

What Does It Take for a Family to Afford to Pay for Health Care?

Appendix A. Monthly Basic Family Budgets and Expenses as a Percentage of Income with Health Care Costs by Region, 2007

Region 1: Del Norte, Humboldt, Lake, Lassen, Mendocino, Modoc, Plumas, Sierra, Siskiyou, Trinity					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$473	\$712	\$712	\$712	\$712
	31.4%	21.8%	27.3%	18.3%	23.5%
Child Care	\$0	\$876	\$0	\$876	\$0
	0.0%	26.9%	0.0%	22.6%	0.0%
Transportation	\$282	\$282	\$282	\$488	\$488
	18.7%	8.7%	10.8%	12.6%	16.1%
Food	\$211	\$507	\$731	\$731	\$817
	14.0%	15.5%	28.0%	18.8%	27.0%
Health Care	\$113	\$227	\$283	\$283	\$283
	7.5%	7.0%	10.8%	7.3%	9.4%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	13.6%	13.4%	19.4%	13.0%	16.7%
Taxes	\$223	\$221	\$97	\$285	\$220
	14.8%	6.8%	3.7%	7.3%	7.3%
Monthly Total	\$1,508	\$3,261	\$2,612	\$3,881	\$3,027
Annual Total	\$18,095	\$39,137	\$31,346	\$46,570	\$36,318

Region 2: Butte, Colusa, Glenn, Shasta, Sutter, Tehama, Yuba					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$470	\$666	\$666	\$666	\$666
	29.0%	20.2%	24.9%	16.6%	20.8%
Child Care	\$0	\$860	\$0	\$860	\$0
	0.0%	26.4%	0.0%	22.2%	0.0%
Transportation	\$369	\$369	\$369	\$661	\$661
	24.5%	11.3%	14.1%	17.0%	21.8%
Food	\$211	\$507	\$731	\$731	\$817
	14.0%	15.5%	28.0%	18.8%	27.0%
Health Care	\$113	\$227	\$283	\$283	\$283
	7.5%	7.0%	10.8%	7.3%	9.4%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	13.6%	13.4%	19.4%	13.0%	16.7%
Taxes	\$252	\$223	\$115	\$297	\$271
	16.7%	6.8%	4.4%	7.6%	8.9%
Monthly Total	\$1,621	\$3,288	\$2,669	\$4,004	\$3,204
Annual Total	\$19,456	\$39,458	\$32,033	\$48,044	\$38,446

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Region 3: El Dorado, Nevada, Placer, Sacramento, Yolo					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$708	\$980	\$980	\$980	\$980
	35.3%	24.4%	30.9%	20.4%	26.8%
Child Care	\$0	\$1,073	\$0	\$1,073	\$0
	0.0%	26.7%	0.0%	22.3%	0.0%
Transportation	\$409	\$409	\$409	\$741	\$741
	20.4%	10.2%	12.9%	15.4%	20.2%
Food	\$211	\$507	\$731	\$731	\$817
	10.5%	12.6%	23.0%	15.2%	22.3%
Health Care	\$113	\$227	\$283	\$283	\$283
	5.6%	5.7%	8.9%	5.9%	7.7%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	10.3%	10.9%	16.0%	10.5%	13.8%
Taxes	\$357	\$379	\$263	\$498	\$336
	17.8%	9.4%	8.3%	10.4%	9.2%
Monthly Total	\$2,004	\$4,012	\$3,173	\$4,813	\$3,664
Annual Total	\$24,047	\$48,142	\$38,077	\$57,756	\$43,966

Region 4: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$905	\$1,312	\$1,312	\$1,312	\$1,312
	40.0%	28.1%	37.1%	24.0%	32.2%
Child Care	\$0	\$1,216	\$0	\$1,216	\$0
	0.0%	26.0%	0.0%	22.2%	0.0%
Transportation	\$399	\$399	\$399	\$721	\$721
	17.6%	8.5%	11.3%	13.2%	17.7%
Food	\$211	\$507	\$731	\$731	\$817
	9.3%	10.9%	20.7%	13.4%	20.0%
Health Care	\$113	\$227	\$283	\$283	\$283
	5.0%	4.9%	8.0%	5.2%	6.9%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	9.1%	9.4%	14.3%	9.3%	12.4%
Taxes	\$428	\$573	\$306	\$702	\$437
	18.9%	12.3%	8.7%	12.8%	10.7%
Monthly Total	\$2,262	\$4,670	\$3,538	\$5,471	\$4,076
Annual Total	\$27,138	\$56,043	\$42,450	\$65,656	\$48,916

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Region 5: Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus, Tulare					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$546	\$722	\$722	\$722	\$722
	30.7%	20.9%	25.8%	17.1%	21.6%
Child Care	\$0	\$912	\$0	\$912	\$0
	0.0%	26.4%	0.0%	21.6%	0.0%
Transportation	\$407	\$407	\$407	\$736	\$736
	22.9%	11.8%	14.5%	17.4%	22.0%
Food	\$211	\$507	\$731	\$731	\$817
	11.9%	14.7%	26.1%	17.3%	24.4%
Health Care	\$113	\$227	\$283	\$283	\$283
	6.3%	6.6%	10.1%	6.7%	8.5%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	11.6%	12.6%	18.1%	12.0%	15.1%
Taxes	\$295	\$247	\$154	\$335	\$283
	16.6%	7.1%	5.5%	7.9%	8.5%
Monthly Total	\$1,778	\$3,459	\$2,803	\$4,226	\$3,348
Annual Total	\$21,331	\$41,506	\$33,636	\$50,713	\$40,175

Region 6: Alpine, Amador, Calaveras, Inyo, Mariposa, Mono, Tuolumne					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$533	\$762	\$762	\$762	\$762
	27.4%	20.8%	25.0%	16.4%	20.4%
Child Care	\$0	\$906	\$0	\$906	\$0
	0.0%	24.7%	0.0%	19.5%	0.0%
Transportation	\$542	\$542	\$542	\$1,008	\$1,008
	27.9%	14.8%	17.8%	21.7%	27.0%
Food	\$211	\$507	\$731	\$731	\$817
	10.9%	13.8%	23.9%	15.7%	21.9%
Health Care	\$113	\$227	\$283	\$283	\$283
	5.8%	6.2%	9.3%	6.1%	7.6%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	10.6%	11.9%	16.6%	10.9%	13.6%
Taxes	\$342	\$288	\$228	\$450	\$351
	17.6%	7.8%	7.5%	9.7%	9.4%
Monthly Total	\$1,947	\$3,669	\$3,052	\$4,647	\$3,727
Annual Total	\$23,366	\$44,026	\$36,623	\$55,760	\$44,719

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Region 7: Monterey, San Benito, San Luis Obispo, Santa Barbara					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$801	\$1,051	\$1,051	\$1,051	\$1,051
	38.2%	26.0%	32.6%	21.8%	28.5%
Child Care	\$0	\$1,054	\$0	\$1,054	\$0
	0.0%	26.0%	0.0%	21.9%	0.0%
Transportation	\$383	\$383	\$383	\$689	\$689
	18.3%	9.5%	11.9%	14.3%	18.7%
Food	\$211	\$507	\$731	\$731	\$817
	10.1%	12.5%	22.7%	15.2%	22.1%
Health Care	\$113	\$227	\$283	\$283	\$283
	5.4%	5.6%	8.8%	5.9%	7.7%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	9.8%	10.8%	15.7%	10.5%	13.7%
Taxes	\$383	\$390	\$270	\$499	\$342
	18.3%	9.6%	8.4%	10.4%	9.3%
Monthly Total	\$2,096	\$4,049	\$3,225	\$4,814	\$3,689
Annual Total	\$25,155	\$48,590	\$38,703	\$57,766	\$44,270

Region 8: Los Angeles					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$843	\$1,269	\$1,269	\$1,269	\$1,269
	38.7%	28.0%	36.4%	23.8%	31.6%
Child Care	\$0	\$1,163	\$0	\$1,163	\$0
	0.0%	25.6%	0.0%	21.8%	0.0%
Transportation	\$400	\$400	\$400	\$723	\$723
	18.4%	8.8%	11.5%	13.6%	18.0%
Food	\$211	\$507	\$731	\$731	\$817
	9.7%	11.2%	21.0%	13.7%	20.3%
Health Care	\$113	\$227	\$283	\$283	\$283
	5.2%	5.0%	8.1%	5.3%	7.0%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	9.5%	9.6%	14.5%	9.5%	12.6%
Taxes	\$405	\$533	\$294	\$649	\$421
	18.6%	11.8%	8.4%	12.2%	10.5%
Monthly Total	\$2,178	\$4,535	\$3,484	\$5,324	\$4,020
Annual Total	\$26,133	\$54,424	\$41,805	\$63,886	\$48,241

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Region 9: Orange, Riverside, San Bernardino, Ventura					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$925	\$1,224	\$1,224	\$1,224	\$1,224
	39.3%	28.0%	35.1%	23.4%	30.0%
Child Care	\$0	\$1,046	\$0	\$1,046	\$0
	0.0%	23.9%	0.0%	20.0%	0.0%
Transportation	\$446	\$446	\$446	\$814	\$814
	18.9%	10.2%	12.8%	15.6%	19.9%
Food	\$211	\$507	\$731	\$731	\$817
	9.0%	11.6%	21.0%	14.0%	20.0%
Health Care	\$113	\$227	\$283	\$283	\$283
	4.8%	5.2%	8.1%	5.4%	6.9%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	8.7%	10.0%	14.5%	9.7%	12.4%
Taxes	\$454	\$484	\$294	\$619	\$439
	19.3%	11.1%	8.4%	11.9%	10.7%
Monthly Total	\$2,354	\$4,370	\$3,484	\$5,223	\$4,083
Annual Total	\$28,251	\$52,440	\$41,809	\$62,677	\$49,000

Region 10: Imperial, San Diego					
	Single Adult	Single-Parent Family of Three	Two-Parent (One Working) Family of Four	Two-Working-Parent Family of Four	Two-Working-Parent Family of Four - No Child Care Expenses
Housing/Utilities	\$850	\$1,177	\$1,177	\$1,177	\$1,177
	38.8%	27.5%	34.8%	23.2%	30.2%
Child Care	\$0	\$1,077	\$0	\$1,077	\$0
	0.0%	25.1%	0.0%	21.2%	0.0%
Transportation	\$400	\$400	\$400	\$724	\$724
	18.3%	9.3%	11.8%	14.3%	18.6%
Food	\$211	\$507	\$731	\$731	\$817
	9.7%	11.8%	21.6%	14.4%	21.0%
Health Care	\$113	\$227	\$283	\$283	\$283
	5.1%	5.3%	8.4%	5.6%	7.3%
Miscellaneous	\$206	\$437	\$506	\$506	\$506
	9.4%	10.2%	15.0%	10.0%	13.0%
Taxes	\$408	\$459	\$286	\$575	\$391
	18.6%	10.7%	8.4%	11.3%	10.0%
Monthly Total	\$2,188	\$4,285	\$3,384	\$5,074	\$3,899
Annual Total	\$26,254	\$51,423	\$40,609	\$60,893	\$46,785