Standard can be used as a tool for career counseling, to help young people, students and clients pinpoint training and education that will lead to a job that adequately pays for their family's needs.**
- **The Standard can be used to identify high-cost areas in a family's household budget. The Standard can be used by counselors to assist families to seek out work supports to reduce those costs, such as child care subsidies or the Earned Income Tax Credit.**
- **The Standard can be used as a program benchmarking tool, to track individual families' progress out of poverty and toward economic self-sufficiency.**
- **The Standard can be used as a priority-setting tool for organizations, foundations and public agencies, to set aside resources and assist families that are living above the poverty line, but whose incomes are too low to make ends meet.**

**Policy recommendations to support low-wage workers and increase self-sufficiency:**

- **Promote policies that support increased wages, career ladders, industry sector initiatives, higher education and high-wage job training for low-income adults.**
- **Promote increased public investment and access to existing work supports that help workers remain in the workforce, including the Earned Income Tax Credit, child care subsidies, low- or no-cost health care benefits, affordable housing and transportation vouchers.**
- **Promote policies that support asset building for low-income families, including Individual Development Accounts.**



- **Implement and enforce policies that apply more accountability to incoming businesses seeking economic development subsidies, including requiring businesses to invest in training, hire locally and provide wages/benefits that add up to self-sufficiency levels.**
- **Public and private funders should increase collaboration and investment in creative strategies that work to move families out of poverty, including sector-based job training, microenterprise, career ladders, higher education, Individual Development Accounts, and the Earned Income Tax Credit.**

#### **Organizations: Resources for Action**

- **Get involved in Californians for Family Economic Self-Sufficiency (CFESS), a statewide coalition active on these issues. CFESS answers questions about the Self-Sufficiency Standard and advocates for policy and program changes that help families move out of poverty. To join CFESS or to find the Self-Sufficiency Standard for your county, go to [www.nedlc.org](http://www.nedlc.org) or email [cfess@nedlc.org](mailto:cfess@nedlc.org) for more information.**

#### **Bay Area Employers: Resources for Action**

- **Promote the Earned Income Tax Credit and free tax services available through Earn It! Keep It! Save It!, led by United Way of the Bay Area. Contact (415) 808-4300 or [info@uwba.org](mailto:info@uwba.org).**
- **Get involved with community-based job training organizations such as your local public Workforce Investment Board (WIB).**
- **Learn more about One Small Step ([www.onesmallstep.org](http://www.onesmallstep.org)), an employer membership association that encourages the development of employee and family supportive initiatives in Bay Area workplaces.**

#### **Individuals: Resources for Action**

- **Volunteer or make a financial contribution to a nonprofit working to increase self-sufficiency in the Bay Area. For more information visit [www.uwba.org](http://www.uwba.org).**
- **Register and cast your vote, write letters to your local legislator and the media, and make your voice heard on these issues!**

To obtain a copy of the full report, please visit [www.uwba.org](http://www.uwba.org) or [www.nedlc.org](http://www.nedlc.org)

The **Bottom Line** is a collaborative project of:



**United Way of the Bay Area**

United Way of the Bay Area | 221 Main Street, Suite 300 | San Francisco, CA 94105  
(415) 808-4300 | [info@uwba.org](mailto:info@uwba.org) | <http://www.uwba.org>

United Way of the Bay Area is the largest private funder of health and human services in Northern California. Through the Bay Area Community Fund, United Way partners with contributors to create community impact in the Core Issues of Education, Health, Safe Communities, and Self-Sufficiency.



Center for Women's Welfare | School of Social Work, University of Washington | 4101 15th Avenue NE  
Seattle, WA 98105 | (206) 616-3543 | <http://depts.washington.edu/selfsuff/>  
Contact: Dr. Diana Pearce ([pearce@u.washington.edu](mailto:pearce@u.washington.edu))

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children and families.



National Economic Development & Law Center  
Californians for Family Economic Self-Sufficiency, a project of NEDLC  
2201 Broadway, Suite 815 | Oakland, CA 94612 | (510) 251-2600 | <http://www.nedlc.org>  
Contact: Aimee Durfee, Coordinator of Californians for Family Economic Self-Sufficiency ([cfess@nedlc.org](mailto:cfess@nedlc.org))

The National Economic Development & Law Center (NEDLC), founded in 1969, is a national, non-profit, public interest group that specializes in community economic development. Our mission is to contribute to the abilities of low-income persons and communities to realize their full potential. We do this by collaborating with organizations to develop integrated community-building skills and indigenous leadership in order to build local capacity and achieve greater economic, social, cultural and human development. Since 2001, NEDLC has managed an innovative statewide initiative, Californians for Family Economic Self-Sufficiency (CFESS), an advocacy coalition comprised of hundreds of community-based organizations and local agencies interested in promoting public policies to help move families from poverty to economic self-sufficiency.



Wider Opportunities for Women | 1001 Connecticut Avenue NW, Suite 930 | Washington, DC 20036  
(202) 464-1596 | <http://www.wowonline.org>  
Contact: Maureen Golga, Director of Family Economic Self-Sufficiency Project ([mgolga@wowonline.org](mailto:mgolga@wowonline.org))

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and girls. For 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, literacy, welfare to work and workforce development policy. WOW leads the national Family Economic Self-Sufficiency Project, which provides tools and technical assistance to state-based policymakers, advocates, business leaders and service providers to create programs and policies that move low-wage workers towards economic independence.

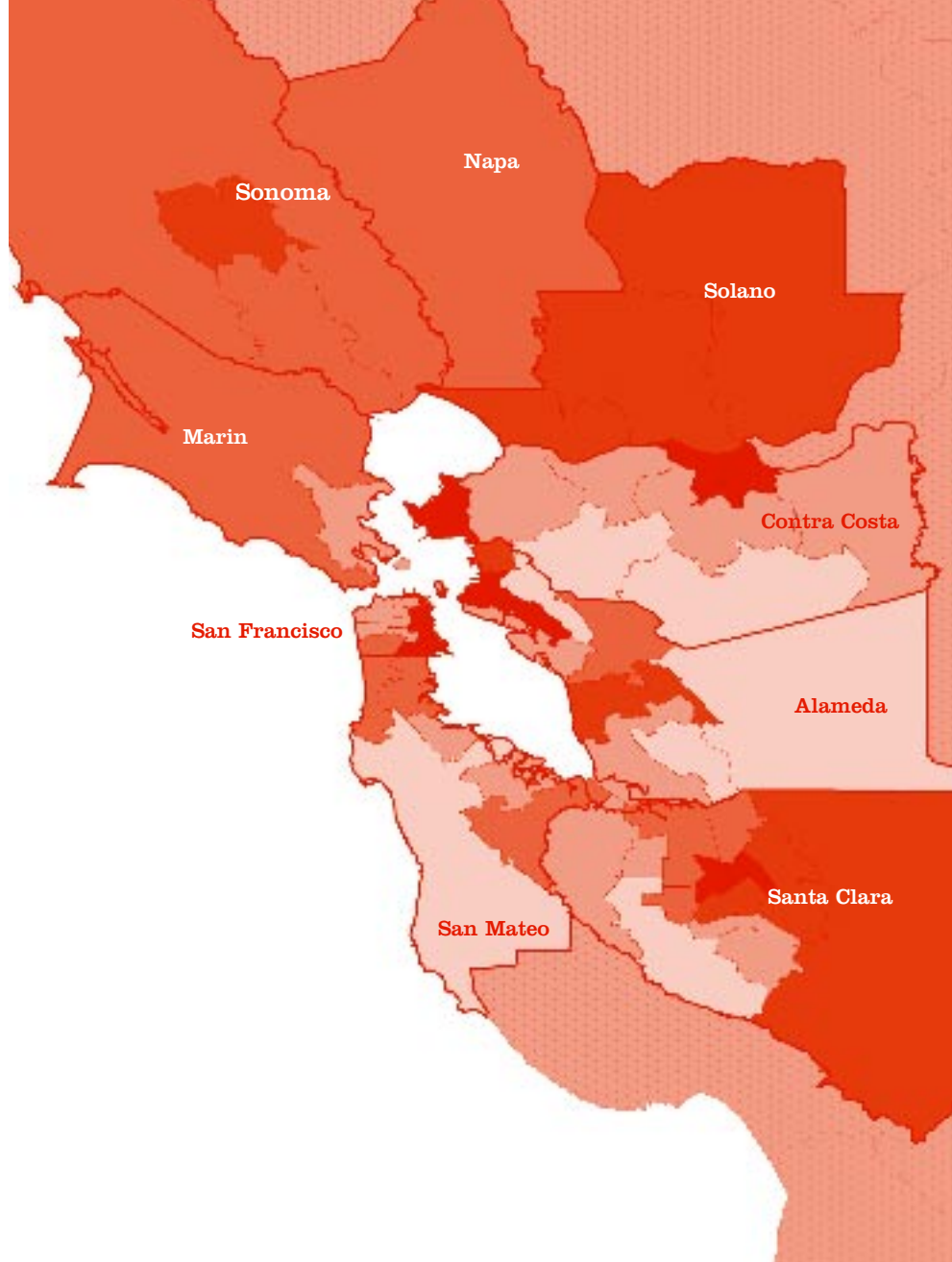
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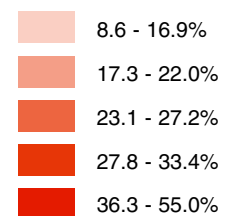
## How Does Your Community Measure Up?

Ranking of Local Areas by Percentage of Households Below the Self-Sufficiency Standard

- 1 San Ramon, Danville
- 2 Walnut Creek, Lafayette, Orinda, Moraga
- 3 Livermore, Pleasanton, Dublin
- 4 Cupertino, Los Gatos, Saratoga
- 5 Fremont
- 6 San Mateo, Foster City
- 7 Oakland Hills, Piedmont
- 8 Mountain View, Palo Alto, Los Altos, Stanford
- 9 El Cerrito, El Sobrante, Hercules, Pinole
- 10 Redwood City, Belmont, San Carlos
- 11 Union City, Newark
- 12 Inner Mission, Castro
- 13 Sunnyvale
- 14 Martinez, Concord, Pleasant Hill
- 15 San Jose-Cambrian Park
- 16 San Mateo, Millbrae
- 17 Almaden Valley
- 18 Concord, Clayton
- 19 Richmond District
- 20 Antioch, Oakley, Brentwood
- 21 North Beach, Chinatown
- 22 San Leandro, Alameda
- 23 San Rafael, Larkspur, Mill Valley, Tamalpais-Homestead
- 24 North Sunset District
- 25 Castro Valley, Ashland, Cherryland, San Lorenzo
- 26 West San Jose, Campbell City
- 27 Novato, West Marin
- 28 Milpitas
- 29 South Sunset District
- 30 Santa Clara
- 31 Petaluma, Rohnert Park
- 32 Daly City, Pacifica
- 33 South San Francisco, San Bruno, Brisbane
- 34 Menlo Park, East Palo Alto, North Fair Oaks
- 35 Napa
- 36 Windsor, Healdsburg, Sebastopol
- 37 Vacaville, Dixon
- 38 Santa Rosa
- 39 Berkeley, Albany
- 40 Hayward
- 41 East San Jose-Evergreen
- 42 Vallejo, Benicia
- 43 Fairfield, Suisun
- 44 Gilroy, Morgan Hill
- 45 South San Jose
- 46 East San Jose-Alum Rock
- 47 Pittsburg, Antioch, Bay Point
- 48 West and North Oakland, Emeryville
- 49 Central San Jose
- 50 Richmond, San Pablo
- 51 SoMa, Potrero
- 52 Bay View-Hunters Point
- 53 East Oakland
- 54 East San Jose



Percentage of Households Below the Self-Sufficiency Standard by Sub-County Areas





United Way of the Bay Area

221 Main Street, Suite 300  
San Francisco, California 94105  
415-808-4300 | [info@uwba.org](mailto:info@uwba.org)  
[www.uwba.org](http://www.uwba.org)