



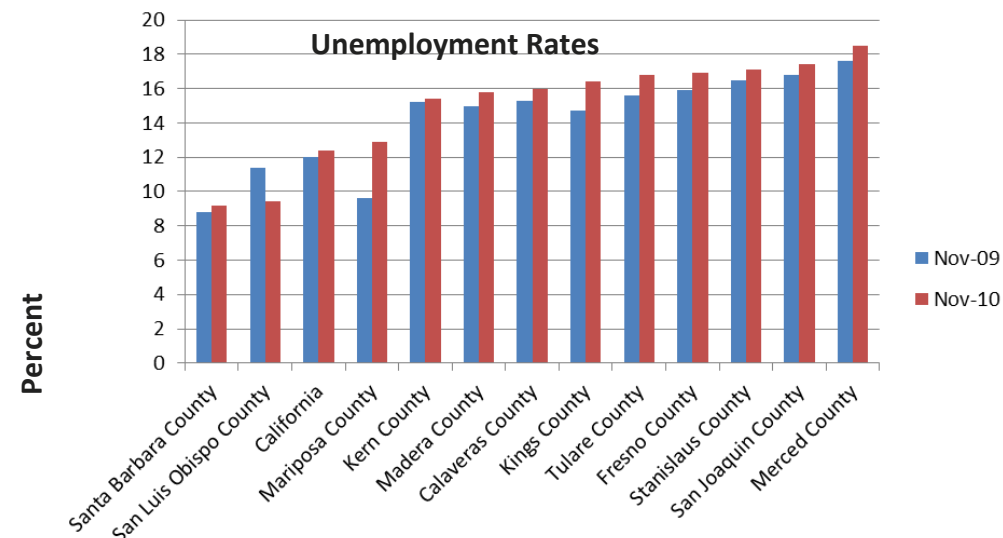
MAKING ENDS MEET IN OUR COMMUNITIES 2011



There are many Americans who believe that those in poverty are there due to an unwillingness to work. The current recession; however, has highlighted the fact that there are many adults who are willing to work but are not able to secure full time employment. This economic downturn has resulted in more people becoming interested in issues related to employment and income issues. The economy impacts how much money is being spent in our communities.

UNEMPLOYMENT RATES

Unemployment figures for the State of California illustrate how residents in the twelve CCASSC Counties fare compared to the State average. A report released in January 2011 by the U.S. Labor Department shows that the San Joaquin valley accounts for 6 of the 10 metropolitan areas with the worst unemployment rates in the country. These cities are from Stockton to Visalia-Porterville and also include Modesto, Merced, Fresno and Hanford-Corcoran. The Central Valley counties have historically had higher unemployment rates than that of the state as a whole. While a few of the CCASSC counties have lower unemployment rates than the state average, these counties still have families struggling to meet their everyday expenses. The unemployment rates do not include those persons who are discouraged and no longer looking for work as well as those not in the labor force such as retirees and students.



Unemployment Rates By Year	2004	2005	2006	2007	2008	2009	Median Household Income (2009)	% of State Median HH Income
California	6.2	5.4	4.9	5.3	7.2	11.4	\$58,925	100.0%
San Joaquin	8.8	7.9	7.4	8.1	10.3	15.4	\$52,201	88.6%

HOW MUCH DOES IT TAKE?

2010 Annual income needed based on 1 full time working adult in San Joaquin County:

Self Sufficiency Income	\$26,952
California Minimum Wage	\$16,896
Federal Poverty Line	\$11,161



RISING COSTS ARE IMPACTING FAMILIES

The recent depression has impacted residents living in our counties. Families struggle to cover the costs of basic necessities such as housing, food, and transportation. Many are unemployed, are working fewer hours, or have had their salaries reduced. As more of the population has become impacted by the economic conditions, there is an opportunity for a better understanding of what being poor really means.

Calaveras County, Fresno County, Kings County, Kern County, Madera County, Mariposa County, Merced County, San Joaquin County, San Luis Obispo County, Santa Barbara County, Stanislaus County, and Tulare County



		All People in poverty 2009	Children ages 0-17 In poverty 2009
	RUC Code ¹	Percent	Percent
California		14.2	19.9
San Joaquin County	8	16	18.3

Defining Poverty

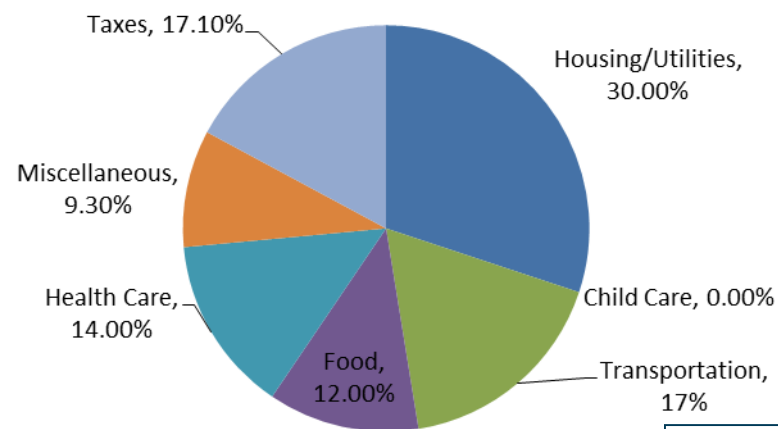
Persons who are classified as "living in poverty" may differ depending on the measure used to define poverty. Two of the most widely recognized and used measures of poverty are:

- (1) The federal poverty threshold, also known as the "official poverty measure"
- (2) The Self-Sufficiency Standard.

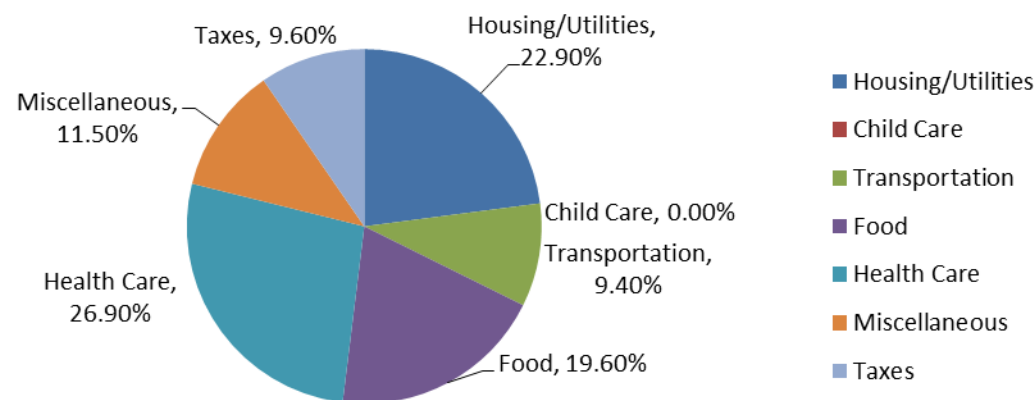
The federal poverty measure has been criticized as not including variables such as access to assets. Several states in recent years have passed legislation and created task forces to study this issue and to come up with a better measurement of poverty. The federal government has also acknowledged that a different standard may be in order.

Assuming a single adult works 40 hours a week, 52 weeks per year, he/she would need to earn \$12.96 per hour to reach the Self Sufficiency standard. Yet, he/she only would earn \$1408 per month if they held a full time minimum wage job.

San Joaquin County Monthly Budget for a Single Adult Total = \$2,246



San Joaquin County Monthly Budget for a Two Parent Family (One Working) Total = \$4,147



In two parent families where only one adult is working full time, he/she would need to earn \$23.93 per hour to reach the Self Sufficiency standard. If both adults worked full time outside the home then their combined hourly wage would have to be \$33.44 per hour to reach the Self Sufficiency Standard. Two working parents earning minimum wage would only earn \$2,816 /month.

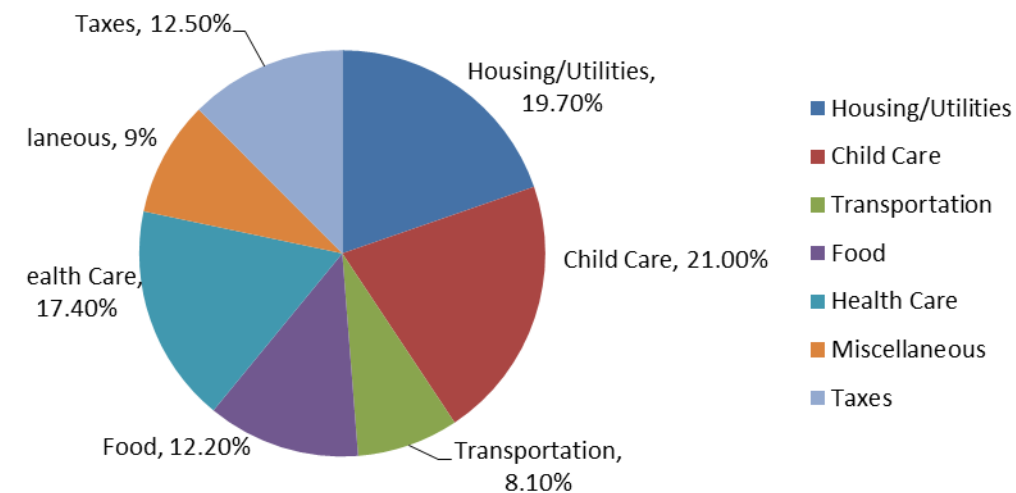
Source California Budget Project Making Ends Meet June 2010

The Self Sufficiency Standard

Using the Self-Sufficiency Standard developed by Dr. Diana M. Pearce of the School of Social Work at the University of Washington, average monthly budgets were calculated. The budget includes only housing/utilities, child care, food, transportation, health care, taxes as well as miscellaneous items such as clothing and telephone. Not included in the budget were other items such as entertainment, insurance or savings. County specific graphs depict four different budgets representing distinct households. The family budgets include items such as child care. Both single parents as well as two working households have child care expenses that would mean they would need to earn even more to cover these expenses.

A working single parent working full time would need to earn \$27.86 per hour to reach the Self Sufficiency Standard.

San Joaquin County Monthly Budget for a Single Parent Family Total = \$4,828



San Joaquin County Monthly Budget for a Two Working Parent Family Total = \$5,796

