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# California's cost of living rises 15 percent over 3 years

Study: Minimum wage not enough for families to achieve self-sufficiency

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Written by  
**Rebecca Walsh**  
The Desert Sun

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Palm Desert — Dollar store food shoppers talk about their \$1 finds in mythic terms: a tub of ricotta cheese, 2-pound boxes of pristine baby spinach, a two-pack of California Pizza Kitchen thin-crusts.

“This place is a blessing,” said John Lasher, an 80-year-old retired schoolteacher, clutching a bag of onions and a box of white sugar outside a Palm Desert 99 Cent Only store Tuesday.

“When you find a bargain, you use it again and again.”

A study released Tuesday shows the cost of paying for food, housing and transportation — basically, the price tag for living without public assistance in California — increased by 15 percent in the last three years.

In Riverside County, costs grew slightly more, up 17 percent between 2008 and 2011.

So a Riverside County family of four with kids in high school needs to earn \$44,716 to live without government help in 2011 — up from \$40,546 three years ago.

The Oakland-based Insight Center for Community Economic Development's Self-Sufficiency Standard is meant to challenge minimum wage debates and the government poverty line.

Every year the center, in conjunction with the University of Washington, compares HUD housing figures, Census data and California Department of Education numbers to determine what it really costs to live here.

Statewide, the cost of health care spiked 27 percent in the past three years.

The cost of food ballooned.

But the most critical number for most families on the edge is the price of child care.



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## Cost of living

How much does it really cost a family of four to live in Riverside County without public assistance?

**FAMILY OF FOUR WITH INFANT AND PRESCHOOLER**

MONTHLY COSTS	2008	2011
Housing	\$1,154	\$1,175
Child care	\$1,338	\$1,614
Food	\$644	\$709
Transportation	\$509	\$547
Health care	\$339	\$441
Miscellaneous	\$398	\$449
Taxes	\$759	\$984
<b>Self-Sufficiency Standard</b>	<b>\$58,505</b>	<b>\$67,821</b>

**FAMILY OF FOUR WITH TWO TEENAGERS**

MONTHLY COSTS	2008	2011
Housing	\$1,154	\$1,175
Child care	\$0	\$0
Food	\$807	\$886
Transportation	\$503	\$539
Health care	\$381	\$497
Miscellaneous	\$284	\$310
Taxes	\$416	\$510
<b>Self-Sufficiency Standard</b>	<b>\$40,546</b>	<b>\$44,716</b>

THE DESERT ZOOM

That bill grew 22 percent from 2008 to 2011.

Shelter From the Storm Executive Director Lynn Moriarty says without affordable child care, it's nearly impossible for the single mothers she serves to take care of themselves when their welfare expires.

For families with young children, the monthly child care bill can cost more than the rent.

"Affordable child care, people almost never find," Moriarty added. "It's a Catch-22: They need to go to work. But what are they going to do with their children? It is the obstacle to getting back on your feet."

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The younger the child, the more expensive the child care.

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Prices for placing an infant in a Coachella Valley daycare range from \$130 a week with someone who takes care of kids in their house to \$850 a month in a licensed center.

This year, the study found a family of three — with a single parent, a preschooler and a child in school — would need to work three minimum-wage jobs at \$8 an hour to even come close to earning the “Self-Sufficiency Standard” standard income of \$55,972.

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Federal guidelines define the poverty line for the same family at \$18,530.

Insight Center Attorney and Program Manager Jenny Chung Mejia argues that \$37,000 gap between the true cost of living without assistance — the Self-Sufficiency Standard — and the federal poverty threshold shows that the government’s 40-year-old methodology is problematic.

According to the latest Census numbers, 15.8 percent of California residents are living in poverty — determined as an income below \$22,314 for a family of four.

In Riverside County, 16.3 percent of residents had incomes below the poverty line.

If poverty boundaries were set closer to the Self-Sufficiency Standard, Mejia says government leaders could target services more precisely.

“The cost of rent is going up. The cost of food is going up,” she added. “Using federal poverty guidelines, you’re using an outdated and flawed metric.”

In an ironic twist, the Self-Sufficiency Standard also concludes that a family’s tax burden increases as their income increases to cover

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their bills — by as much as 29 percent over the past three years.

To make up the difference, Riverside County residents are getting creative. That includes buying food at discount stores.

“You find stuff here that's five and six bucks at Vons,” said Joey Hounsell, shopping at the 99 Cent store with his girlfriend, Niccole Holly.

“When it's \$1 here, why wouldn't you buy it here?”

Advocacy groups cite the Self-Sufficiency Standard to argue for higher minimum hourly pay, so-called “living wages.” And labor unions have used the standard to demand better wages for workers.

For example, in 2005, the standard showed that 93 percent of the University of California's service workers did not earn enough to support their families without going on food stamps, living in subsidized housing or applying for government-reduced child care.

Three years later, even more lost ground: 96 percent could not make a living wage.

Now advocates for the working poor are pushing local, state and federal leaders to change the government formula for determining poverty. The numbers can mean the difference between survival and destitution.

“The federal poverty guideline is not the best number you can use to craft policies,” said Mejia.

Rebecca Walsh is a staff reporter for The Desert Sun. She can be reached at 778-4661 or [rebecca.walsh@thedesertsun.com](mailto:rebecca.walsh@thedesertsun.com).

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