

San Luis Obispo 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
28,872	31%	96%

Annual Income Comparison

Based on a Household of 2 Adults, 1 Pre-Schooler, 1 School-Aged Child



*based on \$15.50 per hour, 40 hours per week, 50 weeks per year.

- Median Household Income
- Real Cost Measure Budget
- Official Poverty Measure
- 2 Minimum Wage Jobs*
- Supplemental Poverty Measure

Household Budgets

	1 Adult	2 Adults	2 Adults, 1 Pre-Schooler, 1 School-Aged Child
Housing	\$16,728	\$18,732	\$24,660
Food	\$5,064	\$9,276	\$14,280
Health Care	\$2,904	\$5,808	\$11,616
Child Care	\$0	\$0	\$18,120
Transportation	\$7,008	\$14,028	\$14,028
Miscellaneous	\$3,168	\$4,788	\$8,268
Taxes/Credits	\$6,699	\$8,639	\$16,126
FINAL BUDGET	\$41,571	\$61,271	\$107,098

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 28,872 households below the Real Cost Measure, 8,803 are Latino.

Households with Young Children

- None 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. None in the county are below the Real Cost Measure.

Working Households

- 96% of households below RCM have at least one working adult.
- 69% 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 2 full time, minimum-wage jobs to achieve economic security.**

Housing Burden

- 41% of all households in the county spend more than 30% of their income on housing.

Education

	# Below RCM	% Below RCM
Less than High School		
High School Diploma or Equivalent	5,301	48%
Some College, Assoc. or Voc.	12,370	36%
Bachelor's degree or higher	7,607	18%

Ethnicity

	# Below RCM	% Below RCM
Latino	8,803	48%
African American		
Asian American / Pacific Islander		
White	19,501	28%
Native American/Alaska Native		

Household Type

	# Below RCM	% Below RCM
Single Mothers		
Seniors	5,410	20%
Married Couples	8,410	27%
Informal Families	9,972	41%

Citizenship/Nativity

	# Below RCM	% Below RCM
Foreign Born, Non-Citizen		
Foreign Born, Naturalized		
Born a US Citizen	24,040	29%

**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 person with disabilities consistent with the Real Cost Measure.