



# Family Economic Success

Policy Briefing  
May 13, 2008

San Francisco City Hall

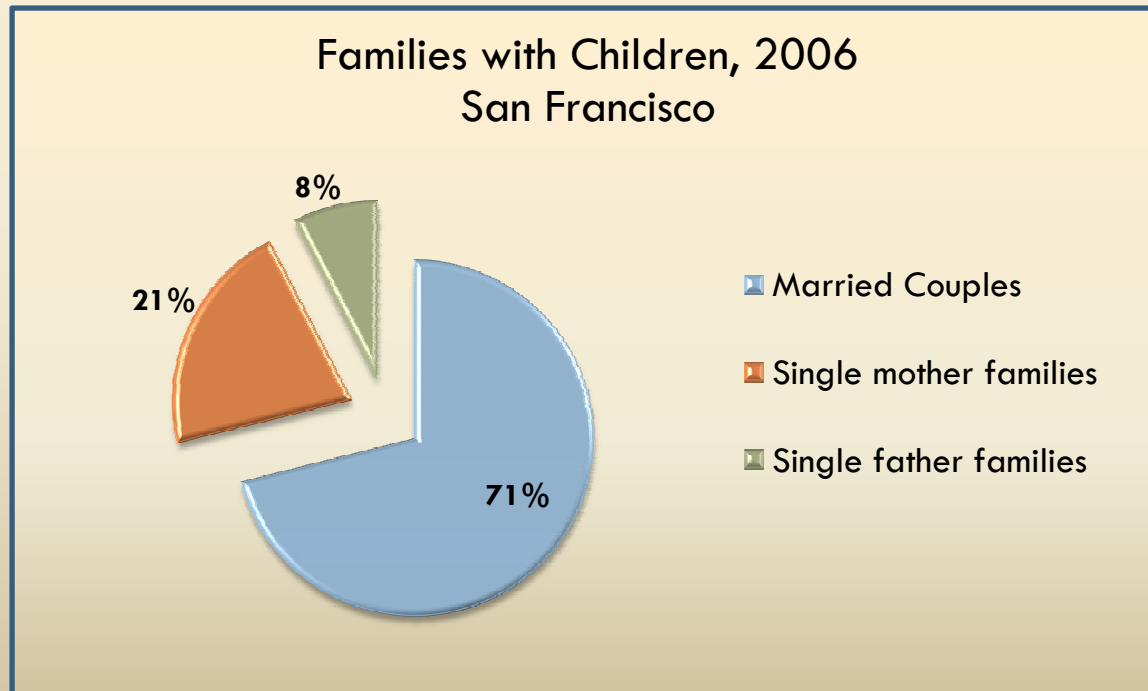
Presented by:



# Background: Who are San Francisco's families?

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There are an estimated **63,000 families with children** in San Francisco, almost one third are single parent households.

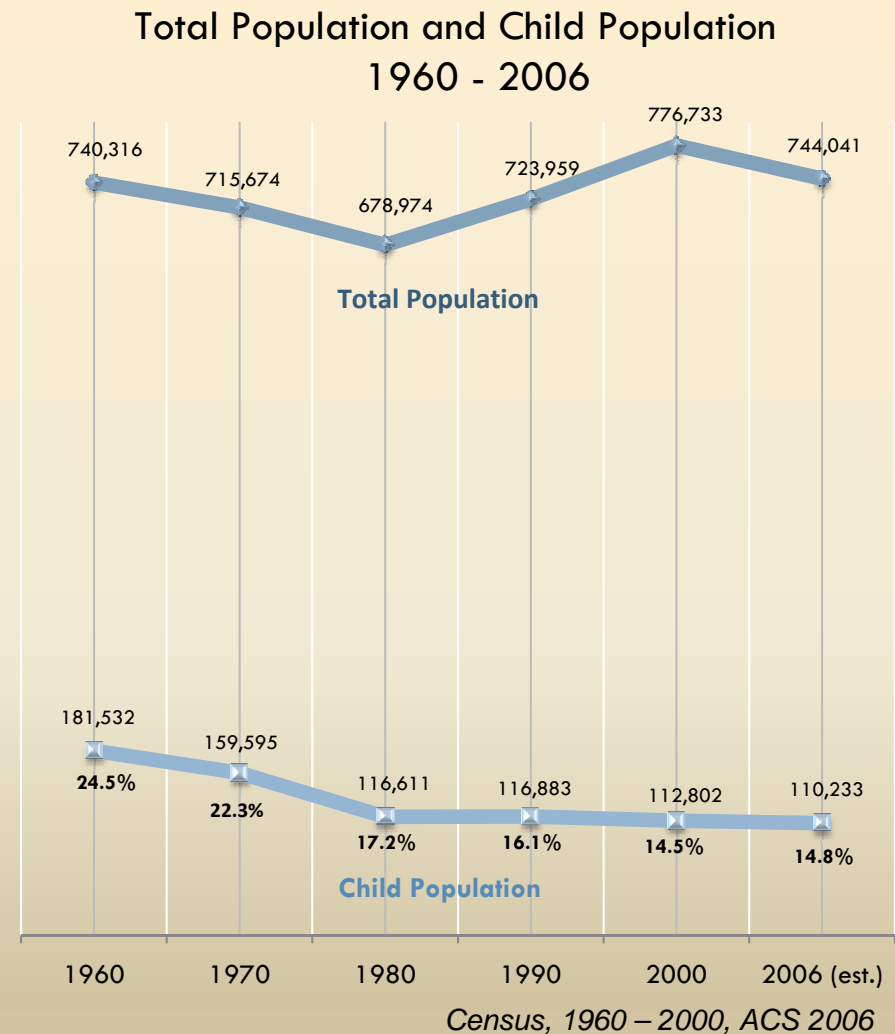


American Community Survey (ACS), 2006

# Background: Family flight trends

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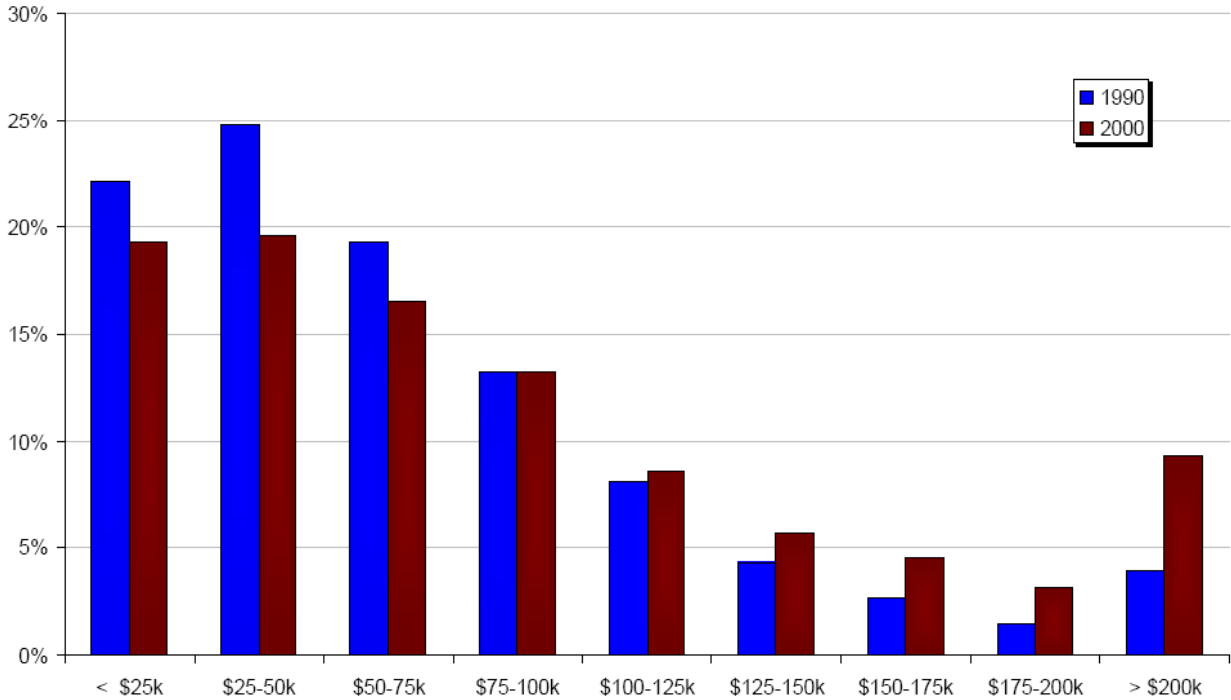
- Families with children have declined dramatically over the past decades. (Census, 1960 – 2000)
- Interim data indicates a plateau may have been reached.
  - Precipitous loss in African-American families overall, and especially since 2000. (Mayor's Office of Community Development, 2007)
- Original research with families identified housing, education and the high cost of living as major push factors. (Mayor's Policy Council for Children, Youth, and Families, 2005)



# Background: Household Income Distribution

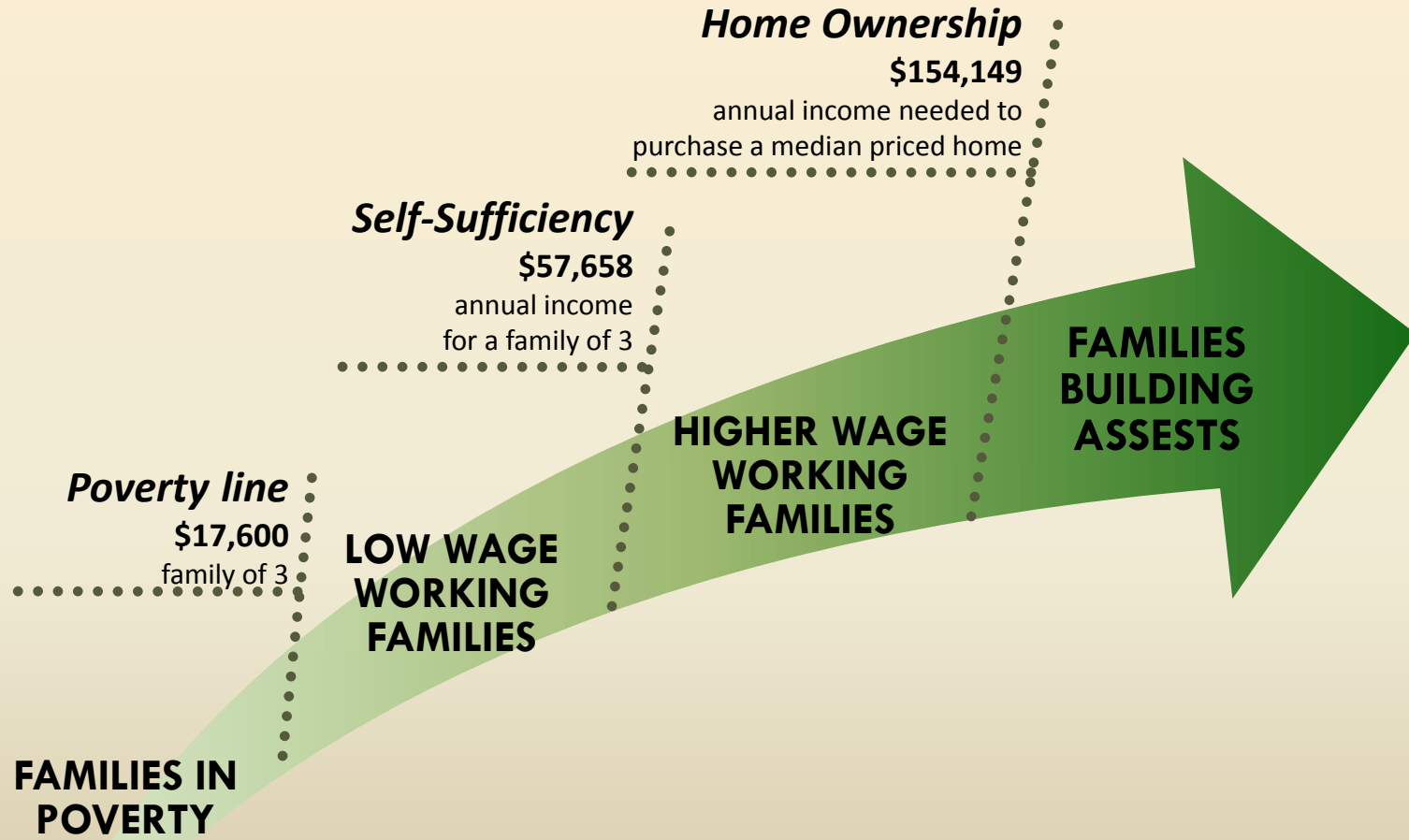
Figure 10. Income Distribution in San Francisco

Household Income Distribution in San Francisco, 1990 & 2000



Source: Integrated Public Use Microdata Series 3.0 ([www.ipums.org](http://www.ipums.org))

MOEWD: Sustaining Our Prosperity: The San Francisco Economic Strategy, 2007



San Francisco families have a broad  
**Continuum of Economic Need**



# Families in Poverty

## The struggle to fulfill basic needs

An estimated **6,600 (11%)** of San Francisco families with children earned incomes below poverty in 2006. (ACS, 2006)

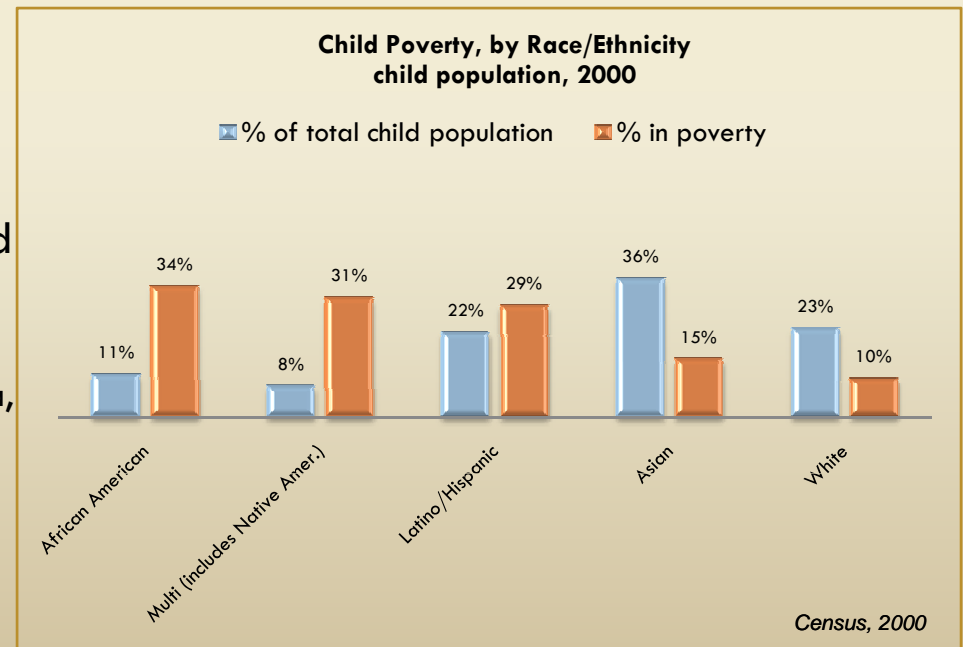
### Poverty Varies Greatly By Race

Children of color are disproportionately poor.

An estimated 13% of immigrant children live in poverty.

(Ibid.)

Significant number of families have multiple and complicated barriers to work and increasing income. (Child and Family Policy Institute of California, 2008)



# Low Wage Working Families

Full time employment does not ensure economic success

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## The Numbers in 2000:

*One in four families with a full time wage earner cannot make ends meet.*

*Nearly half of households in Bayview Hunters Point, and more than 40% in SOMA and Potrero Hill neighborhoods earn less than self-sufficiency standard.*

Source: *The Bottom Line: Setting the Real Standard for Bay Area Working Families*, United Way of the Bay Area, 2004

In 2008, to meet basic expenses for a family of three in San Francisco...

**A SINGLE PARENT  
WITH TWO  
CHILDREN**

(one preschool and one school age)

Must earn

**\$57,658  
ANNUALLY**

or

**\$27.30  
PER HOUR**

*Self Sufficiency Standard, Insight CCED, 2008*

# The gap for working families

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Category of Cost	Income Ceiling for Eligibility	Self Sufficiency Annual Wage*	GAP
Child Care			
Subsidies (1)	\$37,644	\$57,658	<b>(\$20,014)</b>
Food			
Food Stamps (2)	\$22,332	\$57,658	<b>(\$35,326)</b>
Free Lunch (3)	\$22,321	\$57,658	<b>(\$35,337)</b>
Reduced Lunch (4)	\$31,765	\$57,658	<b>(\$25,893)</b>
Transportation			
MUNI Lifeline Pass (4)	\$38,000	\$57,658	<b>(\$19,658)</b>
Health Care			
Healthy Kids (5)	\$49,800	\$57,658	<b>(\$7,858)</b>
Utilities			
PG&E (6)	\$34,400	\$57,658	<b>(\$23,258)</b>
Taxes			
Earned Income Tax Credit (7)	\$36,348	\$57,658	<b>(\$21,310)</b>
Working Families Credit (7)	\$36,348	\$57,658	<b>(\$21,310)</b>

\*For one adult, one preschool age child, and one school age child from *The Self-Sufficiency Standard*, Insight CCED, 2008.

(1) CA Dept of Education, Child Development Subsidy Eligibility, Standard Median Income, 2000

(2) US Dept of Health and Human Services, 2006 Poverty Guidelines; CA Dept of Health and Human Services, Food Stamp Programs

(3) CA Dept of Education, Child Nutrition Programs' Reimbursement rates from 2000 – 2005 : [www.cde.ca.gov](http://www.cde.ca.gov)

(4) SF Human Service Agency MUNI Lifeline Hotline (415) 557-5900

(5) 100% Campaign: Health Insurance for Every California Child, SF County Health Kids Program: [www.100percentcampaign.org](http://www.100percentcampaign.org)

(6) PG&E CARE Program Maximum Household Income

(7) City of San Francisco – Working Families Credit: [www.sfgov.org/wfc](http://www.sfgov.org/wfc)

# Higher Wage Working Families

Living rich but asset poor

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## ASSET POVERTY

Over one third of San Franciscans are considered “asset poor” – lack the financial resources to survive for three months if income is interrupted.

African American, Latino and single parent households fare the worst with over half estimated to be asset poor.

*Asset Poverty Index, Asset Policy Initiative of California, 2001*

## HOME OWNERSHIP

Owning a home is an unattainable goal for many families.

**\$154,148\*** = annual income to qualify for a median price home (\$700,000)

*SF Mayor's Office of Housing, 2008*

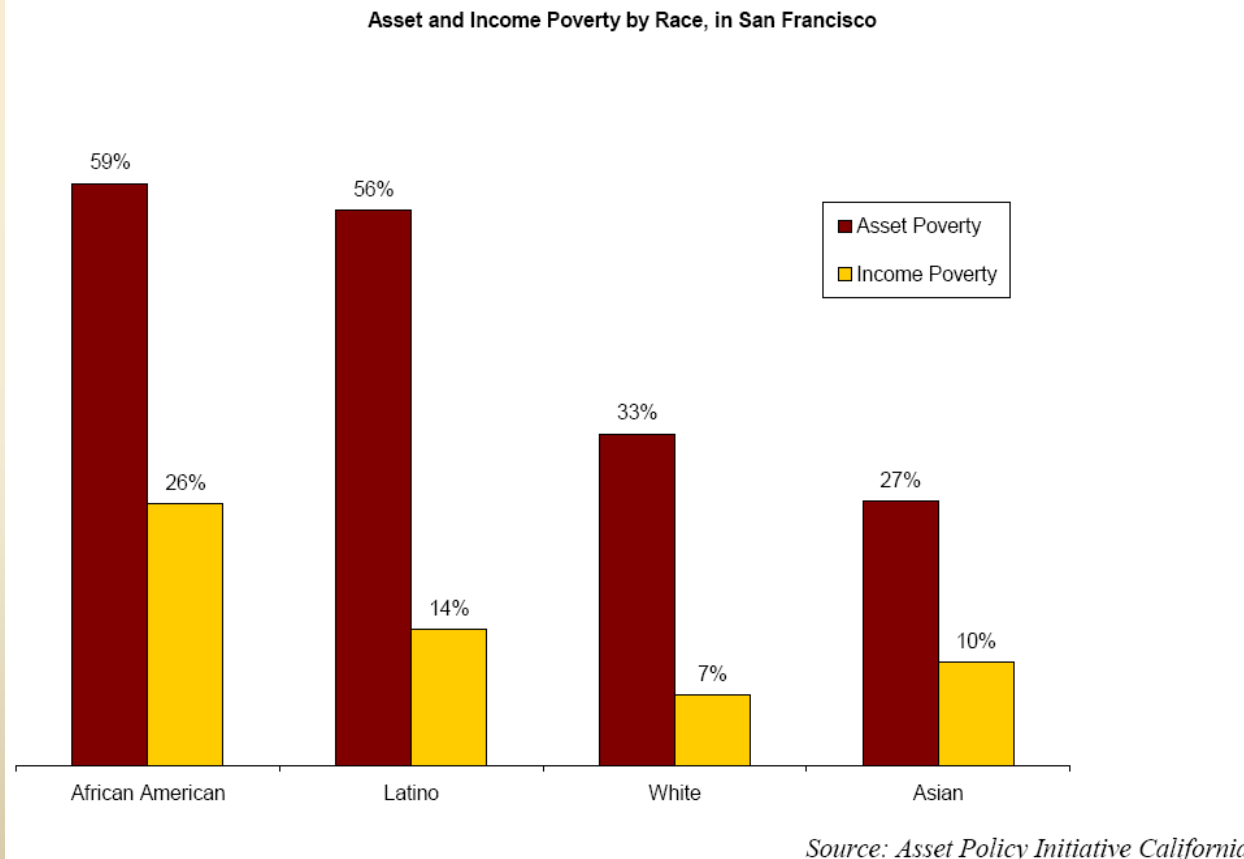
*\*Less than 20% of SF families with children can afford a median priced home*

*American Community Survey (ACS), 2006*

# Disproportionality Asset and Income Poverty

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Figure 23. San Francisco's Asset and Income Poverty by Race



MOEWD: Sustaining Our Prosperity: The San Francisco Economic Strategy, 2007

# Summary

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- There is a broad continuum of economic need for San Francisco families.
  - Family flight may have plateaued
  - High percentages in need
  - Particular disparity for families of color
- Policy strategies need to reflect the broad continuum of needs and the diversity of families.
- There exists much on the ground in San Francisco to build from for concerted action for all families.

## To learn more and dig deeper...

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- *Getting Behind the Headlines: Families Leaving San Francisco*, SF Mayor's Policy Council for Children, Youth and Families, 2005. Available at [www.dcyf.org](http://www.dcyf.org)
- Task Force on African American Out Migration, SF Mayor's Office of Community Development, 2007. Available at [www.sfgov.org/site/mocd\\_index.asp](http://www.sfgov.org/site/mocd_index.asp)
- *CalWorks Safety Net and Sanction Cases Policy Brief*, Child and Family Policy Institute of California, 2008. Available at [www.cfpic.org](http://www.cfpic.org)
- *Sustaining Our Prosperity: The San Francisco Economic Strategy*, SF Mayor's Office of Economic and Workforce Development, 2007. Available at [www.oewd.org](http://www.oewd.org)
- *The Bottom Line: Setting the Real Standard for Bay Area Working Families*, United Way of the Bay Area, 2004. Available at [www.uwba.org](http://www.uwba.org)
- *The Self-Sufficiency Standard, How Much is Enough in San Francisco County?*, Californians for Economic Security, Insight CCED, 2008. Available at [www.insightcced.org](http://www.insightcced.org)
- Local Asset Poverty Index, Asset Poverty Initiative of California, 2005. Available at [www.assetpolicy-ca.org](http://www.assetpolicy-ca.org)

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