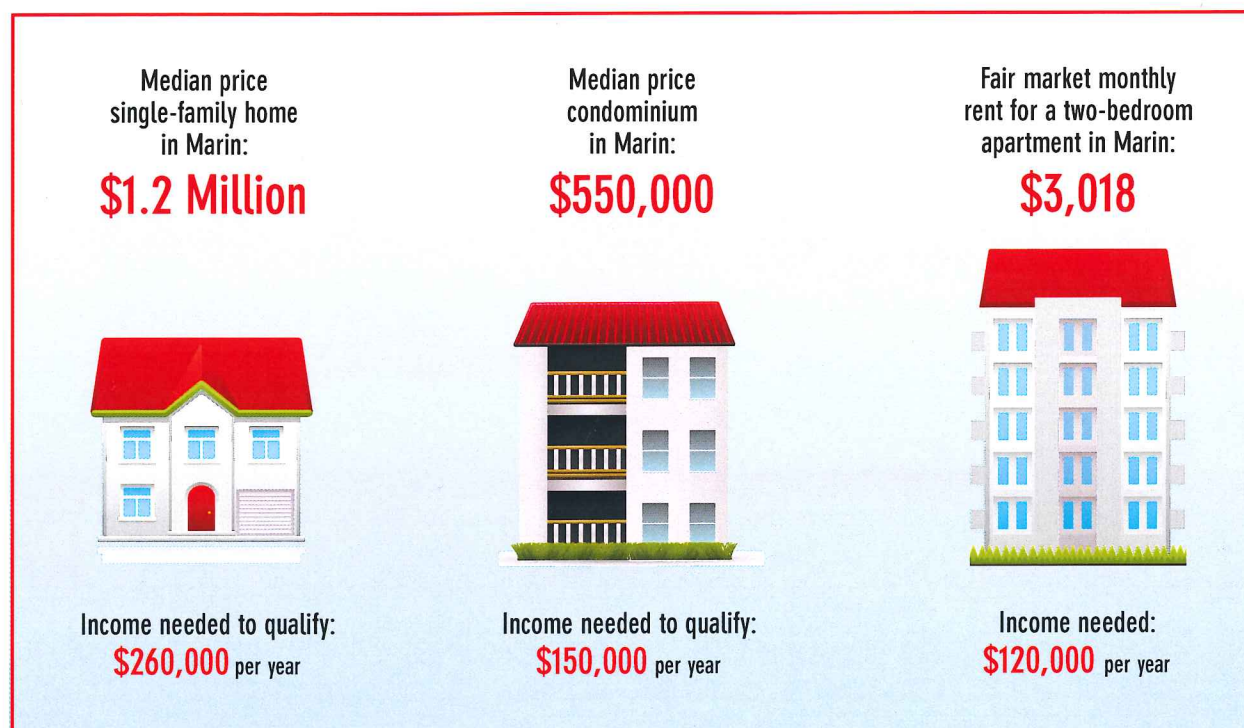


## The Struggle of Wages vs. Housing and Childcare Expenses

# MAKING ENDS MEET IN MARIN



### Two Major Expenses Make Marin Unaffordable for Our Workforce

What does it take for a family to make ends meet in Marin?

Let's assume a family of four wants a two-bedroom unit. The fair market rent is just over \$3,000 per month. If a family wants to limit their spending to 30% of their income, they need to earn \$120,000 per year.

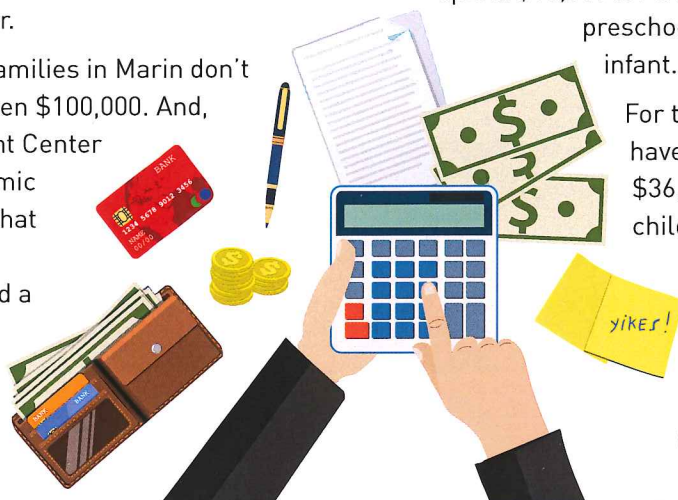
Unfortunately, many families in Marin don't make \$120,000—or even \$100,000. And, according to the Insight Center for Community Economic Development, that's what it takes for a family of four (with an infant and a preschooler) to be “self-sufficient” and make ends meet in Marin County.

In fact, just 65% of the population in this county meets the Self-Sufficiency Standard, meaning they can afford the basics for their family without public or private assistance. [Therefore, 35% is not self-sufficient.]

To make matters worse, child care in Marin is prohibitively expensive. The Marin Child Care Council reports that families can expect to spend \$16,000 for licensed child care for a preschooler, and \$20,000 for an infant.

For the family that happens to have both, they will be paying \$36,000 per year for licensed child care—or more.

**We have to ask, “How can working families afford to live in Marin County?”**



# UNAFFORDABLE HOUSING



## What's for Rent in Marin?

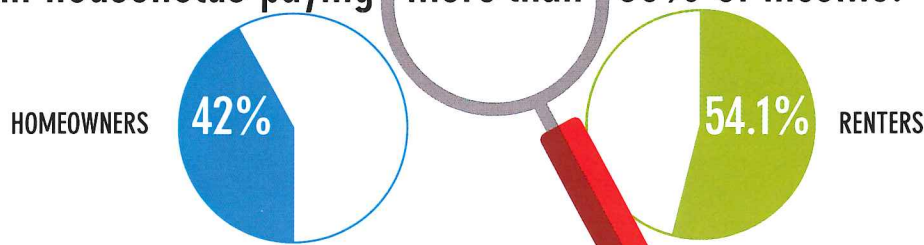


## What Do You Need to Earn to Afford Rent in Marin?

**INCOME NEEDED\*\***

	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Hourly	\$38	\$48	\$60	\$79	\$97
Monthly	\$6,383	\$8,037	\$10,060	\$13,090	\$16,097
Annual	\$76,600	\$96,440	\$120,720	\$157,080	\$193,160

Marin households paying more than 30% of income:



\* Fair market values according to MarinHousing.org

\*\*Assumes renter is spending 30% of household income on rent



# UNAFFORDABLE CHILD CARE



## In Marin County

### Child Care is Not Just a Family Issue, It's an Employer Issue




What's the bottom line about child care? Working parents with high-quality, affordable child care are more likely to get to work on time, stay on the job and refrain from calling in sick. That makes child care important for employers as well as for families.

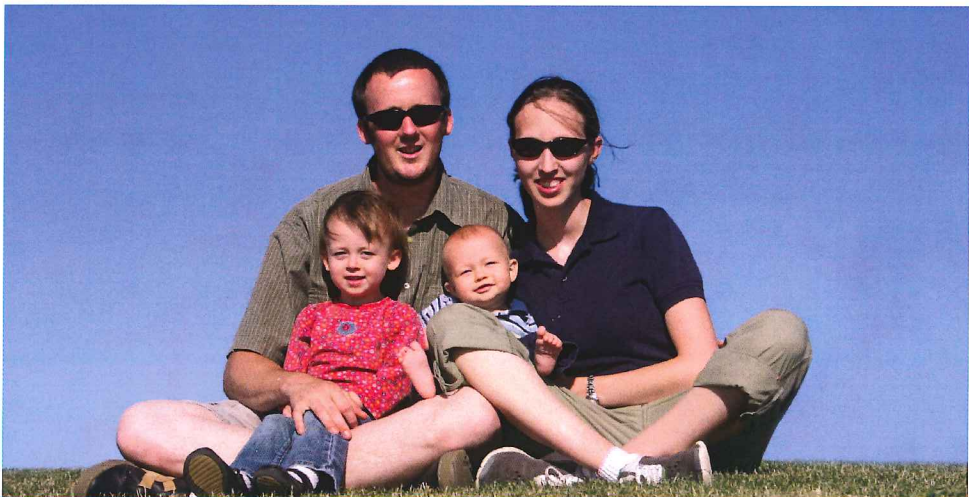
In Marin County, an estimated 55% of children with parents in the labor force do not have

access to licensed child care. On average, 750 families are on the waiting list for subsidized licensed care; and with the cost of child care in Marin, many employees (and potential employees) simply cannot afford to go to work.

For those who do have access to licensed child care, the cost is exorbitant. According to the Marin Child Care Council, licensed care for a preschooler in Marin averages \$16,000 per year, and \$20,000 for an infant.

AVERAGE COST\* FOR LICENSED CHILD CARE

	 For a Preschooler	 For an Infant	 For a Preschooler and an Infant	 The Bottom Line
Annual	\$16,000+	\$20,000+	\$36,000+	Families with a preschooler in full-time licensed child care pay on average <b>\$8.33</b> per hour at 40 hours per week. Families with an infant in licensed care pay <b>\$10.41</b> per hour.
Monthly	\$1,333	\$1,666	\$3,000	
Hourly	\$8.33	\$10.41	\$18.75	



A working family with both an infant and preschooler can expect to pay an average of **\$18.75** per hour for licensed child care in Marin County.

# THE PRICE OF SELF-SUFFICIENCY IN MARIN COUNTY

## WHAT DOES IT COST TO MAKE ENDS MEET IN MARIN?

**\$102,223**

for a family of 4

According to the Insight Center for Community Economic Development,\* the “Self-Sufficiency Standard” for a family of four in Marin County (with one infant and one preschooler) is \$102,223. That’s what it takes to afford the basics of family life (housing, child care, food, transportation, healthcare, taxes and some miscellaneous spending) and to make ends meet without public or private assistance.

## WHAT WAGES ARE NEEDED TO MAKE ENDS MEET IN MARIN?\*

**\$8,519**

per month, per household

**\$49.00**

per hour, per household

**\$24.50**

per hour, per adult

## THE COMBINED COST OF JUST HOUSING AND CHILD CARE

For a 2 bedroom apartment for a family with an infant and preschooler:

**\$6018**

per month

## HOW MANY MARIN FAMILIES ARE LIVING IN POVERTY?\*

**1595**

families with children in Marin are living below the “Federal Poverty Level” (FPL) of

**\$24,600**

for a family of four

## HOW MANY FAMILIES ARE BELOW SELF-SUFFICIENCY?\*

**10,153**

families with children live below the “Self-Sufficiency Standard” in Marin County and don’t earn enough to make ends meet without assistance— that’s

**34.9%**

## IN OTHER WORDS,

more than

**1/3**

of the families in Marin County do not earn enough to make ends meet.

**Workforce housing and affordable child care would go a long way toward helping our families become self-sufficient.**



\*Insight Center for Community Economic Development <https://insightccd.org/>

Use the “Self Sufficiency Tool” at: <https://insightccd.org/tools-metrics/self-sufficiency-standard-tool-for-california/>

“Making Ends Meet in Marin” was prepared by First 5 Marin Children and Families Commission with the assistance of the Marin Economic Forum. December 2017. First 5 Marin | 415.257.8555 | [www.First5Marin.org](http://www.First5Marin.org) | [www.Facebook.com/First5Marin](https://www.Facebook.com/First5Marin)