



Economic Issues

Community Goals:

By the Year 2010, the annual Median Family Income will increase by a higher percentage than the Bay Area Consumer Price Index.

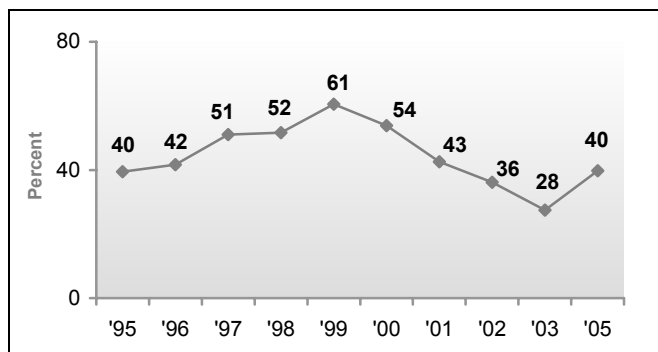
By the year 2010, housing will be available and affordable to meet the needs of the local work force.

By the year 2010, county performance in key economic sectors such as agriculture, tourism and retail will meet or exceed the state average.

A Summary of Santa Cruz County's Economy, 2006

Over the last twelve 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 2005, 39.8% of residents reported feeling “better off” economically than the year before, which was the first percentage increase in four years. Still, less than half of Santa Cruz County reported feeling “better off” in 2005, and the most common reasons cited by survey respondents in 2005 for not feeling “better off” were “increases in the cost of living” (35.2%, up from 20.5% in 2003) and “on a fixed income” (15.1%). In 2005, people living in San Lorenzo Valley were more likely to feel they were better off than those living in South or North County. 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 1.8% from 1996 to 2005 while labor force increased by 4.2% during that time. The greatest job growth was in “natural resources, mining, and construction” (81.3%) and “government” (26.0%). The industries with the greatest losses over the past ten years were “manufacturing” (-36.4%) and “information technology” (-33.3%).

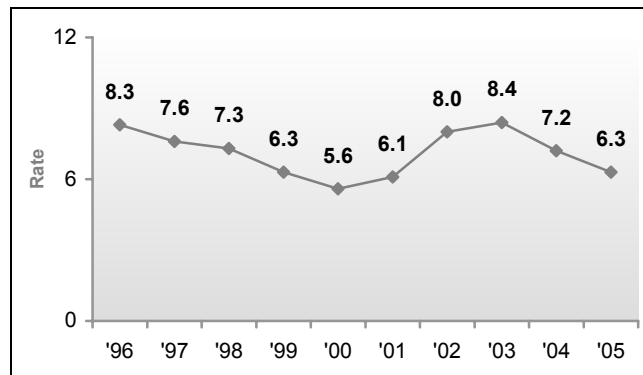


Out of the 18 job categories included in the CAP, the County jobs with the greatest projected growth by 2006 are computer engineers (57.8%), computer support specialists (44.2%), and police patrol officers (38.7%). From 2003 to 2005, while wages for computer engineers decreased by 4.7% and increased by only 1.0% for computer support specialists, wages for police patrol officers increased by 13.4%. The jobs on the CAP list that had the greatest percent increase in wages between 1999 and 2005 were general managers/top executives (61.6% increase, median hourly wage of \$41.62) and guards / watch guards (50.7% increase, median hourly wage of \$11.95). The jobs in Santa Cruz County with the highest median hourly wages include computer engineers (\$42.90) and general managers/top executives (\$41.62), and the lowest-paying jobs include waiters/waitresses (\$7.99) and cashiers (\$9.43).

Over the past twelve years, generally over 60% of residents have indicated they feel there are job opportunities in the area. In 1995, 56.6% indicated that they felt they had opportunities to find work in this area, compared to 64.7% saying “yes” to this question in 2005. Consistently, the top two reasons respondents gave for not feeling they had opportunities to work in the area were “not enough jobs” and “low paying jobs.”

Since 1996, Santa Cruz County’s unemployment rate has varied yet been consistently higher than the state and national unemployment rates. In 1996, 8.3% of the County workforce were 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% but decreased to 6.3% in 2005. The 2005 Santa Cruz County rate is higher than both the state and national rates of 5.4% and 5.1%, respectively. The jurisdiction with the highest local rate of unemployment has consistently been Watsonville where the rate is often two to four times higher than in other areas of Santa Cruz County. In 2005, the unemployment rate in Watsonville was 13.0%.

Unemployment Rate

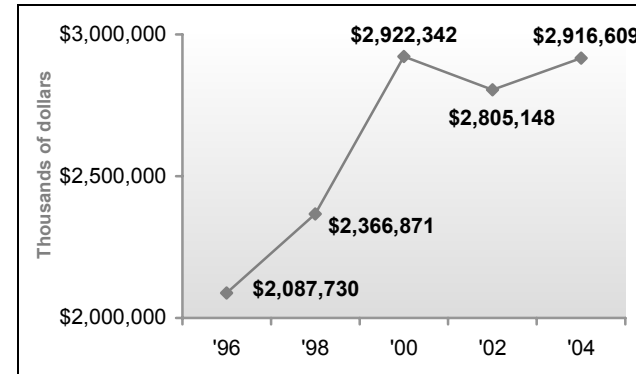


✓ Unemployment rate.

From 1995 to 2004, Santa Cruz County saw a large increase in taxable retail sales (51.2%), which is lower than neighboring Monterey and

San Benito counties (65.6% and 86.2%, respectively), but higher than Santa Clara County (26.1%). Statewide, taxable retail sales increased 66.2%. Locally, Watsonville saw the greatest increase in taxable retail sales from 1995 to 2004 (79.4%), while Scotts Valley saw a 6.2% decrease during the same time period.

Annual Taxable Sales, Santa Cruz County



✓ Annual Taxable Sales, Santa Cruz County (in thousands of dollars).

Agricultural production value increased by 68.9% from 1996 to 2005, with the most growth occurring in the production value of raspberries (453.7%) followed by leaf and romaine lettuce (211.7%).



From 1995 to 2004, tourism revenue increased, with travel spending rising 64.4%, however employment stemming from tourism only slightly increased during the same period (2.3%). Additionally, taxes collected from the lodging of out-of-town visitors rose for all jurisdictions in Santa Cruz County (63.0%), with the most growth in Scotts Valley (430.5%), and the least growth in the city of Santa Cruz (35.4%).

All incorporated areas in Santa Cruz County saw growth in the number of new business sales permits from 1995 to 2004. Watsonville saw the largest increase (21.7%) in net sales permits over the past ten years, followed by the city of Santa Cruz (14.9%), while other jurisdictions saw smaller increases.

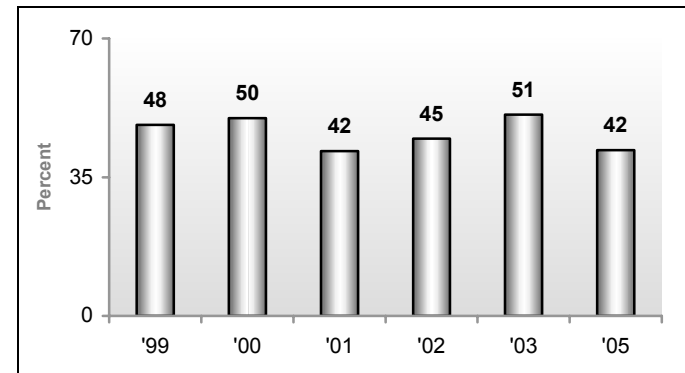
Residential housing permits in Santa Cruz County increased by 66.8% from 1996 to 2005, with single family permits increasing by 73.2%. After a sharp decline in 2004, the number of multi-family residential permits increased considerably from 65 in 2004 to 227 in 2005. The total Santa Cruz County residential permit valuation increased by 95.9% over the past ten years while the non-residential permit valuation increased by 33.4%.



Housing affordability continues to be a problem for Santa Cruz County. The California Association of Realtors calculated that 11.0% of households in Santa Cruz County were able to afford a median-priced home in 2005.

This represents the lowest percentage of households that could afford a median-priced home in the eight years reported in CAP. Further, this is a decline of 17.8 percentage points from 1998 when 28.8% of households could afford a median priced home. However, in 2005 Santa Cruz County was somewhat better than San Francisco and Monterey (both 9.0%) and worse than Santa Clara (19.0%), Marin (12.0%) and San Mateo (12.0%) counties.

Affordable Housing



✓ Percentage of respondents indicating that 1/2 or more of their total household income goes to rent / housing costs.

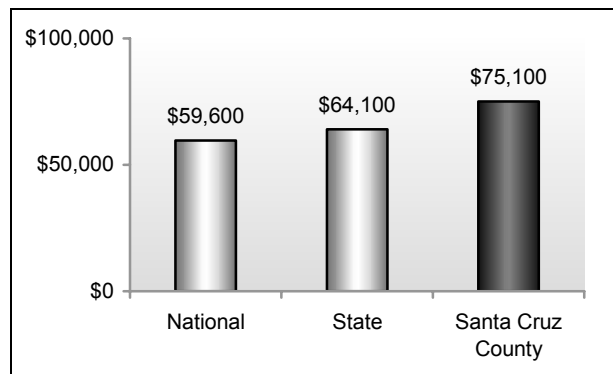
Even though local average rents decreased slightly in 2006, the average rent increased at least 19% for all sizes of housing units over the last six years. Specifically, average rents increased by 29.1% for a studio unit, 27.3% for a 1-bedroom unit, 24.7% for a 2-bedroom unit, and 30.6% for a three-bedroom unit from 2001 to 2006.

Comparatively, Fair Market Rents (FMR), which are determined by the Department of Housing and Urban Development and establish the maximum amount that the Housing Authority will pay for rental units, were lower than average rents from 2001 to 2006. For example, in 2006, the FMR for a studio apartment was \$873 while the average rent was \$941.

When asked, “Does half or more of your total household take-home pay go to housing costs?” nearly 42% of the survey respondents indicated “yes” in 2005 while about 48% indicated the same in 1999. Twenty-one percent of respondents in 2005 indicated that they spend three-quarters or more of their total household take-home pay on housing costs compared with 18% in 2000. Much higher percentages of Latino respondents spend three-quarters or more of their income on housing, 36% in 2000 and 57% in 2005.

From 1997 to 2006, 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 2006 grew by 36.1% from FY 1997. In 1997, the median family income was \$55,200 and increased to \$75,300 in 2004, but dropped slightly to \$75,100 in 2006. Compared to the Bay Area Consumer Price Index, which measures the rate of inflation for the San Francisco Bay Area, the increase from 1997 to 2006 in the median family income (36.1%) in Santa Cruz County has outpaced the rate of inflation from 1997 to the first half of 2006 (29.6%).

Median Family Income, 2006



✓ Median family income for fiscal year 2006.

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, 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). The annual self-sufficiency wage for a single adult with one school-age child and one teenager increased 15% between 1996 and 2003.

The TANF / CalWORKs program saw a 55.7% reduction in the number of recipients from 1996 to 2005; the number of children decreased by 49.1% while the number of adults (age 16+) decreased by 55.8%. In the past ten years, more women have received TANF / CalWORKs benefits than men; in 2005 over four times as many females ages 16 and over (1,300) received TANF aid than males ages 16 and over (310).

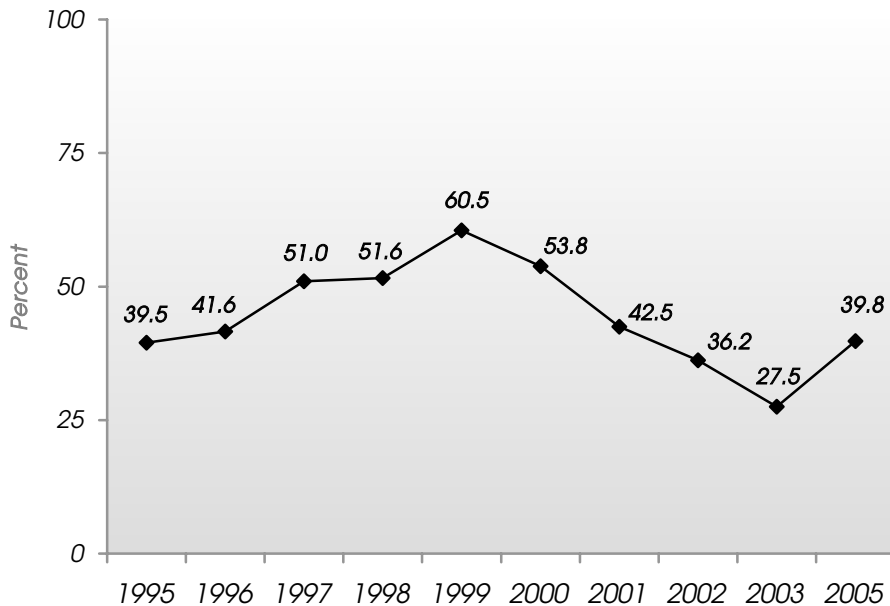



Economic Well-being

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	2005
Cost of living increased	35.3	32.4	39.1	42.8	28.9	23.3	20.5	35.2
Doing the same, ok	NA	NA	7.4	5.4	11.8	16.2	8.0	15.1
On a fixed income	17.9	28.2	26.7	34.4	10.7	11.2	9.9	15.1
Less income	17.9	13.9	13.4	14.1	16.1	19.9	20.4	14.9
Stock market / Investments	NA	NA	NA	NA	15.5	9.3	7.1	1.2

Year 2005: 408 respondents offering 587 responses.

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.



New data not available

Total respondents	1995	1996	1997	1998	1999	2000	2001	2002	2003	2005
Overall	306	485	490	498	552	653	705	678	688	694

QUALITY OF LIFE INDICATOR 1

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	2005	2005 N
Caucasian	61.8	57.0	41.9	37.4	27.7	41.2	484
Latino	53.5	47.5	42.2	28.9	27.4	35.4	158

By Gender	1999	2000	2001	2002	2003	2005	2005 N
Male	62.2	57.7	41.4	38.9	31.9	40.4	346
Female	59.6	50.8	43.6	33.6	23.1	39.2	348

By Region	1999	2000	2001	2002	2003	*2005	2005 N
North County	58.3	52.0	40.5	37.2	26.6	37.0	241
South County	57.6	52.3	44.3	34.2	28.5	39.2	231
San Lorenzo Valley	75.0	60.7	50.2	37.1	27.8	49.7	224

By Income	1999	2000	2001	2002	2003	*2005	2005 N
\$34,999 per year or less	42.6	39.4	42.8	30.5	22.3	28.7	262
\$35,000 - \$65,499 per year	65.9	59.4	39.6	38.5	35.1	41.2	129
Over \$65,500 per year	79.5	70.9	46.5	44.4	32.4	49.7	235

By Age	1999	2000	2001	2002	2003	2005	2005 N
18-24 years of age	59.5	48.9	56.3	44.7	30.8	46.6	61
25-44 years of age	66.0	58.5	44.5	38.3	32.0	43.9	217
45-64 years of age	64.0	59.8	42.6	37.5	26.1	38.4	267
65 and older	38.5	32.3	32.2	24.0	17.9	32.3	144

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.

* Indicates statistically significant survey responses when reporting differences between sub-groups for the 2005 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2005 data.



New data not available

Significance Testing Results

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

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.

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 of dollars)

Jurisdiction	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
Capitola	\$363,732	\$366,477	\$380,811	\$398,322	\$427,333	\$463,310	\$464,914	\$465,939	\$463,247	\$473,042	30.1
Santa Cruz	499,232	550,962	605,283	634,138	725,287	828,500	809,628	761,208	761,986	795,060	59.3
Scotts Valley	158,168	164,688	167,624	164,906	167,366	184,736	176,661	165,453	153,474	148,419	-6.2
Watsonville	291,177	307,070	317,738	340,271	397,891	445,077	484,801	489,867	483,892	522,433	79.4
Unincorporated/ Unallocated	616,399	698,533	781,953	829,234	906,755	1,000,719	945,278	922,681	920,042	977,655	58.6
Santa Cruz County Total	\$1,928,708	\$2,087,730	\$2,253,409	\$2,366,871	\$2,624,632	\$2,922,342	\$2,881,282	\$2,805,148	\$2,782,641	\$2,916,609	51.2

Annual Taxable Sales by County and State (in thousands of dollars)

County	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
Monterey	\$3,161,181	\$3,437,830	\$3,643,016	\$3,858,997	\$4,280,676	\$4,897,051	\$5,101,569	\$4,851,946	\$4,918,656	\$5,235,955	65.6
San Benito	282,592	328,365	357,785	380,829	421,941	475,986	501,089	498,465	498,251	526,272	86.2
Santa Clara	22,585,949	25,260,854	26,951,487	27,488,815	30,348,644	37,303,662	32,133,247	27,453,942	27,062,663	28,491,576	26.1
Santa Cruz	1,928,708	2,087,730	2,253,409	2,366,871	\$2,624,632	2,922,342	2,881,282	2,805,148	2,782,641	2,916,609	51.2
State	\$300,956,449	\$321,076,250	\$341,091,634	\$358,858,378	\$394,736,245	\$441,854,412	\$441,517,560	\$440,950,094	\$460,096,468	\$500,076,783	66.2

Source: California State Board of Equalization, *Report of Taxable Sales in California*, 2006.

Note: Figures shown in thousands of dollars.

QUALITY OF LIFE INDICATOR 2

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	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
Apparel stores group	\$248	\$261	\$267	\$263	\$260	\$312	\$315	\$306	\$303	\$326	31.5
General merchandise group	1,055	1,091	1,100	1,170	978	1,333	1,340	1,358	1,385	1,414	34.0
Specialty stores group	762	803	911	937	1,035	1,175	1,119	1,108	1,090	1,095	43.7
Food stores selling all types of liquor	306	333	346	343	360	376	406	393	400	400	30.7
All other food stores	196	189	197	194	215	235	247	247	249	260	32.7
Packaged liquor stores	104	106	106	105	115	123	125	124	126	134	28.8
Eating and drinking group	846	889	928	960	1,013	1,090	1,129	1,114	1,124	1177	39.1
Household and home furnishings	125	134	150	174	200	236	214	214	230	251	100.8
Household appliance dealers	38	43	109	121	133	153	149	159	160	176	363.2
Second-hand merchandise	17	18	14	14	14	15	16	16	12	11	-35.3
Farm implement dealers	15	NA	NA	17	20	19	21	20	39	40	166.7
Farm and garden supply stores	112	110	127	115	120	114	119	121	126	140	25.0
Fuel and ice dealers	18	36	14	17	20	20	22	18	17	12	-33.3
Building material group	619	677	770	794	894	931	918	939	986	794	28.3
Automotive group	1,244	1,366	1,453	1,537	1,684	1,941	1,980	1,831	1,862	1959	57.5
Mobile Homes, trailers and campers	4	3	5	13	16	19	16	13	18	22	450.0
Boats, motorcycles and planes	60	71	70	93	112	147	149	149	152	153	155.0
Retail stores total	5,767	6,132	6,571	6,865	7,465	8,239	8,285	8,131	8,280	8363	45.0
Business and personal services	402	445	471	479	498	588	558	536	513	536	33.3
All other outlets	1,818	1,993	2,074	2,093	2,266	2,513	2,303	2,159	1,969	2338	28.6
Total all outlets	\$7,986	\$8,570	\$9,116	\$9,437	\$10,228	\$11,340	\$11,146	\$10,827	\$10,763	\$11,238	40.7

Source: California State Board of Equalization, *Report of Taxable Sales in California*, 2006. California Department of Finance, Demographic Research Unit, *E-2 California County Population Estimates and Components of Change*, 2006.

Note: Per capita taxable sales figures are derived by dividing taxable sales by the total population for a given area. Taxable sales are as of July 1 of each year.

Retail Sales

Per Capita Taxable Sales by Business Type, California

Type of Business	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
Apparel stores group	\$327	\$342	\$350	\$350	\$338	\$373	\$385	\$397	\$422	\$463	41.6
General merchandise group	1,062	1,071	1,108	1,158	1,254	1,329	1,358	1,372	1,407	1,474	38.8
Specialty stores group	888	967	1,026	1,080	1,204	1,330	1,265	1,232	1,258	1,338	50.7
Food stores selling all types of liquor	316	330	336	333	341	355	358	352	352	343	8.5
All other food stores	135	138	147	148	165	178	183	184	188	199	47.4
Packaged liquor stores	54	54	54	54	58	60	61	60	61	64	18.5
Eating and drinking group	794	826	857	897	956	1,028	1,060	1,078	1,115	1,183	49.0
Household and home furnishings	163	172	180	199	233	268	265	276	302	328	101.2
Household appliance dealers	144	129	112	116	120	127	118	120	118	121	-16.0
Second-hand merchandise	12	12	13	14	15	15	15	15	14	15	25.0
Farm implement dealers	52	55	59	66	69	67	65	64	69	81	55.8
Farm and garden supply stores	53	57	59	59	58	60	59	60	63	65	22.6
Fuel and ice dealers	11	12	12	12	13	15	14	8	8	9	-18.2
Building material group	419	437	475	513	587	652	696	731	785	933	122.7
Automotive group	1,576	1,691	1,740	1,784	2,044	2,376	2,457	2,483	2,637	2,829	79.5
Mobile Homes, trailers and campers	18	18	20	23	26	28	28	30	34	40	122.2
Boats, motorcycles and planes	39	43	43	45	51	65	69	73	78	85	117.9
Retail stores total	6,062	6,354	6,592	6,849	7,532	8,326	8,457	8,536	8,911	9,570	57.9
Business and personal services	456	485	515	562	599	643	640	617	602	610	33.8
All other outlets	2,868	3,076	3,243	3,303	3,501	3,846	3,605	3,326	3,290	3,487	21.6
Total all outlets	\$9,386	\$8,607	\$10,350	\$10,714	\$11,632	\$12,815	\$12,702	\$12,479	\$12,804	\$13,667	45.6

Source: California State Board of Equalization, *Annual Report of Taxable Sales in California*, 2006. California Department of Finance, Demographic Research Unit, *E-2 California County Population Estimates and Components of Change*, 2006.

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

QUALITY OF LIFE INDICATOR 3

Building Permit Valuation

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

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

Permit Valuation	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Single Family	\$69,898	\$99,591	\$96,185	\$84,619	\$109,869	\$91,169	\$97,235	\$151,549	\$172,603	\$148,043	111.8
Multi-Family	12,417	19,013	16,579	13,543	16,320	20,371	44,171	48,275	3,522	20,576	65.7
Additions and Alterations	23,944	23,181	29,994	34,183	30,241	36,032	37,217	38,510	39,913	39,502	65.0
Santa Cruz County Total	\$106,259	\$141,785	\$142,757	\$132,345	\$156,430	\$147,572	\$178,623	\$238,334	\$216,038	\$208,121	95.9
Residential Permits											
Single Family	385	529	453	372	430	398	404	654	739	667	73.2
Multi-Family	151	222	186	134	157	204	518	548	65	227	50.3
Santa Cruz County Total	536	751	639	506	587	602	922	1,202	804	894	66.8

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

Permit Valuation	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Commercial	\$13,906	\$20,114	\$71,294	\$29,571	\$4,941	\$17,993	\$2,901	\$4,777	\$6,210	\$17,419	25.3
Industrial	970	2,605	3,926	4,183	512	932	NA	NA	NA	NA	NA
Other	5,555	6,146	18,002	8,747	7,283	9,296	11,283	13,189	10,348	9,141	64.6
Additions and Alterations	16,515	16,844	15,868	19,380	31,648	19,691	15,913	18,636	21,053	22,740	37.7
Santa Cruz County Total	36,946	45,709	109,090	61,881	44,384	47,912	30,097	36,602	37,611	49,300	33.4
Total Valuation of Residential and Non- Residential permits	\$143,205	\$187,494	\$251,847	\$194,226	\$200,814	\$195,484	\$208,720	\$274,936	\$253,649	\$257,421	79.8

Source: California Department of Finance, Construction Industry Research Board, 2006.

Note: Figures shown in thousands of dollars.

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	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
Capitola	582	593	587	566	570	580	584	600	632	638	9.6
Santa Cruz	2,015	2,101	2,154	2,135	2,215	2,246	2,249	2,272	2,186	2,316	14.9
Scotts Valley	518	508	511	514	511	493	490	499	518	532	2.7
Watsonville	994	916	956	947	986	1,041	1,147	1,167	1,164	1,210	21.7
Unincorporated	NA	NA	4,650	4,514	4,301	4,201	4,069	3,978	4,204	4,170	NA
Santa Cruz County Total	NA	NA	9,018	8,833	8,763	8,721	8,679	8,662	8,838	9,002	NA

Source: California State Board of Equalization, *Annual Reports of Taxable Sales in California*, 2006.

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

QUALITY OF LIFE INDICATOR 5

Agricultural Production

Agriculture is a key employment industry in Santa Cruz County.

Annual Crop Production Value (in millions of dollars)

Crops	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Berries	\$108.7	\$122.2	\$100.1	\$175.3	\$180.8	\$175.0	\$153.2	\$238.9	\$307.2	\$252.9	132.7
Tree and Vine Fruits	12.2	19.2	10.0	16.0	10.6	14.0	12.5	13.5	11.2	11.0	-9.8
Vegetables	57.1	61.9	52.5	42.6	66.9	59.6	55.6	43.9	47.5	69.6	21.9
Nursery / Ornamental Crops	63.0	73.1	56.7	64.6	76.6	75.0	61.0	67.2	73.1	73.8	17.1
Animal Products	2.8	2.2	2.4	2.7	2.9	3.1	2.3	3.4	3.3	4.5	60.7
Field Crops	0.2	0.2	0.2	0.1	0.2	0.2	0.3	0.2	0.05	0.1	-50.0
Total Crops Value	244.0	278.7	221.8	301.3	338.0	326.9	284.9	366.9	442.3	412.0	68.9
Timber Farming	11.5	10.5	8.9	7.9	14.0	4.7	4.1	4.3	5.8	6.2	-46.1
Total Production Value	\$255.4	\$289.2	\$230.8	\$309.2	\$352.0	\$365.1 ¹	\$289.0	\$371.2	\$448.1	\$418.1	63.7

Top Agricultural Crops by Production Value (in millions of dollars)

Crops	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Strawberries	\$83.5	\$91.8	\$72.3	\$139.9	\$126.5	\$118.6	\$107.4	\$121.7	\$194.8	\$128.7	54.1
Iceberg Lettuce	23.9	28.7	19.0	13.9	30.0	24.8	14.8	11.1	9.6	14.1	-41.0
Raspberries	20.3	24.8	24.4	29.4	44.4	44.9	37.9	106.7	101.4	112.4	453.
Roses, Cut Hybrid Tea	15.7	14.9	13.0	11.3	11.2	10.3	10.9	11.1	10.9	10.9	-30.6
Timber Farming	11.5	10.5	8.9	7.9	14.0	4.7	4.1	4.3	5.8	6.2	-46.1
Apples	11.1	17.0	9.3	14.5	8.7	10.1	9.2	10.7	9.5	9.1	-18.0
Lettuce, Leaf & Romaine	6.0	9.1	4.7	5.3	11.7	9.9	15.0	9.1	11.2	18.7	211.7
Cut Field Flowers	11.5	11.5	7.4	15.8	15.6	11.4	8.8	10.2	10.6	8.8	-23.5
Brussels Sprouts	6.1	4.1	7.2	6.6	5.6	5.7	5.6	5.9	7.7	8.3	36.1
Landscape Plants	21.6	25.5	14.3	22.8	23.2	25.9	17.9	22.2	27.1	29.2	35.2

Source: County Agricultural Commissioner, *Santa Cruz County 2005 Crop Report*, 2006.

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 (in millions of dollars)

Category	1995	1996	1997	1998	1999	2000	2001	2002 ¹	2003	2004	95-04 % Change
Travel Spending	\$348.7	\$397.2	\$428.1	\$445.6	\$497.3	\$517.3	\$512.0	\$496.0	\$530.9	\$573.1	64.4
Earnings Generated	118.1	134.4	145.8	153.1	170.9	176.7	174.4	164.9	162.6	175.4	48.5
Local Tax Receipts	9.1	10.7	11.2	11.8	13.1	13.9	13.3	11.7	12.4	12.1	33.0
State Tax Receipts	\$15.7	\$18.0	\$19.4	\$20.1	\$22.1	\$22.8	\$22.7	\$21.2	\$22.4	\$23.1	47.1
Total employment (# of jobs)	8,110	8,940	9,340	9,360	9,700	9,360	8,840	7,750	7,860	8,300	2.3

Source: Dean Runyan Associates, *California Travel Impacts by County*, 2006.

¹In 2002, Dean Runyan Associates improved the manner and form in which data were reported. Changes include reporting of earnings rather than payroll. Due to this change in reporting, data for 2002 and after are not comparable to prior years.

Transient Occupancy Tax by Jurisdiction (in thousands of dollars)

City / Area	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	95-04 % Change
Capitola	\$241.0	\$262.3	\$260.1	\$286.4	\$300.8	\$340.8	\$512.4	\$470.1	\$492.5	\$493.4	104.7
Santa Cruz	2,227.9	2,570.6	2,710.9	2,716.4	3,174.7	3,541.4	3,900.9	3,131.4	3,007.3	3,016.5	35.4
Scotts Valley	91.1	98.1	98.2	101.1	105.3	392.1	581.4	442.5	461.6	483.3	430.5
Watsonville	223.7	223.8	272.7	281.4	381.6	486.4	590.3	540.8	506.0	614.1	174.5
Unincorporated	2,113.3	2,362.2	2,709.0	3,117.5	3,305.5	3,841.1	4,081.9	3,261.9	3,244.5	3,375.0	59.7
Santa Cruz County Total	\$4,897.0	\$5,517.0	\$6,050.9	\$6,502.8	\$7,267.9	\$8,601.8	\$9,666.9	\$7,846.70	\$7,711.90	\$7,982.3	63.0

Source: California State Controller's Office, *Cities Annual Report, Statement of Revenues*, 2006. California State Controller's Office, *Counties Annual Report, Statement of Revenues*, 2006.

QUALITY OF LIFE INDICATOR 7

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	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Natural Resources, Mining & Construction	3,200	3,400	3,800	4,200	4,500	4,900	4,800	4,800 ¹	5,400	5,800	81.3
Manufacturing	10,700	10,800	9,900	9,500	9,300	8,900	7,500	6,900 ¹	7,200	6,800	-36.4
Wholesale Trade	3,600	3,800	3,700	3,600	3,600	3,500	3,300	3,300 ¹	3,600	3,700	2.8
Retail Trade	11,600	12,300	13,100	13,600	14,000	14,000	13,500	13,200 ¹	13,500	13,100	12.9
Transportation, Warehousing & Utilities	1,400	1,500	1,500	1,500	1,400	1,700	1,600	1,500	1,400	1,500	7.1
Information Technology	2,400	2,200	2,400	2,400	2,600	2,600	2,200	2,000	1,800	1,600	-33.3
Finance, Insurance & Real Estate	3,100	3,400	3,500	3,800	4,100	3,900	3,800	3,800 ¹	3,600	3,800	22.6
Professional & Business Services	10,200	10,700	10,500	10,900	11,700	11,400	9,900	9,000 ¹	8,900	9,000	-11.8
Education & Health Services	10,100	10,300	10,500	10,400	10,600	11,000	11,700	11,900	11,700	11,800	16.8
Leisure & Hospitality	10,400	10,400	10,800	11,100	11,500	12,100	11,600	11,400	11,300	10,900	4.8
Other Services	3,900	4,000	4,200	4,300	4,400	4,500	4,100	3,900 ¹	3,800	3,800	-2.6
Government	16,900	17,600	18,000	18,800	19,500	20,200	20,700	20,300	20,900	21,300	26.0
Total Employment, Non-farm Industries	87,500	90,400	92,000	94,100	97,200	98,500	94,600	91,800 ¹	93,100	93,000	6.3
Total Employment, Farm Industries	11,700	11,200	11,000	9,100	8,300	7,800	8,300	8,500	7,500	8,000	-31.6
Total Employment, All Industries	99,200	101,600	103,000	103,200	105,600	106,300	102,900	100,300¹	100,600	101,000	1.8
Comparison: Labor Force	138,700	141,700	141,300	139,900	140,700	143,500	141,100	142,200¹	142,200	144,500	4.2

Net Job Growth, California

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Total Employment, Non-farm Industries	12,743,400	13,129,700	13,596,100	13,991,800	14,488,200	14,602,000	14,457,800	14,392,300 ¹	14,538,800	14,785,200	16.0
Total Employment, Farm Industries	408,300	413,000	406,200	404,000	408,500	379,500	372,700	377,400 ¹	370,300	375,800	-8.0
Total Employment, All Industries	13,151,700	13,542,700	14,002,300	14,395,800	14,896,700	14,981,500	14,830,500	14,769,700¹	14,909,100	15,161,100	15.3
Comparison: Labor Force	15,511,600	15,947,200	16,336,500	16,596,500	16,884,200	17,182,900	17,375,800	17,414,000¹	17,552,300	17,695,600	14.1

Source: State of California Employment Development Department, Labor Market Information Division, 2006.

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 Santa Cruz County. ¹Figure revised.

Net Job Growth

Selected Occupations with the Greatest Projected Growth

Employment Category	Jobs			Most-Comparable Median Wages (Hourly and Annual ¹)							
	1999 (Surveyed)	2006 (Projected)	99-06 % Change	1999	2000	2001	2002	2003	2004	2005	99-05 % Change
Salespersons, retail	4,140	4,480	8.2	7.78 ²	8.49	8.63	8.96	9.16	9.57	9.59	23.3
Cashiers	2,590	2,900	12.0	7.57 ²	8.02	8.15	8.64	8.90	9.32	9.43	24.6
General office clerks	2,520	2,810	11.5	10.39	10.84	11.22	11.73	11.66	11.66	12.71	22.3
Teachers – secondary schools ¹	1,040	1,320	26.9	NA ⁴	46,600	48,024	NA ⁴	NA ⁴	NA ⁴	NA ⁴	NA
General managers, top executives	2,610	2,880	10.3	25.76	32.57	33.46	39.47	39.90	41.82	41.62	61.6
Computer engineers ³	450	710	57.8	25-45	26-47	26-48	30-47	45.02	42.94	42.90	NA
Teachers – elementary schools ¹	1,370	1,630	19.0	41,390 ²	40,660	41,900	46,420	NA ⁴	47,248	49,271	19.0
Teacher aides, educational assistants, clerical ¹	730	930	27.4	21,640 ²	21,530	22,218	23,151	23,598	24,998	27,273	26.0
Computer support specialists	430	620	44.2	NA ⁴	22.08	22.76	22.88	22.11	22.96	22.33	NA
Laborers – landscaping, grounds keeping	1,030	1,220	18.4	8.79	9.50	9.81	10.35	10.65	10.64	11.43	30.0
Guards & watch guards	740	920	24.3	7.93	8.78	9.01	9.59	9.44	9.81	11.95	50.7
Carpenters	870	1,040	19.5	21.97	23.02	23.81	24.32	25.31	25.56	20.55	-6.5
Waiters & waitresses	2,070	2,230	7.7	6.27 ²	6.74	6.84	7.12	7.52	7.99	7.99	27.4
Counter & rental clerks	490	620	26.5	7.44 ²	8.32	8.46	9.94	10.66	10.28	10.58	42.2
Janitors, cleaners – except maids	1,200	1,330	10.8	8.52 ²	8.42	8.64	9.25	10.33	10.87	11.07	29.9
Police patrol officers	310	430	38.7	21.82	22.98	NA ⁴	NA ⁴	27.22	28.61	30.88	41.5
Child care workers	570	690	21.1	7.98 ²	6.98	7.15	8.68	9.09	9.91	9.71	21.7
Systems analysts – electronic data processing	290	400	37.9	24.15	26.07	26.88	30.03	32.15	30.83	31.48	30.4
Santa Cruz County Total (for these occupations)	23,450	27,160	15.8								

Source: Projected occupation growth data: California Employment Development Department, Labor Market Information, *Occupational Employment Statistics (OES)*, 2002. Wage data: California Employment Development Department, Labor Market Information, *Occupational Employment Statistics (OES) Survey Results*, 2005.

¹Hourly 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.

²Wages reported based on three years of data: 1997, 1998, and 1999.

³As of 2003, “computer software engineers, applications” is the job category including in the “computer engineer” category.

⁴Wage data not reported.

QUALITY OF LIFE INDICATOR 8

Annual Unemployment Rates

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



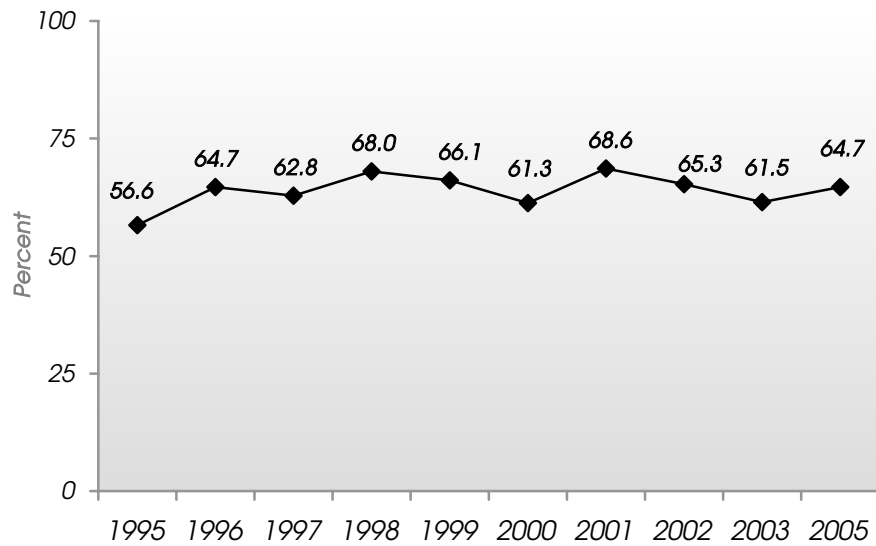
Unemployment Rate by Jurisdiction

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 Net Change
Aptos	4.0	3.7	3.5	3.0	2.7	2.9	3.9	4.1	2.5	2.2	-1.8
Ben Lomond	6.1	5.6	5.3	4.6	4.1	4.4	5.9	6.2	2.2	2.0	-4.1
Capitola	6.2	5.6	5.4	4.6	4.1	4.5	5.9	6.3	3.5	3.1	-3.1
Live Oak	3.8	3.5	3.3	2.9	2.6	2.8	3.7	3.9	5.4	4.7	0.9
Rio Del Mar	4.4	4.0	3.9	3.3	3.0	3.2	4.2	4.5	3.8	3.3	-1.1
Santa Cruz	7.3	6.7	6.4	5.5	4.9	5.3	7.0	7.4	7.3	6.4	-0.9
Scotts Valley	4.6	4.2	4.0	3.4	3.1	3.3	4.4	4.7	3.2	2.7	-1.9
Soquel	5.9	5.3	5.1	4.4	3.9	4.2	5.6	5.9	4.9	4.3	-1.6
Watsonville	17.1	15.8	15.2	13.2	11.9	12.8	16.5	17.3	14.7	13.0	-4.1
Santa Cruz County	8.3	7.6	7.3	6.3	5.6	6.1	8.0	8.4	7.2	6.3	-2.0
State	7.2	6.3	5.9	5.2	4.9	5.3	6.7	6.7	6.2	5.4	-1.8
National	5.4	4.9	4.5	4.2	4.0	4.8	5.8	6.0	5.5	5.1	-0.3

Source: State of California Employment Development Department, Labor Market Information Division, 2005. U.S. Department of Labor, Bureau of Labor Statistics, 2006.


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	2005
Yes	56.6	64.7	62.8	68.0	66.1	61.3	68.6	65.3	61.5	64.7
No	43.4	35.3	37.2	32.0	30.8	34.8	26.5	29.8	34.7	29.2

Respondents	1995	1996	1997	1998	1999	2000	2001	2002	2003	2005
Overall	302	465	462	478	546	653	679	668	684	683

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

Response	1998	1999	2000	2001	2002	2003	2005
Not enough jobs	44.1	40.6	34.8	31.2	30.2	51.8	42.1
Disabled / Retired	12.4	24.3	19.9	16.6	12.8	8.0	14.6
Low paying jobs	31.7	48.4	39.4	17.8	20.8	12.0	18.7
Cost of living increased	NA	4.6	5.0	6.7	10.5	3.5	9.7
Need training / Skills / Education	NA	NA	2.3	12.7	3.7	1.6	3.6

Year 2005: 199 Respondents offering 274 Responses.

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.



New data not available

QUALITY OF LIFE INDICATOR 9

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	2005	2005 N
Caucasian	70.3	66.3	59.1	67.4	68.4	64.1	63.4	472
Latino	59.3	64.8	71.1	71.5	58.8	54.3	69.3	159

By Region	1998	1999	2000	2001	2002	2003	2005	2005 N
North County	73.0	67.8	60.2	69.6	69.4	62.9	63.4	234
South County	61.3	64.9	67.0	67.0	62.0	60.0	66.6	228
San Lorenzo Valley	70.5	57.9	54.0	63.3	60.6	60.7	61.7	225

By Age	1998	1999	2000	2001	2002	2003	2005	2005 N
18-24 years of age	NA	78.0	68.5	77.6	61.2	60.2	77.9	63
25-44 years of age	NA	69.6	67.5	67.4	71.2	63.5	72.5	219
45-64 years of age	NA	68.0	67.0	76.4	66.3	62.9	66.8	264
65 and older	NA	39.7	24.2	50.9	50.9	55.2	43.0	134

By Gender	1998	1999	2000	2001	2002	2003	2005	2005 N
Male	NA	68.4	61.7	69.3	68.9	65.3	64.9	340
Female	NA	64.9	60.8	67.9	61.8	57.8	64.5	343

By Income	1998	1999	2000	2001	2002	2003	2005	2005 N
\$34,999 per year or less	NA	66.5	59.3	62.0	57.6	59.2	67.9	256
\$35,000 - \$65,499 per year	NA	64.4	63.9	69.7	75.4	69.0	56.7	125
Over \$65,500 per year	NA	70.3	68.1	72.6	71.3	64.3	67.9	234

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.

* Indicates statistically significant survey responses when reporting differences between sub-groups for the 2005 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2005 data.

 **New data not available**

Annual Payroll 1994 - 2000

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

Total Combined Annual Payroll by Industry Division (in millions of dollars)

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	0.0
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

QUALITY OF LIFE INDICATOR 10

Annual Payroll 2001- 2005

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

Total Combined Annual Payroll by Industry Division (in millions of dollars)

Industry	2001	2002	2003	2004	2005	01-05 % Change
Mining	NA ¹	NA ¹	NA ¹	2	NA ¹	NA
Utilities	NA ¹	NA ¹	NA ¹	NA ¹	NA ¹	NA
Construction	200	206	194	245	266	33.0
Manufacturing	447	427	352	412	382	-14.5
Wholesale Trade	169	161	149	169	194	14.8
Retail Trade	351	362	356	366	375	6.8
Transportation & Warehousing	42	39	38	NA ¹	40	-4.8
Information	171	145	136	133	110	-35.7
Finance & Insurance	99	113	124	117	122	23.2
Real Estate & Rental & Leasing	60	42	43	43	45	-25.0
Professional, Scientific, & Technical Skills	344	285	205	213	217	-36.9
Management of Companies and Enterprises	167	179	215	166	163	-2.4
Admin & Support & Waste Mgmt & Remediation	101	86	78	97	106	5.0
Educational Services	27	28	30	30	33	22.2
Health Care & Social Assistance	303	326	358	375	400	32.0
Arts, Entertainment, & Recreation	29	30	31	31	32	10.3
Accommodation & Food Services	138	138	134	135	133	-3.6
Other Services	73	75	73	87	73	0.0
Non-Classified	1	1	1	1	²	-68.1
Federal Government	26	27	28	30	31	19.2
State Government	190	200	208	215	221	16.3
Local Government	462	490	499	504	516	11.7
Total (includes confidential and suppressed data)	\$3,414	\$3,374	\$3,263	\$2,843	\$3,645	6.8

Source: State of California Employment Development Department, Labor Market Information Division, 2006.

¹Value suppressed to preserve confidentiality.

²Value is \$318,733.

Median Hourly Wages for Selected Occupations

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

Santa Cruz County

Job Category	2000	2001	2002	2003	2004	2005	00-05 % Change
Computer Software Engineers, Applications	\$44.69	\$46.06	\$47.36	\$45.02	\$42.94	\$42.90	-4.0
Dental Hygienists	39.12	40.32	41.20	42.20	39.59	22.57	-42.3
General and Operations Managers	32.57	33.46	39.47	39.90	41.82	41.62	27.8
Accountants and Auditors	25.18	25.87	26.40	26.77	27.18	27.97	11.1
Community and Social Service Occupations	15.30	15.77	16.30	15.73	20.26	19.22	25.6
Truck Drivers, Heavy and Tractor-Trailer	16.46	16.99	17.39	16.68	17.65	16.42	-0.2
Arts, Design, Entertainment, Sports and Media Occ.	16.09	16.57	19.21	20.15	20.86	18.01	11.9
Supervisors / Mgrs of Landscaping, Lawn Service Services	13.36	13.80	14.38	15.73	21.09	20.96	56.9
Secretaries (Except Legal, Medical, and Executive)	11.97	12.38	12.74	13.60	14.01	14.67	22.6
Carpenters	23.02	23.81	24.32	20.62	25.56	20.55	-10.7
General Office Clerks	10.84	11.22	11.73	11.66	11.66	12.71	17.3
File Clerks	9.35	9.67	9.96	8.83	8.94	9.74	4.2
Construction Laborers	11.44	11.82	12.82	10.40	13.88	13.56	18.5
Data Entry Keyers	11.07	11.45	11.67	12.34	12.79	13.65	23.3
Cashiers	8.02	8.15	8.64	8.90	9.32	9.43	17.6
Child Care Workers	6.98	7.15	8.68	9.09	9.91	9.71	39.1
Cooks, Restaurant	\$9.66	\$9.91	\$10.06	\$9.94	\$10.12	\$10.35	7.1

California

Job Category	2000	2001	2002	2003	2004	2005	00-05 % Change
Computer Software Engineers, Applications	\$37.44	\$38.58	\$39.26	\$40.90	\$42.73	\$42.21	12.7
Dental Hygienists	32.75	33.75	38.79	39.22	40.51	38.00	16.0
General and Operations Managers	37.75	38.75	41.21	43.13	44.14	45.80	21.3
Accountants and Auditors	22.94	23.57	25.26	26.41	26.37	26.90	17.3
Community and Social Service Occupations	16.78	17.29	17.18	17.64	18.57	18.92	12.8
Truck Drivers, Heavy and Tractor-Trailer	15.96	16.48	16.85	17.15	17.18	17.65	10.6
Arts, Design, Entertainment, Sports and Media Occ.	19.42	19.92	19.88	20.85	20.46	19.18	-1.2
Supervisors / Mgrs of Landscaping, Lawn Service Services	15.70	16.22	17.07	17.88	19.49	20.04	27.6
Secretaries (Except Legal, Medical, and Executive)	13.68	14.15	14.17	14.80	14.96	15.46	13.0
Carpenters	19.34	20.01	20.37	20.92	21.99	22.64	17.1
General Office Clerks	11.40	11.79	11.94	12.18	11.94	12.19	6.9
File Clerks	9.99	10.34	10.43	10.32	10.51	10.93	9.4
Construction Laborers	14.10	14.61	14.94	14.65	14.90	14.35	1.8
Data Entry Keyers	11.04	11.42	11.68	11.96	12.22	12.28	11.2
Cashiers	7.73	7.86	8.22	8.51	8.75	8.80	13.8
Child Care Workers	8.31	8.53	9.12	9.23	9.31	9.54	14.8
Cooks, Restaurant	\$9.26	\$9.50	\$9.59	\$9.62	\$9.94	\$10.25	10.7

Source: State of California Employment Development Department, Labor Market Information Division, 2005.

QUALITY OF LIFE INDICATOR 12

Household Income

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



Per Capita Personal Income

Income	1995	1996	1997	1998	1999	2000	2001	2002 ¹	2003	2004	95-04 % Change
Santa Cruz County	\$26,117	\$27,577	\$29,101	\$30,636	\$32,966	\$39,153	\$38,551	\$37,899	\$37,477	\$39,815	52.4
State	24,339	25,373	26,521	28,240	29,712	32,466	32,892	32,845	33,400	35,219	44.7
National	23,255	24,270	25,412	26,893	27,880	29,847	30,527	30,804	31,484	33,050	42.1

Source: 1994-2001: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*, 2004. 2002-2004: U.S. Department of Commerce, Bureau of Economic Analysis, *Regional Economic Information System*, 2005

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 County.

¹Figures revised.

Median Family Income

Income	FY 1997	FY 1998	FY 1999	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	FY 97-06 % Change
Santa Cruz County	\$55,200	\$58,700	\$61,000	\$61,700	\$65,500	\$69,000	\$74,600	\$75,300	\$75,300	\$75,100	36.1
State	50,000	52,600	54,100	55,400	58,400	60,800	60,300	62,000	62,500	64,100	28.2
National	43,500	45,300	47,800	50,200	52,500	54,400	56,500	57,500	58,000	59,600	37.0

Source: U.S. Department of Housing and Urban Development, HUD User, Policy Development and Research Information Services, *Income Limits*, 2006.

Note: FY 2006 HUD estimates of median family income are based on 2000 Census data estimates updated with county-level Bureau of Labor Statistics (BLS) earnings data, Census American Community Survey (ACS) state-level data, and Census Current Population Survey (CPS) data. Separate median family income estimates (MFIs) are calculated for all Metropolitan Statistical Areas (MSAs), Primary Metropolitan Statistical Areas (PMSAs) and nonmetropolitan counties.

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-1*.



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	-	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	-
Child Care Tax credit (-)	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	\$9.27³	\$10.85³	\$13.47³	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).

 **New data not available**


QUALITY OF LIFE INDICATOR 14

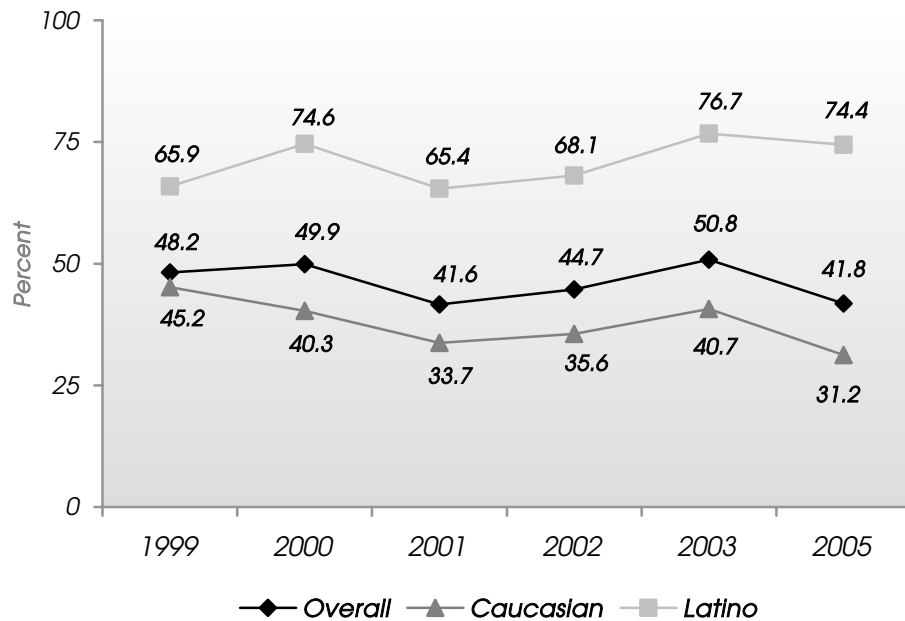
Housing Affordability - Income Spent on Housing

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



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

 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	2005
Live temporarily with family/friends	46.8	44.0	48.2	46.4	29.8
Share housing with other families	51.3	54.6	60.8	52.1	24.4
Live in an over-crowded unit	21.2	26.5	27.4	19.9	17.1
Move when you didn't want to	31.4	33.8	37.1	21.9	15.7
Live in a unit with inadequate plumbing, heat or electricity	3.8	18.5	15.9	14.6	5.6

Year 2005: 274 respondents offering 398 responses.

Source: Santa Cruz County Community Assessment Project, Telephone Survey, 2005.

 **New data not available**

Total respondents	1999	2000	2001	2002	2003	2005
Overall	554	657	701	680	697	675
Caucasian	425	444	490	476	485	478
Latino	85	142	157	152	158	147

Housing Affordability - 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	*2005	2005 N
Caucasian	45.2	40.3	33.7	35.6	40.7	31.2	478
Latino	65.9	74.6	65.4	68.1	76.7	74.4	147

By Region	1999	2000	2001	2002	2003	*2005	2005 N
North County	50.3	46.8	42.3	43.5	53.1	51.4	232
South County	45.9	56.9	46.3	51.9	52.2	35.9	225
San Lorenzo Valley	46.7	47.3	30.7	27.8	38.5	36.6	220

By Age	1999	2000	2001	2002	2003	*2005	2005 N
18-24 years of age	61.5	73.6	74.9	75.7	75.4	76.7	47
25-44 years of age	65.9	61.2	55.1	63.0	64.2	69.9	218
45-64 years of age	36.9	38.5	31.1	34.2	41.2	27.7	264
65 and older	13.6	17.0	24.2	14.1	20.7	12.0	142

By Gender	1999	2000	2001	2002	2003	2005	2005 N
Male	47.1	46.3	42.4	43.4	53.2	39.3	325
Female	49.1	52.7	40.9	45.9	48.5	44.1	350

By Income	1999	2000	2001	2002	2003	*2005	2005 N
\$34,999 per year or less	62.6	65.7	59.8	64.7	70.0	58.8	245
\$35,000 - \$65,499	46.9	44.8	38.3	42.6	39.1	39.3	130
\$65,500 and greater	38.2	32.3	25.1	22.5	30.4	27.5	241

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.

*Indicates statistically significant survey responses when reporting differences between sub-groups for the 2005 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2005 data.

 **New data not available**

Significance Testing

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

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

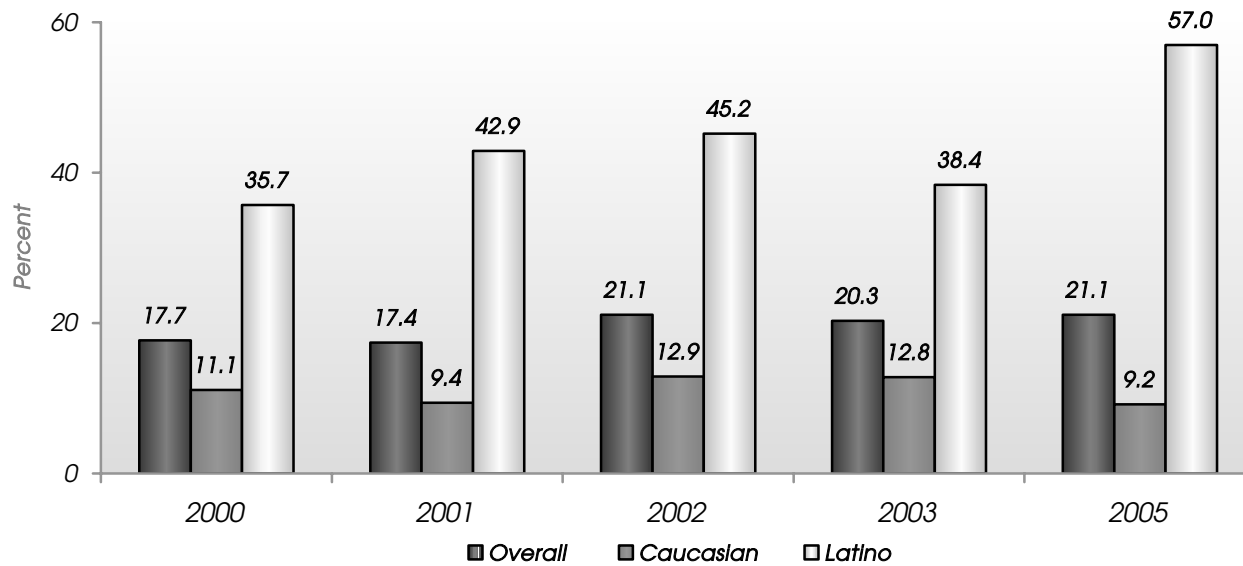
Income: Those earning *\$34,999 or less* were significantly more likely to respond “Yes” than were those earning *\$35,000 or more*.

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

QUALITY OF LIFE INDICATOR 14

Housing Affordability - 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	2005
Overall	628	687	672	686	667
Caucasian	424	482	470	476	472
Latino	140	152	151	156	146

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.

 **New data not available**

Housing Affordability - Income Spent on Housing

Community Profile

Percent of respondents who answered “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	*2005	2005 N
Caucasian	11.1	9.4	12.9	12.5	9.2	472
Latino	35.7	42.9	45.2	38.4	57.0	146

By Region	2000	2001	2002	2003	*2005	2005 N
North County	15.4	15.5	17.8	18.0	34.3	232
South County	26.3	23.3	28.7	26.4	13.9	221
San Lorenzo Valley	9.4	8.8	11.1	12.5	10.1	219

By Age	2000	2001	2002	2003	*2005	2005 N
18-24 years of age	37.3	35.8	39.5	33.8	46.9	43
25-44 years of age	19.1	26.4	30.4	27.3	37.8	214
45-64 years of age	12.4	6.9	14.5	13.2	10.4	264
65 and older	6.6	12.8	6.6	8.5	6.2	142

By Gender	2000	2001	2002	2003	2005	2005 N
Male	15.1	15.8	17.3	20.3	22.3	321
Female	19.6	19.1	24.9	20.4	20.0	346

By Income	2000	2001	2002	2003	*2005	2005 N
\$34,999 per year or less	28.3	31.5	39.9	35.2	37.1	243
\$35,000 - \$65,499	12.0	14.2	12.2	10.0	13.0	130
\$65,500 and greater	8.2	3.8	4.0	6.6	8.5	237

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2005.

* Indicates statistically significant survey responses when reporting differences between sub-groups for the 2005 data. Absence of this symbol indicates no statistical significance difference between sub-groups for the 2005 data.

 **New data not available**

Significance Testing

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

Age: *18-44 year olds* were significantly more likely to respond “Yes” than were those *45 and older*.

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

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

QUALITY OF LIFE INDICATOR 14

Housing Affordability - Median Sale Price

Trends in Median Sale Price, All Home Types

Metro Area	1997	1998	1999	2000	2001	2002	2003 ¹	2004	2005	2006	97-06 % Change
Santa Cruz-Watsonville	\$ 217,000	\$ 248,000	\$ 273,000	\$338,000	\$397,000	\$420,000	\$483,000	\$505,000	\$625,000	\$672,000	209.7
Salinas	171,000	186,000	195,000	237,000	288,000	319,000	405,000	430,000	545,000	600,000	250.9
San Jose	260,000	292,000	325,000	410,000	480,000	451,000	479,000	500,000	585,000	642,000	146.9
San Francisco	288,000	335,000	366,000	464,000	550,000	525,000	571,000	592,000	705,000	745,000	158.7
Nation	\$120,000	\$129,000	\$134,000	\$140,000	\$153,000*	\$160,000	\$186,000	\$186,500	\$225,000	\$250,000	108.3

Source: National Association of Home Builders, *NAHB - Wells Fargo Housing Opportunity Index (HOI)*, 1st Quarter, 2006.

Note: Includes new and existing condominiums, and other types of homes.

¹ 2003 data are from Quarter 4.

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

This indicator shows 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	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	97-06 Net Change
Santa Cruz-Watsonville	35.4	34.3	32.0	14.2	9.6	8.0	14.5	15.2	7.7	5.9	-29.5
Salinas	36.8	39.1	41.3	21.2	14.5	7.7	6.1	12.7	4.3	5.0	-31.8
San Jose	39.4	41.7	41.0	18.3	14.5	20.1	35.7	32.6	19.5	14.9	-24.5
San Francisco	23.0	24.8	21.3	10.3	7.3	9.2	16.5	16.2	10.4	7.8	-15.2
Nation	66.5	67.6	69.6	62.8	56.9	64.8	58.9	61.2	50.1	41.3	-25.2

Source: National Association of Home Builders, *NAHB - Wells Fargo Housing Opportunity Index (HOI)*, 1st Quarter, 2006.

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

	1998	1999	2000	2001	2002	2003	2004	2005	98-05 Net Change
Counties:									
Santa Cruz	28.8	23.7	15.3	17.3	17.2	18.0	15.0	11.0	-17.8
San Francisco	21.0	17.8	11.3	12.8	13.5	12.0	11.0	9.0	-12.0
Marin	23.4	20.0	14.9	17.4	17.3	18.0	16.0	12.0	-11.4
Monterey Region	27.5	23.0	14.9	17.5	17.6	17.0	12.0	9.0	-18.5
San Mateo	20.6	19.3	13.3	17.3	17.7	18.0	16.0	12.0	-8.6
Santa Clara	29.1	28.3	17.8	23.5	24.4	27.0	23.0	19.0	-10.1
Regions:									
US: Single Family	55.6	55.1	53.0	56.3	56.7	58.0	56.0	50.0	-5.6
CA: Single Family	40.3	37.6	30.8	33.0	28.8	26.0	20.0	16.0	-24.3
Northern CA	45.4	41.7	36.3	38.3	35.0	30.0	22.0	16.0	-29.4
S.F. Bay Area	29.9	26.7	17.7	20.0	20.0	20.0	15.0	12.0	-17.9

Source: California Association of Realtors, *Annual Housing Affordability Index*, 2006.

QUALITY OF LIFE INDICATOR 14

Housing Affordability - Most and Least Affordable Areas

The Most and Least Affordable Areas in the Nation by Percent of Homes Affordable to Median Income Families

Affordability Status	2001	2002	2003 ¹	2004	2005	2006 ²
Most affordable	Kokomo, IN	Elkhart-Goshen, IN	Lima, OH	Davenport-Moline-Rock Island, IA-IL	Lima, OH	Springfield, OH
Least affordable	San Francisco, CA	Salinas, CA	Salinas, CA	San Diego, CA	Salinas, CA	Salinas, CA

Source: National Association of Home Builders, *NAHB - Wells Fargo Housing Opportunity Index (HOI), HOI List of Most and Least Affordable Areas*, 2006.

Note: These areas are most and least affordable areas for Small Metros, which are areas with population under 500,000. All data from 1st Quarter of each year.

¹Data from 4th Quarter.

²Data from 2nd Quarter was used, as it was the most relevant to Santa Cruz.

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 Rents¹

Number of Bedrooms	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	97-06 % Change
0	\$606	\$619	\$600	\$642	\$686	\$739	\$816	\$843	\$876	\$873	44.1
1	721	737	714	764	817	880	972	1,004	1,033	1,030	42.9
2	964	985	954	1,021	1,091	1,175	1,298	1,341	1,347	1,343	39.3
3	1,339	1,369	1,326	1,491	1,517	1,634	1,805	1,865	1,939	1,933	44.4
4	\$1,569	\$1,604	\$1,554	\$1,662	\$1,777	\$1,914	\$2,114	\$2,185	\$1,998	\$1,992	27.0

Estimate of Average (50th Percentile) Rents

Number of Bedrooms	2001	2002	2003	2004	2005	2006	01-06 % Change
0	\$729	\$786	\$868	\$897	\$945	\$941	29.1
1	869	935	1,033	1,068	1,111	1,106	27.3
2	1,160	1,249	1,380	1,426	1,455	1,447	24.7
3	1,613	1,737	1,919	1,983	2,118	2,107	30.6
4	\$1,889	\$2,035	\$2,247	\$2,323	\$2,267	\$2,254	19.3

Source: U.S. Department of Housing and Urban Development, *HUD USER Data Sets*, 2006.

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.

QUALITY OF LIFE INDICATOR 15

Poverty Level

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

National Federal Poverty Guidelines¹ by Family Size

Family Size	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	97-06 % Change
1	\$7,890	\$8,050	\$8,240	\$8,350	\$8,590	\$8,860	\$8,980	\$9,310	\$9,570	\$9,800	24.2
2	10,610	10,850	11,060	11,250	11,610	11,940	12,120	12,490	12,830	13,200	24.4
3	13,330	13,650	13,880	14,150	14,630	15,020	15,260	15,670	16,090	16,600	24.5
4	16,050	16,450	16,700	17,050	17,650	18,100	18,400	18,850	19,350	20,000	24.6
5	18,770	19,250	19,520	19,950	20,670	21,180	21,540	22,030	22,610	23,400	24.7
6	21,490	22,050	22,340	22,850	23,690	24,260	24,680	25,210	25,870	26,800	24.7
7	24,210	24,850	25,160	25,750	26,710	27,340	27,820	28,390	29,130	30,200	24.7
8	\$26,930	\$27,650	\$27,980	\$28,650	\$29,730	\$30,420	\$30,960	\$31,570	\$32,390	\$33,600	24.8

Source: Department of Health and Human Services, *Federal Register*, 2006.

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 (per 100 people), All Persons

	1993	1995	1997	1999	2000	2001	2002	2003
Santa Cruz County	13.8	13.3	13.1	12.0	10.6	10.5	10.6	11.3
State	17.4	16.5	16.0	14.9	12.7	12.9	13.3	13.8
National	15.1	13.8	13.3	12.7	11.3	11.7	12.1	12.5

Poverty Rate (per 100 people), All Persons Under 18

	1993	1995	1997	1999	2000	2001	2002	2003
Santa Cruz County	18.3	17.8	21.3	18.8	15.1	14.5	14.6	15.4
State	26.4	24.3	24.6	22.8	18.5	17.6	19.2	19.6
National	22.7	20.8	19.9	18.9	16.2	16.3	16.7	17.6

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division, Small Area Estimates Branch, *Estimates for California Counties*, 2006.



New data not available

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	7.7
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	-	19.3	-	13.8	-	11.3	-	19.3	-	19.5	-	11.9	-

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

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 15

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	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Children	6,861	5,957	4,707	4,228	3,486	2,847	2,392	2,949	3,186	3,490	-49.1
Persons 16+	3,640	3,150	2,490	2,023	1,535	1,207	1,354	1,380	1,470	1,610	-55.8
Total Persons	10,501	9,107	7,197	6,251	5,021	4,054	3,699^{1,2}	3,976^{1,2}	4,251²	4,648²	-55.7

¹Figure revised.

²Sum of recipients may not equal Total Persons, since children ages 16-17 may be included in both recipient groups.

Gender of Adult Recipients (ages 16+)	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Females	2,940	2,550	2,010	1,750	1,320	1,038	908	1,120	1,190	1,300	-55.8
Males	700	600	480	410	215	169	152	260	280	310	-55.7

Ethnicity of Adult Recipients (ages 16+)	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
Caucasian	1,700	1,460	1,130	990	691	550	540	590	630	NA	NA
Hispanic	1,750	1,520	1,230	1,050	752	434	458	710	770	NA	NA
African American	110	100	70	70	49	41	45	50	50	NA	NA
Asian / Pacific Islander	40	40	30	30	28	9	12	20	10	NA	NA
Other	40	40	20	20	15	7	5	10	10	NA	NA

Age of Adult Recipients	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	96-05 % Change
16-20	770	660	530	460	355	251	346	290	310	340	-55.8
21-44	2,590	2,250	1,770	1,540	982	804	829	980	1,050	1,150	-55.6
45-54	220	190	150	130	168	129	152	80	90	100	-54.5
55+	60	50	40	30	30	22	27	20	20	30	-50.0

Source: State of California Employment Development Department, Labor Market Information Division, *Social and Economic Data*, 2006.

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 16

Temporary Assistance for Needy Families (TANF) / CalWORKs

Welfare-to-Work Enrollment and Participation

Activity	2006
New enrollees to Welfare to Work program	86
Appraisal-assessment by HRA	73
Job search & readiness assistance	187
Vocational training program	228
Adult basic education/GED/ESL	48
Job skills training	NA
Mental health/substance abuse/domestic violence services	124
Other employment barrier removal services	31
Community service	20
Work experience	13
On-the-job training (OJT)	0
College work study	10
Self-employment	23
Unsubsidized employment	470
Post-aid employment retention services	257
Total participants with active status	958

Source: County of Santa Cruz Human Resources Agency, 2006.

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

Welfare-to-Work Employment Placement Profile

Terms of Employment	2006
Unsubsidized employment	470
Post aid retention	257
Average placement wage	\$9.74

Source: County of Santa Cruz Human Resources Agency, 2006.

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).

Child Support Collections

These child support 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	03/04	94-04 % Change
Santa Cruz County	12,952	11,483	8,269	9,174	9,628	10,649	10,644	11,366	10,358	9,812	-24.2
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	1,806,876	-24.7

Cases with Court Orders	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	03/04	94-04 % Change
Santa Cruz County	5,124	5,195	5,415	6,099	7,265	7,809	7,982	8,309	7,852	8,103	58.1
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	1,411,708	34.7

Percent of Cases with Court Orders	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	03/04	94-04 Net Change
Santa Cruz County	40	45	65	66	75	73	75	73	76	83	43
State	44	48	59	64	65	69	72	75	76	78	34

Total Distributed Collections	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	03/04	94-04 % Change
Santa Cruz 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	\$15,389,761	108.6
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	\$2,290,754,781	149.8

Collections per Case with Court Order	94/95	95/96	96/97	97/98	98/99	99/00¹	00/01¹	01/02¹	02/03¹	03/04	94-04 % Change
Santa Cruz County	\$1,440	\$1,602	\$1,839	\$1,798	\$1,792	\$1,792	\$1,886	\$1,853	\$1,953	\$1,568	8.9
State	\$875	\$941	\$1,094	\$1,143	\$1,298	\$1,344	\$1,490	\$1,506	\$1,601	\$1,268	44.9

Source: Child Support Management Information System (CSMIS) *Annual Reports*, 1998. Santa Cruz and California Departments of Child Support Services, 2004. California Department of Child Support Services, Data and Performance Analysis Branch, *Comparative Data for Managing Program Performance*, 2005.

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.

 **New data not available**

