



Economic Issues

Community Goals:

By the Year 2004, the number of jobs in Santa Cruz County will increase in proportion to the workforce.

By the Year 2004, the County's unemployment rate will be at or below the State rate.

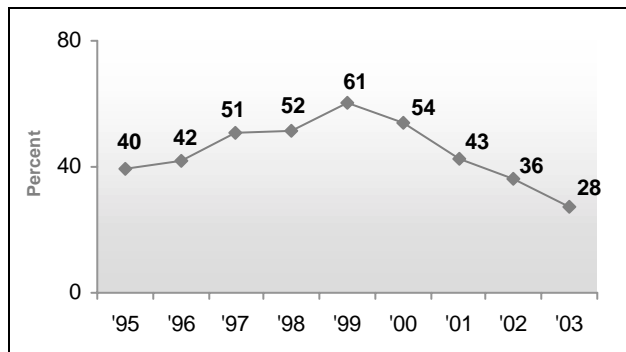
By the Year 2004, more residents of Santa Cruz County will have access to housing they can afford.

Community Hero: Anita Ibarra, Community Action Board

A Summary of Santa Cruz County's Economy, 2004

Over the last ten years, the Santa Cruz County economy has changed dramatically and residents have had to adjust to those changes. In 1995, 39.5% of County residents reported feeling better off economically than the year before. In 1999, that percentage reached an all time high of 60.5% but then declined for four consecutive years. In 2003, only 27.5% said they were better off than the year before, the lowest percentage reporting that they were “better off” since 1995. The most common reasons cited by survey respondents in 2003 were “increases in the cost of living” (20.5%) and “less income” (20.4%). In 2003, people ages 25-44 were more likely to feel they were better off than those 65 and older. Those earning \$35,000 or more per year were more likely to indicate they were better off than those earning less.

Residents Reporting They Are Better Off



✓ Percentage of respondents indicating they are better off economically this year than last year.

Overall job growth in the County increased by 3.7% from 1994 to 2003 while labor force declined by 2.2% during that time. The greatest job growth was in “natural resources, mining, and construction” (67.9%) and “government” (24.5%). The industries with the greatest losses over the past ten years were “manufacturing” (-35.3%) and “information technology” (-31.0%). Statewide, total

employment saw a 17.9% increase, while the labor force increased by 13.0%.

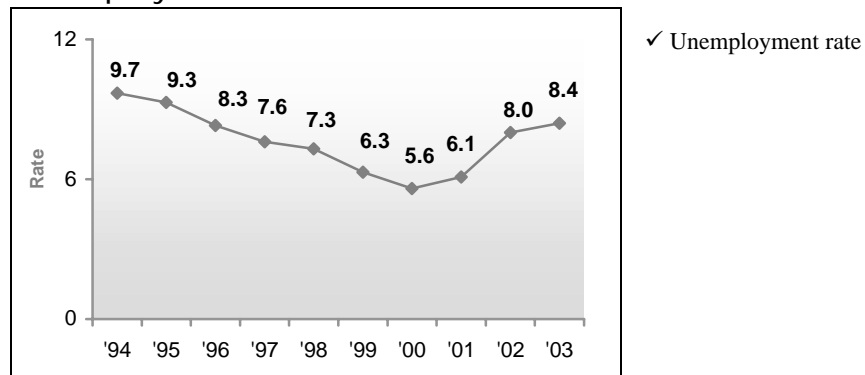
Out of the 18 job categories included in the CAP, the County jobs with the greatest projected growth by 2006 are computer engineers (57.8%), police patrol officers (38.7%), and systems analysts-electronic data processing (37.9%). These jobs have also been some of the highest paying jobs in the County. Wages for computer support specialists and police patrol officers increased by 24.7% and 13.7%, respectively from 1998 to 2003.



Over the past ten years, about 60% of residents have indicated they feel there are job opportunities in the area. In 1995, 56.6% indicated that they felt they have opportunities to find work in this area, compared to 61.5% saying “yes” to this question in 2003. Consistently, the two reasons respondents gave for not feeling they had opportunities to work in the area were “not enough jobs” and “low paying jobs.”

Since 1994, Santa Cruz County's unemployment rate has varied yet been consistently higher than the state unemployment rate. In 1994, 9.7% of the County workforce was unemployed, in 2000, the CAP year with the lowest rate of unemployment, 5.6% were unemployed. In 2003, the unemployment rate rose to 8.4%, down from 1994 but more than a 50% increase from 2000. The 2003 county rate is higher than both the state and national rates of 6.7% and 6.0%, respectively. The highest local rate of unemployment in 2003 was experienced in Watsonville (17.3%).

Unemployment Rate

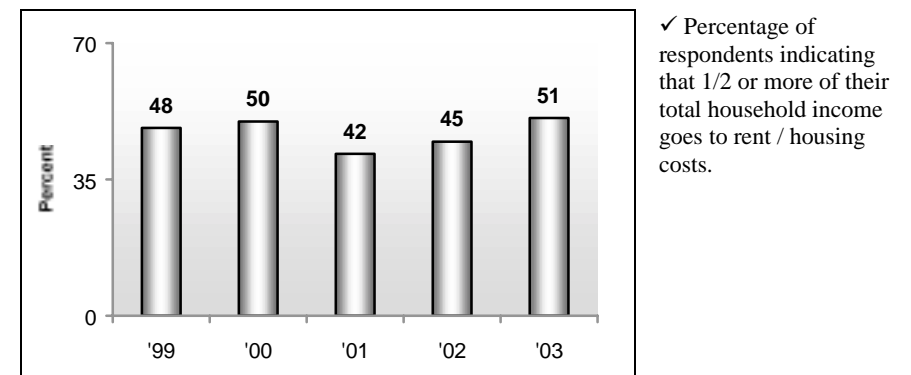


Housing affordability continues to be a problem for Santa Cruz County. The California Association of Realtors calculated that 18.0% of households in Santa Cruz County were able to afford a median-priced home in 2003. This is a 37.5% decline from 1998 when 28.8% of households could afford a median priced home.



However, in 2003 Santa Cruz County was somewhat better than San Francisco (12.0%) and worse than Santa Clara County (27.0%). From 1995 to 2004, the average local rents increased at least 48% for all sizes of housing units. Specifically, average rents increased by 53.2% for a studio unit, 48.8% for a 1-bedroom unit, and 48.5% for a 2-bedroom unit during the last ten years.

Affordable Housing

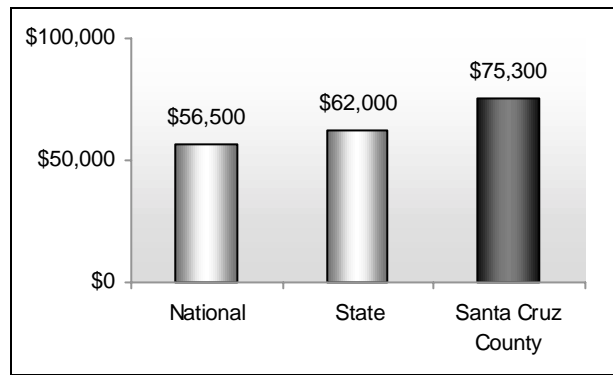


When asked, "Does half or more of your total household take-home pay go to housing costs?" nearly 51% of the survey respondents indicated "yes" in 2003 while about 48% indicated the same in 1999. Twenty percent of respondents indicated that they spend 75% or more of their total household take-home pay on housing costs compared

with 18% in 2000. Much higher percentages of Latino respondents spend 75% or more of their income on housing, 36% in 2000 and 38% in 2003.

From 1996 to 2004, the County's median family income has greatly increased and continues to be higher than the nation or state median family income. The U.S. Department of Housing and Urban Development's calculations of median family income for Santa Cruz County for FY 2004 grew by 41.8% from FY 1996. In 1996, the median family income was \$53,100 and increased to \$75,300 in 2004.

Median Family Income, 2004



✓ Median family income for fiscal year 2004

Self-sufficiency is the income necessary for families to meet their basic needs without public or private assistance. In Santa Cruz County, the self-sufficiency income has increased greatly for some families over the past ten years. In 1996, a single adult needed to make \$16,677 annually to be self-sufficient while a single adult with one school-age child and one teenager needed an annual income of \$34,277 and two adults with one pre-schooler and one school-age child needed to make \$39,140. In 2003, a single adult needed to make \$24,276 annually while two adults with one preschooler and one school-age child needed to make \$56,918 to be self-sufficient (an increase of about 45% for both) and one adult and one school-age

child and one teenager needed to make 14.6% more or \$39,270 annually.

The TANF / CalWORKs program saw a 47.6% reduction in the number of recipients from 1994 to 2003; the number of children (under age 16) was reduced by 31.1% while the number of adults (age 16+) decreased by 65.3%. In the past ten years, more women have received TANF / CalWORKs benefits than men; in 2003 over four times as many female adults (1,120) received TANF aid as male adults (260).

From 1994 to 2002, Santa Cruz County saw a large increase in taxable retail sales (57.5%), while Santa Clara County saw a smaller increase of 39.8%. Statewide, taxable retail sales increased 54.2%. Locally, the City of Santa Cruz saw the greatest increase in taxable retail sales from 1994 to 2002 (120.3%) while Scotts Valley saw a 25.8% increase during the same time period.



Martinelli Cider Bottling

Multi-family housing permits increased by 450.6%, while single family (130.3%) and additions/alterations (81.5%) permits increased more modestly. The County residential permit valuation total increased by 148.9% over the past ten years. The number of multi-family permits increased by nearly 502.2%, while single family permits increased by only 56.5%.

In Santa Cruz County, new business sales permits decreased slightly by 3.9% from 1997 to 2002. The jurisdictions of Santa Cruz and Watsonville both saw about 20% growth in net sales permits over the past ten years.

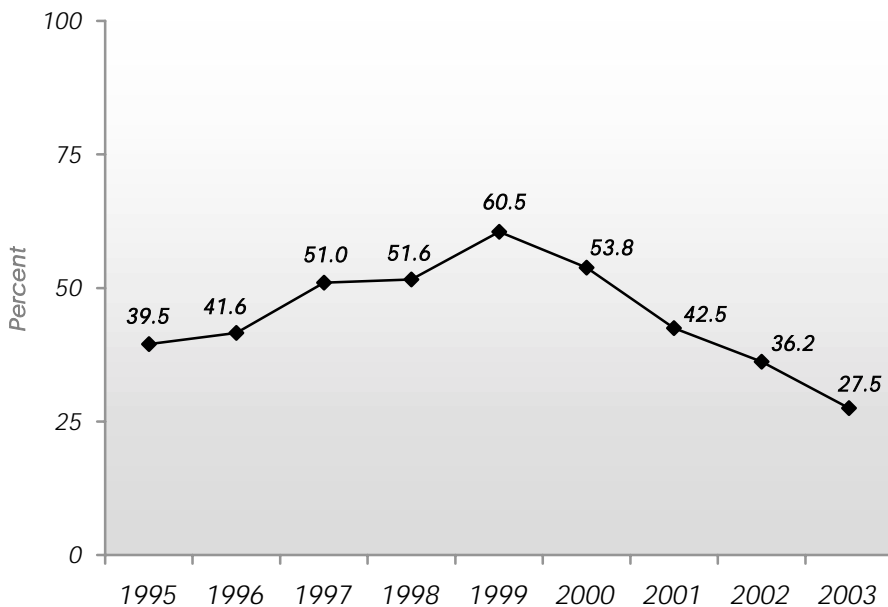
QUALITY OF LIFE INDICATOR 1


Economic Well-being

Changes in perceptions of financial well-being provide more forward-looking projections than wage data from the previous year, because survey respondents' answers take into account anticipated income, known and coming costs, and other individual matters.



Do you feel you are better off this year than last year? (economically) (Respondents answering "Yes")



 *If "No", why do you feel this way? (Selected responses)*

Response	1997	1998	1999	2000	2001	2002	2003
Cost of living increased	35.3	32.4	39.1	42.8	28.9	23.3	20.5
Less income	17.9	13.9	13.4	14.1	16.1	19.9	20.4
Stock market / Investments	NA	NA	NA	NA	15.5	9.3	7.1
Doing the same, ok	NA	NA	7.4	5.4	11.8	16.2	8.0
On a fixed income	17.9	28.2	26.7	34.4	10.7	11.2	9.9

Year 2003: 479 respondents offering 644 responses.

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

Note: See appendix for results of statistical testing for this question.

 **New data not available**

Total respondents	1995	1996	1997	1998	1999	2000	2001	2002	2003
Overall	306	485	490	498	552	653	705	678	688

Economic Well-being

Community Profile

Percent of respondents who answered “Yes” to: “Do you feel you are economically better off this year than last year?”

By Ethnicity	1999	2000	2001	2002	2003	2003 N
Caucasian	61.8	57.0	41.9	37.4	27.7	476
Latino	53.5	47.5	42.2	28.9	27.4	158

By Region	1999	2000	2001	2002	2003	2003 N
North County	58.3	52.0	40.5	37.2	26.6	230
South County	57.6	52.3	44.3	34.2	28.5	238
San Lorenzo Valley	75.0	60.7	50.2	37.1	27.8	222

By Age	1999	2000	2001	2002	*2003	2003 N
18-24 years of age	59.5	48.9	56.3	44.7	30.8	107
25-44 years of age	66.0	58.5	44.5	38.3	32.0	225
45-64 years of age	64.0	59.8	42.6	37.5	26.1	250
65 and older	38.5	32.3	32.2	24.0	17.9	105

By Gender	1999	2000	2001	2002	2003	2003 N
Male	62.2	57.7	41.4	38.9	31.9	340
Female	59.6	50.8	43.6	33.6	23.1	348

By Income	1999	2000	2001	2002	*2003	2003 N
\$34,999 per year or less	42.6	39.4	42.8	30.5	22.3	304
\$35,000 - \$65,499 per year	65.9	59.4	39.6	38.5	35.1	159
Over \$65,500 per year	79.5	70.9	46.5	44.4	32.4	173

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

* Indicates statistically significant survey responses when reporting differences between sub-groups for the 2003 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2003 data.

 **New data not available**

Significance Testing Results

Age: *25-44 year olds* were significantly more likely to respond “Yes” than were those *65 and older*.

Income: Those earning *\$35,000 to \$65,499* were significantly more likely to respond “Yes” than were those earning *\$34,999 or less*; those earning *\$65,500 or more* were significantly more likely to respond “Yes” than were those earning *\$34,999 or less*.

QUALITY OF LIFE INDICATOR 2

Retail Sales

Taxable sales are a measure of consumer spending and confidence, because purchases (luxuries, in particular, but also other purchases ranging from restaurants to new homes) are the first expenditures to dip when confidence declines.

Annual Taxable Sales by Jurisdiction, Santa Cruz County (in thousands \$)

Jurisdiction	1994	1995	1996	1997	1998	1999	2000	2001	2002	94-02 % Change
Capitola	\$326,874	\$363,732	\$366,477	\$380,811	\$398,322	\$427,333	\$463,310	\$464,914	\$465,939	42.5
Santa Cruz	345,553	499,232	550,962	605,283	634,138	725,287	828,500	809,628	761,208	120.3
Scotts Valley	131,485	158,168	164,688	167,624	164,906	167,366	184,736	176,661	165,453	25.8
Watsonville	274,265	291,177	307,070	317,738	340,271	397,891	445,077	484,801	489,867	78.6
Unincorporated/ Unallocated	584,235	616,399	698,533	781,953	829,234	906,755	1,000,719	945,278	922,681	57.9
County Total	\$1,780,923	\$1,928,708	\$2,087,730	\$2,253,409	\$2,366,871	\$2,624,632	\$2,922,342	\$2,881,282	\$2,805,148	57.5

Annual Taxable Sales by County and State (in thousands \$)

County	1994	1995	1996	1997	1998	1999	2000	2001	2002	94-02 % Change
Monterey	\$2,981,207	\$3,161,181	\$3,437,830	\$3,643,016	\$3,858,997	\$4,280,676	\$4,897,051	\$5,101,569	\$4,851,946	62.8
San Benito	257,401	282,592	328,365	357,785	380,829	421,941	475,986	501,089	498,465	93.7
Santa Clara	19,633,186	22,585,949	25,260,854	26,951,487	27,488,815	30,348,644	37,303,662	32,133,247	27,453,942	39.8
Santa Cruz	1,780,923	1,928,708	2,087,730	2,253,409	2,366,871	\$2,624,632	2,922,342	2,881,282	2,805,148	57.5
State	\$285,974,711	\$300,956,449	\$321,076,250	\$341,091,634	\$358,858,378	\$394,736,245	\$441,854,412	\$441,517,560	\$440,950,094	54.2

Source: California State Board of Equalization, *Report of Taxable Sales in California*, 2004.

Note: Figures shown in thousands of dollars.

Retail Sales

Retail sales provide a measure of total taxable transactions per person by type of business.

Per Capita Taxable Sales by Business Type, Santa Cruz County

Type of Business	1994	1995	1996	1997	1998	1999	2000	2001	2002	94-02 % Change
Apparel stores group	\$256	\$248	\$261	\$267	\$263	\$260	\$312	\$315	\$306	19.5
General merchandise group	903	1,055	1,091	1,100	1,170	978	1,333	1,340	1,358	50.4
Specialty stores group	682	762	803	911	937	1,035	1,175	1,119	1,108	62.5
Food stores selling all types of liquor	323	306	333	346	343	360	376	406	393	21.7
All other food stores	194	196	189	197	194	215	235	247	247	27.3
Packaged liquor stores	97	104	106	106	105	115	123	125	124	27.8
Eating and drinking group	834	846	889	928	960	1,013	1,090	1,129	1,114	33.6
Household and home furnishings	134	125	134	150	174	200	236	214	214	59.7
Household appliance dealers	37	38	43	109	121	133	153	149	159	329.7
Second-hand merchandise	15	17	18	14	14	14	15	16	16	6.7
Farm implement dealers	18	15	NA	NA	17	20	19	21	20	11.1
Farm and garden supply stores	103	112	110	127	115	120	114	119	121	17.5
Fuel and ice dealers	19	18	36	14	17	20	20	22	18	-5.3
Building material group	592	619	677	770	794	894	931	918	939	58.6
Automotive group	1,171	1,244	1,366	1,453	1,537	1,684	1,941	1,980	1,831	56.4
Mobile Homes, trailers and campers	6	4	3	5	13	16	19	16	13	116.7
Boats, motorcycles and planes	50	60	71	70	93	112	147	149	149	198.0
Retail stores total	5,434	5,767	6,132	6,571	6,865	7,465	8,239	8,285	8,131	49.6
Business and personal services	377	402	445	471	479	498	588	558	536	42.2
All other outlets	1,647	1,818	1,993	2,074	2,093	2,266	2,513	2,303	2,159	31.1
Total all outlets	\$7,458	\$7,986	\$8,570	\$9,116	\$9,437	\$10,228	\$11,340	\$11,146	\$10,827	45.2

Source: California State Board of Equalization, *Report of Taxable Sales in California*, 2003. California Department of Finance, *EI City / County Population Estimates, with annual percentage change*, Sacramento, CA May 2004.

Note: Per capita taxable sales figures are derived by dividing taxable sales by the total population for a given area.

QUALITY OF LIFE INDICATOR 2

Retail Sales

Per Capita Taxable Sales by Business Type, California

Type of Business	1994	1995	1996	1997	1998	1999	2000	2001	2002	94-02 % Change
Apparel stores group	\$334	\$327	\$342	\$350	\$350	\$338	\$373	\$385	\$397	18.9
General merchandise group	1,054	1,062	1,071	1,108	1,158	1,254	1,329	1,358	1,372	30.2
Specialty stores group	832	888	967	1,026	1,080	1,204	1,330	1,265	1,232	48.1
Food stores selling all types of liquor	315	316	330	336	333	341	355	358	352	11.7
All other food stores	135	135	138	147	148	165	178	183	184	36.3
Packaged liquor stores	54	54	54	54	54	58	60	61	60	11.1
Eating and drinking group	772	794	826	857	897	956	1,028	1,060	1,078	39.6
Household and home furnishings	159	163	172	180	199	233	268	265	276	73.6
Household appliance dealers	136	144	129	112	116	120	127	118	120	-11.8
Second-hand merchandise	12	12	12	13	14	15	15	15	15	25.0
Farm implement dealers	48	52	55	59	66	69	67	65	64	33.3
Farm and garden supply stores	50	53	57	59	59	58	60	59	60	20.0
Fuel and ice dealers	12	11	12	12	12	13	15	14	8	-33.3
Building material group	431	419	437	475	513	587	652	696	731	69.6
Automotive group	1,503	1,576	1,691	1,740	1,784	2,044	2,376	2,457	2,483	65.2
Mobile Homes, trailers and campers	19	18	18	20	23	26	28	28	30	57.9
Boats, motorcycles and planes	37	39	43	43	45	51	65	69	73	97.3
Retail stores total	5,885	6,062	6,354	6,592	6,849	7,532	8,326	8,457	8,536	45.0
Business and personal services	438	456	485	515	562	599	643	640	617	40.9
All other outlets	2,673	2,868	3,076	3,243	3,303	3,501	3,846	3,605	3,326	24.4
Total all outlets	\$8,996	\$9,386	\$8,607	\$10,350	\$10,714	\$11,632	\$12,815	\$12,702	\$12,479	38.7

Source: California State Board of Equalization, *Annual Report of Taxable Sales in California*, 2004. California Department of Finance, *EI City / County Population Estimates, with annual percentage change*, Sacramento, CA May 2004.

Note: Per capita taxable sales figures are derived by dividing taxable sales by the total population for a given area.

Building Permit Valuation

Building permit valuation provides an indication of the volume of residential and commercial construction, a component of the County's economic development.

Santa Cruz County Residential Permit Valuation (in thousands of \$) and Growth

Permit Valuation	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Single Family	\$65,792	\$68,398	\$69,898	\$99,591	\$96,185	\$84,619	\$109,869	\$91,169	\$97,235	\$151,549	130.3
Multi-Family	8,768	8,164	12,417	19,013	16,579	13,543	16,320	20,371	44,171	48,275	450.6
Additions and Alterations	21,213	21,091	23,944	23,181	29,994	34,183	30,241	36,032	37,217	38,510	81.5
County Total	\$95,773	\$97,652	\$106,259	\$141,785	\$142,757	\$132,345	\$156,430	\$147,572	\$178,623	\$238,334	148.9
Residential Permits											
Single Family	418	379	385	529	453	372	430	398	404	654	56.5
Multi-Family	91	124	151	222	186	134	157	204	518	548	502.2
County Total	509	503	536	751	639	506	587	602	922	1,202	136.1

Santa Cruz County Non-Residential Permit Valuation (in thousands of \$)

Permit Valuation	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Commercial	\$11,658	\$5,565	\$13,906	\$20,114	\$71,294	\$29,571	\$4,941	\$17,993	\$2,901	\$4,777	-59.0
Industrial	1,650	0	970	2,605	3,926	4,183	512	932	NA	NA	NA
Other	5,154	5,560	5,555	6,146	18,002	8,747	7,283	9,296	11,283	13,189	155.9
Additions and Alterations	16,278	23,081	16,515	16,844	15,868	19,380	31,648	19,691	15,913	18,636	14.5
County Total	34,740	34,205	36,946	45,709	109,090	61,881	44,384	47,912	30,097	36,602	5.4
Total Valuation of Residential and Non-Residential permits	\$130,513	\$131,858	\$143,205	\$187,494	\$251,847	\$194,226	\$200,814	\$195,484	NA	NA	NA

Source: California Department of Finance, *Construction Industry Research Board*, 2004.

Note: Figures shown in thousands of dollars.

QUALITY OF LIFE INDICATOR 4

New Business

The growth of new business contributes to the economic vitality of a community by creating new jobs, providing tax revenues and allowing access to a wider range of goods and services.

Net Sales Permits Growth / Loss¹

Jurisdiction	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	97-02 % Change
Capitola	581	587	582	593	587	566	570	580	584	600	3.3
Santa Cruz	1,874	1,952	2,015	2,101	2,154	2,135	2,215	2,246	2,249	2,272	21.2
Scotts Valley	516	506	518	508	511	514	511	493	490	499	-3.3
Watsonville	970	985	994	916	956	947	986	1,041	1,147	1,167	20.3
Unincorporated	NA	NA	NA	NA	4,650	4,514	4,301	4,201	4,069	3,978	NA
County Total	NA	NA	NA	NA	9,018	8,833	8,763	8,721	8,679	8,662	3.9

Source: California State Board of Equalization, *Annual Reports of Taxable Sales in California*, 2004.

¹The sum of the jurisdictions and unincorporated areas may not add up to the County total due to "unallocated" permittees who can conduct business in any of the jurisdictions or unincorporated areas.

Agricultural Production

Agriculture is a key employment industry in Santa Cruz County.

Annual Crop Production Value (in millions \$)

Crops	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Berries	\$120.2	\$108.3	\$108.7	\$122.2	\$100.1	\$175.3	\$180.8	\$175.0	\$153.2	\$238.9	98.8
Tree and Vine Fruits	9.0	11.5	12.2	19.2	10.0	16.0	10.6	14.0	12.5	13.5	50.0
Vegetables	58.8	60.6	57.1	61.9	52.5	42.6	66.9	59.6	55.6	43.9	-25.3
Nursery / Ornamental Crops	43.8	51.8	63.0	73.1	56.7	64.6	76.6	75.0	61.0	67.2	53.4
Animal Products	2.2	2.8	2.8	2.2	2.4	2.7	2.9	3.1	2.3	3.4	54.5
Field Crops	0.1	0.1	0.2	0.2	0.2	0.1	0.2	0.2	0.3	0.2	100.0
Total Crops Value	234.0	235.0	244.0	278.7	221.8	301.3	338.0	326.9	284.9	366.9	56.8
Timber Farming	12.6	11.0	11.5	10.5	8.9	7.9	14.0	4.7	4.1	4.3	-65.9
Total Production Value	\$246.5	\$246.1	\$255.4	\$289.2	\$230.8	\$309.2	\$352.0	\$365.1 ¹	\$289.0	\$371.2	50.6

Top Agricultural Crops by Production Value (in millions \$)

Crops	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Strawberries	\$93.7	\$79.0	\$83.5	\$91.8	\$72.3	\$139.9	\$126.5	\$118.6	\$107.4	\$121.7	29.9
Iceberg Lettuce	24.5	27.1	23.9	28.7	19.0	13.9	30.0	24.8	14.8	11.1	-54.7
Raspberries	23.8	27.1	20.3	24.8	24.4	29.4	44.4	44.9	37.9	106.7	348.3
Roses, Cut Hybrid Tea	18.6	21.1	15.7	14.9	13.0	11.3	11.2	10.3	10.9	11.1	-40.3
Timber Farming	12.6	11.0	11.5	10.5	8.9	7.9	14.0	4.7	4.1	4.3	-65.9
Apples	8.7	11.0	11.1	17.0	9.3	14.5	8.7	10.1	9.2	10.7	23.0
Lettuce, Leaf & Romaine	8.0	6.6	6.0	9.1	4.7	5.3	11.7	9.9	15.0	9.1	13.8
Cut Field Flowers	7.7	6.7	11.5	11.5	7.4	15.8	15.6	11.4	8.8	10.2	32.5
Brussels Sprouts	7.6	5.7	6.1	4.1	7.2	6.6	5.6	5.7	5.6	5.9	-22.4
Landscape Plants	NA	NA	21.6	25.5	14.3	22.8	23.2	25.9	17.9	22.2	NA

Source: County Agricultural Commissioner, *Santa Cruz County Crop Report*, 2004.

QUALITY OF LIFE INDICATOR 6

Tourism

The transient occupancy tax measures the taxes levied on out-of-town visitors for lodging. Santa Cruz is a popular destination for weekend and holiday travel, which have substantial economic impacts.

Tourism Revenue, Santa Cruz County

Category	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002 ²	93-02 % Change
Travel Spending ¹	\$327.4	\$330.0	\$348.7	\$397.2	\$428.1	\$445.6	\$497.3	\$517.3	\$512.0	\$496.0	51.5
Earnings Generated ¹	109.4	110.3	118.1	134.4	145.8	153.1	170.9	176.7	174.4	164.9	50.7
Local Tax Receipts ¹	8.5	8.5	9.1	10.7	11.2	11.8	13.1	13.9	13.3	11.7	37.6
State Tax Receipts ¹	\$14.6	\$14.7	\$15.7	\$18.0	\$19.4	\$20.1	\$22.1	\$22.8	\$22.7	\$21.2	45.2
Total employment (# of jobs)	7,720	7,820	8,110	8,940	9,340	9,360	9,700	9,360	8,840	7,750	0.4

Note: Dean Runyan Associates has improved the manner and form in which data are reported. Changes include reporting of earnings rather than payroll.

Transient Occupancy Tax by Jurisdiction

City / Area	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	93-02 % Change
Capitola ³	\$216.1	\$232.1	\$241.0	\$262.3	\$260.1	\$286.4	\$300.8	\$340.8	\$512.4	\$470.1	117.5
Santa Cruz ³	2,392.1	2,176.5	2,227.9	2,570.6	2,710.9	2,716.4	3,174.7	3,541.4	3,900.9	3,131.4	30.9
Scotts Valley ³	89.8	89.2	91.1	98.1	98.2	101.1	105.3	392.1	581.4	442.5	392.8
Watsonville ³	279.0	212.0	223.7	223.8	272.7	281.4	381.6	486.4	590.3	540.8	93.8
Unincorporated ³	1,866.2	2,071.3	2,113.3	2,362.2	2,709.0	3,117.5	3,305.5	3,841.1	4,081.9	3,261.9	74.8
County Total ³	\$4,843.2	\$4,781.1	\$4,897.0	\$5,517.0	\$6,050.9	\$6,502.8	\$7,267.9	\$8,601.8	\$9,666.9	\$7,846.70	62.0

Source: California State Controller's Office, *Local Government Annual Financial Reports*, 2004.

¹Figures shown in millions of dollars.

²Data for 2002 is not comparable to 2001 due to a change in reporting.

³Figures shown in thousands of dollars.

Net Job Growth

Net job growth is a measure of workers employed by firms located in Santa Cruz County, by industry.



Net Job Growth by Industry Division, Santa Cruz County

Industry	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Natural Resources, Mining & Construction	2,800	3,100	3,200	3,400	3,800	4,200	4,500	4,900	4,800 ¹	4,700	67.9
Manufacturing	10,200	10,100	10,700	10,800	9,900	9,500	9,300	8,900	7,500 ¹	6,600	-35.3
Wholesale Trade	3,200	3,400	3,600	3,800	3,700	3,600	3,600	3,500	3,300 ¹	3,200	0
Retail Trade	11,800	12,100	11,600	12,300	13,100	13,600	14,000	14,000	13,500 ¹	13,300	12.7
Transportation, Warehousing & Utilities	1,300	1,300	1,400	1,500	1,500	1,500	1,400	1,700	1,600	1,500	15.4
Information Technology	2,900	2,600	2,400	2,200	2,400	2,400	2,600	2,600	2,200	2,000	-31.0
Finance, Insurance & Real Estate	3,400	3,200	3,100	3,400	3,500	3,800	4,100	3,900	3,800	3,900	14.7
Professional & Business Services	9,300	9,900	10,200	10,700	10,500	10,900	11,700	11,400	9,900 ¹	9,200	-1.1
Education & Health Services	9,800	10,100	10,100	10,300	10,500	10,400	10,600	11,000	11,700 ¹	11,900	21.4
Leisure & Hospitality	10,100	10,100	10,400	10,400	10,800	11,100	11,500	12,100	11,600 ¹	11,400	12.9
Other Services	3,400	3,500	3,900	4,000	4,200	4,300	4,400	4,500	4,100 ¹	3,800	11.8
Government	16,300	16,700	16,900	17,600	18,000	18,800	19,500	20,200	20,700 ¹	20,300	24.5
Total Employment, Non-farm Industries	84,400	86,000	87,500	90,400	92,000	94,100	97,200	98,500	94,600 ¹	91,600	8.5
Total Employment, Farm Industries	12,200	11,700	11,700	11,200	11,000	9,100	8,300	7,800	8,300	8,500	-30.3
Total Employment, All Industries	96,600	97,700	99,200	101,600	103,000	103,200	105,600	106,300	102,900¹	100,200	3.7
Comparison: Labor Force	142,100	139,800	138,700	141,700	141,300	139,900	140,700	143,500	141,100 ¹	139,000	-2.2

Net Job Growth, California

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Total Employment, Non-farm Industries	12,159,500	12,422,000	12,743,400	13,129,700	13,596,100	13,991,800	14,488,200	14,602,000	14,457,800 ¹	14,410,200	18.5
Total Employment, Farm Industries	379,700	373,500	408,300	413,000	406,200	404,000	408,500	379,500	372,700 ¹	375,000	-1.2
Total Employment, All Industries	12,539,100	12,795,500	13,151,700	13,542,700	14,002,300	14,395,800	14,896,700	14,981,500	14,830,500¹	14,785,200	17.9
Comparison: Labor Force	15,450,000	15,412,200	15,511,600	15,947,200	16,336,500	16,596,500	16,884,200	17,182,900	17,375,800 ¹	17,460,000	13.0

Source: State of California Employment Development Department, *Labor Market Information Division*, 2004.

Note: Workers may reside outside of Santa Cruz County. Industry employment figures are rounded, so totals may not sum exactly. "Total Employment" refers to jobs located in Santa Cruz County. "Labor Force" refers to people who reside in Santa Cruz County, employed or unemployed, but who may work outside of the County.

¹Figure revised.

QUALITY OF LIFE INDICATOR 7

Net Job Growth

Selected Occupations with the Greatest Projected Growth

Employment Category	Jobs			Most-Comparable Median Wages						
	1999 (Surveyed)	2006 (Projected)	99-06 % Change	1998	1999	2000	2001	2002	2003	98-03 % Change
Salespersons, retail	4,140	4,480	8.2	7.77	7.78 ³	8.49	8.63	8.96	9.16	17.9
Cashiers ¹	2,590	2,900	12.0	7.61	7.57 ³	8.02	8.15	8.64	8.90	17.0
General office clerks ¹	2,520	2,810	11.5	10.22	10.39	10.84	11.22	11.73	11.66	14.1
Teachers – secondary schools ²	1,040	1,320	26.9	43,680	NA	46,600	48,024	NA	NA	NA
General managers, top executives ¹	2,610	2,880	10.3	29.10	25.76	32.57	33.46	39.47	39.90	37.1
Computer engineers ¹	450	710	57.8	34.92	25-45	26-47	26-48	30-47	36.94	5.8
Teachers – elementary schools ²	1,370	1,630	19.0	44,410	41,390 ³	40,660	41,900	46,420	NA	NA
Teacher aides, educational assistants, clerical ²	730	930	27.4	22,510	21,640 ³	21,530	22,218	23,151	23,598	4.8
Computer support specialists ¹	430	620	44.2	17.73	NA	22.08	22.76	22.88	22.11	24.7
Laborers – landscaping, grounds keeping	1,030	1,220	18.4	8.29	8.79	9.50	9.81	10.35	10.65	28.5
Guards & watch guards	740	920	24.3	7.60	7.93	8.78	9.01	9.59	9.44	24.2
Carpenters ¹	870	1,040	19.5	20.05	21.97	23.02	23.81	24.32	25.31	26.2
Waiters & waitresses	2,070	2,230	7.7	6.01	6.27 ³	6.74	6.84	7.12	7.52	25.1
Counter & rental clerks	490	620	26.5	7.19	7.44 ³	8.32	8.46	9.94	10.66	48.3
Janitors, cleaners – except maids	1,200	1,330	10.8	8.24	8.52 ³	8.42	8.64	9.25	10.33	25.4
Police patrol officers ¹	310	430	38.7	23.95	21.82	22.98	NA	NA	27.22	13.7
Child care workers	570	690	21.1	7.58	7.98 ³	6.98	7.15	8.68	9.09	19.9
Systems analysts – electronic data processing ¹	290	400	37.9	31.09	24.15	26.07	26.88	30.03	32.15	3.4
County Total (for these occupations)	23,450	27,160	15.8							

Source: *Projected occupation growth data*: Employment Development Department, Labor Market Information, *Occupational Employment Statistics (OES)*, 2002. *Wage data*: U.S. Department of Labor, Bureau of Labor Statistics, *Metropolitan Area Occupational Employment and Wage Estimates for the Santa Cruz-Watsonville PMSA*, 2004.

¹Wage data after 1998 include classification system changes and therefore may not be directly comparable. The closest available proxy is reported.

²Hourly wage data are not available for occupations typically filled fewer than 10 months or 2,080 hours per year. Mean annual wages are reported instead.

³Wages reported based on three years of data: 1997, 1998, and 1999.

NA: Wage data not reported.

Annual Unemployment Rates



Annual unemployment rates indicate how well the labor market is able to utilize the existing supply of labor.

Unemployment Rate by Jurisdiction

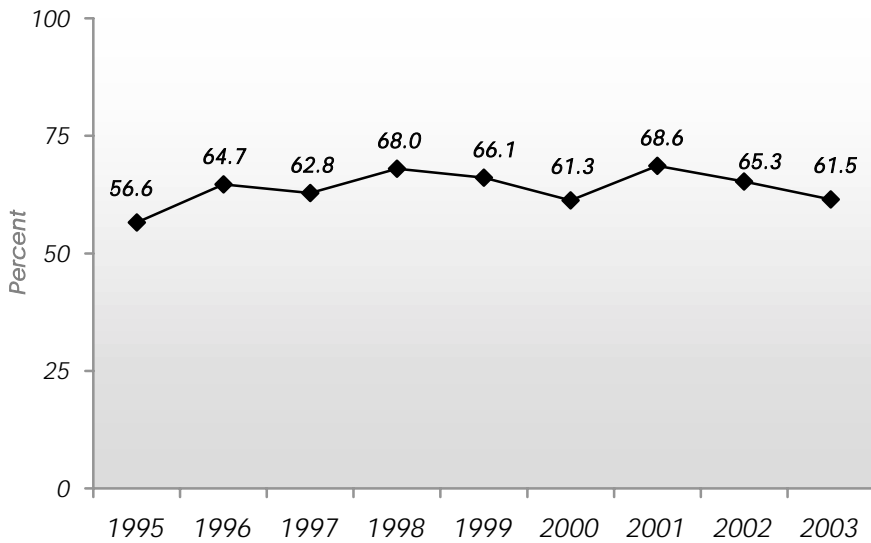
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 Net Change
Aptos	4.7	4.5	4.0	3.7	3.5	3.0	2.7	2.9	3.9	4.1	-12.8
Ben Lomond	7.1	6.9	6.1	5.6	5.3	4.6	4.1	4.4	5.9	6.2	-12.7
Capitola	7.2	6.9	6.2	5.6	5.4	4.6	4.1	4.5	5.9	6.3	-12.5
Live Oak	4.5	4.3	3.8	3.5	3.3	2.9	2.6	2.8	3.7	3.9	-13.3
Rio Del Mar	5.2	5.0	4.4	4.0	3.9	3.3	3.0	3.2	4.2	4.5	-13.5
Santa Cruz	8.5	8.2	7.3	6.7	6.4	5.5	4.9	5.3	7.0	7.4	-12.9
Scotts Valley	5.4	5.2	4.6	4.2	4.0	3.4	3.1	3.3	4.4	4.7	-13.0
Soquel	6.8	6.6	5.9	5.3	5.1	4.4	3.9	4.2	5.6	5.9	-13.2
Watsonville	19.6	18.9	17.1	15.8	15.2	13.2	11.9	12.8	16.5	17.3	-11.7
County	9.7	9.3	8.3	7.6	7.3	6.3	5.6	6.1	8.0	8.4	-13.4
State	8.6	7.8	7.2	6.3	5.9	5.2	4.9	5.3	6.7	6.7	-22.1
National	6.1	5.6	5.4	4.9	4.5	4.2	4.0	4.8	5.8	6.0	-1.6

Source: State of California Employment Development Department, *Labor Market Information Division*, 2004. US Department of Labor, *Bureau of Labor Statistics*, 2004.

QUALITY OF LIFE INDICATOR 9

 **Job Opportunities**


*Do you feel you have opportunities to work in this area?
(Respondents answering “Yes”)*



Response	1995	1996	1997	1998	1999	2000	2001	2002	2003
Yes (%)	56.6	64.7	62.8	68.0	66.1	61.3	68.6	65.3	61.5
No (%)	43.4	35.3	37.2	32.0	30.8	34.8	26.5	29.8	34.7

Respondents	1995	1996	1997	1998	1999	2000	2001	2002	2003
Overall	302	465	462	478	546	653	679	668	684

Note: See appendix for results of statistical testing for this question.

 *If “No”, why do you feel this way? (Selected responses)*

Response	1998	1999	2000	2001	2002	2003
Not enough jobs	44.1	40.6	34.8	31.2	30.2	51.8
Low paying jobs	31.7	48.4	39.4	17.8	20.8	12.0
Disabled / Retired	12.4	24.3	19.9	16.6	12.8	8.0
Need training / Skills / Education	NA	NA	2.3	12.7	3.7	1.6
Cost of living increased	NA	4.6	5.0	6.7	10.5	3.5

Year 2003: 237 Respondents offering 273 Responses.

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

 **New data not available**

Job Opportunities

Community Profile

Percent of respondents who answered "Yes" to: "Do you feel you have opportunities to work in this area?"

By Ethnicity	1998	1999	2000	2001	2002	2003	2003 N
Caucasian	70.3	66.3	59.1	67.4	68.4	64.1	474
Latino	59.3	64.8	71.1	71.5	58.8	54.3	158

By Region	1998	1999	2000	2001	2002	2003	2003 N
North County	73.0	67.8	60.2	69.6	69.4	62.9	233
South County	61.3	64.9	67.0	67.0	62.0	60.0	231
San Lorenzo Valley	70.5	57.9	54.0	63.3	60.6	60.7	217

By Age	1998	1999	2000	2001	2002	2003	2003 N
18-24 years of age	NA	78.0	68.5	77.6	61.2	60.2	109
25-44 years of age	NA	69.6	67.5	67.4	71.2	63.5	228
45-64 years of age	NA	68.0	67.0	76.4	66.3	62.9	247
65 and older	NA	39.7	24.2	50.9	50.9	55.2	99

By Gender	1998	1999	2000	2001	2002	2003	2003 N
Male	NA	68.4	61.7	69.3	68.9	65.3	339
Female	NA	64.9	60.8	67.9	61.8	57.8	345

By Income	1998	1999	2000	2001	2002	*2003	2003 N
\$34,999 per year or less	NA	66.5	59.3	62.0	57.6	59.2	302
\$35,000 - \$65,499 per year	NA	64.4	63.9	69.7	75.4	69.0	156
Over \$65,500 per year	NA	70.3	68.1	72.6	71.3	64.3	175

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

* Indicates statistically significant survey responses when reporting differences between sub-groups for the 2003 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2002 data.

 **New data not available**

Significance Testing

Income: Those earning \$35,000 to \$65,499 were significantly more likely to respond "Yes" than were those earning \$34,999 or less.

QUALITY OF LIFE INDICATOR 10

Annual Payroll 1994 - 2000

Annual payroll is an additional indication of the vitality and value of selected major industries in the County.

Total Combined Annual Payroll by Industry Division (in millions \$)

Industry	1994	1995	1996	1997	1998	1999	2000	94-00 % Change
Farm	\$195	\$192	\$208	\$243	\$232	\$224	\$203	4.1
Mining	2	2	3	3	3	3	2	0
Construction	83	99	112	119	149	179	197	137.3
Manufacturing	432	490	535	520	502	540	808	87.0
Transportation, Communications & Public Utilities	85	80	86	99	106	100	96	12.9
Wholesale Trade	131	138	136	142	154	169	197	50.4
Retail Trade	267	282	291	322	357	377	418	56.6
Finance, Insurance & Real Estate	80	78	82	93	113	114	131	63.8
Services	583	595	621	674	760	798	993	70.3
Government	412	428	454	490	523	556	596	44.7
Total	\$2,270	\$2,384	\$2,528	\$2,705	\$2,899	\$3,060	\$3,642	60.4

Source: State of California Employment Development Department, *Labor Market Information Division*, 2001.

Note: Comparable new data not available because industry categories were revised after 2000. See next page for 2001 data under revised categories.



New data not available

Annual Payroll 2001- 2002

Annual payroll is an additional indication of the vitality and value of selected major industries in the County.

Total Combined Annual Payroll by Industry Division (in millions \$)

Industry	2001	2002	2003	01-03 % Change
Mining	1	1	1	NA
Utilities	1	1	1	NA
Construction	\$200	\$206	\$194	-3.0
Manufacturing	447	427	352	-21.3
Wholesale Trade	169	161	149	-11.8
Retail Trade	351	362	356	1.4
Transportation & Warehousing	42	39	38	-9.5
Information	171	145	136	-20.5
Finance & Insurance	99	113	124	25.3
Real Estate & Rental & Leasing	60	42	43	-28.3
Professional, Scientific, & Technical Skills	344	285	205	-40.4
Management of Companies and Enterprises	167	179	215	28.7
Admin & Support & Waste Mgmt & Remediation	101	86	78	-22.8
Educational Services	27	28	30	11.1
Health Care & Social Assistance	303	326	358	18.2
Arts, Entertainment, & Recreation	29	30	31	6.9
Accommodation & Food Services	138	138	134	-2.9
Other Services	73	75	73	0
Non-Classified	1	1	1	0
Federal Government	26	27	28	7.7
State Government	190	200	208	9.5
Local Government	462	490	499	8.0
Total (includes confidential and suppressed data)	\$3,414	\$3,374	\$3,263	-4.4

Source: State of California Employment Development Department, *Labor Market Information Division*, 2004.

¹Value suppressed to preserve confidentiality.

QUALITY OF LIFE INDICATOR 11

Median Wages for Selected Occupations 1996 - 1998

Median wages for selected occupations in Santa Cruz County are compared to those in the state.

Santa Cruz County

Job Category	1996	1997	1998
Computer Engineers	\$33.70	\$34.38	\$34.92
Dental Hygienists	32.35	33.15	34.35
General Managers and Top Executives	27.60	27.92	29.10
Accountants and Auditors	18.22	18.95	19.62
Social Workers, Medical and Psychiatric	15.99	13.47	14.74
Truck Drivers, Heavy or Tractor-Trailer	15.40	13.55	15.79
Artists and Related Workers	12.97	14.75	14.41
Laborers, Landscaping, and Repairers	12.61	7.70	8.29
Secretaries (Except Legal and Medical)	12.16	12.12	12.23
Carpenters	11.02	19.29	20.05
General Office Clerks	9.33	9.89	10.22
File Clerks	9.25	7.45	6.75
Helpers, Laborers, and Material Movers	8.75	9.54	9.93
Data Entry Keyers (Except Composing)	8.21	9.10	9.32
Cashiers	6.38	7.34	7.61
Child Care Workers	6.27	7.20	7.58
Cooks, Restaurant	\$5.76	\$8.18	\$8.76

California

Job Category	1996	1997	1998
Computer Engineers	\$28.99	\$29.05	\$32.24
Dental Hygienists	29.43	29.52	30.23
General Managers and Top Executives	31.68	33.52	35.05
Accountants and Auditors	18.00	18.07	19.72
Social Workers, Medical and Psychiatric	17.70	17.47	18.79
Truck Drivers, Heavy or Tractor-Trailer	13.40	13.84	14.36
Artists and Related Workers	15.97	16.12	17.24
Laborers, Landscaping, and Repairers	13.23	8.32	8.47
Secretaries, Except Legal and Medical	12.23	13.01	13.38
Carpenters	16.42	16.78	17.41
General Office Clerks	9.72	10.07	10.36
File Clerks	7.31	8.05	8.50
Helpers, Laborers, and Material Movers	8.86	8.17	8.34
Data Entry Keyers, Except Composing	9.73	10.11	10.69
Cashiers	6.49	6.87	7.20
Child Care Workers	7.00	7.40	7.56
Cooks, Restaurant	\$7.58	\$7.87	\$8.02

Source: State of California Employment Development Department, *Labor Market Information Division*, 1999.

Note: Comparable new data not available because industry categories were revised after 1998. See next page for 1999 data under revised categories.



New data not available

Median Wages for Selected Occupations 1999 - 2003

Median wages for selected occupations in Santa Cruz County are compared to those in the state.

Santa Cruz County

Job Category	1999	2000	2001	2002	2003	99-03 % Change
Computer Software Engineers, Applications	\$45.61	\$44.69	\$46.06	\$47.36	\$45.02	-1.3
Dental Hygienists	NA	39.12	40.32	41.20	42.20	NA
General and Operations Managers	25.76	32.57	33.46	39.47	39.90	54.9
Accountants and Auditors	20.57	25.18	25.87	26.40	26.77	30.1
Community and Social Service Occupations	12.56	15.30	15.77	16.30	15.73	25.2
Truck Drivers, Heavy and Tractor-Trailer	17.68	16.46	16.99	17.39	16.68	-5.7
Arts, Design, Entertainment, Sports and Media Occ.	18.68	16.09	16.57	19.21	20.15	7.9
Supervisors / Mgrs of Landscaping, Lawn Service Services	12.65	13.36	13.80	14.38	15.73	24.3
Secretaries (Except Legal, Medical, and Executive)	12.52	11.97	12.38	12.74	13.60	8.6
Carpenters	21.97	23.02	23.81	24.32	20.62	-6.1
General Office Clerks	10.39	10.84	11.22	11.73	11.66	12.2
File Clerks	7.72	9.35	9.67	9.96	8.83	14.4
Construction Laborers	8.98	11.44	11.82	12.82	10.40	15.8
Data Entry Keyers	10.13	11.07	11.45	11.67	12.34	21.8
Cashiers	7.57	8.02	8.15	8.64	8.90	17.6
Child Care Workers	7.98	6.98	7.15	8.68	9.09	13.9
Cooks, Restaurant	\$9.38	\$9.66	\$9.91	\$10.06	\$9.94	6.0

California

Job Category	1999	2000	2001	2002	2003	99-03 % Change
Computer Software Engineers, Applications	\$34.30	\$37.44	\$38.58	\$39.26	\$40.90	19.2
Dental Hygienists	30.02	32.75	33.75	38.79	39.22	30.6
General and Operations Managers	32.80	37.75	38.75	41.21	43.13	31.5
Accountants and Auditors	20.76 ¹	22.94	23.57	25.26	26.41	27.2
Community and Social Service Occupations	16.32	16.78	17.29	17.18	17.64	8.1
Truck Drivers, Heavy and Tractor-Trailer	15.44	15.96	16.48	16.85	17.15	11.1
Arts, Design, Entertainment, Sports and Media Occ.	21.47	19.42	19.92	19.88	20.85	-2.9
Supervisors / Mgrs of Landscaping, Lawn Service Services	16.11	15.70	16.22	17.07	17.88	11.0
Secretaries (Except Legal, Medical, and Executive)	13.26	13.68	14.15	14.17	14.80	11.6
Carpenters	19.82	19.34	20.01	20.37	20.92	5.5
General Office Clerks	10.81	11.40	11.79	11.94	12.18	12.7
File Clerks	9.33	9.99	10.34	10.43	10.32	10.6
Construction Laborers	13.02	14.10	14.61	14.94	14.65	12.5
Data Entry Keyers	10.59	11.04	11.42	11.68	11.96	12.9
Cashiers	7.30	7.73	7.86	8.22	8.51	16.6
Child Care Workers	7.89	8.31	8.53	9.12	9.23	17.0
Cooks, Restaurant	\$8.22	\$9.26	\$9.50	\$9.59	\$9.62	17.0

Source: State of California Employment Development Department, *Labor Market Information Division*, 2004.

QUALITY OF LIFE INDICATOR 12

Household Income



Personal and family incomes are two ways to assess the economic vitality of the County and the spending power of individuals (including their ability to afford housing and basic needs).

Per Capita Personal Income

Income	1994	1995	1996	1997	1998	1999	2000	2001	2002	94-02 % Change
Santa Cruz County	\$24,813	\$26,117	\$27,577	\$29,101	\$30,636	\$32,966	\$39,153	\$38,551	\$38,323	54.4
State	23,348	24,339	25,373	26,521	28,240	29,712	32,466	32,892	32,989	41.3
National	22,340	23,255	24,270	25,412	26,893	27,880	29,847	30,527	30,906	38.3

Source: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*, 2004.

Note: Per capita personal income (PCPI) is calculated by dividing the total personal income by the total population for a given County. Total personal income (TPI) includes the earnings (wages and salaries, other labor income, proprietors' income); dividends, interest, and rent; and transfer payments received by the residents of Santa Cruz.

Median Family Income

Income	FY 1996	FY 1997	FY 1998	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 96-04 % Change
Santa Cruz County	\$53,100	\$55,200	\$58,700	\$61,000	\$61,700	\$65,500	\$69,000	\$74,600	\$75,300	41.8
State	48,400	50,000	52,600	54,100	55,400	58,400	60,800	60,300	62,000	28.1
National	41,600	43,500	45,300	47,800	50,200	52,500	54,400	56,500	NA	NA

Source: U.S. Department of Housing and Urban Development, 2004.

Note: Median family income estimates are calculated for each metropolitan and non-metropolitan area and are based on 1990 Census estimates updated to 2002 with a combination of Bureau of Labor Statistics earnings and employment data.

Household Income by Ethnicity

Santa Cruz County, 1990

Income	Caucasian	African-American	American Indian / Eskimo	Asian / Pacific Islander	Hispanic	Other	Total
<\$5,000	3.3	0.0	2.7	3.2	3.8	4.6	3.3
\$5,000-9,999	7.3	6.6	17.3	3.9	7.5	7.9	7.4
\$10,000-14,999	6.4	18.4	13.0	5.0	9.0	11.1	6.7
\$15,000-24,999	14.0	22.6	13.6	19.6	19.3	20.3	14.7
\$25,000-34,999	14.3	18.2	10.5	14.8	18.7	18.7	14.6
\$35,000-49,999	18.3	16.1	19.7	19.6	19.0	19.6	18.4
\$50,000-74,999	20.1	11.4	13.2	16.4	15.7	14.6	19.6
\$75,000-99,999	8.2	3.3	7.9	10.2	4.6	2.2	7.9
\$100,000+	7.9	3.3	2.2	7.3	2.2	1.0	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: U.S. Census Bureau, Census 1990 Summary File 3, *Table P082*.

Note: Census 2000 data, presented on the following page, are not comparable to the Census 1990 data because of changes to the income categories.



New data not available

QUALITY OF LIFE INDICATOR 12

Household Income by Ethnicity

Santa Cruz County, 2000

Income	Caucasian	African-American	American Indian / Alaskan	Asian	Pacific Islander	Hispanic	Other	Total
<\$10,000	6.4	12.0	10.0	6.6	20.1	7.1	8.5	6.8
\$10,000-14,999	4.4	3.7	4.9	3.1	0.0	6.4	6.3	4.7
\$15,000-19,999	4.0	6.8	5.8	6.1	0.0	6.2	6.1	4.4
\$20,000-24,999	4.7	5.3	4.7	4.6	16.5	7.8	8.1	5.3
\$25,000-29,999	4.6	2.3	3.6	5.8	0.0	6.8	7.2	5.0
\$30,000-34,999	5.1	3.3	7.7	4.4	5.0	7.7	8.2	5.5
\$35,000-39,999	4.5	10.6	4.1	4.3	0.0	6.3	6.6	4.9
\$40,000-44,999	4.4	6.9	6.6	5.1	5.8	6.1	5.9	4.8
\$45,000-49,999	4.9	3.7	6.2	5.7	5.8	5.1	5.5	4.9
\$50,000-59,999	7.9	9.9	10.7	8.4	26.6	10.0	9.0	8.3
\$60,000-74,999	10.8	10.3	12.4	10.7	7.9	11.1	9.6	10.8
\$75,000-99,999	13.6	8.7	11.5	12.3	10.8	9.5	9.7	12.7
\$100,000-124,999	9.4	5.1	4.1	9.8	0.0	5.9	5.2	8.7
\$125,000-149,999	5.2	4.9	3.7	4.0	0.0	1.5	2.1	4.6
\$150,000-199,999	5.1	4.3	2.1	4.4	1.4	1.2	1.2	4.4
\$200,000+	5.1	2.1	1.8	4.8	0.0	1.3	0.9	4.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3, *Table P151B-I*.**New data not available**

Self-Sufficiency Income Standards

Self-Sufficiency Income Standards, Santa Cruz County ¹

Expense Category	Single Adult				Single Adult + 1 school-age child and 1 teenager				Two Adults + 1 pre-schooler and 1 school-age child			
	1996	2000	2003	96-03 % Change	1996	2000	2003	96-03 % Change	1996	2000	2003	96-03 % Change
Housing	\$ 709	\$764	\$1,004	41.6	\$ 948	\$1,021	\$1,341	41.5	\$948	\$1,021	\$1,341	41.5
Child care	0	0	0	0	610	712	440	-27.9	610	712	1,205	97.5
Food	125	164	182	45.6	356	412	473	32.9	498	549	565	13.5
Transportation	114	206	245	114.9	118	212	251	112.7	232	402	481	107.3
Health care ²	77	102	67	-13.0	158	256	232	46.8	206	316	250	21.4
Miscellaneous	103	124	150	45.6	219	261	274	25.1	249	300	384	54.2
Taxes	262	323	375	43.1	528	599	484	-8.3	598	684	783	30.9
Earned Income Tax credit (-)	0	0	0	0	0	0	0	0	0	0	0	0
Child Care Tax credit (-)	0	0	0	0	(80)	(80)	(55)	-31.3	(80)	(80)	(100)	25.0
Monthly self sufficiency wage	1,390	1,683	2,023	45.5	2,856	3,311	3,273	14.6	3,262	3,820	4,743	45.4
Annual self sufficiency wage	16,677	20,195	24,276	45.6	34,277	39,727	39,270	14.6	39,140	45,841	56,918	45.4
Hourly self sufficiency wage	\$7.90	\$9.56	\$11.49	45.4	\$16.23	\$18.81	\$18.59	14.5	\$9.27 ³	\$10.85 ³	\$13.47 ³	45.3

Source: Wider Opportunities for Women and Californians for Family Economic Self-Sufficiency (CFESS) and Equal Rights Advocates, 1996, 2000 and 2004.

¹Data for 1996, which had included two decimal places, has been rounded to the nearest dollar for comparability to 2000 data, which was not reported in fractional dollars.

²This category was Medical Care in 1996 but Health Care in 2000.

³Hourly wages for two-adult households are per adult (i.e. \$9.27 per adult in 1996, \$10.85 per adult in 2000, \$13.47 per adult in 2003).

QUALITY OF LIFE INDICATOR 14

Housing Affordability – Median Sale Price


The cost of housing in Santa Cruz County makes this area the second least-affordable area in the nation.



Trends in Median Sale Price, All Home Types

Metro Area	1996	1997	1998	1999	2000	2001	2002	96-02 % Change
Santa Cruz-Watsonville	\$ 209,000	\$ 217,000	\$ 248,000	\$ 273,000	\$338,000	\$397,000	\$420,000	101.0
Salinas	168,000	171,000	186,000	195,000	237,000	288,000	319,000	89.9
San Jose	237,000	260,000	292,000	325,000	410,000	480,000	451,000	90.3
San Francisco	275,000	288,000	335,000	366,000	464,000	550,000	525,000	90.9
Nation	\$118,000	\$120,000	\$129,000	\$134,000	\$140,000	\$153,000*	\$160,000	35.6

Source: National Association of Home Builders, *Housing Opportunity Index*, 1st Quarter, 2002.

Note: Includes new and existing condominiums, and other types of homes.  **New data not available**

Median Sale Prices in California, New Homes Only

County	1994	1995	1996	1997	1998	1999	2000	2001	94-01 % Change
San Mateo	\$380,000	\$337,400	\$295,300	\$410,000	\$400,000	\$446,000	\$592,500	\$570,500	50.1
Santa Clara	280,000	292,500	320,000	364,500	372,000	460,800	587,500	600,000	114.3
Marin	426,800	459,000	447,500	526,700	545,500	525,000	550,000	670,000	57.0
San Francisco	225,000	232,500	245,000	276,000	318,000	396,000	513,500	632,500	181.1
Santa Cruz	229,500	260,200	272,200	303,200	365,000	372,500	480,000	527,500	129.8
Alameda	277,500	293,000	287,800	303,500	340,000	392,700	441,000	517,000	86.3
Orange	254,300	245,000	238,000	249,700	335,600	347,300	396,600	407,700	60.3
Ventura	246,000	245,200	253,000	245,000	302,100	369,500	392,900	387,200	57.4
Los Angeles	233,000	222,000	230,000	257,000	292,000	295,800	297,500	318,700	36.8
San Diego	221,600	225,400	230,000	235,900	266,900	285,000	295,000	355,000	60.2
State	187,500	187,900	189,900	199,000	208,500	225,200	243,000	256,000	36.5
Nation	\$130,000	\$133,900	\$140,000	\$146,000	\$152,500	\$161,000	\$169,000	\$174,100	33.9


Source: Construction Industry Research Board, 2002.  **New data not available**

Housing Affordability – Median Sale Price

The percentage of housing in the area that is affordable to a family with a median income for that region.

Percent of Homes Affordable for Median Income Families

Metro Area	1996	1997	1998	1999	2000	2001	2002	96-02 % Change
Santa Cruz-Watsonville	35.8	35.4	34.3	32.0	14.2	9.6	8.0	-77.7
Salinas	34.6	36.8	39.1	41.3	21.2	14.5	7.7	-77.7
San Jose	48.3	39.4	41.7	41.0	18.3	14.5	20.1	-58.4
San Francisco	26.4	23.0	24.8	21.3	10.3	7.3	9.2	-65.2
Nation	67.5	66.5	67.6	69.6	62.8	56.9	64.8	-4.0

Source: National Association of Home Builders, *Housing Opportunity Index*, 1st Quarter, 2002.  **New data not available**

Percent of Households Able to Afford a Median-Priced Home (annual average)

	1998	1999	2000	2001	2002	2003	98-03 % Change
Counties:							
Santa Cruz	28.8	23.7	15.3	17.3	17.2	18.0	-37.5
San Francisco	21.0	17.8	11.3	12.8	13.5	12.0	-42.9
Marin	23.4	20.0	14.9	17.4	17.3	18.0	-23.1
Monterey Region	27.5	23.0	14.9	17.5	17.6	17.0	-38.2
San Mateo	20.6	19.3	13.3	17.3	17.7	18.0	-12.6
Santa Clara	29.1	28.3	17.8	23.5	24.4	27.0	-7.2
Regions:							
US: Single Family	55.6	55.1	53.0	56.3	56.7	58.0	4.3
CA: Single Family	40.3	37.6	30.8	33.0	28.8	26.0	-35.5
Northern CA	45.4	41.7	36.3	38.3	35.0	30.0	-33.9
S.F. Bay Area	29.9	26.7	17.7	20.0	20.0	20.0	-33.1

Source: California Association of Realtors, *Housing Affordability Index*, 2004.

QUALITY OF LIFE INDICATOR 14

Housing Affordability – Least Affordable Areas

10 Least Affordable Areas in the Nation by Percent of Homes Affordable to Median Income Families, 2002

Area	Median Family Incomes	Median Sales Price	% Homes Affordable for Median Income Families	National Rank of Least Affordable Areas	Previous National Rank of LAAs (1 st Q 2001)
Salinas, CA MSA	\$53,800	\$319,000	7.7	1	5
Santa Cruz-Watsonville, CA PMSA	69,000	420,000	8.0	2	2
San Francisco, CA PMSA	86,100	525,000	9.2	3	1
San Luis Obispo-Atascadero- Paso Robles, CA MSA	50,300	290,000	13.0	4	6
Santa Rosa, CA PMSA	63,400	329,000	15.3	5	3
Vallejo-Fairfield-Napa, CA PMSA	57,200	271,000	17.9	6	10
San Jose, CA PMSA	96,000	451,000	20.1	7	4
Portsmouth, NH – Rochester, ME PMSA	57,300	240,000	21.5	8	9
San Diego, CA MSA	60,100	290,000	21.6	9	8
Oakland, CA PMSA	\$74,500	\$350,000	23.9	10	7

Source: National Association of Home Builders, *Housing Opportunity Index*, 1st Quarter 2002.

Note: The Housing Opportunity Index (HOI) is calculated on a quarterly basis and measures the percentage of homes sold in a specific market that a family earning the median income in that market could afford to buy. The latest HOI score means that only 8% of homes are affordable to Santa Cruz County families earning the median income of \$69,000, down by 16.7% from 9.6% in 1st Quarter 2001. Notes: MSA is an acronym for 'Metropolitan Statistical Area' and includes urban hubs surrounding particular cities. For instance, the Salinas MSA also includes surrounding cities such as Monterey and Pacific Grove. Similarly, a Primary Metropolitan Statistical Area (PMSA) refers to a large urbanized County or cluster of counties that demonstrates strong internal economic and social links.



New data not available

Housing Affordability – Rent

Fair Market Rent standards issued by the Department of Housing and Urban Development establish the maximum amount that the Housing Authority will pay for rental units, as determined by HUD. However, as a comparison of these tables show, Fair Market Rents are often below actual average rents.

Fair Market Rents, HUD¹

Number of Bedrooms	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
0	\$604	\$596	\$606	\$619	\$600	\$642	\$686	\$739	\$816	\$843	39.6
1	709	709	721	737	714	764	817	880	972	1,004	41.6
2	960	948	964	985	954	1,021	1,091	1,175	1,298	1,341	39.7
3	1,335	1,317	1,339	1,369	1,326	1,491	1,517	1,634	1,805	1,865	39.7
4	\$1,565	\$1,544	\$1,569	\$1,604	\$1,554	\$1,662	\$1,777	\$1,914	\$2,114	\$2,185	39.6

Estimate of Average Rents, Housing Authority²

Number of Bedrooms	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
0	\$477	\$606	\$631	\$668	\$626	\$636	\$792	\$930	\$857	\$731	53.2
1	615	740	790	847	795	839	1,018	1,163	1,011	915	48.8
2	864	978	1,020	1,118	1,121	1,179	1,524	1,564	1,362	1,283	48.5
3	1,186	1,308	1,409	1,585	1,627	1,815	2,134	2,173	1,811	1,802	51.9
4	\$1,549	\$1,613	\$1,684	\$2,074	\$1,946	\$2,189	\$2,497	\$2,674	\$2,349	\$2,316	49.5

Source: Housing Authority of the County of Santa Cruz, 2004.

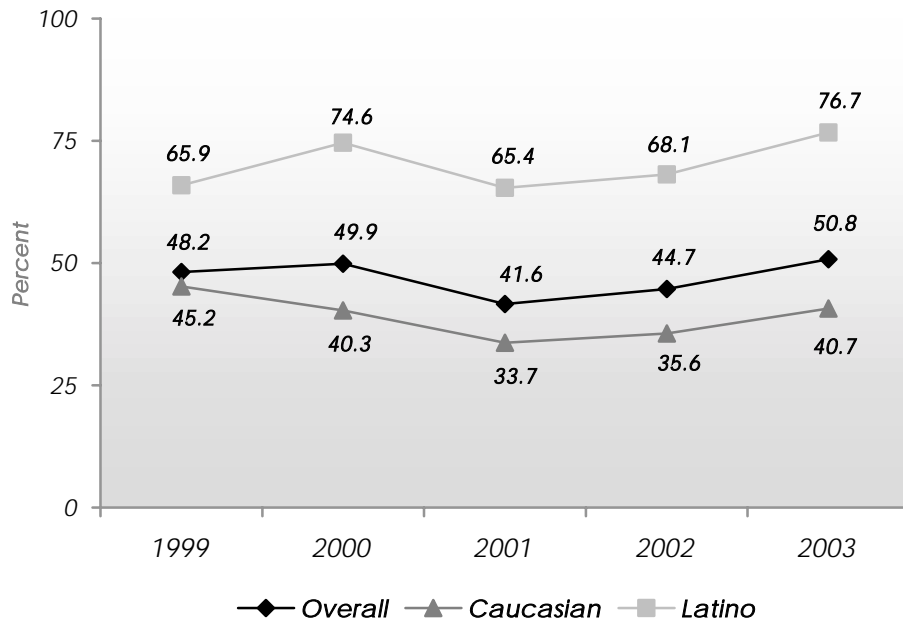
¹Data are released October 1 for the following fiscal year (e.g. 10/1/01 for 4/1/02 through 4/1/03) and are arbitrarily adjusted to meet federal budget needs.

²For 1997, average rent estimates were based on information available to the Housing Authority in March. Average rent estimates for all other years are based on information available for the month of July.

QUALITY OF LIFE INDICATOR 15


Income Spent on Housing

Does one half or more of your total household take-home pay (income after taxes) go to rent / housing costs?



Total respondents	1999	2000	2001	2002	2003
Overall	554	657	701	680	697
Caucasian	425	444	490	476	485
Latino	85	142	157	152	158

Note: See appendix for results of statistical testing for this question.

 *Asked of those who indicated that one half or more of their total household take-home pay (income after taxes) goes to rent / housing costs:*

Has the cost of housing caused you to:

Response	2000	2001	2002	2003
Share housing with other families	51.3	54.6	60.8	52.1
Live temporarily with family/friends	46.8	44.0	48.2	46.4
Move when you didn't want to	31.4	33.8	37.1	21.9
Live in an over-crowded unit	21.2	26.5	27.4	19.9
Live in a unit with inadequate plumbing, heat or electricity	3.8	18.5	15.9	14.6

Year 2003: 231 Respondents Offering 387 Responses.

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

 **New data not available**

Income Spent on Housing

Community Profile

Percent of Respondents who answered “Yes” to:

“Does one half or more of your total household take-home pay (income after taxes) go to rent / housing costs?”

By Ethnicity	1999	2000	2001	2002	*2003	2003 N
Caucasian	45.2	40.3	33.7	35.6	40.7	485
Latino	65.9	74.6	65.4	68.1	76.7	158

By Region	1999	2000	2001	2002	2003	2003 N
North County	50.3	46.8	42.3	43.5	53.1	234
South County	45.9	56.9	46.3	51.9	52.2	239
San Lorenzo Valley	46.7	47.3	30.7	27.8	38.5	224

By Age	1999	2000	2001	2002	*2003	2003 N
18-24 years of age	61.5	73.6	74.9	75.7	75.4	108
25-44 years of age	65.9	61.2	55.1	63.0	64.2	229
45-64 years of age	36.9	38.5	31.1	34.2	41.2	251
65 and older	13.6	17.0	24.2	14.1	20.7	109

By Gender	1999	2000	2001	2002	2003	2003 N
Male	47.1	46.3	42.4	43.4	53.2	344
Female	49.1	52.7	40.9	45.9	48.5	352

By Income	1999	2000	2001	2002	*2003	2003 N
\$34,999 per year or less	62.6	65.7	59.8	64.7	70.0	308
\$35,000 - \$65,499	46.9	44.8	38.3	42.6	39.1	162
\$65,500 and greater	38.2	32.3	25.1	22.5	30.4	175

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

*Indicates statistically significant survey responses when reporting differences between sub-groups for the 2003 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2003 data.

 **New data not available**

Significance Testing

Ethnicity: *Latinos* were significantly more likely to respond “Yes” than were *Caucasians*.

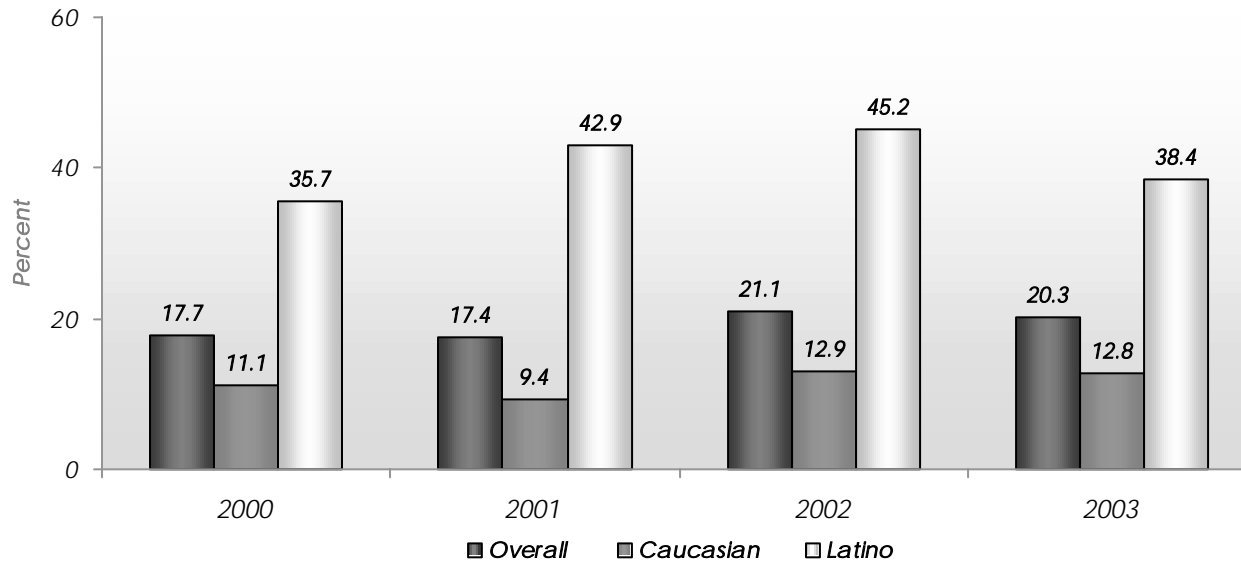
Age: *18-24 year olds* were significantly more likely to respond “Yes” than were *45-64 year olds* or those *65 and older*; *25-44 year olds* were significantly more likely to respond “Yes” than were *45-64 year olds* or those *65 and older*; *45-65 year olds* were significantly more likely to respond “Yes” than were those *65 and older*.

Income: Those earning *\$34,999 or less* were significantly more likely to respond “Yes” than were either those earning *\$35,000 to \$65,499* or *\$65,500 or more*.

QUALITY OF LIFE INDICATOR 15

 **Income Spent on Housing**

Does three-fourths or more of your total household take-home pay (income after taxes) go to rent / housing costs? (Respondents answering “Yes”)



Total respondents	2000	2001	2002	2003
Overall	628	687	672	686
Caucasian	424	482	470	476
Latino	140	152	151	156

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

Note: See appendix for results of statistical testing for this question.

 **New data not available**

Income Spent on Housing

Community Profile

Those responding “Yes” to:

“Does three-fourths or more of your total household take-home pay (income after taxes) go to rent / housing costs?”

By Ethnicity	2000	2001	2002	*2003	2003 N
Caucasian	11.1	9.4	12.9	12.5	476
Latino	35.7	42.9	45.2	38.4	156

By Region	2000	2001	2002	*2003	2003 N
North County	15.4	15.5	17.8	18.0	231
South County	26.3	23.3	28.7	26.4	234
San Lorenzo Valley	9.4	8.8	11.1	12.5	223

By Age	2000	2001	2002	*2003	2003 N
18-24 years of age	37.3	35.8	39.5	33.8	107
25-44 years of age	19.1	26.4	30.4	27.3	228
45-64 years of age	12.4	6.9	14.5	13.2	247
65 and older	6.6	12.8	6.6	8.5	104

By Gender	2000	2001	2002	2003	2003 N
Male	15.1	15.8	17.3	20.3	340
Female	19.6	19.1	24.9	20.4	346

By Income	2000	2001	2002	*2003	2003 N
\$34,999 per year or less	28.3	31.5	39.9	35.2	305
\$35,000 - \$65,499	12.0	14.2	12.2	10.0	162
\$65,500 and greater	8.2	3.8	4.0	6.6	174

Source: Santa Cruz Community Assessment Project, *Telephone Survey*, 2003.

* Indicates statistically significant survey responses when reporting differences between sub-groups for the 2003 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2003 data.

 **New data not available**

Significance Testing

Ethnicity: *Latinos* were significantly more likely to respond “Yes” than were *Caucasians*.

Age: *18-24 year olds* were significantly more likely to respond “Yes” than were *45-64 year olds* or those *65 and older*; *25-44 year olds* were significantly more likely to respond “Yes” than were *45-64 year olds* or those *65 and older*.

Region: Residents of the *South County* were significantly more likely to respond “Yes” than were residents of either the *San Lorenzo Valley*.

Income: Those earning *\$34,999 or less* were significantly more likely to respond “Yes” than were either those earning *\$35,000 to \$65,499* or *\$65,500 or more*.

QUALITY OF LIFE INDICATOR 16

Poverty Level

These guidelines are a measurement of poverty to use for administrative purposes, such as determining financial eligibility for certain federal programs.

Federal Poverty Guidelines¹ by Family Size

Family Size	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
1	\$7,470	\$7,740	\$7,890	\$8,050	\$8,240	\$8,350	\$8,590	\$8,860	\$8,980	\$9,310	24.6
2	10,030	10,360	10,610	10,850	11,060	11,250	11,610	11,940	12,120	12,490	24.5
3	12,590	12,980	13,330	13,650	13,880	14,150	14,630	15,020	15,260	15,670	24.5
4	15,150	15,600	16,050	16,450	16,700	17,050	17,650	18,100	18,400	18,850	24.4
5	17,710	18,220	18,770	19,250	19,520	19,950	20,670	21,180	21,540	22,030	24.4
6	20,270	20,840	21,490	22,050	22,340	22,850	23,690	24,260	24,680	25,210	24.4
7	22,830	23,460	24,210	24,850	25,160	25,750	26,710	27,340	27,820	28,390	24.4
8	\$25,390	\$26,080	\$26,930	\$27,650	\$27,980	\$28,650	\$29,730	\$30,420	\$30,960	\$31,570	24.3

Source: Department of Health and Human Services, *Federal Register*, 2004.

Note: The poverty thresholds are the original version of the federal poverty measure, and are based on three times the cost of a nutritionally-adequate Department of Agriculture food plan (assuming the average family spent one third of their income on food). Since 1963, annual adjustments have been based on changes in the Consumer Price Index.

¹The poverty guidelines shown above represent the 48 contiguous states, including Washington, D.C.; poverty guidelines differ for the states of Hawaii and Alaska.

Poverty Rate, All Persons

	1990	1993	1995	1997	1999	2000
Santa Cruz County	11.1	13.8	13.3	13.1	12.0	10.6
State	12.7	17.4	16.5	16.0	14.9	12.7
National	12.8	15.1	13.8	13.3	12.7	11.3

Poverty Rate, All Persons Under 18

	1990	1993	1995	1997	1999	2000
Santa Cruz County	15.6	18.3	17.8	21.3	18.8	15.1
State	21.3	26.4	24.3	24.6	22.8	18.5
National	19.6	22.7	20.8	19.9	18.9	16.2

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division, Small Area Estimates Branch, *Estimates for California Counties*, 2004.

Poverty Level

Poverty Status, by Ethnicity, 1990

Santa Cruz County	Caucasian		African-American		American Indian / Eskimo		Asian / Pacific Islander		Hispanic		Other		All	
Total Population	192,849		2,632		1,821		8,512		46,797		23,920		229,734	
Population at Poverty Level	17,385		379		309		687		8,530		5,010		23,770	
Percent at Poverty Level	9.0		14.4		17.0		8.1		18.2		20.9		10.3	

Source: U.S. Census Bureau, Census 1990 Summary File 3, Table P191.

Poverty Status, by Ethnicity, 2000

Santa Cruz County	Caucasian		African-American		American Indian / Alaskan Native		Asian / Pacific Islander		Hispanic		Other		All	
	2000	% Chg	2000	% Chg	2000	% Chg	2000	% Chg	2000	% Chg	2000	% Chg	2000	% Chg
	Total Population	162,626	-15.7	2,548	-3.2	2,615	43.6	7,930	-6.8	66,601	42.3	47,812	99.9	247,530
Population at Poverty Level	14,116	-18.8	493	30.1	362	17.2	899	30.9	12,843	50.6	9,302	85.7	29,383	23.6
Percent at Poverty Level	8.7	NA	19.3	NA	13.8	NA	11.3	NA	19.3	NA	19.5	NA	11.9	NA

Source: U.S. Census Bureau, Census 2000 Summary File 3, Tables P87 and P159B-1.

Note: "Total Population" was the number of people for whom poverty status could be determined by the Census. The "% Chg" figures present the amount by which the specific population changed since the 1990 Census. The "Percent at Poverty Level" is the percentage of that population who were below the poverty level in 2000.

 **New data not available**

QUALITY OF LIFE INDICATOR 16

Poverty Level

Poverty Status, by Family Type, 1990

Family Characteristics	Total	Married Couple	Male Head of House	Female Head of House
Number of families in Santa Cruz County	54,663	44,125	2,914	7,624
Number of families below poverty	3,415	1,626	163	1,626
Percent of all families	6.3	3.7	5.6	21.3
Number of families below poverty, with children < 18 yrs.	2,688	1,050	121	1,517
Percent of all families	4.9	2.4	4.2	19.9

Source: U.S. Census Bureau, 1990 Census Summary File 3, *Table P122*.

Poverty Status, by Family Type, 2000

Family Characteristics	Total	Married Couple	Male Head of House	Female Head of House
Number of families in Santa Cruz County	57,858	44,106	4,161	9,591
Number of families below poverty	3,874	1,738	420	1,716
Percent of all families	6.7	3.9	10.1	17.9
Number of families below poverty, with children < 18 yrs.	3,118	1,304	332	1,482
Percent of all families	5.4	3.0	8.0	15.5

Source: U.S. Census Bureau, Census 2000 Summary File 3, *Table DP-1*.



New data not available

Temporary Assistance for Needy Families (TANF) / CalWORKs

TANF/CalWORKs assures that welfare is a temporary support in times of crisis, rather than long-term support.

Characteristics of Recipients	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	94-03 % Change
Children	4,282	7,394	6,861	5,957	4,707	4,228	3,486	2,847	2,392	2,949	-31.1
Persons 16+	3,980	3,982	3,640	3,150	2,490	2,023	1,535	1,207	1,354	1,380	-65.3
Total Persons	8,262	11,376	10,501	9,107	7,197	6,251	5,021	4,054	3,696	4,329	-47.6
Gender of Recipients											
Adult Females	3,220	3,225	2,940	2,550	2,010	1,750	1,320	1,038	908	1,120	-65.2
Adult Males	760	757	700	600	480	410	215	169	152	260	-65.8
Ethnicity of Adult Recipients											
Caucasian	2,080	1,911	1,700	1,460	1,130	990	691	550	540	590	-71.6
Hispanic	1,700	1,871	1,750	1,520	1,230	1,050	752	434	458	710	-58.2
African American	120	120	110	100	70	70	49	41	45	50	-58.3
Asian / Pacific Islander	30	40	40	40	30	30	28	9	12	20	-33.3
Other	50	40	40	40	20	20	15	7	5	10	-80.0
Age of Adult Recipients											
16-20	840	836	770	660	530	460	355	251	346	290	-65.5
21-44	2,840	2,827	2,590	2,250	1,770	1,540	982	804	829	980	-65.5
45-54	240	239	220	190	150	130	168	129	152	80	-66.7
55+	60	80	60	50	40	30	30	22	27	20	-66.7

Source: State of California Employment Development Department, *Labor Market Information*, 1994-2004. Santa Cruz County Human Resources Agency, 2001-2004.

Note: The Temporary Assistance for Needy Families (TANF) Program became effective July 1, 1997, and replaced what was commonly known as welfare (AFDC). The Welfare To Work Act of 1997, AB 1542, established welfare reform in California. Recipient counts are as of July of each year. The Labor Market Information division of the Employment Development Department makes estimates to derive demographic breakdowns.

QUALITY OF LIFE INDICATOR 17

Temporary Assistance for Needy Families (TANF) / CalWORKs

Welfare-to-Work Enrollment and Participation

Activity	1999 ¹	2000 ²	2001	2002	2003	2004 ²	99-04 % Change
Referred to orientation	148	109	157	70	79	70	-52.7
Complete orientation/ waiting for assignment	169	NA	NA	NA	NA	NA	NA
Extended appraisal (Career Transitions)	148	40	32	78	NA	NA	NA
Barriers/pre-plan intensive services	43	23	15	28	25	13	-69.8
Network Center-Job Search	46	6	22	67	14	45	-2.2
Assessment activities	46	48	44	65	54	79	71.7
Adult work experience	NA	40	11	11	0	15	NA
Employment 26-35 hours	275	140	102	83	59	107	-61.1
Employed without a Welfare-to-Work Plan	NA	104	69	88	56	90	NA
Employment less than 26-35 hours	146	116	56	67	29	49	-66.4
Vocational training program	203	276	156	148	159	201	-1.0
Basic skills, ESL, or GED	32	51	27	42	31	34	6.3
Mental health in Welfare-to-Work plan	10	2	11	11	19	50	400.0
Substance abuse in Welfare-to-Work plan	5	4	3	12	8	23	360.0
Domestic violence in Welfare-to-Work plan	0	NA	13	32	24	46	NA
Other personal services	31	9	3	4	1	9	-71.0
Other parent participating	NA	23	15	25	22	14	NA
Total Participants with Active Status	1,525	1,220	937	1,000	924	964	-36.8

Source: Santa Cruz County Human Resources Agency, *Welfare-to-Work Status Report*, 2004.

Note: Figures are from the month of May unless otherwise specified.

¹ Figures for 1999 are from the month of August.

² Figures for 2000 and 2004 are from the month of June.

Welfare-to-Work Employment Placement Profile

Terms of Employment	1999 ¹	2000 ²	2001	2002	2003	2004 ²	99-04 % Change
Employment 26-35 hours	275	140	102	83	58	107	-61.1
Employment less than 26-35 hours	146	116	54	67	14	49	-66.4
Participants transferred to a Post Plan or working Full Time	500	437	361	224	250	NA	NA
Average placement wage	\$7.95	\$8.87	\$9.70	\$10.14	\$10.05	\$9.51	19.6

Note: The Temporary Assistance for Needy Families (TANF) program became effective July 1, 1997, and replaced what was commonly known as welfare, or Aid to Families with Dependent Children (AFDC).

Housing Authority Administered Programs

Represents a measure of access to affordable housing for persons with a low or moderate income.



Number of Units Occupied by Program

Housing Program	1996	1997	1998	1999	2000	2001	2002	2003	2004	96-04 % Change
All Section 8 programs	1,960	1,976	2,082	2,159	2,214	2,412	3,310	NA	3,838	95.8
Section 8 Moderate Rehabilitation ¹	425	412	409	335	261	207	193	NA	196	-53.9
Public Housing	234	234	234	234	234	234	234	234	234	0
Farmers Home Administration	70	70	70	70	70	70	70	70	70	0
Migrant Housing	108	108	108	108	108	103	104	104	104	-3.7
Transition Housing	11	11	13	8	8	6	6	6	6	-45.5
Property Management ²	0	133	134	0	0	197	NA	NA	NA	NA
Home Ownership Construction	115	115	115	115	115	115	115	NA	115	0
First-time Homebuyer	0	65	72	91	94	97	99	100	114	NA
Construction Bonds	284	278	278	278	278	278	278	NA	278	-2.1
Tax Bonds	107	158	158	240	240	196	196	196	196	83.2
Tax Credits	0	15	15	15	15	15	15	15	15	NA
Ordinance Monitoring	659	103	104	104	104	104	104	144	168	-74.5
Mortgage Credit Certificates	461	551	600	613	638	650	666	677	702	52.3
Security Deposit Program	NA	NA	NA	NA	NA	NA	359	525	NA	NA

Source: Housing Authority of the County of Santa Cruz, 2004.

¹In the Section 8 Moderate Rehabilitation Program, the rental assistance is tied to a specific unit, rather than to the holder of a certificate.

²As of 2002, this category is no longer applicable.

QUALITY OF LIFE INDICATOR 18

Housing Authority Administered Units

Number of Units Occupied by Jurisdiction

Jurisdiction	1996	1997	1998	1999	2000	2001	2002	2003	2004	96-04 % Change
Santa Cruz	1,545	1,610	1,633	1,547	1,065	1,093	1,438	NA	1,431	-7.4
Watsonville	1,548	1,660	1,754	1,888	1,550	1,719	2,015	NA	2,150	38.9
Capitola	203	208	210	211	218	214	246	NA	312	53.7
Scotts Valley	52	51	59	59	64	72	103	NA	204	292.3
Unincorporated	2,501	2,115	2,166	2,122	1,466	1,559	1,935	NA	2,348	-6.1
County Total	5,849	5,644	5,822	5,827	4,363	4,657	5,737	NA	6,445	10.2

Source: Housing Authority of the County of Santa Cruz, 2004.

Child Support Collections

These tables measure the financial resources available to children in single parent households. These funds are critical to promote the well being of children and the self-sufficiency of families and allow many single parents to provide for the needs of their children without government assistance.

Number of Cases²	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	94-03 % Change
County	12,952	11,483	8,269	9,174	9,628	10,649	10,644	11,366	10,358	-20.0
State	2,399,560	2,404,713	1,923,978	1,965,958	2,030,070	2,027,676	1,961,721	1,904,822	1,836,818	-23.5

Cases with Court Orders	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	94-03 % Change
County	5,124	5,195	5,415	6,099	7,265	7,809	7,982	8,309	7,852	53.2
State	1,047,789	1,157,535	1,126,429	1,267,799	1,329,100	1,398,870	1,409,690	1,434,766	1,402,456	33.8

Percent of Cases with Court Orders	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	94-03 Net Change
County	40	45	65	66	75	73	75	73	76	36
State	44	48	59	64	65	69	72	75	76	32

Total Distributed Collections	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	94-03 % Change
County	\$7,378,756	\$8,322,263	\$9,958,400	\$10,965,137	\$13,019,537	\$13,993,728	\$15,055,980	\$15,398,789	\$15,335,417	107.8
State	\$917,151,855	\$1,089,489,659	\$1,232,138,809	\$1,449,057,693	\$1,725,334,015	\$1,879,684,316	\$2,100,038,026	\$2,160,432,551	\$2,244,960,435	144.8

Collections per Case with Court Order	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	94-03 % Change
County	\$1,440	\$1,602	\$1,839	\$1,798	\$1,792	\$1,792	\$1,886	\$1,853	\$1,953	35.6
State	\$875	\$941	\$1,094	\$1,143	\$1,298	\$1,344	\$1,490	\$1,506	\$1,601	83.0

Source: Child Support Management Information System (CSMIS) Annual Reports, 1998. Santa Cruz and California Departments of Child Support Services, 2004.

Note: Data through 97/98 are from CSMIS and are calculated on a state fiscal year basis. Data from 98/99 forward are from the DCSS and on a federal fiscal year basis. State totals do not include counties using the Statewide Automated Child Support System. Court orders are established once absent parents have been located and paternity has been established.

¹Figure revised.

²Figures include all active cases, not just collection cases.

