

Economy



San Joaquin County is in the heart of the agricultural Central Valley, with some 90% of its land area in farms. Agricultural commodities in the county include asparagus, milk, tomatoes, cherries and almonds. In recent years, the leading crop in the county has been wine grapes, grown in vineyards from Stockton to Lodi. The County's leading manufacturing industries are food, beverage, and tobacco products, fabricated metal, and plastics, rubber, and wood products. In the face of this productivity, economic factors such as the unemployment and poverty rates are higher than those of the state, and per capita personal income is lower than the state average (Kenneth W. Umbach, *San Joaquin Valley: Selected Statistics on Population, Economy and Environment*, 2002).

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 16: Per Capita Personal Income

Income	2000	2001	2002	2003	2004	2005	00/05 % Change
San Joaquin County	\$24,213	\$24,056	\$24,119	\$24,677	\$25,570	\$26,071	7.7%
California	\$32,466	\$32,892	\$32,989	\$33,469	\$35,380	\$36,936	13.8%
Nation	\$29,847	\$30,527	\$30,906	\$31,466	\$33,090	\$34,471	15.5%

Source: U.S. Department of Commerce, Bureau of Economic Analysis, *Regional Economic Accounts*, 2007.

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

 New data not available

Figure 17: Median Household Income

Income	FY 2000	FY 2001	FY 2002	FY 2003	FY 2004	FY 2005	FY 2006	FY 2007	00/07 % Change
San Joaquin County	\$45,400	\$46,900	\$47,500	\$50,600	\$55,100	\$55,300	\$57,100	\$60,300	32.8%
California	\$55,400	\$58,400	\$60,800	\$60,300	\$62,500	\$62,500	\$64,100	\$65,000	17.3%
Nation	\$50,200	\$52,500	\$54,400	\$56,500	\$57,500	\$58,000	\$59,600	\$59,000	17.5%

Source: U.S. Department of Housing and Urban Development, *Income Limits*, 2007.

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.

Household Income (cont.)

Figure 18:  Population by Household Income, San Joaquin County

Income	2004		2005		2006	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	14,057	7.0%	14,857	7.2%	11,996	5.7%
\$10,000 to \$14,999	10,041	5.0%	11,143	5.4%	13,470	6.4%
\$15,000 to \$24,999	28,717	14.3%	25,793	12.5%	21,257	10.1%
\$25,000 to \$34,999	23,897	11.9%	22,492	10.9%	21,678	10.3%
\$35,000 to \$49,999	31,127	15.5%	30,333	14.7%	30,727	14.6%
\$50,000 to \$74,000	35,745	17.8%	38,999	18.9%	42,092	20.0%
\$75,000 to \$99,999	27,512	13.7%	26,825	13.0%	28,202	13.4%
\$100,000 to \$149,000	19,680	9.8%	25,174	12.2%	27,991	13.3%
\$150,000 to \$199,999	7,029	3.5%	6,190	3.0%	6,314	3.0%
\$200,000 or more	3,012	1.5%	4,746	2.3%	6,735	3.2%
Total households	200,817	100%	206,346	100%	210,462	100%

Source: U.S. Census Bureau, *American Community Survey*, 2007.

Figure 19:  Population by Household Income, California

Income	2004		2005		2006	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	897,912	7.5%	834,755	6.9%	729,074	6.0%
\$10,000 to \$14,999	634,524	5.3%	641,188	5.3%	631,864	5.2%
\$15,000 to \$24,999	1,292,993	10.8%	1,294,475	10.7%	1,227,274	10.1%
\$25,000 to \$34,999	1,269,049	10.6%	1,209,789	10.0%	1,178,669	9.7%
\$35,000 to \$49,999	1,747,935	14.6%	1,657,411	13.7%	1,628,264	13.4%
\$50,000 to \$74,000	2,202,877	18.4%	2,226,012	18.4%	2,223,675	18.3%
\$75,000 to \$99,999	1,460,603	12.2%	1,500,139	12.4%	1,543,206	12.7%
\$100,000 to \$149,000	1,448,631	12.1%	1,584,824	13.1%	1,701,172	14.0%
\$150,000 to \$199,999	526,775	4.4%	580,699	4.8%	644,015	5.3%
\$200,000 or more	490,858	4.1%	580,699	4.8%	644,015	5.3%
Total households	11,972,158	100%	12,097,894	100%	12,151,227	100%

Source: U.S. Census Bureau, *American Community Survey*, 2007.

Household Income (cont.)

What The Data Tell Us

In 2005, San Joaquin County's per capita personal income was \$26,071, lower than both California's (\$36,936) and the nation's (\$34,471). Between 2000 and 2005, per capita personal income increased the least in San Joaquin County (8%), compared to California (14%) and the nation (16%).


However, between 2000 to 2007, San Joaquin County's median household income increased more than that of either the state or the nation, reaching \$60,300 in 2007. This value was slightly higher than the median household income in the U.S. (\$59,000), but less than California's (\$65,000).

The County and the state had similar distributions of wealth in 2006. In each, the largest percentage of the population had a household income of between \$50,000 and \$74,000 (20% in San Joaquin County and 18% in California).

Family Income by Area

Why It Is Important

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.

Figure 20:  Number and Percentage of Families at Each Income Bracket, by Area, 2006

Income	Tracy		Stockton		San Joaquin County	
	Number	Percent	Number	Percent	Number	Percent
Under \$10,000	273	1.4%	3,435	5.3%	7,190	4.6%
\$10,000–\$14,999	689	3.5%	2,965	4.5%	5,253	3.4%
\$15,000–\$19,999	550	2.8%	2,619	4.0%	6,263	4.0%
\$20,000–\$24,999	373	1.9%	3,897	6.0%	7,918	5.1%
\$25,000–\$29,999	387	2.0%	2,868	4.4%	6,707	4.3%
\$30,000–\$34,999	774	3.9%	4,235	6.5%	7,443	4.8%
\$35,000–\$39,999	597	3.0%	3,653	5.6%	8,575	5.5%
\$40,000–\$44,999	552	2.8%	4,177	6.4%	7,707	4.9%
\$45,000–\$49,999	362	1.8%	2,587	4.0%	6,657	4.3%
\$50,000–\$59,999	1,806	9.2%	7,868	12.1%	16,287	10.4%
\$60,000–\$74,999	2,350	12.0%	7,030	10.8%	17,435	11.1%
Over \$75,000	10,932	55.6%	19,939	30.5%	59,019	37.7%
Total	19,645	100.0%	65,273	100.0%	156,454	100.0%

Source: U.S. Census Bureau, *American Community Survey*, 2007.

Note: Data only available for these two cities.

What The Data Tell Us


In 2006, of the 7,190 families earning an annual income of \$10,000 or less living in San Joaquin County, almost half lived in Stockton (3,435). This number represents 5% of all Stockton families in 2006. During the same year, the city of Tracy had just over 1% of its families in the same income bracket.

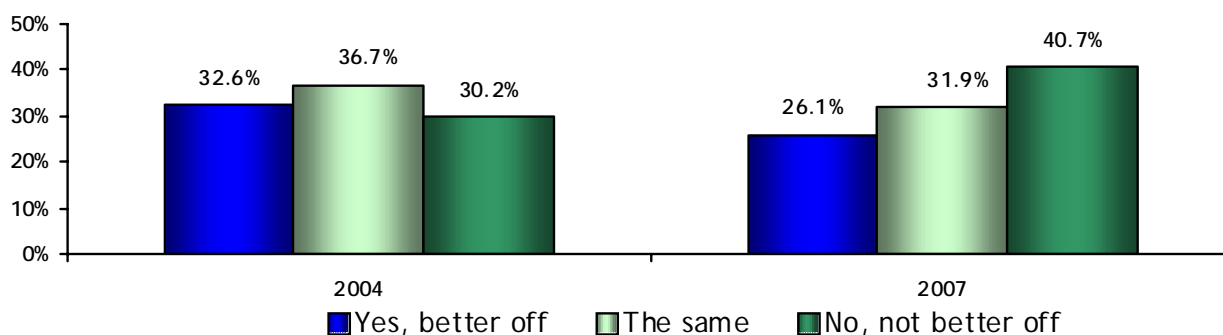
About a third of County families earning over \$75,000 in 2006 lived in Stockton (19,939 of 59,019) in 2006. This group also made up about a third of the city's total families (31%). In comparison, over half of Tracy's families earned more than \$75,000 (56%).

Economic Well-Being


Why It Is Important

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

Figure 21:  Do You Feel You Are Economically Better Off This Year as Compared to Last Year?



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

Figure 22:  Why Do You Feel That You Are Not Economically Better Off This Year Compared to Last Year?

Response	Telephone Survey '04	Telephone Survey '07
Cost of living increased	26.9%	32.3%
Gas prices	7.8%	20.6%
Additional expenses/debt	14.7%	18.8%
Less income	28.6%	15.2%
On a fixed income (i.e., social security, welfare, student)	19.6%	13.0%
Unemployed	22.8%	12.6%
Overall economy dropped/recession	7.8%	9.9%
Health insurance expenses	18.4%	7.2%
Less work	N/A	4.5%
More taxes	4.2%	4.0%
Stock market/investments	N/A	4.0%
Medical costs/on disability	N/A	4.0%
Utility costs/energy crisis	3.6%	3.1%
Divorce/single parent	4.1%	1.3%
Businesses closing/layoffs	3.0%	0.0%
Other	5.3%	4.5%
Total respondents	128	167
Total responses	213	260

Source: Healthier San Joaquin County Community Assessment, Telephone Survey, 2004 and 2007.

Economic Well-Being (cont.)

What The Data Tell Us

A larger percentage of respondents to the 2007 Healthier San Joaquin telephone survey felt that they were not economically better off this year than last year (41%) in comparison to the 2004 survey (30%). The reasons that respondents gave for why they did not feel better off this year also shifted from 2004 to 2007. In 2007, the top three reasons were “cost of living increased” (32%), “gas prices” (21%), and “additional expenses/debt” (19%), whereas in 2004 the top three reasons were “less income” (29%), “cost of living increased” (27%), and “unemployed” (23%).

How We're Making a Difference

Sutter Tracy Healthy Connections Resource Center

Sutter Tracy Healthy Connections Resource Center provides Tracy area residents with help accessing health care and other services while working to improve communication and collaboration between agencies. Veronica was referred to the resource center by Child Abuse Prevention Council in 2006 under the County's Differential Response Program.

Veronica was an undocumented single parent of three children ages 11, 7, and 3. Veronica was determined to make a better life for her family that was living in a converted garage which was not up to code. Working long hours in the late evening and every weekend made it difficult for Veronica to find reliable child care. Although employed, she struggled to make ends meet. Her children didn't have health insurance because they were also undocumented, and in addition to her other struggles, her children became victims of a crime.



At Sutter Tracy Healthy Connections, Veronica received case management services and participated in the Family Success Team program which allowed her to receive ongoing support from representatives of local social support service agencies. Working together as a team to support Veronica and her family, the participating agencies, which included Child Abuse Prevention Council, the Women's Center, Victims Witness, Valley Community Counseling, Pregnancy Resource Center, Family Resource & Referral, San Joaquin Housing Authority, Tracy Interfaith Ministries, El Concilio, and Catholic Charities, established a plan that helped to motivate and encourage Veronica to get her life on track.

Within 10 months, Veronica received assistance getting legal immigration status and health insurance for her children, housing, reliable child care, ESL classes through the computer based learning at the resource center, help with food, diapers and other basic needs, and job search assistance which eventually led to a full-time position at El Concilio, one of the agencies that participated in her Family Success Team. Veronica is very motivated and is now

Self-Sufficiency Income

Why It Is Important

The Self-Sufficiency Standard for California provides information on how much income is needed in different counties 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 FPL by taking into account housing, child care, health care, transportation, food, taxes and miscellaneous costs, as well as the different costs by county.

Figure 23: 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	1996/03 % Change
Housing	\$470	\$467	\$589	25.3%
Child Care	\$0	\$0	\$0	0.0%
Food	\$125	\$164	\$182	45.6%
Transportation	\$114	\$206	\$245	114.9%
Health Care	\$77	\$102	\$66	-14.3%
Miscellaneous	\$79	\$94	\$108	36.7%
Taxes	\$168	\$202	\$204	21.4%
Earned Income Tax Credit (-)	\$0	\$0	\$0	0.0%
Total Monthly Expenses	\$1,033	\$1,235	\$1,395	35.0%
Self-Sufficiency Wage				
Hourly	\$5.87	\$7.02	\$7.93	35.1%
Monthly	\$1,033	\$1,235	\$1,395	35.0%
Annual	*	\$14,818	\$16,738	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 and 2003*.

* Data not available for 1996.

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



New data not available

Self-Sufficiency Income (cont.)

Figure 24: 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

Monthly Costs and Self-Sufficiency Wages and Income	1996	2000	2003	1996/03 % Change
Housing	\$602	\$600	\$757	25.7%
Child Care	\$544	\$718	\$696	27.9%
Food	\$464	\$511	\$565	21.8%
Transportation	\$232	\$402	\$481	107.3%
Health Care	\$206	\$316	\$247	19.9%
Miscellaneous	\$205	\$255	\$275	34.1%
Taxes	\$416	\$494	\$304	-26.9%
Earned Income Tax Credit (-)	\$0	\$0	\$0	0.0%
Child Care Tax Credit (-)	-\$80	-\$80	-\$120	50.0%
Child Tax Credit (-)	*	-\$83	-\$167	N/A
Total Monthly Expenses	\$2,589	\$3,133	\$3,038	17.3%
Self-Sufficiency Wage				
Hourly (per adult)	\$7.36	\$8.90	\$8.63	17.3%
Monthly	\$2,589	\$3,133	\$3,038	17.3%
Annual	*	\$37,592	\$36,452	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 and 2003*.

* Data not available for 1996.

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

 New data not available

What The Data Tell Us

From 1996 to 2003, the monthly wage necessary for a single adult to be self-sufficient in San Joaquin County increased 35% from \$1,033 to \$1,395. The largest cost increases were in the areas of transportation (115%) and food (46%). For a family of two adults, one preschooler and one school-age child, the monthly self-sufficiency income increased 17% from \$2,589 in 1996 to \$3,038 in 2003. In this case, the largest increases were in transportation (107%) and child care (28%).

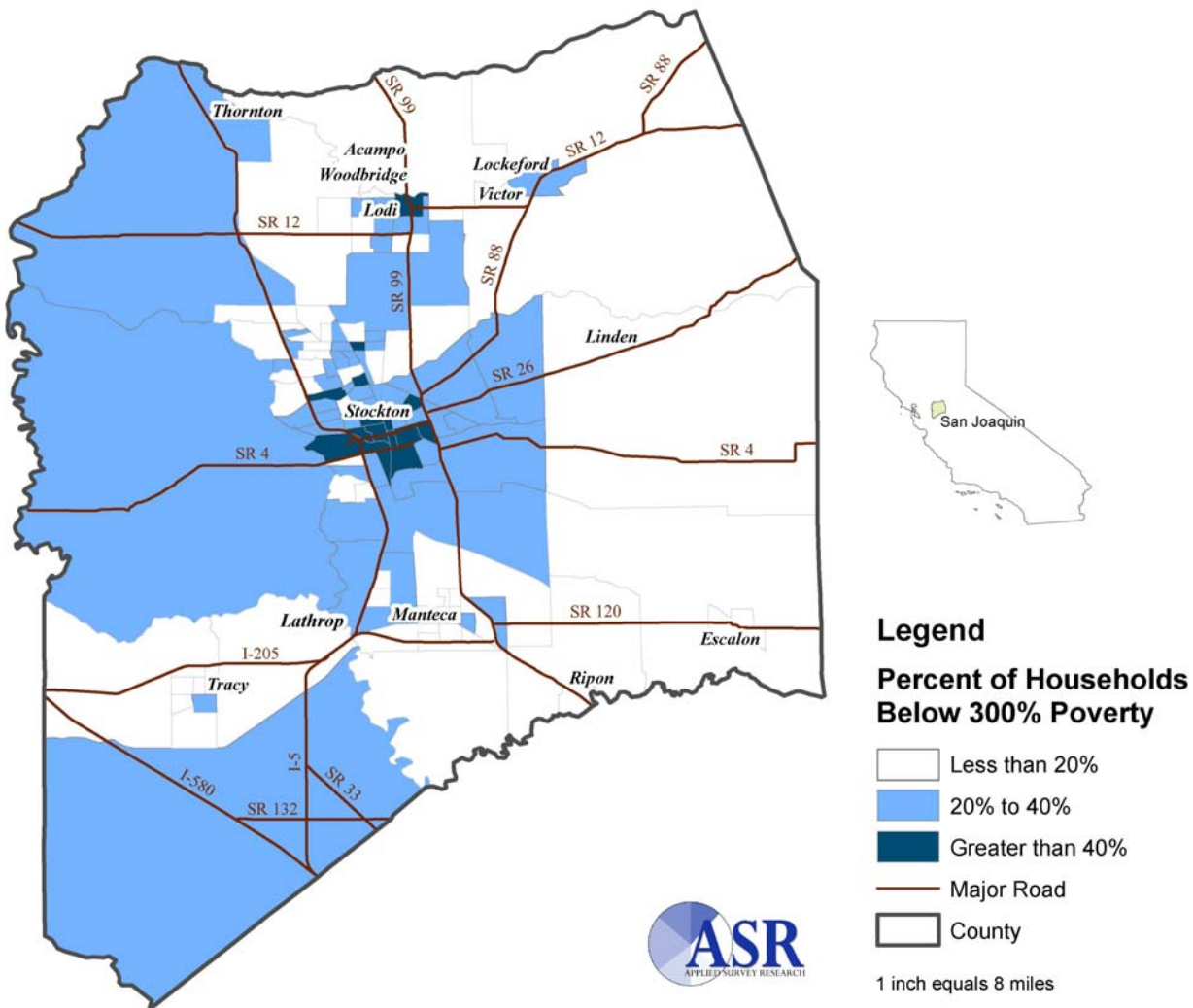
Poverty

Why It Is Important

The Federal Poverty Level (FPL) is a measure of income insecurity as the FPL is used as an income threshold 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 spent 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 additions 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 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 FPL begin to qualify for public aid programs such as subsidized child care.

Figure 25: Percent of Households with Incomes Below 300% of the Federal Poverty Level (FPL)



Source: U.S. Census Bureau, 2000.


Poverty (cont.)

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*, 2007.

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.

Figure 27:  Percent Below Poverty Level by Age

Ages	2004	2005	2006	2004/06 Net Change
San Joaquin County				
Under 18 years	19.6%	19.7%	19.3%	-0.3%
18 to 64 years	13.5%	13.1%	12.7%	-0.8%
65 years and over	6.0%	8.0%	8.3%	2.3%
All ages	14.6%	14.6%	14.2%	-0.4%
California				
Under 18 years	18.9%	18.6%	18.1%	-0.8%
18 to 64 years	11.9%	11.9%	11.9%	0.0%
65 years and over	7.8%	8.1%	8.4%	0.6%
All ages	13.3%	13.3%	13.1%	-0.2%

Source: U.S. Census Bureau, American Community Survey, *Poverty Status in the Past 12 Months*, 2007.

What The Data Tell Us

When looking at the percentage of households with incomes below 300% of the FPL, data from the 2000 U.S. Census showed that the greatest concentration of survey respondents was around Stockton and Lodi. In these two areas, more than 40% of the surveyed households had incomes below 300% of the FPL.

The percentage of persons living in poverty decreased slightly for all age groups except seniors in San Joaquin County and California from 2004 to 2006. In 2006, the percentage of persons of all ages living in poverty in San Joaquin County (14%) was similar to that of the state (13%).

How We're Making a Difference

Hunger Task Force

Kaiser Permanente and San Joaquin County Human Services Agency have stepped up to support the 25+ community-based organizations and agencies that are involved in the Hunger Task Force. Co-chaired by San Joaquin County Supervisor Steve Gutierrez and Stockton Mayor Ed Chavez, for almost two years the task force has been at work on finding solutions in the fight against hunger and food insecurity.

Hunger Task Force goals include:

- **Develop a Food Stamp Outreach Program** that will build bridges between eligible residents and the food stamp program.
- **Develop a County-wide, grassroots Information Campaign** that will deliver information about how to register for food stamps and access other emergency food programs.
- **Increase the Food Supply to Food Banks** by doing a united outreach to grocers, distribution centers, trucking companies and food processors, as well as surveying and seeking new food donors.
- **Enhance Community Nutrition Education Programs** that focus on developing skills in food resource management, buying food on a budget, nutrition education, and safe, healthy food preparation.
- **Pilot a Mobile Farmers Market** in targeted census tracts where food access is a problem. A rolling farmers market would carry fresh fruits and vegetables into communities now under-served by supermarkets, and provide information about food stamps, food banks, and other ways to get access to healthy, nutritional food.
- **Create a Legislative Advocacy Network** to develop a mechanism of notification and response by local agency personnel to help shape public policy that contributes to the ending of hunger. Local hunger agencies are currently pressing for both Federal Food Stamp simplification measures and the renewal of the Federal Farm Bill.
- **Provide nutrition, food management and safety classes** to food bank personnel and volunteers with the goals of increasing their knowledge of nutrition, managing food resources, and safe food handling and storage.
- **Hold Hunger Awareness Events** to involve the public in the important work of making sure every citizen of our county has enough to eat.





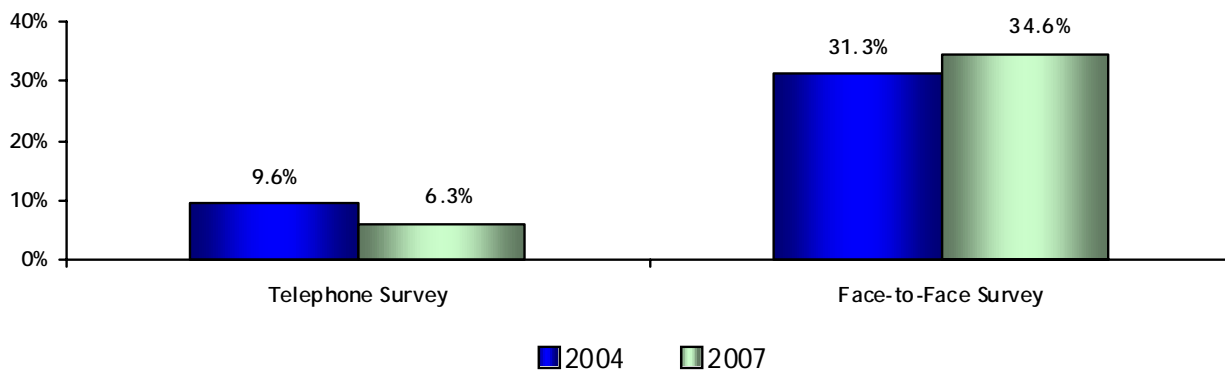
LaCresia Hawkins, CUFF, facilitator Rich Fowler of Catholic Charities, and County Supervisor Steve Gutierrez have hosted three Town Hall meetings of the Hunger Task Force

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 to residents' health and well-being.

Figure 28:   **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? Those Responding "Yes."**



Source: Healthier San Joaquin County Community Assessment, Telephone and Face-to-Face Survey, 2004 and 2007.
 Telephone Survey 2004 N: 428; 2007 N: 429.
 Face-to-Face Survey 2004 N: 1,960; 2007 N: 1,985.


Figure 29:   **What Did You Go Without? (Asked of Those Going Without Basic Needs.)**

Response	Telephone Survey '04*	Telephone Survey '07*	Face-to-Face Survey '04	Face-to-Face Survey '07
Food	53.9%	47.2%	33.1%	37.4%
Clothing	49.9%	27.8%	49.7%	45.1%
Varieties of food	46.3%	11.1%	31.6%	34.8%
Health care	45.9%	38.9%	36.3%	49.1%
Dental care	35.3%	19.4%	30.6%	41.0%
Rent/housing	29.9%	11.1%	21.3%	20.6%
Prescriptions	29.5%	19.4%	17.4%	24.7%
Child care	18.6%	11.1%	11.7%	11.1%
Other	9.2%	5.6%	21.5%	5.2%
Total respondents	41	27	614	676
Total responses	131	52	1,555	1,818

Source: Healthier San Joaquin County Community Assessment, Telephone and Face-to-Face Survey, 2004 and 2007.

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

Basic Needs (cont.)

Figure 30:  Households Participating in the Federal Food Stamp Program During the Past 12 Months, 2006

Food Stamp Program (FSP)	Number	Percent
San Joaquin County	14,985	7.1%
California	525,699	4.3%
United States	9,019,877	8.1%

Source: U.S. Census Bureau, *American Community Survey*, 2007.

What The Data Tell Us

From 2004 to 2007, 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 decreased from 10% to 6%. For face-to-face survey respondents, the percentage increased from 31% to 35%. Of the telephone respondents who had gone without basic needs, the top three responses indicate that 47% went without food, 39% went without health care and 28% went without clothing. For the face-to-face respondents, the percentages were 49% without health care, 45% without clothing and 41% without dental care.

In 2006, 7% of San Joaquin County households participated in the Federal Food Stamp Program during the past 12 months compared to 4% of California households and 8% of U.S. households.

How We're Making a Difference

Emergency Food Bank

The Emergency Food Bank (EFB), founded in 1968, is the largest direct provider of packaged emergency food in San Joaquin County.

- Over 1,000 people a day are served healthy food from Emergency Food Bank services.
- Annually, over 110,000 men, women, and children are served nutritious food in the County, without charge. That's about one in seven people in our County!
- Almost four million pounds of food are distributed each year from our main location and over 18 pantries in Stockton and San Joaquin County.
- The EFB provides food service to over 40 non-profit agencies, treatment centers, and scores of public events related to healthy living and nutrition.
- The Food Bank emphasizes health, nutrition, food economics, and education. New "Healthy Living Nutrition Education" classes feature the EFB "Mobile Farmer's Market," offering traveling classes in healthy, economical meal planning and food preparation.
- Scores of direct referrals from schools, law enforcement agencies, San Joaquin County Human and Health Services, hospitals, and private and public human service agencies are helped weekly. In emergencies, we offer 24-hour home delivery.
- The Food Bank also provides a service to grocery stores, food processors, farmers, and reclamation distribution centers by taking excess or usable foods that would otherwise be thrown away.



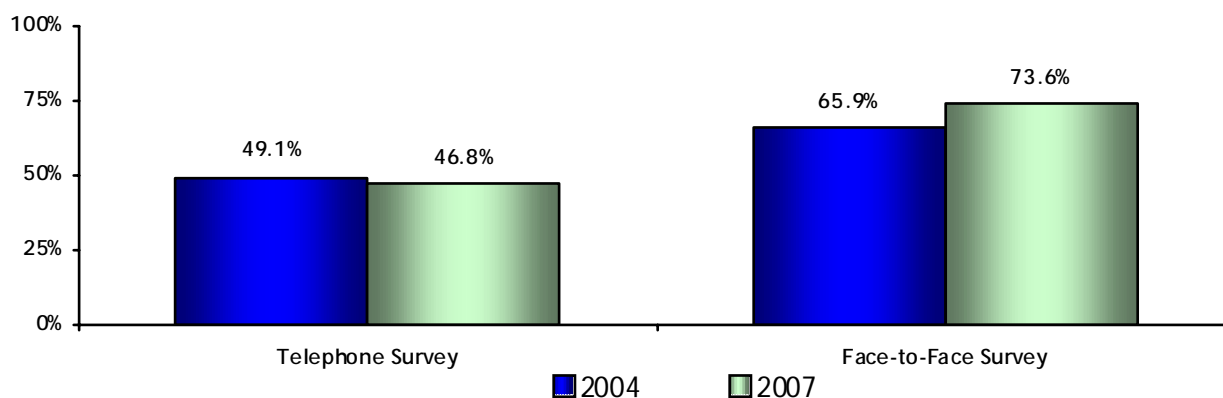
- During Thanksgiving week 2007, the EFB supplied over 1,300 San Joaquin families, representing over 6,000 family members, with turkeys, chickens, hams, and holiday trimmings, as well as several days of holiday food and nutrition.
- The Food Bank teaches basic job skills and provides training in data entry, clerical office skills, warehouse operation and truck operation.
- The Food Bank operates with a very small paid staff and generous donations of dollars, time, and skills from numerous trainees and volunteers.

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 and child care.

Figure 31: 📞 👤 How Much of Your Total Household Take-Home Pay, That is Income After Taxes, Goes to Rent/Housing Costs? Those Responding a Third or More.



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

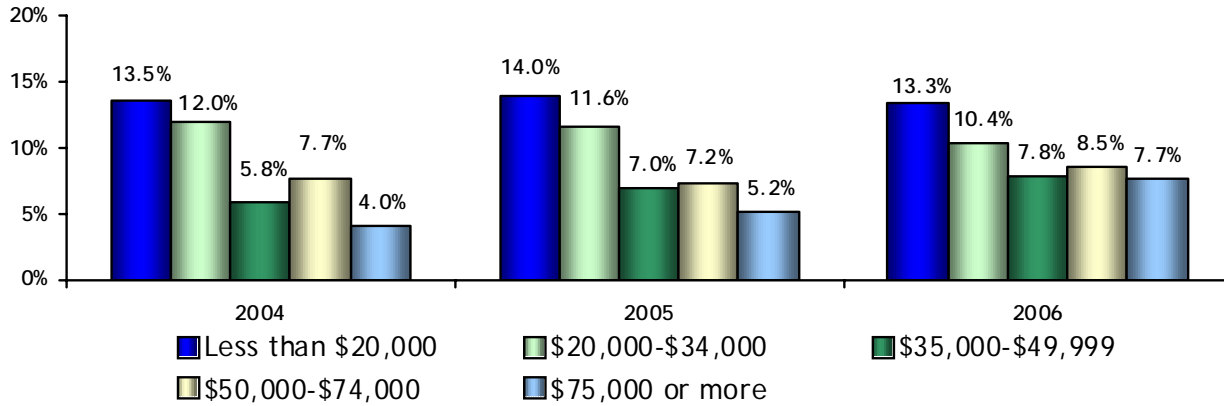
Figure 32: 📞 👤 How Much of Your Total Household Take-Home Pay, That is Income After Taxes, Goes to Rent/Housing Costs?

Response	Telephone Survey '07	Face-to-Face Survey '07
Less than 33%	53.1%	26.4%
Between 33% and 49%	26.4%	22.5%
Between 50% and 74%	14.5%	29.7%
75% or more	5.9%	21.4%
Total respondents	341	1,679

Source: Healthier San Joaquin County Community Assessment, Telephone and Face-to-Face Survey, 2007.

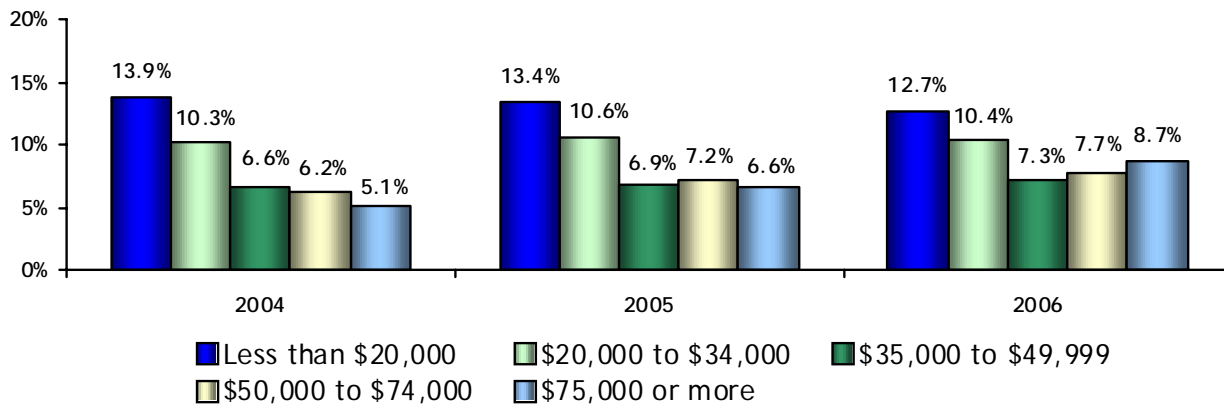
Income Spent On Housing (cont.)

Figure 33: 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*, 2007.

Figure 34: 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*, 2007.

What The Data Tell Us

Almost half of Healthier San Joaquin telephone survey respondents indicated that they spent a third or more of their income on housing costs in 2004 and 2007 (49% and 47%, respectively). A greater percentage of face-to-face respondents spent a third or more of their income on housing in both 2004 and 2007 (66% and 74%, respectively).

According to the Census Bureau, from 2004 to 2006 a greater percentage of San Joaquin and California residents with lower incomes (below \$35,000) were paying 30% or more of their income compared to residents in higher income brackets.

Foreclosures

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, which began in the summer of 2007, has hit San Joaquin County particularly hard. In August, 2007, San Joaquin County was among the top three counties that had the highest foreclosure rates in the country. During this month, homeowners were six times more likely to be in a mortgage default than the national average.⁵ Most of the home loans that went into default during the fourth quarter of 2007 originated between August 2005 and October 2006. The median age was 22 months; an increase of 15 months a year earlier. This indicates that the number of at-risk homes is increasing. 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."⁶

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 to a difficult housing market in San Joaquin County.

Figure 35: Notices of Default, Houses and Condos

County/Region	2006 Quarter 4	2007 Quarter 4	Percent Change
Sacramento	2,635	5,807	120.4%
San Joaquin	1,293	3,746	189.7%
Stanislaus	909	2,594	185.4%
Merced	466	1,413	203.2%
Central Valley	9,245	21,946	137.4%
Bay Area	5,362	12,704	136.9%
Statewide	37,994	81,550	114.6%

Source: DataQuick Information System.

What The Data Tell Us

In San Francisco, Marin, and San Mateo counties, on a loan-by-loan basis, mortgages were least likely to go into default. Merced, San Joaquin, and Stanislaus counties had the highest likelihood of mortgages going into default. In the fourth quarter of 2007, in San Joaquin County there were 3,746 notices of default, which was a 190% increase from the fourth quarter of 2006. This percent increase was higher than the percent increase for the Bay Area (137%) and much higher than the percent increase for the state (115%).

⁵ Sbranti, J.N., (2007). *Housing Woes Deepen in Valley*. Retrieved December 20th, 2007, from <http://www.modbee.com/local/story/70683.html>.

⁶ DataQuick Information Systems, (2008). *California Foreclosure Activity Still Rising*. Retrieved February 26, 2008, from <http://www.dqnews.com/RRFor0108.shtm>.

