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City of Santa Monica Community Profile

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Prepared for the City of Santa Monica, Human Services Division

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City of Santa Monica
Community Profile

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This report presents a summary of the demographic data collected and analyzed by RAND as part of Community Voices: A Community Profile and Planning Project of the City of Santa Monica. Since June 1999, RAND has provided technical research assistance to the City's Human Services Division staff to help refine the project design and methodology. Tasks completed by RAND include refining project goals, objectives and guiding principles; identifying data needs and resources; outlining a methodology for data collection and analysis; collecting data; and developing a community profile.

It is important to note that the data used in this report is secondary data collected from a variety of sources. When available, the most reliable and up-to-date data is used to describe the community. Unfortunately, in some cases the most readily available or reliable data is 1990 Census data, which is likely to be somewhat outdated. As such, despite its drawbacks, it is used in this report where more recent data is not available. It should also be kept in mind that more recent data usually makes projections based on 1990 Census data. Current plans are to update the information contained in this report as soon as 2000 Census data become available.

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A. Who lives in Santa Monica?

Demographics in this report are evaluated citywide and by city region.

- 5 Geographic Regions
- 8.3 square miles

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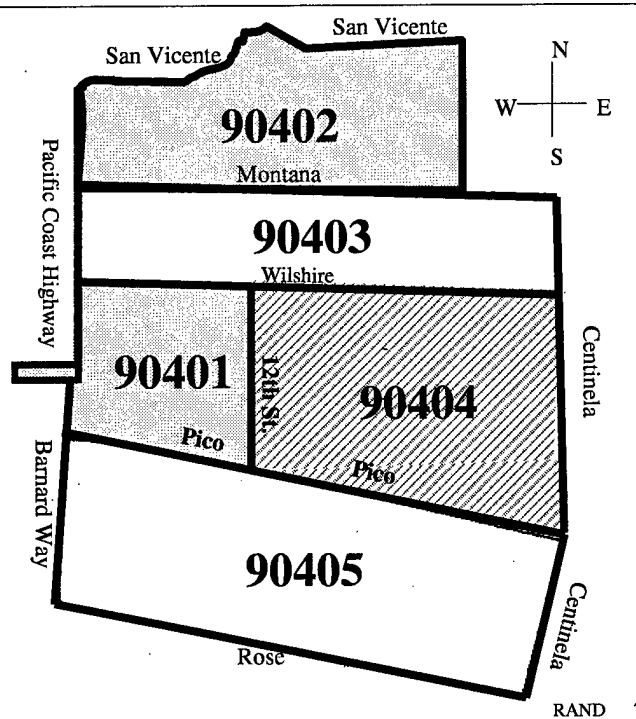
The demographics presented in the following sections are presented for the entire city of Santa Monica, as well as by city region. The city is divided into five regions on the basis of local zipcodes because much of the social indicator data used in this report is available by zipcode and not by census tract. These divisions by zipcode conform to current, informal definitions of certain neighborhoods. For example, the 90402 zipcode region is the area often referred to as the "North of Montana" neighborhood. The 90404 zipcode region approximates the area often referred to as the "Pico" neighborhood. Therefore, because City services are often targeted to specific neighborhoods, as well as available citywide, analysis by neighborhood is used when appropriate and when data permits.

Distribution of Population in Santa Monica by Zipcode, 1998

Zipcode	# People	% of Population
90401	2,293	3%
90402	11,044	12%
90403	23,075	25%
90404	26,342	29%
90405	28,535	31%
Total	91,289	100%

Source: Los Angeles County, Urban Research Division, 1999

Where do most Santa Monicans live?

**Distribution of Total Population in Santa Monica
by Neighborhood, 1998**
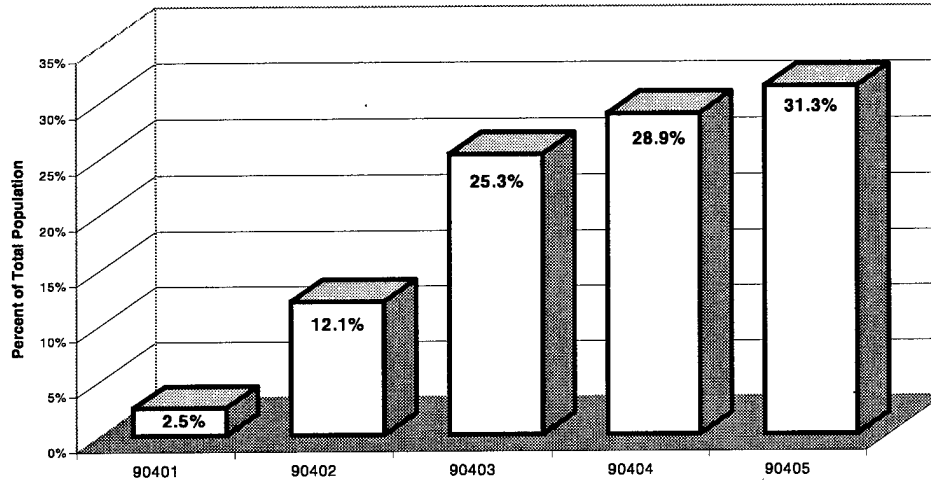
Source: 1998 Population Estimates, LA County Urban Research Division, 1999

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Some facts...
- Santa Monica is 8.3 square miles.
- The total population is approximately 90,000 people.
- 90404 and 90405 are the most populated neighborhoods.

Discussion...

Santa Monica is one of the most densely populated urban areas in California. It is 8.3 square miles and has a population of approximately 90,000 residents. According to LA County data, approximately one-third of the population resides in the 90405 area. This area is bordered on the north by Pico Boulevard, on the south by Rose Avenue, and on the east by Centinela. It is occasionally referred to as the south side of the City. Although the largest number of persons live in the 90405 area, according to information available from the United Way, it is not the most densely populated neighborhood. United Way estimates that there are approximately 1.86 persons per household in the 90405 area, in contrast to the highly populated 90404 area – with 2.20 persons per household. United Way reports that the most densely populated neighborhood in Santa Monica is the 90402 area, with 2.25 persons per household. This may be attributable to the large proportion of families in that area.

Source of additional data used in discussion: 1999 Service Area Planning Databook, SPA 5 West, United Way of Greater LA, 1998

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Population and Projected Population for Santa Monica

	Total Population
U.S. Census -1980	88,314
U.S. Census - 1990	86,905
LA County - 1998	91,289
United Way - 1998	86,613
LA County - 2003	86,891
United Way - 2003	89,916

Source: 1980 and 1990 U.S. Cenus, 1999 United Way Service Planning Area Databook, LA County Urban Research Division, 1999

Will the population grow?

Total Population and Population Projections for Santa Monica
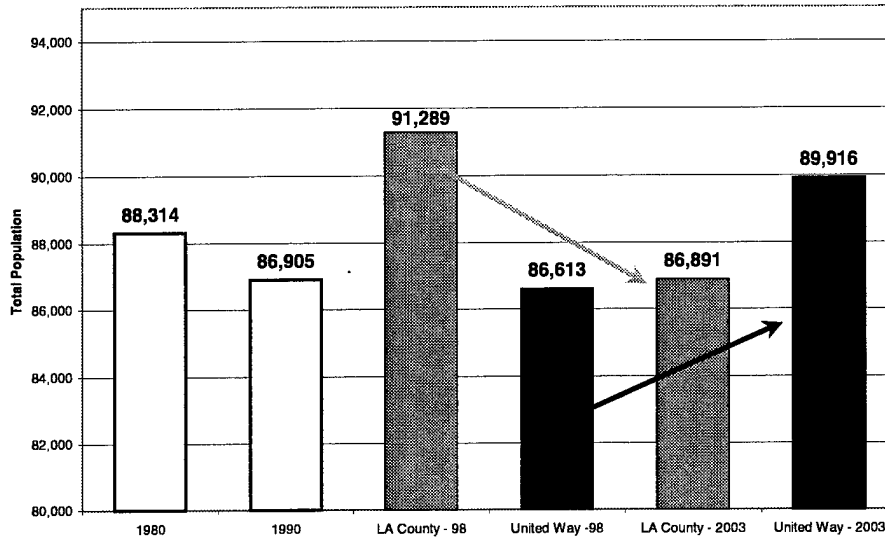
Sources: 1980 and 1990 Census; LA County Urban Research Division, 1999; United Way SPA-5 Planning Book, 1999   RAND   11

Some facts...

- Total population has remained relatively stable over the last few decades.
- It is unclear from available secondary data how the total population will change
- The population may stay approximately the same, or decline slightly.

Discussion...

It is unclear whether or not the total population of Santa Monica will increase or decline over the next few years. According to United Way, Santa Monica's population is expected to grow by approximately 7 percent between 1990 and 2003. This contrasts sharply with an estimated decline by the Los Angeles County Urban Research Division. However, the exact population estimates are less important than consideration of the factors that might change the population in the future. As such, it is important to point out that the total population of the City has been relatively stable for a long time. The City is fully built up, past patterns indicate that major mobility shifts are unlikely, and, given the demographic make-up of residents, overall birth rates for Santa Monica are likely to be lower than the state or county. Barring a substantial growth in new housing, Santa Monica's population is likely to remain about the same as it is today, or experience a slight decline. It is interesting to note that both United Way and LA County project a total population in 2003 similar to that of 1980.

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Distribution of Household Type in Santa Monica, 1990

	1990	Percent of total households
Total households	**44,860**	
Family households (families)	18,094	40%
Married-couple families	13,246	30%
Other family, male householder	1,306	3%
Other family, female householder	3,542	8%
Female w/children 0-17	1,602	4%
Total Families with Children	7,309	16%
Nonfamily households	26,766	60%
Householder living alone	22,247	50%
Householder 65+ years	5,593	12%

Source: 1990 Census

Note: A <u>family</u> consists of a householder and one or more other persons living in the same household who are related to him/her by birth, marriage, or adoption. All persons in a household who are related to the householder are regarded as members of his or her family. Families are classified by type as either a "married-couple family" or "other family." A married-couple family is one in which the householder and his or her spouse are members of the same household. There are two types of "other families." First, there is "male householder," which is a family with a male householder and no spouse present. Second there is "female householder," which is a family with a female householder and no spouse present. Finally, there are <u>nonfamily</u> households. These are households of unrelated individuals of three types: (1) a householder living alone or with nonrelatives only, (2) a household member who is not related to the householder, or (3) a person living in group quarters who is not an inmate of an institution.

What kinds of households live in the City?

Distribution of Types of Households in Santa Monica, 1990
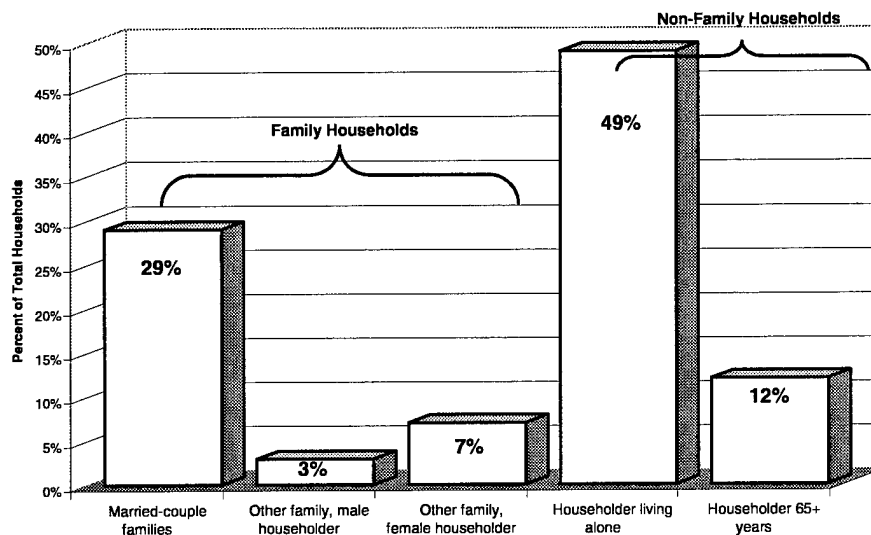
Source: 1990 Census Data from Government Information Sharing Project at Oregon State University

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Some facts...

- In 1990, 60% of Santa Monica residents did not live in "family" households
- In 1990, 50% of residents lived alone
- In 1990, 30% of households were married-couple families
- In 1990, 17% of households were families with children ages 0-17

Discussion...

Most residents of Santa Monica do not live in family households (where individuals are related by birth, adoption, or marriage). In fact, 60 percent of the households in Santa Monica were non-family households in 1990 - more than twice the amount in Los Angeles County or the state that same year. The large number of householders living alone in 1990 contributed to a low average household size of 1.88 persons, notably lower than the countywide average of 2.82 persons per household. The smaller household size in 1990 is likely to be attributable to lower housing costs in Santa Monica than in LA County at that time. (The 1995 Santa Monica Tenant Survey indicates that 82 percent of those living in rent-controlled apartments lived alone or with one other person). Santa Monica also had a relatively low percent of family households with children under 17 (17%) in 1990.

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Location of Family Households in Santa Monica by Zipcode Area, 1998

	Total Households	Total Families	% of households that are family households	% of all families in Santa Monica
90401	2,820	636	23%	4%
90402	5,216	2,901	56%	17%
90403	13,554	4,626	34%	27%
90404	8,968	4,054	45%	23%
90405	13,778	5,230	38%	30%

Source: Claritas in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

Percent of Families in a Neigborhood, 1998

90405	38%
90404	45%
90403	34%
90402	56%
90401	23%

0% 10% 20% 30% 40% 50% 60%

Percent of Total Households in Neighborhood
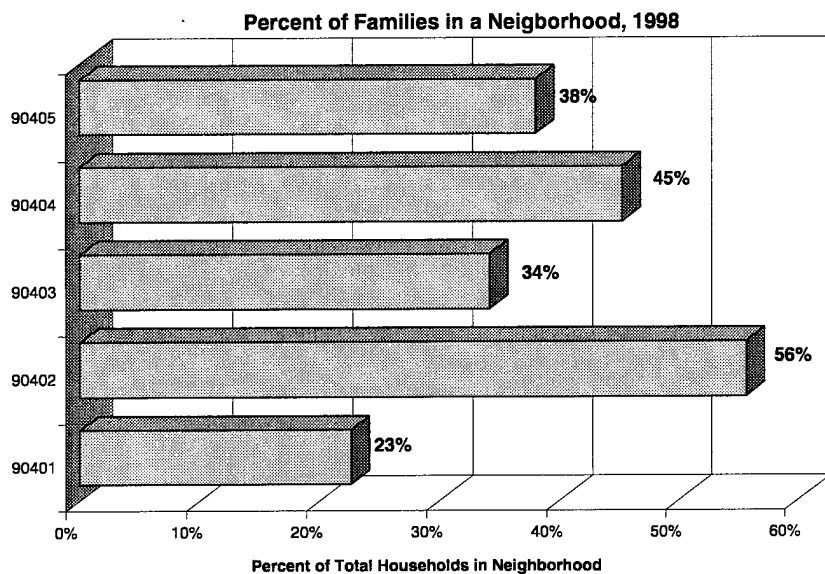
Source: 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

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Some facts...

- 56% of households in the 90402 area are family households
- 45% of households in the 90404 area are family households
- The high proportion of families in the 90402 and 90404 areas likely contributes to household sizes of 2.25 and 2.20 respectively – which are higher than the citywide average.

Discussion...

The above graph illustrates the household characteristics by neighborhood. It tells us what portion of households in a given neighborhood are family households.   We can see that the 90402 area has a high concentration of family households. It is the only neighborhood in Santa Monica where the majority of households are composed of individuals related by birth, adoption, or marriage.   The area with the second largest concentration of family households is the 90404 area.

**Distribution of Rental and Owner-Occupied
Housing in Santa Monica, 1990**

Type of Unit	# of Units	% of Total
Owner-occupied	12,340	26%
Renter-occupied	32,520	69%
Vacant	2,577	5%
Total	47,437	100%

Source: 1990 Census
*Note: The 47,437 housing units does not include 316
seasonal, recreational, and occasional use units in
Santa Monica in 1990.*

What portion of households rent?

**Distribution of Housing Units in Santa Monica
by Occupancy Type, 1990**

Source: 1990 Census   Occupancy Type   RAND   17
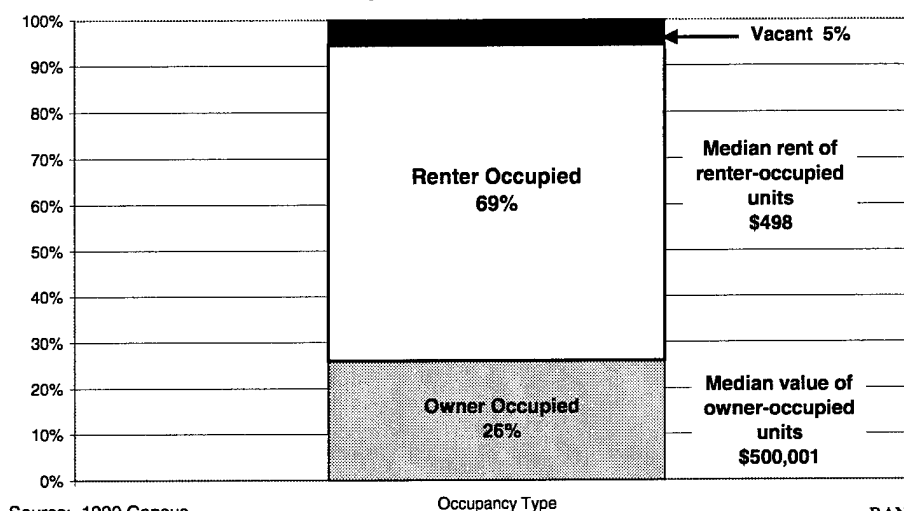
Some facts...

- In 1990, about 70% of households were renters.
- The median value of owner-occupied units was $500,001 in 1990.
- The median rent of renter-occupied units was $498 in 1990.

Discussion....

In 1990, an overwhelming number of housing units were occupied by renters. Data reveals that of the 47,437 housing units in Santa Monica, 32,520 (69%) were renter-occupied, 12,340 (26%) were owner-occupied, and 2,577 (5%) were vacant. The average number of persons per unit was lower for renter-occupied units (1.71) than for owner-occupied units (2.8). This may be attributable to the availability of affordable housing in Santa Monica in 1990, which allowed many individual renters to live alone. It may also be attributable to the fact that most owner-occupied units are single family homes, which accommodate more people – such as a family. The 1995 Santa Monica Tenant Survey indicated that 51 percent of households in rent-controlled units consisted of only one person, while 82 percent had not more than two persons.

Note: The 47,437 housing units does not include 316 seasonal, recreational, and occasional use units in Santa Monica in 1990.
Source of additional data used in discussion: City of Santa Monica, Housing Element Update, 1998-2003.

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Distribution of Population in Santa Monica by Race, 1998

Race	Total Percent
White	71%
African American	4%
American Indian	1%
Asian	8%
Hispanic	16%

Source: Los Angeles County, Urban Research Division, 1999

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How are people distributed by race?

Distribution of Total Population in Santa Monica by Race, 1998

- White 71%
- African American 4%
- American Indian 1%
- Asian 8%
- Latino 16%
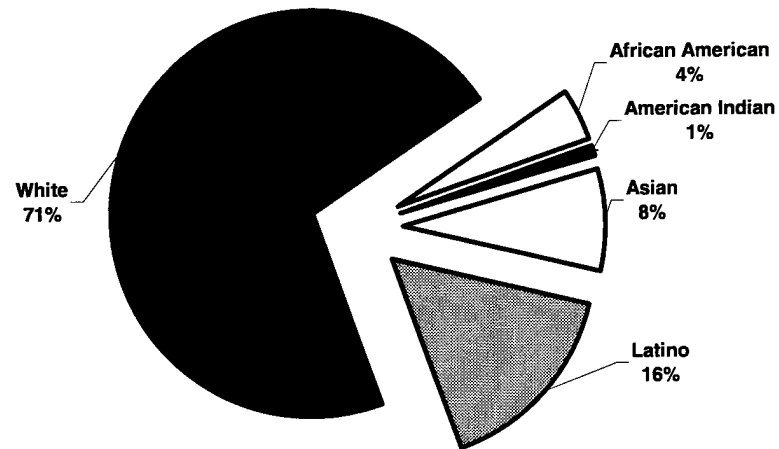
Source: 1998 Population Estimates, LA County Urban Research Division, 1999

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Some facts...

- Whites are estimated to be 71% of the population, Latinos 16%, and African Americans 4%.
- Between 1980 and 1998, the percentage of nonwhites in Santa Monica grew from 23% to 29%.

Discussion...

In 1990, the majority of Santa Monica residents were White (73%), although the percentage had declined by 6 percent since 1980. The graphic above indicates that this trend has continued, although at a slower pace.

Distribution of Race/Ethnicity by the Neighborhood They Live In, All Santa Monicans, 1998

Race	Percent of Race/Ethnicty in Zipcode Area					Total
	90401	90402	90403	90404	90405	
White	3%	14%	30%	21%	32%	100%
African American	3%	2%	7%	65%	23%	100%
American Indian	7%	3%	20%	29%	41%	100%
Asian	2%	13%	24%	30%	31%	100%
Hispanic	2%	4%	9%	54%	32%	100%

Source: Los Angeles County, Urban Research Division, 1999

Distribution of Race/Ethnicity Within Neighborhoods for All of Santa Monica, 1998

	Percent of Race/Ethnicty in Zipcode Area					Total
	White	African Am	Am Indian	Asian	Latino	
90401	75%	5%	2%	6%	12%	100%
90402	85%	1%	0%	9%	5%	100%
90403	85%	1%	1%	8%	6%	100%
90404	52%	9%	1%	8%	29%	100%
90405	72%	3%	1%	8%	16%	100%

Source: Los Angeles County, Urban Research Division, 1999

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Where do different racial/ethnic groups reside?

Distribution of Population by Race and Neighborhood, 1998
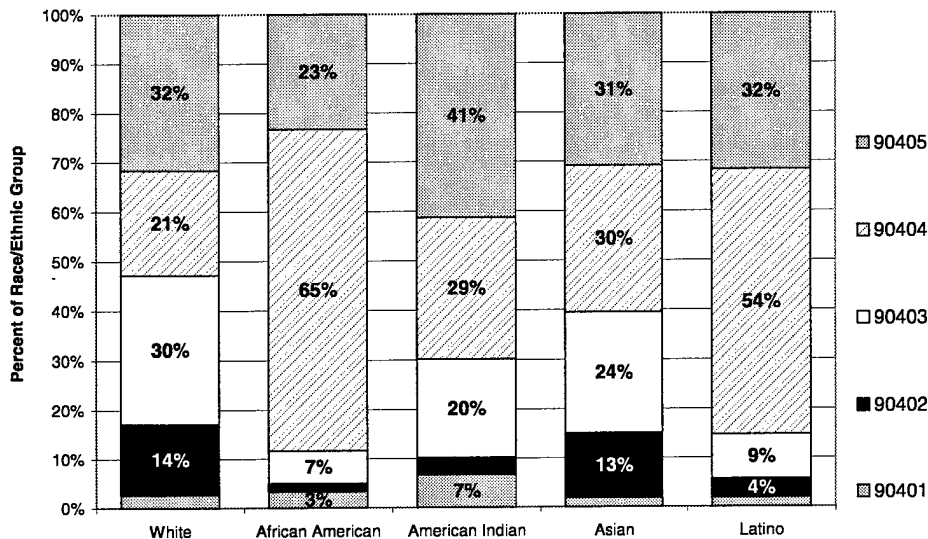
Source: 1998 Population Estimates, LA County Urban Research Division, 1999

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Some facts...

- 88% of African Americans live in the 90404 and 90405 areas.
- 86% of Latinos live in the 90404 and 90405 areas.
- 62% of Whites live in the 90403 and 90405 areas.

Discussion...

Race and ethnic groups are concentrated in different neighborhoods, with African Americans and Latinos concentrated in the 90404 zip code, and Whites in the 90403 and 90405 areas. Although Whites are the majority of residents in all zipcode areas, they constitute 85% of the 90402 and 90403 populations, 75% of the 90401 area, 72% of the 90405 area, and 52% of the 90404 area (see table on previous page). Asians appear to be the most evenly distributed among neighborhoods.

**Characteristics of the Homeless Population
in Santa Monica, 1999**

	Characteristic	Percent
Sex	Male	72%
	Female	28%
Age	1 to 17	2%
	18 to 24	7%
	25 to 34	21%
	35 to 44	32%
	45 to 54	27%
	55+	12%
Race/Ethnicity	White	52%
	African American	24%
	Latino	18%
	Other	6%

Source: 1999 Special Census, City of Santa Monica

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Who is homeless in Santa Monica?

Distribution of Homeless in Santa Monica by Gender, 1999

Distribution of Homeless in Santa Monica by Race, 1999

Male 72%
Female 28%

White 52%
African American 24%
Other 6%
Latino 18%

Distribution of Homeless in Santa Monica by Age, 1999

Source: Special Census, City of Santa Monica Homeless Residents, October 27, 1999

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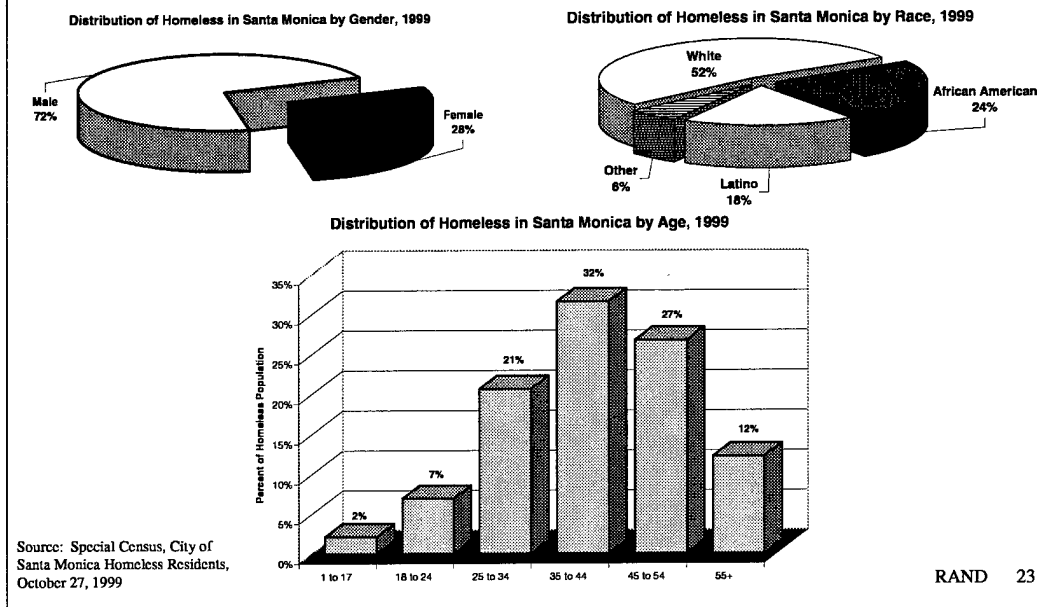
Some facts...

- In 1999, the homeless population is estimated to be 1037 persons.
- 72% of homeless are men, 28% are women.
- 52% of homeless are White, 24% are African American, and 18% are Latino.
- Only 2% of homeless are under age 17.

Discussion...

In October 1999, a special census of Santa Monica's homeless population was conducted to ascertain the size and needs of the population. Total population estimate ranges from a low of 950 individuals to a high of 1084 – the overwhelming majority of whom are adults over the age of 24. The vast majority of homeless are also men (72%), most of whom sleep outdoors at night (56%). By contrast, women make up only 28 percent of the total population, but 74 percent of them sleep in shelters at night.

The racial distribution of the homeless population differs considerably from that of Santa Monica overall. While almost 70 percent of housed Santa Monicans are White, only 52 percent of homeless are White. Whereas African Americans constitute four percent of the housed population, they account for 24 percent of the homeless population. Latinos are also a larger proportion of the homeless population (18%) than they are of the housed population in Santa Monica (16%).

Distribution of Age in Santa Monica, 1990 and 1998

Age	1990	1998	Change
0 to 4	4.7%	4.9%	0.2%
5 to 14	6.9%	7.8%	0.9%
15 to 19	3.8%	3.9%	0.2%
20 to 29	16.0%	16.4%	0.5%
30 to 39	23.3%	25.0%	1.7%
40 to 49	15.5%	16.4%	0.9%
50 to 64	13.3%	13.3%	0.0%
65+	16.5%	12.2%	-4.3%

Source: 1990 Census, Los Angeles County, Urban
Research Division, 1999

How old are Santa Monicans?

Distribution of Population in Santa Monica by Age in 1998 as compared to 1990
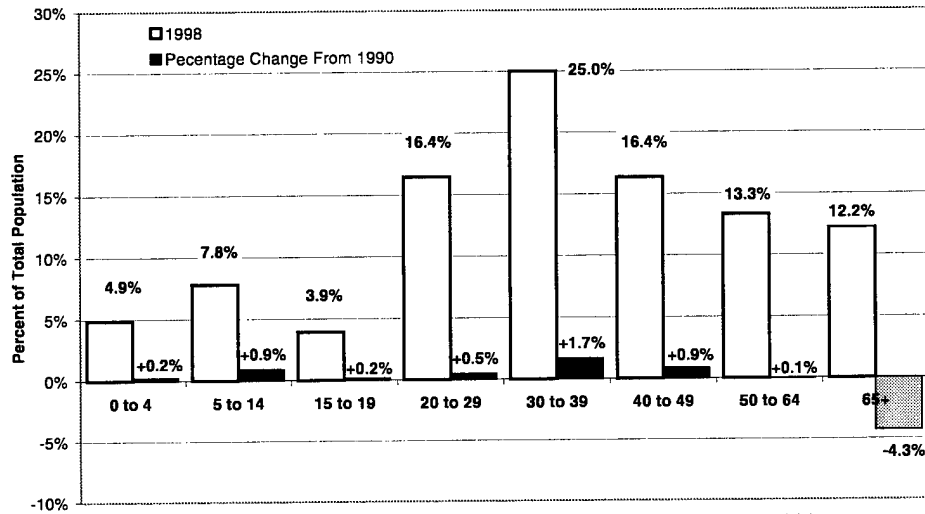
Sources: 1990 Census, 1998 Population Estimates from Los Angeles County, Urban Planning Division   RAND   25

Some facts...

- Thirty-year olds constitute the bulk of residents (25%)
- Seniors are a declining percentage of the population (12.2%)
- Youth are an increasing percentage of the population (16.6%)
- Residents' median age in 1999 is expected to be 41 years old.

Discussion...

In 1990, thirty year-olds represented the largest age category living in Santa Monica, followed by individuals in their twenties. This continues to be the case, although the median age is projected to have increased slightly from 39 to approximately 41. Although there was an overall increase in the number of residents under age 60, between 1990 and 1998, the percentage of residents in their thirties increased the most - 1.7 percent. Between 1990 and 1998, there was also an overall decline in the percent of senior residents. There was also an overall decline of 4.3 percent in the percentage of residents over age 65. The bulk of this decline occurred in the percentage of residents over age 85. This decline contrasts with national trends. Nationwide those over 85 years old are the most rapidly growing elderly age group, and an increasing segment of the population.

Distribution of Population in Santa Monica by Age Group and Neighborhood, 1998

| Age | Total Percent | Percent of Age Group in Zipcode Area | | | | | Total |
		90401	90402	90403	90404	90405	
0 to 4	5%	1%	12%	22%	33%	32%	100%
5 to 14	8%	1%	14%	19%	36%	31%	100%
15 to 19	4%	1%	15%	18%	37%	29%	100%
20 to 24	6%	2%	10%	22%	34%	32%	100%
25 to 34	24%	3%	7%	26%	30%	34%	100%
35 to 49	28%	2%	12%	26%	26%	34%	100%
50 to 64	13%	3%	16%	28%	25%	28%	100%
65+	12%	5%	16%	30%	25%	24%	100%

Source: Los Angeles County, Urban Research Division, 1999

Distribution of Population in Santa Monica by Age Group and Neighborhood II, 1998

| Age | Percent of Age Group in Zipcode Area | | | | |
	90401	90402	90403	90404	90405
0 to 4	3%	5%	4%	6%	5%
5 to 14	4%	9%	6%	10%	8%
15 to 19	2%	5%	3%	5%	4%
20 to 24	5%	5%	5%	7%	6%
25 to 34	24%	14%	25%	25%	26%
35 to 49	25%	28%	29%	25%	30%
50 to 64	15%	18%	15%	12%	12%
65+	23%	16%	14%	11%	10%
Total	100%	100%	100%	100%	100%

Source: Los Angeles County, Urban Research Division, 1999

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Where do different age groups reside?

Distribution of Population by Age and Neighborhood, 1998
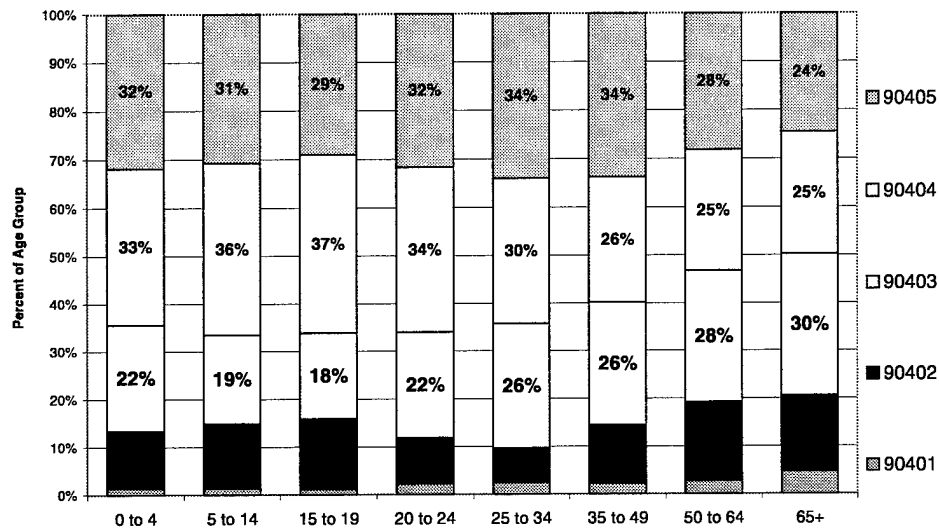
Source: 1998 Population Estimates, LA County Urban Research Division, 1999

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Some facts...

- 54% of school-age youth, ages 5 to 19, live in the 90404 and 90405 areas.
- 66% of young adults, ages 20 to 24, live in the 90404 and 90405 areas.
- 30% of seniors live in the 90403 area.

Discussion...

Recent County estimates of the Santa Monica population by age group demonstrate that the bulk of city youth live in the 90404/05 areas. Of particular note is the fact that teens and young adults are very concentrated in the 90404 zip code. The graph and the table on the preceding page also indicates almost one-third of the residents in the 90402, 90403, and 90405 areas are thirty- and forty-year olds. They also show that a substantial percentage of the 90401 population are seniors (23%)

Distribution of Seniors in Santa Monica by Race and Gender, 1990 and 1998

	1990	1998	Change
Nonwhite	9%	14%	6%
White	91%	86%	-6%
Male	40%	40%	0%
Female	60%	60%	0%

Source: 1990 Census; Los Angeles County, Urban Research Division, 1999

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Who are the seniors of Santa Monica?

Santa Monica Senior Population by Gender and Race, 1990 and 1998
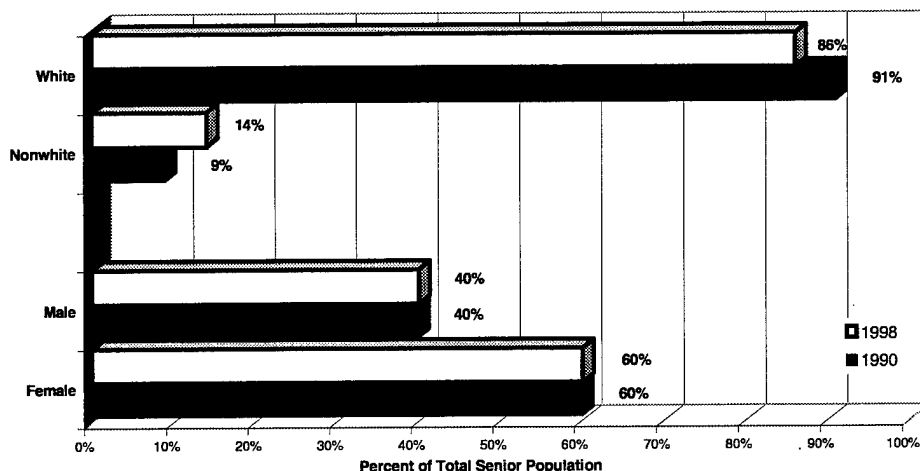
Source: 1990 data from "The Demographics of the Elderly Population of the Westside of Los Angeles County," RAND, 1992; 1998 data from LA County Urban Research Division

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Some facts...

- In 1998, seniors were 12.2% of the population – a decline of 4.3% from 1990.
- In both 1990 and 1998, 60% of seniors were women.
- In 1998, 86% were seniors were White – a decline of 5% from 1990.
- In 1998, 9% of seniors were in poverty.*

Discussion...

In 1990, seniors represented 16.5 percent of the population of Santa Monica - compared to 9.7 percent of the population in LA County. That number declined 4.3 percent between 1990 and 1998 to 12.2 percent. In 1990, the majority of these seniors were women and the majority of were also White. While the percent of senior women remained stable from 1990 to 1998, the percent of nonwhite seniors increased from 9 percent to 14 percent. Data from the Los Angeles County Urban Research Division indicate that in 1998 seniors over 65 represented 9.4 percent *of all people* in poverty in Santa Monica. In addition, nine percent *of all seniors* over age 65 were in poverty in 1998. Many of these low income seniors live in affordable housing. The 1995 Tenant Survey indicates that 17 percent of the City's rent controlled apartments were occupied by seniors, 73 percent of whom were categorized as low income (or having 80% of the median income for LA County, as defined by the federal Department of Housing and Urban Development).

Source of additional data used in discussion: City of Santa Monica, Housing Element Update, 1998-2003.

* If a family or individual's total income is less than a specific threshold, then that family, and every individual in it, is considered poor. See Appendix B for poverty thresholds.

Population of Santa Monica Living with a Self-Care or Mobility Limitation, or Work Disability, 1990

		Percent
Persons 16 to 64 years	**62,160**	
With a mobility or self-care limitation	2,265	3.6%
With a mobility limitation	*914*	*40.4%*
With a self-care limitation	*1,772*	*78.2%*
With a work disability	3,649	5.9%
In labor force	*1,700*	*46.6%*
Prevented from working	*1,665*	*45.6%*
Unclear	*284*	*7.8%*
Persons 65 years and over	**12,967**	
With a mobility or self-care limitation	2,333	18.0%
With a mobility limitation	*1,944*	*83.3%*
With a self-care limitation	*1,577*	*67.6%*

Source: 1990 Census

What portion of residents have a mobility or self-care limitation or a work disability?

Population with a self-care or mobility limitation, or a work disability in Santa Monica, 1990
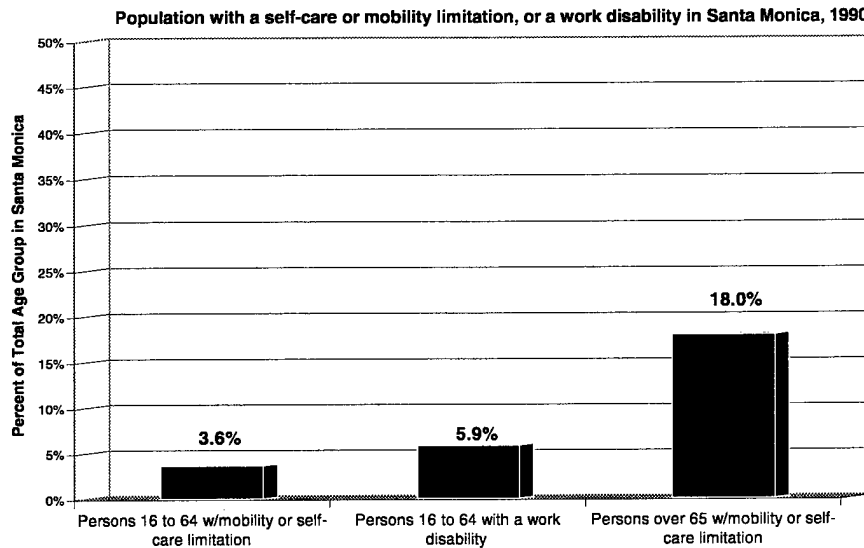
Source: 1990 Census

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Some facts...

- In 1990, approximately 4% of those 16 to 64 were living with a mobility or self-care limitation.
- In 1990, approximately 6% of those 16 to 64 had a work disability.
- In 1990, 18% of those seniors were living with a mobility or self-care limitation.

Discussion...

1994/95 data from the national Survey of Income and Program Participation (SIPP) show that approximately 20% of Americans live with a disability. A disability is defined as difficulty in performing functional activities (seeing, hearing, talking, walking, climbing stairs and lifting and carrying a bag of groceries) or activities of daily living (getting in or out of bed or a chair, bathing, getting around inside the home, dressing, using the toilet and eating) or other activities relating to everyday tasks or socially defined roles. Unfortunately, the SIPP data cannot provide reliable state and local estimates of the number of people with disability. As such, states and localities generally use census data to determine the disability status of the population. From the 1990 Census, we know that between eight and 11 percent of Santa Monica residents live with a mobility or self-care limitation or work disability, most of whom are seniors. We also know that as of December 1999, approximately 12% students in the Santa Monica Malibu Unified School District were enrolled in the special education program. This percentage is higher than surrounding communities and slightly higher than the state average of 11.3%.

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Educational Attainment, 1990

	Individuals over age 25					
	California		**LA County**		**Santa Monica**	
AA degree	1,649,596	7.5%	454,867	7.0%	5,190	6.9%
BA/BS degree	3,052,702	13.9%	854,505	13.1%	18,137	24.2%
Graduate/Professional	1,523,650	6.9%	435,249	6.7%	12,860	17.1%
HSD or some college	10,327,608	46.9%	2,756,363	42.1%	29,256	38.9%
No high school degree (HSD)	5,466,986	24.8%	2,038,886	31.2%	9,704	12.9%

Source: 1990 Census Data, RAND California @ ca.rand.org

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How much schooling do residents have?

**Educational Attainment of Persons over age 25,
California, LA County, and Santa Monica, 1990**

☒ California ■ LA County ☐ Santa Monica

(Chart showing educational attainment percentages across categories: No HS diploma, HS diploma or some college, Associate degree, Bachelor's degree, Graduate or professional degree. Labeled values: 12.9%, 38.9%, 6.9%, 24.1%, 17.1%)
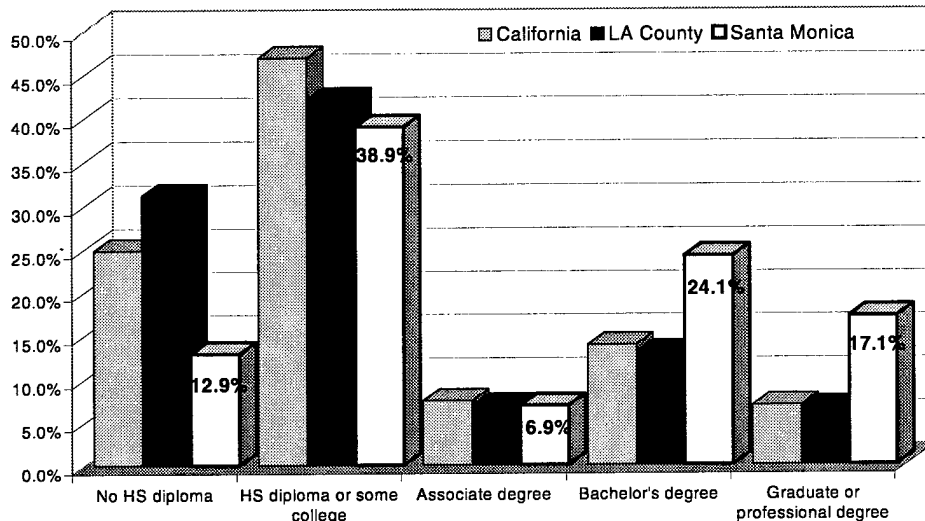
Source: 1990 Census Data, RAND California @ ca.rand.org

RAND 33

Some facts...

- In 1990, 87% of Santa Monica residents had a high school degree (HSD).
- In 1990, 24% of residents had a bachelor's degree.
- In 1990, 17% of residents had a graduate or professional degree.

Discussion...

Santa Monica's residents are more highly educated, on average, than residents of Los Angeles County or the State of California. In 1990, Santa Monica had a lower percentage of residents with no high school degree, only a high school degree, or some college than either the County or the State. Twenty-four percent of Santa Monica residents over the age of 25 had a bachelors degree, as compared to 13 percent in California or LA County. Santa Monica houses over twice the percentage of residents with a graduate or professional degree than either the County or the State (17% versus 7%). It is unlikely that the distribution of educational attainment in Santa Monica has changed dramatically in the last ten years.

Source of additional data used in discussion: Demographic and Economic Profile of the City of Santa Monica, City of Santa Monica, Economic Development Division and Santa Monica Chamber of Commerce, July 1, 1997;

Distribution of Household Income in Santa Monica by Zipcode, 1998 estimated

	< $15,000	$15,000-$34,999	$35,000-$49,999	$50,000-$74,999	$75,000-$99,999	$100,000 +	Median
90401	22.7%	31.8%	16.4%	15.8%	7.1%	6.2%	$31,410
90402	9.1%	13.5%	8.5%	14.1%	8.7%	46.1%	$88,681
90403	14.7%	22.1%	14.7%	18.0%	11.3%	19.2%	$47,777
90404	20.6%	28.6%	14.8%	19.8%	8.3%	7.9%	$35,602
90405	13.9%	21.4%	16.4%	19.3%	11.1%	17.9%	$47,289
Total							$48,934
California							$40,522
United States							$38,885

Source: Claritas in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA; U.S. Bureau of the Census

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What is the median income in Santa Monica?

Median Household Income in Santa Monica by Neighborhood, 1998
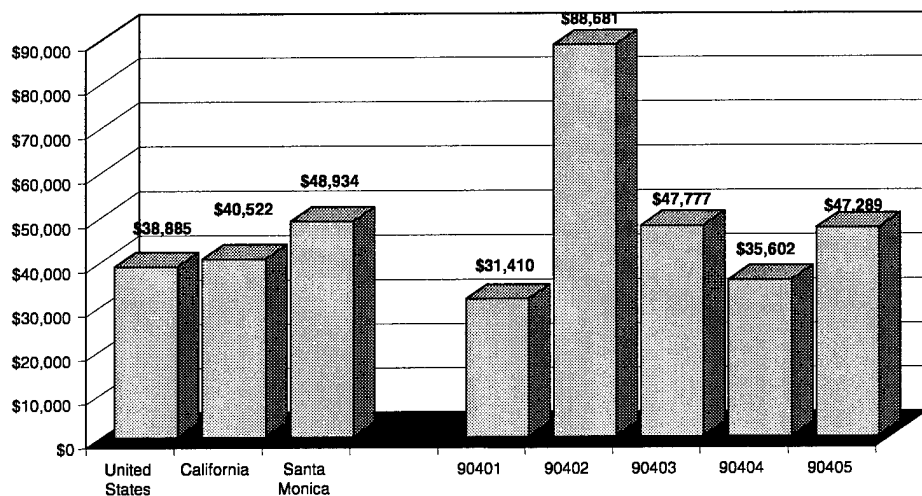
Sources: United Way of Los Angeles Co., Service Area Planning Databook, 1998; U.S. Bureau of the Census, Money Income, 1998

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Some facts...

- In 1998, the overall median income for Santa Monica was $48,934.
- The area with the highest median income was 90402 - $88,861.
- The area with the lowest median income was 90401 - $31,410.

Discussion...

According to the United Way, the median household income for all household sizes in Santa Monica in 1998 was $48,934 - greater than that of California ($40,522) or the nation ($38,885). There is substantial variation, however, in the median income by neighborhood. The median income ranges from a high of $88,681 in the 90402 area to a low of $31,410 in the 90401 area. Both the 90401 and 90404 areas have median incomes which are lower than the state and national medians.

Source of additional data used in discussion: Demographic and Economic Profile of the City of Santa Monica, City of Santa Monica, Economic Development Division and Santa Monica Chamber of Commerce, July 1, 1997; U.S. Bureau of the Cenus, Money Income in the United States: 1998.

Note: The median income for California is the three-year average for 1996-1998 reported by the U.S. Bureau of the Census.

Summary of Demographics

- Many Santa Monicans are White, in their late 30's to early 40's, and relatively well-educated, with a median income greater than that of California or the nation.

- Many households in Santa Monica are renter households with small average household size. Others have no permanent residence. Approximately one percent of Santa Monicans are homeless.

- The most financially well-off tend to be concentrated in the 90402 area, where the average household size is 2.25 persons, and the median household income is $88,681.

- The least financially well-off tend to be concentrated in the 90404 area, where the average household size is 2.2 persons, and the median household income is $35,602.

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Santa Monica has a relatively stable population, with most residents living on the south side of the City. A brief look at who lives in the City seems to indicate that the community is largely well educated and financial stable - more so than either Los Angeles County or California. Over time, racial and ethnic diversity appears to be growing in Santa Monica. African Americans and Latinos, however, are concentrated in two neighborhoods - 90404 and 90405.

Santa Monica is also largely a community of renters, with an average household size smaller than the County or the state, although substantial variation exists by neighborhood. The low average household size and high percentage of householders living alone in 1990 may be somewhat attributable to the availability of affordable rental housing in Santa Monica at that time.

Finally, a 1999 special census indicates that of the one percent of Santa Monicans that are homeless, the vast majority of these individuals are men. Many homeless individuals are nonwhite, more so than the population overall.

B. What are the current social welfare trends?

Trend #1:

Many social welfare indicators tell a positive story.

Unemployment Rates in Santa Monica, Los Angeles County California, and the nation, 1990 and 1998

	Santa Monica	Los Angeles County	California	United States
1990	4.8	5.9	5.8	5.6
1998	4.3	6.5	5.9	4.5

Sources: U.S. Bureau of Labor Statistics; CA Employment Development Department, Labor Market Information Division; 1990 Census

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Are residents employed?

Unemployment Rates in Santa Monica, LA County, California, and the nation, 1990 and 1998 *(not seasonally adjusted)*
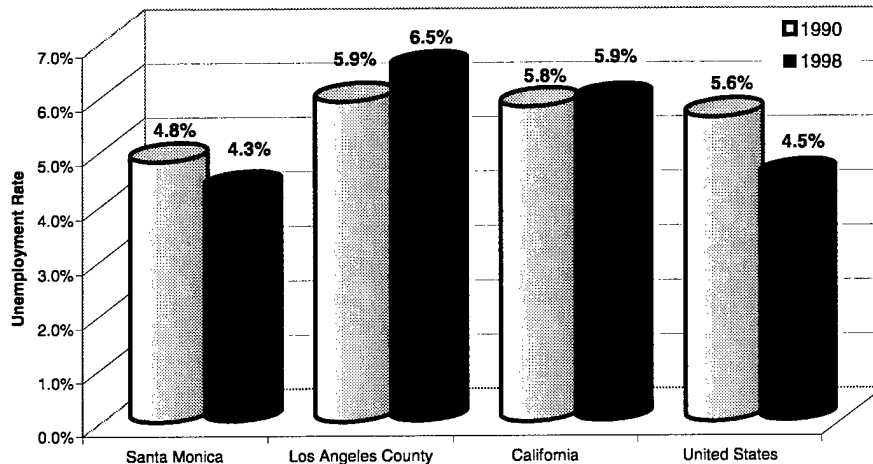
Sources: U.S. Bureau of Labor Statistics; CA Employment Development Department, Labor Market Information Division; 1990 Census

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Some facts...

- In 1990 the unemployment rate in California was 5.8%, in Santa Monica it was 4.8%.
- In 1998 the unemployment rate in California was 5.9%, in Santa Monica it was 4.3%.

Discussion...

The civilian unemployment rate in Santa Monica was consistently lower than that of the county, state, or nation in both 1990 and 1998. The stable low unemployment rate in Santa Monica is likely to be somewhat attributable to the high levels of educational attainment of residents, as well as a large number of jobs available within the city limits. In 1990 there were approximately 75,000 jobs available in Santa Monica. This number is projected to increase to approximately 84,000 jobs by 2000. The data also show that the majority of Santa Monica residents were employed in management/professional (47%), technical (32%), and sales positions (10%).

Source of additional data used in discussion: Demographic and Economic Profile of the City of Santa Monica, City of Santa Monica, Economic Development Division and Santa Monica Chamber of Commerce, July 1, 1997; City of Santa Monica, Housing Element Update, 1998-2003.

Births in Santa Monica, 1996

Zipcode	Births to Teens			All Births
	<15 yrs	15-17 yrs	18-19 yrs	
90401	0	0	2	41
90402	1	0	1	132
90403	0	0	1	195
90404	0	5	5	255
90405	0	3	8	271
Total	1	8	17	894

Source: LA County Department of Health Services in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

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Are teens having babies?

Distribution of Births by Age Group in LA County and Santa Monica, 1996

Legend:
- Less than 18
- 18 and 19 Years
- 20+ Years Old

LA County:
- 5%
- 7%
- 88%

Santa Monica:
- 1% - or 9 births
- 2% - or 17 births
- 97% - or 868 births

X-axis: Percent of All Births (0% to 100%)
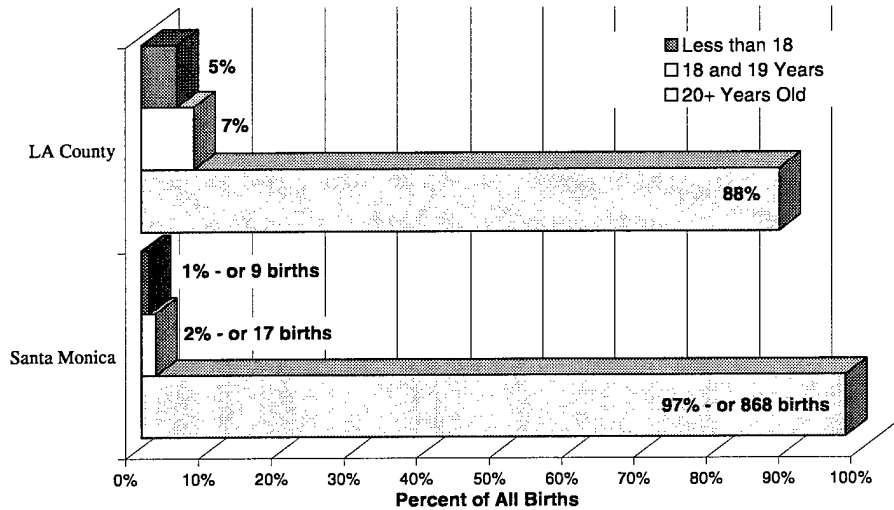
Source: 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

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Some facts...

- In 1996, there were 26 births to teen girls under the age of 19 and nine births to teen girls under the age of 17 in Santa Monica.
- These births to teens accounted for 3% of all births in Santa Monica, as compared to 12% for LA County.

Discussion...

Between 1991 and 1997, births per 1000 girls ages 15 to 19 declined nationwide, and in California by 23 percent. Although the problem of teen births is still a serious one, it appears to be less of a problem in Santa Monica. Looking at data available for 1996, the percentage of teen births in the City is lower than for the County overall. In 1996, births to girls ages 15 to 19 accounted for 12 percent of all births in LA County. This compares to a total of 26 such births in Santa Monica in 1996, or three percent of all births in the city that year.

Number of Public Assistance Recipients by Zipcode, Santa Monica 1998

Zipcode	Public Assistance Recipients, 1998							
	Calworks 1 Parent	Calworks 2 Parents	MediCal Only	General Relief	Food Stamps Only	In-Home Support	Total	% of Recipients
90401	69	18	190	133	47	53	510	9.4%
90402	18	0	90	10	6	20	144	2.7%
90403	112	44	453	39	38	323	1,009	18.6%
90404	680	157	985	204	217	218	2,461	45.4%
90405	356	86	503	115	74	157	1,291	23.8%
Total	1,235	305	2,221	501	382	771	5,415	100.0%
% of Total Residents	1.4%	0.4%	2.6%	0.6%	0.4%	0.9%	6.3%	

Source: LA County Dept. of Public Social Services in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

Note: Total Santa Monica population estimate for 1998 is 86,613 from 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

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Are residents using public assistance?

Percent of Population Using Public Assistance, 1998e
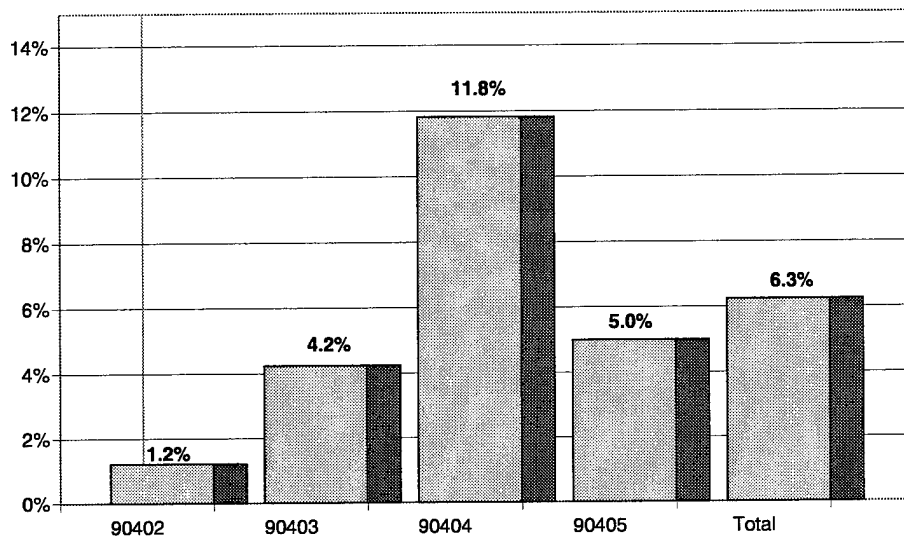
Source: 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

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Some facts...

- 6% of all Santa Monica residents use some form of public assistance
- 12% of 90404 area residents use some form of public assistance; this group represents 45% of all public assistance users in Santa Monica.

Discussion...

The data indicate that six percent of the population of Santa Monica use public assistance. "Public Assistance" refers to all those benefiting from CalWorks, MediCal, General Relief, Food Stamps, or In-Home Support Services. According to the United Way, the total number of public assistance beneficiaries in Santa Monica in 1998 was 5,415, the majority of whom (45%) are concentrated in the 90404 area. The discrepancy between the estimated poverty rate in Santa Monica (14%) and the percentage taking advantage of some form of public assistance (6%) may indicate the presence of a working poor population in the City.

Note: CalWorks is the state's Temporary Assistance to Needy Families program (TANF). TANF is the program that replaced Aid to Families with Dependent Children (AFDC) as a result of federal welfare reform in 1996. TANF is what many people refer to as "welfare." It differs from General Relief in its eligibility requirements and funding. General Relief can be thought of as a general safety net. MediCal is a joint federal-state program that provides health care assistance to those who do not have the resources to pay for health care service. Food Stamps are coupons issued by the federal government to eligible low-income individuals and families which can be used to purchase food. In-home support services are government subsidized assistance for needy individuals who require medical or other assistance provided to them at home. A definition of poverty is provided on page 59.

The 90401 neighborhood is not displayed because the total population size in that neighborhood is quite small, making graphical representation of subgroups difficult to interpret.

**Free/Reduced School Lunch and CalWorks Utilization
Rate in Santa Monica, LA County, and California, 1999**

	% of Students Participating	
	Free/Reduced School Lunch	CalWorks
Santa Monica	26%	6%
LA County	61%	21%
California	48%	16%

Source: CA Department of Education, 1999

School Lunch and Public Assistance Utilization of Students in Santa Monica - Malibu Unified School District

	PT DUME	EDISON	GRANT	MCKINLEY	FRANKLIN	CABRILLO	WILLROG	ROOSEV	WEBSTR	JOHNAD	LINCOLN	MALHUR	SAMOHS	OLYMPIC	MUIRSMS	Total
Meals																
Free	7	212	158	164	42	41	253	94	18	369	149	86	486	1	165	2245
Reduced	1	49	40	64	7	17	70	22	6	94	35	31	94	1	60	591
Paid	271	164	467	216	775	308	327	638	453	625	1059	1019	2460	0	304	9086
Ineligible	1	13	12	12	7	4	16	3	2	14	8	7	12	0	14	125
Adult	0	8	0	0	0	0	0	0	0	0	0	0	1	0	0	9
Total	*280*	*446*	*677*	*456*	*831*	*370*	*666*	*757*	*479*	*1102*	*1251*	*1143*	*3053*	*2*	*543*	*12056*
Public Assistance																
FoodStamp	1	32	52	41	17	2	87	32	1	121	63	8	134	0	74	665
TANF	0	0	1	1	4	0	2	5	0	3	0	0	7	0	1	24
Both	0	1	1	0	1	0	7	9	0	0	1	0	6	0	0	26

Percents

Free/Reduced Lunch	23.5%
Paid Lunch	75.4%
Ineligible & Adult	1.1%
FoodStamp	5.5%
TANF	0.2%
Both	0.2%

Source: Santa Monica - Malibu Unified School District, 9/30/99

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Do students use free/reduced school lunch or welfare?

Percent of Students Using Free or Reduced School Lunch and
CalWorks in Santa Monica Schools, 1998-99

Legend: ■ Santa Monica ▨ LA County ☐ California

Free or Reduced School Lunch: 26%, 61%, 48%
CalWorks: 6%, 21%, 16%
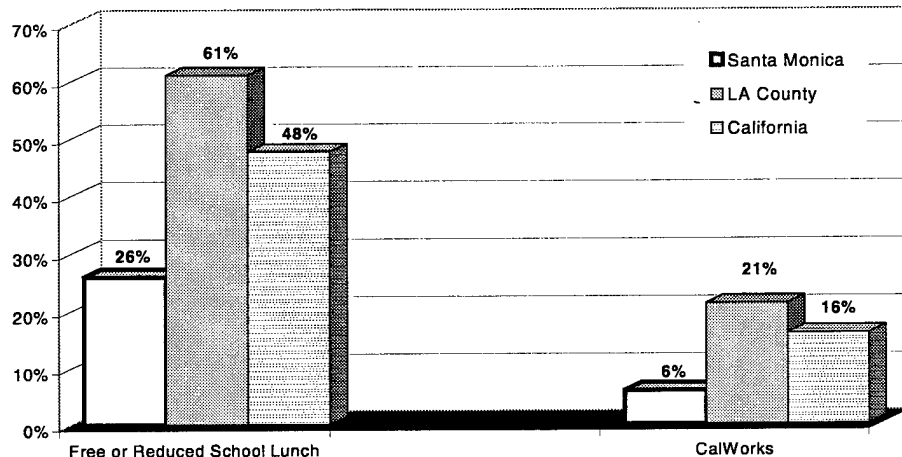
Source: California Department of Education, 12/9/99

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Some facts...

- 26% of Santa Monica's students participate in the free or reduced school lunch program - substantially fewer than either the county or the state.
- 6% of Santa Monica's students are CalWorks recipients, as compared to 21% of County students, and 16% of students statewide.

Discussion...

The free or reduced school lunch is a federal program administered by the US Department of Agriculture. Program participation is by application and is based on the income of a child's parent or guardian. Children from households with incomes less than 130% of the poverty level for their household size are eligible for free lunches; those from households below 185% of the poverty level are eligible for reduced-price lunches. A much smaller percentage of students participate in the free or reduced school lunch program in Santa Monica (26%) than in the County (61%) or the State (48%). However, the percentage of participating students varies by school. For example, 5.6% of students at Franklin Elementary participate in the program, as compared to 11% at Lincoln Middle School, 24.1% of students at Santa Monica High, or 61% at John Muir Elementary. The pattern of use is similar with respect to welfare. While only 6% of all students receive welfare, the percent varies by school. Percentages range from zero to 18.5 percent. (See table on the preceding page for utilization rates at all schools).

Number of CalWorks Recipients by Zipcode, Santa Monica 1998-99

Zipcode	Jun-98	Nov-98	Apr-99	Percent
90403	184	177	177	14.14%
90404	823	791	712	56.87%
90405	421	357	363	28.99%
Total	1,428	1,325	1,252	100.00%

* 90401 and 90402 have less than 50 cases

Source: County of Los Angeles, Department of Public Social Services, July 1999

RAND 2000

Is overall welfare receipt declining?

Number of CalWorks Recipients in Santa Monica, June 1998 to April 1999
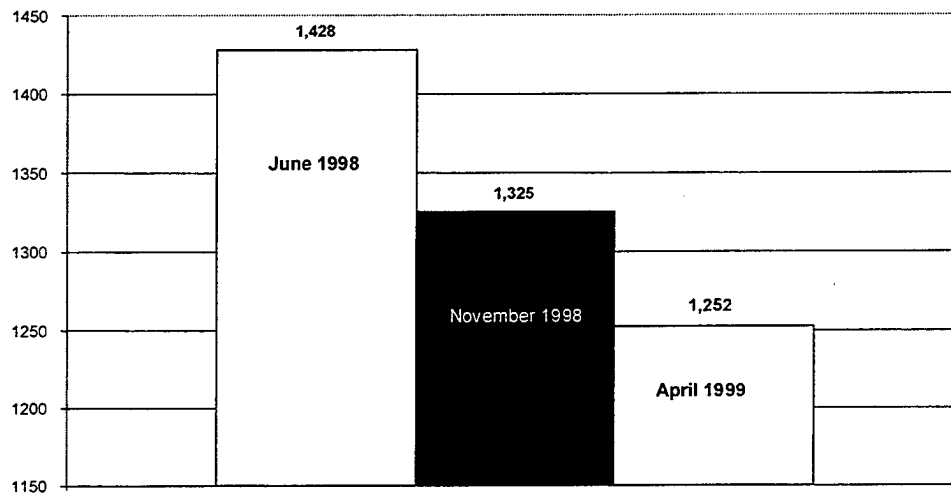
Source: Los Angeles County, Department of Social Services,[1] 1999

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Some facts...

- As of April 1999, there were 1,252 individuals receiving TANF in Santa Monica.
- This number has declined 12% since June 1998, shortly after welfare reform was implemented in Los Angeles County.

Discussion...

Consistent with state and national trends, welfare receipt has declined in Santa Monica. At present there are 1,252 CalWorks recipients in the city. Since June 1998 (two months after the implementation of CalWorks/welfare reform in Los Angeles County), welfare receipt in Santa Monica declined by 12 percent. We will see later that much of this decline is concentrated in the 90404 area. However, the characteristics of those who left welfare, whether or not they are currently employed, and whether or not they are making a liveable wage are unknown. There has been much discussion about the possibility that many of those leaving the welfare rolls nationwide are filling the ranks of the working poor. This may or may not be the case in Santa Monica.

Number of MediCal Eligible in Santa Monica by Zipcode, 1992 - 1998

Zipcode	1992	1993	1994	1995	1996	1997	1998
90401	644	692	656	655	641	635	631
90402	181	212	206	214	191	217	200
90403	988	1,094	1,161	1,143	1,131	1,107	1,200
90404	2,864	3,116	3,269	3,182	3,016	2,919	2,736
90405	1,730	1,855	1,912	1,900	1,690	1,621	1,554
Total	6,407	6,969	7,204	7,094	6,669	6,499	6,321

Source: California Department of Health from RAND California @ ca.rand.org

How many people are eligible for MediCal?

Total Number of MediCal Eligible in Santa Monica, 1992-1998

Source: RAND California, California Department of Health Services @ ca.rand.org

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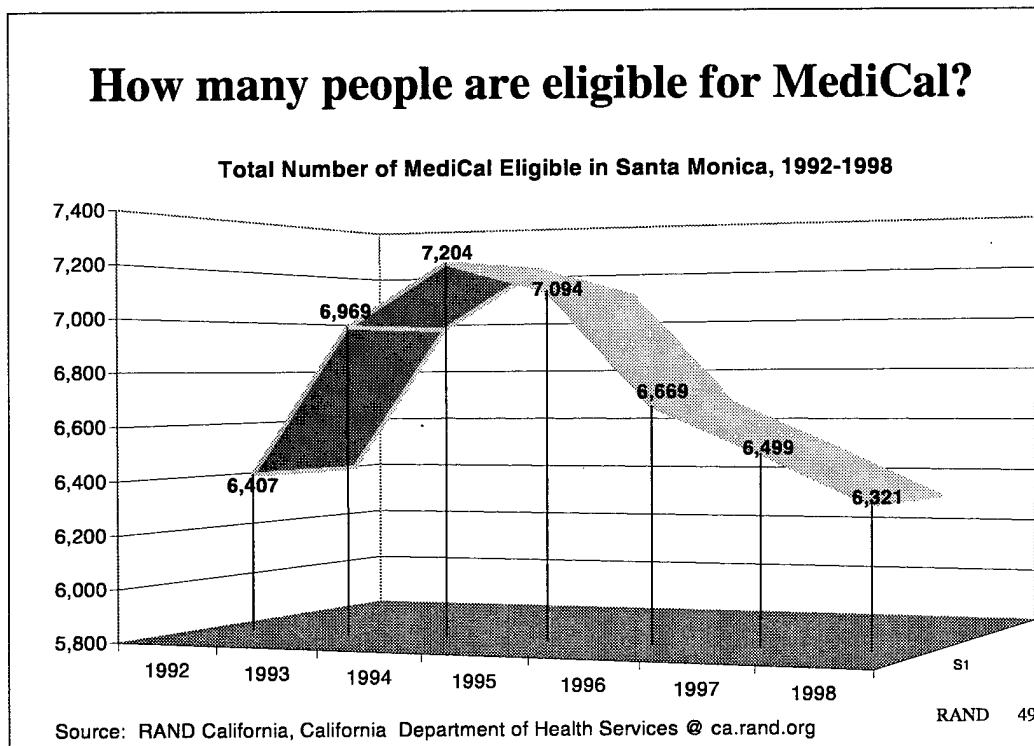
Some facts...

- The number of MediCal eligible individuals in Santa Monica has declined 12.25% since 1994.
- The Legislative Analyst's Office of California indicates that a significant portion of the decline may be attributable to declining welfare caseloads

Discussion...

The California Medical Assistance Program (MediCal) is a joint federal-state program to provide health care services to public assistance recipients and to other individuals without the resources to pay for these services themselves. The low percentage of public assistance recipients in Santa Monica in 1998 is consistent with the declining number of MediCal eligible individuals. The declining number of MediCal eligibles began in 1994, declined the fastest between 1995 and 1996, and continues to decline today. The specific reason for the advent of the decline in 1994 is unclear, although statewide MediCal caseload growth also slowed down in 1994-95. While some portion of this slow-down in caseload growth may be attributable to an upturn in the national economy in 1994-95, the Legislative Analyst's Office of California indicates that a large portion of the decline is attributable to declining welfare caseloads. Moreover they indicate that the number of elderly and disabled on the MediCal caseload is holding steady.

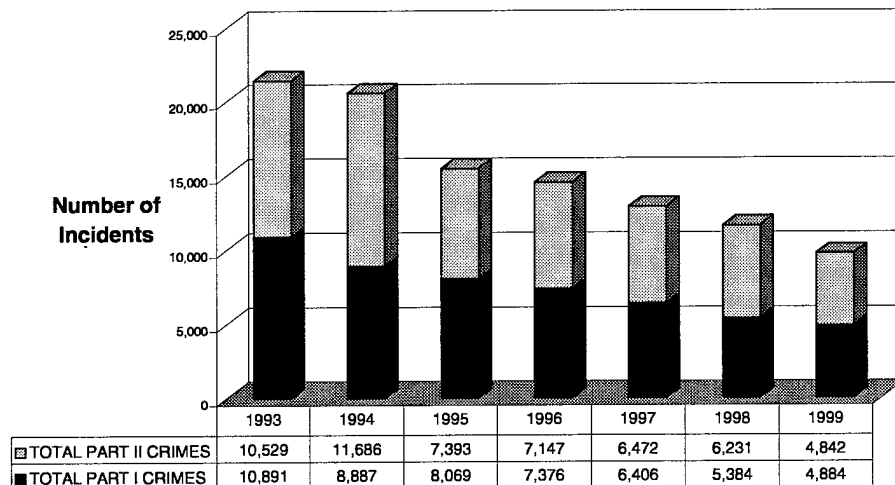Source of additional data used in discussion: LAO Analysis of the 1998-99 Budget Bill.

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Number of Criminal Offenses Committed in Santa Monica, 1993-1999

| | Total number of offenses | | | | | | | % change |
	1993	1994	1995	1996	1997	1998	1999	since '93
Part I Arrests	10,891	8,887	8,069	7,376	6,406	5,384	4,884	-55%
Murder	9	8	8	4	1	12	1	-89%
Manslaughter	49	46	48	45	39	22	29	-41%
Rape	671	489	505	442	402	349	319	-52%
Robbery	716	507	522	438	393	268	279	-61%
Aggravated Assault	1,370	1,431	1,015	928	687	631	475	-65%
Burglary	141	149	97	'110	80	72	85	-40%
Larceny	6,181	5,091	4,795	4,469	4,005	3,300	3,120	-50%
Auto Theft	1,754	1,166	1,079	940	799	730	576	-67%
Part II Arrests	10,519	11,686	7,393	7,147	6,472	6,231	4,842	-54%
Other Assaults	886	1,030	1,082	1,073	1,232	1,179	776	-12%
Forgery/Counterfeit	193	150	158	138	152	124	104	-46%
Fraud	166	202	206	225	231	196	169	2%
Embezzlement	33	36	52	50	47	60	35	6%
Stolen Property	73	88	105	66	52	46	28	-62%
Vandalism	575	845	801	729	785	747	594	3%
Weapons	119	99	66	61	50	56	23	-81%
Prostitution	49	54	20	78	15	5	4	-92%
Other Sex Offenses	126	162	149	165	142	115	88	-30%
Drug Sales	291	333	182	98	83	51	34	-88%
Drug Possession	650	799	388	329	258	301	206	-68%
Crime v. Family	61	49	127	107	112	71	74	21%
DUI	521	432	396	416	371	346	335	-36%
Liquor Laws	19	31	52	33	53	38	20	5%
Drunkenness	1,918	2,063	2,187	1,934	1,428	1,537	1,218	-36%
Disord. Conduct	532	548	143	127	125	110	89	-83%
Vagrancy	62	93	89	126	121	99	69	11%
Curfew/Loitering	4	11	3	2	7	30	87	2075%
Runaways	163	144	119	130	99	90	70	-57%
Other, Non-Traffic	1,079	1,114	1,068	1,260	1,109	1,030	819	-24%
Other	2,999	3,403	.	.	.	.	.	
Total Arrests	21,410	20,573	15,462	14,523	12,878	11,615	9,726	-55%

Source: Santa Monica Police Department, Crime Analysis Unit, December 1999

RAND 2000

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Is there much crime?

Crime in Santa Monica, 1993-1998

Number of Incidents

	1993	1994	1995	1996	1997	1998	1999
▣ TOTAL PART II CRIMES	10,529	11,686	7,393	7,147	6,472	6,231	4,842
■ TOTAL PART I CRIMES	10,891	8,887	8,069	7,376	6,406	5,384	4,884

Source: Santa Monica Police Department, Crime Analysis Unit, December 1999   RAND   51

Some facts...

Since 1993...

- The incidence of Part I crimes has declined 55% ,and the incidence of Part II crimes has declined 54%.
- The incidence of rape declined 52%, and aggravated assault declined 65% .
- The incidence of robberies, burglaries, attempted burglaries, larcenies, and auto theft is down 53%.
- The incidence of drug sales is down 88%; prostitution and other sex offenses have declined 50%.
- The number of runaways booked has declined 57% .

Discussion...

Part I crimes are the eight "serious offenses" for which the FBI gathers national data including homicide, rape, robbery, aggravated assaults, burglary, larceny, vehicle theft and arson. Part II crimes are "less serious" offenses than Part I crimes and include: simple assaults, forgery/counterfeiting, embezzlement/fraud, receiving stolen property, weapon violations, prostitution, sex crimes, crimes against family/child, narcotic drug laws, liquor laws, drunkenness, disturbing the peace, disorderly conduct, gambling, DUI, and moving traffic violations. The above statistics indicate that the incidence of both Part I and Part II crimes have declined dramatically in Santa Monica since the early 90s.
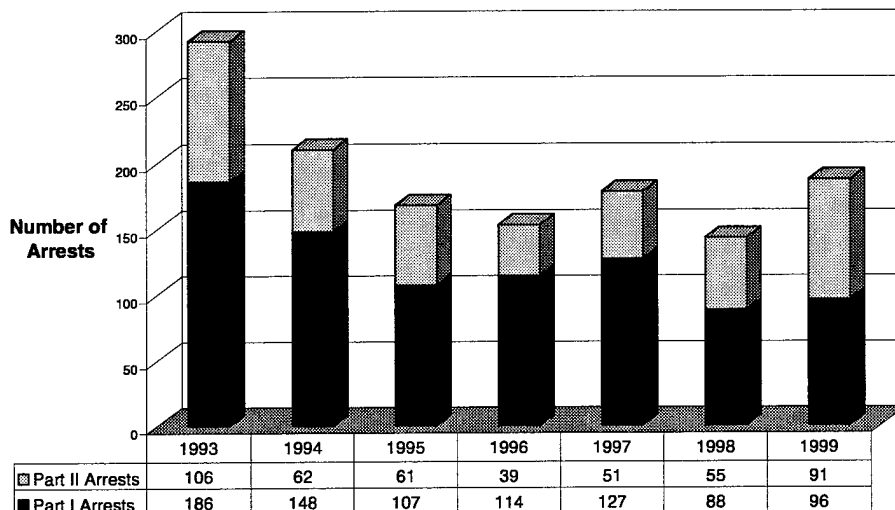
Number of Juveniles Arrested for Crimes in Santa Monica, 1993-1999

	Total number of juvenile bookings							% change
	1993	1994	1995	1996	1997	1998	1999	since '93
Part I Arrests	186	148	107	114	127	88	96	-48%
Murder	0	1	2	0	0	1	0	
Manslaughter	0	0	0	0	0	0	0	
Rape	0	0	1	2	1	0	3	
Robbery	58	43	31	43	32	17	19	-67%
Aggravated Assault	19	11	13	9	8	8	15	-21%
Burglary	65	39	29	17	33	18	24	-63%
Larceny	20	30	13	15	13	20	24	20%
Auto Theft	24	24	18	26	40	23	11	-54%
Arson	0	0	0	2	0	1	0	
Part II Arrests	106	62	61	39	51	55	91	-14%
Other Assaults	5	3	8	5	10	11	19	280%
Forgery	0	0	1	0	2	0	0	
Fraud	2	3	1	1	0	1	3	50%
Embezzlement	0	0	0	1	0	0	0	
Stolen Property	6	3	2	3	2	0	5	-17%
Vandalism	25	4	10	5	8	11	14	-44%
Weapons	7	9	8	2	9	8	5	-29%
Prostitution	1	0	0	0	0	0	0	-100%
Sex Offenses	1	0	1	2	0	0	0	-100%
Narcotics	20	20	13	7	8	5	11	-45%
Gambling	2	2	0	0	0	0	0	-100%
Offenses v. Family	0	0	0	0	0	2	0	
DUI	2	0	5	4	2	3	1	-50%
Liquor Laws	0	1	0	1	0	0	0	
Drunks	3	4	3	0	3	1	7	133%
Disorderly Conduct	7	5	1	0	1	0	1	-86%
Vagrancy	1	0	0	0	1	1	0	-100%
Other Offenses	18	7	7	7	3	9	11	-39%
Moving Citations	3	1	1	0	0	0	0	-100%
Court Ordered	3	0	0	1	2	3	14	367%
Total Arrests	292	210	168	153	178	143	187	-36%

Source: Santa Monica Police Department, Crime Analysis Unit, February 2000

RAND 2000

Is there much juvenile crime?

Juvenile Arrests for Part I and Part II Crimes in Santa Monica, 1993 to 1999

	1993	1994	1995	1996	1997	1998	1999
Part II Arrests	106	62	61	39	51	55	91
Part I Arrests	186	148	107	114	127	88	96

Source: Santa Monica Police Department, February 2000

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Some facts...

From 1993 through 1999, Santa Monica's juvenile arrests for:
- robbery declined 67% and aggravated assault declined 21%;
- vandalism declined 44% and narcotics declined 45%.
- total juvenile arrests are down 35%.

Discussion...

The above statistics indicate that arrests for crimes such as aggravated assault, burglary, and auto theft have declined considerably among juveniles since the early '90s. This decline in juvenile crime is consistent with the 32 percent decline in gang-related crimes in West Los Angeles, between August 1994 and August 1999, as well as with the national trend of declining juvenile crime. The increase in bookings for Part II offenses in Santa Monica is due to improved methods of capturing and documenting juvenile related incidents, specifically those under the categories of "truancy" and "runaways." Additionally, increased emphasis on juvenile intervention at all levels of the organization resulted in higher than normal juvenile contacts. It is important to point out that these are statistics for juvenile arrests, whereas the previous page report number of incidents of crime citywide.

Source of additional data used in discussion: Los Angeles Police Department, Citywide Gang Crime Summary, August, 1999 @ http://www.lapdonline.org/general_information/crime_statistics/crime_statistics_main.htm.

RAND 2000

Trend #2:

The cost of living in Santa Monica is rising and likely to be beyond the reach of many, despite a slight increase in the number of high income households.
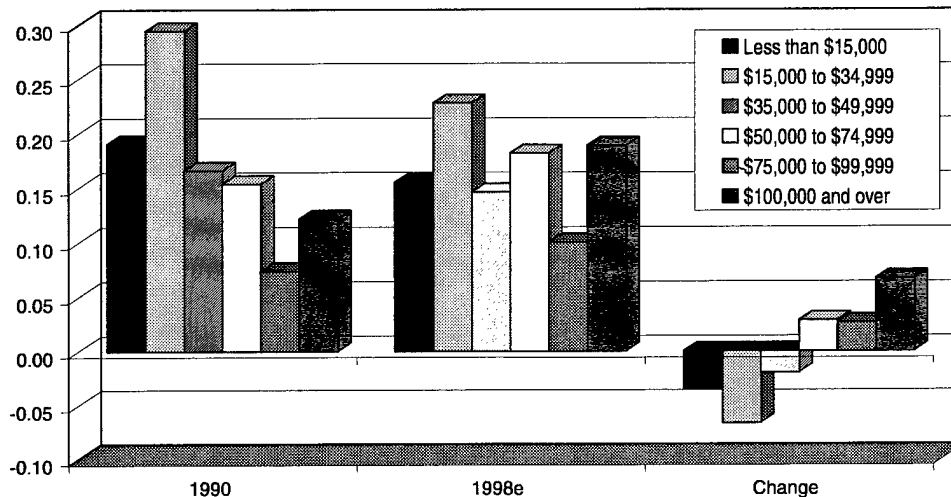
Changing Distribution of Household Income in Santa Monica, 1990 to 1998

	1990	% of Total	1998	% of Total	Change
Less than $15,000	8,594	19.04%	6,876	15.51%	-3.5%
$15,000 to $34,999	13,283	29.44%	10,098	22.78%	-6.7%
$35,000 to $49,999	7,491	16.60%	6,483	14.62%	-2.0%
$50,000 to $74,999	6,925	15.35%	8,060	18.18%	2.8%
$75,000 to $99,999	3,340	7.40%	4,454	10.05%	2.6%
$100,000 and over	5,492	12.17%	8,365	18.87%	6.7%
Total Households	45,125		44,336		
Median Household Income	$35,997		$48,934		

Source: 1990 Census; Claritas in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

How is household income changing?

Distribution of Household Income in Santa Monica, 1990-1998

Legend:
- ■ Less than $15,000
- ▦ $15,000 to $34,999
- ▨ $35,000 to $49,999
- ☐ $50,000 to $74,999
- ▦ $75,000 to $99,999
- ■ $100,000 and over

RAND   57

Some facts...

Between 1990 and 1998 the percent of households earning:

- over $100,000 per year <u>increased</u> from approximately 12% to 19% of all households.
- between $50,000 and $99,999 per year <u>increased</u> from about 23% to 28% of all households.
- less than $50,000 per year <u>decreased</u> from approximately 65% to 53% of all households.

Discussion...

This graph illustrates the changing distribution of income in Santa Monica. In particular it shows that there has been an overall increase in the percentage of households with income over $50,000, with the largest increase in the percentage of households earning over $100,000 per year. There has also been a corresponding decline in the percentage of households earning less than $50,000, with the largest decline in the percentage of households earning between $15,000 and $34,999 per year. This shift in the income distribution in Santa Monica is consistent with an increase in median household income that began in the early eighties.

Distribution of Poverty in Santa Monica by Zipcode Area, 1998

	Persons in Poverty	Total Persons	% of Neighborhood in Poverty
90401	384	2,293	16.7%
90402	731	11,044	6.6%
90403	2,133	23,075	9.2%
90404	5,801	26,342	22.0%
90405	2,502	28,535	8.8%
Total	11,551	91,289	12.7%
U.S.			12.7%

Source: Los Angeles County, Urban Research Division, 1999

RAND 2000

How much poverty is there?

Distribution of Poverty in Santa Monica, 1998
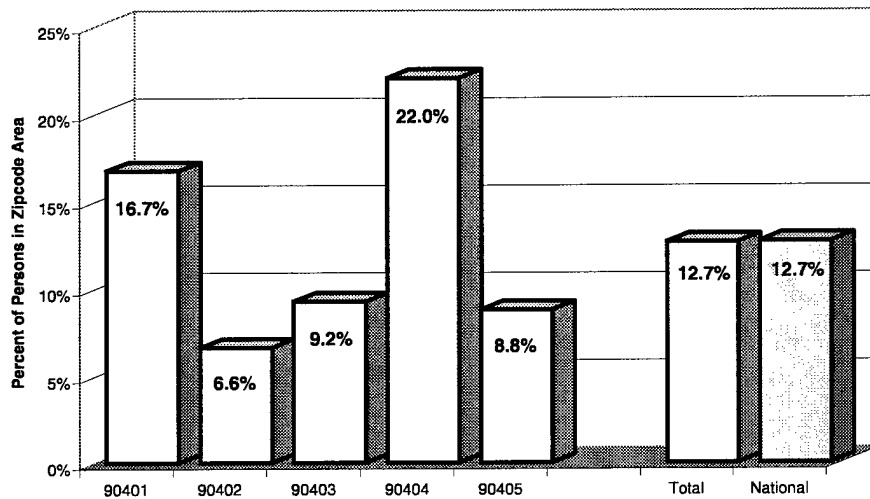
Source: 1998 Poverty Estimates from the LA County Urban Research Division; US Census Bureau, 1999

RAND   59

Some facts...

- 12.7% of the people in Santa Monica live in poverty.
- The poverty rates for 90401 (16.7%) and 90404 (22%) areas exceed both the city and national poverty rates.
- In 1998, a family of four with two children under the age of 18 must have earned $16,530 per year or less to be in poverty.

Discussion...

Approximately 13 percent of Santa Monica residents live in poverty – the same percent as the nation overall, despite a higher median income in Santa Monica. Striking is the variation in poverty rates by neighborhood. While only 6.6 percent of the residents of 90402 live in poverty, 16.7 percent of the residents of 90401 live in poverty and 22 percent of 90404 residents live in poverty. The poverty rates in both of these neighborhoods exceed the national poverty rate.

Note: Poverty rates are calculated by the U.S. Census Bureau. According to the Bureau, they use "a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps)." (U.S. Bureau of the Census @ http://www.census.gov/hhes/poverty/povdef.html) See Appendix B for poverty thresholds.

Distribution of Poverty in Santa Monica by Race, 1998

	Persons in Poverty	Total Persons	Percent in Poverty		
			Santa Monica	LA County	Nationwide
White	5,776	64,936	8.9%	14.1%	8.2%
African American	892	3,769	23.7%	29.5%	26.1%
Asian	743	7,468	9.9%	13.4%	12.5%
Latino	4,139	14,427	28.7%	32.4%	25.6%
Total	11,551	91,289	12.7%		12.7%

Source: Los Angeles County, Urban Research Division, 1999

Who lives in poverty? (1)

**Poverty Rates by Race
in Santa Monica, LA County, and the nation, 1998**
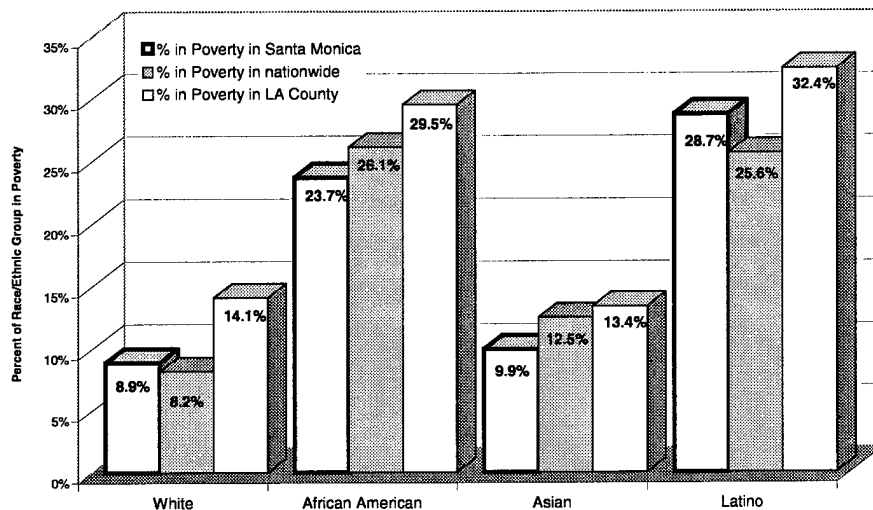
Source: 1998 Poverty Estimates from the LA County Urban Research Division; US Census Bureau, 1999

RAND   61

Some facts...

- 8.9% of Whites in Santa Monica live in poverty.
- 9.9% of Asians in Santa Monica live in poverty.
- 23.7% of African Americans in Santa Monica live in poverty.
- 28.7% of Latinos in Santa Monica live in poverty.

Discussion...

As is the case in Los Angeles County and nationwide, African Americans and Latinos experience a higher level of poverty than either Whites or Asians.   In Santa Monica the poverty rate for each of these racial/ethnic groups is far lower than for similar groups in Los Angeles County – which has rates that exceed the nation for all racial/ethnic groups. Of note is the fact that the poverty rate in Santa Monica for Whites (8.9%) and Latinos (28.7%) exceeds that of Whites and Latinos nationwide.

Distribution of Poverty in Santa Monica by Age and Race, 1998

Age	Total	White	Black	Asian	Latino
0 to 4	16.7%	9.7%	29.8%	5.7%	38.5%
5 to 14	19.3%	9.2%	33.3%	6.5%	39.3%
15 to 19	21.3%	13.5%	35.4%	10.4%	35.4%
20 to 24	24.7%	22.0%	38.6%	16.9%	32.2%
25 to 34	10.5%	8.1%	16.9%	10.6%	24.7%
35 to 49	10.3%	7.7%	16.1%	10.3%	24.4%
50 to 64	10.1%	7.7%	18.0%	9.4%	22.9%
65+	9.8%	8.3%	30.7%	7.3%	19.3%

Source: Los Angeles County, Urban Research Division, 1999

Who lives in poverty (2)?

Distribution of Poverty in Santa Monica by Age Group, 1998
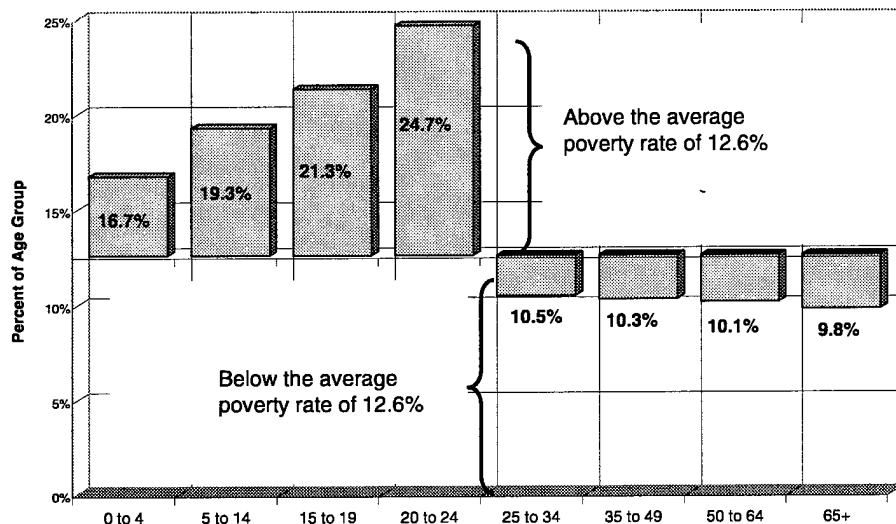
Source: 1998 Poverty Estimates from the LA County Urban Research Division; US Census Bureau, 1999   RAND   63

Some facts...

- Those under age 25 experience a poverty rate that exceeds the City's average.
- Those over 24 experience a poverty rate below the City's average.
- The age group with the lowest incidence of poverty are seniors.
- The age group with the highest incidence of poverty are young adults.

Discussion...

In 1998, for the first time since 1980, the poverty rate for those under the age of 18 dropped below 20 percent nationally to 18.9 percent. In Santa Monica, approximately 19 percent of children under the age of 18 are in poverty – a figure that matches the national average. However, the incidence of poverty among those over the age of 65 in Santa Monica (9.8%) is slightly lower than the national average (10.5%). Nationally, the incidence of poverty among those 18 to 64 years old is 10.5 percent. In Santa Monica, the incidence of poverty in this age group is approximately 11.7 percent.

Source of additional data used in discussion: Poverty by Selected Characteristics: 1989, 1997, and 1998, U.S. Bureau of the Census.

Income Needed to Afford MARs due to Vacancy Increases 1/1-9/30/99 (30% affordability standard)

	Pre-Increase Median MAR	Income needed to afford MAR	Post-Increase Median MAR	Income needed to afford MAR	Difference
0 bedroom	$568	$32,457	$800	$45,714	$13,257
1 bedroom	$641	$32,050	$989	$49,450	$17,400
2 bedroom	$791	$33,305	$1,400	$58,947	$25,642
3+ bedroom	$1,068	$39,373	$1,800	$66,359	$26,986

Source: City of Santa Monica Rent Control Board, 1999

RAND 2000

How are housing costs changing?

Changes in Maximum Allowable Rent in the 2,610 Vacancy Decontrolled Units in Santa Monica Between 1/1/99 and 9/30/99
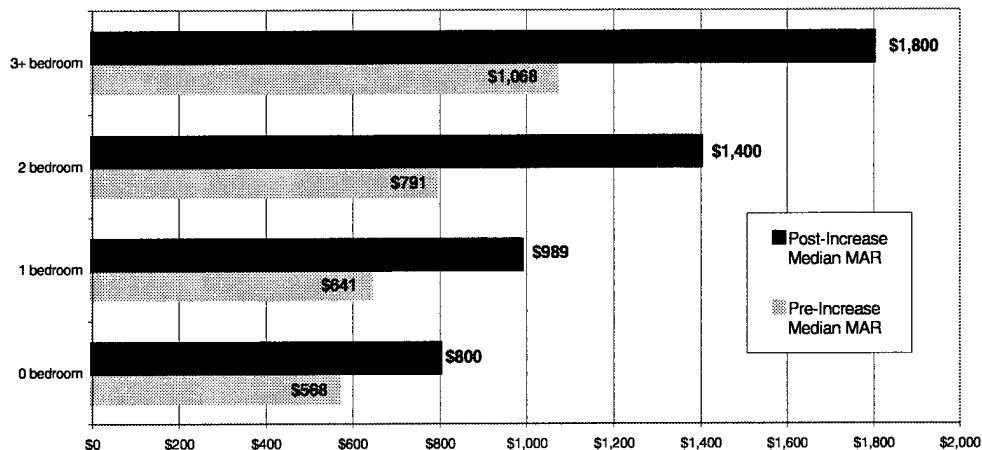
Source: Santa Monica Rent Control Board, Annual Report 97/98 and The Impact of Market Rate Vacancy Increase, 1/1-9/30/99

RAND   65

Some facts...

Between January 1 and September 30, 1999:
- 2,610 rental units have received vacancy increases; and
- 1,605 units are no longer affordable to low income households.
- Depending on the size of the rental unit, the household income needed to afford the "new" median rent in Santa Monica is between $13,000 and $26,900 higher than the income needed to afford the "old" median rent.

Discussion...

The 1995 Costa-Hawkins Act mandated changes to local rent control laws across the state. Between October 1, 1995 and December 31, 1998 rent increases of up to 15% were permitted for new tenants following a voluntary vacancy or eviction of a tenant for failure to pay rent. As of January 1, 1999 landlords were able to increase the rent to market rate following a vacancy. As a result of these provisions, between January 1 and September 30, 1999, 2,610 of approximately 30,000 rental units received vacancy increases. Prior to the increases, the median maximum allowable rent (MAR) for these units was affordable to a household whose income was 80% of the adjusted County median. This is no longer the case. In fact, depending on the size of the rental unit, the household income needed to afford the "new" median rent in Santa Monica is between $13,000 and $26,900 higher than the income needed to afford the "old" median rent. For example, it now takes an income of $66,359 to afford a unit that was previously affordable with an income of $39,373. Data suggest that Santa Monica is likely to experience decontrol in an additional 1,500 to 2,000 units in 2000.

Source of additional data used in discussion: Santa Monica Rent Control Board. "The Impact of Market Rate Vacancy Increases - Preliminary Report, 1/1/99-9/30/99."

RAND 2000

**Distribution of Income Among
Tenants of Rent-Controlled
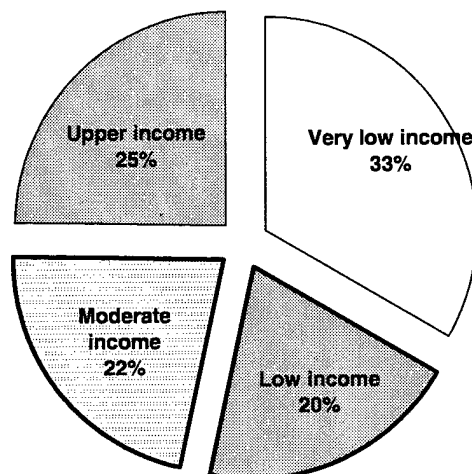Apartments, 1995**

Upper Income	25%
Moderate Income	22%
Low Income	20%
Very Low Income	33%

*Source: 1995 City of Santa Monica Tenant
Survey*

- "very low-income" is defined as being at or below 50% of the Los Angeles County median family income for 1995, as defined by the U.S. Department of Housing and Urban Development.

- "low-income" is defined as being between 51% and 80% of the Los Angeles County median family income for 1995, as defined by the U.S. Department of Housing and Urban Development.

- "moderate income" is defined as being between 81% and 120% of the Los Angeles County median family income for 1995, as defined by the U.S. Department of Housing and Urban Development.

- "upper income" is defined as being above 120% of the Los Angeles County median family income for 1995, as defined by the U.S. Department of Housing and Urban Development.

- The U.S. Department of Housing and Urban Development designated the Los Angeles County median family income to be $ 46,900, as of December 14, 1995.

RAND 2000

Who may be affected by rising rents?

**Distribution of Income Among Those Living
in Rent-Controlled Apartments, 1995**

Source: 1998-2003 Housing Element Update, City of Santa Monica   RAND   67

Some facts...

In 1995, compared to those living in uncontrolled units, households living in
rent-controlled apartments:

- had a lower median income ($27,500 compared to $42,500);
- a larger proportion of seniors over age 62 (17%);
- an older head of household (41 years); and
- a longer length of stay (5 years versus 1.5 years).

Discussion...

Although rising rents due to vacancy increases put an upward pressure on rents for all types of
units citywide, among those most impacted are those individuals who would have moved into
decontrolled units, but can not longer afford to do so.   Who are these individuals? The 1995
Tenant Survey conducted for the City of Santa Monica provides a profile of households in rent-
controlled units in 1995. This profile is useful in evaluating the type of households that may
have moved into a controlled apartment or an affordable decontrolled apartment, but can no
longer do so. The survey indicates that 53 percent of these households were low and very low
income (0 to 80% of the Los Angeles County median family income). The survey also indicates
that 17% of the City's rent-controlled apartments were occupied by seniors over the age of 62,
sixty-one percent of whom were low and very low income.   While households in controlled
units were just as likely to be of Latino origin as those in controlled units, they were less likely
to be of other another racial minority, such as Asian or African American.

**Changes in Section 8 Affordability in Santa Monica, 1995-1999**

	1995		1997		1998		1999		1999/2000	
	40th Percentile	HUD	40th Percentile	HUD	40th Percentile	HUD	40th Percentile	HUD	40th Percentile	HUD
0 bedroom	$498	$563	$603	$583	$611	$593	$796	$606	$796	$796
1 bedroom	$586	$675	$710	$700	$734	$710	$1,009	$726	$1,009	$1,009
2 bedroom	$743	$829	$884	$881	$943	$899	$1,367	$919	$1,392	$1,367
3+ bedroom	$932	$1,153	$1,114	$1,111	$1,184	$1,142	$1,631	$1,240	$1,822	$1,631
Average Difference	$115.25		-$9.00		-$32.00		-$328.00		-$54.00	

Source: City of Santa Monica, Housing Division, 2000

* HUD reimburses landlords at a rate equal to what they deem to be a "fair market rent" (FMR). Congress defines a fair market rent as "the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market." Thus, to assess the Section 8 housing market in Santa Monica, we must compare the 40th percentile rent in Santa Monica with what HUD is willing to reimburse landlords.

RAND 2000

How is Section 8 housing changing?

**Section 8 Housing Affordability in Santa Monica,
1995 to 2000**

Source: City of Santa Monica, Housing Division, 1999

RAND 69
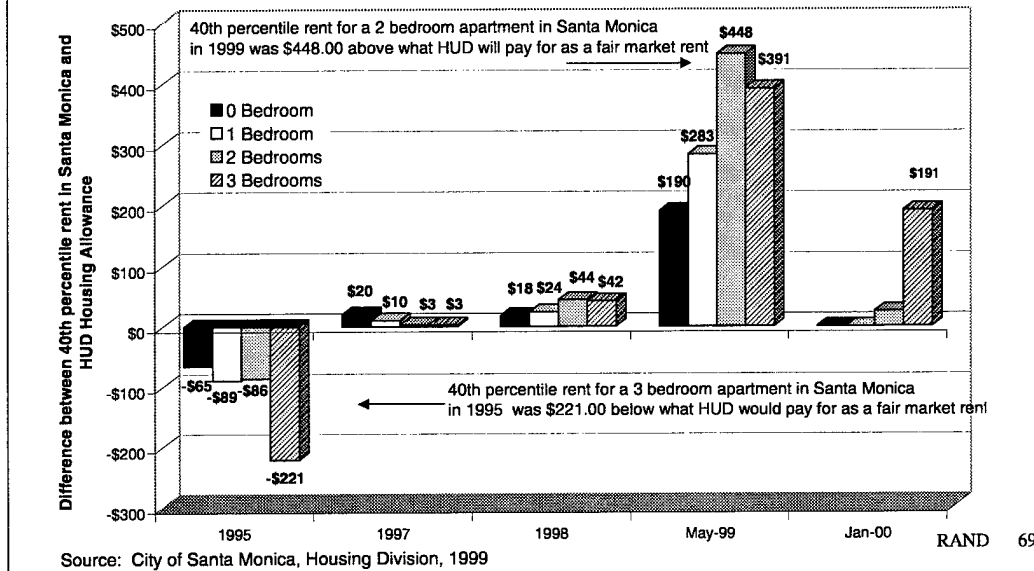
Some facts...
- Until December 1999, the 40th percentile rents for rental units of all sizes exceeded what HUD paid to Section 8 landlords.
- In December 1999, Santa Monica received an enhanced payment standard that allows landlords to receive competitive rents through the Section 8 program.

Discussion...

The increase in market rate rents has made implementation of the Section 8 low-income housing program difficult. Since 1995, the percent of rent that the U.S. Department of Housing and Urban Development (HUD) reimburses landlords has declined dramatically. For example, in 1995 HUD paid a landlord $1,153 for renting a 3-bedroom apartment to a family with a Section 8 voucher. At that time, the 40th percentile* rent for a 3-bedroom apartment in Santa Monica was $932. Thus, there was an incentive for landlords to participate in the program and rent to a qualifying low-income family. In 1999, the 40th percentile rent for a 3-bedroom apartment in Santa Monica increased to $1,631, but HUD only reimbursed the landlord $1,240. Thus there was no financial incentive to rent to a low-income Section 8 participant. Instead, a landlord may leave the program and accept a market-rate rent for the apartment. As a result, between January 1, 1999 and January 18, 2000, 110 landlords chose not to renew their Section 8 program participation. Fortunately in December 1999, Santa Monica became the first housing authority in the country to be approved for an enhanced payment standard. With the enhanced payment standard the discrepancy between the market rate rent and reimbursement amount has largely disappeared (with the exception of 3-bedroom units).

* see previous page

RAND 2000

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Trend #3:

Many of the City's economically vulnerable live in the 90401, 90404 and 90405 neighborhoods.

**Number of CalWorks Recipients by Zipcode, Santa Monica 1998-99**

Zipcode	Jun-98	Nov-98	Apr-99	Percent
90403	184	177	177	14.14%
90404	823	791	712	56.87%
90405	421	357	363	28.99%
Total	1,428	1,325	1,252	100.00%

* 90401 and 90402 have less than 50 cases

Source: County of Los Angeles, Department of Public Social Services, July 1999

RAND 2000

Where is welfare receipt concentrated?

Estimated CALWorks Recipients by Zipcode
(90401 and 90402 have less than 50 recipients)
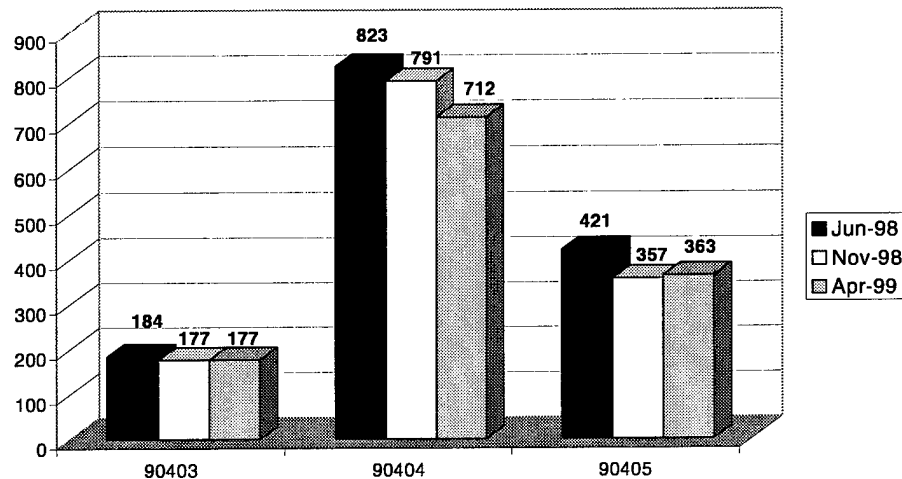
Source: Los Angeles County, Department of Social Services, 1999

RAND   73

Some facts...

- 712 (57%) welfare recipients reside in the 90404 area.
- 363 (29%) welfare recipients reside in the 90405 area.
- The number of welfare recipients declined 13% in the 90404 area and 14% in the 90405 area between June 1998 and April 1999.

Discussion...

As indicated previously, receipt of public assistance is highest in the 90404 area. It is not surprising, then, to find the largest number of TANF recipients in that area as well. There appears to be a continued decline in the number of recipients in the 90404 area, as compared to both the 90403 and 90405 areas in which the number of recipients appears to have leveled off or increased slightly between November 1998 and April 1999. However, the overall percentage decline from June 1998 to April 1999 is approximately the same in both the 90404 and 90405 areas. There are no figures to indicate how many individuals moving off the welfare rolls in Santa Monica area are transitioning to work, or what their post-welfare income levels are.

Distribution of Household Income in Santa Monica by Zipcode, 1998 estimated

	< $15,000	$15,000-$34,999	$35,000-$49,999	$50,000-$74,999	$75,000-$99,999	$100,000 +	Median
90401	22.7%	31.8%	16.4%	15.8%	7.1%	6.2%	$31,410
90402	9.1%	13.5%	8.5%	14.1%	8.7%	46.1%	$88,681
90403	14.7%	22.1%	14.7%	18.0%	11.3%	19.2%	$47,777
90404	20.6%	28.6%	14.8%	19.8%	8.3%	7.9%	$35,602
90405	13.9%	21.4%	16.4%	19.3%	11.1%	17.9%	$47,289

Source: Claritas in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

RAND 2000

Where are low income households concentrated?

Distribution of Household Income by Neighborhood, 1998
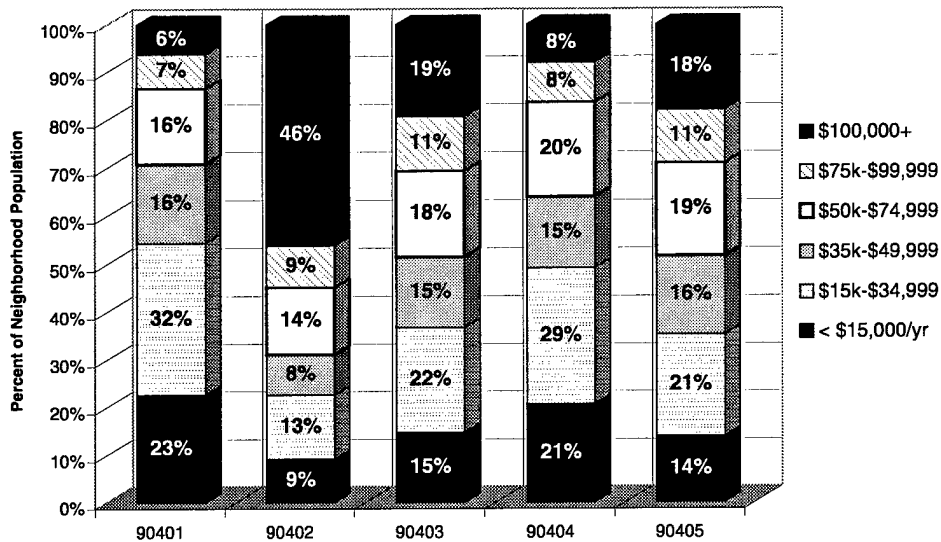
Source: 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA   RAND   75

Some facts...

- Approximately 55% of households in the 90402 area have incomes greater than $75,000 per year.
- Approximately 50% of households in the 90405 area have incomes less than $35,000 per year.
- Household incomes are most evenly distributed in the 90403 and 90405 areas.

Discussion...

As indicated earlier, the households with the highest levels of income are concentrated in the 90402 area, with the 1998 median household income in the area being approximately $89,000. This neighborhood contrasts sharply with the 90404 neighborhood, which consists largely of households earning less than $35,000/year. The distribution of household income in the 90403 and 90405 areas is relatively even. According to United Way data, together these neighborhoods constitute 62 percent of all households in the City.

Female-headed households with children ages 0-17 in Santa Monica, 1990

Zipcode	Female Headed Families w/Children	Total Families w/Children	% Female Headed w/Children
90404	598	2,044	29%
90401	58	219	26%
90405	495	2,111	23%
90403	325	1,493	22%
90402	126	1,442	9%
Total	1,602	7,309	22%

RAND 2000

Where do female-headed households live?

Female Headed Households with Children by Zip, 1990
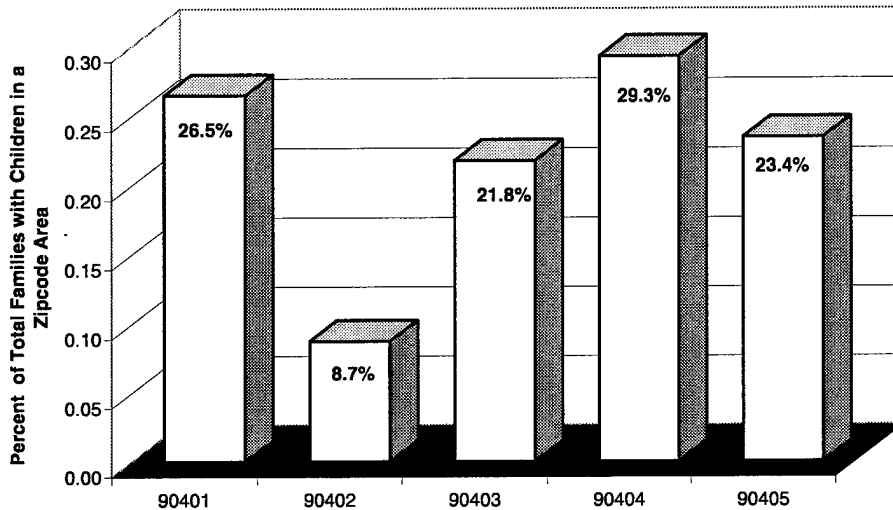
Source: 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

RAND 77

Some facts...

- In 1990, female-headed families with children constituted 22% of all families with children in Santa Monica.
- 24.6% of these female-headed families with children under 18 were living in poverty; 41.5% with children under 5 were living in poverty.
- The largest percentage of female-headed families live in the 90401 and 90404 areas.

Discussion...

Census data show that, compared to other Westside communities, Santa Monica had a leading number of female-headed households with children in 1990. Overall 22% of households with children under 18 were headed by women in Santa Monica. This contrasts with 9.2% in the Pacific Palisades, 10.8% in Brentwood, 10.4% in Malibu, and 19% in Mar Vista/Venice. Approximately 25% of these female-headed families with children under 18 were living in poverty, compared to 10.4% of all Santa Monica families with children under 18. Those with children under five fared more poorly. In fact, 41.5% of female-headed families with children under 5 were living in poverty, compared to 10.3% of such families citywide. The data also indicates that the largest percentage of female-headed families with children in Santa Monica lived in the 90404 and 90401 areas.

RAND 2000

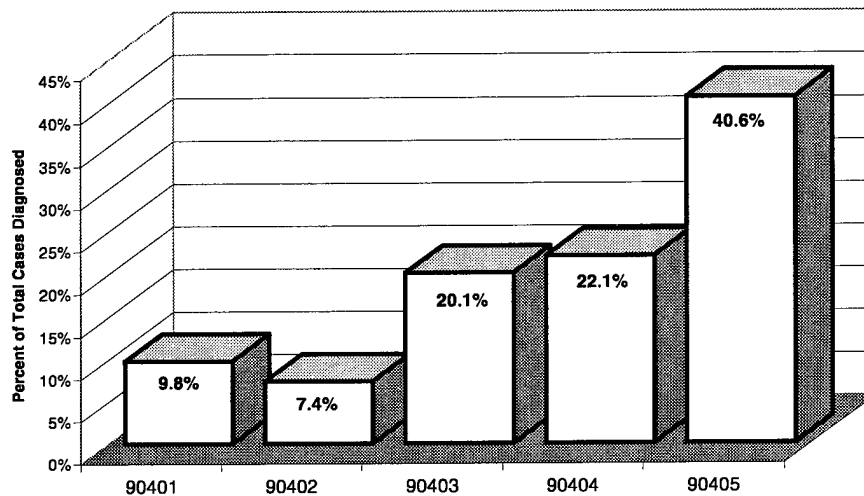**Distribution Diagnosed AIDS cases in Santa Monica Through 1998, by Neighborhood**

	Total Cases**	Cases Living	Deaths	% of Total Cases in Neighborhood
90401	45	14	31	9.8%
90402	34	6	28	7.4%
90403	92	31	61	20.1%
90404	101	28	73	22.1%
90405	186	63	123	40.6%

** *Total cases diagnosed since start of AIDS epidemic.*

Source: Los Angeles County Department of Health Service, HIV Epidemiology Program. in 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

RAND 2000

Where do those diagnosed with AIDS reside?

Total AIDS Cases Diagnosed Since Start of Epidemic to 1998, by Neighborhood

Source: 1999 Service Planning Area Databook, SPA-5 West, United Way of Greater LA

RAND 79

Some facts...
- 41% of diagnosed AIDS cases in Santa Monica occurred in 90405;
- Of the 458 cases diagnosed between 1983 and 1998, 142 individuals were still living in 1998.

Discussion...

In 1983, the State of California began requiring that physicians report diagnosed cases of AIDS to the state within seven days of diagnosis. According to the Los Angeles County Department of Health Service, HIV Epidemiology Program, the total number of AIDS cases reported in Santa Monica between 1983 and 1998 totaled 458. This compares to 42 in the Pacific Palisades, 49 in Malibu, 188 in Culver City/Ladera, 237 in Beverly Hills, 530 in Mar Vista/Venice, and 688 in West Los Angeles. The bulk of the diagnosed AIDS cases in Santa Monica have occurred in the 90405 area (41%), followed by the 90404 area (22%) and the 90403 area (20%). Of the 458 individuals diagnosed with AIDS in Santa Monica, only 142 were still living in 1998. Santa Monica service provider Common Ground estimates that for every diagnosed AIDS case, there are approximately 3 to 4 individuals living with HIV. As such, they estimate that as many as 1500 to 2000 individuals in Santa Monica may be living with HIV.

Percent of MediCal Eligible in Santa Monica by Zipcode, 1992 - 1998

Zipcode	1992	1993	1994	1995	1996	1997	1998
90401	10.1%	9.9%	9.1%	9.2%	9.6%	9.8%	10.0%
90402	2.8%	3.0%	2.9%	3.0%	2.9%	3.3%	3.2%
90403	15.4%	15.7%	16.1%	16.1%	17.0%	17.0%	19.0%
90404	44.7%	44.7%	45.4%	44.9%	45.2%	44.9%	43.3%
90405	27.0%	26.6%	26.5%	26.8%	25.3%	24.9%	24.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: California Department of Health from RAND California @ ca.rand.org

RAND 2000

Where is MediCal eligibility concentrated?

Distribution of MediCal Eligibles by Zipcode, 1992-1998
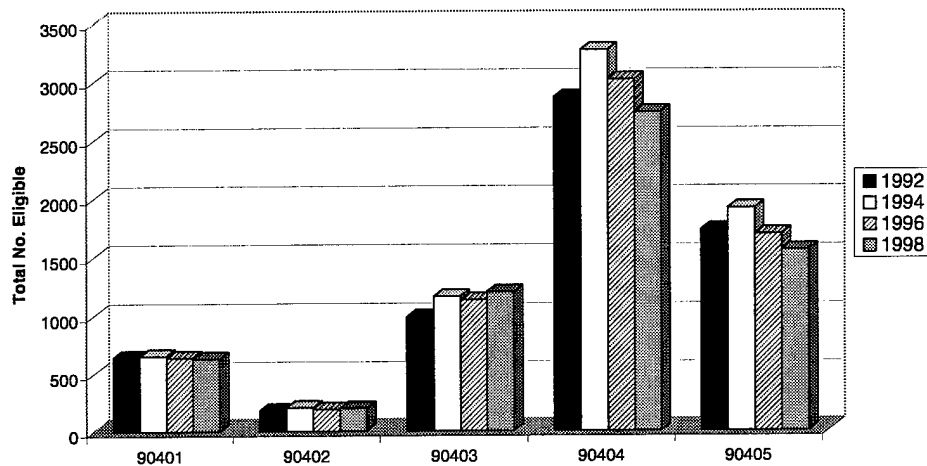
Source: RAND California, California Department of Health Services @ ca.rand.org   RAND   81

Some facts...

- In 1998, 43.3% of MediCal eligibles lived in 90404;
- 24.6% lived in 90405;
- 19.0% lived in 90403;
- 10.0% lived in 90401;
- and 3.2% live in 90402.

Discussion...

The distribution of MediCal eligibility in Santa Monica by neighborhood mirrors the household income distribution statistics presented previously. The decline in eligibles in the 90404 area is largely attributable to dramatic declines in the number of eligible children, ages 0 to 9. In the 90405 area, the largest decline in the number of eligibles comes from those between the ages 50 to 64. The 90403 area, where many seniors are concentrated, saw an 8.4% increase in the number of eligibles between 1997 and 1998. These trends are consistent with the previously reported findings of the California Legislative Analyst's Office - that the number of elderly and disabled MediCal eligibles remain constant, while the numbers of children and families continues to decline.

What can one conclude about social welfare trends in Santa Monica? First, much of the story is positive. Many of the social indicators demonstrate the Santa Monica is doing quite well. There are high rates of employment, a high median income, low teen birth rate, low public assistance utilization rate, and declining crime rates. However, it is difficult to escape a second conclusion - that the 90404 and 90405 areas are likely to have greater social service needs relative to other parts of the City.

Statistics indicate that the poverty rate in Santa Monica matches the national average, with poverty especially acute among the Latino and African American residents. Many of these residents live in the 90404 and 90405 areas. Also concentrated in the 90404 and 90405 areas are female-headed households, MediCal eligible individuals, and individuals diagnosed with AIDS. It is important, however, not to disregard the needs of the 90403 area, where seniors are concentrated, or the 90401 area, where low-income households and homeless people are concentrated.

Finally, the discrepancy between poverty rates and public assistance utilization may be evidence of an emerging community of working poor in these neighborhoods.

Appendix

U.S. Poverty Measures

RAND 2000

U.S. Census Bureau
1998 Poverty Thresholds

Annual Household Income

Size of family unit	Weighted average	Related children under 18 yrs								
		None	One	Two	Three	Four	Five	Six	Seven	Eight +
One person (unrelated individual)	8,316									
Under 65 years	8,480	8,480								
65 years and over	7,818	7,818								
Two persons	10,634									
Householder under 65 years	10,972	10,915	11,235							
Householder 65 years and over	9,862	9,853	11,193							
Three persons	13,003	12,750	13,120	13,133						
Four persons	16,660	16,813	17,088	16,530	16,588					
Five persons	19,680	20,275	20,570	19,940	19,453	19,155				
Six persons	22,228	23,320	23,413	22,930	22,468	21,780	21,373			
Seven persons	25,257	26,833	27,000	26,423	26,020	25,270	24,395	23,435		
Eight persons	28,166	30,010	30,275	29,730	29,253	28,575	27,715	26,820	26,593	
Nine persons or more	33,339	36,100	36,275	35,793	35,388	34,723	33,808	32,980	32,775	31,513

Source: US Census Bureau, Current Population Survey @ http://www.census.gov/hhes/poverty/threshld/thresh98.html

There are two slightly different versions of the federal poverty measure: 1) the poverty thresholds, and 2) the poverty guidelines. The poverty thresholds are the original version of the federal poverty measure and are updated each year by the Census Bureau. According the Bureau, they "[use] a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps)." The thresholds are used mainly for preparing estimates of the number of Americans in poverty each year.

Source of additional data used in discussion: (U.S. Bureau of the Census @ http://www.census.gov/hhes/poverty povdef.html)

The poverty guidelines are issued each year by the U.S. Department of Health and Human Services. The guidelines are a simplification of the poverty thresholds for use for administrative purposes - such as determining eligibility for certain federal programs including Head Start, the Food Stamp Program, the National School Lunch Program, and the Low-Income Home Energy Assistance Program. Note that Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and the Earned Income Tax Credit program (EITC) do NOT use the poverty guidelines to determine eligibility.

The 1999 HHS poverty guidelines are approximately equal to the Census Bureau poverty thresholds for calendar year 1998.

1999 U.S. Office of Housing and Urban Development
Income Limits for LA County

Household Size	30% of Median	50% of Median	80% of Median	Median
1	$10,750	$17,950	$28,750	$35,900
2	$12,300	$20,500	$32,850	$41,000
3	$13,850	$23,100	$36,950	$46,200
4	$15,400	$25,650	$41,050	$51,300
5	$16,600	$27,700	$44,300	$55,400
6	$17,850	$29,750	$47,600	$59,500
7	$19,100	$31,800	$50,900	$63,600
8+	$20,300	$33,850	$54,150	$67,700

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The Department of Housing and Urban Development (HUD) sets income limits that determine the eligibility of applicants for HUD's assisted housing programs, specifically the Public Housing program, the Section 8 Housing Assistance Payments program, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.   In order to determine individuals' eligibility for assisted housing and to rate the affordability of the housing stock, the City of Santa Monica uses income limits that are calculated for Los Angeles County. The limits are based on HUD estimates of median family income, with adjustments for family size.

- Low-income families are defined as families whose incomes do not exceed 80 percent of the median family income for the area.

- Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.