

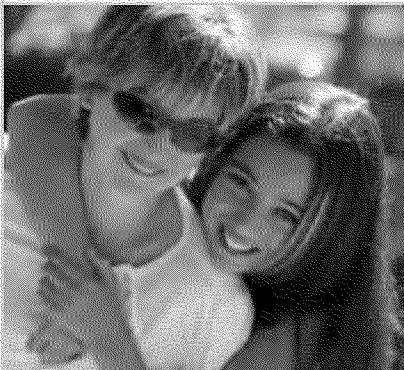
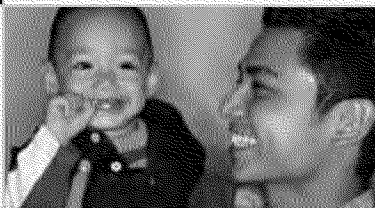
**ATTACHMENT 1**

***Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California United  
Way, December 2009***

**Figure B. The Self-Sufficiency Standard by County: California**

# Overlooked and Undercounted 2009

Struggling to make ends meet in California



## UNITED WAY

United Way is a network of nearly 1,300 local non-profit organizations that work to advance the common good by focusing on education, income and health. In California, 38 United Ways throughout the state raise and invest more than \$200 million each year to address the underlying causes of our state's largest social problems working with nonprofits, government and businesses to bring change.

The United Ways of California have worked to promote financial stability for decades. In 2003, United Way of the Bay Area adopted the Self-Sufficiency Standard developed by Dr. Pearce and urged the United Way system to do the same. The United Way system adopted it nationally in 2005 as it launched the Financial Stability Partnership™, which focuses on income, savings and assets.

To learn more visit [www.unitedway.org](http://www.unitedway.org), [www.unitedwaysCA.org](http://www.unitedwaysCA.org) or contact your local United Way.

## INSIGHT CENTER FOR COMMUNITY ECONOMIC DEVELOPMENT

Founded in 1969, the Insight Center for Community Economic Development is a national research, consulting and legal non-profit organization dedicated to building economic health and opportunity in low-income communities.

The Insight Center was one of four organizations that launched the Family Economic Self-Sufficiency Project and one of five organizations that launched the Elder Economic Security Initiative™, innovative, nation-wide efforts to help low-income families and retired elders reach economic security. The national effort is organized in partnership with Wider Opportunities for Women (WOW). For several years, Insight Center has worked with Dr. Pearce and a variety of partners to help close the gap between families' income and the rising cost of living.

Go to [www.insightccd.org](http://www.insightccd.org) to learn more, or call (510) 251-2600.

## CENTER FOR WOMEN'S WELFARE

The Center for Women's Welfare at the University of Washington's School of Social Work is devoted to furthering economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center collaborates with a range of government, non-profit, women's, children's and community-based groups to:

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

Go to [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org) to learn more, or call (206) 685-5264.

For specific questions about the data and methodology of this report, contact: Diana Pearce, PhD, Center for Women's Welfare, University of Washington, [pearce@uw.edu](mailto:pearce@uw.edu) or Denise L. Gammal, PhD, United Way of the Bay Area, [stability@uwba.org](mailto:stability@uwba.org).

---

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

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

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

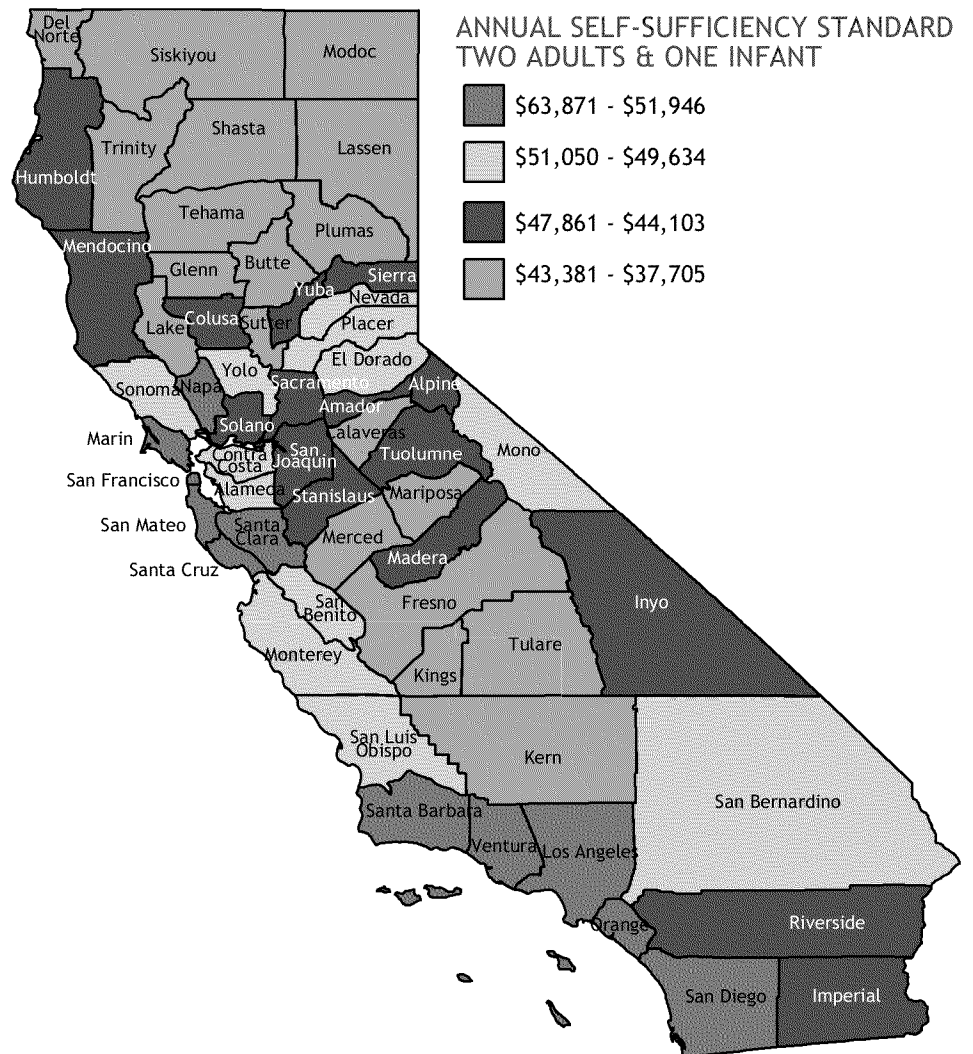
---

## Prepared for

UNITED WAY OF THE BAY AREA (LEAD)  
INSIGHT CENTER FOR COMMUNITY ECONOMIC DEVELOPMENT  
ORANGE COUNTY UNITED WAY  
UNITED WAY OF GREATER LOS ANGELES  
UNITED WAY OF SANTA CRUZ COUNTY  
UNITED WAY OF SILICON VALLEY  
UNITED WAY OF VENTURA COUNTY  
UNITED WAY OF THE WINE COUNTRY  
UNITED WAYS OF CALIFORNIA

Prepared with Bu Huang, Ph.D. (statistical analysis), Michelle Desmond, Liesl Eckert, Sarah Lowry, and Lisa Manzer, at the University of Washington, School of Social Work, Center for Women's Welfare.

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



Source: See appendix B, table 21.

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

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

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