

United Way Monterey County

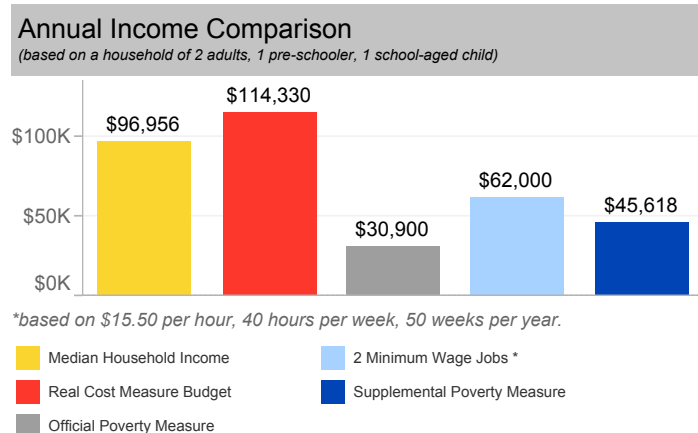
The Real Cost Measure in California 2025



The Real Cost Measure (RCM) estimates the minimum amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the Real Cost Measure takes into account geographical differences in the cost of living throughout California.

If any results show blank values, that indicates the sample size is too small to illustrate Real Cost Measure results. Per our methodology, estimates with a cell size of greater than 5,000 are assumed to be accurate within +/-1% based on design factor analysis. Cell sizes less than 5,000 are suppressed.

# of Households below Real Cost Measure	% of Households below Real Cost Measure	% of Households below Real Cost Measure with at least 1 Working Adult
50,619	45%	97%



Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-schooler, 1 School-aged child
Housing	\$25,344	\$26,328	\$32,100
Food	\$4,956	\$9,084	\$13,980
Health Care	\$2,856	\$5,712	\$11,424
Child Care	\$0	\$0	\$16,512
Transportation	\$6,864	\$13,728	\$13,728
Miscellaneous	\$3,996	\$5,484	\$8,772
Taxes/Credits	\$9,427	\$10,759	\$17,814
FINAL BUDGET	\$53,443	\$71,095	\$114,330

Households of Color

- Across the county, African Americans and Latinos have a disproportionate number of households with incomes below the Standard. In this area, of the 50,619 households below the Real Cost Measure, 34,138 are Latino.

Households with Young Children

- 68% of households with children under six struggle, a rate much greater than that of the rest of the county.
- Single mothers are most likely to struggle. 86% in the county are below the Real Cost Measure.

Working Households

- 97% of households below RCM have at least one working adult.
- 75% of heads of household who work are employed full time and year round.
- A family of four (2 adults, 1 infant, 1 school-aged child) would need to hold more than 3 full time, minimum-wage jobs to achieve economic security.**

Housing Burden

- 44% of all households in the county spend more than 30% of their income on housing.

Education	# below RCM	% below RCM
Less than High School	17,532	72%
High School Diploma or Equivalent	10,712	57%
Some College, Assoc. or Voc.	12,789	42%
Bachelor's degree or higher	9,586	24%
Ethnicity	# below RCM	% below RCM
Latino	34,138	63%
African American		
Asian American / Pacific Islander		
White	12,774	26%
Native American/Alaska Native		
Household Type	# below RCM	% below RCM
Single Mothers	9,893	86%
Seniors	9,261	38%
Married Couples	17,266	38%
Informal Families	6,982	34%
Citizenship/Nativity	# below RCM	% below RCM
Foreign Born, Non-Citizen	18,304	71%
Foreign Born, Naturalized	6,209	40%
Born a U.S. Citizen	26,107	36%

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** Minimum waged jobs based on \$15.50 per hour, 40 hours per week, 50 weeks per year. Median household earnings control for elder-led households and household led by persons with disabilities consistent with the Real Cost Measure.

Findings drawn from *The Real Cost Measure in California 2023* by United Ways of California. Data calculated for this geographic profile is from 2023. For detailed methodology, please visit <https://www.unitedwaysca.org/realcost>.