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O.C. most expensive place in SoCal to live

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By MARY ANN MILBOURN / THE ORANGE COUNTY REGISTER

Orange County is the most expensive county in Southern California to live in with the average family of four needing to bring in \$75,668 to cover housing, child care, health insurance and the other expenses here, according to a report released Tuesday. Statewide, the county is sixth highest for cost of living.

A household earning California's \$8-an-hour minimum wage would have to work more than four full-time jobs to make that \$76,000 income, noted the [Insight Center for Community Economic Development](#), which provides services and support for low-income communities.



Unlike the federal government's poverty level, which sets standards based on the cost of food to meet basic nutritional requirements, the Insight Center looks at what it takes to be self-sufficient, based on local costs such as housing, food, transportation and child care.

The difference between the Insight Center's standard for self-sufficiency and the federal government's poverty level is dramatic.

For example the federal poverty level for a single adult is \$10,890 compared to the \$32,910 the Insight Center says someone needs in Orange County to be self-sustaining.

The federal government says a household with one adult, a pre-schooler and one school-age child is in poverty if the annual income is below \$18,530. The Insight Center says that three-person household needs \$68,072 to make it in Orange County.

"Families are often shocked to find out how big the gap is between where they are and where they need to be to lead a self-sufficient life," said Cynthia Drury, program director at Friendly Center, which provides services and programs to low-income households in Orange County. "We use the self-sufficiency standard to help them get a realistic picture of where they stand financially, so we can refer them to appropriate programs and services that can take them from crisis to stability and eventually to the point where they don't need our support anymore. The standard gives us the information we need to determine how we can get our clients back on track."

The Insight Center's self-sufficiency standard is used by a variety of programs and agencies that

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work with low-income households.

Max Gardner, chief executive of Orange County United Way, said the report shows why so many local families are struggling and helps the agency to better focus its efforts for them.

In recent contract negotiations, the American Federation of State, County and Municipal Employees used the self-sufficiency standard to win a higher wage floor for University of California service workers by demonstrating how far below that level their workers were being paid.

See the full report showing breakdowns for Orange County costs by household size and expenses [HERE](#). (Click on chart to enlarge.)

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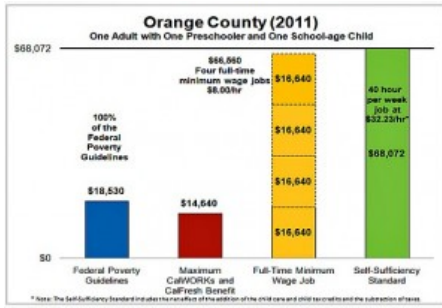
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