THE REAL COST MEASURE IN THE INLAND REGION

LIVE UNITED

Friday, February 11, 2022
Welcome

• Meeting Purpose
• Agenda Review
• Housekeeping
  • Please add your name, organization, and email address to the chat using the chat button.
  • For questions, please use the Q&A button on your toolbar.
Our Host

Lisa Wright (She/Her)
President
Inland SoCal United Way
Inland SoCal 211+

Hometown: Redlands
MISSION
Inland Southern California United Way’s mission is to unite people, ideas, and resources to empower our community and improve lives.

VISION
We envision a caring community, an extraordinary place to live, learn, work, and grow. We work towards this vision by focusing on the education, financial stability, health, and housing of all people in the Inland Southern California region.

VALUES
Equity, Excellence, and Empathy.
Event Sponsor

Julio Figueroa (He/Him)
Director of External & Legislative Affairs

AT&T

Hometown: Riverside
The Real Cost Measure

Henry Gascon (He/Him)
Director, Program and Policy Development

United Ways of California

Hometown: Pasadena
Email: hgascon@unitedwaysca.org
About the Real Cost Measure

Real Cost Measure = more accurate measure of who is struggling in California

Real Cost Measure incorporates the cost of housing, food, health care, child care, & other basic needs

Focus is on working households

State, regional, county, and neighborhood-level data

Nearly 1,600 household budgets by household size for every CA county
## Real Cost Measure Methodology

<table>
<thead>
<tr>
<th>Budget Component</th>
<th>Real Cost Measure 2021 (based on 2014-2019 data)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population Focus</td>
<td>Households</td>
</tr>
<tr>
<td>Housing</td>
<td>Fair Market Rent Rates</td>
</tr>
<tr>
<td></td>
<td>Dept. of Housing and Urban Development</td>
</tr>
<tr>
<td>Food</td>
<td>Low Cost Food Plan</td>
</tr>
<tr>
<td></td>
<td>Dept. of Housing and Urban Development</td>
</tr>
<tr>
<td>Child care</td>
<td>CA Department of Education</td>
</tr>
<tr>
<td>Health care</td>
<td>Consumer Expenditure Survey</td>
</tr>
<tr>
<td>Transportation</td>
<td>Consumer Expenditure Survey</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>10% of Basic Needs</td>
</tr>
<tr>
<td>Taxes</td>
<td>Federal/State Taxes/Payroll Taxes &amp; Child Care and Child Tax Credits</td>
</tr>
</tbody>
</table>

**Real Cost Methodology**: [www.unitedwaysca.org/realcost](http://www.unitedwaysca.org/realcost)
## Income Gap after Wages and Public Assistance for Average Household below the Real Cost Measure

*average based on: 2 adults, 1 pre-schooler, 1 school-aged child*

### Real Cost Measure:

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Bernardino County</td>
<td>$22,797</td>
</tr>
<tr>
<td>Income gap to reach RCM</td>
<td>$0</td>
</tr>
<tr>
<td>Income</td>
<td>$54,354</td>
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</tbody>
</table>

### INCOME

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td>$50,075</td>
</tr>
<tr>
<td>Supplemental Security Income</td>
<td>$0</td>
</tr>
<tr>
<td>Interest &amp; Other Income</td>
<td>$20</td>
</tr>
<tr>
<td>CalWORKS (TANF)</td>
<td>$0</td>
</tr>
<tr>
<td>Retirement</td>
<td>$0</td>
</tr>
<tr>
<td>Earned Income Tax Credit (EITC)</td>
<td>$1,259</td>
</tr>
</tbody>
</table>

### Total Income

- **San Bernardino County:** $54,354
- **Real Cost Measure:** $77,151
- **Income Gap:** $50,075
What Does it Cost to Live in CA?
The Real Cost Measure in California 2021
*annual budget based on 2 adults, 1 pre-schooler, 1 school-aged child

<table>
<thead>
<tr>
<th>Area</th>
<th>Housing</th>
<th>Child Care</th>
<th>Food</th>
<th>Transportation</th>
<th>Miscellaneous</th>
<th>Taxes</th>
<th>Total:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Riverside</td>
<td>$9,379</td>
<td>$7,391</td>
<td>$12,279</td>
<td>$10,102</td>
<td>$9,901</td>
<td>$21,491</td>
<td>$32,554</td>
</tr>
<tr>
<td>San Bernardino</td>
<td>$9,456</td>
<td>$7,813</td>
<td>$12,573</td>
<td>$10,102</td>
<td>$9,901</td>
<td>$24,442</td>
<td>$32,554</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>$13,792</td>
<td>$7,813</td>
<td>$12,573</td>
<td>$10,102</td>
<td>$9,901</td>
<td>$24,442</td>
<td>$101,087</td>
</tr>
<tr>
<td>Orange</td>
<td>$15,186</td>
<td>$7,813</td>
<td>$12,573</td>
<td>$10,102</td>
<td>$9,901</td>
<td>$24,442</td>
<td>$101,087</td>
</tr>
<tr>
<td>Contra Costa</td>
<td>$13,792</td>
<td>$7,391</td>
<td>$12,279</td>
<td>$10,102</td>
<td>$9,901</td>
<td>$21,420</td>
<td>$95,112</td>
</tr>
</tbody>
</table>

Total: $120,028

*Prices are as of 2021*
Household Budgets Change with Family Size
Riverside County

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Annual Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Adults</td>
<td>$76,793</td>
</tr>
<tr>
<td>2 Adults, 1 Pre-Schooler, 1 School-Aged Child</td>
<td>$67,479</td>
</tr>
<tr>
<td>2 Adults, 1 School-Aged Child, 1 Teenager</td>
<td>$43,154</td>
</tr>
</tbody>
</table>

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

**Annual Budgets:**

- 2 Adults: $9,379
- 2 Adults, 1 Pre-Schooler, 1 School-Aged Child: $6,131
- 2 Adults, 1 School-Aged Child, 1 Teenager: $5,187

**Annual Budgets:**

- 2 Adults: $7,970
- 2 Adults, 1 Pre-Schooler, 1 School-Aged Child: $10,657
- 2 Adults, 1 School-Aged Child, 1 Teenager: $10,657

**Annual Budgets:**

- 2 Adults: $10,657
- 2 Adults, 1 Pre-Schooler, 1 School-Aged Child: $11,364
- 2 Adults, 1 School-Aged Child, 1 Teenager: $12,853

**Annual Budgets:**

- 2 Adults: $14,786
- 2 Adults, 1 Pre-Schooler, 1 School-Aged Child: $15,130
- 2 Adults, 1 School-Aged Child, 1 Teenager: $14,786

**Annual Budgets:**

- 2 Adults: $11,831
- 2 Adults, 1 Pre-Schooler, 1 School-Aged Child: $15,130
- 2 Adults, 1 School-Aged Child, 1 Teenager: $11,831
Nearly 1 in 3 households in California (33%) fall below the Real Cost Measure estimated 3,564,522 households.
97% of households below the Real Cost Measure in California have at least one working adult.
Real Cost Measure in Inland Region
The Real Cost Measure in California, 2014 - 2019
The Real Cost Measure in California 2021

Real Cost Measure by Neighborhood Clusters

San Ramon/Danville: (Contra Costa County) - LOW 11%
Southeast LA City/East Vernon: (Los Angeles County) - HIGH 80%

Neighborhood Clusters: 265
% below RCM (average): 33%
Est. households below RCM: 3,564,522

Percent of Households below Real Cost Measure:
- 11% - 22%
- 23% - 31%
- 32% - 43%
- 44% - 59%
- 60% - 80%
Neighborhood Clusters: 30
% below RCM (average): 34%
Est. households below RCM: 383,098
52% of Latino households in California struggle to meet basic needs

1,730,999 estimated households!
Percent below Real Cost Measure by Ethnicity
The Real Cost Measure in California 2021

- African American Households: 34%
- Asian American Households: 29%
- Latino Households: 45%
- White Households: 23%

Inland Region
Estimated Households below Real Cost Measure by Ethnicity

The Real Cost Measure in California 2021

African American Households

Asian American Households

Latino Households

White Households

Inland Region
Educational Attainment and Real Cost Measure
The Real Cost Measure in California 2021

Estimated % Households below Real Cost Measure

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Without High School Diploma</th>
<th>With High School Diploma</th>
<th>Some College</th>
<th>Bachelor’s Degree or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without High School Diploma</td>
<td>60%</td>
<td>44%</td>
<td>33%</td>
<td>16%</td>
</tr>
<tr>
<td>With High School Diploma</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some College</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bachelor’s Degree or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Citizenship Status and Real Cost Measure
The Real Cost Measure in California 2021

Estimated % Households below Real Cost Measure

- Non-Citizen: 61%
- Naturalized US Citizen: 37%
- US-Born Citizen: 29%
57% of households led by women in California fall below the Real Cost Measure

estimated 772,120 households
Family Types below the Real Cost Measure
The Real Cost Measure in California 2021

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Estimated % Households below Real Cost Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married Households</td>
<td>30%</td>
</tr>
<tr>
<td>Male-headed Households</td>
<td>41%</td>
</tr>
<tr>
<td>Female-headed Households</td>
<td>55%</td>
</tr>
<tr>
<td>Informal (unrelated but cohabitating)</td>
<td>28%</td>
</tr>
</tbody>
</table>
7 in 10 Single Mothers in the Inland Region (70%) fall below the Real Cost Measure

74,176 estimated households!
Nearly 6 in 10 households with children under the age of 6 in the Inland Region (59%) fall below the Real Cost Measure.

121,050 estimated households!
Nearly 4 in 10 households in the Inland Region (37%) pay at least 30% of their income on housing.

Estimated 417,473 households
Percentage of Households Paying At Least 30% of Income on Housing by Neighborhood Clusters

- **LOW 22%**
  - Inner Mission/Castro: (San Francisco County)

- **HIGH 61%**
  - Southeast LA City/East Vernon: (Los Angeles County)

**Neighborhood Clusters:** 265
**% Housing Burdened:** 38%
**Estimated households:** 4,168,537
Housing Burden in Inland Region County
The Real Cost Measure in California 2021

Neighborhood Clusters: 30
% Housing Burdened: 37%
Estimated households: 417,473

LOW
26%
Phelan, Lake Arrowhead & Big Bear City: (San Bernardino County)

HIGH
51%
Fontana (East): (San Bernardino County)
The Real Cost Measure in California 2021

Median Household Income by Neighborhood Clusters

LOW $221,222
Cupertino/Saratoga/Los Gatos:
(Santa Clara County)

LOW $46,972
Bakersfield City (Southeast):
(Kern County)

State Median: $91,923
Median Household Income in Inland Region  
The Real Cost Measure in California 2021

State Median: $91,923  
Inland Region Median: $78,791

- **HIGH** $112,025  
  Corona City (South), Woodcrest & Home Gardens:  
  (Riverside County)

- **LOW** $50,507  
  Twentynine Palms & Barstow Cities:  
  (San Bernardino County)

- State Median: $91,923  
  Inland Region Median: $78,791
Since 1984, California’s GDP has grown by 155%; median household earnings has only risen by 11% during the same timeframe.

Data sources:
Hourly Compensation and Net Productivity in United States 1948-2019

Real Cost Measure Features

Executive Summary

Household Budgets Calculator

Real Cost Measure Dashboard (NEW)

Neighborhood and County Maps

State, Region and County Fact Sheets (NEW)

Public Data Set

Press Articles

www.unitedwaysca.org/realcost
How to Adopt the Real Cost Measure

Engage Fellow Partners about the Cost of Living in your Community

Incorporate Findings into Government, Nonprofit and Foundation Decision-making

Grantwriting tool for Nonprofits

Engage your own Family on Cost of Living

Financial Literacy Tool

Compliment the Real Cost Measure with other Research/Community Data

Advocacy Tool to Help Families Move Up
New California Human Development Report

Modeled after internationally recognized United Nations study

Measures well-being in health, education and financial stability

Supported by California United Ways

Read full report at https://measureofamerica.org/california2021-22/
Contact Information

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The Real Cost Measure Questions

Henry Gascon (He/Him)
Director, Program and Policy Development

United Ways of California

Please use the Q&A function in your Zoom window.
Inland SoCal 211+ Data

Stephanie Lao (She/Her)
Data Analyst

Hometown: San Bernardino
Email: stephaniel1@iscuw.org
Roadmap

Outline of 211 Data Presentation:

• General overview of 211 callers for 2021.
• ISCUW 211+ Caller Data in relation to 2021 Real Cost Measures Data.
• Needs of callers in the Inland Region.

What are the main takeaways?

• Understanding the identity of the service population of San Bernardino and Riverside County.
• Using the data to address urgent needs of population and the complexity of the cycle of poverty.
ISCUW 211+ 2021 Contact Data

- **Demographics of 211 Callers**
  - Female (67%)
  - 50+ (65%)
  - Hispanic (44%)
  - White (30%)

- **Key Target Populations**
  - Aging Adult (25%)
  - Disabled (21%)
  - Homeless (21%)

- **Source of Income**
  - None (27%)
  - SSI (26%)
  - Employed (19%)

2021 Call Volume by City in both Riverside and San Bernardino County

<table>
<thead>
<tr>
<th>TOP 10 CITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Riverside</td>
</tr>
<tr>
<td>San Bernardino</td>
</tr>
<tr>
<td>Hemet</td>
</tr>
<tr>
<td>Moreno Valley</td>
</tr>
<tr>
<td>Victorville</td>
</tr>
<tr>
<td>Corona</td>
</tr>
<tr>
<td>Ontario</td>
</tr>
<tr>
<td>Fontana</td>
</tr>
<tr>
<td>Palm Desert</td>
</tr>
<tr>
<td>Indio</td>
</tr>
</tbody>
</table>
ISC211+ Data in Relation to RCM Data

Reported Monthly Income by Household Size

Monthly Income

- $0-$400
- $401-$900
- $901-$1,500
- $1,509-$1,999
- $2,000-$2,500
- $2,501-$3,000
- $3,001-$4,000
- $4,001-$4,500
- $4,501-$5,000
- $5,001-$6,000
- $6,001+

Total Callers

RCM for HH1
RCM for HH2
RCM for HH3

HH1
HH2
HH3

Inland SoCal United Way
inlandsocaluw.org
Overall Needs of Callers

Top 10 Needs of Callers

- Housing, 39,471
- Utility Assistance, 20,371
- Food/Meals, 18,634
- Health Care, 5,152
- Mental Health/Addictions, 6,614
- Individual, Family and Community Support, 6,426
- Legal, Consumer and Public Safety Services, 6,397
- Information Services, 3,502
- Clothing/Person... Househ... Needs, 3,120
- Income Supp... Assis..., 2,684
Inland SoCal 211+ Questions

Stephanie Lao (She/Her)
Data Analyst

Hometown: San Bernardino
Email: stephaniel1@iscuw.org
Financial Challenges in Community

B. Hall (He/Him)  
Grants Coordinator  

Hometown: Yucca Valley  
Email: bhall@iscuw.org
Data Utilization

Kevin Mahaney (He/Him)
Director of Government Products & Enrollment

Inland Empire Health Plan
Data Utilization

Senator Connie M. Leyva (She/Her) Representing the 20th District

https://sd20.senate.ca.gov/
Policies and Programs

Danielle Kilchenstein (She/Her)
Executive Director,
Government Relations

Hometown: Los Angeles
Email: danielle@iscuw.org
Policies and Programs

Figure 1. Social Determinants of Health

- Education Access and Quality
- Health Care Access and Quality
- Economic Stability
- Neighborhood and Built Environment
- Social and Community Context

Policies and Programs

✓ **AB 1515 (Santiago) Cal EITC** - Outreach and Education Program, Free Tax Prep

✓ **SB 860 (Rubio) Young Child Tax Credit** - removes earning requirement and adjusts for inflation

✓ **SB 843 (Glazer) Renter Tax Credit** - Refundable credit increased to adjust for inflation (to $1,000 for joint filers/those with dependents)

Reference: Centers for Disease Control. Interventions Addressing Social Determinants of Health
Collaboration Opportunities

Christopher Darbee (He/Him)  
Director of Data and Outreach

Hometown: Riverside  
Email: cdarbee@iscuw.org
Collaboration Opportunities

Question:

What efforts or policies are you supporting to improve economic mobility results for people in our region?
Collaboration Opportunities

211 Data Request Form
https://inlandsocaluw.org/request-211-data

Call to Action:
Determine how to use and incorporate 211 data in your role, e.g., program redesign, reporting, etc.

Step 1: Familiarize yourself with the 211 data
Step 2: Utilize data in your role
Step 3: Scale-up, e.g., use for grant apps
THANK YOU FOR JOINING US TODAY!

Inland SoCal United Way & Inland SoCal 211+
(909) 751-1180
https://inlandsocaluw.org

<table>
<thead>
<tr>
<th>Presenter</th>
<th>Agency</th>
<th>eMail Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jake Koetsier</td>
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