



HUMAN SERVICES IN A TIME OF ECONOMIC CRISIS

**An examination of California's safety-net programs
and related economic benefits for communities.**

Published April 2009 by



CWDA

County Welfare Directors Association of California

and



California State Association of Counties



*People stand in line at Contra Costa County Workforce Services
in Richmond for cash aid and Food Stamp benefits on February 13, 2009.
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Introduction

The recession that began in late 2007 is now recognized as one of the worst economic downturns in decades. Indicators posted during the past six quarters portend difficult conditions for months, even years to come. While economists project that the national rate of unemployment will soon reach 9 percent, California's unemployment rate hit 10.5 percent in February 2009, up from 6.1 percent in January 2008.¹ Further, a growing number are underemployed: The number of individuals who were involuntarily working part-time instead of full-time due to the economy grew by 53.7 percent from February 2008 to February 2009.² Thousands of home foreclosures and declining home values have de-stabilized local finances. Communities throughout the state are in economic crisis, and policymakers are debating strategies for stimulating the economy, generating revenue, and cutting spending among urgent and competing priorities.

In this extraordinarily challenging time, human services programs in California are caught in the convergence of three forces:

- a sudden and rapid escalation of demand,
- profound historic cuts in state funding that have seriously eroded services, and
- a deteriorating economy that depletes county resources to cope.

As context for policy decisions relating to human services, this paper reviews data and literature on human assistance programs, analyzes statewide data, and draws upon county-level data and information obtained through surveys of counties in October 2008 and again in February/March 2009. Based on this analysis, the level of demand for human assistance programs, status of funding, counties' capacity to deliver services, and the impact of human service programs to individuals and local economies is presented. The paper concludes with implications for policymakers as they continue deliberations to move California forward through this economic crisis.

We note the following findings:

- **Demand for services is up.** While demand for human services historically follows the economy, human services demand has increased sharply in this recession. The increase in applications and caseload has been both rapid and dramatic, and shows no signs of slowing at present.
- **State and local program funding is down.** California's safety net for the poorest is suffering the effects of a long-term disinvestment by the state and revenue declines, including nearly \$2 billion annually in lost funding for the actual costs of program operations, direct program cuts, and declining realignment revenues. As county revenues are also in decline, they cannot backfill this growing gap.
- **Services are reduced and delayed.** The state's budget-balancing decisions have required counties to make significant cuts to program operations – including staffing, contracted services, program integrity activities, and other basic operations. These cuts translate into reduced access to and availability of services and delayed program eligibility for families and individuals seeking help.
- **Human services spending stimulates the economy.** A large body of evidence, including a recent report from Beacon Economics, shows that human services programs stimulate the economy, and that investing in these programs substantially reduces the need for and cost of future services. Moreover, the American Recovery and Reinvestment Act provides enhanced federal matching funds for human services, helping these programs make an even greater impact on the state and local economies.

DEMAND FOR SERVICES IS UP

Historically, demand for human services follows the economy.

Public assistance programs serve as an economic safety net for the lowest-income California families and individuals, helping them meet basic needs for food, shelter, and health care. A poor economy with high unemployment typically spurs an increase in demand for public assistance. Rising unemployment rates can increase caseloads in two ways: (1) by increasing the number of those

who are newly eligible and apply for benefits, and (2) by delaying exit from these programs for current participants.³

Studies have shown that Food Stamp caseloads have a strong correlation to the unemployment rate.⁴ This link is evident in Appendices A-1 and A-2, which display county-specific Unemployment Rates and Food Stamp participation. In particular, counties in the San Joaquin Valley and rural Northern California

have higher rates of both unemployment and Food Stamp caseloads.

Other human service programs have a similar, though less pronounced relationship. For example, Appendix A-3 shows CalWORKs caseload as a percent of total county population. Once again, counties in the San Joaquin Valley and rural Northern California have relatively higher caseloads than the rest of the state. It is worth noting that as unemployment began to rise in mid-2007, so did applications and caseloads for all public assistance programs, across all counties, and it is expected that application and caseload increases will persist as unemployment grows and the recession continues.

Human services demand has spiked rapidly in this recession.

Given the historical relationship, it is not surprising that many more families, single adults, and seniors are turning to public assistance for help as unemployment rates in California reach their highest level in 16 years⁵, businesses close, new job layoffs are announced

almost daily, and home foreclosures continue to mount. The increase in applications and caseloads has been both rapid and dramatic, and shows no sign of slowing at present.

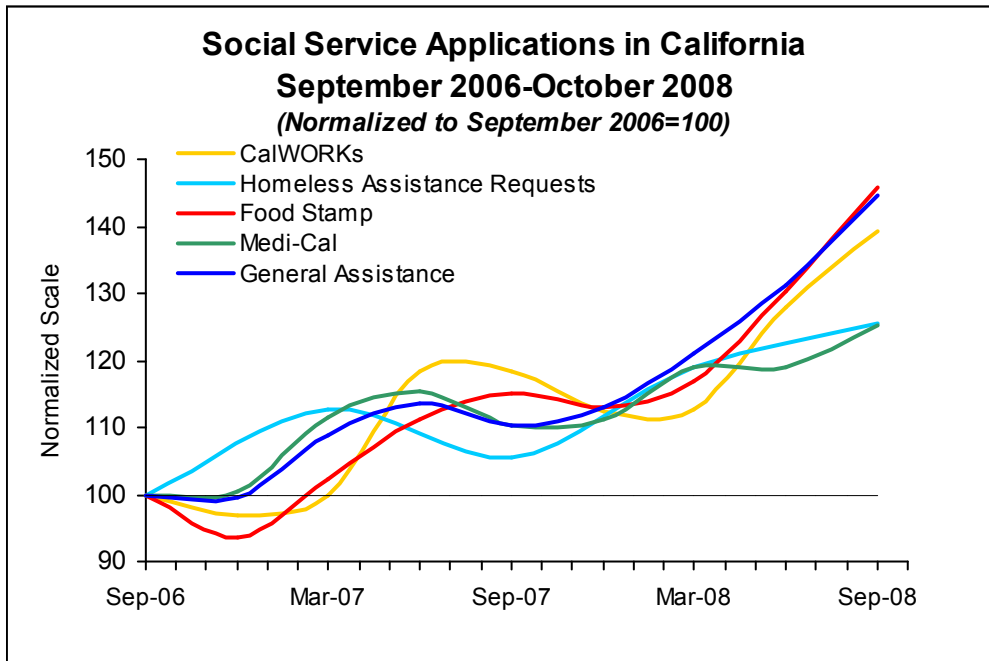
Between September 2007 and September 2008, California’s public assistance programs across the board experienced extraordinary increases in requests for help to buy food for families and single adults, monthly cash assistance for families, emergency assistance for homeless families, general relief for childless adults, health care coverage for children and adults, and assistance with care of the disabled and seniors.⁶ No age level or geographic region has been untouched by the recession.

The chart below shows the increase in applications for Food Stamps, CalWORKs, Medi-Cal, Homeless Assistance, and General Relief/General Assistance between September 2006 and September 2008.

It is important to consider increases in applications, as well as increases in caseloads. This is because applications must be processed, and work is required for both approved and denied applications. Thus, the rapid increase in

applications has resulted in more workload for county eligibility workers than just the *caseload* increase alone might suggest.

Chart C-1

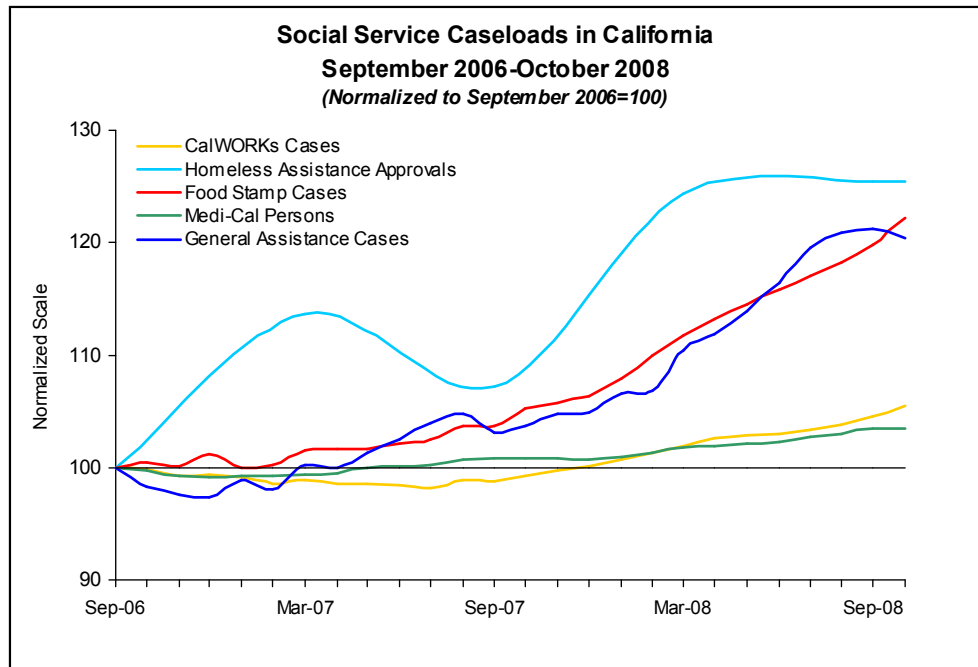


As applications have gone up, caseloads have also increased dramatically over time, as shown in the chart at right. These higher caseloads represent many thousands who have fallen to poverty levels.

For a better understanding of what this surge in applications and caseloads represents in terms of the well-being of children, families, and seniors in our communities,

it is illustrative to take a closer look at each program – the type and economic level of need that it meets, and who and how many are served.

Chart C-2



❖ **Food Stamps**

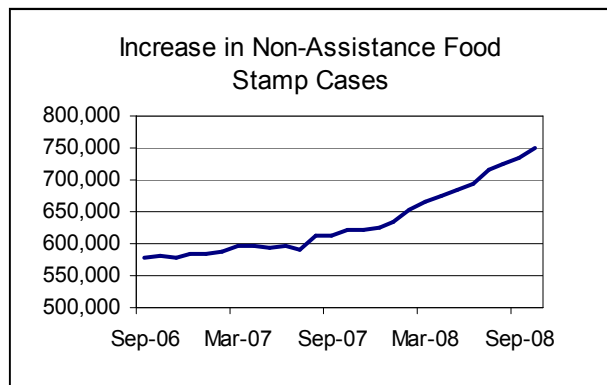
Food Stamps are the first line of defense in the safety net and the program for which most applicants first are eligible. In enacting the American Recovery and Reinvestment Act of 2009 (ARRA), Congress recognized the important role of Food Stamps in helping distressed families while boosting the economy. The final ARRA bill included a temporary benefit increase for all recipients.

Californians received more than \$2.5 billion in Food Stamp assistance in 2007.⁷ Between September 2007 and September 2008, the program’s **overall caseload increased 15.3 percent** (135,670) to a total of 1,021,805. The **non-assistance caseload** (where some or all persons in the case are not receiving cash welfare) **increased 20.9 percent** (122,853), as illustrated by the chart at right.⁸ As of October 2008, non-assistance cases represented

approximately 73 percent of all Food Stamp cases.

Counties report some common themes. Most notably, they are seeing an increase in applications from (1) formerly self-employed workers and (2) two-parent families due to job losses. Counties also note a high rate of re-application among families whose initial

Chart C-3



applications were denied, typically after several months when the family has exhausted its resources or unemployment benefits.

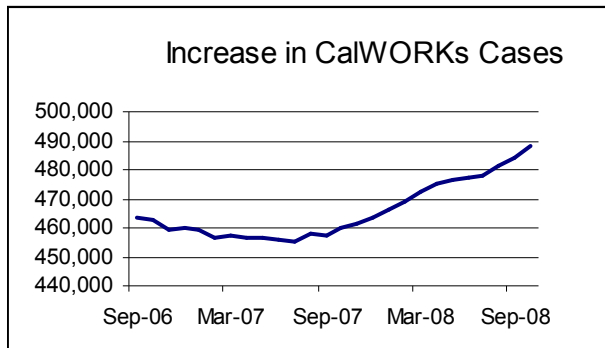
Several counties also have seen an increase in the number of young adults seeking assistance, some of whom are ineligible.⁹

❖ **CalWORKs**

CalWORKs provides monthly cash assistance to eligible one- and two-parent families, as well as to low-income children whose parents are not eligible, to ensure that children and their parents have basic necessities. The program also requires able parents to participate in welfare-to-work (WTW) activities, including subsidized and unsubsidized work, training and education, and other activities designed to help the family get back into the workforce.

Between September 2007 and September 2008, **overall caseload increased 5.9 percent** (26,914), while the number of **two-parent**

Chart C-4



families increased 14.8 percent (4,861). In October 2008, a total of 488,503 families were receiving CalWORKs.¹⁰ The chart above illustrates the caseload trend.

The higher increase in two-parent cases substantiates what many counties are reporting from their intake interviews – an increase in intact two-parent families who are applying, often for the first time, due to job layoff or a reduction in hours for one or both parents. In some cases, the increase is dramatic: Riverside

County’s two-parent caseload increased 65.9 percent over the 12-month period while its total caseload was up by 17.5 percent, and San Bernardino County’s two-parent caseload jumped 65.1 percent from June 2007 to September 2008 while its overall caseload grew by 23.1 percent.

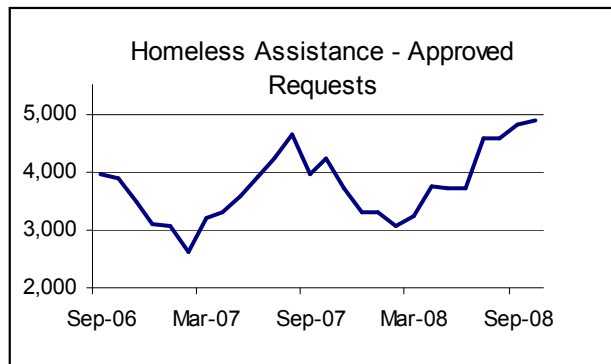
Changes also are occurring in the employment services associated with CalWORKs. Many counties are noting a higher level of skills and more employment experience among applicants. Los Angeles County reports that more clients are participating in job services, but fewer are finding employment through their job search activities. San Francisco has experienced a steep drop in job placements through its welfare-to-work programs just since October 2008.

❖ **Homeless Assistance**

A part of the CalWORKs program, Homeless Assistance includes (1) temporary aid to shelter families for a limited number of days and (2) one-time payments to help families retain or regain permanent housing.

From September 2007 to September 2008, **total approved aid requests increased 22.2 percent** (874), as illustrated in the below chart. In September 2008, there were 3,707 homeless families whose requests for temporary assistance with emergency shelter costs were approved, with the length of aid averaging more than one week each (8.4 days).¹¹

Chart C-5

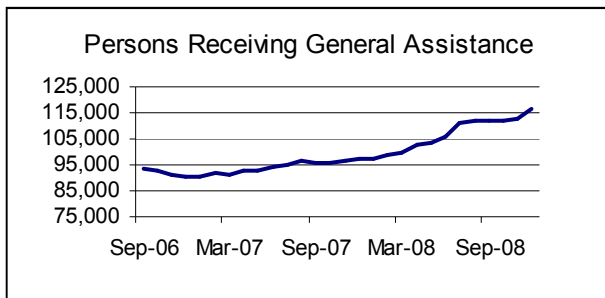


Many recent requests for assistance have come from families displaced due to foreclosure on rented or owned homes. Although the number receiving this benefit is small compared to other aid programs, the numbers do represent families whose complete lack of resources has put them on the streets until some assistance becomes available. Los Angeles County's 21.5 percent increase in approvals represented 2,036 homeless families in September 2008. Numerous counties had a much greater increase in the number of *days* authorized than the number of *requests* approved. This suggests longer delays and/or more difficulty in resolving families' homelessness.

❖ **General Assistance**

General Assistance (or General Relief) is a state-mandated program funded entirely by counties. It provides basic subsistence to indigent, childless single adults and couples who are not eligible for state or federal aid. While some counties provide only cash assistance (generally not more than \$300 per month for an individual), most combine cash assistance with vouchers for basic needs such as housing. Most counties also limit eligibility for employable clients to three months during any one year.

Chart C-6



In the one-year period ending September 2008, the number of **persons served increased 17.3 percent** (16,575) to a total of 112,159, as the chart above illustrates.¹²

The higher numbers include more young adults, more self-employed and more first-time applicants for this aid, according to county

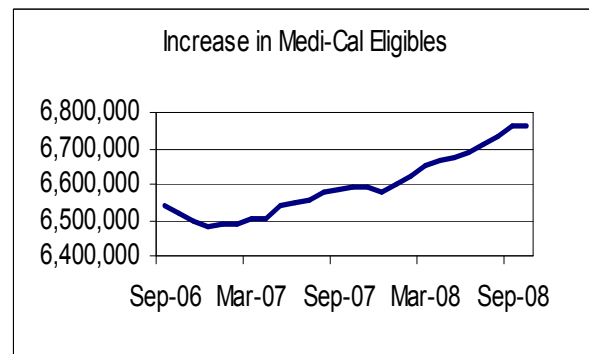
reports. The counties of Contra Costa, Fresno, Orange, Riverside, Sacramento, Stanislaus and Ventura all increased their numbers served by more than 20 percent. Sonoma County also reports an increase much greater than the average. Los Angeles County, with an increase of 17.6 percent, served 71,759 recipients.

❖ **Medi-Cal**

The Medi-Cal program provides health care for the neediest populations and has the largest enrollment of the public assistance programs, including a high percentage of children. It has somewhat more flexible (and complex) eligibility parameters, with the recipient assuming a share of cost for services based on income. The program is so large that even small percentage increases represent tens of thousands of people.

Between September 2007 and September 2008, **total eligibles increased 2.6 percent** (171,610 persons) to a total of 6,759,386. In the managed care program, which predominantly includes

Chart C-7



families and children, 2,798,635 persons were enrolled in January 2009, an increase of 4.6 percent over the prior year. The chart above illustrates the increase in total Medi-Cal enrollment over time.

Many counties are reporting that recent applicants for Medi-Cal and Healthy Families (a separate health coverage program for children with somewhat higher family income), have a

somewhat higher socioeconomic status than applicants before fall 2007, including many who have lost job-based health benefits. Often these applicants cannot afford the monthly premiums for continuation of job-based health plans (COBRA).

Across 15 counties sampled, which represent 75 percent of the state caseload, none saw a Medi-Cal caseload increase of more than 8 percent during the one-year period ending September 2008.¹³ Note, however, that the Medi-Cal caseload is large and cases often comprise multiple persons, so that even small percentage increases represent many thousands of people. An increase of 3.8 percent in San Diego County saw close to 4,000 cases added to the program. Orange County’s 3.5 percent increase just over 4,500 cases, and Los Angeles County’s 2 percent increase added slightly more than 13,000 cases.

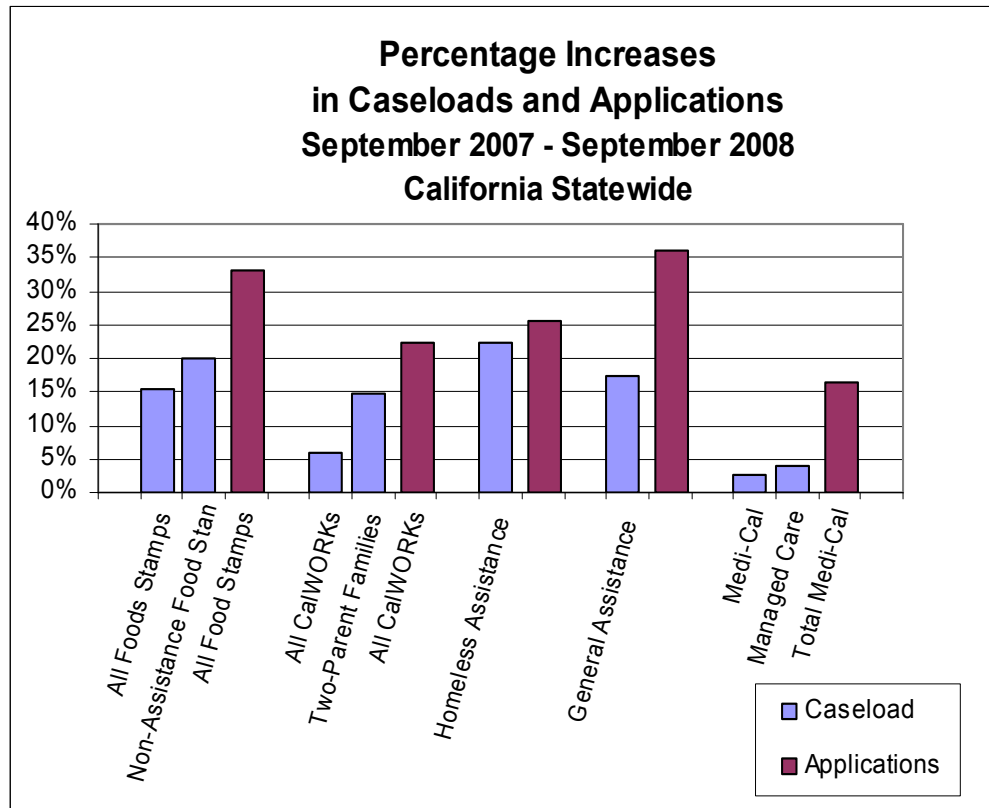
A high percentage of applicants are struggling financially, but ineligible.

The increase in caseloads described above is striking, and yet the increase in applications is unprecedented in its reach. Counties report seeing many families who have never utilized human services applying for assistance. Although at all times some applicants do not qualify for assistance, there is a large difference between the

number who *applied* for assistance and the number who *received* assistance between September 2007 and September 2008. For example, in the Food Stamp program applications have risen 33.0 percent while cases have increased 15.3 percent. This phenomenon – seen in all programs – suggests that many more families and individuals are struggling to make ends meet than can be served under existing program rules.

This gap between the number of applicants and the number of recipients is a strong indicator of more trouble to come as the recession endures. Thousands have sustained major economic setbacks, are fearful they are unable to meet their own or their families’ needs, and are turning to public assistance. The chart below illustrates the high number of applications in all programs vs. approved caseload. If not eligible now, many applicants may be eligible when their remaining resources are exhausted, COBRA benefits end, or Unemployment Insurance benefits are used up.

Chart C-9



The disparity between the number of applications and caseload can be startling. The level of monthly Food Stamp applications in Contra Costa County rose 54.4 percent while the caseload increased 11.6 percent from September 2007 to September 2008. Monthly CalWORKs applications in Ventura County in that same period increased by 18.6 percent – double the caseload increase of 9.1 percent.

Program rules limit the amount of assets an applicant or recipient can have. What most people would consider basic survival assets can disqualify a family from receiving assistance. For example, owning a car worth more than \$4,650 can make a family ineligible for CalWORKs. Applicants for Medi-Cal may find that their relatively modest savings account rules them out of consideration. For some programs, savings in an IRA or educational savings account may be cause for denial. When

the car is sold, the savings are spent down, or the investments are withdrawn, many will qualify for aid. They also will have fewer resources available to help them re-enter the job market, return to long-term self-sufficiency, and weather future economic crises.

The current high percentage of ineligible applicants not only indicates the precarious situation of many families, it also warns of potentially larger caseloads to come. This disparity translates into a much greater workload for county staff, with no increase in benefits to individuals, exacerbating stress on a severely strained and under-funded system. The gap between applicants and approved cases also suggests that the programs currently in place may not be structured in a way that meets the immediate needs of the families whom this recession is hitting hardest.

STATE & LOCAL PROGRAM FUNDING HAS DECLINED SIGNIFICANTLY

At the close of fiscal year 2008-09, county human services programs are sustaining an aggregate funding shortfall close to \$2 billion annually, a result of frozen funding, direct program cuts, and declining realignment dollars.¹⁴ Declining county revenues make it increasingly impossible to backfill this gap.

State funding cuts and revenue declines have compromised services.

At a time when counties are attempting to meet the increased demands of applicants and recipients during a severe economic downturn, California's safety net for the poorest is suffering the effects of a long-term disinvestment by the state — frozen funding and direct program cuts. In addition, declining realignment revenues are also compromising safety net programs.

❖ **Funding freeze.** For eight years, since 2001, state funding to reflect the actual costs of administering human services programs (the “cost of doing business” representing costs such as employee salaries, fuel, rent, and utilities costs) have remained flat. Over the same time period, costs for operating those programs have steadily risen. In their efforts to balance state budgets, California's policymakers have essentially required counties to do more with less, indirectly increasing the percentage that the counties are required by law to contribute to the costs of each of these programs.

Until the 2008-09 fiscal year, Medi-Cal eligibility had been the one exception to the freeze on funding actual county operating costs. However, both the 2008-09 and 2009-10 budgets suspend this cost-of-doing-business funding, a gap of \$114 million (\$57 million General Fund) across the two years.

In total, this freeze has created a county human services funding deficit projected at \$1.015 billion (\$600.3 million General Fund) annually at this point, an amount that continues to grow over time as the actual cost of operating programs continues to increase.¹⁵

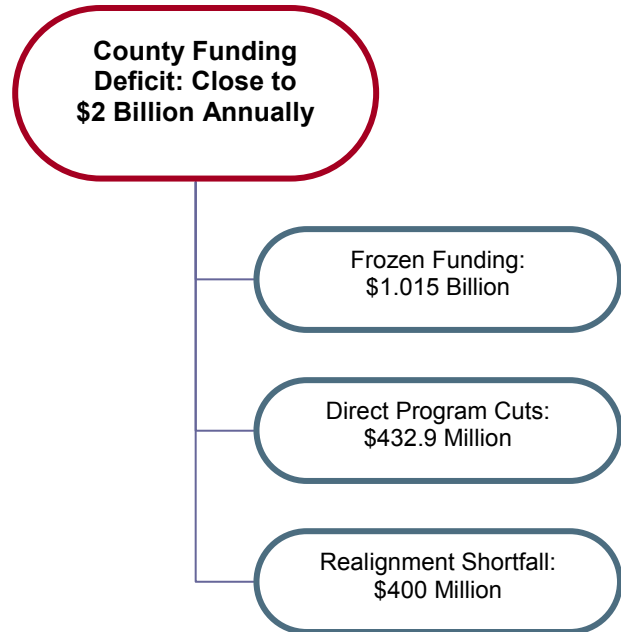
❖ **Direct program cuts.** Adding to the human services funding deficit, and constituting a second form of disinvestment, are a number of direct cuts made to these programs over the past several years. Through fiscal year 2007-08, California policymakers made cuts to human services operations totaling \$165.5 million in CalWORKs and \$65.6 million in Food Stamps.¹⁶ In the 2008-09 budget, policymakers cut an additional \$7.7 million in CalWORKs eligibility and employment services, \$42.1 million in Medi-Cal eligibility operations, and \$20.9 million in Food Stamps administration.¹⁷ Upon signing the 2008-09 budget, the governor vetoed \$70 million for CalWORKs employment and eligibility services, effecting a 5 percent reduction, and \$16.4 million for child care.¹⁸

Direct budget cuts to these and other human services programs over the past eight years total \$432.9 million (\$332.1 million General Fund).¹⁹

The funding crisis was aggravated by the State Controller’s move in early February to start delaying almost \$270 million in state General Fund payments to counties for social services.

While these deferrals have since been lifted, confusion continues locally regarding repayment of the deferred funds, and there are signs the state may again suffer a cash-flow crisis as soon as July 2009. Further, counties will see a deferral of funds from July and August 2009 to September 2009 pursuant to the February budget package.

❖ **Declining realignment funds.** In 1991, in the face of a huge budget deficit, the state “realigned” the funding responsibility for 19 health, mental health and social service programs. The “realignment” shifted costs from the state to counties in exchange for the state’s



channeling back to counties dedicated revenues from sales tax and vehicle license fees. Counties received some assurance of a dedicated revenue source that would grow over time. Realignment funds are intended to increase annually to meet rising caseload growth in the social service programs. However, as the demands for social services programs continue to escalate, realignment revenues are declining. By August 2009, the projected realignment shortfall to counties will be over \$400 million.²⁰

Clearly, even before the economic downturn, eight years of funding reductions had diminished counties’ ability to effectively provide services to hundreds of thousands of vulnerable children, families and seniors.

Local resources cannot fill the gap.

❖ **Declining local revenues signal deeper program cuts.** The growing shortfall puts counties in the untenable position of backfilling the gap with their own limited funds or cutting state and federally required services that the state – and county residents – expect them to deliver. Each county must make decisions as to

how it will manage its human services programs with these sharply reduced resources. Since 2001, a number of counties have backfilled with local revenues to compensate for state reductions, although local revenues never fully filled the funding gap.

Counties, too, are experiencing rapidly shrinking revenues in the recessionary economy with loss of sales and property taxes and fees related to home construction and sales. State taxable sales are projected to be down 8.7 percent at the midpoint of 2009 and to remain negative until well into 2010.²¹ Many counties are seeing the assessed value of property decline. Los Angeles County is estimating a 1 percent or \$11 billion drop in its \$1.1 trillion tax base, and San Bernardino projects a 5.7 percent or \$10.3 billion drop in its property valuation.²² These declining values, along with limitations imposed by Proposition 13 will mean that property taxes will not grow at their historic rates and, in some cases, may actually decline in real dollars.

In response, many counties have set goals for reducing costs across numerous programs, including human services. Riverside County, which has experienced some of the sharpest caseload increases, is planning a 10 percent cut in 2009-10 to all county departments. Marin County, which has already reduced staffing, anticipates further reductions in health and

human services resulting from loss of state revenues on top of 5 percent to 10 percent net county cost reductions.

Butte County has reduced its workforce by 10 percent and eliminated close to \$3 million in contracted services. In Orange County, at a minimum, the county anticipates providing mandated and core services and not backfilling for state shortfalls. The Mayor's Budget Office in San Francisco has issued a 25 percent reduction target for General Fund departments, with the goal of prioritizing core government and direct services to the county's most vulnerable residents.²³

To sustain human services programs for their residents, a number of counties have voluntarily backfilled state funding gaps over the past several years, despite not being required to do so. These counties provided \$270.4 million in backfill funds in 2006-07 and \$117.3 million in 2007-08.²⁴ Due to the dire fiscal outlook for most counties, preliminary indications are that counties are being forced to reduce this backfill and that some will have to completely eliminate all backfill funding in FY 2009-10, essentially constituting an additional loss of hundreds of millions of dollars in program funding going forward, including lost federal funds that could have been drawn down by these expenditures.

SERVICE REDUCTIONS RESULT IN SERIOUS ADVERSE IMPACTS

The worsening economy and the state's budget-balancing decisions have required counties to respond with cost-cutting measures that affect their ability to provide core services. These cuts have a direct negative impact on individuals and families seeking help.

Deep cuts into core safety net services.

Counties have made significant cuts to program operations – including staffing, contracted

services, program integrity activities, and other basic operations – to mitigate their diminishing federal, state and local funds.

❖ **Already inadequate staffing levels have been further reduced.** Even as counties experience insufficient staffing levels, they have continued to steadily reduce positions over the last eight years to cut costs. This has been accomplished via unfilled vacancies, eliminated positions, hiring freezes, and, most recently,

layoffs and furloughs. To quantify what the statewide funding cuts mean to safety-net services, it is possible to postulate what the impact has been on staffing alone. Based on actual cost and workload data, the cumulative funding loss from the combined deficit and budget cuts calculates into a statewide loss of 9,297 workers across the spectrum of county-operated human services programs during the past eight years.²⁵

Counties continue to make direct cuts to staffing levels. Many report that while 2008-09 has been bad, 2009-10 will be even worse. In the current fiscal year, Alameda County has left 14.6 percent of its positions vacant, Placer County has eliminated positions and left others vacant for a 20.7 percent reduction, and Amador County has done the same for a 25.6 percent reduction in positions. Santa Cruz County reported 71 eliminated positions in the current year, representing 13 percent of its workforce, and anticipates eliminating another 40 to 50 positions in 2009-10.

With respect to outright staff layoffs, San Francisco reported 112 layoffs, Contra Costa County 74, Tulare County 78, and several other counties reported small layoff numbers. Many counties held positions vacant, ranging from 7 percent to 15 percent. In the current budget year, and projected for 2009-10, counties are also implementing furloughs to reduce costs. Twelve counties reported mandatory or voluntary furloughs for some or all of their staff. Los Angeles County, which this year held 1,000 positions vacant, noted that “with rising caseloads and insufficient funding to hire behind attrition, we staff these programs at dangerously low levels.”²⁶

❖ **Millions of dollars of contracted services have been cut.** County human services departments often partner with community-based organizations or other county departments to address the many needs of families and extend the effectiveness or integrity of their programs. For example,

CalWORKs programs often contract for job training or substance abuse treatment for participants in welfare-to-work, and most departments contract with their county district attorneys for welfare fraud investigation and prosecution.

Counties surveyed by the California Budget Project in 2008 reported that they reduced spending on contracts with community partners by a total of more than \$37 million between 2004-05 and 2007-08.²⁷ Out of 40 counties surveyed by CWDA in October 2008, nearly all reported reducing contracts in 2008-09 by an additional 10 to 20 percent, with Santa Barbara reporting an 80 percent reduction. Counties that reported dollar amounts showed a total of \$13 million in contract cuts.²⁸ This year, Contra Costa County reduced the contract with its district attorney by 50 percent, and other counties also reported reductions in this area.²⁹

❖ **Program integrity activities are being scaled back.** A number of counties are cutting back on fraud prevention, investigation, and collection activities, including both in-house and those conducted by the District Attorney (DA). More counties are considering doing so for the upcoming fiscal year. Merced County reports reducing their DA fraud investigation services by half. Some, such as Amador and Contra Costa counties, report they have reduced departmental staff for early-fraud prevention, and Imperial and Kern counties report they may do the same.

Furthermore, some counties are reducing income eligibility verification staff. With high caseloads for existing staff, eligibility investigations may be incomplete or rushed. These factors can add to errors that may or may not benefit applicants. For example, the state’s negative error rate for Food Stamps, which measures whether benefits were correctly denied, suspended, or terminated, increased to 27.7 percent in October 2008, the highest in the nation. These errors add to workload for fraud investigation and fair hearings, which

compounds the staff reductions to fraud prevention and investigations.

❖ **Basic operations have been cut.** In addition to reducing staff and cutting contracts, counties have sought other ways to shave costs. Many counties have cut training programs and information technology and have limited travel to geographically dispersed clients.³¹

Cuts translate into reduced services and adverse impacts.

The significant cuts made to human services program operating budgets do not bode well for the vulnerable families who are seeking assistance or for their communities.³²

❖ **Access to needed services has declined.** Reductions to basic operating costs affect the ability of families to access services at a time when demand is soaring. About 20 percent of the counties statewide have closed office sites or reduced office hours, including some counties that have done both. Sacramento County indicates that it has closed one district office and is considering closing more offices. A number of additional counties are considering closing offices and reducing office hours in the upcoming fiscal year.

Office closures and reductions in operating hours result in families having less opportunity to obtain the services they need. Furthermore, families may need to travel farther to apply for benefits, an added time-consuming hardship. Several counties report that community members now need to travel across town and in one case in Solano County, to another town 15 miles away, to obtain some services. Offices located in already disadvantaged communities within counties are also being closed, making access to services more difficult for individuals who are already particularly vulnerable in this economic downturn.

Even when offices remain open, the hiring freezes and staff furloughs often result in only minimal staffing. A number of counties have

been forced to reduce staffing levels on some days to only those critical staff needed to provide emergency services. Some counties report consolidating particular services in specific offices due to staffing issues, such that some services are no longer available in communities where they previously existed.

❖ **Determinations of eligibility for services are potentially delayed.** All of these office and staffing reductions further compound the difficulties faced by county staff in handling the dramatically increased volume of applications for services. And with thousands fewer human services professionals on the job, it is increasingly difficult for applicants and clients to meet with a worker. Already, in some locations, applicants are standing in long lines. In almost one-fifth of counties, appointments for an initial eligibility interview for some programs must be pushed more than two weeks out, and in another seven counties appointments take between one and two weeks to schedule. Again applying actual cost and caseload data, the number of workers lost due to funding deficits and cuts could cause delays in CalWORKs benefits and employment services to almost 280,000 families statewide. That same calculation indicates delays in Food Stamp issuance to 472,000 families or individuals, and delays in Medi-Cal assistance to 342,000 applicants or clients.

❖ **Welfare-to-Work services are being curtailed.** The multi-million dollar cuts to contracted services have hit welfare-to-work services to CalWORKs recipients particularly hard. More than one-quarter of counties specifically report scaling back on these services. In addition to cutting employment training, job search, career education, and job placement services, numerous counties report reducing transportation reimbursements, making it difficult even for those recipients who have managed to find jobs in this economy, let alone those who are still seeking employment. A few counties also report that their ability to

identify barriers to employment among their CalWORKs clients is now compromised.

Besides affecting the ability of CalWORKs recipients to secure employment, reductions in welfare-to-work services also have implications for the state. For example, Butte County reports that it is eliminating home visits for non-compliant and sanctioned cases and will be granting good cause exemptions for participants in remote locations who lack transportation. Butte County is not alone in expanding the use of good cause exemptions when the county cannot provide transportation, child care, or other necessary services. San Bernardino County was able at one time to provide welfare-to-work services to its Safety Net population (parents who have exhausted their 60-month time limit on aid), but has had to eliminate those services. These trends are troubling for the state's efforts to comply with federal work participation rate requirements and represent a reversal of years of work to improve county capacity in these areas.

❖ **Other critical services are being reduced.**

In addition to welfare-to-work and related services, counties are reducing other services that support families, children, elder adults, and persons with disabilities. With respect to their CalWORKs clients, some counties report reducing domestic violence services, learning disability and psychiatric evaluations, and alcohol and other drug treatment services. Some counties are significantly reducing or eliminating assistance to families who are homeless or at-risk of homelessness, making it more difficult for these families to become self-sufficient.

However, the reductions go well beyond the CalWORKs program, touching services to those who are already among the most vulnerable. Cuts to both the Child Welfare Services (CWS) and Adult Protective Services (APS) programs are occurring in many counties, in some cases for the first time in recent years. These programs are especially hard-hit in

counties that have spent their own funds to backfill the significant historic funding gaps in CWS and APS, because precipitously declining county revenues have made it nearly impossible for counties to continue this practice.

In CWS, almost one-fifth of counties report making cuts to their programs. These cuts are resulting in the elimination of preventive services provided to increasingly stressed families, as well as counseling and other services to children already in the system. With counties scaling back to provide only the most essential services, they are left with the ability only to respond to allegations and incidences of child abuse rather than be in a position to prevent abuse and keep families together. Some counties report they are reducing efforts to recruit foster families and providing fewer services to support foster families.

The results of these cuts are siblings being separated and children being placed in higher levels of care than needed. In general, with fewer workers, counties are missing opportunities for prevention and case management that help avoid crises and higher-cost interventions over time.

Similarly, cuts to APS programs are leaving elderly Californians and adults with disabilities progressively more vulnerable to abuse and neglect. Cases are increasingly being triaged, with only the most severe and life-threatening receiving immediate attention. Response time is delayed and face-to-face investigations are being reduced. Cases are being closed more quickly in order for workers to manage the caseload. Meeting all of the statutory mandates of the program is impossible, especially after a direct cut of \$11.4 million in 2008-09 after years of stagnant funding during which county purchasing power fell further and further behind the actual cost of operating the program.

HUMAN SERVICES SPENDING STIMULATES THE ECONOMY

A large body of evidence, including a recent report from Beacon Economics, shows that human services programs stimulate the economy, and that investing in these programs substantially reduces the need for and cost of future services. Moreover, the American Recovery and Reinvestment Act of 2009 (ARRA) provides enhanced federal matching funds for human services, helping these programs make an even greater impact on the state and local economies. While the ARRA funds are temporary, the contributions made by county human services programs to the state and local economies are ongoing.

Human services generate immediate economic impact.

In their January 9 analysis of the President's proposed economic recovery plan, economists Christina Romer and Jared Bernstein concluded that temporary programs to protect people who are the most vulnerable in a deep recession will "have the largest job bang for the buck." Compared to the spending rate of other stimulus proposals, funds to protect the vulnerable are spent very quickly. Their analysis also projected that temporary increases in Food Stamps and unemployment benefits in the stimulus package would contribute more than one-fifth of all the jobs the package would generate in 2009.³³

Mark Zandi, writing in Moody's "Dismal Scientist," states that "Increasing food stamp payments by \$1 boosts [national] GDP by \$1.73," and notes that it is an effective way to prime the economic pump because people who receive the benefits will spend them within weeks.³⁴ By the same token, any form of cash aid to hard-pressed families will go immediately back into the economy for food, shelter, clothing, transportation, and other basic necessities, and stimulate demand for additional goods and services.

The Center on Budget and Policy Priorities also supports temporary assistance measures and posits that they can have a direct effect on jobs by retaining workers who might otherwise be laid off without the increased demand for goods and services created by stimulated spending.³⁵

❖ **Beacon Economics reports human services provide 32 percent boost to economy.** The above findings were echoed in a recent study completed by Beacon Economics, which evaluated the economic impact of spending on human services programs in California.³⁶ The study concludes that, as a whole, human services expenditures generate 1.32 dollars of economic activity for every dollar spent, meaning that output and employment resulting from program expenditures are greater than the expenditures alone would suggest. Beacon estimates the total economic impact of human services programs at \$25 billion in 2007-08, creating 132,000 jobs, and generating \$467 million in sales tax revenues. Moreover, the report uses a more conservative approach than other models, such as those developed by the US Department of Agriculture. As a result, the economic impact of spending on these programs may be even higher than the estimates described in Beacon's report.

The study found that CalWORKs, Food Stamps, and In-Home Supportive Services have the highest "multipliers," or ratios of economic activity generated to dollar spent. This is due to the high proportion of funding that is provided to low-income families and individuals, who are likely to quickly spend their benefits and stimulate the economy.

Further, because of federal matching dollars – particularly the enhanced matches newly available through the American Recovery and Reinvestment Act – Beacon notes that any

reductions in state spending for certain programs would come at a very significant cost. **For example, the report found that the current state multiplier for CalWORKs benefits is 7.35, meaning that if state expenditures on CalWORKs grants increased by \$1 million, output would increase by \$7.35 million, and employment would experience a comparable boost.**

Costly long-term effects from reduced and delayed human services.

In addition to the immediate economic impact, the Beacon study assessed the long-term impact of cuts to program benefits and caseworker staffing levels. Beacon found that the hidden and indirect costs of reducing human services expenditures are substantial.

❖ **Poverty.** The cash benefits paid to a family on welfare are not sufficient to lift that family out of poverty. The CalWORKs monthly Maximum Aid Payment for a family of four is \$862 – well below the federal poverty line of \$1,767. Yet these benefits serve to forestall some of the direst consequences for families at lower income levels.

Any delay or reduction in benefits puts recipients at high risk for food insecurity, poor family physical and emotional well-being³⁷, child abuse, negative behavior and poor health of children³⁸, difficulty in accessing medical care³⁹ and homelessness.⁴⁰

❖ **Child maltreatment.** The costs associated with child abuse and neglect include those of the child welfare system, hospitalization, law enforcement, and judicial systems. There are also costs associated with special education, juvenile delinquency and lost productivity. The average hospitalization charge for an abused or neglected child is nearly \$10,000 more than for other children.⁴¹

❖ **Homelessness.** Costs for homelessness include hospital care for related illnesses, such as respiratory disorders, trauma, skin disorders,

infectious diseases, substance abuse and mental illness. There also are costs for shelter, incarceration and detox services. One study found that the annual cost to provide services to one homeless individual was \$40,000.⁴²

❖ **Domestic violence.** The stresses of poverty can lead not only to neglect or violence against children, but also to violence against domestic partners. A study by the Centers for Disease Control and Prevention reported that, among victims who sought treatment, the mean medical cost per assault was \$2,665.⁴³ Also, incidents of domestic violence often require the intervention of law enforcement and may lead to criminal justice proceedings.

❖ **Substance abuse.** A difficult and common problem at all economic levels, substance abuse can become even more likely with the stress of poverty. It may be identified and treated as an employment barrier among recipients of public assistance if staffing is adequate, staff are properly trained and services are available. Costs of untreated substance abuse include those of the criminal justice system, medical care, mental health, and lost productivity.⁴⁴

Recognizing these long-term consequences of reductions in human services, a group of 117 economists that span the ideological spectrum has stated that steep state budget cuts in human services will not only exacerbate an economic downturn but will harm vulnerable low- and moderate-income families.

Program cuts have disproportionate impact in high-poverty, high-unemployment regions.

The negative outcomes for individuals and communities from reductions in human services programs are magnified in regions of the state with higher poverty and unemployment rates. As shown in Appendices A-1 and A-4, counties in the San Joaquin Valley and rural Northern California tend to have higher unemployment rates and higher poverty rates than the rest of the state. Previous

research⁴⁵, as well as the data presented in Appendices A-2 and A-3, confirm that counties in these regions tend to have higher proportions of their populations receiving public assistance, and would therefore be more

adversely affected by benefit cuts or service reductions. The compounded effects of high unemployment and poverty would make the economic and social costs of program cuts more severe in these counties.

IMPLICATIONS FOR POLICYMAKERS

The research herein reveals some important implications for policymakers as they consider how to move forward in the face of further declines in revenues and grim budget projections.

❖ **The right policy and fiscal decisions can minimize the worsening condition of the safety net.** As the recession continues and unemployment rises – and during the potentially long recovery yet to come – the demand for public assistance will continue at record levels for at least some time to come. Due to the numerous disinvestments described above, counties already have limited ability to meet the demands of this population. Given that we know a great deal of need is not being met already, and it is likely to grow worse before getting better, policymakers should strive to avoid doing more harm to the state’s already battered public assistance system.

❖ **Federal stimulus funding has great potential to help, though it is temporary.** The American Recovery and Reinvestment Act provides increases in Food Stamp benefits, workforce training funds, emergency Temporary Assistance to Needy Families funding, and boosts to Unemployment Insurance and COBRA benefits for the recently laid-off. The state’s ability to take advantage of this emergency federal relief, however, is in some measure dependent on its infrastructure and available person-power. Because our infrastructure is stretched so thin, California likely does not have the same ability as other states to quickly process new Food Stamp benefits or move additional people from

welfare to work via subsidized employment or workforce training programs. Note, too, that these program enhancements are largely time-limited – and the clock is already ticking.

❖ **An ineffective safety net can make an already bad situation worse.** Failure to fund public assistance programs leads to a host of poor health outcomes for children and families and higher future costs related to child abuse and neglect, homelessness, malnutrition, violence, and substance abuse. These longer-term implications of service reduction add a significant economic load. As Beacon Economics concluded in 2009, in addition to multipliers that reflect the benefit of human services spending in the economy, there also should be a multiplier for the effect of reducing future demand for services by providing them today.⁴⁶

❖ **Policymakers must factor in the economic stimulus effect of human services programs.** As numerous economic studies suggest and the new Beacon Economics report demonstrates, funding human services programs provides an immediate and direct stimulus effect to the state’s economy. In the hands of needy families, Food Stamps and CalWORKs benefits can become a catalyst for jump-starting the flagging economy. The funding provided through these programs contributes to economic growth both directly and indirectly, by inducing the production of goods and services and the creation of jobs and, therefore, revenue for the state and localities.

Further, while funding these programs has a stimulus effect beyond just the value of the services provided, cutting the programs pulls even more money out of the local economy due to the programs' multiplier effects.

❖ **The current crisis offers an opportunity to evaluate how well the “safety net” works in times of severe economic recession.** The safety net is intended to help people when their economic circumstances decline – when they lose a job, become homeless, and need help to get by. This paper indicates some serious deficiencies in the safety net's ability to meet its goals.

In addition to the lack of staffing and resources in counties to help vulnerable families and individuals in this current crisis, the programs do not appear to be structured in a way that helps parents who have recently lost a job and who may have some assets in the bank or a reasonably decent car. As evidenced by the data above, the asset requirements in our safety net programs have resulted in a large number of families being turned away, and we anticipate that they will return after spending down their bank accounts, selling the car, or tapping their children's education funds or their own retirement savings. Many personal economic advisers suggest that a family should have three or six months' worth of expenses saved in case of a rainy day. Our safety net programs typically allow no more than \$2,000 in the bank – barely

one month of expenses for many families.

This begs the question: Should our safety-net programs require families to be so poor that they have a more difficult time escaping poverty? Should they require families to have a car that often requires repairs because it is worth so little? Or, should they be structured in a way that encourages temporary use of public assistance when times are tough but that enables the family to retain a reasonable amount of savings, encourages them to make investments in their future, and allows them to own a decent car to enable the parents to get back into the workforce quickly? And, how do we view and enhance the intertwined role of safety net programs, the Unemployment Insurance program, health care coverage programs, and workforce training? The answers to these questions will stimulate further debate and may point toward potential policy changes during this time of economic crisis and dislocation.

For policymakers, the ultimate implications are clear: A large body of evidence strongly indicates cutting human services spending does more harm than good to the economy both in the short term and for the future. During an economic downturn, along with revenue enhancement or spending on infrastructure, spending on human services is an essential component in recovery of a balanced and viable economy for the state and counties.

ENDNOTES

¹Employment Development Department (EDD), News Release No. 09-09, "California's Unemployment Rate Increases to 10.5 percent," March 2009. Retrieved on March 24, 2009 from http://www.edd.ca.gov/About_EDD/pdf/urate200903.pdf.

²Employment Development Department (EDD). Labor Market Review, February 2009. Retrieved on March 24, 2009 from <http://www.calmis.ca.gov/file/lfmonth/calmr.pdf>.

³Haveman, J., Fisher, E., and Tseng, F. [Beacon Economics] "Spending on County Human Services Programs in California: An Evaluation of Economic Impacts." California Child and Family Policy Institute, April 2009.

⁴Danielson, C. and Klerman, J., "Why Did the Food Stamp Caseload Decline (and Rise)? Effects of Policies and the Economy." Institute for Research on Poverty, Discussion Paper no. 1316-06, March 2006. Hanson, K. and Gundersen, C. "How Unemployment Affects the Food Stamp Program," Food Assistance and Nutrition Research Report Number 26-7, U.S. Department of Agriculture, September 2002. Haveman, J, Fisher, E.O., Tseng, F., Ibid.

⁵Bureau of Labor Statistics, Local Area Unemployment Statistics. California's unemployment rate of 10.5 percent in February 2009 is the highest since the 1991-92 economic downturn, when unemployment peaked at 9.9 percent in January 1993 before beginning a downward trend through the remainder of the decade.

⁶Standard monthly reports to California Department of Social Services from all of California's 58 counties were used to compile statewide data for caseloads. (Food Stamps: Form FS237; CalWORKS: Form CA237; Homeless Assistance: Form HA237; General Assistance: Form GR237). Fifteen counties, representing 75 percent of state caseload, were selected by CWDA to further sample regional caseload trends. For Medi-Cal, eligibles data taken from pivot tables at <http://www.dhcs.ca.gov>.

⁷Public Policy Institute of California. "Just the Facts: The Food Stamp Program in California," January 2009. Retrieved on March 24, 2009 from http://www.ppic.org/content/pubs/jtf/JTF_FoodStampJTF.pdf.

⁸California Department of Social Services, DFA 296 reports.

⁹CWDA, "Client Trends Survey," anecdotal information submitted by counties, December 2008. This material is used throughout the paper.

¹⁰California Department of Social Services, CA 237 CW reports.

¹¹California Department of Social Services, CA 237 HA reports.

¹²California Department of Social Services, GR 237 reports.

¹³CWDA "15 County Survey," data submitted by counties, January 2009.

¹⁴CODB shortfall, \$1.015 billion; program cuts of \$432.9 million; realignment shortfall, \$400 million. Included in this amount is the shortfall of funding for adult and children's services and In-Home Supportive Services.

¹⁵CWDA, "Annual Impact of Cuts to County-Administered Health and Human Services Programs Sustained Since June 2001," (January 15, 2009). CalWORKs, \$250.6 M; Food Stamps, \$49 M; Child Welfare, \$486.4 M; Foster Care, \$12.5 M; Adoptions \$22.1 M; In-Home Supportive Services, \$59.6 M; Adult Protective Services, \$20.9 M; Medi-Cal, \$114 M.

¹⁶CWDA, "Annual Impact of Cuts to County-Administered Health and Human Services Programs Sustained Since June 2001," (January 15, 2009).

¹⁷CWDA, "Budget Cuts Impact Survey," October 2008

¹⁸CWDA, "State Budget Update #19," September 2008.

¹⁹CWDA, "Annual Impact of Cuts to County-Administered Health and Human Services Programs Sustained Since June 2001." CalWORKs, \$243.2 M; Food Stamps, \$86.5 M; Foster Care, \$2.3 M; Adoptions, \$18 M; In-Home Supportive Services, \$12.7 M; Adult Protective Services, \$28.1 M; Medi-Cal, \$42.1 M.

²⁰The Realignment shortfall is a result of counties receiving \$29.4 million less for base Realignment funding in 2007-08 than 2006-07 and are estimated to lose an estimated \$130 million in 2008-09. In addition to the base Realignment shortfall, counties are currently owed \$174 million in prior year Realignment caseload growth funds -- an amount projected to grow to more than \$250 million through 2008-09.

²¹California State Board of Equalization, Memo to City and County Finance Officials, January 16, 2009.

²²Los Angeles Times, "Cities Brace for Revenue Losses as Property Values Continue to Drop," by Alexandra Zavis, March 10, 2009.

²³California State Association of Counties (CSAC), "Downturn Survey Results," a compilation of county reports, February 2009.

²⁴CWDA Calculations based on review of 2006-07, 2007-08, and 2008-09 county claims data available as of March 27, 2009. The amount for FY 2008-09 is not yet known.

²⁵CWDA calculations. Includes CalWORKs, Food Stamps, Medi-Cal, In-Home Supportive Services, Adult Protective Services, and Child Welfare Services. Based on 2005-06 county surveys detailing cost and workload data.

²⁶CWDA, Budget Cuts Impact Survey 2, March 2009, is reference for all data in the paragraph. Eleven counties reporting furlough are: Amador, Butte, Contra Costa, Del Norte, El Dorado, Placer, Riverside, San Bernardino, San Francisco, Santa Barbara, Tuolumne, Yolo.

²⁷California Budget Project, "Stretched Thin 2008: State Budget Cuts Undermine California's Human Services Programs," August 2008.

²⁸CWDA, Budget Impact Survey, October 2008. A composite of the narrative report and Excel table.

²⁹Not every county could report specific dollar amounts because of the very late state budget and the timing of their local mid-year budget adjustment processes.

³⁰CWDA, Budget Impact Survey 2, March 2009

³¹Distilled from California Budget Project "Stretched Thin 2008" and CWDA "Client Trends Survey" December 2008.

³²The information in this section was taken from CWDA, "Budget Impact Survey 2," March 2009.

³³Romer, Christina, and Bernstein, Jared, "The Job Impact of the American Recovery and Investment Plan," January 9, 2009.

³⁴Zandi, Mark, Moody's Dismal Scientist, "Washington Throws the Economy a Rope," January 22, 2008.

³⁵Stone, Chad, "New Analysis Shows Strong Job Effects from Including Aid for Hard-Pressed Families and States in a Recovery Package," Center on Budget and Policy Priorities, January 15, 2009.

³⁶Haveman, J, Fisher, E.O., Tseng, F., Ibid.

³⁷Lee, B., Slack, K., & Lewis, D. (2004). "Are welfare sanctions working as intended?" *Social Service Review*.

³⁸Cook, J.T., Frank, D.A., Berkowitz, C., Black, M.M., Casey, P.H., Cutts, D.B., Meyers, A.F., Zaldivar, N., Skalicky Al, Levenson, S., Heeren, T. "The Impact of Welfare Sanctions on the Health of Infants and Toddlers," *Children's Sentinel Nutrition Assessment Program*, July 2002.

³⁹Lindhorst, T., Mancoske, R. "The Social and Economic Impacts of Sanctions and Time Limits on Recipients of Temporary Assistance to Needy Families." *The Journal of Sociology & Social Welfare*. 33(1): 93-114. School of Social Work, Western Michigan University, Kalamazoo, MI. 2006

⁴⁰Ji, Eun-Gu. "A Study of the Structural Risk Factors of Homelessness in 52 Metropolitan Areas in the United States," *International Social Work* 49(1): 101-177, Sage Publications, London, 2007.

⁴¹Rovi, S. et al. "The Economic Burden of Hospitalizations Associated with Child Abuse and Neglect," *American Journal of Public Health*, Vol. 94, No. 4, April 2004.

⁴²Culhane, Dennis. "The Costs of Homelessness: A Perspective from the United States." *European Journal of Homelessness*, Volume 2, December 2008.

⁴³National Center for Injury Prevention and Control. "Costs of Intimate Partner Violence Against Women in the United States." Centers for Disease Control and Prevention, 2003, Atlanta, GA.

⁴⁴California Budget Project, "Proposed Budget Cuts Come at a Time of Growing Need," December 2008.

⁴⁵Danielson, C. and Klerman, J., "Why Did the Food Stamp Caseload Decline (and Rise)? Effects of Policies and the Economy." Institute for Research on Poverty, Discussion Paper no. 1316-06, March 2006.

⁴⁶Haveman, J, Fisher, E.O., Tseng, F., Ibid.

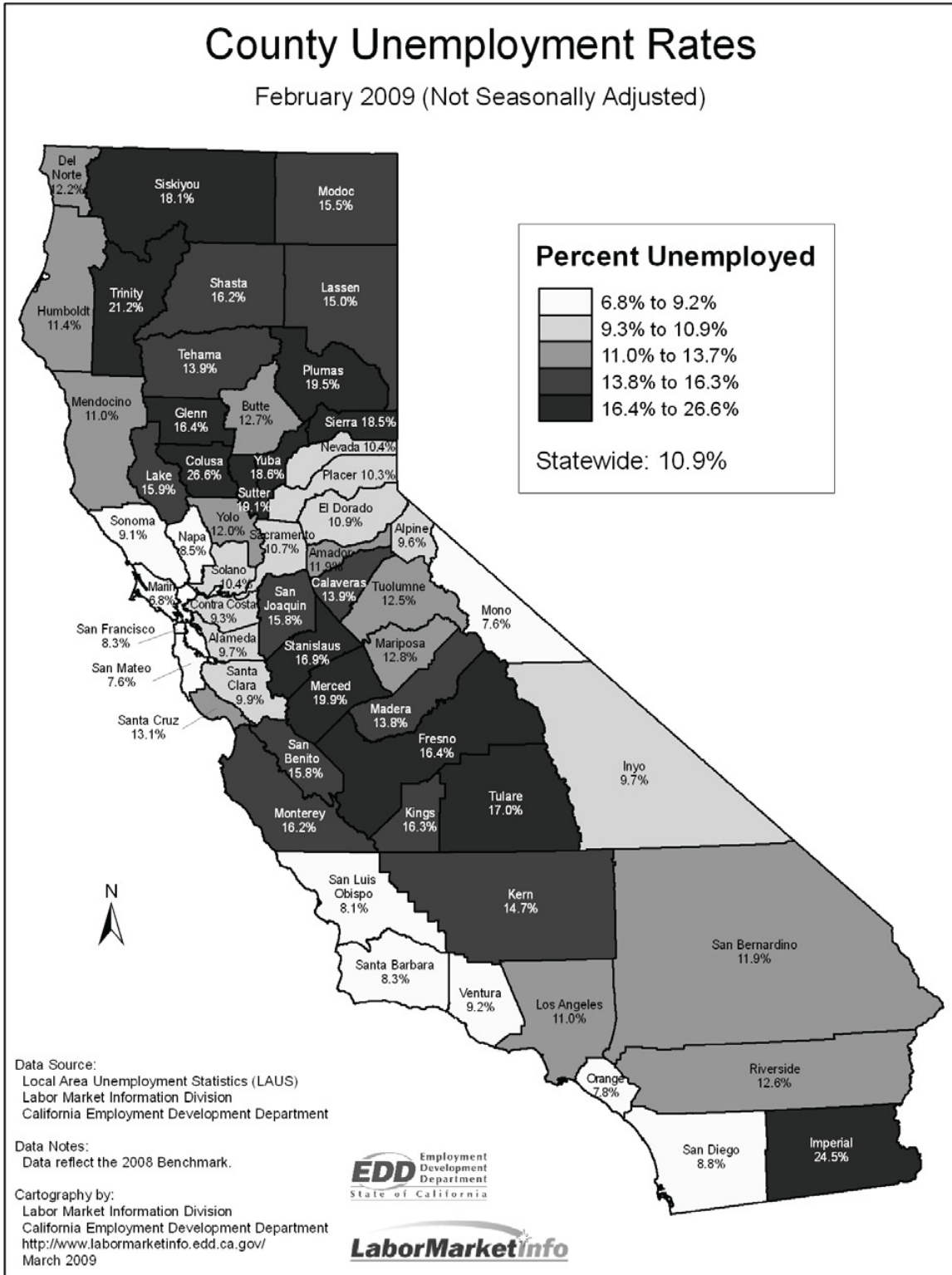
NOTES ON CHARTS

Chart C-1, C-2: Graphic assistance provided by the Center for Social Services Research, UC Berkeley.

Chart C-9: Data are not available on number of applications specifically for Non-Assistance Food Stamps or for two-parent CalWORKs

Appendices A-2, A-3: Graphic assistance provided by Human Services Agency, City and County of San Francisco.

Appendix A-1: Unemployment Rates, By County (February 2009)

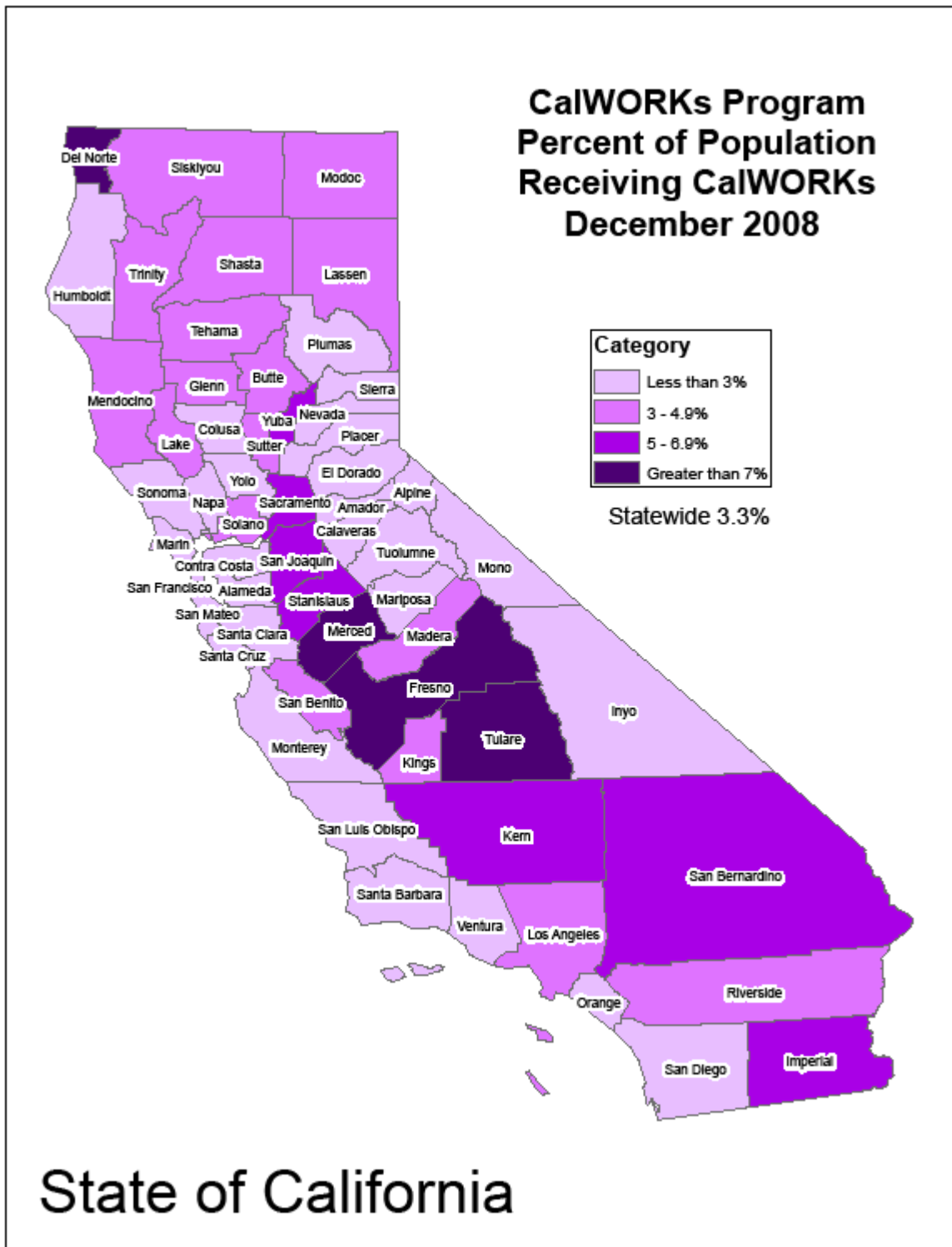


Source: CA Employment Development Department

Appendix A-2: Food Stamp Receipt as Percent of Population, By County



Appendix A-3: CalWORKs Receipt as Percent of Population, By County



Appendix A-4: California Poverty Rates By County, 2005

County Poverty Rates in California, 2005

<i>COUNTY</i>	<i>POPULATION BELOW POVERTY</i>	<i>PERCENT BELOW POVERTY</i>	<i>REGION</i>
Tulare County	93,398	23.2	San Joaquin Valley
Del Norte County	5,547	22.5	Northern
Imperial County	30,650	21.3	Southern
Fresno County	177,490	20.8	San Joaquin Valley
Kern County	149,772	20.8	San Joaquin Valley
Kings County	24,912	20.6	San Joaquin Valley
Modoc County	1,853	20.4	Northern
Butte County	39,786	19.2	Northern
Merced County	43,837	18.6	San Joaquin Valley
Lake County	11,650	18.3	Northern
Madera County	24,389	18.3	San Joaquin Valley
Tehama County	10,643	17.8	Northern
Glenn County	4,763	17.5	Northern
Siskiyou County	7,771	17.5	Northern
Yuba County	11,196	17.1	Northern
Mendocino County	14,524	17	Northern
Lassen County	4,280	16.9	Northern
Alpine County	191	16.6	Eastern Mountain
Humboldt County	20,367	16.5	Northern
Los Angeles County	1,574,523	16.2	Los Angeles
Trinity County	2,139	16	Northern
Yolo County	26,726	15.2	Sacramento Metropolitan
San Bernardino County	285,275	15	Southern
San Joaquin County	94,537	14.7	San Joaquin Valley
Stanislaus County	71,595	14.5	San Joaquin Valley
Colusa County	2,928	14.2	Northern
Monterey County	54,467	14.1	Coastal
Shasta County	24,200	13.8	Northern
Sacramento County	181,110	13.6	Sacramento Metropolitan
San Luis Obispo County	32,138	13.5	Coastal
Mariposa County	2,116	12.7	Eastern Mountain
Santa Barbara County	48,494	12.7	Coastal
San Francisco County	87,324	12.2	San Francisco Bay Area
Tuolumne County	6,334	12.2	Eastern Mountain
Sutter County	10,371	11.9	Northern
Alameda County	166,481	11.8	San Francisco Bay Area
Santa Cruz County	28,303	11.8	Coastal
Inyo County	2,089	11.6	Eastern Mountain
Plumas County	2,452	11.6	Northern
Riverside County	219,375	11.5	Southern
San Diego County	310,376	11	Southern
Sierra County	363	10.7	Northern
Calaveras County	4,846	10.5	Eastern Mountain
San Benito County	5,550	10.1	Coastal
Amador County	3,377	10	Eastern Mountain
Ventura County	75,641	9.7	Coastal
Mono County	1,133	9.3	Eastern Mountain
Solano County	36,193	9.2	San Francisco Bay Area
Orange County	261,504	8.9	Southern
Sonoma County	40,094	8.9	San Francisco Bay Area
Santa Clara County	139,059	8.4	San Francisco Bay Area
Contra Costa County	81,009	8.1	San Francisco Bay Area
Napa County	9,523	7.5	San Francisco Bay Area
Nevada County	7,310	7.5	Northern
El Dorado County	12,888	7.4	Sacramento Metropolitan
San Mateo County	47,351	6.9	San Francisco Bay Area
Marin County	15,315	6.5	San Francisco Bay Area
Placer County	17,531	5.6	Sacramento Metropolitan
California	4,669,056	13.3	

Source: U.S. Census Bureau

Acknowledgements

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