

Marina Vega spends half of the take-home pay from her primary job on the mortgage of her campus-area house.  
PHOTO BY EVAN TUCHINSKY

live—and which reminds her of her hometown, Guadalajara, with trees and greenery.

That choice comes with a cost. “I don’t think things are going to get better [financially], I don’t think so, because everything is going up, up, up and high,” Vega said. “Everything is up and the salary is not very high.”

Largest gap

Vega has plenty of company with this concern. A recent report by financial news outlet 24/7 Wall St. found Chico has the widest income disparity among all California metro areas, with the top 20 percent of households averaging \$253,472 a year and the bottom 20 percent averaging \$12,420 (according to census data).

Meanwhile, in a county-by-county comparison, 24/7 Wall Street determined the local cost of living is \$37,557 per year for a single adult, \$49,290 for a couple, \$78,336 for a family of four—driven in large part by housing prices, with a median home value of \$305,300 in Butte County.

The lack of affordable housing is at a crisis point in Chico and the rest of the county. According to a 2020 Affordable Housing Needs Report by the California Housing Partnership, the average rent here is \$1,121, an amount that requires a single earner to make \$21.56 per hour in order to cover housing as well as their other living expenses. That’s

well above California’s minimum wage, which is currently \$14 per hour for companies with 26 or more employees, \$13 for those with 25 or fewer (set to increase \$1 a year for the next two years).

The report also showed that 10,112 low-income renter households in the county don’t have access to housing they can afford and that 79 percent of extremely low-income households are paying more than half of their income on housing (compared to 4 percent of middle-income ones).

While the cost of living numbers locally fall a bit below state averages, that isn’t the case for health-care expenditures: \$4,163 per single adult, \$8,325 a couple, \$12,597 for a family of four (compared to \$3,711, \$7,422 and \$11,252 for the state).

Chicoans also spend an average of \$10,641 a year on transportation and \$7,876 on child-care. Local food costs, based on grocery store purchases for home cooking, are \$3,301 for an adult and \$9,532 for a family of four.

So, although the Chico area falls in the middle of the state in terms of average living expenses, economic disparities hit a significant portion of residents especially hard. U.S. Census Bureau statistics show 1 in 4 Chicoans live in poverty.

That’s before other specific local challenges at play. Economist Robert Eyler lists these in a report recently released by 3Core, the North State economic development district that includes Butte County. Water, wildfire, the COVID-19 pandemic and insurance-coverage issues have distinct

impacts in this area, on top of housing and employment.

“The assumption that you’re just going to put jobs out there like you used to 15 or 17 months

“It’s hard, because everything is expensive. That’s why I have a second job. And it’s not enough.”

—Marina Vega

ago may not work,” Eyler says in the report. “There could be what economists call scarring, meaning specific industries ... will be unable to employ the same number of workers they had pre-pandemic because those workers are gone. ‘Gone’ in the sense that they’re gone to another locale, they’re gone to another career, or there’s some structural reason—continued childcare issues, for example, or the debilitating effects of COVID for some who got sick.”

He also noted the effect on the housing market of relocating retirees: affluent newcomers adding to an already high demand for a constrained supply.

Exacerbating these local pressures, consumer prices statewide and nationwide have spiked due to inflation—up 6.2 percent in October (the most recent index available at press time) compared to the previous year. That’s the largest annual leap in three decades and felt especially in California, which has the highest percentage of residents living in poverty.

Vega, like other Chicoans, feels the pinch.

“It’s hard, because everything is expensive,” she said. “The house is expensive, the food is expensive right now, the gas—and it’s hard. That’s why I have a second job. And it’s not enough.” □

By the numbers

Average household incomes in the Chico metro area and California statewide.

	Chico	California
Top 20%	\$253,472	\$295,369
Bottom 20%	\$12,420	\$16,981
Median	\$62,563	\$80,440

Source: 24/7 Wall St.

Community Volunteers Needed!



Ad Hoc Citizen Advisory Committee (CAC)  
to review Community Development Block Grant (CDBG) Public Service Funding

Applications Now Available

See website for application and details:

https://chico.ca.us/post/citizen\_advisory\_committee

Deadline for submission:

January 7, 2022 by 5pm



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Opportunity to Participate in Study about Rebuilding and Relocation after the Camp Fire

I am a graduate student looking for participants for an exciting research study on rebuilding and relocation after the 2018 Camp Fire. The study involves one confidential interview which lasts no more than one hour.

Participants receive \$25 as a thank you.

Topics include the decision to stay or relocate, the rebuilding process, and the future of Paradise and climate change in California.

Participants can be any adult that lived or had a business in the Paradise area at the time of the Camp Fire.

Please contact mtk378@nyu.edu  
or (310) 433-2061 to receive more information.

The researcher was born and raised in California and studies in the Department of Sociology at New York University.

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