

Monterey & San Benito Counties

THE REAL COST MEASURE IN CALIFORNIA 2025



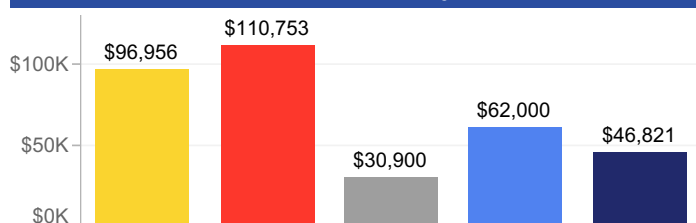
The Real Cost Measure (RCM) estimates the minimum amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the Real Cost Measure takes into account geographical differences in the cost of living throughout California.

If any results show blank values, that indicates the sample size is too small to illustrate Real Cost Measure results. Per our methodology, estimates with a cell size of greater than 5,000 are assumed to be accurate within +/-1% based on design factor analysis. Cell sizes less than 5,000 are suppressed.

# of Households below Real Cost Measure	% of Households below Real Cost Measure	% of Households below Real Cost Measure with at least 1 Working Adult
57,180	44%	97%

Annual Income Comparison

Based on a Household of 2 Adults, 1 Pre-Schooler, 1 School-Aged Child



*based on \$15.50 per hour, 40 hours per week, 50 weeks per year.



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-Schooler, 1 School-Aged Child
Housing	\$21,318	\$22,986	\$28,980
Food	\$5,016	\$9,198	\$14,154
Health Care	\$2,886	\$5,778	\$11,550
Child Care	\$0	\$0	\$16,692
Transportation	\$6,936	\$13,872	\$13,872
Miscellaneous	\$3,612	\$5,184	\$8,526
Taxes/Credits	\$8,153	\$9,835	\$16,979
FINAL BUDGET	\$47,921	\$66,853	\$110,753

Households of Color

- Across the county, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 57,180 households below the Real Cost Measure, 39,460 are Latino.

Households with Young Children

- 67% of households with children under six struggle, a rate much greater than that of the rest of the county.
- Single mothers are most likely to struggle. 86% in the county are below the Real Cost Measure.

Working Households

- 97% of households below RCM have at least one working adult.
- 75% of heads of household who work are employed full time and year round.
- A family of four (2 adults, 1 infant, 1 school-aged child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.**

Housing Burden

- 43% of all households in the county spend more than 30% of their income on housing.

Education

	# Below RCM	% Below RCM
Less than High School	20,088	71%
High School Diploma or Equivalent	12,435	57%
Some College, Assoc. or Voc.	14,162	41%
Bachelor's degree or higher	10,495	24%

Ethnicity

	# Below RCM	% Below RCM
Latino	39,460	62%
African American		
Asian American / Pacific Islander		
White	13,933	26%
Native American/Alaska Native		

Household Type

	# Below RCM	% Below RCM
Single Mothers	11,085	86%
Seniors	10,267	38%
Married Couples	19,900	37%
Informal Families	7,695	34%

Citizenship/Nativity

	# Below RCM	% Below RCM
Foreign Born, Non-Citizen	21,119	72%
Foreign Born, Naturalized	6,977	39%
Born a US Citizen	29,084	36%

**Minimum waged jobs based on \$15.50 per hour, 40 hours per week, 50 weeks per year. Median household earnings control for elder-led households and household led by person with disabilities consistent with the Real Cost Measure.