## Opinion: Cost of living, availability of jobs tough on families

## By Joe Mathews

Californians used to envy residents of our beautiful, wineand-wealth-drenched Central Coast. Now we have reason to pity them.

And not just because Nicole Kidman is producing a TV series about women murderers in Monterey.

The past year has brought calamity. Last summer's Soberanes Fire burned a vast swath around Big Sur for 83 days, fouling the region's air and becoming the most expensive wildfire to suppress in U.S. history. Central Coast communities suffered some of the most severe water shortages in the state during the drought. And when this winter's rains came, the Central Coast was hit with landslides, and the failure of a vital bridge.



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Then there's this: a new report from the Public Policy Institute of California (PPIC) shows the Central Coast is California's capital of child poverty.

Santa Barbara County, of all places, had the highest poverty rate for young children (30.8 percent) in California from

2012-14, the years for which the most recent data was available. Other Central Coast counties—Monterey and San Benito—had the second-highest child poverty rate.

Such statistics run counter to the usual narratives of California poverty, which involve the Central Valley, Inland Empire, or the North State. But don't be shocked. The geography of California poverty has been flipped by coastal prosperity itself.

More advanced methods of measuring poverty—by accounting for differences in the cost of living and the use of safety-net benefits across regions—have captured regional shifts in poverty. In the process, they have revealed greater poverty on the Central Coast.

The region's very high cost of living leaves even people who earn well above the traditional poverty line quite poor. Consider, for example, the poorer person living in Santa Barbara who considers moving to the poor San Joaquin Valley community of Tulare.

In Tulare, the cost of living would be lower. But you'd be less likely to be working, and you'd be making relatively less when you work, which would leave you relying more on social services to support your family.

In Santa Barbara, you'd more likely to get a job that pays more than you'd make in the valley. But you'll still be well short of what you need to cover housing, medical bills and the overall higher cost of living. And your higher income might make you ineligible for safety net programs that would help.

"In the Central Coast counties, cost of living is higher and social safety net receipt is lower," says PPIC research fellow and labor economist Sarah Bohn. "So both factors are driving up poverty rates there, relatively speaking."

The Central Coast's predicament contributes to an updated

picture of the stresses of a state in which poverty and wealth are neighbors. Most poor children in California live in families with at least one working adult. And, even in an era when California's job growth leads the nation, working people are struggling to keep up with the rising cost of living. Child poverty rates in the state are still substantially higher than before the Great Recession.

And such families don't have enough help. Eligibility for social programs is still tied to a federal poverty line—\$11,770 for a single person, \$20,090 for a family of three—that lags reality in California's regions. The California Poverty Threshold—which varies for regional costs—is \$14,787 for a single adult and \$26,492 for a family of three in Santa Barbara County. The Self-Sufficiency Standard—covering basic needs—is \$27,000 in Santa Barbara County, and \$59,000 a year for a single parent with two children.

As a result, poverty programs don't have all that much impact in places where it's expensive to live. This should trigger two responses. First, California's wealthier jurisdictions must get better at reaching those eligible for programs. Second, more programs should be adjusted to make eligibility easier—and benefits more generous—in costlier regions.

The Central Coast's child poverty also speaks to the scandalously minimalist response by governments to California's housing shortage. The huge run-up in housing prices here—the median home price in California is two-and-a-half times the national average—is not merely a financial headache for the ambitious. It's a poverty issue. And you can see it in the excessive overcrowding in high-poverty neighborhoods from Santa Maria to Salinas.

It's a cruel irony that many of the coastal California cities and counties that have imposed tight restrictions on new housing and development also are home to levels of poverty

that don't get enough attention. Such communities should be aggressively challenged. Their NIMBYism, rationalized as "preserving community character," is actually making people poorer.

None of these changes will come easily or quickly. In the meantime, say a prayer for the kids of the Central Coast.

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