

# Marin Voice: For too many, it's hard making ends meet in Marin

*By Amy Reisch*

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Meet Jeff and Christina, a fictional but representative couple living and working in Marin County.

Jeff is a firefighter and earns about \$70,000 per year; Christina is a preschool teacher and earns about \$40,000. In most other counties, they would be in great financial shape.

In Marin County, however, their combined household income of \$110,000 is not big money.

In fact, according to the U.S. Department of Housing and Urban Development, a family of four earning \$105,350 qualifies as low-income in Marin.

Jeff and Christina aren't even thinking about buying a house, because the median home price of \$1.2 million would require a household income of \$250,000 to \$260,000. And they can't qualify to purchase a median-priced condominium at \$550,000, because they'd need to earn another \$40,000 per year.

So they're renting.

They pay fair market rent (according to [MarinHousing.org](http://MarinHousing.org)) for a two-bedroom apartment of \$3,018 per month.

Jeff and Christina also pay the average for licensed child care for their preschooler of \$1,333 per month.

Grandma Mary has been helping to care for the new baby, but will be returning to work soon. Jeff and Christina just learned that licensed care for an infant in Marin averages \$1,666; that will bring their total monthly child care bill to \$3,000.

Three thousand dollars for rent and \$3,000 for child care means that Jeff and Christina will owe \$6,000 each month before they even begin to budget for food, transportation, medical expenses — plus taxes.

Should Christina quit teaching preschool and try for a higher-paying job? Would it make more sense for her not to work and take care of the children? Should they move out of Marin County for cheaper housing and commute in? Or can they tough it out for a couple years until the kids are in school and child care costs will be less?

With a household income of \$110,000, our fictional friends Jeff and Christina can ask these questions and figure out what works best for them.

Not all families in Marin have those choices. Not all families earn \$100,000 or more.

In fact, while only 10 percent of the children in Marin County live at or below the federal poverty level of \$24,600 for a family of four, almost 41 percent of families in Marin (26,371 households) earn less than \$100,000 and are considered “low income.”

These families are not just a few people on the fringe; more than one-third of the population in this county is struggling financially.

Reasonably priced housing and affordable child care would go a long way toward helping all working families in Marin become self-sufficient, which in turn will help our economy — and our communities — thrive.

*Amy Reisch is the executive director of First 5 Marin Children and Families Commission. The Marin Communications Forum meets monthly to discuss current public policy issues of interest to families and those who work with them or advocate for them.*