



Photo credit: Shmuel Thaler

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Community Goals

Goal 1: By the year 2010, the annual Median Family Income will increase by a higher percentage than the Bay Area Consumer Price Index.

Goal 3: By the year 2010, county performance in key economic sectors such as agriculture, tourism and retail will meet or exceed the state average.

Goal 2: By the year 2010, housing will be available and affordable to meet the needs of the local work force.

Financial Literacy Community Hero:
Bay Federal Credit Union

How We're Making a Difference

Investing in Paths to Prosperity

Santa Cruz Community Ventures (SCCV), a nonprofit affiliate of Santa Cruz Community Credit Union, offers tools to help alleviate poverty, create financial security, and expand economic opportunity. SCCV's strategy is to develop asset building programs that link financial education with financial services, including matched savings accounts, and free tax preparation.

Since 2000, SCCV has offered Individual Development Accounts (IDAs). IDAs are matched savings accounts that enable low-income members and foster youth to save and build assets. IDA participants attend money management workshops, save earned income each month, and utilize personal savings and matched savings for secondary education, purchasing a home, starting or capitalizing a small business, and other asset purchases.

IDA graduate Holly Costa has confronted many challenges during her life. Faced with homelessness and illness in her family, she still found the determination to save for and purchase a home with the help of IDA matching funds and financial education, "Becoming a parent and watching my own parents end up with nothing made me realize how important it was to provide a future for myself and my son."

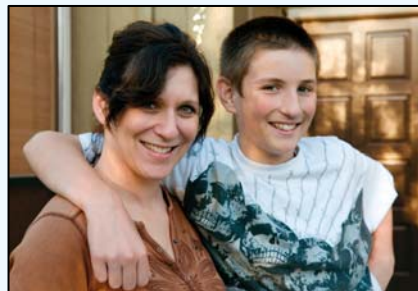






















Photo credit: Joop Rubens

Saving money each month was a challenge and Holly lived on an extremely tight budget, but she was determined. "The financial education workshops taught me a lot about budgeting, tracking 'miscellaneous' spending, and how credit and interest work. That saved me a ton of money!" she explains. In October 2008, Holly purchased a home with her IDA savings and matched funds. "I feel a real sense of pride now that I have a home, but it's hard for both of us to get used to. I think as we adjust, we are both feeling more and more a part of a community. We feel like we belong more."

Through SCCV, 86 IDA participants have invested \$997,580 toward building long-term assets and achieving financial stability.

Economic Snapshot of Santa Cruz County

Indicator	Measurement	Data	Year	Trend	Direction	Page
Economic Well-Being	Percent of telephone survey respondents who felt they were financially better off this year than last year	20.1%	2009	↓		24
Retail Sales	Annual taxable sales – Santa Cruz County (<i>in thousands of dollars</i>)	\$3,195,786	2007	↑		26
Building Permit Valuation	Number of residential permits – Santa Cruz County	257	2008	↓		28
Business Growth	Number of sales tax permits – Santa Cruz County	8,568	2007	↓		29
Agricultural Production	Annual crop production value – Santa Cruz County (<i>in millions of dollars</i>)	\$485.3	2008	↑		30
Tourism	Transient occupancy tax – Santa Cruz County (<i>in thousands of dollars</i>)	\$10,452.9	2008	↑		31
Job Opportunities	Percent of telephone survey respondents who felt they have opportunities to work in the Santa Cruz County area	60.7%	2009	↓		32
Annual Unemployment Rates	Unemployment rate – Santa Cruz County	10.6%	June 2009	↑		33
Net Job Growth	Total employment, all industries – Santa Cruz County	101,900	2008	↓		35
Payroll	Total combined annual payroll – Santa Cruz County (<i>in thousands of dollars</i>)	\$3,131,181	2008	↑		37
Household Income	Median family income – Santa Cruz County	\$83,800	FY 2009	↑		39
Poverty Level	Percent of children under 18 living under the Federal Poverty Level – Santa Cruz County	17.8%	2008	↑		41
Self-Sufficiency Income Standards	Percent of households below Self-Sufficiency Income Standards – Santa Cruz County	28.0%	2007	—		42
Affordable Housing	Median sale price, all home types – Santa Cruz/Watsonville area	\$347,000	2009	↓		44
Affordable Housing	Percent of homes affordable for median income families - Santa Cruz/Watsonville area	50.9%	2009	↑		44
Affordable Housing	Percent of telephone survey respondents who spend more than 30% of their total take-home pay on rent or housing costs	50.1%	2009	—		44
Housing Occupancy and Tenure	Percent of telephone survey respondents who own their home	67.9%	2009	↓		48
Foreclosures	Number of notices of default – Santa Cruz County	1,537	2008	↑		50
Assistance for Needy Families	Welfare-to-Work unduplicated total participants with active status – Santa Cruz County	791	2009	↓		51
Child Support Collections	Number of child support cases – Santa Cruz County	8,668	2006/07	↓		53

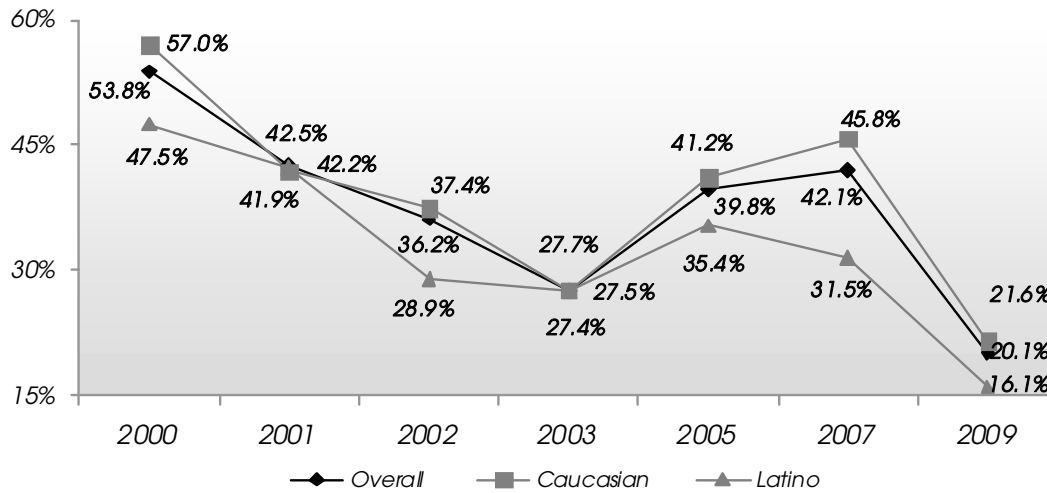
See the Legend on page 8 for an explanation of the Trend and Direction icons.

Economic Well-Being

The majority of survey respondents felt that they are worse off this year than last year, due to loss of investments, income, and jobs and the overall economic slowdown. Slightly more than 50% of Latino telephone survey respondents reported they were not building assets, which was significantly more than Caucasian respondents.



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



Overall N: 2000=653; 2001=705; 2002=678; 2003=688; 2005=694; 2007=693; 2009=822.
 Caucasian N: 2000=442; 2001=492; 2002=472; 2003=476; 2005=484; 2007=485; 2009=572.
 Latino N: 2000 N=141; 2001=159; 2002=154; 2003=158; 2005=158; 2007=155; 2009 =186.
 Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.
 Note: Prior to 2009, the survey question stated "Do you feel you are better off economically this year than last year?"

If you do not feel you are better off this year than last year (financially), or you don't know, why do you feel this way? (Top 5 Responses)

2003	2005	2007	2009
1. Cost of living increasing (20.5%)	1. Cost of living increasing (35.2%)	1. Cost of living increasing (41.3%)	1. Loss on financial investments (16.8%)
2. Less income (20.4%)	2. On a fixed income (15.1%)	2. Gas prices (18.5%)	2. Lost job or family member lost job (15.8%)
3. Overall economic slowdown (18.0%)	3. The same, doing ok (15.1%)	3. Wages stagnant (16.7%)	3. Cost of living increasing (14.0%)
4. Unemployed (13.2%)	4. Less income (14.9%)	4. Less income (12.6%)	4. Working less than last year/ underemployed (13.1%)
5. On a fixed income (9.9%)	5. Unemployed (13.0%)	5. On a fixed income (11.3%)	5. Overall economic recession/slowdown (11.3%)

Year 2009: 667 respondents offering 795 responses.
 Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.
 Note: This was an open-ended survey question which allows the respondent to provide any answer. Due to variance in coding, data should be compared by top responses rather than tracking individual responses over time.

☎ If you do not feel you are better off this year than last year (financially), why do you feel this way? (Top 3 Responses) By Ethnicity - 2009

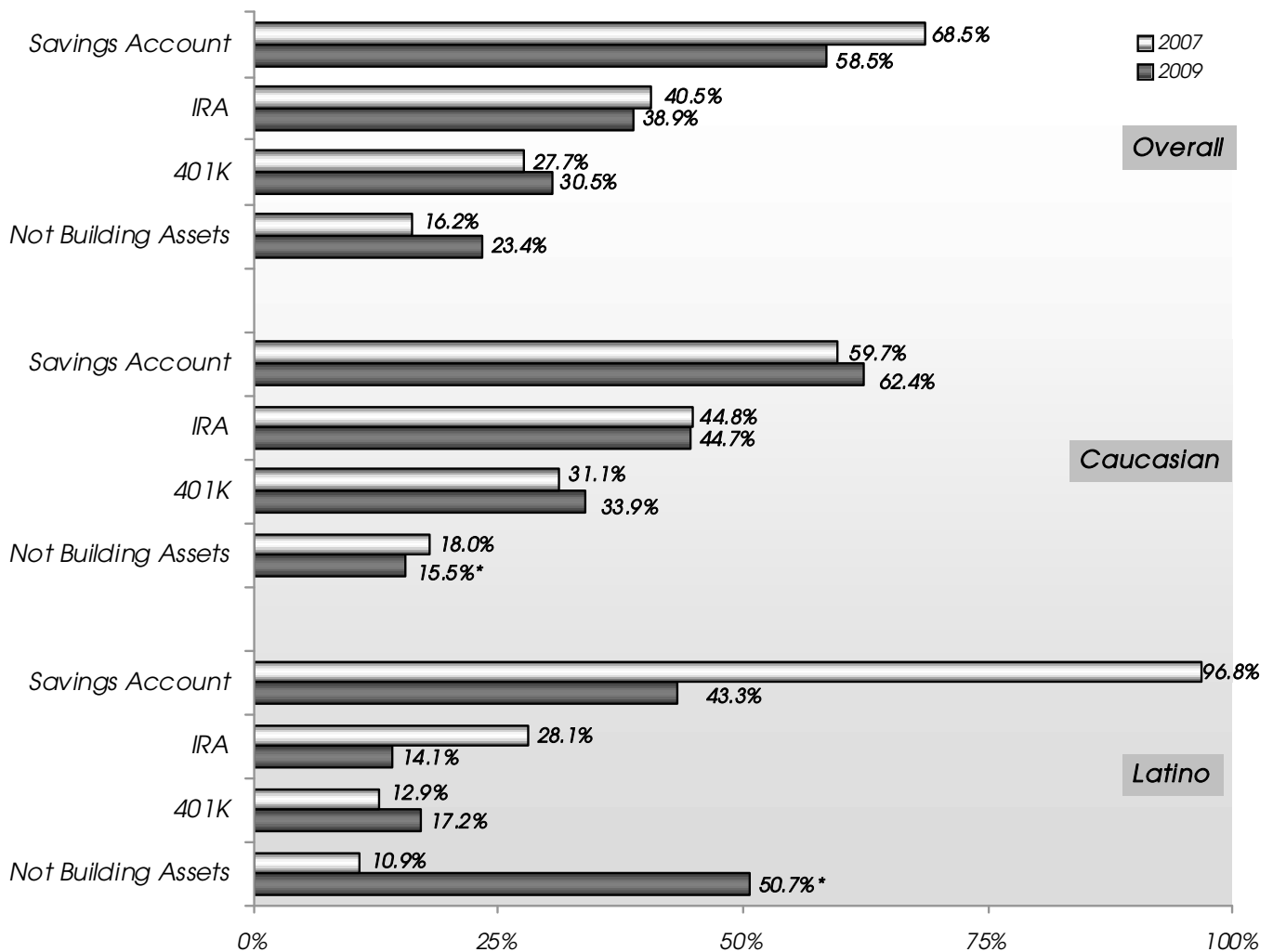
Caucasian	Latino
1. Loss on financial investments (23.4%)	1. Less employment opportunities (28.7%)
2. Lost job or family member lost job (13.6%)	2. Working less than last year/ underemployed (18.9%)
3. Overall economic recession/ slowdown (12.5%)	3. Cost of living increasing (18.7%)

Caucasian 2009: 458 respondents offering 552 responses.

Latino 2009: 158 respondents offering 182 responses.

Source: Santa Cruz County Community Assessment Project, Telephone Survey, 2009.

☎ Are you building assets (saving money for the future) through any of the following saving options? (Selected Responses) By Ethnicity



Overall 2009: 844 respondents offering 1,603 responses.

Caucasian 2009: 590 respondents offering 1,195 responses.

Latino 2009: 192 respondents offering 262 responses.

Source: Santa Cruz County Community Assessment Project, Telephone Survey, 2009.

* Significance Testing:

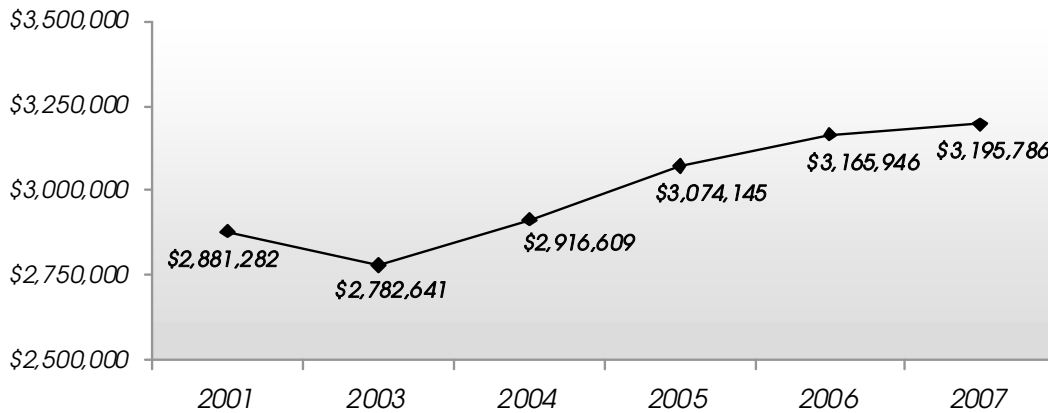
Latino respondents were significantly more likely than Caucasian respondents to NOT be building assets.

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. Santa Cruz County saw an increase in taxable sales from 2006 to 2007 in most jurisdictions, but retail sales as a whole decreased from \$9,023 in 2006 to \$8,982 in 2007.



Annual Taxable Sales by Jurisdiction (in Thousands of Dollars), Santa Cruz County



Source: California State Board of Equalization, *Report of Taxable Sales by County in California*, 2009.

Note: Data presented are most recent data available.

Annual Taxable Sales by Jurisdiction (in Thousands of Dollars)

Jurisdiction	2001	2003	2004	2005	2006	2007	01-07 % Change
Capitola	\$464,914	\$463,247	\$473,042	\$484,162	\$490,337	\$481,835	3.6%
Santa Cruz	\$809,628	\$761,986	\$795,060	\$813,834	\$837,511	\$851,755	5.2%
Scotts Valley	\$176,661	\$153,474	\$148,419	\$164,863	\$166,427	\$184,706	4.6%
Watsonville	\$484,801	\$483,892	\$522,433	\$599,273	\$613,279	\$602,632	24.3%
Unincorporated/ Unallocated	\$945,278	\$920,042	\$977,655	\$1,012,013	\$1,058,392	\$1,074,858	13.7%
Santa Cruz County Total	\$2,881,282	\$2,782,641	\$2,916,609	\$3,074,145	\$3,165,946	\$3,195,786	10.9%

Source: California State Board of Equalization, *Report of Taxable Sales in California*, 2009.

Note: Data presented are most recent data available.

Annual Taxable Sales by County and State (in Thousands of Dollars)

County	2001	2003	2004	2005	2006	2007	01-07 % Change
Monterey	\$5,101,569	\$4,918,656	\$5,235,955	\$5,454,500	\$5,658,166	\$5,680,652	11.4%
San Benito	\$501,089	\$498,251	\$526,272	\$535,651	\$536,846	\$550,032	9.8%
Santa Clara	\$32,133,247	\$27,062,663	\$28,491,576	\$30,193,802	\$32,273,238	\$33,663,448	4.8%
Santa Cruz	\$2,881,282	\$2,782,641	\$2,916,609	\$3,074,145	\$3,165,946	\$3,195,786	10.9%
California	\$441,517,560	\$460,096,468	\$500,076,783	\$536,904,428	\$559,652,437	\$561,050,149	27.1%

Source: California State Board of Equalization, *Report of Taxable Sales in California*, 2009.

Note: Data presented are most recent data available.

Per Capita Taxable Sales by Top Business Types (in Thousands of Dollars), Santa Cruz County

Type of Business	2001	2003	2004	2005	2006	2007	01-07 % Change
General Merchandise Group	\$1,340	\$1,385	\$1,414	\$1,414	\$1,484	\$1,467	9.5%
Automotive Group	\$1,980	\$1,862	\$1,959	\$2,072	\$2,121	\$1,287	-35.0%
Eating and Drinking Group	\$1,129	\$1,124	\$1,177	\$1,181	\$1,247	\$1,275	12.9%
Specialty Stores Group	\$1,119	\$1,090	\$1,095	\$1,133	\$1,193	NA	NA
Building Materials Group	\$918	\$986	\$794	\$906	\$929	\$883	-3.8%
Food Stores Selling All Types of Liquor	\$406	\$400	\$400	\$417	\$438	NA	NA
Apparel Stores Group	\$315	\$303	\$326	\$346	\$350	\$361	14.6%
Household and Home Furnishings	\$214	\$230	\$251	\$263	\$265	\$276	29.0%
All Other Food Stores	\$247	\$249	\$260	\$261	\$263	\$258	4.5%
Farm and Garden Supply Stores	\$119	\$126	\$140	\$153	\$170	\$186	56.3%
Household Appliance Dealers	\$149	\$160	\$176	\$175	\$175	\$164	10.1%
Retail Stores Total	\$8,285	\$8,280	\$8,363	\$8,689	\$9,023	\$8,982	8.4%
Business and Personal Services	\$558	\$513	\$536	\$526	\$521	\$535	-4.1%
All Other Outlets	\$2,303	\$1,969	\$2,338	\$2,424	\$2,568	\$2,515	9.2%
Total All Outlets	\$11,146	\$10,763	\$11,238	\$11,639	\$12,112	\$12,033	8.0%

Source: California State Board of Equalization, Annual Report of Taxable Sales in California, 2009. California Department of Finance, Demographic Research Unit, E-2 California County Population Estimates and Components of Change, 2009.

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.

Note: Data presented are most recent data available.

Per Capita Taxable Sales by Top Business Types (in Thousands of Dollars), California

Type of Business	2001	2003	2004	2005	2006	2007	01-07 % Change
Automotive Group	\$2,457	\$2,637	\$2,829	\$3,031	\$3,085	\$1,877	-23.6%
General Merchandise Group	\$1,358	\$1,407	\$1,474	\$1,535	\$1,587	\$1,588	16.9%
Specialty Stores Group	\$1,265	\$1,258	\$1,338	\$1,415	\$1,465	NA	NA
Eating and Drinking Group	\$1,060	\$1,115	\$1,183	\$1,254	\$1,319	\$1,370	29.2%
Building Materials Group	\$696	\$785	\$933	\$977	\$969	\$866	24.4%
Apparel Stores Group	\$385	\$422	\$463	\$506	\$531	\$553	43.6%
Food Stores Selling All Types of Liquor	\$358	\$352	\$343	\$358	\$371	NA	NA
Household and Home Furnishings	\$265	\$302	\$328	\$347	\$350	\$333	25.7%
All Other Food Stores	\$183	\$188	\$199	\$213	\$215	\$208	13.7%
Household Appliance Dealers	\$118	\$118	\$121	\$123	\$116	\$110	-6.8%
Farm and Garden Supply Stores	\$59	\$63	\$65	\$72	\$78	\$79	33.9%
Retail Stores Total	\$8,457	\$8,911	\$9,570	\$10,156	\$10,422	\$10,262	21.3%
Business and Personal Services	\$640	\$602	\$610	\$624	\$634	\$619	-3.3%
All Other Outlets	\$3,605	\$3,290	\$3,487	\$3,729	\$3,936	\$3,995	10.8%
Total All Outlets	\$12,702	\$12,804	\$13,667	\$14,509	\$14,991	\$14,877	17.1%

Source: California State Board of Equalization, Annual Report of Taxable Sales in California, 2009. California Department of Finance, Demographic Research Unit, E-2 California County Population Estimates and Components of Change, 2009.

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.

Note: Data presented are most recent data available.

Building Permit Valuation

The overall value of residential and non-residential permits dropped considerably from 2007 to 2008.



Number of Residential Permits

Residential Permits	2000	2002	2004	2005	2006	2007	2008	00-08 % Change
Single Family	430	404	739	667	432	236	194	-54.9%
Multi-Family	157	518	65	227	28	342	63	-59.9%
Santa Cruz County Total	587	922	804	894	460	578	257	-56.2%

Source: California Department of Finance, Construction Industry Research Board, 2009.

Note: The Construction Industry Research Board does not report the number of non-residential permits.

Residential and Non-Residential Permit Valuation (in Thousands of Dollars), Santa Cruz County

Permit Valuation	2000	2002	2004	2005	2006	2007	2008	00-08 % Change
Residential Total	\$156,430	\$178,623	\$216,038	\$208,121	\$139,416	\$165,997	\$100,176	-36.0%
Single Family	\$109,869	\$97,235	\$172,603	\$148,043	\$97,626	\$64,553	\$48,176	-56.2%
Multi-Family	\$16,320	\$44,171	\$3,522	\$20,576	\$2,320	\$56,488	\$9,048	-44.6%
Additions and Alterations	\$30,241	\$37,217	\$39,913	\$39,502	\$39,470	\$44,956	\$42,952	42.0%
Non-Residential Total	\$44,384	\$30,097	\$37,611	\$49,300	\$51,658	\$62,612	\$66,206	49.2%
Commercial	\$4,941	\$2,901	\$6,210	\$17,419	\$22,412	\$28,840	\$13,739	178.1%
Industrial	\$512	NA	NA	NA	NA	\$660	\$500	-2.3%
Other	\$7,283	\$11,283	\$10,348	\$9,141	\$10,985	\$11,956	\$10,537	44.7%
Additions and Alterations	\$31,648	\$15,913	\$21,053	\$22,740	\$18,261	\$21,156	\$41,430	30.9%
Total Valuation of Residential and Non-Residential Permits	\$200,814	\$208,720	\$253,649	\$257,421	\$191,074	\$228,609	\$166,382	-17.1%

Source: California Department of Finance, Construction Industry Research Board, 2009.

Business Growth

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. There was a slight drop in the number of sales tax permits in Santa Cruz County between 2006 and 2007, continuing the downward trend since 2004.



Number of Sales Tax Permits

Jurisdiction	2001	2003	2004	2005	2006	2007	01-07 % Change
Capitola	584	632	638	649	626	630	7.9%
Santa Cruz	2,249	2,186	2,316	2,222	2,131	2,131	-5.2%
Scotts Valley	490	518	532	497	486	502	2.4%
Watsonville	1,147	1,164	1,210	1,173	1,154	1,175	2.4%
Unincorporated	4,069	4,204	4,170	4,135	4,122	4,019	-1.2%
Santa Cruz County Total¹	8,679	8,838	9,002	8,801	8,626	8,568	-1.3%

Source: California State Board of Equalization, Annual Reports of Taxable Sales in California, 2009.

Note: Data presented are most recent data available.

Note: A Sales Tax Permit is required for each business that deals with taxable commodities.

¹ The 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.

Agricultural Production

Although overall crop production value dropped slightly from 2007 to 2008, raspberry production value increased considerably.



Annual Crop Production Value (in Millions of Dollars), Santa Cruz County

Type of Crop	2000	2002	2004	2005	2006	2007	2008	00-08 % Change
Berries	\$180.8	\$153.2	\$307.2	\$252.9	\$248.6	\$282.0	\$287.2	58.8%
Nursery / Ornamental Crops ¹	\$76.6	\$61.0	\$73.1	\$73.8	\$80.1	\$117.8	\$107.8	40.7%
Vegetables	\$66.9	\$55.6	\$47.5	\$69.6	\$59.1	\$67.4	\$60.7	-9.3%
Tree and Vine Fruits	\$10.6	\$12.5	\$11.2	\$11.0	\$14.9	\$11.4	\$13.4	26.4%
Animal Products	\$2.9	\$2.3	\$3.3	\$4.5	\$5.0	\$6.3	\$8.2	182.8%
Field Crops	\$0.2	\$0.3	\$0.1	\$0.1	\$0.1	\$0.1	\$0.1	-50.0%
Total Crops Value	\$338.0	\$284.9	\$442.3	\$412.0	\$407.9	\$485.1	\$477.4	41.2%
Timber Farming	\$14.0	\$4.1	\$5.8	\$6.2	\$6.3	\$6.4	\$7.9	-43.6%
Total Production Value	\$352.0	\$289.0	\$448.1	\$418.1	\$414.3	\$491.5	\$485.3	37.9%

Source: County Agricultural Commissioner, Santa Cruz County 2008 Crop Report, 2009.

¹ Starting in 2007, data came directly from growers, so they are more accurate than the estimates used in previous years.

Million Dollar Crops by Production Value (in Millions of Dollars), Santa Cruz County

Type of Crop	2002	2004	2005	2006	2007	2008	02-08 % Change
Strawberries	\$107.4	\$194.8	\$128.7	\$154.3	\$196.9	\$160.4	49.3%
Raspberries	\$37.9	\$101.4	\$112.4	\$83.7	\$71.1	\$105.8	179.2%
Indoor Cut Flowers	\$14.4	\$14.8	\$14.3	\$15.5	\$35.0	\$36.2	151.4%
Landscape Plants	\$17.9	\$27.1	\$29.2	\$35.2	\$33.9	\$30.2	68.7%
Field Grown Flowers	\$8.8	\$10.6	\$8.8	\$9.1	\$20.6	\$16.8	90.9%
Apples	\$9.2	\$9.5	\$9.1	\$10.3	\$8.1	\$10.1	9.8%
Livestock	\$1.8	\$3.3	\$4.5	\$5.0	\$6.3	\$8.2	355.6%
Timber Farming	\$4.1	\$5.8	\$6.2	\$6.3	\$6.4	\$7.9	92.7%
Brussels Sprouts	\$5.6	\$7.7	\$8.3	\$8.3	\$8.8	\$6.3	12.5%
Lettuce, Leaf	\$15.0	\$11.2	\$18.7	\$11.6	\$5.5	\$6.2	-58.7%
Indoor Potted Plants	\$6.6	\$9.0	\$8.4	\$9.3	\$7.4	\$6.1	-7.6%
Lettuce, Head	\$14.8	\$9.6	\$14.1	\$7.7	\$6.9	\$5.9	-60.1%
Broccoli	\$1.6	\$2.5	\$5.3	\$3.4	\$1.6	\$3.4	112.5%
Wine Grapes	\$3.3	\$1.5	\$1.8	\$4.3	\$3.0	\$2.9	-12.1%

Source: County Agricultural Commissioner, Santa Cruz County 2008 Crop Report, 2009.

Tourism

Although employment in the tourism industry dipped slightly from 2006 to 2007, tourism-related tax revenues increased.



Tourism Revenue (in Millions of Dollars), Santa Cruz County

Category	2001	2003	2004	2005	2006	2007	01-07 % Change
Travel Spending	\$512.0	\$530.9	\$573.1	\$601.5	\$621.0	\$640.2	25.0%
Earnings Generated	\$174.4	\$162.6	\$175.4	\$180.8	\$186.8	\$195.3	12.0%
Local Tax Receipts	\$13.3	\$12.4	\$12.1	\$12.5	\$13.3	\$14.1	6.0%
State Tax Receipts	\$22.7	\$22.4	\$23.1	\$24.4	\$25.0	\$25.5	12.3%
Total employment (# of jobs)	8,840	7,860	8,300	8,380	8,210	8,200	-7.2%

Source: Dean Runyan Associates, California Travel Impacts by County, 2009.

Note: Data presented are most recent data available.

Transient Occupancy Tax¹ by Jurisdiction (in Thousands of Dollars)

Jurisdiction	2002	2004	2005	2006	2007	2008	02-08 % Change
Capitola	\$470.1	\$493.4	\$516.8	\$542.7	\$604.0	\$718.7	52.9%
Santa Cruz	\$3,137.4	\$3,016.5	\$3,067.8	\$3,385.1	\$3,750.5	\$3,685.2	17.5%
Scotts Valley	\$442.5	\$483.3	\$542.2	\$689.4	\$693.8	\$723.3	63.5%
Watsonville	\$704.0	\$580.3	\$598.3	\$606.5	\$638.0	\$829.6	17.8%
Unincorporated	\$3,262.0	\$3,375.0	\$3,806.6	\$3,686.7	\$4,257.9	\$4,496.1	37.8%
Santa Cruz County Total	\$8,016.0	\$7,948.5	\$8,531.7	\$8,910.4	\$9,944.2	\$10,452.9	30.4%

Source: California State Controller's Office, Cities Annual Report, Statement of Revenues, 2009.

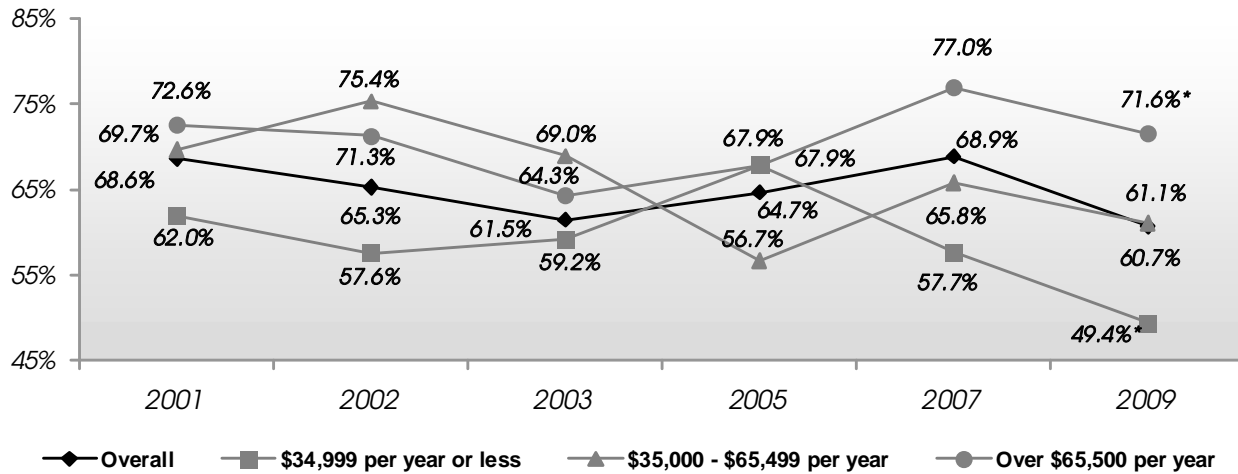
¹ Please see Appendix II for definition of "Transient Occupancy Tax."

Job Opportunities

While most survey respondents felt that they have job opportunities in Santa Cruz County, this varied by income level, with the lowest income individuals feeling like they have fewer opportunities. All income levels saw a decrease from 2007 in respondents who feel they have job opportunities in Santa Cruz County.



☎ Do you feel you have opportunities to work in the Santa Cruz County area? (Respondents answering "Yes") By Income



Overall N: 2001=679; 2002=668; 2003=684; 2005=683; 2007=685; 2009=784.
 \$34,999 or less N: 2001=248; 2002=273; 2003=302; 2005=256; 2007=164; 2009=154.
 \$35,000 - \$65,499 per year N: 2001=167; 2002=155; 2003=156; 2005=125; 2007=147; 2009=173.
 Over \$65,500 N: 2000=166; 2001=205; 2002=194; 2003=175; 2005=234; 2007=309; 2009=205.
 Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Note: In 2009, the question changed from "Do you feel you have opportunities to work in this area?"

* Significance Testing:

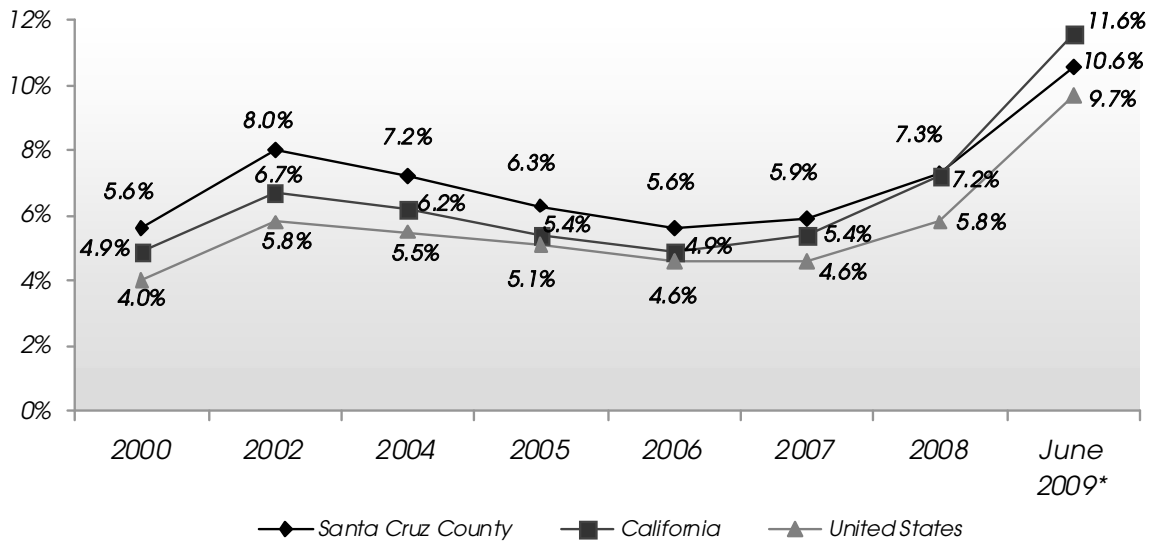
Respondents who earn over \$65,500 per year were significantly more likely than respondents who earn \$34,999 per year or less to feel that they have opportunities to work in the Santa Cruz County area.

Annual Unemployment Rates

Data from June 2009 showed a significant increase in the unemployment rate in Santa Cruz County, California, and the United States. The highest rate in the county was in Watsonville at 22.2%.



Unemployment Rate



Source: State of California Employment Development Department, Labor Market Information Division, 2009. U.S. Department of Labor, Bureau of Labor Statistics, 2009.
 * Data from 2009 only represent the month of June. Data prior to June 2009 represent an average for the year.

Unemployment Rate by Jurisdiction

Jurisdiction	2000	2002	2004	2005	2006	2007	2008	June 2009 ¹	00-June 09 Net Change
Aptos	2.7%	3.9%	2.5%	2.2%	1.9%	2.0%	2.6%	3.8%	1.1
Ben Lomond	4.1%	5.9%	2.2%	2.0%	1.7%	1.8%	2.3%	3.4%	-0.7
Capitola	4.1%	5.9%	3.5%	3.1%	2.7%	2.8%	3.6%	5.2%	1.1
Live Oak	2.6%	3.7%	5.4%	4.7%	4.2%	4.4%	5.5%	8.0%	5.4
Rio Del Mar	3.0%	4.2%	3.8%	3.3%	2.9%	3.1%	3.9%	5.7%	2.7
Santa Cruz	4.9%	7.0%	7.3%	6.4%	4.6%	4.9%	6.1%	8.8%	3.9
Scotts Valley	3.1%	4.4%	3.2%	2.7%	2.4%	2.5%	3.2%	4.7%	1.6
Soquel	3.9%	5.6%	4.9%	4.3%	3.8%	4.0%	5.0%	7.3%	3.4
Watsonville	11.9%	16.5%	14.7%	13.0%	12.6%	13.1%	16.0%	22.2%	10.3
Santa Cruz County	5.6%	8.0%	7.2%	6.3%	5.6%	5.9%	7.3%	10.6%	5.0
California	4.9%	6.7%	6.2%	5.4%	4.9%	5.4%	7.2%	11.6%	6.7
United States	4.0%	5.8%	5.5%	5.1%	4.6%	4.6%	5.8%	9.7%	5.7

Source: State of California Employment Development Department, Labor Market Information Division, 2009. U.S. Department of Labor, Bureau of Labor Statistics, 2009.
¹ Data from 2009 only represent the month of June. Data prior to June 2009 represent an average for the year.

What is your employment status? By Ethnicity

Response	2000	2001	2002	2003	2005	2007	2009
Employed full-time	42.3%	44.2%	43.4%	44.5%	38.1%	33.5%	33.0%
Caucasian	41.2%	40.0%	38.5%	41.8%	38.0%	29.6%	30.3%
Latino	44.7%	59.4%	59.0%	50.7%	40.5%	47.6%	40.9%
Retired	14.9%	22.9%	23.3%	16.2%	22.5%	33.9%	25.6%
Caucasian	18.2%	29.6%	28.6%	20.8%	28.9%	38.5%	32.9%*
Latino	8.5%	4.3%	6.8%	2.6%	2.0%	19.5%	6.7%*
Self-employed	9.1%	7.1%	7.2%	6.8%	8.1%	8.4%	11.7%
Caucasian	10.5%	7.0%	8.6%	8.4%	10.1%	10.7%	13.4%*
Latino	2.1%	7.3%	3.8%	3.4%	1.8%	0.8%	5.1%*
Unemployed	4.6%	6.4%	6.8%	6.8%	9.5%	5.8%	10.6%
Caucasian	3.0%	7.3%	5.9%	8.4%	5.3%	4.1%	8.2%*
Latino	9.2%	3.7%	9.6%	2.0%	21.2%	11.8%	16.2%*
Employed part-time	15.1%	11.3%	12.2%	15.3%	11.7%	9.9%	10.4%
Caucasian	15.0%	11.3%	11.4%	14.1%	11.5%	11.0%	10.7%
Latino	18.4%	9.9%	14.6%	17.3%	12.1%	5.1%	9.1%
Homemaker, parent, or caregiver	6.6%	6.1%	3.5%	5.3%	5.0%	5.7%	6.5%
Caucasian	6.4%	3.4%	3.1%	3.2%	4.2%	3.8%	3.4%*
Latino	9.9%	10.6%	4.4%	13.4%	8.7%	11.6%	17.1%*
Student	7.4%	1.8%	3.6%	5.2%	5.0%	2.8%	2.1%
Caucasian	5.7%	1.0%	4.0%	3.3%	2.1%	2.4%	1.1%
Latino	7.1%	4.8%	1.8%	10.8%	13.7%	3.6%	4.8%
Total Respondents	650	705	681	700	705	702	846
Caucasian	439	492	475	489	494	497	595
Latino	141	159	154	158	159	158	190

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

* Significance Testing:

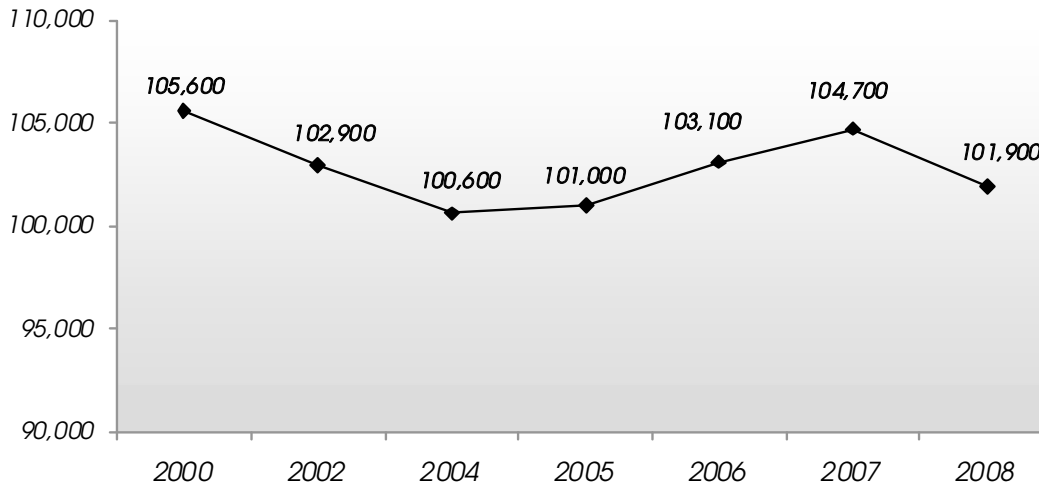
- Caucasian respondents were significantly more likely than Latino respondents to be retired.
- Caucasian respondents were significantly more likely than Latino respondents to be self-employed.
- Latino respondents were significantly more likely than Caucasian respondents to be unemployed.
- Latino respondents were significantly more likely than Caucasian respondents to be homemakers, parents, or caregivers.

Net Job Growth

Net job growth declined from 104,700 in 2007 to 101,900 in 2008 in Santa Cruz County.



Total Employment All Industries, Santa Cruz County



Source: State of California Employment Development Department, Labor Market Information Division, 2009.

Net Job Growth by Industry, Santa Cruz County

Industry	2000	2002	2004	2005	2006	2007	2008	00-08 % Change
Government	19,500	20,700	20,900	21,300	21,800	23,100	22,400	14.9%
Education & Health Services	10,600	11,700	11,700	11,800	12,400	12,400	12,500	17.9%
Retail Trade	14,000	13,500	13,500	13,100	13,300	13,200	12,500	-10.7%
Leisure & Hospitality	11,500	11,600	11,300	10,900	11,200	11,500	11,400	-0.9%
Professional & Business Services	11,700	9,900	8,900	9,000	10,400	10,200	9,900	-15.4%
Manufacturing	9,300	7,500	7,200	6,800	6,500	6,300	6,000	-35.5%
Natural Resources, Mining & Construction	4,500	4,800	5,400	5,800	6,100	5,400	4,700	4.4%
Wholesale Trade	3,600	3,300	3,600	3,700	3,900	4,400	4,000	11.1%
Finance, Insurance & Real Estate	4,100	3,800	3,600	3,800	3,800	3,600	3,500	-14.6%
Transportation, Warehousing & Utilities	1,400	1,600	1,400	1,500	1,500	1,600	1,500	7.1%
Information Technology	2,600	2,200	1,800	1,600	1,500	1,300	1,100	-57.7%
Other Services	4,400	4,100	3,800	3,800	3,800	3,900	4,100	-6.8%
Total Employment, Non-farm Industries	97,200	94,600	93,100	93,000	96,100	96,700	93,500	-3.8%
Total Employment, Farm Industries	8,300	8,300	7,500	8,000	7,000	8,000	8,400	1.2%
Total Employment, All Industries	105,600	102,900	100,600	101,000	103,100	104,700	101,900	-3.5%
Comparison: Labor Force	140,700	141,100	142,200	144,500	145,900	148,800	148,400	5.5%

Source: State of California Employment Development Department, Labor Market Information Division, 2009.

Note: Workers may reside outside of Santa Cruz County. "Total Employment" refers to jobs located in Santa Cruz County. "Labor Force" refers to people who reside in Santa Cruz County, employed or unemployed, but who may work outside of the County.

Note: Industry employment figures are rounded so totals may not sum exactly.

Net Job Growth, California

	2000	2002	2004	2005	2006	2007	2008	00-08 % Change
Total Employment, Non-farm Industries	14,488,200	14,457,800	14,538,800	14,785,200	15,072,800	15,163,200	14,994,100	3.5%
Total Employment, Farm Industries	408,500	372,700	370,300	375,800	377,200	386,400	390,900	-4.3%
Total Employment, All Industries	14,896,700	14,830,500	14,909,100	15,161,100	15,450,000	15,549,600	15,384,900	3.3%
Comparison: Labor Force	16,884,200	17,375,800	17,552,300	17,695,600	17,901,900	18,188,100	18,391,800	8.9%

Source: State of California Employment Development Department, Labor Market Information Division, 2009.

Note: Industry employment figures are rounded so totals may not sum exactly.

Selected Occupations with the Greatest Projected Growth, Santa Cruz County

Occupation Title	Annual Average Employment			Wages	
	2006	2016	06-16 % Change	Median Hourly	Median Annual
Network Systems and Data Communications Analysts	500	700	40.0%	\$34.90	\$72,583
Pharmacy Technicians	170	230	35.3%	\$17.42	\$36,240
Personal Financial Advisors	120	160	33.3%	\$36.05	\$74,991
Chemistry Teachers, Post Secondary	120	160	33.3%	NA	NA
Art, Drama, and Music Teachers, Postsecondary	120	160	33.3%	NA	NA
Personal and Home Care Aides	1,700	2,240	31.8%	\$10.97	\$22,820
Graduate Training Assistants	1,290	1,680	30.2%	NA	NA
Instructional Coordinators	200	260	30.0%	\$33.40	\$69,476
Home Health Aides	200	260	30.0%	\$10.03	\$20,873

Source: California Employment Development Department, Labor Market Information, Occupational Employment Statistics (OES), 2009.

Payroll

The total annual payroll and the payroll for many industries decreased from 2007 to 2008 while the payroll for all levels of government increased. The median hourly wages for some occupations decreased, while other occupations experienced modest wage gains from 2007 to 2008.



Total Combined Annual Payroll¹ by Industry (in Thousands of Dollars)

Industry	2002	2004	2005	2006	2007	2008	02-08 % Change
Service-Providing	\$2,032,634	\$2,017,784	\$2,070,185	\$2,351,556	\$2,448,363	\$2,367,568	16.5%
Goods-Producing	\$814,336	\$822,889	\$823,499	\$810,049	\$799,263	\$763,614	-6.2%
Professional and Business Services	\$550,736	\$476,366	\$485,141	\$648,102	\$683,527	\$670,780	21.8%
Trade, Transportation, and Utilities	\$572,594	\$588,892	\$620,953	\$650,698	\$709,670	\$637,299	11.3%
Local Government	\$489,686	\$503,587	\$515,504	\$540,053	\$573,236	\$597,890	22.1%
Education and Health Services	\$354,383	\$405,152	\$432,023	\$491,920	\$520,675	\$514,117	45.1%
Manufacturing	\$426,453	\$411,032	\$381,927	\$369,454	\$360,604	\$345,247	-19.0%
State Government	\$199,671	\$215,191	\$220,763	\$242,734	\$259,553	\$278,962	39.7%
Construction	\$205,469	\$245,457	\$265,998	\$273,001	\$245,749	\$211,992	3.2%
Natural Resources and Mining	\$182,414	\$166,400	\$175,574	\$167,594	\$192,910	\$206,375	13.1%
Leisure and Hospitality	\$167,690	\$166,393	\$165,294	\$177,404	\$192,838	\$194,739	16.1%
Financial Activities	\$155,582	\$160,426	\$166,433	\$172,193	\$174,265	\$160,834	3.4%
Information	\$145,450	\$132,601	\$109,662	\$111,920	\$59,367	\$58,323	-59.9%
Federal Government	\$26,585	\$30,049	\$30,464	\$30,821	\$32,365	\$33,777	27.1%
Unclassified	\$810	\$628	\$319	\$104	\$2,390	\$15,523	1,816.4%
Other Services	\$85,388	\$87,326	\$90,360	\$99,214	\$105,632	\$115,954	35.8%
Santa Cruz County Total, All Industries	\$2,846,970	\$2,840,674	\$2,893,684	\$3,161,605	\$3,247,626	\$3,131,181	10.0%

Source: State of California Employment Development Department, Labor Market Information Division, 2009.

¹Please see Appendix II for definition of "Total Annual Payroll."

Median Hourly Wages for Selected Occupations, Santa Cruz County

Occupation	2002	2004	2005	2006	2007	2008	02-08 % Change
General and Operations Managers	\$39.47	\$41.82	\$41.62	\$42.38	\$43.67	\$47.05	19.2%
Computer Software Engineers, Applications	\$47.36	\$42.94	\$42.90	\$43.22	\$38.19	\$39.95	-15.6%
Dental Hygienists	\$41.20	\$39.59	\$22.57	\$28.69	\$39.13	\$30.92	-25.0%
Accountants and Auditors	\$26.40	\$27.18	\$27.97	\$28.37	\$28.81	\$29.02	9.9%
Carpenters	\$24.32	\$25.56	\$20.55	\$23.67	\$23.20	\$25.33	4.2%
Supervisors / Mgrs of Landscaping, Lawn Service Services	\$14.38	\$21.09	\$20.96	\$20.72	\$22.92	\$24.09	67.5%
Community and Social Service Occupations	\$16.30	\$20.26	\$19.22	\$20.01	\$21.09	\$21.50	31.9%
Arts, Design, Entertainment, Sports and Media Occ.	\$19.21	\$20.86	\$18.01	\$18.40	\$19.41	\$20.47	6.6%
Truck Drivers, Heavy and Tractor-Trailer	\$17.39	\$17.65	\$16.42	\$17.33	\$18.85	\$19.81	13.9%
Secretaries (Except Legal, Medical, and Executive)	\$12.74	\$14.01	\$14.67	\$14.96	\$16.12	\$16.05	26.0%
Construction Laborers	\$12.82	\$13.88	\$13.56	\$14.57	\$17.16	\$15.08	17.6%
Data Entry Keyers	\$11.67	\$12.79	\$13.65	\$14.70	\$12.34	\$13.74	17.7%
Cooks, Restaurant	\$10.06	\$10.12	\$10.35	\$10.58	\$11.09	\$11.68	16.1%
General Office Clerks	\$11.73	\$11.66	\$12.71	\$12.79	\$13.22	\$11.61	-1.0%
Child Care Workers	\$8.68	\$9.91	\$9.71	\$10.14	\$10.47	\$10.76	24.0%
File Clerks	\$9.96	\$8.94	\$9.74	\$11.29	\$10.80	\$10.56	6.0%
Cashiers	\$8.64	\$9.32	\$9.43	\$9.22	\$9.76	\$9.84	13.9%

Source: California Employment Development Department, Labor Market Information Division, Occupational Employment Statistics (OES), 2009.

Median Hourly Wages for Selected Occupations, California

Occupation	2002	2004	2005	2006	2007	2008	02-08 % Change
General and Operations Managers	\$41.21	\$44.14	\$45.80	\$46.47	\$49.24	\$50.50	22.5%
Computer Software Engineers, Applications	\$39.26	\$42.73	\$42.21	\$42.84	\$44.74	\$46.38	18.1%
Dental Hygienists	\$38.79	\$40.51	\$38.00	\$38.93	\$38.02	\$41.71	7.5%
Accountants and Auditors	\$25.26	\$26.37	\$26.90	\$27.11	\$28.48	\$29.88	18.3%
Carpenters	\$20.37	\$21.99	\$22.64	\$23.20	\$24.12	\$24.53	20.4%
Arts, Design, Entertainment, Sports and Media Occ.	\$19.88	\$20.46	\$19.18	\$19.14	\$20.24	\$22.65	13.9%
Community and Social Service Occupations	\$17.18	\$18.57	\$18.92	\$19.18	\$20.37	\$21.25	23.7%
Supervisors / Mgrs of Landscaping, Lawn Service Services	\$17.07	\$19.49	\$20.04	\$20.36	\$20.54	\$21.06	23.4%
Truck Drivers, Heavy and Tractor-Trailer	\$16.85	\$17.18	\$17.65	\$17.99	\$18.37	\$19.33	14.7%
Construction Laborers	\$14.94	\$14.90	\$14.35	\$14.71	\$15.22	\$16.36	9.5%
Secretaries (Except Legal, Medical, and Executive)	\$14.17	\$14.96	\$15.46	\$15.71	\$15.80	\$15.98	12.8%
Data Entry Keyers	\$11.68	\$12.22	\$12.28	\$12.33	\$12.96	\$13.37	14.5%
General Office Clerks	\$11.94	\$11.94	\$12.19	\$12.21	\$12.77	\$13.17	10.3%
File Clerks	\$10.43	\$10.51	\$10.93	\$11.11	\$11.57	\$12.18	16.8%
Cooks, Restaurant	\$9.59	\$9.94	\$10.25	\$10.38	\$10.85	\$11.28	17.6%
Child Care Workers	\$9.12	\$9.31	\$9.54	\$9.75	\$10.19	\$10.34	13.4%
Cashiers	\$8.22	\$8.75	\$8.80	\$8.73	\$9.00	\$9.18	11.7%

Source: California Employment Development Department, Labor Market Information Division, Occupational Employment Statistics (OES), 2009.

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 and Median Family Income both increased from 2001 in Santa Cruz County, California, and the United States. In 2009, median family income was \$83,800 in Santa Cruz County, higher than the state (\$70,400), and the nation (\$64,000).



Per Capita Personal Income

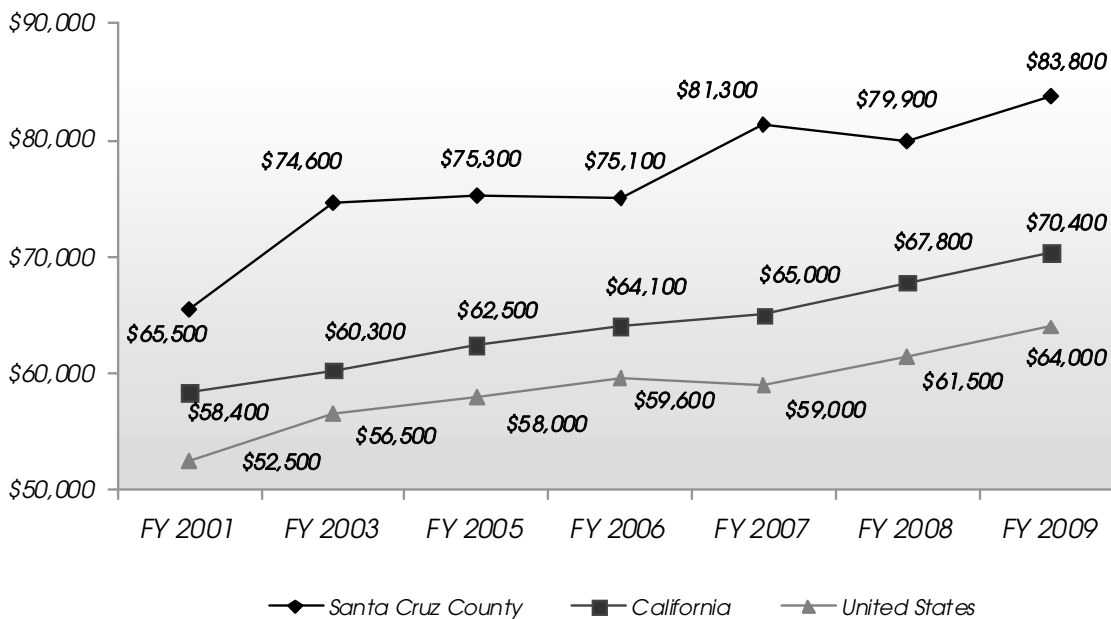
Region	2001	2003	2004	2005	2006	2007	01-07 % Change
Santa Cruz County	\$38,551	\$37,477	\$39,815	\$42,643	\$45,194	\$48,337	25.4%
California	\$32,892	\$33,400	\$35,219	\$36,936	\$39,626	\$41,805	27.1%
United States	\$30,527	\$31,484	\$33,050	\$34,471	\$36,714	\$38,615	26.5%

Source: 2001: U.S. Department of Commerce, Bureau of Economic Analysis, *Survey of Current Business*, 2004. 2003-2007: U.S. Department of Commerce, Bureau of Economic Analysis, *Regional Economic Information System*, 2009.

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.

Note: Data presented are most recent data available.

Median Family Income¹



Source: U.S. Department of Housing and Urban Development, HUD User, Policy Development and Research Information Services, *Income Limits*, 2009.

¹ Please see Appendix II for definition of "Median Family Income."

Which income range best describes your family income for the year?

Response	2001	2002	2003	2005	2007	2009
Less than \$15,000	8.2%	14.2%	18.7%	16.8%	9.3%	12.5%
\$15,000 - \$24,999	16.0%	13.2%	14.6%	12.5%	9.5%	9.5%
\$25,000 - \$34,999	14.3%	16.0%	13.2%	12.5%	8.5%	12.0%
\$35,000 - \$49,999	13.4%	14.8%	12.8%	9.7%	13.2%	14.1%
\$50,000 - \$65,499	12.7%	9.6%	11.7%	10.8%	11.1%	10.0%
\$65,500 - \$99,999	18.1%	15.1%	12.2%	20.1%	23.7%	19.5%
\$100,000 - \$149,999	8.8%	9.0%	9.9%	10.5%	16.4%	12.9%
\$150,000 or more	4.5%	5.9%	4.3%	7.2%	8.1%	9.5%
Total Respondents	666	647	667	640	643	746

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Note: Totals may not add up to 100% due to respondents answering "Don't know."

Poverty Level

Santa Cruz County saw an increase in the percentage of people living below the federal poverty level from 2007 to 2008, particularly among people under 18 years old.



Federal Poverty Guidelines¹ by Family Size, Santa Cruz County

Family Size	2001	2003	2005	2006	2007	2008	2009	01-09 % Change
1	\$8,590	\$8,980	\$9,570	\$9,800	\$10,210	\$10,400	\$10,830	26.1%
2	\$11,610	\$12,120	\$12,830	\$13,200	\$13,690	\$14,000	\$14,570	25.5%
3	\$14,630	\$15,260	\$16,090	\$16,600	\$17,170	\$17,600	\$18,310	25.2%
4	\$17,650	\$18,400	\$19,350	\$20,000	\$20,650	\$21,200	\$22,050	24.9%
5	\$20,670	\$21,540	\$22,610	\$23,400	\$24,130	\$24,800	\$25,790	24.8%
6	\$23,690	\$24,680	\$25,870	\$26,800	\$27,610	\$28,400	\$29,530	24.7%
7	\$26,710	\$27,820	\$29,130	\$30,200	\$31,090	\$32,000	\$33,270	24.6%
8	\$29,730	\$30,960	\$32,390	\$33,600	\$34,570	\$35,600	\$37,010	24.5%

Source: Department of Health and Human Services, Federal Register, 2009.

¹ Please see Appendix II for definition of "Federal Poverty Guidelines/Level."

Percent of Population Living Below the Poverty Level, By Age Group

Region / Age Group	2004	2005	2006	2007	2008	04-08 Net Change
Santa Cruz County						
Under 18 Years	15.9%	15.4%	12.5%	12.4%	17.8%	1.9
18 to 64 Years	8.8%	11.2%	12.0%	10.0%	13.4%	4.6
65 Years and Over	8.1%	7.2%	7.3%	6.2%	6.7%	-1.4
California						
Under 18 Years	18.9%	18.6%	18.1%	17.3%	18.5%	-0.4
18 to 64 Years	11.9%	11.9%	11.9%	11.1%	12.0%	0.1
65 Years and Over	7.8%	8.1%	8.4%	8.2%	8.7%	0.9
United States						
Under 18 Years	18.4%	18.5%	18.3%	18.0%	18.2%	-0.2
18 to 64 Years	11.6%	11.9%	12.0%	11.6%	11.9%	0.3
65 Years and Over	9.4%	9.9%	9.9%	9.5%	9.9%	0.5

Source: United States Census Bureau, American Community Survey, 2009.

Self-Sufficiency Income Standards

Compared to the Federal Poverty Level which is the same regardless of location and cost of living, the Family Economic Self-Sufficiency Standards give an indicator of how much income is needed for a family to meet its minimal basic needs, depending on geographic location and age of children.^{3,4} In 2007, a high percentage of Latinos, female householders with children, and residents with less than a high school diploma fell below the Self-Sufficiency Income Standards.



Self-Sufficiency Income Standards, Santa Cruz County

Expense Category	Single Adult				Single Adult + 1 School-Age Child and 1 Teenager				Two Adults* + 1 Pre-Schooler and 1 School-Age Child			
	2000	2003	2008	00-08 % Change	2000	2003	2008	00-08 % Change	2000	2003	2008	00-08 % Change
Housing	\$764	\$1,004	\$1,145	49.9%	\$1,021	\$1,341	\$1,493	46.2%	\$1,021	\$1,341	\$1,493	46.2%
Child Care	\$0	\$0	\$0	-	\$712	\$440	\$426	-40.2%	\$712	\$1,205	\$1,283	80.2%
Food	\$164	\$182	\$241	47.0%	\$412	\$473	\$633	53.6%	\$549	\$565	\$752	37.0%
Transportation	\$206	\$245	\$255	23.8%	\$212	\$251	\$262	23.6%	\$402	\$481	\$500	24.4%
Health Care	\$102	\$67	\$104	2.0%	\$256	\$232	\$297	16.0%	\$316	\$250	\$333	5.4%
Miscellaneous	\$124	\$150	\$175	41.1%	\$261	\$274	\$311	19.2%	\$300	\$384	\$436	45.3%
Taxes	\$323	\$375	\$447	38.4%	\$599	\$484	\$589	-1.7%	\$684	\$783	\$946	38.3%
Earned Income Tax credit (-)	\$0	\$0	\$0	-	\$0	\$0	\$0	-	\$0	\$0	\$0	-
Child Care Tax Credit (-)	\$0	\$0	\$0	-	(\$80)	(\$55)	(\$50)	-37.5%	(\$80)	(\$100)	(\$100)	25.0%
Monthly Self-Sufficiency Wage	\$1,683	\$2,023	\$2,367	40.6%	\$3,311	\$3,273	\$3,793	14.6%	\$3,820	\$4,743	\$5,477	43.4%
Annual Self-Sufficiency Wage	\$20,195	\$24,276	\$28,408	40.7%	\$39,727	\$39,270	\$45,522	14.6%	\$45,841	\$56,918	\$65,726	43.4%
Hourly Self-Sufficiency Wage	\$9.56	\$11.49	\$13.45	40.7%	\$18.81	\$18.59	\$21.55	14.6%	\$10.85 ¹	\$13.47 ¹	\$15.56 ¹	43.4%

Source: Wider Opportunities for Women and Californians for Family Economic Self-Sufficiency (CFESS) and Equal Rights Advocates, 2000, 2004, and 2008.

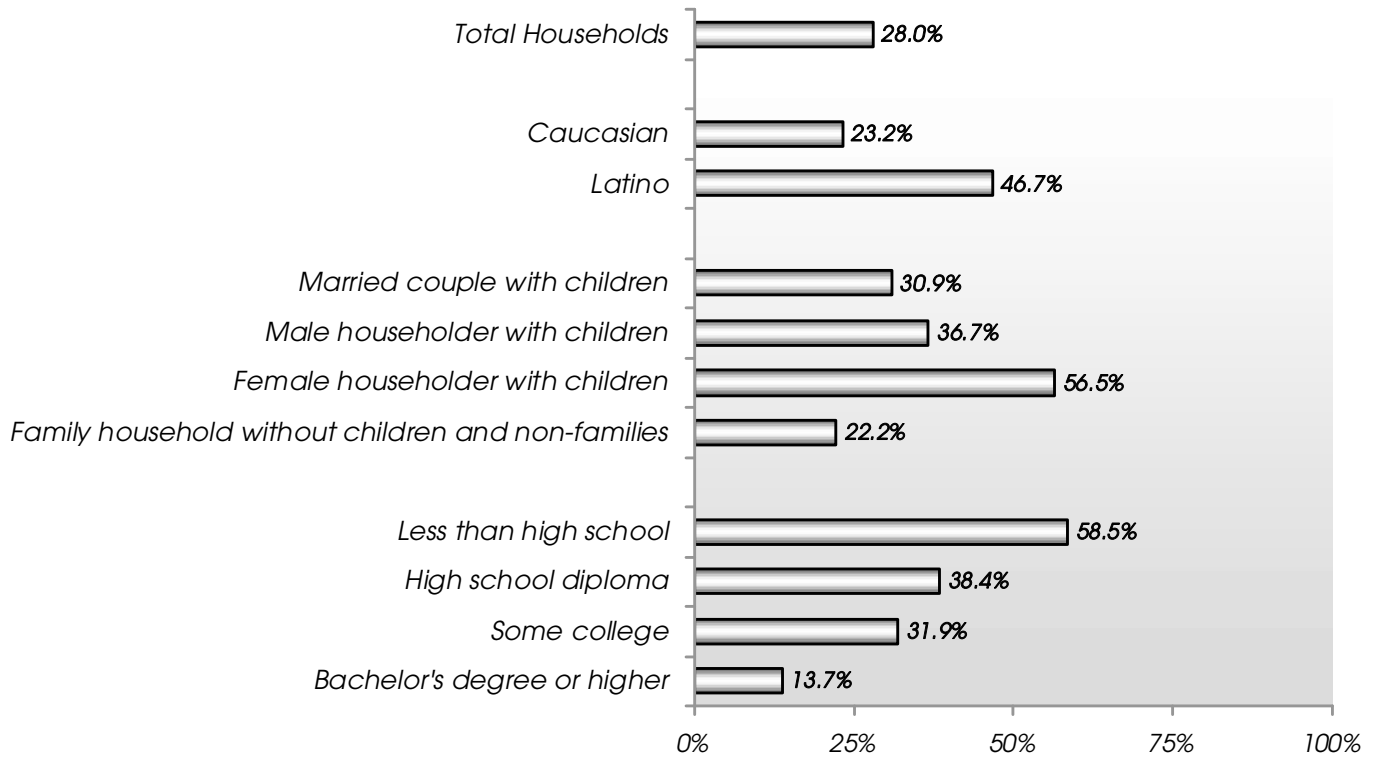
Note: No new data available.

¹ Hourly wages for two-adult households are per adult (e.g., \$10.85 per adult in 2000, \$13.47 per adult in 2003).

³ Please see Appendix II for definitions of “Federal Poverty Guidelines/Level” and “Self Sufficiency Standard.”

⁴ Insight: Center for Community Economic Development, 2008.

Percent of Households Below Self-Sufficiency Income Standards, Santa Cruz County (2007)



Source: Overlooked and Undercounted 2009: Struggling to Make Ends Meet in California, 2009.

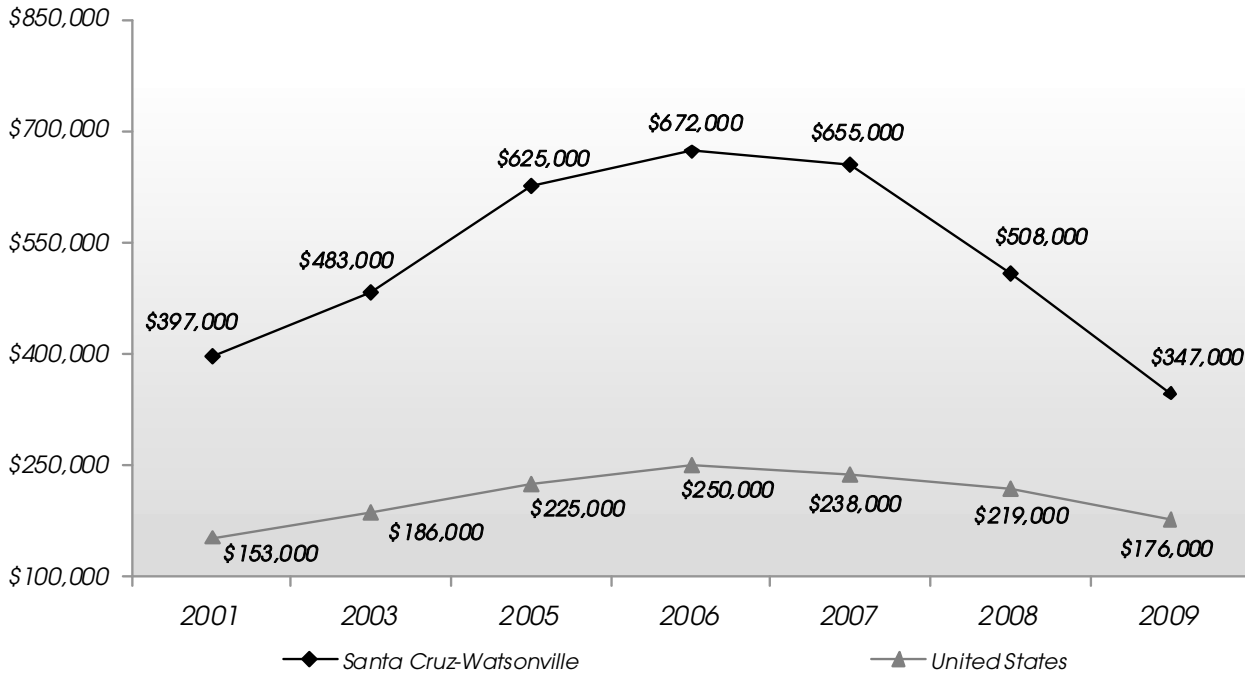
Note: Data presented are most recent data available.

Affordable Housing

The cost of housing in Santa Cruz County makes this area one of the least affordable areas in the United States. Latino telephone survey respondents were significantly more likely than Caucasian respondents to spend over 30% of their household take-home pay on rent or housing costs. The average rent in Santa Cruz County was often higher than the maximum amount the Housing Authority will pay for rental units.



Median Sale Price, All Home Types



Source: National Association of Home Builders, NAHB - Wells Fargo Housing Opportunity Index (HOI), 1st Quarter, 2009.

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

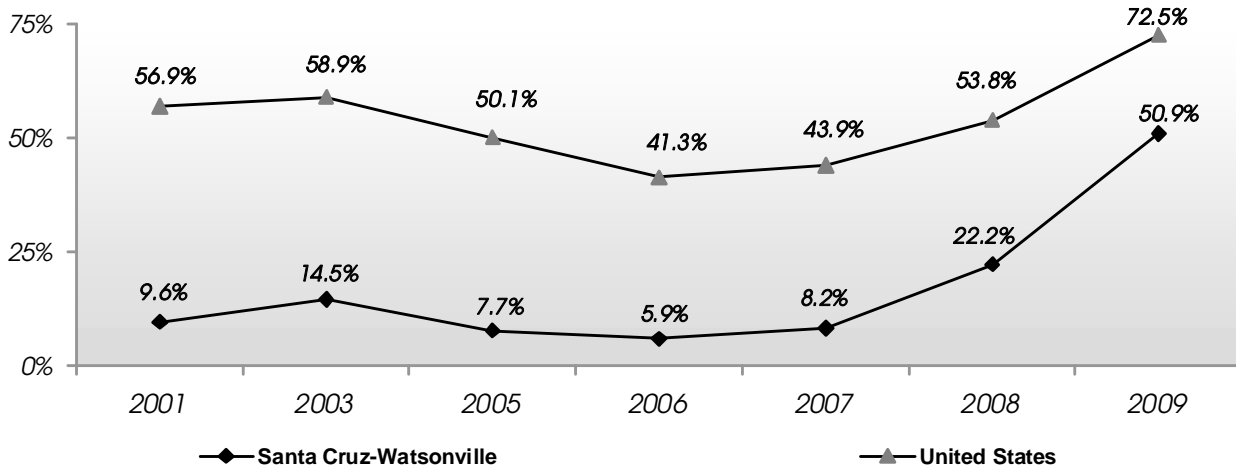
Median Sale Price, All Home Types

Metro Area	2001	2003	2005	2006	2007	2008	2009	01-09 % Change
Salinas	\$288,000	\$405,000	\$545,000	\$600,000	\$569,000	\$393,000	\$209,000	-27.4%
San Francisco	\$550,000	\$571,000	\$705,000	\$745,000	\$748,000	\$680,000	\$525,000	-4.5%
San Jose	\$480,000	\$479,000	\$585,000	\$642,000	\$646,000	\$544,000	\$373,000	-22.3%
Santa Cruz-Watsonville	\$397,000	\$483,000	\$625,000	\$672,000	\$655,000	\$508,000	\$347,000	-12.6%
United States	\$153,000	\$186,000	\$225,000	\$250,000	\$238,000	\$219,000	\$176,000	15.0%

Source: National Association of Home Builders, NAHB - Wells Fargo Housing Opportunity Index (HOI), 1st Quarter, 2009.

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

Percent of Homes Affordable for Median Income Families



Source: National Association of Home Builders, *NAHB - Wells Fargo Housing Opportunity Index (HOI)*, 1st Quarter, 2009.

Percent of Homes Affordable for Median Income Families

Metro Area	2001	2003	2005	2006	2007	2008	2009	01-09 Net Change
Salinas	14.5%	6.1%	4.3%	5.0%	4.6%	13.1%	69.0%	54.5
San Francisco	7.3%	16.5%	10.4%	7.8%	6.7%	12.7%	32.1%	24.8
San Jose	14.5%	35.7%	19.5%	14.9%	13.6%	23.1%	61.5%	47.0
Santa Cruz-Watsonville	9.6%	14.5%	7.7%	5.9%	8.2%	22.2%	50.9%	41.3
United States	56.9%	58.9%	50.1%	41.3%	43.9%	53.8%	72.5%	15.6

Source: National Association of Home Builders, *NAHB - Wells Fargo Housing Opportunity Index (HOI)*, 1st Quarter, 2009.

Percent of Households Able to Afford an Entry-Level Home in California Based on the First-Time Buyer¹ Housing Affordability Index

	2005	2006	2007	2008	2009	05-09 Net Change
County:						
Marin	23%	21%	21%	24%	41%	18
San Francisco	25%	20%	18%	23%	39%	14
San Mateo	27%	20%	19%	22%	51%	24
Santa Clara	37%	29%	27%	31%	62%	25
Santa Cruz	23%	21%	20%	28%	53%	30
Region:						
U.S.: Single Family	67%	63%	64%	69%	76%	9
CA: Single Family	33%	26%	25%	44%	69%	36
Northern CA	38%	32%	37%	48%	63%	25
S.F. Bay Area	32%	25%	24%	30%	62%	30
Monterey Region	21%	19%	19%	29%	71%	50

Source: California Association of Realtors, *First-Time Buyer Housing Affordability Index*, 2009.

Note: Data are from the 1st quarter of each year.

¹ A first-time buyer is assumed to purchase a home at a price equal to 85 percent of the prevailing median price for existing homes.

Fair Market Rents^{1,2}, Santa Cruz County

Number of Bedrooms	2003	2005	2006	2007	2008	2009	03-09 % Change
0	\$816	\$876	\$873	\$883	\$970	\$1,034	26.7%
1	\$972	\$1,033	\$1,030	\$1,042	\$1,145	\$1,220	25.5%
2	\$1,298	\$1,347	\$1,343	\$1,359	\$1,493	\$1,590	22.5%
3	\$1,805	\$1,939	\$1,933	\$1,956	\$2,148	\$2,288	26.8%
4	\$2,114	\$1,998	\$1,992	\$2,015	\$2,214	\$2,358	11.5%

Source: U.S. Department of Housing and Urban Development, *HUD USER Data Sets*, 2009.

¹ Data are released October 1st for the following fiscal year (e.g. 10/1/02 for 4/1/03 through 4/1/04) and are arbitrarily adjusted to meet federal budget needs.

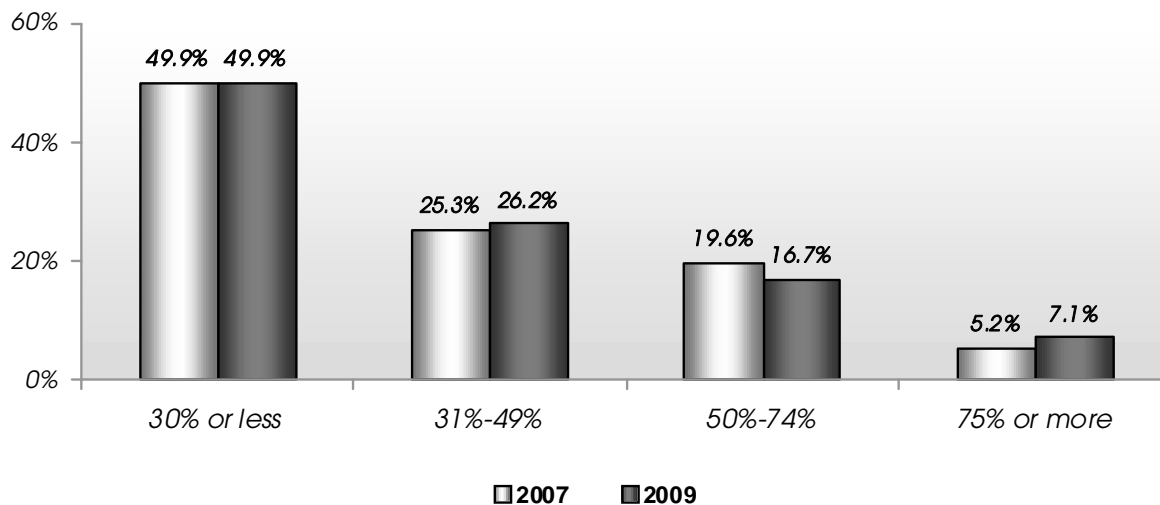
² Please see Appendix II for definition of "Fair Market Rent."

Estimate of Average (50th Percentile) Rents, Santa Cruz County

Number of Bedrooms	2003	2005	2006	2007	2008	2009	03-09 % Change
0	\$868	\$945	\$941	\$953	\$1,045	\$1,113	28.2%
1	\$1,033	\$1,111	\$1,106	\$1,120	\$1,229	\$1,309	26.7%
2	\$1,380	\$1,455	\$1,447	\$1,466	\$1,608	\$1,713	24.1%
3	\$1,919	\$2,118	\$2,107	\$2,134	\$2,341	\$2,494	30.0%
4	\$2,247	\$2,267	\$2,254	\$2,284	\$2,505	\$2,669	18.8%

Source: U.S. Department of Housing and Urban Development, *HUD USER Data Sets*, 2009.

☎ How much of your total household take-home pay (income after taxes) goes to rent or housing costs?



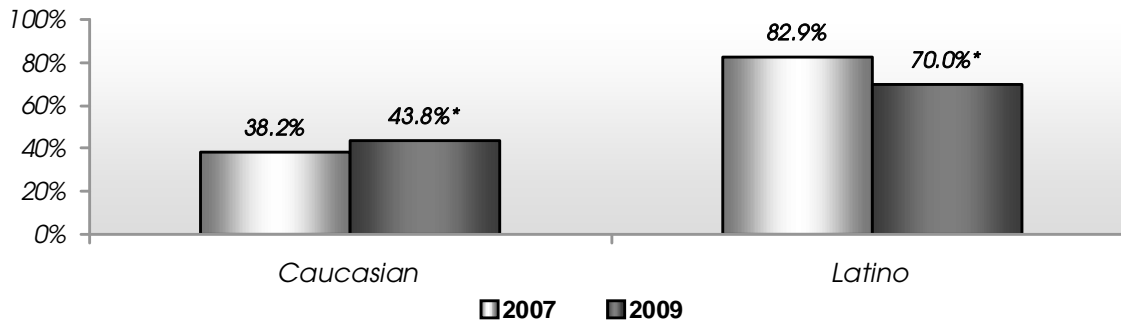
N: 2007=645; 2009=783.

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Note: 2007 and 2009 data are not comparable to previous years due to rewording of this survey question.

Note: Housing costs are considered any type of payment having to do with housing, such as rent or mortgage payments.

☎ Percent of Respondents Who Spent Over 30% of Their Household Take-Home Pay On Rent Or Housing Costs, By Ethnicity



Caucasian N: 2007=448; 2009=548.

Latino N: 2007=150; 2009=179.

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Note: The U.S. Department of Housing and Urban Development considers affordable housing to be housing that costs less than 30% of a household's annual income.

* Significance Testing:

Latino respondents are significantly more likely than Caucasian respondents to spend over 30% of their household take-home pay on rent or housing costs.

☎ Due to the cost of housing, have you or anyone living with you needed to do any of the following? (Selected Responses) By Ethnicity - 2009

Response	2009
Share Housing With Other Families	20.6%
Caucasian	14.3%
Latino	40.6%
Live Temporarily With Family / Friends	19.2%
Caucasian	13.1%
Latino	38.9%
Rent Out Rooms In Your House	13.8%
Caucasian	11.8%
Latino	21.7%
Move When You Didn't Want To	7.7%
Caucasian	5.5%
Latino	14.6%
Live In An Overcrowded Unit	6.3%
Caucasian	4.3%
Latino	13.5%

Overall 2009: 845 respondents offering 1,183 responses.

Caucasian 2009: 591 respondents offering 746 responses.

Latino 2009: 189 respondents offering 353 responses.

Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Note: Due to changes in response options, this question is not comparable to previous years.

☎ Has any of the preceding had to do with the economic downturn? (2009)

Response	2009
Yes	67.8%
No	32.2%
Total Respondents	278

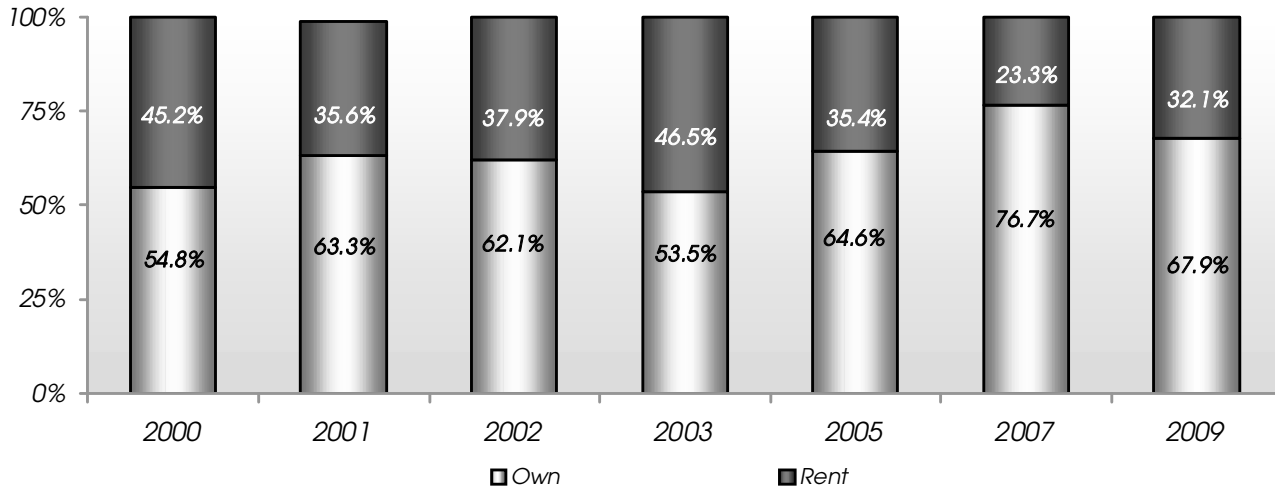
Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Housing Occupancy and Tenure

Housing occupancy stayed relatively constant around 91% for the past four years. While the percent of all respondents who own their own home increased slightly over the years, the percent of Latino respondents who own their own home dropped dramatically from 65% in 2007 to 37% in 2009.

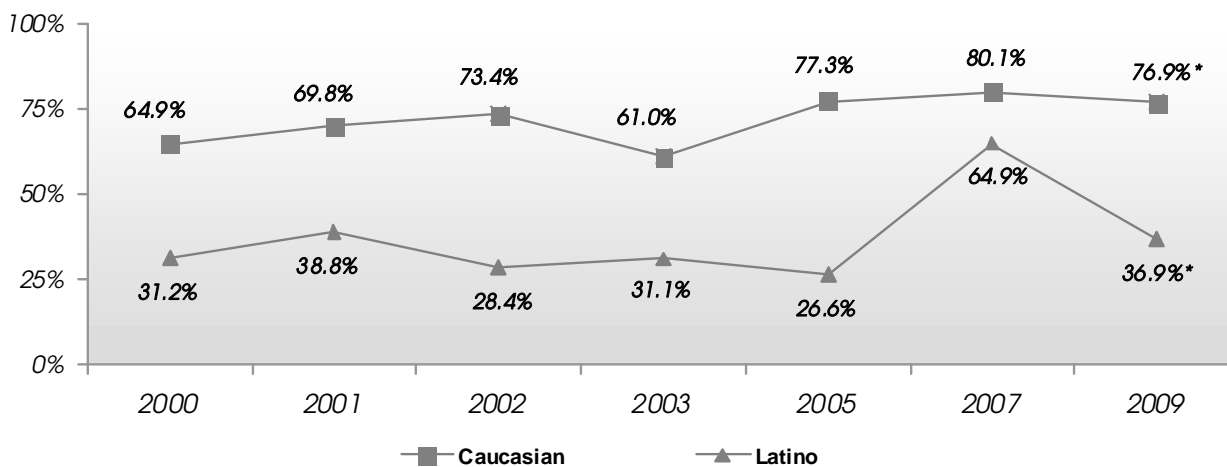


☎ Do you own or rent the home you're living in?



N: 2000=648; 2001=700; 2002=680; 2003=695; 2005=692; 2007=700; 2009=835.
 Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.
 Note: Totals may not add up to 100% due to respondents answering "Don't know."

☎ Percent of respondents who own the home they are living in, By Ethnicity



Caucasian N: 2000=439; 2001=488; 2002=473; 2003=486; 2005=487; 2007=492; 2009=584.
 Latino N: 2000=141; 2001=157; 2002=154; 2003=157; 2005=158; 2007=159; 2009=190.
 Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

*Significance Testing:

Caucasian respondents were significantly more likely than Latino respondents to own the home they were living in.

Housing Tenure, Santa Cruz County

Housing Units	2005	2006	2007	2008
Occupied Housing Units	93,076	92,998	93,690	93,759
Owner-Occupied Housing Units	59.8%	59.9%	59.5%	59.7%
Rent-Occupied Housing Units	40.2%	40.1%	40.5%	40.3%
Average Household Size of Owner-Occupied Unit	2.63	2.64	2.67	2.64
Average Household Size of Renter-Occupied Unit	2.51	2.54	2.50	2.67

Source: U.S. Census Bureau, 2008 American Community Survey, 2009.

Housing Occupancy, Santa Cruz County

Housing Units	2005	2006	2007	2008
Total Housing Units	101,686	102,375	102,874	103,480
Occupied Housing Units	91.5%	90.8%	91.1%	90.6%
Vacant Housing Units	8.5%	9.2%	8.9%	9.4%
Homeowner Vacancy Rate (Percent)	0.2%	1.4%	0.6%	2.0%
Rental Vacancy Rate (Percent)	2.5%	3.8%	3.8%	3.6%

Source: U.S. Census Bureau, 2008 American Community Survey, 2009.

How many family members do you live with, including yourself? (2009)

Response	2009
1	21.9%
2	37.5%
3	13.2%
4	13.5%
5	7.3%
6	3.2%
7	1.4%
8	0.6%
9	0.7%
10	0.6%
Average	2.74
Total Respondents	846

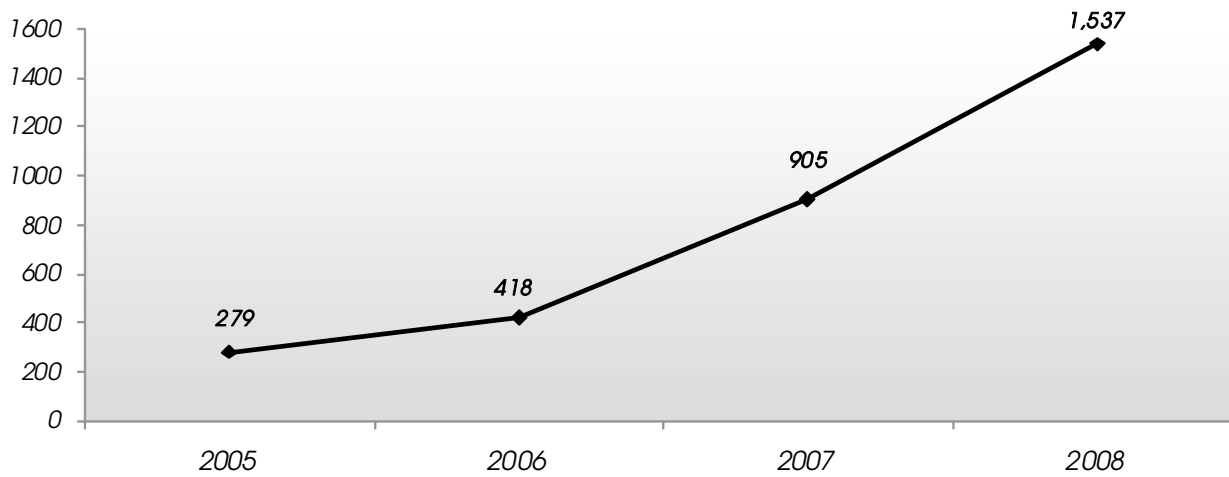
Source: Santa Cruz County Community Assessment Project, *Telephone Survey*, 2009.

Foreclosures

There were 1,537 notices of default (the first step in the foreclosure process) in 2008, up from 905 in 2007.



Notices of Default (First Step in Foreclosure Process), Santa Cruz County



Source: DataQuick News, *Foreclosure Press Releases*, 2009.

Notices of Default (First Step in Foreclosure Process)

County	2005	2006	2007	2008	05-08 % Change
Monterey	335	750	2,740	5,222	1,458.8%
San Francisco	370	578	1,059	1,493	303.5%
Santa Clara	1,882	2,601	6,150	11,740	523.8%
Santa Cruz	279	418	905	1,537	450.9%
California	54,711	103,743	254,824	404,620	639.6%

Source: DataQuick News, *Foreclosure Press Releases*, 2009.

Assistance for Needy Families

Assistance for needy families is provided by TANF, CalWORKs, and Welfare-to-Work.⁵ The number of persons receiving assistance in Santa Cruz County decreased slightly from 4,589 in 2007 to 4,512 in 2008. At the same time, some job training and employment assistance programs served fewer individuals.



Number of TANF / CalWORKs Recipients, Santa Cruz County

Characteristics of Recipients	July 2000	July 2002	July 2004	July 2005	July 2006	July 2007	July 2008	00-08 % Change
Children	3,486	2,769	3,186	3,490	3,425	3,525	3,522	1.0%
Adults	1,535	930	1,065	1,158	1,157	1,064	990	-35.5%
Total Persons	5,021	3,699	4,251	4,648	4,582	4,589	4,512	-10.1%
Persons 16 Years and Older ¹	1,535	1,280	1,470	1,610	1,590	1,590	1,560	1.6%

Source: State of California Employment Development Department, Labor Market Information Division, Social and Economic Data, 2009.

Note: The Labor Market Information Division of the Employment Development Department makes estimates to derive demographic breakdowns.

¹ Total for Persons 16 Years and Older may differ from totals in other charts due to independent rounding.

TANF / CalWORKs Recipients Ages 16 and Older, By Gender

Gender	July 2000	July 2002	July 2004	July 2005	July 2006	July 2007	July 2008	00-08 Net Change
Female	86.0%	80.6%	81.0%	80.7%	81.1%	81.1%	80.8%	-5.2
Male	14.0%	19.4%	19.0%	19.3%	18.9%	18.9%	19.2%	5.2
Santa Cruz County Total¹	1,535	1,290	1,470	1,610	1,590	1,590	1,560	-

Source: State of California Employment Development Department, Labor Market Information Division, Social and Economic Data, 2009.

Note: The Labor Market Information division of the Employment Development Department makes estimates to derive demographic breakdowns.

¹ Total may differ from totals in other charts due to independent rounding.

TANF / CalWORKs Recipients Ages 16 and Older, By Ethnicity

Ethnicity ¹	July 2000	July 2002	July 2004	July 2006	July 2007	July 2008	00-08 Net Change
Asian / Pacific Islander	1.8%	0.8%	0.7%	1.3%	0.6%	0.6%	-1.2
Black	3.2%	4.7%	3.4%	2.5%	2.5%	1.9%	-1.3
Hispanic	49.0%	49.6%	52.4%	56.0%	58.5%	58.3%	9.3
White	45.0%	43.4%	42.9%	39.0%	37.1%	38.5%	-6.5
Other	1.0%	1.6%	0.7%	1.3%	1.3%	0.6%	-0.4
Santa Cruz County Total²	1,535	1,290	1,470	1,590	1,590	1,560	-

Source: State of California Employment Development Department, Labor Market Information Division, Social and Economic Data, 2009.

Note: The Labor Market Information division of the Employment Development Department makes estimates to derive demographic breakdowns.

¹ 2005 data are not available.

² Total may differ from totals in other charts due to independent rounding.

⁵ Please see Appendix II for definition of “Temporary Assistance for Needy Families (TANF),” “California Work Opportunity and Responsibility to Kids (CalWORKs)” and “Welfare-to-Work.”

TANF / CalWORKs Recipients Ages 16 and Older, By Age Group

Age Group	July 2000	July 2002	July 2004	July 2005	July 2006	July 2007	July 2008	00-08 Net Change
16-20 Years	23.1%	21.1%	21.1%	21.0%	21.4%	21.4%	21.2%	-1.9
21-44 Years	64.0%	71.1%	71.4%	71.0%	71.1%	71.1%	71.2%	7.2
45-54 Years	10.9%	6.3%	6.1%	6.2%	6.3%	6.3%	6.4%	-4.5
55 Years and Older	2.0%	1.6%	1.4%	1.9%	1.3%	1.3%	1.3%	-0.7
Santa Cruz County Total¹	1,535	1,280	1,470	1,620	1,590	1,590	1,560	-

Source: State of California Employment Development Department, Labor Market Information Division, Social and Economic Data, 2009.

Note: The Labor Market Information Division of the Employment Development Department makes estimates to derive demographic breakdowns.

¹ Total may differ from totals in other charts due to independent rounding.

Welfare-to-Work¹ Enrollment and Participation, Santa Cruz County

Activity	May 2008	May 2009	08-09 % Change
Unsubsidized Employment	487	512	5.1%
Vocational Training Program	144	123	-14.6%
Job Search and Readiness Assistance	142	86	-39.4%
Appraisal-assessment by HRA	48	78	62.5%
Work Experience	47	74	57.4%
Self-employment	44	50	13.6%
Mental Health/Substance Abuse/Domestic Violence Services	56	44	-21.4%
Adult Basic Education/GED/ESL	27	28	3.7% ²
College Work Study	32	22	-31.3%
Community Service	9	12	33.3% ²
Job Skills Training	4	3	-25.0% ²
On-the-Job Training (OJT)	0	1	-
New Enrollees to Welfare-to-Work Program	80	0	-100.0%
Other Employment Barrier Removal Services	7	8	14.3% ²
Total Activities	1,127	1,041	-7.6%
Total Participants with Active Status (Unduplicated)³	818	791	-3.3%
Post-aid Employment Retention Services	245	183	-25.3%

Source: County of Santa Cruz Human Services Department, 2009.

¹ Please see Appendix II for definition of "Welfare-to-Work."

² Caution should be used when interpreting this result, as percent change calculations based on small numbers are unstable and can be misinterpreted.

³ Participants are often enrolled in multiple concurrent activities; therefore numbers may be duplicated across Welfare-to-Work activities.

Welfare-to-Work Employment Placement Profile, Santa Cruz County

Terms of Employment	May 2008	May 2009	08-09 % Change
Unsubsidized Employment	487	512	5.1%
Average Participant Wage	\$11.43	\$11.65	1.9%
Post Aid Retention	245	183	-25.3%

Source: County of Santa Cruz Human Services Department, 2009.

Child Support Collections

Child support payments are a crucial source of income for many families in Santa Cruz County. However, the number of child support cases and the amount of total distributed collections declined in recent years.



Number of Child Support Cases¹

	2000/01	2002/03	2003/04	2004/05	2005/06	2006/07	00-07 % Change
Santa Cruz County	10,644	10,358	9,812	NA	9,133	8,668	-18.6%
California	1,961,721	1,836,818	1,806,876	1,761,720	1,704,450	1,658,364	-15.5%

Source: 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. California Department of Child Support Services, *Status of Child Support Program and Performance, 2007 Annual Report, 2009*.

Note: California 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.

Note: Data presented are most recent data available.

¹ Figures include all active cases, not just collection cases.

Percent of Child Support Cases with Court Orders

	2000/01	2002/03	2003/04	2004/05	2005/06	2006/07	00-07 % Change
Santa Cruz County	75%	76%	83%	84%	88%	85%	-
California	72%	76%	78%	80%	81%	82%	-

Source: 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. California Department of Child Support Services, *Status of Child Support Program and Performance, 2007 Annual Report, 2009*.

Note: California 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.

Note: Data presented are most recent data available.

Total Distributed Collections

	2000/01	2002/03	2003/04	2004/05	2005/06	2006/07	00-07 % Change
Santa Cruz County	\$15,055,980	\$15,335,417	\$15,389,761	NA	\$16,642,371	\$15,821,824	5.1%
California	\$2,100,038,026	\$2,244,367,381	\$2,290,754,783	\$2,333,106,440	\$2,313,954,278	\$2,308,894,161	9.9%

Source: 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. California Department of Child Support Services, *Status of Child Support Program and Performance, 2007 Annual Report, 2009*.

Note: California 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.

Note: Data presented are most recent data available.

Collections per Child Support Case with Court Order

	2000/01	2002/03	2003/04	2004/05	2005/06	2006/07	00-07 % Change
Santa Cruz County	\$1,886	\$1,953	\$1,899	NA	\$2,063	\$2,158	14.4%
California	\$1,490	\$1,601	\$1,268	\$1,649	\$1,669	\$1,697	13.9%

Source: 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. California Department of Child Support Services, *Status of Child Support Program and Performance, 2007 Annual Report, 2009*.

Note: California 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.

Note: Data presented are most recent data available.

