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What is the cost of self-sufficiency in San Diego County?

Family of four needs \$63,000 to make it in the state, more in SD

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Written by Elizabeth Aguilera

6 a.m., Oct. 4, 2011

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A family of four needs \$63,000 a year in California to be self-sufficient, up \$10,000 since 2008, and needs even more to live in San Diego or Los Angeles, according to a new analysis by the Insight Center for Community Economic Development.

"The middle is shrinking and that is the crisis of our economy," said Murtaza Baxamusa, of the Middle Class Taxpayers Association in San Diego.

The Insight Center released the 2011 California Family Economic Self-Sufficiency Standard today, and it reflects what families need to make ends meet based on where they live. It is more specific than the federal poverty rate, experts say, because it takes into consideration real costs based on geographic locations, such as San Diego, compared to the federal poverty rate which is the same across the country.

"Together with stagnant wages, increased unemployment and limited state resources, the rising cost of living has widened the gap between what many working families have and what they need to survive in California," said Jenny Chung Mejia, project lead of the Insight Center for Community Economic Development. "The minimum wage, calculated at \$16,640 a year for a full-time job, leaves working families well below the threshold of what they must earn in order to meet their most basic needs."

While the Self-Sufficiency Standard has risen significantly the minimum wage has remained the same signaling a need for city and state leaders to examine how jobs are created and how wages are set, experts say.

In San Diego labor and policy experts use a family of three, one adult and

By the Numbers:

What the Insight Center found:

- In San Diego the Self-Sufficiency Standard in 2011 is \$29,389 for an individual; and \$83,640 for a family of four, up 22 percent from \$68,430 in 2008.
- In Los Angeles the Self-Sufficiency Standard in 2011 is \$30,496 for an individual, is \$72,833 for a family of four, up 24 percent from \$58,659 in 2008
- Child care costs rose an average of 22% since 2008
- Health care costs climbed an average of 27% since 2008
- Taxes increased an average increase of 29% since 2008

Federal poverty rate:

- \$11,000 for a single person and \$22,300 for a family of four



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two children, as a benchmark because it more closely reflects the average family size in the county, said Clare Crawford, executive director of the Center on Policy Initiative.

According to the data a single parent with a pre-school-aged child and school-age child needs \$62,829 annually to be self-sufficient. A family of four, two adults and two children, needs \$83,640 annually to be self-sufficient. Both figure are higher than the median household income in the county, which was \$59,923 in 2010.

"In San Diego we found 34 percent of families living in economic hardship," Crawford said. "We need to focus on jobs that meet the self sufficiency standard."

A starting point, Crawford said, for addressing the gap would be to tie the minimum wage, currently \$8 an hour in California, to inflation, as other states have done.

The Standard, which is based on costs including housing, food, child care, health care and transportation in various counties, is used by various organizations in assessing poverty at the local level including direct service providers, charitable foundations and labor unions.

"This is a reminder to us that San Diego's economy is not producing the jobs we need," said Lorena Gonzalez, of the San Diego Labor Council. "We need to demand that as we subsidize growth that the jobs that are created are the kinds of jobs San Diegans can live on."

She is advocating that city leaders require any subsidized projects, particularly those in the downtown redevelopment area, provide higher than minimum wage jobs that provide for self-sufficiency.

Karim Bouris, executive director of the MAAC Project, which stands for Maximizing Access to Advance our Communities and provides workforce training, said the key is to train people for the kinds of jobs that pay self-sufficient wages.

"The Standard helps us determine where to focus job training," Bouris said.

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Balboa Theatre, San Diego



Taylor Swift
Thursday, Oct 20, 7:00 pm
Valley View Casino Center, San Diego



Michael Jackson The Immortal Tour by Cirque du...
Saturday, Jan 21, 8:00 pm
Valley View Casino Center, San Diego

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Kc Jacobson · Top Commenter · Arizona State University

Yet corporations haven't given a raise to teh middle class in 17 years. Median income is down 7.7% over the last decade, COSTING employees 7100.00 per year. Corporations are sitting on two TRILLION in cash, and have stashed voerseas 1.4 TRILLION dollars they want to bring back, tax free. Meanwhile, on the right, they are calling for craziness like eliminating the min wage, lowering standards on child labor, and disenfranchising up to 5 MILLION poor people in the country. If this doesn't explain that corporations have taken the power from America, you don't get a thing.

Reply · 9 · Like · Yesterday at 8:13am



Ross Spalding · Top Commenter · Illinois State University

Nothing you say is true and can be proven. I'd insult you ,but you're not bright to notice.

Reply · 4 · Like · Yesterday at 8:51am



Kirstin Lynn Niemi · San Diego, California

Ross Spalding: He's actually right about the middle class wages: http://money.cnn.com/2011/02/16/news/economy/middle_class/index.htm

Reply · 2 · Like · Yesterday at 10:00am



Devin Espindle · Top Commenter · Southern Methodist University

Kirstin Lynn Niemi,

The article you posted provides no evidence to support your statement that "He's actually right about the middle class." The article says that middle class income is flat over 20 years, he said it is down 7.7% over ten. I don't know if he is right (I doubt it) but your article does not support his contention.

Reply · Like · 22 hours ago

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Michelle Schwartz Moran

Huh. No wonder I am always broke.

Reply · 3 · Like · Yesterday at 9:21am



Tony Krvaric

The "Middle Class Taxpayers Association" is not a legitimate taxpayer advocate group. They supported Prop. D - the failed sales tax increase initiative - and are just Lorena Gonzalez' latest union front group. They represent union members - nobody else. Do not be fooled.

Reply · Like · 14 hours ago



Rhonda Deniston

Thanks for the heads up

Reply · Like · 13 hours ago



Steve Rider · Senior Financial Application Consultant at SAP

I called out these clowns last April. <http://sdrostra.com/?p=15188>

Reply · Like · 12 hours ago



Adam Young · Security Director at Universal Protection Services / Irvine

This is why edumacacion is important, but then again my neighbor has 2 bachelors degrees and is working for minimum wage at the mall; good times America. Loving the health insurance rate hike I am getting too, 50% increase, really?

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Balking Points · Top Commenter

Good riddance to the badly mismanaged '00's.

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