



# Economy

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## Indicators

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# Economy Summary

Indicator	Measurement	Data	Year	Recent Trend	Direction	Page
<b>Household Income</b>	Median household income	\$63,100	FY 2010	↑		33
<b>Family Income by Area</b>	Families earning an annual income of less than \$10,000	6,677	2009	NA		36
<b>Economic Well-Being</b>	Telephone survey respondents who reported feeling economically better off this year as compared to last year	21%	2010	↓		37
<b>Self-Sufficiency Income Standards</b>	Households below Self-Sufficiency Income Standards	32%	2007	NA		40
<b>Poverty</b>	Residents living below the poverty thresholds	16%	2009	↑		42
<b>Basic Needs</b>	Telephone survey respondents who went without basic needs	18%	2010	↑		44
<b>Homeless</b>	Telephone survey respondents that reported someone staying at their address on a temporary basis who otherwise might be considered homeless	11%	2010	—		46
<b>Income Spent On Housing</b>	Telephone survey respondents who reported spending a third or more of their monthly income on rent/housing costs	73%	2010	↑		48
<b>Foreclosures</b>	Number of default notices on houses and condos	13,798	2009	↑		50

## Legend

Item	Description
↑	Indicates data moving in an upward direction over time.
↓	Indicates data moving in a downward direction over time.
—	Indicates data remaining constant over time.
	Indicates data with a combination of both challenges and successes.
NA	Indicates trend data is not available.
	Indicates data moving in a negative direction.
	Indicates data moving in a positive direction.

# Household Income

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



San Joaquin County’s per capita personal income was \$31,547 in 2008, lower than both California’s (\$43,852) and the nation’s (\$40,166). Per capita personal income in San Joaquin County increased nearly 28% from 2003 to 2008, similar to the state (31%).

San Joaquin County’s median household income has increased 39% over the last decade, reaching \$63,100 in 2010. This value was lower than the median household income in the U.S. (\$64,400) and in California (\$71,000).

San Joaquin County and the state of California had similar distributions of wealth in 2009. In each, the largest percentage of the population (18%) had a household income ranging between \$50,000 and \$74,000.

## Per Capita Personal Income

Income	2003	2004	2005	2006	2007	2008	03-08 % Change
San Joaquin County	\$24,677	\$25,570	\$26,071	\$29,513	\$31,018	\$31,547	27.8%
California	\$33,469	\$35,380	\$36,936	\$41,567	\$43,402	\$43,852	31.0%
Nation	\$31,466	\$33,090	\$34,471	\$37,698	\$39,392	\$40,166	27.6%

Source: U.S. Department of Commerce, Bureau of Economic Analysis, *Regional Economic Accounts*, 2010.

Note: Per capita personal income was computed using U.S. Census Bureau mid-year population estimates.

Note: no new data available

## Median Household Income

Income	FY 2000	FY 2001	FY 2002	FY 2004	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010	00-10 % Change
San Joaquin County	\$45,400	\$46,900	\$47,500	\$55,100	\$57,100	\$60,300	\$61,300	\$63,600	\$63,100	39.0%
California	\$55,400	\$58,400	\$60,800	\$62,500	\$64,100	\$65,000	\$67,800	\$70,400	\$71,000	28.2%
Nation	\$50,200	\$52,500	\$54,400	\$57,500	\$59,600	\$59,000	\$61,500	\$64,000	\$64,400	28.3%

Source: U.S. Department of Housing and Urban Development, *Income Limits*, 2010.

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.

## Population by Household Income, San Joaquin County

Income	2005		2006		2007		2008		2009	
	Number	%	Number	%	Number	%	Number	%	Number	%
Less than \$10,000	14,857	7.2%	11,996	5.7%	11,060	5.3%	12,406	6.1%	11,584	5.6%
\$10,000 to \$14,999	11,143	5.4%	13,470	6.4%	11,968	5.8%	13,551	6.6%	12,954	6.2%
\$15,000 to \$24,999	25,793	12.5%	21,257	10.1%	20,537	9.9%	22,717	11.1%	21,064	10.1%
\$25,000 to \$34,999	22,492	10.9%	21,678	10.3%	23,129	11.2%	19,055	9.3%	20,806	10.0%
\$35,000 to \$49,999	30,333	14.7%	30,727	14.6%	32,259	15.6%	24,967	12.2%	32,986	15.8%
\$50,000 to \$74,999	38,999	18.9%	42,092	20.0%	37,165	17.9%	39,578	19.3%	38,055	18.3%
\$75,000 to \$99,999	26,825	13.0%	28,202	13.4%	25,196	12.2%	27,709	13.5%	28,468	13.7%
\$100,000 to \$149,999	25,174	12.2%	27,991	13.3%	29,224	14.1%	28,189	13.7%	26,473	12.7%
\$150,000 to \$199,999	6,190	3.0%	6,314	3.0%	10,433	5.0%	11,195	5.5%	10,176	4.9%
\$200,000 or more	4,746	2.3%	6,735	3.2%	6,399	3.1%	5,689	2.8%	5,947	2.9%
<b>Total households</b>	<b>206,346</b>	<b>100%</b>	<b>210,462</b>	<b>100%</b>	<b>207,370</b>	<b>100%</b>	<b>205,056</b>	<b>100%</b>	<b>208,513</b>	<b>100%</b>

Source: U.S. Census Bureau, *American Community Survey*, 2010.

### Population by Household Income, California

Income	2005		2006		2007		2008		2009	
	Number	%	Number	%	Number	%	Number	%	Number	%
Less than \$10,000	834,755	6.9%	729,074	6.0%	660,338	5.4%	648,930	5.3%	695,403	5.7%
\$10,000 to \$14,999	641,188	5.3%	631,864	5.2%	613,042	5.0%	624,235	5.1%	649,202	5.3%
\$15,000 to \$24,999	1,294,475	10.7%	1,227,274	10.1%	1,179,168	9.7%	1,167,232	9.6%	1,185,037	9.7%
\$25,000 to \$34,999	1,209,789	10.0%	1,178,669	9.7%	1,140,028	9.3%	1,080,441	8.9%	1,135,439	9.3%
\$35,000 to \$49,999	1,657,411	13.7%	1,628,264	13.4%	1,586,467	13.0%	1,531,402	12.6%	1,597,659	13.1%
\$50,000 to \$74,999	2,226,012	18.4%	2,223,675	18.3%	2,195,185	18.0%	2,155,374	17.7%	2,154,722	17.6%
\$75,000 to \$99,999	1,500,139	12.4%	1,543,206	12.7%	1,548,588	12.7%	1,538,309	12.6%	1,547,756	12.7%
\$100,000 to \$149,999	1,584,824	13.1%	1,701,172	14.0%	1,786,448	14.6%	1,832,571	15.0%	1,779,655	14.6%
\$150,000 to \$199,999	580,699	4.8%	644,015	5.3%	733,997	6.0%	790,514	6.5%	748,264	6.1%
\$200,000 or more	580,699	4.8%	644,015	5.3%	757,411	6.2%	807,752	6.6%	721,754	5.9%
<b>Total households</b>	<b>12,097,894</b>	<b>100%</b>	<b>12,151,227</b>	<b>100%</b>	<b>12,200,672</b>	<b>100%</b>	<b>12,176,760</b>	<b>100%</b>	<b>12,214,891</b>	<b>100%</b>

Source: U.S. Census Bureau, *American Community Survey*, 2010.

## Family Income by Area

Reviewing the breakdown of San Joaquin County families by income bracket and area can help policymakers understand where to allocate funds. Areas with larger percentages of families living in poverty or at low family income levels may need more assistance than areas with larger percentages of wealthier families.



Of the 6,677 San Joaquin County families earning an annual income of \$10,000 or less, more than 72% lived in Stockton (4,783) in 2009. This number represents 7% of all Stockton families in 2009. During the same year, the city of Tracy had 2% of its families in the same income bracket.

More than one-third of county families earning over \$75,000 in 2009 lived in Stockton (21,147 of 59,436 families) in 2009. This group also made up one-third of the city’s total families (33%). In comparison, more than half of Tracy’s families earned more than \$75,000 in 2009.

Number and Percentage of Families at Each Income Bracket, by Area, 2009

Income	City of Tracy		City of Stockton		San Joaquin County	
	Number	Percent	Number	Percent	Number	Percent
Under \$10,000	274	1.5%	4,783	7.4%	6,677	4.4%
\$10,000–\$14,999	132	0.7%	2,970	4.6%	5,757	3.8%
\$15,000–\$19,999	362	2.0%	3,842	5.9%	6,927	4.5%
\$20,000–\$24,999	483	2.7%	3,008	4.6%	6,610	4.3%
\$25,000–\$29,999	334	1.9%	4,659	7.2%	7,558	5.0%
\$30,000–\$34,999	1,083	6.1%	3,417	5.3%	7,587	5.0%
\$35,000–\$39,999	782	4.4%	3,423	5.3%	7,845	5.1%
\$40,000–\$44,999	1,031	5.8%	3,081	4.7%	7,214	4.7%
\$45,000–\$49,999	540	3.0%	4,233	6.5%	7,885	5.2%
\$50,000–\$59,999	682	3.8%	4,323	6.7%	12,200	8.0%
\$60,000–\$74,999	2,361	13.3%	5,996	9.2%	16,651	10.9%
Over \$75,000	9,732	54.7%	21,147	32.6%	59,436	39.0%
<b>Total</b>	<b>17,796</b>	<b>100.0%</b>	<b>64,882</b>	<b>100.0%</b>	<b>152,347</b>	<b>100.0%</b>

Source: U.S. Census Bureau, *American Community Survey*, 2010.


Note: Data only available for these two cities.

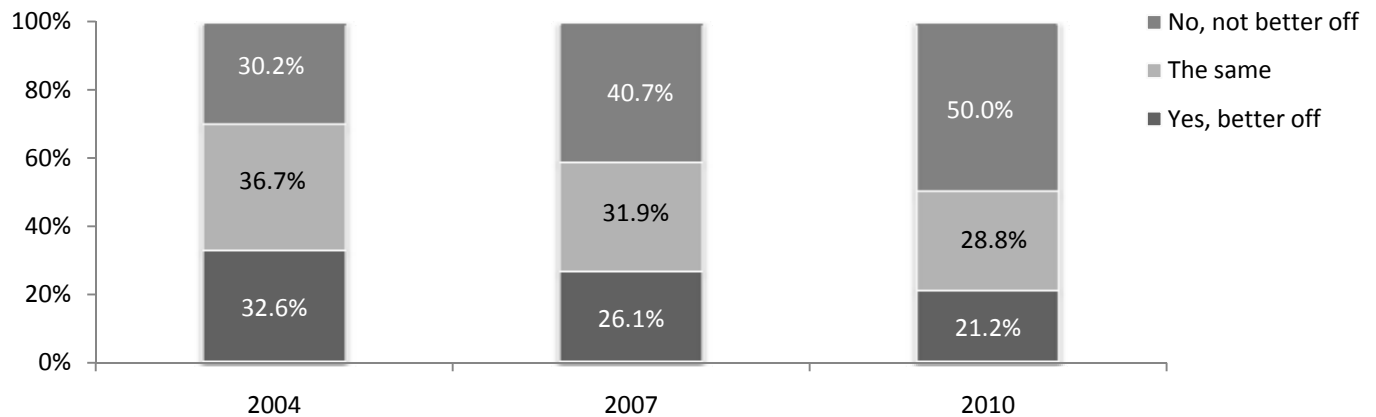
# Economic Well-Being

Respondents to the 2010 Healthier San Joaquin County telephone survey were asked whether or not they felt economically better off this year compared to last year. This is an important measure of economic well-being and security.




One half of survey respondents felt they were not economically better off in 2010 compared to the year before, up from 41% of survey respondents in 2007. The reasons respondents gave for why they did not feel better off in 2010 also shifted from 2007. The top three reasons were “less income” (33%), “unemployed” (33%), and “overall economy dropped/recession” (31%), as compared to 2007 when the top three reasons were “cost of living increased” (32%), “gas prices” (21%), and “additional expenses/debt” (19%).

 Do you feel you are economically better off this year as compared to last year?



Source: Healthier San Joaquin County Community Assessment, Telephone Survey, 2010.  
 Telephone Survey 2004 N: 428; 2007 N: 426; 2010 N: 429.  
 Note: The option “Don't know” is not included in this chart and so the totals do not equal 100%.

 Why do you feel that you are not economically better off this year compared to last year?

<b>Response</b>	<b>2004</b>	<b>2007</b>	<b>2010</b>
Cost of living increased	26.9%	32.3%	28.4%
Gas prices	7.8%	20.6%	10.3%
Additional expenses/debt	14.7%	18.8%	14.9%
Less income	28.6%	15.2%	33.3%
On a fixed income (i.e., social security, welfare, student)	19.6%	13.0%	11.0%
Unemployed	22.8%	12.6%	32.7%
Overall economy dropped/recession	7.8%	9.9%	30.5%
Health insurance expenses	18.4%	7.2%	11.3%
Less work	N/A	4.5%	NA
More taxes	4.2%	4.0%	14.6%
Stock market/investments	N/A	4.0%	7.8%
Medical costs/on disability	N/A	4.0%	NA
Utility costs/energy crisis	3.6%	3.1%	8.5%
Divorce/single parent	4.1%	1.3%	2.1%
Businesses closing/layoffs	3.0%	0.0%	8.9%
Other	5.3%	4.5%	8.2%
<b>Total respondents</b>	<b>128</b>	<b>167</b>	<b>212</b>
<b>Total responses</b>	<b>213</b>	<b>260</b>	<b>472</b>

Source: Healthier San Joaquin County Community Assessment, Telephone Survey, 2010.



## HOW WE ARE MAKING A DIFFERENCE

### *Volunteer Income Tax Assistance Program*

The Volunteer Income Tax Assistance (VITA) Program provides free income tax preparation services to underserved San Joaquin County residents, including individuals with limited-English skills, the elderly and disabled, and families with incomes of less than \$54,000.

In partnership with the Internal Revenue Service, VITA has helped thousands of San Joaquin residents file their income taxes over the past eight years. In the last tax season alone, 2,515 individuals received free assistance to secure their tax refunds, bringing more that \$2.6 million dollars back to the local economy.



*Photograph courtesy of the Community Partnership for Families*

The benefits of the VITA program extend beyond the individuals and families that take advantage of the service available to them. As the income tax refunds are spent in San Joaquin County, they spur sales for local businesses, create needed jobs, pay new wages, and bring in tax revenue to boost the economy in meaningful ways.

The VITA Program helps families to secure a financial boost that many of them then utilize in their quest to lead healthier, more stable lives. A significant number of individuals and families served by the agency over the years have and continue to utilize their refunds (an average of \$3,036 in 2010) in responsible and highly advantageous ways. VITA also provides financial literacy

workshops where families are encouraged to use their income tax refunds to meet basic needs such as food and housing, purchase insurance, secure needed health and dental check-ups, pay off credit card debt, and establish savings and checking accounts. "We want them to invest this money in their future versus blowing it," said Phyllis Grupe, Board Chair of Community Partnership for Families (CPF), the group who established VITA in San Joaquin County.

CPF is a collaborative organization representing neighborhood groups, faith-based organizations, schools, businesses, and public and private health agencies. The agency's mission is to create strong families and neighborhoods by supporting families to build on their own strengths and become self-sufficient. One focus of the agency is to build financially independent and stable families that are well prepared to build financial futures for themselves and their children, and thus reducing their reliance on government services.

# Self-Sufficiency Income Standards



The Self-Sufficiency Standard for California provides information on how much income is needed in different counties in order for families of different sizes to meet their basic needs without public or private assistance. The Self-Sufficiency Standard provides a more comprehensive measure of income adequacy than the Federal Poverty Level (FPL) by taking into account housing, child care, health care, transportation, food, taxes and miscellaneous costs, as well as economic differences between counties.<sup>2</sup>

The monthly wage necessary for a single adult to be self-sufficient in San Joaquin County increased 78% from \$1,033 in 1996 to \$1,836 in 2008. The largest cost increases were in the areas of food (135%) and transportation (124%). For a family of two adults, one preschooler and one school-age child, the monthly self-sufficiency income increased 71% from \$2,589 in 1996 to \$4,418 in 2008. In this case, the largest increases were also in transportation (116%) and food (98%).

In 2007, about two-thirds of single moms (66%) and residents with less than a high school diploma (63%) earned less than was required to be self-sufficient. Almost half of Latino (47%) and African American (45%) San Joaquin County residents earned less than required to be self-sufficient compared to 18% of Caucasians.

## Monthly Costs and Income Required to be Self-Sufficient in San Joaquin County for a Single Adult

Monthly Costs and Self-Sufficiency Wages and Income	1996	2000	2003	2008	1996-08 % Change
Housing	\$470	\$467	\$589	\$741	57.7%
Child Care	\$0	\$0	\$0	\$0	0.0%
Food	\$125	\$164	\$182	\$294	135.2%
Transportation	\$114	\$206	\$245	\$255	123.7%
Health Care	\$77	\$102	\$66	\$104	35.1%
Miscellaneous	\$79	\$94	\$108	\$139	75.9%
Taxes	\$168	\$202	\$204	\$302	79.8%
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	0.0%
<b>Total Monthly Expenses</b>	<b>\$1,033</b>	<b>\$1,235</b>	<b>\$1,395</b>	<b>\$1,836</b>	<b>77.7%</b>
<b>Self-Sufficiency Wage</b>					
Hourly	\$5.87	\$7.02	\$7.93	\$10.43	77.7%
Monthly	\$1,033	\$1,235	\$1,395	\$1,836	77.7%
Annual	*	\$14,818	\$16,738	\$22,031	N/A

Source: Diana Pearce, Ph.D. and Wider Opportunities for Women, prepared for Californians for Family Economic Self-Sufficiency, a project of the National Economic Development and Law Center, *The Self-Sufficiency Standard for California 1996, 2000, 2003, and 2008*.

\* Data not available for 1996.

Note: Data based on the Stockton-Lodi Metropolitan Statistical Area.

Note: No new data available

<sup>2</sup> Insight Center for Community Economic Development CA Family Economic Self-Sufficiency by County, 2010, retrieved January 5, 2011. <http://www.insight.org/index.php?page=ca-sss>.

### Monthly Costs and Income Required to be Self-Sufficient in San Joaquin County for a Family of Two Adults, One Preschooler and One School-age Child

<b>Monthly Costs and Self-Sufficiency Wages and Income</b>	<b>1996</b>	<b>2000</b>	<b>2003</b>	<b>2008</b>	<b>1996-08 % Change</b>
Housing	\$602	\$600	\$757	\$914	51.8%
Child Care	\$544	\$718	\$696	\$1019	87.3%
Food	\$464	\$511	\$565	\$917	97.6%
Transportation	\$232	\$402	\$481	\$500	115.5%
Health Care	\$206	\$316	\$247	\$332	61.2%
Miscellaneous	\$205	\$255	\$275	\$368	79.5%
Taxes	\$416	\$494	\$304	\$633	52.2%
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	0.0%
Child Care Tax Credit (-)	-\$80	-\$80	-\$120	-\$100	25.0%
Child Tax Credit (-)	*	-\$83	-\$167	-\$167	N/A
<b>Total Monthly Expenses</b>	<b>\$2,589</b>	<b>\$3,133</b>	<b>\$3,038</b>	<b>\$4,418</b>	<b>70.6%</b>
<b>Self-Sufficiency Wage</b>					
Hourly (per adult)	\$7.36	\$8.90	\$8.63	\$12.55	70.5%
Monthly	\$2,589	\$3,133	\$3,038	\$4,418	70.6%
Annual	*	\$37,592	\$36,452	\$53,010	N/A

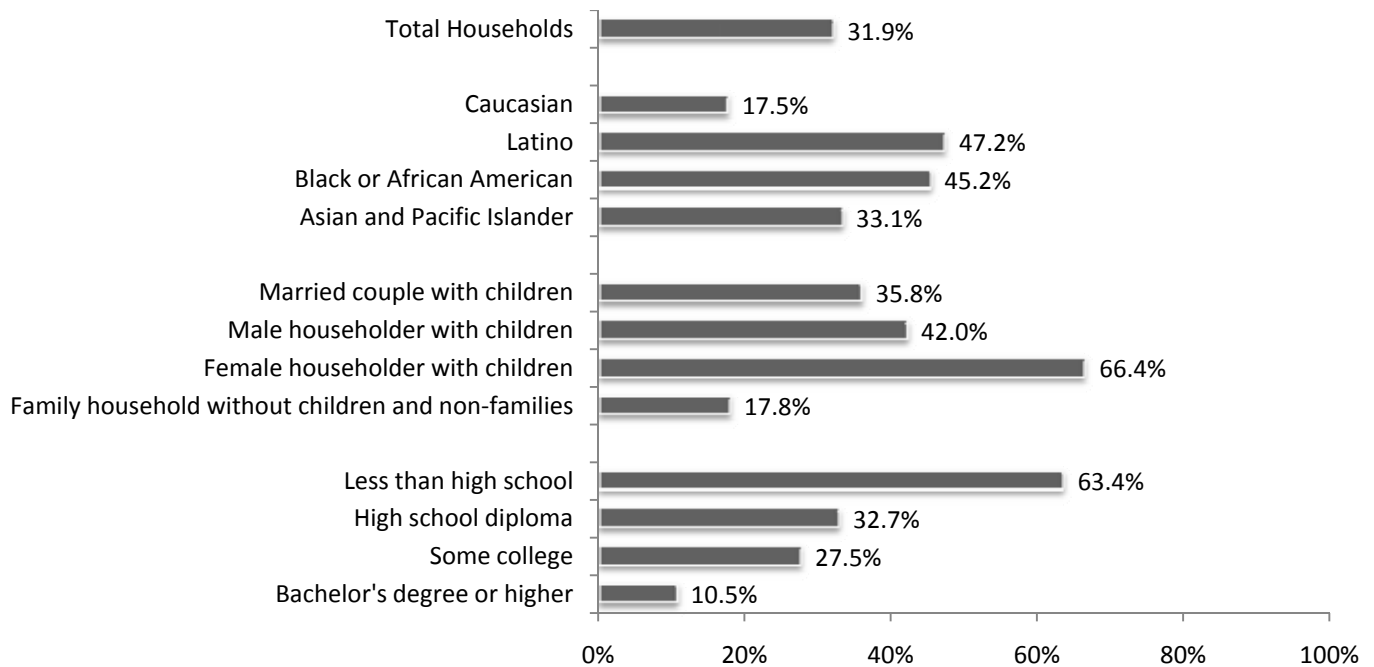
Source: Diana Pearce, Ph.D. and Wider Opportunities for Women, prepared for Californians for Family Economic Self-Sufficiency, a project of the National Economic Development and Law Center, *The Self-Sufficiency Standard for California 1996, 2000, 2003, and 2008*.

\* Data not available for 1996.

Note: Data based on the Stockton-Lodi Metropolitan Statistical Area.

Note: No new data available

### Percent of Households Below Self-Sufficiency Income Standards, San Joaquin County (2007)



Source: Overlooked and Undercounted, *2007: Struggling to Make Ends Meet in California*, 2010.

Note: Data presented are the most recent available.

# Poverty

Developed in the early 1960s, the Federal Poverty Thresholds are based on three times the cost of a nutritionally adequate food plan, as determined by the Department of Agriculture. This figure presupposes that the average family spends one-third of their income on food. Annual adjustments for inflation occur, based on changes in the Consumer Price Index, but unlike the Self Sufficiency Standard, the Federal Poverty Thresholds does not consider other factors, besides food, that add to the cost of living. The Federal Poverty Thresholds are used mainly for statistical purposes – including estimates of the number of Americans in poverty each year. Each person or family is assigned to one of 48 possible poverty thresholds based on size of family and ages of the family members.<sup>3</sup>



The percent of county residents living in poverty in San Joaquin County decreased slightly from 17% in 2008 to 16% in 2009, but was still higher than the State (14%) in 2009. The percent of children under 18 living below the poverty level also decreased from 23% to 21% during the same years.

The Federal Poverty Guidelines are the alternative federal poverty measure. The guidelines are a simplification of the poverty thresholds used for administrative purposes – including determining financial eligibility for certain federal programs. Anyone living below 100% of the Federal Poverty Guidelines is considered to be in poverty. However, in California where the cost of living is higher than other states, the number of people living below 300% of the Federal Poverty Guidelines is a common measure of poverty because it provides a more accurate measure of those in poverty, struggling to meet their basic needs. Furthermore, people living at 300% of Federal Poverty Guidelines may qualify for public aid programs such as subsidized child care in the state of California.

Data from the 2000 U.S. Census showed that the greatest concentration of San Joaquin County residents with incomes below 300% of the Federal Poverty Guidelines were living around Stockton and Lodi. In these two areas, more than 40% of the households had incomes below 300% of the Federal Poverty Guidelines.

## Percent below Federal Poverty Thresholds by Age

Ages	2004	2005	2006	2007	2008	2009	04-09 Net Change
<b>San Joaquin County</b>							
Under 18 years	19.6%	19.7%	19.3%	18.6%	22.6%	20.6%	1.0
18 to 64 years	13.5%	13.1%	12.7%	13.0%	14.7%	14.2%	0.7
65 years and over	6.0%	8.0%	8.3%	7.5%	12.5%	10.3%	4.3
<b>All ages</b>	<b>14.6%</b>	<b>14.6%</b>	<b>14.2%</b>	<b>14.1%</b>	<b>16.8%</b>	<b>15.7%</b>	<b>1.1</b>
<b>California</b>							
Under 18 years	18.9%	18.6%	18.1%	17.3%	18.5%	19.9%	1.0
18 to 64 years	11.9%	11.9%	11.9%	11.1%	12.0%	12.8%	0.9
65 years and over	7.8%	8.1%	8.4%	8.2%	8.7%	8.7%	0.9
<b>All ages</b>	<b>13.3%</b>	<b>13.3%</b>	<b>13.1%</b>	<b>12.4%</b>	<b>13.3%</b>	<b>14.2%</b>	<b>0.9</b>

Source: U.S. Census Bureau, American Community Survey, *Poverty Status in the Past 12 Months*, 2010.

<sup>3</sup> U.S Department of Health and Human Services *Poverty Guidelines and Poverty Measurement*, retrieved January 5, 2011. <http://aspe.hhs.gov/poverty/index.shtml>.

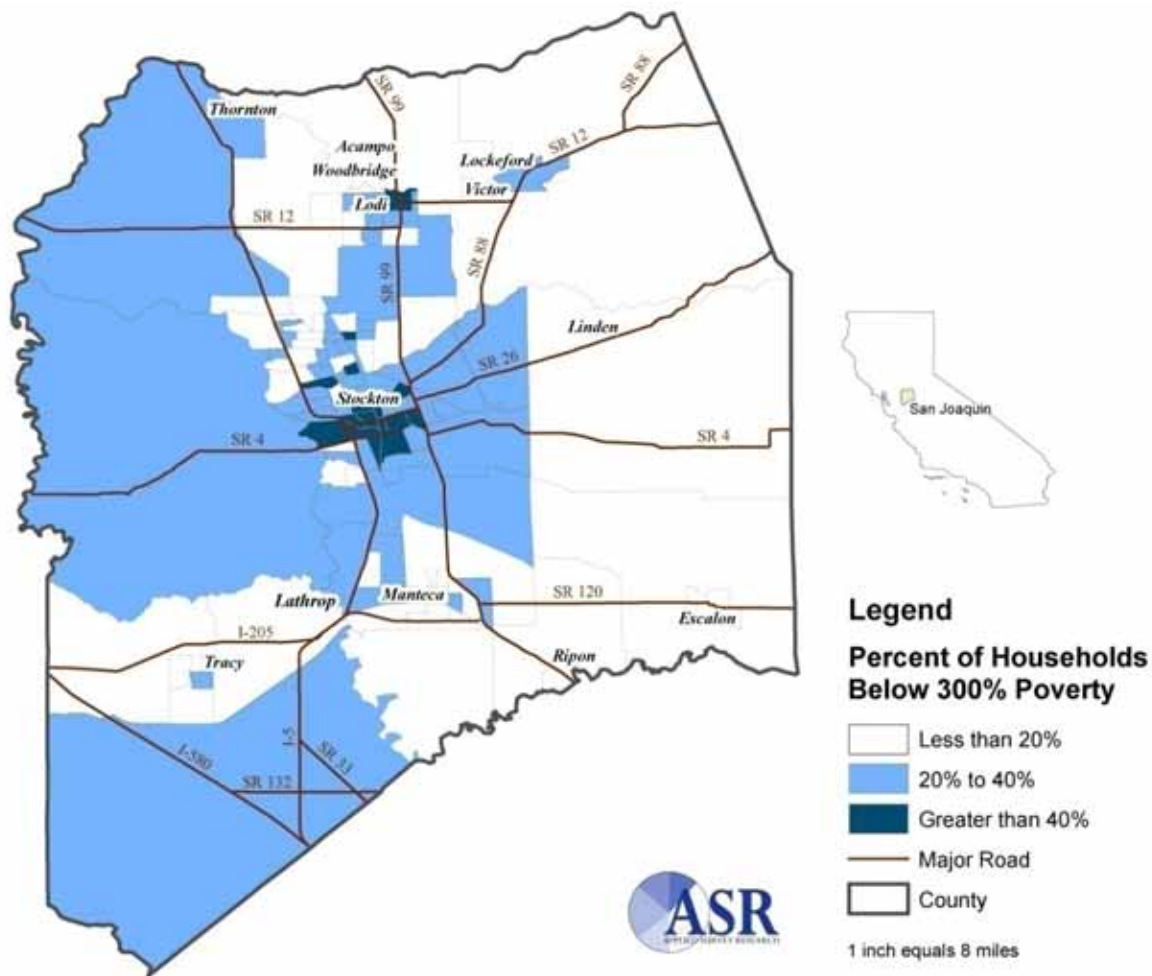
### Federal Poverty Guidelines, by Family Size

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: U.S. Department of Health and Human Services, *Federal Register*, 2010.

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.

### Percent of Households with Incomes Below 300% of the Federal Poverty Guidelines (2000)



Source: U.S. Census Bureau, 2000.





## Basic Needs

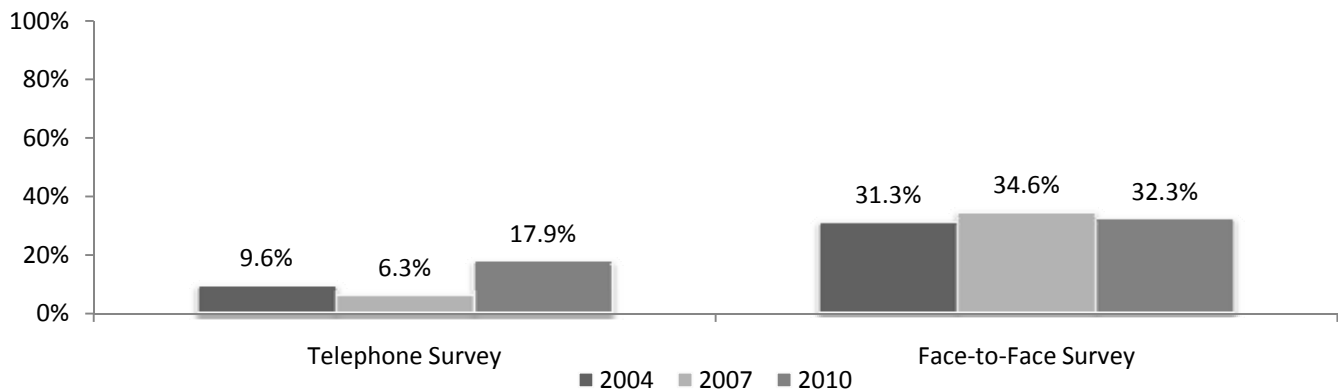
Individuals and families living in poverty or below the self-sufficiency level often have to make tough choices each month, sometimes forgoing certain basic needs to pay for others. Going without basic needs such as food, housing, child care, health care or clothing can have short and long term consequences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



The percentage of Healthier San Joaquin telephone survey respondents who reported having to go without basic needs such as food, housing, child care, health care, or clothing in any given month increased from 6% in 2007 to 18% in 2010. For face-to-face survey respondents, the percentage decreased from 35% to 32%. Of the telephone respondents who had gone without basic needs, the top three responses indicate that many went without food (49%), health care (47%), or clothing (38%). For the face-to-face respondents who went without basic needs, a reported 56% went without health care, 54% without dental care, and 31% without a variety of food.

The number of San Joaquin County households participating in the Federal Food Stamp Program during the past 12 months continued to increase and reached 9% in 2009. In comparison, California households were at 6% and U.S. households at 10% during the same time period.


  In any given month, do you find you or your family having to go without basic needs such as food, housing, child care, health care or clothing? (Respondents answering "Yes")



Source: Healthier San Joaquin County Community Assessment, Telephone and Face-to-Face Survey, 2010.

Telephone Survey 2004 N: 428; 2007 N: 429; 2010 N: 428


Face-to-Face Survey 2004 N: 1,960; 2007 N: 1,938; 2010 N: 1,938.

 What did you go without? (Asked of Those Going Without Basic Needs)

Response	2004	2007	2010
Food	53.9%	47.2%	49.1%
Clothing	49.9%	27.8%	38.1%
Varieties of food	46.3%	11.1%	15.6%
Health care	45.9%	38.9%	47.0%
Dental care	35.3%	19.4%	36.3%
Rent/housing	29.9%	11.1%	11.7%
Prescriptions	29.5%	19.4%	21.6%
Child care	18.6%	11.1%	9.8%
Other	9.2%	5.6%	2.9%
<b>Total respondents</b>	<b>41</b>	<b>27</b>	<b>77</b>
<b>Total responses</b>	<b>131</b>	<b>52</b>	<b>178</b>

Source: Healthier San Joaquin County Community Assessment, Telephone Survey, 2010.

\* Caution should be used when reviewing the telephone survey responses to this question. The small number of respondents makes the data statistically unreliable.

 What did you go without? (Asked of Those Going Without Basic Needs)

Response	2004	2007	2010
Food	33.1%	37.4%	18.5%
Clothing	49.7%	45.1%	26.1%
Varieties of food	31.6%	34.8%	30.7%
Health care	36.3%	49.1%	56.2%
Dental care	30.6%	41.0%	53.6%
Rent/housing	21.3%	20.6%	17.5%
Prescriptions	17.4%	24.7%	22.1%
Child care	11.7%	11.1%	10.8%
Other	21.5%	5.2%	16.2%
<b>Total respondents</b>	<b>614</b>	<b>676</b>	<b>610</b>
<b>Total responses</b>	<b>1,555</b>	<b>1,818</b>	<b>1,536</b>

Source: Healthier San Joaquin County Community Assessment, Face-to-Face Survey, 2010.

\* Caution should be used when reviewing the telephone survey responses to this question. The small number of respondents makes the data statistically unreliable.

Households Participating in the Federal Food Stamp Program during the Past 12 Months

Location	2006		2007		2008		2009	
	Number	%	Number	%	Number	%	Number	%
San Joaquin County	14,985	7.1%	12,318	5.9%	17,483	8.5%	19,638	9.4%
California	525,699	4.3%	525,622	4.3%	623,373	5.1%	754,865	6.2%
United States	9,019,877	8.1%	8,676,234	7.7%	9,769,112	8.6%	11,707,519	10.3%


Source: U.S. Census Bureau, American Community Survey, 2010.

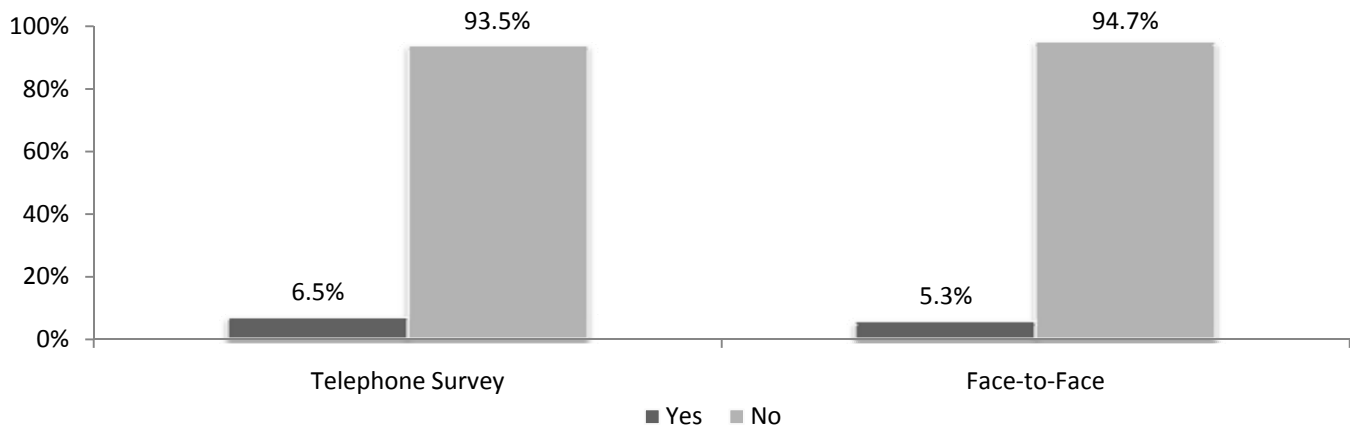
# Homeless

Homelessness is a social problem that affects every facet of society and increasingly, families and children constitute a larger portion of the homeless population. Children are especially adversely affected by homelessness, and they are more likely to have poor health compared to housed low-income children. Homeless mothers are also more likely to report that their children experienced various health problems such as fevers, ear infections, diarrhea, bronchitis, and asthma. Homeless individuals, especially children, suffer from a lack of consistent preventative care and experience more health problems.<sup>4</sup>



More than 6% of telephone and 5% of face-to-face Healthier San Joaquin survey respondents said they had been without housing in San Joaquin County during the past year (2010). Nearly 11% of telephone and 7% of face-to-face survey respondents said they had someone staying at their address on a temporary basis who may otherwise be considered homeless, during the same year.

 Have you been without housing in San Joaquin County during the past year? (Homeless, in a shelter, on the street, or living in your vehicle)?

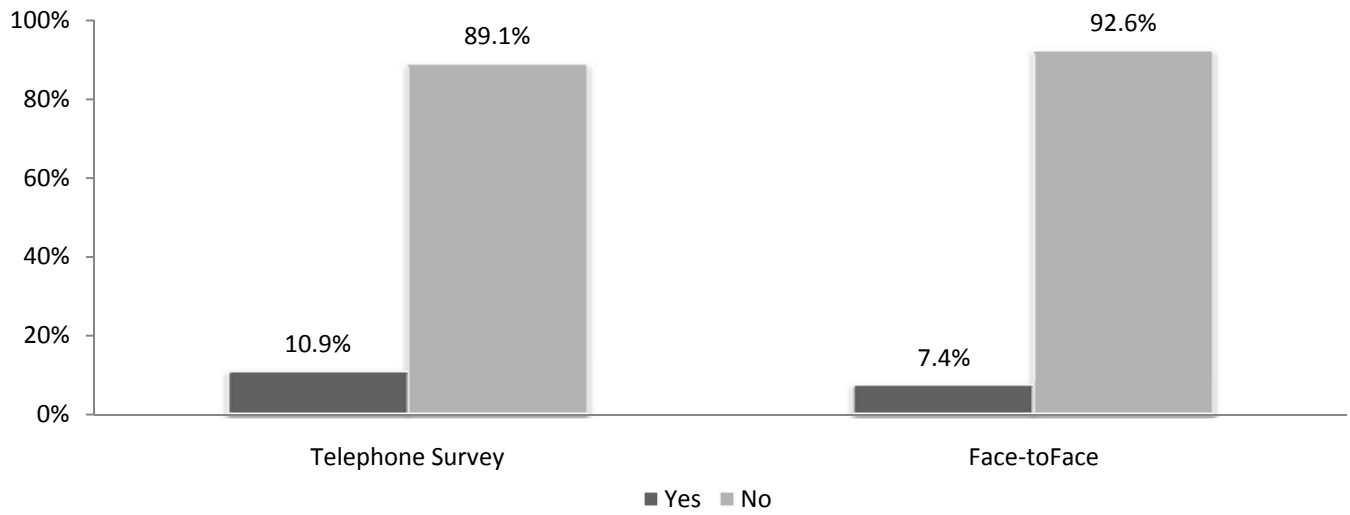


Source: Healthier San Joaquin County Community Assessment, Telephone and Face-to-Face Survey, 2010.  
 Telephone Survey 2010 N: 430.  
 Face-to-Face Survey 2010 N: 1,844.

<sup>4</sup> National Center for Children in Poverty *Homeless Children and Youth—Causes and Consequences*, retrieved January 5, 2011. <http://www.modernmedicine.com/modernmedicine/article/articleDetail.jsp?id=684528&sk=&date=&pageID=3>.



  Is anyone staying at your address on a temporary basis who otherwise might be considered homeless?



Source: Healthier San Joaquin Community Assessment, Telephone and Face-to-Face Survey, 2010.  
Telephone Survey 2010 N: 431.  
Face-to-Face Survey 2010 N: 1,858.

# Income Spent On Housing

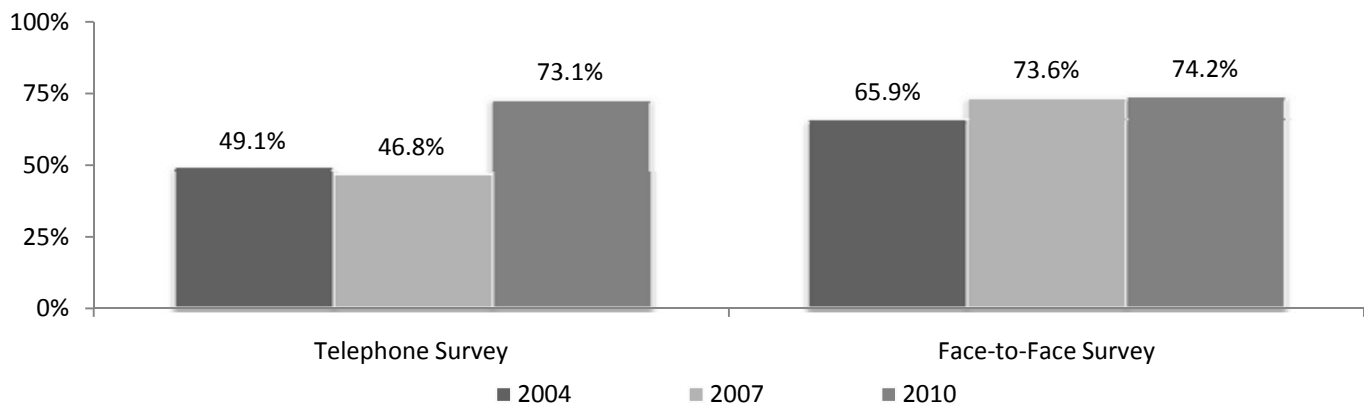
The U.S. Department of Housing and Urban Development’s definition of affordable housing is for a household to pay no more than 30% of its annual income on housing. Spending more than 30% impacts residents’ ability to afford other basic needs such as health and child care.



Housing costs continue to rise and comprise a greater percentage of total monthly expenditures, especially for persons already earning lower incomes. Nearly 75% of Healthier San Joaquin telephone (73%) and face-to-face (74%) survey respondents indicated that they spent a third or more of their income on housing costs in 2010.

According to the Census Bureau, a greater percentage of San Joaquin County and California residents with lower incomes (below \$35,000) were paying 30% or more of their income compared to residents in higher income brackets.

How much of your total household take-home pay, that is income after taxes, goes to rent/housing costs? (Respondents answering “A third or more”)



Source: Healthier San Joaquin County Community Assessment, Telephone and Face-to-Face Survey, 2010.  
 Telephone Survey 2004 N: 371; 2007 N: 341; 2010 N: 386.  
 Face-to-Face Survey 2004 N: 1,841; 2007 N: 1,679; 2010 N: 1,656.

How much of your total household take-home pay, that is income after taxes, goes to rent/housing costs?

Response	2004	2007	2010
Less than 33%	50.9%	53.1%	27.1%
Between 33% and 49%	29.2%	26.4%	39.9%
More than 50%	19.9%	20.4%	33.1%
<b>Total respondents</b>	<b>371</b>	<b>341</b>	<b>386</b>

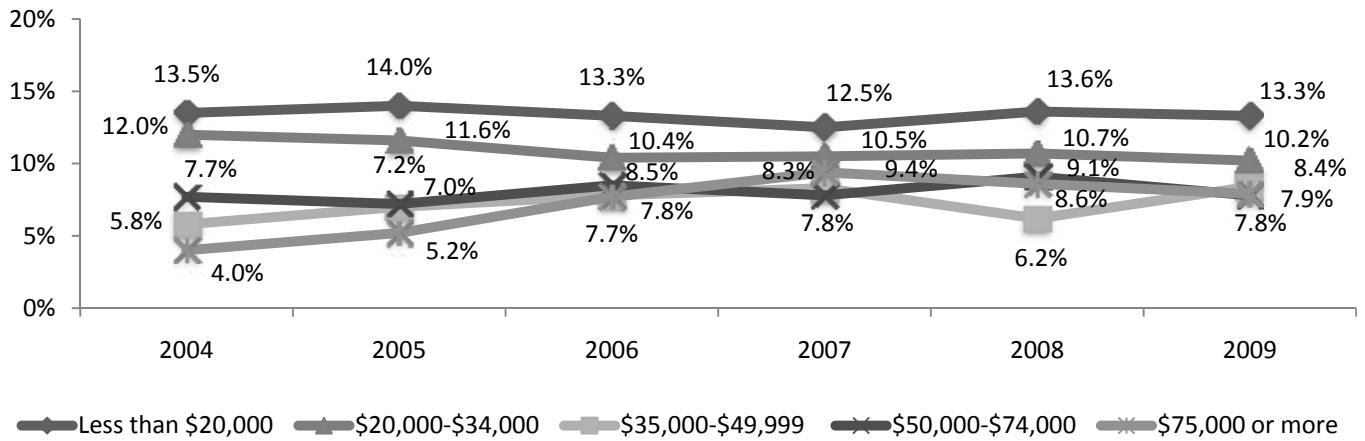
Source: Healthier San Joaquin County Community Assessment, Telephone Survey, 2010.

**How much of your total household take-home pay, that is income after taxes, goes to rent/housing costs?**

Response	2004	2007	2010
Less than 33%	34.2%	26.4%	25.8%
Between 33% and 49%	29.2%	22.5%	22.4%
More than 50%	36.6%	51.1%	51.8%
<b>Total respondents</b>	<b>1,841</b>	<b>1,679</b>	<b>1,656</b>

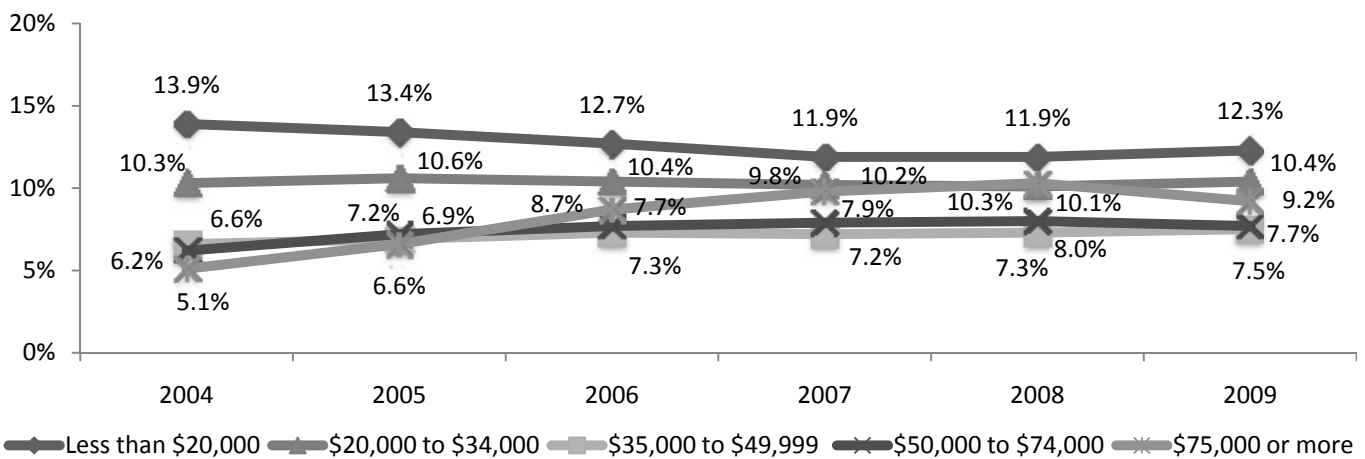
Source: Healthier San Joaquin County Community Assessment, Face-to-Face Survey, 2010.

**Monthly Housing Costs that are 30% or more of Household Income by Percent of Occupied Housing Units, San Joaquin County**



Source: U.S. Census Bureau, American Community Survey, 2010.

**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, 2010.

# Foreclosures

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.”



Even though home values have plunged, it is still difficult to secure a home loan. This, combined with an economy that is in a recession, is causing San Joaquin County’s housing market to suffer. Currently, the highest probability of mortgage default in California is in Merced, Stanislaus, and San Joaquin County.<sup>5</sup>

The number of default notices in San Joaquin County has increased 308% over the last three years, from 3,381 in 2006 to 13,798 in 2009. In 2008, the county experienced the highest number of default notices at 15,430. Since then default notices have decreased in San Joaquin County, while default notices in the Bay Area, Central Valley, Sacramento, and the State have continued to rise.

## Notices of Default, Houses and Condos

County/Region	2006	2007	2008	2009	06-09 % Change
Sacramento	6,511	17,828	23,950	24,952	283.2%
<b>San Joaquin</b>	<b>3,381</b>	<b>10,411</b>	<b>15,430</b>	<b>13,798</b>	<b>308.1%</b>
Stanislaus	2,398	6,930	11,270	10,286	328.9%
Merced	1,115	3,642	6,100	5,326	377.7%
Central Valley	23,367	63,806	95,636	101,349	333.7%
Bay Area	14,650	37,557	61,098	71,827	390.3%
Statewide	103,398	254,824	404,487	456,250	341.3%

Source: DataQuick Information System, 2010.

<sup>5</sup> DataQuick Information Systems, (2010). *California Foreclosure Activity Declines Again*, retrieved January 5, 2011. <http://www.dqnews.com/Articles/2010/News/California/CA-Foreclosures/RRFor100420.aspx>.