

## The high cost of making it in Marin

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BYLINE: By Steve Kinsey  
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WHILE the California Legislature seems virtually incapable of addressing its \$15 billion budget deficit, the federal government has avoided such public handwringing only by routinely increasing America's indebtedness.

Our national debt now exceeds \$9 trillion dollars.

In contrast, hard-working families must make ends meet every day or suffer serious consequences. And those consequences are stacking up as job losses, home foreclosures and spiraling prices for gas, food, and health care continue to take a toll.

The Insight Center for Community Economic Development recently issued a report, entitled "2008 California Family Economic **Self-Sufficiency Standard**".

Marin is cited as California's most-expensive county.

The study estimates that living in Marin costs a family of four up to \$30,000 more each year than living in other parts of the state.

According to the center's analysis, a family of four needs to make \$73,576 annually just to remain self-sufficient in Marin, while a single parent with one child needs to earn \$68,880. This spells trouble for young families, seniors living on fixed incomes, and all those working at the low end of the pay scale. It virtually dooms the chances of those without higher education.

Often, it's Marin County's relative affluence that makes the headlines.

We recently learned that more than 7,000 millionaires live here. The press also reported that Marin has the state's highest median household income - \$116,000 annually.

While newsworthy, these facts reinforce an image of Marin that obscures the harsh reality that many Marin families are struggling mightily to hold on, often falling further into debt, despair, and dependency on safety net services that are stretched to their limits.

In one of America's richest counties, decent people's lives are crumbling under the financial pressures bearing down on them. State and federal funding priorities have been retreating from housing, health care, and education for over two decades.

While it is clear to me that these budget priorities need to change, we should not hold our breath waiting for that to happen soon. Instead, we need to publicly acknowledge that a third of Marin's residents are living in a constant state of vulnerability and act now to reduce that risk.

The underpinnings of financial independence are a sense of personal security, social connectivity, physical and emotional health, and a quality education. As a community, we need to invest in programs that recognize and reinforce these qualities.

In recent years, the Board of Supervisors has been working to align our spending plans to address these needs. We have supported better and more accessible health care, partnered with the Marin Community Foundation and First 5 Marin to secure health insurance for every child, and fought to keep our full service hospital open.

We are working with the courts and our public safety officials to institute a therapeutic form of justice that goes beyond punishment in an effort to rehabilitate offenders as well as support the victims of crime.

We are championing stringent efforts to reduce smoking and alcohol abuse, while also promoting lifestyles that include exercise, healthy foods, and balancing work with family and personal time.

We have increased affordable housing incentives and established a living wage that is well ahead of state and federal minimum wage levels. We have targeted our job-training programs to create career paths that will help a person become self-sufficient.

While these investments support self-sufficiency, more is needed if we want to build a community that is not fractured by haves and have-nots. So, even at this time when pressure is building to restrain public spending on education and human services, our community needs to remain clear that it is exactly those investments that are necessary to fulfill our founding fathers dream of liberty and justice for all.

Anything less will squander the true benefit that Marin's natural beauty, safe neighborhoods and educational excellence provide for most of us.

Steve Kinsey is a member of the Marin County Board of Supervisors and serves on the First 5 Marin Children and Families Commission.