San Francisco Family Economic Success

2nd Annual Policy Briefing
May 20, 2009

Milton Marks Conference Center

Presented by:
Background:
Who are San Francisco’s families?

There are an estimated 107,652 children living in more than 55,000 families in San Francisco.

26% are single parent households.

source: American Community Survey (ACS), 2005-2007
Background: Family Flight

Child population has declined significantly over the past decades but Census estimates indicate this loss has plateaued.

The exception is families of color who represented 64% of all families who left San Francisco from 1990 – 2000. The Mayor’s African American Out-Migration Task Force suggests this decline continues today.

(Coleman Advocates for Children, 2008)

Where are San Francisco’s children?

Percent of Children Under 18 Years Old in San Francisco

- 1.2 - 7.6%
- 7.6 - 13.1%
- 13.1 - 19.0%
- 19.0 - 28.8%
- 28.8 - 44.6%

Source: 2000 Census

City and County of San Francisco
Department of Public Health
Environmental Health Section

The Self-Sufficiency Standard

San Francisco, 2008
Two adults with one infant and one school-age child

- Rent: $1,444
- Child Care: $1,440
- Food: $899
- Transportation: $90
- Health Care: $334
- Misc.: $421
- Taxes: $865

Child Care Tax Credit: $100
Child Tax Credit: $167

TOTAL: $5,226

San Francisco families have a broad Continuum of Economic Need

Disproportionality

**Family Income Distribution by Race, San Francisco**

*Based on 2000 PUMS Census data analysis for Coleman Advocates for Children*

<table>
<thead>
<tr>
<th>Income Level</th>
<th>White</th>
<th>African American</th>
<th>Latino</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low Income</td>
<td>5%</td>
<td>41%</td>
<td>18%</td>
<td>14%</td>
</tr>
<tr>
<td>Low-wage</td>
<td>15%</td>
<td>30%</td>
<td>45%</td>
<td>33%</td>
</tr>
<tr>
<td>Middle Income</td>
<td>20%</td>
<td>14%</td>
<td>23%</td>
<td>27%</td>
</tr>
<tr>
<td>Upper Income</td>
<td>61%</td>
<td>16%</td>
<td>14%</td>
<td>25%</td>
</tr>
</tbody>
</table>
## The gap for working families

<table>
<thead>
<tr>
<th>Category of Cost</th>
<th>Income Ceiling for Eligibility (family of four)</th>
<th>Self Sufficiency Annual Wage*</th>
<th>GAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Care / Out of School Time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Subsidies (1)</td>
<td>$50,256</td>
<td>$62,709</td>
<td>($12,453)</td>
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<tr>
<td>Rec and Park Scholarship (2)</td>
<td>$38,343</td>
<td>$62,709</td>
<td>($24,366)</td>
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<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Food Stamps (3)</td>
<td>$27,564</td>
<td>$62,709</td>
<td>($35,145)</td>
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<tr>
<td>Free Lunch (4)</td>
<td>$28,665</td>
<td>$62,709</td>
<td>($34,044)</td>
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<tr>
<td>Reduced Lunch (4)</td>
<td>$40,793</td>
<td>$62,709</td>
<td>($21,916)</td>
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<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MUNI Lifeline Pass (5)</td>
<td>$44,100</td>
<td>$62,709</td>
<td>($18,609)</td>
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<tr>
<td>Health Care</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Healthy Kids (6)</td>
<td>$66,156</td>
<td>$62,709</td>
<td>NO GAP</td>
</tr>
<tr>
<td>Healthy San Francisco (6)</td>
<td>$110,280</td>
<td>$62,709</td>
<td>NO GAP</td>
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<td>Utilities</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>PG&amp;E (7)</td>
<td>$54,000</td>
<td>$62,709</td>
<td>($8,709)</td>
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<td>CA Telephone Lifeline (7)</td>
<td>$32,400</td>
<td>$62,709</td>
<td>($30,309)</td>
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<tr>
<td>Taxes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earned Income Tax Credit (8)</td>
<td>$41,646</td>
<td>$62,709</td>
<td>($21,063)</td>
</tr>
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<td>Working Families Credit (8)</td>
<td>$42,000</td>
<td>$62,709</td>
<td>($20,709)</td>
</tr>
</tbody>
</table>

*For two adults, one infant and one school age child from The Self-Sufficiency Standard, Insight CCED, 2008.

(1) Based on the 2007 State Median Income and the California Department of Education - Child Development Division (MB)107-13.
(2) 2008 Scholarship, www.sfgov.org/site. recpark
(5) MUNI Lifeline, SF Works Eligibility Matrix, 2009
(7) PG&E CARE Program Maximum Household Income, SF Works Eligibility Matrix, 2009
A household is asset poor if it has insufficient net worth* to subsist at the federal poverty level for three months in the absence of income.

*Net worth is defined as the total value of all assets, such as a house or a business, minus any liabilities, such as debts.
Indications of increased economic stress

- **Unemployment**
  
  While San Francisco registered the seventh lowest unemployment rate (9.0%) among California’s 58 counties as of March 2009, unemployment has increased by 110% this March compared to last March. (CA Employment Development Department, Labor Market Information Division, May 2009)

- **Public benefits**
  
  Food Stamps applications and cases have shown significant increases in FY08-09. More applications were received in March 2009 than any month before and demands are expected to increase. CalWorks and Medi-Cal applications have also been trending upward. (San Francisco Human Services Agency, May 2009)

- **Employment assistance**
  
  One Stop Career Link Centers report 10,300 new enrollments in the first three-quarters of 2009 – an increase of over 1,300 from the same period last year. (San Francisco Office of Economic and Workforce Development, May 2009)
While there is a broad continuum of family economic need, almost half of families with children are low income.

Due to the current economic downturn, new families are entering employment instability.

Policy strategies need to reflect the broad continuum of existing and emerging needs as well as the economic diversity of families.
To learn more...

- 2008 Community Needs Assessment, Department of Children, Youth and Their Families. Available at www.dcyf.org
- Local Asset Poverty Index, Asset Poverty Initiative of California, 2005. Available at www.assetpolicy-ca.org

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Presentation available online at www.dcyf.org