



LIVE WELL  
SAN DIEGO



# **SAN DIEGO COUNTY SELF-SUFFICIENCY STANDARD BRIEF:**

## **Household with Two Adults and Two Children, 2025**

**March 2026**



# SAN DIEGO COUNTY

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### Household with Two Adults and Two Children, 2025

March 4, 2026

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## SAN DIEGO COUNTY SELF-SUFFICIENCY STANDARD, HOUSEHOLD WITH TWO ADULTS, ONE PRESCHOOL-AGE CHILD, AND ONE SCHOOL-AGE CHILD, 2025

### What is the self-sufficiency standard?

Currently, the federal government's poverty thresholds and guidelines are used to determine poverty rates throughout the United States. They are also used to determine income limits and eligibility for federal and state financial assistance programs, including Medicaid, Food Stamps (Supplemental Nutritional Assistance Program), and low-income housing. While the measure is defined as the minimum amount of annual income that is needed for individuals and families to pay for essentials, its calculation does not consider essential household expenses such as housing, medical, and childcare costs, or the geographic variability in the cost of living.<sup>1</sup> This leads to an underestimation of the number of individuals struggling to make ends meet in high-cost areas, including San Diego County.<sup>2</sup> The self-sufficiency standard is an affordability measure that serves as an alternative to the federal government's poverty thresholds.<sup>3</sup> It is a budget-based measure that describes the income needed for working individuals and families to meet basic necessities without public or private assistance by accounting for housing, childcare, food, health care, transportation, taxes, miscellaneous costs and the regional and local variations in costs of living based on the household composition.<sup>3</sup>

### How much is enough to make ends meet in San Diego County?

To provide a more accurate picture of economic hardship in San Diego County overall, the self-sufficiency standard was calculated by the Center for Women's Welfare (CWW) to determine the minimum income needed to make ends based on family composition, which was adapted by the Insight Center for Community Economic Development to develop the Family Needs Calculator for California 2021.<sup>4</sup> Similarly, the Economic Policy Institute also developed the Family Budget Calculator (<https://www.epi.org/resources/budget/>).<sup>5</sup>

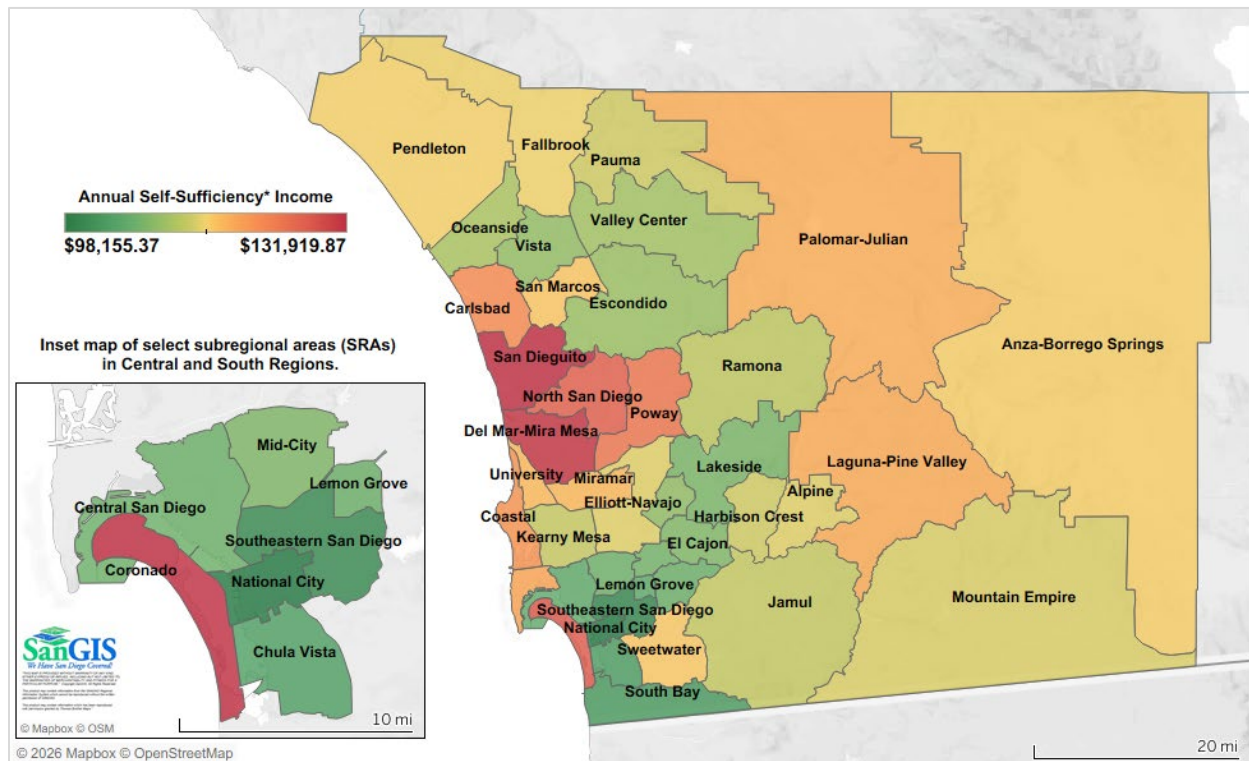
The Family Needs Calculator and the Family Budget Calculator methodologies were adapted for use at the Health and Human Services Agency (HHSA) regional and subregional area (SRA) levels, using available data sources to approximate the measures for a household with two adults and two children. For this version of the San Diego County Self-Sufficiency Standard, data from the U.S. Department of Housing and Urban Development's 2025 Fair Market Rents, the YMCA's 2025 estimates for the average cost of childcare in San Diego, the 2025 Economic Policy Institute Family Budget Calculator, the Housing and Transportation (H+T®) Affordability Index, Covered California's 2025 Qualified Health Plan data, the American Community Survey (ACS)

2019-2023 5-Year Estimates, PolicyMap, Internal Revenue Service 2022 tax return data, and U.S. Department of Labor data were used. The self-sufficiency income for a household with two adults, one preschool-age child, and one school-age child was then calculated by HHS region and SRA.

To view the San Diego County self-sufficiency standard dashboard, please visit: [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#)

The tool describes the minimum income needed to meet basic expenses such as housing, food, transportation, and health care by HHS Region and SRA. The tool also approximates taxes paid in each region, and calculates the minimum amount a resident in that region should have in savings, should they suddenly lose their job. Overall, the standard estimates the minimum income needed to make ends meet in each region, SRA, and San Diego County overall based on the average amount spent on basic necessities each month.

**Figure 1: Annual Self-Sufficiency Income for a Household with Two Adults, One Preschool-Age Child, and One School-Age Child by Subregional Area (SRA), San Diego County, 2025.**



Sources: See [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#)  
 Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, March 2026.

**Table 1: Self-Sufficiency Income for a Household with Two Adults, One Preschool-Age Child, and One School-Age Child, San Diego County, 2025.**

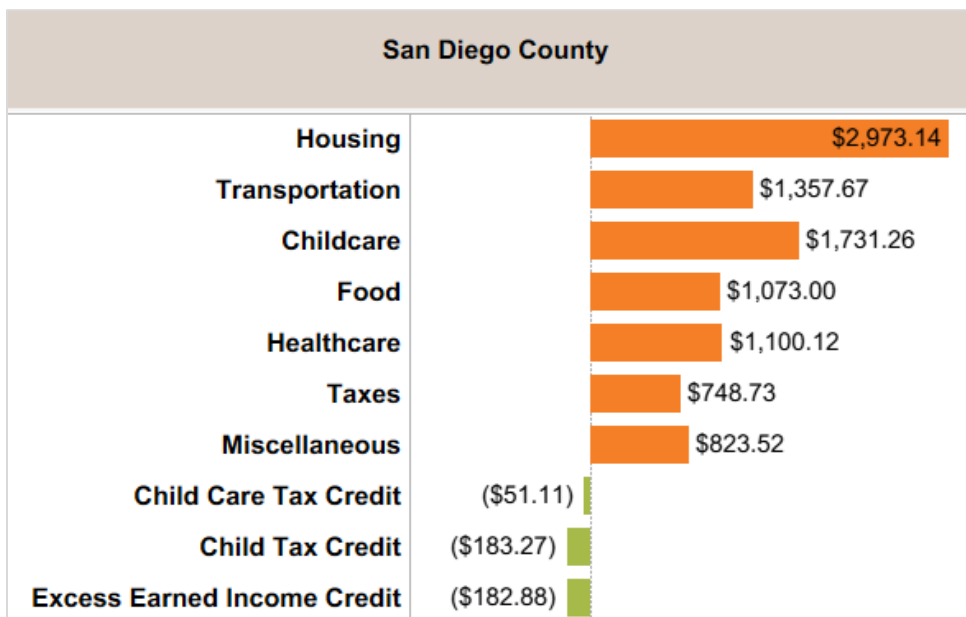
*The average minimum income required to be economically self-sufficient without public or private assistance (based on each adult working 40 hours per week).*

San Diego County	
Hourly (per adult)	\$27.09
Monthly	\$9,390.17
Annual	\$112,682.08

Sources: See [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#)  
 Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, March 2026.

**Figure 2: Monthly Costs for a Household with Two Adults, One Preschool-Age Child, and One School-Age Child, San Diego County, 2025.**

*The average amount spent per month by expense type to meet basic necessities without public or private assistance.*



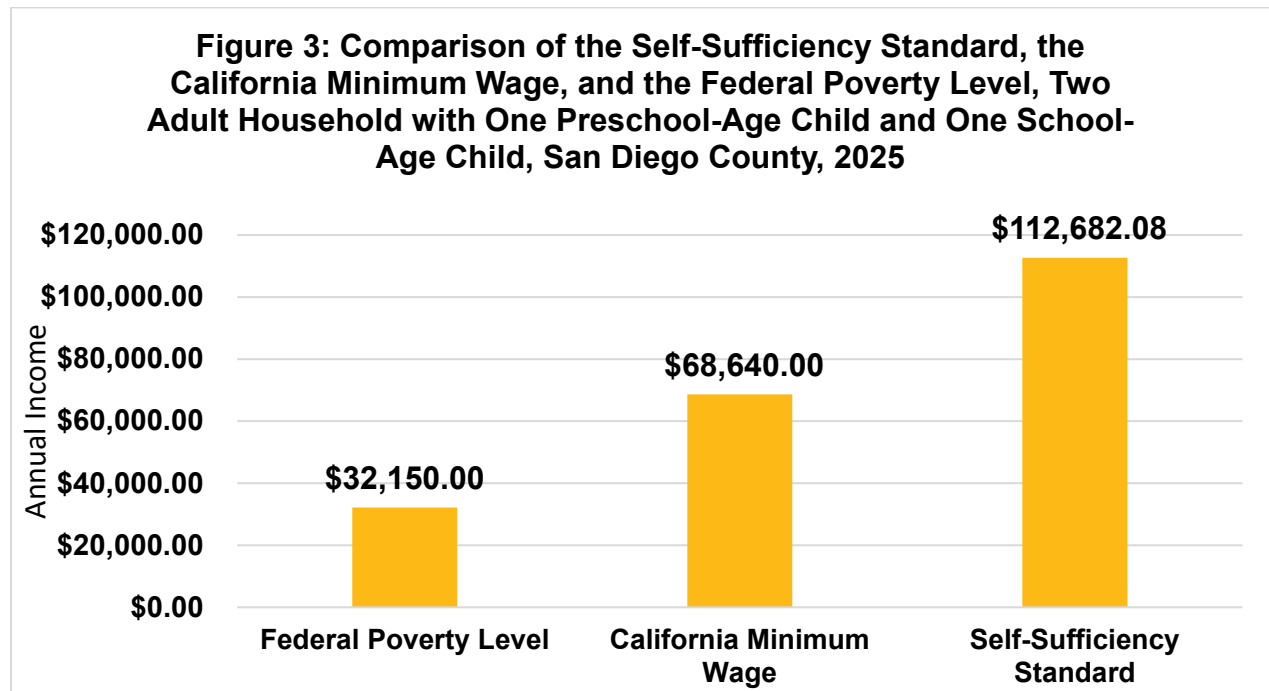
Sources: See [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#)  
 Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, March 2026.

The table above describes the average minimum wage per household needed to make ends meet in a household with two adults, one preschool-age child, and one school-age

child in San Diego County. The average monthly expenditures on housing, food, transportation, healthcare, taxes, and other miscellaneous costs are also provided in the graph, as these costs factor into the minimum self-sufficiency wage. The average amount of taxes paid per household is provided, along with earned tax credits. The amount needed in an emergency savings fund, should the adult lose their job, is also calculated.

Some values provided in this table may differ from the values estimated in other tools, because some data sources used to approximate the measures at the local level are different. More information on the differences between the original tools and the county tool is available in the methodology section at the end of this document.

## KEY FINDINGS



Sources: CDPH, Office of Aids, 2025 Federal Poverty Guidelines, 2025. CA Department of Industrial Relations, Labor Commissioner's Office, Minimum Wage Frequently Asked Questions, What is the minimum wage in California, December 2025. See [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#) for additional sources. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, March 2026.

**The income needed to make ends meet in San Diego County is 3.5 times more than the Federal Poverty Level.**

In 2025, the Federal Poverty Level for a household with two adults and two children was an annual income of \$32,150, or \$2,679.17 a month. This means that a household with

an income over this amount would not be considered poor. The self-sufficiency standard calculated for San Diego County indicated that an annual income of \$112,682.08, or \$9,390.17 a month, was needed to sustain a family of two adults, one preschool-age child, and one school-age child. The Federal Poverty Level significantly underestimates the true cost of living, particularly in urban, high-cost regions like San Diego County.

**In fact, the monthly income determined by the Federal Poverty Level would not even cover the cost of housing in San Diego County.**

In 2025, the average amount spent on rent and utilities for a two-bedroom unit in San Diego County was \$2,973.14 a month. A household with two adults and two children living at or below the Federal Poverty Level would be unable to afford rent in San Diego County, where rent accounts for 30% of the total income needed for a family of four to make ends meet. The self-sufficiency standard provides a much better estimate of the income needed to meet basic needs in San Diego County.

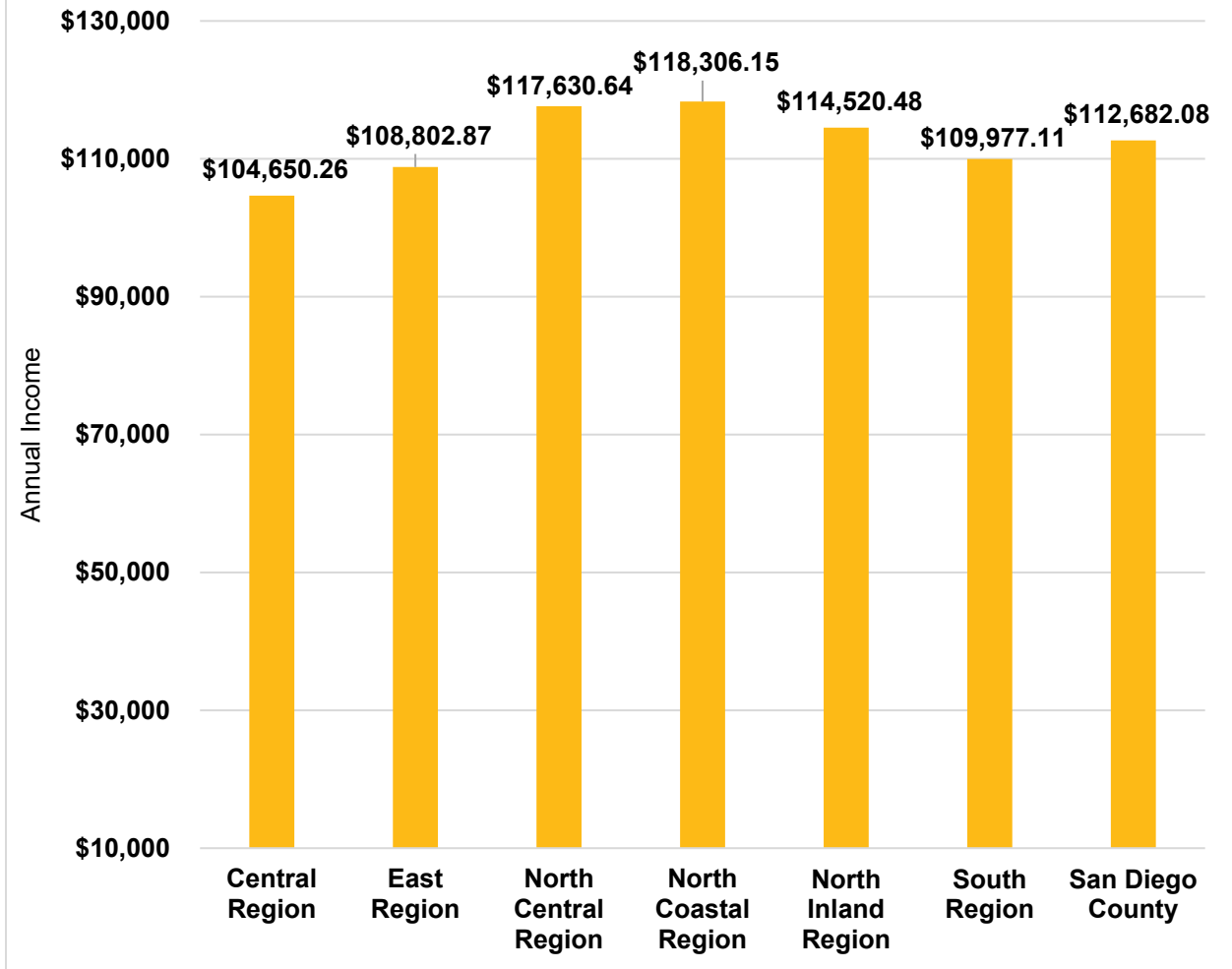
**The 2025 California minimum wage of \$16.50 an hour is insufficient to support the basic cost of living for San Diegans.**

According to the San Diego County self-sufficiency standard, the county's regional and subregional areas cannot survive off the California minimum wage when accounting for the cost of living. Two full-time working adults making minimum wage would fall short of the minimum income needed to survive for a family of four in San Diego County, by about \$44,000 a year. Even in the most affordable region of San Diego County, families would still fall short by about \$36,000 a year.

**Since 2015, the cost of a two-bedroom apartment in San Diego County has increased by 114%.**

According to the HUD Fair Market Rents (FMRs), in 2015, the cost of a two-bedroom apartment in San Diego County was about \$1,390. In 2025, the cost was \$2,973.<sup>6,7</sup> Within 10 years, the cost of housing for a two-adult household with two children in San Diego County increased by 114%. In 2025, a two-bedroom apartment was almost \$1,600 more a month than it was in 2015.

**Figure 4: Self-Sufficiency Standard by Region, Two-Adult Household with One Preschool-Age Child and One School-Age Child, San Diego County, 2025**



Source: See [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#).  
 Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, March 2026.

**The cost of living varies widely within San Diego County, and North Coastal Region is the most expensive region in the county for a household with two adults, one preschool-age child, and one school-age child.**

For a household with two adults, one preschool-age child, and one school-age child, an annual salary of \$118,306.15, or \$9,858.85 a month, is needed to make ends meet in North Coastal Region. Housing accounts for the largest portion of the total expenditure (31%), followed by childcare (18%), and transportation (14%).

**In 2025, San Dieguito SRA in North Coastal Region was the most expensive Subregional Area for a household with two adults, one preschool-age child, and one school-age child in San Diego County.**

In 2025, the annual income needed to make ends meet in a household with two adults, one preschool-age child, and one school-age child in San Dieguito SRA was \$131,919.87, or \$10,993.32 a month. Like most areas of San Diego County, housing, childcare, and transportation account for the largest portion of the total expenditure. Del Mar-Mira Mesa SRA in North Central Region follows closely behind, with an annual income of \$131,169.21, or \$10,930.77 a month, needed to make ends meet.

**CONCLUSION**

Our findings suggest that there may be significantly higher rates of families experiencing severe economic hardship in San Diego County than the Federal Poverty Level estimates. Income and its distribution within a community is an important social determinant of health, and San Diego’s high cost of living and large income variability may further increase racial and health disparities.<sup>8-10</sup> These disparities may not be captured by the Federal Poverty Level alone. Further analysis is needed to determine the true prevalence of poverty and its influence on health outcomes within the county.

**Table 2: 10 Most Expensive San Diego County Subregional Areas, 2025.**

<b>1</b>	<b>San Dieguito</b>	<b>\$ 131,919.87</b>
<b>2</b>	<b>Del Mar-Mira Mesa</b>	<b>\$ 131,169.21</b>
<b>3</b>	<b>Coronado</b>	<b>\$ 127,500.77</b>
<b>4</b>	<b>North San Diego</b>	<b>\$ 126,567.98</b>
<b>5</b>	<b>Poway</b>	<b>\$ 124,096.88</b>
<b>6</b>	<b>Carlsbad</b>	<b>\$ 121,496.08</b>
<b>7</b>	<b>Coastal</b>	<b>\$ 120,430.34</b>
<b>8</b>	<b>Peninsula</b>	<b>\$ 118,763.55</b>
<b>9</b>	<b>Laguna-Pine Valley</b>	<b>\$ 118,139.95</b>
	<b>Palomar-Julian</b>	<b>\$ 117,820.29</b>

**Annual income needed to make ends meet in a household with two adults and two children.**

Source: See [Self-Sufficiency Standard Dashboard, San Diego County \(Updated March 2026\) | Tableau Public](#). Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, March 2026.

## METHODOLOGY

All measures were chosen for similarity and comparability to measures originally used by the Center for Women’s Welfare and the Insight Center for Community Economic Development in the Family Needs Calculator for California, now called the Self-Sufficiency Standard (hereinafter called the “Standard”), and Economic Policy Institute’s Family Budget Calculator. Methodology was then adapted for San Diego County. This documentation explains differences in measures used and adaptations made for use at the regional and subregional area levels. The Standard’s methodology document is available online at the following website: [https://www.selfsufficiencystandard.org/wp-content/uploads/2023/05/SSS2023\\_TechnicalBrief.pdf](https://www.selfsufficiencystandard.org/wp-content/uploads/2023/05/SSS2023_TechnicalBrief.pdf). The Family Budget Calculator’s methodology document is available online at the following website: <https://www.epi.org/publication/family-budget-calculator-documentation/>

## Expense Type and Monthly Cost

### 1. Housing

- The Standard defines housing costs using the most recent fiscal year (FY) Housing and Urban Development (HUD) Fair Market rents.
- For the county and subregional area level adaptation, the FY 2025 HUD Fair Market Rents for a two-bedroom home was used.
- The data was available by zip code. The zip code data was then aggregated to SRAs using the basic zip code to SRA crosswalk.
- SOURCE: U.S. Department of Housing and Urban Development, San Diego County, CA MSA Small Area FY 2025 Fair Market Rents [https://www.huduser.gov/portal/datasets/fmr.html#data\\_2025](https://www.huduser.gov/portal/datasets/fmr.html#data_2025)

### 2. Childcare

- The Standard calculates childcare costs at the 85th percentile of childcare costs from responses to the 2018 Regional Market Rate Survey of California Child Care Providers.
- For this application, childcare costs were calculated from the YMCA’s 2025 estimates of the average cost of childcare in San Diego. The average full-time weekly cost for childcare was available by zip code.
- The Standard’s costs for school-age children were calculated using part-time rates during the school year and full-time rates during the summer. The costs were calculated based on a weighted average of family childcare and center childcare: 26% of preschool children in family childcare and 74% in childcare centers, and 46% and 54% respectively, for school-age children. These weighted averages were used to estimate the childcare cost for one preschool-age child and one school-age child in a household.
- The zip code data was then aggregated into SRAs using the basic zip code to SRA crosswalk.
- SOURCE: The YMCA of San Diego County, June 2025. Average cost of childcare in San Diego by zip code.

### 3. Food

- The Economic Policy Institute Family Budget Calculator calculates food costs based on the United States Department of Agriculture's (USDA) Low-Cost food plan. This diet is designed to meet minimum nutritional standards, and does not allow for any takeout, fast food, or restaurant meals.
- For this application, the food cost calculated by the Family Budget Calculator for a household with two adults and two children in San Diego County was used for all SRAs and HHS regions.
- SOURCE: Economic Policy Institute Family Budget Calculator, January 2025. Data are in 2024 dollars. <https://www.epi.org/resources/budget/>

### 4. Transportation

- The Standard considers both public and private transportation costs, including auto insurance and other fixed costs of car ownership.
- For this application, the transportation costs were calculated from The Housing and Transportation (H+T®) Affordability Index. The tool provides estimated annual transportation costs by census tract for San Diego County. The statistics are modeled for the regional typical household in San Diego County.
- The census tract data was then aggregated into SRAs using the basic census tract to SRA crosswalk.
- SOURCES: The Housing and Transportation (H+T®) Affordability Index, The Center for Neighborhood Technology (CNT). <https://htaindex.cnt.org/map/>. Accessed December 2025.

### 5. Healthcare

- The Standard determines health care costs based on both insurance premiums and out-of-pocket costs.
- For this application, the average monthly individual rates for the 2025 Molina Healthcare Silver 70 HMO plan and the Sharp Health Plan 2025 Silver 70 Premier HMO healthcare plan in San Diego County, as determined by Covered California, were used to estimate insurance premiums. The individual rates from Covered California data varied by age. To determine the insurance premiums by census tract, the individual rate for the median age of the respective tract was used. The census tract data was then aggregated to SRAs using the basic census tract to SRA crosswalk.
- The average annual dollars spent out-of-pocket per person on medical from PolicyMap was used to estimate out-of-pocket costs at the census tract level. The census tract data was then aggregated into SRAs using the basic census tract to SRA crosswalk.
- To calculate the total cost of healthcare, insurance premiums and out-of-pocket costs were added together.
- SOURCE: 2025 Covered California Data, 2025 Qualified Health Plan (QHP) Individual Rates. <https://hbex.coveredca.com/data-research/>. 2019-2023 American Community Survey 5-Year Estimates, Table S0101. Average annual

dollars spent out-of-pocket per person on medical care in 2020, PolicyMap and Quantitative Innovations.

## 6. Miscellaneous

- The Standard calculates miscellaneous costs as 10% of the total housing, childcare, food, transportation, and health care costs. This amount represents costs needed for other living essentials such as clothing, shoes, paper products, diapers, non-prescription medications, cleaning products, household items, personal hygiene items and landline telephone services.
- This application calculates miscellaneous spending based on 10% of the total housing, food, transportation, and healthcare spending.

## 7. Taxes

- The Standard calculates taxes paid using tax forms, instructions, and tax rate finders for the state of California, as the sales tax rates vary by locale.
- This application calculates taxes paid using 2022 IRS Individual Tax data, available by zip code for San Diego County. The available data was aggregated into SRA using the zip code to SRA crosswalk. The resulting aggregation gave the total amount paid by residents living in that SRA. This figure was then divided by the number of people who filed returns in that SRA, and then by 12 to obtain the average monthly amount of taxes paid per household in each SRA.
- SOURCE: IRS Individual Income Tax Statistics – 2022 ZIP Code Data (SOI). <https://www.irs.gov/statistics/soi-tax-stats-individual-income-tax-statistics-2022-zip-code-data-soi>

## 8. Earned Income Tax Credit

- The Standard calculates taxes paid using tax forms, instructions, and tax rate finders for the state of California, as the sales tax rates vary by locale.
- This application calculates taxes paid using 2022 IRS Individual Tax data, available by zip code for San Diego County. The available data was aggregated into SRA using the zip to SRA crosswalk. The resulting aggregation gave the total tax credit earned by residents living in that SRA. This figure was then divided by the number of people who filed returns in that SRA, and then by 12 to obtain the average monthly amount of tax credit earned per household in each SRA.
- SOURCE: IRS Individual Income Tax Statistics - 2022 ZIP Code Data (SOI). <https://www.irs.gov/statistics/soi-tax-stats-individual-income-tax-statistics-2022-zip-code-data-soi>

## 9. Child Care Tax Credit

- The Standard calculates taxes paid using tax forms, instructions, and tax rate finders for the state of California, as the sales tax rates vary by locale.
- This application calculates taxes paid using 2022 IRS Individual Tax data,

available by zip code for San Diego County. The available data was aggregated into SRA using the zip to SRA crosswalk. The resulting aggregation gave the total childcare tax credit received by residents living in that SRA. This figure was then divided by the number of people who filed returns in that SRA, and then by 12 to obtain the average monthly amount of tax credit received per household in each SRA.

- SOURCE: IRS Individual Income Tax Statistics - 2022 ZIP Code Data (SOI). <https://www.irs.gov/statistics/soi-tax-stats-individual-income-tax-statistics-2022-zip-code-data-soi>

## 10. Child Tax Credit

- The Standard calculates taxes paid using tax forms, instructions, and tax rate finders for the state of California, as the sales tax rates vary by locale.
- This application calculates taxes paid using 2022 IRS Individual Tax data, available by zip code for San Diego County. The available data was aggregated into SRA using the zip to SRA crosswalk. The resulting aggregation gave the total child tax credit received by residents living in that SRA. This figure was then divided by the number of people who filed returns in that SRA, and then by 12 to obtain the average monthly amount of tax credit received per household in each SRA.
- SOURCE: IRS Individual Income Tax Statistics – 2022 ZIP Code Data (SOI). <https://www.irs.gov/statistics/soi-tax-stats-individual-income-tax-statistics-2022-zip-code-data-soi>

## Self-Sufficiency Wage

### 1. Monthly

- Sum of all monthly expenses listed above.

### 2. Annual

- Monthly wage multiplied by 12 months.

### 3. Hourly

- Annual wage divided by 52 weeks.
- Resulting figure above divided by 40 hours worked per week.
- Resulting figure above divided by two working adults per household.

## Emergency Savings Fund (ESF)

### ESF Calculation

The Standard assumes (based on their own research) that a person saves for unemployment over 5 years, which is the average job tenure for a person living in California. The calculation then considers the average number of weeks a person is unemployed, their wages lost over that period, and the amount of unemployment insurance they would receive during that time.

## Weekly Salary Lost Due to Unemployment

- To calculate the ESF figure for this application, the annual salary was divided by 52 weeks in the year to get the weekly salary. Weekly salary was then multiplied by 18.1, the average number of weeks a person was unemployed in California in 2024, according to the U.S. Department of Labor, Employment and Training Administration.
- This data is published quarterly – estimates from each quarter were added together and divided by 4 to obtain a yearly average.
- This is the person's lost wages for the period of unemployment.
- SOURCE: U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary."  
[https://oui.doleta.gov/unemploy/data\\_summary/DataSum.asp](https://oui.doleta.gov/unemploy/data_summary/DataSum.asp)

## Weekly Benefit Earned from Unemployment Insurance

- The average benefit paid per week is calculated from the same data above.
- This data is published quarterly – estimates from each quarter were added together and divided by four to obtain a yearly average.
- The resulting weekly benefit is multiplied by 18.1 weeks unemployed to get the total benefit received.
- SOURCE: U.S. Department of Labor, Employment and Training Administration, "Unemployment Insurance Data Summary."  
[https://oui.doleta.gov/unemploy/data\\_summary/DataSum.asp](https://oui.doleta.gov/unemploy/data_summary/DataSum.asp)

## Monthly Contribution to ESF

- The total benefit received is subtracted from the lost wages to get the amount that the person needs to "make up" for with their savings. This figure is divided by five years and then again by 12 months per year to get the monthly contribution to the emergency savings fund.
- This is a rough estimate and does not completely match the Standard's estimates.

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