

Overlooked and Undercounted 2009

Struggling to make ends meet in California



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- 1) Research and evaluate public policy related to income adequacy;
- 2) Create tools to assess and establish income adequacy; and
- 3) Develop programs and policies that strengthen public investment in low-income women, children and families.

Go to www.selfsufficiencystandard.org to learn more, or call (206) 685-5264.

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OVERLOOKED AND UNDERCOUNTED 2009: STRUGGLING TO MAKE ENDS MEET IN CALIFORNIA

Diana M. Pearce, Ph.D. • December 2009

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*Overlooked and Undercounted 2009:
Struggling to Make Ends Meet in California*

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Acknowledgements

Led by United Way of the Bay Area, eight California United Ways joined together to fund this report. To learn more about how they help low-income individuals and families reach financial stability in their communities, please visit their websites:

Orange County United Way
www.unitedwayoc.org

United Way Silicon Valley
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United Way of the Bay Area
www.uwba.org

United Way of the Wine Country
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Copies of this report and related materials may also be downloaded at www.liveunitedca.org.

Preface

The Self-Sufficiency Standard used in this report was developed in 1996 by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development.

This report would not have been possible without the 2008 update of the Self-Sufficiency Standard for all California counties, which was supported by the Insight Center for Community Economic Development. Information on the Standard in each California county is available at www.insightccd.org/communities/cfess/ca-sss.html.

We wish to thank United Way of the Bay Area and its partners, which assisted in the development and editing of this report and its release, especially Denise L. Gammal, Ph.D., and Rangsiwan Fasudhani.

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The conclusion and opinions contained within this report do not necessarily reflect the opinion of those listed above or the United Way partners. Nonetheless, any mistakes are the author’s responsibility.

Foreword

United Way believes that everyone deserves an opportunity to achieve the building blocks of a good life: a quality education that leads to a stable job, income that can support a family through retirement, and good health.

This report shows, in more detail than ever before, that there are many more Californians living in poverty than most people think. Poverty is grossly undercounted. This is largely because the Federal Poverty Level formula, established more than 45 years ago, was based on the cost of food. And in the decades since, the costs of housing, transportation, child care, health care and other family necessities have risen far more rapidly than food costs. Also, since most government and social service programs rely on variations of the Federal Poverty Level, rather than more accurate measures like the one we present in this report, many families remain overlooked. As a result, the true extent of families contending with poverty is hidden.

If nothing else, the least we can do to help those fighting their way out of poverty is to see them more clearly. That means not only uncovering the real number of households in each of our communities that are struggling, but also cutting through broadly held stereotypes about what those in poverty look like, what skills and education they hold and what needs they have. Poor Californians reflect the diversity that is our state and work hard as part of the mainstream workforce. As this report makes clear, hard work alone is not enough for many to meet their basic needs. We must think differently about our approach and adjust to changing realities for the people we mean to help.

While poverty reaches broadly across all lines, the findings reveal significant disparities—across household composition, educational achievement, geography, race and gender—that prompt provocative questions. We believe this information can help policymakers, employers, educators and service providers rethink our impact on those with whom we work or serve. What are the best investments to help struggling householders climb out of poverty? What can we do to reduce the effects of race or gender on income inadequacy?

This is not about the current economic crisis—for these individuals and families, poverty is an everyday crisis. They and their children are an important part of California's future. The well being of our communities depends, in part, on our ability to help struggling residents find pathways out of poverty.

We need leaders from every sector to join us as we strive to develop the best solutions for our communities and our state.

PETER MANZO

President and CEO

United Ways of California

Executive Summary

Three in ten California households—almost *2.9 million households*—lack enough income to cover “bare bones” living expenses. According to America’s official poverty measure, the Federal Poverty Level (FPL), however, only one in ten households is officially considered poor or in need. Because many federal and state programs provide support only to those with incomes below the FPL, a large and diverse group of individuals and families experiencing distress are routinely overlooked and undercounted. Many of these hidden poor find they earn too much income to qualify for most supports, yet still struggle to meet their most basic needs, especially as the costs of housing, health care, and other necessities continue to rise faster than wages.

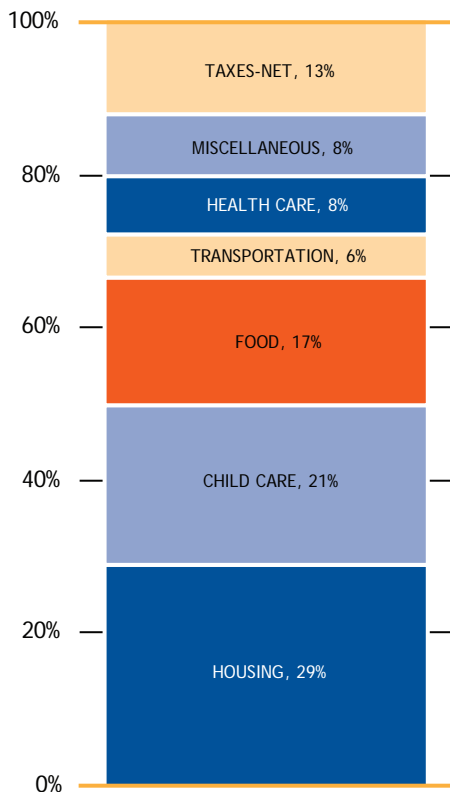
The purpose of the Self-Sufficiency Standard and this report is to present a more accurate picture of poverty in California. Focused on the 9,267,711 households headed by non-disabled adults age 18 to 64, including both family and non-family households, this report examines demographic and other characteristics of those whose incomes are insufficient. Using the Self-Sufficiency Standard for California to analyze U.S. Census Bureau data, this report addresses several questions:

- How many individuals and families in California are working hard yet are still not able to pay for their basic needs?
- Where do people with inadequate income live and what are the characteristics of their households?
- How do education, occupation, and employment patterns affect the chances of having adequate income?
- What can we learn about these individuals and families to help inform the work of policymakers, employers, educators, and service providers?

This report finds that California families struggling to make ends meet are neither a small nor a marginal group, but rather represent a substantial and diverse proportion of the state. Individuals and married couples with children, households in which adults work full time, and people of all racial and ethnic backgrounds account for substantial portions of those struggling to make ends meet in California.

FIGURE 1. Basic Needs as a Percentage of the Standard Two Adults and One Infant: Alameda County, CA 2008

Figure 1 illustrates the proportion of income spent on each basic need for families, using a family with one child living in Alameda County as an example family. Families with young children generally spend about half (or more) of their income on housing and child care expenses alone.



Source: Pearce, D. (2008) *The Self-Sufficiency Standard for California 2008*. Available at <http://www.selfsufficiencystandard.org>

It is our hope that a better understanding of the challenges faced by struggling individuals and families can enable steps to be taken to address these challenges and help Californians living in poverty close the gap toward financial security.

THE SELF-SUFFICIENCY STANDARD: A MEASURE OF ADEQUATE INCOME

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago, is not only methodologically out of date, but also no longer accurately measures poverty. Even the Census Bureau now characterizes the federal poverty measure as a “statistical yardstick rather than a complete description of what people and families need to live.” Likewise, current legislation introduced by Representative Jim McDermott (WA) and Senator Chris Dodd (CT), *The Measuring American Poverty Act of 2009*, further recognizes that the FPL is outdated and that revised measures of poverty and adequate income, including a “Decent Living Standard” modeled on the Self-Sufficiency Standard, are necessary to accurately provide guidance to policymakers, program decisions, and targeting of anti-poverty resources.

The Self-Sufficiency Standard (Standard) was developed to provide a more accurate, nuanced, and up-to-date measure of income adequate for basic needs. While designed to address the major shortcomings of the FPL, the Standard also reflects the realities faced by today’s working parents, such as child care and taxes.

The Standard is a “bare bones” budget appropriate to family composition; it does not include any restaurant or take out food, savings, emergency funds, or credit card or loan payments. The Standard is calculated for 37 states and the District of Columbia. It uses data that are drawn from scholarly and/or credible sources such as the U.S. Census Bureau, and that meets strict criteria of being accurate, regularly updated using standardized and consistent methodology, and which is age- and/or geography-specific. For California, the Standard is calculated for all 58 counties and 156 possible household combinations.

FINDINGS

With more than three out of ten California households lacking enough income to meet their basic needs, the problem of inadequate income is extensive, affecting families throughout California, in every racial/ethnic group, among men, women, and children, in urban, rural and even suburban areas. Nevertheless, inadequate income does not affect all groups equally.

INADEQUATE INCOME IS GREATER IN SOME COUNTIES THAN OTHERS

Families struggling to make ends meet live in every California community. With two out of five (43%) households below the Standard, the counties of Colusa, Glenn, Tehama, and Trinity have the highest income inadequacy rates

in the state. The highest concentration of households with inadequate income is, by far, Los Angeles County. With an income inadequacy rate of 37%, well above the state average, Los Angeles County is home to nearly one-third (907,630) of all households in California with incomes below the Standard. At the same time, even in the counties with the lowest levels of income inadequacy, about one in five households lack sufficient income.

INADEQUATE INCOMES CHALLENGE FAMILIES FROM SOME RACIAL/ETHNIC GROUPS MORE THAN OTHERS

California's families with inadequate income reflect the diversity for which the state is well known. Nevertheless, people of color are *disproportionately* likely to have inadequate incomes, particularly Latinos. With 52% of households with insufficient income, Latinos have the highest rate of income inadequacy. The next highest percentage of households with insufficient incomes is found among African Americans (39%), followed by Native American and Alaska Natives (34%), Native Hawaiian and Pacific Islanders (31%), Asians (26%), and Whites (18%).

Although Latino households represent only 30% of the population in California, because of their high rate of income inadequacy, about half of California households lacking adequate income are Latino—representing over 1.4 million households. Nevertheless, even though poverty is often portrayed in our media and culture as primarily a problem for minorities, it is experienced by households of every racial group in California. While the *largest group* of families with inadequate income in California are Latino, the second largest group of struggling householders is White. Although White households are the least likely to fall below the Standard—less than one in five White compared to one in two Latino households lack adequate income—this still amounts to nearly 840,000 White families who lack sufficient income. Likewise, reflecting their large proportion of California's population, the next largest racial group with incomes below the Standard is that of Asian and Pacific Islanders, with over 315,000 Asian and Pacific Islander households with incomes below the Standard.

FOREIGN-BORN HOUSEHOLDERS HAVE MORE TROUBLE MAKING ENDS MEET

While native householders have an income inadequacy rate of 23%, the likelihood of having inadequate income is significantly higher if the householder is foreign-born (46%), and even higher if the householder is not a citizen (59%). Among immigrants or “non-citizens” of different ethnic backgrounds, Latinos have an even higher rate (71%) of income inadequacy than non-citizen immigrants of non-Latino backgrounds (34%).

CALIFORNIA CHANGES OVER TIME

These results are not a result of just one snapshot in time, but are an enduring feature of the economic picture in California. This is the second study of households living below the Self-Sufficiency Standard in California. In 2000 as well, three in ten households in California experienced income insufficiency. That is, seven years later there has been no significant change in the rate of households experiencing income inadequacy.

In addition, most of the findings cited above are strikingly similar to those in the earlier study, suggesting that the inequality and income inadequacy described here is an enduring character of the California economy. The exceptions to this demographic profile of income inadequacy are troubling as well: the proportion of those households who lack adequate income who have workers in them has risen (even though the proportion who lack adequate income has stayed at about three out of ten households), while the proportion who receive cash assistance or food stamps has fallen.

HOUSEHOLDS WITH CHILDREN ARE AT A GREATER RISK OF NOT MEETING THEIR BASIC NEEDS

Families with children—particularly families with children under six years of age—are more likely to have insufficient income to meet their needs. The presence of young children is associated with increased costs of basic needs, particularly full-time child care. Thus, nearly two out of three households below the Standard have children, over half (56%) of them with children under six.

HOUSEHOLDS HEADED BY SINGLE MOTHERS HAVE HIGH RATES OF INCOME INADEQUACY

Single parents have a greater likelihood of income inadequacy than married couples, but the effect is much greater for single mothers, nearly two thirds (64%) of whom lack adequate income compared to about one half (47%) of single fathers, and one third (36%) of married couples with children. Single mothers are more likely to be very poor—meaning their incomes are not only below the Standard, but also below the (much lower) FPL—implying deep poverty. In addition, single mothers who are women of color have the highest rates of income inadequacy: 77% for Latinas, 70% for African Americans, and 53% for Asian and Pacific Islanders, compared to 45% for Whites.

While single mothers have the highest rates of income inadequacy, the majority of households with children in California that lack adequate income are married couples. Over 1.8 million households with children have inadequate income in California—1,086,332 are married couple households, 597,770 are single mother households, and 184,286 are single father households.

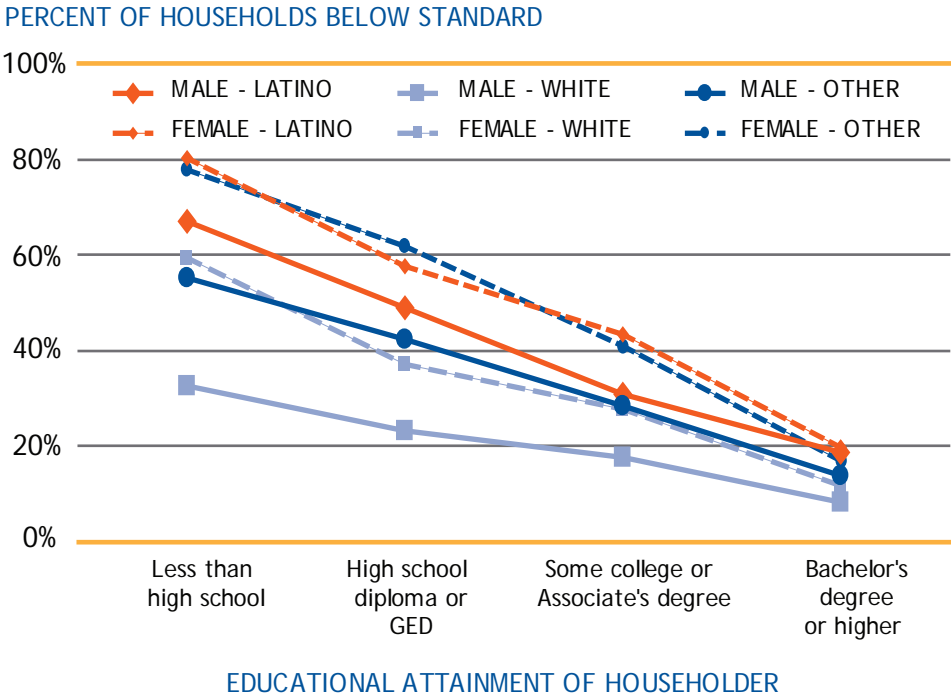
EMPLOYMENT IS KEY TO INCOME ADEQUACY, BUT IT IS NOT A GUARANTEE

As with education, households headed by people of color, women, and/or single mothers also experience lesser returns to work effort, even full-time year-round work. For example, even when single mothers work full time, year round, over half of their households lack adequate income.

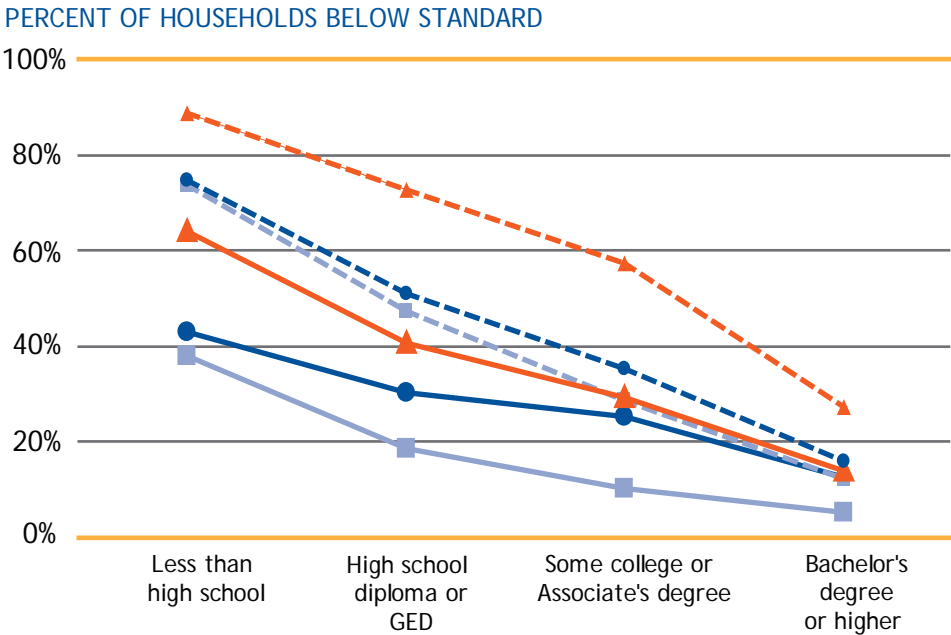
The data further demonstrate that the uncertain returns to employment efforts are not due to the occupations held by those with inadequate incomes. In fact, seven of the “top ten” occupations (the occupations with the most workers) for households with incomes below the Self-Sufficiency Standard are also among the top ten occupations for households with incomes above the Standard. Therefore, employment within these seven occupational groupings results in adequate income for some households, but inadequate income for others. Whether the householder is male or female, regardless of his/her race/ethnicity, the difference in wage levels *within* occupational fields rather than the difference in wage ranges *between* occupations, has the most impact on the rate of income inadequacy.

OF THE NEARLY 2.9 MILLION CALIFORNIA HOUSEHOLDS WITH INADEQUATE INCOMES, 89% HAVE AT LEAST ONE WORKER.

FIGURE 2. Households below the Self-Sufficiency Standard by Educational Attainment and Race/Ethnicity, Gender and Household Type: California



Source: See Appendix B, Table 24



Source: See Appendix B, Table 25

EDUCATION AND SELF-SUFFICIENCY

This research confirms that education has a strong relation to income inadequacy. Those who acquire more education, particularly at the post-secondary level, see substantial “returns”—meaning increased income—for each additional year of education.

Education reduces the rate of income inadequacy substantially and dramatically. Householders with less education are much more likely to have insufficient incomes. More than two-thirds (68%) of householders with less than a high school education have incomes below the Standard. The rate drops quickly as education increases, falling to 12% for those with a Bachelor’s degree or higher. Similar patterns hold across racial/ethnic groups, gender, and household types (see Figure 2).

While increased education increases income adequacy for all racial/ethnic groups, gender, and household types, two findings should be highlighted. First, returns for increased education are greatest for women of color. Second, given differential race/ethnicity and gender-based labor market returns, women and people of color need *more* education to achieve the *same* level of economic self-sufficiency as White men. Women of color with a Bachelor’s degree or more have rates of income inadequacy equal to that of White men with some college education (about 18%)

IN 42% OF HOUSEHOLDS BELOW THE STANDARD, THE HOUSEHOLDER IS EMPLOYED FULL TIME, YEAR ROUND.

Nor are differences in earnings explained by hours worked. While full-time, year-round work (regardless of the occupation) is one factor that may help protect against income inadequacy, households with incomes above the Standard work only about 4% more hours than those below. However, their wage rates vary greatly. The hourly wages of householders above the Standard are more than twice those below the Standard (\$24.04 per hour versus \$10.00 per hour, see Table A). If householders with incomes below the Standard increased their work hours to match those with incomes above the Standard, that would only close about 3% of the wage gap, while earning the higher wage rate of those above the Standard, with no change in hours worked, would close 97% of the gap.

Thus, families are not poor because they lack workers or work hours, or because they are working in the “wrong” occupations, but because their wages within their occupations are inadequate to meet basic expenses.

Table A. The Self-Sufficiency Standard by Earnings and Hours Worked of Householder: California

	BELOW SELF-SUFFICIENCY STANDARD	ABOVE SELF-SUFFICIENCY STANDARD
Median hourly pay rate of working householders	\$10.00	\$24.04
Median hours worked by working householders	2,000	2,080

Source: See Appendix B, Table 16

HOW CALIFORNIA COMPARES TO OTHER STATES

To date, demographic reports have been done on six other states besides California: Colorado, Connecticut, Mississippi, New Jersey, Pennsylvania, and Washington. In five of these states (the exception being Mississippi), the proportion of households with inadequate income is strikingly similar, about one out of five (non-elderly, non-disabled) households lacks adequate income, using the Self-Sufficiency Standard. In Mississippi, the proportion is 32%, very similar to that of California.

California and Mississippi are very different states in many respects, particularly in terms of the cost of living as the Standard is generally much higher in California, even in (relatively) less expensive rural counties, while it is quite low in Mississippi. At the same time, these two states share one characteristic in common, and that is that they each have a substantial proportion of their population that is either African American (Mississippi) or Latino (California), and in both instances these “minority” groups have very high rates of income inadequacy. Not only are the proportions of population which are “minority” higher in these two states than in the other five, but the income inadequacy rates are higher among these groups than in the other five states, thus contributing to the higher overall rates of income inadequacy—in spite of the very different costs of living. (Note that the difference in the poverty rates between these states

are quite different, with California having FPL rates only slightly higher than the other five states, while Mississippi is considerably higher.)

In all other respects, California is quite similar to the other six states in terms of the relative rates of insufficient income among various demographics, i.e., rates of income inadequacy are highest for African Americans and Latinos, for families with children, and particularly for single mother families. Likewise, increased education reduces the likelihood of inadequate income, as does having more workers in the household and/or full-time year-round workers. Occupational “segregation” does not contribute substantially to lower levels of income inadequacy, but lower wage rates characterize householders below the Standard in all states. However, given the higher overall level of income inadequacy, the actual rates for any given demographic group, such as single mothers, are generally higher in Mississippi and California.

CONCLUSION

These data show, in more detail than ever before available, that there are many more people in California who lack enough income to meet their basic needs than most people think or than our government and social service programs count. Poverty is grossly undercounted largely because most American systems do not utilize the more accurate measures and tools available today for what it takes any given individual or family in any given community to lead a life of basic dignity.

Not only do we currently underestimate the number of households that struggle to meet basic needs, but broadly held stereotypes about what those in poverty look like, what skills and education they hold, and what needs they have harm the ability of our systems to think differently and adjust to changing realities for the people we mean to help. Californian households with inadequate income reflect the diversity that is our state: they come from every household composition, represent every racial and ethnic group, and work hard as part of the mainstream workforce.

This is not about a particular economic crisis—for these families, poverty is an everyday crisis. They and their children are an important part of California’s future, needed to drive our state’s economic engine.

These findings should guide public policy, economic investment, education, and service provision that enable California households to achieve and sustain economic self-sufficiency while supporting the advancement of the California economy. ***Our challenge is to make it possible for all California households to earn enough to meet their basic needs.***

IMPLICATIONS FOR CALIFORNIA

The data presented in this report illuminate the circumstances of California residents living in poverty. The disparities revealed—across household composition, geographic variation and race/ethnicity and gender—prompt provocative questions that can help policy makers, employers, educators and service providers rethink our impact on those with whom we work or serve:

- What can we do as the cost of living outpaces wage increases?
- How can we improve the earning power of low-income Californians and help them advance toward stability?
- What can we do to reduce the effects of race/ethnicity and gender on income inadequacy?
- What are the best investments to help struggling householders climb out of poverty?

These questions and others prompted by the data could prompt leaders to re-examine the policies and systems they manage. For instance, if it is our collective goal to reduce this high percentage of people who do not have income adequate to their most basic needs, we need to find ways for people to move toward self-sufficiency.

Education is clearly one way to move out of poverty. As a short-term solution, income and work supports can help bridge the gap between low wages and the cost of basic needs. However, if only 7% of California households below the Standard receive public benefits, is the system reaching those it is meant to or should the change to work-based poverty and sometimes transitory nature of individual crises suggest possible ways to redesign the delivery of those services? Because many public assistance programs are tied to the Federal Poverty Level (FPL) or some multiple of it, few households below the Standard are able to access them, leaving these households on their own to make ends meet. Seventy percent of California households with incomes below the Standard have incomes above the FPL which, in most cases, are too high (above the FPL) to qualify for most of these programs. With more than nine in ten households with inadequate income unable to take advantage of these “safety net” programs, the usage of the FPL as the basis of eligibility continues to leave these households struggling to make ends meet.

Another possibility worth examining is whether investment might be shifted solely from job attainment to also investing in skills that lead to job advancement. Many workforce development models focus solely on job attainment. While they are effective in placing individuals in jobs, they do so regardless of whether the job has the potential to develop into a career or if the individual possesses the skills to advance in that job. Readiness and placement in career path jobs open up opportunities to occupations with higher wage levels and increased benefits. Workforce development models such as bridge training programs prepare low-skilled individuals to enter and succeed in postsecondary education and training, which enables individuals to advance to better jobs and further their education and training.

The composition and work patterns of families have shifted considerably since the development of the FPL more than 40 years ago. We have the opportunity to utilize much more sophisticated calculations of living costs today and, armed with a better understanding of the circumstances surrounding income inadequacy, to make a difference in how we build ladders to help hard working Californians advance in their careers.

I. Introduction

Very much like the period preceding the Depression, the first years of the twenty-first century have been ones of rising economic inequality, in which the rich have become richer, the poor poorer, and the middle class smaller.¹ With living costs rising faster than incomes, more and more families are facing economic hardships as they struggle to cover basic needs such as food, shelter, health care, transportation and child care. Yet even as more families' budgets are stretched to the breaking point, the percentage of families officially designated as "poor" by the federal government has remained more or less constant in the first seven years of the twenty-first century, with roughly 10% of U.S. families considered poor.² At the same time, because many federal and state programs provide support only to those with incomes below the official Federal Poverty Level (FPL), *a large and diverse group of families experiencing economic distress are routinely overlooked and undercounted.*

This report reveals the "overlooked and undercounted" of California, describing which families are struggling to make ends meet. This analysis is based primarily on the Self-Sufficiency Standard, a realistic, geographically specific and family composition-specific measure of income adequacy, and thus a more accurate alternative to the federal poverty measure. Using data from the 2007 American Community Survey, household incomes are compared to the Self-Sufficiency Standard (as well as the Federal Poverty Level) across a wide range of household characteristics—family composition, geographic location, race/ethnicity, employment patterns, gender, and occupation. What emerges is a new picture of those in California who lack enough to meet their needs, including where they live and the characteristics of their households. With this information, our findings and conclusions can inform and guide the creation of economic and workforce policies that will promote and support the achievement of economic self-sufficiency for all Californians.

This report begins with a brief description of the Self-Sufficiency Standard and the methodology used in this report. Detailed findings are presented on how income inadequacy varies with demographic characteristics such as race, gender, and family composition. The detailed findings are followed by a description of the impact of education and employment factors on income inadequacy rates. A profile of California families below the Self-Sufficiency Standard is also presented. This report concludes with policy implications and recommendations based on this research.

As this report goes to press in the Winter of 2009, both America and California are facing the most severe economic crisis since the Great Depression, which some are calling the "Great Recession". With unemployment approaching 10% in the nation, and 12% in California, it is undoubtedly true that economic hardship, poverty, and inequality have all increased dramatically. Unfortunately, for the in-depth statistical analysis presented here, there is a data lag, such that the most recent data available for this report is from the pre-recession year of 2007. What this means in the current context is that almost everything presented here, from the percentage of households living below the Self-Sufficiency Standard to the Self-Sufficiency Standard itself for most family types, is most likely an underestimate of the current situation. Put another way, while these are certainly extraordinary times, the picture drawn here in this report is of the everyday crisis faced by many California families in (relatively) ordinary times.

¹ The long-term trend, since the early 1970s of increasing inequality, has accelerated. Sherman, A. & Aron-Dine, A. (2007) *New CBO data show income inequality continues to widen: After-tax-income for top 1 percent rose by \$146,000 in 2004.* Retrieved October 15, 2009 from <http://www.cbpp.org/files/1-23-07inc.pdf>

² Income, poverty, and health insurance coverage in the United States: 2007. Table b-3: Poverty status of families by type of family 1959 to 2007. Retrieved July 2, 2009, from <http://www.census.gov/prod/2008pubs/p60-235.pdf>. The poverty rate of families was 9.8% in 2007 and 10.3% in 2008. Table 4: People and Families in Poverty by Selected Characteristics: 2007 and 2008. Retrieved October 8, 2009 from <http://www.census.gov/prod/2009pubs/p60-236.pdf>. Note that because of data lags, the major impact on poverty rates of the current recession will not be reflected in official income and poverty data until 2009 data is released in early fall of 2010.

II. The Self-Sufficiency Standard

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, the Federal Poverty Level (FPL) developed over four decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. Beginning with studies such as Ruggles' *Drawing the Line* (1990),¹ and Renwick and Bergman's article proposing a "basic needs budget" (1993),² many have critiqued the official measure and/or offered alternatives. These discussions culminated in the early 1990s with a congressionally mandated comprehensive study by the National Academy of Sciences, which brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations. This research and the scientists' recommendations were summarized in the 1995 book, *Measuring Poverty: A New Approach*.³ Despite substantial consensus on the need to revise the poverty measure, no changes have been made to the FPL in the decade plus since the report's release. Even the Census Bureau now characterizes the federal poverty measure as a "statistical yardstick rather than a complete description of what people and families need to live."⁴

In light of these critiques, the Self-Sufficiency Standard (Standard) was developed by this author, while serving as Director of the Women and Poverty Project at Wider Opportunities for Women (WOW), to provide a more accurate, nuanced measure of income adequacy.⁵ Designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard reflects the realities faced by today's working parents, such as the costs of child care and taxes, which are not addressed in the federal poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data as well as computer-aided software and information accessibility not in existence four decades ago.

The major differences between the Self-Sufficiency Standard and the Federal Poverty Level include:

- **The Standard is based on all major budget items faced by working adults (age 18-64 years):** housing, child care, food, health care, transportation, and taxes. In contrast, the FPL is based on only one item—a 1960s food budget. Additionally, while the FPL is updated for inflation, there is no adjustment made for the fact that food, as a percentage cost of the household budget, has

1 Ruggles, P. (1990). *Drawing the line: Alternative poverty measures and their implications for public policy*. The Urban Institute, Washington, D.C.

2 Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families. *The Journal of Human Resources*, 28 (1), 1-24.

3 Citro, C. & Michael, R. Eds. (1995). *Measuring poverty: A new approach*. Washington, DC: National Academy Press.

4 Dalaker, *Poverty in the United States: 2000*. (U.S. Census Bureau, Current Population Reports, Series P60-214). U.S. Government Printing Office (Washington, D.C., 2001).

5 The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative "performance standard" in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what would be required to meet the JTPA goal of "self-sufficiency" for each individual participant. The development of the Standard also benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick's work. For more detail on the methodology of the Standard, see <http://www.selfsufficiencystandard.org/pubs.html>

HISTORY OF THE FEDERAL POVERTY LEVEL

The Federal Poverty Level (FPL), is the official poverty measure used by the federal government to determine poverty status. Families are characterized as “poor” if their income is below the FPL and “not poor” if it is above the FPL.

Over four decades ago, when the Federal Poverty Level was first developed by Mollie Orshansky, a research analyst in the Social Security Administration, food was the only budget item for which the cost of meeting a minimal standard, in this case nutrition, was known. (The Department of Agriculture had determined household food budgets at four costs levels based on nutritional standards; Orshansky used the lowest of these, a food budget meant for temporary or emergency use as it meets nutritional standards in the least costly way.) Having only the information from the Consumer Expenditure Survey that American families on average spent one-third of their income on food, Orshansky developed poverty thresholds estimated by multiplying the food budget by three to determine the amount needed to meet all basic needs, and this became the FPL.

The most significant shortcoming of the federal poverty measure is that for most families, in most places, the FPL is simply too low. Because families can have incomes above the FPL yet lack sufficient resources to adequately meet their basic needs, many assistance programs now use a multiple of the federal poverty measure to determine eligibility.

Other methodological problems with the federal poverty measure include:

- The measure’s methodology is “frozen,” not allowing for changes in the relative cost of food or non-food items, nor the addition of new necessary costs. Today, food is a much smaller percentage of household budgets than one-third, having fallen to one-sixth, one-seventh or less; moreover, new costs such as health care and taxes have arisen that were negligible at the time of the FPL’s creation.
- The federal poverty measure is dated, implicitly using the demographic model of a two-parent family with a “stay-at-home” wife, or if a single parent, implicitly assuming he/she is not employed; it does not allow for such costs as child care.
- The poverty measure does not vary by geographic location, despite significant cost variation.
- The federal poverty measure provides no information or means to track how individual costs change, nor the impact of subsidies, taxes, and tax credits that reduce those costs.

decreased over the years. In contrast, the Standard allows different costs to increase at different rates and does not assume that any one cost will always be a fixed percentage of the budget.

- ***The Standard reflects the changes in workforce participation over the past several decades, particularly among women. It does this by assuming that all adults work to support their families, and thus includes work-related expenses***, such as transportation, taxes, and child care. The FPL continues to reflect—implicitly—a demographic model of mostly two-parent families with a stay-at-home wife.
- ***The Standard varies geographically*** and is calculated on a locale-specific basis (usually by county), while the FPL is calculated the same regardless of where one lives in the continental United States.
- ***The Standard varies costs by the age of children***. This factor is particularly important for child care costs, but also for food and health care costs, which

also vary by age. While the FPL takes into account the number of adults and children, there is no variation in cost based on the age of children.

- **The Standard includes the net effect of taxes and tax credits**, which not only provides a more accurate measurement of income adequacy, but also illuminates the impact of tax policy on net family income. Because at the time of its inception, low-income families paid minimal taxes, and there were no refundable tax credits (such as the Earned Income Tax Credit), the FPL does not include taxes or tax credits, even implicitly.

The resulting Self-Sufficiency Standards⁶ are basic needs, no-frills budgets created for all family types in each county in a given state. For example, the food budget contains no restaurant or take-out food, even though Americans spend an average of over 40% of their food budget on take-out and restaurant food.⁷ The Standard also does not allow for retirement savings, education expenses, debt repayment, or emergencies. Figure A shows each monthly expense included in the Self-Sufficiency Standard as a proportion of the total income necessary for a family with two adults and one infant in Alameda County.

⁶ The Self-Sufficiency Standard has been calculated for 37 states plus the District of Columbia.

⁷ U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000) Table 4: Size of consumer unit: Average annual expenditures and characteristics). Available from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>

PROPOSED ALTERNATIVES TO THE FEDERAL POVERTY LEVEL

Many researchers and analysts have proposed revising the federal poverty measure over the years, as described above. Besides the Self-Sufficiency Standard, the other major alternative is the National Academy of Science (NAS) measure, which was first proposed as a set of recommendations in the Academy's book-length report, *Measuring Poverty*, released in 1995. Developed primarily to track poverty trends over time, the NAS measure differs from the Self-Sufficiency Standard in several key ways.

- First, the NAS approach to measuring poverty is based on thresholds that are a measure of deprivation rather than self-sufficiency. These partial thresholds only include the bare essentials—food, clothing, and housing (including utilities) plus a little extra for miscellaneous items—but not health care, work-related expenses (child care and transportation), or taxes/tax credits. (Although not included in the thresholds, in the calculation of poverty rates, actual health care and work-related expenses (child care and transportation) are deducted from income, but only to the extent that such expenses were incurred.)
- Second, while the Standard is an absolute measure based on the prices of each item in the threshold, the NAS is a relative measure, pegged to expenditure levels of non-poor families; this means that unlike the “frozen” FPL, it will rise as living standards rise, but also fall when living standards fall, as in a severe recession.
- Finally, the NAS covers the total population, while the Standard is meant to assess the costs facing working-age, non-disabled and non-elderly households.

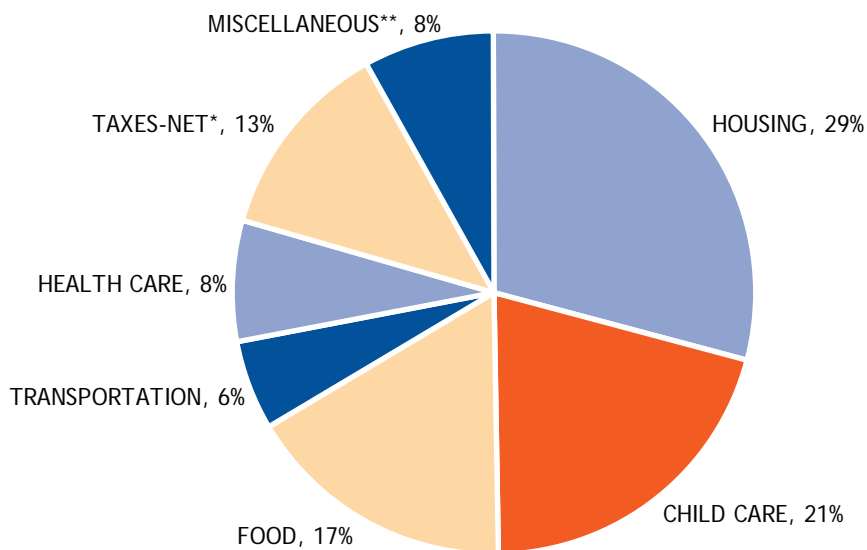
Both alternative measures are found in the legislation currently proposed by Representative Jim McDermott (WA) and Senator Chris Dodd (CT): the *Measuring American Poverty Act of 2009* would develop an NAS-type measure as the Modern Poverty Measure, as well as the Decent Living Standard, which is designed to be a basic needs budget/Self-Sufficiency Standard-type measure.

In California, among 152 family compositions with children examined in this report, the most frequent family type is a two-adult household with one infant. Figure B is a map of California counties that shows the distribution of the 2008 Self-Sufficiency Standard for this family type throughout California reflecting areas ranging from lower to higher Standards. The Self-Sufficiency Standard for two adults with one infant ranges from \$37,705 (Kern County) to \$63,871 (San Mateo County) annually depending on the county.

California's metropolitan areas tend to have higher Self-Sufficiency Standards than non-metropolitan areas. Among these metropolitan areas, six Bay Area counties (Marin, Napa, San Mateo, Santa Clara, Santa Cruz and San Francisco), as well as Santa Barbara, San Diego, and the counties of the Greater Los Angeles region (Ventura, Los Angeles, and Orange) have the highest Self-Sufficiency Standards for this family type, ranging from \$51,946 to \$63,871 per year.

There are several clusters of counties with annual Self-Sufficiency Standards between \$49,634–\$51,050 comprising the second-most expensive group. This group includes: the Central Coast counties of San Luis Obispo, Monterey, and San Benito; San Bernardino County in the Inland Empire region; the Bay Area

**FIGURE A. Basic Needs as a Percentage of the Standard
Two Adults and One Infant: Alameda County, CA 2008**

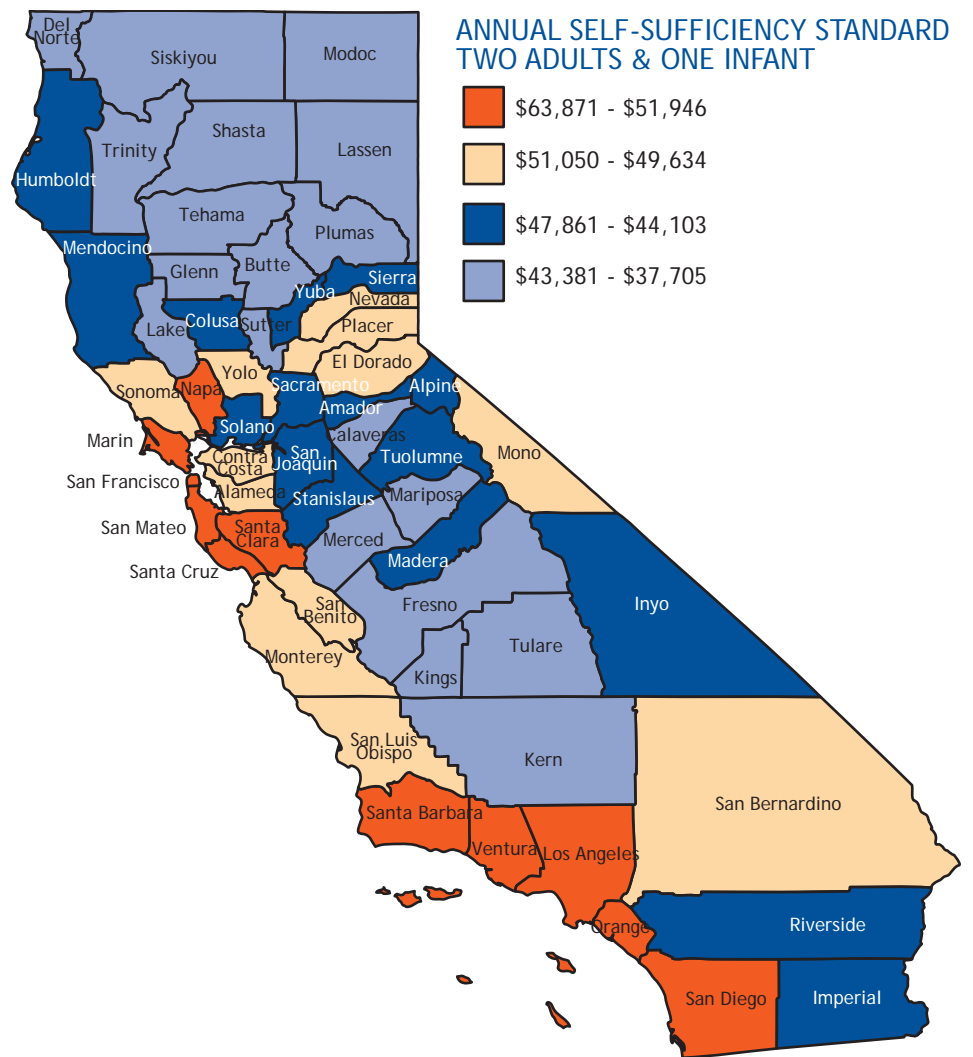


**SELF-SUFFICIENCY STANDARD IS \$50,084 ANNUALLY OR
\$11.86 PER HOUR (FULL-TIME)**

*Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 16%, but with tax credits the amount owed in taxes is reduced to 13%.

**Miscellaneous expenses are calculated by taking 10% of all other costs except taxes. It includes all other essentials including clothing, diapers, household items, personal hygiene items, and telephone service.

Source: Pearce, D. (2008) *The Self-Sufficiency Standard for California 2008*. Available at <http://www.selfsufficiencystandard.org/docs/CA%202008%20All%20Families.xls>

FIGURE B. The Self-Sufficiency Standard by County: California

Source: See Appendix B, Table 21.

counties of Sonoma, Contra Costa, and Alameda; Yolo, Placer, and El Dorado Counties in the Greater Sacramento region; and the rural counties of Mono and Nevada.

The third group of counties, with Self-Sufficiency Standards ranging from \$44,103–\$47,861 for two adults and one infant, includes both metropolitan (Sacramento, San Joaquin, Stanislaus, Solano, Madera, Yuba, Riverside and Imperial Counties) and rural counties such as several counties in the Central Sierra region (Alpine, Amador, Tuolumne, and Inyo) and the Northern California counties of Humboldt, Mendocino, and Sierra.

The least expensive counties in California for this family type have Standards that range from \$37,705–\$43,381 per year and are located in the Central Valley,

Greater Sacramento Valley, and Northern California regions. (The 2008 Annual Self-Sufficiency Standards for eight different households types in all counties in California are shown in Appendix B Table 21.)

As noted above, the Standards for metropolitan areas tend to be higher in most cases than in the non-metropolitan counties. Overall, the median Self-Sufficiency wage for families with two adults and one infant in metropolitan counties is 14% higher than the median wage in non-metropolitan counties. This difference is primarily a result of higher housing and child care costs—the median cost of housing among metropolitan counties is 28% higher than non-metropolitan counties and child care is 22% higher. On the other hand, the median cost of transportation is the same between metropolitan and non-metropolitan areas due to the lower cost of transportation in some metropolitan counties with adequate public transportation systems. The cost of health care is higher overall in non-metropolitan counties.

CALIFORNIA'S METROPOLITAN AREAS TEND TO HAVE HIGHER SELF-SUFFICIENCY STANDARDS THAN NON-METROPOLITAN AREAS.

III. Sample and Methodology

This study uses data from the 2007 American Community Survey (ACS), an annual U.S. Census Bureau survey of social, housing, and economic characteristics of the population.¹

The sample unit for the study is the household, not the individual or the family. In the Census data, households are divided into family and non-family households. Family households have two or more persons residing together who are related by birth, marriage, or adoption (but may also include non-relatives); non-family households consist of a person living alone or with one or more non-relatives.

The householder is the person in whose name the housing unit is owned or rented; when the housing unit is jointly owned or rented, the householder is whoever designates him or herself. Given the increasing variety of living arrangements, this study includes all persons residing in households, including not only the householder and his/her relatives, but also non-relatives such as unmarried partners, foster children, and boarders and takes into account their income. In California, 72.5% of households are “family” households (that is, at least two persons are related) and 27.5% are non-family households. The most common family household (22%) is a two-adult household with no children, followed by a family with two adults and two children (17%) and two adults and one child (14%). The majority of non-family households consist of a single individual living alone (73%); the remaining (27%) have two or more unrelated persons. Regardless of household composition, it is assumed that all members of the household share income and expenses.

To determine the income required to cover each family’s basic needs, the Self-Sufficiency Standard is used. The Self-Sufficiency Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, to be consistent, the population sample in this report excludes those household members not expected to work—that is, those who report having a disability that prevents them from working and/or those who are elderly² are excluded, as is their income, when determining household size, household composition, and total income. For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; nor is her income (e.g., from Social Security benefits) counted as part of household income. Households that consist of only elderly and/or disabled adults are

¹ Data are derived from a representative sample completing the American Community Survey and not from a full Census, which is only available once every decade.

² While this study’s exclusion of the elderly results in excluding the 15% over 65 who are still in the workforce in California, most of these (57%) are under 70, and at the same time, there are those who retire/leave the workforce before they are 65. Likewise, about 4% of California children are in the care of their grandparents (Kids Count, retrieved October 12, 2009 from <http://datacenter.kidscount.org>); among grandparents raising grandchildren in California, the majority (63%) are under 60 (63%) and are thus included. (See U.S. Census Bureau, 2007 American Community Survey. B23001. *Sex by age by employment status for the population 16 years and over*, B10058. *Employment status of grandparents living with own grandchildren under 18 years by responsibility for own grandchildren and age of grandparent*. Retrieved September 24, 2009 from www.census.gov)

KEY TERMS & DEFINITIONS

Household: The household is one or more persons residing together in a housing unit (apartment, house, mobile home, etc.). Households may consist of a family, unrelated individual(s), or both so long as the householder is an adult between the ages of 18 and 64. The sample unit used in this study is the household.

Householder: The householder is an adult between the ages of 18 and 64 in whose name the housing unit is rented or owned; when there are two or more owners/renters, then the householder is the person who designates himself/herself as the householder in the ACS. When appropriate, the characteristics of the householder are analyzed (e.g. citizenship, race/ethnicity, educational attainment, and occupation). A variable attributed to the householder may not reflect the entire household. For example, in a household with a non-citizen householder, other members of the household may be citizens.

Non-family Household: A household that consists of a person living alone or with one or more non-relatives.

Family Household: A household in which there are two or more persons (one of whom is the householder) residing together who are related by birth, marriage, or adoption.

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KEY TERMS & DEFINITIONS

Single Father or Single Mother

Household: For simplicity, a male maintaining a household with no spouse present but with children is referred to as a single father in the text, and the household as single father household. Likewise, a woman maintaining a household with no spouse present but with children is referred to as a single mother, and the household as a single mother household. Note that in some cases the child may be a grandchild, niece/nephew, or unrelated child (such as a foster child). Note that in terms of marital status, single fathers and single mothers may be divorced, separated, widowed, or never married.

Income inadequacy: The term income inadequacy refers to an income that is too low to meet basic needs as measured by the Self-Sufficiency Standard. Other terms used interchangeably in this report that refer to inadequate income include: “below the Standard,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs”.

excluded altogether for the same reasons. Homeless individuals and families, as well as those who live in shelters or institutions, are also not included, as these groups are not included in the ACS household-based survey. This results in a total number of 9,267,711 households in California.

IV. Detailed Findings

FIGURE C. 3 out of 10 households in California are below the Standard



Source: See Appendix B, Table 1.

How many households in California lack adequate income? If the Federal Poverty Level (FPL) is used, about 10% of California households included in the analysis for this report are designated officially as poor (excluding elderly and disabled). Using the Self-Sufficiency Standard, at least three in ten households (31%), lack sufficient income to meet their basic costs in California (see Figure C). This is three times the proportion found to be poor using the FPL. This means that not just 900,000 households identified by the FPL face poverty, but nearly 2.9 million households cannot afford all the most basic necessities each and every month. *Moving from statistics to people, that translates to over 9.89 million men, women, and children struggling in California, two-thirds of whom are overlooked and undercounted using the FPL.*

To contrast the picture of income inadequacy that emerges when the Standard is used as a benchmark versus when the FPL is used, data for both of these measures are presented in this report. Each table divides California households into three groups based on their household income:

- Those households whose incomes are *below* both the FPL and the Standard (families below the FPL are always also below the Standard),¹
- Those households whose incomes are *above* the FPL, but below the Standard; and
- Those households whose incomes are *above* the Standard, which is always above the FPL.

For convenience, the total percentage of families below the Standard is highlighted in each table in the second-to-last column. Data tables are provided in both the text section and in Appendix B. Additionally, Appendix C provides tables for each county summarizing household characteristics. Generally, tables in the text section provide only the total population in a given subgroup and the percentage of the population in a given subgroup who fall into each of the three groups described above. The corresponding Appendix tables appear in the same order as the tables in the text and provide the raw numbers for each group as well as percentages and more detail. Additionally, Appendix B contains detailed tables for figures included in the text.

A. RACE/ETHNICITY, CITIZENSHIP, AND LANGUAGE

This study uses the Census Bureau's race and ethnicity classifications. The Census Bureau asks individuals to indicate their race and their ethnicity

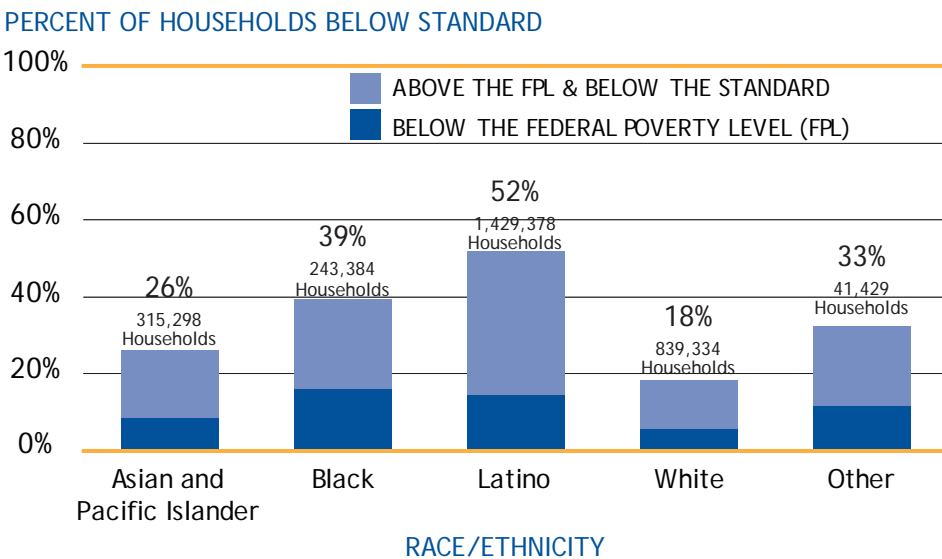
¹ Because the FPL is so low, in all instances the FPL for a given household is lower than the Standard, even in the least expensive areas.

separately (whether or not a head of household is Hispanic/Latino).² Thus, those who identify as Hispanic or Latino could be of any race. For this study, we have combined these two characteristics into a single set of racial/ethnic categories. Hispanics/Latinos are grouped into one category (referred to as Latino), regardless of race, while all other categories are non-Latino, e.g., non-Latino Whites, non-Latino Blacks, and so forth. The result is five mutually exclusive racial/ethnic groups: 1) Asian and Pacific Islander, 2) Black or African American, 3) Latino/Hispanic, 4) White, and 5) Other race/ethnicity.

RACE/ETHNICITY. Of the five racial and ethnic groups, White households are the least likely group to experience inadequate income with 18% of White households in the state having incomes below the Standard, as seen in Figure D.³ Latino households have the highest percentage of households with insufficient income at 52%, followed by African American households at 39%. Among Asian and Pacific Islander households, slightly more than one in four, or 26%, experience income inadequacy.

This study finds that Latino households are *disproportionately* likely to have inadequate incomes. While Latino households constitute only about a third of

FIGURE D. Households Below the Self-Sufficiency Standard by Race/Ethnicity: California

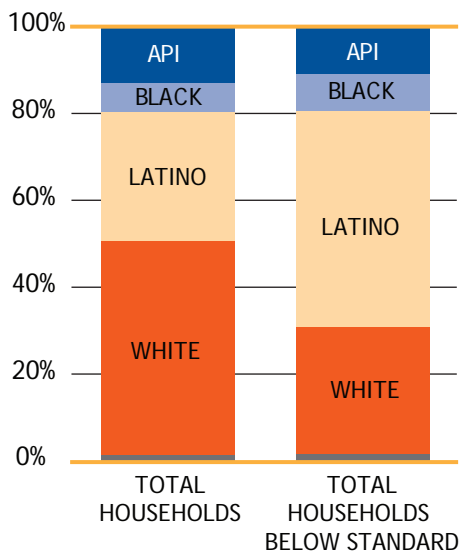


Source: See Appendix B, Table 22.

² In the Census questionnaires, individuals were asked whether or not they identified as Hispanic or Latino and then asked to identify their race/races (they could indicate more than one race). Those who indicated they were Latino (either alone or in addition to other race categories) were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Non-Latino individuals who identified as Black or African American (alone or in addition to other race categories) were coded as Black. Non-Latino, non-Black individuals who identified as Asian, Native Hawaiian or Pacific Islander (alone or in addition to other race categories) were coded as API (Asian and Pacific Islander). Those non-Latino, non-Black and non-API individuals who identified as “Other” (either alone or in addition to other race categories) were coded as “Other”. All other non-Latino, non-Black, non-API and non-“Other” individuals were coded as White. Tables were created with the mutually exclusive categories, and then were again run for all respondents indicating more than one racial category. The results were virtually identical, so only the mutually exclusive racial/ethnic categories are reported here.

³ Note that data for race/ethnicity, citizenship status, and language, reflect that of the householder and not necessarily that of the entire household.

FIGURE E. Race/Ethnicity of All Households Compared to Households Below the Standard: California



Source: See Appendix B, Table 22.

all California households, half of all households in the state with income below the Standard are Latino. On the other hand, White households represent half of the population in California but constitute only 29% of the total households with incomes below the Standard in California. Asian and Pacific Islander, African American, and Other racial/ethnic households have percentages below the Standard that are similar to their proportions of the population in the state. While the majority of families with inadequate income in California are Latino, the second largest group of struggling householders is White. Although White households are least likely to fall below the Standard, nearly 840,000 families below the Standard are White.

Note that the relative rates of inadequate income or “poverty” appear quite different using the Self-Sufficiency Standard compared to the FPL. Overall, the percentage of households below the FPL are lower and more similar across groups, with African Americans having the highest percentage below the FPL; using the Self-Sufficiency Standard suggests that income inadequacy varies more between groups by race/ethnicity and is highest among Latinos. The latter probably reflects a higher proportion of households with children among Latinos, which is strongly linked with high rates of income inadequacy as explored below.

CITIZENSHIP STATUS. As can be seen in Table 1, foreign-born households experience a rate of income inadequacy that is twice that of native-born households, 46% versus 23%. At the same time, as seen in Figure D, Latinos

Table 1. The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
CITIZENSHIP STATUS						
NATIVE-BORN	6,130,742	66.2%	7.6%	15.6%	23.2%	76.8%
Latino ²	1,048,385	11.3%	10.6%	24.9%	35.5%	64.5%
Not Latino	5,082,357	54.8%	6.9%	13.7%	20.7%	79.3%
FOREIGN-BORN	3,136,969	33.8%	13.3%	32.8%	46.1%	53.9%
Naturalized citizen	1,508,114	16.3%	7.3%	24.5%	31.8%	68.2%
Latino	597,854	6.5%	8.1%	36.6%	44.7%	55.3%
Not Latino	910,260	9.8%	6.9%	16.5%	23.4%	76.6%
Not a citizen	1,628,855	17.6%	18.9%	40.5%	59.4%	40.6%
Latino	1,107,693	12.0%	21.8%	49.6%	71.4%	28.6%
Not Latino	521,162	5.6%	12.8%	21.1%	33.9%	66.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

have the highest rates of income inadequacy among the racial/ethnic groups examined. As the barriers associated with being foreign-born and/or being a non-citizen could partially account for these higher rates, in Table 1 we examine the relationship of citizenship status to rates of inadequate income for both Latino and non-Latino households.

- First, for non-Latinos, rates of income inadequacy are consistently low. Furthermore, citizenship status does not greatly impact these rates: income inadequacy rises from 21% for native-born non-Latinos, to 23% for those who are naturalized citizens, to 34% for non-citizens.
- In contrast, rates of income inadequacy for Latino groups are high regardless of citizenship status. They are lowest at 36% for native-born Latinos, while 45% of naturalized citizen households and 71% of non-citizen Latino households lack adequate income.

These data suggest that while citizenship status somewhat affects income inadequacy rates for non-Latinos, citizenship is more of a factor for Latinos' rates of income adequacy.

LANGUAGE. Rates of income inadequacy also vary by the language spoken by householders. Table 2 shows that 20% of California's total households report speaking English "less than very well". Households speaking English "less than very well" account for over a third of the total households below the Standard, and the rates of income inadequacy among this group are quite high:

- While only 24% of the state's households that report speaking English "very well" are below the Standard, 61% of those who speak English "less than very well" are below the Standard.

Table 2. The Self-Sufficiency Standard and Federal Poverty Level by Language of Householder¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
ENGLISH SPEAKING ABILITY						
Very well	7,448,692	80.4%	7.3%	16.4%	23.7%	76.3%
Less than very well	1,819,019	19.6%	18.5%	42.2%	60.7%	39.3%
LANGUAGE SPOKEN AT HOME						
English	5,654,349	61.0%	7.1%	14.3%	21.3%	78.7%
Language other than English	3,613,362	39.0%	13.4%	32.6%	46.0%	54.0%
Spanish	2,310,966	24.9%	15.6%	40.2%	55.8%	44.2%
Language other than Spanish	1,302,396	14.1%	9.5%	19.1%	28.6%	71.4%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Among households where the language spoken at home is English, 21% are below the Standard, while 46% of those who report speaking a “language other than English at home” are below the Standard.

To sum up, income inadequacy disproportionately affects foreign-born or non-citizen Latinos and those who live in households in which English is spoken “less than very well”. These factors of Latino ethnicity, citizenship status, and language also help to explain in part the geographical distribution of high rates of income inadequacy described above. That is, counties such as Los Angeles with high concentrations of Latinos, have relatively high rates of income inadequacy. (Please see the section, *Geographic Distribution of Income Inadequacy*, for more discussion.)

B. GENDER AND FAMILY COMPOSITION

GENDER. Households with a female householder are somewhat more likely to have income below the Standard than households with male householders (36% versus 27%; see Table 3). However, this comparison is not a clear-cut test of the impact of gender, as the male and female householder categories in Table 3 include different mixes of different types of households. For example, besides single person households in both groups, the male householder category includes more childless married couple householders, while the female householder category includes many more single parent households. Thus, the gender difference in income inadequacy rates may be due to factors other than gender alone, such as the higher likelihood of children being present in women-

Table 3. The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder¹ and Household Family Status: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
GENDER OF HOUSEHOLDER						
Male	5,289,587	57.1%	6.9%	20.4%	27.2%	72.8%
Female	3,978,124	42.9%	13.0%	22.9%	35.9%	64.1%
HOUSEHOLD FAMILY STATUS						
All family households ²	6,720,261	72.5%	9.4%	23.9%	33.3%	66.7%
Non-family ³ household	2,547,450	27.5%	9.8%	15.1%	24.9%	75.1%
Male householder	1,401,766	15.1%	8.6%	14.7%	23.2%	76.8%
Female householder	1,145,684	12.4%	11.4%	15.6%	26.9%	73.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

³ A non-family household is a person maintaining a household while living alone or with nonrelatives only.

maintained households. This section examines the impact of *gender combined with household type* on income inadequacy. Later sections of this report will examine the interaction of gender with other factors such as education, employment patterns, wages and occupations that may help explain the gender difference in income inadequacy shown in Table 3.⁴

Since three-fourths of non-family households are one-person households (and by definition do not include related children), comparing the rate of income inadequacy by gender for *non-family* households shows in effect the “pure” impact of gender alone on income inadequacy rates. As Table 3 shows, among non-family households the rate of income inadequacy is 27% for female householders versus 23% for male householders, a smaller difference compared to the overall gender difference cited above (36% versus 27%, see above). *In other words while women householders living alone (or in a few cases, with non-relatives) do have higher rates of income inadequacy than male householders living alone (or with non-relatives), the difference is much less than for ALL female householders versus ALL male householders.* Clearly, other factors contribute to the overall gender difference in income adequacy beyond gender.

PRESENCE OF CHILDREN. Since gender alone does not account for the notably higher rates of inadequate income among households maintained by women, perhaps the costs associated with raising children—such as the high cost of child care—has an impact on rates of income adequacy. First, let us confirm that the presence of children is associated with higher rates of income inadequacy. Indeed, as shown in Table 4, the proportion of all California households with inadequate income increases from 20% for those with no children, to 34% for households with one child, and to 38% of households with two children. The increase is more dramatic for families with three children, 60%, and for those with four or more children, 79%; however, these larger families account for a very small proportion, about 8% and 4%, respectively, of all California households. Overall, households with children account for nearly two-thirds (65%) of all households in California with incomes below the Standard, although households with children are less than half (47%) of all California households.

Moreover, the relationship between the presence of children and inadequate income is even stronger if the children in the household are infants or preschoolers. Because the presence of young children is associated with increased costs of basic needs, particularly full-time child care, the cost of living and therefore the Standard is higher for families with children below schoolage. At the same time, the presence of young children may make it harder for the parent(s) to work full time, and in general, families with young children have younger parents, with lesser earning power. Thus, it is not surprising that the proportion of households with inadequate income who have at least one child

HOUSEHOLDS WITH CHILDREN ACCOUNT FOR NEARLY TWO-THIRDS (65%), OF ALL HOUSEHOLDS IN CALIFORNIA WITH INCOMES BELOW THE STANDARD

⁴ Snyder, A.R., McLaughlin, D.K. & Findeis, J. (2006). Household composition and poverty among female-headed households with children: Differences by race and residence. *Rural Sociology*, 71 (4): 597-624. Brown, S.L. (2004). Family structure and child well-being: The significance of parental cohabitation. *Journal of Marriage and Family*, 66: 351-67.

Table 4. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Age of Youngest Child: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
NUMBER OF CHILDREN IN HOUSEHOLD						
No children	4,903,647	52.9%	7.2%	13.2%	20.4%	79.6%
1 or more	4,364,064	47.1%	12.1%	30.7%	42.8%	57.2%
1	1,711,756	18.5%	8.1%	25.4%	33.5%	66.5%
2	1,613,563	17.4%	10.3%	27.8%	38.1%	61.9%
3	717,211	7.7%	18.0%	41.6%	59.5%	40.5%
4 or more	321,534	3.5%	29.3%	49.3%	78.6%	21.4%
AGE OF YOUNGEST CHILD						
Less than 6 yrs	2,007,705	21.7%	15.0%	37.0%	52.0%	48.0%
6 to 17 yrs	2,356,359	25.4%	9.6%	25.3%	35.0%	65.0%

Source: U.S. Census Bureau, 2007 American Community Survey.

under the age of six is considerably higher than households with only schoolage children (52% compared to 35%). *Thus, the presence of children—particularly young children—in the household substantially increases the likelihood of inadequate income.*

HOUSEHOLD TYPE AND PRESENCE OF CHILDREN. While the presence of children—and their associated expenses—increases the likelihood of inadequate income, inadequacy also varies by household type. Table 5 divides households into three types, according to whether they are maintained by a married couple, a man alone, or a woman alone, and within each type, by the number of children present.

When we compare households by type, regardless of the presence of children, married couples have the lowest rate of income inadequacy (27%), while male-householders alone have just slightly higher rates (28%). The highest rates are those of women maintaining homes alone (without a partner), with 42% lacking adequate income.

When we limit the analysis to households with children, we find a similar pattern by household type; that is, married couple households with children have the lowest rate of income inadequacy at 36%. Income inadequacy increases for single father households,⁵ with 47% lacking adequate income. Most striking, nearly two thirds of single mothers lack adequate income (64%) (see Table 5). Although the presence of children is associated with higher rates of income

⁵ Households with children maintained by a male householder with no spouse present are referred to as single-father households. Likewise, households with children maintained by a female householder with no spouse present are referred to as single-mother households.

Table 5. The Self-Sufficiency Standard and Federal Poverty Level by Household Type and Number of Children: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN						
MARRIED COUPLE	4,859,846	52.4%	6.1%	20.9%	27.0%	73.0%
No children	1,828,627	19.7%	3.4%	9.0%	12.4%	87.6%
1 or more	3,031,219	32.7%	7.7%	28.2%	35.8%	64.2%
1	1,083,449	11.7%	4.1%	21.2%	25.3%	74.7%
2	1,198,242	12.9%	6.2%	24.3%	30.5%	69.5%
3	522,689	5.6%	12.2%	40.8%	53.0%	47.0%
4 or more	226,839	2.4%	21.9%	52.7%	74.6%	25.4%
MALE HOUSEHOLDER¹, NO SPOUSE PRESENT	2,005,879	21.6%	9.0%	18.9%	27.9%	72.1%
No children	1,615,109	17.4%	8.3%	15.0%	23.3%	76.7%
1 or more	390,770	4.2%	11.9%	35.3%	47.2%	52.8%
1	190,700	2.1%	7.8%	29.2%	37.0%	63.0%
2	118,671	1.3%	11.9%	37.1%	49.0%	51.0%
3	55,768	0.6%	19.4%	42.4%	61.8%	38.2%
4 or more	25,631	0.3%	25.4%	57.1%	82.5%	17.5%
FEMALE HOUSEHOLDER, NO SPOUSE PRESENT	2,401,986	25.9%	17.0%	24.5%	41.5%	58.5%
No children	1,459,911	15.8%	10.8%	16.5%	27.3%	72.7%
1 or more	942,075	10.2%	26.5%	37.0%	63.5%	36.5%
1	437,607	4.7%	18.2%	34.2%	52.4%	47.6%
2	296,650	3.2%	26.2%	38.1%	64.2%	35.8%
3	138,754	1.5%	39.1%	44.0%	83.1%	16.9%
4 or more	69,064	0.7%	55.2%	35.3%	90.4%	9.6%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

inadequacy for all three household types, being a single parent results in higher levels of income inadequacy than that of married parents regardless of gender. However, the impact of single parenthood on inadequate income is much greater for women than men. *The higher rates of income inadequacy for single mothers compared to single fathers suggests that it is the combination of being a single parent and being a woman—in short, being a single mother—that is associated with the highest rates of income inadequacy.*

A single parent heads about one out of seven households in California. However, there are almost two and a half times as many single mothers as single-fathers in California (942,075 versus 390,770), so that single mothers maintain almost three out of four single parent households in California. Because of their greater numbers as well as their higher rates of income inadequacy, 21% of all

households in California below the Standard are single-mother maintained, while 6% are single-father households (percentages based on data from Table 5). This translates to nearly 600,000 single mothers and 180,000 single father households struggling to make ends meet.

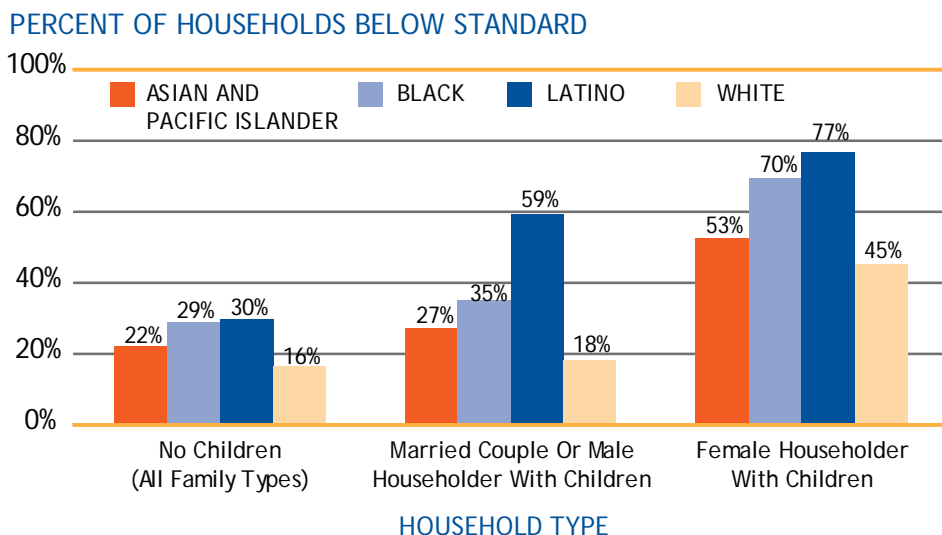
HOUSEHOLD TYPE AND RACE/ETHNICITY. As previously discussed, the combination of being a woman, having children, and solo parenting is associated with high rates of income inadequacy. At the same time, rates of income adequacy vary considerably by race/ethnicity. In this section, we explore the ways these demographic and racial/ethnic status factors interact together. (Note: Due to their small numbers, this analysis of race/ethnicity combines male maintained households with no spouse present with the larger group of married couple households.) When these two factors—household type and race/ethnicity—are examined together, there is an even greater disparity between groups in rates of income adequacy. That is, *within* racial groups, household type differences remain, with single-mother households having the highest rates of income inadequacy. At the same time, among households of the same composition, racial/ethnic differences remain, with Latino households having the highest rates of income inadequacy. The patterns of income inadequacy by household type and race/ethnicity are outlined below and shown in Figure F.

- Within each household type, White households have lower income inadequacy rates than households headed by people of color.
- As Figure F shows, when all household types without children are combined, income inadequacy ranges from 16% among White childless households to 30% among Latino childless households (percentages calculated from data in Appendix B Table 23).⁶
- For households *with* children, rates of income insufficiency differ greatly by both household type and race/ethnicity. Among married-couple and single-father households, rates of income inadequacy range from 18% for White to 59% for Latino married-couple and single-father households. For single-mother households, the proportion of income inadequacy ranges from 45% for White single mothers to 77% for Latina single mothers. These ranges contrast sharply with the rates of income inadequacy for married-couple and single-father households.

Even though households with children, and those maintained by women alone, have higher proportions with inadequate incomes (compared to households without children and/or households maintained by married couples or male householders alone), the differences by race/ethnicity are substantial. Indeed, a higher proportion of childless married couples and male householders of color have incomes below the Standard (Latino 27%, African American 25%, Asian

⁶ Among household types without children, the proportion of married-couple and male-maintained households in California with insufficient incomes ranges from 13% for White households to 27% for Latino households; somewhat lower than the rates of 22% for White women-maintained households to 38% for Latina women-maintained households without children (data shown in Appendix B, Table K).

FIGURE F. Households Below the Self-Sufficiency Standard by Race/Ethnicity and Household Type: California



Source: See Appendix B, Table 23.

and Pacific Islander 19%) than White married couples and male householder families with children (18%). Additionally, as shown in Appendix B Table 23, *single mother households of every racial/ethnic group have rates of income inadequacy that are three to six times that of White married-couple or male-headed households without children (ranging from 45% to 77% compared to 13%, respectively).*

DEPTH OF POVERTY. The data indicate not just which family types and which racial/ethnic groups have higher proportions below the Standard, the data also reveal the relative depth of poverty among different types of households by race/ethnicity and gender. As shown in the top row of most tables, 31% of California households statewide are below the Standard, and 10% are below the FPL (as well as the Standard). A closer look at those who are below both the FPL and the Standard, however, shows some household types experience very high rates of deep poverty. In particular, among single-mother households, rates of being below the FPL are one and a half to three times the statewide poverty rate of 10%, varying by race: thus, 16% of White single-mother households, 21% of Asian and Pacific Islander single-mother households, and 33% of Latina and African American single-mother households are below the FPL as well as the Standard. *In short, households headed by women alone—particularly women of color—more frequently have income below both the Standard and income below the Federal Poverty Level.*

HOUSEHOLDS HEADED BY WOMEN ALONE—PARTICULARLY WOMEN OF COLOR—MORE FREQUENTLY HAVE INCOME BELOW BOTH THE STANDARD AND INCOME BELOW THE FEDERAL POVERTY LEVEL.

C. EDUCATION

One possible factor that could account for these striking differences in income adequacy rates by gender, family type, and race/ethnicity is the educational attainment of the householder. Consistent with other research such as Rank and Hirschl (2001)⁷, education has a strong relation to income inadequacy, such that householders with less education are much more likely to have insufficient income than those with more education. In turn, those who acquire more education, particularly at the post-secondary level, see substantial “returns”—meaning increased income—for each additional year of education, which also reduces the likelihood of having insufficient income. Two-thirds (68%) of households in California with less than a high school education have inadequate incomes, while 42% of those with a high school degree or its equivalent, 28% of those with some college, and 12% of those with a college degree or more have inadequate incomes (see Appendix B, Table 24). It should be noted that 14% of all householders in California, and 31% of those with incomes below the Standard, lack a high school degree. The remaining 69% of California households below the Standard have a high school degree or more, including 28% who have some college or more, yet still lack adequate income (percentages calculated from data in Appendix B, Table 24).

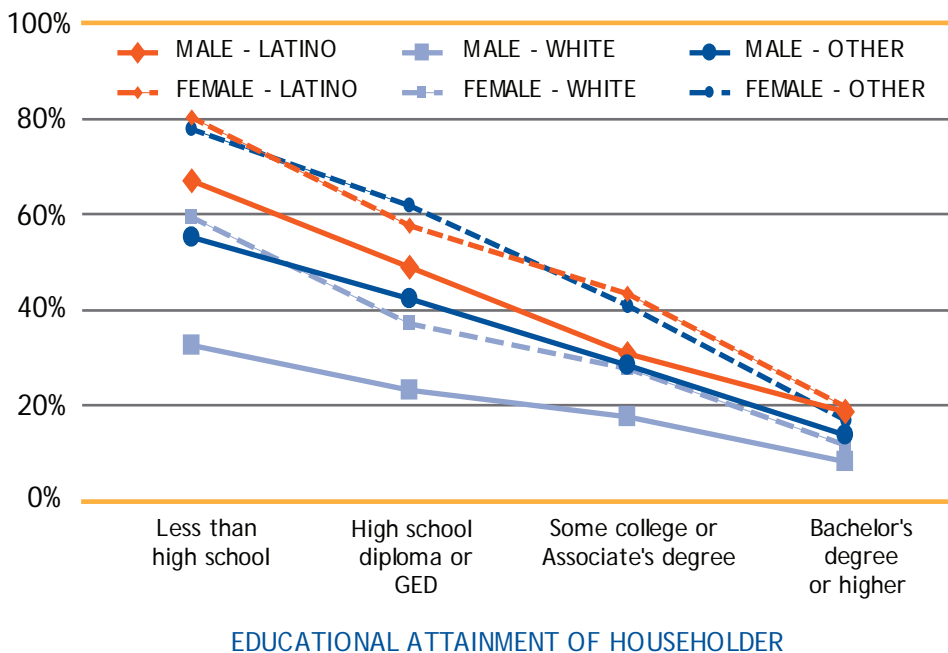
EDUCATION BY RACE/ETHNICITY AND GENDER. Although more years of education are associated with lower levels of income inadequacy for all race/ethnicity and gender groups in California, four patterns are apparent when we examine the impact of education separately by race and gender (see Figure G). Due to the small population numbers in some racial/ethnic groups, this analysis combines the racial/ethnic categories into three groupings: Latino, White, and Other race/ethnicity (which includes, in this case, all other non-Latino and non-White groups).

- First, as education levels *increase*, income inadequacy rates *decrease* for both men and women, but more dramatically for women, especially women of color. Thus, the relationship between increased education and lower levels of income inadequacy are greatest for women of color. In fact, when the educational attainment of the householder increases from less than a high school degree to a Bachelor’s degree or higher, income inadequacy plummets from 80% to 20% for Latina women, from 78% to 17% for Other racial/ethnic women, and from 60% to 12% for White women. In contrast, men have lower rates of income inadequacy even at lower educational levels: men at the lowest educational level, those with less than a high school education, have an income inadequacy rate of 62%—compared to 77% for women lacking a high school degree—and therefore experience less of a decline with increased education.

⁷ Rank, M. & Hirschl, T.A. (2001) Rags or riches? Estimating the probabilities of poverty and affluence across the adult American life span. *Social Science Quarterly*, 82 (4) December: 651-699.

FIGURE G. Households Below the Self-Sufficiency Standard by Education, Race/Ethnicity, and Gender: California

PERCENT OF HOUSEHOLDS BELOW STANDARD



Source: See Appendix B, Table 24.

- Second, as educational levels increase, the *differences* in income inadequacy rates between men and women of the same race/ethnicity narrow. This is most apparent for White women: Figure G shows that White women with less than a high school degree are almost twice as likely to have inadequate income as White males (60% compared to 33%) lacking a high school degree. This gap decreases as education increases, so that the difference in income inadequacy between White women and White men who hold a Bachelor's degree or higher declines to only about four percentage points. A similar pattern is apparent for Latino men and women: while there is a 13-percentage point difference by gender for those with less than a high school degree, among Latinos and with a Bachelor's degree or higher there is just a one-point difference between the income adequacy rates of Latino men versus Latina women.
- Third, within gender there is a similar pattern of differences between race/ethnicity groups narrowing as education increases: income inadequacy for Latino men remains about double that of White men at each educational level. However, the percentage point gap, as above, does decrease, from 34 percentage points between Latino men and White men lacking a high school education to 11 percentage points between Latino and White men with a Bachelor's degree or more. For women there is also a decline in the difference between White and Latina women as education increases. Nevertheless, comparing both gender and race, Latina women are about two and a half

times more likely than White men to have inadequate incomes at each education level.

- Fourth, the disadvantages experienced by women and/or people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. While 33% of White males with less than a high school diploma are below the Standard, 43% of Latina women with some college or an Associate's degree are still below the Standard. In other words, a higher proportion of Latina women with some college or an Associate's degree have inadequate incomes than White males with less than a high school degree.

In the full California population, the distribution of educational attainment is similar for men and women, especially at lower education levels. That is,

Table 6. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ by Race: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER						
ASIAN AND PACIFIC ISLANDER	1,212,523	13.1%	8.7%	17.3%	26.0%	74.0%
Less than high school	78,665	0.8%	24.3%	34.0%	58.3%	41.7%
High school diploma	149,642	1.6%	15.0%	34.1%	49.1%	50.9%
Some college or Associate's degree	290,487	3.1%	10.2%	21.2%	31.4%	68.6%
Bachelor's degree or higher	693,729	7.5%	4.9%	10.2%	15.1%	84.9%
BLACK OR AFRICAN AMERICAN	620,674	6.7%	16.0%	23.2%	39.2%	60.8%
Less than high school	36,868	0.4%	46.7%	31.9%	78.5%	21.5%
High school diploma	154,730	1.7%	25.7%	30.5%	56.3%	43.7%
Some college or Associate's degree	259,965	2.8%	13.1%	25.8%	38.9%	61.1%
Bachelor's degree or higher	169,111	1.8%	4.8%	10.7%	15.6%	84.4%
LATINO ²	2,753,932	29.7%	14.5%	37.4%	51.9%	48.1%
Less than high school	1,031,758	11.1%	23.1%	48.8%	71.8%	28.2%
High school diploma	718,778	7.8%	12.8%	39.8%	52.5%	47.5%
Some college or Associate's degree	672,161	7.3%	8.2%	28.6%	36.8%	63.2%
Bachelor's degree or higher	331,235	3.6%	4.6%	14.4%	19.1%	80.9%
WHITE	4,553,758	49.1%	5.8%	12.7%	18.4%	81.6%
Less than high school	149,890	1.6%	16.4%	26.8%	43.2%	56.8%
High school diploma	756,437	8.2%	9.2%	19.6%	28.8%	71.2%
Some college or Associate's degree	1,576,722	17.0%	6.7%	15.8%	22.5%	77.5%
Bachelor's degree or higher	2,070,709	22.3%	3.1%	6.7%	9.8%	90.2%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Note: The Race and Ethnicity category of "Other" is calculated but not shown in this table as the category is too small to be statistically stable.

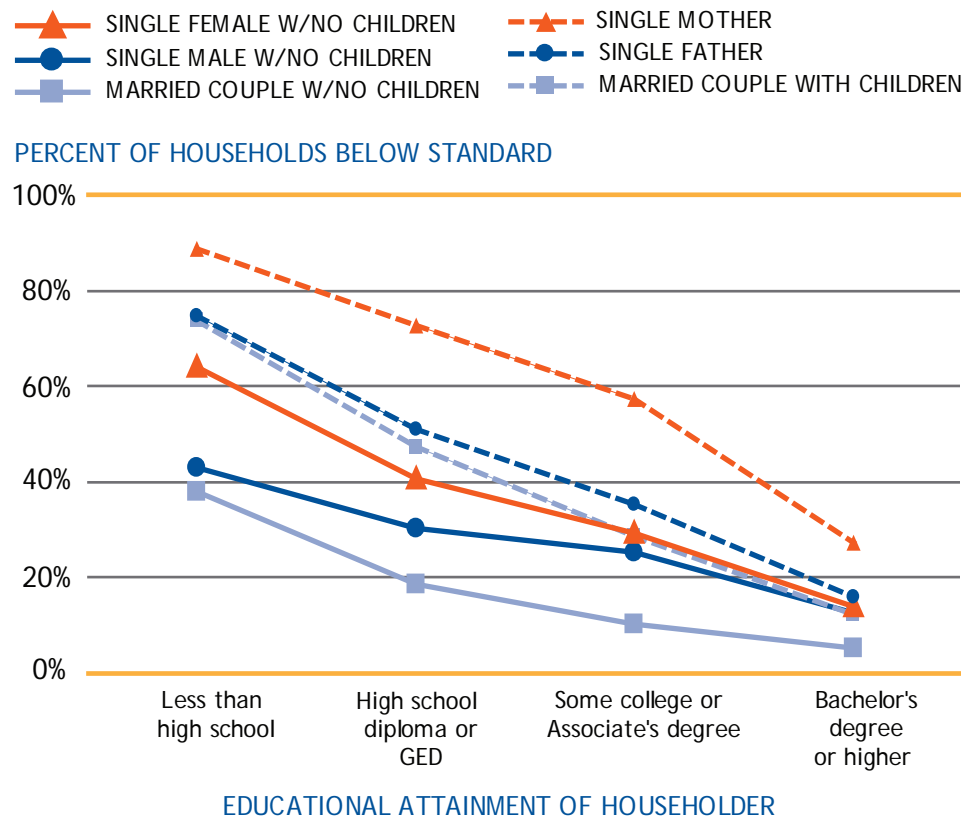
about 13% of female householders and 15% of male householders in California have less than a high school degree, and about 19% of female and 20% of male householders have a high school degree (percentages calculated from data in Appendix B, Table 24). Even among California’s total households below the Standard, 27% of female and 35% of male householders lack a high school degree, while about 27% of both men and women below the Standard have a high school degree (or its equivalent). Altogether, 69% of householders below the Standard, both male and female, have a high school degree or higher, and 42% have some college or more. *In short, the differences in income adequacy by gender do not reflect differences in educational attainment by gender, and instead reflect the greater “returns” to education for similar levels of educational attainment of men compared to women.*

The distribution of education by race/ethnicity statewide does contribute to differences in income adequacy rates by racial/ethnic groups. That is, while 3% of White householders and 7% of Other race/ethnicity householders lack a high school degree, 37% of Latino householders lack a high school degree. Among California households below the Standard, 8% of White householders, 14% of householders of Other race/ethnicity, and 52% of Latino householders lack a high school degree (percentages calculated from data in Table 6). At the same time, the substantially different “returns” to education, in the form of higher income inadequacy rates for Latinos (see above) at all educational levels, also contribute to higher rates of insufficient income for Latinos.

EDUCATION BY HOUSEHOLD TYPE. Gender differences in income inadequacy rates by educational level continue to exist when examining income adequacy rates by household type and education. While increased education reduces income inadequacy for all household types in California, several patterns are apparent when we examine the impact of education separately by household type (see Figure H).

- The “returns” to education are most prominent for households with children, for whom income adequacy rates drop about 60 percentage points for all household types from the lowest to highest levels of education. Income inadequacy rates drop from 89% for single mothers with less than a high school degree to 28% for single mothers with a Bachelor’s degree or higher. Married couples and single fathers with less than a high school degree drop from an income inadequacy rate of about 75% for both household types to 13% and 17%, respectively, with a Bachelor’s degree (see Figure H).
- Single mothers experience the highest income inadequacy rates of all household types at every education level. In fact, a single mother with some college education is 20% more likely to experience inadequate income than married or single male householders who lack a high school degree (58% compared to 38%, see Appendix B, Table 25). Even compared to single females, single mothers have higher levels of income inadequacy: at all educational attainment levels beyond less than a high school degree, single

FIGURE H. Households Below the Self-Sufficiency Standard by Education and Household Type: California



Source: See Appendix B, Table 25.

mothers have income inadequacy rates that are nearly double the level of single females.

- Finally, at each educational level as education increases, the gap between single mothers and each of the other household types, both male and female, does not begin to narrow until the top level, Bachelor's degree and higher. This suggests that even as single mothers strive to increase their educational achievement levels, they face continuing and substantial barriers to achieving self-sufficiency.

D. AGE

The youngest cohort of householders, age 18–24, accounts for just 5% of householders in California, but has a very high incidence of income inadequacy, with 58% of this age group having insufficient income. In contrast, 39% of householders aged 25–34, 33% of householders aged 35–44, 24% of householders aged 45–54, and 22% of householders aged 55–64, lack adequate income (see Table 7). However, age is correlated with other characteristics that are associated with low or inadequate income discussed above (data not shown⁸). As new

⁸ Additional tables by age were calculated but not shown. If you are interested in seeing the data contact the author.

Table 7. The Self-Sufficiency Standard and Federal Poverty Level by Age of Householder¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
AGE OF HOUSEHOLDER						
18-24	493,567	5.3%	23.4%	34.4%	57.8%	42.2%
25-34	1,986,856	21.4%	11.8%	27.1%	39.0%	61.0%
35-44	2,585,785	27.9%	9.1%	23.5%	32.6%	67.4%
45-54	2,501,021	27.0%	6.8%	16.7%	23.5%	76.5%
55-64	1,700,482	18.3%	7.4%	14.8%	22.2%	77.8%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

entrants to the workforce, and/or part-time workers who are combining work with their yet-to-be-completed education, it is to be expected that these young householders will experience high levels of income inadequacy.

Surprisingly, the youngest cohort is not significantly more likely to be Latino, have a young child under six, be a single parent, or lack a high school degree, compared to older age cohorts. However this young age group is much more likely to be a non-family householder living alone (over half of this age group, compared to 21%–31% of all other age cohorts). Particularly if these young householders are “on their own” without family support or backup, as is true of foster children who have “aged out” of the system when they turn 18 (but rarely have a family with resources to fall back on), they are much more vulnerable to the impact of job loss or income instability. Thus, when they do fall into a group that has a high rate of income inadequacy, their rate of income inadequacy is even higher; for example, 55% of single mother households lack adequate income, but 77% of single mother households whose head is 18–24 years old, lack adequate income.

E. EMPLOYMENT AND WORK PATTERNS

By far the largest source of income, employment—or the lack thereof—is clearly an important factor in explaining income inadequacy. The relationship between income inadequacy and employment could vary due to a number of factors including: 1) the number of workers in a household, 2) employment patterns such as full-time or part-time, full-year or part-year work, 3) the interaction between the number of workers and employment patterns, 4) occupational segregation, 5) wages, or 6) a combination of these work-related factors. An examination of these possible reasons for employment-related causes of income inadequacy follows.

CALIFORNIA ELDER ECONOMIC SECURITY INITIATIVE™ (CAL-EESI)

Although adults over the age of 65 are excluded from this study of working age householders, seniors are also struggling to make ends meet as noted in the UCLA Health Policy Research Brief, *Half a million older Californians living alone unable to make ends meet.*¹

Led by the Insight Center for Community Economic Development, the California Elder Economic Security Initiative™ (Cal-EESI) has partnered with Wider Opportunities for Women (WOW) in Washington D.C. and states across the country,
(text continues on next page)

¹ Wallace, S.P. and Smith, S.E. (2009). *Half a million older Californians living alone unable to make ends meet*. Los Angeles, CA: UCLA Center for Health Policy. Retrieved September 29, 2009 from <http://www.insightcced.org/uploads/cfes/eesi/UCLA-Policy-Brief-Final.pdf>

Continued from previous page...

CALIFORNIA ELDER ECONOMIC SECURITY INITIATIVE™ (CAL-EESI)

to support the development of the Elder Economic Security Standard™ Index (Elder Index), a new tool that quantifies the actual costs of meeting basic needs, and the only elder-specific financial measure of its kind.

Much like the Self-Sufficiency Standard, the Elder Index measures how much income is needed for seniors in different housing situations, living in a particular county, and in good or poor health, to meet their basic needs—without public or private assistance.¹ As with working families, the FPL significantly undercounts the number of elders living in poverty; for example, 495,000 California seniors living alone do not have sufficient income to make ends meet, but only 132,000 of these seniors are recognized by the FPL as poor. The Elder Index for all California counties is available at www.insightccd.org

¹ The Elder Index quantifies basic living expenses for retired elders 65 and older living in the community - not in institutions. The Elder Index methodology was developed by Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts-Boston, and applied by the UCLA Center for Health Policy Research in California.

NUMBER OF WORKERS. As Figure I shows, not having any workers at all is associated with a very high incidence of insufficient income: 74% of California households with no workers (households in which no one has been employed in the past year) lack sufficient income, although less than 5% of California households have no workers in them (see Appendix B, Table 26). In contrast, almost two-fifths (37%) of households with one worker and under one-fourth (23%) of households with two or more workers still have incomes that fall below the Standard.

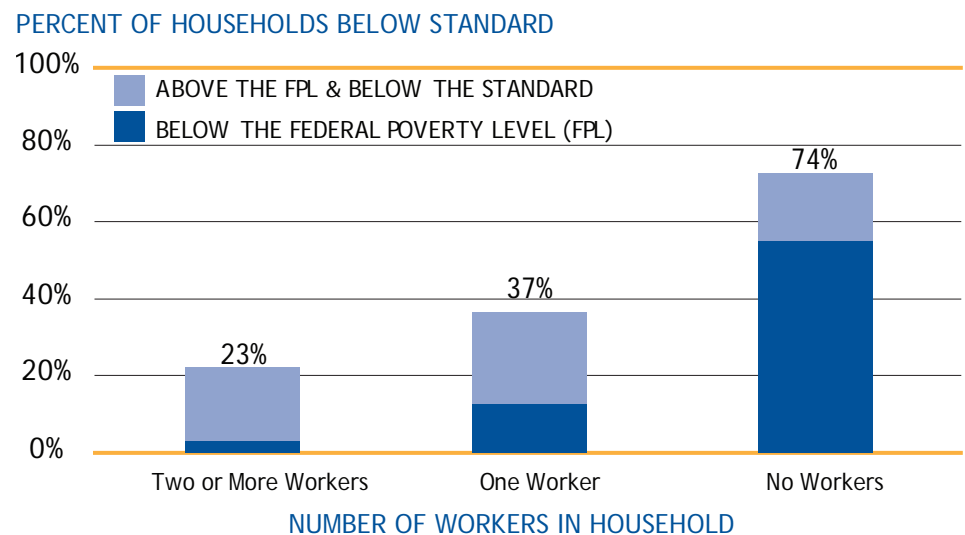
This pattern is similar across racial/ethnic groups; however, the impact of the number of workers is greater for Latinos and African Americans (see Table 8).

- The rate of income inadequacy among California households with no workers is 61% for White households, 79% for Asian and Pacific Islander households, and 91% for both African American and Latino households.
- When households have at least one worker, the rate of income inadequacy drops substantially, but varies considerably by race/ethnicity: with one adult worker, rates of income inadequacy are 23% for White households, 33% for Asian and Pacific Islander households, 44% for African American households, and 64% for Latino households.
- When there are two or more workers in a household, the rate of income inadequacy further drops to 10% for White households, 17% for Asian and Pacific Islander households, 21% for African American households, and 43% for Latino households.

Nativity reflects a similar pattern by the number of workers (see Table 9).

Whether native-born or not, no workers within the household correlates with

FIGURE I. Households Below the Self-Sufficiency Standard by Number of Workers: California



Source: See Appendix B, Table 26.

Table 8. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Race and Ethnicity¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
ASIAN AND PACIFIC ISLANDER						
Two or more workers	703,435	7.6%	2.6%	14.6%	17.3%	82.7%
One worker	452,884	4.9%	11.5%	21.5%	33.0%	67.0%
No workers	56,204	0.6%	61.6%	17.4%	79.0%	21.0%
BLACK OR AFRICAN AMERICAN						
Two or more workers	239,197	2.6%	4.3%	17.2%	21.5%	78.5%
One worker	328,167	3.5%	15.6%	28.2%	43.8%	56.2%
No workers	53,310	0.6%	70.8%	19.8%	90.5%	9.5%
LATINO²						
Two or more workers	1,684,486	18.2%	5.6%	37.0%	42.6%	57.4%
One worker	976,697	10.5%	24.2%	40.1%	64.3%	35.7%
No workers	92,749	1.0%	75.7%	15.7%	91.4%	8.6%
WHITE						
Two or more workers	2,367,639	25.5%	1.5%	8.9%	10.4%	89.6%
One worker	1,969,578	21.3%	6.9%	16.5%	23.3%	76.7%
No workers	216,541	2.3%	42.3%	18.9%	61.3%	38.7%

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table 9. The Self-Sufficiency Standard and Federal Poverty Level by Number of Working Adults and Citizenship Status: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
NUMBER OF WORKING ADULTS BY CITIZENSHIP STATUS						
NOT NATIVE						
Two or more workers	1,861,235	20.1%	5.1%	32.6%	37.7%	62.3%
One worker	1,159,531	12.5%	20.9%	34.8%	55.7%	44.3%
No workers	116,203	1.3%	69.3%	16.2%	85.4%	14.6%
NATIVE						
Two or more workers	3,197,910	34.5%	2.0%	12.0%	14.0%	86.0%
One worker	2,622,071	28.3%	9.2%	19.7%	28.9%	71.1%
No workers	310,761	3.4%	51.0%	18.7%	69.7%	30.3%

Source: U.S. Census Bureau, 2007 American Community Survey.

high rates of income inadequacy, 70% or 85%, respectively. When there is one or more worker, the gap between native-born householders and non-native-born householders widens.⁹

These data suggest that having at least one worker in a household is the minimum essential (although often not enough), for households to progress toward income sufficiency. Only 5% of all (non-elderly, non-disabled) households in California have no workers in them at all. *Moreover, even among California households with incomes below the Standard, 89% already have at least one worker* (data calculated from Appendix B, Table 26).¹⁰ As the great majority of households with incomes below the Standard have working adults, lack of employment cannot be the only factor explaining inadequate income.

If nine out of ten (89%) California families with inadequate income already have at least one worker in the household, it may be the amount or the type of employment that contributes to incomes remaining inadequate.¹¹ Below we explore some of the possible aspects of employment that could lead to inadequate income despite work.

Table 10. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Householder¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
WORK STATUS OF HOUSEHOLDER						
Full time/Year Round	5,562,699	60.0%	3.0%	18.6%	21.5%	78.5%
Part time/Year Round	534,113	5.8%	13.0%	29.1%	42.1%	57.9%
Full time/Part Year	1,591,050	17.2%	10.7%	24.0%	34.6%	65.4%
less than 26 weeks	343,794	3.7%	25.3%	29.4%	54.8%	45.2%
26 weeks to 49 weeks	1,247,256	13.5%	6.6%	22.5%	29.1%	70.9%
Part time/Part Year	606,496	6.5%	24.1%	27.6%	51.7%	48.3%
less than 26 weeks	233,601	2.5%	34.7%	25.9%	60.5%	39.5%
26 weeks to 49 weeks	372,895	4.0%	17.6%	28.7%	46.2%	53.8%
Not Working	973,353	10.5%	34.0%	25.8%	59.8%	40.2%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

⁹ Income inadequacy among native-born householders with one worker is 29%, while among non-native-born householders the rate is 56%. When there are two or more workers, the rate of income inadequacy decreases for native-born householders to 14% and to 38% for non-native-born householders.

¹⁰ This varies by racial/ethnic group. Specifically, among households with incomes below the Standard, 14% of Asian and Pacific Islander households, 16% of White households, 20% of African American households, and 6% of Latona households, have no workers in them.

¹¹ See Cauthen, N. K. and Hsien-Hen L. (2003). Living at the edge, Research Brief 1: *Employment alone is not enough for America's low-income families*. New York City: Columbia University, National Center for Children in Poverty.

EMPLOYMENT PATTERNS. A key characteristic of employment is the work schedule, specifically whether the householder works full time or part time and/or whether the householder works year round or part year. Part-time work is defined by the ACS as less than 35 hours per week and part year is defined as less than 50 weeks per year.¹² Not surprisingly, the lowest rates of income inadequacy are found among those families in which the householder works full time year round, with less than one in five households (22%) having insufficient income (Table 10). Among California householders whose employment is less than full time throughout the year, income inadequacy tends to increase as the number of hours decrease:

- Among householders who work *full time*, but only *part of the year*, income inadequacy jumps to 35%, which is one and a half times the rate of householders working full time, year round. However, if these part-year workers work more than half a year (but less than 50 weeks), as is true of 78% of full-time, part-year workers (calculated from data in Table 10), the income inadequacy rate falls to 29%. In contrast, the income inadequacy rate of full-time, part-year workers who work less than half the year increases to 55%.
- Among householders working *year round*, but only *part time*, 42% have insufficient income, almost double the rate of householders working full time, year round.
- Among householders working both *part time* and *part year*, the rate of insufficient income is 52%, more than twice the full-time, year-round rate; if the householder's part-year work is less than half the year as well as part time, 61% have insufficient incomes, a rate nearly three times that of full-time, year-round workers.

In sum, in terms of impact on income adequacy rates, a full-time schedule for part of the year, especially if it is more than half the year, is somewhat better than a part-time but full-year schedule.

Because some of these differences may reflect not only the householder's work schedules, but that of other adults as well, we now turn to the question of the number of adults in the household and their work patterns.

One-Adult Households. As one might expect, among one-adult households, if the adult works full time, year round, only about 20% of these households lack sufficient income, similar to the rate among all households in which the householder works full time, year round (see Table 11). However, if the one adult works only part time and/or part year, the proportion lacking adequate income rises to 49%, and if the adult is not working, the level of income inadequacy reaches 77%. *Obtaining full-time, year-round employment is, therefore, critical for one-adult households to attain adequate income.*

¹² In the 2007 American Community Survey, part time is defined as "usually worked less than 35 hours per week" and part year is defined as "worked less than 50 weeks in the past 12 months". U.S. Census Bureau. 2007 American Community Survey. 2007 Subject Definitions. Retrieved February 18, 2009, from <http://www.census.gov/acs/www/UseData/Def.htm>

Table 11. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Adults¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
WORK STATUS OF ADULTS						
ONE ADULT IN HOUSEHOLD	2,730,928	29.5%	16.0%	19.3%	35.4%	64.6%
Work full time, year round	1,558,498	16.8%	3.3%	16.2%	19.5%	80.5%
Work part time and/or part year	866,583	9.4%	23.6%	25.5%	49.1%	50.9%
Nonworker	305,847	3.3%	59.6%	17.6%	77.2%	22.8%
TWO OR MORE ADULTS IN HOUSEHOLD	6,536,783	70.5%	6.8%	22.3%	29.1%	70.9%
All adults work	4,285,961	46.2%	2.5%	16.7%	19.2%	80.8%
All workers full time, year round	1,539,203	16.6%	0.3%	9.5%	9.7%	90.3%
Some workers part time and/or part year ²	2,028,542	21.9%	1.7%	18.7%	20.5%	79.5%
All workers part time and/or part year	718,216	7.7%	9.2%	26.7%	35.9%	64.1%
Some adults work	2,124,903	22.9%	13.1%	33.8%	46.9%	53.1%
All workers full time, year round	1,251,631	13.5%	9.5%	33.9%	43.4%	56.6%
Some workers part time and/or part year	355,976	3.8%	4.8%	37.7%	42.5%	57.5%
All workers part time and/or part year	517,296	5.6%	27.7%	30.7%	58.4%	41.6%
No adults work	125,919	1.4%	47.3%	18.9%	66.2%	33.8%

¹All workers over age 16 are included in the calculation of number of workers in the total household. A worker is defined as one who worked at least one week over the previous year.

² This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey.

Two-Adult Households. Among households with two or more adults (most households in this category have just two adults),¹³ *it is the combination of the number of adults working and their work schedules that are associated with varying rates of income insufficiency.* Not surprisingly, when both adults work full time year round the rate of income inadequacy is only 10%. When both adults work, but only one is full time, year round, only 21% of these households lack sufficient income. However, if neither of the employed adults work full time, year round, then among such households, the proportion with income below the Standard increases to 36%.

In two-adult households in which at least one adult does not work at all, the income inadequacy rate is 47%. Among these households with one non-worker and one (or more) workers, if the working adult(s) work full time year round, or part time and/or part year, in both cases the income inadequacy rate is 43%. Note that this rate (43%) is very similar to that of the one-adult household in which there is just one worker who is working part time and/or part year (49%).

¹³ All households with two or more adults have been grouped together because there are relatively few households with three or more adults.

If all working adults in these households with a non-worker are part time and/or part year, income inadequacy rises to 58%.

HOUSEHOLD TYPE. Previously in this report, it was shown that single-mother households have much higher rates of income inadequacy than married-couple households with children. Since the discussion above has shown that having only one worker (regardless of household type) is associated with higher rates of income inadequacy, it is possible that some of the single-mother households’ economic disadvantage may be due to the fact these households are more likely to have only one worker.

The findings parallel our analysis above for both household type and number of workers. Thus among married-couple and single-father households with

Table 12. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Household Type (Children and Marital Status)¹: California

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	9,267,711	100.0%	9.5%	21.4%	31.0%	69.0%
NUMBER OF WORKERS BY HOUSEHOLD TYPE						
HOUSEHOLDS WITHOUT CHILDREN	4,903,647	52.9%	7.2%	13.2%	20.4%	79.6%
Married couple or Male householder ² , no spouse present	3,443,736	37.2%	5.7%	11.8%	17.5%	82.5%
Two or more workers	1,864,875	20.1%	1.2%	8.3%	9.6%	90.4%
One worker full time, year round	939,266	10.1%	1.6%	12.3%	13.9%	86.1%
One worker part time and/or part year	451,795	4.9%	16.3%	22.0%	38.3%	61.7%
No workers	187,800	2.0%	44.3%	19.4%	63.7%	36.3%
Female householder, no spouse present	1,459,911	15.8%	10.8%	16.5%	27.3%	72.7%
Two or more workers	455,104	4.9%	3.7%	14.9%	18.6%	81.4%
One worker full time, year round	546,775	5.9%	1.8%	12.3%	14.1%	85.9%
One worker part time and/or part year	342,680	3.7%	20.4%	23.5%	43.9%	56.1%
No workers	115,352	1.2%	53.0%	21.8%	74.8%	25.2%
HOUSEHOLDS WITH CHILDREN	4,364,064	47.1%	12.1%	30.7%	42.8%	57.2%
Married couple or Single Father	3,421,989	36.9%	8.2%	29.0%	37.1%	62.9%
Two or more workers	2,378,382	25.7%	3.5%	26.2%	29.7%	70.3%
One worker full time, year round	756,112	8.2%	12.5%	37.2%	49.7%	50.3%
One worker part time and/or part year	247,154	2.7%	30.6%	32.8%	63.4%	36.6%
No workers	40,341	0.4%	64.7%	15.4%	80.1%	19.9%
Single Mother	942,075	10.2%	26.5%	37.0%	63.5%	36.5%
Two or more workers	360,784	3.9%	10.3%	39.8%	50.0%	50.0%
One worker full time, year round	288,828	3.1%	14.9%	43.4%	58.3%	41.7%
One worker part time and/or part year	208,992	2.3%	48.3%	33.5%	81.9%	18.1%
No workers	83,471	0.9%	82.1%	11.1%	93.2%	6.8%

¹All workers over age 16 are included in the calculation of number of workers in the total household.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

children, if there are two or more workers, the rate of income insufficiency is 30%, but if there is just one worker, even when he/she works full time, year round, the proportion with insufficient income rises to 50%. However, among single mothers, even when there are two workers, 50% of single mother households lack sufficient income, and if there is just one worker, even when that worker is full time, year round, 58% lack sufficient income (see Table 12). Note that single mother households are not necessarily single adult households, as they may include young adult children, unmarried partners, roommates, etc.¹⁴ *The disadvantages associated with being a woman in the labor market result in substantially higher levels of income inadequacy—beyond just the number of workers—compared to married-couple or single-father households.* Moreover, while 70% of married couple and single father households with children have two or more workers, only 38% of single mother households have more than one worker (percentages calculated from data in Table 12).

The comparisons described above focused on two-worker households and one full-time, year-round worker households. Rates of income inadequacy become much higher, however, when the only worker is part time and/or part year, particularly for women-maintained households: 63% of married-couple (with children) and single-father households and 82% of single-mother households lack sufficient income when the only worker is part time and/or part year. When there are no workers, 80% of married-couple (with children) or single-father households and 93% of single-mother households lack sufficient income. It is important to note that, overall, only about 11% of California households with children have a part-time and/or part-year worker, and 3% of California households with children have no workers at all (percentages based on data in Table 12).

OCCUPATIONS. One possible factor in the seeming contradiction of being low income in spite of substantial work effort might be related to the occupations held by low-income householders. That is, do these workers have inadequate incomes, despite substantial work effort, because they are more likely to be stuck in low-wage occupations? To address that question, in Table 13 we compare the “top ten” occupations (in terms of number of workers) held by California householders above the Self-Sufficiency Standard with the “top ten” occupations¹⁵ held by California householders with household incomes below the Standard. Of the top ten occupational categories for each group, seven are shared in common between households with incomes *above* and *below* the Standard, accounting for almost half of employed householders below the Standard. The seven “top” occupations shared by householders above and below the Standard are: 1) office administration, 2) sales, 3) production, 4) transportation and material moving, 5) construction and extraction, 6)

14 In households headed by a single female with no spouse present, 38% of households have one or more additional adults. The majority of other adults (58%) are an unmarried partner, followed by a son or daughter (14%).

15 Note that occupations are different from industries; the manufacturing industry (or sector) includes many occupations, from machinist to manager. Within occupations, there are further specifications of jobs that fall within the same occupational categories; so, for example, “teachers” include positions from preschool teachers to post-secondary teachers and specialties like special education teachers.

Table 13. Top Ten Occupations¹ of Householders²
California 2007

HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office and Administrative	12.1%	12.1%	1	Management	14.8%	14.8%
2	Sales	9.8%	21.9%	2	Office and Administrative	11.6%	26.5%
3	Construction and Extraction	7.8%	29.8%	3	Sales	10.2%	36.6%
4	Building and Grounds Cleaning and Maintenance	7.2%	37.0%	4	Business and Financial Operations	6.6%	43.2%
5	Production	7.2%	44.1%	5	Education, Training, and Library	5.9%	49.1%
6	Transportation and Material Moving	6.9%	51.0%	6	Healthcare Practitioners and Technical	5.3%	54.4%
7	Food Preparation and Serving	6.2%	57.2%	7	Construction and Extraction	4.9%	59.3%
8	Personal Care and Service	4.9%	62.1%	8	Computer and Mathematical	4.2%	63.4%
9	Management	4.2%	66.3%	9	Transportation and Material Moving	4.1%	67.6%
10	Education, Training, and Library	3.2%	69.5%	10	Production	4.0%	71.6%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

education, training, and library, and 7) management. The differences in the occupational categories between householders above and below the Standard are not surprising:

- Among the state's householders above the Standard, the three top occupational categories not shared with those below the Standard are: 1) healthcare practitioners and health technicians, 2) business and financial operations, and 3) computer and mathematical occupations.
- The three occupational categories found only in the top ten for householders below the Standard are: 1) food industry occupations, 2) building and grounds cleaning and maintenance, and 3) personal care and service occupations.

Nonetheless, with nearly half of the state's employed householders with incomes below the Standard working in the same occupations as those above the Standard, it is clear that many with incomes below the Standard are not confined to isolated low-wage occupations. Rather, those lacking adequate income are working in the same fields as those with adequate income, but they hold *specific* jobs within the occupational fields that yield less income, either because they pay lower wages and/or have different work schedules or other characteristics that result in lower earnings.¹⁶

Because there are strong differences by gender and race/ethnicity in rates of income adequacy, it might be expected that occupational segregation by gender and race/ethnicity would explain a portion of differences in income

¹⁶ Income inadequacy may also be related to the skill level associated with specific types of jobs within these broader occupational categories; these characteristics, however, are not available for analysis in the ACS data analyzed here.

adequacy.¹⁷ That is, if gender or race-based occupational segregation was a factor in higher income inadequacy rates among these households, one would expect that women and/or non-White householders would be found in different occupations than their White and/or male counterparts. However, there is *much more overlap than difference in occupational distribution by both gender and race/ethnicity*.

As seen in Table 14, male and female householders with incomes below the Standard also have seven of their ten top occupations in common. That is, men and women householders with inadequate incomes are overall working in many of the same occupational fields, such as ‘office and administrative support’ and ‘food preparation and serving’. There are, however, three top occupations for

Table 14. Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Gender: California

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD							
MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Construction and Extraction	15.3%	15.3%	1	Office and Administrative	17.7%	17.7%
2	Transportation and Material Moving	10.9%	26.2%	2	Sales	11.3%	29.0%
3	Production	9.5%	35.6%	3	Personal Care and Service	8.2%	37.2%
4	Sales	8.4%	44.0%	4	Building and Grounds Cleaning and Maintenance	6.3%	43.5%
5	Building and Grounds Cleaning and Maintenance	8.1%	52.2%	5	Food Preparation and Serving	6.2%	49.7%
6	Office and Administrative	6.5%	58.7%	6	Education, Training, and Library	4.9%	54.5%
7	Food Preparation and Serving	6.1%	64.9%	7	Production	4.8%	59.4%
8	Maintenance Repair	5.2%	70.1%	8	Healthcare Support	3.9%	63.3%
9	Management	5.1%	75.2%	9	Management	3.2%	66.5%
10	Farming, Fishing, and Forestry	4.0%	79.2%	10	Transportation and Material Moving	2.8%	69.3%
HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD							
MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Management	16.5%	16.5%	1	Office and Administrative	20.1%	20.1%
2	Sales	10.7%	27.2%	2	Management	12.3%	32.4%
3	Construction and Extraction	7.9%	35.2%	3	Education, Training, and Library	9.6%	42.0%
4	Transportation and Material Moving	6.1%	41.3%	4	Sales	9.3%	51.3%
5	Office and Administrative	6.0%	47.3%	5	Healthcare Practitioners and Technical	8.4%	59.7%
6	Business and Financial Operations	5.7%	53.0%	6	Business and Financial Operations	7.9%	67.6%
7	Production	5.5%	58.5%	7	Personal Care and Service	3.5%	71.2%
8	Computer and Mathematical	5.5%	63.9%	8	Arts, Design, Entertainment, Sports and Media	2.8%	73.9%
9	Installation, Maintenance, and Repair	5.2%	69.1%	9	Community and Social Services	2.4%	76.4%
10	Architecture and Engineering	5.2%	74.3%	10	Healthcare Support	2.3%	78.7%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

female householders with incomes below the Standard that male householders below the Standard do not share: 1) personal care and service, 2) education, training, and library, and 3) healthcare support. Likewise, the following occupational categories are only among the top ten for male householders below the Standard: 1) construction and extraction, 2) installation, maintenance, and repair, and 4) fishing, farming, and forestry.

As seen in Table 15, there are even more occupations in common between householders of different ethnic/racial identities. Five of the top ten occupations among all householders with incomes below the Standard are shared among all ethnic/racial groups: 1) sales, 2) office and administrative support, 3) food preparation and serving, 4) transportation and material moving, and

Table 15. Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Race/Ethnicity: California

WHITE HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office and Administrative	14.0%	14.0%	1	Management	17.3%	17.3%
2	Sales	13.9%	27.9%	2	Sales	11.2%	28.5%
3	Management	6.4%	34.3%	3	Office and Administrative	10.6%	39.0%
4	Food Preparation and Serving	5.6%	39.9%	4	Education, Training, and Library	7.2%	46.2%
5	Education, Training, and Library	5.2%	45.1%	5	Business and Financial Operations	7.0%	53.2%
6	Construction and Extraction	5.1%	50.2%	6	Healthcare Practitioners and Technical	5.0%	58.2%
7	Personal Care and Service	5.1%	55.3%	7	Construction and Extraction	4.6%	62.8%
8	Transportation and Material Moving	4.5%	59.8%	8	Arts, Design, Entertainment, Sports and Media	3.9%	66.7%
9	Arts, Design, Entertainment, Sports and Media	3.7%	63.5%	9	Computer and Mathematical	3.9%	70.6%
10	Production	3.2%	66.7%	10	Architecture and Engineering	3.6%	74.2%
BLACK OR AFRICAN AMERICAN HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office and Administrative	18.4%	18.4%	1	Office and Administrative	19.5%	19.5%
2	Sales	10.2%	28.6%	2	Management	11.2%	30.6%
3	Personal Care and Service	9.7%	38.3%	3	Sales	7.7%	38.3%
4	Transportation and Material Moving	7.9%	46.3%	4	Business and Financial Operations	7.7%	46.0%
5	Healthcare Support	4.7%	51.0%	5	Healthcare Practitioners and Technical	6.6%	52.5%
6	Education, Training, and Library	4.4%	55.4%	6	Transportation and Material Moving	5.6%	58.1%
7	Building and Grounds Cleaning and Maintenance	4.1%	59.5%	7	Education, Training, and Library	5.4%	63.5%
8	Food Preparation and Serving	3.4%	62.9%	8	Protective Service	4.3%	67.8%
9	Protective Service	3.4%	66.3%	9	Community and Social Services	4.0%	71.8%
10	Management	3.1%	69.4%	10	Installation, Maintenance, and Repair	3.0%	74.8%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

5) personal care and service. Additionally, three of the top ten occupations— 1) management, 1) production, and 3) education, training, and library—are shared among three of the four ethnic/racial groups. This indicates that householders with inadequate incomes are working primarily in the same occupational fields regardless of ethnicity/race.

Although some California households with incomes below the Standard experience employment in occupations distinct to their racial/ethnic group and/or gender, for the majority of households with inadequate incomes, occupations are shared across racial/ethnic groups and genders. The overlap in occupations is important because it means that householders with inadequate wages are

Table 15 (Continued). Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Race/Ethnicity: California

ASIAN AND PACIFIC ISLANDER HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Sales	12.6%	12.6%	1	Management	14.4%	14.4%
2	Office and Administrative	10.7%	23.3%	2	Office and Administrative	10.3%	24.7%
3	Production	8.0%	31.3%	3	Computer and Mathematical	10.2%	34.9%
4	Food Preparation and Serving	6.8%	38.1%	4	Sales	9.5%	44.4%
5	Personal Care and Service	6.1%	44.2%	5	Healthcare Practitioners and Technical	8.9%	53.3%
6	Management	5.7%	49.9%	6	Business and Financial Operations	8.0%	61.3%
7	Transportation and Material Moving	4.8%	54.7%	7	Architecture and Engineering	7.0%	68.3%
8	Business and Financial Operations	3.6%	58.4%	8	Production	4.5%	72.8%
9	Education, Training, and Library	3.2%	61.5%	9	Education, Training, and Library	3.3%	76.2%
10	Installation, Maintenance, and Repair	3.1%	64.7%	10	Installation, Maintenance, and Repair	2.5%	78.7%
LATINO HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Construction and Extraction	11.6%	11.6%	1	Office and Administrative	13.2%	13.2%
2	Building and Grounds Cleaning and Maintenance	11.5%	23.0%	2	Management	9.3%	22.5%
3	Production	10.3%	33.3%	3	Construction and Extraction	8.6%	31.1%
4	Office and Administrative	10.1%	43.5%	4	Sales	8.6%	39.8%
5	Transportation and Material Moving	8.6%	52.1%	5	Transportation and Material Moving	8.4%	48.2%
6	Food Preparation and Serving	6.8%	58.9%	6	Production	7.8%	56.0%
7	Sales	6.6%	65.6%	7	Building and Grounds Cleaning and Maintenance	5.3%	61.3%
8	Farming, Fishing, and Forestry	5.2%	70.8%	8	Installation, Maintenance, and Repair	4.4%	65.7%
9	Personal Care and Service	3.8%	74.6%	9	Education, Training, and Library	4.2%	69.9%
10	Installation, Maintenance, and Repair	3.2%	77.8%	10	Business and Financial Operations	4.1%	74.1%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

much less likely to be in an occupational “ghetto” defined by race and/or gender than, say, African American women workers in the mid-twentieth century, when race and gender discrimination often confined this group of workers to only a few jobs in the low-wage job sector (such as housekeeping). Rather, many of the low-paying occupations with the greatest number of California workers are staffed by both women and men, and by all racial/ethnic groups.

Altogether, this examination of occupations suggests that the lower earnings of those with insufficient incomes combined with substantial work effort are not traceable to these householders holding jobs in low-wage job sectors. Moreover, there is an absence of any patterns of specific race and/or gender occupational concentrations of low-income householders. On the other hand, it does suggest that there is considerable variation *within* occupational categories in wage rates.

HOURS VERSUS WAGE RATES. While work schedules, number of workers, and, to a lesser extent, occupations each contribute somewhat to explaining income inadequacy, there is still a considerable gap between those above and below the Standard. One possible explanation is that those below the Standard, on average, work fewer hours. Of householders who work, those above the Standard work about 4% more hours per year than those below the Standard (a median of 2,080 hours versus 2,000 hours per year; see Table 16).

However, wage rate differences between those above and below the Standard are substantially greater than differences in hours worked: overall, the median hourly wage rate of householders above the Standard is almost two and a half times that of householders below the Standard (\$24.04 per hour versus \$10.00 per hour, see Table 16).

Put another way, this means that if householders with incomes below the Standard increased their work hours to the level of those with incomes above the Standard, working about 4% more hours, but at the same wage rate, the additional pay would only close 3% of the earnings gap. If those with insufficient

Table 16. The Self-Sufficiency Standard and Federal Poverty Level by Earnings and Hours Worked of Householder¹: California

	TOTAL	MEDIAN	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Median	Median	Median	
ANNUAL EARNINGS (ALL HOUSEHOLDERS)	9,267,711	\$33,000	\$1,100	\$18,000	\$12,000	\$49,000
WORKING HOUSEHOLDER EARNINGS AND HOURS						
Annual Earnings (Workers Only)	8,294,358	\$39,000	\$7,000	\$20,000	\$16,600	\$50,000
Total Hours Worked	8,294,358	2,080	1,200	2,080	2,000	2,080
Hourly Pay Rate	8,294,358	\$19.23	\$6.92	\$11.11	\$10.00	\$24.04

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Table 17. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status and the Presence of Children: California

	TOTAL HOUSEHOLDS	TOTAL BELOW STANDARD	TOTAL ABOVE STANDARD
	Mean	Mean	Mean
All Working Householders	\$19.23	\$10.00	\$24.04
GENDER			
Male	\$20.83	\$10.58	\$26.04
Female	\$17.31	\$9.23	\$22.38
FAMILY HOUSEHOLDS			
Married couple	\$21.15	\$10.97	\$26.07
Male householder, no spouse present	\$16.03	\$9.62	\$21.63
Female householder, no spouse present	\$14.42	\$9.62	\$22.44
NON-FAMILY HOUSEHOLDS			
Male householder	\$19.78	\$8.40	\$23.56
Female householder	\$19.42	\$8.65	\$23.08
CHILDREN			
Children Present	\$18.27	\$10.76	\$26.44
No Children Present	\$20.19	\$8.41	\$23.56
RACE/ETHNICITY			
White	\$23.08	\$9.62	\$26.15
Non-White	\$16.35	\$10.00	\$22.60

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

THE PROBLEM IS NEITHER THAT OF WORKING IN THE “WRONG” OCCUPATIONS, NOR WORKING TOO FEW HOURS, BUT RATHER THAT THE JOBS HELD DO NOT PAY SUFFICIENT WAGES TO MEET HOUSEHOLD NEEDS.

income were to earn the higher wage, however, with no change in hours worked, the additional pay would close 97% of the gap.

This data suggests that addressing income inadequacy through employment solutions would have a greater impact by focusing on increased earnings rather than increased hours or radical shifts in occupations. There is almost no occupational shift at the broad categorical level examined here that would result in significantly higher wages. At the same time, it is clear that the wages of specific jobs vary substantially within each occupational category. Likewise, increasing work hours to match that of above-the-Standard householders would only make a small dent in the income gap. For many California householders with inadequate income, the problem is neither that of working in the “wrong” occupations, nor working too few hours, but rather that the jobs held do not pay sufficient wages to meet household needs.

GENDER AND WAGE RATES. As was shown above, households maintained by women have a rate of income inadequacy that is higher than households maintained by men (36% versus 27%); as we have added other variables, such as the presence of children, educational attainment, and employment patterns, the “gender gap” has remained.

One factor that may contribute to this difference is that women’s wage rates are generally lower than men’s (Table 17). In California, the median hourly wage

CALIFORNIA DEMOGRAPHICS OVER TIME

This is the second study of households living below the Self-Sufficiency Standard in California. The first report estimated income inadequacy rates in 2000 based on the Current Population Survey Annual Demographic File from March 2001 conducted by the U.S. Census Bureau. Overall, income inadequacy rates have remained steady over the past seven years. In 2000, three in ten households in California experienced income insufficiency. Seven years later the rate has held steady with no significant change in the rate of households experiencing income inadequacy.

Differences in income insufficiency rates also stayed steady between demographic groups (see Appendix B, Table 18). Between 2000 and 2007, the rate of income insufficiency for most subgroups stayed at the same levels, such as for families with children (43% both years) and the percentage of householders with less than a high school education (68% both years). Even where there are changes, they are small in scale. For example, although the income inadequacy rate for Latino households fell slightly (from 55% to 52%), it remained disproportionately high compared to their total population size within the state. At the same time, among all families with incomes below the Standard, there was a shift in the racial/ethnic distribution; the proportion of households with income below the Standard that are Latino increased from 46% to 49%, and the proportion that are White decreased from 34% to 29%.

Two changes that occurred are notable for the direction in which they moved, and troubling. First, the number of households with incomes below the Standard who have no workers fell from 16% to 11% and the number with two or more workers rose from 35% to 40%. In other words, the number of workers per households rose among those with incomes below the Standard—but the number below the Standard did not fall. Second, with caution given that the data sources are different, it appears that the proportion of households with incomes below the Standard who received cash assistance fell from 10% to 7%, and the proportion who received Food Stamps (now SNAP) fell from 14% to 12%. Again, although the proportion of all California households with inadequate income remained steady, the reach of “safety net” programs for the poorest of these households seemed to decline over this time period.

What has NOT changed is equally as important as what has changed. At both points in time, over half of families with young children struggle to make ends meet. Additionally, although the great majority of households with inadequate income have at least one worker, with half those workers working full time and year round, they still have resources inadequate to meet basic needs.

Continues on next page...

Table 18. Profile of Households Overtime: California 2000 and 2007

	2000-2007 Percent Change
RACE/ETHNICITY	
Asian and Pacific Islander	1.0%
African American	0.0%
Latino	3.6%
White	-4.6%
CITIZENSHIP STATUS	
Citizen	-2.0%
Non-Citizen	2.0%
NUMBER OF CHILDREN IN HOUSEHOLD	
No Children	1.6%
1 or more	-1.6%
HOUSEHOLD TYPE	
Married Couple	-6.7%
Male householder, no spouse present	4.0%
Female householder, no spouse present	2.7%
EDUCATIONAL ATTAINMENT*	
Less than high school	0.5%
High school diploma	0.9%
Some college	6.3%
Bachelor's degree or higher	3.2%
NUMBER OF WORKERS	
None	-4.9%
One	0.1%
Two+	4.9%
AGE OF YOUNGEST CHILD	
Less than 6 years	-2.0%
6 to 17 years	0.4%

*In 2000 Educational Attainment data excluded householders between the ages of 18-24

Source: U.S. Census Bureau, 2007 American Community Survey and U.S. Census Bureau, Current Population Survey Annual Demographic File, March 2001.

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CALIFORNIA DEMOGRAPHICS OVER TIME

These findings indicate that the high numbers of struggling households in California are not a result of just one snapshot in time, but are an enduring feature of the economic picture in the state.

Looking forward, the current recession has resulted in substantial job and income loss in California and across the country. At the same time, there has also been a large government response to the recession in the form of the *American Recovery and Reinvestment Act of 2009* with changes in taxes and tax credits. Thus the next update of the Standards (and this report) will reflect not only changes in costs but also changes in tax rates and credits. Since California is a large and diverse state, it is hard to predict the future, and indeed, the Standards for a family with two adults and one infant created in 2003 and 2008 differed by amounts ranging from 1% to 44% annually across all counties. With that caution in mind, it appears surprising that costs do not appear to be falling, in fact in some instances, such as health care, energy, and housing, costs continue to rise. On the other hand, some of the expanded tax credits, and new tax credits such as the Making Work Pay Tax Credit, will help offset cost increases in 2010, adding as much as \$1,000 over the year to some paychecks. (Some of these tax changes are temporary, but may become permanent, depending upon Congressional legislation.) At the same time the inadequacy of wages, the major source of most household's income in meeting family needs in California has not changed, suggesting that however the Standard itself changes, there will continue to be a substantial portion of California households struggling to make ends meet.

for employed women householders (\$17.31 per hour) is 83% of the median wage for employed male householders (\$20.83 per hour), a slightly smaller gap than the national gender wage gap of 78%.¹⁸ When comparing the median wage of just those householders who are below the Standard, differences by gender are less pronounced; women householders earn 87% (\$9.23) of the median wage for men below the Standard (\$10.58), reflecting the “floor effect” of the minimum wage. (For those above the Standard, the differences by gender are somewhat less as well, with women householders above the Standard earning 86% of the median wage of male householders above the Standard.) The difference in wage rates between employed men and women householders below the Standard is not great enough to contribute substantially to the gender difference in income inadequacy rates.

There is a greater proportion of employed householders who are women among those who are below versus above the Standard. Overall, among employed householders below the Standard 44% are women compared to 38% above the Standard who are women. Thus, a higher proportion of households below the Standard that are maintained by women alone reflect the somewhat lower wages of women, as well as the prevalence of one-worker households, compared to the much larger percentage of households which have two-workers and/or adult males among married couple and male householder families (see Table 12 above). Of course, the much larger pay gap, within gender, is between those above and below the Standard: that is, regardless of gender, employed

18 Bishaw, A. & Semaga, J. (2008). *Income, earnings, and poverty data from the 2007 American Community Survey*. U.S. Census Bureau, American Community Survey Reports, ACS-09. Retrieved July 27, 2009, from <http://www.census.gov/prod/2008pubs/acs-09.pdf>

householders above the Standard have wages that are on average nearly two and a half times those of their counterparts below the Standard. *This wage gap contributes substantially to the differences in income adequacy rates between those above and those below the Standard.*

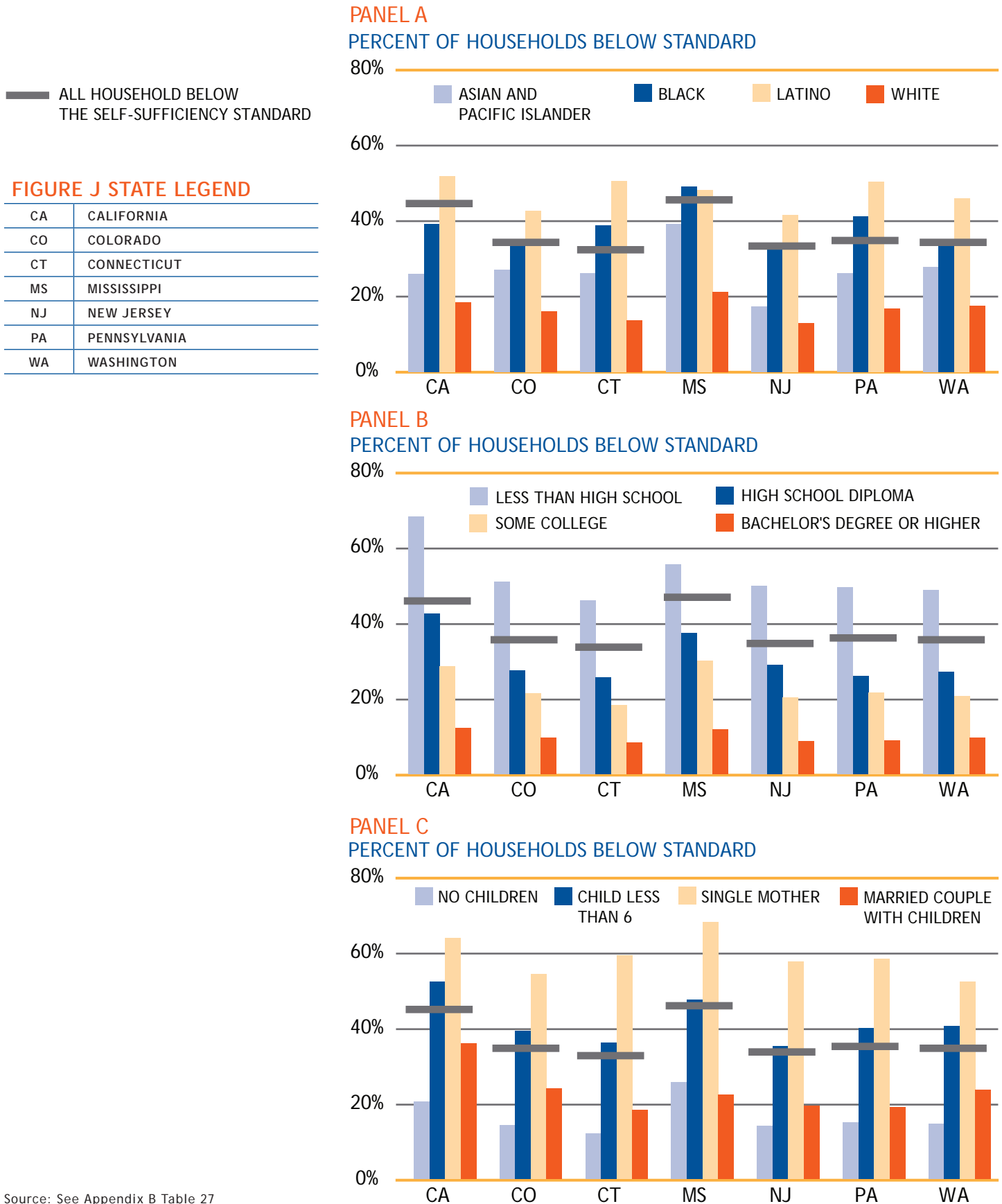
F. CALIFORNIA COMPARED TO OTHER STATES

Besides California, demographic studies using the Self-Sufficiency Standard have been done in six other states, based on data from the 2000 Census long form sample (Washington, Colorado, and Connecticut), and the American Community Survey (New Jersey–2005, Pennsylvania–2007, and Mississippi–2007). Although not all analyses involved the same variables, there is substantial overlap that makes it possible to compare these six states to California across all the major demographic variables (see Figure J and Appendix B, Table 27).

The most striking finding across these very disparate states is that the proportion of households (non-elderly, non-disabled) that have inadequate income clusters around 20% (19%–21%) in five of the states—Colorado, Connecticut, New Jersey, Pennsylvania, and Washington. The two exceptions are Mississippi and California, in which 32% and 31%, respectively, of households have insufficient incomes. Obviously, the latter two states are very different from each other in terms of their geography, size, and economic and social structures. However, they share one similarity, and that is that each has a “minority” group that is both a large proportion of the population and has disproportionately high rates of being below the Standard. In Mississippi, 35% of households are African American, of which 49% have incomes that are below the Standard; in California, 30% of households are Latino, of which 52% have inadequate income. None of the other states in this comparison have a racial/ethnic group (other than non-Latino Whites) that is as large, nor do any of the racial/ethnic groups have income inadequacy rates that are as high as the rates of these two groups in other states. In fact, in the other states, the proportions of African American or Latino populations are much lower, and their income inadequacy rates are also somewhat lower, particularly for African Americans. The rates of being below the Standard for African Americans in the six states other than Mississippi (California, Colorado, Connecticut, New Jersey, Pennsylvania, and Washington) range from 34%–41%. The rates of being below the Standard for Latinos in the six states other than California range from 42%–51%.

When comparisons by gender and family type are examined, a somewhat different but consistent pattern is found. In all states, just as in California, female householders, families with children, families with children less than six years old, and families maintained by women alone, have higher rates of income inadequacy than their counterparts (male householders, families with no children). The level of income inadequacy for each group is usually higher in California and Mississippi, reflecting the overall higher rate of income

FIGURE J. HOUSEHOLDS BELOW THE STANDARD BY SELECT CHARACTERISTICS AND STATES



Source: See Appendix B Table 27

inadequacy in California and Mississippi (about 30% statewide) compared to the other states (about 20% statewide). For example, families with children less than six years old have income inadequacy rates of 52% in California and 47% in Mississippi, but the rates range from 35%–40% in the other five states (see Figure J). Likewise, among single mother families, 64% in California and 68% in Mississippi have inadequate income; in the remaining five states, the proportion with inadequate income is also disproportionately high, but somewhat less, ranging from 52%–59%.

Nativity also shows this pattern: that is, those who are foreign-born (both citizens and non-citizens) have higher rates of income inadequacy in California (46%) and Mississippi (43%) than in the other five states (which range from 27%–40%).

In terms of educational attainment, the pattern observed above with gender and family type also prevails, with the proportions with inadequate income at any given level somewhat higher for California and Mississippi than the other states. Thus, among householders who lack a high school degree, 68% in California and 55% in Mississippi have inadequate income, compared to 46%–51% in the other five states. This pattern is true at all educational levels, with California and Mississippi having the highest rates of income inadequacy, although the differences between states decline at higher levels of educational attainment.

When the work status and patterns of adults or householders is examined, again, the highest levels of income inadequacy are generally found in California and Mississippi. In some cases, such as one adult households, the income inadequacy rate is much higher in Mississippi (reflecting the large number of such households that are single parent rather than non-family single adult households) at 45% compared to 35% in California (and 29%–30% in the other five states). There are exceptions: the income inadequacy rate for households in which no adults work, is highest in Connecticut (73%), compared to Mississippi (72%), and California (66%).

In contrast to the consistent pattern found above, there are quite different patterns of inequality between groups within each of the states in this comparison. For example, the largest difference in rates of income inadequacy between male and female householders is found in Mississippi (possibly reflecting the high proportion of single mother households in that state), while the smallest difference by gender of householder is found in California. Conversely, the greatest differences in rates of income inadequacy between native-born and foreign-born householders is found in California, while the smallest difference is found in Connecticut and Pennsylvania. California has the largest difference in rates of income inadequacy between households with children compared to childless households, while New Jersey and Mississippi have the smallest difference. Mississippi has the greatest difference between married-couple households with children compared to single-mother households with children, while Washington, California and Colorado have

**IN ALL STATES...FEMALE
HOUSEHOLDERS, FAMILIES
WITH CHILDREN, FAMILIES WITH
CHILDREN LESS THAN SIX YEARS
OLD, AND FAMILIES MAINTAINED
BY WOMEN ALONE, HAVE HIGHER
RATES OF INCOME INADEQUACY
THAN THEIR COUNTERPARTS**

smaller differences in their income inadequacy rates between these types of households. Altogether, these variations between groups in their rates of income inadequacy across states suggest that varying factors are impacting inequality differently across states.

Overall, this comparison indicates that the patterns of income inadequacy are similar across states in terms of *which* groups are likely to experience the highest or lowest rate of income inadequacy. At the same time, there are substantial differences between the states, particularly between California and other states, in terms of the *levels* of income inadequacy overall and between groups. California and/or Mississippi generally have the highest overall and subgroup levels of income inadequacy.

**USING THE SELF-SUFFICIENCY
STANDARD TO MEASURE INCOME
INSUFFICIENCY RESULTS IN A
VERY DIFFERENT PICTURE OF
POVERTY THAN USING THE FPL.**

Finally, using the Self-Sufficiency Standard to measure income insufficiency results in a very different picture of poverty than using the FPL. The cost of living varies greatly between these states. In general, California's Standards are on average similar to those of Connecticut and New Jersey, but are about 30% higher than Washington's, 40% higher than Colorado's, and 50% higher than those in Mississippi. Using the FPL, which varies by family size and composition (the number of adults and the number of children) but not by place, results in poverty rates that are under 10% in six of these states (ranging from 7% in Colorado, Connecticut, and New Jersey to 10% in California) but is almost double at 18% in Mississippi. (Note that these poverty rates are the household rate for the non-elderly, non-disabled population.) In other words, the relatively low cost of living in Mississippi results in a relatively high poverty rate using the FPL. *Conversely, using the FPL in California, where the cost of living is considerably higher than Mississippi as well as many other states, results in a serious underestimate of the level of income insufficiency in California.* This does not mean that there is not extensive poverty in Mississippi, for in spite of low costs, almost a third of Mississippi households lack adequate income. Rather, using the Self-Sufficiency Standard to measure income inadequacy reveals that the level of income insufficiency is roughly as high in California as it is in Mississippi, and it is substantially higher than what the FPL identifies in all of the other five states compared here.

V. A Profile of Families with Inadequate Income

While the likelihood of experiencing inadequate income in California is concentrated among certain families by gender, race/ethnicity, education, and location, families with inadequate incomes are remarkably diverse (see Figure K). The characteristics of California households with incomes below the Self-Sufficiency Standard are:

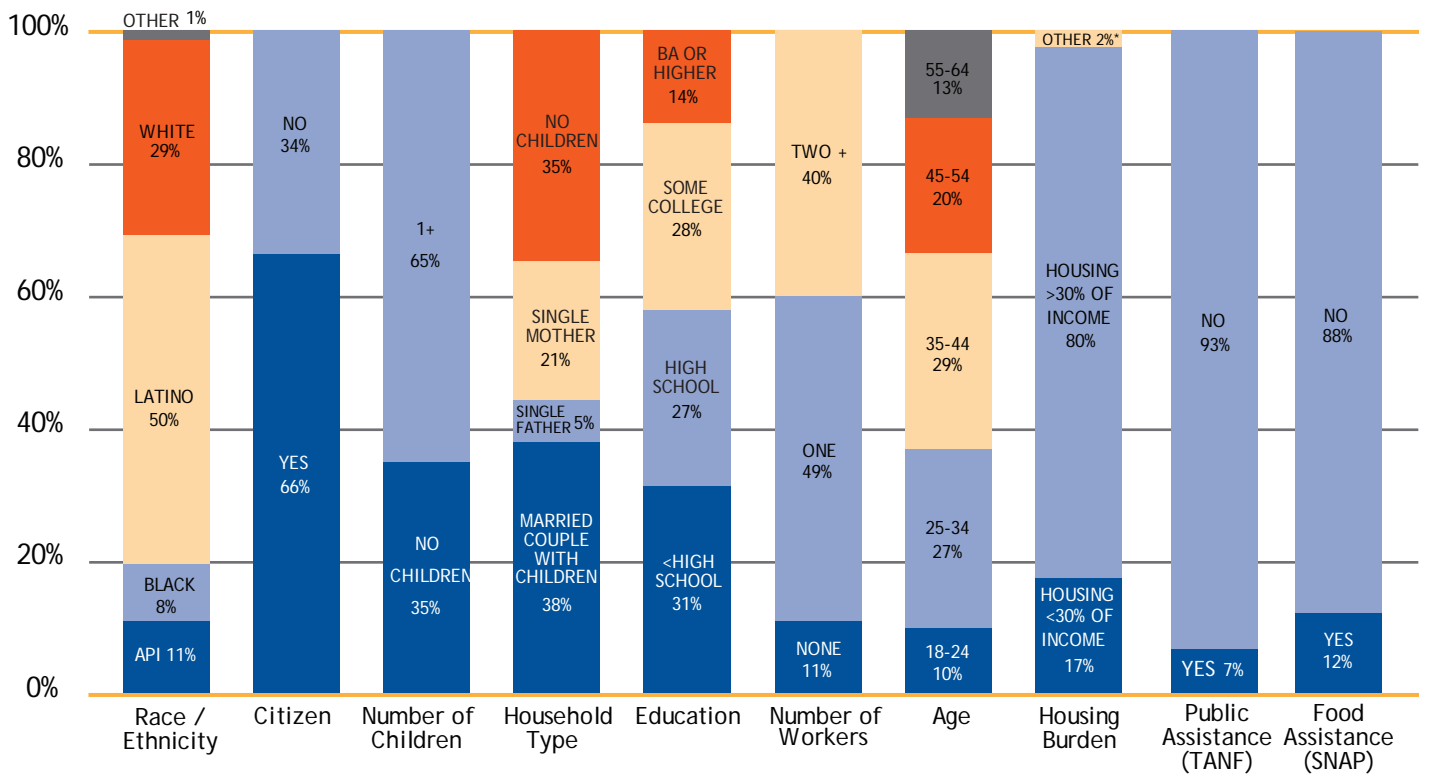
- 50% are Latino, 29% are White, 11% are Asian and Pacific Islanders, and 8% are African American
- 66% are headed by U.S. citizens
- Nearly two-thirds (65%) have children
- 38% are married-couple households with children, 6% are single-father households with children, 21% are single-mother households with children, and the remaining 35% are households without children, including both family (mostly married couples) and non-family households
- Less than one out of ten households is headed by a never-married single mother¹
- One in three householders (31%) lack a high school degree, 27% have a high school degree, 28% have some college or an Associate's degree, and 14% have a Bachelor's degree or higher
- 89% have at least one worker and two-fifths (40%) have two or more workers
- Only 7% receive cash assistance (TANF) and only 12% of households received food assistance (now known as SNAP)²
- 80% spend more than 30% of their income on housing costs; only 17% spend less than 30% of their income on housing

¹ Single mothers include women who have children living with them but who do not have a spouse living with them (although they may have an unmarried partner); in terms of marital status, single mothers as defined throughout this report may be widowed, divorced, separated, or never married. However, this bullet only refers to single mothers who were never married (data not shown in tables).

² In the American Community Survey, public cash assistance includes general assistance and Temporary Assistance to Needy Families (TANF).

FIGURE K. Profile of Families with Inadequate Income: California

EACH STACKED BAR REPRESENTS THE 2,868,823 HOUSEHOLDS IN CALIFORNIA WITH INCOMES BELOW THE SELF-SUFFICIENCY STANDARD



*Other = No cash rent, no mortgage, or no income.
 Source: See Appendix B, Table 28.
 Totals may not equal 100% due to rounding. See appendix table for details.

VI. The Geographic Distribution of Income Inadequacy

This next section examines how rates of income insufficiency vary geographically in California. First, income inadequacy rates are examined for all counties in California, as well as select cities. We then examine how income inadequacy varies across ten regions,¹ both at the overall level and through a detailed examination of various factors associated with income inadequacy (see Figure M for the region definitions). We conclude this section with profiles of households below the Standard in each of the ten regions.

A. COUNTIES

Overall, as depicted in Figure L and Table 19, the proportion of households with insufficient income varies greatly by county, from a low of 18.8% to a high of 43% of households. The percentage of income insufficiency also varies considerably among and within the ten different regions of the state.

The counties with the highest levels of income insufficiency are found in three different parts of California, the south, the Central Valley, and the north. By far the highest populated of these counties is Los Angeles; with more than a third (37%) of Angeleno households lacking adequate income, this county alone accounts for nearly one-third of all households with inadequate income in California. Likewise, San Bernardino County in the Inland Empire region has similarly high proportions of households with insufficient income. At the same time, the very highest rates of income inadequacy are found in a group of mostly rural and less populated counties in Northern California and the Greater Sacramento Valley. These counties span the coast, Humboldt and Mendocino, and spread east to Trinity, Tehama, Glenn, Butte, Lake, and Colusa. Three of these counties—Trinity, Tehama, and Glenn—have Standards in the lowest cost group (below \$44,103 for a family with two adults and one infant) yet have the highest proportion of struggling households, with 43% of households lacking adequate income. Similarly, four Central Valley counties—Merced, Madera, Kings, and Tulare—are also among the counties with the lowest Standards in the state that have the highest proportions of families below the Standard, ranging from 40%–42%.

At the other extreme, three regions contain all of the counties with the lowest rates of income insufficiency. Although the Bay Area has the highest cost of living, and therefore some of the highest Self-Sufficiency Standards statewide, the region also has the lowest concentration of households living below the Standard (18.8%–24.9%), with the exception of Santa Cruz County at 28%.

Table 19. Ranking of Counties by Percentage of Households Below Standard: California

BELOW SELF-SUFFICIENCY STANDARD	
	Percent of Total
TOTAL HOUSEHOLDS	31.0%
COUNTY	
San Francisco	18.8%
Placer	19.7%
El Dorado	20.1%
Contra Costa	21.2%
San Mateo	22.1%
Santa Clara	22.2%
Alameda	22.3%
Marin	23.1%
Solano	23.7%
Sonoma	23.9%
Napa	24.2%
Amador*	24.9%
Mono*	24.9%
Tuolumne	24.9%
Calaveras*	24.9%
Inyo*	24.9%
Alpine*	24.9%
Mariposa*	24.9%
Imperial	25.5%
Sacramento	26.5%
Shasta	27.4%
Ventura	27.7%
Santa Cruz	28.0%
Stanislaus	29.5%
San Diego	30.3%
Orange	30.4%
Sutter	30.9%
Yuba	30.9%
Del Norte*	31.0%
Lassen	31.0%
Modoc*	31.0%
Siskiyou	31.0%
Nevada	31.3%
Plumas*	31.3%
Sierra*	31.3%

Continued on next page

¹ The ten regions in this report are adopted from the nine economic regions identified by the California Economic Strategy Panel (CESP). The Southern region defined by CESP was split into two regions—Greater Los Angeles and the Inland Empire. Additionally, the Southern Border region was renamed for this report as the Greater San Diego region.

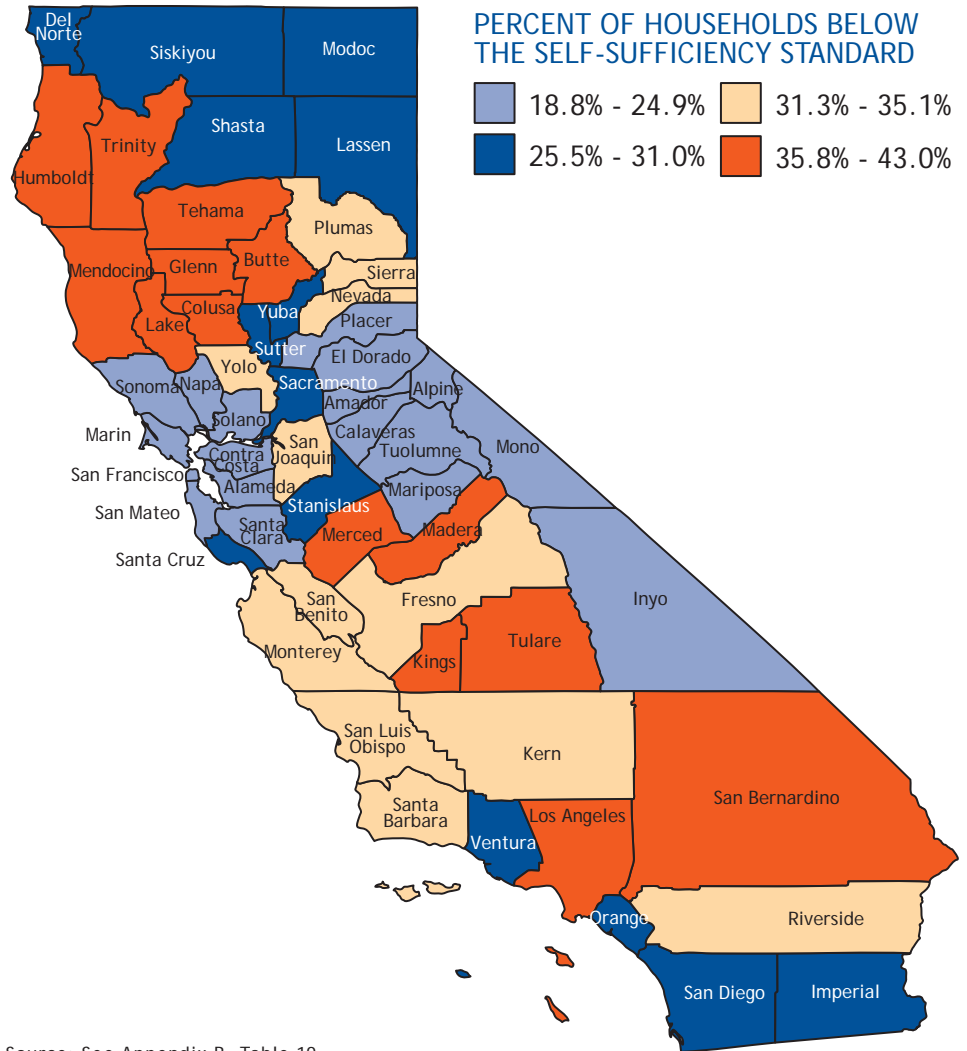
Table 19. Ranking of Counties by Percentage of Households Below Standard: California 2007

BELOW SELF-SUFFICIENCY STANDARD	
	Percent of Total
TOTAL HOUSEHOLDS	31.0%
COUNTY	
San Benito	31.4%
San Joaquin	31.9%
Kern	32.7%
Monterey	32.7%
Yolo	33.1%
Riverside	33.6%
Fresno	34.9%
Santa Barbara	35.0%
San Luis Obispo	35.1%
San Bernardino	35.8%
Butte	36.1%
Humboldt	36.6%
Los Angeles	36.7%
Kings	39.6%
Lake	39.7%
Mendocino	39.7%
Tulare	40.8%
Merced	41.9%
Madera	42.1%
Tehama	43.0%
Colusa*	43.0%
Glenn*	43.0%
Trinity*	43.0%

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

FIGURE L. Households Below the Self-Sufficiency Standard By County: California



Source: See Appendix B, Table 19.

The Central Sierra and Greater Sacramento regions also have equally low proportions of households with insufficient income.

Counties with the second lowest rates of inadequacy have high costs of living, but Imperial, Ventura, Orange, and San Diego counties have a smaller proportion of households below the Standard relative to the statewide average at 26%, 28%, 30%, and 30% respectively. A second grouping of Northern California counties—Del Norte, Siskiyou, Modoc, Shasta, and Lassen—also fall into the range of 25.5%–31% (although they do not have high Self-Sufficiency Standards, but in fact are among the least costly California counties). Finally, Sacramento, Santa Cruz, Sutter, and Yuba Counties fall into this second lowest range of income inadequacy as does Stanislaus County further south.

All other counties in California have rates of income inadequacy just above the statewide average, with 31.3%-35.1% of households below the Standard including: Riverside in the Inland Empire; Santa Barbara, San Luis Obispo, and Monterey on the Central Coast; Kern, Fresno and San Benito in the Central Valley; San Joaquin and Yolo in the Greater Sacramento region; and Plumas, Sierra, and Nevada Counties in the Northern California region.

Contrary to what one might expect, throughout California and most notably in the Bay Area, *places with the highest costs of living, as indicated by high Self-Sufficiency Standards, do not have the highest levels of income inadequacy. Rather, in most, though not all instances, counties with high Standards tend to have lower levels of income inadequacy, and vice versa.* While there may be other characteristics of high cost areas that help account for this pattern (see the Regional analysis below for discussion of these characteristics), this apparent correlation between high costs and low levels of income inadequacy may reflect an overall level of stronger economic dynamics. Nevertheless, it is important to remember that even in the places with the lowest levels of income inadequacy, about one in five households still lacks adequate income. The wide range of levels of income inadequacy between places in California defies easy explanation and presents a challenge to those who aim to reduce these levels.

B. CITIES

Rates of income inadequacy also vary within counties. The sometimes disproportionate geographic distribution of income inadequacy is particularly striking when a sample of California cities is examined (see Table 20):

- Although the overall rate of income inadequacy is 30% of households in Orange County, the rate is 59% in the city of Santa Ana. That is, households with inadequate income in Orange County are concentrated in the city of Santa Ana. *While only 8% of Orange County's total population lives in Santa Ana, it is home to 16% of the county's households living below the Standard.*
- Likewise, Stockton, has an income inadequacy rate of 41% compared to 32% for San Joaquin County in which Stockton is located. The city houses 42% of the households in San Joaquin County, but *is home to 55% of the county's households living below the Standard.*
- Similarly, the household income inadequacy rate is 33% in the city of Oakland compared to 22% for Alameda County as a whole. *Oakland houses 27% of the households in Alameda County but is home to 40% of the county's households living below the Standard.*
- *In Ventura County, which has an overall income inadequacy rate of 28%, the city of Oxnard income inadequacy rate is 47%. Oxnard is home to only 17% of the county's population but 30% of the county's households living below the Standard.*

OAKLAND HOUSES 27% OF THE HOUSEHOLDS IN ALAMEDA COUNTY BUT IS HOME TO 40% OF THE COUNTY'S HOUSEHOLDS LIVING BELOW THE STANDARD.

Table 20. The Self-Sufficiency Standard and Federal Poverty Level by Select Cities and Counties: California

CITY	COUNTY	PERCENT BELOW STANDARD		DIFFERENCE	CITY POPULATION AS A PERCENT OF TOTAL COUNTY POPULATION	PERCENT OF COUNTY POPULATION BELOW STANDARD IN CITY	DIFFERENCE
		City	County				
BAKERSFIELD	KERN	26.8%	32.7%	-5.9%	42.2%	34.6%	-7.6%
VALLEJO	SOLANO	24.1%	23.7%	0.4%	26.9%	27.3%	0.4%
FRESNO	FRESNO	36.2%	34.9%	1.3%	55.5%	57.5%	2.1%
SAN JOSE	SANTA CLARA	25.5%	22.2%	3.3%	49.5%	56.9%	7.5%
LONG BEACH	LOS ANGELES	40.2%	36.7%	3.5%	5.1%	5.6%	0.5%
SANTA ROSA	SONOMA	27.7%	23.9%	3.7%	32.7%	37.8%	5.1%
LOS ANGELES	LOS ANGELES	40.8%	36.7%	4.1%	40.6%	45.1%	4.5%
RIVERSIDE	RIVERSIDE	39.5%	33.6%	5.9%	15.5%	18.2%	2.7%
ANAHEIM	ORANGE	39.5%	30.4%	9.1%	14.8%	19.2%	4.4%
STOCKTON	SAN JOAQUIN	41.4%	31.9%	9.6%	42.2%	54.8%	12.6%
OAKLAND	ALAMEDA	33.2%	22.3%	10.9%	27.1%	40.4%	13.2%
OXNARD	VENTURA	47.4%	27.7%	19.7%	17.3%	29.7%	12.3%
SANTA ANA	ORANGE	59.0%	30.4%	28.5%	8.3%	16.1%	7.8%

Source: U.S. Census Bureau, 2007 American Community Survey.

- Conversely, *Bakersfield houses 42% of the population of Kern County, but is home to only 35% of the county's households living below the Standard.* In the city of Bakersfield, the overall income inadequacy rate is 27% but 33% for Kern County.

In most cases, households with inadequate income tend to be concentrated in the urban centers of the county in which they are located, resulting in higher rates of income inadequacy in the city than in the county as a whole, with some cities experiencing somewhat higher income inadequacy rates and others quite substantially higher (see Table 20). Kern County in the Central Valley is the exception to the cities examined here as the city of Bakersfield has a lower income inadequacy rate than the remainder of the county.

C. REGIONS

This section examines the demographics of the households living below the Self-Sufficiency Standard by region. When income inadequacy rates are examined at the region level in California, income inadequacy rates fall within three clusters. As shown on the map in Figure M, the lowest income insufficiency rates are found in the Bay Area (22%), Central Sierra (25%), and the Greater Sacramento (26%) regions. Households in the Greater San Diego region experience income inadequacy at a rate similar to the overall statewide rate at 30%. The highest rates of income insufficiency can be found in the Central Coast (34%), Central Valley (35%), Greater Los Angeles (35%), Inland Empire (35%), Northern California (35%), and Northern Sacramento Valley (35%) regions.

An analysis of the data at the regional level follows. First, regions are examined by the key variables the analyses above showed to be associated with high (or low) levels of income insufficiency, including race/ethnicity, family type, and work-related characteristics. Next, the analysis turns to how varying levels of safety net programs (cash and food assistance) correspond to regional variations in income insufficiency. Finally, “profiles” of households below the Standard by region are provided.

REGIONS AND FACTORS ASSOCIATED WITH INCOME INADEQUACY.

The rate of income insufficiency varies considerably across the ten California regions. While some, but not all, of the factors examined above that are associated with higher or lower levels of income insufficiency vary across regions, there is not a one-to-one relationship between certain characteristics and a relatively high or low level of income insufficiency (see Appendix B, Table 29 for detailed data across all regions).

One of the factors examined above that was consistently shown to be associated with high levels of income insufficiency was being Latino and/or foreign-born. Across regions, the racial/ethnic distribution of households varies substantially. For example, the proportion of households below the Standard that are headed by Latinos varies from quite low—8% in the Central Sierras, 10% in Northern California, and 13% in Northern Sacramento Valley—to quite high—36% in Greater Los Angeles, 39% in the Inland Empire, and 41% in the Central Valley regions. The latter three regions have levels of income insufficiency that are above the statewide average. Northern California and the Northern Sacramento Valley regions also have similarly high levels of income inadequacy (34%–35%, see Figure M), yet have very low proportions of Latinos in their populations. Likewise, while the percentage of foreign-born households follows a similar pattern, there are exceptions: the Bay Area has the second highest percentage of foreign-born householders among all the regions (34%), yet the lowest percentage below the Standard (22%).

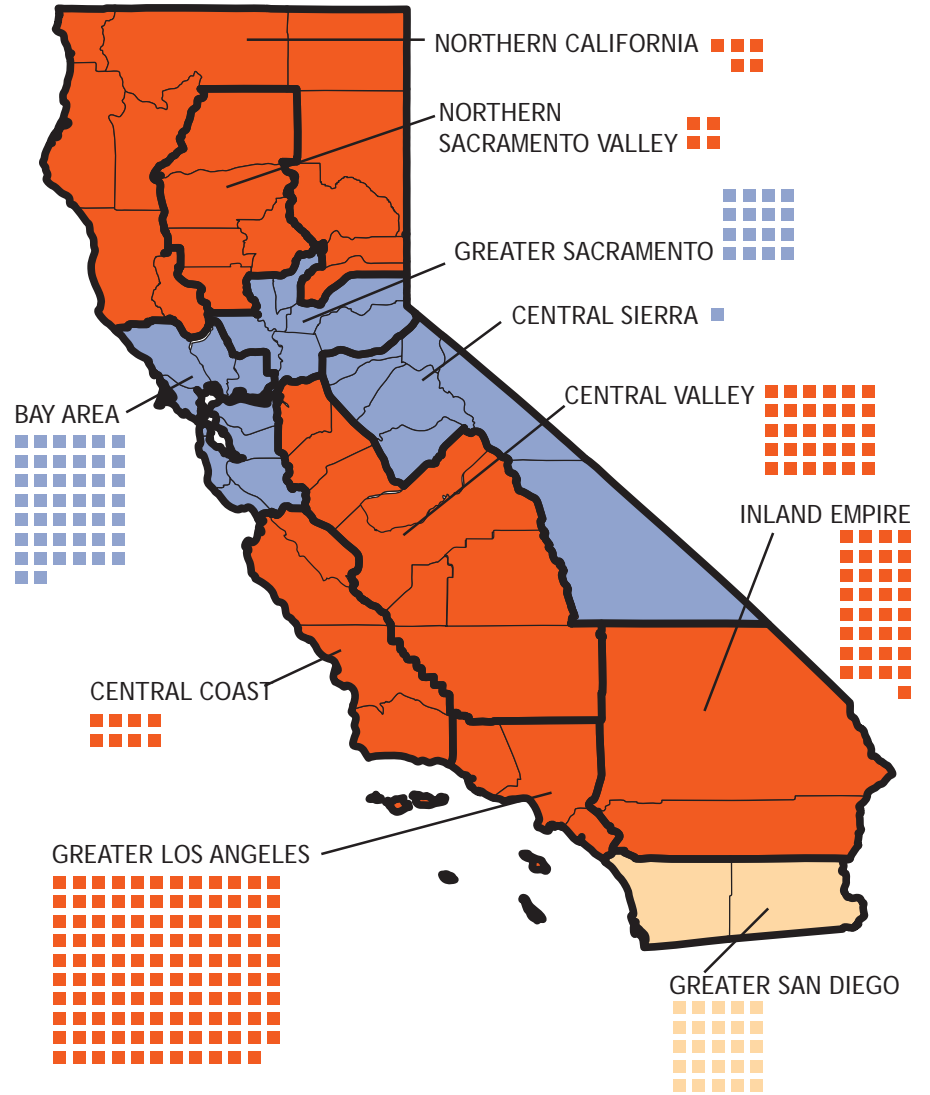
Earlier in this report, households with children were shown to have a higher likelihood of income insufficiency than households without children, across all racial/ethnic groups and family types, reflecting the higher costs facing families with children. At the regional level, the proportion of households that have one or more children varies from 37% (Central Sierras) and 39% (Northern California) to 56% (Inland Empire) and 57% (Central Valley). This distribution is similar to the proportion of Latino households, perhaps reflecting that the presence of children is higher in Latino households. The regions with a higher proportion of households with children tend to have higher proportions below the Standard, but also with exceptions such as Northern California (which has the second lowest proportion of households with children, but a higher rate of income insufficiency than the statewide average).

Other variables—such as family type, the work status of the householder, and the number of workers—vary less by region and appear to be less associated

FIGURE M. Households Below the Self-Sufficiency Standard By Region: California

Percent of Households in Region Below the Self-Sufficiency Standard

34% - 35% 30% 22% - 26%



EACH SYMBOL REPRESENTS 10,000 HOUSEHOLDS LIVING BELOW THE SELF-SUFFICIENCY STANDARD

Source: See Appendix B, Table 29.

with the regional variation in income inadequacy rates. For example, like race/ethnicity, the analysis above consistently found that single-mother households experience high levels of income insufficiency. The proportion of single-mothers households does not vary substantially across regions—from 8% (Bay Area) to 13% (Central Valley). While single-mother households experience disproportionate levels of income inadequacy in every region, the little variation by region in the proportion of single-mother households does not appear to strongly impact the variation in regional rates of income inadequacy.

In terms of education level, there is more variation between regions: the variation in the householder lacking a high school degree—from 5% (Central Sierras) to 22% (Central Valley)—does track with the rates of households with inadequate income, except again in the Northern California and Northern Sacramento Valley regions.

PROFILES OF HOUSEHOLDS BELOW THE STANDARD BY REGION.

A brief profile of the characteristics of households that lack sufficient income is provided for each region. In Figures N–W below, the characteristics of households with income below the Standard are graphically depicted for each region (Appendix B, Tables 30–39 provide more detail).



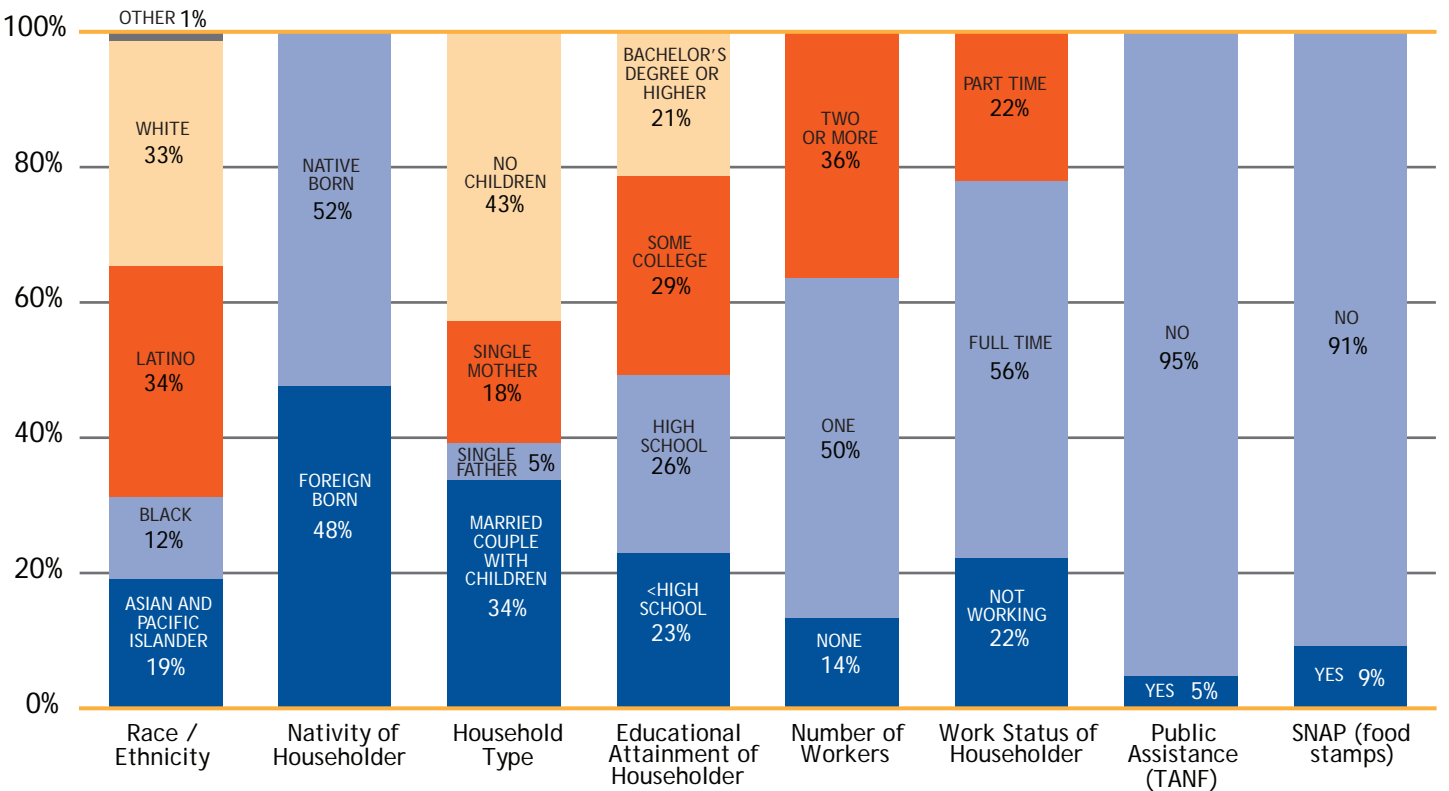
22% (440,026) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN THE BAY AREA

15% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN THE BAY AREA

BAY AREA. The Bay Area has the lowest proportion of households living below the Standard. The region has the second highest proportion of foreign-born residents (only Los Angeles is higher), but a lower proportion who are Latino than most regions. The characteristics of households with incomes below the Standard in the Bay Area region are:

- 34% are Latino, 33% are White, 19% are Asian and Pacific Islander, and 12% are African American
- 52% of householders are native-born
- 43% have no children, 34% are married couples with children, 18% are single mothers, and 6% are single fathers
- 23% have less than a high school diploma, 26% have a high school diploma, 29% have some college, and 21% have a bachelor’s degree or higher
- 14% have no workers and 56% of householders work full time at least part year
- 5% received cash assistance (TANF) and 9% received food assistance (SNAP)

FIGURE N. Select Characteristics of Households Below the Standard: Bay Area



Source: See Appendix B, Table 30. Totals may not equal 100% due to rounding. See appendix table for details.

The Bay Area region includes the counties of: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz, San Mateo, Solano, and Sonoma

CENTRAL COAST. Over one in three Central Coast households have income below the Standard, yet it is the region with the highest percentage of households with two or more workers. That is, the presence of more than one worker is less of a protective factor against income inadequacy in the Central Coast region compared to other regions. The characteristics of households with incomes below the Standard in the Central Coast region are:

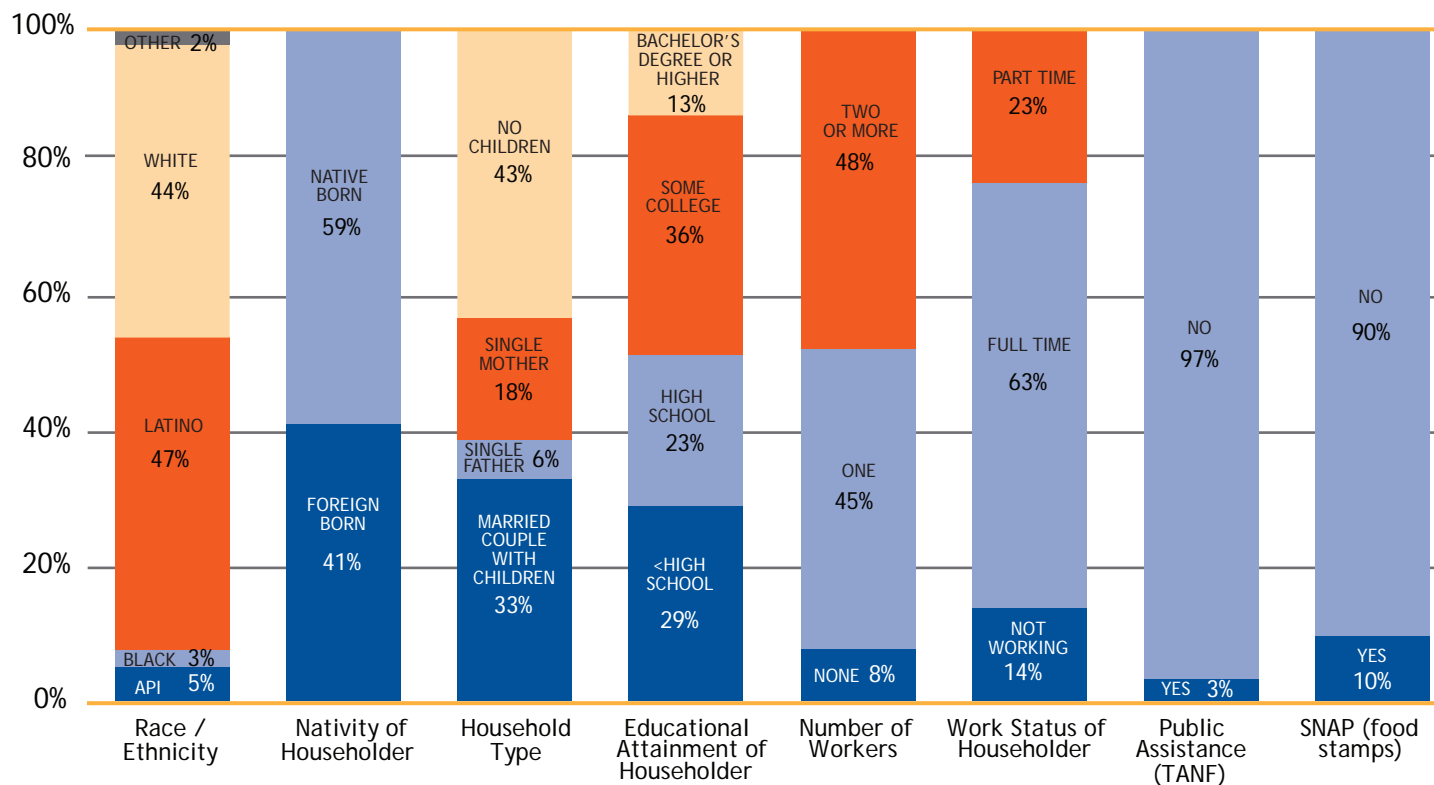
- 47% are Latino, 44% are White, 5% are Asian and Pacific Islander, and 3% are African American
- 59% of households are native-born
- 43% have no children, 33% are married couples with children, 18% are single mothers, and 6% are single fathers
- 29% have less than a high school diploma, 23% have a high school diploma, 36% have some college, and 13% have a bachelor's degree or higher
- 14% have no workers and 63% of householders work full time at least part year
- 3% received cash assistance (TANF) and 10% received food assistance (SNAP)



34% (100,145) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN THE CENTRAL COAST

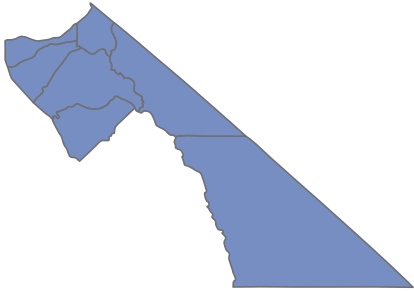
4% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN THE CENTRAL COAST

FIGURE O. Select Characteristics of Households Below the Standard: Central Coast



Source: See Appendix B, Table 31. Totals may not equal 100% due to rounding. See appendix table for details.

The Central Coast region includes the counties of: Monterey, San Benito, San Luis Obispo, and Santa Barbara.



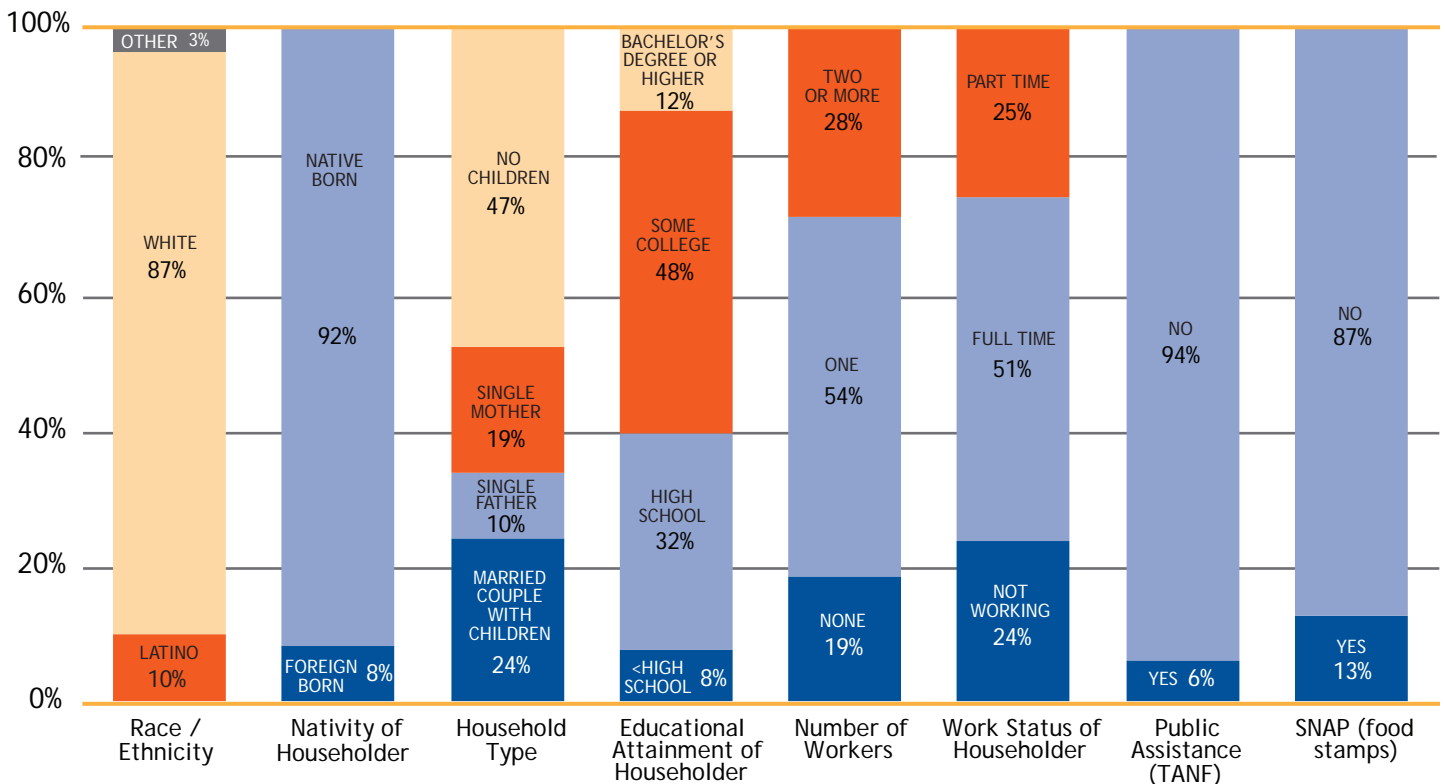
25% (11,691) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN CENTRAL SIERRA

.4% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN CENTRAL SIERRA

CENTRAL SIERRA. The Central Sierra “gold country” has the lowest population of all regions in the state. It has the second lowest proportion of households below the Standard and the smallest proportion of households with income below the Standard that are Latino. The region also has the highest proportion of households with insufficient income that have no workers. The characteristics of households with incomes below the Standard in the Central Sierra region are:

- 87% are White, 10% are Latino, and 3% are Other races/ethnicities
- 92% of households are native-born
- 47% have no children, 24% are married couples with children, 19% are single mothers, and 10% are single fathers
- 8% have less than a high school diploma, 32% have a high school diploma, 48% have some college, and 12% have a bachelor’s degree or higher
- 19% have no workers and 51% of householders work full time at least part year
- 6% received cash assistance (TANF) and 13% received food assistance (SNAP)

FIGURE P. Select Characteristics of Households Below the Standard: Central Sierra



*Other does not include African Americans or Asian and Pacific islander, which are less than 1% of households. There are less than 1% of households in the Central Sierra region that are African American or Asian and Pacific islander.
 Source: See Appendix B, Table 32.
 Totals may not equal 100% due to rounding. See appendix table for details.
 The Central Sierra region includes the counties of: Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Tuolumne.

CENTRAL VALLEY. The Central Valley has the highest percentage of Latino households below the Standard of all regions. It is also the region with both the highest proportion of households with children (along with the Inland Empire) and of householders with less than a high school education who are below the Standard, as well as the highest proportions of households below the Standard receiving public assistance (TANF) and food assistance. The characteristics of households with incomes below the Standard in the Central Valley region are:

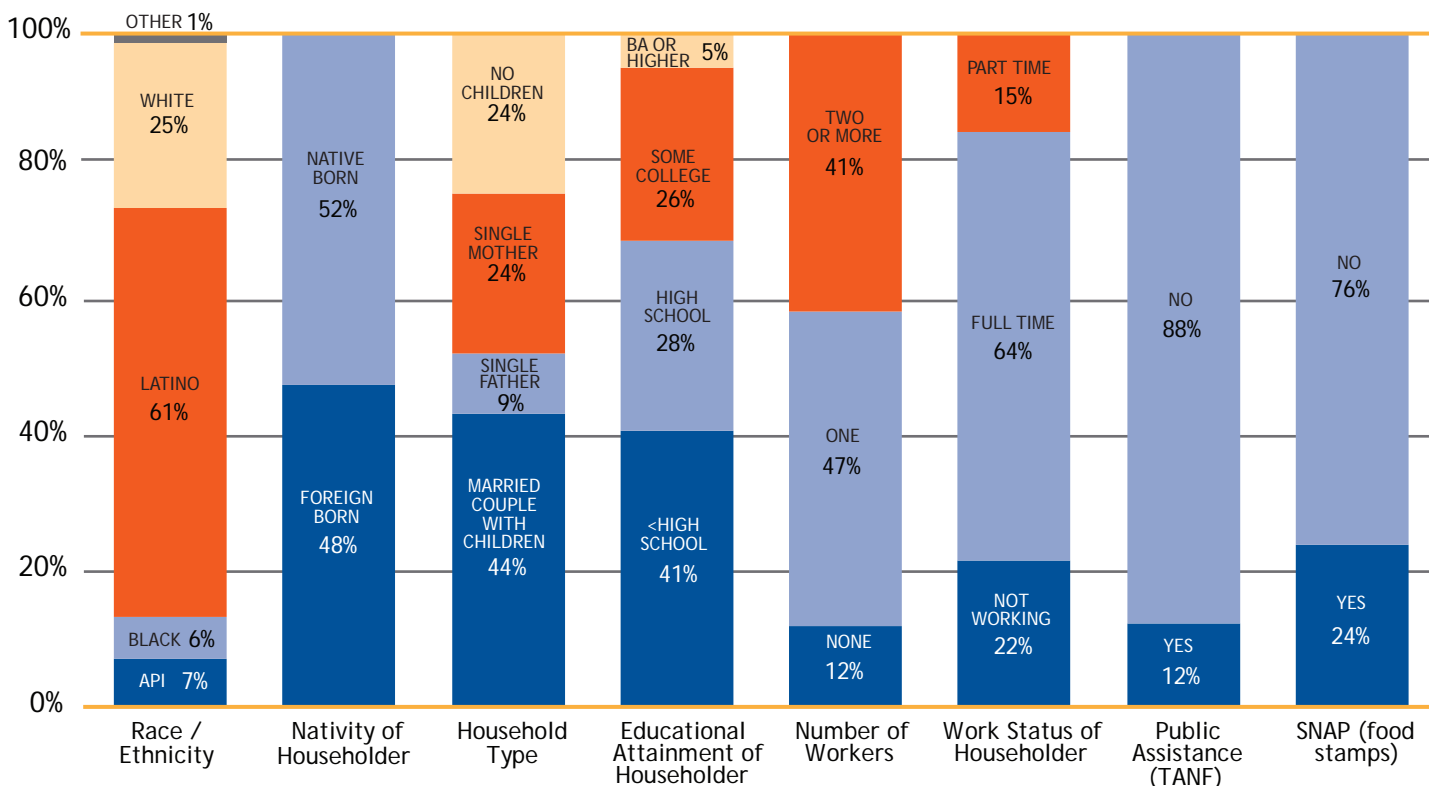
- 61% are Latino, 25% are White, 7% are Asian and Pacific Islander, and 6% are African American
- 52% of households are native-born
- 44% of households are married couples with children, 24% have no children, 24% are single mothers, and 9% are single fathers
- 41% have less than a high school diploma, 28% have a high school diploma, 26% have some college, and 5% have a bachelor’s degree or higher
- 12% have no workers and 64% of householders work full time at least part year
- 12% received cash assistance (TANF) and 24% received food assistance (SNAP)



35% (300,099) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN THE CENTRAL VALLEY

11% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN THE CENTRAL VALLEY

FIGURE Q. Select Characteristics of Households Below the Standard: Central Valley



Source: See Appendix B, Table 33.

Totals may not equal 100% due to rounding. See appendix table for details.

The Central Valley region includes the counties of: Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus, Tulare.



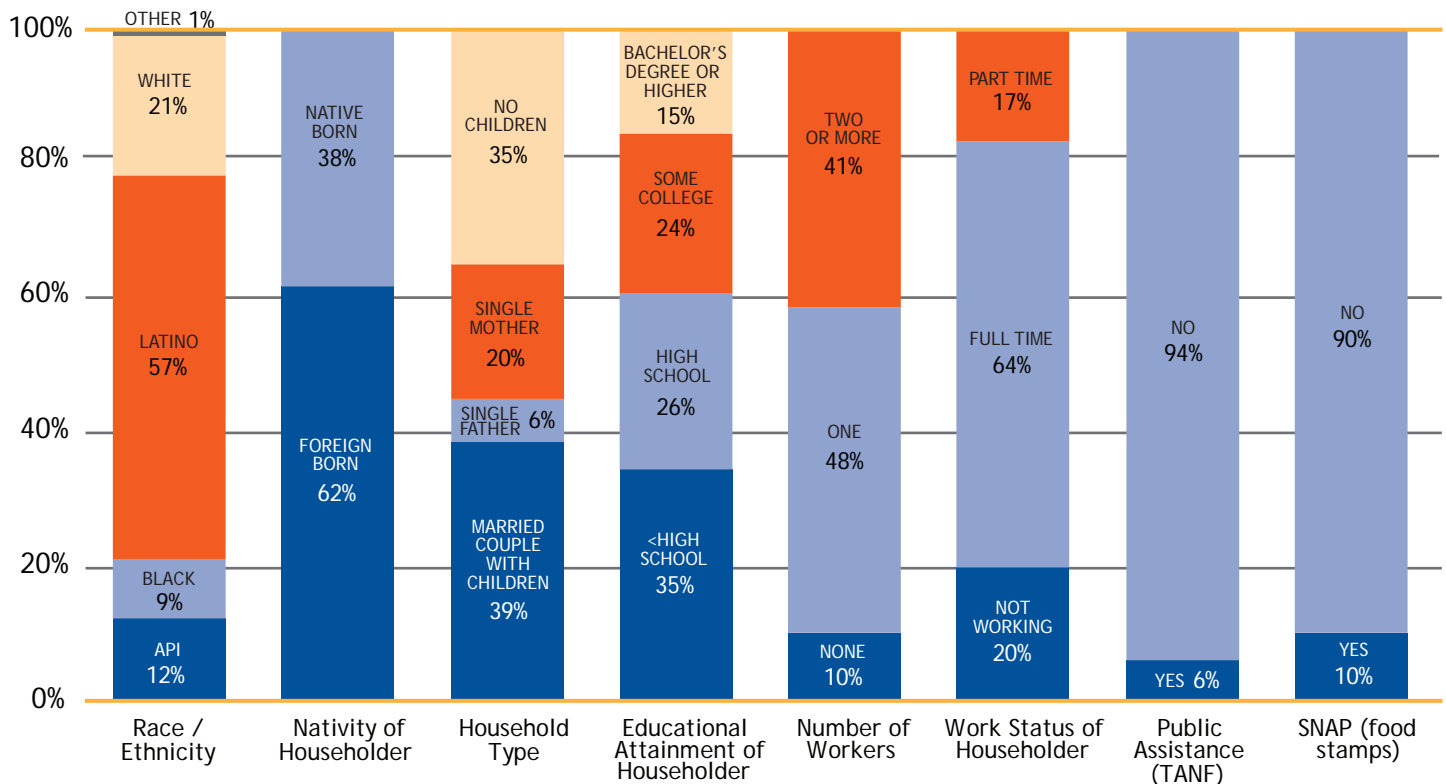
35% (1,190,457) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN GREATER LOS ANGELES

42% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN GREATER LOS ANGELES

GREATER LOS ANGELES. The Greater Los Angeles region has the highest number of households below the Standard in the state, as well as the highest percentage, by far, of foreign-born householders below the Standard. The characteristics of households with incomes below the Standard in the Greater Los Angeles region are:

- 57% are Latino, 21% are White, 12% are Asian and Pacific Islander, and 9% are African American.
- 38% of householders are native-born
- 39% of households are married couples with children, 35% have no children, 20% are single mothers, and 6% are single fathers
- 35% have less than a high school diploma, 26% have a high school diploma, 24% have some college, and 15% have a bachelor’s degree or higher
- 10% have no workers and 64% of householders work full time at least part year
- 6% received cash assistance (TANF) and 10% received food assistance (SNAP)

FIGURE R. Select Characteristics of Households Below the Standard: Greater Los Angeles

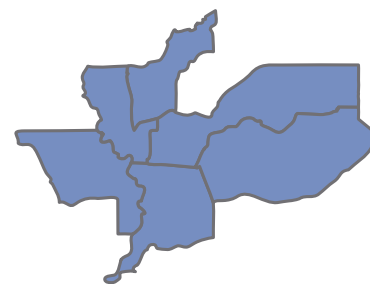


Source: See Appendix B, Table 34.

Totals may not equal 100% due to rounding. See appendix table for details.

The Greater Los Angeles region includes the counties of: Los Angeles, Orange, and Ventura.

GREATER SACRAMENTO. The Greater Sacramento region has a low proportion of households below the Standard compared to most regions in the state. Greater Sacramento has the highest proportion of female householders with children below the Standard of all regions. The characteristics of households with incomes below the Standard in the Greater Sacramento region are:

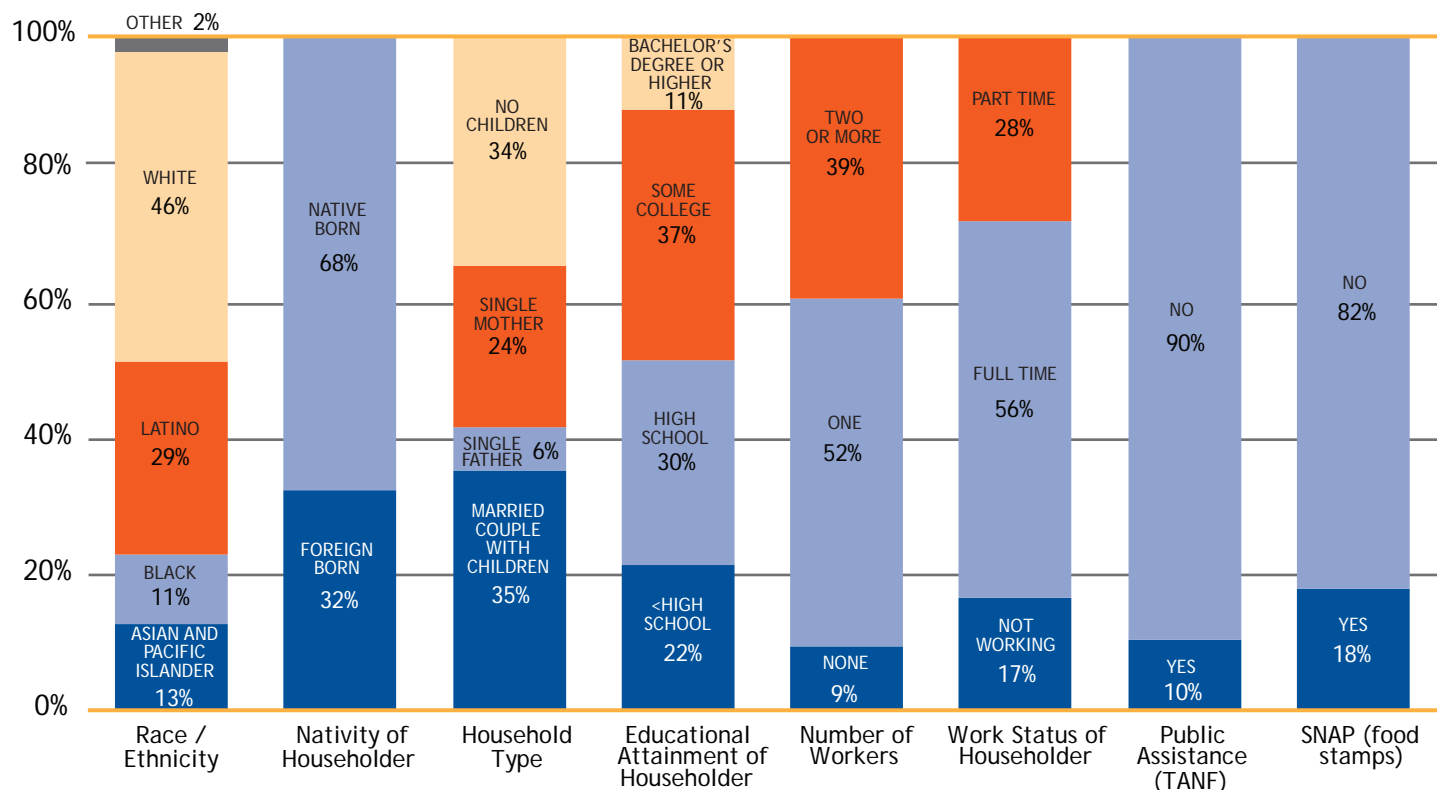


- 46% are White, 29% are Latino, 13% are Asian and Pacific Islander, and 11% are African American
- 68% of householders are native-born
- 35% of households are married couples with children, 34% have no children, 24% are single mothers, and 6% are single fathers
- 22% have less than a high school diploma, 30% have a high school diploma, 37% have some college, and 11% have a bachelor's degree or higher
- 9% have no workers and 56% of householders work full time at least part year
- 10% received cash assistance (TANF) and 18% received food assistance (SNAP)

26% (158,269) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN GREATER SACRAMENTO

6% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN GREATER SACRAMENTO

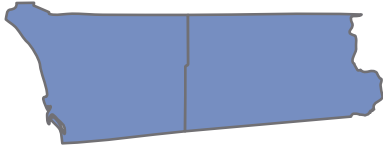
FIGURE 5. Select Characteristics of Households Below the Standard: Greater Sacramento



Source: See Appendix B, Table 35.

Totals may not equal 100% due to rounding. See appendix table for details.

The Greater Sacramento region includes the counties of: El Dorado, Placer, Sacramento, Sutter, Yolo, and Yuba.



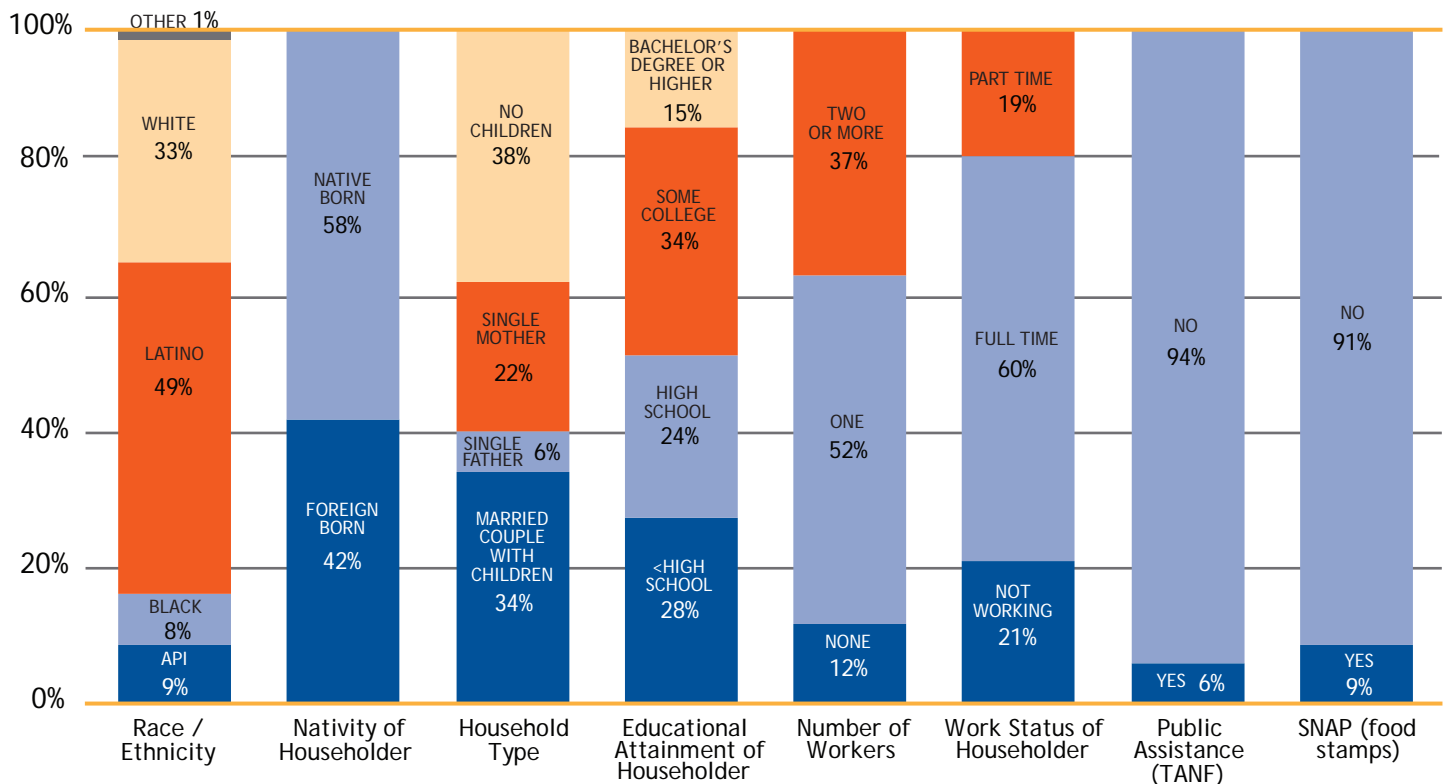
GREATER SAN DIEGO. The Greater San Diego region has an income inadequacy rate that is nearly equal to the overall statewide rate (30% compared to 31%). In many instances, the proportion of households below the Standard in Greater San Diego mirrors the statewide rate. However, Greater San Diego has the lowest proportion of households with income below the Standard that receive food stamps (SNAP). The characteristics of households with incomes below the Standard in the Greater San Diego region are:

30% (249,826) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN GREATER SAN DIEGO

9% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN GREATER SAN DIEGO

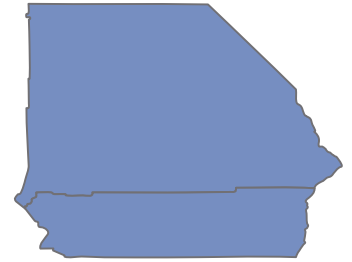
- 49% are Latino, 33% are White, 9% are Asian and Pacific Islander, and 8% are African American
- 58% are native-born householders
- 38% have no children, 34% of households are married couples with children, 22% are single mothers, and 6% are single fathers
- 28% have less than a high school diploma, 24% have a high school diploma, 34% have some college, and 15% have a bachelor’s degree or higher
- 12% have no workers and 60% of householders work full time at least part year
- 6% received cash assistance (TANF) and 9% received food assistance (SNAP).

FIGURE T. Select Characteristics of Households Below the Standard: Greater San Diego



Source: See Appendix B, Table 36.
 Totals may not equal 100% due to rounding. See appendix table for details.
 The Greater San Diego region includes the counties of: Imperial and San Diego.

INLAND EMPIRE. The Inland Empire has the third highest proportion of Latino households below the Standard, after the Central Valley and Greater Los Angeles. The Inland Empire has a high proportion of households with children, and particularly, married couples with children who are below the Standard. The characteristics of households with incomes below the Standard in the Inland Empire region are:

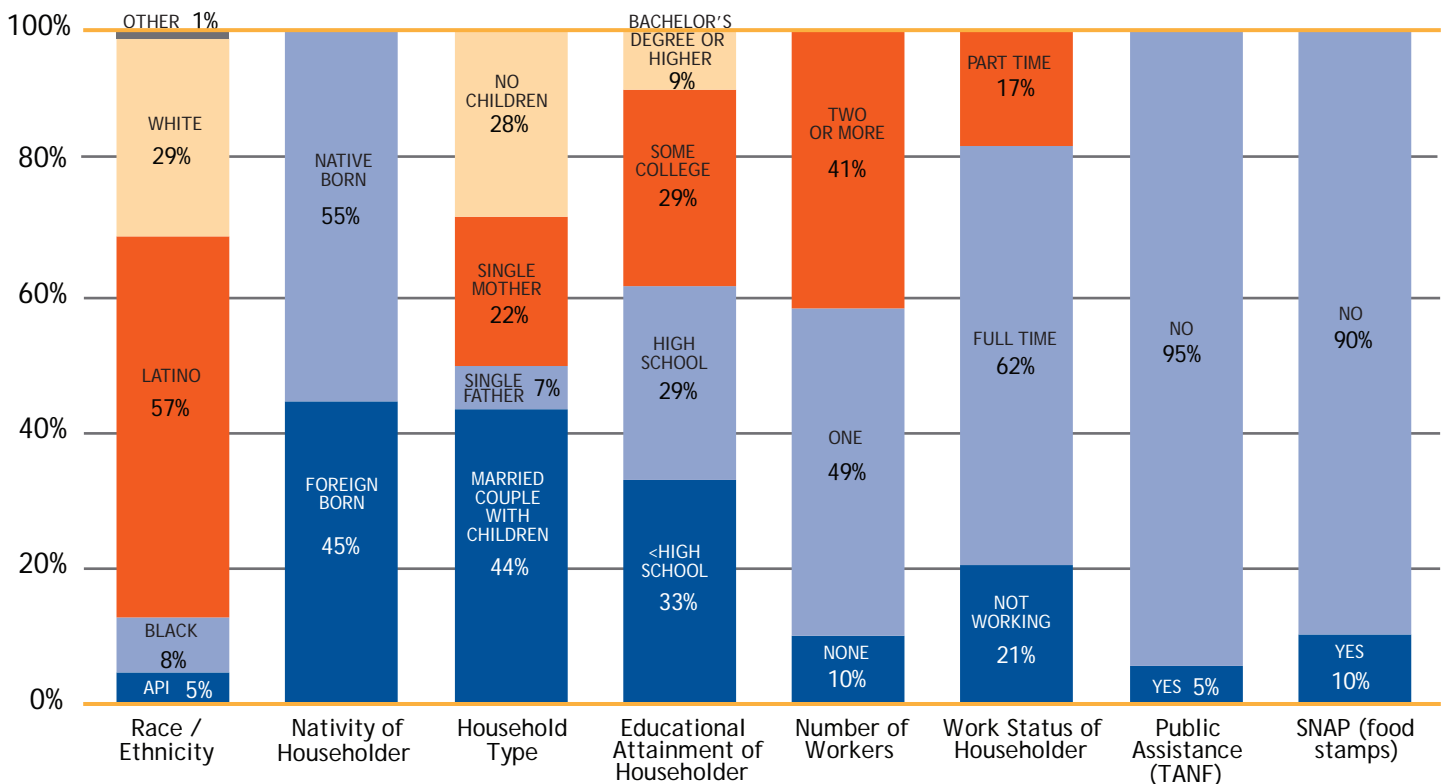


- 57% are Latino, 29% are White, 8% are African American, and 5% are Asian and Pacific Islander.
- 55% of householders are native-born
- 44% are married couples with children, 28% have no children, 22% are single mothers, and 7% are single fathers
- 33% have less than a high school diploma, 29% have a high school diploma, 29% have some college, and 9% have a bachelor’s degree or higher
- 10% have no workers and 62% of householders work full time at least part year
- 5% received cash assistance (TANF) and 10% received food assistance (SNAP)

35% (325,686) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN THE INLAND EMPIRE

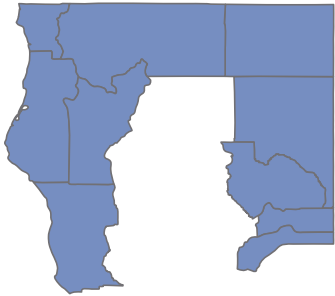
11% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN THE INLAND EMPIRE

FIGURE U. Select Characteristics of Households Below the Standard: Inland Empire



Source: See Appendix B, Table 37. Totals may not equal 100% due to rounding. See appendix table for details.

The Inland Empire region includes the counties of: Riverside and San Bernardino.



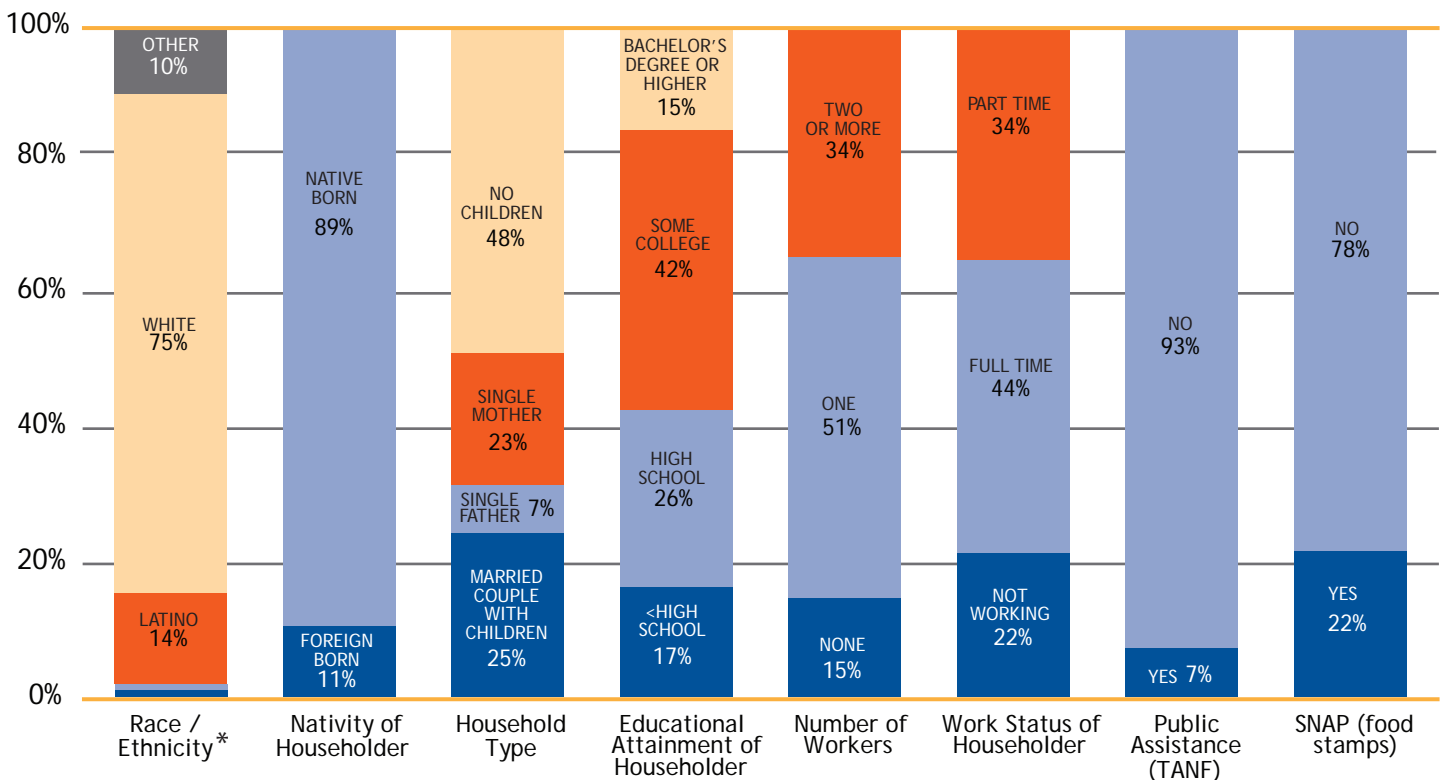
35% (48,841) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN NORTHERN CALIFORNIA

2% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN NORTHERN CALIFORNIA

NORTHERN CALIFORNIA. Northern California has a low population, but the region has the highest proportion of households with incomes below the Standard. The region has the second highest proportion of White and native-born householders and the highest proportion of households without children below the Standard. It also has the lowest proportion of full-time, year-round workers below the Standard. The characteristics of households with incomes below the Standard in the Northern California region are:

- 75% are White, 14% are Latino, and 11% are Other races/ethnicities
- 89% of householders are native-born
- 48% have no children, 25% of households are married couples with children, 20% are single mothers, and 7% are single fathers
- 17% have less than a high school diploma, 26% have a high school diploma, 42% have some college, and 15% have a bachelor's degree or higher
- 15% have no workers and 44% of householders work full time at least part year
- 7% received cash assistance (TANF) and 22% received food assistance (SNAP)

FIGURE V. Select Characteristics of Households Below the Standard: Northern California



*Asian and Pacific Islanders and African Americans are both 1%.

Source: See Appendix, B Table 38.

Totals may not equal 100% due to rounding. See appendix table for details.

The Northern California region includes the counties of: Del Norte, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Sierra, Siskiyou, and Trinity.

NORTHERN SACRAMENTO VALLEY. Northern Sacramento Valley is one of the regions with the highest proportion of households below the Standard. Northern Sacramento also has a higher proportion of White and native born householders with inadequate incomes compared to most regions. The characteristics of households with incomes below the Standard in the Northern Sacramento Valley region are:

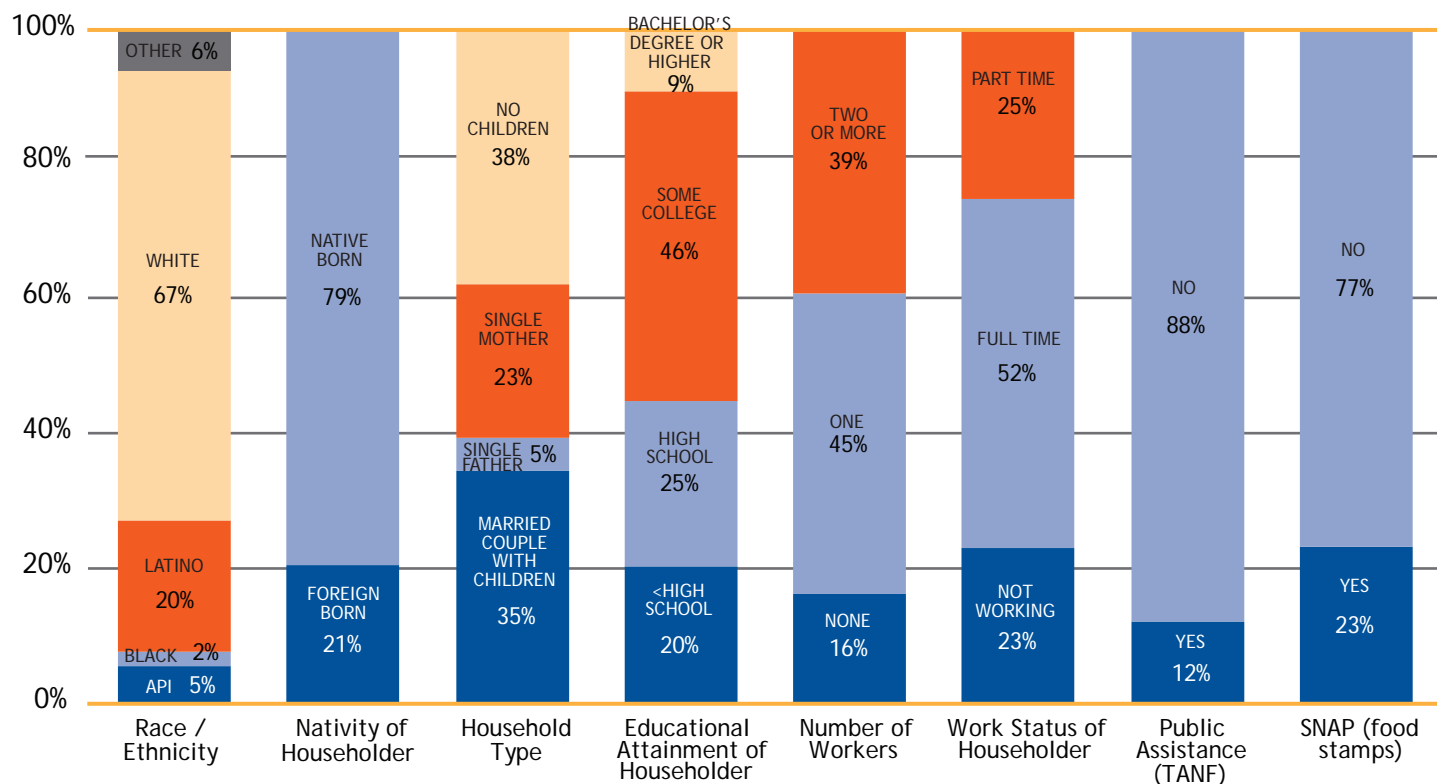
- 67% are White, 20% are Latino, 5% are Asian and Pacific Islander, and 2% are African American
- 79% of householders are native-born
- 38% have no children, 35% of households are married couples with children, 23% are single mothers, and 5% are single fathers
- 20% have less than a high school diploma, 25% have a high school diploma, 46% have some college, and 9% have a bachelor’s degree or higher
- 16% have no workers and 52% of householders work full time at least part year
- 12% received cash assistance (TANF) and 23% received food assistance (SNAP)



35% (43,783) OF HOUSEHOLDS ARE BELOW THE SELF-SUFFICIENCY STANDARD IN THE NORTHERN SACRAMENTO VALLEY

2% OF ALL HOUSEHOLDS BELOW THE STANDARD IN CALIFORNIA LIVE IN THE NORTHERN SACRAMENTO VALLEY

FIGURE W. Select Characteristics of Households Below the Standard: Northern Sacramento Valley



Source: See Appendix B, Table 39. Totals may not equal 100% due to rounding. See appendix table for details.

The Northern Sacramento region includes the counties of: Butte, Colusa, Glenn, Shasta, and Tehama.

VII. Findings and Their Implications for California

The 2008 Self-Sufficiency Standard for California calculates what a decent standard of living is for each of the California counties. By calculating the cost of each basic expense—housing, food, health care, transportation, child care, and taxes—the Standard defines what it really takes for families to meet basic needs. *Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California* builds on that with further research to illuminate the situations and characteristics of the three in ten families who struggle with this everyday crisis.

Long held by many to be an inadequate measure of poverty, the Federal Poverty Level vastly undercounts the extent to which Californians struggle to make ends meet in our communities. Only by better understanding the characteristics of households below both the FPL and the Standard—and refuting myths and stereotypes—can policymakers, service providers, employers, educators, and others grapple with the full extent of poverty. Armed with this powerful information, they can design solutions to reduce barriers, improve systems, and increase the effectiveness of services to bring about change.

The data show that the primary challenge for most of the 2.9 million households below the Standard is inadequate income due to low wages and/or underemployment. Perhaps the most surprising finding is that for the most part, income inadequacy is not due to lack of work. Most families (89%) below the Standard have at least one worker, and 42% of these householders work full time, year round. Moreover, average work hours of householders below the Standard are only 4% less than for those householders with incomes above the Standard. Rather, the high rates of income inadequacy reflect low median wages that are less than half of median wages earned by those above the Standard. These working poor are not found in occupational, geographic, or other isolated “ghettos”, but rather share occupations and live in the same regions as higher income households—but have very much lower wages.

While income inadequacy is apparent among all groups and places in California, inadequate income does not affect all groups equally. There are substantial variations in the rates of income inadequacy among different groups, and by different individual characteristics. People of color are disproportionately likely to have inadequate incomes, particularly Latinos, over half of whom have incomes below the Standard. However, while the majority of families with inadequate income in California are Latino, White householders are the second largest group of struggling householders. Poverty is often portrayed in our media and culture as primarily a problem for minorities, but it is a problem for households of every racial group.

Universally, higher levels of education result in decreased rates of income inadequacy. At the same time, for both women and/or people of color, there

are substantially lower “returns” to education, such that women and/or people of color must have two or more years of additional education to achieve the same levels of income adequacy as White males. These labor market variables are further impacted by family composition—particularly when families are maintained by a woman alone or the householder is raising children. In combination, these factors of gender, the presence of children, and race/ethnicity result in the highest rates of insufficient income. Thus, being a single mother combines the labor market disadvantages of being a woman (gender-based wage gap and lower returns to education) with the high costs of raising children (especially child care for infants and preschoolers) and the lower income associated with one-worker households. For single mothers of color, racial/ethnic-based wage differentials and reduced returns to education for people of color further increase rates of income inadequacy to the highest levels.

Using the Standard, this report finds that the problem of inadequate income is extensive, affecting families throughout California, in every racial/ethnic group; among men, women, and children; and in urban, rural and even suburban areas. Below are a highlight of several key findings from this report followed by a summary of implications of these findings for California.

FINDING #1: The Standard reveals that those who lack adequate income are much greater in number than those who are officially designated as poor by the Federal Poverty Level.

In order to develop effective solutions to address the challenges of poverty, it is necessary to first understand both the depth and breadth of the problems. It is not only those below the FPL that face deep poverty but also many of those who remain undercounted. While less than 10% of non-elderly and non-disabled households are officially designated as poor by the FPL, using the Standard as the benchmark of adequate income reveals that more than three times that many lack sufficient income to meet their basic needs in California. Although the Standard is higher than the FPL in all states, so that the count of those with inadequate income using the Standard is always higher than the official poverty rate, in California the gap between the real cost of the living and the FPL is especially large. Thus the number of “undercounted and overlooked” is much greater than in many other places.

It is powerful to acknowledge that it is not just an isolated few, but a substantial number of people throughout the community, who are experiencing the problems associated with inadequate income. There is strength in numbers, and the first step to realizing that strength is recognizing that there is a problem, a problem of a large number of California households found throughout the state who are *overlooked and undercounted*.

The Standard not only increases the count of those struggling to make ends meet, but makes visible that struggle. Families with incomes above the FPL but below the Standard, in particular, are “invisible” to not only public

policymakers, but to employers, community groups, and even themselves. There is a constant battle with a problem that has no name.

FINDING #2: With nearly one-third of households in California lacking adequate income, the problem is clearly not one explained by individual characteristics, but rather one that reflects the state's economic and social structure.

The data show that more than three in ten households in California experience income inadequacy. While lack of adequate income is found disproportionately among certain groups—such as Latinos, families maintained by women alone, and families with young children—income inadequacy is experienced throughout California, and among all types of households. The most common household lacking sufficient income to meet their needs is Latino, has at least one worker, and a high school education or more.

The breadth and diversity of this problem suggests that income inadequacy is a broad-based structural problem, rather than one confined to a few distinct individuals or overly concentrated in groups defined by certain, even stereotypical, characteristics. This can be seen most clearly with gender: boys and girls grow up in the same families and neighborhoods, yet regardless of parental income, education, or occupation, women maintaining households alone have higher rates of income inadequacy than either men alone or married-couple households. Their greater risk of having income inadequacy as documented above is related to lower returns to education, at every educational level and the gender-based pay gap. These gender-based factors (and similar race-based) factors are structural, not individual.

If those who lack adequate income look a lot like everyone else, solutions at the structural level of the economy and the labor market are more likely to be effective, rather than focusing solely on changing individuals. For example, these data show that most people below the Standard, as with most people above the Standard, are already working, and working many hours. Those lacking sufficient income are not substantially different in their characteristics or behavior from those with sufficient income, except that their incomes, comprised mostly of earnings, are substantially lower.

FINDING #3: It is not the lack of work that drives poverty, but rather the nature of the jobs and economic opportunity in the economy for those who are working. Using the Self-Sufficiency Standard reveals a different picture of poverty—most succinctly, that poverty has become working poverty—which in turn compels a reexamination of assumptions about what causes, and therefore, what “cures” poverty.

The analysis presented here indicates that moving people into the workforce by itself does not solve poverty. *The findings show how quickly and completely the nature of poverty has changed over the last 15 years*, or at least, how it must be recognized as having changed. Over a decade ago, in the years leading up

to welfare reform, there was a narrow focus on moving those receiving welfare into the paid workforce, on the assumption that such a strategy would go a long way to solving the problem of poverty. Whether true or not then, the data in this report shows that nine out of ten (89%) California families with inadequate income already have at least one worker in the household—clearly the assumption that “lack of work” the primary cause of poverty no longer holds.

Moreover, the analysis in this report suggests that moving people into just any job will not automatically eliminate income inadequacy. In fact, over the seven years since the first report was done, the proportion of California households with inadequate income who have at least one worker has increased (by five percentage points), yet this did not decrease the overall proportion of California households below the Standard. If every California household with no workers were to add a worker, that would only affect about one in nine California households with incomes below the Standard. Additionally, among the remaining eight-ninths of households with at least one worker, a substantial number are already working full time, year round. Although their earnings may be inadequate, few of these workers are working in low-wage occupational “ghettos”, (with some notable exceptions, such as farm workers).

These data show that *families are not poor because they lack workers, or because they are working in the wrong occupations, but because wages have become inadequate to meet basic expenses*. Thus, a focus on putting people to work, or changing the occupations of low-income workers would not necessarily affect their income inadequacy. Rather, today’s economy requires a much more nuanced, specific, and targeted approach to addressing income adequacy. This suggests the need for an increased focus on education, training, and economic development strategies and other policies that yield high-wage jobs, have career and promotion opportunities, and pay family-sustaining wages as well as benefits. It also suggests that strategies that move people within occupational categories—such as from nurse aide to health technician—would be viable routes to self-sufficiency.

FINDING #4: The majority of families with workers are struggling to make ends meet without any help from work support programs.

Seventy percent of California households with incomes below the Standard have incomes above the FPL. *Most of these households are in a “policy gap,” with incomes too high (above the FPL) to qualify for most public assistance programs, but too low to adequately meet basic needs*. As a result, many householders are unable to earn enough to meet the rising costs of basic living, so they struggle to make ends meet without the aid of “safety net” programs. Whether at the individual level (such as SNAP/food stamps), or at the community level (such as Community Development Block Grants), many such programs are pegged to the Federal Poverty Level or slightly above.

Although the proportion of all California households with inadequate income remained steady since 2000, the year the first analysis of the overlooked and

FAMILIES ARE NOT POOR BECAUSE THEY LACK WORKERS, OR BECAUSE THEY ARE WORKING IN THE WRONG OCCUPATIONS, BUT BECAUSE WAGES HAVE BECOME INADEQUATE TO MEET BASIC EXPENSES.

undercounted report examined, the reach of “safety net” programs for the poorest of these households has apparently declined over this time period. In 2007, only 7% of the households with incomes below the Standard receive cash assistance compared to 10% seven years earlier, and the proportion receiving food stamps also fell from 14% to 12%. Whatever the reasons, these data suggest that few California households lacking adequate income receive help, and they are less likely to receive safety net help now than in the past. In addition, low-income Californians are less likely to receive help than in other states.¹

Providing access to education, training, and work support programs for families in which the adults are working substantial hours requires rethinking how such services are delivered. It is difficult for workers to meet requirements such as in-person reporting or attending “workshops” during work hours. Unrealistic requirements can contribute to low rates of coverage of families in need of these supports. Indeed, until these programs are seen by low-income workers as a resource, rather than as the place one turns when all else fails, they will continue to be a system that reinforces rather than ameliorates work-based poverty.

FINDING #5: A key structural issue is the problem of differential rewards for education and work effort; in spite of substantial educational achievement, women and/or people of color experience significantly less “returns” to education and work effort than White males.

The analysis presented consistently finds that women and/or people of color have higher rates of income inadequacy than White males with similar levels of education and/or work patterns (such as full-time, year-round worker). This suggests that it is important to ensure that education, training, career counseling, and job placement programs seek equal wages and benefits for participants, regardless of gender or race/ethnicity. Moreover, education and training efforts should focus on ensuring participants enter not just certain occupations, but specific jobs within occupational fields that provide, or have the potential for wages at self-sufficient levels. Particularly when education and training is publicly funded, it should overcome rather than reinforce gender and racial/ethnic-based discrimination in wages, promotion, training and advancement opportunities. Stronger enforcement of civil rights provisions and monitoring of program outcomes that track employment and wage rates by race and gender are one approach to redress unequal returns to education, training, and work experience experienced by women and/or people of color.

IMPLICATION #1: Being specific and transparent about each cost, the components of the Self-Sufficiency Standard reveal where families most need help, particularly health care, child care and housing.

The methodology used to construct the Standard helps point to the areas where families most need help. Unlike the federal poverty measure, which is based

IT IS IMPORTANT TO ENSURE THAT EDUCATION, TRAINING, CAREER COUNSELING, AND JOB PLACEMENT PROGRAMS SEEK EQUAL WAGES AND BENEFITS FOR PARTICIPANTS, REGARDLESS OF GENDER OR RACE/ETHNICITY.

¹ DeParle, J. & Gebeloff, R. (2009, November 8). Food stamp use soars, and stigma fades. *New York Times*. Retrieved from <http://www.nytimes.com/2009/11/29/us/29foodstamps.html>

only on a minimum food budget (multiplied by three), the Self-Sufficiency Standard is based on the costs of all major households budget items. The Self-Sufficiency Standard indicates that housing and child care are two of the largest budget items and, therefore, are often the primary sources of much of the economic stress faced by families with inadequate incomes. Indeed, 80% of California households with insufficient incomes pay more than 30% of their income for housing.

The frugal nature of the Self-Sufficiency Standard is such that one may assume that the majority of households who lack sufficient income but receive no public aid: resort to private subsidy strategies, such as doubling up to reduce housing costs or using informal/inexpensive child care; are fortunate enough to find alternative solutions (e.g., unusually inexpensive housing and/or sharing with friends/relatives); accrue long-term debt as they turn to credit to pay for what they cannot afford; or make do without essentials like good nutrition. The Standard suggests that people lacking sufficient income must make serious compromises to make ends meet, particularly with the “big ticket” items; addressing costs, therefore, particularly child care and housing—through broadened eligibility for work supports—could help address the problems of income adequacy from the cost side.

IMPLICATION #2: Given that the Self-Sufficiency Standards are “bare bones” budgets, and only account for meeting immediate daily needs at minimally adequate levels, these findings should be considered at best a conservative and minimal estimate of what families need to just survive. To move forward and be able to weather crises financially and eventually retire in economic security would clearly take additional funds.

The Self-Sufficiency Standard does not allow for any needs beyond day to day basic needs, and even for those, the budgets provide only the minimum necessary, e.g., the food budget has no take out or restaurant food, not even a pizza or latté. Even the miscellaneous category barely covers necessities such as telephone, clothes, disposable diapers, soap and personal necessities. There is nothing allotted for emergencies, education, debt repayment, life insurance, or retirement. Over the long haul, families need additional income to provide for at least three needs beyond immediate basic needs: (1) emergency funds for crises not fully covered by insurance (a fire, an illness, job loss, or divorce) or until other help can be secured; (2) funds to invest in education, housing, or micro-business, which can help stabilize households and/or increase their income; and (3) savings for retirement to supplement Social Security and Medicare.

There are a number of programs that address these essential, but not immediate, needs. These programs, such as Individual Development Accounts or employer matched 401Ks, promote savings and asset accumulation (particularly housing), as well as investment in education (which by increasing income and accessing jobs with benefits, can meet several of the above needs at once). Public or private, and often both as public-private partnerships, they promote saving

through financial literacy education and most importantly, by matching savings on a 1:1, 2:1, or 3:1 basis. These savings then may be withdrawn for tuition/ education expenses, to buy a house or car to access employment, or to fund a small business start-up.

Equally important, our overall finding that nearly one-third of California households lack the income necessary to meet their needs means that a proportion of households not only do not have the “extra” income to save, but that many have incurred debt and/or gone into bankruptcy trying to stretch their budgets to secure the basic essentials. As long as wages remain low, and are not keeping up with inflation—particularly inflation in the prices of the basic goods in the Standard such as housing, food, child care and health care—many families will be forced to turn to available sources of cash to close their budget gaps. This means that part of any effort to help low-income families build assets must also address the predatory lending practices, including the sub-prime mortgage loan market and “refinancing” and “home equity” schemes that have created financial havoc for low-income citizens as well as the lack of access to regular banking and savings institutions and products.



Finally, it should be noted that these findings and implications are both an opportunity and an urgent call to action to change the opportunity structure facing struggling American households. By and large, households with inadequate incomes are part of the mainstream workforce, yet despite substantial work effort, they are not recognized as having inadequate income by our official poverty measure. They are not locked out of self-sufficiency by lack of education or lack of work or work experience. A broad-based policy effort is required to secure adequate wages, benefits, and public supports (such as child care) to increase income adequacy for a large portion of California’s families. These efforts should include (but not be limited to) increased educational opportunities, especially for women and people of color, in the form of job training, financial aid for education, apprenticeships, and affordable community colleges. This report is meant to provide a contribution to the first critical step towards establishing economic self-sufficiency by identifying the extent and nature of the causes of income inadequacy. The challenge now before California is how to make it possible for all households in the state to earn enough money and receive enough supports to meet their basic needs.

Appendix A: Methodology and Assumptions

DATA

This study uses data from the 2007 American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS), which shifted from a demonstration program to the full sample size and design in 2005, is a new approach to collecting census data that eliminates the need for a long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2007 Public Use Microdata Sample (PUMS) is a set of data files that contain records of a one percent sample of all housing units that the survey interviewed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2007 PUMS data set contains a one percent sample size of 1,293,393 housing unit records (representing a housing unit estimate of about 130 million households nationally); in California, the 2007 ACS one percent sample size is 141,709 housing units (representing a housing unit estimate of 13,308,705 Californian households).

As of August 2006, the primary way to access data for rural areas in the ACS is through Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. The Census Bureau has produced 2007 ACS data products, which contain selected demographic, social, economic, and housing characteristics, for all 2,071 national PUMAs. (See <http://www.census.gov/acs/www/Products/PUMS/>.) Each PUMA, drawn by state governments for the Census 2000 sample PUMS files, contains a population of about 100,000. California, which has 58 counties, is partitioned into 249 PUMAs, each of which has received 2007 ACS estimates. In the instances when a single PUMA is in more than one county, each county was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA. In the instances when multiple PUMAs are in a single county, each PUMA in the county is given the county's Self-Sufficiency Standard.

Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult age 18-64 who is not disabled. Thus, although the ACS sample includes households that have disabled and/or elderly members, this report excludes disabled/elderly adults and their income when determining household composition and income. Households defined as “group quarters”

are also excluded from this analysis. In total 9,267,711 non-disabled, non-elderly households are included in this demographic study of California.

ASSUMPTIONS FOR THE EXPANDED SELF-SUFFICIENCY FAMILY TYPES

The 2008 Self-Sufficiency Standard for California was calculated for 156¹ different family types in each county, including combinations of up to four adults and four or more children. To align the Self-Sufficiency Standard with the family types found in the U.S. Census (three or more adults and/or four or more children), the Self-Sufficiency Standard for 152 family types for each county in California were used.

In order to remain consistent with the Standard's methodology, it is assumed that all adults in one- and two-adult households are working. Adults are defined as all persons in a household (family and non-family) who are between 18 and 64 years of age and able to work (not disabled). Working adults are defined as those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. (Working adults also includes the very small number of working teenagers 16 and over.) Non-working adults include those who are unemployed and looking for work as well as those who are not in the labor force because they are retired or are in school, or for some other reason. Therefore, all work-related costs (transportation, taxes, and child care) are included for these adults (if there are only two adults in the households) in the household's Standard. In California, 41% of the households have one worker, 55% have two or more workers, and 5% have no workers. The actual number of adults in the households ranges from one to 12 (29.5% have one adult, 51.4% have two adults, 12.2% have three adults and 6.9% have four or more adults).

Other assumptions used in the creation of the extended family types include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that the costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children per bedroom. When there are three or more adults in a household, it is assumed that there are no more than two adults per bedroom.
- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

¹ The Self-Sufficiency Standard for California was calculated for 156 family types; however, 152 family types are used in this analysis. The four additional large family types calculated for the California Standard are not excluded from this analysis as they are included in a large "catchall" family type.

- The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), while additional adults are treated as single adults for tax exemptions and credits.
- For the additional children in the two- and three-adult families, the added costs of food, health care, and child care are based on the ages of the “extra” children and added to the total expenses of the household (before taxes and tax credits are calculated).

COMPARING THE SELF-SUFFICIENCY STANDARD TO CENSUS INCOME AND THE FPL

The Self-Sufficiency Standard income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income in the ACS includes money received during the preceding 12 months by non-disabled/non-elderly adult household members (or children) from: wages; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds; dividends, income from estates or trusts, and net rental income; veterans’ payments or unemployment and workmen’s compensation; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. It is assumed that all income in a household is equally available to pay all expenses.

The 2007 U.S. Census Bureau poverty thresholds and the 2008 California Self-Sufficiency Standard (deflated to 2007) for each family type for each PUMA are then compared to the 2007 ACS total household income (as determined by income received the year before) to determine the number of households with income above and below the threshold and the Self-Sufficiency Standard. The 2008 California Self-Sufficiency Standard numbers were deflated to 2007 using a deflation factor calculated from the Bureau of Labor Statistics consumer price index (CPI) for All Urban Consumer Items, first half 2007 and March, 2008. The appropriate regional CPI (West) for California was obtained and the first half 2007 (210.890) was divided by the March 2008 (218.533) for a deflation factor of .965.

Households are categorized by whether household income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income is below the Standard are designated as having “insufficient” or “inadequate” income.

Appendix B: Statewide and Regional Data Tables

Table B-1. The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
CITIZENSHIP STATUS										
NATIVE-BORN	6,130,742	66.2%	463,470	7.6%	957,845	15.6%	1,421,315	23.2%	4,709,427	76.8%
Latino ²	1,048,385	11.3%	111,128	10.6%	260,565	24.9%	371,693	35.5%	676,692	64.5%
Not Latino	5,082,357	54.8%	352,342	6.9%	697,280	13.7%	1,049,622	20.7%	4,032,735	79.3%
FOREIGN BORN	3,136,969	33.8%	418,439	13.3%	1,029,069	32.8%	1,447,508	46.1%	1,689,461	53.9%
Naturalized citizen	1,508,114	16.3%	110,725	7.3%	369,511	24.5%	480,236	31.8%	1,027,878	68.2%
Latino	597,854	6.5%	48,173	8.1%	219,054	36.6%	267,227	44.7%	330,627	55.3%
Not Latino	910,260	9.8%	62,552	6.9%	150,457	16.5%	213,009	23.4%	697,251	76.6%
Not a citizen	1,628,855	17.6%	307,714	18.9%	659,558	40.5%	967,272	59.4%	661,583	40.6%
Latino	1,107,693	12.0%	240,973	21.8%	549,485	49.6%	790,458	71.4%	317,235	28.6%
Not Latino	521,162	5.6%	66,741	12.8%	110,073	21.1%	176,814	33.9%	344,348	66.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-2. The Self-Sufficiency Standard and Federal Poverty Level by Language of Householder¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
ENGLISH SPEAKING ABILITY										
Very well	7,448,692	80.4%	545,742	7.3%	1,219,478	16.4%	1,765,220	23.7%	5,683,472	76.3%
Less than very well	1,819,019	19.6%	336,167	18.5%	767,436	42.2%	1,103,603	60.7%	715,416	39.3%
LANGUAGE SPOKEN AT HOME										
English	5,654,349	61.0%	398,872	7.1%	807,586	14.3%	1,206,458	21.3%	4,447,891	78.7%
Language other than English	3,613,362	39.0%	483,037	13.4%	1,179,328	32.6%	1,662,365	46.0%	1,950,997	54.0%
Spanish	2,310,966	24.9%	359,791	15.6%	930,106	40.2%	1,289,897	55.8%	1,021,069	44.2%
Language other than Spanish	1,302,396	14.1%	123,246	9.5%	249,222	19.1%	372,468	28.6%	929,928	71.4%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-3. The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder¹ and Household Family Status: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
GENDER OF HOUSEHOLDER										
Male	5,289,587	57.1%	363,782	6.9%	1,077,615	20.4%	1,441,397	27.2%	3,848,190	72.8%
Female	3,978,124	42.9%	518,127	13.0%	909,299	22.9%	1,427,426	35.9%	2,550,698	64.1%
HOUSEHOLD FAMILY STATUS										
All family households ²	6,720,261	72.5%	631,700	9.4%	1,602,923	23.9%	2,234,623	33.3%	4,485,638	66.7%
Non-family ³ household	2,547,450	27.5%	250,209	9.8%	383,991	15.1%	634,200	24.9%	1,913,250	75.1%
Male householder	1,401,766	15.1%	120,053	8.6%	205,442	14.7%	325,495	23.2%	1,076,271	76.8%
Female householder	1,145,684	12.4%	130,156	11.4%	178,549	15.6%	308,705	26.9%	836,979	73.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

³ A non-family household is a person maintaining a household while living alone or with nonrelatives only.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-4. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Age of Youngest Child: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
NUMBER OF CHILDREN IN HOUSEHOLD										
No children	4,903,647	52.9%	353,161	7.2%	647,274	13.2%	1,000,435	20.4%	3,903,212	79.6%
1 or more	4,364,064	47.1%	528,748	12.1%	1,339,640	30.7%	1,868,388	42.8%	2,495,676	57.2%
1	1,711,756	18.5%	139,147	8.1%	434,994	25.4%	574,141	33.5%	1,137,615	66.5%
2	1,613,563	17.4%	166,396	10.3%	448,073	27.8%	614,469	38.1%	999,094	61.9%
3	717,211	7.7%	128,840	18.0%	298,139	41.6%	426,979	59.5%	290,232	40.5%
4 or more	321,534	3.5%	94,365	29.3%	158,434	49.3%	252,799	78.6%	68,735	21.4%
AGE OF YOUNGEST CHILD										
Less than 6 yrs	2,007,705	21.7%	301,542	15.0%	742,637	37.0%	1,044,179	52.0%	963,526	48.0%
6 to 17 yrs	2,356,359	25.4%	227,206	9.6%	597,003	25.3%	824,209	35.0%	1,532,150	65.0%

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-5. The Self-Sufficiency Standard and Federal Poverty Level by Household Type and Number of Children: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN										
MARRIED COUPLE	4,859,846	52.4%	294,239	6.1%	1,017,958	20.9%	1,312,197	27.0%	3,547,649	73.0%
No children	1,828,627	19.7%	61,400	3.4%	164,465	9.0%	225,865	12.4%	1,602,762	87.6%
1 or more	3,031,219	32.7%	232,839	7.7%	853,493	28.2%	1,086,332	35.8%	1,944,887	64.2%
1	1,083,449	11.7%	44,631	4.1%	229,507	21.2%	274,138	25.3%	809,311	74.7%
2	1,198,242	12.9%	74,640	6.2%	291,106	24.3%	365,746	30.5%	832,496	69.5%
3	522,689	5.6%	63,811	12.2%	213,446	40.8%	277,257	53.0%	245,432	47.0%
4 or more	226,839	2.4%	49,757	21.9%	119,434	52.7%	169,191	74.6%	57,648	25.4%
MALE HOUSEHOLDER ¹ , NO SPOUSE PRESENT	2,005,879	21.6%	180,037	9.0%	380,060	18.9%	560,097	27.9%	1,445,782	72.1%
No children	1,615,109	17.4%	133,666	8.3%	242,145	15.0%	375,811	23.3%	1,239,298	76.7%
1 or more	390,770	4.2%	46,371	11.9%	137,915	35.3%	184,286	47.2%	206,484	52.8%
1	190,700	2.1%	14,926	7.8%	55,607	29.2%	70,533	37.0%	120,167	63.0%
2	118,671	1.3%	14,142	11.9%	44,021	37.1%	58,163	49.0%	60,508	51.0%
3	55,768	0.6%	10,798	19.4%	23,645	42.4%	34,443	61.8%	21,325	38.2%
4 or more	25,631	0.3%	6,505	25.4%	14,642	57.1%	21,147	82.5%	4,484	17.5%
FEMALE HOUSEHOLDER, NO SPOUSE PRESENT	2,401,986	25.9%	407,633	17.0%	588,896	24.5%	996,529	41.5%	1,405,457	58.5%
No children	1,459,911	15.8%	158,095	10.8%	240,664	16.5%	398,759	27.3%	1,061,152	72.7%
1 or more	942,075	10.2%	249,538	26.5%	348,232	37.0%	597,770	63.5%	344,305	36.5%
1	437,607	4.7%	79,590	18.2%	149,880	34.2%	229,470	52.4%	208,137	47.6%
2	296,650	3.2%	77,614	26.2%	112,946	38.1%	190,560	64.2%	106,090	35.8%
3	138,754	1.5%	54,231	39.1%	61,048	44.0%	115,279	83.1%	23,475	16.9%
4 or more	69,064	0.7%	38,103	55.2%	24,358	35.3%	62,461	90.4%	6,603	9.6%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-6. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ and Race/Ethnicity: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
RACE/ETHNICITY AND EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
ASIAN AND PACIFIC ISLANDER	1,212,523	13.1%	105,003	8.7%	210,295	17.3%	315,298	26.0%	897,225	74.0%
Less than high school	78,665	0.8%	19,117	24.3%	26,713	34.0%	45,830	58.3%	32,835	41.7%
High school diploma	149,642	1.6%	22,425	15.0%	51,079	34.1%	73,504	49.1%	76,138	50.9%
Some college or Associate's degree	290,487	3.1%	29,579	10.2%	61,518	21.2%	91,097	31.4%	199,390	68.6%
Bachelor's degree+	693,729	7.5%	33,882	4.9%	70,985	10.2%	104,867	15.1%	588,862	84.9%
BLACK OR AFRICAN AMERICAN	620,674	6.7%	99,090	16.0%	144,294	23.2%	243,384	39.2%	377,290	60.8%
Less than high school	36,868	0.4%	17,201	46.7%	11,750	31.9%	28,951	78.5%	7,917	21.5%
High school diploma	154,730	1.7%	39,776	25.7%	47,270	30.5%	87,046	56.3%	67,684	43.7%
Some college or Associate's degree	259,965	2.8%	33,994	13.1%	67,096	25.8%	101,090	38.9%	158,875	61.1%
Bachelor's degree +	169,111	1.8%	8,119	4.8%	18,178	10.7%	26,297	15.6%	142,814	84.4%
LATINO ²	2,753,932	29.7%	400,274	14.5%	1,029,104	37.4%	1,429,378	51.9%	1,324,554	48.1%
Less than high school	1,031,758	11.1%	238,054	23.1%	503,043	48.8%	741,097	71.8%	290,661	28.2%
High school diploma	718,778	7.8%	91,907	12.8%	285,732	39.8%	377,639	52.5%	341,139	47.5%
Some college or Associate's degree	672,161	7.3%	54,916	8.2%	192,473	28.6%	247,389	36.8%	424,772	63.2%
Bachelor's degree +	331,235	3.6%	15,397	4.6%	47,856	14.4%	63,253	19.1%	267,982	80.9%
WHITE	4,553,758	49.1%	262,688	5.8%	576,646	12.7%	839,334	18.4%	3,714,424	81.6%
Less than high school	149,890	1.6%	24,586	16.4%	40,216	26.8%	64,802	43.2%	85,088	56.8%
High school diploma	756,437	8.2%	69,461	9.2%	148,454	19.6%	217,915	28.8%	538,522	71.2%
Some college or Associate's degree	1,576,722	17.0%	105,154	6.7%	249,387	15.8%	354,541	22.5%	1,222,181	77.5%
Bachelor's degree +	2,070,709	22.3%	63,487	3.1%	138,589	6.7%	202,076	9.8%	1,868,633	90.2%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Note: The Race and Ethnicity category of "Other" is calculated but not shown in this table as the category is too small to be statistically stable.

Table B-7. The Self-Sufficiency Standard and Federal Poverty Level by Age of Householder¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
AGE OF HOUSEHOLDER										
18-24	493,567	5.3%	115,380	23.4%	169,705	34.4%	285,085	57.8%	208,482	42.2%
25-34	1,986,856	21.4%	235,289	11.8%	539,190	27.1%	774,479	39.0%	1,212,377	61.0%
35-44	2,585,785	27.9%	234,529	9.1%	608,697	23.5%	843,226	32.6%	1,742,559	67.4%
45-54	2,501,021	27.0%	170,634	6.8%	417,157	16.7%	587,791	23.5%	1,913,230	76.5%
55-64	1,700,482	18.3%	126,077	7.4%	252,165	14.8%	378,242	22.2%	1,322,240	77.8%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-8. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Race/Ethnicity¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
ASIAN AND PACIFIC ISLANDER										
Two or more workers	703,435	7.6%	18,376	2.6%	103,034	14.6%	121,410	17.3%	582,025	82.7%
One worker	452,884	4.9%	52,025	11.5%	97,462	21.5%	149,487	33.0%	303,397	67.0%
No workers	56,204	0.6%	34,602	61.6%	9,799	17.4%	44,401	79.0%	11,803	21.0%
BLACK OR AFRICAN AMERICAN										
Two or more workers	239,197	2.6%	10,227	4.3%	41,134	17.2%	51,361	21.5%	187,836	78.5%
One worker	328,167	3.5%	51,145	15.6%	92,609	28.2%	143,754	43.8%	184,413	56.2%
No workers	53,310	0.6%	37,718	70.8%	10,551	19.8%	48,269	90.5%	5,041	9.5%
LATINO²										
Two or more workers	1,684,486	18.2%	93,850	5.6%	623,086	37.0%	716,936	42.6%	967,550	57.4%
One worker	976,697	10.5%	236,238	24.2%	391,414	40.1%	627,652	64.3%	349,045	35.7%
No workers	92,749	1.0%	70,186	75.7%	14,604	15.7%	84,790	91.4%	7,959	8.6%
WHITE										
Two or more workers	2,367,639	25.5%	35,363	1.5%	211,458	8.9%	246,821	10.4%	2,120,818	89.6%
One worker	1,969,578	21.3%	135,681	6.9%	324,197	16.5%	459,878	23.3%	1,509,700	76.7%
No workers	216,541	2.3%	91,644	42.3%	40,991	18.9%	132,635	61.3%	83,906	38.7%

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-9. The Self-Sufficiency Standard and Federal Poverty Level by Number of Working Adults and Citizenship Status: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
NUMBER OF WORKING ADULTS BY CITIZENSHIP STATUS										
NOT NATIVE	3,136,969	33.8%	418,439	13.3%	1,029,069	32.8%	1,447,508	46.1%	1,689,461	53.9%
Two or more workers	1,861,235	20.1%	95,355	5.1%	606,515	32.6%	701,870	37.7%	1,159,365	62.3%
One worker	1,159,531	12.5%	242,601	20.9%	403,747	34.8%	646,348	55.7%	513,183	44.3%
No workers	116,203	1.3%	80,483	69.3%	18,807	16.2%	99,290	85.4%	16,913	14.6%
NATIVE	6,130,742	66.2%	463,470	7.6%	957,845	15.6%	1,421,315	23.2%	4,709,427	76.8%
Two or more workers	3,197,910	34.5%	64,456	2.0%	383,257	12.0%	447,713	14.0%	2,750,197	86.0%
One worker	2,622,071	28.3%	240,555	9.2%	516,323	19.7%	756,878	28.9%	1,865,193	71.1%
No workers	310,761	3.4%	158,459	51.0%	58,265	18.7%	216,724	69.7%	94,037	30.3%

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-10. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Householder¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
WORK STATUS OF HOUSEHOLDER										
Full time/Year Round	5,562,699	60.0%	165,083	3.0%	1,032,087	18.6%	1,197,170	21.5%	4,365,529	78.5%
Part time/Year Round	534,113	5.8%	69,251	13.0%	155,490	29.1%	224,741	42.1%	309,372	57.9%
Full time/Part Year	1,591,050	17.2%	169,800	10.7%	381,187	24.0%	550,987	34.6%	1,040,063	65.4%
less than 26 weeks	343,794	3.7%	87,145	25.3%	101,157	29.4%	188,302	54.8%	155,492	45.2%
26 weeks to 49 weeks	1,247,256	13.5%	82,655	6.6%	280,030	22.5%	362,685	29.1%	884,571	70.9%
Part time/Part Year	606,496	6.5%	146,434	24.1%	167,318	27.6%	313,752	51.7%	292,744	48.3%
less than 26 weeks	233,601	2.5%	80,979	34.7%	60,391	25.9%	141,370	60.5%	92,231	39.5%
26 weeks to 49 weeks	372,895	4.0%	65,455	17.6%	106,927	28.7%	172,382	46.2%	200,513	53.8%
Not Working	973,353	10.5%	331,341	34.0%	250,832	25.8%	582,173	59.8%	391,180	40.2%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-11. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Adults¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
WORK STATUS OF ADULTS										
ONE ADULT IN HOUSEHOLD	2,730,928	29.5%	437,947	16.0%	528,022	19.3%	965,969	35.4%	1,764,959	64.6%
Work full time, year round	1,558,498	16.8%	51,222	3.3%	252,926	16.2%	304,148	19.5%	1,254,350	80.5%
Work part time and/or part year	866,583	9.4%	204,420	23.6%	221,227	25.5%	425,647	49.1%	440,936	50.9%
Nonworker	305,847	3.3%	182,305	59.6%	53,869	17.6%	236,174	77.2%	69,673	22.8%
TWO OR MORE ADULTS IN HOUSEHOLD	6,536,783	70.5%	443,962	6.8%	1,458,892	22.3%	1,902,854	29.1%	4,633,929	70.9%
All adults work	4,285,961	46.2%	105,518	2.5%	717,393	16.7%	822,911	19.2%	3,463,050	80.8%
All workers full time, year round	1,539,203	16.6%	4,264	0.3%	145,637	9.5%	149,901	9.7%	1,389,302	90.3%
Some workers part time and/or part year ²	2,028,542	21.9%	35,314	1.7%	379,778	18.7%	415,092	20.5%	1,613,450	79.5%
All workers part time and/or part year	718,216	7.7%	65,940	9.2%	191,978	26.7%	257,918	35.9%	460,298	64.1%
Some adults work	2,124,903	22.9%	278,917	13.1%	717,713	33.8%	996,630	46.9%	1,128,273	53.1%
All workers full time, year round	1,251,631	13.5%	118,653	9.5%	424,503	33.9%	543,156	43.4%	708,475	56.6%
Some workers part time and/or part year	355,976	3.8%	17,169	4.8%	134,148	37.7%	151,317	42.5%	204,659	57.5%
All workers part time and/or part year	517,296	5.6%	143,095	27.7%	159,062	30.7%	302,157	58.4%	215,139	41.6%
No adults work	125,919	1.4%	59,527	47.3%	23,786	18.9%	83,313	66.2%	42,606	33.8%

¹All workers over age 16 are included in the calculation of number of workers in the total household.

² This category can also include households with full-time workers.

Source: U.S. Census Bureau, 2007 American Community Survey

Table B-12. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Household Type (Children and Marital Status)¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
NUMBER OF WORKERS BY HOUSEHOLD TYPE										
HOUSEHOLDS WITHOUT CHILDREN	4,903,647	52.9%	353,161	7.2%	647,274	13.2%	1,000,435	20.4%	3,903,212	79.6%
Married couple or Male householder ² , no spouse present	3,443,736	37.2%	195,066	5.7%	406,610	11.8%	601,676	17.5%	2,842,060	82.5%
Two or more workers	1,864,875	20.1%	23,109	1.2%	155,561	8.3%	178,670	9.6%	1,686,205	90.4%
One worker full time, year round	939,266	10.1%	15,113	1.6%	115,321	12.3%	130,434	13.9%	808,832	86.1%
One worker part time and/or part year	451,795	4.9%	73,660	16.3%	99,328	22.0%	172,988	38.3%	278,807	61.7%
No workers	187,800	2.0%	83,184	44.3%	36,400	19.4%	119,584	63.7%	68,216	36.3%
Female householder, no spouse present	1,459,911	15.8%	158,095	10.8%	240,664	16.5%	398,759	27.3%	1,061,152	72.7%
Two or more workers	455,104	4.9%	16,920	3.7%	67,654	14.9%	84,574	18.6%	370,530	81.4%
One worker full time, year round	546,775	5.9%	9,953	1.8%	67,319	12.3%	77,272	14.1%	469,503	85.9%
One worker part time and/or part year	342,680	3.7%	70,066	20.4%	80,526	23.5%	150,592	43.9%	192,088	56.1%
No workers	115,352	1.2%	61,156	53.0%	25,165	21.8%	86,321	74.8%	29,031	25.2%
HOUSEHOLDS WITH CHILDREN	4,364,064	47.1%	528,748	12.1%	1,339,640	30.7%	1,868,388	42.8%	2,495,676	57.2%
Married couple or Single Father	3,421,989	36.9%	279,210	8.2%	991,408	29.0%	1,270,618	37.1%	2,151,371	62.9%
Two or more workers	2,378,382	25.7%	82,790	3.5%	623,125	26.2%	705,915	29.7%	1,672,467	70.3%
One worker full time, year round	756,112	8.2%	94,679	12.5%	281,036	37.2%	375,715	49.7%	380,397	50.3%
One worker part time and/or part year	247,154	2.7%	75,641	30.6%	81,023	32.8%	156,664	63.4%	90,490	36.6%
No workers	40,341	0.4%	26,100	64.7%	6,224	15.4%	32,324	80.1%	8,017	19.9%
Single Mother	942,075	10.2%	249,538	26.5%	348,232	37.0%	597,770	63.5%	344,305	36.5%
Two or more workers	360,784	3.9%	36,992	10.3%	143,432	39.8%	180,424	50.0%	180,360	50.0%
One worker full time, year round	288,828	3.1%	43,021	14.9%	125,442	43.4%	168,463	58.3%	120,365	41.7%
One worker part time and/or part year	208,992	2.3%	101,023	48.3%	70,075	33.5%	171,098	81.9%	37,894	18.1%
No workers	83,471	0.9%	68,502	82.1%	9,283	11.1%	77,785	93.2%	5,686	6.8%

¹All workers over age 16 are included in the calculation of number of workers in the total household.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

Table B-13. Top Ten Occupations¹ of Householders²: California 2007

HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office and Administrative	346,975	12.1%	12.1%	1	Management	948,631	14.8%	14.8%
2	Sales	282,273	9.8%	21.9%	2	Office and Administrative	745,017	11.6%	26.5%
3	Construction and Extraction	224,798	7.8%	29.8%	3	Sales	650,168	10.2%	36.6%
4	Building and Grounds Cleaning and Maintenance	207,048	7.2%	37.0%	4	Business and Financial Operations	419,174	6.6%	43.2%
5	Production	205,478	7.2%	44.1%	5	Education, Training, and Library	378,617	5.9%	49.1%
6	Transportation and Material Moving	197,819	6.9%	51.0%	6	Healthcare Practitioners and Technical	336,707	5.3%	54.4%
7	Food Preparation and Serving	176,845	6.2%	57.2%	7	Construction and Extraction	314,372	4.9%	59.3%
8	Personal Care and Service	140,841	4.9%	62.1%	8	Computer and Mathematical	266,595	4.2%	63.4%
9	Management	119,138	4.2%	66.3%	9	Transportation and Material Moving	264,421	4.1%	67.6%
10	Education, Training, and Library	91,981	3.2%	69.5%	10	Production	258,847	4.0%	71.6%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey

Table B-14. Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Gender: California 2007

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD									
MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Construction and Extraction	219,953	15.3%	15.3%	1	Office and Administrative	252,658	17.7%	17.7%
2	Transportation and Material Moving	157,581	10.9%	26.2%	2	Sales	161,276	11.3%	29.0%
3	Production	136,313	9.5%	35.6%	3	Personal Care and Service	116,752	8.2%	37.2%
4	Sales	120,997	8.4%	44.0%	4	Building and Grounds Cleaning and Maintenance	89,673	6.3%	43.5%
5	Building and Grounds Cleaning and Maintenance	117,375	8.1%	52.2%	5	Food Preparation and Serving	88,615	6.2%	49.7%
6	Office and Administrative	94,317	6.5%	58.7%	6	Education, Training, and Library	69,257	4.9%	54.5%
7	Food Preparation and Serving	88,230	6.1%	64.9%	7	Production	69,165	4.8%	59.4%
8	Maintenance Repair	75,130	5.2%	70.1%	8	Healthcare Support	56,369	3.9%	63.3%
9	Management	73,801	5.1%	75.2%	9	Management	45,337	3.2%	66.5%
10	Farming, Fishing, and Forestry	57,326	4.0%	79.2%	10	Transportation and Material Moving	40,238	2.8%	69.3%
HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD									
MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Management	634,946	16.5%	16.5%	1	Office and Administrative	513,190	20.1%	20.1%
2	Sales	412,424	10.7%	27.2%	2	Management	313,685	12.3%	32.4%
3	Construction and Extraction	305,653	7.9%	35.2%	3	Education, Training, and Library	244,803	9.6%	42.0%
4	Transportation and Material Moving	235,729	6.1%	41.3%	4	Sales	237,744	9.3%	51.3%
5	Office and Administrative	231,827	6.0%	47.3%	5	Healthcare Practitioners and Technical	214,324	8.4%	59.7%
6	Business and Financial Operations	218,209	5.7%	53.0%	6	Business and Financial Operations	200,965	7.9%	67.6%
7	Production	210,864	5.5%	58.5%	7	Personal Care and Service	90,414	3.5%	71.2%
8	Computer and Mathematical	210,053	5.5%	63.9%	8	Arts, Design, Entertainment, Sports and Media	70,572	2.8%	73.9%
9	Installation, Maintenance, and Repair	200,950	5.2%	69.1%	9	Community and Social Services	62,209	2.4%	76.4%
10	Architecture and Engineering	199,008	5.2%	74.3%	10	Healthcare Support	59,848	2.3%	78.7%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-15. Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Race and Ethnicity: California 2007

WHITE HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office and Administrative	117,293	14.0%	14.0%	1	Management	642,130	17.3%	17.3%
2	Sales	117,052	13.9%	27.9%	2	Sales	415,090	11.2%	28.5%
3	Management	53,596	6.4%	34.3%	3	Office and Administrative	392,846	10.6%	39.0%
4	Food Preparation and Serving	47,342	5.6%	39.9%	4	Education, Training, and Library	267,784	7.2%	46.2%
5	Education, Training, and Library	43,265	5.2%	45.1%	5	Business and Financial Operations	259,389	7.0%	53.2%
6	Construction and Extraction	42,903	5.1%	50.2%	6	Healthcare Practitioners and Technical	185,962	5.0%	58.2%
7	Personal Care and Service	42,769	5.1%	55.3%	7	Construction and Extraction	169,433	4.6%	62.8%
8	Transportation and Material Moving	37,645	4.5%	59.8%	8	Arts, Design, Entertainment, Sports and Media	145,316	3.9%	66.7%
9	Arts, Design, Entertainment, Sports and Media	30,770	3.7%	63.5%	9	Computer and Mathematical	143,120	3.9%	70.6%
10	Production	26,782	3.2%	66.7%	10	Architecture and Engineering	134,041	3.6%	74.2%
BLACK OR AFRICAN AMERICAN HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office and Administrative	44,784	18.4%	18.4%	1	Office and Administrative	73,516	19.5%	19.5%
2	Sales	24,824	10.2%	28.6%	2	Management	42,080	11.2%	30.6%
3	Personal Care and Service	23,675	9.7%	38.3%	3	Sales	28,926	7.7%	38.3%
4	Transportation and Material Moving	19,306	7.9%	46.3%	4	Business and Financial Operations	28,916	7.7%	46.0%
5	Healthcare Support	11,500	4.7%	51.0%	5	Healthcare Practitioners and Technical	24,765	6.6%	52.5%
6	Education, Training, and Library	10,667	4.4%	55.4%	6	Transportation and Material Moving	21,059	5.6%	58.1%
7	Building and Grounds Cleaning and Maintenance	10,086	4.1%	59.5%	7	Education, Training, and Library	20,348	5.4%	63.5%
8	Food Preparation and Serving	8,344	3.4%	62.9%	8	Protective Service	16,110	4.3%	67.8%
9	Protective Service	8,243	3.4%	66.3%	9	Community and Social Services	15,019	4.0%	71.8%
10	Management	7,555	3.1%	69.4%	10	Installation, Maintenance, and Repair	11,427	3.0%	74.8%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-15 (Continued). Top Ten Occupations¹ of Householders² Above and Below the Self-Sufficiency Standard by Race and Ethnicity: California 2007

ASIAN AND PACIFIC ISLANDER HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Sales	39,782	12.6%	12.6%	1	Management	129,074	14.4%	14.4%
2	Office and Administrative	33,667	10.7%	23.3%	2	Office and Administrative	92,526	10.3%	24.7%
3	Production	25,216	8.0%	31.3%	3	Computer and Mathematical	91,215	10.2%	34.9%
4	Food Preparation and Serving	21,448	6.8%	38.1%	4	Sales	85,171	9.5%	44.4%
5	Personal Care and Service	19,141	6.1%	44.2%	5	Healthcare Practitioners and Technical	80,102	8.9%	53.3%
6	Management	18,113	5.7%	49.9%	6	Business and Financial Operations	71,813	8.0%	61.3%
7	Transportation and Material Moving	15,237	4.8%	54.7%	7	Architecture and Engineering	63,075	7.0%	68.3%
8	Business and Financial Operations	11,454	3.6%	58.4%	8	Production	40,642	4.5%	72.8%
9	Education, Training, and Library	10,000	3.2%	61.5%	9	Education, Training, and Library	30,036	3.3%	76.2%
10	Installation, Maintenance, and Repair	9,839	3.1%	64.7%	10	Installation, Maintenance, and Repair	22,702	2.5%	78.7%
LATINO HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Construction and Extraction	165,373	11.6%	11.6%	1	Office and Administrative	174,616	13.2%	13.2%
2	Building and Grounds Cleaning and Maintenance	164,044	11.5%	23.0%	2	Management	123,571	9.3%	22.5%
3	Production	146,985	10.3%	33.3%	3	Construction and Extraction	114,387	8.6%	31.1%
4	Office and Administrative	144,984	10.1%	43.5%	4	Sales	114,343	8.6%	39.8%
5	Transportation and Material Moving	123,564	8.6%	52.1%	5	Transportation and Material Moving	110,863	8.4%	48.2%
6	Food Preparation and Serving	97,665	6.8%	58.9%	6	Production	103,772	7.8%	56.0%
7	Sales	94,750	6.6%	65.6%	7	Building and Grounds Cleaning and Maintenance	70,344	5.3%	61.3%
8	Farming, Fishing, and Forestry	74,567	5.2%	70.8%	8	Installation, Maintenance, and Repair	58,790	4.4%	65.7%
9	Personal Care and Service	53,679	3.8%	74.6%	9	Education, Training, and Library	55,829	4.2%	69.9%
10	Installation, Maintenance, and Repair	45,854	3.2%	77.8%	10	Business and Financial Operations	54,346	4.1%	74.1%

¹ Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-16. The Self-Sufficiency Standard and Federal Poverty Level by Earnings and Hours Worked of Householder¹: California 2007

	TOTAL	MEDIAN	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Median
			Number	Median	Number	Median	Number	Median		
ANNUAL EARNINGS (ALL HOUSEHOLDERS)	9,267,711	\$33,000	881,909	\$1,100	1,986,914	\$18,000	2,868,823	\$12,000	6,398,888	\$49,000
WORKING HOUSEHOLDER EARNINGS AND HOURS										
Annual Earnings (Workers Only)	8,294,358	\$39,000	550,568	\$7,000	1,736,082	\$20,000	2,286,650	\$16,600	6,007,708	\$50,000
Total Hours Worked	8,294,358	2,080	550,568	1,200	1,736,082	2,080	2,286,650	2,000	6,007,708	2,080
Hourly Pay Rate	8,294,358	\$19.23	550,568	\$6.92	1,736,082	\$11.11	2,286,650	\$10.00	6,007,708	\$24.04

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-17. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status, and the Presence of Children: California 2007

	TOTAL HOUSEHOLDS			TOTAL BELOW STANDARD			TOTAL ABOVE STANDARD		
	Total	Missing	Mean	Total	Missing	Mean	Total	Missing	Mean
All Working Householders	8,294,358	973,353	\$19.23	2,286,650	582,173	\$10.00	6,007,708	391,180	\$24.04
GENDER									
Male	4,976,353	313,234	\$20.83	1,273,509	167,888	\$10.58	3,702,844	145,346	\$26.04
Female	3,318,005	660,119	\$17.31	1,013,141	414,285	\$9.23	2,304,864	245,834	\$22.38
FAMILY HOUSEHOLDS									
Married couple	4,328,503	531,343	\$21.15	1,064,050	248,147	\$10.97	3,264,453	283,196	\$26.07
Male householder, no spouse present	564,641	39,472	\$16.03	208,623	25,979	\$9.62	356,018	13,493	\$21.63
Female householder, no spouse present	1,075,984	180,318	\$14.42	536,613	151,211	\$9.62	539,371	29,107	\$22.44
NON-FAMILY HOUSEHOLDS									
Male householder	1,296,474	105,292	\$19.78	252,839	72,656	\$8.40	1,043,635	32,636	\$23.56
Female householder	1,028,756	116,928	\$19.42	224,525	84,180	\$8.65	804,231	32,748	\$23.08
CHILDREN									
Children Present	3,885,272	478,792	\$18.27	1,550,942	317,446	\$10.76	2,334,330	161,346	\$26.44
No Children Present	4,409,086	494,561	\$20.19	735,708	264,727	\$8.41	3,673,378	229,834	\$23.56
RACE/ETHNICITY									
White	4,111,822	441,936	\$23.08	647,559	191,775	\$9.62	3,464,263	250,161	\$26.15
Non-White	4,182,536	531,417	\$16.35	1,639,091	390,398	\$10.00	2,543,445	141,019	\$22.60

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Missing indicates the number of non-working householders excluded from the calculation of median hourly pay rate.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-18. Profile of Households Overtime: California 2000 and 2007

	2000	2007	2000-2007 Percent Change	2000	2007	2000-2007 Percent Change
	Percent of Demographic Group Below Standard	Percent of Demographic Group Below Standard		Percent of Total Below Standard	Percent of Total Below Standard	
RACE/ETHNICITY						
Asian and Pacific Islander	25.6%	26.0%	0.4%	10.0%	11.0%	1.0%
Black or African American	35.0%	39.2%	4.2%	8.4%	8.5%	0.0%
Latino	54.6%	51.9%	-2.7%	46.2%	49.8%	3.6%
White	19.0%	18.4%	-0.5%	33.9%	29.3%	-4.6%
CITIZENSHIP STATUS						
Citizen	25.0%	24.9%	-0.1%	68.3%	66.3%	-2.0%
Non-Citizen	55.7%	59.4%	3.6%	31.7%	33.7%	2.0%
NUMBER OF CHILDREN IN HOUSEHOLD						
No Children	19.2%	20.4%	1.2%	33.3%	34.9%	1.6%
1 or more	42.5%	42.8%	0.3%	66.7%	65.1%	-1.6%
HOUSEHOLD TYPE						
Married Couple	29.0%	27.0%	-2.0%	52.4%	45.7%	-6.7%
Male householder, no spouse present	23.4%	27.9%	4.6%	15.5%	19.5%	4.0%
Female householder, no spouse present	38.5%	41.5%	3.0%	32.0%	34.7%	2.7%
EDUCATIONAL ATTAINMENT*						
Less than high school	68.1%	67.9%	-0.2%	30.6%	31.1%	0.5%
High school diploma	39.9%	42.4%	2.5%	25.8%	26.7%	0.9%
Some college	23.9%	28.4%	4.6%	21.9%	28.2%	6.3%
Bachelor's degree or higher	10.2%	12.1%	2.0%	10.7%	14.0%	3.2%
NUMBER OF WORKERS						
None	81.4%	74.0%	-7.3%	15.9%	11.0%	-4.9%
One	35.4%	37.1%	1.7%	48.8%	48.9%	0.1%
Two+	20.4%	22.7%	2.3%	35.2%	40.1%	4.9%
AGE OF YOUNGEST CHILD						
Less than 6 years	52.4%	52.0%	-0.4%	38.4%	36.4%	-2.0%
6 to 17 years	33.8%	35.0%	1.2%	28.3%	28.7%	0.4%

*In 2000 Educational Attainment data excluded householders between the ages of 18-24

Table B-19. The Self-Sufficiency Standard and Federal Poverty Level by County Households: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
COUNTY										
Alameda	406,667	4.4%	36,918	9.1%	53,918	13.3%	90,836	22.3%	315,831	77.7%
Alpine*	316	0.0%	25	8.0%	53	16.9%	79	24.9%	237	75.1%
Amador*	9,177	0.1%	736	8.0%	1,553	16.9%	2,289	24.9%	6,888	75.1%
Butte	58,066	0.6%	9,330	16.1%	11,649	20.1%	20,979	36.1%	37,087	63.9%
Calaveras*	10,603	0.1%	850	8.0%	1,794	16.9%	2,644	24.9%	7,959	75.1%
Colusa*	4,738	0.1%	706	14.9%	1,329	28.1%	2,036	43.0%	2,702	57.0%
Contra Costa	277,072	3.0%	18,470	6.7%	40,233	14.5%	58,703	21.2%	218,369	78.8%
Del Norte*	6,482	0.1%	897	13.8%	1,112	17.2%	2,009	31.0%	4,473	69.0%
El Dorado	50,785	0.5%	3,026	6.0%	7,161	14.1%	10,187	20.1%	40,598	79.9%
Fresno	208,426	2.2%	33,789	16.2%	38,986	18.7%	72,775	34.9%	135,651	65.1%
Glenn*	6,665	0.1%	994	14.9%	1,870	28.1%	2,864	43.0%	3,801	57.0%
Humboldt	36,502	0.4%	5,750	15.8%	7,596	20.8%	13,346	36.6%	23,156	63.4%
Imperial	81,019	0.9%	6,702	8.3%	13,929	17.2%	20,631	25.5%	60,388	74.5%
Inyo*	4,692	0.1%	376	8.0%	794	16.9%	1,170	24.9%	3,522	75.1%
Kern	180,215	1.9%	27,472	15.2%	31,388	17.4%	58,860	32.7%	121,355	67.3%
Kings	29,298	0.3%	3,653	12.5%	7,935	27.1%	11,588	39.6%	17,710	60.4%
Lake	15,144	0.2%	2,114	14.0%	3,900	25.8%	6,014	39.7%	9,129	60.3%
Lassen	7,972	0.1%	1,103	13.8%	1,368	17.2%	2,471	31.0%	5,500	69.0%
Los Angeles	2,471,416	26.7%	283,877	11.5%	623,753	25.2%	907,630	36.7%	1,563,786	63.3%
Madera	31,852	0.3%	3,237	10.2%	10,158	31.9%	13,395	42.1%	18,457	57.9%
Marin	69,083	0.7%	3,645	5.3%	12,338	17.9%	15,983	23.1%	53,100	76.9%
Mariposa*	4,479	0.0%	359	8.0%	758	16.9%	1,117	24.9%	3,362	75.1%
Mendocino	22,404	0.2%	3,127	14.0%	5,771	25.8%	8,898	39.7%	13,507	60.3%
Merced	55,383	0.6%	10,394	18.8%	12,787	23.1%	23,181	41.9%	32,202	58.1%
Modoc*	2,227	0.0%	308	13.8%	382	17.2%	690	31.0%	1,536	69.0%
Mono*	3,361	0.0%	270	8.0%	569	16.9%	838	24.9%	2,522	75.1%
Monterey	97,379	1.1%	9,142	9.4%	22,711	23.3%	31,853	32.7%	65,526	67.3%
Napa	34,560	0.4%	1,810	5.2%	6,553	19.0%	8,363	24.2%	26,197	75.8%
Nevada	27,197	0.3%	2,945	10.8%	5,566	20.5%	8,511	31.3%	18,685	68.7%
Orange	755,524	8.2%	50,207	6.6%	179,616	23.8%	229,823	30.4%	525,701	69.6%
Placer	90,043	1.0%	3,883	4.3%	13,823	15.4%	17,706	19.7%	72,337	80.3%
Plumas*	6,154	0.1%	666	10.8%	1,260	20.5%	1,926	31.3%	4,228	68.7%
Riverside	480,954	5.2%	49,713	10.3%	111,825	23.3%	161,538	33.6%	319,416	66.4%
Sacramento	377,548	4.1%	29,553	7.8%	70,412	18.6%	99,965	26.5%	277,583	73.5%
San Benito	12,450	0.1%	1,076	8.6%	2,828	22.7%	3,904	31.4%	8,546	68.6%
San Bernardino	458,124	4.9%	43,309	9.5%	120,839	26.4%	164,148	35.8%	293,976	64.2%
San Diego	755,292	8.1%	64,009	8.5%	165,186	21.9%	229,195	30.3%	526,097	69.7%
San Francisco	243,307	2.6%	16,239	6.7%	29,458	12.1%	45,697	18.8%	197,610	81.2%

Table B-19. (continued) The Self-Sufficiency Standard and Federal Poverty Level by County Households: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
COUNTY										
San Joaquin	156,911	1.7%	16,547	10.5%	33,465	21.3%	50,012	31.9%	106,899	68.1%
San Luis Obispo	78,129	0.8%	9,330	11.9%	18,102	23.2%	27,432	35.1%	50,697	64.9%
San Mateo	189,483	2.0%	7,622	4.0%	34,292	18.1%	41,914	22.1%	147,569	77.9%
Santa Barbara	105,654	1.1%	9,634	9.1%	27,322	25.9%	36,956	35.0%	68,698	65.0%
Santa Clara	460,867	5.0%	29,547	6.4%	72,739	15.8%	102,286	22.2%	358,581	77.8%
Santa Cruz	70,676	0.8%	4,400	6.2%	15,413	21.8%	19,813	28.0%	50,863	72.0%
Shasta	43,183	0.5%	3,714	8.6%	8,124	18.8%	11,838	27.4%	31,345	72.6%
Sierra*	1,051	0.0%	114	10.8%	215	20.5%	329	31.3%	722	68.7%
Siskiyou	10,440	0.1%	1,445	13.8%	1,791	17.2%	3,236	31.0%	7,203	69.0%
Solano	103,249	1.1%	7,963	7.7%	16,548	16.0%	24,511	23.7%	78,738	76.3%
Sonoma	133,532	1.4%	9,718	7.3%	22,202	16.6%	31,920	23.9%	101,612	76.1%
Stanislaus	115,912	1.3%	10,761	9.3%	23,443	20.2%	34,204	29.5%	81,708	70.5%
Sutter	23,331	0.3%	2,815	12.1%	4,401	18.9%	7,216	30.9%	16,115	69.1%
Tehama	14,120	0.2%	2,105	14.9%	3,962	28.1%	6,067	43.0%	8,053	57.0%
Trinity*	3,281	0.0%	489	14.9%	921	28.1%	1,410	43.0%	1,871	57.0%
Tulare	88,498	1.0%	14,877	16.8%	21,207	24.0%	36,084	40.8%	52,414	59.2%
Tuolumne	14,250	0.2%	1,143	8.0%	2,411	16.9%	3,554	24.9%	10,696	75.1%
Ventura	191,392	2.1%	11,701	6.1%	41,303	21.6%	53,004	27.7%	138,388	72.3%
Yolo	53,379	0.6%	5,155	9.7%	12,535	23.5%	17,690	33.1%	35,689	66.9%
Yuba	17,800	0.2%	2,147	12.1%	3,358	18.9%	5,505	30.9%	12,295	69.1%

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-20. The Self-Sufficiency Standard and Federal Poverty Level by Select Cities: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
COUNTY AND CITY										
ALAMEDA COUNTY	406,667	4.4%	36,918	9.1%	53,918	13.3%	90,836	22.3%	315,831	77.7%
Oakland	110,351	1.2%	15,924	14.4%	20,753	18.8%	36,677	33.2%	73,674	66.8%
FRESNO COUNTY	208,426	2.2%	33,789	16.2%	38,986	18.7%	72,775	34.9%	135,651	65.1%
Fresno	115,634	1.2%	20,760	18.0%	21,122	18.3%	41,882	36.2%	73,752	63.8%
KERN COUNTY	180,215	1.9%	27,472	15.2%	31,388	17.4%	58,860	32.7%	121,355	67.3%
Bakersfield	76,022	0.8%	7,778	10.2%	12,568	16.5%	20,346	26.8%	55,676	73.2%
LOS ANGELES COUNTY	2,471,416	26.7%	283,877	11.5%	623,753	25.2%	907,630	36.7%	1,563,786	63.3%
Long Beach	126,511	1.4%	18,208	14.4%	32,681	25.8%	50,889	40.2%	75,622	59.8%
Los Angeles	1,002,557	10.8%	139,138	13.9%	270,284	27.0%	409,422	40.8%	593,135	59.2%
SOLANO COUNTY	69,083	0.7%	3,645	5.3%	12,338	17.9%	15,983	23.1%	53,100	76.9%
Vallejo	27,775	0.3%	2,782	10.0%	3,913	14.1%	6,695	24.1%	21,080	75.9%
ORANGE COUNTY	755,524	8.2%	50,207	6.6%	179,616	23.8%	229,823	30.4%	525,701	69.6%
Anaheim	111,673	1.2%	9,583	8.6%	34,568	31.0%	44,151	39.5%	67,522	60.5%
Santa Ana	62,891	0.7%	7,329	11.7%	29,756	47.3%	37,085	59.0%	25,806	41.0%
RIVERSIDE COUNTY	480,954	5.2%	49,713	10.3%	111,825	23.3%	161,538	33.6%	319,416	66.4%
Riverside	74,326	0.8%	8,352	11.2%	20,974	28.2%	29,326	39.5%	45,000	60.5%
SAN JOAQUIN COUNTY	156,911	1.7%	16,547	10.5%	33,465	21.3%	50,012	31.9%	106,899	68.1%
Stockton	66,171	0.7%	9,349	14.1%	18,062	27.3%	27,411	41.4%	38,760	58.6%
SANTA CLARA COUNTY	460,867	5.0%	29,547	6.4%	72,739	15.8%	102,286	22.2%	358,581	77.8%
San Jose	227,987	2.5%	15,559	6.8%	42,673	18.7%	58,232	25.5%	169,755	74.5%
SONOMA COUNTY	133,532	1.4%	9,718	7.3%	22,202	16.6%	31,920	23.9%	101,612	76.1%
Santa Rosa	43,653	0.5%	4,021	9.2%	8,051	18.4%	12,072	27.7%	31,581	72.3%
VENTURA COUNTY	191,392	2.1%	11,701	6.1%	41,303	21.6%	53,004	27.7%	138,388	72.3%
Oxnard	33,172	0.4%	4,785	14.4%	10,933	33.0%	15,718	47.4%	17,454	52.6%

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-21. The Self-Sufficiency Standard and Federal Poverty Level by County and Select Family Types: California 2008

County	(1) Adult	(2) Adult + preschooler	(3) Adult + infant preschooler	(4) Adult + infant preschooler schoolage	(5) 2 Adults + infant	(6) 2 Adults + infant preschooler	(7) 2 Adults + preschooler schoolage	(8) 2 Adults + schoolage teenager
Alameda	24,630	43,974	58,854	79,662	50,084	64,871	58,251	46,056
Alpine	20,398	37,982	47,963	62,019	44,566	55,398	51,694	42,549
Amador	21,956	39,830	49,820	65,836	47,044	57,207	53,366	44,843
Butte	20,199	36,722	46,467	59,523	43,251	53,903	50,250	41,362
Calaveras	20,217	36,260	46,146	60,921	43,381	53,582	50,736	42,240
Colusa	20,143	37,447	46,966	58,890	44,717	55,230	52,490	44,375
Contra Costa	25,274	44,272	58,391	79,613	49,823	63,891	58,174	46,485
Del Norte	19,079	35,833	44,403	57,796	41,599	51,788	49,324	40,937
El Dorado	23,722	41,105	53,553	72,474	49,809	61,389	56,346	46,856
Fresno	20,002	34,058	44,065	57,934	40,907	51,432	47,706	38,853
Glenn	18,796	35,905	45,171	56,678	42,824	53,426	50,950	42,796
Humboldt	19,855	37,724	47,484	61,409	44,137	54,933	51,293	42,203
Imperial	20,824	37,649	46,759	59,991	44,406	55,028	52,722	44,494
Inyo	18,577	35,357	47,538	60,885	44,757	54,989	48,819	40,348
Kern	17,690	31,170	41,275	53,499	37,705	48,331	44,686	34,572
Kings	20,010	33,979	44,204	58,294	41,713	52,407	49,260	41,135
Lake	19,764	37,333	46,230	60,134	42,952	53,666	50,833	41,885
Lassen	19,420	36,442	45,055	58,798	42,314	52,476	49,955	41,603
Los Angeles	26,430	44,394	56,817	75,733	52,090	64,166	58,659	48,121
Madera	20,625	37,774	46,919	61,442	44,669	55,187	52,852	44,716
Marin	32,489	59,361	80,610	105,769	63,797	83,224	73,576	55,898
Mariposa	20,409	37,310	45,986	59,750	43,317	53,426	50,817	42,405
Mendocino	21,739	38,422	49,441	62,726	46,427	56,828	52,006	43,299
Merced	19,628	33,996	43,923	57,276	41,539	52,111	48,973	40,939
Modoc	18,691	35,480	44,103	56,864	41,310	51,472	48,940	40,584
Mono	23,605	43,021	55,068	72,742	50,768	62,455	57,509	47,453
Monterey	25,869	44,319	56,060	75,420	51,050	63,447	58,895	48,109
Napa	24,588	42,814	56,424	76,422	51,946	63,816	57,728	47,519
Nevada	22,659	41,450	52,965	71,376	49,634	60,426	55,898	46,732
Orange	32,177	52,363	67,632	93,930	59,800	74,143	68,134	55,717
Placer	24,912	43,024	55,035	75,776	50,466	62,422	58,023	47,673
Plumas	19,638	36,751	45,657	59,681	42,949	53,092	50,281	41,902
Riverside	25,456	40,740	51,270	68,790	47,733	58,505	54,288	44,988
Sacramento	22,830	38,635	50,746	67,927	47,576	58,922	54,189	45,245
San Benito	25,344	42,912	55,028	74,048	50,217	62,415	57,834	47,268
San Bernardino	26,262	42,014	53,140	71,795	50,155	61,383	57,135	48,247
San Diego	27,450	45,516	57,322	80,391	52,024	64,295	59,450	48,694
San Francisco	25,693	49,010	68,497	90,834	54,590	71,819	62,183	47,727
FEDERAL POVERTY LEVEL THRESHOLDS								
2009 Annual FPL ¹	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

Table B-21 (continued). The Self-Sufficiency Standard and Federal Poverty Level by County and Select Family Types: California 2008

County	(1) Adult	(2) Adult + preschooler	(3) Adult + infant preschooler	(4) Adult + infant preschooler schoolage	(5) 2 Adults + infant	(6) 2 Adults + infant preschooler	(7) 2 Adults + preschooler schoolage	(8) 2 Adults + schoolage teenager
San Joaquin	22,031	37,755	48,964	63,239	46,016	57,208	53,010	44,230
San Luis Obispo	24,329	42,234	54,071	74,001	50,490	61,458	57,049	47,689
San Mateo	32,166	57,332	78,897	104,583	63,871	81,829	72,572	57,020
Santa Barbara	29,272	46,703	60,332	79,811	54,264	67,866	61,343	49,571
Santa Clara	28,240	50,976	69,497	94,157	58,512	76,386	68,430	53,195
Santa Cruz	28,408	50,308	65,717	91,140	57,637	72,330	65,726	52,828
Shasta	19,746	35,811	44,924	58,403	42,153	52,338	49,289	40,909
Sierra	21,630	39,427	48,538	63,081	45,854	55,957	52,925	44,480
Siskiyou	18,462	34,974	44,674	57,166	41,770	52,074	48,448	39,979
Solano	24,854	40,185	51,911	69,451	47,861	59,300	54,668	44,923
Sonoma	23,972	41,902	55,548	75,924	50,592	62,940	57,075	46,441
Stanislaus	21,895	36,350	46,659	61,428	44,240	54,925	51,421	43,181
Sutter	19,708	36,152	45,151	58,780	42,851	53,405	51,186	43,105
Tehama	19,292	36,392	45,365	59,112	43,116	53,629	51,439	43,359
Trinity	18,356	35,085	44,224	56,102	41,438	51,600	48,524	40,190
Tulare	18,163	31,380	40,941	53,338	38,536	49,200	46,736	38,351
Tuolumne	20,797	37,975	47,735	61,302	45,059	55,177	51,628	43,218
Ventura	28,920	48,752	62,071	86,997	57,101	70,311	65,293	54,582
Yolo	24,231	43,362	54,453	74,219	50,393	62,624	59,299	49,381
Yuba	19,708	36,172	46,373	60,092	44,103	54,637	51,216	43,113
FEDERAL POVERTY LEVEL THRESHOLDS								
2009 Annual FPL ¹	10,830	14,570	14,570	18,310	18,310	22,050	22,050	22,050

¹ United States Department of Health and Human Services. 2009 HHS Poverty Guidelines. Federal Register, Vol. 74, No. 14, January 23, 2009, pp. 4199-4201.

Note: All values expressed in U.S. dollars.

Source: Diana M. Pearce, The Self-Sufficiency Standard for California 2008. Available at <http://www.selfsufficiencystandard.org>

Table B-22. The Self-Sufficiency Standard and Federal Poverty Level by Race and Ethnicity of Householder¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
RACE AND ETHNICITY										
Asian and Pacific Islander	1,212,523	13.1%	105,003	8.7%	210,295	17.3%	315,298	26.0%	897,225	74.0%
Native Hawaiian or Pacific Islander	31,402	0.3%	1,793	5.7%	7,915	25.2%	9,708	30.9%	21,694	69.1%
Non-Native Hawaiian or Non-Pacific Islander	1,181,121	12.7%	103,210	8.7%	202,380	17.1%	305,590	25.9%	875,531	74.1%
Black or African American	620,674	6.7%	99,090	16.0%	144,294	23.2%	243,384	39.2%	377,290	60.8%
Latino ²	2,753,932	29.7%	400,274	14.5%	1,029,104	37.4%	1,429,378	51.9%	1,324,554	48.1%
White	4,553,758	49.1%	262,688	5.8%	576,646	12.7%	839,334	18.4%	3,714,424	81.6%
Other	126,824	1.4%	14,854	11.7%	26,575	21.0%	41,429	32.7%	85,395	67.3%
Native American or Alaska Native	92,640	1.0%	11,833	12.8%	19,334	20.9%	31,167	33.6%	61,473	66.4%
Non-Native American or Non-Alaska Native	34,184	0.4%	3,021	8.8%	7,241	21.2%	10,262	30.0%	23,922	70.0%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-23. The Self-Sufficiency Standard and Federal Poverty Level by Household Type and Race/Ethnicity: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
HOUSEHOLD TYPE BY RACE/ETHNICITY										
HOUSEHOLDS WITHOUT CHILDREN	4,903,647	52.9%	353,161	7.2%	647,274	13.2%	1,000,435	20.4%	3,903,212	79.6%
Married couple or male householder ¹ , no spouse present	3,443,736	37.2%	195,066	5.7%	406,610	11.8%	601,676	17.5%	2,842,060	82.5%
Asian and Pacific Islander	456,925	4.9%	32,920	7.2%	53,066	11.6%	85,986	18.8%	370,939	81.2%
Black or African American	199,122	2.1%	18,512	9.3%	30,991	15.6%	49,503	24.9%	149,619	75.1%
Latino ¹	685,903	7.4%	42,896	6.3%	143,164	20.9%	186,060	27.1%	499,843	72.9%
White	2,053,148	22.2%	96,545	4.7%	173,664	8.5%	270,209	13.2%	1,782,939	86.8%
Female householder ² , no spouse present	1,459,911	15.8%	158,095	10.8%	240,664	16.5%	398,759	27.3%	1,061,152	72.7%
Asian and Pacific Islander	176,444	1.9%	24,913	14.1%	27,671	15.7%	52,584	29.8%	123,860	70.2%
Black or African American	148,039	1.6%	22,846	15.4%	27,809	18.8%	50,655	34.2%	97,384	65.8%
Latina	260,164	2.8%	33,517	12.9%	64,216	24.7%	97,733	37.6%	162,431	62.4%
White	850,850	9.2%	73,753	8.7%	116,759	13.7%	190,512	22.4%	660,338	77.6%
HOUSEHOLDS WITH CHILDREN	4,364,064	47.1%	528,748	12.1%	1,339,640	30.7%	1,868,388	42.8%	2,495,676	57.2%
Married couple or male householder, no spouse present	3,421,989	36.9%	279,210	8.2%	991,408	29.0%	1,270,618	37.1%	2,151,371	62.9%
Asian and Pacific Islander	503,090	5.4%	31,017	6.2%	105,791	21.0%	136,808	27.2%	366,282	72.8%
Black or African American	136,245	1.5%	12,197	9.0%	35,540	26.1%	47,737	35.0%	88,508	65.0%
Latino	1,393,207	15.0%	188,675	13.5%	638,940	45.9%	827,615	59.4%	565,592	40.6%
White	1,351,529	14.6%	44,548	3.3%	199,310	14.7%	243,858	18.0%	1,107,671	82.0%
Female householder, no spouse present	942,075	10.2%	249,538	26.5%	348,232	37.0%	597,770	63.5%	344,305	36.5%
Asian and Pacific Islander	76,064	0.8%	16,153	21.2%	23,767	31.2%	39,920	52.5%	36,144	47.5%
Black or African American	137,268	1.5%	45,535	33.2%	49,954	36.4%	95,489	69.6%	41,779	30.4%
Latino	414,658	4.5%	135,186	32.6%	182,784	44.1%	317,970	76.7%	96,688	23.3%
White	298,231	3.2%	47,842	16.0%	86,913	29.1%	134,755	45.2%	163,476	54.8%

¹ Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Note: The Race and Ethnicity category of "Other" is calculated but not shown in this table as the category is too small to be statistically stable.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-24. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ by Gender and Race: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
EDUCATIONAL ATTAINMENT										
LESS THAN HIGH SCHOOL	1,312,559	14.2%	303,104	23.1%	588,352	44.8%	891,456	67.9%	421,103	32.1%
Male	806,418	8.7%	134,969	16.7%	364,824	45.2%	499,793	62.0%	306,625	38.0%
Latino	643,547	6.9%	114,044	17.7%	316,264	49.1%	430,308	66.9%	213,239	33.1%
White	90,674	1.0%	7,138	7.9%	22,506	24.8%	29,644	32.7%	61,030	67.3%
Other	72,197	0.8%	13,787	19.1%	26,054	36.1%	39,841	55.2%	32,356	44.8%
Female	506,141	5.5%	168,135	33.2%	223,528	44.2%	391,663	77.4%	114,478	22.6%
Latina	388,211	4.2%	124,010	31.9%	186,779	48.1%	310,789	80.1%	77,422	19.9%
White	59,216	0.6%	17,448	29.5%	17,710	29.9%	35,158	59.4%	24,058	40.6%
Other	58,714	0.6%	26,677	45.4%	19,039	32.4%	45,716	77.9%	12,998	22.1%
HIGH SCHOOL DIPLOMA	1,807,650	19.5%	227,797	12.6%	538,882	29.8%	766,679	42.4%	1,040,971	57.6%
Male	1,049,579	11.3%	87,266	8.3%	299,334	28.5%	386,600	36.8%	662,979	63.2%
Latino	424,083	4.6%	36,875	8.7%	170,999	40.3%	207,874	49.0%	216,209	51.0%
White	448,470	4.8%	28,364	6.3%	75,255	16.8%	103,619	23.1%	344,851	76.9%
Other	177,026	1.9%	22,027	12.4%	53,080	30.0%	75,107	42.4%	101,919	57.6%
Female	758,071	8.2%	140,531	18.5%	239,548	31.6%	380,079	50.1%	377,992	49.9%
Latina	294,695	3.2%	55,032	18.7%	114,733	38.9%	169,765	57.6%	124,930	42.4%
White	307,967	3.3%	41,097	13.3%	73,199	23.8%	114,296	37.1%	193,671	62.9%
Other	155,409	1.7%	44,402	28.6%	51,616	33.2%	96,018	61.8%	59,391	38.2%
SOME COLLEGE OR ASSOCIATE'S DEGREE	2,848,026	30.7%	229,293	8.1%	580,880	20.4%	810,173	28.4%	2,037,853	71.6%
Male	1,489,617	16.1%	82,897	5.6%	260,068	17.5%	342,965	23.0%	1,146,652	77.0%
Latino	351,301	3.8%	17,560	5.0%	90,583	25.8%	108,143	30.8%	243,158	69.2%
White	839,373	9.1%	41,913	5.0%	108,039	12.9%	149,952	17.9%	689,421	82.1%
Other	298,943	3.2%	23,424	7.8%	61,446	20.6%	84,870	28.4%	214,073	71.6%
Female	1,358,409	14.7%	146,396	10.8%	320,812	23.6%	467,208	34.4%	891,201	65.6%
Latina	320,860	3.5%	37,356	11.6%	101,890	31.8%	139,246	43.4%	181,614	56.6%
White	737,349	8.0%	63,241	8.6%	141,348	19.2%	204,589	27.7%	532,760	72.3%
Other	300,200	3.2%	45,799	15.3%	77,574	25.8%	123,373	41.1%	176,827	58.9%
BACHELOR'S DEGREE OR HIGHER	3,299,476	35.6%	121,715	3.7%	278,800	8.4%	400,515	12.1%	2,898,961	87.9%
Male	1,943,973	21.0%	58,650	3.0%	153,389	7.9%	212,039	10.9%	1,731,934	89.1%
Latino	189,527	2.0%	8,259	4.4%	26,991	14.2%	35,250	18.6%	154,277	81.4%
White	1,215,206	13.1%	28,274	2.3%	74,134	6.1%	102,408	8.4%	1,112,798	91.6%
Other	539,240	5.8%	22,117	4.1%	52,264	9.7%	74,381	13.8%	464,859	86.2%
Female	1,355,503	14.6%	63,065	4.7%	125,411	9.3%	188,476	13.9%	1,167,027	86.1%
Latina	141,708	1.5%	7,138	5.0%	20,865	14.7%	28,003	19.8%	113,705	80.2%
White	855,503	9.2%	35,213	4.1%	64,455	7.5%	99,668	11.7%	755,835	88.3%
Other	358,292	3.9%	20,714	5.8%	40,091	11.2%	60,805	17.0%	297,487	83.0%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Source: U.S. Census Bureau, 2007 American Community Survey.

*Note: The sample size for one or more cells in this row is small. Data may not be statistically stable.

Table B-25. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ by Household Type (Children and Marital Status): California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER BY HOUSEHOLD TYPE										
HOUSEHOLDS WITHOUT CHILDREN	4,903,647	52.9%	353,161	7.2%	647,274	13.2%	1,000,435	20.4%	3,903,212	79.6%
Married couple	1,828,627	19.7%	61,400	3.4%	164,465	9.0%	225,865	12.4%	1,602,762	87.6%
Less than high school	166,318	1.8%	15,496	9.3%	48,138	28.9%	63,634	38.3%	102,684	61.7%
High school diploma	310,726	3.4%	15,162	4.9%	43,713	14.1%	58,875	18.9%	251,851	81.1%
Some college or Associate's degree	559,296	6.0%	16,393	2.9%	42,616	7.6%	59,009	10.6%	500,287	89.4%
Bachelor's degree +	792,287	8.5%	14,349	1.8%	29,998	3.8%	44,347	5.6%	747,940	94.4%
Male householder, no spouse present	1,615,109	17.4%	133,666	8.3%	242,145	15.0%	375,811	23.3%	1,239,298	76.7%
Less than high school	140,523	1.5%	17,983	12.8%	42,792	30.5%	60,775	43.2%	79,748	56.8%
High school diploma	320,215	3.5%	30,356	9.5%	67,900	21.2%	98,256	30.7%	221,959	69.3%
Some college or Associate's degree	525,078	5.7%	53,887	10.3%	80,898	15.4%	134,785	25.7%	390,293	74.3%
Bachelor's degree +	629,293	6.8%	31,440	5.0%	50,555	8.0%	81,995	13.0%	547,298	87.0%
Female householder, no spouse present	1,459,911	15.8%	158,095	10.8%	240,664	16.5%	398,759	27.3%	1,061,152	72.7%
Less than high school	96,184	1.0%	24,127	25.1%	37,810	39.3%	61,937	64.4%	34,247	35.6%
High school diploma	227,487	2.5%	37,389	16.4%	55,776	24.5%	93,165	41.0%	134,322	59.0%
Some college or Associate's degree	524,490	5.7%	59,368	11.3%	96,830	18.5%	156,198	29.8%	368,292	70.2%
Bachelor's degree +	611,750	6.6%	37,211	6.1%	50,248	8.2%	87,459	14.3%	524,291	85.7%
HOUSEHOLDS WITH CHILDREN	4,364,064	47.1%	528,748	12.1%	1,339,640	30.7%	1,868,388	42.8%	2,495,676	57.2%
Married couple	3,031,219	32.7%	232,839	7.7%	853,493	28.2%	1,086,332	35.8%	1,944,887	64.2%
Less than high school	594,969	6.4%	122,737	20.6%	316,906	53.3%	439,643	73.9%	155,326	26.1%
High school diploma	596,762	6.4%	56,664	9.5%	227,640	38.1%	284,304	47.6%	312,458	52.4%
Some college or Associate's degree	802,619	8.7%	28,655	3.6%	202,802	25.3%	231,457	28.8%	571,162	71.2%
Bachelor's degree+	1,036,869	11.2%	24,783	2.4%	106,145	10.2%	130,928	12.6%	905,941	87.4%
Single Father	390,770	4.2%	46,371	11.9%	137,915	35.3%	184,286	47.2%	206,484	52.8%
Less than high school	102,275	1.1%	20,984	20.5%	55,552	54.3%	76,536	74.8%	25,739	25.2%
High school diploma	115,384	1.2%	16,032	13.9%	43,300	37.5%	59,332	51.4%	56,052	48.6%
Some college or Associate's degree	105,160	1.1%	6,940	6.6%	30,438	28.9%	37,378	35.5%	67,782	64.5%
Bachelor's degree+	67,951	0.7%	2,415	3.6%	8,625	12.7%	11,040	16.2%	56,911	83.8%
Single Mother	942,075	10.2%	249,538	26.5%	348,232	37.0%	597,770	63.5%	344,305	36.5%
Less than high school	212,290	2.3%	101,777	47.9%	87,154	41.1%	188,931	89.0%	23,359	11.0%
High school diploma	237,076	2.6%	72,194	30.5%	100,553	42.4%	172,747	72.9%	64,329	27.1%
Some college or Associate's degree	331,383	3.6%	64,050	19.3%	127,296	38.4%	191,346	57.7%	140,037	42.3%
Bachelor's degree+	161,326	1.7%	11,517	7.1%	33,229	20.6%	44,746	27.7%	116,580	72.3%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Table B-26. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers in Household¹: California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	9,267,711	100.0%	881,909	9.5%	1,986,914	21.4%	2,868,823	31.0%	6,398,888	69.0%
Two or more workers	5,059,145	54.6%	159,811	3.2%	989,772	19.6%	1,149,583	22.7%	3,909,562	77.3%
One worker	3,781,602	40.8%	483,156	12.8%	920,070	24.3%	1,403,226	37.1%	2,378,376	62.9%
No workers	426,964	4.6%	238,942	56.0%	77,072	18.1%	316,014	74.0%	110,950	26.0%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

Source: U.S. Census Bureau, 2007 American Community Survey

Table B-27. Householders Below the Self-Sufficiency Standard by Select Characteristics and States¹

	CALIFORNIA 2007		COLORADO 2000		CONNECTICUT 2000		MISSISSIPPI 2007	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	2,868,823	31%	252,850	21%	167,632	19%	236,215	32%
PERCENT BELOW POVERTY	881,909	10%	88,858	7%	60,457	7%	130,636	18%
RACE AND ETHNICITY OF HOUSEHOLDER²								
Asian and Pacific Islander	315,298	26%	7,551	27%	6,067	26%	3,034	39%
Black or African American	243,384	39%	15,811	34%	29,263	39%	128,953	49%
Latino ³	1,429,378	52%	63,657	43%	33,455	51%	5,773	48%
Native American and Alaska Native	31,167	34%	4,764	33%	1,136	27%	**	**
White	839,334	18%	159,856	16%	96,958	14%	97,049	21%
Other ⁴	10,262	30%	**	**	**	**	1,406	30%
CITIZENSHIP STATUS OF HOUSEHOLDER								
Native-born	1,421,315	23%	213,207	19%	139,143	18%	229,171	32%
Foreign born	1,447,508	46%	39,643	40%	28,489	27%	7,044	43%
ENGLISH SPEAKING ABILITY								
Very well	1,765,220	24%	**	**	141,463	17%	**	**
Less than very well	1,103,603	61%	**	**	26,169	45%	**	**
GENDER OF HOUSEHOLDER								
Male	1,441,397	27%	141,755	17%	79,499	14%	86,542	22%
Female	1,427,426	36%	111,095	29%	88,133	29%	149,673	44%
NUMBER OF CHILDREN IN HOUSEHOLD								
No children	1,000,435	20%	101,615	14%	60,152	12%	98,688	26%
1 or more	1,868,388	43%	151,235	29%	107,480	27%	137,527	39%
AGE OF YOUNGEST CHILD								
Less than 6 yrs	1,044,179	52%	92,946	39%	64,280	36%	76,543	47%
6 to 17 yrs	824,209	35%	58,289	21%	43,200	20%	60,984	31%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN								
MARRIED COUPLE ⁵	1,312,197	27%	162,033	17%	64,390	13%	69,777	18%
No children	225,865	12%	60,015	11%	11,747	5%	22,517	13%
1 or more	1,086,332	36%	102,018	24%	52,643	18%	47,260	22%
MALE HOUSEHOLDER, NO SPOUSE PRESENT	560,097	28%	**	**	8,984	28%	47,014	32%
No children	375,811	23%	**	**	1,886	14%	35,689	31%
1 or more	184,286	47%	**	**	7,098	38%	11,325	40%
FEMALE HOUSEHOLDER, NO SPOUSE PRESENT	996,529	42%	90,817	32%	52,072	49%	119,424	55%
No children	398,759	27%	41,600	21%	5,081	18%	40,482	40%
1 or more	597,770	64%	49,217	54%	46,991	59%	78,942	68%
EDUCATIONAL ATTAINMENT								
Less than high school	891,456	68%	53,145	51%	40,510	46%	58,507	55%
High school diploma	766,679	42%	65,438	27%	56,215	26%	85,561	37%
Some college or Associate's degree	810,173	28%	88,672	21%	43,039	18%	72,364	30%
Bachelor's degree or higher	400,515	12%	45,595	10%	27,868	8%	19,783	12%

Footnotes available at end of table.

Table B-27 (continued) Householders Below the Self-Sufficiency Standard by Select Characteristics and States¹

	NEW JERSEY 2005		PENNSYLVANIA 2007		WASHINGTON 2000	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
TOTAL HOUSEHOLDS IN STATE	494,042	20%	699,236	21%	336,477	21%
PERCENT BELOW POVERTY	165,136	7%	305,757	9%	135,418	8%
RACE AND ETHNICITY OF HOUSEHOLDER²						
Asian and Pacific Islander	32,207	17%	22,805	26%	25,510	28%
Black or African American	112,576	34%	136,247	41%	19,481	35%
Latino ³	145,836	42%	64,336	50%	38,807	46%
Native American and Alaska Native	**	**	**	**	12,110	35%
White	198,219	13%	470,033	17%	237,665	18%
Other ⁴	5,204	34%	5,815	40%	2,904	33%
CITIZENSHIP STATUS OF HOUSEHOLDER						
Native-born	318,608	18%	633,521	20%	276,052	19%
Foreign born	175,434	29%	65,715	29%	60,425	36%
ENGLISH SPEAKING ABILITY						
Very well	372,196	17%	645,671	20%	**	**
Less than very well	121,846	43%	53,565	44%	**	**
GENDER OF HOUSEHOLDER						
Male	212,608	15%	286,981	15%	186,807	17%
Female	281,434	27%	412,255	28%	149,670	30%
NUMBER OF CHILDREN IN HOUSEHOLD						
No children	187,884	14%	294,034	15%	133,753	15%
1 or more	306,158	27%	405,202	29%	202,724	29%
AGE OF YOUNGEST CHILD						
Less than 6 yrs	176,713	35%	233,660	40%	127,299	40%
6 to 17 yrs	129,445	21%	171,542	21%	75,425	20%
HOUSEHOLD TYPE AND NUMBER OF CHILDREN						
MARRIED COUPLE ⁵	219,092	15%	241,192	13%	213,596	17%
No children	49,775	8%	58,796	7%	78,709	12%
1 or more	169,317	19%	182,396	19%	134,887	24%
MALE HOUSEHOLDER, NO SPOUSE PRESENT	**	**	142,144	21%	**	**
No children	**	**	104,362	19%	**	**
1 or more	**	**	37,782	36%	**	**
FEMALE HOUSEHOLDER, NO SPOUSE PRESENT	220,146	36%	315,900	36%	122,881	33%
No children	85,303	22%	130,876	24%	55,044	22%
1 or more	134,843	57%	185,024	58%	67,837	52%
EDUCATIONAL ATTAINMENT						
Less than high school	109,159	50%	116,474	49%	67,862	49%
High school diploma	177,136	29%	294,970	26%	92,946	27%
Some college or Associate's degree	121,671	20%	189,921	21%	123,979	21%
Bachelor's degree or higher	86,076	9%	97,871	9%	51,690	10%

Footnotes available at end of table.

Table B-27 (continued) Householders Below the Self-Sufficiency Standard by Select Characteristics and States¹

	CALIFORNIA 2007		COLORADO 2000		CONNECTICUT 2000		MISSISSIPPI 2007	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
NUMBER OF WORKERS IN HOUSEHOLD								
Two or more workers	1,149,583	23%	82,656	12%	47,291	10%	64,403	17%
One worker	1,403,226	37%	133,363	27%	84,119	25%	132,571	41%
No workers	316,014	74%	36,831	68%	36,222	78%	39,241	83%
WORK STATUS OF HOUSEHOLDER								
Full time/Year Round	1,197,170	22%	94,011	11%	60,348	10%	83,680	18%
Part time/Year Round ⁶	224,741	42%	109,795	35%	12,691	34%	14,581	45%
Full time/Part Year	550,987	35%	**	**	29,613	25%	55,116	42%
less than 26 weeks	188,302	55%	**	**	11,080	44%	22,524	63%
26 weeks to 49 weeks	362,685	29%	**	**	18,533	20%	32,592	34%
Part time/Part Year	313,752	52%	**	**	18,624	46%	25,967	63%
less than 26 weeks	141,370	61%	**	**	8,526	57%	13,614	71%
26 weeks to 49 weeks	172,382	46%	**	**	10,098	40%	12,353	56%
Not Working	582,173	60%	49,044	57%	46,356	60%	56,871	67%
WORK STATUS OF ADULTS⁷								
ONE ADULT IN HOUSEHOLD								
Work full time, year round	304,148	20%	32,542	13%	20,056	12%	37,454	25%
Work part time and/or part year	425,647	49%	53,722	47%	34,460	45%	52,760	63%
Nonworker	236,174	77%	27,867	72%	27,941	79%	31,764	87%
TWO OR MORE ADULTS IN HOUSEHOLD								
All adults work	822,911	19%	72,025	11%	40,323	9%	51,719	16%
All workers full time, year round	149,901	10%	8,898	3%	4,839	3%	6,544	5%
Some workers part time and/or part year	415,092	20%	34,678	12%	22,294	10%	25,512	17%
All workers part time and/or part year	257,918	36%	28,449	32%	13,190	28%	19,663	42%
Some adults work	996,630	47%	57,706	32%	36,571	27%	54,637	42%
All workers full time, year round	543,156	43%	28,749	26%	19,803	22%	27,924	35%
Some workers part time and/or part year	151,317	43%	4,701	23%	2,668	17%	4,730	31%
All workers part time and/or part year	302,157	58%	24,256	53%	14,100	48%	21,983	61%
No adults work	83,313	66%	8,731	58%	8,281	73%	7,881	72%

Footnotes available at end of table.

Table B-27 (continued) Householders Below the Self-Sufficiency Standard by Select Characteristics and States¹

	NEW JERSEY 2005		PENNSYLVANIA 2007		WASHINGTON 2000	
	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard	Total Below Standard	% Below Standard
NUMBER OF WORKERS IN HOUSEHOLD						
Two or more workers	157,114	12%	205,420	11%	102,623	12%
One worker	263,926	27%	386,810	29%	174,028	26%
No workers	73,002	72%	107,006	67%	59,826	68%
WORK STATUS OF HOUSEHOLDER						
Full time/Year Round	197,052	13%	227,667	11%	103,517	10%
Part time/Year Round ⁶	38,911	34%	67,388	35%	155,495	33%
Full time/Part Year	93,844	25%	144,675	28%	**	**
less than 26 weeks	33,803	43%	59,117	49%	**	**
26 weeks to 49 weeks	60,041	20%	85,558	22%	**	**
Part time/Part Year	51,939	42%	100,914	51%	**	**
less than 26 weeks	24,924	52%	49,402	63%	**	**
26 weeks to 49 weeks	27,015	36%	51,512	43%	**	**
Not Working	112,296	48%	158,592	52%	77,465	56%
WORK STATUS OF ADULTS⁷						
ONE ADULT IN HOUSEHOLD						
Work full time, year round	71,660	16%	95,859	14%	31,827	11%
Work part time and/or part year	92,575	45%	165,667	51%	74,140	44%
Nonworker	59,518	76%	86,520	72%	45,163	72%
TWO OR MORE ADULTS IN HOUSEHOLD						
All adults work	114,455	10%	174,787	10%	89,914	11%
All workers full time, year round	14,738	4%	19,415	3%	8,042	3%
Some workers part time and/or part year	59,507	10%	88,123	11%	37,960	10%
All workers part time and/or part year	40,210	27%	67,249	31%	43,912	32%
Some adults work	142,350	30%	153,966	30%	80,698	30%
All workers full time, year round	71,947	24%	80,113	25%	37,701	24%
Some workers part time and/or part year	21,401	27%	10,225	14%	5,087	17%
All workers part time and/or part year	49,002	48%	63,628	50%	49,546	60%
No adults work	13,484	58%	22,437	54%	14,735	57%

1 Sources: California, Mississippi, Pennsylvania: U.S. Census Bureau, 2007 American Community Survey; New Jersey: U.S. Census Bureau, 2005 American Community Survey; Colorado, Connecticut, and Washington: U.S. Census Bureau, 5% Census Data, 2000.

2 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

3 Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

4 The Race and Ethnicity category of "Other" is calculated but not shown in this table for some of these states as the categories are too small to be statistically stable.

5 For Colorado, New Jersey, and Washington male householders with no spouse present are combined with married couples due to low sample sizes for this variable.

6 For Colorado and Washington, the part-time/year-round and part-time/part-year are calculated together.

7 All workers over age 16 are included in the calculation of number of workers in the total household.

** No Data for this variable in this state.

Table B-28. Profile of Households with Inadequate Income: California 2007

	Total Below Standard	
	Number	Percent of Total
TOTAL HOUSEHOLDS	2,868,823	100.0%
RACE/ETHNICITY		
Asian and Pacific Islander	315,298	11.0%
Black or African American	243,384	8.5%
Latino ¹	1,429,378	49.8%
White	839,334	29.3%
Other	41,429	1.4%
CITIZENSHIP STATUS		
Citizen	1,901,551	66.3%
Non-Citizen	967,272	33.7%
NUMBER OF CHILDREN IN HOUSEHOLD		
No Children	1,000,435	34.9%
1 or more	1,868,388	65.1%
HOUSEHOLD TYPE		
Married couple with children	1,086,332	37.9%
Male householder with children	184,286	6.4%
Female householder with children	597,770	20.8%
Households without children	1,000,435	34.9%
EDUCATIONAL ATTAINMENT		
Less than high school	891,456	31.1%
High school diploma	766,679	26.7%
Some college	810,173	28.2%
Bachelor's degree or higher	400,515	14.0%
NUMBER OF WORKERS		
None	316,014	11.0%
One	1,403,226	48.9%
Two+	1,149,583	40.1%
PUBLIC ASSISTANCE		
No	2,677,490	93.3%
Yes	191,333	6.7%
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP, FORMERLY FOOD STAMPS)		
No	2,520,631	87.9%
Yes	348,192	12.1%
HOUSING BURDEN		
Buying: Mortgage < 30% of income	164,045	5.7%
Renting: Rent < 30% of income	334,941	11.7%
Housing > 30% of income	2,302,306	80.3%
Other	67,531	2.4%
AGE		
18 to 24	285,085	9.9%
25 to 34	774,479	27.0%
35 to 44	843,226	29.4%
45 to 54	587,791	20.5%
55 to 64	378,242	13.2%

¹ Hispanic or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

Table B-29. Characteristics of Households Below the Standard by Region: California 2007

	BAY AREA	CENTRAL COAST	CENTRAL SIERRAS	CENTRAL VALLEY	GREATER LOST ANGELES
Total Households in Region	1,988,496	293,612	46,877	866,495	3,418,332
Total Households in Region Below Standard	440,026	100,145	11,691	300,099	1,190,457
Percent of Households Below Standard in Region	22.1%	34.1%	24.9%	34.6%	34.8%
RACE AND ETHNICITY OF HOUSEHOLDER¹					
Asian and Pacific Islander	19.2%	5.0%	0.0%	7.1%	12.2%
Black or African American	12.1%	2.5%	0.0%	6.2%	8.9%
Latino ²	34.1%	46.6%	10.0%	60.8%	57.2%
White	33.3%	43.5%	86.6%	24.5%	20.9%
NATIVITY OF HOUSEHOLDER					
Foreign Born	47.7%	41.2%	8.2%	47.7%	61.8%
Native Born	52.3%	58.8%	91.8%	52.3%	38.2%
GENDER OF HOUSEHOLDER					
Male	50.0%	52.4%	50.7%	49.9%	51.7%
Female	50.0%	47.6%	49.3%	50.1%	48.3%
HOUSEHOLD TYPE					
Households without children	42.6%	43.1%	47.4%	23.8%	34.8%
1 or More Children	57.4%	56.9%	52.6%	76.2%	65.2%
Female householder with children	18.2%	18.1%	18.7%	23.9%	20.2%
Male householder with children	5.5%	5.8%	9.7%	8.9%	6.3%
Married couple with children	33.7%	33.1%	24.2%	43.5%	38.7%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER					
Less than high school	22.9%	29.0%	7.6%	40.9%	34.5%
High school diploma	26.4%	22.6%	32.1%	28.4%	26.3%
Some college	29.3%	35.8%	47.9%	25.6%	23.8%
Bachelor's degree or higher	21.3%	12.7%	12.3%	5.1%	15.4%
NUMBER OF WORKERS IN HOUSEHOLD					
None	13.5%	7.6%	18.5%	11.8%	10.1%
One	50.1%	44.8%	53.5%	46.8%	48.5%
Two+	36.4%	47.6%	28.0%	41.4%	41.4%
WORK STATUS OF HOUSEHOLDER					
Not Working	22.3%	13.8%	23.7%	21.7%	19.8%
Full time	55.7%	63.2%	51.2%	63.6%	63.6%
Year Round	36.2%	38.0%	29.8%	38.2%	46.4%
Part Year	19.6%	25.2%	21.4%	25.5%	17.2%
Part time	22.0%	23.0%	25.1%	14.7%	16.6%
Year Round	8.5%	6.4%	11.8%	5.3%	8.0%
Part Year	13.5%	16.6%	13.2%	9.3%	8.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS					
No	95.2%	96.7%	94.0%	87.8%	93.9%
Yes	4.8%	3.3%	6.0%	12.2%	6.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS					
No	90.7%	90.3%	87.2%	76.1%	89.9%
Yes	9.3%	9.7%	12.8%	23.9%	10.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-29. (continued). Characteristics of Households Below the Standard by Region: California 2007

	GREATER SACRAMENTO	GREATER SAN DIEGO	INLAND EMPIRE	NORTHERN CALIFORNIA	NORTHERN SACRAMENTO VALLEY
Total Households in Region	612,886	836,311	939,078	138,852	126,772
Total Households in Region Below Standard	158,269	249,826	325,686	48,841	43,783
Percent of Households Below Standard in Region	25.8%	29.9%	34.7%	35.2%	34.5%
RACE AND ETHNICITY OF HOUSEHOLDER¹					
Asian and Pacific Islander	12.6%	8.7%	4.5%	1.1%	5.4%
Black or African American	10.5%	7.5%	8.3%	0.8%	2.2%
Latino ²	28.7%	49.3%	56.7%	13.8%	19.6%
White	45.9%	33.2%	29.4%	74.6%	66.9%
NATIVITY OF HOUSEHOLDER					
Foreign Born	32.5%	42.0%	44.8%	10.7%	20.6%
Native Born	67.5%	58.0%	55.2%	89.3%	79.4%
GENDER OF HOUSEHOLDER					
Male	46.4%	46.8%	51.4%	44.6%	40.2%
Female	53.6%	53.2%	48.6%	55.4%	59.8%
HOUSEHOLD TYPE					
Households without children	34.1%	37.5%	27.8%	48.4%	37.9%
1 or More Children	65.9%	62.5%	72.2%	51.6%	62.1%
Female householder with children	24.0%	22.2%	22.2%	19.8%	22.8%
Male householder with children	6.4%	6.0%	6.5%	7.2%	4.8%
Married couple with children	35.4%	34.3%	43.6%	24.6%	34.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER					
Less than high school	21.5%	27.5%	33.1%	16.6%	20.2%
High school diploma	30.3%	24.2%	28.9%	26.4%	24.7%
Some college	37.2%	33.8%	29.2%	41.9%	45.8%
Bachelor's degree or higher	11.0%	14.5%	8.8%	15.1%	9.2%
NUMBER OF WORKERS IN HOUSEHOLD					
None	9.3%	11.7%	10.0%	14.8%	16.1%
One	51.8%	51.8%	48.6%	51.2%	44.7%
Two+	38.9%	36.5%	41.4%	34.0%	39.2%
WORK STATUS OF HOUSEHOLDER					
Not Working	16.6%	21.1%	20.5%	21.6%	23.1%
Full-time	55.9%	60.1%	62.3%	43.9%	51.8%
Year-Round	33.2%	42.2%	45.2%	19.9%	32.8%
Part-Year	22.8%	17.9%	17.1%	23.9%	19.0%
Part-time	27.5%	18.7%	17.2%	34.5%	25.1%
Year-Round	9.6%	7.6%	7.2%	14.8%	8.8%
Part-Year	17.9%	11.2%	10.0%	19.7%	16.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS					
No	89.6%	94.2%	94.6%	92.6%	87.9%
Yes	10.4%	5.8%	5.4%	7.4%	12.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS					
No	82.1%	91.4%	89.8%	78.0%	76.9%
Yes	17.9%	8.6%	10.2%	22.0%	23.1%

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-30. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Bay Area, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	1,988,496	100.0%	136,332	6.9%	303,694	15.3%	440,026	22.1%	1,548,470	77.9%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	424,123	21.3%	29,639	7.0%	54,875	12.9%	84,514	19.9%	339,609	80.1%
Black or African American	140,991	7.1%	24,003	17.0%	29,254	20.7%	53,257	37.8%	87,734	62.2%
Latino ²	350,525	17.6%	36,926	10.5%	113,017	32.2%	149,943	42.8%	200,582	57.2%
White	1,048,005	52.7%	44,039	4.2%	102,569	9.8%	146,608	14.0%	901,397	86.0%
Other	24,852	1.2%	1,725	6.9%	3,979	16.0%	5,704	23.0%	19,148	77.0%
NATIVITY										
Foreign-Born	671,811	33.8%	58,521	8.7%	151,439	22.5%	209,960	31.3%	461,851	68.7%
Native-Born	1,316,685	66.2%	77,811	5.9%	152,255	11.6%	230,066	17.5%	1,086,619	82.5%
GENDER OF HOUSEHOLDER										
Male	1,139,500	57.3%	56,917	5.0%	163,009	14.3%	219,926	19.3%	919,574	80.7%
Female	848,996	42.7%	79,415	9.4%	140,685	16.6%	220,100	25.9%	628,896	74.1%
HOUSEHOLD TYPE										
Households without children	1,164,812	58.6%	73,845	6.3%	113,799	9.8%	187,644	16.1%	977,168	83.9%
1 or More Children	823,684	41.4%	62,487	7.6%	189,895	23.1%	252,382	30.6%	571,302	69.4%
Single Mother	152,154	7.7%	30,928	20.3%	48,985	32.2%	79,913	52.5%	72,241	47.5%
Single Father	62,996	3.2%	4,381	7.0%	19,626	31.2%	24,007	38.1%	38,989	61.9%
Married couple	608,534	30.6%	27,178	4.5%	121,284	19.9%	148,462	24.4%	460,072	75.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	168,556	8.5%	33,015	19.6%	67,788	40.2%	100,803	59.8%	67,753	40.2%
High school diploma	307,566	15.5%	34,225	11.1%	82,124	26.7%	116,349	37.8%	191,217	62.2%
Some college	550,117	27.7%	36,196	6.6%	92,875	16.9%	129,071	23.5%	421,046	76.5%
Bachelor's degree or more	962,257	48.4%	32,896	3.4%	60,907	6.3%	93,803	9.7%	868,454	90.3%
NUMBER OF WORKERS IN HOUSEHOLD										
None	89,089	4.5%	42,026	47.2%	17,333	19.5%	59,359	66.6%	29,730	33.4%
One	834,968	42.0%	72,909	8.7%	147,660	17.7%	220,569	26.4%	614,399	73.6%
Two+	1,064,439	53.5%	21,397	2.0%	138,701	13.0%	160,098	15.0%	904,341	85.0%
WORK STATUS OF HOUSEHOLDER										
Not Working	195,492	9.8%	55,014	28.1%	43,171	22.1%	98,185	50.2%	97,307	49.8%
Full time/Year Round	1,204,812	60.6%	17,300	1.4%	141,814	11.8%	159,114	13.2%	1,045,698	86.8%
Part time/Year Round	112,296	5.6%	9,610	8.6%	27,849	24.8%	37,459	33.4%	74,837	66.6%
Full time/Part Year	335,086	16.9%	26,984	8.1%	59,093	17.6%	86,077	25.7%	249,009	74.3%
Part time/Part Year	140,810	7.1%	27,424	19.5%	31,767	22.6%	59,191	42.0%	81,619	58.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	1,958,376	98.5%	122,900	6.3%	295,838	15.1%	418,738	21.4%	1,539,638	78.6%
Yes	30,120	1.5%	13,432	44.6%	7,856	26.1%	21,288	70.7%	8,832	29.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	1,940,813	97.6%	110,705	5.7%	288,606	14.9%	399,311	20.6%	1,541,502	79.4%
Yes	47,683	2.4%	25,627	53.7%	15,088	31.6%	40,715	85.4%	6,968	14.6%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-31. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Central Coast, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	293,612	100.0%	29,182	9.9%	70,963	24.2%	100,145	34.1%	193,467	65.9%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	15,859	5.4%	2,512	15.8%	2,527	15.9%	5,039	31.8%	10,820	68.2%
Black or African American	6,055	2.1%	575*	9.5%	1,917	31.7%	2,492	41.2%	3,563	58.8%
Latino ²	91,484	31.2%	12,381	13.5%	34,302	37.5%	46,683	51.0%	44,801	49.0%
White	175,188	59.7%	13,251	7.6%	30,352	17.3%	43,603	24.9%	131,585	75.1%
Other	5,026	1.7%	463*	9.2%	1,865	37.1%	2,328	46.3%	2,698	53.7%
NATIVITY										
Foreign-Born	74,338	25.3%	9,828	13.2%	31,445	42.3%	41,273	55.5%	33,065	44.5%
Native-Born	219,274	74.7%	19,354	8.8%	39,518	18.0%	58,872	26.8%	160,402	73.2%
GENDER OF HOUSEHOLDER										
Male	170,659	58.1%	13,291	7.8%	39,190	23.0%	52,481	30.8%	118,178	69.2%
Female	122,953	41.9%	15,891	12.9%	31,773	25.8%	47,664	38.8%	75,289	61.2%
HOUSEHOLD TYPE										
Households without children	165,492	56.4%	15,724	9.5%	27,394	16.6%	43,118	26.1%	122,374	73.9%
1 or More Children	128,120	43.6%	13,458	10.5%	43,569	34.0%	57,027	44.5%	71,093	55.5%
Single Mother	26,978	9.2%	6,607	24.5%	11,508	42.7%	18,115	67.1%	8,863	32.9%
Single Father	12,564	4.3%	1,326	10.6%	4,435	35.3%	5,761	45.9%	6,803	54.1%
Married couple	88,578	30.2%	5,525	6.2%	27,626	31.2%	33,151	37.4%	55,427	62.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	44,400	15.1%	7,290	16.4%	21,728	48.9%	29,018	65.4%	15,382	34.6%
High school diploma	51,972	17.7%	7,288	14.0%	15,296	29.4%	22,584	43.5%	29,388	56.5%
Some college	106,462	36.3%	11,652	10.9%	24,159	22.7%	35,811	33.6%	70,651	66.4%
Bachelor's degree or more	90,778	30.9%	2,952	3.3%	9,780	10.8%	12,732	14.0%	78,046	86.0%
NUMBER OF WORKERS IN HOUSEHOLD										
None	11,784	4.0%	5,351	45.4%	2,271	19.3%	7,622	64.7%	4,162	35.3%
One	108,819	37.1%	14,170	13.0%	30,682	28.2%	44,852	41.2%	63,967	58.8%
Two+	173,009	58.9%	9,661	5.6%	38,010	22.0%	47,671	27.6%	125,338	72.4%
WORK STATUS OF HOUSEHOLDER										
Not Working	25,218	8.6%	6,735	26.7%	7,121	28.2%	13,856	54.9%	11,362	45.1%
Full time/Year Round	165,288	56.3%	5,522	3.3%	32,566	19.7%	38,088	23.0%	127,200	77.0%
Part time/Year Round	17,868	6.1%	1,407	7.9%	4,982	27.9%	6,389	35.8%	11,479	64.2%
Full time/Part Year	56,011	19.1%	7,109	12.7%	18,092	32.3%	25,201	45.0%	30,810	55.0%
Part time/Part Year	29,227	10.0%	8,409	28.8%	8,202	28.1%	16,611	56.8%	12,616	43.2%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	288,578	98.3%	27,511	9.5%	69,344	24.0%	96,855	33.6%	191,723	66.4%
Yes	5,034	1.7%	1,671	33.2%	1,619	32.2%	3,290	65.4%	1,744	34.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	282,367	96.2%	24,958	8.8%	65,459	23.2%	90,417	32.0%	191,950	68.0%
Yes	11,245	3.8%	4,224	37.6%	5,504	48.9%	9,728	86.5%	1,517	13.5%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-32. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Central Sierra, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	46,877	100.0%	3,760	8.0%	7,931	16.9%	11,691	24.9%	35,186	75.1%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	683*	1.5%	0*	0.0%	0*	0.0%	0*	0.0%	683*	100.0%
Black or African American	356*	0.8%	0*	0.0%	0*	0.0%	0*	0.0%	356*	100.0%
Latino ²	3,603	7.7%	44	1.2%	1,129	31.3%	1,173	32.6%	2,430	67.4%
White	40,321	86.0%	3,402	8.4%	6,717	16.7%	10,119	25.1%	30,202	74.9%
Other	1,914	4.1%	314*	16.4%	85*	4.4%	399*	20.8%	1,515	79.2%
NATIVITY										
Foreign-Born	2,878	6.1%	225*	7.8%	739*	25.7%	964*	33.5%	1,914	66.5%
Native-Born	43,999	93.9%	3,535	8.0%	7,192	16.3%	10,727	24.4%	33,272	75.6%
GENDER OF HOUSEHOLDER										
Male	27,855	59.4%	1,452	5.2%	4,473	16.1%	5,925	21.3%	21,930	78.7%
Female	19,022	40.6%	2,308	12.1%	3,458	18.2%	5,766	30.3%	13,256	69.7%
HOUSEHOLD TYPE										
Households without children	29,332	62.6%	1,635	5.6%	3,905	13.3%	5,540	18.9%	23,792	81.1%
1 or More Children	17,545	37.4%	2,125	12.1%	4,026	22.9%	6,151	35.1%	11,394	64.9%
Single Mother	3,898	8.3%	1,128	28.9%	1,059	27.2%	2,187	56.1%	1,711	43.9%
Single Father	2,099	4.5%	899*	42.8%	231*	11.0%	1,130	53.8%	969*	46.2%
Married couple	11,548	24.6%	98*	0.8%	2,736	23.7%	2,834	24.5%	8,714	75.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	2,386	5.1%	416*	17.4%	478*	20.0%	894*	37.5%	1,492	62.5%
High school diploma	12,305	26.2%	1,752	14.2%	2,002	16.3%	3,754	30.5%	8,551	69.5%
Some college	19,697	42.0%	1,400	7.1%	4,203	21.3%	5,603	28.4%	14,094	71.6%
Bachelor's degree or more	12,489	26.6%	192*	1.5%	1,248	10.0%	1,440	11.5%	11,049	88.5%
NUMBER OF WORKERS IN HOUSEHOLD										
None	3,596	7.7%	1,891	52.6%	266*	7.4%	2,157	60.0%	1,439	40.0%
One	18,500	39.5%	1,869	10.1%	4,387	23.7%	6,256	33.8%	12,244	66.2%
Two+	24,781	52.9%	0*	0.0%	3,278	13.2%	3,278	13.2%	21,503	86.8%
WORK STATUS OF HOUSEHOLDER										
Not Working	5,529	11.8%	2,285	41.3%	489*	8.8%	2,774	50.2%	2,755	49.8%
Full time/Year Round	25,493	54.4%	209*	0.8%	3,273	12.8%	3,482	13.7%	22,011	86.3%
Part time/Year Round	3,552	7.6%	260*	7.3%	1,124	31.6%	1,384	39.0%	2,168	61.0%
Full time/Part Year	8,025	17.1%	295*	3.7%	2,210	27.5%	2,505	31.2%	5,520	68.8%
Part time/Part Year	4,278	9.1%	711*	16.6%	835*	19.5%	1,546	36.1%	2,732	63.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	46,077	98.3%	3,344	7.3%	7,646	16.6%	10,990	23.9%	35,087	76.1%
Yes	800*	1.7%	416*	52.0%	285*	35.6%	701*	87.6%	99*	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	45,098	96.2%	2,592	5.7%	7,608	16.9%	10,200	22.6%	34,898	77.4%
Yes	1,779	3.8%	1,168	65.7%	323	18.2%	1,491	83.8%	288*	16.2%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-33. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Central Valley, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	866,495	100.0%	120,730	13.9%	179,369	20.7%	300,099	34.6%	566,396	65.4%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	59,945	6.9%	7,834	13.1%	13,405	22.4%	21,239	35.4%	38,706	64.6%
Black or African American	44,310	5.1%	10,296	23.2%	8,355	18.9%	18,651	42.1%	25,659	57.9%
Latino ²	356,944	41.2%	70,893	19.9%	111,447	31.2%	182,340	51.1%	174,604	48.9%
White	392,777	45.3%	29,285	7.5%	44,338	11.3%	73,623	18.7%	319,154	81.3%
Other	12,519	1.4%	2,422	19.3%	1,824	14.6%	4,246	33.9%	8,273	66.1%
NATIVITY										
Foreign-Born	258,033	29.8%	55,382	21.5%	87,828	34.0%	143,210	55.5%	114,823	44.5%
Native-Born	608,462	70.2%	65,348	10.7%	91,541	15.0%	156,889	25.8%	451,573	74.2%
GENDER OF HOUSEHOLDER										
Male	499,488	57.6%	51,190	10.2%	98,534	19.7%	149,724	30.0%	349,764	70.0%
Female	367,007	42.4%	69,540	18.9%	80,835	22.0%	150,375	41.0%	216,632	59.0%
HOUSEHOLD TYPE										
Households without children	369,978	42.7%	33,561	9.1%	37,736	10.2%	71,297	19.3%	298,681	80.7%
1 or More Children	496,517	57.3%	87,169	17.6%	141,633	28.5%	228,802	46.1%	267,715	53.9%
Single Mother	114,157	13.2%	36,151	31.7%	35,460	31.1%	71,611	62.7%	42,546	37.3%
Single Father	55,045	6.4%	9,834	17.9%	16,857	30.6%	26,691	48.5%	28,354	51.5%
Married couple	327,315	37.8%	41,184	12.6%	89,316	27.3%	130,500	39.9%	196,815	60.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	186,408	21.5%	55,212	29.6%	67,511	36.2%	122,723	65.8%	63,685	34.2%
High school diploma	229,183	26.4%	33,542	14.6%	51,545	22.5%	85,087	37.1%	144,096	62.9%
Some college	285,156	32.9%	26,915	9.4%	50,000	17.5%	76,915	27.0%	208,241	73.0%
Bachelor's degree or more	165,748	19.1%	5,061	3.1%	10,313	6.2%	15,374	9.3%	150,374	90.7%
NUMBER OF WORKERS IN HOUSEHOLD										
None	45,610	5.3%	30,497	66.9%	5,029	11.0%	35,526	77.9%	10,084	22.1%
One	331,946	38.3%	62,425	18.8%	77,908	23.5%	140,333	42.3%	191,613	57.7%
Two+	488,939	56.4%	27,808	5.7%	96,432	19.7%	124,240	25.4%	364,699	74.6%
WORK STATUS OF HOUSEHOLDER										
Not Working	101,490	11.7%	43,533	42.9%	21,588	21.3%	65,121	64.2%	36,369	35.8%
Full time/Year Round	502,929	58.0%	22,423	4.5%	92,160	18.3%	114,583	22.8%	388,346	77.2%
Part time/Year Round	42,474	4.9%	6,490	15.3%	9,505	22.4%	15,995	37.7%	26,479	62.3%
Full time/Part Year	171,893	19.8%	32,467	18.9%	43,939	25.6%	76,406	44.4%	95,487	55.6%
Part time/Part Year	47,709	5.5%	15,817	33.2%	12,177	25.5%	27,994	58.7%	19,715	41.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	819,938	94.6%	95,543	11.7%	167,978	20.5%	263,521	32.1%	556,417	67.9%
Yes	46,557	5.4%	25,187	54.1%	11,391	24.5%	36,578	78.6%	9,979	21.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	781,601	90.2%	73,419	9.4%	154,983	19.8%	228,402	29.2%	553,199	70.8%
Yes	84,894	9.8%	47,311	55.7%	24,386	28.7%	71,697	84.5%	13,197	15.5%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-34. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Greater Los Angeles, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	3,418,332	100.0%	345,785	10.1%	844,672	24.7%	1,190,457	34.8%	2,227,875	65.2%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	490,037	14.3%	44,730	9.1%	100,852	20.6%	145,582	29.7%	344,455	70.3%
Black or African American	261,539	7.7%	39,478	15.1%	65,923	25.2%	105,401	40.3%	156,138	59.7%
Latino ²	1,222,941	35.8%	181,780	14.9%	499,119	40.8%	680,899	55.7%	542,042	44.3%
White	1,410,498	41.3%	76,831	5.4%	171,576	12.2%	248,407	17.6%	1,162,091	82.4%
Other	33,317	1.0%	2,966	8.9%	7,202	21.6%	10,168	30.5%	23,149	69.5%
NATIVITY										
Foreign-Born	1,472,981	43.1%	207,660	14.1%	527,845	35.8%	735,505	49.9%	737,476	50.1%
Native-Born	1,945,351	56.9%	138,125	7.1%	316,827	16.3%	454,952	23.4%	1,490,399	76.6%
GENDER OF HOUSEHOLDER										
Male	1,967,859	57.6%	145,830	7.4%	470,196	23.9%	616,026	31.3%	1,351,833	68.7%
Female	1,450,473	42.4%	199,955	13.8%	374,476	25.8%	574,431	39.6%	876,042	60.4%
HOUSEHOLD TYPE										
Households without children	1,808,720	52.9%	132,717	7.3%	281,902	15.6%	414,619	22.9%	1,394,101	77.1%
1 or More Children	1,609,612	47.1%	213,068	13.2%	562,770	35.0%	775,838	48.2%	833,774	51.8%
Single Mother	359,880	10.5%	96,039	26.7%	144,539	40.2%	240,578	66.8%	119,302	33.2%
Single Father	143,098	4.2%	16,643	11.6%	58,035	40.6%	74,678	52.2%	68,420	47.8%
Married couple	1,106,634	32.4%	100,386	9.1%	360,196	32.5%	460,582	41.6%	646,052	58.4%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	570,429	16.7%	132,556	23.2%	277,773	48.7%	410,329	71.9%	160,100	28.1%
High school diploma	642,260	18.8%	83,564	13.0%	229,254	35.7%	312,818	48.7%	329,442	51.3%
Some college	935,065	27.4%	76,574	8.2%	207,180	22.2%	283,754	30.3%	651,311	69.7%
Bachelor's degree or more	1,270,578	37.2%	53,091	4.2%	130,465	10.3%	183,556	14.4%	1,087,022	85.6%
NUMBER OF WORKERS IN HOUSEHOLD										
None	151,629	4.4%	93,541	61.7%	27,006	17.8%	120,547	79.5%	31,082	20.5%
One	1,428,606	41.8%	192,491	13.5%	384,414	26.9%	576,905	40.4%	851,701	59.6%
Two+	1,838,097	53.8%	59,753	3.3%	433,252	23.6%	493,005	26.8%	1,345,092	73.2%
WORK STATUS OF HOUSEHOLDER										
Not Working	363,924	10.6%	133,042	36.6%	102,656	28.2%	235,698	64.8%	128,226	35.2%
Full time/Year Round	2,104,644	61.6%	79,972	3.8%	472,594	22.5%	552,566	26.3%	1,552,078	73.7%
Part time/Year Round	199,367	5.8%	29,876	15.0%	64,914	32.6%	94,790	47.5%	104,577	52.5%
Full time/Part Year	556,230	16.3%	58,171	10.5%	146,168	26.3%	204,339	36.7%	351,891	63.3%
Part time/Part Year	194,167	5.7%	44,724	23.0%	58,340	30.0%	103,064	53.1%	91,103	46.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	3,331,328	97.5%	302,486	9.1%	815,876	24.5%	1,118,362	33.6%	2,212,966	66.4%
Yes	87,004	2.5%	43,299	49.8%	28,796	33.1%	72,095	82.9%	14,909	17.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	3,283,083	96.0%	273,482	8.3%	796,377	24.3%	1,069,859	32.6%	2,213,224	67.4%
Yes	135,249	4.0%	72,303	53.5%	48,295	35.7%	120,598	89.2%	14,651	10.8%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-35. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Greater Sacramento, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	612,886	100.0%	46,579	7.6%	111,690	18.2%	158,269	25.8%	454,617	74.2%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	68,809	11.2%	6,027	8.8%	13,873	20.2%	19,900	28.9%	48,909	71.1%
Black or African American	44,926	7.3%	6,292	14.0%	10,310	22.9%	16,602	37.0%	28,324	63.0%
Latino ²	100,357	16.4%	12,782	12.7%	32,581	32.5%	45,363	45.2%	54,994	54.8%
White	387,757	63.3%	20,563	5.3%	52,134	13.4%	72,697	18.7%	315,060	81.3%
Other	11,037	1.8%	915*	8.3%	2,792	25.3%	3,707	33.6%	7,330	66.4%
NATIVITY										
Foreign-Born	121,439	19.8%	14,810	12.2%	36,598	30.1%	51,408	42.3%	70,031	57.7%
Native-Born	491,447	80.2%	31,769	6.5%	75,092	15.3%	106,861	21.7%	384,586	78.3%
GENDER OF HOUSEHOLDER										
Male	327,515	53.4%	17,633	5.4%	55,850	17.1%	73,483	22.4%	254,032	77.6%
Female	285,371	46.6%	28,946	10.1%	55,840	19.6%	84,786	29.7%	200,585	70.3%
HOUSEHOLD TYPE										
Households without children	332,106	54.2%	18,745	5.6%	35,197	10.6%	53,942	16.2%	278,164	83.8%
1 or More Children	280,780	45.8%	27,834	9.9%	76,493	27.2%	104,327	37.2%	176,453	62.8%
Single Mother	66,846	10.9%	15,036	22.5%	23,009	34.4%	38,045	56.9%	28,801	43.1%
Single Father	26,447	4.3%	2,016	7.6%	8,184	30.9%	10,200	38.6%	16,247	61.4%
Married couple	187,487	30.6%	10,782	5.8%	45,300	24.2%	56,082	29.9%	131,405	70.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	54,868	9.0%	10,824	19.7%	23,259	42.4%	34,083	62.1%	20,785	37.9%
High school diploma	125,669	20.5%	15,690	12.5%	32,191	25.6%	47,881	38.1%	77,788	61.9%
Some college	226,467	37.0%	16,574	7.3%	42,372	18.7%	58,946	26.0%	167,521	74.0%
Bachelor's degree or more	205,882	33.6%	3,491	1.7%	13,868	6.7%	17,359	8.4%	188,523	91.6%
NUMBER OF WORKERS IN HOUSEHOLD										
None	24,796	4.0%	9,246	37.3%	5,475	22.1%	14,721	59.4%	10,075	40.6%
One	247,465	40.4%	28,448	11.5%	53,540	21.6%	81,988	33.1%	165,477	66.9%
Two+	340,625	55.6%	8,885	2.6%	52,675	15.5%	61,560	18.1%	279,065	81.9%
WORK STATUS OF HOUSEHOLDER										
Not Working	54,609	8.9%	13,154	24.1%	13,124	24.0%	26,278	48.1%	28,331	51.9%
Full time/Year Round	358,384	58.5%	5,123	1.4%	47,404	13.2%	52,527	14.7%	305,857	85.3%
Part time/Year Round	39,087	6.4%	5,535	14.2%	9,665	24.7%	15,200	38.9%	23,887	61.1%
Full time/Part Year	111,955	18.3%	9,626	8.6%	26,385	23.6%	36,011	32.2%	75,944	67.8%
Part time/Part Year	48,851	8.0%	13,141	26.9%	15,112	30.9%	28,253	57.8%	20,598	42.2%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	592,548	96.7%	37,851	6.4%	104,016	17.6%	141,867	23.9%	450,681	76.1%
Yes	20,338	3.3%	8,728	42.9%	7,674	37.7%	16,402	80.6%	3,936	19.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	579,721	94.6%	29,916	5.2%	99,944	17.2%	129,860	22.4%	449,861	77.6%
Yes	33,165	5.4%	16,663	50.2%	11,746	35.4%	28,409	85.7%	4,756	14.3%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-36. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Greater San Diego, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	836,311	100.0%	70,711	8.5%	179,115	21.4%	249,826	29.9%	586,485	70.1%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	85,988	10.3%	6,534	7.6%	15,079	17.5%	21,613	25.1%	64,375	74.9%
Black or African American	45,874	5.5%	5,150	11.2%	13,523	29.5%	18,673	40.7%	27,201	59.3%
Latino ²	228,675	27.3%	35,979	15.7%	87,180	38.1%	123,159	53.9%	105,516	46.1%
White	463,757	55.5%	21,646	4.7%	61,264	13.2%	82,910	17.9%	380,847	82.1%
Other	12,017	1.4%	1,402	11.7%	2,069	17.2%	3,471	28.9%	8,546	71.1%
NATIVITY										
Foreign-Born	223,237	26.7%	29,495	13.2%	75,454	33.8%	104,949	47.0%	118,288	53.0%
Native-Born	613,074	73.3%	41,216	6.7%	103,661	16.9%	144,877	23.6%	468,197	76.4%
GENDER OF HOUSEHOLDER										
Male	470,496	56.3%	26,449	5.6%	90,583	19.3%	117,032	24.9%	353,464	75.1%
Female	365,815	43.7%	44,262	12.1%	88,532	24.2%	132,794	36.3%	233,021	63.7%
HOUSEHOLD TYPE										
Households without children	468,056	56.0%	28,471	6.1%	65,164	13.9%	93,635	20.0%	374,421	80.0%
1 or More Children	368,255	44.0%	42,240	11.5%	113,951	30.9%	156,191	42.4%	212,064	57.6%
Single Mother	81,910	9.8%	22,516	27.5%	32,991	40.3%	55,507	67.8%	26,403	32.2%
Single Father	31,871	3.8%	4,541	14.2%	10,473	32.9%	15,014	47.1%	16,857	52.9%
Married couple	254,474	30.4%	15,183	6.0%	70,487	27.7%	85,670	33.7%	168,804	66.3%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	95,314	11.4%	23,277	24.4%	45,453	47.7%	68,730	72.1%	26,584	27.9%
High school diploma	141,843	17.0%	14,748	10.4%	45,663	32.2%	60,411	42.6%	81,432	57.4%
Some college	281,232	33.6%	21,656	7.7%	62,906	22.4%	84,562	30.1%	196,670	69.9%
Bachelor's degree or more	317,922	38.0%	11,030	3.5%	25,093	7.9%	36,123	11.4%	281,799	88.6%
NUMBER OF WORKERS IN HOUSEHOLD										
None	39,154	4.7%	20,939	53.5%	8,292	21.2%	29,231	74.7%	9,923	25.3%
One	348,303	41.6%	39,325	11.3%	90,076	25.9%	129,401	37.2%	218,902	62.8%
Two+	448,854	53.7%	10,447	2.3%	80,747	18.0%	91,194	20.3%	357,660	79.7%
WORK STATUS OF HOUSEHOLDER										
Not Working	88,345	10.6%	28,458	32.2%	24,369	27.6%	52,827	59.8%	35,518	40.2%
Full time/Year Round	508,732	60.8%	13,054	2.6%	92,441	18.2%	105,495	20.7%	403,237	79.3%
Part time/Year Round	45,867	5.5%	4,895	10.7%	14,005	30.5%	18,900	41.2%	26,967	58.8%
Full time/Part Year	137,454	16.4%	12,167	8.9%	32,504	23.6%	44,671	32.5%	92,783	67.5%
Part time/Part Year	55,913	6.7%	12,137	21.7%	15,796	28.3%	27,933	50.0%	27,980	50.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	817,871	97.8%	61,857	7.6%	173,405	21.2%	235,262	28.8%	582,609	71.2%
Yes	18,440	2.2%	8,854	48.0%	5,710	31.0%	14,564	79.0%	3,876	21.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	811,000	97.0%	57,010	7.0%	171,211	21.1%	228,221	28.1%	582,779	71.9%
Yes	25,311	3.0%	13,701	54.1%	7,904	31.2%	21,605	85.4%	3,706	14.6%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-37. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Inland Empire, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	939,078	100.0%	93,022	9.9%	232,664	24.8%	325,686	34.7%	613,392	65.3%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	60,246	6.4%	5,354	8.9%	9,196	15.3%	14,550	24.2%	45,696	75.8%
Black or African American	74,200	7.9%	12,750	17.2%	14,189	19.1%	26,939	36.3%	47,261	63.7%
Latino ²	370,134	39.4%	44,302	12.0%	140,216	37.9%	184,518	49.9%	185,616	50.1%
White	421,364	44.9%	28,503	6.8%	67,133	15.9%	95,636	22.7%	325,728	77.3%
Other	13,134	1.4%	2,113	16.1%	1,930	14.7%	4,043	30.8%	9,091	69.2%
NATIVITY										
Foreign-Born	289,268	30.8%	37,266	12.9%	108,764	37.6%	146,030	50.5%	143,238	49.5%
Native-Born	649,810	69.2%	55,756	8.6%	123,900	19.1%	179,656	27.6%	470,154	72.4%
GENDER OF HOUSEHOLDER										
Male	552,595	58.8%	38,087	6.9%	129,324	23.4%	167,411	30.3%	385,184	69.7%
Female	386,483	41.2%	54,935	14.2%	103,340	26.7%	158,275	41.0%	228,208	59.0%
HOUSEHOLD TYPE										
Households without children	412,633	43.9%	29,927	7.3%	60,484	14.7%	90,411	21.9%	322,222	78.1%
1 or More Children	526,445	56.1%	63,095	12.0%	172,180	32.7%	235,275	44.7%	291,170	55.3%
Single Mother	107,468	11.4%	31,433	29.2%	40,730	37.9%	72,163	67.1%	35,305	32.9%
Single Father	45,671	4.9%	4,743	10.4%	16,456	36.0%	21,199	46.4%	24,472	53.6%
Married couple	373,306	39.8%	26,919	7.2%	114,994	30.8%	141,913	38.0%	231,393	62.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	164,394	17.5%	32,850	20.0%	75,077	45.7%	107,927	65.7%	56,467	34.3%
High school diploma	238,248	25.4%	27,625	11.6%	66,463	27.9%	94,088	39.5%	144,160	60.5%
Some college	328,261	35.0%	23,391	7.1%	71,571	21.8%	94,962	28.9%	233,299	71.1%
Bachelor's degree or more	208,175	22.2%	9,156	4.4%	19,553	9.4%	28,709	13.8%	179,466	86.2%
NUMBER OF WORKERS IN HOUSEHOLD										
None	41,765	4.4%	24,317	58.2%	8,238	19.7%	32,555	77.9%	9,210	22.1%
One	354,853	37.8%	51,607	14.5%	106,743	30.1%	158,350	44.6%	196,503	55.4%
Two+	542,460	57.8%	17,098	3.2%	117,683	21.7%	134,781	24.8%	407,679	75.2%
WORK STATUS OF HOUSEHOLDER										
Not Working	104,376	11.1%	35,410	33.9%	31,344	30.0%	66,754	64.0%	37,622	36.0%
Full time/Year Round	573,134	61.0%	18,776	3.3%	128,446	22.4%	147,222	25.7%	425,912	74.3%
Part time/Year Round	48,634	5.2%	7,606	15.6%	15,931	32.8%	23,537	48.4%	25,097	51.6%
Full time/Part Year	157,325	16.8%	15,707	10.0%	40,055	25.5%	55,762	35.4%	101,563	64.6%
Part time/Part Year	55,609	5.9%	15,523	27.9%	16,888	30.4%	32,411	58.3%	23,198	41.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	915,686	97.5%	82,453	9.0%	225,710	24.6%	308,163	33.7%	607,523	66.3%
Yes	23,392	2.5%	10,569	45.2%	6,954	29.7%	17,523	74.9%	5,869	25.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	900,259	95.9%	72,749	8.1%	219,847	24.4%	292,596	32.5%	607,663	67.5%
Yes	38,819	4.1%	20,273	52.2%	12,817	33.0%	33,090	85.2%	5,729	14.8%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-38. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Northern California, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	138,852	100.0%	18,959	13.7%	29,882	21.5%	48,841	35.2%	90,011	64.8%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	2,969	2.1%	217*	7.3%	297*	10.0%	513*	17.3%	2,455	82.7%
Black or African American	662	0.5%	54*	8.2%	352*	53.1%	406*	61.3%	256*	38.7%
Latino ²	13,214	9.5%	2,319	17.6%	4,415	33.4%	6,735	51.0%	6,480	49.0%
White	114,212	82.3%	14,598	12.8%	21,841	19.1%	36,439	31.9%	77,773	68.1%
Other	7,795	5.6%	1,771	22.7%	2,977	38.2%	4,748	60.9%	3,047	39.1%
NATIVITY										
Foreign-Born	9,754	7.0%	1,299	13.3%	3,910	40.1%	5,209	53.4%	4,545	46.6%
Native-Born	129,098	93.0%	17,660	13.7%	25,972	20.1%	43,631	33.8%	85,467	66.2%
GENDER OF HOUSEHOLDER										
Male	68,569	49.4%	6,326	9.2%	15,450	22.5%	21,776	31.8%	46,793	68.2%
Female	70,283	50.6%	12,633	18.0%	14,431	20.5%	27,065	38.5%	43,218	61.5%
HOUSEHOLD TYPE										
Households without children	84,395	60.8%	10,358	12.3%	13,277	15.7%	23,636	28.0%	60,759	72.0%
1 or More Children	54,457	39.2%	8,601	15.8%	16,604	30.5%	25,205	46.3%	29,252	53.7%
Single Mother	14,714	10.6%	4,749	32.3%	4,931	33.5%	9,680	65.8%	5,034	34.2%
Single Father	6,246	4.5%	1,580	25.3%	1,922	30.8%	3,502	56.1%	2,744	43.9%
Married couple	33,497	24.1%	2,271	6.8%	9,752	29.1%	12,023	35.9%	21,475	64.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	12,463	9.0%	3,030	24.3%	5,059	40.6%	8,089	64.9%	4,373	35.1%
High school diploma	31,579	22.7%	5,383	17.0%	7,512	23.8%	12,895	40.8%	18,684	59.2%
Some college	58,535	42.2%	8,021	13.7%	12,457	21.3%	20,478	35.0%	38,057	65.0%
Bachelor's degree or more	36,276	26.1%	2,525	7.0%	4,854	13.4%	7,379	20.3%	28,898	79.7%
NUMBER OF WORKERS IN HOUSEHOLD										
None	10,874	7.8%	5,647	51.9%	1,588	14.6%	7,234	66.5%	3,640	33.5%
One	57,231	41.2%	11,049	19.3%	13,956	24.4%	25,005	43.7%	32,226	56.3%
Two+	70,747	51.0%	2,264	3.2%	14,338	20.3%	16,602	23.5%	54,145	76.5%
WORK STATUS OF HOUSEHOLDER										
Not Working	18,773	13.5%	7,091	37.8%	3,478	18.5%	10,569	56.3%	8,204	43.7%
Full time/Year Round	57,784	41.6%	613*	1.1%	9,129	15.8%	9,742	16.9%	48,042	83.1%
Part time/Year Round	15,117	10.9%	1,947	12.9%	5,273	34.9%	7,220	47.8%	7,897	52.2%
Full time/Part Year	30,511	22.0%	3,548	11.6%	8,131	26.7%	11,680	38.3%	18,832	61.7%
Part time/Part Year	16,666	12.0%	5,760	34.6%	3,870	23.2%	9,630	57.8%	7,036	42.2%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	134,075	96.6%	17,292	12.9%	27,945	20.8%	45,236	33.7%	88,839	66.3%
Yes	4,777	3.4%	1,667	34.9%	1,937	40.6%	3,605	75.5%	1,172	24.5%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	126,560	91.1%	12,295	9.7%	25,821	20.4%	38,116	30.1%	88,444	69.9%
Yes	12,292	8.9%	6,664	54.2%	4,061	33.0%	10,725	87.3%	1,567	12.7%

See footnotes after Table B-39

Source: U.S. Census Bureau, 2007 American Community Survey.

Table B-39. The Self-Sufficiency Standard and Federal Poverty Level by Select Characteristics: Northern Sacramento Valley, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS IN REGION	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS IN REGION	126,772	100.0%	16,849	13.3%	26,934	21.2%	43,783	34.5%	82,989	65.5%
RACE/ETHNICITY OF HOUSEHOLDER¹										
Asian and Pacific Islander	3,864	3.0%	2,156	55.8%	191*	4.9%	2,348	60.8%	1,517	39.2%
Black or African American	1,761	1.4%	492*	27.9%	471*	26.8%	963*	54.7%	798*	45.3%
Latino ²	16,055	12.7%	2,868	17.9%	5,698	35.5%	8,565	53.4%	7,489	46.6%
White	99,879	78.8%	10,570	10.6%	18,722	18.7%	29,292	29.3%	70,587	70.7%
Other	5,213	4.1%	763	14.6%	1,852	35.5%	2,615	50.2%	2,598	49.8%
NATIVITY										
Foreign-Born	13,230	10.4%	3,953	29.9%	5,047	38.1%	9,000	68.0%	4,230	32.0%
Native-Born	113,542	89.6%	12,896	11.4%	21,887	19.3%	34,784	30.6%	78,758	69.4%
GENDER OF HOUSEHOLDER										
Male	65,051	51.3%	6,607	10.2%	11,006	16.9%	17,613	27.1%	47,438	72.9%
Female	61,721	48.7%	10,242	16.6%	15,929	25.8%	26,170	42.4%	35,551	57.6%
HOUSEHOLD TYPE										
Households without children	68,123	53.7%	8,178	12.0%	8,416	12.4%	16,593	24.4%	51,530	75.6%
1 or More Children	58,649	46.3%	8,671	14.8%	18,519	31.6%	27,190	46.4%	31,459	53.6%
Single Mother	14,070	11.1%	4,951	35.2%	5,020	35.7%	9,971	70.9%	4,099	29.1%
Single Father	4,733	3.7%	408*	8.6%	1,696	35.8%	2,104	44.5%	2,629	55.5%
Married couple	39,846	31.4%	3,313	8.3%	11,802	29.6%	15,115	37.9%	24,730	62.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER										
Less than high school	13,341	10.5%	4,634	34.7%	4,226	31.7%	8,860	66.4%	4,482	33.6%
High school diploma	27,025	21.3%	3,980	14.7%	6,832	25.3%	10,812	40.0%	16,213	60.0%
Some college	57,034	45.0%	6,914	12.1%	13,157	23.1%	20,071	35.2%	36,963	64.8%
Bachelor's degree or more	29,371	23.2%	1,321	4.5%	2,719	9.3%	4,040	13.8%	25,330	86.2%
NUMBER OF WORKERS IN HOUSEHOLD										
None	8,667	6.8%	5,487	63.3%	1,574	18.2%	7,062	81.5%	1,605	18.5%
One	50,911	40.2%	8,863	17.4%	10,704	21.0%	19,567	38.4%	31,344	61.6%
Two+	67,194	53.0%	2,498	3.7%	14,656	21.8%	17,154	25.5%	50,040	74.5%
WORK STATUS OF HOUSEHOLDER										
Not Working	15,597	12.3%	6,619	42.4%	3,492	22.4%	10,111	64.8%	5,486	35.2%
Full time/Year Round	61,499	48.5%	2,091	3.4%	12,260	19.9%	14,351	23.3%	47,148	76.7%
Part time/Year Round	9,851	7.8%	1,625	16.5%	2,242	22.8%	3,867	39.3%	5,984	60.7%
Full time/Part Year	26,560	21.0%	3,726	14.0%	4,610	17.4%	8,335	31.4%	18,224	68.6%
Part time/Part Year	13,266	10.5%	2,788	21.0%	4,331	32.6%	7,119	53.7%	6,147	46.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	120,928	95.4%	14,338	11.9%	24,157	20.0%	38,496	31.8%	82,432	68.2%
Yes	5,844	4.6%	2,511	43.0%	2,777	47.5%	5,287	90.5%	557	9.5%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS										
No	114,617	90.4%	10,568	9.2%	23,081	20.1%	33,649	29.4%	80,968	70.6%
Yes	12,155	9.6%	6,281	51.7%	3,853	31.7%	10,134	83.4%	2,021	16.6%

Source: U.S. Census Bureau, 2007 American Community Survey.

FOOTNOTES FOR TABLES B-30 TO B-39

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

*The data in this report is based on a 1% sample of California households. Thus a value of a 1,000 households indicates that the actual underlying observations would be around 10 households. Therefore, values less than 1,000 are notated with an asterisk to indicate caution as values may be statistically unstable.

Appendix C: County Data Tables

Table C-1. The Self-Sufficiency Standard by
Select Household Characteristics: Alameda County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	406,667	100.0%	22.3%	77.7%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	99,326	24.4%	18.9%	81.1%
Black or African American	57,091	14.0%	39.6%	60.4%
Latino ³	71,547	17.6%	39.1%	60.9%
White	174,343	42.9%	12.0%	88.0%
NATIVITY OF HOUSEHOLDER				
Foreign-born	147,255	36.2%	29.2%	70.8%
Native-born	259,412	63.8%	18.4%	81.6%
GENDER OF HOUSEHOLDER				
Male	231,798	57.0%	20.4%	79.6%
Female	174,869	43.0%	24.9%	75.1%
HOUSEHOLD TYPE				
Households without children	237,789	58.5%	17.8%	82.2%
1 or More Children	168,878	41.5%	28.7%	71.3%
Single mother	34,813	8.6%	55.0%	45.0%
Single father	12,740	3.1%	33.2%	66.8%
Married couple with children	121,325	29.8%	20.7%	79.3%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	34,280	8.4%	59.0%	41.0%
High school diploma	65,301	16.1%	39.5%	60.5%
Some college	111,514	27.4%	22.5%	77.5%
Bachelor's degree or higher	195,572	48.1%	10.1%	89.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	24,477	6.0%	72.0%	28.0%
One	170,832	42.0%	27.1%	72.9%
Two+	211,358	52.0%	12.7%	87.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	43,841	10.8%	54.7%	45.3%
Full time (year round and part year)	314,531	77.3%	15.5%	84.5%
Part time (year round and part year)	48,295	11.9%	37.6%	62.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	398,354	98.0%	21.4%	78.6%
Yes	8,313	2.0%	68.6%	31.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	393,917	96.9%	20.3%	79.7%
Yes	12,750	3.1%	84.1%	15.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative	11.4%	Management	15.9%
2	Sales	10.1%	Office and Administrative	11.5%
3	Construction and Extraction	7.4%	Sales	8.5%
4	Transportation and Material Moving	7.3%	Computer and Mathematical	8.0%
5	Building and Ground Cleaning and Maintenance	7.0%	Business and Financial Operations	7.6%

See footnotes and source information at end of Appendix C

Table C-2. The Self-Sufficiency Standard by
Select Household Characteristics: Alpine County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD		
TOTAL HOUSEHOLDS IN COUNTY	316*	100.0%	24.9%	75.1%		
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}						
Asian and Pacific Islander	5*	1.5%	0.0%	100.0%		
Black or African American	2*	0.8%	0.0%	100.0%		
Latino ³	24*	7.7%	32.6%	67.4%		
White	272*	86.0%	25.1%	74.9%		
NATIVITY OF HOUSEHOLDER						
Foreign-born	19*	6.1%	33.5%	66.5%		
Native-born	296*	93.9%	24.4%	75.6%		
GENDER OF HOUSEHOLDER						
Male	188*	59.4%	21.3%	78.7%		
Female	128*	40.6%	30.3%	69.7%		
HOUSEHOLD TYPE						
Households without children	188*	59.4%	21.3%	78.7%		
1 or More Children	128*	40.6%	30.3%	69.7%		
Single mother	26*	8.3%	56.1%	43.9%		
Single father	14*	4.5%	53.8%	46.2%		
Married couple with children	78*	24.6%	24.5%	75.5%		
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER						
Less than high school	16*	5.1%	37.5%	62.5%		
High school diploma	83*	26.2%	30.5%	69.5%		
Some college	133*	42.0%	28.4%	71.6%		
Bachelor's degree or higher	84*	26.6%	11.5%	88.5%		
NUMBER OF WORKERS IN HOUSEHOLD						
None	24*	7.7%	60.0%	40.0%		
One	125*	39.5%	33.8%	66.2%		
Two+	167*	52.9%	13.2%	86.8%		
WORK STATUS OF HOUSEHOLDER						
Not Working	37*	11.8%	50.2%	49.8%		
Full time (year round and part year)	226*	71.5%	17.9%	82.1%		
Part time (year round and part year)	53*	16.7%	37.4%	62.6%		
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS						
No	310*	98.3%	23.9%	76.1%		
Yes	5*	1.7%	87.6%	12.4%		
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS						
No	304*	96.2%	22.6%	77.4%		
Yes	12*	3.8%	83.8%	16.2%		
RANK	TOP OCCUPATIONS⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD		PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD		PERCENT
1	Sales		14.1%	Management		14.6%
2	Office and Administrative Support		13.2%	Construction and Extraction		11.5%
3	Construction and Extraction		10.9%	Healthcare Practitioners and Technical		7.8%
4	Food Preparation and Serving		10.8%	Sales		6.6%
5	Management		8.6%	Office and Administrative Support		6.5%

See footnotes and source information at end of Appendix C

Table C-3. The Self-Sufficiency Standard by
Select Household Characteristics: Amador County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	9,177	100.0%	24.9%	75.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	134*	1.5%	0.0%	100.0%
Black or African American	70*	0.8%	0.0%	100.0%
Latino ³	705*	7.7%	32.6%	67.4%
White	7,894	86.0%	25.1%	74.9%
NATIVITY OF HOUSEHOLDER				
Foreign-born	563*	6.1%	33.5%	66.5%
Native-born	8,614	93.9%	24.4%	75.6%
GENDER OF HOUSEHOLDER				
Male	5,453	59.4%	21.3%	78.7%
Female	3,724	40.6%	30.3%	69.7%
HOUSEHOLD TYPE				
Households without children	5,742	62.6%	18.9%	81.1%
1 or More Children	3,435	37.4%	35.1%	64.9%
Single mother	763*	8.3%	56.1%	43.9%
Single father	411*	4.5%	53.8%	46.2%
Married couple with children	2,261	24.6%	24.5%	75.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	467*	5.1%	37.5%	62.5%
High school diploma	2,409	26.2%	30.5%	69.5%
Some college	3,856	42.0%	28.4%	71.6%
Bachelor's degree or higher	2,445	26.6%	11.5%	88.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	704*	7.7%	60.0%	40.0%
One	3,622	39.5%	33.8%	66.2%
Two+	4,851	52.9%	13.2%	86.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,082	11.8%	50.2%	49.8%
Full time (year round and part year)	5,686	62.0%	16.8%	83.2%
Part time (year round and part year)	2,409	26.2%	32.9%	67.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	9,021	98.3%	23.9%	76.1%
Yes	157*	1.7%	87.6%	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	8,829	96.2%	22.6%	77.4%
Yes	348*	3.8%	83.8%	16.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	14.1%	Management	14.6%
2	Office and Administrative Support	13.2%	Construction and Extraction	11.5%
3	Construction and Extraction	10.9%	Healthcare Practitioners and Technical	7.8%
4	Food Preparation and Serving	10.8%	Sales	6.6%
5	Management	8.6%	Office and Administrative Support	6.5%

See footnotes and source information at end of Appendix C

Table C-4. The Self-Sufficiency Standard by Select Household Characteristics: Butte County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	58,066	100.0%	36.1%	63.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	2,892	5.0%	65.5%	34.5%
Black or African American	1,036	1.8%	63.7%	36.3%
Latino ³	6,806	11.7%	57.7%	42.3%
White	45,185	77.8%	29.9%	70.1%
NATIVITY OF HOUSEHOLDER				
Foreign-born	6,020	10.4%	71.0%	29.0%
Native-born	52,046	89.6%	32.1%	67.9%
GENDER OF HOUSEHOLDER				
Male	29,098	50.1%	29.5%	70.5%
Female	28,968	49.9%	42.8%	57.2%
HOUSEHOLD TYPE				
Households without children	33,248	57.3%	28.7%	71.3%
1 or More Children	24,818	42.7%	46.1%	53.9%
Single mother	5,252	9.0%	81.6%	18.4%
Single father	2,344	4.0%	47.4%	52.6%
Married couple with children	17,222	29.7%	35.1%	64.9%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	5,929	10.2%	64.9%	35.1%
High school diploma	9,611	16.6%	35.4%	64.6%
Some college	26,059	44.9%	41.8%	58.2%
Bachelor's degree or higher	16,467	28.4%	17.2%	82.8%
NUMBER OF WORKERS IN HOUSEHOLD				
None	3,952	6.8%	78.8%	21.2%
One	23,152	39.9%	41.4%	58.6%
Two+	30,962	53.3%	26.7%	73.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	7,357	12.7%	59.6%	40.4%
Full time (year round and part year)	31,494	54.2%	25.2%	74.8%
Part time (year round and part year)	19,215	33.1%	45.1%	54.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	54,240	93.4%	32.2%	67.8%
Yes	3,826	6.6%	92.3%	7.7%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	51,744	89.1%	29.7%	70.3%
Yes	6,322	10.9%	88.9%	11.1%
RANK	TOP OCCUPATIONS⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	16.9%	Office and Administrative Support	5.5%
2	Food Preparation and Serving	9.8%	Management	1.6%
3	Sales	9.4%	Healthcare Practitioners and Technical	1.8%
4	Education, Training and Library	7.7%	Education, Training and Library	1.2%
5	Construction and Extraction	7.4%	Sales	3.0%

See footnotes and source information at end of Appendix C

Table C-5. The Self-Sufficiency Standard by
Select Household Characteristics: Calaveras County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	10,603	100.0%	24.9%	75.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	154*	1.5%	0.0%	100.0%
Black or African American	81*	0.8%	0.0%	100.0%
Latino ³	815*	7.7%	32.6%	67.4%
White	9,120	86.0%	25.1%	74.9%
NATIVITY OF HOUSEHOLDER				
Foreign-born	651*	6.1%	33.5%	66.5%
Native-born	9,952	93.9%	24.4%	75.6%
GENDER OF HOUSEHOLDER				
Male	6,301	59.4%	21.3%	78.7%
Female	4,303	40.6%	30.3%	69.7%
HOUSEHOLD TYPE				
Households without children	6,635	62.6%	18.9%	81.1%
1 or More Children	3,969	37.4%	35.1%	64.9%
Single mother	882*	8.3%	56.1%	43.9%
Single father	475*	4.5%	53.8%	46.2%
Married couple with children	2,612	24.6%	24.5%	75.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	540*	5.1%	37.5%	62.5%
High school diploma	2,783	26.2%	30.5%	69.5%
Some college	4,455	42.0%	28.4%	71.6%
Bachelor's degree or higher	2,825	26.6%	11.5%	88.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	813*	7.7%	60.0%	40.0%
One	4,185	39.5%	33.8%	66.2%
Two+	5,605	52.9%	13.2%	86.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,251	11.8%	50.2%	49.8%
Full time (year round and part year)	6,570	62.0%	16.8%	83.2%
Part time (year round and part year)	2,783	26.2%	32.9%	67.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	10,422	98.3%	23.9%	76.1%
Yes	181*	1.7%	87.6%	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	10,201	96.2%	22.6%	77.4%
Yes	402*	3.8%	83.8%	16.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	14.1%	Management	14.6%
2	Office and Administrative Support	13.2%	Construction and Extraction	11.5%
3	Construction and Extraction	10.9%	Healthcare Practitioners and Technical	7.8%
4	Food Preparation and Serving	10.8%	Sales	6.6%
5	Management	8.6%	Office and Administrative Support	6.5%

See footnotes and source information at end of Appendix C

Table C-6. The Self-Sufficiency Standard by Select Household Characteristics: Colussa County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	4,738	100.0%	43.0%	57.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	42*	0.9%	63.8%	36.2%
Black or African American	45*	1.0%	0.0%	100.0%
Latino ³	1,076	22.7%	66.6%	33.4%
White	3,418	72.1%	35.8%	64.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	969*	20.5%	69.3%	30.7%
Native-born	3,769	79.5%	36.2%	63.8%
GENDER OF HOUSEHOLDER				
Male	2,632	55.6%	33.8%	66.2%
Female	2,106	44.4%	54.4%	45.6%
HOUSEHOLD TYPE				
Households without children	2,144	45.3%	26.5%	73.5%
1 or More Children	2,594	54.7%	56.6%	43.4%
Single mother	662*	14.0%	72.9%	27.1%
Single father	146*	3.1%	71.4%	28.6%
Married couple with children	1,787	37.7%	49.4%	50.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	805*	17.0%	79.5%	20.5%
High school diploma	1,439	30.4%	44.9%	55.1%
Some college	1,843	38.9%	36.0%	64.0%
Bachelor's degree or higher	650*	13.7%	13.0%	87.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	368*	7.8%	84.4%	15.6%
One	1,849	39.0%	48.6%	51.4%
Two+	2,521	53.2%	32.7%	67.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	640*	13.5%	73.4%	26.6%
Full time (year round and part year)	2,610	55.1%	34.9%	65.1%
Part time (year round and part year)	1,488	31.4%	44.0%	56.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	4,504	95.1%	40.4%	59.6%
Yes	234*	4.9%	93.0%	7.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	4,053	85.5%	38.6%	61.4%
Yes	685*	14.5%	68.8%	31.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, Forestry	12.6%	Management	14.9%
2	Office and Administrative Support	9.8%	Office and Administrative Support	13.2%
3	Sales	9.4%	Construction and Extraction	9.5%
4	Transportation and Material Moving	9.4%	Sales	7.5%
5	Building and Grounds Cleaning and Maintenance	7.8%	Installation, Maintenance, and Repair	7.1%

See footnotes and source information at end of Appendix C

Table C-7. The Self-Sufficiency Standard by
Select Household Characteristics: Contra Costa County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	277,072	100.0%	21.2%	78.8%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	41,060	14.8%	16.5%	83.5%
Black or African American	27,618	10.0%	37.0%	63.0%
Latino ³	53,001	19.1%	42.0%	58.0%
White	152,367	55.0%	12.4%	87.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	79,173	28.6%	31.5%	68.5%
Native-born	197,899	71.4%	17.1%	82.9%
GENDER OF HOUSEHOLDER				
Male	150,471	54.3%	17.7%	82.3%
Female	126,601	45.7%	25.3%	74.7%
HOUSEHOLD TYPE				
Households without children	149,597	54.0%	13.8%	86.2%
1 or More Children	127,475	46.0%	29.8%	70.2%
Single mother	23,648	8.5%	47.5%	52.5%
Single father	8,972	3.2%	45.5%	54.5%
Married couple with children	94,855	34.2%	23.9%	76.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	23,541	8.5%	61.8%	38.2%
High school diploma	48,437	17.5%	35.5%	64.5%
Some college	85,716	30.9%	20.0%	80.0%
Bachelor's degree or higher	119,378	43.1%	8.2%	91.8%
NUMBER OF WORKERS IN HOUSEHOLD				
None	10,454	3.8%	64.5%	35.5%
One	110,635	39.9%	27.4%	72.6%
Two+	155,983	56.3%	13.9%	86.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	29,471	10.6%	44.9%	55.1%
Full time (year round and part year)	178,418	64.4%	13.6%	86.4%
Part time (year round and part year)	69,183	25.0%	30.6%	69.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	272,836	98.5%	20.5%	79.5%
Yes	4,236	1.5%	66.9%	33.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	270,442	97.6%	19.6%	80.4%
Yes	6,630	2.4%	87.1%	12.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.6%	Management	15.6%
2	Sales	12.0%	Office and Administrative Support	11.5%
3	Construction and Extraction	9.0%	Sales	10.6%
4	Food Preparation and Serving	6.6%	Business and Financial Operations	6.8%
5	Transportation and Material Moving	6.6%	Computer and Mathematical	5.5%

See footnotes and source information at end of Appendix C

Table C-8. The Self-Sufficiency Standard by Select Household Characteristics: Del Norte County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	6,482	100.0%	31.0%	69.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	158*	2.4%	43.3%	56.7%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	535*	8.3%	52.7%	47.3%
White	5,493	84.7%	27.3%	72.7%
NATIVITY OF HOUSEHOLDER				
Foreign-born	511*	7.9%	56.9%	43.1%
Native-born	5,972	92.1%	28.8%	71.2%
GENDER OF HOUSEHOLDER				
Male	3,181	49.1%	23.7%	76.3%
Female	3,301	50.9%	38.0%	62.0%
HOUSEHOLD TYPE				
Households without children	3,539	54.6%	21.1%	78.9%
1 or More Children	2,943	45.4%	43.0%	57.0%
Single mother	669*	10.3%	61.6%	38.4%
Single father	384*	5.9%	54.9%	45.1%
Married couple with children	1,891	29.2%	33.9%	66.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	582*	9.0%	53.3%	46.7%
High school diploma	1,537	23.7%	43.8%	56.2%
Some college	3,176	49.0%	25.9%	74.1%
Bachelor's degree or higher	1,187	18.3%	17.1%	82.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	460*	7.1%	66.9%	33.1%
One	2,570	39.7%	36.0%	64.0%
Two+	3,451	53.2%	22.5%	77.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	737*	11.4%	46.9%	53.1%
Full time (year round and part year)	3,677	56.7%	22.3%	77.7%
Part time (year round and part year)	2,068	31.9%	40.9%	59.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	6,126	94.5%	28.3%	71.7%
Yes	356*	5.5%	76.8%	23.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	6,126	94.5%	28.3%	71.7%
Yes	356*	5.5%	76.8%	23.2%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Food Preparation and Serving	21.7%	Management	11.2%
2	Sales	10.7%	Office and Administrative Support	11.1%
3	Personal Care and Service	6.8%	Protective Service	9.9%
4	Building and Grounds Cleaning and Maintenance	6.5%	Construction and Extraction	8.0%
5	Farming, Fishing, Forestry	6.5%	Healthcare Practitioners and Technical	7.3%

See footnotes and source information at end of Appendix C

Table C-9. The Self-Sufficiency Standard by
Select Household Characteristics: El Dorado County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	50,785	100.0%	20.1%	79.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	2,263	4.5%	3.8%	96.2%
Black or African American	262*	0.5%	66.8%	33.2%
Latino ³	5,077	10.0%	47.6%	52.4%
White	42,689	84.1%	17.4%	82.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	5,156	10.2%	25.6%	74.4%
Native-born	45,629	89.8%	19.4%	80.6%
GENDER OF HOUSEHOLDER				
Male	29,285	57.7%	15.8%	84.2%
Female	21,500	42.3%	25.9%	74.1%
HOUSEHOLD TYPE				
Households without children	29,801	58.7%	16.0%	84.0%
1 or More Children	20,984	41.3%	25.9%	74.1%
Single mother	2,690	5.3%	59.5%	40.5%
Single father	2,181	4.3%	21.9%	78.1%
Married couple with children	16,113	31.7%	20.8%	79.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	3,118	6.1%	64.4%	35.6%
High school diploma	10,069	19.8%	28.0%	72.0%
Some college	19,521	38.4%	21.2%	78.8%
Bachelor's degree or higher	18,077	35.6%	6.7%	93.3%
NUMBER OF WORKERS IN HOUSEHOLD				
None	3,102	6.1%	39.2%	60.8%
One	16,959	33.4%	24.2%	75.8%
Two+	30,724	60.5%	15.9%	84.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	5,324	10.5%	36.7%	63.3%
Full time (year round and part year)	32,886	64.8%	12.9%	87.1%
Part time (year round and part year)	12,575	24.8%	31.6%	68.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	49,551	97.6%	18.5%	81.5%
Yes	1,234	2.4%	83.1%	16.9%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	49,221	96.9%	17.9%	82.1%
Yes	1,564	3.1%	87.1%	12.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	13.2%	Management	17.6%
2	Personal Care and Service	13.0%	Sales	10.4%
3	Construction and Extraction	11.0%	Office and Administrative Support	9.7%
4	Food Preparation and Serving	9.6%	Computer and Mathematical	5.6%
5	Management	7.1%	Business and Financial Operations	5.4%

See footnotes and source information at end of Appendix C

Table C-10. The Self-Sufficiency Standard by Select Household Characteristics: Fresno County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	208,426	100.0%	34.9%	65.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	17,721	8.5%	40.2%	59.8%
Black or African American	9,544	4.6%	49.5%	50.5%
Latino ³	91,265	43.8%	49.2%	50.8%
White	87,345	41.9%	17.5%	82.5%
NATIVITY OF HOUSEHOLDER				
Foreign-born	58,656	28.1%	55.3%	44.7%
Native-born	149,770	71.9%	26.9%	73.1%
GENDER OF HOUSEHOLDER				
Male	113,035	54.2%	29.0%	71.0%
Female	95,391	45.8%	41.9%	58.1%
HOUSEHOLD TYPE				
Households without children	94,208	45.2%	20.9%	79.1%
1 or More Children	114,218	54.8%	46.5%	53.5%
Single mother	30,814	14.8%	64.1%	35.9%
Single father	11,836	5.7%	51.6%	48.4%
Married couple with children	71,568	34.3%	38.0%	62.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	42,509	20.4%	68.0%	32.0%
High school diploma	49,036	23.5%	38.7%	61.3%
Some college	70,581	33.9%	29.7%	70.3%
Bachelor's degree or higher	46,300	22.2%	8.4%	91.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	11,734	5.6%	80.5%	19.5%
One	78,602	37.7%	42.6%	57.4%
Two+	118,090	56.7%	25.3%	74.7%
WORK STATUS OF HOUSEHOLDER				
Not Working	24,371	11.7%	70.7%	29.3%
Full time (year round and part year)	128,240	61.5%	21.9%	78.1%
Part time (year round and part year)	55,815	26.8%	49.2%	50.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	194,107	93.1%	31.8%	68.2%
Yes	14,319	6.9%	76.7%	23.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	181,187	86.9%	27.6%	72.4%
Yes	27,239	13.1%	83.6%	16.4%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming Fishing and Forestry	14.4%	Office and Administrative Support	14.6%
2	Office and Administrative Support	10.8%	Sales	11.2%
3	Sales	8.4%	Management	10.0%
4	Transportation and Material Moving	8.2%	Education, Training and Library	6.5%
5	Personal Care and Service	7.1%	Construction and Extraction	6.4%

See footnotes and source information at end of Appendix C

Table C-11. The Self-Sufficiency Standard by
Select Household Characteristics: Glenn County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	6,665	100.0%	43.0%	57.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	59*	0.9%	63.8%	36.2%
Black or African American	64*	1.0%	0.0%	100.0%
Latino ³	1,514	22.7%	66.6%	33.4%
White	4,808	72.1%	35.8%	64.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	1,363	20.5%	69.3%	30.7%
Native-born	5,302	79.5%	36.2%	63.8%
GENDER OF HOUSEHOLDER				
Male	3,703	55.6%	33.8%	66.2%
Female	2,962	44.4%	54.4%	45.6%
HOUSEHOLD TYPE				
Households without children	3,016	45.3%	26.5%	73.5%
1 or More Children	3,649	54.7%	56.6%	43.4%
Single mother	931*	14.0%	72.9%	27.1%
Single father	205*	3.1%	71.4%	28.6%
Married couple with children	2,514	37.7%	49.4%	50.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	1,133	17.0%	79.5%	20.5%
High school diploma	2,025	30.4%	44.9%	55.1%
Some college	2,593	38.9%	36.0%	64.0%
Bachelor's degree or higher	914*	13.7%	13.0%	87.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	518*	7.8%	84.4%	15.6%
One	2,601	39.0%	48.6%	51.4%
Two+	3,546	53.2%	32.7%	67.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	901*	13.5%	73.4%	26.6%
Full time (year round and part year)	3,671	55.1%	34.9%	65.1%
Part time (year round and part year)	2,093	31.4%	44.0%	56.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	6,336	95.1%	40.4%	59.6%
Yes	329*	4.9%	93.0%	7.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	5,702	85.5%	38.6%	61.4%
Yes	964*	14.5%	68.8%	31.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, Forestry	12.6%	Management	14.9%
2	Office and Administrative Support	9.8%	Office and Administrative Support	13.2%
3	Sales	9.4%	Construction and Extraction	9.5%
4	Transportation and Material Moving	9.4%	Sales	7.5%
5	Building and Grounds Cleaning and Maintenance	7.8%	Installation, Maintenance, and Repair	7.1%

See footnotes and source information at end of Appendix C

Table C-12. The Self-Sufficiency Standard by Select Household Characteristics: Humboldt County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	36,502	100.0%	36.6%	63.4%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	802*	2.2%	26.1%	73.9%
Black or African American	631*	1.7%	64.3%	35.7%
Latino ³	3,118	8.5%	30.1%	69.9%
White	29,529	80.9%	34.9%	65.1%
NATIVITY OF HOUSEHOLDER				
Foreign-born	1,850	5.1%	37.9%	62.1%
Native-born	34,652	94.9%	36.5%	63.5%
GENDER OF HOUSEHOLDER				
Male	18,321	50.2%	33.0%	67.0%
Female	18,181	49.8%	40.2%	59.8%
HOUSEHOLD TYPE				
Households without children	23,027	63.1%	33.3%	66.7%
1 or More Children	13,475	36.9%	42.1%	57.9%
Single mother	3,964	10.9%	65.5%	34.5%
Single father	1,748	4.8%	49.9%	50.1%
Married couple with children	7,763	21.3%	28.3%	71.7%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	1,937	5.3%	67.7%	32.3%
High school diploma	8,536	23.4%	41.1%	58.9%
Some college	13,810	37.8%	41.0%	59.0%
Bachelor's degree or higher	12,219	33.5%	23.4%	76.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	2,648	7.3%	78.6%	21.4%
One	15,433	42.3%	46.3%	53.7%
Two+	18,421	50.5%	22.4%	77.6%
WORK STATUS OF HOUSEHOLDER				
Not Working	4,973	13.6%	73.3%	26.7%
Full time (year round and part year)	17,707	48.5%	18.4%	81.6%
Part time (year round and part year)	13,822	37.9%	46.7%	53.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	35,306	96.7%	35.3%	64.7%
Yes	1,196	3.3%	75.0%	25.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	33,515	91.8%	32.1%	67.9%
Yes	2,987	8.2%	86.4%	13.6%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Food Preparation and Serving	14.5%	Office and Administrative Support	14.5%
2	Construction and Extraction	14.3%	Sales	11.4%
3	Sales	9.0%	Management	8.9%
4	Building and Grounds Cleaning and Maintenance	8.9%	Construction and Extraction	7.2%
5	Office and Administrative Support	8.3%	Healthcare Practitioners and Technical	6.7%

See footnotes and source information at end of Appendix C

Table C-13. The Self-Sufficiency Standard by
Select Household Characteristics: Imperial County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	81,019	6,702	17.2%	25.5%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	4,794	457	6.2%	15.7%
Black or African American	5,802	680	15.1%	26.8%
Latino ³	16,633	2,294	36.4%	50.2%
White	52,455	3,041	12.6%	18.4%
NATIVITY OF HOUSEHOLDER				
Foreign-born	15,136	1,954	34.2%	47.1%
Native-born	65,883	4,748	13.3%	20.5%
GENDER OF HOUSEHOLDER				
Male	42,317	2,846	16.7%	23.4%
Female	38,702	3,856	17.8%	27.7%
HOUSEHOLD TYPE				
Households without children	62,575	4,291	13.0%	19.9%
1 or More Children	18,444	2,411	31.4%	44.5%
Single mother	5,457	1,343	48.1%	72.7%
Single father	2,647	301	13.5%	24.9%
Married couple with children	10,340	767	27.2%	34.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	5,636	1,454	40.5%	66.3%
High school diploma	10,519	1,315	27.6%	40.1%
Some college	25,630	2,446	20.5%	30.0%
Bachelor's degree or higher	39,234	1,487	8.9%	12.7%
NUMBER OF WORKERS IN HOUSEHOLD				
None	4,867	1,952	30.3%	70.5%
One	43,067	3,761	20.0%	28.8%
Two+	33,085	989	11.6%	14.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	7,484	2,405	32.1%	64.2%
Full time (year round and part year)	51,484	1,953	13.4%	17.2%
Part time (year round and part year)	22,051	2,344	20.9%	31.5%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	80,040	6,311	17.2%	25.1%
Yes	979*	391	17.7%	57.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	80,058	6,234	24.9%	75.1%
Yes	961*	468	75.3%	24.7%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	12.7%	Management	13.6%
2	Sales	11.6%	Office and Administrative Support	12.3%
3	Food Preparation and Serving	11.1%	Sales	10.5%
4	Building and Grounds Cleaning and Maintenance	8.0%	Business and Financial Operations	8.0%
5	Personal Care and Service	6.7%	Education, Training and Library	7.4%

See footnotes and source information at end of Appendix C

Table C-14. The Self-Sufficiency Standard by Select Household Characteristics: Inyo County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	4,692	100.0%	24.9%	75.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	68*	1.5%	0.0%	100.0%
Black or African American	36*	0.8%	0.0%	100.0%
Latino ³	361*	7.7%	32.6%	67.4%
White	4,036	86.0%	25.1%	74.9%
NATIVITY OF HOUSEHOLDER				
Foreign-born	288*	6.1%	33.5%	66.5%
Native-born	4,404	93.9%	24.4%	75.6%
GENDER OF HOUSEHOLDER				
Male	2,788	59.4%	21.3%	78.7%
Female	1,904	40.6%	30.3%	69.7%
HOUSEHOLD TYPE				
Households without children	2,936	62.6%	18.9%	81.1%
1 or More Children	1,756	37.4%	35.1%	64.9%
Single mother	390*	8.3%	56.1%	43.9%
Single father	210*	4.5%	53.8%	46.2%
Married couple with children	1,156	24.6%	24.5%	75.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	239*	5.1%	37.5%	62.5%
High school diploma	1,232	26.2%	30.5%	69.5%
Some college	1,971	42.0%	28.4%	71.6%
Bachelor's degree or higher	1,250	26.6%	11.5%	88.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	360*	7.7%	60.0%	40.0%
One	1,852	39.5%	33.8%	66.2%
Two+	2,480	52.9%	13.2%	86.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	553*	11.8%	50.2%	49.8%
Full time (year round and part year)	2,907	62.0%	16.8%	83.2%
Part time (year round and part year)	1,231	26.2%	32.9%	67.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	4,612	98.3%	23.9%	76.1%
Yes	80*	1.7%	87.6%	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	4,514	96.2%	22.6%	77.4%
Yes	178*	3.8%	83.8%	16.2%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	14.1%	Management	14.6%
2	Office and Administrative Support	13.2%	Construction and Extraction	11.5%
3	Construction and Extraction	10.9%	Healthcare Practitioners and Technical	7.8%
4	Food Preparation and Serving	10.8%	Sales	6.6%
5	Management	8.6%	Office and Administrative Support	6.5%

See footnotes and source information at end of Appendix C

Table C-15. The Self-Sufficiency Standard by
Select Household Characteristics: Kern County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	180,215	100.0%	32.7%	67.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	7,851	4.4%	29.8%	70.2%
Black or African American	9,214	5.1%	41.9%	58.1%
Latino ³	75,114	41.7%	46.7%	53.3%
White	85,205	47.3%	19.7%	80.3%
NATIVITY OF HOUSEHOLDER				
Foreign-born	52,543	29.2%	51.1%	48.9%
Native-born	127,672	70.8%	25.1%	74.9%
GENDER OF HOUSEHOLDER				
Male	105,819	58.7%	28.3%	71.7%
Female	74,396	41.3%	38.9%	61.1%
HOUSEHOLD TYPE				
Households without children	73,997	41.1%	17.7%	82.3%
1 or More Children	106,218	58.9%	43.1%	56.9%
Single mother	24,974	13.9%	58.7%	41.3%
Single father	13,150	7.3%	53.0%	47.0%
Married couple with children	68,094	37.8%	35.5%	64.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	42,188	23.4%	61.9%	38.1%
High school diploma	49,305	27.4%	33.5%	66.5%
Some college	58,406	32.4%	22.8%	77.2%
Bachelor's degree or higher	30,316	16.8%	9.5%	90.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	9,937	5.5%	74.4%	25.6%
One	69,710	38.7%	39.8%	60.2%
Two+	100,568	55.8%	23.6%	76.4%
WORK STATUS OF HOUSEHOLDER				
Not Working	20,823	11.6%	55.5%	44.5%
Full time (year round and part year)	112,731	62.6%	21.7%	78.3%
Part time (year round and part year)	46,661	25.9%	49.0%	51.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	171,125	95.0%	30.3%	69.7%
Yes	9,090	5.0%	77.1%	22.9%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	162,826	90.4%	26.9%	73.1%
Yes	17,389	9.6%	86.4%	13.6%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, and Forestry	16.0%	Office and Administrative Support	11.9%
2	Sales	8.4%	Management	9.2%
3	Transportation and Material Moving	7.9%	Transportation and Material Moving	8.9%
4	Construction and Extraction	7.5%	Construction and Extraction	8.3%
5	Food Preparation and Serving	7.0%	Sales	8.0%

See footnotes and source information at end of Appendix C

Table C-16. The Self-Sufficiency Standard by
Select Household Characteristics: Kings County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	29,298	100.0%	39.6%	60.4%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	828*	2.8%	33.7%	66.3%
Black or African American	1,945	6.6%	34.6%	65.4%
Latino ³	12,570	42.9%	66.1%	33.9%
White	13,613	46.5%	15.2%	84.8%
NATIVITY OF HOUSEHOLDER				
Foreign-born	8,744	29.8%	64.9%	35.1%
Native-born	20,554	70.2%	28.8%	71.2%
GENDER OF HOUSEHOLDER				
Male	16,488	56.3%	35.2%	64.8%
Female	12,810	43.7%	45.2%	54.8%
HOUSEHOLD TYPE				
Households without children	10,583	36.1%	15.9%	84.1%
1 or More Children	18,715	63.9%	52.9%	47.1%
Single mother	3,520	12.0%	73.9%	26.1%
Single father	1,364	4.7%	45.2%	54.8%
Married couple with children	13,831	47.2%	48.4%	51.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	5,607	19.1%	74.7%	25.3%
High school diploma	7,597	25.9%	52.4%	47.6%
Some college	10,014	34.2%	29.2%	70.8%
Bachelor's degree or higher	6,080	20.8%	8.1%	91.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,616	5.5%	70.6%	29.4%
One	11,303	38.6%	50.2%	49.8%
Two+	16,379	55.9%	29.2%	70.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	3,725	12.7%	73.4%	26.6%
Full time (year round and part year)	18,611	63.5%	29.5%	70.5%
Part time (year round and part year)	6,962	23.8%	48.3%	51.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	27,067	92.4%	35.1%	64.9%
Yes	2,231	7.6%	93.3%	6.7%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	26,100	89.1%	32.7%	67.3%
Yes	3,198	10.9%	95.8%	4.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, and Forestry	21.3%	Office and Administrative Support	12.7%
2	Sales	12.4%	Education, Training and Library	8.0%
3	Office and Administrative Support	6.9%	Business and Financial Operations	7.7%
4	Transportation and Material Moving	6.8%	Installation, Maintenance, and Repair	7.4%
5	Food Preparation and Serving	6.6%	Management	7.0%

See footnotes and source information at end of Appendix C

Table C-17. The Self-Sufficiency Standard by
Select Household Characteristics: Lake County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	15,144	100.0%	39.7%	60.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	293*	1.9%	0.0%	100.0%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	2,365	15.6%	66.1%	33.9%
White	11,394	75.2%	32.8%	67.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	1,458	9.6%	69.1%	30.9%
Native-born	13,685	90.4%	36.6%	63.4%
GENDER OF HOUSEHOLDER				
Male	7,327	48.4%	39.8%	60.2%
Female	7,817	51.6%	39.7%	60.3%
HOUSEHOLD TYPE				
Households without children	9,407	62.1%	30.5%	69.5%
1 or More Children	5,737	37.9%	54.9%	45.1%
Single mother	1,887	12.5%	69.2%	30.8%
Single father	315*	2.1%	74.2%	25.8%
Married couple with children	3,534	23.3%	45.5%	54.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	2,328	15.4%	70.9%	29.1%
High school diploma	3,708	24.5%	42.3%	57.7%
Some college	5,867	38.7%	39.8%	60.2%
Bachelor's degree or higher	3,241	21.4%	14.1%	85.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,727	11.4%	71.4%	28.6%
One	6,299	41.6%	46.6%	53.4%
Two+	7,118	47.0%	26.0%	74.0%
WORK STATUS OF HOUSEHOLDER				
Not Working	2,625	17.3%	62.4%	37.6%
Full time (year round and part year)	7,835	51.7%	27.7%	72.3%
Part time (year round and part year)	4,683	30.9%	47.1%	52.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	14,785	97.6%	38.3%	61.7%
Yes	359*	2.4%	100.0%	0.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	14,008	92.5%	34.8%	65.2%
Yes	1,135	7.5%	100.0%	0.0%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Construction and Extraction	17.2%	Office and Administrative Support	14.1%
2	Personal Care and Service	11.0%	Construction and Extraction	13.2%
3	Transportation and Material Moving	7.8%	Management	11.2%
4	Production	7.7%	Sales	10.5%
5	Food Preparation and Serving	7.3%	Education, Training, and Library	6.7%

See footnotes and source information at end of Appendix C

Table C-18. The Self-Sufficiency Standard by Select Household Characteristics: Lassen County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	7,972	100.0%	31.0%	69.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	194*	2.4%	43.3%	56.7%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	658*	8.3%	52.7%	47.3%
White	6,755	84.7%	27.3%	72.7%
NATIVITY OF HOUSEHOLDER				
Foreign-born	628*	7.9%	56.9%	43.1%
Native-born	7,344	92.1%	28.8%	71.2%
GENDER OF HOUSEHOLDER				
Male	3,912	49.1%	23.7%	76.3%
Female	4,060	50.9%	38.0%	62.0%
HOUSEHOLD TYPE				
Households without children	4,352	54.6%	21.1%	78.9%
1 or More Children	3,620	45.4%	43.0%	57.0%
Single mother	822*	10.3%	61.6%	38.4%
Single father	472*	5.9%	54.9%	45.1%
Married couple with children	2,326	29.2%	33.9%	66.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	716*	9.0%	53.3%	46.7%
High school diploma	1,890	23.7%	43.8%	56.2%
Some college	3,906	49.0%	25.9%	74.1%
Bachelor's degree or higher	1,460	18.3%	17.1%	82.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	566*	7.1%	66.9%	33.1%
One	3,161	39.7%	36.0%	64.0%
Two+	4,244	53.2%	22.5%	77.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	906*	11.4%	46.9%	53.1%
Full time (year round and part year)	4,522	56.7%	22.3%	77.7%
Part time (year round and part year)	2,543	31.9%	40.9%	59.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	7,534	94.5%	28.3%	71.7%
Yes	438*	5.5%	76.8%	23.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	6,799	85.3%	21.8%	78.2%
Yes	1,173	14.7%	84.2%	15.8%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Food Preparation and Serving	21.7%	Management	11.2%
2	Sales	10.7%	Office and Administrative Support	11.1%
3	Personal Care and Service	6.8%	Protective Service	9.9%
4	Building and Grounds Cleaning and Maintenance	6.5%	Construction and Extraction	8.0%
5	Farming, Fishing, Forestry	6.5%	Healthcare Practitioners and Technical	7.3%

See footnotes and source information at end of Appendix C

Table C-19. The Self-Sufficiency Standard by
Select Household Characteristics: Los Angeles County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	2,471,416	100.0%	36.7%	63.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	348,453	14.1%	29.7%	70.3%
Black or African American	241,105	9.8%	41.0%	59.0%
Latino ³	973,263	39.4%	55.4%	44.6%
White	886,066	35.9%	18.0%	82.0%
NATIVITY OF HOUSEHOLDER				
Foreign-born	1,146,324	46.4%	49.8%	50.2%
Native-born	1,325,092	53.6%	25.4%	74.6%
GENDER OF HOUSEHOLDER				
Male	1,395,562	56.5%	32.7%	67.3%
Female	1,075,854	43.5%	42.0%	58.0%
HOUSEHOLD TYPE				
Households without children	1,315,002	53.2%	24.5%	75.5%
1 or More Children	1,156,414	46.8%	50.7%	49.3%
Single mother	280,499	11.3%	69.9%	30.1%
Single father	109,658	4.4%	53.6%	46.4%
Married couple with children	766,257	31.0%	43.2%	56.8%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	451,283	18.3%	71.1%	28.9%
High school diploma	489,149	19.8%	50.1%	49.9%
Some college	657,570	26.6%	32.1%	67.9%
Bachelor's degree or higher	873,414	35.3%	14.9%	85.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	116,922	4.7%	82.1%	17.9%
One	1,066,830	43.2%	42.5%	57.5%
Two+	1,287,664	52.1%	27.8%	72.2%
WORK STATUS OF HOUSEHOLDER				
Not Working	274,293	11.1%	68.6%	31.4%
Full time (year round and part year)	1,641,032	66.4%	29.6%	70.4%
Part time (year round and part year)	556,091	22.5%	42.2%	57.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	2,399,683	97.1%	35.3%	64.7%
Yes	71,733	2.9%	84.8%	15.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	2,360,676	95.5%	34.2%	65.8%
Yes	110,740	4.5%	90.0%	10.0%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	12.1%	Management	14.5%
2	Sales	9.6%	Office and Administrative Support	12.7%
3	Production	9.4%	Sales	10.0%
4	Transportation and Material Moving	7.4%	Business and Financial Operations	6.7%
5	Construction and Extraction	7.3%	Arts, Design, Entertainment, Sports, and Media	6.4%

See footnotes and source information at end of Appendix C

Table C-20. The Self-Sufficiency Standard by Select Household Characteristics: Madera County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	31,852	100.0%	42.1%	57.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	840*	2.6%	45.1%	54.9%
Black or African American	1,601	5.0%	47.2%	52.8%
Latino ³	15,464	48.5%	62.9%	37.1%
White	13,438	42.2%	18.6%	81.4%
NATIVITY OF HOUSEHOLDER				
Foreign-born	10,613	33.3%	68.6%	31.4%
Native-born	21,239	66.7%	28.8%	71.2%
GENDER OF HOUSEHOLDER				
Male	18,051	56.7%	38.1%	61.9%
Female	13,801	43.3%	47.2%	52.8%
HOUSEHOLD TYPE				
Households without children	13,622	42.8%	16.4%	83.6%
1 or More Children	18,230	57.2%	61.2%	38.8%
Single mother	3,469	10.9%	57.7%	42.3%
Single father	2,057	6.5%	61.1%	38.9%
Married couple with children	12,704	39.9%	62.2%	37.8%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	7,965	25.0%	75.2%	24.8%
High school diploma	7,288	22.9%	54.3%	45.7%
Some college	10,642	33.4%	28.3%	71.7%
Bachelor's degree or higher	5,957	18.7%	7.4%	92.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,528	4.8%	70.6%	29.4%
One	11,640	36.5%	40.1%	59.9%
Two+	18,684	58.7%	40.9%	59.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	4,677	14.7%	62.2%	37.8%
Full time (year round and part year)	19,020	59.7%	36.7%	63.3%
Part time (year round and part year)	8,155	25.6%	42.9%	57.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	31,340	98.4%	41.7%	58.3%
Yes	512*	1.6%	62.7%	37.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	30,250	95.0%	39.7%	60.3%
Yes	1,602	5.0%	86.8%	13.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, and Forestry	19.7%	Office and Administrative Support	14.2%
2	Transportation and Material Moving	12.5%	Management	13.7%
3	Office and Administrative Support	12.0%	Sales	7.5%
4	Production	12.0%	Transportation and Material Moving	6.8%
5	Construction and Extraction	7.7%	Installation, Maintenance, and Repair	6.5%

See footnotes and source information at end of Appendix C

Table C-21. The Self-Sufficiency Standard by
Select Household Characteristics: Marin County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	69,083	100.0%	23.1%	76.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	3,751	5.4%	29.0%	71.0%
Black or African American	2,189	3.2%	45.0%	55.0%
Latino ³	7,226	10.5%	58.6%	41.4%
White	55,472	80.3%	17.5%	82.5%
NATIVITY OF HOUSEHOLDER				
Foreign-born	12,710	18.4%	46.1%	53.9%
Native-born	56,373	81.6%	17.9%	82.1%
GENDER OF HOUSEHOLDER				
Male	37,130	53.7%	18.9%	81.1%
Female	31,953	46.3%	28.0%	72.0%
HOUSEHOLD TYPE				
Households without children	42,080	60.9%	18.3%	81.7%
1 or More Children	27,003	39.1%	30.7%	69.3%
Single mother	3,982	5.8%	54.0%	46.0%
Single father	2,458	3.6%	37.5%	62.5%
Married couple with children	20,563	29.8%	25.4%	74.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	3,658	5.3%	69.2%	30.8%
High school diploma	7,053	10.2%	33.7%	66.3%
Some college	18,782	27.2%	32.0%	68.0%
Bachelor's degree or higher	39,590	57.3%	12.8%	87.2%
NUMBER OF WORKERS IN HOUSEHOLD				
None	2,759	4.0%	61.2%	38.8%
One	28,383	41.1%	27.5%	72.5%
Two+	37,941	54.9%	17.1%	82.9%
WORK STATUS OF HOUSEHOLDER				
Not Working	7,916	11.5%	41.0%	59.0%
Full time (year round and part year)	40,975	59.3%	15.2%	84.8%
Part time (year round and part year)	20,192	29.2%	32.2%	67.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	68,805	99.6%	23.0%	77.0%
Yes	278*	0.4%	61.9%	38.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	68,022	98.5%	22.3%	77.7%
Yes	1,061	1.5%	78.5%	21.5%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	12.5%	Management	18.2%
2	Office and Administrative Support	11.9%	Sales	14.7%
3	Building and Grounds Cleaning and Maintenance	11.6%	Office and Administrative Support	8.3%
4	Education, Training and Library	9.2%	Healthcare Practitioners and Technical	7.4%
5	Food Preparation and Serving	6.2%	Business and Financial Operations	7.1%

See footnotes and source information at end of Appendix C

Table C-22. The Self-Sufficiency Standard by Select Household Characteristics: Mariposa County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	4,479	100.0%	24.9%	75.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	65*	1.5%	0.0%	100.0%
Black or African American	34*	0.8%	0.0%	100.0%
Latino ³	344*	7.7%	32.6%	67.4%
White	3,852	86.0%	25.1%	74.9%
NATIVITY OF HOUSHOLDER				
Foreign-born	275*	6.1%	33.5%	66.5%
Native-born	4,204	93.9%	24.4%	75.6%
GENDER OF HOUSHOLDER				
Male	2,661	59.4%	21.3%	78.7%
Female	1,817	40.6%	30.3%	69.7%
HOUSEHOLD TYPE				
Households without children	2,802	62.6%	18.9%	81.1%
1 or More Children	1,676	37.4%	35.1%	64.9%
Single mother	372*	8.3%	56.1%	43.9%
Single father	201*	4.5%	53.8%	46.2%
Married couple with children	1,103	24.6%	24.5%	75.5%
EDUCATIONAL ATTAINMENT OF HOUSHOLDER				
Less than high school	228*	5.1%	37.5%	62.5%
High school diploma	1,176	26.2%	30.5%	69.5%
Some college	1,882	42.0%	28.4%	71.6%
Bachelor's degree or higher	1,193	26.6%	11.5%	88.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	344*	7.7%	60.0%	40.0%
One	1,768	39.5%	33.8%	66.2%
Two+	2,368	52.9%	13.2%	86.8%
WORK STATUS OF HOUSHOLDER				
Not Working	528*	11.8%	50.2%	49.8%
Full time (year round and part year)	2,775	62.0%	16.8%	83.2%
Part time (year round and part year)	1,175	26.2%	32.9%	67.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	4,402	98.3%	23.9%	76.1%
Yes	76*	1.7%	87.6%	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	4,309	96.2%	22.6%	77.4%
Yes	170*	3.8%	83.8%	16.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	14.1%	Management	14.6%
2	Office and Administrative Support	13.2%	Construction and Extraction	11.5%
3	Construction and Extraction	10.9%	Healthcare Practitioners and Technical	7.8%
4	Food Preparation and Serving	10.8%	Sales	6.6%
5	Management	8.6%	Office and Administrative Support	6.5%

See footnotes and source information at end of Appendix C

Table C-23. The Self-Sufficiency Standard by
Select Household Characteristics: Mendocino County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	22,404	100.0%	39.7%	60.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	434*	1.9%	0.0%	100.0%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	3,500	15.6%	66.1%	33.9%
White	16,858	75.2%	32.8%	67.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	2,158	9.6%	69.1%	30.9%
Native-born	20,247	90.4%	36.6%	63.4%
GENDER OF HOUSEHOLDER				
Male	10,840	48.4%	39.8%	60.2%
Female	11,564	51.6%	39.7%	60.3%
HOUSEHOLD TYPE				
Households without children	13,917	62.1%	30.5%	69.5%
1 or More Children	8,487	37.9%	54.9%	45.1%
Single mother	2,792	12.5%	69.2%	30.8%
Single father	467*	2.1%	74.2%	25.8%
Married couple with children	5,229	23.3%	45.5%	54.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	3,443	15.4%	70.9%	29.1%
High school diploma	5,485	24.5%	42.3%	57.7%
Some college	8,680	38.7%	39.8%	60.2%
Bachelor's degree or higher	4,796	21.4%	14.1%	85.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	2,555	11.4%	71.4%	28.6%
One	9,319	41.6%	46.6%	53.4%
Two+	10,530	47.0%	26.0%	74.0%
WORK STATUS OF HOUSEHOLDER				
Not Working	3,884	17.3%	62.4%	37.6%
Full time (year round and part year)	11,592	51.7%	27.7%	72.3%
Part time (year round and part year)	6,929	30.9%	47.1%	52.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	21,873	97.6%	38.3%	61.7%
Yes	531*	2.4%	100.0%	0.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	20,725	92.5%	34.8%	65.2%
Yes	1,680	7.5%	100.0%	0.0%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Construction and Extraction	17.2%	Office and Administrative Support	14.1%
2	Personal Care and Service	11.0%	Construction and Extraction	13.2%
3	Transportation and Material Moving	7.8%	Management	11.2%
4	Production	7.7%	Sales	10.5%
5	Food Preparation and Serving	7.3%	Education, Training, and Library	6.7%

See footnotes and source information at end of Appendix C

Table C-24. The Self-Sufficiency Standard by Select Household Characteristics: Merced County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	55,383	100.0%	41.9%	58.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	3,264	5.9%	36.7%	63.3%
Black or African American	2,646	4.8%	47.6%	52.4%
Latino ³	27,883	50.3%	56.0%	44.0%
White	20,869	37.7%	22.8%	77.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	18,902	34.1%	57.3%	42.7%
Native-born	36,481	65.9%	33.9%	66.1%
GENDER OF HOUSEHOLDER				
Male	33,231	60.0%	37.9%	62.1%
Female	22,152	40.0%	47.8%	52.2%
HOUSEHOLD TYPE				
Households without children	19,164	34.6%	24.4%	75.6%
1 or More Children	36,219	65.4%	51.1%	48.9%
Single mother	8,769	15.8%	66.0%	34.0%
Single father	4,721	8.5%	48.4%	51.6%
Married couple with children	22,729	41.0%	45.9%	54.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	15,618	28.2%	61.5%	38.5%
High school diploma	15,987	28.9%	49.1%	50.9%
Some college	14,630	26.4%	32.0%	68.0%
Bachelor's degree or higher	9,148	16.5%	11.3%	88.7%
NUMBER OF WORKERS IN HOUSEHOLD				
None	3,554	6.4%	88.6%	11.4%
One	22,266	40.2%	51.6%	48.4%
Two+	29,563	53.4%	28.9%	71.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	7,491	13.5%	62.7%	37.3%
Full time (year round and part year)	33,723	60.9%	33.2%	66.8%
Part time (year round and part year)	14,169	25.6%	51.4%	48.6%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	50,352	90.9%	37.3%	62.7%
Yes	5,031	9.1%	87.5%	12.5%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	47,605	86.0%	35.2%	64.8%
Yes	7,778	14.0%	82.7%	17.3%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, Forestry	18.1%	Management	12.1%
2	Office and Administrative Support	12.6%	Office and Administrative Support	9.0%
3	Transportation and Material Moving	8.8%	Education, Training, and Library	8.8%
4	Sales	7.8%	Transportation and Material Moving	8.3%
5	Building and Grounds Cleaning and Maintenance	7.1%	Construction and Extraction	6.7%

See footnotes and source information at end of Appendix C

Table C-25. The Self-Sufficiency Standard by
Select Household Characteristics: Modoc County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	2,227	100.0%	31.0%	69.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	54*	2.4%	43.3%	56.7%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	184*	8.3%	52.7%	47.3%
White	1,887	84.7%	27.3%	72.7%
NATIVITY OF HOUSEHOLDER				
Foreign-born	175*	7.9%	56.9%	43.1%
Native-born	2,051	92.1%	28.8%	71.2%
GENDER OF HOUSEHOLDER				
Male	1,093	49.1%	23.7%	76.3%
Female	1,134	50.9%	38.0%	62.0%
HOUSEHOLD TYPE				
Households without children	1,216	54.6%	21.1%	78.9%
1 or More Children	1,011	45.4%	43.0%	57.0%
Single mother	230*	10.3%	61.6%	38.4%
Single father	132*	5.9%	54.9%	45.1%
Married couple with children	650*	29.2%	33.9%	66.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	200*	9.0%	53.3%	46.7%
High school diploma	528*	23.7%	43.8%	56.2%
Some college	1,091	49.0%	25.9%	74.1%
Bachelor's degree or higher	408*	18.3%	17.1%	82.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	158*	7.1%	66.9%	33.1%
One	883*	39.7%	36.0%	64.0%
Two+	1,186	53.2%	22.5%	77.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	253*	11.4%	46.9%	53.1%
Full time (year round and part year)	1,263	56.7%	22.3%	77.7%
Part time (year round and part year)	710*	31.9%	40.9%	59.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	2,104	94.5%	28.3%	71.7%
Yes	122*	5.5%	76.8%	23.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	1,899	85.3%	21.8%	78.2%
Yes	328*	14.7%	84.2%	15.8%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Food Preparation and Serving	21.7%	Management	11.2%
2	Sales	10.7%	Office and Administrative Support	11.1%
3	Personal Care and Service	6.8%	Protective Service	9.9%
4	Building and Grounds Cleaning and Maintenance	6.5%	Construction and Extraction	8.0%
5	Farming, Fishing, Forestry	6.5%	Healthcare Practitioners and Technical	7.3%

See footnotes and source information at end of Appendix C

Table C-26. The Self-Sufficiency Standard by Select Household Characteristics: Mono County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	3,361	100.0%	24.9%	75.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	49*	1.5%	0.0%	100.0%
Black or African American	26*	0.8%	0.0%	100.0%
Latino ³	258*	7.7%	32.6%	67.4%
White	2,891	86.0%	25.1%	74.9%
NATIVITY OF HOUSEHOLDER				
Foreign-born	206*	6.1%	33.5%	66.5%
Native-born	3,154	93.9%	24.4%	75.6%
GENDER OF HOUSEHOLDER				
Male	1,997	59.4%	21.3%	78.7%
Female	1,364	40.6%	30.3%	69.7%
HOUSEHOLD TYPE				
Households without children	2,103	62.6%	18.9%	81.1%
1 or More Children	1,258	37.4%	35.1%	64.9%
Single mother	279*	8.3%	56.1%	43.9%
Single father	150*	4.5%	53.8%	46.2%
Married couple with children	828*	24.6%	24.5%	75.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	171*	5.1%	37.5%	62.5%
High school diploma	882*	26.2%	30.5%	69.5%
Some college	1,412	42.0%	28.4%	71.6%
Bachelor's degree or higher	895*	26.6%	11.5%	88.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	258*	7.7%	60.0%	40.0%
One	1,326	39.5%	33.8%	66.2%
Two+	1,776	52.9%	13.2%	86.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	396*	11.8%	50.2%	49.8%
Full time (year round and part year)	2,082	62.0%	16.8%	83.2%
Part time (year round and part year)	882*	26.2%	32.9%	67.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	3,303	98.3%	23.9%	76.1%
Yes	57*	1.7%	87.6%	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	3,233	96.2%	22.6%	77.4%
Yes	128*	3.8%	83.8%	16.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	14.1%	Management	14.6%
2	Office and Administrative Support	13.2%	Construction and Extraction	11.5%
3	Construction and Extraction	10.9%	Healthcare Practitioners and Technical	7.8%
4	Food Preparation and Serving Related	10.8%	Sales	6.6%
5	Management	8.6%	Office and Administrative Support	6.5%

See footnotes and source information at end of Appendix C

Table C-27. The Self-Sufficiency Standard by
Select Household Characteristics: Monterey County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	97,379	100.0%	32.7%	67.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	6,234	6.4%	23.3%	76.7%
Black or African American	3,449	3.5%	41.1%	58.9%
Latino ³	39,930	41.0%	50.0%	50.0%
White	45,757	47.0%	17.8%	82.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	33,350	34.2%	53.7%	46.3%
Native-born	64,029	65.8%	21.8%	78.2%
GENDER OF HOUSEHOLDER				
Male	59,928	61.5%	31.0%	69.0%
Female	37,451	38.5%	35.4%	64.6%
HOUSEHOLD TYPE				
Households without children	49,751	51.1%	19.4%	80.6%
1 or More Children	47,628	48.9%	46.6%	53.4%
Single mother	8,348	8.6%	61.6%	38.4%
Single father	5,637	5.8%	45.2%	54.8%
Married couple with children	33,643	34.5%	43.1%	56.9%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	21,767	22.4%	62.0%	38.0%
High school diploma	20,177	20.7%	48.0%	52.0%
Some college	29,065	29.8%	19.2%	80.8%
Bachelor's degree or higher	26,370	27.1%	11.8%	88.2%
NUMBER OF WORKERS IN HOUSEHOLD				
None	3,002	3.1%	78.1%	21.9%
One	35,779	36.7%	38.9%	61.1%
Two+	58,598	60.2%	26.6%	73.4%
WORK STATUS OF HOUSEHOLDER				
Not Working	7,604	7.8%	66.3%	33.7%
Full time (year round and part year)	64,376	66.1%	21.1%	78.9%
Part time (year round and part year)	25,398	26.1%	52.1%	47.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	95,389	98.0%	31.9%	68.1%
Yes	1,990	2.0%	70.9%	29.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	93,434	95.9%	30.4%	69.6%
Yes	3,945	4.1%	86.3%	13.7%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, and Forestry	17.2%	Management	15.2%
2	Transportation and Material Moving	10.6%	Office and Administrative Support	11.2%
3	Office and Administrative Support	9.4%	Sales	7.8%
4	Sales	8.5%	Construction and Extraction	6.3%
5	Construction and Extraction	8.0%	Business and Financial Operations	5.6%

See footnotes and source information at end of Appendix C

Table C-28. The Self-Sufficiency Standard by Select Household Characteristics: Napa County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	34,560	100.0%	24.2%	75.8%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	2,608	7.5%	31.3%	68.7%
Black or African American	285*	0.8%	0.0%	100.0%
Latino ³	8,182	23.7%	51.2%	48.8%
White	23,051	66.7%	14.2%	85.8%
NATIVITY OF HOUSEHOLDER				
Foreign-born	9,905	28.7%	50.0%	50.0%
Native-born	24,655	71.3%	13.8%	86.2%
GENDER OF HOUSEHOLDER				
Male	21,301	61.6%	28.1%	71.9%
Female	13,259	38.4%	17.9%	82.1%
HOUSEHOLD TYPE				
Households without children	21,660	62.7%	15.7%	84.3%
1 or More Children	12,900	37.3%	38.4%	61.6%
Single mother	1,533	4.4%	42.0%	58.0%
Single father	918*	2.7%	28.4%	71.6%
Married couple with children	10,449	30.2%	38.8%	61.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	6,547	18.9%	52.0%	48.0%
High school diploma	5,304	15.3%	35.7%	64.3%
Some college	12,511	36.2%	18.9%	81.1%
Bachelor's degree or higher	10,198	29.5%	6.8%	93.2%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,644	4.8%	47.2%	52.8%
One	12,480	36.1%	29.0%	71.0%
Two+	20,436	59.1%	19.4%	80.6%
WORK STATUS OF HOUSEHOLDER				
Not Working	3,382	9.8%	47.5%	52.5%
Full time (year round and part year)	23,078	66.8%	19.3%	80.7%
Part time (year round and part year)	8,100	23.4%	28.3%	71.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	34,368	99.4%	23.9%	76.1%
Yes	192*	0.6%	68.8%	31.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	33,873	98.0%	22.7%	77.3%
Yes	687*	2.0%	100.0%	0.0%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Building and Grounds Cleaning and Maintenance	21.8%	Management	17.0%
2	Farming, Fishing, and Forestry	13.1%	Construction and Extraction	10.6%
3	Construction and Extraction	10.4%	Office and Administrative Support	10.5%
4	Office and Administrative Support	10.0%	Sales	10.3%
5	Management	7.6%	Transportation and Material Moving	6.1%

See footnotes and source information at end of Appendix C

Table C-29. The Self-Sufficiency Standard by
Select Household Characteristics: Nevada County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	27,197	100.0%	31.3%	68.7%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	593*	2.2%	0.0%	100.0%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	987*	3.6%	19.6%	80.4%
White	24,573	90.4%	31.4%	68.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	1,171	4.3%	22.2%	77.8%
Native-born	26,026	95.7%	31.7%	68.3%
GENDER OF HOUSEHOLDER				
Male	13,400	49.3%	27.9%	72.1%
Female	13,797	50.7%	34.6%	65.4%
HOUSEHOLD TYPE				
Households without children	17,198	63.2%	24.6%	75.4%
1 or More Children	9,998	36.8%	42.9%	57.1%
Single mother	2,226	8.2%	63.4%	36.6%
Single father	1,588	5.8%	54.5%	45.5%
Married couple with children	6,184	22.7%	32.5%	67.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	1,393	5.1%	53.5%	46.5%
High school diploma	5,078	18.7%	34.8%	65.2%
Some college	12,343	45.4%	32.8%	67.2%
Bachelor's degree or higher	8,383	30.8%	23.4%	76.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,394	5.1%	33.4%	66.6%
One	11,184	41.1%	43.1%	56.9%
Two+	14,619	53.8%	22.1%	77.9%
WORK STATUS OF HOUSEHOLDER				
Not Working	2,977	10.9%	29.0%	71.0%
Full time (year round and part year)	14,685	54.0%	23.0%	77.0%
Part time (year round and part year)	9,535	35.1%	44.7%	55.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	26,375	97.0%	30.7%	69.3%
Yes	822*	3.0%	50.4%	49.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	25,596	94.1%	28.2%	71.8%
Yes	1,601	5.9%	81.1%	18.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	16.9%	Management	11.6%
2	Arts, Design, Entertainment, Sports, and Media	14.5%	Sales	11.6%
3	Healthcare Support	12.3%	Construction and Extraction	9.9%
4	Construction and Extraction	10.1%	Office and Administrative Support	9.6%
5	Office and Administrative Support	8.7%	Protective Service	5.5%

See footnotes and source information at end of Appendix C

Table C-30. The Self-Sufficiency Standard by Select Household Characteristics: Orange County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	755,524	100.0%	30.4%	69.6%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	126,332	16.7%	31.1%	68.9%
Black or African American	16,600	2.2%	32.8%	67.2%
Latino ³	191,964	25.4%	57.6%	42.4%
White	411,847	54.5%	17.4%	82.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	272,470	36.1%	49.9%	50.1%
Native-born	483,054	63.9%	19.5%	80.5%
GENDER OF HOUSEHOLDER				
Male	457,326	60.5%	28.6%	71.4%
Female	298,198	39.5%	33.2%	66.8%
HOUSEHOLD TYPE				
Households without children	398,038	52.7%	19.6%	80.4%
1 or More Children	357,486	47.3%	42.5%	57.5%
Single mother	62,840	8.3%	56.2%	43.8%
Single father	26,060	3.4%	51.5%	48.5%
Married couple with children	268,586	35.5%	38.4%	61.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	92,660	12.3%	76.2%	23.8%
High school diploma	120,439	15.9%	45.3%	54.7%
Some college	219,015	29.0%	27.2%	72.8%
Bachelor's degree or higher	323,410	42.8%	13.9%	86.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	28,445	3.8%	73.1%	26.9%
One	291,975	38.6%	34.5%	65.5%
Two+	435,104	57.6%	24.9%	75.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	71,078	9.4%	55.0%	45.0%
Full time (year round and part year)	531,888	70.4%	25.2%	74.8%
Part time (year round and part year)	152,558	20.2%	37.2%	62.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	743,876	98.5%	29.8%	70.2%
Yes	11,648	1.5%	70.4%	29.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	738,244	97.7%	29.1%	70.9%
Yes	17,280	2.3%	87.8%	12.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.0%	Management	20.0%
2	Production	11.2%	Sales	13.3%
3	Sales	9.3%	Office and Administrative Support	10.6%
4	Building and Grounds Cleaning and Maintenance	8.1%	Business and Financial Operations	7.9%
5	Construction and Extraction	8.0%	Education, Training and Library	5.4%

See footnotes and source information at end of Appendix C

Table C-31. The Self-Sufficiency Standard by
Select Household Characteristics: Placer County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	90,043	100.0%	19.7%	80.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	5,171	5.7%	28.3%	71.7%
Black or African American	1,746	1.9%	24.5%	75.5%
Latino ³	8,976	10.0%	40.7%	59.3%
White	73,297	81.4%	16.4%	83.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	10,726	11.9%	32.1%	67.9%
Native-born	79,317	88.1%	18.0%	82.0%
GENDER OF HOUSEHOLDER				
Male	46,184	51.3%	14.5%	85.5%
Female	43,859	48.7%	25.1%	74.9%
HOUSEHOLD TYPE				
Households without children	47,784	53.1%	13.3%	86.7%
1 or More Children	42,259	46.9%	26.9%	73.1%
Single mother	9,229	10.2%	53.6%	46.4%
Single father	3,296	3.7%	17.6%	82.4%
Married couple with children	29,734	33.0%	19.6%	80.4%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	4,728	5.3%	58.1%	41.9%
High school diploma	15,714	17.5%	27.7%	72.3%
Some college	33,748	37.5%	22.4%	77.6%
Bachelor's degree or higher	35,853	39.8%	8.5%	91.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	4,403	4.9%	50.6%	49.4%
One	33,987	37.7%	28.8%	71.2%
Two+	51,653	57.4%	11.0%	89.0%
WORK STATUS OF HOUSEHOLDER				
Not Working	10,027	11.1%	43.9%	56.1%
Full time (year round and part year)	56,483	62.7%	12.5%	87.5%
Part time (year round and part year)	23,533	26.1%	26.6%	73.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	89,128	99.0%	19.2%	80.8%
Yes	915	1.0%	64.6%	35.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	87,921	97.6%	17.8%	82.2%
Yes	2,122	2.4%	97.8%	2.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	16.4%	Management	16.5%
2	Sales	14.7%	Sales	12.5%
3	Food Preparation and Serving	11.7%	Office and Administrative Support	11.3%
4	Construction and Extraction	9.0%	Business and Financial Operations	8.5%
5	Management	5.5%	Education, Training and Library	6.1%

See footnotes and source information at end of Appendix C

Table C-32. The Self-Sufficiency Standard by Select Household Characteristics: Plumas County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	6,154	100.0%	31.3%	68.7%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	134*	2.2%	0.0%	100.0%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	223*	3.6%	19.6%	80.4%
White	5,560	90.4%	31.4%	68.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	265*	4.3%	22.2%	77.8%
Native-born	5,889	95.7%	31.7%	68.3%
GENDER OF HOUSEHOLDER				
Male	3,032	49.3%	27.9%	72.1%
Female	3,122	50.7%	34.6%	65.4%
HOUSEHOLD TYPE				
Households without children	3,891	63.2%	24.6%	75.4%
1 or More Children	2,262	36.8%	42.9%	57.1%
Single mother	504*	8.2%	63.4%	36.6%
Single father	359*	5.8%	54.5%	45.5%
Married couple with children	1,399	22.7%	32.5%	67.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	315*	5.1%	53.5%	46.5%
High school diploma	1,149	18.7%	34.8%	65.2%
Some college	2,793	45.4%	32.8%	67.2%
Bachelor's degree or higher	1,897	30.8%	23.4%	76.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	315*	5.1%	33.4%	66.6%
One	2,530	41.1%	43.1%	56.9%
Two+	3,308	53.8%	22.1%	77.9%
WORK STATUS OF HOUSEHOLDER				
Not Working	673*	10.9%	29.0%	71.0%
Full time (year round and part year)	3,323	54.0%	23.0%	77.0%
Part time (year round and part year)	2,157	35.1%	44.7%	55.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	5,968	97.0%	30.7%	69.3%
Yes	186*	3.0%	50.4%	49.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	5,791	94.1%	28.2%	71.8%
Yes	362*	5.9%	81.1%	18.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	16.9%	Management	11.6%
2	Arts, Design, Entertainment, Sports, and Media	14.5%	Sales	11.6%
3	Healthcare Support	12.3%	Construction and Extraction	9.9%
4	Construction and Extraction	10.1%	Office and Administrative Support	9.6%
5	Office and Administrative Support	8.7%	Protective Service	5.5%

See footnotes and source information at end of Appendix C

Table C-33. The Self-Sufficiency Standard by
Select Household Characteristics: Riverside County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	480,954	100.0%	33.6%	66.4%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	29,898	6.2%	23.6%	76.4%
Black or African American	32,763	6.8%	33.7%	66.3%
Latino ³	182,595	38.0%	50.4%	49.6%
White	228,855	47.6%	21.9%	78.1%
NATIVITY OF HOUSEHOLDER				
Foreign-born	146,495	30.5%	51.7%	48.3%
Native-born	334,459	69.5%	25.7%	74.3%
GENDER OF HOUSEHOLDER				
Male	285,792	59.4%	29.5%	70.5%
Female	195,162	40.6%	39.6%	60.4%
HOUSEHOLD TYPE				
Households without children	212,094	44.1%	22.6%	77.4%
1 or More Children	268,860	55.9%	42.3%	57.7%
Single mother	49,660	10.3%	63.3%	36.7%
Single father	21,413	4.5%	48.5%	51.5%
Married couple with children	197,787	41.1%	36.3%	63.7%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	85,149	17.7%	65.0%	35.0%
High school diploma	120,881	25.1%	37.8%	62.2%
Some college	166,179	34.6%	27.5%	72.5%
Bachelor's degree or higher	108,745	22.6%	13.6%	86.4%
NUMBER OF WORKERS IN HOUSEHOLD				
None	22,725	4.7%	74.6%	25.4%
One	178,702	37.2%	43.8%	56.2%
Two+	279,527	58.1%	23.7%	76.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	54,198	11.3%	63.2%	36.8%
Full time (year round and part year)	315,792	65.7%	25.8%	74.2%
Part time (year round and part year)	110,964	23.1%	41.2%	58.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	471,313	98.0%	32.8%	67.2%
Yes	9,641	2.0%	74.0%	26.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	466,654	97.0%	32.0%	68.0%
Yes	14,300	3.0%	84.5%	15.5%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	11.4%	Management	13.1%
2	Construction and Extraction	9.9%	Sales	12.3%
3	Sales	9.4%	Office and Administrative Support	11.5%
4	Production	7.5%	Construction and Extraction	7.6%
5	Building and Grounds Cleaning and Maintenance	7.5%	Education, Training and Library	5.6%

See footnotes and source information at end of Appendix C

Table C-34. The Self-Sufficiency Standard by Select Household Characteristics: Sacramento County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	377,548	100.0%	26.5%	73.5%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	51,044	13.5%	28.0%	72.0%
Black or African American	39,862	10.6%	37.7%	62.3%
Latino ³	63,461	16.8%	43.6%	56.4%
White	215,922	57.2%	18.7%	81.3%
NATIVITY OF HOUSEHOLDER				
Foreign-born	81,717	21.6%	42.4%	57.6%
Native-born	295,831	78.4%	22.1%	77.9%
GENDER OF HOUSEHOLDER				
Male	198,276	52.5%	23.6%	76.4%
Female	179,272	47.5%	29.6%	70.4%
HOUSEHOLD TYPE				
Households without children	203,994	54.0%	15.5%	84.5%
1 or More Children	173,554	46.0%	39.3%	60.7%
Single mother	46,237	12.2%	55.7%	44.3%
Single father	17,881	4.7%	43.6%	56.4%
Married couple with children	109,436	29.0%	31.7%	68.3%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	34,393	9.1%	60.8%	39.2%
High school diploma	78,317	20.7%	40.5%	59.5%
Some college	142,889	37.8%	27.2%	72.8%
Bachelor's degree or higher	121,949	32.3%	7.0%	93.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	14,369	3.8%	65.8%	34.2%
One	158,167	41.9%	32.7%	67.3%
Two+	205,012	54.3%	18.9%	81.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	32,625	8.6%	51.4%	48.6%
Full time (year round and part year)	249,052	66.0%	17.7%	82.3%
Part time (year round and part year)	95,871	25.4%	40.8%	59.2%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	362,653	96.1%	24.3%	75.7%
Yes	14,895	3.9%	79.5%	20.5%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	353,534	93.6%	22.4%	77.6%
Yes	24,014	6.4%	85.9%	14.1%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales and Related	10.7%	Office and Administrative Support	14.9%
2	Construction and Extraction	9.0%	Management	13.4%
3	Transportation and Material Moving	8.0%	Sales and Related	9.0%
4	Building and Grounds Cleaning and Maintenance	6.9%	Business and Financial Operations	8.1%
5	Food Preparation and Serving	6.5%	Education, Training and Library	5.8%

See footnotes and source information at end of Appendix C

Table C-35. The Self-Sufficiency Standard by
Select Household Characteristics: San Benito County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	12,450	100.0%	31.4%	68.6%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	451*	3.6%	42.9%	57.1%
Black or African American	19*	0.2%	100.0%	0.0%
Latino ³	5,898	47.4%	43.5%	56.5%
White	5,728	46.0%	15.6%	84.4%
NATIVITY OF HOUSEHOLDER				
Foreign-born	4,507	36.2%	53.2%	46.8%
Native-born	7,943	63.8%	19.0%	81.0%
GENDER OF HOUSEHOLDER				
Male	7,765	62.4%	31.1%	68.9%
Female	4,685	37.6%	31.8%	68.2%
HOUSEHOLD TYPE				
Households without children	5,027	40.4%	14.7%	85.3%
1 or More Children	7,423	59.6%	42.6%	57.4%
Single mother	1,069	8.6%	51.4%	48.6%
Single father	526*	4.2%	23.3%	76.7%
Married couple with children	5,828	46.8%	42.8%	57.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	3,383	27.2%	58.0%	42.0%
High school diploma	2,650	21.3%	36.2%	63.8%
Some college	3,389	27.2%	18.3%	81.7%
Bachelor's degree or higher	3,028	24.3%	12.0%	88.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	352*	2.8%	71.8%	28.2%
One	3,587	28.8%	35.5%	64.5%
Two+	8,511	68.4%	27.9%	72.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,195	9.6%	56.3%	43.7%
Full time (year round and part year)	8,497	68.2%	24.5%	75.5%
Part time (year round and part year)	2,759	22.2%	41.7%	58.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	12,261	98.5%	31.1%	68.9%
Yes	189*	1.5%	49.7%	50.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	11,969	96.1%	29.5%	70.5%
Yes	481*	3.9%	78.8%	21.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing, and Forestry	20.9%	Management	18.4%
2	Production	13.3%	Office and Administrative Support	13.3%
3	Transportation and Material Moving	8.7%	Construction and Extraction	8.3%
4	Personal Care and Service	6.9%	Protective Service	7.2%
5	Education, Training and Library	6.1%	Farming, Fishing, and Forestry	6.0%

See footnotes and source information at end of Appendix C

Table C-36. The Self-Sufficiency Standard by Select Household Characteristics: San Bernardino County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	458,124	100.0%	35.8%	64.2%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	30,348	6.6%	24.7%	75.3%
Black or African American	41,437	9.0%	38.3%	61.7%
Latino ³	187,539	40.9%	49.3%	50.7%
White	192,509	42.0%	23.6%	76.4%
NATIVITY OF HOUSEHOLDER				
Foreign-born	142,773	31.2%	49.2%	50.8%
Native-born	315,351	68.8%	29.8%	70.2%
GENDER OF HOUSEHOLDER				
Male	266,803	58.2%	31.1%	68.9%
Female	191,321	41.8%	42.4%	57.6%
HOUSEHOLD TYPE				
Households without children	200,539	43.8%	21.2%	78.8%
1 or More Children	257,585	56.2%	47.2%	52.8%
Single mother	57,808	12.6%	70.4%	29.6%
Single father	24,258	5.3%	44.5%	55.5%
Married couple with children	175,519	38.3%	39.9%	60.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	79,245	17.3%	66.3%	33.7%
High school diploma	117,367	25.6%	41.3%	58.7%
Some college	162,082	35.4%	30.4%	69.6%
Bachelor's degree or higher	99,430	21.7%	14.1%	85.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	19,040	4.2%	81.9%	18.1%
One	176,151	38.5%	45.4%	54.6%
Two+	262,933	57.4%	26.1%	73.9%
WORK STATUS OF HOUSEHOLDER				
Not Working	50,178	11.0%	64.8%	35.2%
Full time (year round and part year)	305,976	66.8%	29.2%	70.8%
Part time (year round and part year)	101,970	22.3%	41.6%	58.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	444,373	97.0%	34.6%	65.4%
Yes	13,751	3.0%	75.6%	24.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	433,605	94.6%	33.0%	67.0%
Yes	24,519	5.4%	85.7%	14.3%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	14.7%	Office and Administrative Support	13.6%
2	Transportation and Material Moving	11.1%	Management	10.8%
3	Sales	10.8%	Sales	9.8%
4	Construction and Extraction	10.1%	Transportation and Material Moving	7.9%
5	Building and Grounds Cleaning and Maintenance	6.3%	Construction and Extraction	7.7%

See footnotes and source information at end of Appendix C

Table C-37. The Self-Sufficiency Standard by
Select Household Characteristics: San Diego County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	755,292	100.0%	30.3%	69.7%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	81,194	10.8%	25.7%	74.3%
Black or African American	40,072	5.3%	42.7%	57.3%
Latino ³	212,042	28.1%	54.1%	45.9%
White	411,302	54.5%	17.8%	82.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	208,101	27.6%	47.0%	53.0%
Native-born	547,191	72.4%	24.0%	76.0%
GENDER OF HOUSEHOLDER				
Male	428,179	56.7%	25.0%	75.0%
Female	327,113	43.3%	37.3%	62.7%
HOUSEHOLD TYPE				
Households without children	405,481	53.7%	20.0%	80.0%
1 or More Children	349,811	46.3%	42.3%	57.7%
Single mother	76,453	10.1%	67.4%	32.6%
Single father	29,224	3.9%	49.1%	50.9%
Married couple with children	244,134	32.3%	33.6%	66.4%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	89,678	11.9%	72.5%	27.5%
High school diploma	131,324	17.4%	42.8%	57.2%
Some college	255,602	33.8%	30.1%	69.9%
Bachelor's degree or higher	278,688	36.9%	11.2%	88.8%
NUMBER OF WORKERS IN HOUSEHOLD				
None	34,287	4.5%	75.3%	24.7%
One	305,236	40.4%	38.3%	61.7%
Two+	415,769	55.0%	20.8%	79.2%
WORK STATUS OF HOUSEHOLDER				
Not Working	80,861	10.7%	59.4%	40.6%
Full time (year round and part year)	503,115	66.6%	23.0%	77.0%
Part time (year round and part year)	171,316	22.7%	38.3%	61.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	737,831	97.7%	29.2%	70.8%
Yes	17,461	2.3%	80.2%	19.8%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	730,942	96.8%	28.5%	71.5%
Yes	24,350	3.2%	85.8%	14.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	11.8%	Management	14.5%
2	Sales	9.7%	Sales	10.6%
3	Building and Grounds Cleaning and Maintenance	8.3%	Office and Administrative Support	10.4%
4	Construction and Extraction	7.4%	Business and Financial Operations	7.3%
5	Food Preparation and Serving	6.8%	Education, Training and Library	6.5%

See footnotes and source information at end of Appendix C

Table C-38. The Self-Sufficiency Standard by Select Household Characteristics: San Francisco County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	243,307	100.0%	18.8%	81.2%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	57,819	23.8%	25.7%	74.3%
Black or African American	14,984	6.2%	43.7%	56.3%
Latino ³	26,324	10.8%	35.6%	64.4%
White	140,573	57.8%	9.9%	90.1%
NATIVITY OF HOUSEHOLDER				
Foreign-born	74,620	30.7%	31.2%	68.8%
Native-born	168,687	69.3%	13.3%	86.7%
GENDER OF HOUSEHOLDER				
Male	134,097	55.1%	17.4%	82.6%
Female	109,210	44.9%	20.4%	79.6%
HOUSEHOLD TYPE				
Households without children	183,783	75.5%	14.8%	85.2%
1 or More Children	59,524	24.5%	31.2%	68.8%
Single mother	12,955	5.3%	47.0%	53.0%
Single father	4,359	1.8%	46.0%	54.0%
Married couple with children	42,210	17.3%	24.8%	75.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	16,301	6.7%	62.8%	37.2%
High school diploma	27,283	11.2%	40.9%	59.1%
Some college	46,554	19.1%	26.1%	73.9%
Bachelor's degree or higher	153,169	63.0%	7.9%	92.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	11,261	4.6%	74.7%	25.3%
One	120,918	49.7%	19.1%	80.9%
Two+	111,128	45.7%	12.8%	87.2%
WORK STATUS OF HOUSEHOLDER				
Not Working	19,752	8.1%	57.2%	42.8%
Full time (year round and part year)	162,662	66.9%	12.6%	87.4%
Part time (year round and part year)	60,893	25.0%	22.7%	77.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	240,435	98.8%	18.2%	81.8%
Yes	2,872	1.2%	68.4%	31.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	238,836	98.2%	17.5%	82.5%
Yes	4,471	1.8%	87.3%	12.7%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.7%	Management	17.3%
2	Sales	9.5%	Sales	10.9%
3	Transportation and Material Moving	8.7%	Business and Financial Operations	10.1%
4	Food Preparation and Serving	7.3%	Office and Administrative Support	9.8%
5	Construction and Extraction	6.5%	Computer and Mathematical	6.6%

See footnotes and source information at end of Appendix C

Table C-39. The Self-Sufficiency Standard by
Select Household Characteristics: San Joaquin County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	156,911	100.0%	31.9%	68.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	20,260	12.9%	33.1%	66.9%
Black or African American	13,979	8.9%	45.2%	54.8%
Latino ³	49,566	31.6%	47.2%	52.8%
White	70,047	44.6%	17.5%	82.5%
NATIVITY OF HOUSEHOLDER				
Foreign-born	48,641	31.0%	50.0%	50.0%
Native-born	108,270	69.0%	23.7%	76.3%
GENDER OF HOUSEHOLDER				
Male	95,343	60.8%	27.7%	72.3%
Female	61,568	39.2%	38.4%	61.6%
HOUSEHOLD TYPE				
Households without children	69,171	44.1%	17.8%	82.2%
1 or More Children	87,740	55.9%	42.9%	57.1%
Single mother	18,265	11.6%	66.4%	33.6%
Single father	11,040	7.0%	42.0%	58.0%
Married couple with children	58,435	37.2%	35.8%	64.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	26,940	17.2%	63.4%	36.6%
High school diploma	45,456	29.0%	32.7%	67.3%
Some college	53,982	34.4%	27.5%	72.5%
Bachelor's degree or higher	30,533	19.5%	10.5%	89.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	7,019	4.5%	76.9%	23.1%
One	60,987	38.9%	39.1%	60.9%
Two+	88,905	56.7%	23.4%	76.6%
WORK STATUS OF HOUSEHOLDER				
Not Working	16,354	10.4%	63.6%	36.4%
Full time (year round and part year)	102,267	65.2%	22.3%	77.7%
Part time (year round and part year)	38,290	24.4%	43.8%	56.2%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	151,501	96.6%	30.2%	69.8%
Yes	5,410	3.4%	78.0%	22.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	147,292	93.9%	28.8%	71.2%
Yes	9,619	6.1%	79.1%	20.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	14.3%	Office and Administrative Support	13.4%
2	Sales and Related	10.8%	Management	11.2%
3	Construction and Extraction	9.0%	Transportation and Material Moving	10.6%
4	Production	8.3%	Sales and Related	9.4%
5	Transportation and Material Moving	8.1%	Construction and Extraction	7.5%

See footnotes and source information at end of Appendix C

Table C-40. The Self-Sufficiency Standard by Select Household Characteristics: San Luis Obispo County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	78,129	100.0%	35.1%	64.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	3,030	3.9%	54.2%	45.8%
Black or African American	863*	1.1%	73.9%	26.1%
Latino ³	11,995	15.4%	41.9%	58.1%
White	60,737	77.7%	32.1%	67.9%
NATIVITY OF HOUSEHOLDER				
Foreign-born	8,118	10.4%	56.3%	43.7%
Native-born	70,011	89.6%	32.7%	67.3%
GENDER OF HOUSEHOLDER				
Male	43,619	55.8%	32.1%	67.9%
Female	34,510	44.2%	38.9%	61.1%
HOUSEHOLD TYPE				
Households without children	51,572	66.0%	34.8%	65.2%
1 or More Children	26,557	34.0%	35.8%	64.2%
Single mother	6,350	8.1%	75.0%	25.0%
Single father	2,415	3.1%	41.3%	58.7%
Married couple with children	17,792	22.8%	21.0%	79.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	4,557	5.8%	65.0%	35.0%
High school diploma	13,647	17.5%	38.2%	61.8%
Some college	34,237	43.8%	44.2%	55.8%
Bachelor's degree or higher	25,688	32.9%	16.1%	83.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	2,965	3.8%	68.2%	31.8%
One	29,347	37.6%	44.7%	55.3%
Two+	45,817	58.6%	26.9%	73.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	6,724	8.6%	45.9%	54.1%
Full time (year round and part year)	43,562	55.8%	21.5%	78.5%
Part time (year round and part year)	27,843	35.6%	53.8%	46.2%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	77,323	99.0%	35.0%	65.0%
Yes	806*	1.0%	45.8%	54.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	75,194	96.2%	33.5%	66.5%
Yes	2,935	3.8%	77.0%	23.0%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales and Related	18.2%	Management	14.9%
2	Office and Administrative Support	17.2%	Sales and Related	10.6%
3	Building and Grounds Cleaning and Maintenance	9.3%	Office and Administrative Support	9.6%
4	Food Preparation and Serving Related	9.2%	Construction and Extraction	7.1%
5	Construction and Extraction	7.4%	Healthcare Practitioners and Technical	7.0%

See footnotes and source information at end of Appendix C

Table C-41. The Self-Sufficiency Standard by
Select Household Characteristics: San Mateo County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	189,483	100.0%	22.1%	77.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	50,012	26.4%	17.7%	82.3%
Black or African American	5,366	2.8%	41.9%	58.1%
Latino ³	34,794	18.4%	46.1%	53.9%
White	96,922	51.2%	14.4%	85.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	75,296	39.7%	32.8%	67.2%
Native-born	114,187	60.3%	15.1%	84.9%
GENDER OF HOUSEHOLDER				
Male	107,897	56.9%	21.4%	78.6%
Female	81,586	43.1%	23.1%	76.9%
HOUSEHOLD TYPE				
Households without children	105,400	55.6%	14.3%	85.7%
1 or More Children	84,083	44.4%	31.9%	68.1%
Single mother	10,926	5.8%	62.7%	
Single father	6,103	3.2%	37.9%	62.1%
Married couple with children	67,054	35.4%	26.3%	73.7%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	11,588	6.1%	53.4%	46.6%
High school diploma	29,130	15.4%	46.5%	53.5%
Some college	50,807	26.8%	24.5%	75.5%
Bachelor's degree or higher	97,958	51.7%	9.9%	90.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	5,837	3.1%	58.6%	41.4%
One	75,494	39.8%	25.9%	74.1%
Two+	108,152	57.1%	17.5%	82.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	16,689	8.8%	37.8%	62.2%
Full time (year round and part year)	132,032	69.7%	16.9%	83.1%
Part time (year round and part year)	40,762	21.5%	32.7%	67.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	188,165	99.3%	21.9%	78.1%
Yes	1,318	0.7%	56.6%	43.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	186,624	98.5%	21.1%	78.9%
Yes	2,859	1.5%	86.1%	13.9%
RANK				
RANK	TOP OCCUPATIONS⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	11.5%	Management	17.8%
2	Building and Grounds Cleaning and Maintenance	10.7%	Office and Administrative Support	12.2%
3	Sales and Related	10.5%	Sales and Related	10.4%
4	Transportation and Material Moving	9.5%	Business and Financial Operations	7.3%
5	Personal Care and Service	7.2%	Healthcare Practitioners and Technical	6.0%

See footnotes and source information at end of Appendix C

Table C-42. The Self-Sufficiency Standard by Select Household Characteristics: Santa Barbara County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	105,654	100.0%	35.0%	65.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	6,144	5.8%	28.5%	71.5%
Black or African American	1,724	1.6%	24.1%	75.9%
Latino ³	33,661	31.9%	56.9%	43.1%
White	62,966	59.6%	23.9%	76.1%
NATIVITY OF HOUSEHOLDER				
Foreign-born	28,363	26.8%	57.8%	42.2%
Native-born	77,291	73.2%	26.6%	73.4%
GENDER OF HOUSEHOLDER				
Male	59,347	56.2%	29.5%	70.5%
Female	46,307	43.8%	42.1%	57.9%
HOUSEHOLD TYPE				
Households without children	59,142	56.0%	25.0%	75.0%
1 or More Children	46,512	44.0%	47.7%	52.3%
Single mother	11,211	10.6%	68.3%	31.7%
Single father	3,986	3.8%	52.5%	47.5%
Married couple with children	31,315	29.6%	39.7%	60.3%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	14,693	13.9%	72.2%	27.8%
High school diploma	15,498	14.7%	43.5%	56.5%
Some college	39,771	37.6%	36.4%	63.6%
Bachelor's degree or higher	35,692	33.8%	14.4%	85.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	5,465	5.2%	54.9%	45.1%
One	40,106	38.0%	41.3%	58.7%
Two+	60,083	56.9%	28.9%	71.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	9,695	9.2%	52.2%	47.8%
Full time (year round and part year)	66,721	63.2%	29.2%	70.8%
Part time (year round and part year)	29,238	27.7%	42.6%	57.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	103,605	98.1%	34.3%	65.7%
Yes	2,049	1.9%	69.2%	30.8%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	101,770	96.3%	32.7%	67.3%
Yes	3,884	3.7%	94.9%	5.1%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.4%	Management	15.2%
2	Farming, Fishing, and Forestry	9.2%	Education, Training and Library	10.2%
3	Sales	8.9%	Office and Administrative Support	7.9%
4	Food Preparation and Serving	7.4%	Sales	7.9%
5	Building and Grounds Cleaning and Maintenance	7.1%	Business and Financial Operations	6.4%

See footnotes and source information at end of Appendix C

Table C-43. The Self-Sufficiency Standard by
Select Household Characteristics: Santa Clara County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	460,867	100.0%	22.2%	77.8%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	144,323	31.3%	18.8%	81.2%
Black or African American	13,419	2.9%	32.3%	67.7%
Latino ³	93,288	20.2%	45.0%	55.0%
White	205,671	44.6%	13.5%	86.5%
NATIVITY OF HOUSEHOLDER				
Foreign-born	211,304	45.8%	27.5%	72.5%
Native-born	249,563	54.2%	17.7%	82.3%
GENDER OF HOUSEHOLDER				
Male	287,145	62.3%	18.2%	81.8%
Female	173,722	37.7%	28.8%	71.2%
HOUSEHOLD TYPE				
Households without children	248,706	54.0%	16.0%	84.0%
1 or More Children	212,161	46.0%	29.5%	70.5%
Single mother	35,261	7.7%	55.7%	44.3%
Single father	15,333	3.3%	39.4%	60.6%
Married couple with children	161,567	35.1%	22.8%	77.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	39,477	8.6%	61.1%	38.9%
High school diploma	61,719	13.4%	39.6%	60.4%
Some college	114,610	24.9%	25.2%	74.8%
Bachelor's degree or higher	245,061	53.2%	10.2%	89.8%
NUMBER OF WORKERS IN HOUSEHOLD				
None	18,359	4.0%	71.3%	28.7%
One	196,665	42.7%	26.4%	73.6%
Two+	245,843	53.3%	15.2%	84.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	44,932	9.7%	54.0%	46.0%
Full time (year round and part year)	317,750	68.9%	15.5%	84.5%
Part time (year round and part year)	98,185	21.3%	29.3%	70.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	452,598	98.2%	21.2%	78.8%
Yes	8,269	1.8%	74.9%	25.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	449,444	97.5%	20.5%	79.5%
Yes	11,423	2.5%	87.0%	13.0%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	10.6%	Management	18.1%
2	Production	8.8%	Computer and Mathematical	12.6%
3	Sales	8.7%	Architecture and Engineering	10.2%
4	Building and Grounds Cleaning and Maintenance	8.6%	Office and Administrative Support	8.5%
5	Construction and Extraction	6.6%	Sales	7.8%

See footnotes and source information at end of Appendix C

Table C-44. The Self-Sufficiency Standard by Select Household Characteristics: Santa Cruz County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	70,676	100.0%	28.0%	72.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	3,374	4.8%	26.8%	73.2%
Black or African American	826*	1.2%	0.0%	100.0%
Latino ³	14,521	20.5%	46.7%	53.3%
White	50,364	71.3%	23.2%	76.8%
NATIVITY OF HOUSEHOLDER				
Foreign-born	13,989	19.8%	39.8%	60.2%
Native-born	56,687	80.2%	25.1%	74.9%
GENDER OF HOUSEHOLDER				
Male	38,428	54.4%	24.1%	75.9%
Female	32,248	45.6%	32.7%	67.3%
HOUSEHOLD TYPE				
Households without children	44,240	62.6%	22.2%	77.8%
1 or More Children	26,436	37.4%	37.8%	62.2%
Single mother	6,466	9.1%	56.5%	43.5%
Single father	2,790	3.9%	36.7%	63.3%
Married couple with children	17,180	24.3%	30.9%	69.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	9,101	12.9%	58.5%	41.5%
High school diploma	8,401	11.9%	38.4%	61.6%
Some college	21,969	31.1%	31.9%	68.1%
Bachelor's degree or higher	31,205	44.2%	13.7%	86.3%
NUMBER OF WORKERS IN HOUSEHOLD				
None	3,446	4.9%	49.3%	50.7%
One	25,534	36.1%	36.0%	64.0%
Two+	41,696	59.0%	21.4%	78.6%
WORK STATUS OF HOUSEHOLDER				
Not Working	6,967	9.9%	44.9%	55.1%
Full time (year round and part year)	41,219	58.3%	19.2%	80.8%
Part time (year round and part year)	22,490	31.8%	39.1%	60.9%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	69,882	98.9%	27.9%	72.1%
Yes	794*	1.1%	43.8%	56.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	68,593	97.1%	26.5%	73.5%
Yes	2,083	2.9%	79.0%	21.0%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	10.6%	Management	15.5%
2	Building and Grounds Cleaning and Maintenance	9.6%	Sales	10.3%
3	Education, Training and Library	9.1%	Office and Administrative Support	9.1%
4	Sales	8.6%	Education, Training and Library	8.3%
5	Personal Care and Service	8.1%	Business and Financial Operations	7.0%

See footnotes and source information at end of Appendix C

Table C-45. The Self-Sufficiency Standard by
Select Household Characteristics: Shasta County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	43,183	100.0%	27.4%	72.6%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	747	1.7%	41.6%	58.4%
Black or African American	480	1.1%	63.1%	36.9%
Latino ³	3,451	8.0%	22.5%	77.5%
White	36,284	84.0%	25.4%	74.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	1,990	4.6%	55.4%	44.6%
Native-born	41,193	95.4%	26.1%	73.9%
GENDER OF HOUSEHOLDER				
Male	21,773	50.4%	19.5%	80.5%
Female	21,410	49.6%	35.5%	64.5%
HOUSEHOLD TYPE				
Households without children	23,326	54.0%	17.1%	82.9%
1 or More Children	19,857	46.0%	39.5%	60.5%
Single mother	5,254	12.2%	58.7%	41.3%
Single father	1,605	3.7%	27.0%	73.0%
Married couple with children	12,998	30.1%	33.3%	66.7%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	3,075	7.1%	50.9%	49.1%
High school diploma	9,661	22.4%	40.6%	59.4%
Some college	21,045	48.7%	26.6%	73.4%
Bachelor's degree or higher	9,402	21.8%	7.9%	92.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	2,731	6.3%	83.3%	16.7%
One	17,799	41.2%	28.9%	71.1%
Two+	22,653	52.5%	19.5%	80.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	4,790	11.1%	66.7%	33.3%
Full time (year round and part year)	25,797	59.7%	20.9%	79.1%
Part time (year round and part year)	12,596	29.2%	25.9%	74.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	42,425	98.2%	26.5%	73.5%
Yes	758	1.8%	77.2%	22.8%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	41,040	95.0%	24.0%	76.0%
Yes	2,143	5.0%	92.3%	7.7%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales and Related	14.3%	Sales and Related	13.6%
2	Management	11.5%	Office and Administrative Support	11.1%
3	Healthcare Support	9.5%	Management	8.9%
4	Office and Administrative Support	8.7%	Business and Financial Operations	7.2%
5	Building and Grounds Cleaning and Maintenance	8.3%	Construction and Extraction	6.6%

See footnotes and source information at end of Appendix C

Table C-46. The Self-Sufficiency Standard by Select Household Characteristics: Sierra County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	1,051	100.0%	31.3%	68.7%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	23	2.2%	0.0%	100.0%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	38	3.6%	19.6%	80.4%
White	949	90.4%	31.4%	68.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	45	4.3%	22.2%	77.8%
Native-born	1,005	95.7%	31.7%	68.3%
GENDER OF HOUSEHOLDER				
Male	518	49.3%	27.9%	72.1%
Female	533	50.7%	34.6%	65.4%
HOUSEHOLD TYPE				
Households without children	664	63.2%	24.6%	75.4%
1 or More Children	386	36.8%	42.9%	57.1%
Single mother	86	8.2%	63.4%	36.6%
Single father	61	5.8%	54.5%	45.5%
Married couple with children	239	22.7%	32.5%	67.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	54	5.1%	53.5%	46.5%
High school diploma	196	18.7%	34.8%	65.2%
Some college	477	45.4%	32.8%	67.2%
Bachelor's degree or higher	324	30.8%	23.4%	76.6%
NUMBER OF WORKERS IN HOUSEHOLD				
None	54	5.1%	33.4%	66.6%
One	432	41.1%	43.1%	56.9%
Two+	565	53.8%	22.1%	77.9%
WORK STATUS OF HOUSEHOLDER				
Not Working	115	10.9%	29.0%	71.0%
Full time (year round and part year)	567	54.0%	23.0%	77.0%
Part time (year round and part year)	368	35.1%	44.7%	55.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	1,019	97.0%	30.7%	69.3%
Yes	32	3.0%	50.4%	49.6%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	989	94.1%	28.2%	71.8%
Yes	62	5.9%	81.1%	18.9%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	16.9%	Management	11.6%
2	Arts, Design, Entertainment, Sports, and Media	14.5%	Sales	11.6%
3	Healthcare Support	12.3%	Construction and Extraction	9.9%
4	Construction and Extraction	10.1%	Office and Administrative Support	9.6%
5	Office and Administrative Support	8.7%	Protective Service	5.5%

See footnotes and source information at end of Appendix C

Table C-47. The Self-Sufficiency Standard by Select Household Characteristics: Siskiyou County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	10,440	100.0%	31.0%	69.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	254	2.4%	43.3%	56.7%
Black or African American	0	0.0%	0.0%	0.0%
Latino ³	861	8.3%	52.7%	47.3%
White	8,847	84.7%	27.3%	72.7%
NATIVITY OF HOUSEHOLDER				
Foreign-born	822	7.9%	56.9%	43.1%
Native-born	9,617	92.1%	28.8%	71.2%
GENDER OF HOUSEHOLDER				
Male	5,123	49.1%	23.7%	76.3%
Female	5,316	50.9%	38.0%	62.0%
HOUSEHOLD TYPE				
Households without children	5,699	54.6%	21.1%	78.9%
1 or More Children	4,741	45.4%	43.0%	57.0%
Single mother	1,077	10.3%	61.6%	38.4%
Single father	618	5.9%	54.9%	45.1%
Married couple with children	3,046	29.2%	33.9%	66.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	937	9.0%	53.3%	46.7%
High school diploma	2,475	23.7%	43.8%	56.2%
Some college	5,115	49.0%	25.9%	74.1%
Bachelor's degree or higher	1,912	18.3%	17.1%	82.9%
NUMBER OF WORKERS IN HOUSEHOLD				
None	741	7.1%	66.9%	33.1%
One	4,140	39.7%	36.0%	64.0%
Two+	5,559	53.2%	22.5%	77.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,187	11.4%	46.9%	53.1%
Full time (year round and part year)	5,922	56.7%	22.3%	77.7%
Part time (year round and part year)	3,331	31.9%	40.9%	59.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	9,866	94.5%	28.3%	71.7%
Yes	573	5.5%	76.8%	23.2%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	8,903	85.3%	21.8%	78.2%
Yes	1,536	14.7%	84.2%	15.8%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Food Preparation and Serving Related	21.7%	Management	11.2%
2	Sales	10.7%	Office and Administrative Support	11.1%
3	Personal Care and Service	6.8%	Protective Service	9.9%
4	Building and Grounds Cleaning and Maintenance	6.5%	Construction and Extraction	8.0%
5	Farming, Fishing, and Forestry	6.5%	Healthcare Practitioners and Technical	7.3%

See footnotes and source information at end of Appendix C

Table C-48. The Self-Sufficiency Standard by Select Household Characteristics: Solano County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	103,249	100.0%	23.7%	76.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	15,173	14.7%	20.7%	79.3%
Black or African American	16,692	16.2%	32.3%	67.7%
Latino ³	18,703	18.1%	40.0%	60.0%
White	50,931	49.3%	15.4%	84.6%
NATIVITY OF HOUSEHOLDER				
Foreign-born	23,945	23.2%	37.0%	63.0%
Native-born	79,304	76.8%	19.7%	80.3%
GENDER OF HOUSEHOLDER				
Male	56,652	54.9%	19.0%	81.0%
Female	46,597	45.1%	29.5%	70.5%
HOUSEHOLD TYPE				
Households without children	52,898	51.2%	14.8%	85.2%
1 or More Children	50,351	48.8%	33.1%	66.9%
Single mother	12,459	12.1%	48.3%	51.7%
Single father	4,285	4.2%	37.5%	62.5%
Married couple with children	33,607	32.5%	27.0%	73.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	11,577	11.2%	65.0%	35.0%
High school diploma	24,436	23.7%	31.0%	69.0%
Some college	39,638	38.4%	17.0%	83.0%
Bachelor's degree or higher	27,598	26.7%	9.8%	90.2%
NUMBER OF WORKERS IN HOUSEHOLD				
None	4,291	4.2%	53.2%	46.8%
One	39,174	37.9%	29.4%	70.6%
Two+	59,784	57.9%	17.9%	82.1%
WORK STATUS OF HOUSEHOLDER				
Not Working	9,388	9.1%	46.8%	53.2%
Full time (year round and part year)	70,140	67.9%	16.3%	83.7%
Part time (year round and part year)	23,721	23.0%	36.6%	63.4%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	100,932	97.8%	22.4%	77.6%
Yes	2,317	2.2%	84.2%	15.8%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	99,261	96.1%	21.5%	78.5%
Yes	3,988	3.9%	78.8%	21.2%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.9%	Management	12.6%
2	Sales and Related	12.9%	Office and Administrative Support	12.6%
3	Construction and Extraction	11.8%	Sales and Related	8.0%
4	Transportation and Material Moving	6.8%	Construction and Extraction	7.5%
5	Food Preparation and Serving Related	6.1%	Business and Financial Operations	6.6%

See footnotes and source information at end of Appendix C

Table C-49. The Self-Sufficiency Standard by
Select Household Characteristics: Sonoma County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	133,532	100.0%	23.9%	76.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	6,677	5.0%	32.2%	67.8%
Black or African American	2,521	1.9%	36.4%	63.6%
Latino ³	22,939	17.2%	42.1%	57.9%
White	98,311	73.6%	19.0%	81.0%
NATIVITY OF HOUSEHOLDER				
Foreign-born	23,614	17.7%	44.9%	55.1%
Native-born	109,918	82.3%	19.4%	80.6%
GENDER OF HOUSEHOLDER				
Male	74,581	55.9%	19.0%	81.0%
Female	58,951	44.1%	30.1%	69.9%
HOUSEHOLD TYPE				
Households without children	78,659	58.9%	17.6%	82.4%
1 or More Children	54,873	41.1%	32.9%	67.1%
Single mother	10,111	7.6%	44.3%	55.7%
Single father	5,038	3.8%	30.2%	69.8%
Married couple with children	39,724	29.7%	30.3%	69.7%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	12,486	9.4%	53.7%	46.3%
High school diploma	30,502	22.8%	30.2%	69.8%
Some college	48,016	36.0%	23.6%	76.4%
Bachelor's degree or higher	42,528	31.8%	11.0%	89.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	6,561	4.9%	55.3%	44.7%
One	54,853	41.1%	31.5%	68.5%
Two+	72,118	54.0%	15.3%	84.7%
WORK STATUS OF HOUSEHOLDER				
Not Working	13,154	9.9%	50.9%	49.1%
Full time (year round and part year)	85,532	64.1%	17.6%	82.4%
Part time (year round and part year)	34,846	26.1%	29.2%	70.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	132,001	98.9%	23.2%	76.8%
Yes	1,531	1.1%	81.0%	19.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	131,801	98.7%	23.0%	77.0%
Yes	1,731	1.3%	92.8%	7.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales and Related	14.0%	Management	14.0%
2	Building and Grounds Cleaning and Maintenance	11.7%	Sales and Related	12.2%
3	Office and Administrative Support	8.2%	Office and Administrative Support	10.4%
4	Food Preparation and Serving Related	6.8%	Construction and Extraction	8.6%
5	Personal Care and Service	5.8%	Healthcare Practitioners and Technical	5.5%

See footnotes and source information at end of Appendix C

Table C-50. The Self-Sufficiency Standard by Select Household Characteristics: Stanislaus County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	115,912	100.0%	29.5%	70.5%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	5,991	5.2%	30.9%	69.1%
Black or African American	3,525	3.0%	20.2%	79.8%
Latino ³	41,225	35.6%	44.5%	55.5%
White	63,641	54.9%	20.3%	79.7%
NATIVITY OF HOUSEHOLDER				
Foreign-born	30,719	26.5%	50.8%	49.2%
Native-born	85,193	73.5%	21.8%	78.2%
GENDER OF HOUSEHOLDER				
Male	66,249	57.2%	26.1%	73.9%
Female	49,663	42.8%	34.1%	65.9%
HOUSEHOLD TYPE				
Households without children	53,475	46.1%	19.4%	80.6%
1 or More Children	62,437	53.9%	38.1%	61.9%
Single mother	12,232	10.6%	55.2%	44.8%
Single father	5,890	5.1%	41.3%	58.7%
Married couple with children	44,315	38.2%	33.0%	67.0%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	21,152	18.2%	58.7%	41.3%
High school diploma	32,054	27.7%	33.7%	66.3%
Some college	39,210	33.8%	21.7%	78.3%
Bachelor's degree or higher	23,496	20.3%	10.5%	89.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	5,701	4.9%	79.5%	20.5%
One	42,403	36.6%	38.8%	61.2%
Two+	67,808	58.5%	19.5%	80.5%
WORK STATUS OF HOUSEHOLDER				
Not Working	12,753	11.0%	58.5%	41.5%
Full time (year round and part year)	77,478	66.8%	21.0%	79.0%
Part time (year round and part year)	25,681	22.2%	40.7%	59.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	112,079	96.7%	27.9%	72.1%
Yes	3,833	3.3%	76.0%	24.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	110,042	94.9%	26.7%	73.3%
Yes	5,870	5.1%	81.7%	18.3%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	11.1%	Management	12.3%
2	Sales and Related	11.1%	Office and Administrative Support	11.8%
3	Production Occupations	8.8%	Transportation and Material Moving	9.9%
4	Construction and Extraction	8.5%	Sales and Related	8.8%
5	Building and Grounds Cleaning and Maintenance	6.4%	Production	8.0%

See footnotes and source information at end of Appendix C

Table C-51. The Self-Sufficiency Standard by
Select Household Characteristics: Sutter County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	23,331	100.0%	30.9%	69.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	2,103	9.0%	44.6%	55.4%
Black or African American	732	3.1%	11.4%	88.6%
Latino ³	5,147	22.1%	49.9%	50.1%
White	14,561	62.4%	22.5%	77.5%
NATIVITY OF HOUSEHOLDER				
Foreign-born	5,103	21.9%	58.0%	42.0%
Native-born	18,227	78.1%	23.3%	76.7%
GENDER OF HOUSEHOLDER				
Male	13,233	56.7%	24.4%	75.6%
Female	10,098	43.3%	39.4%	60.6%
HOUSEHOLD TYPE				
Households without children	10,714	45.9%	13.5%	86.5%
1 or More Children	12,616	54.1%	45.8%	54.2%
Single mother	2,779	11.9%	65.0%	35.0%
Single father	993	4.3%	62.8%	37.2%
Married couple with children	8,844	37.9%	37.8%	62.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	4,034	17.3%	68.5%	31.5%
High school diploma	6,668	28.6%	33.6%	66.4%
Some college	9,098	39.0%	22.4%	77.6%
Bachelor's degree or higher	3,530	15.1%	4.9%	95.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	678	2.9%	72.1%	27.9%
One	8,995	38.6%	42.0%	58.0%
Two+	13,658	58.5%	21.6%	78.4%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,784	7.6%	59.6%	40.4%
Full time (year round and part year)	14,540	62.3%	18.9%	81.1%
Part time (year round and part year)	7,006	30.0%	48.7%	51.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	21,969	94.2%	27.5%	72.5%
Yes	1,362	5.8%	85.7%	14.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	20,950	89.8%	25.7%	74.3%
Yes	2,381	10.2%	77.0%	23.0%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Construction and Extraction	14.6%	Construction and Extraction	12.6%
2	Transportation and Material Moving	14.4%	Office and Administrative Support	11.2%
3	Office and Administrative Support	10.1%	Transportation and Material Moving	9.6%
4	Production	9.3%	Management	9.1%
5	Farming, Fishing and Forestry	8.3%	Education, Training and Library	6.8%

See footnotes and source information at end of Appendix C

Table C-52. The Self-Sufficiency Standard by Select Household Characteristics: Tehama County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	14,120	100.0%	43.0%	57.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	125	0.9%	63.8%	36.2%
Black or African American	135	1.0%	0.0%	100.0%
Latino ³	3,207	22.7%	66.6%	33.4%
White	10,185	72.1%	35.8%	64.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	2,888	20.5%	69.3%	30.7%
Native-born	11,232	79.5%	36.2%	63.8%
GENDER OF HOUSEHOLDER				
Male	7,845	55.6%	33.8%	66.2%
Female	6,275	44.4%	54.4%	45.6%
HOUSEHOLD TYPE				
Households without children	6,389	45.3%	26.5%	73.5%
1 or More Children	7,730	54.7%	56.6%	43.4%
Single mother	1,972	14.0%	72.9%	27.1%
Single father	434	3.1%	71.4%	28.6%
Married couple with children	5,325	37.7%	49.4%	50.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	2,400	17.0%	79.5%	20.5%
High school diploma	4,289	30.4%	44.9%	55.1%
Some college	5,494	38.9%	36.0%	64.0%
Bachelor's degree or higher	1,937	13.7%	13.0%	87.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,098	7.8%	84.4%	15.6%
One	5,510	39.0%	48.6%	51.4%
Two+	7,512	53.2%	32.7%	67.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,908	13.5%	73.4%	26.6%
Full time (year round and part year)	7,778	55.1%	34.9%	65.1%
Part time (year round and part year)	4,434	31.4%	44.0%	56.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	13,423	95.1%	40.4%	59.6%
Yes	697	4.9%	93.0%	7.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	12,079	85.5%	38.6%	61.4%
Yes	2,041	14.5%	68.8%	31.2%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing and Forestry	12.6%	Management	14.9%
2	Office and Administrative Support	9.8%	Office and Administrative Support	13.2%
3	Sales	9.4%	Construction and Extraction	9.5%
4	Transportation and Material Moving	9.4%	Sales	7.5%
5	Building and Grounds Cleaning and Maintenance	7.8%	Installation, Maintenance, and Repair	7.1%

See footnotes and source information at end of Appendix C

Table C-53. The Self-Sufficiency Standard by
Select Household Characteristics: Trinity County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	3,281	100.0%	43.0%	57.0%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	29	0.9%	63.8%	36.2%
Black or African American	31	1.0%	0.0%	100.0%
Latino ³	745	22.7%	66.6%	33.4%
White	2,367	72.1%	35.8%	64.2%
NATIVITY OF HOUSEHOLDER				
Foreign-born	671	20.5%	69.3%	30.7%
Native-born	2,610	79.5%	36.2%	63.8%
GENDER OF HOUSEHOLDER				
Male	1,823	55.6%	33.8%	66.2%
Female	1,458	44.4%	54.4%	45.6%
HOUSEHOLD TYPE				
Households without children	1,485	45.3%	26.5%	73.5%
1 or More Children	1,796	54.7%	56.6%	43.4%
Single mother	458	14.0%	72.9%	27.1%
Single father	101	3.1%	71.4%	28.6%
Married couple with children	1,237	37.7%	49.4%	50.6%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	558	17.0%	79.5%	20.5%
High school diploma	997	30.4%	44.9%	55.1%
Some college	1,277	38.9%	36.0%	64.0%
Bachelor's degree or higher	450	13.7%	13.0%	87.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	255	7.8%	84.4%	15.6%
One	1,280	39.0%	48.6%	51.4%
Two+	1,746	53.2%	32.7%	67.3%
WORK STATUS OF HOUSEHOLDER				
Not Working	443	13.5%	73.4%	26.6%
Full time (year round and part year)	1,807	55.1%	34.9%	65.1%
Part time (year round and part year)	1,030	31.4%	44.0%	56.0%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	3,119	95.1%	40.4%	59.6%
Yes	162	4.9%	93.0%	7.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	2,807	85.5%	38.6%	61.4%
Yes	474	14.5%	68.8%	31.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing and Forestry	12.6%	Management	14.9%
2	Office and Administrative Support	9.8%	Office and Administrative Support	13.2%
3	Sales	9.4%	Construction and Extraction	9.5%
4	Transportation and Material Moving	9.4%	Sales	7.5%
5	Building and Grounds Cleaning and Maintenance	7.8%	Installation, Maintenance, and Repair	7.1%

See footnotes and source information at end of Appendix C

Table C-54. The Self-Sufficiency Standard by Select Household Characteristics: Tulare County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	88,498	100.0%	40.8%	59.2%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	3,190	3.6%	43.0%	57.0%
Black or African American	1,856	2.1%	19.1%	80.9%
Latino ³	43,857	49.6%	61.6%	38.4%
White	38,619	43.6%	18.2%	81.8%
NATIVITY OF HOUSHOLDER				
Foreign-born	29,215	33.0%	69.0%	31.0%
Native-born	59,283	67.0%	26.9%	73.1%
GENDER OF HOUSHOLDER				
Male	51,272	57.9%	35.3%	64.7%
Female	37,226	42.1%	48.3%	51.7%
HOUSEHOLD TYPE				
Households without children	35,758	40.4%	20.2%	79.8%
1 or More Children	52,740	59.6%	54.7%	45.3%
Single mother	12,114	13.7%	65.5%	34.5%
Single father	4,987	5.6%	47.8%	52.2%
Married couple with children	35,639	40.3%	52.0%	48.0%
EDUCATIONAL ATTAINMENT OF HOUSHOLDER				
Less than high school	24,429	27.6%	75.5%	24.5%
High school diploma	22,460	25.4%	36.0%	64.0%
Some college	27,691	31.3%	31.1%	68.9%
Bachelor's degree or higher	13,918	15.7%	6.8%	93.2%
NUMBER OF WORKERS IN HOUSEHOLD				
None	4,521	5.1%	75.0%	25.0%
One	35,035	39.6%	48.6%	51.4%
Two+	48,942	55.3%	32.0%	68.0%
WORK STATUS OF HOUSHOLDER				
Not Working	11,296	12.8%	72.0%	28.0%
Full time (year round and part year)	53,333	60.3%	28.6%	71.4%
Part time (year round and part year)	23,869	27.0%	53.2%	46.8%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	82,367	93.1%	38.2%	61.8%
Yes	6,131	6.9%	75.9%	24.1%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	76,299	86.2%	33.4%	66.6%
Yes	12,199	13.8%	87.1%	12.9%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Farming, Fishing and Forestry	27.9%	Management	11.6%
2	Office and Administrative Support	8.5%	Office and Administrative Support	10.3%
3	Production	7.7%	Sales and Related	9.6%
4	Sales and Related	7.4%	Construction and Extraction	9.3%
5	Transportation and Material Moving	4.8%	Transportation and Material Moving	8.1%

See footnotes and source information at end of Appendix C

Table C-55. The Self-Sufficiency Standard by
Select Household Characteristics: Tuolumne County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	14,250	100.0%	24.9%	75.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	208	1.5%	0.0%	100.0%
Black or African American	108	0.8%	0.0%	100.0%
Latino ³	1,095	7.7%	32.6%	67.4%
White	12,257	86.0%	25.1%	74.9%
NATIVITY OF HOUSEHOLDER				
Foreign-born	875	6.1%	33.5%	66.5%
Native-born	13,375	93.9%	24.4%	75.6%
GENDER OF HOUSEHOLDER				
Male	8,467	59.4%	21.3%	78.7%
Female	5,782	40.6%	30.3%	69.7%
HOUSEHOLD TYPE				
Households without children	8,916	62.6%	18.9%	81.1%
1 or More Children	5,333	37.4%	35.1%	64.9%
Single mother	1,185	8.3%	56.1%	43.9%
Single father	638	4.5%	53.8%	46.2%
Married couple with children	3,510	24.6%	24.5%	75.5%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	725	5.1%	37.5%	62.5%
High school diploma	3,740	26.2%	30.5%	69.5%
Some college	5,988	42.0%	28.4%	71.6%
Bachelor's degree or higher	3,796	26.6%	11.5%	88.5%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,093	7.7%	60.0%	40.0%
One	5,624	39.5%	33.8%	66.2%
Two+	7,533	52.9%	13.2%	86.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,681	11.8%	50.2%	49.8%
Full time (year round and part year)	8,829	62.0%	16.8%	83.2%
Part time (year round and part year)	3,740	26.2%	32.9%	67.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	14,007	98.3%	23.9%	76.1%
Yes	243	1.7%	87.6%	12.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	13,709	96.2%	22.6%	77.4%
Yes	541	3.8%	83.8%	16.2%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Sales	14.1%	Management	14.6%
2	Office and Administrative Support	13.2%	Construction and Extraction	11.5%
3	Construction and Extraction	10.9%	Healthcare Practitioners and Technical	7.8%
4	Food Preparation and Serving Related	10.8%	Sales	6.6%
5	Management	8.6%	Office and Administrative Support	6.5%

See footnotes and source information at end of Appendix C

Table C-56. The Self-Sufficiency Standard by Select Household Characteristics: Ventura County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	191,392	100.0%	27.7%	72.3%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	15,252	8.0%	18.6%	81.4%
Black or African American	3,834	2.0%	29.6%	70.4%
Latino ³	57,714	30.2%	53.9%	46.1%
White	112,585	58.8%	15.2%	84.8%
NATIVITY OF HOUSEHOLDER				
Foreign-born	54,187	28.3%	52.3%	47.7%
Native-born	137,205	71.7%	18.0%	82.0%
GENDER OF HOUSEHOLDER				
Male	114,971	60.1%	25.1%	74.9%
Female	76,421	39.9%	31.6%	68.4%
HOUSEHOLD TYPE				
Households without children	95,680	50.0%	15.6%	84.4%
1 or More Children	95,712	50.0%	39.8%	60.2%
Single mother	16,541	8.6%	56.0%	44.0%
Single father	7,380	3.9%	33.4%	66.6%
Married couple with children	71,791	37.5%	36.7%	63.3%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	26,486	13.8%	71.4%	28.6%
High school diploma	32,672	17.1%	39.8%	60.2%
Some college	58,480	30.6%	22.5%	77.5%
Bachelor's degree or higher	73,754	38.5%	10.7%	89.3%
NUMBER OF WORKERS IN HOUSEHOLD				
None	6,262	3.3%	60.0%	40.0%
One	69,801	36.5%	32.6%	67.4%
Two+	115,329	60.3%	23.0%	77.0%
WORK STATUS OF HOUSEHOLDER				
Not Working	18,553	9.7%	45.7%	54.3%
Full time (year round and part year)	131,091	68.5%	21.6%	78.4%
Part time (year round and part year)	41,748	21.8%	38.9%	61.1%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	187,769	98.1%	26.6%	73.4%
Yes	3,623	1.9%	85.6%	14.4%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	184,163	96.2%	25.7%	74.3%
Yes	7,229	3.8%	79.5%	20.5%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Office and Administrative Support	13.9%	Management	12.6%
2	Sales and Related	12.9%	Office and Administrative Support	12.6%
3	Construction and Extraction	11.8%	Sales and Related	8.0%
4	Transportation and Material Moving	6.8%	Construction and Extraction	7.5%
5	Food Preparation and Serving Related	6.1%	Business and Financial Operations	6.6%

See footnotes and source information at end of Appendix C

Table C-57. The Self-Sufficiency Standard by
Select Household Characteristics: Yolo County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	53,379	100.0%	33.1%	66.9%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	6,624	12.4%	36.7%	63.3%
Black or African American	1,766	3.3%	46.2%	53.8%
Latino ³	13,770	25.8%	51.3%	48.7%
White	30,178	56.5%	23.3%	76.7%
NATIVITY OF HOUSEHOLDER				
Foreign-born	14,843	27.8%	45.6%	54.4%
Native-born	38,536	72.2%	28.3%	71.7%
GENDER OF HOUSEHOLDER				
Male	30,441	57.0%	31.6%	68.4%
Female	22,938	43.0%	35.2%	64.8%
HOUSEHOLD TYPE				
Households without children	31,638	59.3%	27.2%	72.8%
1 or More Children	21,741	40.7%	41.8%	58.2%
Single mother	3,790	7.1%	67.3%	32.7%
Single father	1,338	2.5%	18.2%	81.8%
Married couple with children	16,613	31.1%	37.9%	62.1%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	5,517	10.3%	64.6%	35.4%
High school diploma	9,813	18.4%	51.2%	48.8%
Some college	14,270	26.7%	33.9%	66.1%
Bachelor's degree or higher	23,779	44.5%	18.0%	82.0%
NUMBER OF WORKERS IN HOUSEHOLD				
None	1,727	3.2%	55.6%	44.4%
One	22,494	42.1%	43.1%	56.9%
Two+	29,158	54.6%	24.2%	75.8%
WORK STATUS OF HOUSEHOLDER				
Not Working	3,488	6.5%	36.5%	63.5%
Full time (year round and part year)	33,416	62.6%	22.4%	77.6%
Part time (year round and part year)	16,475	30.9%	54.3%	45.7%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	52,486	98.3%	32.0%	68.0%
Yes	893	1.7%	100.0%	0.0%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	52,111	97.6%	31.8%	68.2%
Yes	1,268	2.4%	88.3%	11.7%

RANK	TOP OCCUPATIONS ⁴ OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Education, Training and Library	13.3%	Management	14.8%
2	Office and Administrative Support	12.7%	Education, Training and Library	12.4%
3	Construction and Extraction	11.4%	Office and Administrative Support	8.9%
4	Sales	7.6%	Healthcare Practitioners and Technical	8.5%
5	Food Preparation and Serving	6.3%	Sales	6.4%

See footnotes and source information at end of Appendix C

Table C-58. The Self-Sufficiency Standard by Select Household Characteristics: Yuba County, California 2007

	TOTAL	PERCENT OF HOUSEHOLDS	PERCENT BELOW SELF-SUFFICIENCY STANDARD	PERCENT ABOVE SELF-SUFFICIENCY STANDARD
TOTAL HOUSEHOLDS IN COUNTY	17,800	100.0%	30.9%	69.1%
RACE AND ETHNICITY OF HOUSHOLDER^{1, 2}				
Asian and Pacific Islander	1,604	9.0%	44.6%	55.4%
Black or African American	558*	3.1%	11.4%	88.6%
Latino ³	3,926	22.1%	49.9%	50.1%
White	11,110	62.4%	22.5%	77.5%
NATIVITY OF HOUSEHOLDER				
Foreign-born	3,894	21.9%	58.0%	42.0%
Native-born	13,907	78.1%	23.3%	76.7%
GENDER OF HOUSEHOLDER				
Male	10,096	56.7%	24.4%	75.6%
Female	7,704	43.3%	39.4%	60.6%
HOUSEHOLD TYPE				
Households without children	8,175	45.9%	13.5%	86.5%
1 or More Children	9,626	54.1%	45.8%	54.2%
Single mother	2,121	11.9%	65.0%	35.0%
Single father	758	4.3%	62.8%	37.2%
Married couple with children	6,747	37.9%	37.8%	62.2%
EDUCATIONAL ATTAINMENT OF HOUSEHOLDER				
Less than high school	3,078	17.3%	68.5%	31.5%
High school diploma	5,088	28.6%	33.6%	66.4%
Some college	6,941	39.0%	22.4%	77.6%
Bachelor's degree or higher	2,694	15.1%	4.9%	95.1%
NUMBER OF WORKERS IN HOUSEHOLD				
None	517*	2.9%	72.1%	27.9%
One	6,863	38.6%	42.0%	58.0%
Two+	10,420	58.5%	21.6%	78.4%
WORK STATUS OF HOUSEHOLDER				
Not Working	1,361	7.6%	59.6%	40.4%
Full time (year round and part year)	11,094	62.3%	18.9%	81.1%
Part time (year round and part year)	5,346	30.0%	48.7%	51.3%
PUBLIC ASSISTANCE (TANF) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	16,761	94.2%	27.5%	72.5%
Yes	1,039	5.8%	85.7%	14.3%
SNAP (FOOD STAMPS) USE IN HOUSEHOLD IN LAST 12 MONTHS				
No	15,984	89.8%	25.7%	74.3%
Yes	1,816	10.2%	77.0%	23.0%

RANK	TOP OCCUPATIONS* OF HOUSEHOLDERS BELOW THE SELF-SUFFICIENCY STANDARD	PERCENT	TOP OCCUPATIONS OF HOUSEHOLDERS ABOVE THE SELF-SUFFICIENCY STANDARD	PERCENT
1	Construction and Extraction	14.6%	Construction and Extraction	12.6%
2	Transportation and Material Moving	14.4%	Office and Administrative Support	11.2%
3	Office and Administrative Support	10.1%	Transportation and Material Moving	9.6%
4	Production	9.3%	Management	9.1%
5	Farming, Fishing and Forestry	8.3%	Education, Training and Library	6.8%

See footnotes and source information at end of Appendix C

APPENDIX C. FOOTNOTES AND SOURCE INFORMATION

1 The racial/ethnic group of "Other" is calculated but not shown in this table due to the small sample size.

2 The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

3 Latino refers to Hispanic/Latino ethnicity, regardless of race. Therefore all other racial/ethnic groups are non-Hispanic/Latino.

4 Occupation groupings are based on the Standard Occupational Classification (SOC). For definitions of these major groups see the Bureau of Labor Statistics Standard Occupation Classifications at http://www.bls.gov/soc/soc_majo.htm

*The data in this report is based on a 1% sample of California households. Thus a value of a 1,000 households indicates that the actual underlying observations would be around 10 households. Therefore, values less than 1,000 are notated with an asterisk to indicate caution as values may be statistically unstable.

Source: U.S. Census Bureau, 2007 American Community Survey.

About the Author

Diana M. Pearce, PhD teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

