

OVERLOOKED & UNDERCOUNTED

A NEW PERSPECTIVE ON THE STRUGGLE TO MAKE ENDS MEET IN CALIFORNIA

PREPARED FOR

Wider Opportunities for Women

and

Californians for Family Economic Self-Sufficiency,
a project of the
National Economic Development and Law Center



BY

Diana Pearce with Rachel Cassidy

EDITED BY

Aimee Durfee and Maureen Golga

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BACKGROUND

OVERLOOKED & UNDERCOUNTED: A NEW PERSPECTIVE ON THE STRUGGLE TO MAKE ENDS MEET IN CALIFORNIA

This report and its implications spring from a national movement to change the debate about poverty in the United States. Since 1995, Wider Opportunities for Women (WOW) has led the Family Economic Self-Sufficiency Project, an effort that puts tools in the hands of state-level policymakers, business leaders, advocates and service providers to design programs and policies that enable all families to advance on the path to economic independence. One of these tools is the Self-Sufficiency Standard, a measure of how much income a working family needs to meet their most basic needs, depending on where they live and who is in their family. The Self-Sufficiency Standard was developed for WOW by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at WOW. WOW and Dr. Diana Pearce partner with state-level groups to develop, implement and institutionalize the Self-Sufficiency Standard.

The National Economic Development and Law Center manages Californians for Family Economic Self-Sufficiency (CFESS), one of WOW's state-level projects. CFESS leads the effort to change the debate on poverty in California through the use of the Self-Sufficiency Standard.

After eight years and the development of Self-Sufficiency Standards in 35 states, it was clear that a critical question had yet to be answered. From California to Nebraska to Mississippi, there has always been an interest in knowing how many and which families fall below the income guidelines set by the Self-Sufficiency Standard. This report answers this long asked question for California.

CENTER FOR WOMEN'S WELFARE, SCHOOL OF SOCIAL WORK, UNIVERSITY OF WASHINGTON

The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children and families.

THE NATIONAL ECONOMIC DEVELOPMENT AND LAW CENTER

The National Economic Development and Law Center, established in 1969, is a non-profit public interest law and planning organization that specializes in community economic development. It works in collaboration with community organizations, private foundations, corporations and government agencies to build the human, social, and economic capacities of low-income communities and their residents. NEDLC helps to create both strong, sustainable community institutions that can act as "change agents," and an effective local infrastructure for their support.

WIDER OPPORTUNITIES FOR WOMEN

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and girls. For almost 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, literacy, welfare to work and workforce development policy. WOW is recognized nationally for its skill training models, technical assistance and advocacy for women workers.

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I. INTRODUCTION

California faces an economic future with many uncertainties: globalization continues to result in job losses, while the competitive economy exerts downward pressure on wages.¹ At the same time, rising costs have been outstripping wages year after year, putting increasing stress on family budgets.² These problems affect many Californians yet impact some more than others, as this report reveals.

Many California families struggling with inadequate resources are not recognized as officially in need, due to the extensive use of the federal poverty line. With incomes often too high to be eligible for public assistance, but too low to meet the skyrocketing costs of housing, health care, and other basics, these families live in a “policy gap.” The challenge they face in covering their basic costs is largely unknown by the general public and similarly unrecognized in public policy. Although these struggling families might be described as “falling between the cracks,” this is not a small or marginal group as that phrase suggests, but a substantial proportion of California’s population. As this report will demonstrate, even married couples with children, households where parents work full-time, and people of all racial and ethnic backgrounds are experiencing difficulty in making ends meet.

“...there’s a huge ‘gap group’ – above the poverty level and below what you need to live.”
- Anita, single mother and former welfare student-parent

Up to now, these families have been overlooked and undercounted. It is the goal of this report to reveal how many, and which Californians, fall into this group, that is, to identify those households in California which lack enough income to meet basic

needs. This report uses the Self-Sufficiency Standard—a nuanced measure of income adequacy that takes into account family composition and locality in determining the income needed to meet basic needs. This report explores some of the correlates of inadequate income, with the goal of creating a clear picture of which families in California do not have enough income to cover their basic needs, as well as the types of policies that would be needed to bridge the gap between inadequate income and economic self-sufficiency.

II. THE SELF-SUFFICIENCY STANDARD: A NEW MEASURE OF INCOME ADEQUACY

Since the federal poverty measure was first conceived by Molly Orshansky over four decades ago, many researchers and policy analysts have recognized its various weaknesses, and have proposed revising it.³ Attempts have been made to implement changes, supported by Orshansky herself, and buttressed by a major U.S. Congress-commissioned study done by the National Academy of Sciences⁴, yet only minor changes have been made.⁵ The Census Bureau itself characterizes the federal poverty measure as a “statistical yardstick rather than a complete description of what people and families need to live.”⁶

¹ California Budget Project, *Boom, Bust, and Beyond: the State of Working California, Working, But Poor: California’s Working Families that Fail to Make Ends Meet* (May 2003).

² Trudi Renwick, “Basic Needs Budgets Revisited: Does the U.S. Consumer Price Index Overestimate the Changes in the Cost of Living for Low-Income Families?” *Feminist Economics* 4(3), 129-142 (1998).

³ Gordon Fisher, “The Development and History of the Poverty Thresholds,” *Social Security Bulletin* (Vol. 55, No. 4), p. 3-14 (Winter, 1992); see also Patricia Ruggles, *Drawing the Line: The Urban Institute* (Washington, DC, 1990).

⁴ Citro, Constance F. and Robert T. Michael, *Measuring Poverty: A New Approach*, National Academy Press, (Washington, DC, 1995). This is a comprehensive report, which summarizes the analyses of hundreds of economists, demographers and other social scientists and makes a number of recommendations regarding how the poverty thresholds are calculated, how they should be revised, how income should be counted, and so forth.

⁵ Minor changes include reducing and then eliminating the lower farm thresholds, and combining the “male-headed” and slightly lower “female-headed” thresholds into a single set of thresholds in 1980. None have been made in recent years, or are planned: see Weinberg, Daniel, Short, Kathleen and Hernandez, Donald, *The Census Bureau’s plans for poverty measurement research: A presentation to the Census Advisory Committee of Professional Associations*, (April, 1998).

Rather than create a variation on the federal poverty line (FPL), the Self-Sufficiency Standard (the Standard) takes a fresh approach to measuring income adequacy.⁷ The Standard is designed to address the major critiques of the federal poverty measure, which analysts argue has become too low, no longer reflects the real needs of families—especially those with working parents—and does not reflect the growing disparity in costs across the country and within states. While shaped to respond to these critiques, the Self-Sufficiency Standard also addresses broader issues, for it is based on the current reality of workforce participation by all parents. Moreover, the Standard’s methodology is able to take advantage of the availability of improved data, so that it is not limited to an analysis based on a single cost (food).⁸

The major differences between the Self-Sufficiency Standard and the federal poverty line (FPL) include:

- § **The Standard is based on all major budget items faced by working adults: housing, child care, food, health care, transportation and taxes.** In contrast, the FPL is based on only one item – a 1960s food budget, updated only for inflation. The Standard allows 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 uses the current assumption that all adults work to support their families, and thus allows for work-related expenses** such as transportation, taxes, and when there are young children, child care. The FPL is based implicitly on a demographic model of a two-parent family with a stay-at-home wife.
- § **The Standard varies geographically and is calculated on a county-by-county basis,** while the FPL is the same no matter where one lives in the continental United States.
- § **The Standard reflects different costs by the age of children—** particularly important for child care costs, but food and health care costs also vary by age. While the FPL takes into account the number of adults and children, it does not vary the level by the age of children.

The resulting Standards are basic needs budgets that are minimally adequate, and no more. 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.⁹ The Standard also does not allow for retirement savings, education expenses, credit card debt or emergencies. In short, these are “bare-bones, no frills” budgets.

“I have no retirement savings, no assets. I do have life insurance so my son will be covered if I die [but]...I haven't been able to save for my son's education until now and he's already 10. I just can't save. I just found out my net worth is negative \$64,000 because of my car, student loans and credit cards. I am not sure how I'll ever get ahead on my income alone.”
-Anita, single mother and former welfare student-parent

<http://www.census.gov/hhes/poverty/povmeas/paeprs/cbpmeas.html>. The Census Bureau does include some summary analyses using “experimental” measures (which embody in part some of the National Academy of Sciences’ recommendations) in the annual reports on poverty based on the Current Population Survey. See <http://landview.census.gov/prod/2002pubs/p60-219.pdf>.

⁶ Dalaker, *Poverty in the United States: 2000* (U.S. Census Bureau, Current Population Reports, Series P60-214), U.S. Government Printing Office (Washington, DC, 2001).

⁷ See D. Pearce with J. Brooks, *The Self-Sufficiency Standard for California*, (November, 2000).

⁸ The Self-Sufficiency Standard was developed in the mid 1990’s (as an alternative “performance standard” in the workforce development system, then called JTPA) and benefited from other attempts at creating alternatives, such as Living Wage campaigns, and in particular, the work of Trudi Renwick. See Trudi Renwick and Barbara Bergmann “A Budget-based Definition of Poverty: With an Application to Single-parent Families,” *The Journal of Human Resources*, 28(1), p. 1-24 (1993).

⁹ U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000 Standard Table 4. Size of consumer unit: Average annual expenditures and characteristics), <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

Chart A (below) gives the Self-Sufficiency Standards for several different family types for selected California counties, from the least to the most expensive. As can be seen, costs vary widely, depending on both family composition and location. Adding a single infant to the costs for an adult nearly doubles the Standard in most California places shown. While costs associated with older children are much less than with younger children (compare the adult with an infant and preschooler in the third column with the family with a school-age child and a teenager in the fourth column), a second adult does not increase costs significantly. At the same time, the costs for the same family composition in different geographic areas of the state vary widely, with San Francisco costing 60% to 90% more than lower cost counties such as Tehama County and Kern County. Federal poverty thresholds for each family size as well as the median income for each location have been added to this chart for comparative purposes. Note that the poverty thresholds are considerably lower than the Standards for any California county, while the median income for all households is higher than the Standards for most family types, except those Standards that are for households with *both* an infant and a preschooler. Also, while the median income varies by geographic area, it does not rank places the same as the ranking by costs (from most to least expensive) using the Standard. Thus, for example, Fresno has one of the lower median incomes in this list, but its costs are in the middle for the state.

Chart A: Self-Sufficiency Wages for Selected California Counties, 2000, and Poverty Thresholds, 2000							
County	Median Household Income	Adult	Adult + infant	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler
San Francisco	\$55,221	\$22,762	\$44,183	\$62,915	\$37,931	\$84,850	\$63,474
Los Angeles	\$42,189	\$18,040	\$33,316	\$45,024	\$31,188	\$60,585	\$52,319
San Diego	\$47,067	\$18,102	\$33,202	\$43,326	\$29,212	\$57,204	\$49,670
Sacramento	\$43,816	\$15,217	\$29,180	\$38,898	\$25,452	\$50,631	\$44,854
Riverside	\$42,887	\$15,820	\$28,426	\$36,629	\$24,791	\$47,693	\$43,324
Fresno	\$34,725	\$14,061	\$27,065	\$35,405	\$24,012	\$46,860	\$41,623
Alpine	\$41,875	\$14,831	\$26,666	\$34,179	\$23,603	\$44,550	\$40,330
Mariposa	\$34,626	\$13,999	\$26,695	\$34,855	\$23,523	\$44,574	\$41,070
Tehama	\$31,206	\$13,563	\$26,205	\$33,344	\$22,652	\$42,444	\$39,495
Kern	\$35,446	\$13,908	\$25,239	\$32,957	\$22,386	\$42,083	\$39,172
Poverty Thresholds		\$8,959	\$11,689	\$13,874	\$13,874	\$17,524	\$17,463

III. SAMPLE AND METHODOLOGY¹⁰

Data Source and Sample:

The data for this report are from the March 2001 Current Population Survey (CPS), conducted by the Census Bureau.¹¹ As with most surveys, the CPS undercounts low-income households. This happens because the CPS was designed to assess workforce characteristics, and because survey results are weighted to correct for undercounts by race and geography, but not by income. In addition, because the CPS is a survey of "households," those who are homeless and/or live in shelters or other group housing are not

¹⁰ A more detailed description of the data source, assumptions and methodology used in this report may be found in Appendix B of this report.

¹¹ As it focuses on income and employment and is the basis of the income and poverty statistics released each fall, the March CPS sample is larger than other months. In addition, the 2001 sample has additional questions relating to benefit receipt.

included. This report focuses on working age adults and their households, excluding the elderly and disabled. The latter groups were excluded because the Standard is based on the assumption of costs and taxes for working age adults.

Most households in the sample (95%) consist of one family or one or more unrelated individuals, while the remaining households have two or more families. Households, rather than families within the households, are used as the unit of analysis, and it is assumed that all resources are shared within a household, whether or not the individuals are related as a family. (This assumption may result in an underestimate of the extent of income insufficiency because if in fact some non-relative members of households do not share their resources, more rather than less households lack sufficient incomes).¹²

Methodology:

To determine each household's level of income adequacy, a ratio of the household's total income to its applicable Self-Sufficiency Standard was calculated. Additionally, each household's poverty status was calculated, using the federal poverty thresholds.

The Self-Sufficiency Standard for California is calculated for households with one or two adults, and up to three children. For households with more than two adults and/or three children, custom Standards were calculated that took into account the actual composition of the family (age and number of children, number of adults), as well as their location, creating about 400 custom Standards. As it was determined that the majority of "third" adults are students and/or working less than full-time, the costs allowed for "third" adults are similar to those of teenagers rather than those associated with adults working full-time. Households without a county identified were assigned to a county in the Metropolitan Statistical Area (MSA) in which they were located, or if not in an MSA, were given a Standard that was the median of non-identified counties for their household type.

IV. FAMILIES WHO ARE BELOW SELF-SUFFICIENCY: HOW MANY ARE THERE, WHO ARE THEY AND WHERE DO THEY LIVE?

About three in ten California households have incomes too low to cover their basic costs.

Over 3 million California households, or 30.3% (plus or minus 1.3%),¹³ have incomes that are "substandard," that is, their incomes are less than the Self-Sufficiency Standard for their family type and place. This is almost three times the proportion officially considered "poor" using the FPL, or about 11% of California households with working age householders (see Table 1). In order to contrast the pictures of income inadequacy between the Standard and the FPL, the sample has been divided into three groups: those whose incomes are below FPL, those whose incomes are above FPL but below the Standard, and those whose incomes are above the Standard.¹⁴ This allows the reader to contrast two different pictures of income inadequacy: one obtained using the traditional poverty line and the other derived from the Standard. Note that among Californian households with incomes that are below the poverty line, average household income is 22% of the Standard, while households with incomes that are above the official poverty line, but below self-sufficiency, have an average household income that is about 71% of the Standard.

¹² Because of economies of scale, the reverse would rarely be true, as "two can live more cheaply as one [together]". That is, if two families, or a family and an individual sharing a household have insufficient income as a single household, it is unlikely that either would have sufficient income to be self-sufficient separately, and in fact, both would probably be worse off if in fact they did not share resources, accommodations, etc.

¹³ Statistically, if one did a similar sample many times, 90% of the time the estimate of the percent with incomes below the Standard would be 30.3% plus or minus about 1.3%, or in other words, the estimate would fall between 29.0% and 31.5%.

¹⁴ Because the poverty line is set at a level so much lower than any Self-Sufficiency Standard, even in the least expensive places, all those who are below the FPL are also well below the Standard (see Chart A).

Table 1. Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California, Bay Area, and Los Angeles Area 2000

	Total	Below Self-Sufficiency Standard			Above Self-Sufficiency Standard
		Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
California					
Number	10,299,685	1,087,562	2,029,690	3,117,252	7,182,433
Percent of Total	100.0	10.6	19.7	30.3	69.7
90-pct. C.I.	<i>na</i>	9.7 - 11.4	18.6 - 20.8	29.0 - 31.5	68.5 - 71.0
Bay Area¹					
Number	2,268,354	95,672	356,607	452,279	1,816,075
Percent of Total	100.0	4.2	15.7	19.9	80.1
90-pct. C.I.	<i>na</i>	3.0 - 5.4	13.6 - 17.9	17.6 - 22.3	77.7 - 82.4
Los Angeles Area²					
Number	4,814,018	565,275	1,063,452	1,628,727	3,185,291
Percent of Total	100.0	11.7	22.1	33.8	66.2
90-pct. C.I.	<i>na</i>	10.7 - 12.8	20.7 - 23.4	32.3 - 35.4	64.6 - 67.7

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

¹ The Bay Area includes the following counties: San Francisco, San Mateo, Santa Clara, Alameda, Contra Costa, Solano, Napa, Sonoma, and Marin.

² The Los Angeles Area is the Los Angeles-Riverside-Orange County CMSA and includes the following counties: Los Angeles, Ventura, Orange, San Bernardino, and Riverside.

A. GEOGRAPHICAL DIVERSITY WITHIN CALIFORNIA: THE SAN FRANCISCO BAY AREA COMPARED TO THE LOS ANGELES AREA

Although three out of ten California households have inadequate income, these households are not equally distributed geographically across the state. However, their geographic concentration is surprising in several ways. Because the CPS sample is not intended to provide reliable population estimates below the state level, estimates of the number of people above and below the Standard were done for just two specific geographic areas, the San Francisco Bay Area and the Los Angeles Area. However, the proportions of households below self-sufficiency by size of MSA were also estimated, giving another perspective on the geographical distribution of households with substandard incomes. (More detailed analysis of the geographic distribution of households with income inadequacy would require analysis of the Census 2000 data for California).

About one-fifth of San Francisco Bay Area households and about one-third of Los Angeles Area households struggle to make ends meet.

The San Francisco Bay Area includes nine counties,¹⁵ while the Los Angeles Area includes five counties.¹⁶ The likelihood of being below the Standard is higher in the Los Angeles Area than in the in the Bay Area: about one-fifth of Bay Area households are below the Standard compared to one-third of those in the Los Angeles

¹⁵ The Bay Area includes the following counties: San Francisco, San Mateo, Santa Clara, Alameda, Contra Costa, Solano, Napa, Sonoma, and Marin.

¹⁶ The Los Angeles Area includes the following counties: Los Angeles, Ventura, Orange, San Bernardino, and Riverside.

Area (see Table 1). Although the Bay Area has much higher costs than other areas of California, and therefore substantially higher Standards, household incomes are also higher (see Chart A).

However, two other factors may also play a role in these differences: the higher proportion of households that are childless in the San Francisco Bay Area, and the higher proportion of households which are Latino in the Los Angeles Area. The proportion of childless households is important because childless households always have lower Standards than households with children in a given area (see Chart A), as childless households do not incur the costs associated with raising children (including child care, larger housing units, more food and health care). This means that the generally higher incomes in the Bay Area are being compared against lower Standards for more households than in Los Angeles. However, the difference in household type distribution is not substantial: 58% of Bay Area households are childless compared to 51% in the Los Angeles area. Thus this factor probably only contributes to, but does not substantially account for, the geographic differences in the proportion of households with substandard incomes.

Second, in contrast to the Bay Area, the Los Angeles Area has a larger proportion of the population that is Latino, a group that generally has lower income adequacy than the population at large (as detailed in the next sections of this report). Almost one-third of the population in Los Angeles (32%) is Latino compared to 12% of the Bay Area. This difference is further exacerbated by the fact that the proportion of Latino households in the Los Angeles area who have incomes below their Self-Sufficiency Standard is considerably higher than in the Bay Area, 57% compared to 38%.¹⁷ In short, while the higher levels of income inadequacy in the Los Angeles Area compared to the Bay Area are apparently correlated with the higher proportion of Latinos in the Los Angeles Area, it is not simply race/ethnicity proportions, but also that the rate of income inadequacy changes among Latinos, depending on where they live. In sum, the higher level of substandard incomes found in the Los Angeles Area, compared to the Bay Area, is correlated with both a larger proportion of Latino residents, and higher levels of income inadequacy among Latinos who live in the Los Angeles Area.

B. SIZE OF METROPOLITAN AREA

The Census Bureau groups counties into Metropolitan Statistical Areas (MSAs) or Primary Metropolitan Statistical Areas (PMSAs), most of which have a county with a “central city”, plus surrounding counties (some may consist of a single county). Although many Californians live in small towns or rural areas, almost all Californians live in *counties* that are designated by the Census Bureau to be part of an MSA or PMSA. These metropolitan areas range in size from 100,000-249,000, to more than 5,000,000. Size of MSA/PMSA has an interesting relationship with income adequacy: both the most populated and the least populated areas have higher levels of income inadequacy, while those that are in the middle in terms of size have the lowest levels of income inadequacy (see Table 2).

California households in both the least and most populated areas of the state have a greater likelihood of having substandard incomes than those in mid-size metropolitan areas.

In small metropolitan areas (with populations up to 500,000) such as Chico-Paradise, Yolo, Modesto, and Santa Barbara-Santa Maria-Lompoc, the average proportion of households with incomes below the Standard is 35%. Similarly, in the very largest metropolitan areas, Riverside-Bernardino MSA and Los-Angeles-Long Beach MSA, the proportions of households that are below the Standard are 34% and 37%, respectively. In contrast, mid-size Metropolitan Statistical Areas—those MSAs with populations between 1 million and 2.5 million, including Oakland, San Jose, and San Francisco in the Bay Area, as well as Orange County, Sacramento and San Diego—average the lowest levels of income adequacy with just over one-fifth (22%) of households with incomes below self-sufficiency.

¹⁷ The differences in proportion of other race/ethnic groups between these two metropolitan areas is not nearly as great as it is with Latinos. While the proportion that are African American is about the same in both areas (about 8%), almost one in five Bay Area households are Asian and Pacific Islander, compared to about 12% in the Los Angeles area. The proportion of the population that is White is about 60% in the Bay area, but about 47% in the Los Angeles area.

Table 2. Metropolitan Status and Size, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Metropolitan Status						
In Metropolitan Statistical Area (MSA/PMSA)	10,200,041	99.0	10.5	19.6	30.0	70.0
In central city	3,891,279	37.8	11.3	20.0	31.3	68.7
Outside central city	5,501,978	53.4	9.8	19.2	29.0	71.0
Not identified ¹	806,784	7.8	11.2	19.7	30.9	69.1
Not in MSA	99,644	1.0	19.3	33.1	52.4	47.6
Population of MSA/PMSA²						
100,000 to 249,999	609,157	5.9	12.9	22.3	35.2	64.8
<i>Includes Chico-Paradise; Merced; San Luis Obispo-Atascadero-Paso Robles; Yolo; and Yuba City</i>						
250,000 to 499,999	970,195	9.4	11.9	23.7	35.5	64.5
<i>Includes Modesto; Salinas; Santa Barbara-Santa Maria-Lompoc; Santa Rosa; Stockton-Lodi; Vallejo-Fairfield-Napa; and Visalia-Tulare-Porterville</i>						
500,000 to 999,999	673,917	6.5	16.7	12.5	29.2	70.8
<i>Includes Bakersfield; Fresno; and Ventura</i>						
1,000,000 to 2,499,999	4,127,026	40.1	6.8	15.5	22.3	77.7
<i>Includes Oakland; Orange County; Sacramento; San Diego; San Francisco; and San Jose</i>						
2,500,000 to 4,999,999	911,018	8.8	10.0	24.0	34.1	65.9
<i>Includes Riverside-San Bernardino</i>						
5,000,000 or more	2,908,730	28.2	13.4	23.6	37.0	63.0
<i>Includes Los Angeles-Long Beach</i>						
Not in MSA	99,644	1.0	19.3	33.1	52.4	47.6

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

¹ Some households in the CPS do not have their central city status identified for confidentiality reasons.

² MSAs/PMSAs not listed were either not identified or not included in the CPS sample.

V. RACE, ETHNICITY AND CITIZENSHIP

This report compares four mutually exclusive race and ethnic categories: Latino (or Hispanic), White, African American (or Black), and Asian and Pacific Islander.¹⁸ Latinos may be of any race, while the categories of White, African American, and Asian and Pacific Islander include only non-Latinos.¹⁹ Note that the numbers of American Indian and Alaska Natives in the sample are too small for reliable estimates for this group for California from CPS data.

¹⁸ The Census Bureau uses the terms "Hispanic" and "Latino" to refer to people of any race who reported that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Latino origin on the CPS questionnaire. Additionally, in the CPS, Asians and Pacific Islanders are grouped together as a single racial group.

¹⁹ For purposes of these analyses, it is assumed that the race of the household is that of the householder. In fact, 9% of white, 10% of African American, 10% of Asian and Pacific Islander and 12% of Latino households are mixed race and/or ethnicity.

Considerable percentages of California households in all four racial/ethnic groups have incomes below economic self-sufficiency:

- § more than one-half of Latino Households;
- § one-third of African-American households;
- § approximately one-fourth of Asian and Pacific Islander; and
- § one-fifth of White households have substandard incomes.

While almost one-fifth of White households (19%) have incomes that fall short of the Standard, more than one-third of African American households (35%), and more than half of Latino households (55%) have incomes below the Standard. About one-fourth of Asian and Pacific Islander households (26%) also have incomes below the Standard (See Table 3).

Some might argue that the higher rates of income inadequacy among Latinos (55%) may be due to the fact that California is home to many Latinos who are not citizens, marginalizing them in the workforce and barring them from certain public benefits.²⁰ However, while these circumstances may certainly contribute to the high rates of income inadequacy among non-citizen Latinos, these numbers are about much more than citizenship, for Latinos as a whole experience higher rates of income inadequacy than other groups, regardless of birth or citizenship status²¹ (See Table 4).

Table 3. Race and Latino Origin of Householder,¹ by Household Income Compared to Self-Sufficiency Standard and Federal Poverty

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Not Latino ²	7,662,628	74.4	7.9	14.0	21.9	78.1
White	5,568,323	54.1	7.0	12.0	19.0	81.0
Black	752,354	7.3	9.4	25.6	35.0	65.0
Asian and Pacific Islander	1,215,930	11.8	10.2	15.4	25.6	74.4
Latino ³	2,637,058	25.6	18.4	36.3	54.6	45.4

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

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 and non-Latino totals include American Indians and Alaska Natives; however, the CPS sample is not large enough to produce reliable estimates for American Indians and Alaska Natives, so data for this group are not shown separately.

³ Latinos may be of any race.

²⁰ Among Latinos in California, about 40% are native, and altogether about 57% are citizens (counting both native and naturalized citizens).

²¹ Among native Latinos, the income inadequacy rate is twice that of the rate among native Asian Pacific Islanders or other non-Latino natives, 38% compared to 19% and 21%, respectively (see Table 4). Foreign-born Latinos have a higher rate of income inadequacy (66%), compared to the rate for native-born Latinos (38%), and the highest rate of inadequate incomes is found among non-citizen Latinos (72%). See Table 4.

Both native and foreign-born householders experience difficulty in making ends meet: while about one-fourth of native householders have incomes below self-sufficiency, about one-third of naturalized citizens, and more than half of non-citizen householders experience substandard incomes²².

Approximately 30% of Californians are foreign-born. Native householders have rates of income inadequacy that are slightly lower than the overall statewide average (24% compared to 30% statewide), while 45% of those who are foreign-born experience inadequate incomes. About one out of six California households is headed by a non-citizen householder, and more than half of these (56%) experience inadequate incomes.

Using the lens of the Self-Sufficiency Standard reveals ethnic and citizenship differences that are not apparent using the poverty line, as the greatest differences occur among those households whose incomes are in the “gap” – above poverty but below self-sufficiency. For example, the rate of income inadequacy for those below the poverty level is 8% higher for foreign-born householders compared to native citizen householders (15% compared to 8%, see Table 4), but it is 14% higher when those in the “middle” groups – with incomes above poverty but below the Self-Sufficiency Standard – are compared (30% versus 16%, see Table 4).

Table 4. Citizenship Status by Latino Origin of Householder,¹ by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Native	7,209,847	70.0	8.3	15.5	23.8	76.2
Latino	1,065,901	10.3	15.1	23.4	38.5	61.5
Not Latino	6,143,947	59.7	7.1	14.1	21.2	78.8
Asian and Pacific Islander	235,765	2.3	3.4	15.9	19.4	80.6
Other non-Latino	5,908,182	57.4	7.3	14.0	21.3	78.7
Foreign born	3,089,837	30.0	15.8	29.6	45.4	54.6
Latino	1,571,156	15.3	20.6	45.0	65.6	34.4
Not Latino	1,518,681	14.7	10.8	13.7	24.5	75.5
Asian and Pacific Islander	980,166	9.5	11.8	15.2	27.1	72.9
Other non-Latino	538,515	5.2	8.9	10.9	19.7	80.3
Naturalized citizen	1,316,153	12.8	10.2	21.2	31.5	68.5
Latino	462,085	4.5	11.4	38.9	50.3	49.7
Not Latino	854,067	8.3	9.6	11.7	21.3	78.7
Asian and Pacific Islander	589,559	5.7	9.9	12.9	22.7	77.3
Other non-Latino	264,508	2.6	9.1	9.0	18.0	82.0
Not a citizen	1,773,685	17.2	19.9	35.8	55.7	44.3
Latino	1,109,072	10.8	24.5	47.5	72.0	28.0
Not Latino	664,614	6.5	12.3	16.3	28.6	71.4
Asian and Pacific Islander	390,607	3.8	14.8	18.9	33.7	66.3
Other non-Latino	274,007	2.7	8.7	12.7	21.4	78.6

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

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.

²² Note that as with race and ethnicity, we assume that the citizenship status of the householder is also that of the household as a whole. Of course, some households may contain a mixture of native, foreign-born citizens and/or foreign-born non-citizens.

VI. CHILDREN AND YOUTH

The Standard as a measure of income is applied to households, not individual adults and individual children. What this means is that the Standard's focus is placed on the risk of income inadequacy associated with various household characteristics, one of which is the number and age of children. While this analysis does not calculate the number of *children* experiencing income inadequacy (each household counts as one, regardless of the number of children), it does focus on the characteristics of households that are at greater risk of income inadequacy.

Households with children are at a greater risk of not meeting their basic needs than those without children, especially those with very young children.

Two patterns are quickly apparent when one looks at the numbers involving households with children (see Table 5). First, households with no children have about half the risk of having inadequate income compared to households with one or more children (19% compared to 42%, respectively). That is, when one adds a child to an adult-only household, costs go up. The Standard reflects this reality, with costs almost doubling in some instances with the addition of a single infant (see Chart A). Yet, incomes of those who become parents rarely double once a child has joined the household. Indeed, most families experience both an increase in costs *and* a drop in income, leading to high rates of income inadequacy among families with young children.

"Before I had my son, I had two jobs: I worked from 5:30 AM to 10:00 PM. After I had my son, all my money went to rent and to pay my mom to take care of him (she was the safest child care). Each month, I'd have no money left over for anything. The one thing I would do for me and my son was to go to the zoo; we went there every Sunday, and still do. It is my release, my therapy!"

-Anonymous,
single mother

"I had a job at a deli for 14 years – a union job. But I wasn't learning anything; it was a dead-end job. I knew that even if I worked more and more, I would never go anywhere. We were told we had a flex schedule, for people to take care of their families, but that just meant when the company wanted you to come in, you had to work extra hours. I worked Saturdays, Sundays and weekdays, and I would have to pay for a babysitter. I would call my supervisor to tell her that I didn't have a babysitter, and she would say "What am I supposed to do about that?" I thought, "Oh my God, this is never going to end – I'm in a living hell."

- Mary Helen, single mother and CalWORKs student-parent currently pursuing a Nursing Degree

The second pattern is that among households with a child under six, more than half have less than adequate income (52%), while among households with children 6-17 years, about one third have income that is less than the Standard (34%). Because the Standard incorporates the cost of child care, and because those costs are borne mostly by young parents who have not yet attained their highest income levels, their incomes are more likely to fall short when both they and their children are young. In contrast, households with only older children will have both lower costs (with only part-time or no child care costs), and usually, older parents with higher incomes (having been working longer).

Table 5. Number and Age of Children, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Number of Children in Household¹						
0	5,406,657	52.5	7.7	11.5	19.2	80.8
1 or more	4,893,028	47.5	13.7	28.8	42.5	57.5
1	1,873,917	18.2	9.7	24.9	34.6	65.4
2	1,869,776	18.2	10.6	26.3	36.9	63.1
3	726,579	7.1	17.2	39.5	56.7	43.3
4 or more	422,755	4.1	39.4	38.3	77.7	22.3
Age of Youngest Child						
Less than 6 years	2,281,014	22.1	16.6	35.8	52.4	47.6
6 to 17 years	2,612,013	25.4	11.2	22.6	33.8	66.2

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

¹ Includes related and unrelated children

Note that these findings are not due to large numbers of households that have large numbers of children in them. While it is true that larger families are more likely to experience income inadequacy, it is also the case that the majority of households with children (over three-fourths) have only one or two children. The income inadequacy rate is about 36% for both one-child and two-children households (see Table 5). The proportion of three-children households with incomes below the Standard increases to 57%, and for households with four or more children, to 78%. However, altogether these larger households account for only about 11% of California households.

In sum, higher levels of income inadequacy associated with the presence of children are not due to large numbers of households with *many* children, but to the presence in households of *any* children, especially if they are young.

VII. GENDER, FAMILY COMPOSITION AND RACE/ETHNICITY

Households maintained by women raising children alone have high levels of substandard incomes, yet some of the highest levels of income inadequacy are also found among Latino married couple and male-headed households.

Both men and women who are supporting only themselves have low and nearly identical rates of income inadequacy – about 18% (see Table 6). However, the presence of children, and associated costs (particularly child care), can make incomes less than adequate. Indeed, as seen above, the Standard in a given place almost doubles once an adult becomes a parent, and responsible for even just one child.

While the addition of children is likely to increase rates of income inadequacy, the gender of the parent(s) supporting the family also makes a difference. In order to discern these effects, households are divided into three groupings in Table 7 and Figure 1, based on the gender and marital status of the householders, and the presence/absence of children:

- § Non-child households, including both family and non-family households (including married couples without children, single and/or unrelated householders of both genders without children);
- § Households maintained by married couples and male householders with children;²³ and
- § Households maintained by female householders alone with children.

Fewer than one in five childless households have substandard incomes. With the addition of children, the rate of income inadequacy increases for all households, whether the householders are men or women alone, or married couples, but not equally. Married couple and male householders supporting children are more likely than childless households to have inadequate incomes (37% have inadequate incomes). However, female householders who are supporting children alone are the most likely of these three types of households to have incomes that are below self-sufficiency, with 65% having inadequate incomes.²⁴

To explore the relationships between race/ethnicity, household composition and income inadequacy, each of the three types of households has been divided into the four racial groups: White, African American, Asian and Pacific Islander, and Latino (see Table 7 and Figure 1).

As can be seen both in Table 7 and Figure 1, the same pattern observed for type of household, in terms of the presence of children and the gender/marital status of the householder, holds for *each* racial group. At the same time, there are notable differences by race/ethnicity of the householder (see Table 3). Childless households always have the lowest levels of income inadequacy regardless of race, and households maintained by women alone always have the highest levels of income inadequacy, regardless of race. Likewise, within each household type, white households always have the lowest levels of income inadequacy, and Latino households the highest. For example, among married couple and male householder families with children, the rates of income inadequacy start at 19% for White families, rising to 63% for Latino families. Likewise, for women-maintained households with children, the percent below self-sufficiency ranges from 46% (White) to 80% (Latino). As a consequence, because Latino households have an overall consistently higher rate of income inadequacy, Latino households *without* children have higher rates of income inadequacy than White married couple and male householder families *with* children (30% compared to 19%). Likewise, the proportion of Latino married couple and male householder families with inadequate income (63%) is higher than White or Asian and Pacific Islander female householder households with children (46% and 58%; see Table 7 and Figure 1).

²³ The number of male householder only families is quite small, so further divisions by race or other variables are not possible. Because the poverty rate and rate of income inadequacy, as well as other characteristics, of male householder only and married couple families are similar (though consistently higher for the male householder families), it was deemed logical to combine male householder families with married couples.

²⁴ Some analysts have pointed out that while the “feminization” of poverty has been decreased by the increased labor force participation of women, and the decline of the gender wage gap, there has been an increased “juvenilization” of poverty due to the rise of single parents and the eroding of transfer income for non-elderly families with children. Of course, for female householders raising children alone, both “feminization” and “juvenilization” contribute to poverty and income inadequacy. See Suzanne Bianchi, “Feminization and Juvenilization of Poverty: Trends, Relative Risks, Causes, and Consequences,” *Annual Review of Sociology*, 25:307-33 (1999).

Altogether, as Figure 1 shows, it is clear that *both* race/ethnicity and household type (meaning the presence of children and marital status/gender of the householder) are correlated with income inadequacy, with the highest rates found among Latino households and households with children maintained by women alone.²⁵

Table 7. Household Type by Race and Latino Origin of Householder,¹ by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Households without children	5,406,657	52.5	7.7	11.5	19.2	80.8
Not Latino ²	4,539,491	44.1	7.5	9.7	17.2	82.8
White	3,454,073	33.5	7.1	9.0	16.1	83.9
Black	401,567	3.9	8.7	11.0	19.6	80.4
Asian and Pacific Islander	615,556	6.0	8.8	12.6	21.4	78.6
Latino ³	867,165	8.4	8.7	20.8	29.5	70.5
Households with children ⁴	4,893,028	47.5	13.7	28.8	42.5	57.5
Married couple or male householder, no spouse present	3,906,645	37.9	10.9	25.8	36.7	63.3
Not Latino	2,542,670	24.7	6.3	16.3	22.6	77.4
White	1,758,402	17.1	5.0	14.1	19.1	80.9
Black	227,476	2.2	6.6	34.9	41.5	58.5
Asian and Pacific Islander	513,098	5.0	10.3	14.8	25.1	74.9
Latino	1,363,977	13.2	19.5	43.5	63.0	37.0
Female householder, no spouse present	986,383	9.6	24.9	40.4	65.3	34.7
Not Latino	580,469	5.6	17.6	37.3	54.9	45.1
White	355,848	3.5	15.7	30.2	46.0	54.0
Black	123,312	1.2	16.8	56.2	73.0	27.0
Asian and Pacific Islander	87,277	0.8	19.6	38.8	58.4	41.6
Latino	405,915	3.9	35.3	45.0	80.3	19.7

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

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.

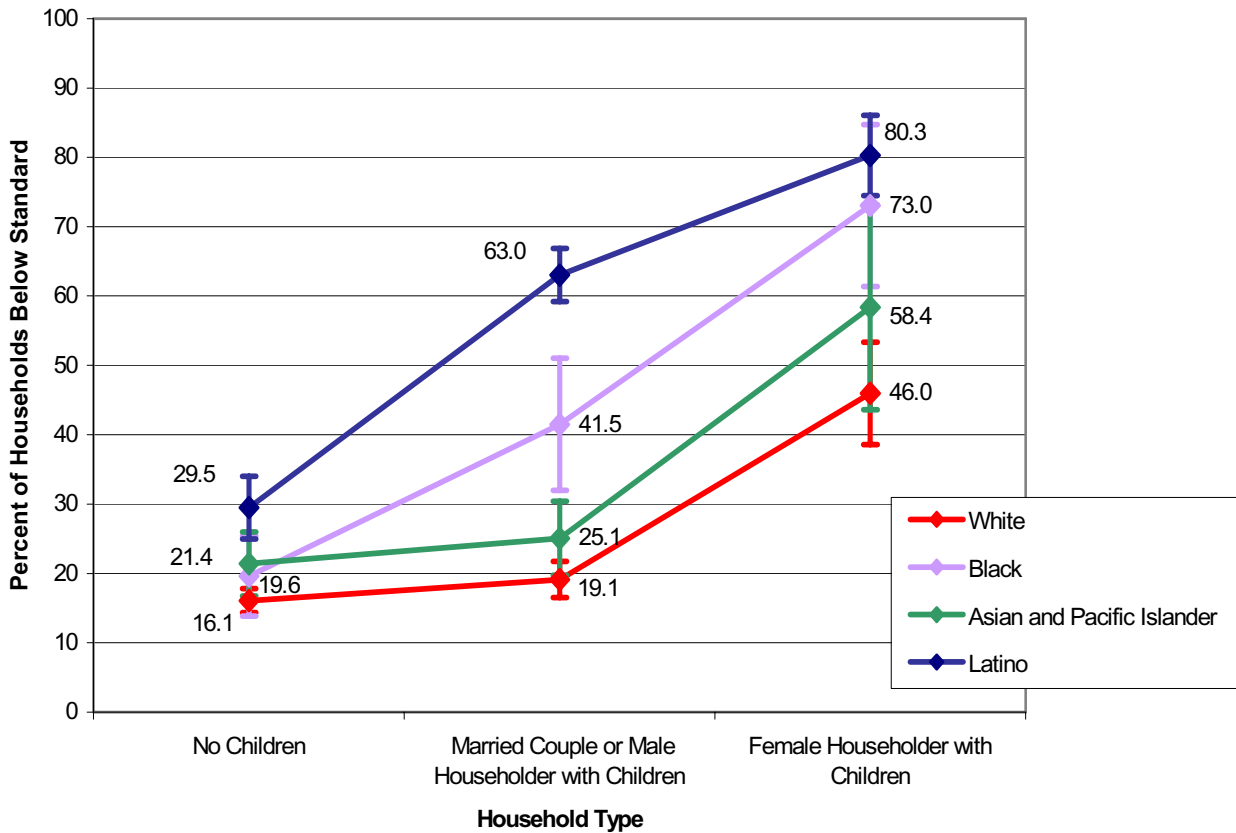
² Latino and non-Latino totals include American Indians and Alaska Natives; however, the CPS sample is not large enough to produce reliable estimates for American Indians and Alaska Natives, so data for this group are not shown separately.

³ Latinos may be of any race.

⁴ Includes related and unrelated children.

²⁵ Although focused on children rather than households with children, and using the federal poverty line rather than the Self-Sufficiency Standard, the National Center for Children on Poverty's profile of children in poverty, *The Changing Face of Child Poverty in California* (August 2002), found a similar disturbing association between children and poverty. Moreover, comparing data from the early nineteen-eighties with the late nineteen-nineties, this study found that both the number of poor children, and the child poverty rate, had increased over the last two decades in California, and also that the proportion of poor children who are Latino had increased from 41% to 61%. This suggests that the role of children and the importance of race/ethnicity in income inadequacy documented here may be increasing.

Figure 1. Households Below the Self-Sufficiency Standard by Household Type and Race of Householder, with 90% Confidence Intervals: California 2000



Does marriage provide insurance against income inadequacy for families with children? While it is true that only 36% of households with children that are headed by married couples experience income inadequacy—which is lower than those in which the householder parents are single, male or female (44% and 66%, respectively)—the picture is much more complex than a simple correlation between marriage and economic well-being. There are many characteristics that distinguish households headed by married couples compared to those that are supported by single parents, especially women. We have already shown that race/ethnicity and gender of the householder are correlated with income inadequacy. In addition, the number of workers per household is an even more important factor that affects income adequacy, rather than the number of parents per se. Some of these factors are explored in the following section. Meanwhile, it is important to keep in mind that comparing families simply in terms of marital status does not take into account these other factors, and is the equivalent of comparing “apples and oranges.”

[on getting married to get out of poverty...] “It’s one of those myths, like the ‘welfare mom.’ My son’s father is married, but they had to file for bankruptcy. When you make more money, you think, ‘Oh, it’s going to be OK now,’ but what happens is that all the things you got because you’re poor, like subsidized child care and housing, are gone. You’re in the ‘Gap Group.’”
 – Anita, single mother and former welfare student-parent

VIII. THREE FACTORS THAT AFFECT INCOME INADEQUACY: EDUCATION, WORK, AND WORK SUPPORTS

This report so far has examined the distribution of income inadequacy in California across various household characteristics, including geography, race/ethnicity, gender of householder, and the presence of children. With this analysis as background, the next section explores three factors that are less “demographic” and more amenable to change—education, work and work supports. Through programmatic intervention, public policy changes, and/or institutional reformation, these three factors can positively affect income adequacy at both the individual and societal level.

A. EDUCATION

The more education a householder has, the more likely she is to meet her family's basic needs: two-thirds of those with less than a high school education have inadequate incomes, but three out of four of those with some college (but not a four-year degree) have incomes that are self-sufficient.

“For me to be in school, it was like someone had taken the chains off me. I know that I will make more than \$14 an hour. I told my son, ‘You are graduating from high school and you are going to college.’”

- Mary Helen, single mother and CalWORKs student-parent currently pursuing a Nursing Degree

Education has one of the strongest relationships to income adequacy of any factor examined in this report. While more than two-thirds of those who lack a high school diploma or GED certificate have incomes below self-sufficiency, that is true of only 40% of those with a high school diploma or GED. Most dramatically, of those with just some college but not a four-year degree, three out of four have incomes that are at or above self-sufficiency. Obtaining a college degree (or more) results in incomes that are above self-sufficiency for over 90% of householders (see Table 8).

Unfortunately, the returns for *increased* education, while they are excellent for all groups, are much lower at each level for women and/or Latinos, and these gaps do not close until the highest education levels are attained (see Table 8 and Figure 2). Thus, to achieve the same *proportion* with adequate

incomes, women of all races/ethnicities and Latinos must achieve more education than men and non-Latinos. The gender and ethnicity gaps are greatest at the lowest levels of education. While less than half of non-Latino men (48%) who have not completed high school (or a GED) have substandard incomes, more than four-fifths of Latina women (82%) at this level of education have substandard incomes. Indeed, Latina women must attain at least a bachelor’s degree before the proportion with adequate incomes (21%) is less than that of non-Latina women or Latino men who have completed high school (or a GED) only, or the proportion of non-Latino men who have not even finished high school.

“When I was working, I wouldn't have anything left over. Now that I am in school, I can breathe. ...the county pays for my son's day care until he's 12 years of age. All I have is what I need to get through the month.”

- Mary Helen, single mother and CalWORKs student-parent currently pursuing a Nursing Degree

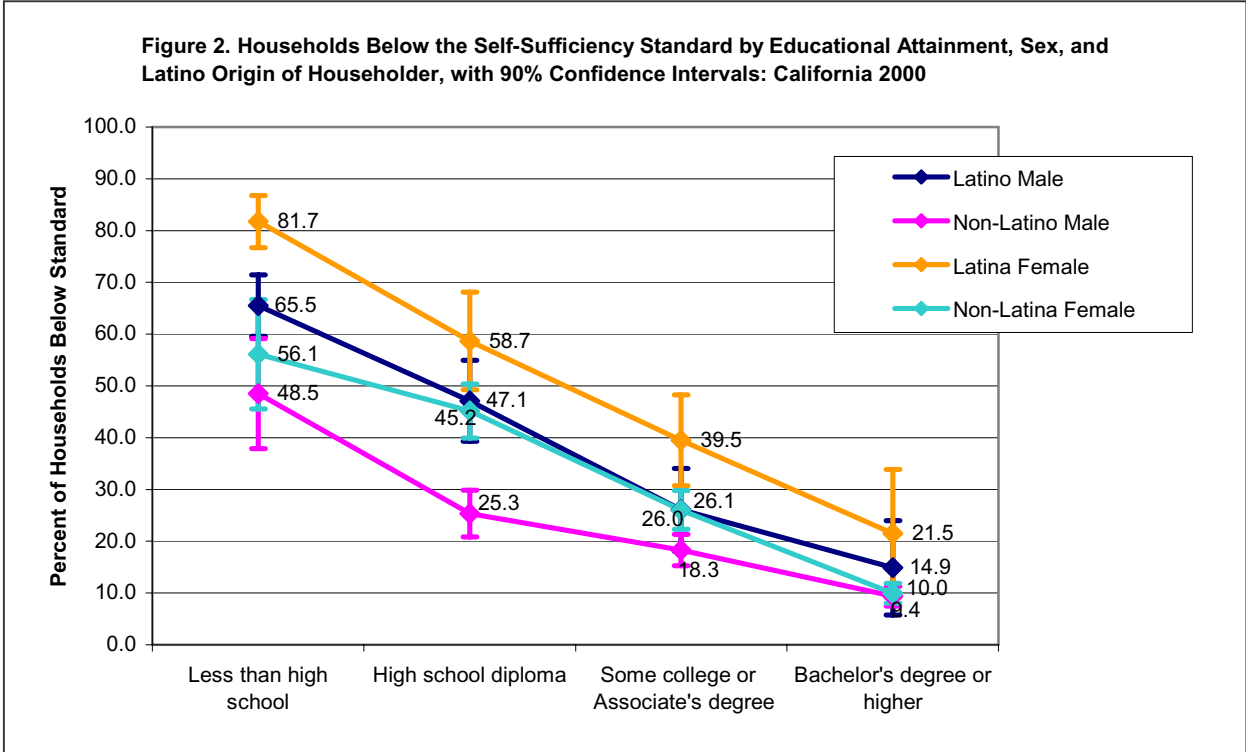
Table 8. Educational Attainment of Householder¹ by Sex and Latino Origin, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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 Households²	9,567,969	100.0	10.0	19.0	29.0	71.0
Less than high school	1,398,415	14.6	27.6	40.6	68.1	31.9
Male	721,945	7.5	21.8	39.7	61.5	38.5
Not Latino	172,878	1.8	15.6	32.9	48.5	51.5
Latino	549,067	5.7	23.7	41.8	65.5	34.5
Female	676,470	7.1	33.7	41.5	75.2	24.8
Not Latino	171,980	1.8	37.1	19.0	56.1	43.9
Latino	504,490	5.3	32.6	49.2	81.7	18.3
High school diploma	2,015,386	21.1	13.0	26.9	39.9	60.1
Male	1,073,855	11.2	6.8	25.6	32.4	67.6
Not Latino	726,500	7.6	4.9	20.5	25.3	74.7
Latino	347,355	3.6	10.9	36.2	47.1	52.9
Female	941,532	9.8	20.1	28.4	48.5	51.5
Not Latino	707,741	7.4	18.6	26.5	45.2	54.8
Latino	233,791	2.4	24.5	34.1	58.7	41.3
Some college or Associate's degree	2,864,294	29.9	6.3	17.5	23.9	76.1
Male	1,522,729	15.9	4.2	15.4	19.6	80.4
Not Latino	1,265,716	13.2	4.0	14.2	18.3	81.7
Latino	257,013	2.7	5.2	20.9	26.1	73.9
Female	1,341,564	14.0	8.7	20.0	28.7	71.3
Not Latino	1,076,119	11.2	9.0	17.1	26.0	74.0
Latino	265,445	2.8	7.7	31.8	39.5	60.5
Bachelor's degree or higher	3,289,875	34.4	3.8	6.4	10.2	89.8
Male	1,932,972	20.2	3.7	6.0	9.7	90.3
Not Latino	1,803,198	18.8	3.7	5.6	9.4	90.6
Latino	129,774	1.4	3.5	11.3	14.9	85.1
Female	1,356,903	14.2	3.9	6.9	10.8	89.2
Not Latino	1,262,277	13.2	3.7	6.3	10.0	90.0
Latino	94,626	1.0	6.2	15.3	21.5	78.5

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

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 Only includes households whose householders are at least age 25.



B. WORK AND OCCUPATIONS

Work is an important factor in achieving self-sufficiency, but even with full-time year-round workers, many households are still not able to make ends meet:

- § *More than one out of three households with one working adult has an income insufficient to meet basic needs.*
- § *More than one out of four households with one full-time year-round worker has an income insufficient to meet basic needs.*
- § *More than one out of five households with two working adults has an income insufficient to meet basic needs.*

Work is an important factor in achieving self-sufficiency, but many households with substantial work effort are still not able to meet their basic needs. Having at least one breadwinner is crucial to achieving adequate income. Of California households in which there are no employed adults, 81% have incomes below self-sufficiency, with 63% of these households having incomes that are also below the official poverty line (see Table 9). However, only about 6% of California households fall into this group.

Of households in which one adult is working, (42% of California households are in this situation), just over one-third (35%) fall below self-sufficiency. About half of California households (52%) have two or more workers; adding a second worker (or more) reduces the proportion with incomes below self-sufficiency to about 20%.

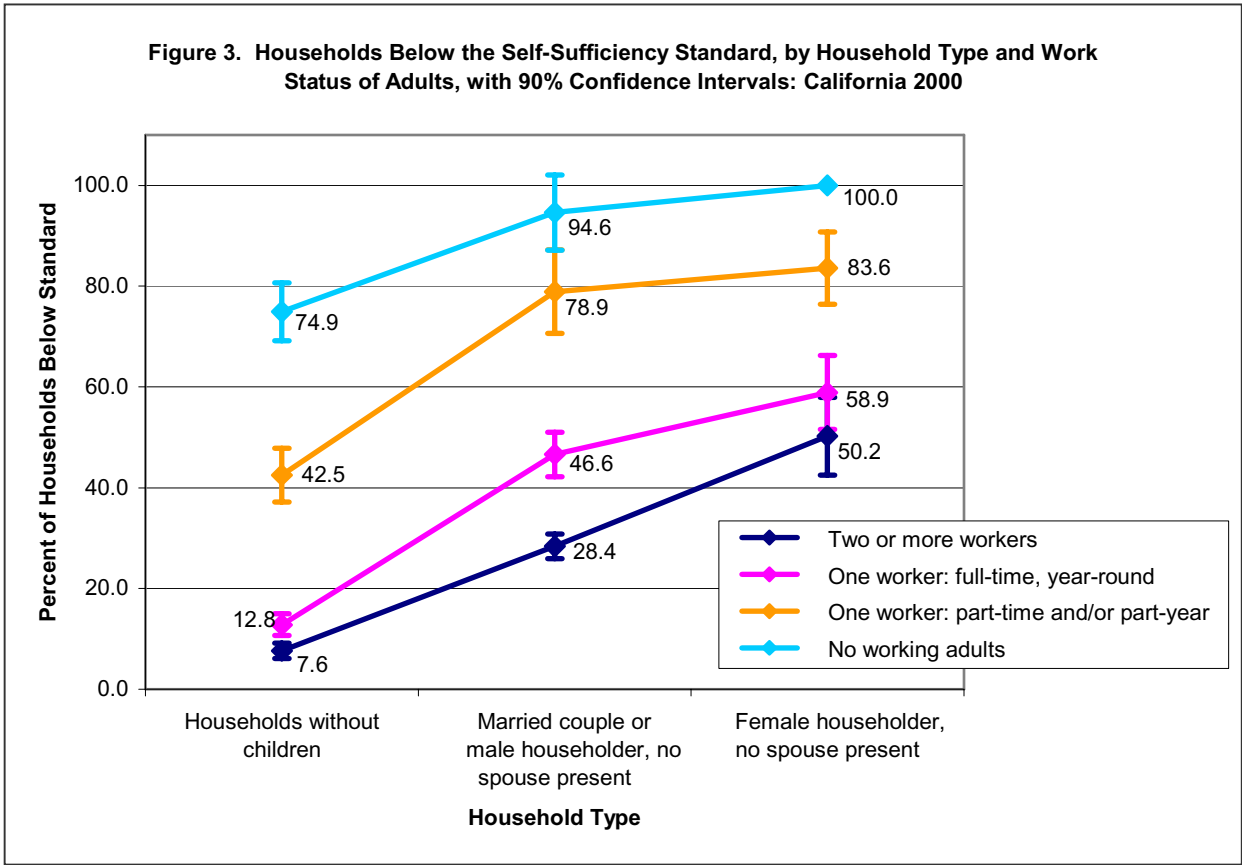


Table 9. Number of Working Adults in Household, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
0	610,688	5.9	63.5	17.9	81.4	18.6
1	4,301,589	41.8	12.3	23.1	35.4	64.6
2 or more	5,387,409	52.3	3.2	17.2	20.4	79.6

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

The work status of householders (in terms of hours worked per week and weeks worked per year) also affects income and income adequacy. Working full-time and year-round is obviously a strong hedge against having inadequate income. Almost four-fifths of California households have at least one full-time year-round worker. Yet even for this group, while almost none are “officially” poor, about one in five (20%) have

household incomes that are not adequate – in spite of working full-time, year-round. Of households in which the householder works only part-time and/or part-year (about one-fifth of California households), over 40% have income that is not sufficient.

These numbers suggest that having more than one working adult per household is important for reducing income inadequacy. Yet, if examined carefully, it is not the number of adults per se that is correlated with income inadequacy. Rather, the most important factor is whether the adults in the household work full-time, year-round, while the second most important factor appears to be the number of adults in the household who are actually working. In households with just one adult, if he or she works full-time, year-round, only about 19% of these households lack adequate income. In contrast, in households with two adults, but only one adult works full-time, year round, about 40% have insufficient incomes. Only in households with two adults – both working full-time and full-year – does income inadequacy reduce significantly, with less than 10% of such households unable to meet their basic needs.

Given the importance of both the number of workers and the work schedule of workers, it is not surprising that these factors affect the rates of substandard incomes among families with children as well. In Table 11, households have again been divided into three groups: childless households, households headed by married couples or male householders, and households maintained by women alone. As can be seen in this table, and Figure 3, the lowest rates of income adequacy for each household type occurs when there are two or more workers. As can be seen most clearly in Figure 3, as the number of workers and/or amount of work decreases, rates of income inadequacy increase for each household type, and in fact, begin to converge. That is, while the gender of the householders is correlated with the amount of earnings (and therefore income adequacy), at a given level of work, it is clear that it is not the marital status but the number of workers and amount of work that is most clearly correlated with rates of income adequacy.²⁶

From another perspective, Table 11 and Figure 3 illustrate for households with children the crucial difference the presence of a full-time, year-round worker makes, compared to a part-time and/or part-year worker. While less than half of married couple and male householder families with just one worker have inadequate incomes if that worker is full-time year-round, that proportion jumps to 79% if the one worker is part-time and/or part-year. Likewise, for female householder families, the proportion of households that have inadequate incomes also jumps, from 59% to 83%, when there is only one worker and that worker moves from full-time, year-round to less than full-time, year-round. Clearly, decreased likelihood of income inadequacy for families with children is linked to not only work by the adults in the household, but to full-time year-round work.

²⁶ See Lichter, Daniel, Deborah Roempke Graefe and J. Brian Brown, "Is Marriage a Panacea? Union Formation Among Economically Disadvantaged Unwed Mothers," *Social Problems* 50: 60-86 (2003).

Table 10. Work Status of Adults, by Number of Adults and Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	All Households					One Adult in Household				
	Total	Percent	Percent Below Standard and Below Poverty	Percent Below Standard and Above Poverty	Percent Below Standard	Total	Percent	Percent Below Standard and Below Poverty	Percent Below Standard and Above Poverty	Percent Below Standard
Total Households	10,299,685	100.0	10.6	19.7	30.3	3,241,288	100.0	17.9	19.4	37.3
One working adult	4,301,588	41.8	12.3	23.1	35.4	2,737,843	84.5	9.1	19.8	28.8
Full-time, year-round ¹	3,236,031	31.4	6.5	21.8	28.3	1,976,312	61.0	2.8	16.7	19.4
Part-time, year-round	257,301	2.5	32.6	34.4	67.0	193,991	6.0	29.0	33.5	62.4
Full-time, part year	591,773	5.7	24.2	22.0	46.2	410,235	12.7	18.1	20.5	38.6
Part-time, part year	216,484	2.1	41.9	32.4	74.2	157,305	4.9	40.0	39.6	79.6
Two working adults	4,281,387	41.6	3.7	17.4	21.1	na	na	na	na	na
Both full-time, year-round	2,100,654	20.4	1.7	12.0	13.7	na	na	na	na	na
One full-time, year-round; one part-time and/or part year	1,771,425	17.2	3.4	21.6	25.0	na	na	na	na	na
Both part-time and/or part year	409,307	4.0	15.7	26.4	42.1	na	na	na	na	na
Three or more working adults	1,106,021	10.7	1.0	16.6	17.6	na	na	na	na	na
All full-time, year-round	300,107	2.9	0.0	8.5	8.5	na	na	na	na	na
Some full-time, year-round; some part-time and/or part year	729,718	7.1	0.7	18.4	19.1	na	na	na	na	na
All part-time and/or part year	76,197	0.7	7.5	31.5	39.0	na	na	na	na	na
No working adults	610,687	5.9	63.5	17.9	81.4	503,445	15.5	66.1	17.3	83.4
	Two Adults in Household					Three or More Adults in Household				
	Total	Percent	Percent Below Standard and Below Poverty	Percent Below Standard and Above Poverty	Percent Below Standard	Total	Percent	Percent Below Standard and Below Poverty	Percent Below Standard and Above Poverty	Percent Below Standard
Total Households	5,233,826	100.0	7.0	19.0	26.1	1,824,576	100.0	7.6	22.2	29.8
One working adult	1,409,249	26.9	15.9	28.5	44.5	154,499	8.5	36.9	32.2	69.2
Full-time, year-round	1,138,481	21.8	10.7	29.2	39.9	121,238	6.6	29.5	34.7	64.2
Part-time, year-round	58,758	1.1	46.9	36.8	83.7	4,552	0.2	0.0	42.8	42.8
Full-time, part year	168,836	3.2	37.7	23.7	61.4	12,702	0.7	42.1	45.1	87.1
Part-time, part year	43,174	0.8	27.0	18.1	45.1	16,007	0.9	100.0	0.0	100.0
Two working adults	3,724,945	71.2	2.6	15.4	17.9	556,444	30.5	11.4	30.8	42.2
Both full-time, year-round	1,836,701	35.1	0.7	9.3	10.0	263,953	14.5	8.6	31.4	40.0
One full-time, year-round; one part-time and/or part year	1,536,492	29.4	2.3	20.5	22.8	234,935	12.9	10.7	28.7	39.4
Both part-time and/or part year	351,752	6.7	13.8	24.7	38.5	57,556	3.2	27.1	36.5	63.6
Three or more working adults	na	na	na	na	na	1,106,021	60.6	1.0	16.6	17.6
All full-time, year-round	na	na	na	na	na	300,106	16.4	0.0	8.5	8.5
Some full-time, year-round; some part-time and/or part year	na	na	na	na	na	729,718	40.0	0.7	18.4	19.1
All part-time and/or part year	na	na	na	na	na	76,197	4.2	7.5	31.5	39.0
No working adults	99,632	1.9	47.4	22.1	69.5	7,612	0.4	100.0	0.0	100.0

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

¹ A full-time year-round worker is one who usually worked 35 hours or more per week for 50 weeks or more during the calendar year.

Workers with inadequate income are largely concentrated in a small number of low-wage occupations, including: clerical/administrative support, food service, retail sales, salaried managers, machine operators (except precision), construction trades,²⁷ cleaning and building services, agricultural workers, transportation and personal service. These ten occupations account for about 41% of householders with incomes below self-sufficiency in California.

²⁷ The largest specific occupations in this group are maintenance (such as clean-up), apprentices, painters, and construction (including unskilled laborers).

Table 11. Household Type by Work Status of Adults, and Marital Status of Householder¹ by Number of Working Adults, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Household Type by Work Status of Adults						
Households without children	5,406,657	52.5	7.7	11.5	19.2	80.8
Two or more workers	2,418,098	23.5	0.6	7.0	7.6	92.4
One worker: full-time, year-round	1,879,424	18.2	1.6	11.2	12.8	87.2
One worker: part-time and/or part-year	670,721	6.5	18.8	23.7	42.5	57.5
No working adults	438,413	4.3	55.9	19.0	74.9	25.1
Households with children ²	4,893,028	47.5	13.7	28.8	42.5	57.5
Married couple or male householder, no spouse present	3,906,645	37.9	10.9	25.8	36.7	63.3
Two or more workers	2,640,818	25.6	4.8	23.6	28.4	71.6
One worker: full-time, year-round	1,004,644	9.8	14.6	31.9	46.6	53.4
One worker: part-time and/or part-year	188,582	1.8	52.0	26.9	78.9	21.1
No working adults	72,602	0.7	74.8	19.7	94.6	5.4
Female householder, no spouse present	986,383	9.6	24.9	40.4	65.3	34.7
Two or more workers	328,494	3.2	8.8	41.4	50.2	49.8
One worker: full-time, year-round	351,963	3.4	9.9	49.0	58.9	41.1
One worker: part-time and/or part-year	206,255	2.0	45.3	38.3	83.6	16.4
No working adults	99,672	1.0	88.4	11.6	100.0	0.0
Marital Status of Householder by Number of Working Adults, in Households with Children						
Total Households with Children²	4,893,030	100.0	13.7	28.8	42.5	57.5
Married	3,484,120	71.2	10.2	25.5	35.7	64.3
0	59,133	1.2	69.1	24.2	93.4	6.6
1	986,921	20.2	21.1	32.7	53.8	46.2
2 or more	2,438,066	49.8	4.3	22.7	27.0	73.0
Not Married	1,408,910	28.8	22.5	36.7	59.3	40.7
0	113,142	2.3	89.8	10.2	100.0	0.0
1	764,522	15.6	21.6	39.3	60.9	39.1
2 or more	531,246	10.9	9.5	38.7	48.2	51.8

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

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 Includes related and unrelated children.

Although food service and clerical occupations are among the top ten occupations of both male and female householders with inadequate incomes, other common occupations that have substandard wages vary by gender. The most common occupations of male householders with incomes below self-sufficiency are: food service, construction and extractive trades, administrative support (including clerical), transportation, and farm occupations. In contrast, the occupations that top the list for female householders include: administrative support (including clerical), food service, personal service, other sales, and salaried managers and administrators. Among Latino householders²⁸ with inadequate incomes, the three most common occupations are food service, farm, and machine operators (except precision), whereas among non-Latino householders with inadequate incomes, clerical, food service and salaried managers are the top three occupations.

²⁸ For a discussion of the neglected topic of the impact of race/ethnic composition on wage rates, see Jane Lapidus and Deborah Figart, "Remediating 'Unfair Acts': U.S. Pay Equity by Race and Gender," *Feminist Economics* 4(3): 7-28 (1998).

Table 12a. Top Ten Householders' Occupations¹: California 2000

All Households					Households Below Self-Sufficiency Standard				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		10,299,685	100.0		Total		3,117,253	100.0	
1	Salaried managers and administrators, except public administration ²	1,036,404	10.1	10.1	1	Administrative support occupations, except secretaries ³	256,785	8.2	8.2
2	Administrative support occupations, except secretaries ³	817,504	7.9	18.0	2	Food services occupations	234,796	7.5	15.8
3	Professional specialty occupations, except engineers, physicians, scientists, and teachers ⁴	451,231	4.4	22.4	3	Sales occupations, except supervisors, proprietors, and commodities and finance representatives ⁵	123,157	4.0	19.7
4	Food services occupations	377,017	3.7	26.0	4	Salaried managers and administrators, except public administration ²	110,525	3.5	23.3
5	Teachers, except postsecondary	368,885	3.6	29.6	5	Machine operators and tenders, except precision	99,750	3.2	26.5
6	Accountants and auditors	358,119	3.5	33.1	6	Construction trades and extractive occupations ⁶	95,077	3.1	29.5
7	Sales occupations, except supervisors, proprietors, and commodities and finance representatives ⁵	323,262	3.1	36.2	7	Cleaning and building service occupations	93,803	3.0	32.5
8	Construction trades and extractive occupations ⁶	318,885	3.1	39.3	8	Farm occupations, except managerial	88,306	2.8	35.4
9	Mechanics and repairers	295,403	2.9	42.2	9	Transportation occupations ⁷	82,239	2.6	38.0
10	Supervisors and proprietors, sales occupations	280,768	2.7	44.9	10	Personal service occupations	78,761	2.5	40.5

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

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 30% of salaried managers below the Standard are managers of food serving and lodging establishments, and another 54.7% are managers "not elsewhere classified" (which exclude financial managers, purchasing managers, funeral directors, and medicine and health managers, among others).

³ CPS occupation title is "Other administrative support occupations, including clerical"

⁴ CPS occupation title: "Other professional specialty occupations"

⁵ CPS occupation title: "Other sales occupations"

⁶ 30% of householders below the Standard with construction trade occupations have painter, construction, and maintenance occupations.

⁷ Most (70%) of householders below the Standard with a transportation occupation are truck drivers.

Table 12b. Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Sex: California 2000

Male Householders					Female Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		1,424,853	100.0		Total		1,692,400	100.0	
1	Food services occupations	129,732	9.1	9.1	1	Administrative support occupations, except secretaries ²	181,041	10.7	10.7
2	Construction trades and extractive occupations ¹	90,489	6.4	15.5	2	Food services occupations	105,063	6.2	16.9
3	Administrative support occupations, except secretaries ²	75,743	5.3	20.8	3	Personal service occupations	74,850	4.4	21.3
4	Transportation occupations ³	72,180	5.1	25.8	4	Sales occupations, except supervisors, proprietors, and commodities and finance representatives ⁴	69,648	4.1	25.4
5	Farm occupations, except managerial	69,031	4.8	30.7	5	Salaried managers and administrators, except public administration ⁶	64,971	3.8	29.3
6	Machine operators and tenders, except precision	56,753	4.0	34.7	6	Health service occupations	58,544	3.5	32.7
7	Sales occupations, except supervisors, proprietors, and commodities and finance representatives ⁴	53,509	3.8	38.4	7	Private household occupations	47,939	2.8	35.6
8	Mechanics and repairers	52,984	3.7	42.1	8	Cleaning and building service occupations (except household)	46,323	2.7	38.3
9	Agricultural occupations, except farm ⁵	47,579	3.3	45.5	9	Machine operators and tenders, except precision	42,998	2.5	40.9
10	Cleaning and building service occupations (except household)	47,480	3.3	48.8	10	Professional specialty occupations, except engineers, physicians, scientists, and teachers ⁷	30,956	1.8	42.7

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

¹30% of householders below the Standard with construction trade occupations have painter, construction, and maintenance occupations.

²CPS occupation title is "Other administrative support occupations, including clerical"

³Most (70%) of householders below the Standard with a transportation occupation are truck drivers.

⁴CPS occupation title: "Other sales occupations"

⁵CPS occupation title: "Related agricultural occupations"

⁶30% of salaried managers below the Standard are managers of food serving and lodging establishments, and another 54.7% are managers "not elsewhere classified" (which exclude financial managers, purchasing managers, funeral directors, and medicine and health managers, among others).

⁷CPS occupation title: "Other professional specialty occupations"

Table 12c. Top Ten Occupations of Householders Below the Self-Sufficiency Standard, by Latino Origin: California 2000

Latino Householders					Non-Latino Householders				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
Total		1,441,140	100.0		Total		1,676,112	100.0	
1	Food services occupations	119,949	8.3	8.3	1	Administrative support occupations, except secretaries ¹	185,814	11.1	11.1
2	Farm occupations, except managerial	86,411	6.0	14.3	2	Food services occupations	114,847	6.9	17.9
3	Machine operators and tenders, except precision	76,777	5.3	19.6	3	Salaried managers and administrators, except public administration ⁶	81,244	4.8	22.8
4	Administrative support occupations, except secretaries ¹	70,971	4.9	24.6	4	Sales occupations, except supervisors, proprietors, and commodities and finance representatives ⁴	65,709	3.9	26.7
5	Cleaning and building service occupations (except household)	65,990	4.6	29.2	5	Personal service occupations	54,102	3.2	29.9
6	Construction trades and extractive occupations ²	62,722	4.4	33.5	6	Transportation occupations ⁵	46,490	2.8	32.7
7	Agricultural occupations, except farm ³	62,050	4.3	37.8	7	Professional specialty occupations, except engineers, physicians, scientists, and teachers ⁷	46,188	2.8	35.5
8	Sales occupations, except supervisors, proprietors, and commodities and finance representatives ⁴	57,448	4.0	41.8	8	Armed Forces	42,085	2.5	38.0
9	Private household occupations	37,122	2.6	44.4	9	Health service occupations	39,719	2.4	40.3
10	Transportation occupations ⁵	35,750	2.5	46.9	10	Supervisors and proprietors, sales occupations	35,783	2.1	42.5

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

¹Census occupation title is "Other administrative support occupations, including clerical"

²30% of householders below the Standard with construction trade occupations have painter, construction, and maintenance occupations.

³Census occupation title: "Related agricultural occupations"

⁴Census occupation title: "Other sales occupations"

⁵Most (70%) of householders below the Standard with a transportation occupation are truck drivers.

⁶30% of salaried managers below the Standard are managers of food serving and lodging establishments, and another 54.7% are managers "not elsewhere classified" (which exclude financial managers, purchasing managers, funeral directors, and medicine and health managers, among others).

⁷Census occupation title: "Other professional specialty occupations"

Even though factors such as race, gender and presence of children have effects on income inadequacy, the findings above make clear that other there are a number of factors related to the labor market that also serve to keep families below economic self-sufficiency. In particular, there is a strong association between income inadequacy and jobs that are less than full-time year-round, and jobs in certain sectors.

C. ROLE AND AVAILABILITY OF WORK SUPPORTS

Work supports, such as child care assistance, Food Stamps, and Medicaid, can help bridge the gap between low wages and basic needs for working Californians. Unfortunately, relatively few California households receive such assistance.

Working parents may receive private work supports (such as child support or in-kind assistance), and/or public work supports (such as child care subsidies or cash aid) to help make ends meet. Work supports can be a critical factor in helping families meet their basic needs as they move towards economic self-sufficiency. However, as more parents have moved into the workforce in recent years, work supports have not kept pace with the needs of their families. As noted above, most surveys, including the CPS, underestimate low-income households disproportionately, and also underestimate the number receiving low-income targeted support. Consequently, alternate estimates of work support receipt have also been included below.

According to the CPS, fewer than one in ten (9%) of California households receive one or more types of cash aid or benefits sometime over the year, including Temporary Assistance for Needy Families (TANF), Supplemental Security Insurance (SSI), Food Stamps, and/or Women, Infants and Children (WIC). Almost all households receiving such assistance are below the Standard, but not all are below the FPL.²⁹

The proportion of households that over the year receive assistance from each of these programs is quite small, according to the CPS – often well under 5%. Rates of benefit receipt range from 1.2% for Supplemental Security Income (which helps low-income families with disabled adults and/or children) to 11.2% for free and reduced price school lunch program (see Table 13a). The amount of assistance received is also not large, compared to what is needed: the average monthly amount of cash assistance (TANF and other programs) received, for example, is \$506; however, that amount accounts for an average of about 42% of household budgets (see Table 13b).

What is most striking is the minimal support that goes to low-income working parents. For example:

- § While about 500,000 (CPS estimate) to 650,000 (California state program numbers)³⁰ households receive Food Stamps, about 3.1 million households have incomes inadequate to meet their needs.³¹
- § Only about 76,000 (CPS estimate) to roughly 200,000 (California state program numbers)³² California households receive child care assistance, even though approximately 1.2 million

²⁹ Even though many eligibility requirements limit receipt of assistance to those with incomes below the official federal poverty line, families may have some months in which they have higher income and do not receive assistance, so that their income for the year may reflect a somewhat higher total income. In fact, only about half of households receiving cash aid or Food Stamps, receive assistance for the entire year.

³⁰ California State Department of Social Services, <http://www.dss.cahwnet.gov/research/FoodStamp-429.htm>.

³¹ Part of the reason these numbers are low is that many parents do not continue to receive Food Stamps after they have stopped receiving welfare benefits; some estimate that from 50% to 57% of those receiving Food Stamps stopped, even though eligible. See Sheila Zedlewski. "Family Economic Resources in the Post-Reform Era," *Future of Children*, 12:1, 121-145 (Winter-Spring 2002). Also, Zedlewski, S.R. *Former welfare families continue to leave the food stamp program*. Assessing the New Federalism Discussion Paper 01-05: Urban Institute, (Washington, DC, March 2001).

³² This number (200,000) assumes an average of two children per family receiving assistance. Data estimates based on program numbers from California Budget Project, *Lasting Returns: Strengthening California's Child Care and Development System* (May 2001), <http://www.cbpp.org>.

households with children under six lack adequate income. At best, this means that only one out of six families with under school-age children receive help with child care costs.

- § About 323,000, or about 3% of California households receive housing assistance, such as Section 8 or public housing, in spite of the “out of reach” costs of housing for many Californians.
- § 29% of households with inadequate incomes receive Medicaid.

Altogether, according to CPS estimates, there are only 21,000 California households that receive food stamps, child care assistance *and* housing assistance.

On the other hand, more “universal,” broadly-targeted programs also do not reach many of those with inadequate income:

- § Of the 412,000 households that receive child support, 58% had incomes that were above self-sufficiency. Among female householders with children, 21% received child support, but only about half of these were women with incomes below self-sufficiency. The average amount of child support among all those receiving it was \$429 per month (\$275 for those with incomes below the Standard).
- § Of the almost 600,000 Californians who receive unemployment insurance, only about one-third have incomes below the Self-Sufficiency Standard, and the average amount received is only \$205 per month.

Table 13a. Household Receipt of Public and Private Assistance and Health Insurance, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

Type of Assistance	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	10,299,685	100.0	10.6	19.7	30.3	69.7
Public (cash) assistance ¹						
Received	354,473	3.4	52.7	36.0	88.7	11.3
Did not receive	9,945,214	96.6	9.1	19.1	28.2	71.8
Food Stamps						
Received	505,838	4.9	57.6	32.9	90.5	9.5
Did not receive	9,793,847	95.1	8.1	19.0	27.2	72.8
Women, Infants, and Children (WIC)						
Received	489,878	4.8	38.2	51.5	89.7	10.3
Did not receive	9,809,809	95.2	9.2	18.1	27.3	72.7
Supplemental Security Income (SSI)						
Received	120,169	1.2	27.3	41.1	68.4	31.6
Did not receive	10,179,518	98.8	10.4	19.5	29.8	70.2
Public assistance, Food Stamps, WIC, or SSI						
Received at least one	957,653	9.3	44.6	41.5	86.1	13.9
Did not receive any	9,342,032	90.7	7.1	17.5	24.5	75.5
Child care assistance						
Received	76,078	0.7	25.4	62.9	88.3	11.7
Did not receive	10,223,606	99.3	10.4	19.4	29.8	70.2
Free or reduced school lunch for children						
Received	1,153,912	11.2	34.0	52.9	86.8	13.2
Did not receive	9,145,775	88.8	7.6	15.5	23.1	76.9
Public housing or reduced rent						
Received	323,262	3.1	41.3	39.7	81.1	18.9
Did not receive	9,976,422	96.9	9.6	19.1	28.6	71.4
Child support						
Received	412,010	4.0	10.5	31.5	42.0	58.0
Did not receive	9,887,674	96.0	10.6	19.2	29.8	70.2
Social Security						
Received	489,418	4.8	18.9	28.1	47.0	53.0
Did not receive	9,810,266	95.2	10.1	19.3	29.4	70.6
Unemployment compensation						
Received	598,933	5.8	10.8	24.3	35.1	64.9
Did not receive	9,700,751	94.2	10.5	19.4	30.0	70.0
Health insurance						
One or more people covered by Medicaid	1,156,644	11.2	39.5	38.8	78.3	21.7
One or more people covered by other government insurance	432,394	4.2	13.8	23.9	37.6	62.4
Private insurance only	7,397,863	71.8	3.1	14.2	17.3	82.7
No one in household with insurance	1,312,784	12.7	25.8	32.8	58.6	41.4

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

¹ Public assistance includes cash assistance from welfare programs, TANF, general assistance from Bureau of Indian Affairs, etc.

Table 13b. Types of Public and Private Assistance by Average Amounts, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

Type of Assistance	All Households	Below Standard and Above Poverty	Total Below Standard
Total Households	10,299,685	2,029,690	3,117,252
Public (cash) assistance ¹			
Households that received	354,473	127,509	314,477
Percent of total households	3.4	6.3	10.1
Average monthly amount	\$506.47	\$542.68	\$513.75
Average percent of total monthly income	41.9	24.0	45.9
Food Stamps ²			
Households that received	505,838	166,419	457,708
Percent of total households	4.9	8.2	14.7
Average monthly amount	\$172.72	\$175.82	\$173.86
Women, Infants, and Children (WIC) ³			
Households that received	489,878	252,044	439,393
Percent of total households	4.8	12.4	14.1
Supplemental Security Income			
Households that received	120,169	49,379	82,171
Percent of total households	1.2	2.4	2.6
Average monthly amount	\$470.83	\$478.66	\$439.50
Average percent of total monthly income	39.2	29.8	48.8
Child care assistance ³			
Households that received	76,078	47,850	67,167
Percent of total households	0.7	2.4	2.2
Free or reduced school lunch for children ³			
Households that received	1,153,912	610,120	1,002,137
Percent of total households	11.2	30.1	32.1
Public housing or reduced rent			
Households that received	323,262	128,462	262,068
Percent of total households	3.1	6.3	8.4
Child support			
Households that received	412,010	129,663	173,031
Percent of total households	4.0	6.4	5.6
Average monthly amount	\$428.96	\$297.03	\$275.07
Average percent of total monthly income	13.3	11.4	16.5
Social Security			
Households that received	489,418	137,453	230,069
Percent of total households	4.8	6.8	7.4
Average monthly amount	\$754.00	\$718.08	\$615.81
Average percent of total monthly income	39.6	50.4	64.2
Unemployment compensation			
Households that received	598,933	145,332	210,284
Percent of total households	5.8	7.2	6.7
Average monthly amount	\$220.39	\$216.01	\$205.32
Average percent of total monthly income	9.4	10.6	17.5

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

¹ Public assistance includes cash assistance from welfare programs, TANF, general assistance from Bureau of Indian Affairs, etc.

² Food Stamps are not included in total income.

³ Dollar amounts are not provided in CPS for WIC, child care assistance, or federal school lunches.

Table 13c. Households Receiving Multiple Selected Benefits, by Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold: California 2000

Type of Assistance Received	Total	Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard
		Percent of Total	Percent of Total	Percent of Total
Food Stamps	505,838	57.6	32.9	90.5
Food Stamps and public housing/reduced rent	122,152	68.8	31.2	100.0
Food Stamps, public housing/reduced rent, and child care assistance	20,914	66.5	33.5	100.0

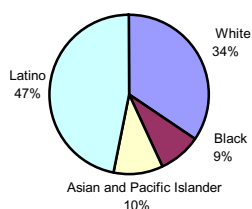
Source: U.S. Census Bureau, Current Population Survey Annual Demographic File, March 2001

IX. A PROFILE OF THOSE WHO ARE BELOW THE STANDARD

The previous sections of this report analyzed the “odds” or chances of having incomes below self-sufficiency for California households from different locations, groups, and with different characteristics. But what does the portion of the population that experiences income inadequacy look like in California? The characteristics of the three million households that currently struggle to make ends meet paint a varied picture:

- § Almost half of households with incomes below self-sufficiency are Latino, one-third are White, one-tenth are Asian and Pacific Islander, and one-twelfth are African American.
- § The majority (55%) of those with inadequate incomes are native-born citizens, and another 400,000 (13%) are naturalized citizens.
- § One-half of California households with substandard incomes live in the Los Angeles Area, and one out of seven live in the San Francisco Bay Area.
- § Two-thirds of households with inadequate income have children (and more than half of these have a child under six), while about one-third have no children under 18.
- § About half of households with inadequate income are headed by married couples, and only one in four is headed by a never married householder (half of the latter group are non-child households).
- § Of households that have incomes that are less than adequate, 58% (totaling about 1.8 million households) have at least one worker who is working full-time, full year. Indeed, only about one in six households with inadequate income have no adults working.
- § Only one in ten households with inadequate income receives cash assistance, and at most (depending on estimate used), two in ten receive Food Stamps.
- § About three out of eight households with substandard incomes own/are buying their homes, while the remaining are renters.
- § Among householders with inadequate income, about 31% have less than a high school education, and about 26% have a high school degree or GED.³³

**Figure 4. Households Below the Standard by Race of Householder:
California 2000**



³³ An additional 11% of households below the Standard have a householder who is younger than 25 years, which are not included in totals for levels of educational attainment.

Figure 5. Households Below the Standard by Marital Status of Householder: California 2000

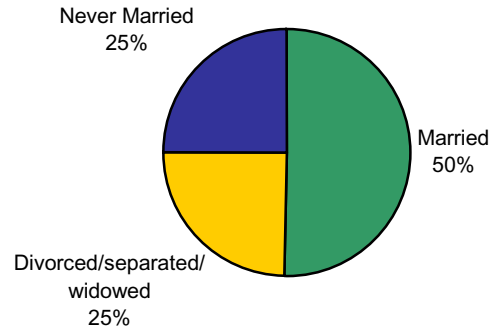
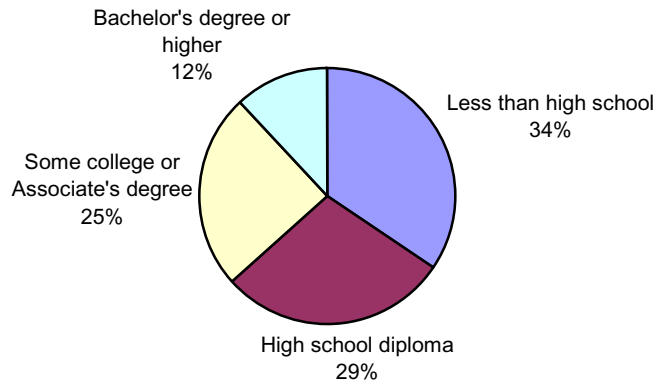


Figure 6. Households Below the Standard by Educational Attainment of Householder: California 2000



X. FINDINGS AND THEIR IMPLICATIONS FOR CALIFORNIA

The problem of inadequate incomes affects families throughout California, and is found in every racial and ethnic group, among men, women and children, and in urban as well as rural areas. It is a problem for those who work outside the home, and those who are caretakers at home, for those in school and those out of school, for the young and old, for those who live alone and those who live with large families.

“When you have to live on \$540 a month, you get very wise – it’s impossible.”

- Tina, single mother in recovery and CalWORKS student-parent pursuing a BA in Social Work

FINDING: More California families are living at substandard levels than currently recognized.

Thirty percent of California households have inadequate incomes, yet only 11% are defined as “poor” by the federal poverty measure. Living with insufficient income affects some Californians more than others: families with young children under six, Latino households in general, Latino and African American married couples with children, households with adults working less than full-time year-round, and families headed by single women are among the groups with the highest levels of income inadequacy.

Currently, a number of state programs that support low-income families are funded by federal formula grants which use the FPL (or a percentage of it) to determine how many and who is in need. These programs include CDBG (Community Development Block Grant), SCHIP (State Child Health Insurance Program), Head Start, school lunch and WIC programs.³⁴ Other federal and state programs, such as Food Stamps and child care assistance use the FPL to determine eligibility at the individual level.

The numbers here point to the stark reality that the poverty line is so low, that very few working parents have incomes low enough to qualify for aid. Although there are a multitude of reasons that families do not receive work supports (language access, stigma, sanction, etc), the fact remains that very small percentages of California families with incomes above the poverty line but below self-sufficiency are receiving any help at all to meet their expenses. In most instances, the number of households receiving aid falls between 1% and 5%, even though about 30% of Californians do not have the resources to meet all of their needs adequately. Too many California households are finding that their incomes are above the level of destitution that would qualify them for assistance, but far below what is needed to meet their needs. As costs rise faster than wages, these families’ need for support and increased wages becomes more critical every day.

FINDING: Work alone does not always guarantee adequate income.

More than one-third of households with one working adult do not earn enough income to pay for their basic needs. Although California has one of the highest minimum wage levels in the country, family income is simply not equal to basic costs of living in this state. These problems are particularly evident for some subgroups: Latinos, single mothers supporting children (especially if the children are very young), and those concentrated in certain low-wage occupations. Almost 80% of households have at least one full-time year-round worker in the household, but the structure of labor markets and discrimination prevent many from achieving adequate income through their own efforts.

³⁴ Public Policy Institute of California, *Explaining Funding Formulas: California’s Share of Federal Programs*, (December 2002).

FINDING: Education and work supports are key to improving family economic self-sufficiency.

As education levels rise, income adequacy rises as well. Increasing access to education and training is an important part of closing the income gap for many families. Additionally, this report points to the need for broader expansion of work supports for all Californians, since there is a substantial gap between what families require and what families are receiving. The state of California, working through government, industry and labor, should provide supports so that working parents do not have to choose between being good employees and good parents.

XI. CONCLUSION

This report provides a new perspective on the families in California who struggle each day simply to meet their families' most basic needs. The lack of recognition of the hardships faced by these families is not just a statistical issue, but one that permeates public programs and public policy, as well as the public's perception of what it means to be poor in America. Indeed, the FPL and its antiquated method for assessing need has so long structured popular thinking about who is poor, and who lacks adequate income, that we are frequently "surprised" by stories of working, "middle class" parents who find themselves on the brink of homelessness (or actually homeless).

The findings presented here replace that surprise with facts about who does not have the income actually required to make ends meet in California. The result is a new and comprehensive picture of the extent and nature of substandard incomes experienced by households throughout California. Detailed here is the story of those California households who up to now have been "overlooked and undercounted."

The "bare-bones" budgets that structure the Standard – and this report – are such that those households whose incomes are less than this benchmark are unable to "budget" their way out of their lack of resources, and find that they have few alternatives. If fortunate, they may find a better job that pays a self-sufficient wage, or they may be the recipients of in-kind aid (from family, friends, religious institutions, etc.), or they may gain access to education or job training that will enable them to command a higher wage. However, all too many families are not so fortunate, and they quietly go without out needed health care, or stretch their food budget with cereal for dinner and visits to the food pantry. Yet, they are not considered "poor."

Though often lacking enough to cover rent and basic necessities, many California households have incomes too high to qualify for work support programs, as these often limit eligibility to those with incomes at or near the FPL. They find themselves in a "policy gap," a gap that is widening and deepening, making their struggle to cover basic needs increasingly desperate. While many have "maxed out" the hours that they can work, they find that the goal of achieving enough to meet their needs is further and further out of reach, eroded away by costs rising faster than incomes. Nonetheless, as this report makes clear, there are no simple answers. Work is essential, yet work alone is not the answer, especially for some groups and in some places. Work supports are crucial, but the demand has greatly outstripped their availability, leaving parents with difficult choices in terms of health and child care. Education and training are key to higher wages and wage progression, yet access is limited for many. Barriers of language, race and gender discrimination, geographical isolation and occupational ghettos of dead-end jobs remain. At the same time, it is hoped that the analysis presented here is a crucial first step, one that lays the foundation so that the process of building bridges to self-sufficiency can begin, informed by a clearer picture of the nature and extent of the problem of income inadequacy in California.

APPENDICES

Table A-1. Household Income Compared to Self-Sufficiency Standard and Federal Poverty Threshold, by Selected Household Characteristics, with Confidence Intervals: California 2000

Characteristic	All Households		Households Below Federal Poverty Threshold			Households Below Self-Sufficiency Standard			Households Above Self-Sufficiency Standard		
	Number	Percent	Number	Percent	90-pct. C.I. (+/-)	Number	Percent	90-pct. C.I. (+/-)	Number	Percent	90-pct. C.I. (+/-)
Total Households	10,299,685	100.0	1,087,562	100.0	na	3,117,252	100.0	na	7,182,433	100.0	na
Metropolitan Status											
In Metropolitan Statistical Area (MSA/PMSA)	10,200,041	99.0	1,068,299	98.2	1.1	3,065,021	98.3	0.6	7,135,020	99.3	0.3
In central city	3,891,279	37.8	438,169	40.3	4.2	1,217,758	39.1	2.4	2,673,521	37.2	1.6
Outside central city	5,501,978	53.4	539,666	49.6	4.2	1,598,113	51.3	2.5	3,903,865	54.4	1.6
Not identified	806,784	7.8	90,464	8.3	2.3	249,150	8.0	1.4	557,634	7.8	0.9
Not in MSA	99,644	1.0	19,262	1.8	1.4	52,231	1.7	0.8	47,413	0.7	0.3
Population of MSA/PMSA											
100,000 to 249,999	609,157	5.9	78,448	7.2	2.2	214,573	6.9	1.3	394,584	5.5	0.8
250,000 to 499,999	970,195	9.4	115,051	10.6	2.6	344,846	11.1	1.6	625,349	8.7	0.9
500,000 to 999,999	673,917	6.5	112,417	10.3	2.6	196,927	6.3	1.2	476,990	6.6	0.8
1,000,000 to 2,499,999	4,127,026	40.1	281,705	25.9	3.7	921,356	29.6	2.3	3,205,670	44.6	1.6
2,500,000 to 4,999,999	911,018	8.8	91,459	8.4	2.4	310,534	10.0	1.5	600,484	8.4	0.9
5,000,000 or more	2,908,730	28.2	389,220	35.8	4.1	1,076,786	34.5	2.4	1,831,944	25.5	1.4
Not in MSA	99,644	1.0	19,262	1.8	1.4	52,231	1.7	0.8	47,413	0.7	0.3
Race and Hispanic Origin of Householder											
Not Latino	7,662,628	74.4	602,608	55.4	4.2	1,676,113	53.8	2.5	5,986,515	83.3	1.2
White	5,568,323	54.1	389,633	35.8	4.1	1,055,814	33.9	2.4	4,512,509	62.8	1.6
Black	752,354	7.3	70,560	6.5	2.2	263,303	8.4	1.5	489,051	6.8	0.9
Asian and Pacific Islander	1,215,930	11.8	124,126	11.4	2.7	311,173	10.0	1.5	904,757	12.6	1.1
Latino	2,637,058	25.6	484,954	44.6	4.4	1,441,140	46.2	2.6	1,195,918	16.7	1.3
Citizenship Status of Householder											
Native	7,209,847	70.0	599,718	55.1	4.2	1,714,392	55.0	2.5	5,495,455	76.5	1.4
Latino	1,065,901	10.3	160,896	14.8	3.1	409,986	13.2	1.8	655,915	9.1	1.0

Not Latino	6,143,947	59.7	438,822	40.3	4.2	1,304,406	41.8	2.5	4,839,541	67.4	1.5
Asian and Pacific Islander	235,765	2.3	8,123	0.7	0.7	45,718	1.5	0.6	190,047	2.6	0.5
Other non-Latino	5,908,182	57.4	430,699	39.6	4.1	1,258,688	40.4	2.5	4,649,494	64.7	1.6
Foreign born	3,089,837	30.0	487,845	44.9	4.8	1,402,861	45.0	2.8	1,686,976	23.5	1.6
Latino	1,571,156	15.3	324,059	29.8	4.1	1,031,154	33.1	2.5	540,002	7.5	0.9
Not Latino	1,518,681	14.7	163,786	15.1	3.5	371,707	11.9	1.9	1,146,974	16.0	1.4
Asian and Pacific Islander	980,166	9.5	116,003	10.7	3.0	265,456	8.5	1.6	714,710	10.0	1.1
Other non-Latino	538,515	5.2	47,783	4.4	2.0	106,251	3.4	1.0	432,264	6.0	0.9
Naturalized citizen	1,316,153	12.8	134,782	12.4	3.2	414,279	13.3	1.9	901,874	12.6	1.2
Latino	462,085	4.5	52,629	4.8	1.9	232,594	7.5	1.4	229,491	3.2	0.6
Not Latino	854,067	8.3	82,153	7.6	2.6	181,685	5.8	1.3	672,382	9.4	1.1
Asian and Pacific Islander	589,559	5.7	58,178	5.3	2.2	133,966	4.3	1.2	455,593	6.3	0.9
Other non-Latino	264,508	2.6	23,975	2.2	1.4	47,719	1.5	0.7	216,789	3.0	0.6
Not a citizen	1,773,685	17.2	353,063	32.5	4.5	988,582	31.7	2.7	785,103	10.9	1.2
Latino	1,109,072	10.8	271,430	25.0	3.8	798,560	25.6	2.3	310,511	4.3	0.7
Not Latino	664,614	6.5	81,633	7.5	2.5	190,022	6.1	1.4	474,592	6.6	0.9
Asian and Pacific Islander	390,607	3.8	57,825	5.3	2.2	131,490	4.2	1.1	259,117	3.6	0.7
Other non-Latino	274,007	2.7	23,808	2.2	1.4	58,532	1.9	0.8	215,475	3.0	0.6
Number of Children in Household											
0	5,406,657	52.5	416,364	38.3	4.1	1,038,633	33.3	2.4	4,368,024	60.8	1.6
1 or more	4,893,028	47.5	671,197	61.7	4.1	2,078,619	66.7	2.4	2,814,408	39.2	1.6
1	1,873,917	18.2	181,707	16.7	3.2	647,808	20.8	2.0	1,226,109	17.1	1.2
2	1,869,776	18.2	198,285	18.2	3.3	690,572	22.2	2.1	1,179,204	16.4	1.2
3	726,579	7.1	124,779	11.5	2.7	411,700	13.2	1.7	314,879	4.4	0.7
4 or more	422,755	4.1	166,426	15.3	3.1	328,539	10.5	1.5	94,216	1.3	0.4
Age of Youngest Child											
Less than 6 years	2,281,014	22.1	378,722	34.8	4.0	1,196,227	38.4	2.4	1,084,787	15.1	1.2
6 to 17 years	2,612,013	25.4	292,476	26.9	3.8	882,392	28.3	2.3	1,729,621	24.1	1.4
Household Type											
Nonfamily households	2,737,750	26.6	177,218	16.3	3.1	503,001	16.1	1.8	2,234,749	31.1	1.5
Male householder	1,460,509	14.2	85,120	7.8	2.3	269,776	8.7	1.4	1,190,733	16.6	1.2
Female householder	1,277,241	12.4	92,098	8.5	2.4	233,225	7.5	1.3	1,044,016	14.5	1.2
Family households	7,561,936	73.4	910,345	83.7	3.1	2,614,253	83.9	1.8	4,947,683	68.9	1.5
Married couple	5,633,176	54.7	544,268	50.0	4.2	1,634,914	52.4	2.5	3,998,262	55.7	1.6
Male householder, no spouse present	610,442	5.9	79,028	7.3	2.2	213,990	6.9	1.3	396,452	5.5	0.8

Female householder, no spouse present	1,318,318	12.8	287,049	26.4	3.7	765,349	24.6	2.2	552,969	7.7	0.9
Household Type by Race of Householder											
Households with children	4,893,028	47.5	671,198	61.7	4.1	2,078,619	66.7	2.4	2,814,409	39.2	1.6
Married couple or male householder, no spouse present	3,906,645	37.9	425,768	39.1	4.1	1,434,213	46.0	2.5	2,472,432	34.4	1.6
Not Latino	2,542,670	24.7	159,401	14.7	3.0	574,516	18.4	1.9	1,968,154	27.4	1.5
White	1,758,402	17.1	87,995	8.1	2.3	336,512	10.8	1.6	1,421,890	19.8	1.3
Black	227,476	2.2	15,016	1.4	1.0	94,393	3.0	0.9	133,083	1.9	0.5
Asian and Pacific Islander	513,098	5.0	52,814	4.9	1.8	128,649	4.1	1.0	384,449	5.4	0.7
Latino	1,363,977	13.2	266,367	24.5	3.8	859,698	27.6	2.3	504,279	7.0	0.9
Female householder, no spouse present	986,383	9.6	245,430	22.6	3.5	644,406	20.7	2.0	341,977	4.8	0.7
Not Latino	580,469	5.6	102,292	9.4	2.5	318,644	10.2	1.5	261,825	3.6	0.6
White	355,848	3.5	55,994	5.1	1.9	163,597	5.2	1.1	192,251	2.7	0.5
Black	123,312	1.2	20,771	1.9	1.2	90,076	2.9	0.9	33,236	0.5	0.2
Asian and Pacific Islander	87,277	0.8	17,104	1.6	1.1	50,939	1.6	0.6	36,338	0.5	0.2
Latino	405,915	3.9	143,138	13.2	3.0	325,763	10.5	1.6	80,152	1.1	0.4
Households without children	5,406,657	52.5	416,364	38.3	4.1	1,038,633	33.3	2.4	4,368,024	60.8	1.6
Not Latino	4,539,491	44.1	340,915	31.3	3.9	782,954	25.1	2.2	3,756,537	52.3	1.6
White	3,454,073	33.5	245,644	22.6	3.5	555,705	17.8	1.9	2,898,368	40.4	1.6
Black	401,567	3.9	34,773	3.2	1.6	78,834	2.5	0.8	322,733	4.5	0.7
Asian and Pacific Islander	615,556	6.0	54,208	5.0	1.8	131,586	4.2	1.0	483,970	6.7	0.8
Latino	867,165	8.4	75,449	6.9	2.3	255,679	8.2	1.4	611,486	8.5	1.0
Tenure											
Own or buying	5,742,554	55.8	370,136	34.0	4.0	1,153,684	37.0	2.4	4,588,870	63.9	1.6
Rent	4,557,130	44.2	717,426	66.0	4.0	1,963,568	63.0	2.4	2,593,562	36.1	1.6
Number of Working Adults											
0	610,688	5.9	387,616	35.6	4.1	496,856	15.9	1.8	113,832	1.6	0.4
1	4,301,589	41.8	529,405	48.7	4.2	1,522,570	48.8	2.5	2,779,019	38.7	1.6
2 or more	5,387,409	52.3	170,542	15.7	3.1	1,097,828	35.2	2.4	4,289,581	59.7	1.6
Work Status of Adults											
One working adult	4,301,588	41.8	529,405	48.7	4.2	1,522,569	48.8	2.5	2,779,019	38.7	1.6
Full-time, year-round	3,236,031	31.4	211,726	19.5	3.4	916,339	29.4	2.3	2,319,692	32.3	1.5
Part-time, year-round	257,301	2.5	83,755	7.7	2.3	172,271	5.5	1.1	85,030	1.2	0.4

Full-time, part year	591,773	5.7	143,270	13.2	2.9	273,235	8.8	1.4	318,538	4.4	0.7
Part-time, part year	216,484	2.1	90,654	8.3	2.3	160,724	5.2	1.1	55,759	0.8	0.3
Two working adults	4,281,387	41.6	159,476	14.7	3.0	903,065	29.0	2.3	3,378,322	47.0	1.6
Both full-time, year-round	2,100,654	20.4	35,590	3.3	1.5	288,627	9.3	1.5	1,812,027	25.2	1.4
One full-time, year-round; one part-time and/or part year	1,771,425	17.2	59,630	5.5	1.9	442,276	14.2	1.7	1,329,149	18.5	1.3
Both part-time and/or part year	409,307	4.0	64,256	5.9	2.0	172,162	5.5	1.1	237,146	3.3	0.6
Three or more working adults	1,106,021	10.7	11,065	1.0	0.9	194,761	6.2	1.2	911,260	12.7	1.1
All full-time, year-round	300,107	2.9	0	0.0	0.0	25,503	0.8	0.5	274,603	3.8	0.6
Some full-time, year- round; some part-time and/or part year	729,718	7.1	5,369	0.5	0.6	139,575	4.5	1.0	590,143	8.2	0.9
All part-time and/or part year	76,197	0.7	5,696	0.5	0.6	29,683	1.0	0.5	46,514	0.6	0.3
No working adults	610,687	5.9	387,616	35.6	4.1	496,856	15.9	1.8	113,832	1.6	0.4
Educational Attainment of Householder by Sex and Hispanic Origin											
Younger than 25 years	731,716	7.1	134,435	12.4	2.8	342,429	11.0	1.6	389,288	5.4	0.7
Less than high school	1,398,415	13.6	385,274	35.4	4.1	952,556	30.6	2.3	445,859	6.2	0.8
Male	721,945	7.0	157,199	14.5	3.0	443,658	14.2	1.8	278,287	3.9	0.6
Not Latino	172,878	1.7	26,952	2.5	1.3	83,906	2.7	0.8	88,972	1.2	0.4
Latino	549,067	5.3	130,247	12.0	2.9	359,752	11.5	1.7	189,315	2.6	0.6
Female	676,470	6.6	228,075	21.0	3.5	508,897	16.3	1.9	167,572	2.3	0.5
Not Latino	171,980	1.7	63,802	5.9	2.0	96,492	3.1	0.9	75,487	1.1	0.3
Latino	504,490	4.9	164,273	15.1	3.2	412,405	13.2	1.8	92,085	1.3	0.4
High school diploma	2,015,386	19.6	262,269	24.1	3.6	804,514	25.8	2.2	1,210,872	16.9	1.2
Male	1,073,855	10.4	73,029	6.7	2.1	347,735	11.2	1.6	726,120	10.1	1.0
Not Latino	726,500	7.1	35,268	3.2	1.5	184,090	5.9	1.2	542,410	7.6	0.9
Latino	347,355	3.4	37,761	3.5	1.6	163,645	5.2	1.2	183,710	2.6	0.5
Female	941,532	9.1	189,240	17.4	3.2	456,780	14.7	1.8	484,752	6.7	0.8
Not Latino	707,741	6.9	131,878	12.1	2.8	319,614	10.3	1.5	388,127	5.4	0.7
Latino	233,791	2.3	57,362	5.3	2.0	137,166	4.4	1.1	96,625	1.3	0.4
Some college or Associate's degree	2,864,294	27.8	181,218	16.7	3.2	683,334	21.9	2.1	2,180,960	30.4	1.5
Male	1,522,729	14.8	64,351	5.9	2.0	298,286	9.6	1.5	1,224,443	17.0	1.2
Not Latino	1,265,716	12.3	51,054	4.7	1.8	231,328	7.4	1.3	1,034,388	14.4	1.2
Latino	257,013	2.5	13,297	1.2	1.0	66,958	2.1	0.8	190,055	2.6	0.6

Female	1,341,564	13.0	116,867	10.7	2.6	385,047	12.4	1.6	956,517	13.3	1.1
Not Latino	1,076,119	10.4	96,539	8.9	2.4	280,197	9.0	1.4	795,922	11.1	1.0
Latino	265,445	2.6	20,328	1.9	1.2	104,850	3.4	0.9	160,595	2.2	0.5
Bachelor's degree or higher	3,289,875	31.9	124,365	11.4	2.7	334,420	10.7	1.6	2,955,455	41.1	1.6
Male	1,932,972	18.8	72,035	6.6	2.1	188,445	6.0	1.2	1,744,527	24.3	1.4
Not Latino	1,803,198	17.5	67,442	6.2	2.0	169,148	5.4	1.1	1,634,050	22.8	1.4
Latino	129,774	1.3	4,593	0.4	0.6	19,297	0.6	0.4	110,477	1.5	0.4
Female	1,356,903	13.2	52,330	4.8	1.8	145,976	4.7	1.1	1,210,928	16.9	1.2
Not Latino	1,262,277	12.3	46,487	4.3	1.7	125,623	4.0	1.0	1,136,654	15.8	1.2
Latino	94,626	0.9	5,843	0.5	0.6	20,352	0.7	0.4	74,274	1.0	0.3
Household Type by Work Status of Adults											
Households with children	4,893,028	47.5	671,198	61.7	4.1	2,078,619	66.7	2.4	2,814,409	39.2	1.6
Married couple or male householder, no spouse present	3,906,645	37.9	425,768	39.1	4.1	1,434,213	46.0	2.5	2,472,432	34.4	1.6
Two or more workers	2,640,818	25.6	126,218	11.6	2.7	748,749	24.0	2.1	1,892,067	26.3	1.5
One worker: full-time, year-round	1,004,644	9.8	147,133	13.5	2.9	467,988	15.0	1.8	536,657	7.5	0.9
One worker: part-time and/or part-year	188,582	1.8	98,081	9.0	2.4	148,807	4.8	1.1	39,776	0.6	0.2
No working adults	72,602	0.7	54,337	5.0	1.8	68,670	2.2	0.7	3,932	0.1	0.1
Female householder, no spouse present	986,383	9.6	245,430	22.6	3.5	644,406	20.7	2.0	341,977	4.8	0.7
Two or more workers	328,494	3.2	28,960	2.7	1.4	164,995	5.3	1.1	163,499	2.3	0.5
One worker: full-time, year-round	351,963	3.4	34,917	3.2	1.5	207,348	6.7	1.2	144,615	2.0	0.5
One worker: part-time and/or part-year	206,255	2.0	93,455	8.6	2.4	172,392	5.5	1.1	33,863	0.5	0.2
No working adults	99,672	1.0	88,099	8.1	2.3	99,673	3.2	0.9	0	0.0	0.0
Households without children	5,406,657	52.5	416,364	38.3	4.1	1,038,633	33.3	2.4	4,368,024	60.8	1.6
Two or more workers	2,418,098	23.5	15,364	1.4	1.0	184,084	5.9	1.2	2,234,015	31.1	1.5
One worker: full-time, year-round	1,879,424	18.2	29,677	2.7	1.4	241,004	7.7	1.3	1,638,420	22.8	1.4
One worker: part-time and/or part-year	670,721	6.5	126,144	11.6	2.7	285,033	9.1	1.4	385,688	5.4	0.7
No working adults	438,413	4.3	245,180	22.5	3.5	328,513	10.5	1.5	109,900	1.5	0.4
Marital Status of Householder by Number of Working Adults in Households with Children											
Married	3,484,120	33.8	353,920	32.5	4.0	1,243,745	39.9	2.5	2,240,375	31.2	1.5

0	59,133	0.6	40,868	3.8	1.6	55,201	1.8	0.7	3,932	0.1	0.1
1	986,921	9.6	208,088	19.1	3.3	530,819	17.0	1.9	456,102	6.4	0.8
2 or more	2,438,066	23.7	104,964	9.7	2.5	657,725	21.1	2.0	1,780,341	24.8	1.4
Not Married	1,408,910	13.7	317,278	29.2	3.9	834,875	26.8	2.2	574,035	8.0	0.9
0	113,142	1.1	101,568	9.3	2.5	113,142	3.6	0.9	0	0.0	0.0
1	764,522	7.4	165,496	15.2	3.0	465,713	14.9	1.8	298,809	4.2	0.7
2 or more	531,246	5.2	50,214	4.6	1.8	256,020	8.2	1.4	275,226	3.8	0.6
Marital Status of Householder by Presence of Children											
Married	5,531,629	53.7	515,579	47.4	4.2	1,570,535	50.4	2.5	3,961,094	55.1	1.6
At least one child under 6 years	1,684,710	16.4	210,935	19.4	3.4	774,139	24.8	2.2	910,571	12.7	1.1
All children 6-17 years	1,799,409	17.5	142,985	13.1	2.9	469,606	15.1	1.8	1,329,804	18.5	1.3
No children in household	2,047,510	19.9	161,659	14.9	3.0	326,790	10.5	1.5	1,720,720	24.0	1.4
Divorced/separated/widowed	2,293,513	22.3	271,058	24.9	3.7	765,182	24.5	2.2	1,528,332	21.3	1.4
At least one child under 6 years	310,265	3.0	77,535	7.1	2.2	195,223	6.3	1.2	115,043	1.6	0.4
All children 6-17 years	557,974	5.4	85,071	7.8	2.3	249,019	8.0	1.4	308,955	4.3	0.7
No children in household	1,425,274	13.8	108,451	10.0	2.5	320,939	10.3	1.5	1,104,335	15.4	1.2
Never Married	2,474,543	24.0	300,925	27.7	3.8	781,536	25.1	2.2	1,693,007	23.6	1.4
At least one child under 6 years	286,040	2.8	90,253	8.3	2.3	226,866	7.3	1.3	59,174	0.8	0.3
All children 6-17 years	254,630	2.5	64,420	5.9	2.0	163,768	5.3	1.1	90,863	1.3	0.4
No children in household	1,933,873	18.8	146,253	13.4	2.9	390,903	12.5	1.7	1,542,969	21.5	1.4
Source: U.S. Census Bureau, Current Population Survey Annual Demographic File, March 2001											

Table A-2. Confidence Intervals of Household Characteristics, by Household Income Compared with Self-Sufficiency Standards and Federal Poverty Thresholds: California 2000

Characteristic	Total	Percent of Households	90-pct. C.I. (+/-)	Below Self-Sufficiency Standard						Above Self-Sufficiency Standard					
				Below Standard and Below Poverty						Total Below Standard					
				Number	Percent of Total	90-pct. C.I. (+/-)	Number	Percent of Total	90-pct. C.I. (+/-)	Number	Percent of Total	90-pct. C.I. (+/-)			
Total Households	10,299,685	100.0	na	1,087,562	10.6	0.8	2,029,690	19.7	1.1	3,117,252	30.3	1.3	7,182,433	69.7	1.3
Total Bay Area Households	2,268,354	22.0	1.1	95,672	4.2	1.2	356,607	15.7	2.2	452,279	19.9	2.4	1,816,075	80.1	2.4
Total Los Angeles Area Households	4,814,018	46.7	1.1	565,275	11.7	1.1	1,063,452	22.1	1.4	1,628,727	33.8	1.5	3,185,291	66.2	1.5
Metropolitan Status (Table 2)															
In Metropolitan Statistical Area (MSA/PMSA)	10,200,041	99.0	0.3	1,068,299	10.5	0.8	1,996,722	19.6	1.1	3,065,021	30.0	1.3	7,135,020	70.0	1.3
In central city	3,891,279	37.8	1.3	438,169	11.3	1.4	779,589	20.0	1.8	1,217,758	31.3	2.1	2,673,521	68.7	2.1
Outside central city	5,501,978	53.4	1.4	539,666	9.8	1.1	1,058,447	19.2	1.5	1,598,113	29.0	1.7	3,903,865	71.0	1.7
Not identified	806,784	7.8	0.7	90,464	11.2	3.1	158,686	19.7	3.9	249,150	30.9	4.5	557,634	69.1	4.5
Not in MSA	99,644	1.0	0.3	19,262	19.3	13.6	32,969	33.1	16.1	52,231	52.4	17.1	47,413	47.6	17.1
Population of MSA/PMSA (Table 2)															
100,000 to 249,999	609,157	5.9	0.7	78,448	12.9	3.8	136,125	22.3	4.7	214,573	35.2	5.4	394,584	64.8	5.4
250,000 to 499,999	970,195	9.4	0.8	115,051	11.9	2.9	229,795	23.7	3.8	344,846	35.5	4.3	625,349	64.5	4.3
500,000 to 999,999	673,917	6.5	0.7	112,417	16.7	4.0	84,510	12.5	3.6	196,927	29.2	4.9	476,990	70.8	4.9
1,000,000 to 2,499,999	4,127,026	40.1	1.4	281,705	6.8	1.1	639,651	15.5	1.6	921,356	22.3	1.8	3,205,670	77.7	1.8
2,500,000 to 4,999,999	911,018	8.8	0.8	91,459	10.0	2.8	219,075	24.0	4.0	310,534	34.1	4.4	600,484	65.9	4.4
5,000,000 or more	2,908,730	28.2	1.2	389,220	13.4	1.8	687,566	23.6	2.2	1,076,786	37.0	2.5	1,831,944	63.0	2.5

Not in MSA	99,644	1.0	0.3	19,262	19.3	13.6	32,969	33.1	16.1	52,231	52.4	17.1	47,413	47.6	17.1	
Race and Hispanic Origin of Householder (Table 3a)																
Not Latino	7,662,628	74.4	1.2	602,608	7.9	0.9	1,073,505	14.0	1.1	1,676,113	21.9	1.3	5,986,515	78.1	1.3	
White	5,568,323	54.1	1.4	389,633	7.0	1.0	666,181	12.0	1.2	1,055,814	19.0	1.5	4,512,509	81.0	1.5	
Black	752,354	7.3	0.7	70,560	9.4	3.1	192,743	25.6	4.7	263,303	35.0	5.1	489,051	65.0	5.1	
Asian and Pacific Islander	1,215,930	11.8	0.9	124,126	10.2	2.4	187,047	15.4	2.9	311,173	25.6	3.5	904,757	74.4	3.5	
Latino	2,637,058	25.6	1.3	484,954	18.4	2.2	956,186	36.3	2.7	1,441,140	54.6	2.8	1,195,918	45.4	2.8	
Race and Hispanic Origin of Householder: Bay Area (Table 3b)																
<i>Total Households in Bay Area</i>	2,268,354	100.0	na	95,672	4.2	1.2	356,607	15.7	2.2	452,279	19.9	2.4	1,816,075	80.1	2.4	
Not Latino	1,991,320	87.8	1.9	77,580	3.9	1.2	268,930	13.5	2.2	346,510	17.4	2.4	1,644,810	82.6	2.4	
White	1,351,254	59.6	2.9	37,437	2.8	1.3	166,117	12.3	2.5	203,554	15.1	2.8	1,147,700	84.9	2.8	
Black	186,193	8.2	1.7	4,136	2.2	3.2	42,878	23.0	9.1	47,014	25.3	9.4	139,179	74.7	9.4	
Asian and Pacific Islander	443,211	19.5	2.4	36,007	8.1	3.7	56,390	12.7	4.5	92,397	20.8	5.5	350,814	79.2	5.5	
Latino	277,033	12.2	2.0	18,092	6.5	4.4	87,677	31.6	8.3	105,769	38.2	8.6	171,264	61.8	8.6	
Race and Hispanic Origin of Householder: L.A. Area (Table 3c)																
<i>Total Households in L.A. Area</i>	4,814,018	100.0	na	565,275	11.7	1.1	1,063,452	22.1	1.4	1,628,727	33.8	1.5	3,185,291	66.2	1.5	
Not Latino	3,276,812	68.1	1.5	287,346	8.8	1.1	460,333	14.0	1.4	747,679	22.8	1.7	2,529,133	77.2	1.7	
White	2,256,002	46.9	1.6	166,818	7.4	1.3	247,539	11.0	1.5	414,357	18.4	1.9	1,841,645	81.6	1.9	
Black	406,852	8.5	1.0	41,465	10.2	3.6	105,635	26.0	5.2	147,100	36.2	5.7	259,752	63.8	5.7	
Asian and Pacific Islander	556,304	11.6	1.0	72,254	13.0	3.2	96,194	17.3	3.6	168,448	30.3	4.4	387,856	69.7	4.4	
Latino	1,537,208	31.9	1.6	277,930	18.1	2.3	603,120	39.2	3.0	881,050	57.3	3.0	656,158	42.7	3.0	

Citizenship Status by Hispanic Origin of Householder (Table 4)																
Native	7,209,847	70.0	1.3	599,718	8.3	0.9	1,114,674	15.5	1.2	1,714,392	23.8	1.4	5,495,455	76.2	1.4	
Latino	1,065,901	10.3	0.9	160,896	15.1	3.2	249,090	23.4	3.8	409,986	38.5	4.4	655,915	61.5	4.4	
Not Latino	6,143,947	59.7	1.4	438,822	7.1	0.9	865,584	14.1	1.2	1,304,406	21.2	1.5	4,839,541	78.8	1.5	
Asian and Pacific Islander	235,765	2.3	0.4	8,123	3.4	3.3	37,595	15.9	6.7	45,718	19.4	7.2	190,047	80.6	7.2	
Other non-Latino	5,908,182	57.4	1.4	430,699	7.3	0.9	827,989	14.0	1.3	1,258,688	21.3	1.5	4,649,494	78.7	1.5	
Foreign born	3,089,837	30.0	1.4	487,845	15.8	2.1	915,016	29.6	2.6	1,402,861	45.4	2.9	1,686,976	54.6	2.9	
Latino	1,571,156	15.3	1.0	324,059	20.6	3.0	707,095	45.0	3.7	1,031,154	65.6	3.5	540,002	34.4	3.5	
Not Latino	1,518,681	14.7	1.1	163,786	10.8	2.5	207,921	13.7	2.8	371,707	24.5	3.5	1,146,974	75.5	3.5	
Asian and Pacific Islander	980,166	9.5	0.9	116,003	11.8	3.3	149,453	15.2	3.7	265,456	27.1	4.5	714,710	72.9	4.5	
Other non-Latino	538,515	5.2	0.7	47,783	8.9	3.9	58,468	10.9	4.3	106,251	19.7	5.5	432,264	80.3	5.5	
Naturalized citizen	1,316,153	12.8	1.0	134,782	10.2	2.7	279,497	21.2	3.6	414,279	31.5	4.1	901,874	68.5	4.1	
Latino	462,085	4.5	0.6	52,629	11.4	4.3	179,965	38.9	6.6	232,594	50.3	6.8	229,491	49.7	6.8	
Not Latino	854,067	8.3	0.9	82,153	9.6	3.2	99,532	11.7	3.5	181,685	21.3	4.5	672,382	78.7	4.5	
Asian and Pacific Islander	589,559	5.7	0.7	58,178	9.9	3.9	75,788	12.9	4.4	133,966	22.7	5.5	455,593	77.3	5.5	
Other non-Latino	264,508	2.6	0.5	23,975	9.1	5.6	23,744	9.0	5.6	47,719	18.0	7.5	216,789	82.0	7.5	
Not a citizen	1,773,685	17.2	1.2	353,063	19.9	3.0	635,519	35.8	3.6	988,582	55.7	3.8	785,103	44.3	3.8	
Latino	1,109,072	10.8	0.9	271,430	24.5	3.8	527,130	47.5	4.4	798,560	72.0	3.9	310,511	28.0	3.9	
Not Latino	664,614	6.5	0.8	81,633	12.3	4.1	108,389	16.3	4.6	190,022	28.6	5.6	474,592	71.4	5.6	
Asian and Pacific Islander	390,607	3.8	0.6	57,825	14.8	5.7	73,665	18.9	6.3	131,490	33.7	7.6	259,117	66.3	7.6	
Other non-Latino	274,007	2.7	0.5	23,808	8.7	5.4	34,724	12.7	6.4	58,532	21.4	7.9	215,475	78.6	7.9	
Number of Children in Household (Table 5)																
0	5,406,657	52.5	1.4	416,364	7.7	1.0	622,269	11.5	1.2	1,038,633	19.2	1.5	4,368,024	80.8	1.5	
1 or more	4,893,028	47.5	1.4	671,197	13.7	1.4	1,407,422	28.8	1.8	2,078,619	42.5	2.0	2,814,408	57.5	2.0	

1	1,873,917	18.2	1.1	181,707	9.7	1.9	466,101	24.9	2.8	647,808	34.6	3.1	1,226,109	65.4	3.1
2	1,869,776	18.2	1.1	198,285	10.6	2.0	492,287	26.3	2.8	690,572	36.9	3.1	1,179,204	63.1	3.1
3	726,579	7.1	0.7	124,779	17.2	3.9	286,921	39.5	5.1	411,700	56.7	5.1	314,879	43.3	5.1
4 or more	422,755	4.1	0.5	166,426	39.4	6.6	162,113	38.3	6.6	328,539	77.7	5.7	94,216	22.3	5.7
Age of Youngest Child (Table 5)															
Less than 6 years	2,281,014	22.1	1.1	378,722	16.6	2.2	817,505	35.8	2.8	1,196,227	52.4	2.9	1,084,787	47.6	2.9
6 to 17 years	2,612,013	25.4	1.2	292,476	11.2	1.7	589,916	22.6	2.3	882,392	33.8	2.6	1,729,621	66.2	2.6
Household Type (Table 6)															
Nonfamily households	2,737,750	26.6	1.2	177,218	6.5	1.3	325,783	11.9	1.7	503,001	18.4	2.1	2,234,749	81.6	2.1
Male householder	1,460,509	14.2	1.0	85,120	5.8	1.7	184,656	12.6	2.4	269,776	18.5	2.8	1,190,733	81.5	2.8
Female householder	1,277,241	12.4	0.9	92,098	7.2	2.0	141,127	11.0	2.5	233,225	18.3	3.0	1,044,016	81.7	3.0
Family households	7,561,936	73.4	1.2	910,345	12.0	1.0	1,703,908	22.5	1.3	2,614,253	34.6	1.5	4,947,683	65.4	1.5
Married couple	5,633,176	54.7	1.4	544,268	9.7	1.1	1,090,646	19.4	1.5	1,634,914	29.0	1.7	3,998,262	71.0	1.7
Male householder, no spouse present	610,442	5.9	0.7	79,028	12.9	3.8	134,962	22.1	4.7	213,990	35.1	5.4	396,452	64.9	5.4
Female householder, no spouse present	1,318,318	12.8	0.9	287,049	21.8	3.2	478,300	36.3	3.7	765,349	58.1	3.8	552,969	41.9	3.8
Household Type by Race (Table 7)															
Households without children	5,406,657	52.5	1.4	416,364	7.7	1.0	622,269	11.5	1.2	1,038,633	19.2	1.5	4,368,024	80.8	1.5
Not Latino	4,539,491	44.1	1.4	340,915	7.5	1.1	442,039	9.7	1.2	782,954	17.2	1.6	3,756,537	82.8	1.6
White	3,454,073	33.5	1.3	245,644	7.1	1.2	310,061	9.0	1.4	555,705	16.1	1.7	2,898,368	83.9	1.7
Black	401,567	3.9	0.6	34,773	8.7	4.1	44,061	11.0	4.6	78,834	19.6	5.8	322,733	80.4	5.8
Asian and Pacific Islander	615,556	6.0	0.7	54,208	8.8	3.2	77,378	12.6	3.7	131,586	21.4	4.6	483,970	78.6	4.6

Latino	867,165	8.4	0.8	75,449	8.7	2.8	180,230	20.8	4.0	255,679	29.5	4.5	611,486	70.5	4.5
Households with children	4,893,028	47.5	1.4	671,198	13.7	1.4	1,407,421	28.8	1.8	2,078,619	42.5	2.0	2,814,409	57.5	2.0
Married couple or male householder, no spouse present	3,906,645	37.9	1.3	425,768	10.9	1.4	1,008,445	25.8	2.0	1,434,213	36.7	2.2	2,472,432	63.3	2.2
Not Latino	2,542,670	24.7	1.2	159,401	6.3	1.3	415,115	16.3	2.1	574,516	22.6	2.3	1,968,154	77.4	2.3
White	1,758,402	17.1	1.0	87,995	5.0	1.5	248,517	14.1	2.3	336,512	19.1	2.6	1,421,890	80.9	2.6
Black	227,476	2.2	0.4	15,016	6.6	4.8	79,377	34.9	9.2	94,393	41.5	9.5	133,083	58.5	9.5
Asian and Pacific Islander	513,098	5.0	0.6	52,814	10.3	3.8	75,835	14.8	4.4	128,649	25.1	5.4	384,449	74.9	5.4
Latino	1,363,977	13.2	1.0	266,367	19.5	3.1	593,331	43.5	3.9	859,698	63.0	3.8	504,279	37.0	3.8
Female householder, no spouse present	986,383	9.6	0.8	245,430	24.9	3.9	398,976	40.4	4.4	644,406	65.3	4.2	341,977	34.7	4.2
Not Latino	580,469	5.6	0.6	102,292	17.6	4.4	216,352	37.3	5.6	318,644	54.9	5.8	261,825	45.1	5.8
White	355,848	3.5	0.5	55,994	15.7	5.4	107,603	30.2	6.8	163,597	46.0	7.4	192,251	54.0	7.4
Black	123,312	1.2	0.3	20,771	16.8	9.9	69,305	56.2	13.1	90,076	73.0	11.7	33,236	27.0	11.7
Asian and Pacific Islander	87,277	0.8	0.3	17,104	19.6	11.9	33,835	38.8	14.6	50,939	58.4	14.8	36,338	41.6	14.8
Latino	405,915	3.9	0.6	143,138	35.3	6.9	182,625	45.0	7.2	325,763	80.3	5.8	80,152	19.7	5.8
Educational Attainment of Householder (Table 8)															
Total Householders Age 25 and Older	9,567,969	100.0	na	953,126	10.0	0.9	1,821,699	19.0	1.1	2,774,824	29.0	1.3	6,793,145	71.0	1.3
Less than high school	1,398,415	14.6	1.0	385,274	27.6	3.3	567,282	40.6	3.7	952,556	68.1	3.5	445,859	31.9	3.5
Male	721,945	7.5	0.8	157,199	21.8	4.3	286,459	39.7	5.1	443,658	61.5	5.1	278,287	38.5	5.1
Latino	549,067	5.7	0.7	130,247	23.7	5.3	229,505	41.8	6.2	359,752	65.5	5.9	189,315	34.5	5.9
Not Latino	172,878	1.8	0.4	26,952	15.6	7.7	56,954	32.9	10.0	83,906	48.5	10.6	88,972	51.5	10.6

Female	676,470	7.1	0.7	228,075	33.7	5.1	280,822	41.5	5.3	508,897	75.2	4.6	167,572	24.8	4.6
Latino	504,490	5.3	0.7	164,273	32.6	6.1	248,132	49.2	6.5	412,405	81.7	5.0	92,085	18.3	5.0
Not Latino	171,980	1.8	0.4	63,802	37.1	10.3	32,690	19.0	8.4	96,492	56.1	10.6	75,487	43.9	10.6
High school diploma	2,015,386	21.1	1.2	262,269	13.0	2.1	542,246	26.9	2.8	804,514	39.9	3.1	1,210,872	60.1	3.1
Male	1,073,855	11.2	0.9	73,029	6.8	2.1	274,706	25.6	3.7	347,735	32.4	4.0	726,120	67.6	4.0
Latino	347,355	3.6	0.6	37,761	10.9	4.9	125,884	36.2	7.5	163,645	47.1	7.8	183,710	52.9	7.8
Not Latino	726,500	7.6	0.8	35,268	4.9	2.2	148,822	20.5	4.2	184,090	25.3	4.5	542,410	74.7	4.5
Female	941,532	9.8	0.9	189,240	20.1	3.7	267,540	28.4	4.1	456,780	48.5	4.6	484,752	51.5	4.6
Latino	233,791	2.4	0.5	57,362	24.5	8.2	79,804	34.1	9.1	137,166	58.7	9.4	96,625	41.3	9.4
Not Latino	707,741	7.4	0.7	131,878	18.6	4.1	187,736	26.5	4.6	319,614	45.2	5.2	388,127	54.8	5.2
Some college or Associate's degree	2,864,294	29.9	1.3	181,218	6.3	1.3	502,116	17.5	2.0	683,334	23.9	2.2	2,180,960	76.1	2.2
Male	1,522,729	15.9	1.0	64,351	4.2	1.4	233,936	15.4	2.6	298,286	19.6	2.8	1,224,443	80.4	2.8
Latino	257,013	2.7	0.5	13,297	5.2	4.0	53,661	20.9	7.4	66,958	26.1	8.0	190,055	73.9	8.0
Not Latino	1,265,716	13.2	1.0	51,054	4.0	1.5	180,275	14.2	2.7	231,328	18.3	3.0	1,034,388	81.7	3.0
Female	1,341,564	14.0	1.0	116,867	8.7	2.2	268,181	20.0	3.1	385,047	28.7	3.5	956,517	71.3	3.5
Latino	265,445	2.8	0.5	20,328	7.7	4.8	84,522	31.8	8.4	104,850	39.5	8.8	160,595	60.5	8.8
Not Latino	1,076,119	11.2	0.9	96,539	9.0	2.4	183,659	17.1	3.2	280,197	26.0	3.7	795,922	74.0	3.7
Bachelor's degree or higher	3,289,875	34.4	1.4	124,365	3.8	0.9	210,055	6.4	1.2	334,420	10.2	1.5	2,955,455	89.8	1.5
Male	1,932,972	20.2	1.1	72,035	3.7	1.2	116,410	6.0	1.5	188,445	9.7	1.9	1,744,527	90.3	1.9
Latino	129,774	1.4	0.3	4,593	3.5	4.7	14,703	11.3	8.1	19,297	14.9	9.1	110,477	85.1	9.1
Not Latino	1,803,198	18.8	1.1	67,442	3.7	1.2	101,706	5.6	1.5	169,148	9.4	1.9	1,634,050	90.6	1.9
Female	1,356,903	14.2	1.0	52,330	3.9	1.5	93,646	6.9	1.9	145,976	10.8	2.4	1,210,928	89.2	2.4
Latino	94,626	1.0	0.3	5,843	6.2	7.2	14,509	15.3	10.8	20,352	21.5	12.3	74,274	78.5	12.3
Not Latino	1,262,277	13.2	1.0	46,487	3.7	1.5	79,136	6.3	1.9	125,623	10.0	2.4	1,136,654	90.0	2.4
Number of Working Adults (Table 9)															

0	610,688	5.9	0.7	387,616	63.5	5.4	109,240	17.9	4.3	496,856	81.4	4.4	113,832	18.6	4.4
1	4,301,589	41.8	1.4	529,405	12.3	1.4	993,165	23.1	1.8	1,522,570	35.4	2.0	2,779,019	64.6	2.0
2 or more	5,387,409	52.3	1.4	170,542	3.2	0.7	927,286	17.2	1.4	1,097,828	20.4	1.5	4,289,581	79.6	1.5
Household Type by Work Status of Adults (Table 11)															
Households with children	4,893,028	47.5	1.4	671,198	13.7	1.4	1,407,421	28.8	1.8	2,078,619	42.5	2.0	2,814,409	57.5	2.0
Married couple or male householder, no spouse present	3,906,645	37.9	1.3	425,768	10.9	1.4	1,008,445	25.8	2.0	1,434,213	36.7	2.2	2,472,432	63.3	2.2
Two or more workers	2,640,818	25.6	1.2	126,218	4.8	1.2	622,531	23.6	2.3	748,749	28.4	2.5	1,892,067	71.6	2.5
One worker: full-time, year-round	1,004,644	9.8	0.8	147,133	14.6	3.1	320,855	31.9	4.1	467,988	46.6	4.4	536,657	53.4	4.4
One worker: part-time and/or part-year	188,582	1.8	0.4	98,081	52.0	10.2	50,726	26.9	9.0	148,807	78.9	8.3	39,776	21.1	8.3
No working adults	72,602	0.7	0.2	54,337	74.8	14.2	14,333	19.7	13.1	68,670	94.6	7.4	3,932	5.4	7.4
Female householder, no spouse present	986,383	9.6	0.8	245,430	24.9	3.9	398,976	40.4	4.4	644,406	65.3	4.2	341,977	34.7	4.2
Two or more workers	328,494	3.2	0.5	28,960	8.8	4.4	136,035	41.4	7.6	164,995	50.2	7.7	163,499	49.8	7.7
One worker: full-time, year-round	351,963	3.4	0.5	34,917	9.9	4.5	172,431	49.0	7.5	207,348	58.9	7.3	144,615	41.1	7.3
One worker: part-time and/or part-year	206,255	2.0	0.4	93,455	45.3	9.7	78,937	38.3	9.5	172,392	83.6	7.2	33,863	16.4	7.2
No working adults	99,672	1.0	0.3	88,099	88.4	9.0	11,574	11.6	9.0	99,673	100.0	na	0	0.0	na
Households without children	5,406,657	52.5	1.4	416,364	7.7	1.0	622,269	11.5	1.2	1,038,633	19.2	1.5	4,368,024	80.8	1.5
Two or more workers	2,418,098	23.5	1.2	15,364	0.6	0.5	168,720	7.0	1.4	184,084	7.6	1.5	2,234,015	92.4	1.5
One worker: full-time, year-round	1,879,424	18.2	1.1	29,677	1.6	0.8	211,327	11.2	2.0	241,004	12.8	2.2	1,638,420	87.2	2.2
One worker: part-time	670,721	6.5	0.7	126,144	18.8	4.2	158,889	23.7	4.6	285,033	42.5	5.3	385,688	57.5	5.3

and/or part-year																
No working adults	438,413	4.3	0.6	245,180	55.9	6.6	83,333	19.0	5.2	328,513	74.9	5.8	109,900	25.1	5.8	
Marital Status of Householder by Number of Working Adults in Households with Children (Table 11)																
Total Households with Children	4,893,030	100.0	na	671,198	13.7	1.4	1,407,422	28.8	1.8	2,078,620	42.5	2.0	2,814,410	57.5	2.0	
Married	3,484,120	71.2	1.8	353,920	10.2	1.4	889,825	25.5	2.1	1,243,745	35.7	2.3	2,240,375	64.3	2.3	
0	59,133	1.2	0.4	40,868	69.1	16.8	14,333	24.2	15.6	55,201	93.4	9.1	3,932	6.6	9.1	
1	986,921	20.2	1.6	208,088	21.1	3.6	322,731	32.7	4.2	530,819	53.8	4.4	456,102	46.2	4.4	
2 or more	2,438,066	49.8	2.0	104,964	4.3	1.1	552,761	22.7	2.4	657,725	27.0	2.5	1,780,341	73.0	2.5	
Not Married	1,408,910	28.8	1.8	317,278	22.5	3.1	517,597	36.7	3.6	834,875	59.3	3.7	574,035	40.7	3.7	
0	113,142	2.3	0.6	101,568	89.8	8.0	11,574	10.2	8.0	113,142	100.0	na	0	0.0	na	
1	764,522	15.6	1.5	165,496	21.6	4.2	300,217	39.3	4.9	465,713	60.9	4.9	298,809	39.1	4.9	
2 or more	531,246	10.9	1.2	50,214	9.5	3.6	205,806	38.7	5.9	256,020	48.2	6.1	275,226	51.8	6.1	
Household Receipt of Public and Private Assistance (Table 13a)																
Public (cash) assistance																
Received	354,473	3.4	0.5	186,968	52.7	7.4	127,509	36.0	7.1	314,477	88.7	4.7	39,996	11.3	4.7	
Did not receive	9,945,214	96.6	0.5	900,595	9.1	0.8	1,902,182	19.1	1.1	2,802,777	28.2	1.3	7,142,437	71.8	1.3	
Food Stamps																
Received	505,838	4.9	0.6	291,289	57.6	6.1	166,419	32.9	5.8	457,708	90.5	3.6	48,130	9.5	3.6	
Did not receive	9,793,847	95.1	0.6	796,273	8.1	0.8	1,863,271	19.0	1.1	2,659,544	27.2	1.3	7,134,303	72.8	1.3	
Women, Infants, and Children (WIC)																
Received	489,878	4.8	0.6	187,349	38.2	6.1	252,044	51.5	6.3	439,393	89.7	3.8	50,485	10.3	3.8	
Did not receive	9,809,809	95.2	0.6	900,214	9.2	0.8	1,777,647	18.1	1.1	2,677,861	27.3	1.3	7,131,948	72.7	1.3	

Supplemental Security Income (SSI)															
Received	120,169	1.2	0.3	32,792	27.3	11.4	49,379	41.1	12.6	82,171	68.4	11.9	37,998	31.6	11.9
Did not receive	10,179,518	98.8	0.3	1,054,771	10.4	0.8	1,980,312	19.5	1.1	3,035,083	29.8	1.3	7,144,435	70.2	1.3
Public assistance, Food Stamps, WIC, or SSI															
Received at least one	957,653	9.3	0.8	427,121	44.6	4.5	396,955	41.5	4.5	824,076	86.1	3.1	133,578	13.9	3.1
Did not receive any	9,342,032	90.7	0.8	660,442	7.1	0.7	1,632,736	17.5	1.1	2,293,178	24.5	1.2	7,048,855	75.5	1.2
Child care assistance															
Received	76,078	0.7	0.2	19,317	25.4	14.0	47,850	62.9	15.5	67,167	88.3	10.3	8,911	11.7	10.3
Did not receive	10,223,606	99.3	0.2	1,068,245	10.4	0.8	1,981,840	19.4	1.1	3,050,085	29.8	1.3	7,173,521	70.2	1.3
Free or reduced school lunch for children															
Received	1,153,912	11.2	0.9	392,017	34.0	3.9	610,120	52.9	4.1	1,002,137	86.8	2.8	151,775	13.2	2.8
Did not receive	9,145,775	88.8	0.9	695,546	7.6	0.8	1,419,571	15.5	1.1	2,115,117	23.1	1.2	7,030,658	76.9	1.2
Public housing or reduced rent															
Received	323,262	3.1	0.5	133,606	41.3	7.7	128,462	39.7	7.6	262,068	81.1	6.1	61,194	18.9	6.1
Did not receive	9,976,422	96.9	0.5	953,956	9.6	0.8	1,901,228	19.1	1.1	2,855,184	28.6	1.3	7,121,238	71.4	1.3
Child support															
Received	412,010	4.0	0.5	43,368	10.5	4.2	129,663	31.5	6.4	173,031	42.0	6.8	238,979	58.0	6.8
Did not receive	9,887,674	96.0	0.5	1,044,194	10.6	0.9	1,900,027	19.2	1.1	2,944,221	29.8	1.3	6,943,453	70.2	1.3
Social Security															
Received	489,418	4.8	0.6	92,616	18.9	5.0	137,453	28.1	5.7	230,069	47.0	6.3	259,349	53.0	6.3
Did not receive	9,810,266	95.2	0.6	994,946	10.1	0.9	1,892,237	19.3	1.1	2,887,183	29.4	1.3	6,923,083	70.6	1.3
Unemployment compensation															
Received	598,933	5.8	0.6	64,952	10.8	3.6	145,332	24.3	4.9	210,284	35.1	5.5	388,649	64.9	5.5
Did not receive	9,700,751	94.2	0.6	1,022,610	10.5	0.9	1,884,358	19.4	1.1	2,906,968	30.0	1.3	6,793,783	70.0	1.3

Health Insurance																
One or more people covered by Medicaid	1,156,644	11.2	0.9	457,118	39.5	4.0	448,437	38.8	4.0	905,555	78.3	3.4	251,089	21.7	3.4	
One or more people covered by other government insurance	432,394	4.2	0.6	59,538	13.8	4.6	103,240	23.9	5.7	162,778	37.6	6.5	269,616	62.4	6.5	
Private insurance only	7,397,863	71.8	1.2	232,566	3.1	0.6	1,047,542	14.2	1.1	1,280,108	17.3	1.2	6,117,755	82.7	1.2	
No one in household with insurance	1,312,784	12.7	0.9	338,341	25.8	3.4	430,471	32.8	3.6	768,812	58.6	3.8	543,973	41.4	3.8	
Households Receiving Multiple Selected Benefits (Table 13c)																
Food Stamps	505,838	4.9	0.6	291,289	57.6	6.1	166,419	32.9	28.9	457,708	90.5	3.6	48,130	9.5	3.6	
Food Stamps and public housing/reduced rent	122,152	1.2	0.3	84,081	68.8	11.7	38,071	31.2	3.6	122,152	100.0	na	0	0.0	na	
Food Stamps, public housing/reduced rent, and child care assistance	20,914	0.2	0.1	13,911	66.5	28.9	7,003	33.5	0.0	20,914	100.0	na	0	0.0	na	
Source: U.S. Census Bureau, Current Population Survey Annual Demographic File, March 2001																

Table A-3. Confidence Intervals of Work Status of Adults, by Number of Adults and Household Income Compared to Self-Sufficiency Standards and Federal Poverty Thresholds: California 2000

Characteristic	All Households									One Adult in Household								
	Total	Percent	90-pct. C.I. (+/-)	Percent Below Standard & Below Poverty	90-pct. C.I. (+/-)	Percent Below Standard & Above Poverty	90-pct. C.I. (+/-)	Percent Below Standard	90-pct. C.I. (+/-)	Total	Percent	90-pct. C.I. (+/-)	Percent Below Standard & Below Poverty	90-pct. C.I. (+/-)	Percent Below Standard & Above Poverty	90-pct. C.I. (+/-)	Percent Below Standard	90-pct. C.I. (+/-)
Total Households	10,299,685	100.0	na	10.6	0.8	19.7	1.1	30.3	1.3	3,241,288	100.0	na	17.9	1.9	19.4	1.9	37.3	2.4
One working adult	4,301,588	41.8	1.4	12.3	1.4	23.1	1.8	35.4	2.0	2,737,843	84.5	1.8	9.1	1.5	19.8	2.1	28.8	2.4
Full-time, year-round	3,236,031	31.4	1.3	6.5	1.2	21.8	2.0	28.3	2.2	1,976,312	61.0	2.4	2.8	1.0	16.7	2.3	19.4	2.5
Part-time, year-round	257,301	2.5	0.4	32.6	8.2	34.4	8.3	67.0	8.2	193,991	6.0	1.2	29.0	9.1	33.5	9.5	62.4	9.7
Full-time, part year	591,773	5.7	0.6	24.2	4.9	22.0	4.8	46.2	5.7	410,235	12.7	1.6	18.1	5.3	20.5	5.6	38.6	6.7
Part-time, part year	216,484	2.1	0.4	41.9	9.4	32.4	8.9	74.2	8.3	157,305	4.9	1.1	40.0	10.9	39.6	10.9	79.6	9.0
Two working adults	4,281,387	41.6	1.4	3.7	0.8	17.4	1.6	21.1	1.7	na	na	--	na	--	na	--	na	--
Both full-time, year-round	2,100,654	20.4	1.1	1.7	0.8	12.0	2.0	13.7	2.1	na	na	--	na	--	na	--	na	--
One full-time, year-round; one part-time and/or part year	1,771,425	17.2	1.0	3.4	1.2	21.6	2.7	25.0	2.9	na	na	--	na	--	na	--	na	--
Both part-	409,307	4.0	0.5	15.7	5.0	26.4	6.1	42.1	6.8	na	na	--	na	--	na	--	na	--

time and/or part year																		
Three or more working adults	1,106,021	10.7	0.9	1.0	0.8	16.6	3.1	17.6	3.2	na	na	--	na	--	na	--	na	--
All full-time, year-round	300,107	2.9	0.5	0.0	0.0	8.5	4.5	8.5	4.5	na	na	--	na	--	na	--	na	--
Some full-time, year-round; some part-time and/or part year	729,718	7.1	0.7	0.7	0.9	18.4	4.0	19.1	4.1	na	na	--	na	--	na	--	na	--
All part-time and/or part year	76,197	0.7	0.2	7.5	8.4	31.5	14.9	39.0	15.6	na	na	--	na	--	na	--	na	--
No working adults	610,687	5.9	0.7	63.5	5.4	17.9	4.3	81.4	4.4	503,445	15.5	1.8	66.1	5.9	17.3	4.7	83.4	4.6
	Two Adults in Household									Three or More Adults in Household								
	Total	Percent	90-pct. C.I. (+/-)	Percent Below Standard & Below Poverty	90-pct. C.I. (+/-)	Percent Below Standard & Above Poverty	90-pct. C.I. (+/-)	Percent Below Standard	90-pct. C.I. (+/-)	Total	Percent	90-pct. C.I. (+/-)	Percent Below Standard & Below Poverty	90-pct. C.I. (+/-)	Percent Below Standard & Above Poverty	90-pct. C.I. (+/-)	Percent Below Standard	90-pct. C.I. (+/-)
Total Households	5,233,826	100.0	na	7.0	1.0	19.0	1.5	26.1	1.7	1,824,576	100.0	na	7.6	1.7	22.2	2.7	29.8	3.0
One working adult	1,409,249	26.9	1.7	15.9	2.7	28.5	3.4	44.5	3.7	154,499	8.5	1.8	36.9	10.9	32.2	10.5	69.2	10.4
Full-time, year-round	1,138,481	21.8	1.6	10.7	2.6	29.2	3.8	39.9	4.1	121,238	6.6	1.6	29.5	11.6	34.7	12.1	64.2	12.2
Part-time, year-round	58,758	1.1	0.4	46.9	18.2	36.8	17.6	83.7	13.5	4,552	0.2	0.3	0.0	0.0	42.8	64.9	42.8	64.9
Full-time, part year	168,836	3.2	0.7	37.7	10.4	23.7	9.2	61.4	10.5	12,702	0.7	0.5	42.1	38.7	45.1	39.0	87.1	26.3

Part-time, part year	43,174	0.8	0.3	27.0	18.9	18.1	16.4	45.1	21.2	16,007	0.9	0.6	100.0	0.0	0.0	0.0	100.0	0.0
Two working adults	3,724,945	71.2	1.8	2.6	0.7	15.4	1.7	17.9	1.8	556,444	30.5	3.0	11.4	3.8	30.8	5.5	42.2	5.9
Both full-time, year-round	1,836,701	35.1	1.8	0.7	0.5	9.3	1.9	10.0	2.0	263,953	14.5	2.3	8.6	4.8	31.4	8.0	40.0	8.4
One full-time, year-round; one part-time and/or part year	1,536,492	29.4	1.8	2.3	1.1	20.5	2.9	22.8	3.0	234,935	12.9	2.2	10.7	5.6	28.7	8.3	39.4	8.9
Both part-time and/or part year	351,752	6.7	1.0	13.8	5.1	24.7	6.4	38.5	7.3	57,556	3.2	1.1	27.1	16.4	36.5	17.7	63.6	17.7
Three or more working adults	na	na	--	na	--	na	--	na	--	1,106,021	60.6	3.2	1.0	0.8	16.6	3.1	17.6	3.2
All full-time, year-round	na	na	--	na	--	na	--	na	--	300,106	16.4	2.4	0.0	0.0	8.5	4.5	8.5	4.5
Some full-time, year-round; some part-time and/or part year	na	na	--	na	--	na	--	na	--	729,718	40.0	3.2	0.7	0.9	18.4	4.0	19.1	4.1
All part-time and/or part year	na	na	--	na	--	na	--	na	--	76,197	4.2	1.3	7.5	8.4	31.5	14.9	39.0	15.6
No working adults	99,632	1.9	0.5	47.4	14.0	22.1	11.6	69.5	12.9	7,612	0.4	0.4	100.0	0.0	0.0	0.0	100.0	0.0
Source: U.S. Census Bureau, Current Population Survey, March 2001																		

Table A-4. Confidence Intervals of Top Ten Householders' Occupations by Self-Sufficiency Standard, Sex, and Hispanic Origin: California 2000

All Households						Households Below Self-Sufficiency Standard					
Rank	Occupation	Number	Percent	90-pct. C.I.		Rank	Occupation	Number	Percent	90-pct. C.I.	
				Lower Bound	Upper Bound					Lower Bound	Upper Bound
Total		10,299,685				Total		3,117,253			
1	Salaried managers and administrators, except public administration	1,036,404	10.1	9.2	10.9	1	Other administrative support occupations, including clerical	256,785	8.2	6.9	9.6
2	Other administrative support occupations, including clerical	817,504	7.9	7.2	8.7	2	Food services occupations	234,796	7.5	6.2	8.9
3	Other professional specialty occupations	451,231	4.4	3.8	4.9	3	Other sales occupations	123,157	4.0	3.0	4.9
4	Food services occupations	377,017	3.7	3.1	4.2	4	Salaried managers and administrators, except public administration	110,525	3.5	2.6	4.5
5	Teachers, except postsecondary	368,885	3.6	3.1	4.1	5	Machine operators and tenders, except precision	99,750	3.2	2.3	4.1
6	Accountants and auditors	358,119	3.5	3.0	4.0	6	Construction trades and extractive occupations	95,077	3.1	2.2	3.9
7	Other sales occupations	323,262	3.1	2.7	3.6	7	Cleaning and building service occupations	93,803	3.0	2.2	3.9
8	Construction trades and extractive occupations	318,885	3.1	2.6	3.6	8	Farm occupations, except managerial	88,306	2.8	2.0	3.7
9	Mechanics and repairers	295,403	2.9	2.4	3.3	9	Transportation occupations	82,239	2.6	1.8	3.4
10	Supervisors and proprietors, sales occupations	280,768	2.7	2.3	3.2	10	Personal service occupations	78,761	2.5	1.7	3.3

Male Householders Below Standard						Female Householders Below Standard					
Rank	Occupation	Number	Percent	90-pct. C.I.		Rank	Occupation	Number	Percent	90-pct. C.I.	
				Lower Bound	Upper Bound					Lower Bound	Upper Bound
Total		1,424,853				Total		1,692,400			
1	Food services occupations	129,732	9.1	7.0	11.2	1	Other administrative support occupations, including clerical	181,041	10.7	8.6	12.8
2	Construction trades and extractive occupations	90,489	6.4	4.5	8.2	2	Food services occupations	105,063	6.2	4.6	7.8
3	Other administrative support occupations, including clerical	75,743	5.3	3.7	7.0	3	Personal service occupations	74,850	4.4	3.0	5.8
4	Transportation occupations	72,180	5.1	3.4	6.7	4	Other sales occupations	69,648	4.1	2.8	5.5
5	Farm occupations, except managerial	69,031	4.8	3.3	6.4	5	Salaried managers and administrators, except public administration	64,971	3.8	2.5	5.1
6	Machine operators and tenders, except precision	56,753	4.0	2.5	5.4	6	Health service occupations	58,544	3.5	2.2	4.7
7	Other sales occupations	53,509	3.8	2.3	5.2	7	Private household occupations	47,939	2.8	1.7	4.0
8	Mechanics and repairers	52,984	3.7	2.3	5.1	8	Cleaning and building service occupations (except household)	46,323	2.7	1.6	3.8
9	Related agricultural occupations	47,579	3.3	2.0	4.7	9	Machine operators and tenders, except precision	42,998	2.5	1.5	3.6
10	Cleaning and building service occupations (except household)	47,480	3.3	2.0	4.7	10	Other professional specialty occupations	30,956	1.8	0.9	2.7
Hispanic Householders Below Standard						Non-Hispanic Householders Below Standard					
Rank	Occupation	Number	Percent	90-pct. C.I.		Rank	Occupation	Number	Percent	90-pct. C.I.	
				Lower Bound	Upper Bound					Lower Bound	Upper Bound
Total		1,441,140				Total		1,676,112			
1	Food services occupations	119,949	8.3	6.3	10.4	1	Other administrative support occupations, including clerical	185,814	11.1	8.9	13.2

2	Farm occupations, except managerial	86,411	6.0	4.2	7.7	2	Food services occupations	114,847	6.9	5.1	8.6
3	Machine operators and tenders, except precision	76,777	5.3	3.7	7.0	3	Salaried managers and administrators, except public administration	81,244	4.8	3.4	6.3
4	Other administrative support occupations, including clerical	70,971	4.9	3.3	6.5	4	Other sales occupations	65,709	3.9	2.6	5.2
5	Cleaning and building service occupations (except household)	65,990	4.6	3.0	6.1	5	Personal service occupations	54,102	3.2	2.0	4.4
6	Construction trades and extractive occupations	62,722	4.4	2.8	5.9	6	Transportation occupations	46,490	2.8	1.7	3.9
7	Related agricultural occupations	62,050	4.3	2.8	5.8	7	Other professional specialty occupations	46,188	2.8	1.6	3.9
8	Other sales occupations	57,448	4.0	2.5	5.4	8	Armed Forces	42,085	2.5	1.4	3.6
9	Private household occupations	37,122	2.6	1.4	3.7	9	Health service occupations	39,719	2.4	1.3	3.4
10	Transportation occupations	35,750	2.5	1.3	3.6	10	Supervisors and proprietors, sales occupations	35,783	2.1	1.1	3.1
Source: U.S. Census Bureau, Current Population Survey, March 2001											

Appendix B: Methodology and Data

We use data from the March 2001 Current Population Survey (CPS) for our analysis. The Self-Sufficiency Standard report for California was released in 2000, so we use 2001 CPS data, which includes data for income received during 2000. The CPS is a household-based monthly survey conducted by the U.S. Census Bureau for the Bureau of Labor Statistics, and is the source of official employment and unemployment statistics.

The universe for the CPS is the civilian non-institutional population of the United States living in housing units, as well as members of the Armed Forces living off base or in civilian housing units on a military base. Approximately 47,000 households are interviewed for the CPS each month. The March CPS, also known as the Annual Demographic File, is supplemented with a sample of approximately 3,500 Hispanic households, and includes additional data on work experience, income, and non-cash benefits. The full March CPS sample for California contains 12,966 people in 4,338 households.

To simplify our analysis, we examine the number of households who are above and below the Self-Sufficiency Standard, rather than the number of families. In the CPS, a family is defined as two or more people related by blood, marriage, or adoption. Households, on the other hand, include all people occupying a housing unit, regardless of relationship; a household can therefore be comprised of none, one, or more than one family. Although some California households (5.6%) do contain more than one family, most (65.4%) are comprised of only one family, while the remaining 28.9% of households contain only one person or unrelated people. Almost all family households contain only family members, but about five percent also include at least one unrelated person, such as a boyfriend living with his girlfriend and her children.

Because the Standard does not take into consideration the unique expenses, income sources, or tax formulas for seniors or disabled adults, we exclude from the sample all people aged 65 and older as well as adults who are not in the labor force due to a disability. As a result, any households comprised entirely of seniors and/or disabled adults are also excluded. The few households with children where the only adult is disabled or a senior are also excluded. Finally, we do not include group quarters in our analysis. These exclusions result in a final sample size of 11,456 people in 3,724 households (see Table B-1).

Table B-1. Exclusions from Original March 2001 California CPS Sample

Exclusions	Households		People	
	Number (unweighted)	Resulting Sample Size	Number (unweighted)	Resulting Sample Size
<i>Original Sample</i>	NA	4,338	NA	12,966
Seniors and Disabled Adults	588	3,750	1,452	11,514
Only Adult in Household is Disabled or Senior	24	3,726	41	11,473
Group Quarters	2	3,724	17	11,456

In order to remain consistent with the Standard's methodology, we assume that all adults in one- and two-adult households are working. Therefore, work-related costs (transportation, taxes, and child care) are included for these adults in the household's Standard. In fact, 67.2% of households with one or two adults have all adults working, 22.3% have at least one but not all adults working, and 10.5% contain no working

adults.³⁵ The assumption that all adults are working could result in an overestimation of the costs of non-working adults, but might not if these adults participate in non-work activities outside of the home, such as volunteering or attending school. (See below for treatment of households with three or more adults.)

The taxes included in the Standards for two-adult households are calculated based on the assumption that the adults are married, which may result in our misestimating taxes, and therefore Standards, for households with two adults who are not married. We also use the Standard's existing food costs for all two-adult households, which assume these households are comprised of one male and one female adult (males and females have slightly different food costs).

The Self-Sufficiency Standard for California had previously been calculated for 70 different family types in each county, including combinations of up to two adults and three children. Our sample, however, has 881 households (23.6% of the sample) and 451 unique county/ household types that do not fit into the 70 types because they have three or more adults and/or four or more children. We developed new Standards for each of these "large households," but made some assumptions to limit the number of necessary calculations.

Table B-2. Large Households by Type: California March 2001

<i>Type of Household</i>	<i>Large Households</i>	
	<i>Number (unweighted)</i>	<i>Percent</i>
Total	881	100.0
More than 3 Children	130	14.8
More than 2 Adults	694	78.8
More than 3 Children and more than 2 Adults	57	6.5

New Standards were calculated for households with four or more children using the original methodology. The 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). For housing costs in large households, we continue the assumption used in the original Standard calculations 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, we also assume that there are no more than two adults per bedroom. For example, a household with four adults and five children would require five bedrooms.

Deciding how to calculate Standards for households with more than two adults was slightly more complicated. Among households with three or more adults, 80% are comprised of all relatives and 65.5% have at least one adult not currently working.³⁶ In addition, the youngest adult in almost 50% of these households is between ages 18 and 20, and is under 25 in about 74% of households. Based on this information, we make a blanket assumption that all adults beyond two are non-working "dependents" of the first two working adults. The main effect of this assumption is that costs for these adults do not include transportation.

³⁵ Working adults are 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. Non-working adults include those who are unemployed and looking for work and those who are not in the labor force because they are retired, in school, or for some other reason. These numbers may differ from those in the report, where we used work status during the previous year (2000) instead of work status at the time of the survey.

³⁶ Of those households with at least one adult not working, 30.9% have one or more adults who were not in the labor force because they were in school, and 81% contain at least one adult who was unemployed, retired (and under 65), or otherwise not in the labor force.

We calculate the food costs for any extra adults as the average of the first two adults (that is, the average food costs of an adult male and adult female). They are treated as adults for tax exemptions and credits, but we still assume the first two adults are a married couple, and calculate taxes for the whole household together as if they are a family. These assumptions may result in an underestimation of the costs associated with “extra” adults in households where all adults are working (or have costs associated with attending school, such as transportation and books), but may overestimate their taxes if in fact they are still dependents for tax purposes (as many young adults are). At any rate, the cost differences in these assumptions are not large.

Due to Census Bureau rules of confidentiality, 468 of the households in our sample had no county identified. Most, however, did have a Metropolitan Statistical Area (MSA) identified, which we used to assign a county. We simply distributed these households evenly among the counties that make up their MSA; for example, in the Fresno MSA, we assigned 50% to Madera County and 50% to Fresno County.

About half of the counties in California are not coded in the CPS at all, even if they are included in the sample. To assign counties to the remaining households without a county or an MSA identified, we used the median Standard for the unidentified counties, by household type. For example, the median Standard for a household with one adult and no children is that of Calaveras County, so all households with one adult and no children who did not have either a county or MSA code were assigned the Calaveras Standard.

Large households with more than two adults or more than three children needed to have new Standards calculated, so we did not have a median Standard for their household type. Instead, we assigned the county with the median Standard for the closest household type. For example, a household with two adults, one preschooler, two schoolage, and one teenager was assigned to Alpine County, the median county for households with two adults, one preschooler, one schoolage, and one teenager.

Table B-3. Method of Allocating Missing Counties to Households

Allocation Method	Counties	
	Number (unweighted)	Percent
<i>Total Missing</i>	468	100.0
Used MSA Counties	441	94.2
Used Median County for Household Type	27	5.8

Once we had allocated counties and calculated new Self-Sufficiency Standards for large households, we calculated a ratio of each household's total income to their applicable Standard to determine their level of income adequacy. We simply summed the total income of each person in the household (excluding seniors and disabled adults) to determine the household's total income. Income includes money received during the preceding year (2000) from wages; net income from farm and nonfarm 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 compensations; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. We assume that all income in a household is equally available to pay all expenses, which is probably reasonable for all-relative households but may be problematic for some households with one or more unrelated people.

We also calculated a ratio of each household's total income to the appropriate 2000 poverty threshold published by the U.S. Census Bureau. Although these thresholds are based on family size and number of related children, we use household size and the number of all children in the household to determine the

appropriate poverty threshold for each household. Households whose total income falls below their threshold are considered "below poverty."



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The Center for Women's Welfare at the University of Washington is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center researches questions involving poverty measures, public policy and programs that address income adequacy. The Center partners with a range of non-profit, women's, children's, and community-based groups to evaluate public policy, to devise tools for analyzing wage adequacy and to help create programs to strengthen public investment in low-income women, children, and families.



Wider Opportunities for Women
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Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and girls. For almost 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, literacy, welfare to work and workforce development policy. WOW is recognized nationally for its skill training models, technical assistance and advocacy for women workers.



National Economic Development and Law Center
Californians for Family Economic Self-Sufficiency, a project of NEDLC
2201 Broadway, Suite 815, Oakland, CA 94612
TEL 510-251-2600 FAX 510-251-0600
<http://www.nedlc.org>

The National Economic Development and Law Center (NEDLC), founded in 1969, is a national, non-profit, public interest group that specializes in community economic development. Our mission is to contribute to the abilities of low-income persons and communities to realize their full potential. We do this by collaborating with organizations to develop integrated community-building skills and indigenous leadership in order to build local capacity and achieve greater economic, social, cultural and human development. In 2001, NEDLC began managing an innovative statewide initiative, *Californians for Family Economic Self-Sufficiency* (CFESS), comprised of over 80 community-based organizations and local agencies interested in promoting public policies to help move families from poverty to economic self-sufficiency. The CFESS project is directly aligned with NEDLC's goals to advocate policies that support economic self-sufficiency.