



WHAT DO WOMEN NEED

Issues Impacting Women & Girls
In San Luis Obispo County, 2024

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, women and girls frequently 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.

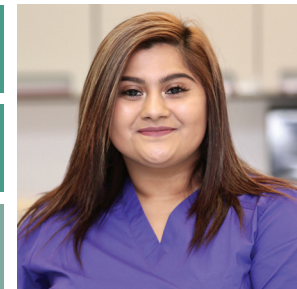


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This update to the Women's Legacy Fund's "What do Women Need?" 2020 report is intended to provide a focused view of the most pressing issues for women and girls across San Luis Obispo County (SLO County). A committee of the Women's Legacy Fund worked with a consultant to complete a thorough review of current data sources.

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 on a wide range of issues 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. Subsequent updates were conducted in 2015 and 2020.



This 2024 update includes a new focus on the top three needs of women and girls locally: access to affordable housing (and related economics and cost of living); child care; and health care, including mental health. The committee identified these based on a review of recent data and interviews with a cross-section of community leaders. These were also significant areas of need in the last update, four years ago. While the COVID-19 pandemic created and exacerbated many needs, this report is focused on the most current, post-pandemic issues for women and girls. These issues are also enduring needs that have been challenging for many years.

The data provided is based on a careful review of many sources, considering the most recent data available from various government and non-profit agencies. The report reviews the demographics of all women living in San Luis Obispo County and highlights the most relevant data for each need. Resources are cited throughout the report and listed as endnotes in the Sources section. An explanation regarding the selection of sources and filter of data is provided in the Methodology section.

Overview

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

- One-third of female renters are spending at least half of their income on housing. While a single parent with two children needs \$81,948 in annual income to afford basic needs here, the median family income for a woman with children and no spouse is \$49,026, only 60% of the income needed.
- Child care is essential to the stability of families and their pursuit of opportunity, yet licensed child care is available to only 36% of children with working parents in SLO County. At the same time, costs continue to increase, with the average full-time annual cost for an infant in a licensed child care center reaching \$17,944.
- Over one-quarter of women surveyed report delaying or going without health care, and nearly 40% had difficulty finding specialty care.
- Large numbers of teen girls are reporting chronic sadness, high levels of emotional distress, post-traumatic stress symptoms, and bullying and harassment.



The data in this report are not all-inclusive; there are other important subtopics and sources. Additional sources for local data include:

*Community Foundation of San Luis Obispo County, Community Reports and Data Center
www.cfsloco.org/research*

*County of San Luis Obispo Public Health Department, SLO Health Counts
www.slohealthcounts.org*

*California Department of Education, CalSCHLS Dashboard (California Healthy Kids Survey data)
www.calschls.org/my-surveys*

*UCLA Center for Health Policy Research, California Health Interview Survey
www.ask.chis.ucla.edu*

The full report, "What Do Women Need: Issues Impacting Women & Girls in San Luis Obispo County 2024," can be downloaded at wlfslo.org.

The Basics

Facts about Women in San Luis Obispo County

San Luis Obispo County is home to over 139,000 women and girls.

Age Cohorts

The ages of the estimated 139,235 women and girls in SLO County differ somewhat from those of female residents statewide. SLO County has more young adults and more seniors, and fewer children and adults ages 25-64, than California as a whole. Hispanic females in the county are a young population, with 29% under age 18. By contrast only 17% of all County residents are under age 18.¹

Female Residents	CA	SLO County	2020 Report
Under 18	21.8%	17.4%	18%
Ages 18-24	9.2%	14.3%	14%
Ages 25-64	52.5%	45.4%	48%
Ages 65+	16.5%	22.9%	20%



ISSUES IMPACTING WOMEN & GIRLS

The Basics



Female Residents	CA	SLO County	2020 Report ²
% of population	50%	49%	48%
Median age	38.9 years	41.9 years	41.8 years

Race/Ethnicity

White	48%	78%	87%
Black/ African American	6%	1%	1%
Asian	16%	4%	4%
American Indian, Alaska Native	1%	1%	1%
Native Hawaiian, Other Pacific Islander	0%	0%	0%
Other race	16%	5%	4%
Two of more races	13%	11%	3%
Hispanic/Latinx	40%	23%	21%

Education

Less than high school diploma	15%	6%	8%
High school graduate/GED	20%	14%	20%
Some college/ AA degree	29%	38%	38%
College/post degree graduates	36%	42%	35%

Employment in past 12 months

Total employed	70%	77%	73%
Employed 35+ hours	49%	48%	42%
Employed less than 35 hours	22%	28%	31%
Not employed	30%	23%	27%

Median income in past 12 months

Full-and part-time workers	\$37,927	\$32,110	\$24,452
Full-time, year-round workers	\$58,583	\$56,671	\$42,679

Affordable Housing

Housing Costs

The extremely high cost of housing on the Central Coast is a primary issue for women and girls, as well as a factor related to other issues including child care costs and mental health. While the cost of housing is high for both men and women, women have disproportionately lower incomes that make paying for housing even more difficult. High housing costs mean that households with lower incomes are at risk of homelessness. These households must also spend a large percentage of their income on housing in order to remain housed. Single women with children and seniors on fixed incomes are especially impacted as rents keep rising.

Rental Housing

Rent burden means that a household is spending at least 30% of their income on rent. Severe rent burden occurs when a household spends over 50% of their income on rent. In San Luis Obispo County:

61% of female renters are rent burdened, 12% higher than male renters

32% of female renters experience severe rent burden, 7% higher than male renters³

\$24,816 Median annual rent, two-bedroom apartment in SLO County (\$2,068/month)⁴

\$39.77/hour Household income needed to afford the median annual rent of \$24,816 for a two-bedroom apartment⁵

Home Ownership

San Luis Obispo County is consistently ranked as one of the **least affordable small metro areas** for housing in the United States.

\$907,500 Median home price, fourth quarter of 2023

2nd least affordable county in the state

8% of households can afford to purchase a median-priced home⁶

In SLO County, female renters are more likely to be experiencing rent burden (rent is 30% of income) and severe rent burden (rent is 50% of income)

Female renters - rent burden

61%

Male renters - rent burden

49%

Female renters - severe rent burden

32%

Male renters - severe rent burden

25%

Homelessness and Overcrowding

424 women and girls experiencing homelessness were counted during the 2024 Point-in-Time Count in SLO County
(36% of the total homeless population counted)⁷

Countywide, school districts identified **3,158 students, both male and female, experiencing homelessness** in the 2022-23 school year. Note that unlike the Point-in-Time Count, the definition of homelessness used by schools includes youth who are sharing other people's housing due to a loss of housing. This is **9.4%** of the county's K-12 student population. Homeless status included temporarily sharing housing (81%), in a temporary shelter (9%), in a hotel (3%), and unsheltered (7%).⁸

The 2023 San Luis Obispo Mexican Indigenous Community Study surveyed 325 Indigenous Mexican residents. They had lived in the County an average of four years and the majority were in their 20s, with children. The study estimates between 3,430 and 8,000 Mexican Indigenous immigrants are living in the County based on the survey. The study reported that "overcrowding and dangerous living conditions were common in this sample." Those surveyed "reported **an average of three people per bedroom, with up to 11 people sharing a bedroom.**" The average household size was seven, with an average of two bedrooms in their home.⁹



Affordable Housing

Earnings Disparity

The gender pay gap, or the difference between the earnings of women and men, is greater in San Luis Obispo County than in California as a whole.

This means that housing is even more unaffordable for women in SLO County.

California: Women earn

86 cents for every \$1 earned by men

SLO County: Women earn

78 cents for every \$1 earned by men

For Hispanic women, earnings disparities are even greater.

California: Hispanic Women earn

61 cents for every \$1 earned by men

SLO County: Hispanic Women earn

58 cents for every \$1 earned by men¹⁰

Household Income

\$23,030 per year in earnings is the Federal Poverty Level for a family of three (2022)

6% of SLO County families are living in poverty; this has remained steady over time

25% of SLO County women with children and no spouse are living in poverty

30% of SLO County Hispanic women with children and no spouse are living in poverty¹¹

Federal Poverty Level is commonly used to describe the number of people living below the poverty level. However, this measure does not include the costs of all basic needs. The United Way Real Cost Measure ("Real Cost") accounts for these; it describes the lowest annual household earnings needed to afford the cost of living in an area.

\$81,948 The 2023 Real Cost of living in SLO County for a single parent with two children, one of whom is in child care

15% Increase in Real Cost of living in SLO County between 2017 and 2023¹²

\$49,026 Median family income for a woman with children and no spouse in San Luis Obispo County (a similar man earns 43% more), only 60% of the Real Cost of Living.¹³

Child Care

Cost

The cost of child care continues to make it unaffordable for working parents, though quality child care is essential both for a parent to work and for a child to thrive. The cost continues to increase, with the average full-time annual cost for an infant in a licensed child care center reaching \$17,944 in 2024.¹⁴

The average annual cost to a family for an infant and a preschooler in a licensed child care center is \$31,347, a 32% increase since 2017.¹⁵ This represents 38% 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 (\$16/hour), child care for one infant at a licensed center would cost 54% of the household's \$33,280 income.

Availability

36% The percent of children with working parents for whom there is licensed child care available in San Luis Obispo County¹⁶

Child care is essential to the stability of families and their pursuit of opportunity, but there is not enough care available. There are 333 licensed family child care homes and child care centers in the County, a number that has held steady from 2021 to 2024.¹⁷

According to the Economic Impact of Child Care in San Luis Obispo County report prepared for Cuesta College in 2021, an additional "2,300 children ages 12 and younger would participate in child care if it were more accessible."¹⁸

The cost of childcare is unaffordable for many families

Infant/Toddler



Preschooler



■ Licensed Family Child Care Homes ■ Licensed Child Care Centers

Conundrum - Child Care Math Doesn't Add Up

While the cost of child care is very high for families, child care providers generally earn low wages. This is due to the costly nature of quality child care and education. Revenue is limited by the number of children that programs are licensed to care for and by staffing ratios, which are regulated and a factor contributing to quality care.

Child Care

The Economic Impact of Child Care in San Luis Obispo County report finds that “most child care workers can work full-time and still not earn a living wage ... this creates a terrible paradox, where child care workers spend much of their time supporting others’ families but are financially unable to support themselves or families of their own.”

Family, Friend and Neighbor Caregivers

Family, friend and neighbor caregivers also provide child care, often at a free or reduced rate compared to licensed child care. A recent UC Berkeley study estimates that statewide, “26% of parents with children under age three rely on a family, friend or neighbor caregiver, along with 29% of parents with children age three to five.”¹⁹

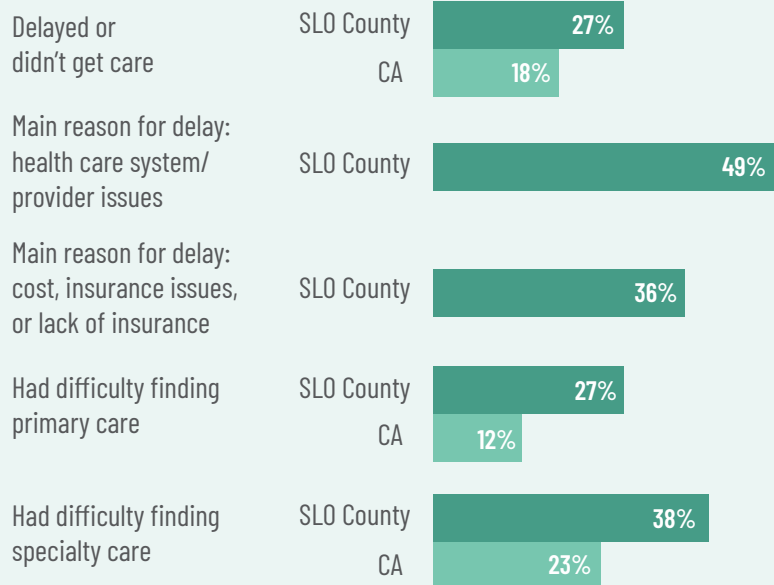


Health Care, Including Mental Health

Health Care Accessibility

The lack of available health care was a top concern among community leaders interviewed for this report.²⁰ Being able to access health care is essential for women and girls to maintain health at all ages, from childhood and teen years through adulthood and elder years. In the California Health Interview Survey, women were much more likely than men to report delaying or going without health care:²¹

Access to health care is challenging for SLO women



When residents were asked a similar question about how often they delayed accessing health care in the 2023 SLO County Community Health Survey, their more detailed reasons for delaying care included (in order of frequency cited):

1. Couldn't get an appointment, or it was too long to wait
2. Couldn't find a provider who accepted new patients
3. Too expensive, or worried about cost
4. Couldn't find a provider who took my insurance
5. Worried what other people will think if I get this care.²²

Health Care, Including Mental Health

Access to health care is listed as the County's top health issue in the 2024-2029 SLO County Community Health Improvement Plan, based on a community needs assessment. The plan addresses recruiting and retaining health care providers and expanding access in communities that have very low access, including for rural and low-income residents and residents who speak a language other than English.²³

80% of Mexican Indigenous residents surveyed in the 2023 San Luis Obispo Mexican Indigenous Community Study did not have health insurance. Many of these residents reported income levels that would qualify for Medi-Cal, which has been expanded to include undocumented adults. Almost every respondent reported not being able to access health care at some point while living in the County, most commonly due to transportation and distance to services, cost of services and lack of health insurance, and language barriers.

Mental Health

The 2024-2029 SLO County Community Health Improvement Plan lists mental health as the second-ranked health issue for the County based on a community needs assessment. Social isolation and persistent sad or hopeless feelings were noted, particularly among teens, older adults, LGBTQ+ people, and new parents. Ongoing needs cited by stakeholders included:

- Postpartum screenings
- Parent education
- Teen mental health screening and school-based wellness centers
- Screening for seniors and programming to reduce senior isolation.

20% of SLO County women likely have had serious psychological distress during the past year²⁴

25% of SLO County senior women surveyed were concerned about social isolation and loneliness, Area Agency on Aging Needs Assessment²⁵

Nearly 32,000 senior women (65 and older) live in San Luis Obispo County, 23% of the county's female population.²⁶



Health Care, Including Mental Health

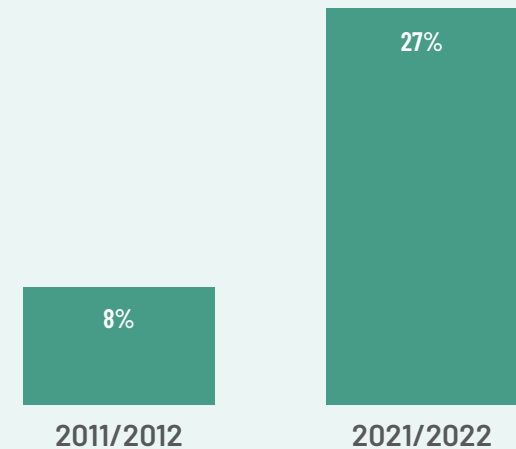
Teen girls in San Luis Obispo County continue to experience a high level of mental health needs, with large numbers of girls reporting high levels of emotional distress, chronic sadness, and post-traumatic stress symptoms.²⁹ Countywide, 11th grade girls report that:

- 32%** are experiencing potential post-traumatic stress symptoms
- 36%** are experiencing high levels of emotional distress
- 43%** are experiencing chronic sadness or hopelessness.

Of all teen girls, seventh grade girls report the highest levels of bullying and harassment Countywide, 7th grade girls report that in the past year:

- 34%** have experienced cyberbullying
- 43%** have had mean rumors or lies spread about them
- 44%** have experienced any harassment or bullying.

The percentage of SLO County women who report ever having considered suicide has risen substantially over the past ten years:²⁷



Over 13,200 teenage girls (ages 13 to 19) live in San Luis Obispo County, 10% of the county's female population.²⁸



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 compelling information about the top needs of women and girls in the County.

To determine the most pressing needs currently, committee members interviewed 15 community leaders via phone and email, asking open-ended questions about the top needs they have been aware of for women and girls. Interviewees included leaders in the education, health care, non-profit, and public health sectors, as well as city and County elected officials. From these interviews and a review of local data, the three top needs of housing, childcare, and health care, including mental health, were identified. This report identifies the most relevant data related to those needs.

Because needs fluctuated greatly over the course of the COVID-19 pandemic, data used in this report is as current as possible in order to best describe the “new normal” of our post-pandemic world. Most of the data presented is public information and obtainable at the various sources’ websites, with two exceptions. Child Care Resource Connection, a program of CAPSLO, provided 2024 data on childcare costs and the number of licensed providers from their database. The San Luis Obispo County Office of Education shared newly collected 2024 California Healthy Kids Survey data prior to publication.

Note that data from the California Healthy Kids Survey about potential post-traumatic stress symptoms is collected from the Post-Traumatic Stress Profile administered within the California Healthy Kids Survey; categories are based on the UCLA Brief Screen for Child/ Adolescent Trauma and PTSD. Data about high levels of emotional distress is collected from the Social Emotional Distress Scale administered within the California Healthy Kids Survey, the percent reporting pretty much true or very much true.



- 1 U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates
<https://data.census.gov>
- 2 All data in table from U.S. Census Bureau, 2018-2022 American Community Survey 5-Year Estimates
<https://data.census.gov>
- 3 Rent burden data from National Equity Atlas 2020 data, PolicyLink and USC Equity Research Institute
https://nationalequityatlas.org/indicators/Housing_burden
- 4 California Housing Partnership, San Luis Obispo County 2024 Affordable Housing Needs Report
<https://chpc.net/publications/housing-need-reports>
- 5 California Housing Partnership, San Luis Obispo County 2024 Affordable Housing Needs Report
<https://chpc.net/publications/housing-need-reports>
- 6 California Association of Realtors, Traditional Housing Affordability Index, Fourth Quarter 2023
<https://www.car.org/aboutus/mediacenter/newsreleases/2024-News-Releases/4qtr2023hai>
- 7 San Luis Obispo County Community Report 2024, Point-in-Time Count
<https://www.slocounty.ca.gov/departments/social-services/homeless-services-division/point-in-time-count>
- 8 CA Department of Education, DataQuest, 2022-2023 homeless student enrollment
<https://dq.cde.ca.gov/dataquest>
- 9 San Luis Obispo Mexican Indigenous Community Study, 2023
<https://www.slomics.org>
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- 14 Child Care Resource Connection, CAPSLO, May 2024 data by personal communication
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- 17 Child Care Resource Connection, May 2024 data by personal communication
- 18 Cuesta College, Economic Impact of Child Care in San Luis Obispo County, 2021
https://www.cuesta.edu/about/documents/inst_research/SLO_Childcare_Economic_Impact_Report.pdf
- 19 UC Berkeley Center for the Study of Child Care Employment, Parent Preferences in Family, Friend, Neighbor, and Nanny Care, 2023
<https://cscce.berkeley.edu/publications/report/parent-preferences-in-family-friend-neighbor-and-nanny-care/>
- 20 Women's Legacy Fund committee member interviews of 15 community leaders, March 2024, personal communication
- 21 UCLA Center for Health Policy Research, California Health Interview Survey, 2022 data
<https://ask.chis.ucla.edu>
- 22 San Luis Obispo County Public Health Department, 2023 SLO County Community Health Survey, 2023
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- 23 San Luis Obispo County Public Health Department, 2024-2029 SLO County Community Health Improvement Plan
<https://www.slohealthcounts.org/priorities>
- 24 UCLA Center for Health Policy Research, California Health Interview Survey, 2022 data
<https://ask.chis.ucla.edu>
- 25 Area Agency on Aging, 2022 Needs Assessment Report; San Luis Obispo County data by personal communication
<https://centralcoastseniors.org/wp-content/uploads/2022-Elders-Needs-Assessment-Report.pdf>
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<https://data.census.gov>
- 27 UCLA Center for Health Policy Research, California Health Interview Survey
<https://ask.chis.ucla.edu>
- 28 California Department of Public Health EPI Center, 2023 data
<https://epicenter.cdph.ca.gov>
- 29 California Department of Education, California Healthy Kids Survey; 2024 data by personal communication from SLOCOE staff
<https://www.teachvapefree.org/california-healthy-kids-surveys>

Credits

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The Women's Legacy Fund also thanks local nonprofits and government agencies for sharing their data regarding trends in various areas across San Luis Obispo County.

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For more information about supporting the Women's Legacy Fund please visit www.wlfslo.org and follow us on Facebook at [www.fb.com/womens.legacy.fund](https://www.facebook.com/womens.legacy.fund)

The Women's Legacy Fund supports local nonprofits that improve the lives of underserved women and girls in San Luis Obispo County. We bridge the gap between their needs and available funding by pooling resources and acting as a catalyst for philanthropy. Through reports and grants, we identify and address areas of greatest need, inspiring community programs and fostering connections among donors, legacy leaders, and grantees.

