

16. Family Income

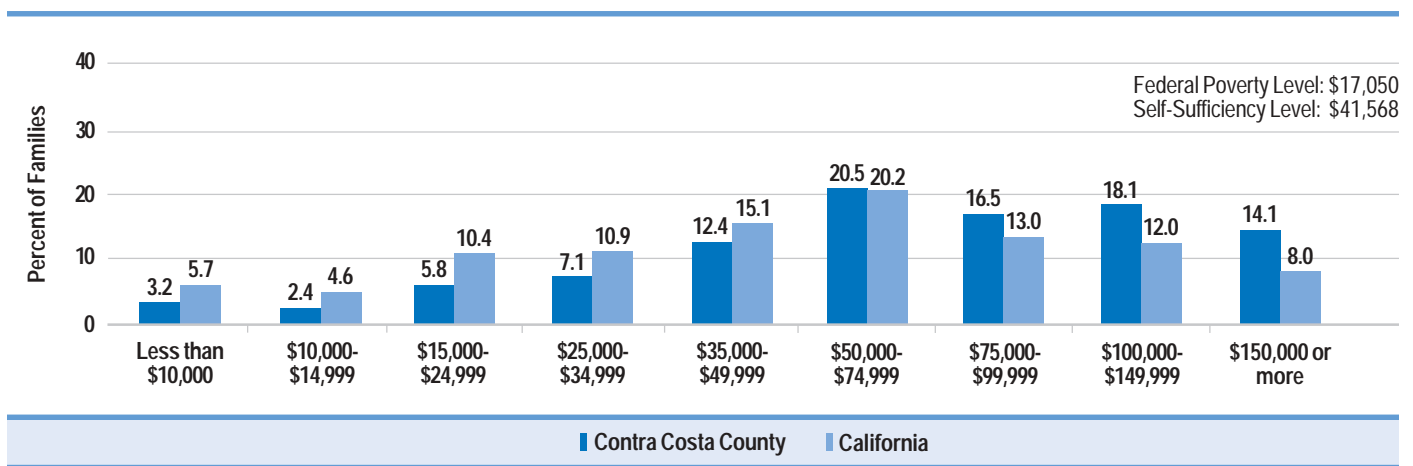
What It Is

The Self-Sufficiency Standard for California is a measure of income adequacy. It provides information on how much income is needed for families of various sizes to meet their basic needs without public or private assistance. The Self-Sufficiency Standard is a more appropriate measure of income adequacy than the Federal Poverty Level, which does not account for regional differences in costs. Shown below is the distribution of income among Contra Costa County families compared to the Self-Sufficiency Standard for a family of four with two working adults and two school-aged children. The Federal Poverty Level for a family of four is also shown for comparative purposes.

Why It Is Important

Like the rest of the San Francisco Bay Area, the cost of living in Contra Costa County is higher than most of California and the country. The high cost of living makes it financially difficult for low-income families to meet their basic needs without making choices between the necessities of housing, child care, food, transportation, and health care.

Figure 16.1 — Income Distribution in Contra Costa County Compared to the Self-Sufficiency Standard and Federal Poverty Level, 2000



Source: U.S. Census Bureau, 2000 Census, Selected Economic Characteristics, 2003; Californian's for Economic Self-Sufficiency and Equal Rights Advocates, The Self-Sufficiency Standard for California, 2000; Federal Register, Vol 65, No. 31, February 15, 2000.

Note: The Contra Costa County Self-Sufficiency Standard and Federal Poverty Level are based on a four-person family consisting of two adults and two school-aged children.

How We Are Doing

In 2000, the median family income in Contra Costa County was \$73,039 as compared to a median family income of \$53,025 statewide. However, at least 18.5% of all Contra Costa County families had annual earnings below the Self-Sufficiency Standard of \$41,568, and at least 5.6% of all families had annual earnings below the Federal Poverty Level of \$17,050 compared to 10.3% of families statewide.