

Economy



Stanislaus County is located in the northern half of the San Joaquin Valley. The leading agricultural products include livestock and livestock products, fruits and nuts, poultry and poultry products, and field crops (California Department of Finance, 2007). Stanislaus County's unemployment rate of 11% and an almost 180% increase in notices of housing defaults in the past year reflect the economic problems that challenge the entire state.

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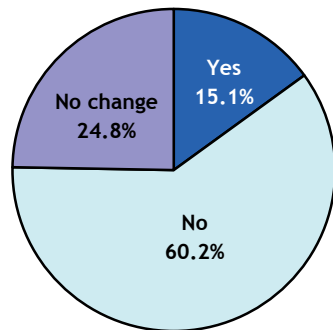
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Economic Well-Being

Why It Is Important

Respondents to the Stanislaus County Community Health Assessment Survey were asked whether or not they feel economically better off this year compared to last year. This is an important measure of Stanislaus County residents’ experiences of economic well-being and economic security.

Figure 20:  **Do You Feel You Are Economically Better Off This Year Than Last Year? 2008**



Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey, 2008*.
 N=2,737

Data Summary

According to the Stanislaus County Community Health Assessment Survey, in 2008, only 15% of respondents felt that they were economically better off this year than last year. Sixty percent (60%) of respondents did not feel that they were economically better off this year and 25% felt that there was no change.

Household Income

Why It Is Important

Personal and household incomes are two indicators that assess the economic vitality of the County and the spending power of individuals, including their ability to afford basic needs such as housing and health care.

Figure 21: Which Income Range Best Describes Your Annual Household Income? 2008

Response	Frequency	Percent
Less than 10,000	707	26.6
10,000 to 14,999	426	16.0
15,000 to 24,999	448	16.9
25,000 to 34,999	374	14.1
35,000 to 49,999	311	11.7
50,000 to 74,999	209	7.9
75,000 to 99,999	97	3.7
100,000 to 149,999	58	2.2
150,000 to 199,999	19	0.7
200,000 or more	8	0.3
Total respondents	2,657	100.0

Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey*, 2008.

Figure 22: Per Capita Personal Income

Income	2002	2003	2004	2005	2006	02-06 % Change
Stanislaus County	23,972	24,511	26,075	26,995	27,811	16.0
California	32,826	33,554	35,440	37,462	39,626	20.7
U.S.	30,821	31,504	33,123	34,757	36,714	19.1

Source: U.S. Department of Commerce, Bureau of Economic Analysis, *Regional Economic Accounts*, 2008.

Figure 23: Median Household Income

Income	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008	04-08 % Change
Stanislaus County	52,000	52,650	54,400	56,000	56,500	8.7
California	62,500	62,500	64,100	65,000	67,800	8.5
U.S.	57,500	58,000	59,600	59,000	61,500	7.0

Source: U.S. Department of Housing and Urban Development, *Income Limits*, 2008.

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

Figure 24:  **Population by Household Income, Stanislaus County**

Income	2004		2005		2006		2007	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 10,000	6,667	4.3	11,084	7.0	9,465	5.9	8,807	5.6
10,000 to 14,999	7,132	4.6	7,600	4.8	9,626	6.0	8,807	5.6
15,000 to 24,999	22,790	14.7	20,426	12.9	19,412	12.1	19,658	12.5
25,000 to 34,999	19,689	12.7	19,318	12.2	17,968	11.2	15,569	9.9
35,000 to 49,999	23,565	15.2	25,176	15.9	26,150	16.3	24,690	15.7
50,000 to 74,000	34,573	22.3	30,560	19.3	32,086	20.0	31,452	20.0
75,000 to 99,999	17,829	11.5	19,634	12.4	18,931	11.8	20,601	13.1
100,000 to 149,000	14,573	9.4	16,468	10.4	17,647	11.0	18,871	12.0
150,000 to 199,999	4,651	3.0	4,434	2.8	4,332	2.7	5,190	3.3
200,000 or more	3,411	2.2	3,484	2.2	4,813	3.0	3,932	2.5
Total households	155,035	100.0	158,342	100.0	160,431	100.0	157,262	100.0

Source: U.S. Census Bureau, *American Community Survey*, 2008.
 Note: the numbers for 2007 are the same for the first two categories.

Figure 25:  **Population by Household Income, California**

Income	2004		2005		2006		2007	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 10,000	897,912	7.5	834,755	6.9	729,074	6.0	658,836	5.4
10,000 to 14,999	634,524	5.3	641,188	5.3	631,864	5.2	610,034	5.0
15,000 to 24,999	1,292,993	10.8	1,294,475	10.7	1,227,274	10.1	1,183,465	9.7
25,000 to 34,999	1,269,049	10.6	1,209,789	10.0	1,178,669	9.7	1,134,662	9.3
35,000 to 49,999	1,747,935	14.6	1,657,411	13.7	1,628,264	13.4	1,586,087	13.0
50,000 to 74,000	2,202,877	18.4	2,226,012	18.4	2,223,675	18.3	2,196,121	18.0
75,000 to 99,999	1,460,603	12.2	1,500,139	12.4	1,543,206	12.7	1,549,485	12.7
100,000 to 149,000	1,448,631	12.1	1,584,824	13.1	1,701,172	14.0	1,781,298	14.6
150,000 to 199,999	526,775	4.4	580,699	4.8	644,015	5.3	732,040	6.0
200,000 or more	490,858	4.1	580,699	4.8	644,015	5.3	756,442	6.2
Total households	11,972,158	100.0	12,097,894	100.0	12,151,227	100.0	12,200,672	100.0

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

Data Summary

In 2006, the per capita personal income in Stanislaus County was \$27,811. This was a 16% increase since 2002. However, per capita personal income in Stanislaus County was lower than that in California and the U.S. and did not increase as much as California and the U.S. since 2002. The median household income in Stanislaus County during the 2008 fiscal year was \$56,500. This was a 9% increase since the 2004 fiscal year. Again, the median household income in Stanislaus County was lower than that in California and the U.S., although median household income has increased at a rate greater than that of California and the U.S. since 2004.

According to the American Community Survey, in 2007, 6% of the population in Stanislaus County earned a household income that was less than \$10,000. Twenty-eight percent (28%) had a household income between \$10,000 and \$34,999, 16% earned between \$35,000 and \$49,999, 33% earned between \$50,000 and \$99,999, and 18% of the population earned \$100,000 or more. The 2008 face-to-face survey respondents indicated they earned a much lower income.

Poverty

Why It Is Important

The Federal Poverty Level (FPL) is a measure of income insecurity and is used to determine income eligibility for many public aid programs. Developed in the early 1960s, the FPL is based on three times the cost of a nutritionally adequate Department of Agriculture food plan (assuming the average family spends one third of their income on food). Since 1963, annual adjustments have been based on changes in the Consumer Price Index. Unlike the Self Sufficiency Standard, the FPL does not consider other expenses besides food, that add to the cost of living.

The population living below 100% of the FPL is considered to be in poverty. Comparatively, the number of people living below 300% of the FPL is a common measure of insufficient income in California, where the cost of living is very high. It provides a more accurate picture of the true need than 100% of the FPL. Further, in California, people living at 300% of the FPL begin to qualify for public aid programs such as subsidized child care. Nationwide, 17% of children—nearly 13 million—live in families with incomes below the federal poverty level. The number of children living in poverty increased 11% between 2000 and 2006. Official poverty rates are highest for young children, with 20% of children under age 6 and 16% of children age 6 or older living in poor families. Food insecurity, lack of affordable housing, and other hardships affect millions of American children, and many poor children lack health insurance.⁴

Figure 26: Federal Poverty Guidelines, by Family Size

Family Size	2000	2001	2002	2003	2004	2005	2006	2007	00-07 % Change
1	\$8,350	\$8,590	\$8,860	\$8,980	\$9,310	\$9,570	\$9,800	\$10,210	22.3
2	11,250	11,610	11,940	12,120	12,490	12,830	13,200	13,690	21.7
3	14,150	14,630	15,020	15,260	15,670	16,090	16,600	17,170	21.3
4	17,050	17,650	18,100	18,400	18,850	19,350	20,000	20,650	21.1
5	19,950	20,670	21,180	21,540	22,030	22,610	23,400	24,130	21.0
6	22,850	23,690	24,260	24,680	25,210	25,870	26,800	27,610	20.8
7	25,750	26,710	27,340	27,820	28,390	29,130	30,200	31,090	20.7
8	28,650	29,730	30,420	30,960	31,570	32,390	33,600	34,570	20.7

Source: U.S. Department of Health and Human Services, *Federal Register*, 2008.

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

⁴ Fass, S., & Cauthen, N. K. *Who are America's Poor Children? The Official Story*. [Electronic version]. National Center for Children in Poverty. Retrieved January 14, 2008 from http://www.nccp.org/publications/pub_787.html, 2007.

Figure 27:  **Percent Below Poverty Level, by Age**

Ages	2004	2005	2006	2007	04-07 Net Change
Stanislaus County	14.5	14.4	14.3	13.5	-1.0
Under 18 years	20.0	18.9	20.1	17.9	-2.1
18 to 64 years	13.2	13.1	12.7	12.1	-1.1
65 years and over	5.5	8.9	6.5	8.9	3.4
California	13.3	13.3	13.1	12.4	-0.9
Under 18 years	18.9	18.6	18.1	17.3	-1.6
18 to 64 years	11.9	11.9	11.9	11.1	-0.8
65 years and over	7.8	8.1	8.4	8.2	0.4

Source: U.S. Census Bureau, American Community Survey, *Poverty Status in the Past 12 Months*, 2008.

Data Summary

According to the federal poverty guidelines, in 2007, a family of four was considered to be at the poverty level if they made \$20,650 or less per year. This was a \$650 increase from 2006 and a 21% increase since 2000. A family of five would be considered at the poverty level if they made \$24,130 or less per year.

In 2007, 18% of individuals less than 18 years of age, in Stanislaus County, and 17% in California, were living below the federal poverty level. In 2007, 12% of individuals between the ages of 18 to 64, and 9% of those 65 years or older, were living in poverty in Stanislaus County. For the Stanislaus County population overall, 14% were living in poverty in 2007. In California, 12% of the population was living in poverty.

Self-Sufficiency Income

Why It Is Important

The California Family Self-Sufficiency Standard (Self-Sufficiency Standard) measures how much income is needed for a family of a certain composition living in a particular county to adequately meet its minimal basic needs. It is based on the costs families face on a daily basis – housing, food, child care, out-of-pocket medical expenses, transportation, and other necessary spending – and provides a complete picture of what it takes for families to make ends meet. In contrast, the Federal Poverty Level (FPL), which was developed in the early 1960s and is used to determine income eligibility for many public programs, is based on the outdated assumption that food represents one-third of a family’s budget. The FPL fails to take into account housing and transportation costs, geography, and most importantly, child care costs, which are increasingly more expensive. For a family of four – whether in a high cost market like San Francisco, CA, or a more affordable market like Baton Rouge, LA – the federal poverty level is \$21,200 in annual household earnings.⁵

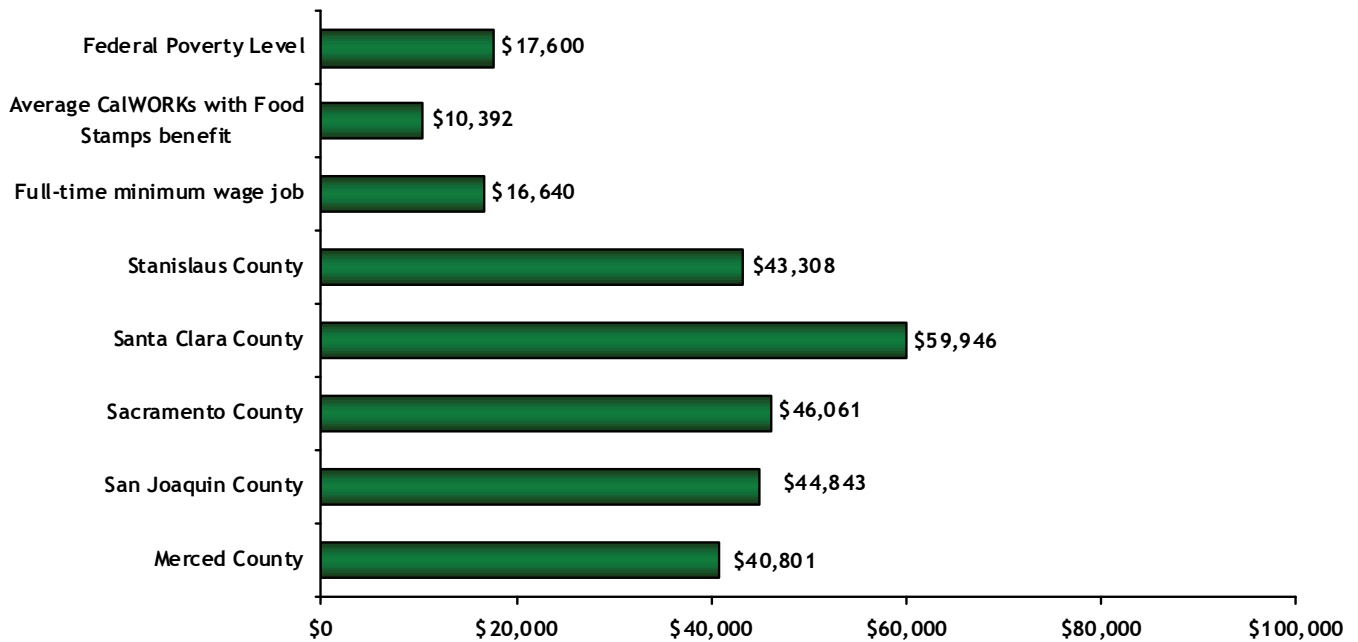
Figure 28: Income Required to be Self-Sufficient in Stanislaus County, 2008

Monthly Costs	1 Adult	1 Adult, 1 Infant	1 Adult, 1 Infant, 1 School Age	2 Adults	2 Adults, 1 Infant	2 Adults, 1 Infant, 1 School Age
Housing	\$734	\$864	\$864	\$734	\$864	\$864
Child care	0	612	942	0	612	942
Food	294	432	654	580	708	905
Transportation	255	262	262	494	500	500
Health care	104	258	276	302	315	333
Miscellaneous	139	243	300	211	300	354
Taxes	299	426	501	346	520	574
Earned Income Tax Credit (-)	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-60	-105	0	-50	-100
Child Tax Credit (-)	0	-83	-167	0	-83	-167
Self-Sufficiency Wage (per adult)						
Hourly	10.37	16.78	20.04	7.58	10.47	11.95
Monthly	1,825	2,953	3,527	2,668	3,687	4,206
Annual	21,895	35,434	42,323	32,012	44,240	50,477

Source: Insight Center for Community Economic Development, *California Family Self-Sufficiency Standard*, 2008.

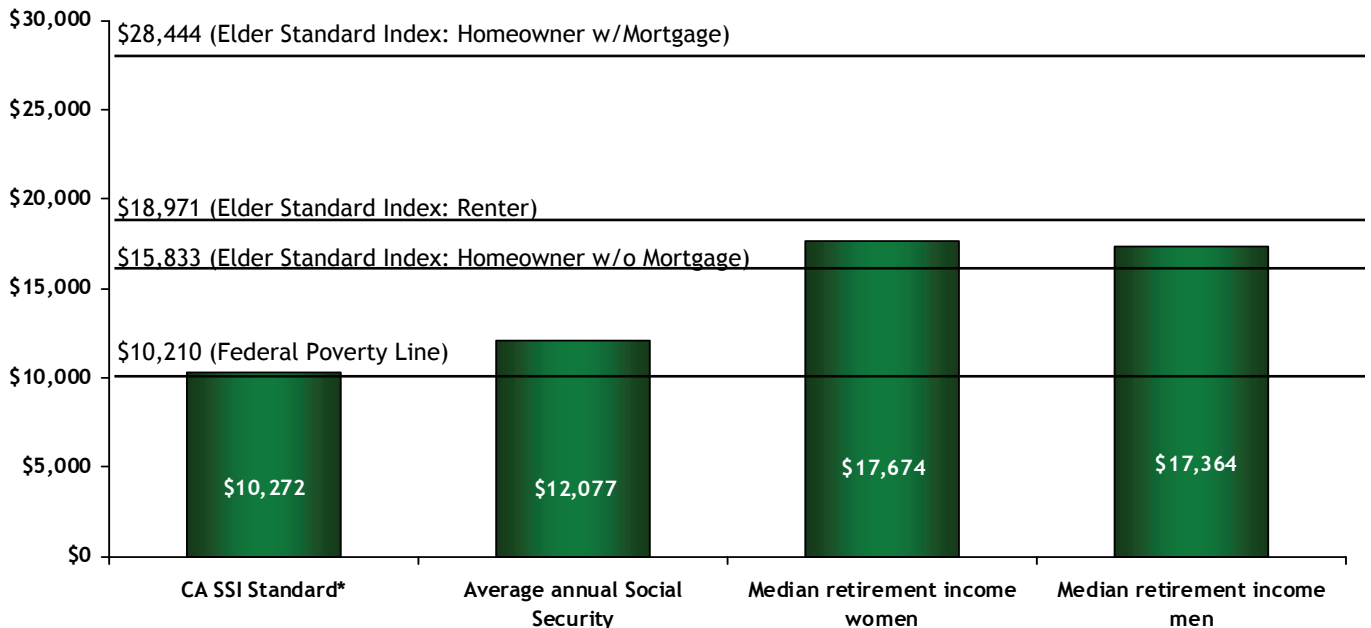
⁵ Insight: Center for Community Economic Development, 2008. URL: <http://www.insightccd.org>

Figure 29: Income Required to be Self-Sufficient with One Adult, One Preschooler, and One School-age Child, 2008



Source: Insight Center for Community Economic Development, *California Family Self-Sufficiency Standard*, 2008.

Figure 30: California Elder Economic Security Standard Index for Individual Stanislaus County Elders, 2008



Source: Insight Center for Community Economic Development, *California Family Self-Sufficiency Standard*, 2008.

*Supplemental Security Income

Data Summary

According to the California Family Self-Sufficiency Standard, in order to be self-sufficient in Stanislaus County, in 2008, a single adult needed to make \$10.37 an hour or \$21,895 annually. For a single adult with one infant, one needed to make \$16.78 an hour and, if the single adult had one infant and one school age child, one needed to make \$20.04 an hour. However, for two adults with one infant, each adult needed to make \$10.47 an hour, and if the two adults had one infant and one school age child, each adult needed to make \$11.95 an hour, unlike single adults who needed to almost double their hourly wage were they to have an additional school age child.

In Stanislaus County, one adult with one preschooler and one school-age child needed to make \$43,308 annually in order to be self-sufficient. This necessary level of income was slightly greater than in Merced County, where one needed to make \$40,801 annually, but less than in San Joaquin, Sacramento, and Santa Clara Counties.

In 2008, the average Social Security payment of \$12,077 was not enough for a senior to live on, yet one out of three seniors in California relied exclusively on Social Security to cover their basic expenses. Public supports are designed to fill the need between senior's living expenses and their income, yet public supports are based off of the Federal Poverty line, which was \$10,210 in 2008 and was unrealistically low. The Supplemental Security Income (SSI) program is designed to help the most vulnerable population—the blind, aged, and disabled—yet the program puts this population at barely above the Federal Poverty Level. According to the California Elder Economic Security Standard, the SSI program put one at an income level that was far below what it cost to cover one's basic living expenses. The previous chart shows that only seniors in Stanislaus County who had their home mortgage paid off had enough income to meet their expenses. Those who were renting or who were still paying a mortgage on their home did not have enough retirement income to meet their living expenses.

How We're Making a Difference

Integrated Services for Families in Crisis

How do you help a single mother living on the brink of poverty whose children are at risk of abuse and neglect due to the mother's constant struggle with substance abuse, and an abusive relationship? Help is available from the Stanislaus County Community Services Agency's (CSA) Integrated Services Program, which provides the following array of services: Child Protective Services to help ensure the safety of children, access to public assistance to help families pay the rent and put food on the table, and Welfare-to-Work services to help adults remove barriers to employment and attain self-sufficiency .

CSA accepted the challenge of helping coordinate services among agency programs and community partners to ensure that families in crisis get help without delays and gaps in aid. CSA took the initiative several years ago to become one of the first county welfare departments in the state to implement the CalWORKs/Child Welfare Partnership Project, also known as Linkages at the state level and Integrated Services in Stanislaus County.

CSA has fully embraced integrated services by establishing the Families in Partnership Program: Child Welfare Services and CalWORKs program staff work together to provide effective services that produce better outcomes for families with multiple social and economic issues. Effective partnerships have been established with the county mental health, health services, and probation departments, as well as community based organizations, in order to provide critical services such as substance abuse treatment and domestic violence counseling.

Here are two real life integrated services success stories:

- Maryellen was referred to Families in Partnership when she and her newborn baby tested positive for drugs. She had been using drugs since the age of 12. She was enrolled in the First Step program to learn how to live clean and sober. Recovery was difficult, but she persevered. The Welfare-to-Work program provided Maryellen with the opportunity to train as a Certified Nursing Assistance (CNA). She received the necessary tools that helped her succeed in class and she passed her state exam. Maryellen is now on her way to a new job and a promising life with her child.
- Hope and her boyfriend, the father of two of her five children, squandered their earnings on drugs, forcing them to move when they could not pay the rent. Hope and her boyfriend would disappear for days at a time, leaving her children with relatives. Hope was eventually arrested and Child Protective Services became involved. Faced with the possibility of losing her children and tired of the drug life, Hope decided to work with the integrated services multidisciplinary team of professionals who developed a comprehensive recovery plan for her and her children, including housing, access to medical care, and supportive services. Hope got sober, and then received vocational training to become a CNA. She also received child care, transportation, and work related clothing. With job offers in hand and her family intact, Hope is facing a better future thanks to the network of community integrated services.

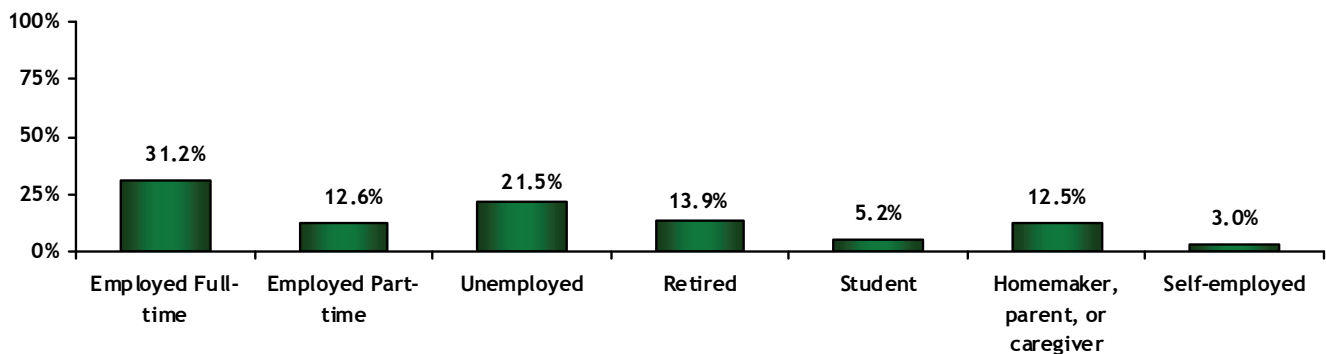
There are no quick solutions or easy fixes for families in crisis. CSA recognizes this fact and knows that the Integrated Services program provides an opportunity for families willing to work for a better life. CSA buys into the integrated services philosophy that through improved coordination, Child Welfare Services can serve as an anti-poverty program, and CalWORKs can help prevent child abuse and neglect. And you know what, it's working.

Unemployment

Why It Is Important

A prosperous community has an adequate supply of jobs that generate income sufficient to pay for basic needs. The unemployment rate represents one piece of a complex puzzle that helps us determine whether or not we are achieving this goal. Jeff Michael, director of the University of the Pacific’s Business Forecasting Center, reported that “The valley is experiencing the ripple effect of the housing bust, which has resulted in thousands of layoffs in construction and related fields.”⁶

Figure 31: What Is Your Employment Status? (Mark one response), 2008



Source: Applied Survey Research, Stanislaus County Community Health Assessment Survey, 2008. N=2,743

Figure 32: Unemployment Rate

County/City/Area	2004	2005	2006	2007	2008	04-08 Net Change
Stanislaus County	9.2	8.5	8.0	8.8	10.8	1.6
Ceres	11.7	10.7	10.1	11.1	13.5	1.8
Denair	4.4	4.0	3.8	4.2	5.2	0.8
Empire	19.3	17.8	16.9	18.4	22.0	2.7
Fresno	10.5	9.1	8.0	8.6	9.7	-0.8
Hughson	11.2	10.3	9.7	10.7	13.0	1.8
Keyes	15.7	14.5	13.7	15.0	18.1	2.4
Modesto	7.9	7.2	6.8	7.5	9.2	1.3
West Modesto	16.6	15.3	14.5	15.9	19.1	2.5
Newman	13.3	12.3	11.6	12.7	15.4	2.1
Oakdale	8.1	7.4	7.0	7.7	9.5	1.4
Patterson	12.8	11.8	11.1	12.2	14.8	2.0
Riverbank	13.8	12.7	12.0	13.1	15.9	2.1
Salida	6.3	5.8	5.4	6.0	7.4	1.1
Turlock	6.9	6.3	6.0	6.6	8.1	1.2
Waterford	8.5	7.8	7.4	8.1	9.9	1.4

(cont.)

⁶ Michael, J., “Stanislaus County unemployment sixth-worst in California” (2008, August 16). *Modesto Bee*. [Retrieved October 29, 2008 at <http://www.modbee.com/1618/story/394809.html>].

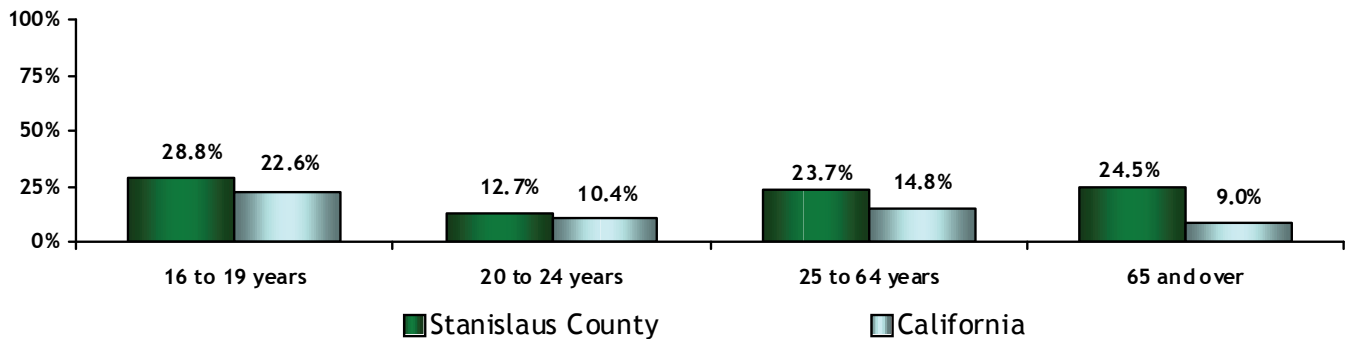
Unemployment Rate (cont.)

County/City/Area	2004	2005	2006	2007	2008	04-08 Net Change
Merced County	11.0	10.1	9.5	10.1	11.7	0.7
Santa Clara County	6.4	5.4	4.5	4.7	5.5	-0.9
San Joaquin County	8.8	7.9	7.5	8.2	9.5	0.7
Sacramento County	5.6	5.0	4.8	5.5	6.5	0.9
California	6.2	5.4	4.9	5.4	6.5	0.3
U.S.	5.5	5.1	4.6	4.6	5.5	0.0

Source: State of California Employment Development Department, Labor Market Information Division, 2008.

Note: Data for 2004-2007 reflect the annual average unemployment rate. Data for 2008 reflect the unemployment rate for May.

Figure 33:  **Unemployment Rate, by Age, 2006**

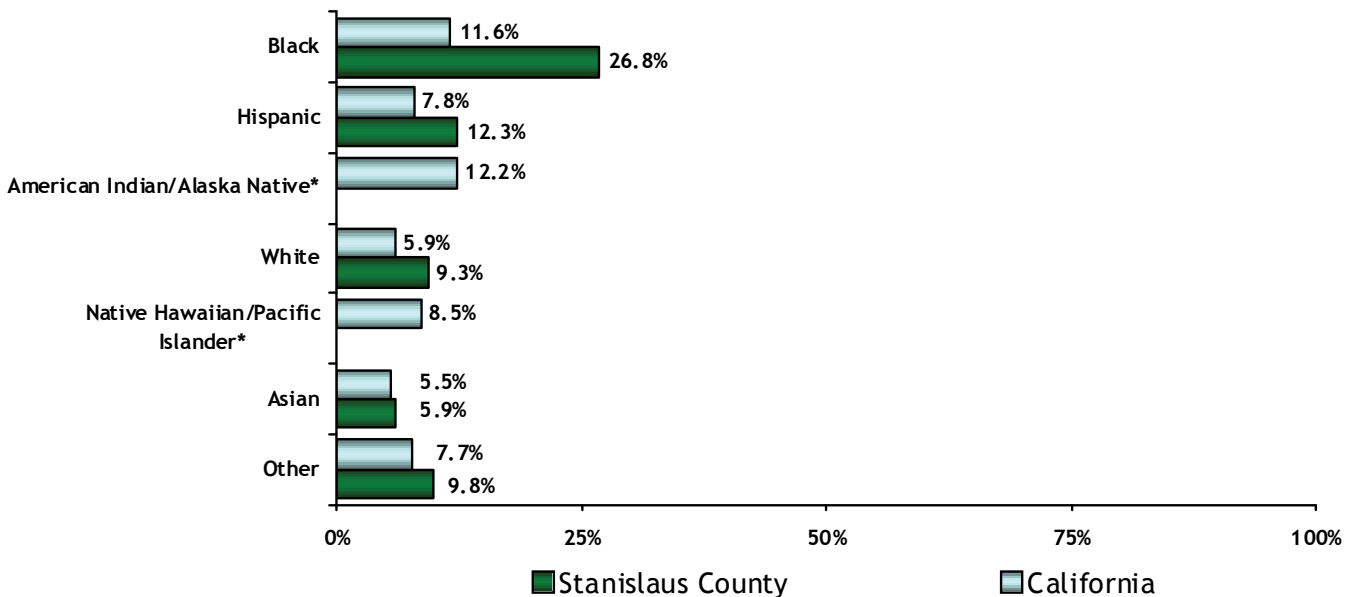


Source: U.S. Census Bureau, American Community Survey, 2008.

Stanislaus County 16-19 N: 34,757; 20-24 N: 38,627; 25-64 N: 258,300; 65 and over N: 50,909.

California 16-19 N: 2,183,461; 20-24 N: 2,697,878; 25-64 N: 19,205,344; 65 and over N: 3,927,830.

Figure 34:  **Unemployment Rate, by Ethnicity, 2006**



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

*Data are not available for Stanislaus County.

Stanislaus County Black N: 9,998; Hispanic N: 131,501; American Indian/Alaska Native N: N/A; White N: 287,283; Native Hawaiian/Pacific Islander N: N/A; Asian N: 21,763; Other N: 47,860.

California Black N: 1,700,902; Hispanic N: 8,934,918; American Indian/Alaska Native N: 212,492; White N: 17,271,624; Native Hawaiian/Pacific Islander N: 100,653; Asian N: 3,650,045; Other N: 4,396,948.

Note: Race and Hispanic origin are two separate concepts in the federal statistical system. People who are Hispanic may be of any race.

Data Summary

Thirty-one percent (31%) of respondents to the 2008 Stanislaus County Community Health Assessment Survey were “employed full-time.” Thirteen percent (13%) were “employed part-time,” 22% were “unemployed,” 14% were “retired,” and 13% were a “homemaker, parent, or caregiver.”

In 2008, in Stanislaus County, the unemployment rate was 11%. This was a net increase of 1.6 from 2004. The rate of unemployment was the lowest in Denair at 5%. In Merced County, the rate of unemployment was slightly higher than Stanislaus County at 12%. However, the rate of unemployment in Stanislaus County was greater than that of California (7%) and the U.S. (6%) in 2008.

According to the U.S. Census Bureau, in 2006, 29% of the Stanislaus County population ages 16-19 were unemployed. Thirteen percent (13%) of the population from 20 to 24 years of age, 24% of the population from 25 to 64 years of age, and 25% of the population ages 65 years or older were unemployed. These percentages by age were consistently higher than the percentages of unemployment in California.

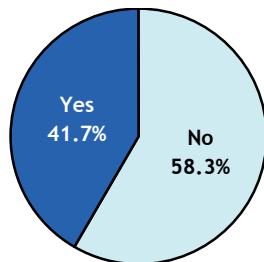
In 2006, in Stanislaus County, the greatest percentage of unemployment by ethnic group was among Blacks. Twenty-seven percent (27%) of Blacks were unemployed. In comparison, 12% of Hispanics and 9% of Whites were unemployed in Stanislaus County.

Basic Needs

Why It Is Important

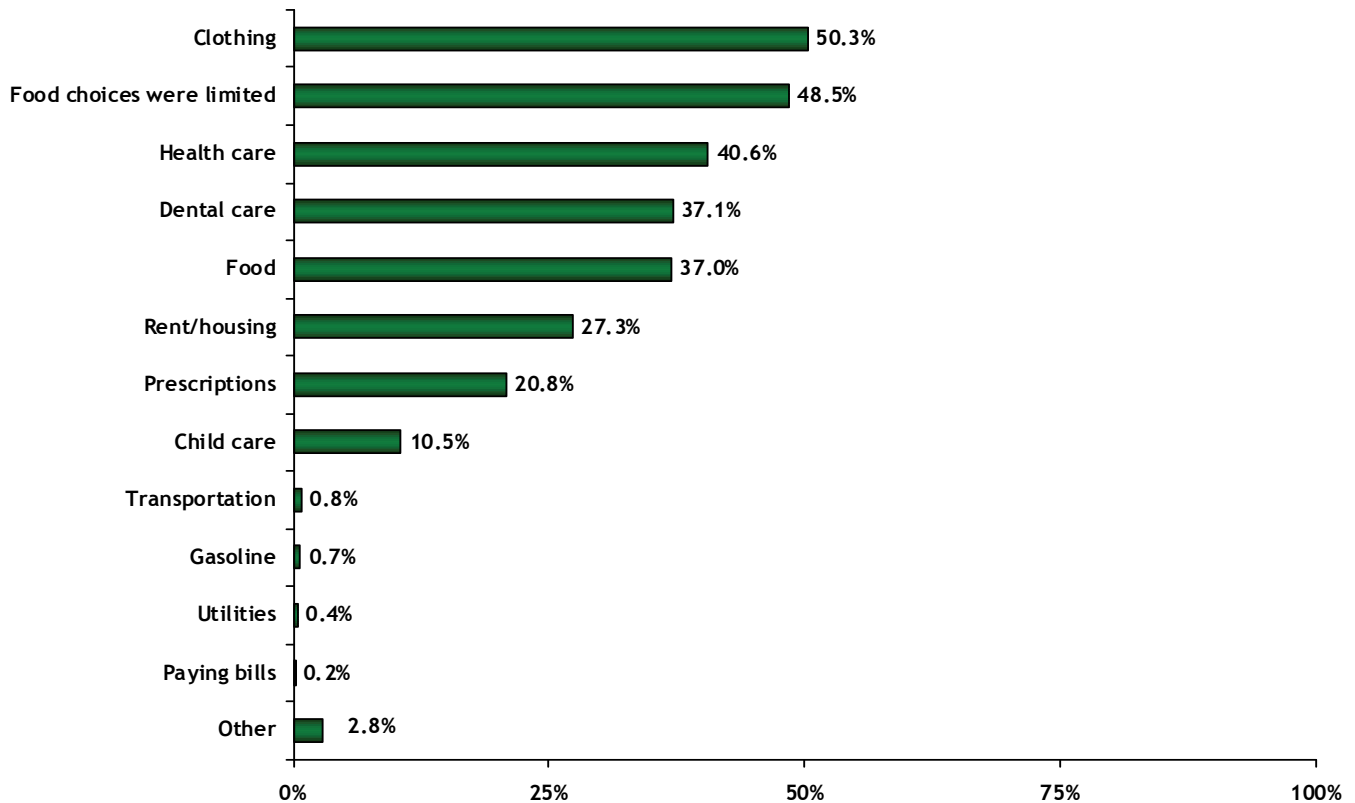
Individuals and families living in poverty or below the self-sufficiency level often have to make tough choices each month, sometimes forgoing certain basic needs to pay for others. Going without basic needs such as food, housing, child care, health care, or clothing can have short and long term consequences for residents' health and well-being.

Figure 35:  During the Past 12 Months, Did You Find You or Your Family Having to Go Without Basic Needs Such as Food, Child Care, Health Care, or Clothing? 2008



Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey*, 2008. N=2,815

Figure 36:  If You or Your Family Had to Go Without Basic Needs During the Past 12 Months, What Did You Go Without? (Mark all that apply) 2008



Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey*, 2008. Multiple response question with 1,137 respondents offering 3,150 responses.

Data Summary

Forty-two percent (42%) of respondents said that they or their family had to go without basic needs during the past 12 months. Of those that had to go without basic needs, half of respondents (50%) went without “clothing.” Among some of the other responses given, 49% said that their “food choices were limited,” 41% went without “health care,” 37% went without “dental care” and “food,” 27% went without “rent/housing,” 21% went without “prescriptions,” and 11% went without “child care.”

Food Insecurity

Why It Is Important

Food insecurity exists when people lack sustainable physical or economic access to safe, affordable, and nutritious food. Food insecurity may be chronic, seasonal, or based on an isolated, temporary episode and can occur at the household, regional, or national level. In a developed country, like the United States, food insecurity usually occurs due to poverty as opposed to less developed countries where war, political corruption, trade barriers, environmental degradation, etc., are also contributing factors. Low levels of education, disabilities, and poor health can also increase the risk of becoming food insecure in the United States.⁷

At low and moderate levels, food insecurity contributes to anxiety and stress, and usually requires a household to restructure their budget, which typically means certain household needs go unmet. At high levels of food insecurity, family members are forced to reduce their consumption of food and often go hungry. Data show that children in food insecure households experience more emotional problems, miss more school, and do worse in school than their peers that do not come from a food insecure household.⁸

Figure 37: Percentage of the Prevalence of Food Insecurity and Very Low Food Security Among Adults Age 18 and Over, Below 200% of the Federal Poverty Level (FPL)

County	Food Insecure		Very Low Food Security	
	2003	2005	2003	2005
Stanislaus County	38.6	30.6	15.4	7.5*
Fresno County	35.8	37.1	7.6	9.3
Merced County	34.9	37.3	9.2	13.2
Santa Clara County	30.0	31.0	12.0	7.9
San Joaquin County	41.0	30.0	11.4	9.0
Sacramento County	29.5	29.6	7.4	7.2
California	33.9	30.0	10.3	9.3

Source: *Health Policy Research Brief*, UCLA Center for Health Policy Research, 2008.

* Statistically unstable estimate.

⁷ Internet FAQ Archives, *Food Insecurity*, 2008.

⁸ Harrison, Gail G., Sharp, Matthew, Manalo-LeClair, George, Ramirez, Anthony, and McGarvey, November, *Food Security among California's Low-Income Adults Improves, but Most Severely Affected Do Not Share in Improvement*, UCLA Center for Health Policy Research, 2008.

Figure 38: Food Insecurity and Hunger, November 2007, Stanislaus County

	Number
Total population	512,138
Total population below 200% of FPL	220,000
Estimated number of low-income adults that are food insecure	43,000
Estimated number of other people living in these households	109,000
Total number of people living in food insecure households	152,000
Percent of people living in food insecure households	29.7

Source: *Touched by Hunger*, California Food Policy Advocates, 2008.

Figure 39: Federal Nutrition Assistance Program, November 2007, Stanislaus County

Food Stamp Program (FSP)	
Number of participants	44,230
Number of eligible non-participants	42,603
Lost federal food stamp dollars	\$50,638,236
Total lost economic impact of low FSP participation	\$93,174,354
School Breakfast Program (SBP)	
Number of breakfasts served to low-income children daily	15,499
Number of low-income children eating school lunch but not eating school breakfast	38,948
SBP participation rate (% of students eating breakfast who also eat lunch)	35%
Lost federal breakfast dollars	\$5,556,945
Total lost federal reimbursements due to Low Nutrition Assistance Program participation	\$56,195,181

Source: California Food Policy Advocates, *Touched by Hunger*, 2008.

Figure 40: Second Harvest Food Bank, Stanislaus County

	FY 2006-07	FY 2007-08
Total persons served*	116,000	130,000

Source: Second Harvest Food Bank of San Joaquin & Stanislaus Counties, Inc., 2008.

* Numbers are approximate.

Data Summary

According to the UCLA Center for Health Policy Research, in 2005, 31% of the population in Stanislaus County was food insecure and 8% of the population had very low food security. In California, in 2005, 30% of the population was food insecure and 9% had very low food security.

In November, 2007, there were 512,138 people in Stanislaus County and 220,000 people in the County were living 200% below the federal poverty level. Forty-three thousand (43,000) people were estimated to be food insecure and 152,000 people were estimated to be living in food insecure households.

In November, 2007, there were 44,230 participants in the food stamp program in Stanislaus County and there were an additional 42,603 eligible non-participants. Due to the low food stamp program participation, \$50,638,236 food stamp dollars were lost and the total lost economic impact was \$93,174,354. In addition, there were children who were eating low-income school lunch but not eating low-income school breakfast. The percent of children who were eating breakfast who also ate lunch was 35% in November 2007. This low percentage translated into \$5,556,945 lost federal breakfast dollars. The total lost federal reimbursements due to low nutrition assistance program participation was \$56,195,181.

During the 2007-08 fiscal year, the Second Harvest Food Bank that serves Stanislaus County delivered 1,300,000 pounds of food and served 130,000 people. The number of persons served by the food bank in Stanislaus increased by 14,000 from the previous year.

Public Assistance

Why It Is Important

Public assistance can come in the form of both cash and non-cash benefits. Benefits include programs such as CalWORKs (welfare), child care assistance, Food Stamps, and Medi-Cal. These public resources can often be critical in helping a family with basic needs while they work towards becoming self-sufficient.

Figure 41: Food Stamp Program Participation, by Number of Households, May 2008

County	Federal	Federal/ State	State	Total
Stanislaus County	19,387	110	15	19,512
California	919,623	14,140	4,641	938,404

Source: California Department of Social Services, Data Systems and Survey Design Bureau, 2008.

Figure 42: Food Stamp Program Participants, Stanislaus County

	FY 2003-04	FY 2004-05	FY 2005-06	FY2006-07	FY 2007-08	03-08 % Change
Households participating, monthly average	12,329	14,105	14,936	15,703	18,116	46.9
Persons participating, monthly average	34,528	38,223	39,234	40,355	45,655	32.2
Percent of Households by Ethnicity	FY 2003-04	FY 2004-05	FY 2005-06	FY2006-07	FY 2007-08	03-08 Net Change
Hispanic or Latino	39.0	N/A	40.2	40.4	41.0	2.0
Not Hispanic or Latino	61.0	N/A	59.8	59.6	59.0	-2.0

Source: California Department of Social Services (CDSS), Research and Data Reports for CalWORKs & Food Stamps, 2008.

Figure 43: CalWORKs Aided Cases and People Receiving Cash Aid, Stanislaus County

	FY 2003-04	FY 2004-05	FY 2005-06	FY2006-07	FY 2007-08	03-08 % Change
Aided cases, monthly average	8,786	9,190	9,157	9,209	9,872	12.4
People receiving cash aid, monthly average	20,820	21,959	22,167	22,966	25,167	20.9
Age of People Receiving Cash Aid	FY 2003-04	FY 2004-05	FY 2005-06	FY2006-07	FY 2007-08	03-08 % Change
Children (0-17)	15,670	16,272	16,967	17,726	19,088	21.8
Adults (18+)	5,149	5,687	5,200	5,240	6,079	18.1

Source: California Department of Social Services (CDSS), Research and Data Reports for CalWORKs & Food Stamps, 2008.

Figure 44: CalWORKs Aided Cases, by Ethnicity, Stanislaus County

	July 2003	July 2004	July 2005*	July 2006	July 2007	03-08 Net Change
White	47.4	46.9	N/A	44.9	43.4	-4.0
Hispanic	38.0	39.0	N/A	41.6	42.8	4.8
Black	6.7	6.5	N/A	6.9	7.1	0.4
Asian or Pacific Islander	7.7	7.2	N/A	5.9	6.0	-1.7
American Indian or Alaskan Native	0.3	0.4	N/A	0.7	0.7	0.4

Source: California Department of Social Services (CDSS), Research and Data Reports for CalWORKs & Food Stamps, 2008.

* Stanislaus did not report for 2005.

Data Summary

In May of 2008, 19,512 households in Stanislaus County participated in the federal food stamp program. On average, during the 2007-2008 fiscal year, 18,116 households and 45,655 persons in Stanislaus County participated in the food stamp program every month. Among households, this was a 47% increase since the 2003-2004 fiscal year and among individuals, this was a 32% increase. In July 2007, 41% of food stamp program participants were Latino and 59% were not of Latino ethnicity.

During the 2007-2008 fiscal year, there were 9,872 CalWORKs aided cases and 25,167 people receiving cash aid in Stanislaus County on average every month. Persons receiving cash aid have increased 21% from the 2003-2004 fiscal year. Among those receiving cash aid during the 2007-2008 fiscal year, 19,088 were children, ages 0- 17, and 6,079 were adults, ages 18 years or older.

In July, 2007, 43% of those receiving CalWORKs aid were white, 43% were Hispanic, 7% were black, 6% were Asian or Pacific Islander, and 0.7% were American Indian or Alaskan Native. This was a 4% decrease among whites and a 5% increase among Hispanics since July, 2003.

Income Spent On Housing


Why It Is Important

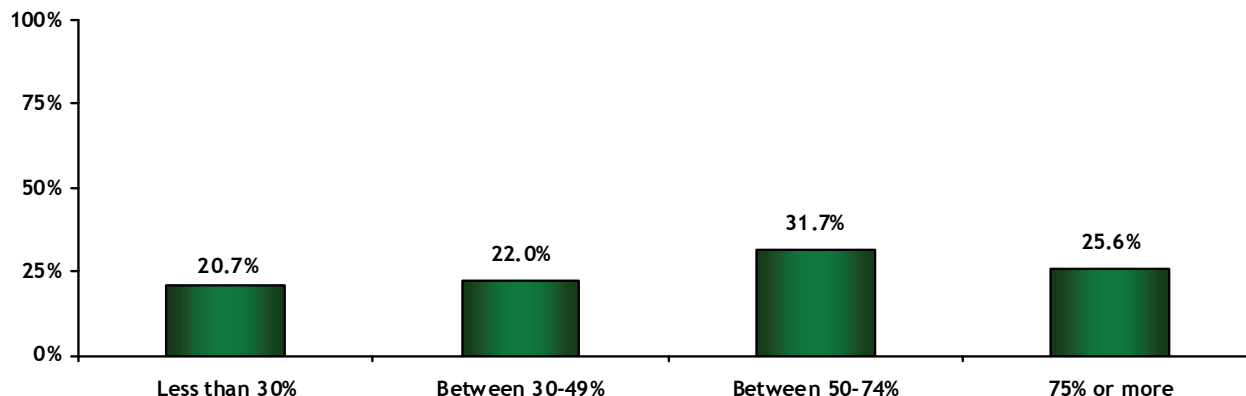
The U.S. Department of Housing and Urban Development’s definition of affordable housing is for a household to pay no more than 30% of its annual income on housing. Spending much more than 30% impacts residents’ ability to afford other basic needs such as health care and child care.

Figure 45:  **Do You Rent or Own Your Home? 2008**

Response	Frequency	Percent
Rent	1,401	52.6
Own	897	33.7
Other	365	13.7
Total respondents	2,663	100.0

Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey, 2008.*

Figure 46:  **How Much of Your Total Household Take-Home Pay (Income After Taxes) Goes to Rent/Housing Costs? Housing Costs Are Considered Any Type of Payment Having to Do with Housing, Such as Rent, or Mortgage Payments, and Utilities. 2008**



Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey, 2008.*

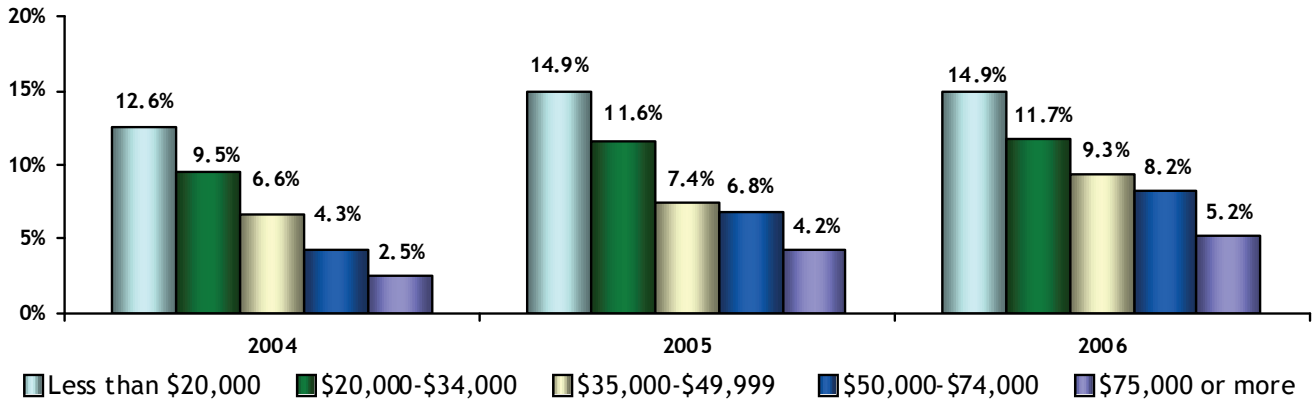
N=2,613

Figure 47:  **How Much of Your Total Household Take-Home Pay, That is Income After Taxes, Goes to Rent/Housing Costs? 2008**

Response	Frequency	Percent
Less than 30%	540	20.7
Between 30% and 49%	576	22.0
Between 50% and 74%	829	31.7
75% or more	668	25.6
Total respondents	2,613	100.0

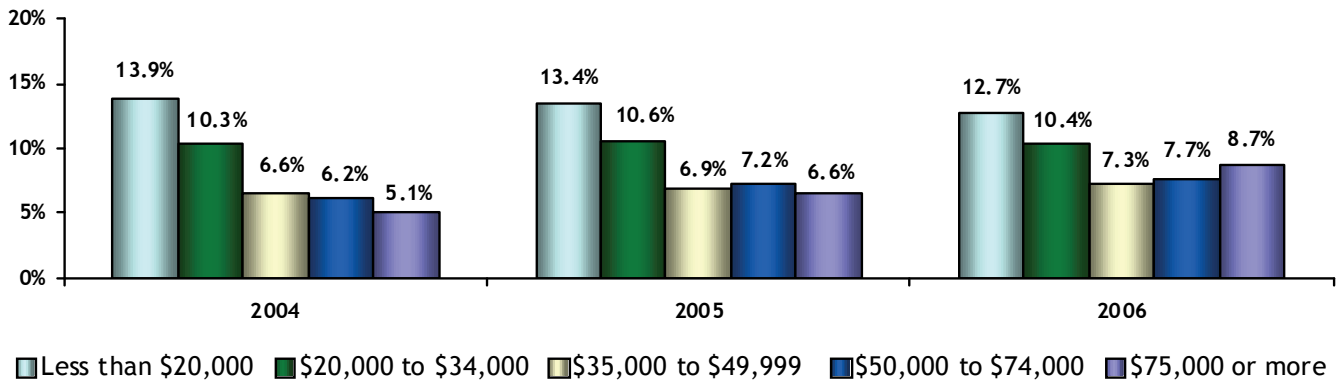
Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey, 2008.*

Figure 48: Monthly Housing Costs that are 30% or more of Household Income by Percent of Occupied Housing Units, Stanislaus County



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

Figure 49: Monthly Housing Costs that are 30% or more of Household Income by Percent of Occupied Housing Units, California



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

Data Summary

According to the 2008 Stanislaus County Community Health Assessment Survey, 53% of respondents rented their home and 34% owned their home. Another 14% responded to the question “Do you rent or own your own home?” with “Other.”

Twenty-one percent (21%) of survey respondents reported spending less than 30% of their income on housing. Twenty-two percent (22%) reported spending between 30%-49%, 32% reported spending between 50%-74%, and 26% reported spending 75% or more of their total household take-home pay on housing.

In 2006, in Stanislaus County, 15% of the population had an income that was less than \$20,000 and monthly housing costs that were 30% or more of their household income. The percentage of those whose housing costs were 30% or more of their household income decreased as their income increased. This trend however was not observed in California. There were higher percentages of those with incomes between \$50,000 to \$74,000 and \$75,000 or more that paid 30% or more of their household income on housing than those earning between \$35,000 to \$49,000.

Foreclosures and Home Sales Prices

Why It Is Important

The subprime mortgage crisis is a new and highly pertinent component that is affecting residents' access to affordable housing. The subprime mortgage crisis began in the summer of 2007. The first quarter of 2008 saw the highest number of California homes going into foreclosure within the last 15 years. The likelihood of default was lowest in San Francisco, Marin, and San Mateo Counties.⁹ According to Marshall Prentice, DataQuick's president, "Foreclosures activity is closely tied to a decline in home values. With today's depreciation, an increasing number of homeowners find themselves owing more on a property than its market value, setting the stage for default if there is mortgage payment shock, a job loss, or the owner needs to move."¹⁰

While home values have plunged, home buyers are still hard to find, as it is also difficult to secure a home loan. Combined with an economy that is on the brink of a recession, all of this is adding up to a difficult housing market in Stanislaus County.

Figure 50: Notices of Default, Houses and Condos

County/Region	2007 Quarter 1	2008 Quarter 1	Percent Change
Stanislaus County	1,141	3,192	179.8
Fresno County	1,116	2,464	120.8
Merced County	511	1,759	244.2
Santa Clara County	1,058	3,074	190.5
San Joaquin County	1,721	4,657	170.6
Sacramento County	3,234	6,898	113.3
Central Valley	11,054	26,793	142.4
California	46,760	113,676	143.1

Source: DataQuick Information System, 2008.

Note: The Central Valley is comprised of the Counties of Sacramento, San Joaquin, Placer, Kern, Fresno, Madera, Merced, Tulare, Yolo, El Dorado, Stanislaus, Kings, San Benito, Yuba, Colusa, and Sutter.

⁹ Data Quick Information Systems, (2008). *Another Jump in California Foreclosure Activity*. Retrieved July 3, 2008, from <http://www.dqnews.com/News/California/CA-Foreclosures/RRFor080422.aspx>.

¹⁰ DataQuick Information Systems, (2008). *California Foreclosure Activity Still Rising*. Retrieved February 26, 2008, from <http://www.dqnews.com/RRFor0108.shtm>.

Figure 51: Median Home Sale Price

County/City/Area	May 2007	May 2008	Percent Change
Stanislaus County	\$339,000	\$214,500	-36.7
Ceres	335,000	225,000	-32.8
Denair	679,500	235,000	-65.4
Fresno*	268,500	200,000	-25.5
Hughson	332,500	239,000	-28.1
Keyes	399,500	185,000	-53.7
Modesto	325,000	190,000	-41.5
Newman	335,000	185,000	-44.8
Oakdale	387,000	320,000	-17.3
Patterson	420,500	220,000	-47.7
Riverbank	340,000	230,000	-32.4
Salida	330,000	209,000	-36.7
Turlock	345,000	247,000	-28.4
Waterford	296,000	170,000	-42.6
Merced County	295,000	176,000	-40.3
Santa Clara County	720,000	630,000	-12.5
San Joaquin County	390,000	241,500	-38.1
Sacramento County	345,000	225,000	-34.8

Source: DataQuick Information System, 2008.

Note: Reporting resale single family residences and condos as well as new homes. Excludes sales where the site city is unknown.

*Fresno County data only available for September. California data not available.

Data Summary

In Stanislaus County, during the first quarter of 2008, 3,192 notices of default were received on houses and condos. This was a 180% increase from the first quarter in 2007. While the percentage increase was less than the percentage increase in Merced and Santa Clara Counties, it was greater than the percentage increase in San Joaquin and Sacramento Counties, as well as that of the entire Central Valley and state.


The median home sale price in Stanislaus County was \$214,500 in May 2008. This was a 37% decrease in home sale price from May 2007. During these two time periods, median home sale prices decreased the most in Denair (65%) and Keyes (54%) and decreased the least in Oakdale (17%). In Merced County, median home sale prices decreased by 40% between May 2007 and May 2008 and in Santa Clara County, home sale prices decreased by a much smaller percentage (-13%).

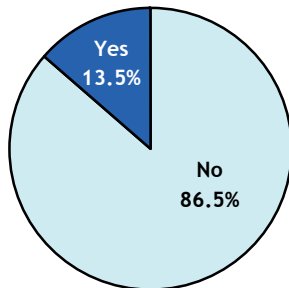
Homelessness

Why It Is Important

Homelessness is a social problem that affects every facet of society. Homeless people are responsible for a disproportionate use of judicial, social, and health care resources.

Today, families and children constitute an ever increasing portion of the homeless population. Children are especially adversely affected by homelessness. Children who are homeless are sick at twice the rate of other children and are twice as likely to suffer from an ear infection, have four times the rate of asthma, and have five times more diarrhea and stomach problems. Homeless children have twice the rate of learning disabilities and three times the rate of emotional and behavioral problems as their non-homeless peers. These problems tend to be compounded as the child becomes older.

Figure 52:  **Have You Been Without Housing in Stanislaus County at Any Time During the Past 2 Years? (Homeless, in a Shelter, on the Street, Living in Your Vehicle, or Lost Your House), 2008**



Source: Applied Survey Research, *Stanislaus County Community Health Assessment Survey*, 2008. N=2,701

Figure 53: **Continuum of Care Homeless Assistance Programs, Stanislaus County, 2007**

	Sheltered		Unsheltered	Total
	Emergency Shelter	Transitional Housing		
Households without children	243	33	661	937
Households with children	56	61	81	198
Total	299	94	742	1,135
Persons in households without children	249	33	719	1,001
Persons in households with children	166	186	240	592
Total homeless persons in households	415	219	959	1,593

Source: HUD’s 2007 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, 2008. Note: the point-in time date for this count was January 25, 2007.

Figure 54: Continuum of Care Homeless Assistance Programs, by Subpopulations, Stanislaus County, 2007

	Sheltered	Unsheltered	Total
Chronically homeless	82	470	552
Severely mentally ill	41	0	41
Chronic substance abuse	115	0	115
Veterans	40	0	40
Persons with HIV/AIDS	20	0	20
Victims of domestic violence	39	0	39
Unaccompanied youth (under 18)	8	0	8

Source: HUD'S 2007 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, 2008.
Note: the point-in time date for this count was January 25, 2007.

Figure 55: Homeless Children in Stanislaus County, by School District, 2007-08

School District	Pre-K	K-5	6-8	9-12	Total
Ceres Unified	0	6	8	6	20
Chatom Union	0	0	0	0	0
Denair Unified	5	34	8	5	52
Empire Union	0	17	4	0	21
Gratton	0	0	0	0	0
Hickman	0	0	0	0	0
Hughson Unified	0	1	1	0	2
Keyes Union	0	0	0	0	0
La Grange	0	2	0	0	2
Modesto City	0	70	30	56	156
Newman-Crows Landing Unified	0	0	0	0	0
Oakdale Joint Union	0	10	3	7	20
Paradise Elementary	0	0	0	0	0
Patterson Joint Unified	0	17	4	1	22
Riverbank Unified	0	5	5	4	14
Roberts Ferry	0	2	1	0	3
Salida Union	0	8	17	0	25
Stanislaus Union	0	6	1	0	7
Sylvan Union	0	16	5	0	21
Turlock Unified	0	141	40	2	183
Valley Home	0	3	0	0	3
Child and Family Services/SCOE	54	0	0	0	54
Total	59	338	127	81	605

Source: Stanislaus County Office of Education, 2008.

Figure 56: Primary Nighttime Residency of Homeless Children in Stanislaus County, by School District, 2007-08

School District	Shelters	Doubled-up/ Tripled-up	Unsheltered	Hotels/ Motels	Total
Ceres Unified	0	15	0	5	20
Chatom Union	0	0	0	0	0
Denair Unified	0	49	0	3	52
Empire Union	11	6	3	1	21
Gratton	0	0	0	0	0
Hickman	0	0	0	0	0
Hughson Unified	0	2	0	0	2
Keyes Union	0	0	0	0	0
La Grange	0	0	2	0	2
Modesto City	15	110	5	26	156
Newman-Crows Landing Unified	0	0	0	0	0
Oakdale Joint Union	0	13	3	4	20
Paradise Elementary	0	0	0	0	0
Patterson Joint Unified	4	8	3	7	22
Riverbank Unified	1	6	0	7	14
Roberts Ferry	0	3	0	0	3
Salida Union	0	25	0	0	25
Stanislaus Union	2	4	1	0	7
Sylvan Union	3	14	0	4	21
Turlock Unified	0	160	10	13	183
Valley Home	0	0	3	0	3
Child and Family Services/SCOE	1	53	0	0	54
Total	37	468	30	70	605

Source: Stanislaus County Office of Education, 2008.

Data Summary

In 2008, according to the Stanislaus County Community Health Assessment Survey, 14% of respondents were without housing at one point during the past two years.

In January of 2007, there were a total of 1,593 homeless people in Stanislaus County making up 1,135 households. Seventeen percent (17%) of the households contained children, and 41% of these families were unsheltered. Among the households without children, 71% were unsheltered. Among homeless persons who were chronically homeless, 85% were unsheltered.

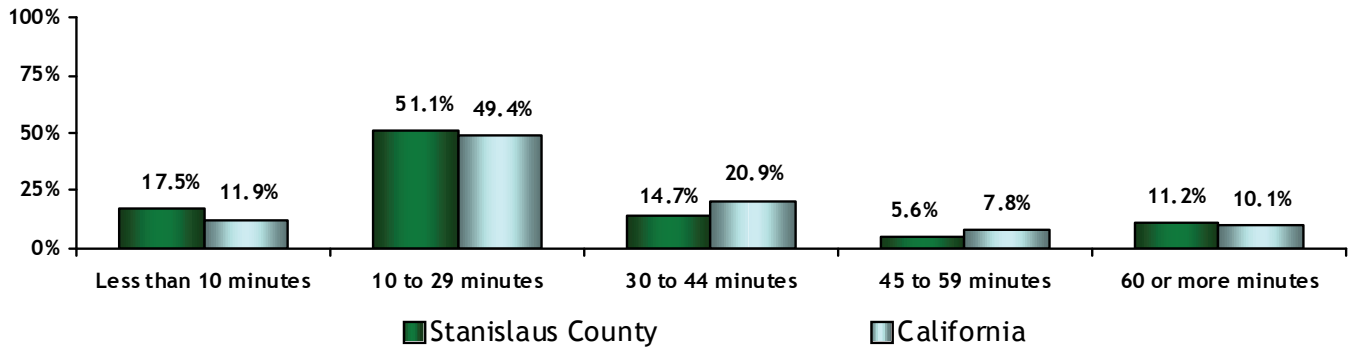
In Stanislaus County, the school districts with the highest number of homeless children during the 2007-08 school year were Modesto City and Turlock Unified School District. Of the students who were homeless, the majority were living in units that were doubled-up or tripled-up with families. The next most common living arrangement was in hotels or motels, followed by shelters, and then being unsheltered.

Commuting

Why It Is Important

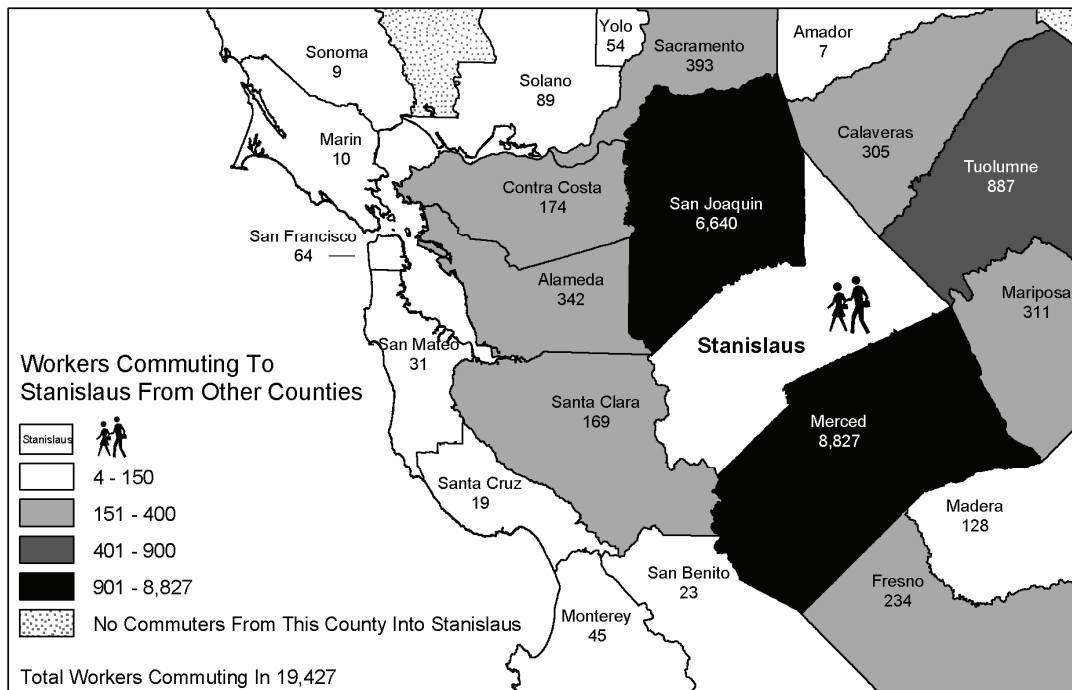
Longer commutes can impact residents' quality of life as it cuts down on time spent with family and friends and in engaging in recreational and leisure activities. In addition, as gas prices continue to increase, transportation costs comprise an ever increasing percentage of people's incomes.

Figure 57:  **Travel Time to Work for Workers, Ages 16 Years and Older, Who Did Not Work at Home, 2006**



Source: U.S. Census Bureau, American Community Survey, 2008.
 Stanislaus County N: 196,505.
 California N: 15,556,756.

Figure 58: **Workers Commuting To Stanislaus County From Other Counties, 2000**

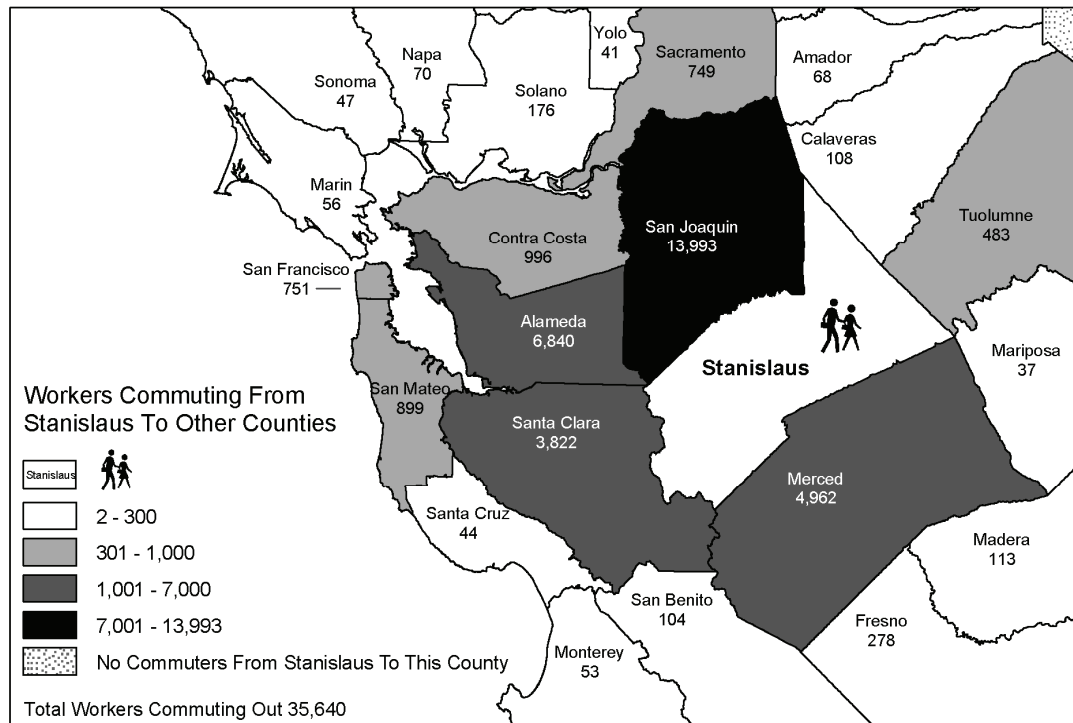


Source: U.S. Census 2000.
 Cartography by Current Economic Statistics Group, Labor Market Information Division, California Employment Development Department, www.labormarketinfo.edd.ca.gov, August 2006.



New data not available

Figure 59: **Workers Commuting From Stanislaus County To Other Counties, 2000**



Source: U.S. Census 2000.

Cartography by Current Economic Statistics Group, Labor Market Information Division, California Employment Development Department, www.labormarketinfo.edd.ca.gov, August 2006.



New data not available

Data Summary

In 2006, in Stanislaus County, over 50% of workers took between 10 to 29 minutes to travel to work. Eighteen percent (18%) spent less than 10 minutes traveling to work, 15% spent 30 to 44 minutes, and 17% spent 45 minutes or more traveling to work.

According to the U.S. Census Bureau, in 2000, the greatest number of people commuting to Stanislaus from another county for work were from San Joaquin and Merced Counties. Meanwhile, the greatest number of people from Stanislaus who were traveling to other counties for work, were traveling to San Joaquin County. The next most popular counties in which people worked were Alameda, Merced, and Santa Clara County (in descending order).

