

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	% Change
Santa Cruz County	\$24,813	\$26,117	\$27,577	\$29,101	\$30,636	\$32,966	\$37,866	\$36,865	-2.6
State	23,348	24,339	25,373	26,521	28,240	29,712	32,363	32,655	0.9
National	22,340	23,255	24,270	25,412	26,893	27,880	29,760	30,413	2.2

Source: U.S. Department of Commerce, Bureau of Economic Analysis Survey of Current Business, 2003.

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	% Change
Santa Cruz County	\$53,100	\$55,200	\$58,700	\$61,000	\$61,700	\$65,500	\$69,000	\$74,600	8.1
State	48,400	50,000	52,600	54,100	55,400	58,400	60,800	60,300	-0.8
National	41,600	43,500	45,300	47,800	50,200	52,500	54,400	56,500	3.9

Source: U.S. Department of Housing and Urban Development, 2003.

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.

QUALITY OF LIFE INDICATOR 12

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, 1990 Summary File 3, P082 Race of Householder by Household Income in 1989, 1994.

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**

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, P151B-I. Household Income in 1999, 2000.

 **New data not available**

QUALITY OF LIFE INDICATOR 13

Self-Sufficiency Income Standards

Self-Sufficiency Income Standards, Santa Cruz County ¹

Expense Category	Single Adult			Single Adult + 2 school-age children			Two Adults + 2 school-age children		
	1996	2000	% Change	1996	2000	% Change	1996	2000	% Change
Housing	\$ 709	\$764	7.8	\$ 948	\$1,021	7.7	\$948	\$1,021	7.7
Child care	0	0	0.0	610	712	16.7	610	712	16.7
Food	125	164	31.2	356	412	15.7	498	549	10.2
Transportation	114	206	80.7	118	212	79.7	232	402	73.3
Health care ²	77	102	32.5	158	256	62.0	206	316	53.4
Miscellaneous	103	124	20.4	219	261	19.2	249	300	20.5
Taxes	262	323	23.3	528	599	13.4	598	684	14.4
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)	0.0	(80)	(80)	0.0
Monthly self sufficiency wage	1,390	1,683	21.1	2,856	3,311	15.9	3,262	3,820	17.1
Annual self sufficiency wage	16,677	20,195	21.1	34,277	39,727	15.9	39,140	45,841	17.1
Hourly self sufficiency wage	\$7.90	\$9.56	21.0	\$16.23	\$18.81	15.9	\$9.27³	\$10.85³	17.0

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

¹ Data 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.

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

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

 **New data not available**

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	% Change
Santa Cruz-Watsonville	\$ 209,000	\$ 217,000	\$ 248,000	\$ 273,000	\$338,000	\$397,000	\$420,000	5.8
Salinas	168,000	171,000	186,000	195,000	237,000	288,000	319,000	10.8
San Jose	237,000	260,000	292,000	325,000	410,000	480,000	451,000	-6.0
San Francisco	275,000	288,000	335,000	366,000	464,000	550,000	525,000	-4.5
Nation	\$118,000	\$120,000	\$129,000	\$134,000	\$140,000	\$153,000*	\$160,000	4.6

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

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

Median Sale Prices in California, New Homes Only

County	1994	1995	1996	1997	1998	1999	2000	2001	% Change
San Mateo	\$380,000	\$337,400	\$295,300	\$410,000	\$400,000	\$446,000	\$592,500	\$570,500	-3.7
Santa Clara	280,000	292,500	320,000	364,500	372,000	460,800	587,500	600,000	2.1
Marin	426,800	459,000	447,500	526,700	545,500	525,000	550,000	670,000	21.8
San Francisco	225,000	232,500	245,000	276,000	318,000	396,000	513,500	632,500	23.2
Santa Cruz	229,500	260,200	272,200	303,200	365,000	372,500	480,000	527,500	9.9
Alameda	277,500	293,000	287,800	303,500	340,000	392,700	441,000	517,000	17.2
Orange	254,300	245,000	238,000	249,700	335,600	347,300	396,600	407,700	2.8
Ventura	246,000	245,200	253,000	245,000	302,100	369,500	392,900	387,200	-1.5
Los Angeles	233,000	222,000	230,000	257,000	292,000	295,800	297,500	318,700	7.1
San Diego	221,600	225,400	230,000	235,900	266,900	285,000	295,000	355,000	20.3
State	187,500	187,900	189,900	199,000	208,500	225,200	243,000	256,000	5.3
Nation	\$130,000	\$133,900	\$140,000	\$146,000	\$152,500	\$161,000	\$169,000	\$174,100	3.0

Source: Construction Industry Research Board, 2002.

New data not available

QUALITY OF LIFE INDICATOR 14


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
Santa Cruz-Watsonville	35.8	35.4	34.3	32.0	14.2	9.6	8.0
Salinas	34.6	36.8	39.1	41.3	21.2	14.5	7.7
San Jose	48.3	39.4	41.7	41.0	18.3	14.5	20.1
San Francisco	26.4	23.0	24.8	21.3	10.3	7.3	9.2
Nation	67.5	66.5	67.6	69.6	62.8	56.9	64.8

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	% Change
Counties:						
Santa Cruz	28.8	23.7	15.3	17.3	17.2	-0.6
San Francisco	21.0	17.8	11.3	12.8	13.5	5.5
Marin	23.4	20.0	14.9	17.4	17.3	-0.6
Monterey	27.5	23.0	14.9	17.5	17.6	0.6
San Mateo	20.6	19.3	13.3	17.3	17.7	2.3
Santa Clara	29.1	28.3	17.8	23.5	24.4	3.8
Regions:						
US: Single Family	55.6	55.1	53.0	56.3	56.7	0.7
CA: Single Family	40.3	37.6	30.8	33.0	28.8	-12.7
Northern CA	45.4	41.7	36.3	38.3	35.0	-8.6
S.F. Bay Area	29.9	26.7	17.7	20.0	20.0	0.0

Source: California Association of Realtors, Housing Affordability Index, 2003.

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.

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.

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**

QUALITY OF LIFE INDICATOR 14

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	% Change
0	\$604	\$596	\$606	\$619	\$600	\$642	\$686	\$739	\$816	10.4
1	709	709	721	737	714	764	817	880	972	10.5
2	960	948	964	985	954	1,021	1,091	1,175	1,298	10.5
3	1,335	1,317	1,339	1,369	1,326	1,491	1,517	1,634	1,805	10.5
4	\$1,565	\$1,544	\$1,569	\$1,604	\$1,554	\$1,662	\$1,777	\$1,914	\$2,114	10.4

Source: Housing Authority of Santa Cruz County, 2003.

Estimate of Average Rents – Housing Authority²

Number of Bedrooms	1995	1996	1997	1998	1999	2000	2001	2002	2003	% Change
0	\$477	\$606	\$631	\$668	\$626	\$636	\$792	\$930	\$857	-7.8
1	615	740	790	847	795	839	1,018	1,163	1,011	-13.1
2	864	978	1,020	1,118	1,121	1,179	1,524	1,564	1,362	-12.9
3	1,186	1,308	1,409	1,585	1,627	1,815	2,134	2,173	1,811	-16.7
4	\$1,549	\$1,613	\$1,684	\$2,074	\$1,946	\$2,189	\$2,497	\$2,674	\$2,349	-12.2

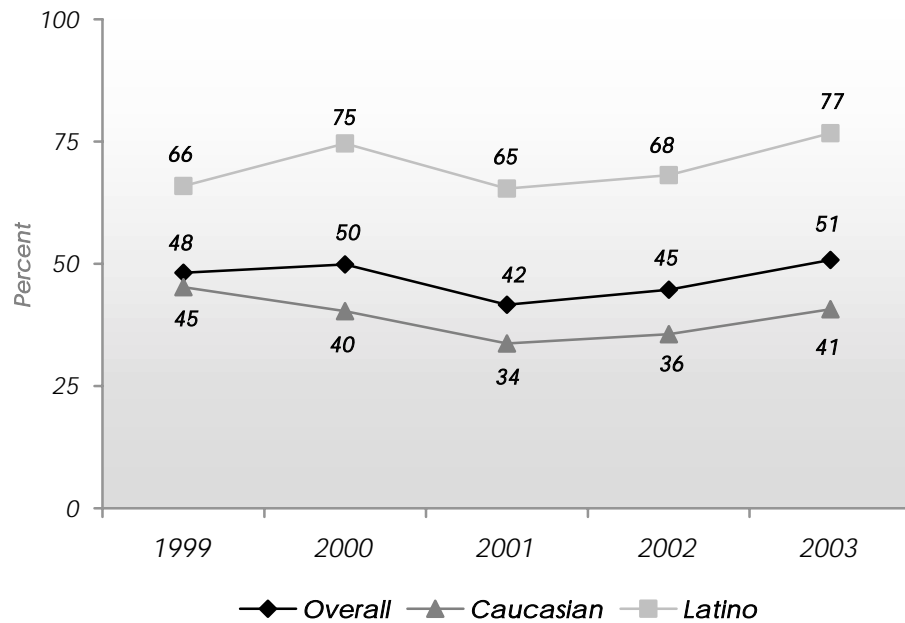
Source: Housing Authority of Santa Cruz County, 2003.

¹ Data 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.

² For 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.


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

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 County Community Assessment Project, Telephone Survey.

QUALITY OF LIFE INDICATOR 15

 **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

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

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*.

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

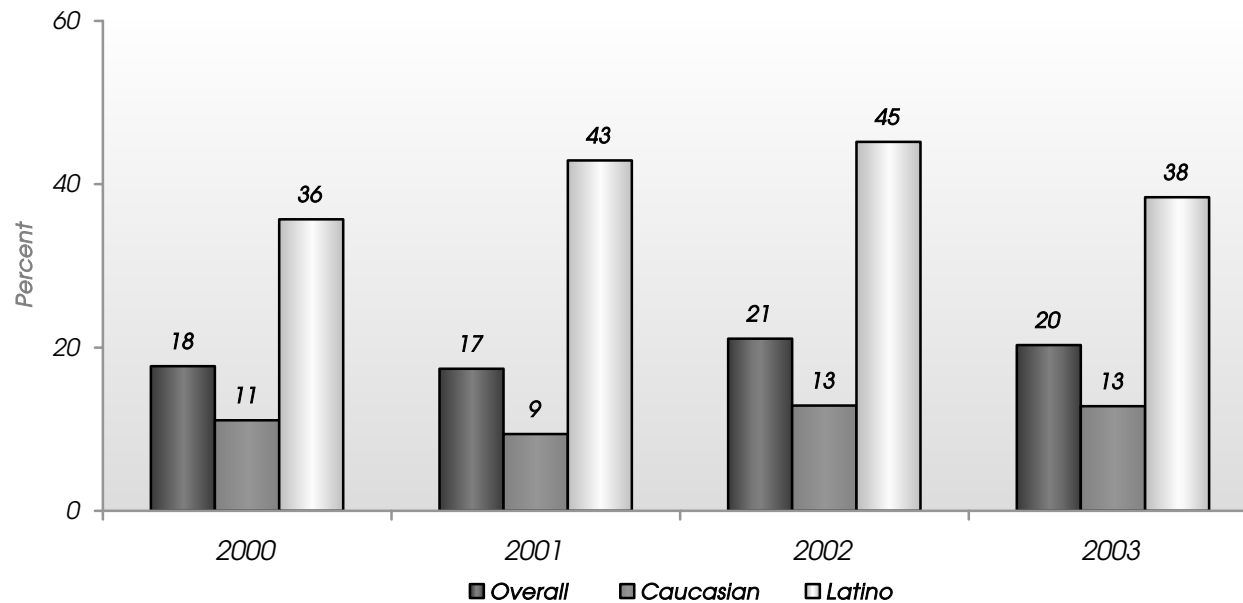
By Income	1999	2000	2001	2002	*2003	2003 N
\$34,999 per year or less	62.6	65.7	59.8	64.7	70.0	308
\$35,000 - \$65,499	46.9	44.8	38.3	42.6	39.1	162
\$65,500 and greater	38.2	32.3	25.1	22.5	30.4	175

*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.

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*.

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 County Community Assessment Project, Telephone Survey.

See appendix for results of statistical testing for this question.

QUALITY OF LIFE INDICATOR 15

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

* 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.

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

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*.

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	% Change
1	\$7,470	\$7,740	\$7,890	\$8,050	\$8,240	\$8,350	\$8,590	\$8,860	\$8,980	1.4
2	10,030	10,360	10,610	10,850	11,060	11,250	11,610	11,940	12,120	1.5
3	12,590	12,980	13,330	13,650	13,880	14,150	14,630	15,020	15,260	1.6
4	15,150	15,600	16,050	16,450	16,700	17,050	17,650	18,100	18,400	1.7
5	17,710	18,220	18,770	19,250	19,520	19,950	20,670	21,180	21,540	1.7
6	20,270	20,840	21,490	22,050	22,340	22,850	23,690	24,260	24,680	1.7
7	22,830	23,460	24,210	24,850	25,160	25,750	26,710	27,340	27,820	1.8
8	\$25,390	\$26,080	\$26,930	\$27,650	\$27,980	\$28,650	\$29,730	\$30,420	30,960	1.8

Source: Department of Health and Human Services, Federal Register, 2003.

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
Santa Cruz County	11.1	13.8	13.3	13.1	12.0
State	12.7	17.4	16.5	16.0	14.9
National	12.8	15.1	13.8	13.3	12.7

Poverty Rate, all Persons under 18

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

Source: U.S. Census Bureau, Small Area Income and Poverty Estimates, 2002.

County data are available in odd-numbered years. Data for 2001 were not yet available at the time of printing.

QUALITY OF LIFE INDICATOR 16

Poverty Level - continued

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, P191 Poverty Status in 1989 by Race by Age, 1994.

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, P87 Poverty Status in 1999 by Age and P159B-I Poverty Status by Age, 2000.

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.

Poverty Level - continued

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, P122 Poverty Status in 1989 by Age by Household Type and Relationship, 1994.

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. Profile of General Demographic Characteristics, 2000.

QUALITY OF LIFE INDICATOR 17

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	% Change
Children	4,282	7,394	6,861	5,957	4,707	4,228	3,486	2,847	2,392	-16.0
Persons 16+	3,980	3,982	3,640	3,150	2,490	2,023	1,535	1,207	1,354	12.2
Total Persons	8,262	11,376	10,501	9,107	7,197	6,251	5,021	4,054	3,696	-8.8
Gender of Recipients										
Adult Females	3,220	3,225	2,940	2,550	2,010	1,750	1,320	1,038	908	-12.5
Adult Males	760	757	700	600	480	410	215	169	152	-10.1
Ethnicity of Adult Recipients										
Caucasian	2,080	1,911	1,700	1,460	1,130	990	691	550	540	-1.8
Hispanic	1,700	1,871	1,750	1,520	1,230	1,050	752	434	458	5.5
African American	120	120	110	100	70	70	49	41	45	9.8
Asian / Pacific Islander	30	40	40	40	30	30	28	9	12	33.3
Other	50	40	40	40	20	20	15	7	5	-28.6
Age of Adult Recipients										
16-20	840	836	770	660	530	460	355	251	346	37.8
21-44	2,840	2,827	2,590	2,250	1,770	1,540	982	804	829	3.1
45-54	240	239	220	190	150	130	168	129	152	17.8
55+	60	80	60	50	40	30	30	22	27	22.7

Source: State of California Employment Development Department, Labor Market Information, 1994-2000; Santa Cruz County Human Resources Agency, 2001-2003.

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.

Temporary Assistance for Needy Families (TANF) / CalWORKs

Welfare to Work Enrollment and Participation

Activity	1999 ¹	2000 ²	2001	2002	2003
Referred to orientation	148	109	157	70	79
Complete Orientation/ waiting for assignment	169	N/A	N/A	N/A	N/A
Extended Appraisal (Career Transitions)	148	40	32	78	N/A
Barriers/ Pre-plan intensive services	43	23	15	28	25
Network Center-Job Search	46	6	22	67	14
Assessment Activities	46	48	44	65	54
Adult Work Experience	N/A	40	11	11	0
Employment 26-35 hours	275	140	102	83	59
Employed without a WTW 2 Plan	N/A	104	69	88	56
Employment less than 26-35 hours	146	116	56	67	29
Vocational training program	203	276	156	148	159
Basic Skills, ESL or GED	32	51	27	42	31
Mental Health in Welfare to Work plan	10	2	11	11	19
Substance Abuse in Welfare to Work plan	5	4	3	12	8
Domestic Violence in Welfare to Work plan	0	N/A	13	32	24
Other personal services	31	9	3	4	1
Other Parent Participating	N/A	23	15	25	22
Total Participants with Active Status	1,525	1,220	937	1,000	924

Source: Santa Cruz County Human Resources Agency, Welfare to Work Status Report, 2003.

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 are from the month of June.

Welfare to Work Employment Placement Profile

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

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).

QUALITY OF LIFE INDICATOR 18

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	% Change
All Section 8 programs	1,960	1,976	2,082	2,159	2,214	2,412	3,310	-	-
Section 8 Moderate Rehabilitation ¹	425	412	409	335	261	207	193	-	-
Public Housing	234	234	234	234	234	234	234	234	0.0
Farmers Home Administration	70	70	70	70	70	70	70	70	0.0
Migrant Housing	108	108	108	108	108	103	104	104	0.0
Transition Housing	11	11	13	8	8	6	6	6	0.0
Property Management ²	0	133	134	0	0	197	N/A	N/A	-
Home Ownership Construction	115	115	115	115	115	115	115	N/A	-
First-time Homebuyer	0	65	72	91	94	97	99	100	1.0
Construction Bonds	284	278	278	278	278	278	278	N/A	-
Tax Bonds	107	158	158	240	240	196	196	196	0.0
Tax Credits	0	15	15	15	15	15	15	15	0.0
Ordinance Monitoring	659	103	104	104	104	104	104	144	38.5
Mortgage Credit Certificates	461	551	600	613	638	650	666	677	1.7
Security Deposit Program	N/A	N/A	N/A	N/A	N/A	N/A	359	525	46.2
Total	4,434	4,229	4,401	4,379	4,400	4,684	5,749	2,071	-64.0

Source: Housing Authority of the County of Santa Cruz, 1996-2003.

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

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

Housing Authority Administered Units

Number of Units Occupied by Jurisdiction

Jurisdiction	1996	1997	1998	1999	2000	2001	2002	% Change
Santa Cruz	1,545	1,610	1,633	1,547	1,065	1,093	1438	31.6
Watsonville	1,548	1,660	1,754	1,888	1,550	1,719	2015	17.2
Capitola	203	208	210	211	218	214	246	15.0
Scotts Valley	52	51	59	59	64	72	103	43.1
Unincorporated	2,501	2,115	2,166	2,122	1,466	1,559	1935	24.1
County Total	5,849	5,644	5,822	5,827	4,363	4,657	5,737	23.2

Source: Housing Authority of the County of Santa Cruz, 2002.

 **New data not available**

QUALITY OF LIFE INDICATOR 19

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 Cases	94/95	95/96	96/97	97/98	98/99	99/00	00/01 ¹	01/02 ¹	02/03 ¹	% Change
County	12,952	11,483	8,269	9,174	9,628	10,649	10,102	10,664	11,007	3.2
State	2,399,560	2,404,713	1,923,978	1,965,958	2,030,070	2,027,788	1,961,721	N/A	N/A	N/A

Cases with Court Orders	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	% Change
County	5,124	5,195	5,415	6,099	7,265	7,809	6,066	6,263	8,101	29.3
State	1,047,789	1,157,535	1,126,429	1,267,799	1,329,100	1,399,071	1,409,690	N/A	N/A	N/A

Court Orders — 'Collection Rate' ²	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	Net Change
County	40	45	65	66	75	73	60	59	74	15
State	44	48	59	64	65	69	72	N/A	N/A	N/A

Total Distributed Collections	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	% Change
County	\$7,378,756	\$8,322,263	\$9,958,400	\$10,965,137	\$13,019,537	\$14,097,851	\$15,061,763	\$15,424,179	N/A	N/A
State	\$917,151,855	\$1,089,489,659	\$1,232,138,809	\$1,449,057,693	\$1,725,334,015	\$1,939,998,126	\$2,078,756,271	N/A	N/A	N/A

Collections per Case with Court Order	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	% Change
County	\$1,440	\$1,602	\$1,839	\$1,798	\$1,792	\$1,805	\$2,483	\$1,856	N/A	N/A
State	\$875	\$941	\$1,094	\$1,143	\$1,298	\$1,387	\$1,475	N/A	N/A	N/A

Sources: Child Support Management Information System (CSMIS) Annual Reports, 1998; Santa Cruz and California Departments of Child Support Services, 2003.

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.

¹ County case data since 2001 are point-in-time caseloads as of June 30.

² Rate is per 100 cases.