

Action for Healthy Communities

Economic Issues

Economy

The Action for Healthy Communities Project looked at the local economy through employment, unemployment and poverty rates, local salaries, the number of new homes built, the amount of taxes raised and the perceptions of local residents about their own economic well-being.

More local residents worked in 1998 than in previous years. There was a more than 4% increase in employment countywide over 1997, with the largest increases found in the agriculture and wholesale trade industries (17% and 16%, respectively).

Local unemployment rates dropped in 1998, 4.2% compared to 4.7% in 1997.

When asked about their own financial status, 50% of residents responding to a telephone survey reported they felt "better off" than the year before; 41% of face-to-face survey respondents said the same.

Locally, the average per capita personal income for 1997 was \$22,568, a 5.4% increase over the previous year. Both state and national personal income rates for the same time period increased almost 5%.

For families, the median family income increased more than either state or national rates, however the income levels themselves were less. The average family income in 1998 was \$46,200,

compared with a state level of \$58,500 and national level of \$55,200.

The number of local residents receiving state and federal assistance also decreased, according to 1997 figures. The total number of persons receiving TANF/AFDC decreased by 36%, with family receipts down by 28%.

When compared with home prices statewide, San Luis Obispo County does appear affordable. The average local home price is \$181,268, compared with a state average price of \$201,966. However although housing costs appear affordable when compared to state prices, local income levels are even lower by comparison, which points to limited availability of affordable housing. This is borne out by other indicators related to availability of affordable housing.

For instance, fifty-five percent of the telephone survey respondents indicated one-third of their income goes to housing and 38% reported that one half of their income goes to housing.

There was a 47% increase in local building permits for single-family homes, alterations and additions in 1998, a significant increase over previous years. Non-residential construction increased by 9% over previous years.

Another sign of a healthy economy is in how much money people are spending. Retail sales countywide have been rising, 9% by latest estimate, 2% higher than the state average.

INDICATOR 57

Net Job Growth

Number of Persons Employed, by Industry- San Luis Obispo County

INDUSTRY	1994	1995	1996	1997	1998	97-98 % CHANGE
Total Farm	3,300	3,000	3,900	4,800	4,200	-12.5
Total Nonfarm	74,300	76,800	78,800	82,100	86,000	4.7
Goods Producing	9,500	10,000	10,500	11,100	11,700	5.4
Mining	200	100	100	100	100	0.0
Construction	3,400	3,600	3,800	4,100	4,400	7.3
Manufacturing	5,800	6,300	6,700	6,800	7,200	5.8
Durable Goods	3,100	3,200	3,400	3,600	4,000	11.1
Industrial Machinery	800	1,000	1,200	1,300	1,400	7.7
Electronic Equipment	600	600	600	600	700	16.6
Other Durable Goods	1,700	1,600	1,600	1,700	1,900	11.8
Nondurable Goods	2,700	3,000	3,300	3,200	3,300	3.1
Food & Kindred Products	400	500	600	700	700	0.0
Printing & Publishing	1,200	1,200	1,400	1,500	1,500	0.0
Other Nondurable Goods	1,200	1,300	1,200	1,100	1,100	0.0
Service Producing	64,800	66,800	68,300	71,000	74,300	4.6
Transportation, Public Utilities	4,400	4,300	4,400	4,500	4,600	2.2
Trade	19,700	20,400	20,600	21,000	22,000	4.8
Wholesale Trade	2,100	2,300	2,500	2,600	2,800	7.7
Retail Trade	17,600	18,100	18,100	18,400	19,200	4.2
General Merchandise	1,100	1,200	1,200	1,200	1,300	8.3
Food Stores	2,400	2,400	2,400	2,500	2,700	8.0
Eating & Drinking Places	7,600	7,900	8,100	7,800	8,100	3.8
Other Retail Trade	6,500	6,500	6,500	6,900	7,100	2.9
Finance, Insurance & Real Estate	4,500	4,400	4,200	4,400	4,600	4.5
Services	18,200	19,200	19,900	20,900	22,000	5.2
Hotels & Other Lodging Places	2,300	2,300	2,000	2,200	2,300	4.5
Business Services	2,100	2,300	2,600	3,100	3,400	9.7
Amusement & Recreation Serv.	1,100	1,200	1,200	1,100	1,100	0.0
Health Services	5,300	5,500	5,600	5,800	6,000	3.4
Social Serv. & Member Orgn	2,500	2,900	3,100	3,200	3,600	12.5
Other Services	5,000	5,100	5,400	5,600	5,700	1.8
Government	18,100	18,600	19,300	20,300	21,200	4.4
Federal Government	700	700	700	700	700	0.0
State & Local Government	17,300	17,900	18,600	19,600	20,500	4.6
State Government	8,100	8,400	8,700	8,800	8,800	0.0
State Education	3,000	3,200	3,300	3,500	3,500	0.0
Other State Government	5,100	5,200	5,300	5,200	5,300	1.9
Local Government	9,200	9,500	9,900	10,800	11,700	8.3
Total, All Industries	77,500	79,900	82,700	87,000	90,200	3.7

ECONOMIC ISSUES

Source: State of California Employment Development Department, 1998.

INDICATOR 57A

Net Job Growth

20 Occupations with the Largest Projected Growth

OCCUPATION	1995	2002	NEW JOBS	% CHANGE	MEDIAN HOURLY WAGE
Teachers- Elementary School	920	1,420	500	54.0	NA
Teachers- Secondary School	870	1,290	420	48.0	NA
General Managers/ Top Executive	2,220	2,600	380	17.0	\$22.70
Cashiers	2,580	2,950	370	14.0	\$7.13
Salespersons, Retail	3,070	3,430	360	12.0	\$6.91
Teachers Aides, Paraprofessional	840	1,190	350	42.0	\$9.31
Waiters and Waitresses	1,640	1,930	290	18.0	\$5.53
Secretaries, general	1,300	1,520	220	17.0	\$11.01
General Office Clerks	2,050	2,260	210	10.0	\$8.88
Corrections Officers, Jailers	880	1,090	210	24.0	NA
Maintenance Repairers, General utility	1,000	1,210	210	21.0	\$10.69
Registered Nurses	1,430	1,620	190	13.0	\$21.03
Food Preparation Clerks	1,170	1,350	180	15.0	\$6.39
Janitors, Cleaners (excluding maids)	1,090	1,270	180	17.0	\$6.84
Sales Reps, non-scientific	580	750	170	29.0	\$13.76
Receptionists	900	1,050	150	17.0	\$8.28
Laborers/ landscaping/ grounds keeping	690	840	150	22.0	\$8.13
Carpenters	460	600	140	30.0	\$19.54
Truck drivers, heavy	530	670	140	26.0	\$13.54
Nurses Aides, Orderlies, Attendants	930	1060	130	14.0	\$8.42

Source: State of California Employment Development Department, 1998.

INDICATOR 58

Average Salaries

Annual Average Salary, by Selected Industry

INDUSTRY	1995	1996	1997	1998	97-98 % CHANGE
Agriculture	\$15,833	\$15,406	\$15,847	\$17,560	9.7
Mining	\$35,702	\$40,070	\$50,454	\$56,375	10.5
Construction	\$26,345	\$31,234	\$30,444	\$31,206	2.4
Manufacturing	\$25,530	\$29,170	\$30,005	\$31,588	5.1
Transportation / Utilities	\$42,018	\$46,280	\$46,293	\$48,105	3.7
Wholesale Trade	\$23,396	\$24,356	\$25,405	\$26,703	4.8
Retail Trade	\$12,855	\$13,199	\$13,911	\$14,606	4.7
Finance / Insurance / Real Estate	\$23,569	\$26,113	\$26,707	\$29,433	9.2
Services	\$24,423	\$25,027	\$27,525	\$28,836	4.5
Government	\$31,191	\$30,752	\$34,984	\$35,442	1.2
Total	\$23,037	\$24,029	\$25,580	\$26,626	3.9

Source: California Employment Development Department, Labor Market Information Division, 1998.

INDICATOR 58A

Median Hourly Pay for Selected Occupations

San Luis Obispo County and California, 1997

JOB CATEGORY	SAN LUIS OBISPO	CALIFORNIA
Dental Hygienists	\$30.33	\$29.43
Computer Engineers	\$22.52	\$28.99
Carpenters	\$17.63	\$16.42
Accountants and Auditors	\$13.88	\$18.00
Laborers, Landscaping, and Repairers	\$11.15	\$13.23
Truck Drivers, Heavy or Tractor-Trailer	\$10.71	\$13.40
Secretaries, Except Legal and Medical	\$9.06	\$12.23
General Office Clerks	\$8.75	\$9.72
Cooks, Restaurant	\$7.25	\$7.58
Cashiers	\$6.40	\$6.49

Source: California Employment Development Department, Labor Market Information Division, 1997.

INDICATOR 59

Annual Average Unemployment

County, State and National Comparisons

SAN LUIS OBISPO COUNTY	1995	1996	1997	1998
Labor Force	101,600	102,500	106,200	108,700
Number Employed	94,900	96,800	101,200	104,200
Number Unemployed	6,685	5,678	6,106	5,576
County Unemployment Rate	6.6	5.5	4.7	4.2
California Unemployment Rate	7.8	7.2	6.7	6.5
National Unemployment Rate	5.5	5.5	5.0	4.9

Source: California Employment Development Department, Labor Market Information Division, 1998.

INDICATOR 60

Travel Spending and Related Impacts

San Luis Obispo County

CATEGORY (FIGURES ARE IN THOUSANDS OF \$)	1994	1995	1996	1997	96-97 % CHANGE
Total employment (# of jobs)	9,110	8,850	9,260	9,480	2.3
Total payroll	\$123,870	\$120,640	\$130,780	\$141,510	8.2
Total travel expenditures	\$741,320	\$728,210	\$790,840	\$835,170	5.6
Local Tax Receipts	\$13,390	\$13,690	\$15,040	\$15,810	5.1
State Tax Receipts	\$32,090	\$32,490	\$35,040	\$36,980	5.5

Source: California Trade and Commerce Agency, Division of Tourism, Travel Spending and Related Impacts, 1998.

Transient Occupancy Tax by Jurisdiction

CITY / AREA	1994	1995	1996	1997	96-97 % CHANGE
Arroyo Grande	\$177,684	\$229,939	\$253,728	\$184,998	-27.0
Atascadero	\$159,063	\$157,887	\$177,733	\$177,359	-0.2
Paso Robles	\$403,536	\$455,561	\$481,843	\$527,206	9.4
Grover Beach	\$39,378	\$46,930	\$61,935	\$112,207	81.1
Morro Bay	\$876,234	\$985,640	\$1,06,577	\$1,101,879	3.2
Pismo Beach	\$2,659,775	\$2,591,098	\$2,917,937	\$2,980,537	2.1
San Luis Obispo	\$2,335,267	\$2,462,000	\$2,648,779	\$2,821,370	6.5
Unincorporated	\$2,294,334	\$2,403,770	\$2,667,170	\$2,879,855	7.9
Total	\$8,945,271	\$9,332,825	\$9,208,751	\$10,785,411	17.1

Source: California Trade and Commerce Agency, Division of Tourism, California Transient Occupancy Tax by Jurisdiction, 1998.

Economic Well-being

Telephone Survey Results

Do you feel you are better off this year than last year?

RESPONSE	1999	
	NUMBER	PERCENT
Yes	272	50.1
No	75	13.8
About the same	196	36.1
Total	543	100.0

Source: 1999 Action for Healthy Communities, Telephone Survey.

Responses, by Respondent Type

RESPONSE	YES	NO	ABOUT THE SAME
Respondents with income less than \$15,000	31.6	29.8	38.6
Seniors 55 and older	31.4	13.4	55.2
Latino	52.1	11.3	36.6
North County	54.0	13.6	32.4
North Coast	49.1	12.0	38.9
San Luis Obispo	47.2	13.9	38.9
South County	49.3	15.5	35.1

Source: 1999 Action for Healthy Communities, Telephone Survey.

INDICATOR 61A

Economic Well-being, continued

Community Survey Results

Do you feel you are better off this year than last year?

RESPONSE	1999	
	NUMBER	PERCENT
Yes	1506	41.2
No	908	24.8
About the same	1245	34.0
Total	3659	100.0

Source: 1999 Action for Healthy Communities, Community Survey.

Responses, by Respondent Type

RESPONSE	YES	NO	ABOUT THE SAME
Respondents with income less than \$15,000	28.5	35.6	35.9
Seniors 55 and older	31.0	23.4	45.6
Latino	35.0	24.8	40.2
North County	40.4	26.4	33.3
North Coast	41.0	27.0	31.9
San Luis Obispo	45.7	21.9	32.3
South County	37.5	25.4	37.1

Source: 1999 Action for Healthy Communities, Community Survey.

INDICATOR 62

Household Income

Per Capita Personal Income

INCOME	1994	1995	1996	1997	96-97 % CHANGE
San Luis Obispo County	\$19,645	\$20,244	\$21,412	\$22,568	5.4
State	\$23,024	\$23,983	\$25,142	\$26,314	4.7
National	\$22,186	\$23,059	\$24,164	\$25,288	4.7

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Survey of Current Business, 1999.

Note: Per capita personal income (PCPI) is calculated by dividing the total personal income by the total population for a given county. Population figures used for this calculation are derived from the Census Bureau mid-year estimates.

Median Family Income

INCOME	FY 1996	FY 1997	FY 1998	97-98 % CHANGE
San Luis Obispo County	\$43,300	\$43,800	\$46,200	5.1
State	\$53,750	\$55,700	\$58,500	4.7
National	\$51,405	\$53,400	\$55,200	3.2

Source: U.S. Department of Housing and Urban Development, 1998.

Note: Median family income estimates are calculated for each metropolitan and non-metropolitan area using the Fair Market Rent (FMR) area definitions applied in the Section 8 Housing Assistance Payment program. The estimates are based on 1990 Census median family income estimates updated to 1998 with a combination of Bureau of Labor Statistics earnings and employment data and Census Divisional P-60 median family income data.

INDICATOR 62A

Household Income by Ethnicity

San Luis Obispo County

INCOME	CAUCASIAN	AFRICAN AMERICAN	AM. IND. ESKIMO	ASIAN PACIFIC	HISPANIC	OTHER	TOTAL
<\$5,000	77.0	1.5	1.2	5.2	10.6	4.5	3,675
\$5,000-9,999	83.9	2.1	1.0	1.4	9.2	2.3	7,298
\$10,000-14,999	82.2	1.0	.6	2.0	10.6	3.6	8,157
\$15,000-24,999	85.6	.9	2.0	1.7	9.2	.4	15,407
\$25,000-34,999	85.1	1.1	.7	1.8	7.9	2.9	14,376
\$35,000-49,999	87.4	.83	.82	1.4	7.0	2.6	16,152
\$50,000-74,999	89.7	.8	.10	1.8	5.2	1.3	13,154
\$75,000-99,999	89.2	.15	1.0	2.7	5.7	1.1	4,538
>\$100,000	94.0	.13	.25	2.8	2.3	.47	3,583
Total	74,411	854	918	1,713	6,644	1,785	86,325

Source: U.S. Census Bureau, 1990.

INDICATOR 63

Poverty Guidelines

Federal Guidelines, 1996-1999

FAMILY SIZE	ANNUAL INCOME				98-99 % CHANGE
	1996	1997	1998	1999	
1	\$7,740	\$7,890	\$8,050	\$8,240	2.3
2	\$10,360	\$10,610	\$10,850	\$11,060	1.9
3	\$12,980	\$13,330	\$13,650	\$13,880	1.6
4	\$15,600	\$16,050	\$16,450	\$16,700	1.5
5	\$18,220	\$18,770	\$19,250	\$19,520	1.4
6	\$20,840	\$21,490	\$22,050	\$22,340	1.3
7	\$23,460	\$24,210	\$24,850	\$25,160	1.2
8	\$26,080	\$26,930	\$27,650	\$27,980	1.1

Source: Department of Health and Human Services, Poverty Guidelines, 1999.

Note: Poverty income guidelines are for all states except Alaska and Hawaii. For 1996 add \$2,600 for each additional member; for 1997 add \$2,720 for each additional member; in 1998 add \$2,800, and in 1999 add \$2,820.

Self-Sufficiency Income Standards – San Luis Obispo County, 1996

	ADULT	ADULT + 2 SCHOOLAGE CHILDREN	TWO ADULTS + 2 SCHOOLAGE CHILDREN
Housing	\$544.00	\$690.00	\$690.00
Child Care	0.00	\$340.00	\$340.00
Food	\$125.00	\$355.90	\$498.00
Transportation	\$114.16	\$117.81	\$231.97
Medical Care	\$77.35	\$157.68	\$206.35
Miscellaneous	\$86.05	\$166.14	\$196.63
Taxes	\$194.81	\$290.85	\$386.92
Earned Income Tax Credit (-)	0.00	(\$89.22)	0.00
Child Care Tax Credit (-)	0.00	(\$78.20)	\$68.00
Monthly Self Sufficiency Wage	\$1,141.37	\$1,950.96	\$2,481.87
Hourly Self Sufficiency Wage	\$6.49	\$11.08	\$7.05 per adult

Source: Wider Opportunities For Women, 1996.

Note: The Self-Sufficiency standard is a measure of how much money working adults need to meet their family's basic needs for housing, child care, food, transport, medical care and taxes, without any public subsidies. Otherwise stated, it is the minimum wage needed to become independent of welfare or other subsidies.

INDICATOR 63A

Poverty Level

Temporary Assistance for Needy Families (TANF) & Aid to Families with Dependent Children (AFDC), San Luis Obispo County

CHARACTERISTICS OF RECIPIENTS	1994	1995	1996	1997	96-97 % CHANGE
Persons 18+	3,723	3,773	3,490	2,011	-42.4
Children	6,849	7,030	6,628	4,448	-32.9
Total Persons	10,572	10,803	10,118	6,459	-36.2
Families	3,980	4,143	3,842	2,783	-27.6

GENDER OF RECIPIENTS					
Adult Males	756	790	698	169	-75.8
Adult Females	2,967	2,983	2,792	1,842	-34.0

AGE OF RECIPIENTS					
18-21	427	452	314	198	-36.9
22-39	2,602	2,560	2,394	1,352	-43.5
40-59	686	752	767	459	-40.2
60+	8	9	15	2	-86.7

ETHNICITY OF RECIPIENTS					
Caucasian	1,889	1,825	1,779	1,035	-41.8
African American	100	123	122	66	-45.9
Hispanic	1,638	1,713	1,522	855	-43.8
Asian / Pacific Islander	47	58	34	21	-38.2
Other	49	54	32	34	6.3

Source: San Luis Obispo County Human Resources Agency, AFDC CA237, 1997.

Note: Due to the Welfare Reform Law of 1996, the Temporary Assistance for Needy Families (TANF) Program became effective July 1, 1997, and replaced what was commonly known as Welfare (AFDC).

Welfare-to-Work Participant Profile- May 1999

	FEMALE	FEMALE %	MALE	MALE %	TOTAL
Number of Participants in a Job Training program	76	87%	11	13%	87
Number of Participants in an Employment program	564	84%	105	16%	669
Number of Participants in a School Program	297	91%	28	9%	325
Total Welfare-to-Work Participants	937	87%	144	13%	1,081

ECONOMIC ISSUES

Source: San Luis Obispo County Human Resources Agency, 1999.

INDICATOR 63B

Poverty Level

Poverty Status by Ethnicity, 1990

SAN LUIS OBISPO COUNTY	CAUCASIAN	AFRICAN AMERICAN	AM. INDIAN ESKIMO	PAC. IS.	HISPANIC	OTHER	TOTAL
Under 5 years old	1,503	102	35	88	683	259	2,670
5 years old	357	24	0	0	193	62	636
6 to 11 years old	1,514	110	50	16	576	279	2,545
12 to 17 years old	1,492	47	55	23	703	216	2,536
18 to 64 years old	15,459	408	269	1,150	3,104	1,266	21,656
65 to 75 years old	785	13	0	6	102	43	949
Over 75 years old	730	0	8	0	16	0	754
Total	21,840	704	417	1,283	5,377	2,125	31,746

Source: U.S. Census Bureau, 1990.

Poverty Status by Family Type

FAMILY CHARACTERISTICS	MARRIED COUPLE	MALE HEAD OF HOUSE	FEMALE HEAD OF HOUSE	TOTAL
Number of families above poverty	41,930	2,206	4,971	49,107
Number of families below poverty	1,577	285	1,734	3,596
Total families in San Luis Obispo	43,507	2,491	6,705	52,703

Source: U.S. Census Bureau, 1990.

INDICATOR 64

Affordable Housing

Fair Market Rents - HUD

NUMBER OF BEDROOMS	1997	1998	1999	98-99 % CHANGE
Studio	\$491	\$498	\$507	1.8
1	\$555	\$563	\$573	1.8
2	\$704	\$714	\$727	1.8
3	\$978	\$991	\$1,009	1.8
4	\$1,155	\$1,171	\$1,192	1.8

Source: Department of Housing and Urban Development.

Note: Fair Market Rent standards are issued by the Department of Housing and Urban Development, thus establishing the maximum the Housing Authority can pay for rental units. According to the Housing Authority, actual rents are approximately 7 – 15 percent higher than Fair Market Value. As of April, 1999, the Housing Authority had 1,552 section 8 units in San Luis Obispo County and 169 Public Housing Units in the City of San Luis Obispo. Numbers are run a year behind the local market and are also arbitrarily adjusted to meet federal budget needs.

Average Apartment Rents— San Luis Obispo City

NUMBER OF BEDROOMS	UNITS	1998
Studio	269	\$ 520
1 Bedroom, 1 Bath	57	\$ 628
2 Bedroom, 1 Bath	73	\$ 762
2 Bedroom, 2 Bath	149	\$ 794
3 Bedroom, 2 Bath	21	\$ 980
2 Bedroom Townhouse	144	\$ 815

Source: Real Data, in UCSB Economic Forecast Project, 1999.

INDICATOR 64A

Affordable Housing

Percent of Income Spent on Rent

INCOME SPENT ON RENT	ANNUAL INCOME				
	< \$10,000	\$10,000 - \$19,999	\$20,000 - \$34,999	\$35,000 - \$49,999	\$50,000 AND OVER
< 20% of income spent on rent	1.1	4.3	10.0	28.1	61.8
20-24% of income spent on rent	4.0	5.5	12.6	22.9	22.8
25-29% of income spent on rent	6.9	5.1	17.8	22.6	8.2
30-34% of income spent on rent	5.0	9.0	15.7	11.0	5.3
35% and over spent on rent	72.1	72.5	40.6	14.0	0.3
Not computed	10.5	3.6	3.4	1.3	1.7
Total number of renters	5,558	6,638	9,128	5,873	5,482

Source: U.S. Census Bureau, 1990.

Note: 13,380 or 40.9% of total renters spend 35% or more of their income on rent. 16,625 or 50.8% of total renters spend 30% or more of their income on rent.

Percent of Income Spent on Home Costs by Owners

INCOME SPENT ON HOME COSTS	ANNUAL INCOME				
	< \$10,000	\$10,000 - \$19,999	\$20,000 - \$34,999	\$35,000 - \$49,999	\$50,000 AND OVER
< 20% of income spent on home costs	10.6	47.2	45.6	41.3	45.4
20-24% of income spent on home costs	9.2	10.2	7.2	8.5	16.6
25-29% of income spent on home costs	7.1	4.3	5.7	8.6	13.6
30-34% of income spent on home costs	3.1	4.3	6.8	9.6	10.1
35% and over spent on home costs	57.2	33.3	34.6	31.9	14.1
Not computed	12.9	0.6	0.0	0.0	0.2
Total number of owners	2,084	3,163	9,128	7,357	19,350

Source: U.S. Census Bureau, 1990.

Note: 9,657 or 23.5% spend 35% or more of their income on home costs and 12,973 or 31.6% spend 30% or more of their income on home costs.

INDICATOR 64B

Affordable Housing

Median Sales Price

COUNTY	1997	1998	97-98 % CHANGE
San Diego	\$184,976	\$207,577	12.2
Orange	\$226,917	\$259,917	14.2
Los Angeles	\$173,515	\$191,144	10.2
Monterey	\$258,202	\$283,066	9.6
Riverside / San Bernadino	\$113,868	\$120,830	6.1
Ventura	\$216,200	\$233,504	8.0
Santa Barbara	\$236,937	\$246,474	4.0
San Luis Obispo	\$177,975	\$181,268	1.9
California	\$184,427	\$201,966	9.5
National	\$120,000	\$129,000	7.5

Source: National Association of Home Builders, 1998.

INDICATOR 64C

Affordable Housing

8 Least Affordable Areas in the Nation-1999

Area	Percent of Homes Affordable for Median Income	Median Family Income (1st Qtr1999)	Median Sales Price (1st Qtr1999)	National Rank
San Francisco, CA PMSA	21.3	\$ 72,400	\$ 366,000	181
Santa Cruz-Watsonville, CA	32.0	\$ 61,000	\$ 273,000	180
Eugene-Springfield, OR MSA	37.8	\$ 41,200	\$ 128,000	179
Laredo, TX MSA	40.6	\$ 30,200	\$ 104,000	177
Salinas, CA MSA	41.3	\$ 49,400	\$ 195,000	175
Portland-Vancouver, OR-WA	42.6	\$ 52,400	\$ 158,000	174
San Luis Obispo-Atascadero- Paso Robles, CA. MSA	42.8	\$ 48,000	\$ 180,000	173
San Diego, CA MSA	45.3	\$ 52,500	\$ 196,000	172

Source: National Association of Home Builders, 1999.

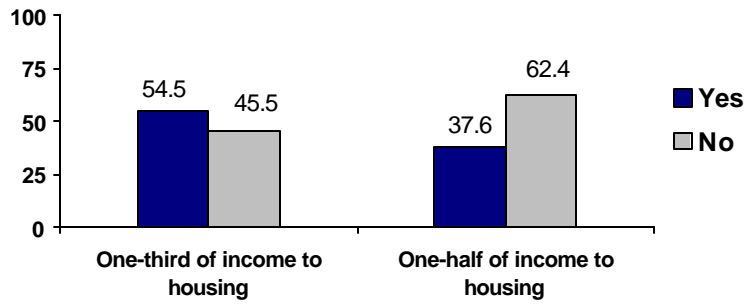
Note: The Housing Opportunity Index is based on the median family income, interest rates, and the price distributions of homes sold for each market in a particular quarter of a year. The price of homes sold is collected from actual court records by First American Real Estate Solutions, a marketing company. The median family income for each market is calculated by the Department of Housing and Urban Development (HUD).

*Metropolitan Area is one of a large population nucleus, together with adjacent communities that have a high degree of economic and social integration with that nucleus.. MSAs are relatively free standing and are not closely associated with other metropolitan areas.

INDICATOR 64D

Affordable Housing, continued

 Telephone Survey Results



Does one-third or more of your income go to housing?

RESPONSE	1999	
	NUMBER	PERCENT
Yes	291	54.5
No	243	45.5
Total	534	100.0

Source: 1999 Action for Healthy Communities, Telephone Survey.

Does one-half or more of your income go to housing?

RESPONSE	1999	
	NUMBER	PERCENT
Yes	108	37.6
No	179	62.4
Total	287	100.0

Source: 1999 Action for Healthy Communities, Telephone Survey.

INDICATOR 65

Building Permit Valuation

San Luis Obispo County

RESIDENTIAL (IN THOUSANDS OF DOLLARS)	1995	1996	1997	1998	97-98 % CHANGE
Single Family	\$128,220	\$142,923	\$175,581	\$267,817	52.5
Alterations and Additions	\$13,214	\$13,502	\$15,014	\$15,034	0.1
Total	\$141,434	\$156,425	\$190,595	\$282,851	48.4

NON-RESIDENTIAL (IN THOUSANDS OF DOLLARS)	1995	1996	1997	1998	97-98 % CHANGE
Commercial and Industrial	\$19,603	\$27,334	\$45,387	\$40,980	-9.7
Additions and Alterations	\$13,306	\$12,074	\$12,290	\$12,029	-2.1
Total	\$32,909	\$39,408	\$57,677	\$53,009	-8.1

Source: California Department of Finance, Construction Industry Research Board, 1998.

INDICATOR 66

Retail Sales

County Taxable Sales, by outlet type- 1997

TYPE OF BUSINESS	1997
Apparel stores group	\$76,594,000
General merchandise stores	\$152,334,000
Specialty stores group	\$183,605,000
Food stores selling all types of liquor	\$96,048,000
All other food stores	\$46,475,000
Packaged liquor stores	\$18,714,000
Eating and drinking group	\$243,378,000
Household and home furnishings	\$42,914,000
Household appliance dealers	\$17,049,000
Second-hand merchandise	\$4,630,000
Farm implement dealers	\$7,690,000
Farm and garden supply stores	\$32,629,000
Fuel and ice dealers	\$3,156,000
Building material group	\$133,599,000
Automotive group	\$402,439,000
Retail stores total	\$1,543,297,000
Business and personal services	\$86,548,000
All other outlets	\$547,333,000
Total all outlets	\$2,177,178,000

Source: California State Board of Equalization, Taxable Sales in California, Thirty-Seventh Annual Report, 1997.

Annual Taxable Sales, by County and State

SAN LUIS OBISPO	1994	1995	1996	1997	96-97 % CHANGE
County Retail Stores Sales	\$1,246,975,000	\$1,321,785,000	\$1,433,800,000	\$1,543,297,000	7.6
County Total Taxable Sales	\$1,740,152,000	\$1,846,049,000	\$1,997,905,000	\$2,177,178,000	8.9
State Retail Stores Sales	\$187,088,022,000	\$194,378,106,000	\$205,746,810,000	\$217,248,677,000	5.6
State Total Taxable Sales	\$285,974,711,000	\$300,956,449,000	\$321,076,250,000	\$341,091,634,000	6.2

INDICATOR 66A

Retail Sales

Consumer Spending

Taxable Sales per Person – County and State, 1997

TYPE OF BUSINESS	COUNTY	STATE
Apparel stores group	\$326	\$349
General merchandise stores	\$649	\$953
Specialty stores group	\$782	\$1,026
Food stores selling all types of liquor	\$409	\$336
All other food stores	\$198	\$147
Packaged liquor stores	\$80	\$54
Eating and drinking group	\$1,037	\$857
Household and home furnishings	\$183	\$180
Household appliance dealers	\$73	\$112
Second-hand merchandise	\$20	\$13
Farm implement dealers	\$33	\$59
Farm and garden supply stores	\$139	\$59
Fuel and ice dealers	\$14	\$12
Building material group	\$569	\$475
Automotive group	\$1,715	\$1,740
Retail stores total	\$6,576	\$6,592
Business and personal services	\$369	\$515
All other outlets	\$2,332	\$3,243
Total all outlets	\$9,276	\$10,349

Source: California State Board of Equalization, *Taxable Sales in California, Thirty-Seventh Annual Report, 1997*.

Note: Per capita taxable sales figures are derived by dividing the annual self-assessed taxable sales by the total population for a given area. Department of Finance figures (July-count) are used for yearly population estimates.

Taxable Sales per Jurisdiction, 1997

TYPE OF BUSINESS	ARROYO GRANDE	ATASCADERO	PASO ROBLES	SAN LUIS OBISPO	COUNTY
Retail Stores	\$139,265,000	\$169,148,000	\$244,040,000	\$530,684,000	1,543,297,000
All Other Outlets	\$21,531,000	\$29,908,000	\$50,701,000	\$113,132,000	547,333,000
Total	\$160,796,000	\$199,056,000	\$294,741,000	\$643,816,000	2,177,178,000

Source: California State Board of Equalization, *Taxable Sales in California, Thirty-Seventh Annual Report, 1997*.

Note: Unincorporated figures are combined with unallocated transactions.

