



WHAT DO WOMEN NEED

Issues Impacting Women & Girls
in San Luis Obispo County, 2020

WOMEN'S
LEGACY FUND

a fund of
THE COMMUNITY FOUNDATION
SAN LUIS OBISPO COUNTY



For many people, San Luis Obispo County offers an idyllic quality of life. However, even in this idyllic place, some women and girls struggle to meet their basic needs. The goal of this report is to shine a light on some facts of life that deserve the community's attention.

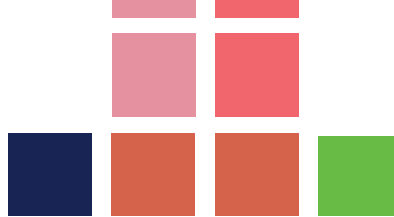
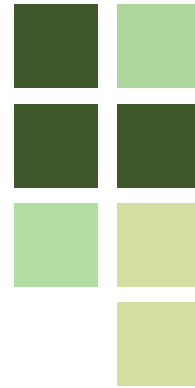


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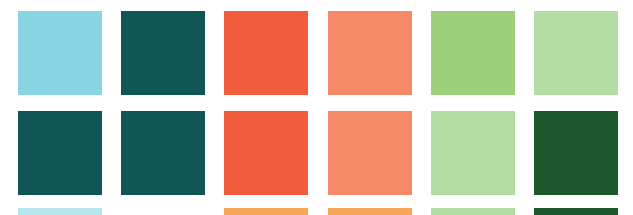
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Overview

This update to the 2010 and 2015 “What do Women Need?” reports was conceived by the Women’s Legacy Fund in January 2019. Over the following year, we hired a consultant to complete a thorough review of a wide array of current research in order to present a concise report on the most pressing issues for women and girls across San Luis Obispo (SLO) County.

The purpose of this report is to:

- **Increase public awareness of the needs of women and girls in San Luis Obispo County**
- **Educate community leaders, stakeholders and non-profit organizations about the current status of women and girls here**
- **Inform grant making decisions by the Women’s Legacy Fund**

The mission of the Women’s Legacy Fund is to be a catalyst for philanthropy that improves the lives of women and girls in San Luis Obispo County. Grants from the fund support local organizations that help women and girls to strengthen their physical, emotional, intellectual and financial well-being.

To identify the most pressing needs, in 2010 the Women’s Legacy Fund conducted research and provided its first report on the needs of women and girls in San Luis Obispo County. That information has been used to inform decisions regarding grants, catalyze increased funding and generate conversations about the highest needs in our community.

This 2020 report is based on a careful review of dozens of sources, considering the most recent data available from various government and non-profit agencies. Many agencies generate data on important topics impacting people’s lives, but not all report data by gender; this report uses only

sources that provide data on women and girls, specifically. Resources are listed and numbered in the Sources section and cited throughout the report by numbers in parentheses. An explanation regarding the selection of sources and filter of data is provided in the Methodology section.

The report reviews the demographics of all women living in San Luis Obispo County, and highlights findings on the issues of economics, childcare, safety, reproductive health and mental health. The report also focuses on three specific populations that have the highest needs – teens, seniors and Latinas.

For many people, San Luis Obispo County offers an idyllic quality of life. However, even in this idyllic place, some women and girls struggle to meet their basic needs. The goal of this report is to shine a light on some facts of life that deserve the community’s attention.

Among the most compelling facts about women and girls in San Luis Obispo County:

- **Chronic sadness continues to be a large problem among teenage girls. More than 48% of 11th-grade girls say they felt so sad and/ or hopeless almost every day for at least two weeks last year, they stopped doing some of their usual activities. That alarming number grew by 41% for 11th graders over the past decade.**
- **The United Way Real Cost Measure describes the lowest annual earnings needed by a household to afford the cost of living in an area. For San Luis Obispo County, the Real Cost for a single parent with two children, one of whom is in child care, is \$71,580. By contrast, the actual median income for a female head of household, no husband, with children, was \$32,986 in 2017.**

- **Childcare is essential to the stability of families and their pursuit of opportunity, yet licensed child care is available to only 30% of children with working parents in SLO County as of 2017, down from 36% in 2013. The number of licensed childcare homes has dropped by 18% from 2016 to 2019. While licensed childcare spots are decreasing, costs continue to increase, with the average full-time annual cost for an infant in a licensed child care center reaching \$14,181.**
- **Latinas make up 31% of the female teen population but account for 82% of the teen births. Twenty-nine percent of Latinas 25 and older have no high school diploma or GED, compared to 8% of non-Latinas. Latinx families are nearly three times more likely to live in poverty than non-Hispanic families, and 35% of Latina householders with no husband present live in poverty.**
- **Senior women represent 20% of the female population, and that percentage is expected to grow significantly. Women ages 60 and older comprise 41% of the North Coast female population and 57% of the Cambria female population. Availability of care is an issue in SLO County, and so is cost. Skilled nursing costs run from \$7,500 to \$13,500 a month, and residential care from \$3,500 to \$10,000. Only one residential-care facility accepts low-income clients but their beds are full.**



The Basics

Facts about Women in San Luis Obispo County

San Luis Obispo County is home to 138,000 women and girls. ⁽¹⁾ Compared to women statewide, women in San Luis Obispo County are:

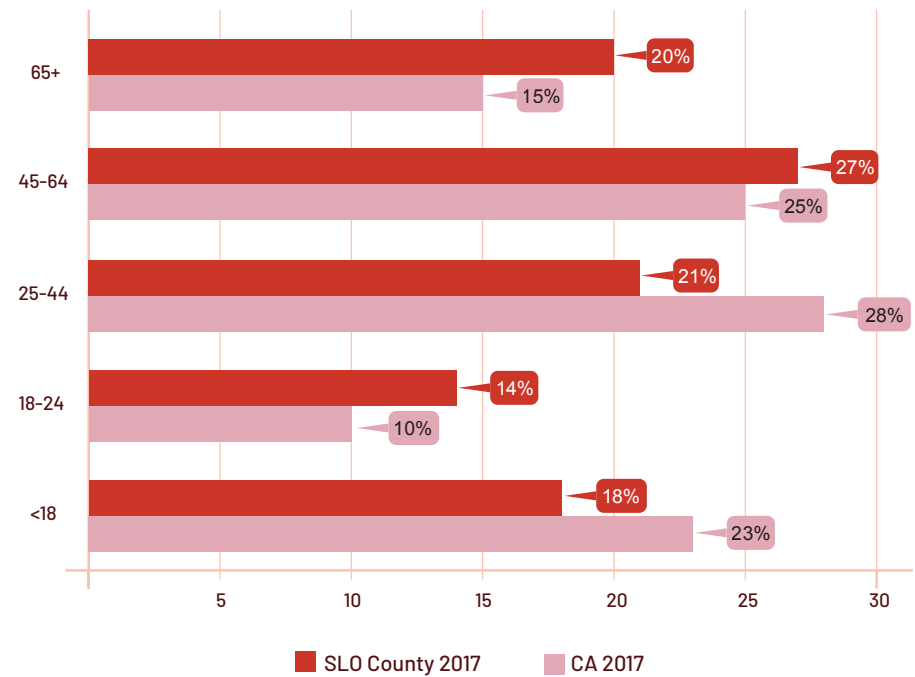
- More often Caucasian
- Less often Latina or another minority group
- More likely to have at least some college training, but not more likely to be college graduates
- More likely to be employed, and more likely to be employed part-time
- Earning less money
- More often between the ages of 18-24 or over 65
- Slightly more likely to be married

Women Residents	CALIFORNIA	SLO COUNTY	2015 REPORT
% of population	50%	48%	49%
Median age	37.3 years	41.8 years	41.7%
Race/Ethnicity			
Asian	15%	4%	4%
Black/African American	6%	1%	1%
Caucasian	60%	87%	86%
Latina	38%	21%	20%
Other Race	14%	5%	6%
Two or more races	5%	3%	3%
Education			
Less than high school diploma	17%	8%	10%
High school grad/GED	20%	20%	20%
Some college/AA degree	30%	38%	38%
College/post degree graduates	33%	35%	32%
Employment in past 12 months			
Total employed	68%	73%	72%
Employed 35+ hours	46%	42%	40%
Employed less than 35 hours	22%	31%	32%
Not employed	32%	27%	28%
Median income in past 12 months			
Full- and part-time workers	\$28,320	\$24,452	\$22,110
Full-time, year-round workers	\$45,568	\$42,679	N/A
Marital status			
Ever been married	67%	70%	71%
Currently married	48%	50%	48%

The percentage of older women in SLO County is higher than the state's female population. Within the county, 53% of the women and girls are younger than 45, compared to 61% statewide. Forty-seven percent are ages 45 and older versus 40% statewide. The largest age group cohorts are women under 25 and women ages 45 to 64. In SLO County, the percentage of women over 65 is increasing every year (from 18% to 20%).⁽¹⁾



Percent age distribution of female population



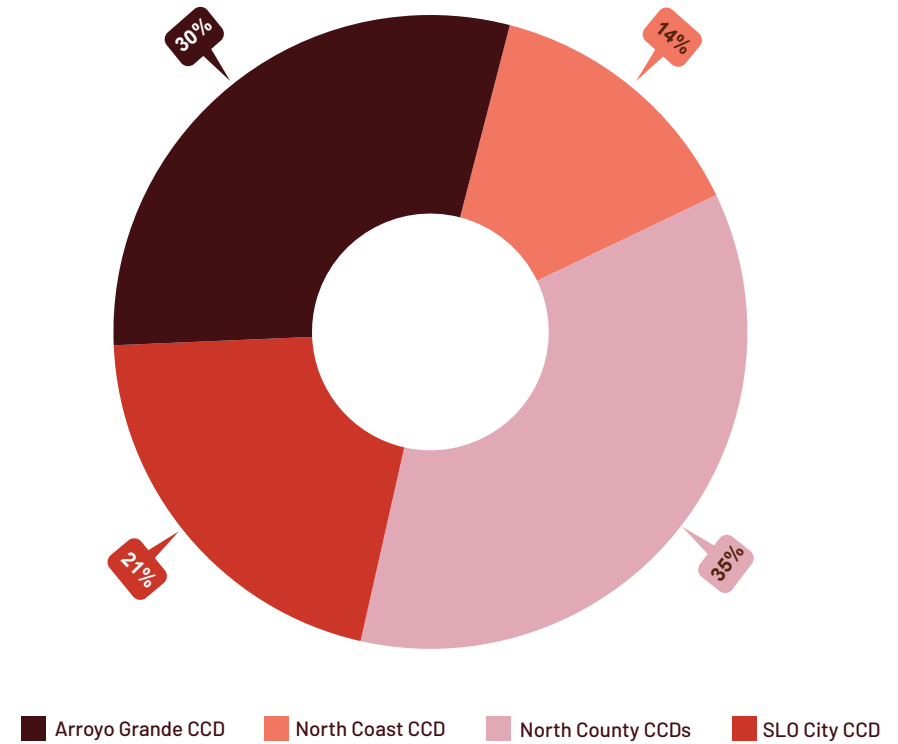
The Basics

The U.S. Census Bureau divides San Luis Obispo County into five Census County Divisions (CCDs).^{*} The female population, like the county's population, is not evenly distributed across these five divisions. Thirty-five percent live in the two North County CCDs (Atascadero CCD and Paso Robles CCD, which include the rural regions to the northern and eastern borders of the county). Thirty percent of women live in the Arroyo Grande CCD, including the South County communities of Nipomo, Grover Beach, Oceano, Pismo Beach, Shell Beach, and Arroyo Grande. Twenty-one percent live in the San Luis Obispo City CCD (which includes Avila Beach). Fourteen percent live in the North Coast CCD (from Los Osos north to the county border).⁽¹⁾

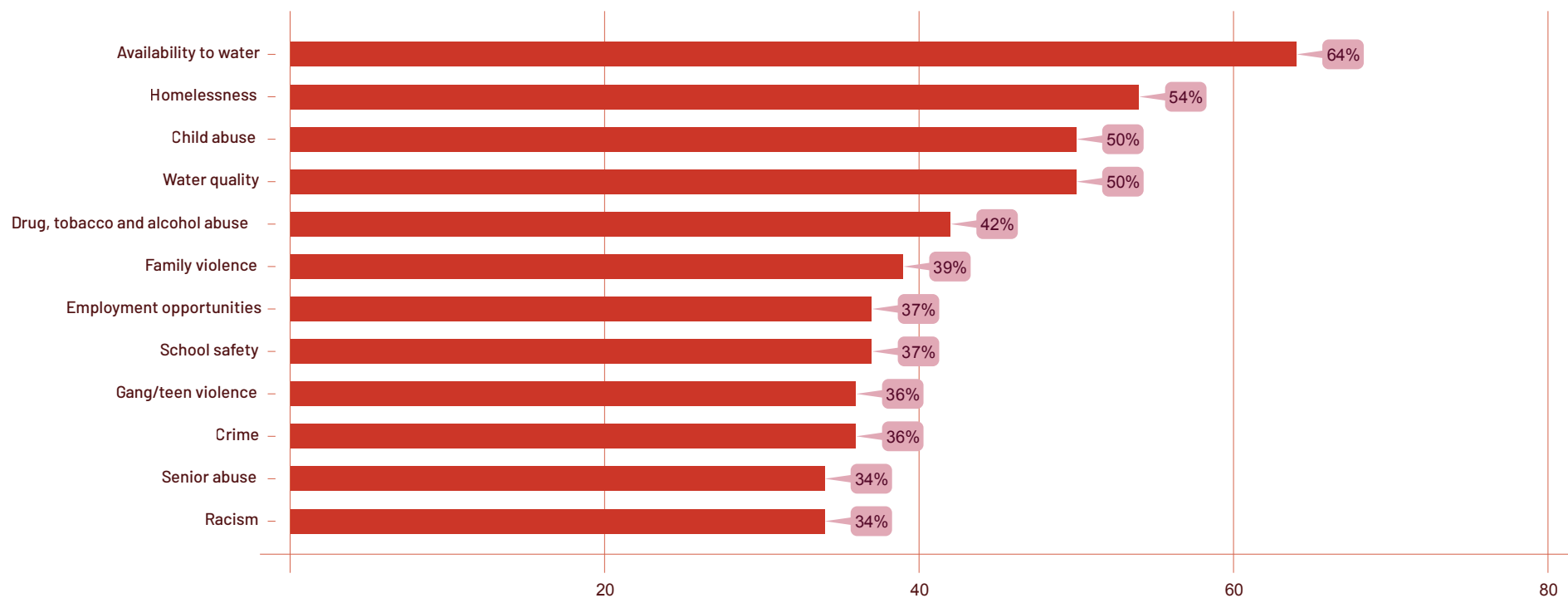
** See map in Methodology section for specific boundaries; these designations are used throughout this report.*

In the 2016 Vital Signs survey⁽³⁾, local women indicated their level of concern about 17 community issues. Women express the most concern about availability and quality of water, homelessness, and child abuse. More than half of women in San Luis Obispo County say they are “very concerned” about water availability (64%) and homelessness (54%). Fifty percent of women are “very concerned” about child abuse and water quality. Also of greater concern are drug, tobacco and alcohol abuse (42%), family violence (39%), employment opportunities (37%) and school safety (37%). High concern about water issues is likely a result of the survey that took place during the 2011-17 drought.⁽³⁾

Distribution of females across county regions



Percent of women who say they are “very concerned” about selected issues (2016)

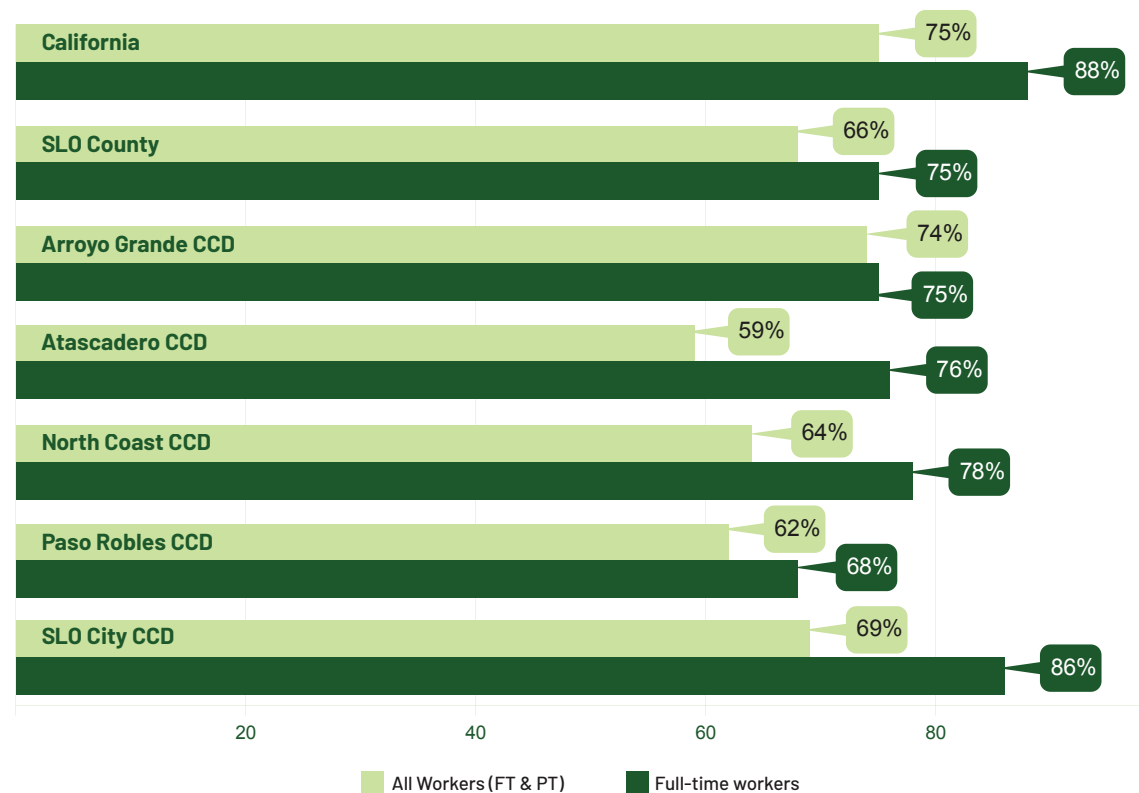


Economics

Income Disparity

In California, among all workers both full- and part-time, women earn 75 cents for every \$1 earned by men. The income disparity is even greater in San Luis Obispo County. In 2017, women in SLO County earned 68 cents for every \$1 earned by men. When comparing only full-time workers, women earn 75 cents for every \$1 earned by men. This is much lower than the 88 cents per \$1 earned by full-time female workers in all of California. Income disparity is greatest in North County (Atascadero and Paso Robles CCDs) for all women, both full and part-time, and in the Paso Robles CCD for full time female workers.⁽¹⁾

Female median income as percent of male median income, all workers (PT & FT) versus full-time workers (2013-2017 ACS)



Economic Stability

The United Way Real Cost Measure in 2017 describes the lowest annual earnings needed by a household to afford the cost of living in an area. For San Luis Obispo County, the Real Cost for a single parent with two children, one of whom is in child care, is \$71,580. By contrast, the actual median income for a female head of household, no husband present, with children, was \$32,986 in 2017.⁽²⁾ The median cost to rent a two-bedroom home in SLO County in 2017 was \$2,200 per month, or \$26,400 per year.⁽¹⁵⁾

\$71,580

United Way California's Real Cost measure describes the minimum income needed to meet basic needs in San Luis Obispo County for a household with one adult and two children.

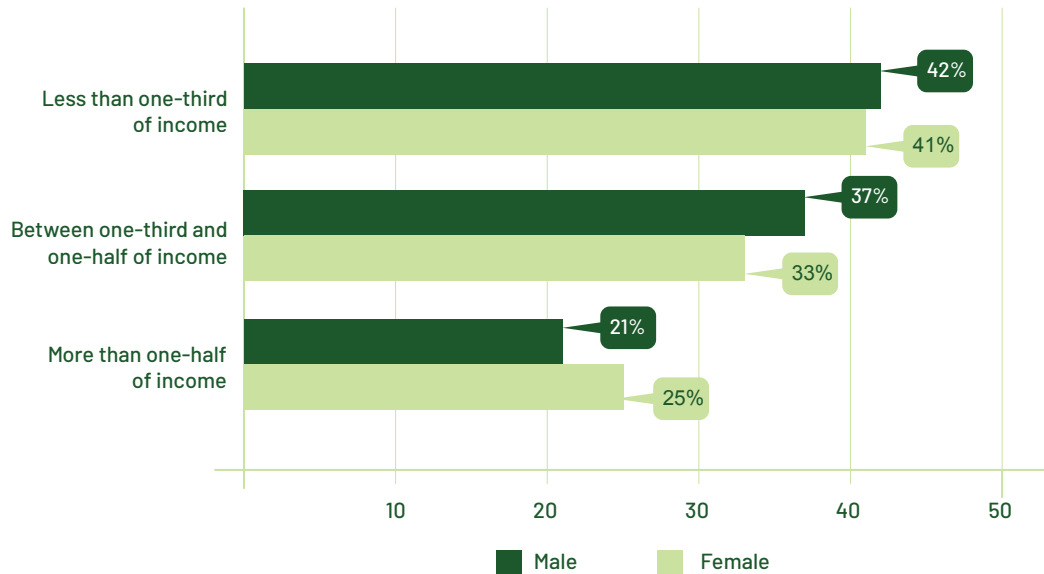
\$32,986

Median family income for a female head of household with children, no husband present in San Luis Obispo County.

\$26,400

Median annual rent, two-bedroom house in SLO County.

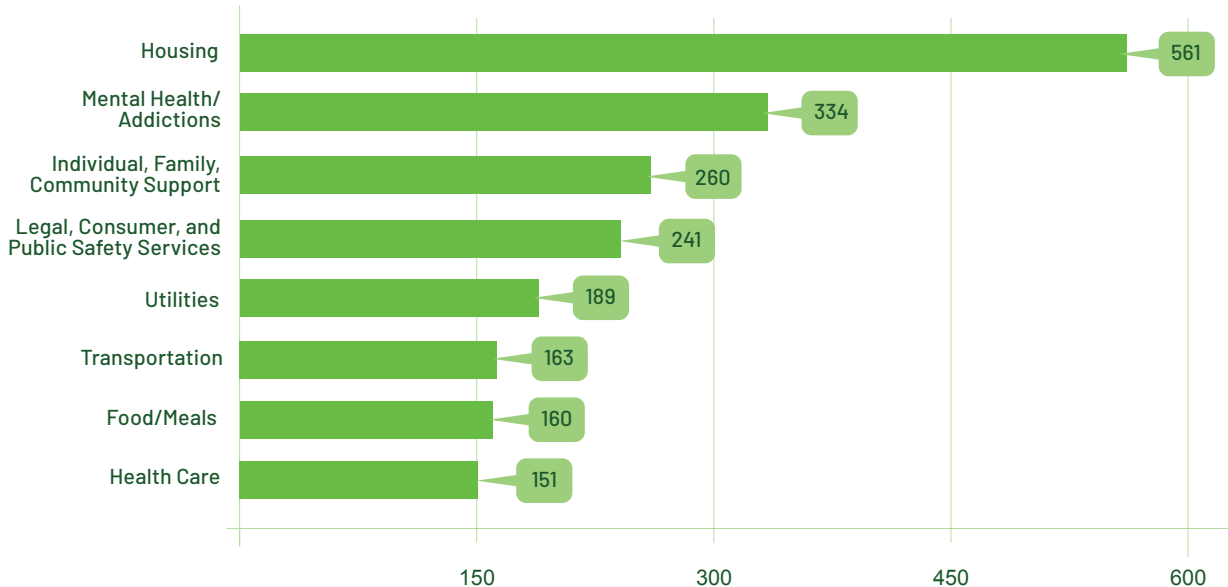
The percent of money use to pay for housing, including utilities



Economic Stability

When surveyed in 2016, 25% of women versus 21% of men said they spent more than one-half of their income to pay for housing costs. Another 33% of women spent between one-third and one-half of their income on housing costs.⁽³⁾

SLO County 2-1-1 Top Needs of Female Callers 7/1/18-6/30/19 (of 2,500 total needs)



2-1-1 Community Resource Needs

The San Luis Obispo County 2-1-1 referral line, part of a national system, refers callers to essential community services. In 2019, the approximately 2,000 callers who identified as female indicated over 2,500 needs. Over 20% of the needs ⁽⁵⁶¹⁾ were in housing, not including utilities. Other top needs included mental health and addiction recovery; individual, family, and community support; legal, consumer and public safety services; utilities; transportation; food; and health care. ⁽¹⁶⁾

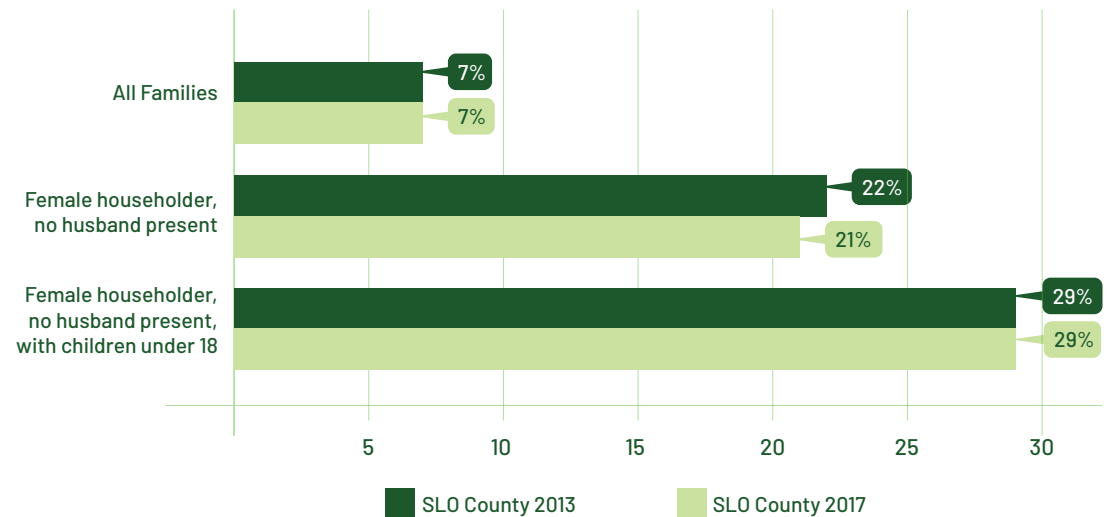
Economics

Poverty

The percent of SLO County families living in poverty stayed level from 2013 through 2017 at 7%. However, 29% of female heads of household with no husband present who have children live in poverty in the county. The federal poverty level for a family of three (2017) is \$20,420. The United Way Real Cost of living in the county is \$71,580 for a family of one adult and two children. ^(1,2)

When asked if they had gone without a basic need in the last year, 12% of women said yes. Health care was cited most often, by 7%; 4% said they had gone without food. ⁽³⁾

Percent in SLO County living below poverty level

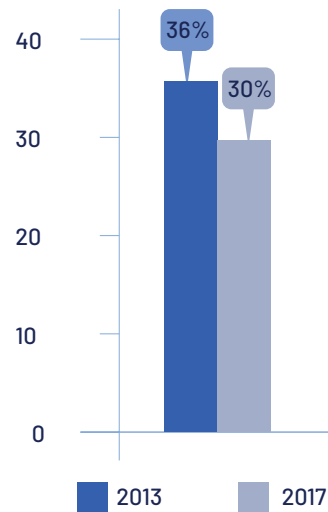


Homelessness

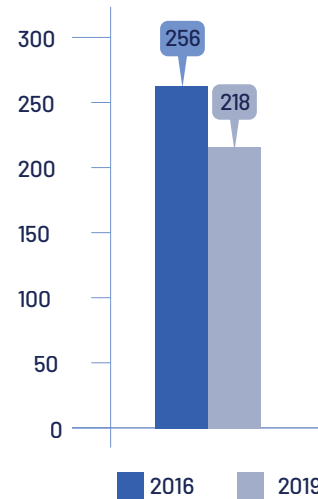
The Homeless Census (Point-in-Time Count) for 2019 counted 475 women and girls in SLO County, which was approximately 32% of the homeless population. Countywide, school districts identified 2,771 students, both male and female, as homeless in 2017-18 (note that unlike the census, the definition of homelessness used by schools includes youth who are sharing other people's housing due to a loss of housing). This is 8% of the county's K-12 student population. ^(8,18)

The Homeless Census counted 475 women and girls in SLO County, which was approximately 32% of the homeless population.

Percent of children for whom licensed child care spots are available has fallen



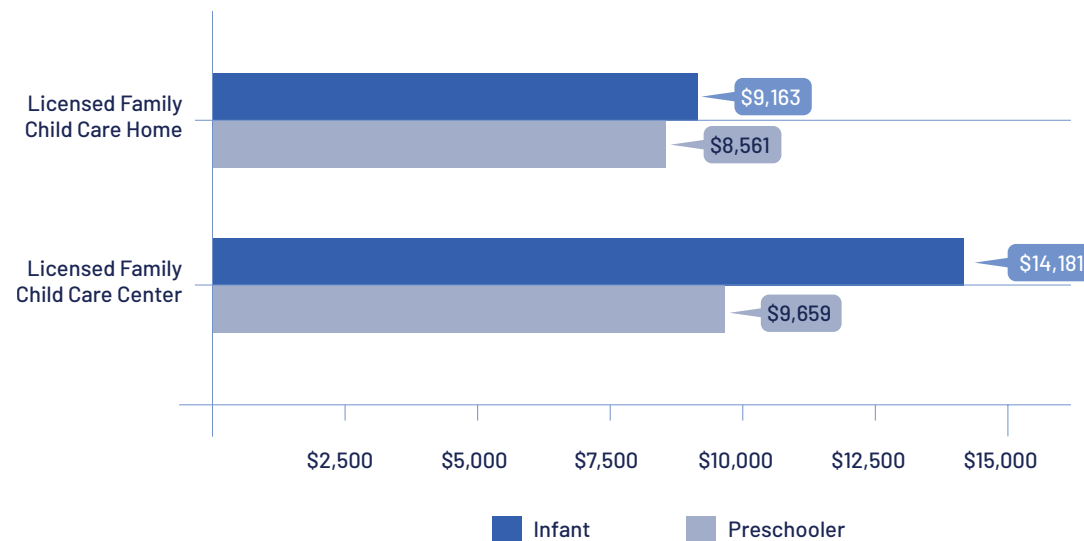
The number of licensed family child care homes has dropped by 18%



Availability

Child care is essential to the stability of families and their pursuit of opportunity, yet licensed child care is available to only 30% of children with working parents in SLO County (2017), down from 36% in 2013. The number of licensed child care homes has dropped by 18% from 2016 to 2019.⁽¹⁰⁾

Annual cost of full-time child care



Cost

While the number of child care spots are decreasing, costs continue to increase, with the average full-time annual cost for an infant in a licensed child care center reaching \$14,181. The average cost to a family of an infant and a preschooler in a licensed child care center is \$23,840, which represents 33% of a family's income for a family of one adult and two children earning the United Way Real Cost of living minimum. For a family with one minimum wage worker, child care for one infant at a licensed center would cost 62% of the household's \$22,880 income. The average cost of infant care in centers rose by \$1,386 since 2013 while other costs have largely stayed the same.⁽¹⁰⁾

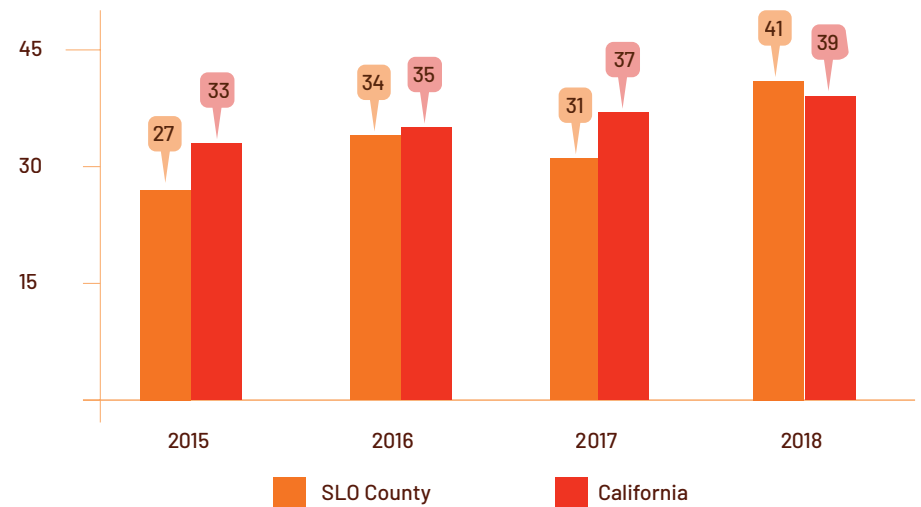
Safety

Rape

The rate of reported rape* in San Luis Obispo County has been rising, and currently exceeds the rate statewide. This mirrors a national trend and may be due to a change in the way rape is defined to include the concept of consent. However, there were still 117 reported rapes in 2018 in SLO County.⁽⁴⁾ An estimated 75% of sexual assaults (including rapes) are not reported to law enforcement.⁽¹⁹⁾ Nationwide, over 80% of rape victims are female.⁽²⁰⁾

** Note that the definition of rape used by law enforcement nationwide for reporting purposes changed in 2013.*

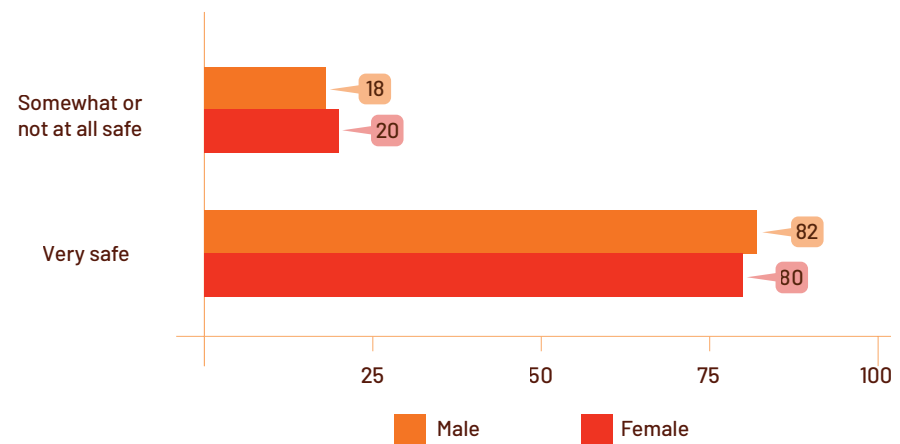
Rate of reported rape per 100,000 population, CA and SLO County, 2015-2018



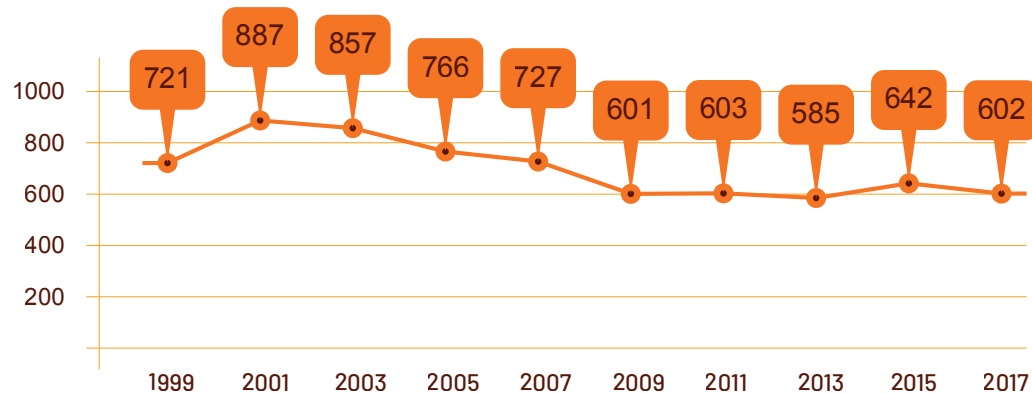
Neighborhood Safety

Overall, women in the county feel very safe in their neighborhoods. However, one in five question their safety to some degree. Of those who feel somewhat or not at all safe, women are slightly more likely than men to be concerned about their safety (20% versus 18%).⁽³⁾

Neighborhood safety



Number of Domestic Partner Violence calls by year



Domestic Partner Violence

Over the past two decades, the number of domestic violence calls reported to San Luis Obispo County law enforcement have decreased, from a high of 887 calls in 2001 to 602 calls in 2017. Statewide data mirrors this trend over time. Nonetheless, in 2017, 602 people in SLO County – the majority of whom are women* – called a law-enforcement agency to report an incidence of domestic violence.⁽¹³⁾

**Data on the victims' gender is not available. These statistics include both males and females. Nationwide, 82% of intimate partner violence victims are female.⁽¹¹⁾*



The rate of reported rape in San Luis Obispo County has been rising, and currently exceeds the rate statewide.

Health

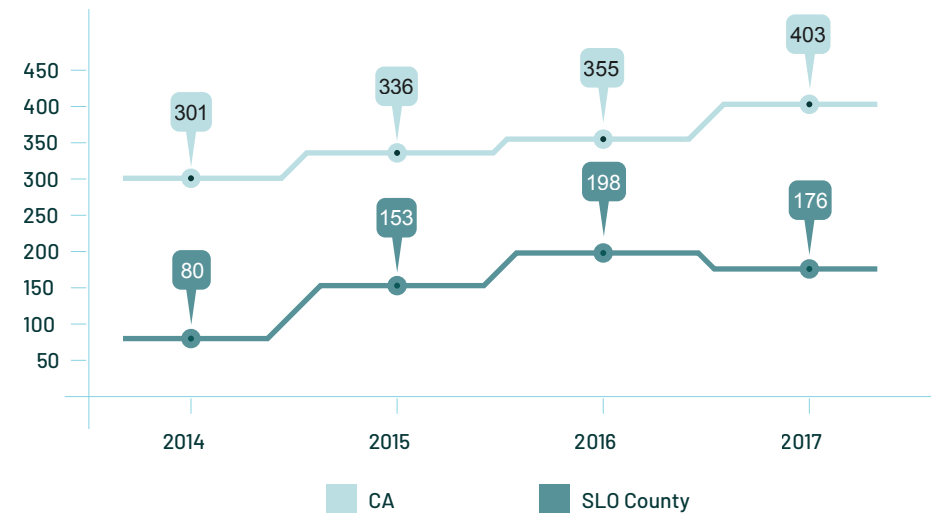
Reproductive Health

Overall, females in San Luis Obispo County have a lower rate of chlamydia and gonorrhea than females statewide, but the rates of both diseases are increasing, and rates of chlamydia infection among teens in SLO County have surpassed statewide rates.

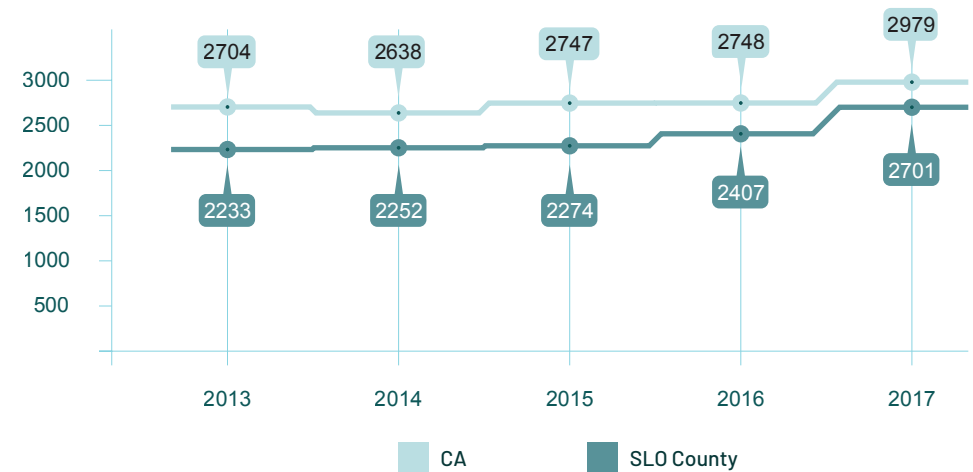
In SLO County, the rate of gonorrhea among females ages 15-24 rose from 80 per 100,000 in 2014 to 176 per 100,000 in 2017 (vs. 301 to 403 statewide). These changes represent an increase of 220% among county women ages 15-24 versus an increase of 25% among women of the same age statewide.⁽¹⁴⁾

In SLO County, the rate of chlamydia among females ages 15-24 rose from 2,233 in 2013 to 2,701 in 2017 (vs. 2,704 to 2,979 statewide). This represents an increase of 17% in the county versus an increase of 9% statewide.⁽¹⁴⁾

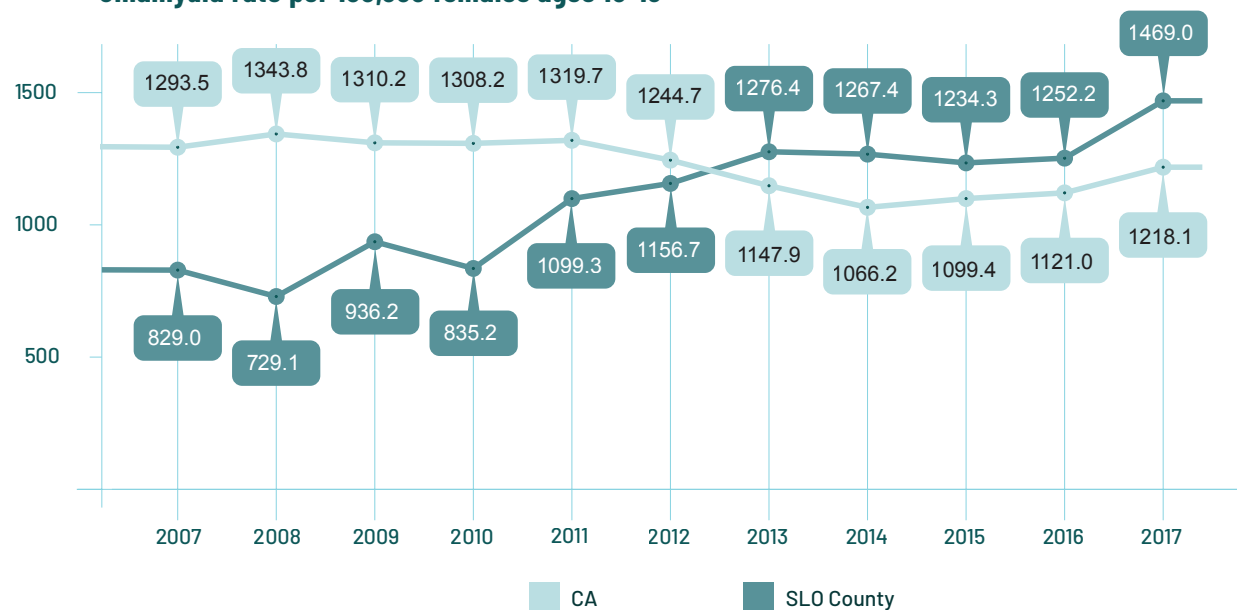
Rate of gonorrhea among females, per 100,000 females ages 15-24



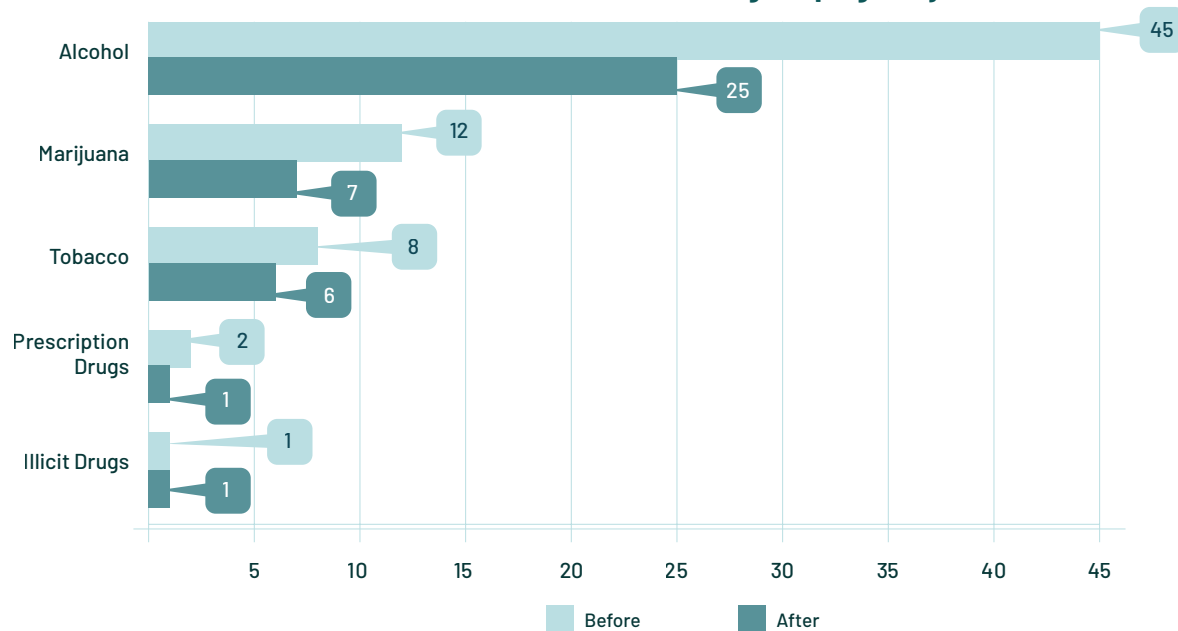
Rate of chlamydia among females, per 100,000 females ages 15-24



Chlamydia rate per 100,000 females ages 10-19



Rates of substance use before and after knowledge of pregnancy



Prenatal Substance Use

Many women in San Luis Obispo County report that they are continuing to use substances, including alcohol, marijuana and tobacco, after knowledge of their pregnancy. Women report this information to their obstetricians primarily in the first trimester. While rates of alcohol use diminished substantially from before knowledge of pregnancy to after, one-quarter of women reported alcohol use after knowledge of pregnancy.⁽¹⁷⁾

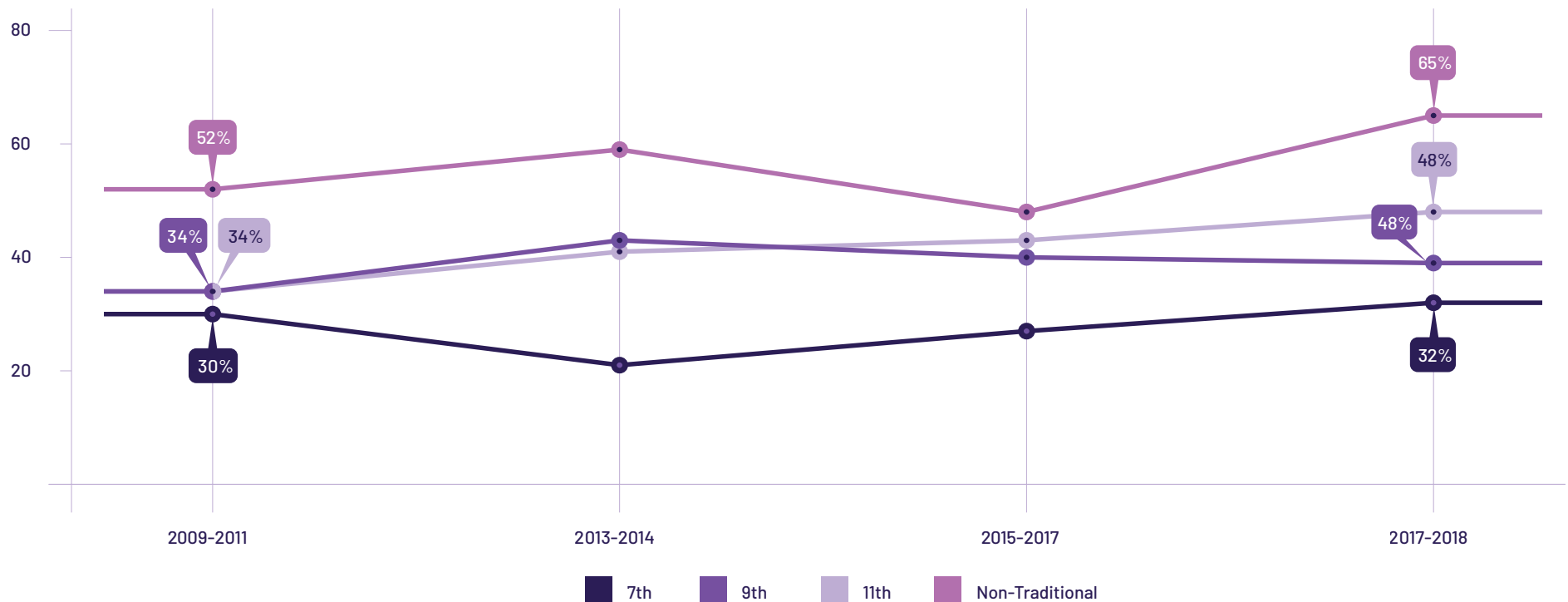
Teens

Chronic Sadness

Chronic sadness is a growing problem among teenage girls in San Luis Obispo County. Nearly half (48%) of 11th grade girls and 65% of girls in non-traditional high schools (continuation and community schools) said they felt so sad and/or hopeless almost every day for at least two weeks last year, they stopped doing some of their usual activities. That alarming number grew by 41% for 11th graders and 25% for non-traditional students over the past decade.⁽⁵⁾

More than **13,000** teenage girls (ages 13 to 19) reside in San Luis Obispo County; they represent **10%** of the county's female population.

Percent of female students feeling chronically sad or hopeless



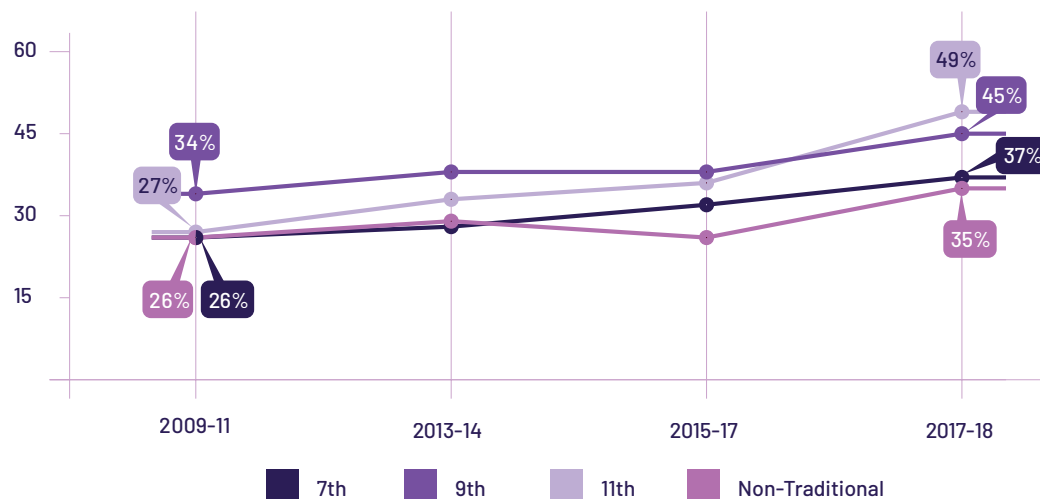
Percent of students feeling chronically sad or hopeless by grade and gender



Chronic Sadness

The incidence of chronic sadness among girls in San Luis Obispo County is nearly double what it is among boys. In 2017-18, 48% of 11th grade girls reported experiencing chronic sadness or hopelessness compared to 28% of 11th grade boys. Sixty-five percent of girls at non-traditional schools reported chronic sadness compared to 35% of boys at these schools.⁽⁵⁾

Percent of female students who do NOT feel safe at school



Safety

A growing number of girls have concerns about their safety at school. These concerns are highest among 9th and 11th graders in comprehensive high schools. Nearly half of 11th grade girls (49%) and 45% of 9th grade girls reported not feeling safe at school in 2017-18.⁽⁵⁾

Teens

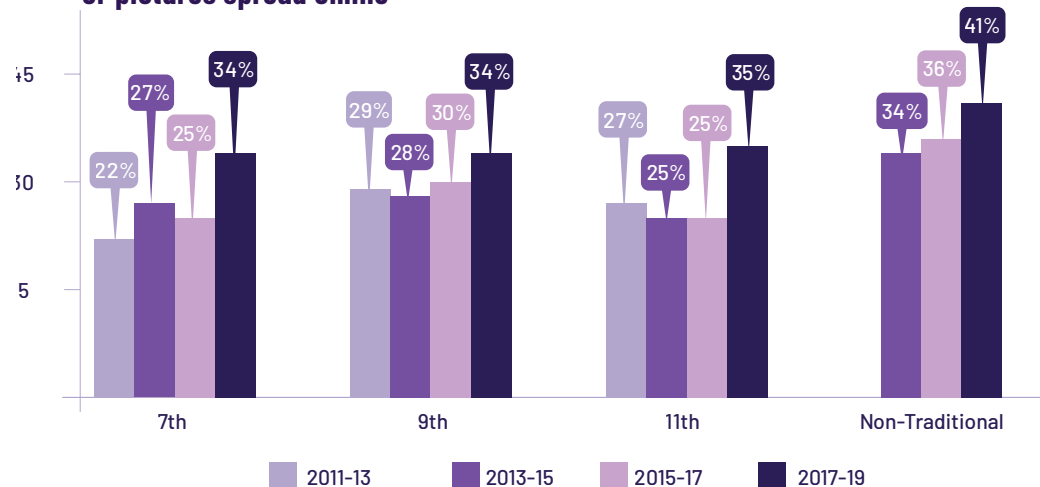
Harassment

San Luis Obispo County girls have experienced an increase in cyberbullying, with over one-third of girls in all grade levels now reporting that they have had mean rumors or lies, or hurtful pictures, about them spread online, on social media, or on a cell phone in the past 12 months. Girls at non-traditional secondary schools report the most cyberbullying, with 41% having been harassed online in the past year.

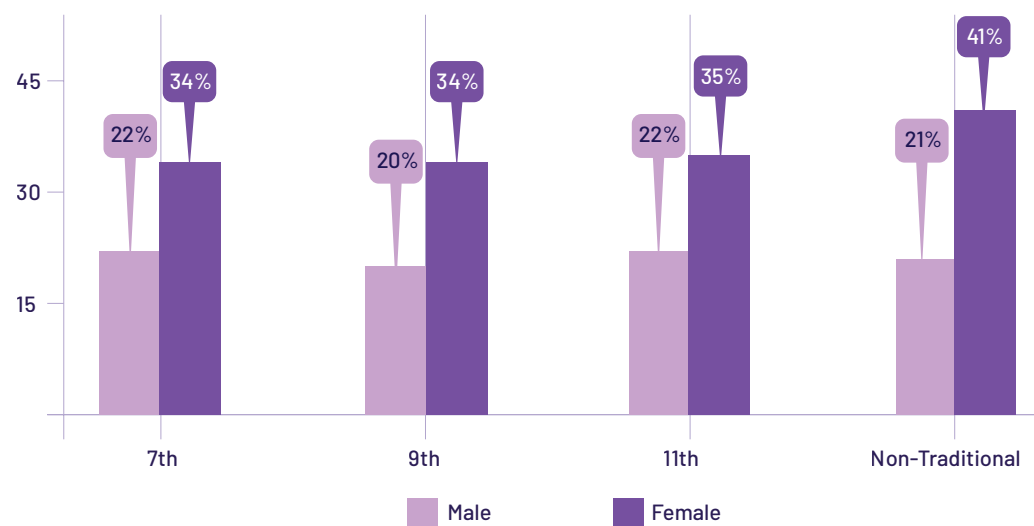
Girls report more cyberbullying than boys, with 20-22% of boys at all grade levels reporting cyberbullying in 2017-19 compared to 34-41% of girls.⁽⁶⁾

Teen girls have rising mental health needs, with large numbers of girls reporting **chronic sadness, feeling unsafe, and being cyberbullied.**

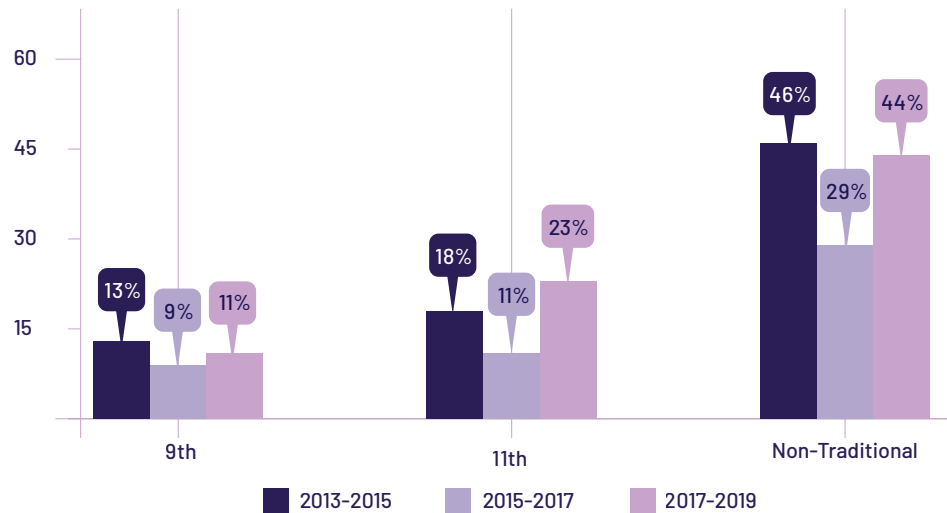
Cyberbullying: Percent of students who had mean rumors, lies, or pictures spread online



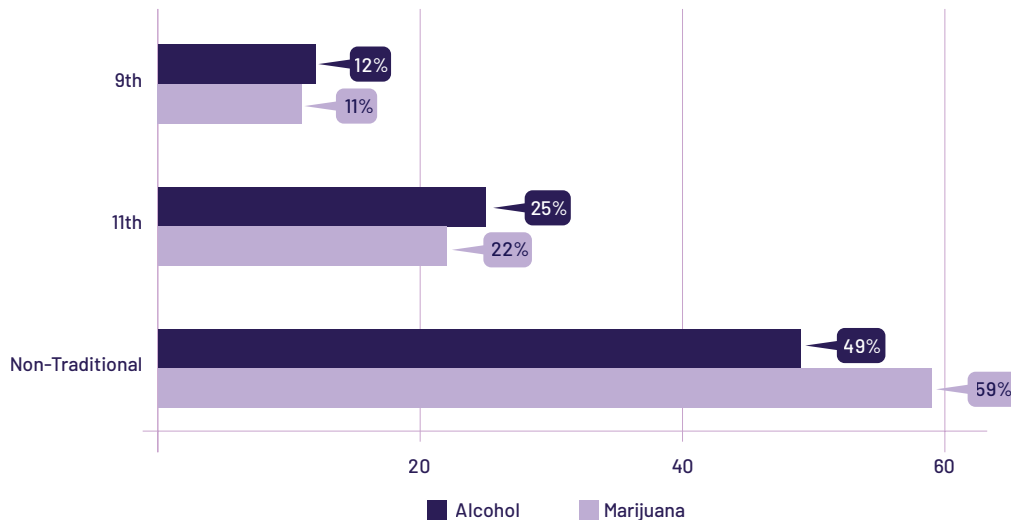
Percent of students reporting cyberbullying by grade and gender



Percent of female students using e-cigarettes in the past 30 days



Percent of female students using alcohol and marijuana in the past 30 days



Drug and Alcohol Abuse

High numbers of San Luis Obispo County girls in non-traditional high schools report using alcohol and/or marijuana in the past 30 days, with more girls reporting marijuana use (59%) than alcohol use (49%). One-quarter of 11th grade girls say they have used alcohol in the past 30 days and 22% say they have used marijuana. ⁽⁵⁾

E-cigarettes, or vaping, have increased dramatically in popularity among teens in the county, with nearly one-quarter (23%) of 11th grade girls saying they have used e-cigarettes in the past 30 days. Nearly half of girls in non-traditional schools report using e-cigarettes in the past 30 days. Countywide, e-cigarette use by 11th graders ranged from 15% to 30%, depending on the school district. ⁽⁶⁾

Seniors

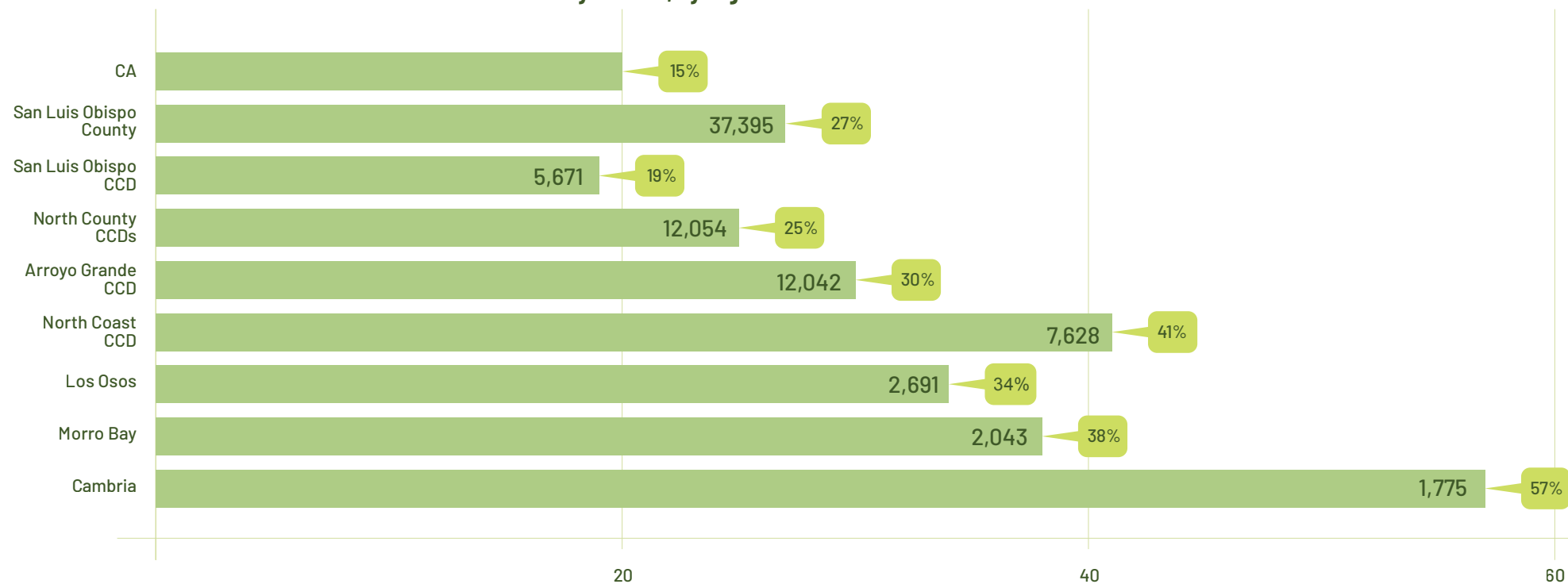
Population Growing

Senior women (65 and older) represent 20% of San Luis Obispo County's female population, and that proportion is expected to grow. Statewide, senior women represent 15% of the female population.

In SLO County, women comprise 54% of the total senior population ages 65 and older, similar to statewide statistics of 56%. Of the county's women ages 65 and older, 11% are between 65 and 74, 6% are between 75 and 84, and 3% are 85 and older.

Currently, women ages 60 and older comprise 27% of the total SLO County female population, but 30% of South County (Arroyo Grande CCD) and 41% of the North Coast. North Coast communities have high percentages of women ages 60 and older. In Cambria, 57% of all females are 60 and older, while in Los Osos and Morro Bay, over one-third of women are ages 60+. Females ages 60 and older are expected to comprise 33% of the female population in 2020 and 39% of the female population by 2040.^(1, 7)

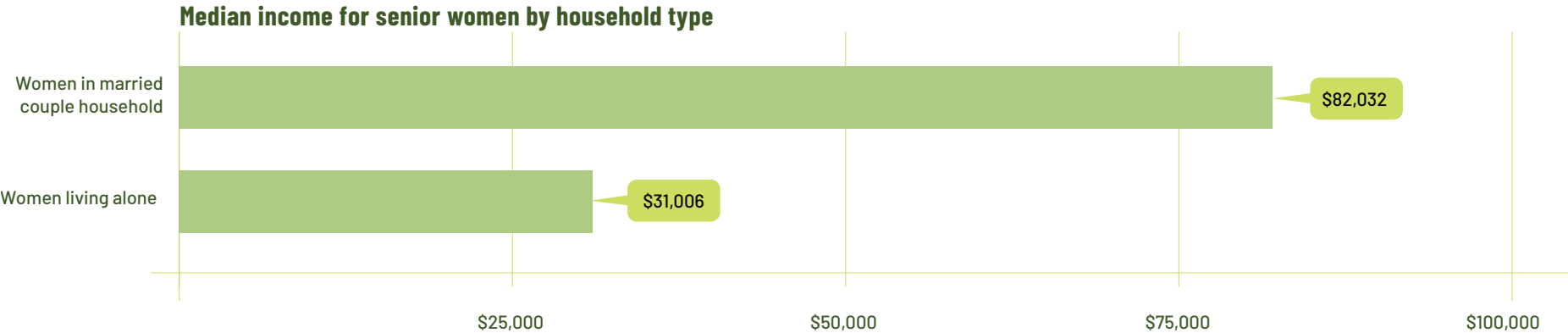
Percent and number of women who are 60+ years old, by region:



Living Independently

More than 25% of women 75 and older report having difficulty living independently. Availability of care is an issue, and so is cost. Skilled nursing costs run from \$7,500 to \$13,500 per month, and residential care (e.g.: assisted living, board and care homes) from \$3,500 to \$10,000 per month. Only one residential care facility in the county currently accepts low-income clients; their beds are full.⁽⁹⁾

For senior women (ages 65+) in a married couple household, their median household income is \$82,032. However, for senior women living alone, their median household income is \$31,006⁽¹⁾



Over **27,300** senior women (65 and older) reside in San Luis Obispo County; they represent **20%** of the county’s female population.

Residential care costs run from \$3,500 to \$13,500 a month, depending on the level of care.

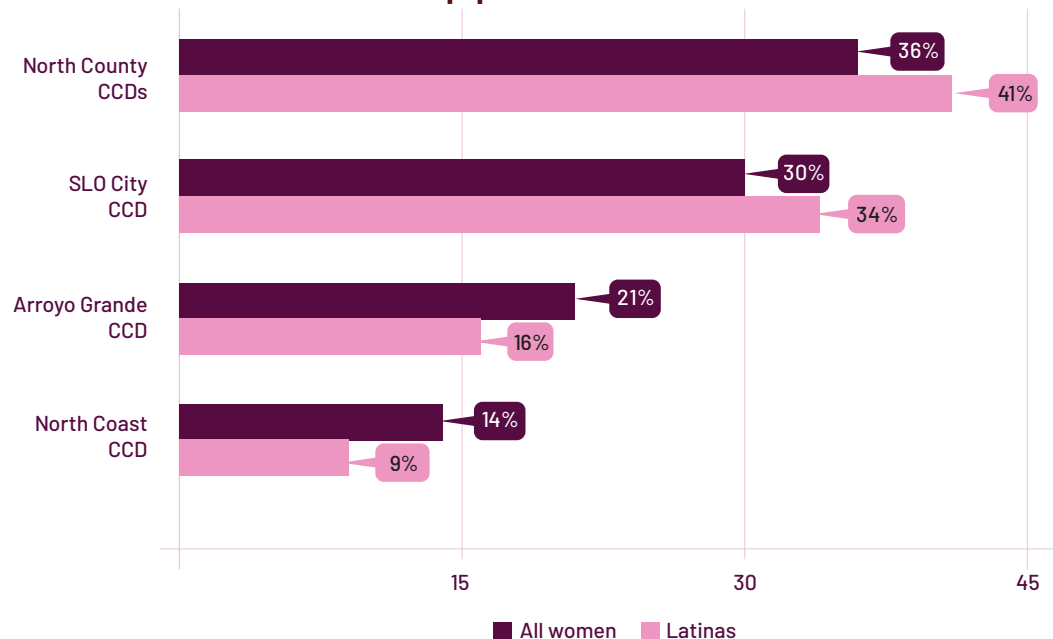
Latinas

Population

Latinas represent 21% of San Luis Obispo County's female population. Nearly one-third (31%) of county Latinas are under age 18. By contrast, only 18% of all county residents are under age 18.

Of the county's approximately 29,500 Latinas, 41% live in the North County (Paso Robles and Atascadero CCDs) and 34% live in the South County (Arroyo Grande CCD). Sixteen percent live in the SLO City CCD and 9% live on the North Coast. Latinas live in the North and South County at higher rates than the general female population, and in the SLO City CCD and on the North Coast at lower rates.⁽¹⁾

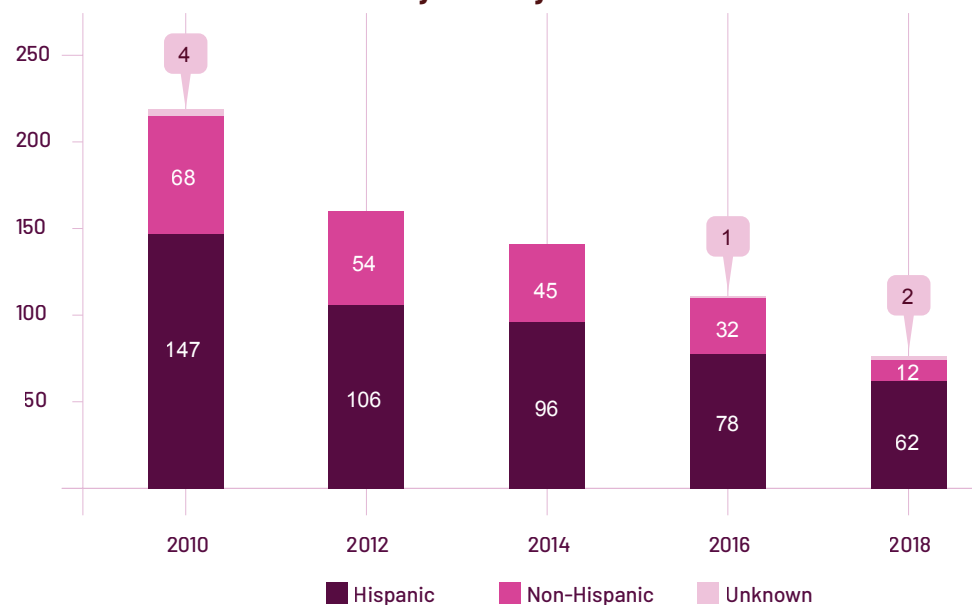
Distribution of Latina population



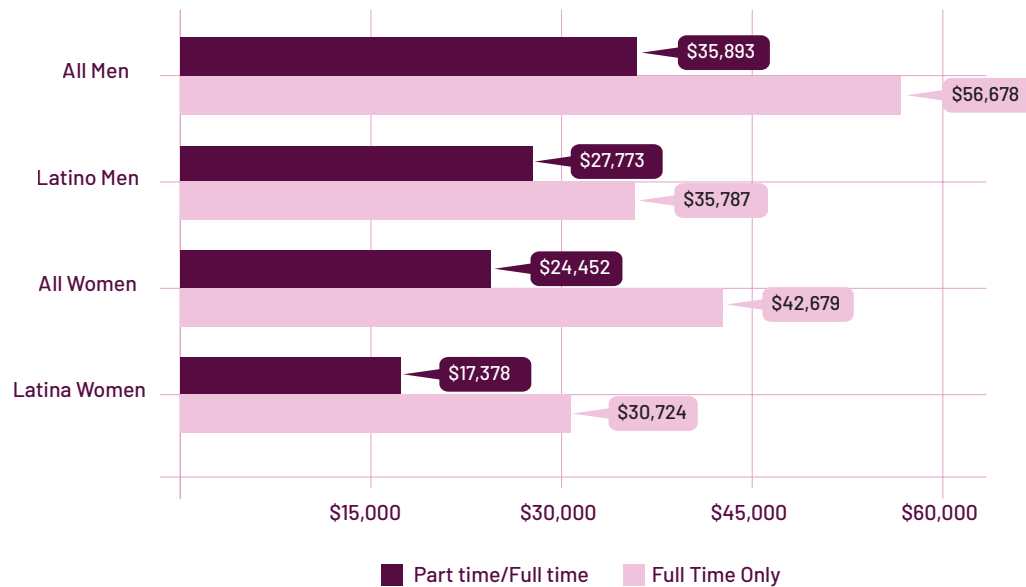
Teen Births

While births to all teen mothers have been declining over the past two decades, births to Latina teens have declined at a much slower rate. The result is that Latina teens account for 82% of all teen births in the county (2018,) though they comprise 31% of the female population ages 15-19. From 2005 to 2018, the number of teen births to Latinas declined by nearly 50% to 62 births in 2018, while the number of births to non-Latina teens dropped by 85% to only 12 births in 2018.⁽¹²⁾

Births to all teen mothers by ethnicity



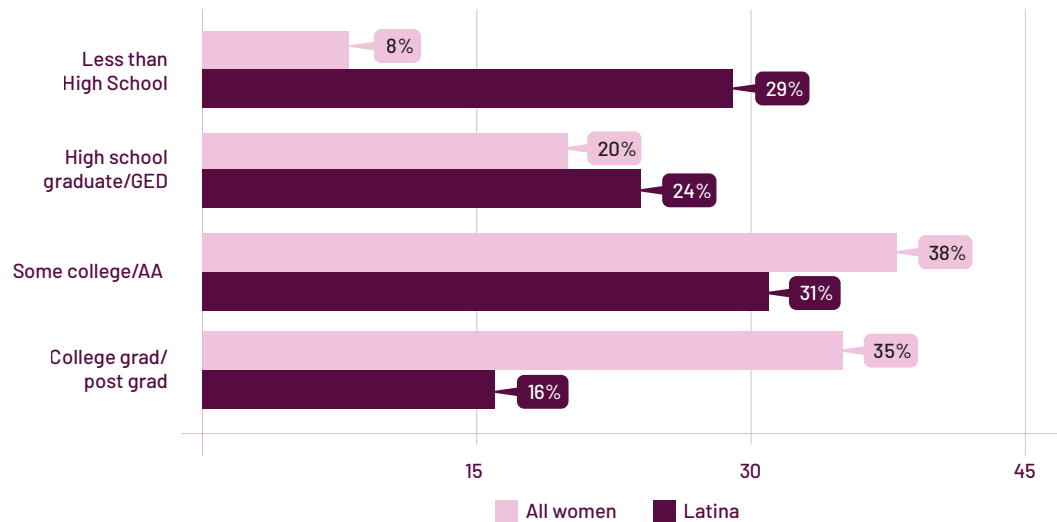
Latina median income compared to all women, Latino men, and all men



Median Income

The median wage for Latina women who are full-time wage earners is only 72% of the median wage earned by all full-time employed women in the county (\$30,724 versus \$42,679) and 54% of the wage earned by all men who work full-time (\$30,724 versus \$56,678). When considering both full- and part-time wage earners, Latinas earn 71% of the median income for all women in the county (\$17,378 versus \$24,452, respectively) and 48% of the median income for all men (\$17,378 versus \$35,893). Latinas in SLO County earn less than Latinas statewide (\$17,378 versus \$20,464).⁽¹⁾

Educational attainment



Educational Attainment

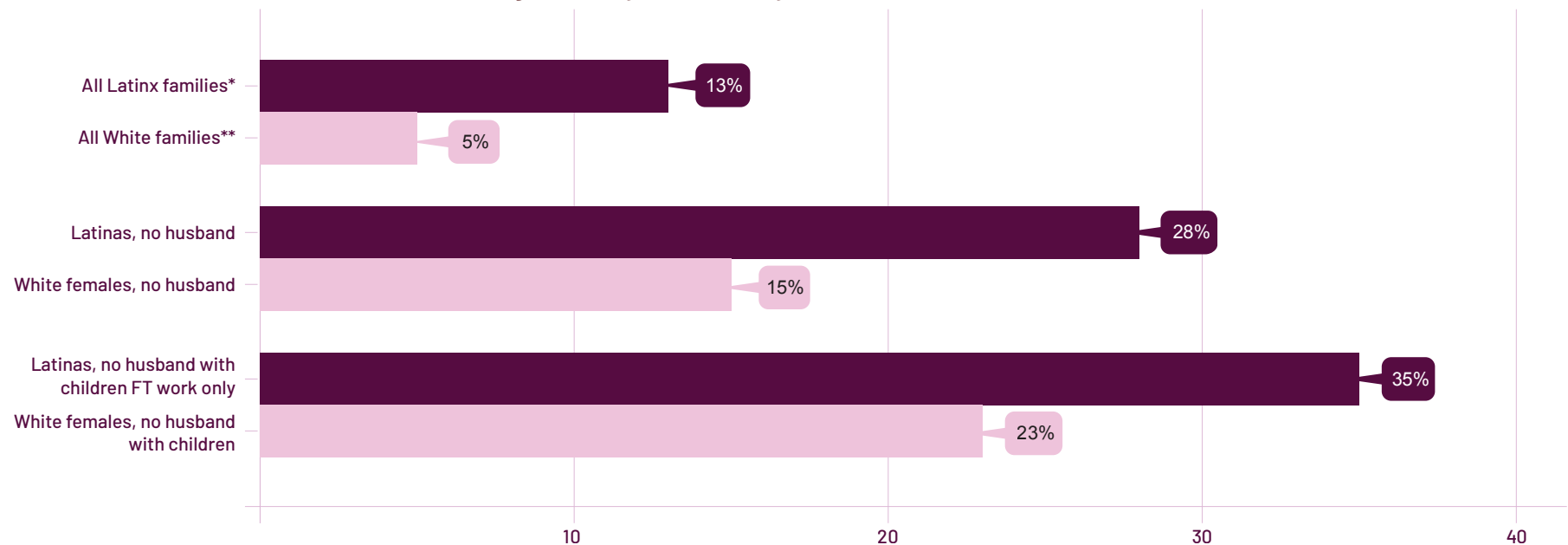
Another significant factor impacting Latinas' quality of life is the gap in educational attainment: 29% of Latinas (ages 25 and older) did not obtain a high school diploma or GED, compared to 8% of all SLO County women. Sixteen percent of Latinas have graduated from college, compared to 35% of all SLO County women.⁽¹⁾

Latinas

Poverty

Latinx* families in SLO County are nearly three times as likely to live in poverty than non-Latinx families (13% versus 5%). The most vulnerable households are those headed by a Latina with no husband present and one or more children under 18; in SLO County, 35% of these households live in poverty. By comparison, 23% of White, non-Latinx female householders with no husband and children under 18 in SLO County live in poverty. Childless households headed by a Latina with no husband present also have higher poverty rates than their White counterparts in SLO County, with 28% of Latinas living in poverty compared to 15% of White females. Latina girls under 18 in any Hispanic household experience a higher rate of poverty than White girls in any White household (17% versus 12%).⁽¹⁾

Percent of families living in poverty in SLO County



* Latinx is a gender-neutral way of referring to a person of Latin-American origin or descent.

** All families includes families where husband and wife are present, where male householder is present with no wife, and where female householder is present with no husband.

Methodology

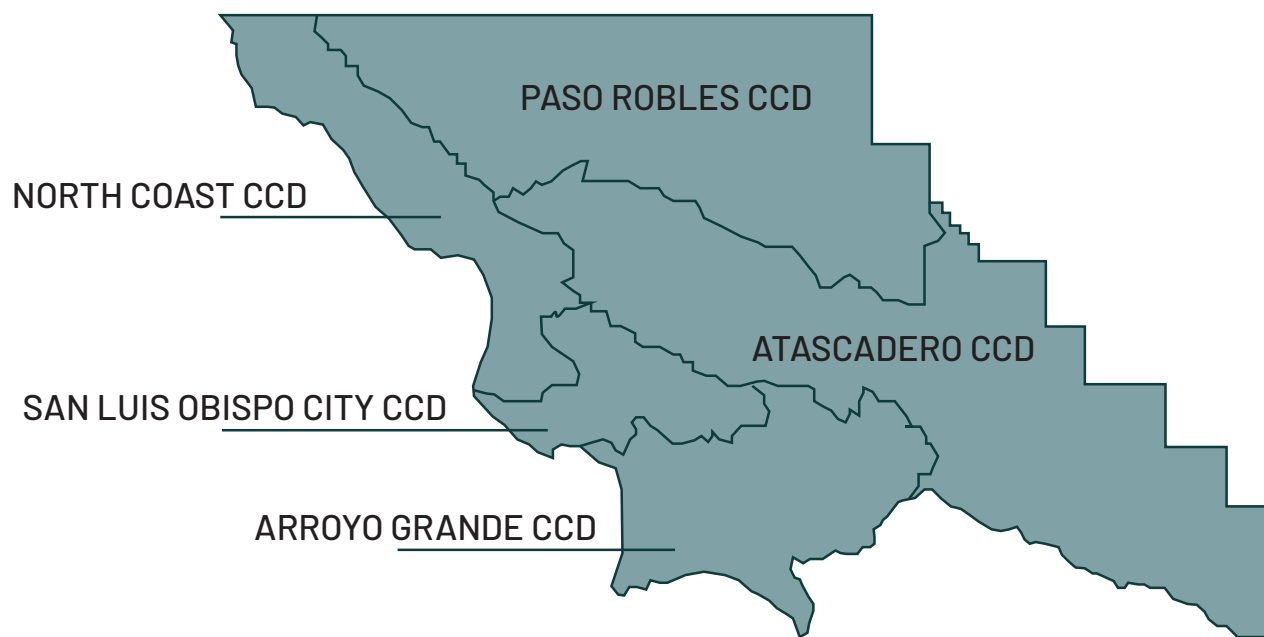
This report is based on a compilation of data from a variety of secondary sources about women and girls in San Luis Obispo County. It is not intended to be a comprehensive compendium of secondary data; rather, it aims to highlight the most revealing and compelling information found in an exhaustive search of data about women and girls in the county.

To identify the best sources of information, committee members in prior reporting years consulted with Cal Poly's Department of Women and Gender Studies as well as with numerous government agencies and nonprofit institutions. These sources were updated in 2019 and additional sources were added based on new research. Twenty sources are quoted here; many more were consulted. The primary source of information is the U.S. Census Bureau's American Community Survey. Other frequently quoted sources are the California Healthy Kids Survey, conducted by WestEd for the California Department of Education; Vital Signs, a survey of San Luis Obispo County, conducted periodically by ACTION for a Healthy Communities; and the United Way Real Cost Measure, a statistic developed by United Ways of California.

The Women's Legacy Fund purchased a special tabulation of Vital Signs data provided by Applied Survey Research (ASR), a social research firm specializing in school readiness assessments, community assessment projects, program evaluation & strategic planning showing responses separated by gender on select topics. WestEd provided a special tabulation by gender for certain responses. The San Luis Obispo County Public Health Department shared the 4 P's Plus report with data on drug use during pregnancy. The Long-Term Care Ombudsman Services of San Luis Obispo County and the United Way of San Luis

Obispo County provided data via phone and email, respectively. Other than these sources, all data is public information and obtainable at sources' websites.

After much research, the committee elected to use the term "Latina" to refer to women of Latin American origin, the term "Latino" to refer to men of Latin American origin, and the term "Latinx" to refer to both men and women of Latin American origin.



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