



**HOUSING AFFORDABILITY &  
JOBS/HOUSING MATCH  
TECHNICAL APPENDIX**

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## INTRODUCTION

This Housing Affordability/Jobs Housing Match technical appendix describes analysis conducted by Bay Area Economics (BAE) between the first and second round public workshops conducted for the *ABAG Smart Growth Strategy/Regional Livability Footprint Project*. Summarized in the *Alternatives Report* for the second round public workshops, BAE's analysis of housing affordability and jobs/housing match is intended to provide second round workshop participants and other Bay Area residents with practical information on how the three regional smart growth alternatives distilled from the first round workshops compare against each other, as well as against the current trends "base case".

In preparing this analysis, BAE relied on outputs from the first round workshops, which in some cases came in the form of numerical objectives for affordable housing production expressed by workshop participants, and in other cases consisted of employment or housing numbers derived from "place types" utilized during the workshops to facilitate planning decisions (for more information on the first round workshops and for definitions of "place types" and "planning areas" refer to the *Alternatives Report* available from ABAG). The numbers utilized in this Appendix are, thus, reflective of the alternative visions developed through the first round workshops, and do not represent a predicative model of future household or employment growth. This analysis is not an exercise in econometric modeling, nor an alternative to employment and demographic projections developed by ABAG or other public and private entities. The purpose of this analysis is, rather, to provide an indication of how well the alternative smart growth visions succeed in addressing the current shortage of affordable housing in the Bay Area and the related spatial mismatch between residential locations and employment centers.

### **Housing Affordability**

In recognition of the fact that a full range of housing is necessary to maintain the economic and social vitality of the Bay Area, the first round workshops were structured to allow participants to set goals not just for total housing production, but for housing production by affordability category. For each planning decision involving residential land uses, workshop participants in the first round were asked to consider what percentage of new housing units ought to be permanently affordable to households at a variety of income levels. This decision was informed by background information provided to the workshop participants in the first round *Briefing Book*, as well as by ABAG's regional housing need determinations.

### **Jobs/Housing Match**

The spatial mismatch between jobs and housing is a key driver of the existing development patterns in the Bay Area. Workers are often forced to commute long distances from areas with relatively inexpensive housing to areas with lower and moderate-wage jobs. This mismatch plays out across jurisdictional lines, and has negative consequences for both the environmental and economic sustainability of the entire Bay

Area region. In the first round workshops, participants were asked to plan for a better match between new employment growth and new housing development. In decisions about where to apply specific place types, almost all workshop groups explicitly considered the need to plan for employment centers and housing developments in proximity to each other along major transit corridors.

To examine how well each alternative might succeed in achieving an improved jobs-housing match, BAE conducted a jobs/housing match analysis comparing estimated household incomes with the housing supply envisioned in the alternatives. This analysis evaluates the 2020 base case and the three alternatives against the concept of providing housing that meets the household income levels of new job-holders and their associated household members. For the purposes of this analysis, 15 jobs/housing match analysis zones were created to expand the analysis beyond standard geographies defined by political or physical boundaries. Each of these 15 analysis areas center on one of the Bay Area's primary employment areas and extends outward in all directions the length of an approximate 30 minute commute, by any mode. (For a more detailed descriptions of these areas refer to the *Alternatives Report* available from ABAG).

The jobs/housing match analysis elaborated below goes beyond a simple comparison of jobs and employed residents and compares estimated household incomes in each alternative with housing affordability levels. Though not a scientific forecast of future housing development or job growth, this approach creates a refined estimate of affordable housing need structured to specifically analyze the economic relationships between jobs and workforce housing.

## **HOUSING AFFORDABILITY**

As described above, participants in small groups at the Fall 2001 workshops created countywide land use scenarios by identifying where they believe future development should occur and the character that development should have. For each planning area decision, the participants also specified the mix of units by HUD-determined housing affordability category:

- Very Low-Income Households (Earning Less Than 50% of Area Median Income).
- Low Income Households (Earning 50 to 80% of Area Median Income).
- Moderate-Income Households (Earning 80 to 120% of Area Median Income).
- Above Moderate Income Households (Earning 120% or more of Area Median Income).

Workshop participants at each table could select the amount of affordable housing for each income level needed in each county as estimated by ABAG, or could create their own mix of affordable housing for each planning area. The resulting mix of housing by affordability levels represents the preference of workshop participants for future housing in the Bay Area, but does not reflect actual past trends in affordable housing production.

### **Past Affordable Housing Production**

To frame the analysis of the affordable housing mix envisioned in three alternatives and how the visions compare with a ‘base case’ future absent regulatory or incentive programs, it is critical to first examine past housing production trends in the Bay Area. Over 250,000 total housing units were constructed in the nine-county Bay Area between 1988 and 1998. Of this total, ABAG estimated that 58 percent should have been developed at affordable rent or price levels for very-low, low- and moderate-income households if affordable housing needs were to be fulfilled. As shown in Table One below, in reality less than 40 percent of all new units were developed at price or rent levels that met the needs of these households (Bay Area Council, 1999; Bay Area Economics 2002). The gap between affordable housing need and actual units produced was particularly wide for very-low and low-income households, with housing production for these income groups falling short by an estimated 47,000 units during the 10 year period analyzed. (See Figure 1 below)

**Table 1: Housing Production by Affordability Level, 1988-1998**

Jurisdiction	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
<b>Counties</b>					
Contra Costa	259	90	2,228	11,316	13,893
Marin	150	120	No Data	No Data	270
Napa	-	-	-	-	-
San Francisco	1,456	878	183	5,271	7,788
San Mateo	43	10	111	1,338	1,502
Sonoma	46	143	47	236	472
Sub-Total Counties (a)	1,954	1,241	2,569	18,161	23,925
<b>Cities</b>					
Alameda	435	38	89	887	1,449
Antioch	189	1,325	4,401	4,401	10,316
Berkeley	358	158	330	363	1,209
Brentwood	402	288	936	4,814	6,440
Brisbane	-	1	38	100	139
Burlingame	-	-	-	113	113
Campbell	-	-	-	131	131
Clayton	19	13	20	1,424	1,476
Concord	281	235	35	216	767
Corte Madera	9	No Data	7	149	165
Cotati	8	7	38	120	173
Cupertino	69	70	4	1,448	1,591
Daly City	126	339	157	418	1,040
Danville	1	43	450	3,619	4,113
Dublin	15	4	1,834	624	2,477
East Palo Alto	19	-	16	16	51
Emeryville	147	146	185	687	1,165
Fairfield	355	208	1,019	4,617	6,199
Foster City	90	30	41	606	767
Fremont	628	172	2,481	4,885	8,166
Gilroy	120	278	65	No Data	463
Hayward	75	180	619	1,113	1,987
Hercules	-	-	535	316	851
Los Altos	19	7	20	208	254
Los Altos Hills	19	8	11	180	218
Los Gatos	60	39	5	391	495
Livermore	150	297	2,067	2,067	4,581
Milbrae	10	13	75	281	379
Milpitas	150	328	854	1,724	3,056
Monte Sereno	10	7	11	30	58
Morgan Hill	243	201	596	1,367	2,407
Mountain View	51	130	158	651	990
Napa	169	188	669	2,039	3,065
Novato	99	111	344	687	1,241
Pacifica	-	42	158	183	383
Palo Alto	62	24	48	219	353
Pleasanton	125	507	1,588	4,189	6,409
Redwood City	182	255	1,347	1,518	3,302
Richmond	279	282	1,284	517	2,362
Rohnert Park	54	397	714	1,072	2,237
San Anselmo	13	9	10	46	78
San Jose	3,425	2,168	1,048	No Data	6,641
San Mateo	99	67	108	950	1,224
San Pablo	38	76	24	-	138

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**Table 1, continued**

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Santa Clara	105	119	178	2,540	2,942
San Ramon	62	61	41	3,858	4,022
Santa Rosa	197	375	962	3,802	5,336
Sausalito	8	14	12	51	85
Sebastopol	88	78	55	288	509
St. Helena	64	72	30	No Data	166
Sonoma	41	175	167	315	698
Tiburon	16	3	-	264	283
Union City	13	-	16	725	754
Vallejo	116	363	436	195	1,110
Walnut Creek	94	215	297	1,410	2,016
Windsor	72	71	576	3,511	4,230
Yountville	-	-	33	56	89
<b>Sub-Total Cities</b>	<b>9,479</b>	<b>10,237</b>	<b>27,242</b>	<b>66,401</b>	<b>113,359</b>
<b>Total Counties &amp; Cities (b)</b>	<b>11,433</b>	<b>11,478</b>	<b>29,811</b>	<b>84,562</b>	<b>137,284</b>
<b>Production Per Year</b>	<b>1,039</b>	<b>1,043</b>	<b>2,710</b>	<b>7,687</b>	<b>12,480</b>
<b>Percent Distribution</b>	<b>8.3%</b>	<b>8.4%</b>	<b>21.7%</b>	<b>61.6%</b>	<b>100.0%</b>

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Sources: BAE, 2002; Bay Area Council, 1999; Non-Profit Housing Association of Northern California, 2002.

**Notes:**

(a) Includes units produced in the unincorporated areas of each county.

(b) Represents total units produced by affordability category for the jurisdictions included in this survey.

**Table 2: Low Income Housing Tax Credits Awarded by Bay Area Jurisdiction, 1987-1998 (a)**

<b>Jurisdiction</b>	<b>Total Units (b)</b>	<b>Affordable Units (c)</b>
Berkeley	128	128
Fremont	225	212
Hayward	231	220
Livermore	245	104
Oakland	1,542	1,470
Pleasanton	200	200
San Leandro	70	70
<b>Total Alameda County</b>	<b>2,641</b>	<b>2,404</b>
Antioch	238	238
Brentwood	314	314
El Cerrito	135	27
Martinez	75	75
Pinole	70	70
Pittsburg	210	177
Richmond	98	98
San Pablo	87	87
San Ramon	120	25
West Pittsburg	12	12
<b>Total Contra Costa County</b>	<b>1,359</b>	<b>1,123</b>
Larkspur	28	28
San Rafael	140	140
Tiburon	16	16
<b>Total Marin County</b>	<b>184</b>	<b>184</b>
Calistoga	48	48
Healdsburg	20	20
City of Napa	264	264
Saint Helena	136	136
<b>Total Napa County</b>	<b>468</b>	<b>468</b>
<b>San Francisco</b>	<b>1,921</b>	<b>1,911</b>
Daly City	47	47
Foster City	60	60
Half Moon Bay	36	36
Menlo Park	6	6
Pacifica	103	103
Redwood City	82	82
San Carlos	16	16
City of San Mateo	81	81
South San Francisco	124	124
<b>Total San Mateo County</b>	<b>555</b>	<b>555</b>
Campbell	24	24
East Palo Alto	63	63
Gilroy	313	313
Los Gatos	64	64
Morgan Hill	116	113
Mountain View	291	284
Palo Alto	151	151
San Jose	1,397	1,397
Santa Clara	17	17
Sunnyvale	123	123
<b>Total Santa Clara County</b>	<b>2,559</b>	<b>2,549</b>

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**Table 2, Continued**

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Fairfield	32	32
Suisun	52	52
<b>Total Solano County</b>	<b>84</b>	<b>84</b>
Cloverdale	62	62
Petaluma	161	161
Rohnert Park	448	224
Santa Rosa	174	174
Sebastapool	24	24
Windsor	48	48
<b>Total Sonoma County</b>	<b>917</b>	<b>693</b>
<b>Total Bay Area 1987-1998</b>	<b>10,688</b>	<b>9,971</b>
<b>Production Per Year</b>	<b>891</b>	<b>831</b>

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Sources: US Department of Housing and Urban Development; BAE, 2002.

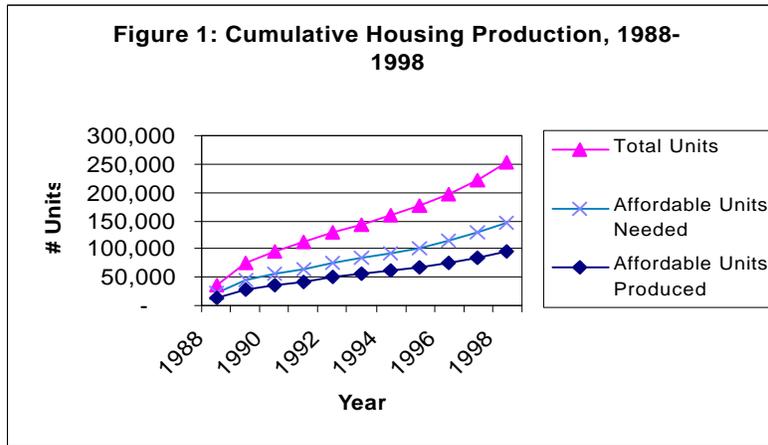
Notes:

- (a) Low Income Housing Tax Credits are the primary vehicle for providing equity capital for the production of very low income housing units.
- (b) Represents total housing units in projects developed with tax credit equity.
- (c) Represents units restricted to occupancy by households earning 60 percent or less of Area Median Income.

**Table 3: Bay Area Housing Production Trends, 1988-1998**

	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	Totals
<b>Single Family Units</b>	25,083	25,523	12,481	10,369	11,773	10,367	12,775	11,407	13,819	16,455	16,924	166,976
<b>Multifamily Units</b>	12,499	11,924	8,414	6,733	4,265	4,152	4,521	3,710	7,062	9,144	11,582	84,006
<b>Total Units</b>	37,582	37,447	20,895	17,102	16,038	14,519	17,296	15,117	20,881	25,599	28,506	250,982
<b>Very Low (8.3% of total )</b>	3,130	3,119	1,740	1,424	1,336	1,209	1,440	1,259	1,739	2,132	2,374	20,902
<b>Low (8.4% of total )</b>	3,142	3,131	1,747	1,430	1,341	1,214	1,446	1,264	1,746	2,140	2,383	20,984
<b>Moderate (21.7% of total)</b>	8,161	8,132	4,537	3,714	3,483	3,153	3,756	3,283	4,534	5,559	6,190	54,500
<b>Above Moderate (61.6% of total)</b>	23,149	23,066	12,871	10,534	9,879	8,943	10,654	9,312	12,862	15,768	17,559	154,596

Source: US Census Construcion Statistics; BAE, 2002.



Sources: ABAG, 2002; BAE, 2002.

### Estimated New Affordable Housing Production, 2000-2020

As displayed below in Table 4, assuming that current affordable housing production trends continue into the future, the 2020 “base case” will fall short of meeting affordable housing needs in the Bay Area region.

**Table 4: Units Produced versus ABAG Regional Housing Need Determinations**

	Produced (a)	Needed (b)
<b>Very Low</b>	8.3%	20.0%
<b>Low</b>	8.4%	16.0%
<b>Moderate</b>	21.7%	22.0%
<b>Above Moderate</b>	61.6%	42.0%
<b>Totals</b>	100.0%	100.0%

Sources: US Census Construcion Statistics: ABAG; BAE, 2002.

Notes:

(a) Percent of units produced by affordability level from BAE survey.

(b) Units needed from ABAG Regional Housing Needs Determinations for 1999-2006.

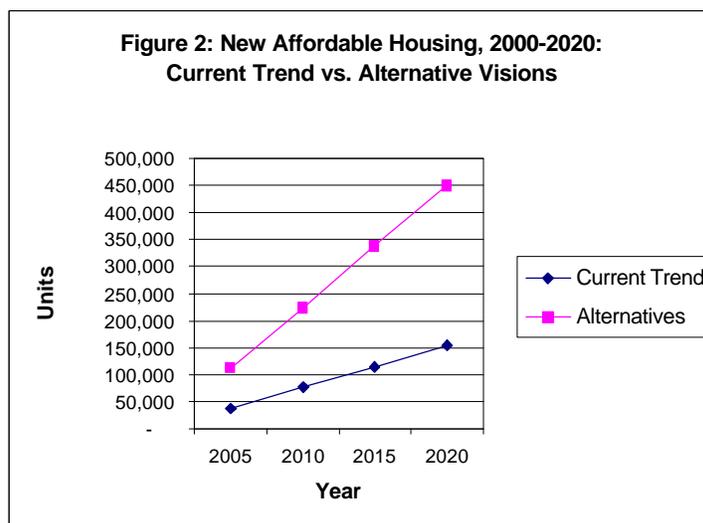
Table 5 shows that the three alternatives developed by workshop participants call for a more balanced housing supply to meet the needs of a range of household incomes. With only slight variations among the alternatives, the inputs provided by workshop participants at the planning area level add up to increased housing production for very-low, low and moderate-income households, coming close to or exceeding the needs estimated by ABAG.

**Table 5: Regional Housing Production by Affordability Level**

	Very Low	Low	Moderate	Above Moderate	Total
<b>Current Trends</b>	8.3%	8.4%	21.7%	61.6%	100%
<b>Alternative I</b>	26.7%	15.8%	24.1%	33.5%	100%
<b>Alternative II</b>	26.7%	16.2%	24.4%	32.8%	100%
<b>Alternative III</b>	26.4%	16.5%	24.1%	33.0%	100%

Sources: ABAG, 2002; BAE, 2002.

Figure 2 shows the significant difference between the affordable housing provided by the three alternatives and what a continuation of the current trend would supply.



Sources: ABAG, 2002; BAE, 2002.

### Conclusion

All three alternatives represent an improvement over the base case both for total housing production, and new affordable housing production. Regulatory, site and capital constraints on housing production, however, make the goals set out in the three alternatives difficult to achieve. In order to realize a more sustainable pattern of development in-line with the three alternatives, the development environment region-wide must improve for all types of housing.

Consistent with the broad support for an increased level of housing production expressed in the first round workshops, a first step in increasing housing development will be increasing community acceptance of new housing at both the neighborhood and regional levels. In addition, new regulatory and financial incentives must be put in place to achieve a full range of affordable housing to meet the needs of the region's diverse households. These incentives could take the form of land-use reforms, additional financial support for housing at the State or Federal levels, or a renewed regional effort to encourage housing production similar to efforts in states like Maryland or Washington.

## JOBS/HOUSING MATCH

In the first round of public workshops, many participants chose place types that immediately created a better jobs-housing match. Examples include mixed-use place types and the addition of housing in downtown areas and other employment centers. To examine how well each alternative will succeed in achieving an improved jobs-housing match, the analysis compares estimated household incomes related to the wages paid through new jobs with the housing supply envisioned in the alternatives.

### Methodology

The methodology employed for this analysis consisted of the following steps:

- The number of jobs by jobs/housing area was calculated for each alternative and the base case based on outputs from the first round workshops.
- BAE developed a distribution of household incomes of employees within each major industrial sector. This process relied primarily on data from the 1990 U.S. Census Public Use Microdata Samples (PUMS), and occurred in three steps. First, BAE inflated all the PUMS income figures from 1989 to 2001 dollars using the San Francisco-San Jose-Oakland CMSA Consumer Price Index (CPI).<sup>1</sup> Next, BAE queried the PUMS data to develop a household income distribution for every industry, using intervals that matched the 2001 HUD income limits. This query was repeated for the four MSAs in the nine-county Bay Area, since each MSA has distinct income limits. The query resulted in the number of individuals within each PUMS industry, distributed by household income. As a final step, BAE aggregated the data into major industry sectors and compiled it by county.
- The Base Case 2020 employment mix was then adjusted for each alternative in each analysis area based on key land-use changes envisioned in the alternatives.
- Using detailed Census data, the new jobs added to the analysis area were converted to a range of new households by income level.
- The incomes of these new households were then compared to the mix of affordable housing envisioned for the three alternatives to arrive at a deficit or surplus of housing needed to match the household incomes of new employees.

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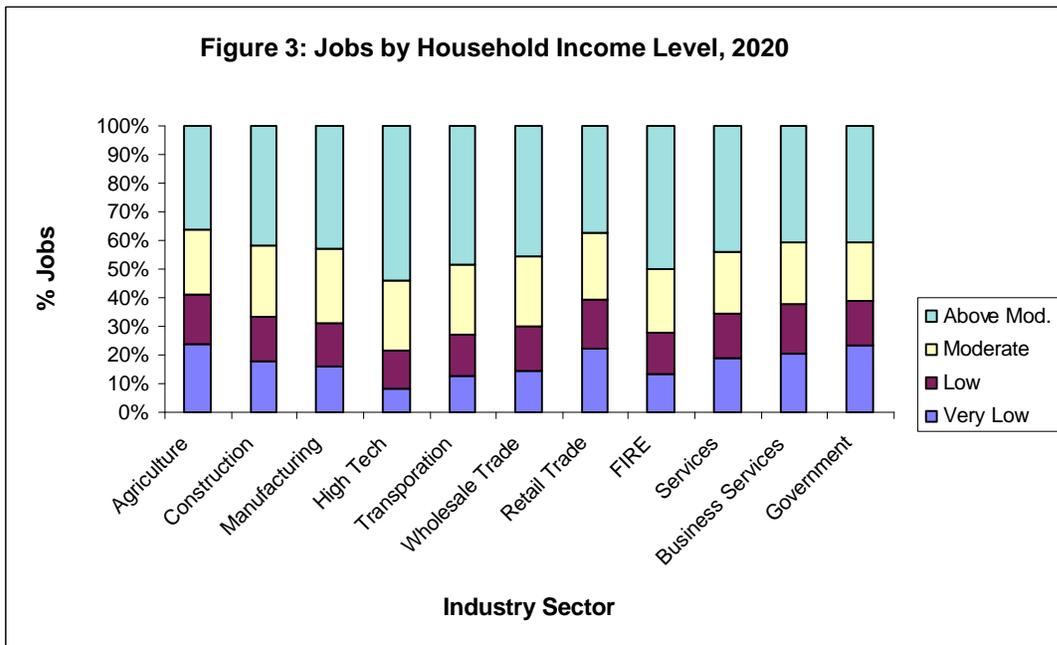
<sup>1</sup> The San Francisco-San Jose-Oakland CMSA encompasses the nine-county Bay Area, plus Santa Cruz County.

### Household Incomes Associated with New Job Growth

The first two steps in the analysis involved estimating household incomes based on future economic growth and resulting wages by industry sector, with future job growth forecasts based on ABAG estimates as well as other regional employment forecasts. These forecasts of job growth by industry were further refined to reflect slight variations in commercial land uses as envisioned by each alternative (see Tables 6 & 7 below).

As shown in Figure 3, the total percent of very low- and low income households associated with each major industry group for the 15 jobs/housing match analysis areas ranges from approximately 20 to 40 percent, depending on the sector.

For all the industry sectors taken together, in the region as a whole, the proportion of very low- and low-income households associated with new job growth is approximately 34 percent (with only minor variations between alternatives).



Sources: U.S. Census Public Use Microdata Samples, 1990; BAE, 2002.

**Table 6: Regional Employment Projections by Economic Sector**

Sector	ABAG 2020		CCSC 2010		EDD 2004	
	#	%	#	%	#	%
Mining and Agriculture	36,550	1%	30,700	1%	29,000	1%
Construction	223,230	5%	197,700	4%	198,400	5%
Manufacturing	680,790	15%	555,000	12%	551,100	14%
Transpiration and Public Utilities	293,390	6%	226,500	5%	211,700	6%
Trade	902,060	19%	890,200	20%	781,500	20%
Finance, Insurance and Real Estate	280,700	6%	273,400	6%	224,400	6%
Services	1,919,260	41%	1,826,500	41%	1,364,000	35%
Government	301,970	6%	497,700	11%	485,800	13%
<b>Total</b>	<b>4,687,950</b>	<b>100%</b>	<b>4,497,700</b>	<b>100%</b>	<b>3,845,900</b>	<b>100%</b>

Sources: ABAG, Projections 2000; California EDD; Center for the Continuing Study of the California Economy; BAE.

**Table 7: Employment by Economic Sector by County, 2020**

Sector	Alameda		Contra Costa		Marin		Napa		San Francisco		San Mateo		Santa Clara		Solano		Sonoma		
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	
Mining and Agriculture	3,270	0.3%	3,520	0.7%	920	0.6%	4,720	5.3%	2,180	0.3%	3,620	0.8%	7,010	0.5%	3,230	1.5%	8,080	2.7%	
Construction	42,830	4.5%	32,150	6.4%	7,900	5.2%	4,960	5.5%	23,130	3.2%	22,430	5.0%	53,090	4.1%	19,410	9.2%	17,330	5.8%	
Manufacturing (excluding High Technology)	73,410	7.8%	39,060	7.8%	5,300	3.5%	9,040	10.1%	39,730	5.4%	25,870	5.7%	99,810	7.6%	13,880	6.6%	24,870	8.3%	
High Technology	47,550	5.0%	12,590	2.5%	2,730	1.8%	1,960	2.2%	6,850	0.9%	19,160	4.2%	236,090	18.0%	6,210	2.9%	16,680	5.6%	
Transpiration and Public Utilities	70,700	7.5%	38,570	7.7%	5,970	4.0%	3,140	3.5%	49,380	6.7%	53,430	11.8%	44,690	3.4%	12,500	5.9%	15,010	5.0%	
Trade																			
Wholesale Trade	69,590	7.4%	20,120	4.0%	6,400	4.3%	2,410	2.7%	28,770	3.9%	32,430	7.2%	82,900	6.3%	8,950	4.2%	14,710	4.9%	
Retail Trade	138,710	14.7%	84,100	16.8%	30,470	20.2%	15,020	16.7%	88,600	12.1%	71,850	15.9%	169,270	12.9%	36,910	17.5%	50,850	17.0%	
Finance, Insurance and Real Estate	39,430	4.2%	35,890	7.2%	14,280	9.5%	2,810	3.1%	82,960	11.3%	34,920	7.7%	45,460	3.5%	8,830	4.2%	16,120	5.4%	
Services (excluding Business Services)	266,480	28.2%	121,210	24.2%	43,550	28.9%	35,170	39.2%	187,790	25.7%	106,170	23.5%	275,880	21.1%	51,700	24.5%	93,450	31.2%	
Business Services	127,570	13.5%	85,140	17.0%	25,340	16.8%	8,190	9.1%	159,220	21.8%	64,380	14.2%	228,550	17.5%	12,490	5.9%	26,980	9.0%	
Government	65,800	7.0%	28,330	5.7%	7,650	5.1%	2,400	2.7%	63,050	8.6%	17,570	3.9%	65,470	5.0%	36,670	17.4%	15,030	5.0%	
<b>Total</b>	<b>945,340</b>	<b>100%</b>	<b>500,680</b>	<b>100%</b>	<b>150,510</b>	<b>100%</b>	<b>89,820</b>	<b>100%</b>	<b>731,660</b>	<b>100%</b>	<b>451,830</b>	<b>100%</b>	<b>1,308,220</b>	<b>100%</b>	<b>210,780</b>	<b>100%</b>	<b>299,110</b>	<b>100%</b>	

Source: ABAG projections 2000.

## **Jobs/Housing Match Results**

In the current trends base case, the majority of analysis areas show a significant mismatch between jobs and housing. Thus, if current affordable housing production patterns continue into the future, most areas of the region will have severe mismatches between household incomes containing new jobholders and housing supply. This mismatch is projected to be particularly extreme in the San Francisco and Southeast Bayshore areas.

For the three alternatives, with a stronger level of affordable housing provision than the Base Case, the mismatch is much lower in most analysis areas.

- ◆ In Alternative One, seven of the areas show a relative match of new jobs with envisioned housing unit prices. The Central/Southern Alameda and Southern Santa Clara areas show the largest housing mismatches, with insufficient amounts of affordable housing envisioned to serve the new workers.
- ◆ In Alternative Two, nine of the 15 areas show a relative match, with Southern Santa Clara showing the only significant mismatch.
- ◆ Alternative Three has the largest number of jobs/housing areas with mismatches with only five of 15 areas showing a relative match.

Because the Alternatives provide for more housing affordable to very low and low income households, the visions expressed in these Alternatives would lead to a much improved economic relationship between job growth and housing supply for these income levels, albeit often in distant locations from employment centers. Refinement of these Alternatives during Round Two workshops may serve to further improve the locational relationships between jobs and needed affordable housing for very low and low income households.

**Table 8: Housing (Deficit)/Surplus by Alternative (number)**

Jobs/Housing Area	Base	Alt I	Alt II	Alt III
1. Central Sonoma County	(23,295)	(2,496)	(4,341)	(1,613)
2. Napa Valley	(1,775)	758	(656)	(5,855)
3. Central Solano County	3,041	5,230	(4,296)	(1,079)
4. Marin County	(6,334)	5,323	(4,104)	1,630
5. Carquinez Straits	(29,070)	27,990	4,493	(32,245)
6. Western Contra Costa/Northern Alameda	(45,112)	(24,410)	15,996	(17,640)
7. Central Contra Costa	(11,948)	(15,256)	2,324	(13,507)
8. Eastern Contra Costa	7,085	(26)	6,234	(25,077)
9. San Francisco City	(56,986)	(398)	7,816	20,443
10. Greater San Francisco	(114,226)	(18,008)	4,429	(4,305)
11. Central/Southern Alameda	(81,632)	(27,143)	(13,847)	(27,622)
12. Tri-Valley	(18,061)	19,540	(1,789)	12,642
13. San Mateo	(17,449)	4,021	(300)	14,460
14. Silicon Valley	(29,855)	(509)	29,070	53,919
15. Southern Santa Clara County	(17,485)	(39,075)	27,030	39,003

Source: ABAG, 2002; BAE, 2002.

Note: Figure represents total deficit or surplus of new housing units relative to new jobs.

**Table 9: Housing (Deficit)/Surplus by Alternative (percentages)**

Jobs/Housing Area	Base Case	Alt I	Alt II	Alt III
1. Central Sonoma County	-39.8%	-6.8%	-7.8%	-2.6%
2. Napa Valley	-18.3%	8.2%	-3.3%	-23.0%
3. Central Solano County	8.7%	120.6%	-16.8%	-2.0%
4. Marin County	-35.5%	91.5%	-20.0%	7.4%
5. Carquinez Straits	-51.6%	37.0%	7.0%	-49.3%
6. Western Contra Costa/Northern Alameda	-69.4%	-13.7%	20.6%	-27.1%
7. Central Contra Costa	-28.7%	-23.2%	4.2%	-30.4%
8. Eastern Contra Costa	23.5%	-1.2%	136.6%	-40.4%
9. San Francisco City	-78.1%	-0.4%	6.2%	-9.4%
10. Greater San Francisco	-70.3%	-6.8%	4.6%	14.7%
11. Central/Southern Alameda	-60.2%	-17.9%	-10.6%	-24.7%
12. Tri-Valley	-27.7%	213.1%	-3.4%	22.0%
13. San Mateo	-48.1%	16.7%	-0.9%	95.8%
14. Silicon Valley	-25.1%	-0.3%	22.7%	68.6%
15. Southern Santa Clara County	-26.9%	-32.8%	35.7%	34.9%

Source: ABAG, 2002; BAE, 2002.

Note: Figure represents the total deficit or surplus of new housing units relative to new jobs as a percentage of total housing units in the area

## Conclusion

This analysis offers a refined method to isolate important differences between the Current Trends Base Case and the three alternatives. In the Base Case, the current spatial mismatch between jobs and housing will carry on into the future as the economy grows, contributing to a housing deficit in almost every major transportation corridor and employment center in the Bay Area. All of the Alternatives provide for a more closely matched relationship between new jobs, associated household income levels, and well-

priced housing supply than the Base Case, both in the aggregate and by jobs/housing analysis match areas. However, the Alternatives vary in the degree of their improvement over the Base Case. In Alternatives One and Two, jobs and affordable housing would be located in closer proximity within the same jobs/housing areas, allowing for a better match of occupational and income levels with housing rents and prices. Alternative Three, though an improvement over the Base Case, reflects a continuing trend towards the separation of employment centers from new housing developments, leading to a mismatch in ten of 15 jobs/housing areas.

## **JOBS/HOUSING MATCH ANALYSIS TABLES**

The analysis tables on the following pages provide detailed comparisons of projected job growth and housing production for each jobs/housing match area.

## Jobs-Housing Match Area 1: Central Sonoma County

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

<i>Jobs by Household Income (a)</i>	<b>Above</b>				<b>Total</b>
	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Moderate</b>	
Mining and Agriculture	487	407	564	867	<b>2,325</b>
Construction	627	736	1,332	2,291	<b>4,986</b>
Manufacturing	778	1,103	1,982	3,292	<b>7,156</b>
<i>High Technology</i>	230	747	1,022	2,801	<b>4,799</b>
Transportation and Public Utilities	354	575	990	2,399	<b>4,319</b>
Wholesale Trade	431	706	1,039	2,057	<b>4,233</b>
Retail Trade	2,684	2,547	3,304	6,097	<b>14,631</b>
Finance, Insurance, and Real Estate	315	605	988	2,730	<b>4,638</b>
Services	3,685	4,365	6,139	12,699	<b>26,888</b>
<i>Business Services</i>	1,424	1,158	1,674	3,507	<b>7,763</b>
Government	463	519	948	2,394	<b>4,325</b>
<b>Total New Jobs By Income Level</b>	<b>11,478</b>	<b>13,468</b>	<b>19,982</b>	<b>41,134</b>	<b>86,063</b>
<b>% Jobs</b>	<b>13.3%</b>	<b>15.6%</b>	<b>23.2%</b>	<b>47.8%</b>	<b>100.0%</b>
<i>Households By Income Category</i>					
<b>New Households by Income Level</b>	7,815	9,170	13,605	28,006	<b>58,596</b>
<b>% Households</b>	13.3%	15.6%	23.2%	47.8%	<b>100.0%</b>
<b>New Housing Need From Job Growth</b>	2,940	2,951	7,666	21,744	<b>35,301</b>
<b>Housing Supply Based on Past Trends</b>	8.3%	8.4%	21.7%	61.6%	<b>100.0%</b>
<b>Housing (Gap)/Surplus</b>	<b>(4,875)</b>	<b>(6,218)</b>	<b>(5,939)</b>	<b>(6,262)</b>	<b>(23,295)</b>

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

<i>Jobs by Household Income (a)</i>	<b>Above</b>				<b>Total</b>
	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Moderate</b>	
Mining and Agriculture	289	242	334	514	<b>1,380</b>
Construction	372	437	791	1,360	<b>2,959</b>
Manufacturing	0	0	0	0	<b>0</b>
<i>High Technology</i>	136	443	606	1,662	<b>2,848</b>
Transportation and Public Utilities	210	341	588	1,424	<b>2,563</b>
Wholesale Trade	0	0	0	0	<b>0</b>
Retail Trade	1,787	1,696	2,200	4,060	<b>9,744</b>
Finance, Insurance, and Real Estate	360	692	1,131	3,123	<b>5,306</b>
Services	2,332	2,763	3,886	8,037	<b>17,018</b>
<i>Business Services</i>	1,219	992	1,434	3,004	<b>6,650</b>
Government	275	308	563	1,421	<b>2,566</b>
<b>Total New Jobs By Income Level</b>	<b>6,982</b>	<b>7,914</b>	<b>11,532</b>	<b>24,605</b>	<b>51,033</b>
<b>% Jobs</b>	<b>13.7%</b>	<b>15.5%</b>	<b>22.6%</b>	<b>48.2%</b>	<b>100.0%</b>
<i>Households By Income Category</i>					
<b>New Households by Income Level</b>	5,029	5,700	8,306	17,721	<b>36,755</b>
<b>% Households</b>	13.7%	15.5%	22.6%	48.2%	<b>100.0%</b>
<b>New Housing Need From Job Growth</b>	8,422	6,375	10,391	9,169	<b>34,357</b>
<b>Housing Supply Based on Past Trends</b>	24.5%	18.6%	30.2%	26.7%	<b>100.0%</b>
<b>Housing (Gap)/Surplus</b>	<b>3,394</b>	<b>675</b>	<b>2,085</b>	<b>(8,552)</b>	<b>(2,398)</b>

## Jobs-Housing Match Area 1: Central Sonoma County continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

<i>Jobs by Household Income (a)</i>	<b>Above</b>				<b>Total</b>
	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Moderate</b>	
Mining and Agriculture	437	366	506	778	<b>2,087</b>
Construction	563	660	1,196	2,056	<b>4,475</b>
Manufacturing	349	495	889	1,478	<b>3,211</b>
<i>High Technology</i>	103	335	458	1,257	<b>2,154</b>
Transportation and Public Utilities	318	516	889	2,154	<b>3,876</b>
Wholesale Trade	387	633	933	1,846	<b>3,799</b>
Retail Trade	2,905	2,757	3,576	6,599	<b>15,836</b>
Finance, Insurance, and Real Estate	283	543	887	2,450	<b>4,163</b>
Services	3,678	4,357	6,128	12,674	<b>26,837</b>
<i>Business Services</i>	1,278	1,039	1,503	3,148	<b>6,968</b>
Government	416	465	851	2,149	<b>3,881</b>
<b>Total New Jobs By Income Level</b>	<b>10,716</b>	<b>12,167</b>	<b>17,815</b>	<b>36,589</b>	<b>77,287</b>
<b>% Jobs</b>	<b>13.9%</b>	<b>15.7%</b>	<b>23.1%</b>	<b>47.3%</b>	<b>100.0%</b>
<i>Households By Income Category</i>					
<b>New Households by Income Level</b>	7,684	8,724	12,773	26,234	<b>55,414</b>
<b>% Households</b>	13.9%	15.7%	23.1%	47.3%	<b>100.0%</b>
<b>New Housing Need From Job Growth</b>	12,716	9,798	16,092	12,466	<b>51,073</b>
<b>Housing Supply Based on Past Trends</b>	24.9%	19.2%	31.5%	24.4%	<b>100.0%</b>
<b>Housing (Gap)/Surplus</b>	<b>5,033</b>	<b>1,074</b>	<b>3,319</b>	<b>(13,768)</b>	<b>(4,341)</b>

### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

<i>Jobs by Household Income (a)</i>	<b>Above</b>				<b>Total</b>
	<b>Very Low</b>	<b>Low</b>	<b>Moderate</b>	<b>Moderate</b>	
Mining and Agriculture	494	414	572	880	<b>2,361</b>
Construction	637	747	1,353	2,327	<b>5,064</b>
Manufacturing	790	1,121	2,013	3,343	<b>7,267</b>
<i>High Technology</i>	233	759	1,037	2,845	<b>4,874</b>
Transportation and Public Utilities	360	584	1,006	2,437	<b>4,386</b>
Wholesale Trade	438	717	1,055	2,088	<b>4,298</b>
Retail Trade	2,725	2,587	3,355	6,191	<b>14,858</b>
Finance, Insurance, and Real Estate	320	614	1,004	2,772	<b>4,710</b>
Services	3,742	4,433	6,234	12,896	<b>27,305</b>
<i>Business Services</i>	1,446	1,176	1,700	3,561	<b>7,883</b>
Government	471	527	963	2,432	<b>4,392</b>
<b>Total New Jobs By Income Level</b>	<b>11,656</b>	<b>13,677</b>	<b>20,292</b>	<b>41,772</b>	<b>87,397</b>
<b>% Jobs</b>	<b>13.3%</b>	<b>15.6%</b>	<b>23.2%</b>	<b>47.8%</b>	<b>100.0%</b>
<i>Households By Income Category</i>					
<b>New Households by Income Level</b>	8,337	9,782	14,514	29,878	<b>62,511</b>
<b>% Households</b>	13.3%	15.6%	23.2%	47.8%	<b>100.0%</b>
<b>New Housing Need From Job Growth</b>	15,689	12,573	20,167	12,469	<b>60,898</b>
<b>Housing Supply Based on Past Trends</b>	25.8%	20.6%	33.1%	20.5%	<b>100.0%</b>
<b>Housing (Gap)/Surplus</b>	<b>7,352</b>	<b>2,790</b>	<b>5,653</b>	<b>(17,409)</b>	<b>(1,613)</b>

Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 2: Napa County

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	117	93	145	388	743
Construction	132	69	171	409	781
Manufacturing	151	154	294	824	1,423
<i>High Technology</i>	69	103	0	136	308
Transportation and Public Utilities	51	37	98	308	494
Wholesale Trade	29	29	92	229	379
Retail Trade	392	304	506	1,162	2,364
Finance, Insurance, and Real Estate	35	26	86	296	442
Services	897	668	955	3,014	5,534
<i>Business Services</i>	216	181	200	692	1,289
Government	10	55	55	258	378
<b>Total New Jobs By Income Level</b>	<b>2,099</b>	<b>1,720</b>	<b>2,601</b>	<b>7,714</b>	<b>14,134</b>
<b>% Jobs</b>	<b>14.9%</b>	<b>12.2%</b>	<b>18.4%</b>	<b>54.6%</b>	<b>100.0%</b>
<b>Households By Income Category</b>					
<b>New Households by Income Level</b>	1,443	1,182	1,787	5,302	9,713
<b>% Households</b>	14.9%	12.2%	18.4%	54.6%	100.0%
<b>New Housing Need From Job Growth</b>	661	664	1,724	4,890	7,938
<b>Housing Supply Based on Past Trends</b>	8.3%	8.4%	21.7%	61.6%	100.0%
<b>Housing (Gap)/Surplus</b>	<b>(782)</b>	<b>(518)</b>	<b>(64)</b>	<b>(412)</b>	<b>(1,775)</b>

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	104	83	129	345	661
Construction	118	61	152	364	695
Manufacturing	67	68	131	367	633
<i>High Technology</i>	62	92	0	121	275
Transportation and Public Utilities	45	33	87	274	440
Wholesale Trade	26	26	82	204	338
Retail Trade	402	311	518	1,190	2,422
Finance, Insurance, and Real Estate	31	23	77	263	394
Services	851	633	905	2,857	5,246
<i>Business Services</i>	193	161	178	616	1,148
Government	9	49	49	230	336
<b>Total New Jobs By Income Level</b>	<b>1,906</b>	<b>1,542</b>	<b>2,308</b>	<b>6,832</b>	<b>12,588</b>
<b>% Jobs</b>	<b>15.1%</b>	<b>12.2%</b>	<b>18.3%</b>	<b>54.3%</b>	<b>100.0%</b>
<b>Households By Income Category</b>					
<b>New Households by Income Level</b>	1,408	1,139	1,704	5,044	9,295
<b>% Households</b>	15.1%	12.2%	18.3%	54.3%	100.0%
<b>New Housing Need From Job Growth</b>	2,763	2,372	2,781	2,138	10,053
<b>Housing Supply Based on Past Trends</b>	27.5%	23.6%	27.7%	21.3%	100.0%
<b>Housing (Gap)/Surplus</b>	<b>1,356</b>	<b>1,233</b>	<b>1,076</b>	<b>(2,907)</b>	<b>758</b>

## Jobs-Housing Match Area 2: Napa County continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	223	179	278	742	1,422
Construction	253	132	327	782	1,494
Manufacturing	290	294	562	1,577	2,723
High Technology	132	197	0	261	590
Transportation and Public Utilities	98	72	188	589	946
Wholesale Trade	56	56	175	439	726
Retail Trade	750	581	969	2,224	4,524
Finance, Insurance, and Real Estate Services	66	50	165	566	846
Business Services	1,718	1,279	1,827	5,770	10,594
Government	414	346	383	1,324	2,467
	19	105	105	494	723
<b>Total New Jobs By Income Level</b>	<b>4,019</b>	<b>3,292</b>	<b>4,978</b>	<b>14,767</b>	<b>27,055</b>
<b>% Jobs</b>	<b>14.9%</b>	<b>12.2%</b>	<b>18.4%</b>	<b>54.6%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	2,936	2,405	3,638	10,790	19,769
% Households	14.9%	12.2%	18.4%	54.6%	100.0%

New Housing Need From Job Growth	5,382	5,446	5,893	2,392	19,113
Housing Supply Based on Past Trends	28.2%	28.5%	30.8%	12.5%	100.0%

Housing (Gap)/Surplus	2,445	3,041	2,256	(8,398)	(656)
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	287	230	358	956	1,831
Construction	325	170	421	1,007	1,924
Manufacturing	373	379	724	2,031	3,507
High Technology	170	254	0	336	760
Transportation and Public Utilities	126	92	242	758	1,218
Wholesale Trade	71	73	226	565	935
Retail Trade	966	749	1,247	2,864	5,827
Finance, Insurance, and Real Estate Services	85	64	212	729	1,090
Business Services	2,213	1,647	2,353	7,431	13,644
Government	533	445	493	1,706	3,177
	24	136	135	636	931
<b>Total New Jobs By Income Level</b>	<b>5,176</b>	<b>4,239</b>	<b>6,412</b>	<b>19,018</b>	<b>34,845</b>
<b>% Jobs</b>	<b>14.9%</b>	<b>12.2%</b>	<b>18.4%</b>	<b>54.6%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	3,782	3,098	4,685	13,897	25,461
% Households	14.9%	12.2%	18.4%	54.6%	100.0%

New Housing Need From Job Growth	5,648	5,462	5,569	2,927	19,606
Housing Supply Based on Past Trends	28.8%	27.9%	28.4%	14.9%	100.0%

Housing (Gap)/Surplus	1,867	2,364	884	(10,970)	(5,855)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 3: Central Solano County

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	196	171	144	329	840
Construction	950	595	1,048	2,454	5,048
Manufacturing	478	359	728	2,044	3,609
High Technology	249	110	187	1,069	1,615
Transportation and Public Utilities	353	203	583	2,111	3,251
Wholesale Trade	348	220	526	1,234	2,327
Retail Trade	1,434	1,329	2,103	4,732	9,598
Finance, Insurance, and Real Estate	151	173	451	1,521	2,296
Services	1,681	1,660	2,434	7,670	13,445
Business Services	650	408	476	1,714	3,248
Government	2,126	1,504	1,720	4,186	9,536
<b>Total New Jobs By Income Level</b>	<b>8,616</b>	<b>6,733</b>	<b>10,401</b>	<b>29,063</b>	<b>54,813</b>
<b>% Jobs</b>	<b>15.7%</b>	<b>12.3%</b>	<b>19.0%</b>	<b>53.0%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	5,515	4,309	6,657	18,602	35,082
% Households	15.7%	12.3%	19.0%	53.0%	100.0%

New Housing Need From Job Growth	3,175	3,187	8,278	23,482	38,123
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus	(2,340)	(1,122)	1,622	4,881	3,041
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	23	20	17	38	97
Construction	110	69	121	284	583
Manufacturing	28	21	42	118	209
High Technology	29	13	22	124	187
Transportation and Public Utilities	41	24	67	244	376
Wholesale Trade	40	25	61	143	269
Retail Trade	181	168	266	598	1,214
Finance, Insurance, and Real Estate	17	20	52	176	265
Services	207	205	300	946	1,658
Business Services	75	47	55	198	375
Government	246	174	199	484	1,102
<b>Total New Jobs By Income Level</b>	<b>997</b>	<b>785</b>	<b>1,202</b>	<b>3,352</b>	<b>6,336</b>
<b>% Jobs</b>	<b>15.7%</b>	<b>12.4%</b>	<b>19.0%</b>	<b>52.9%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	682	537	823	2,294	4,337
% Households	15.7%	12.4%	19.0%	52.9%	100.0%

New Housing Need From Job Growth	1,913	1,339	2,392	3,922	9,566
Housing Supply Based on Past Trends	20.0%	14.0%	25.0%	41.0%	100.0%

Housing (Gap)/Surplus	1,231	802	1,569	1,628	5,230
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## Jobs-Housing Match Area 3: Central Solano County continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	155	135	114	260	663
Construction	751	470	828	1,938	3,986
Manufacturing	189	142	288	807	1,425
High Technology	196	87	148	844	1,275
Transportation and Public Utilities	279	161	461	1,667	2,567
Wholesale Trade	275	174	415	974	1,838
Retail Trade	1,239	1,148	1,817	4,089	8,293
Finance, Insurance, and Real Estate Services	119	137	356	1,201	1,813
Business Services	1,416	1,399	2,051	6,464	11,331
Government	513	322	376	1,354	2,565
	1,679	1,188	1,358	3,306	7,531
<b>Total New Jobs By Income Level</b>	<b>6,811</b>	<b>5,362</b>	<b>8,212</b>	<b>22,904</b>	<b>43,289</b>
<b>% Jobs</b>	<b>15.7%</b>	<b>12.4%</b>	<b>19.0%</b>	<b>52.9%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	4,651	3,662	5,607	15,640	29,560
% Households	15.7%	12.4%	19.0%	52.9%	100.0%

New Housing Need From Job Growth	5,053	3,537	6,316	10,358	25,264
Housing Supply Based on Past Trends	20.0%	14.0%	25.0%	41.0%	100.0%

Housing (Gap)/Surplus	402	(125)	709	(5,282)	(4,296)
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	280	244	206	469	1,199
Construction	1,357	850	1,496	3,503	7,205
Manufacturing	341	257	520	1,459	2,576
High Technology	355	157	267	1,526	2,305
Transportation and Public Utilities	504	290	833	3,014	4,640
Wholesale Trade	497	314	750	1,761	3,322
Retail Trade	2,239	2,075	3,284	7,391	14,990
Finance, Insurance, and Real Estate Services	216	247	644	2,171	3,278
Business Services	2,560	2,529	3,707	11,683	20,480
Government	928	582	680	2,447	4,636
	3,035	2,146	2,455	5,975	13,612
<b>Total New Jobs By Income Level</b>	<b>12,312</b>	<b>9,692</b>	<b>14,842</b>	<b>41,398</b>	<b>78,244</b>
<b>% Jobs</b>	<b>15.7%</b>	<b>12.4%</b>	<b>19.0%</b>	<b>52.9%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	8,368	6,587	10,088	28,138	53,182
% Households	15.7%	12.4%	19.0%	52.9%	100.0%

New Housing Need From Job Growth	10,421	7,294	13,026	21,362	52,103
Housing Supply Based on Past Trends	20.0%	14.0%	25.0%	41.0%	100.0%

Housing (Gap)/Surplus	2,053	707	2,938	(6,776)	(1,079)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 4: Marin County

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	39	30	29	66	163
Construction	325	228	334	516	1,403
Manufacturing	207	142	163	430	941
High Technology	79	113	62	232	485
Transportation and Public Utilities	184	157	183	536	1,060
Wholesale Trade	171	199	210	556	1,137
Retail Trade	1,103	1,040	1,080	2,189	5,412
Finance, Insurance, and Real Estate	242	378	413	1,504	2,537
Services	1,187	1,265	1,258	4,026	7,736
Business Services	882	555	797	2,267	4,501
Government	274	243	292	549	1,359
<b>Total New Jobs By Income Level</b>	<b>4,694</b>	<b>4,351</b>	<b>4,821</b>	<b>12,869</b>	<b>26,735</b>
<b>% Jobs</b>	<b>17.6%</b>	<b>16.3%</b>	<b>18.0%</b>	<b>48.1%</b>	<b>100.0%</b>
<b>Households By Income Category</b>					
<b>New Households by Income Level</b>	3,130	2,902	3,215	8,582	17,828
<b>% Households</b>	17.6%	16.3%	18.0%	48.1%	100.0%
<b>New Housing Need From Job Growth</b>	957	961	2,496	7,080	11,494
<b>Housing Supply Based on Past Trends</b>	8.3%	8.4%	21.7%	61.6%	100.0%
<b>Housing (Gap)/Surplus</b>	<b>(2,173)</b>	<b>(1,941)</b>	<b>(719)</b>	<b>(1,502)</b>	<b>(6,334)</b>

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	12	9	9	20	50
Construction	100	70	103	159	433
Manufacturing	32	22	25	66	145
High Technology	24	35	19	72	150
Transportation and Public Utilities	57	49	57	165	328
Wholesale Trade	53	62	65	172	351
Retail Trade	356	335	348	706	1,745
Finance, Insurance, and Real Estate	75	117	128	464	784
Services	378	403	400	1,281	2,462
Business Services	272	172	246	700	1,390
Government	85	75	90	170	420
<b>Total New Jobs By Income Level</b>	<b>1,444</b>	<b>1,348</b>	<b>1,490</b>	<b>3,976</b>	<b>8,258</b>
<b>% Jobs</b>	<b>17.5%</b>	<b>16.3%</b>	<b>18.0%</b>	<b>48.1%</b>	<b>100.0%</b>
<b>Households By Income Category</b>					
<b>New Households by Income Level</b>	1,017	949	1,050	2,800	5,816
<b>% Households</b>	17.5%	16.3%	18.0%	48.1%	100.0%
<b>New Housing Need From Job Growth</b>	3,116	3,392	3,040	1,590	11,139
<b>Housing Supply Based on Past Trends</b>	28.0%	30.5%	27.3%	14.3%	100.0%
<b>Housing (Gap)/Surplus</b>	<b>2,099</b>	<b>2,443</b>	<b>1,991</b>	<b>(1,210)</b>	<b>5,323</b>

## Jobs-Housing Match Area 4: Marin County continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	43	32	31	72	178
Construction	353	248	364	562	1,527
Manufacturing	113	77	89	234	512
High Technology	86	122	67	252	528
Transportation and Public Utilities	201	171	199	583	1,154
Wholesale Trade	186	217	229	605	1,237
Retail Trade	1,253	1,181	1,227	2,485	6,146
Finance, Insurance, and Real Estate Services	263	411	450	1,636	2,760
Business Services	1,331	1,419	1,410	4,514	8,674
Government	959	604	867	2,467	4,898
	298	265	318	597	1,479
<b>Total New Jobs By Income Level</b>	<b>5,086</b>	<b>4,749</b>	<b>5,251</b>	<b>14,006</b>	<b>29,092</b>
<b>% Jobs</b>	<b>17.5%</b>	<b>16.3%</b>	<b>18.0%</b>	<b>48.1%</b>	<b>100.0%</b>

#### Households By Income Category

<b>New Households by Income Level</b>	<b>3,581</b>	<b>3,343</b>	<b>3,696</b>	<b>9,860</b>	<b>20,479</b>
<b>% Households</b>	<b>17.5%</b>	<b>16.3%</b>	<b>18.0%</b>	<b>48.1%</b>	<b>100.0%</b>

<b>New Housing Need From Job Growth</b>	<b>4,607</b>	<b>4,847</b>	<b>4,143</b>	<b>2,779</b>	<b>16,375</b>
<b>Housing Supply Based on Past Trends</b>	<b>28.1%</b>	<b>29.6%</b>	<b>25.3%</b>	<b>17.0%</b>	<b>100.0%</b>

<b>Housing (Gap)/Surplus</b>	<b>1,026</b>	<b>1,504</b>	<b>446</b>	<b>(7,081)</b>	<b>(4,104)</b>
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	46	35	34	78	192
Construction	382	268	393	607	1,651
Manufacturing	244	167	191	506	1,108
High Technology	93	132	73	272	571
Transportation and Public Utilities	217	185	215	630	1,248
Wholesale Trade	202	235	248	654	1,338
Retail Trade	1,298	1,224	1,271	2,575	6,368
Finance, Insurance, and Real Estate Services	284	445	486	1,769	2,984
Business Services	1,397	1,489	1,480	4,736	9,102
Government	1,037	653	938	2,668	5,296
	323	286	344	646	1,599
<b>Total New Jobs By Income Level</b>	<b>5,523</b>	<b>5,120</b>	<b>5,673</b>	<b>15,141</b>	<b>31,456</b>
<b>% Jobs</b>	<b>17.6%</b>	<b>16.3%</b>	<b>18.0%</b>	<b>48.1%</b>	<b>100.0%</b>

#### Households By Income Category

<b>New Households by Income Level</b>	<b>3,874</b>	<b>3,591</b>	<b>3,979</b>	<b>10,621</b>	<b>22,065</b>
<b>% Households</b>	<b>17.6%</b>	<b>16.3%</b>	<b>18.0%</b>	<b>48.1%</b>	<b>100.0%</b>

<b>New Housing Need From Job Growth</b>	<b>6,512</b>	<b>6,589</b>	<b>6,303</b>	<b>4,291</b>	<b>23,695</b>
<b>Housing Supply Based on Past Trends</b>	<b>27.5%</b>	<b>27.8%</b>	<b>26.6%</b>	<b>18.1%</b>	<b>100.0%</b>

<b>Housing (Gap)/Surplus</b>	<b>2,638</b>	<b>2,998</b>	<b>2,324</b>	<b>(6,331)</b>	<b>1,630</b>
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 5: Carquinez Straits

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	149	129	166	340	785
Construction	898	711	1,477	2,912	5,997
Manufacturing	726	695	1,567	3,171	6,158
High Technology	213	188	362	1,424	2,187
Transportation and Public Utilities	531	481	1,432	3,497	5,940
Wholesale Trade	378	307	795	1,901	3,381
Retail Trade	2,255	1,840	3,383	6,597	14,076
Finance, Insurance, and Real Estate	416	481	1,196	3,108	5,202
Services	2,594	2,209	4,508	10,801	20,113
Business Services	1,588	1,592	2,419	5,757	11,356
Government	1,385	1,006	1,578	3,591	7,561
<b>Total New Jobs By Income Level</b>	<b>11,134</b>	<b>9,640</b>	<b>18,884</b>	<b>43,099</b>	<b>82,757</b>
<b>% Jobs</b>	<b>13.5%</b>	<b>11.6%</b>	<b>22.8%</b>	<b>52.1%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	7,574	6,558	12,846	29,319	56,297
% Households	13.5%	11.6%	22.8%	52.1%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

	2,267	2,276	5,912	16,771	27,227
	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus (5,306) (4,281) (6,934) (12,548) (29,070)

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	201	174	223	457	1,055
Construction	1,206	955	1,984	3,912	8,057
Manufacturing	975	933	2,105	4,259	8,272
High Technology	287	252	486	1,913	2,938
Transportation and Public Utilities	713	646	1,924	4,697	7,980
Wholesale Trade	508	412	1,068	2,553	4,542
Retail Trade	3,030	2,472	4,545	8,863	18,909
Finance, Insurance, and Real Estate	559	647	1,607	4,175	6,988
Services	3,485	2,968	6,056	14,510	27,019
Business Services	2,133	2,138	3,250	7,734	15,255
Government	1,860	1,352	2,120	4,824	10,157
<b>Total New Jobs By Income Level</b>	<b>14,956</b>	<b>12,949</b>	<b>25,368</b>	<b>57,897</b>	<b>111,171</b>
<b>% Jobs</b>	<b>13.5%</b>	<b>11.6%</b>	<b>22.8%</b>	<b>52.1%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	10,174	8,809	17,257	39,386	75,627
% Households	13.5%	11.6%	22.8%	52.1%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

	36,744	18,119	20,743	28,011	103,617
	35.5%	17.5%	20.0%	27.0%	100.0%

Housing (Gap)/Surplus 26,569 9,310 3,486 (11,375) 27,990

## Jobs-Housing Match Area 5: Carquinez Straits continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	169	147	189	386	891
Construction	1,018	807	1,675	3,303	6,804
Manufacturing	823	788	1,778	3,597	6,986
High Technology	242	213	410	1,616	2,481
Transportation and Public Utilities	602	545	1,625	3,967	6,739
Wholesale Trade	429	348	902	2,156	3,836
Retail Trade	2,558	2,088	3,838	7,484	15,968
Finance, Insurance, and Real Estate Services	472	546	1,357	3,526	5,901
Business Services	2,943	2,506	5,114	12,254	22,817
Government	1,801	1,806	2,744	6,532	12,883
	1,571	1,142	1,790	4,074	8,577
<b>Total New Jobs By Income Level</b>	<b>12,631</b>	<b>10,936</b>	<b>21,423</b>	<b>48,894</b>	<b>93,884</b>
<b>% Jobs</b>	<b>13.5%</b>	<b>11.6%</b>	<b>22.8%</b>	<b>52.1%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	8,592	7,439	14,574	33,261	63,867
% Households	13.5%	11.6%	22.8%	52.1%	100.0%

New Housing Need From Job Growth	24,780	12,197	13,365	18,019	68,360
Housing Supply Based on Past Trends	36.2%	17.8%	19.6%	26.4%	100.0%

Housing (Gap)/Surplus	16,188	4,758	(1,209)	(15,243)	4,493
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	173	150	193	395	912
Construction	1,042	825	1,714	3,381	6,963
Manufacturing	843	806	1,819	3,681	7,149
High Technology	248	218	420	1,653	2,539
Transportation and Public Utilities	616	558	1,663	4,060	6,897
Wholesale Trade	439	356	923	2,207	3,926
Retail Trade	2,618	2,136	3,928	7,659	16,342
Finance, Insurance, and Real Estate Services	483	559	1,389	3,608	6,039
Business Services	3,012	2,565	5,234	12,540	23,350
Government	1,843	1,848	2,809	6,684	13,184
	1,608	1,168	1,832	4,169	8,778
<b>Total New Jobs By Income Level</b>	<b>12,926</b>	<b>11,191</b>	<b>21,924</b>	<b>50,037</b>	<b>96,078</b>
<b>% Jobs</b>	<b>13.5%</b>	<b>11.6%</b>	<b>22.8%</b>	<b>52.1%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	8,793	7,613	14,914	34,039	65,359
% Households	13.5%	11.6%	22.8%	52.1%	100.0%

New Housing Need From Job Growth	10,057	6,052	7,647	9,358	33,114
Housing Supply Based on Past Trends	30.4%	18.3%	23.1%	28.3%	100.0%

Housing (Gap)/Surplus	1,263	(1,561)	(7,267)	(24,680)	(32,245)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 6: Western Contra Costa/Northern Alameda

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	90	63	88	152	394
Construction	774	616	1,098	1,817	4,305
Manufacturing	1,179	980	1,768	2,752	6,679
High Technology	214	302	689	1,734	2,940
Transportation and Public Utilities	914	955	1,759	3,334	6,962
Wholesale Trade	789	674	1,341	2,396	5,199
Retail Trade	3,304	2,204	3,252	4,906	13,665
Finance, Insurance, and Real Estate	981	961	1,573	3,431	6,946
Services	5,101	3,821	5,653	10,679	25,253
Business Services	3,628	2,644	3,534	6,515	16,321
Government	1,867	922	1,439	2,669	6,897
<b>Total New Jobs By Income Level</b>	<b>18,841</b>	<b>14,142</b>	<b>22,194</b>	<b>40,385</b>	<b>95,562</b>
<b>% Jobs</b>	<b>19.7%</b>	<b>14.8%</b>	<b>23.2%</b>	<b>42.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	12,817	9,620	15,098	27,473	65,008
% Households	19.7%	14.8%	23.2%	42.3%	100.0%

New Housing Need From Job Growth	1,657	1,663	4,320	12,255	19,896
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	12.9%

Housing (Gap)/Surplus	(11,160)	(7,957)	(10,778)	(15,218)	(45,112)
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	248	174	242	417	1,081
Construction	2,127	1,692	3,016	4,990	11,825
Manufacturing	3,238	2,692	4,857	7,559	18,345
High Technology	589	830	1,893	4,762	8,074
Transportation and Public Utilities	2,510	2,623	4,831	9,157	19,122
Wholesale Trade	2,166	1,852	3,682	6,581	14,280
Retail Trade	9,075	6,053	8,932	13,474	37,534
Finance, Insurance, and Real Estate	2,695	2,639	4,319	9,424	19,077
Services	14,010	10,495	15,525	29,332	69,362
Business Services	9,964	7,261	9,707	17,895	44,828
Government	5,128	2,533	3,953	7,331	18,945
<b>Total New Jobs By Income Level</b>	<b>51,750</b>	<b>38,842</b>	<b>60,959</b>	<b>110,922</b>	<b>262,474</b>
<b>% Jobs</b>	<b>19.7%</b>	<b>14.8%</b>	<b>23.2%</b>	<b>42.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	35,204	26,423	41,468	75,457	178,553
% Households	19.7%	14.8%	23.2%	42.3%	100.0%

New Housing Need From Job Growth	49,233	25,090	36,191	43,630	154,143
Housing Supply Based on Past Trends	31.9%	16.3%	23.5%	28.3%	100.0%

Housing (Gap)/Surplus	14,028	(1,333)	(5,278)	(31,828)	(24,410)
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## Jobs-Housing Match Area 6: Western Contra Costa/Northern Alameda continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	108	75	105	181	469
Construction	924	735	1,310	2,166	5,134
Manufacturing	703	584	1,054	1,641	3,982
High Technology	256	361	822	2,067	3,506
Transportation and Public Utilities	1,090	1,139	2,098	3,976	8,302
Wholesale Trade	940	804	1,599	2,857	6,200
Retail Trade	4,422	2,950	4,353	6,566	18,290
Finance, Insurance, and Real Estate Services	1,170	1,146	1,875	4,092	8,283
Business Services	6,485	4,858	7,187	13,578	32,109
Government	4,326	3,153	4,215	7,769	19,463
	2,226	1,100	1,716	3,183	8,225
<b>Total New Jobs By Income Level</b>	<b>22,650</b>	<b>16,903</b>	<b>26,333</b>	<b>48,077</b>	<b>113,962</b>
<b>% Jobs</b>	<b>19.9%</b>	<b>14.8%</b>	<b>23.1%</b>	<b>42.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	15,408	11,499	17,913	32,705	77,525
% Households	19.9%	14.8%	23.1%	42.2%	100.0%

New Housing Need From Job Growth	30,435	14,798	21,569	26,720	93,521
Housing Supply Based on Past Trends	32.5%	15.8%	23.1%	28.6%	100.0%

Housing (Gap)/Surplus	15,026	3,299	3,655	(5,985)	15,996
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	91	63	88	152	394
Construction	776	617	1,100	1,820	4,314
Manufacturing	1,181	982	1,772	2,757	6,692
High Technology	215	303	691	1,737	2,945
Transportation and Public Utilities	916	957	1,762	3,341	6,975
Wholesale Trade	790	675	1,343	2,401	5,209
Retail Trade	3,310	2,208	3,258	4,915	13,692
Finance, Insurance, and Real Estate Services	983	963	1,576	3,438	6,959
Business Services	5,111	3,828	5,663	10,700	25,302
Government	3,635	2,649	3,541	6,528	16,353
	1,871	924	1,442	2,674	6,911
<b>Total New Jobs By Income Level</b>	<b>18,878</b>	<b>14,169</b>	<b>22,237</b>	<b>40,463</b>	<b>95,747</b>
<b>% Jobs</b>	<b>19.7%</b>	<b>14.8%</b>	<b>23.2%</b>	<b>42.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	12,842	9,639	15,127	27,526	65,134
% Households	19.7%	14.8%	23.2%	42.3%	100.0%

New Housing Need From Job Growth	13,356	7,111	11,889	15,138	47,494
Housing Supply Based on Past Trends	28.1%	15.0%	25.0%	31.9%	100.0%

Housing (Gap)/Surplus	514	(2,528)	(3,239)	(12,388)	(17,640)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 7: Central Contra Costa

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	76	66	102	201	445
Construction	546	483	1,065	1,974	4,068
Manufacturing	548	589	1,382	2,423	4,942
<i>High Technology</i>	131	144	285	1,033	1,593
Transportation and Public Utilities	396	433	1,305	2,746	4,880
Wholesale Trade	260	229	605	1,452	2,546
Retail Trade	1,757	1,354	2,659	4,871	10,641
Finance, Insurance and Real Estate	379	439	1,081	2,642	4,541
Services	2,000	1,610	3,672	8,055	15,337
<i>Business Services</i>	1,297	1,561	2,526	5,390	10,773
Government	503	382	858	1,842	3,585
<b>Total New Jobs By Income Level</b>	<b>7,893</b>	<b>7,291</b>	<b>15,539</b>	<b>32,629</b>	<b>63,352</b>
<b>% Jobs</b>	<b>12.5%</b>	<b>11.5%</b>	<b>24.5%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	5,193	4,797	10,223	21,466	41,679
% Households	12.5%	11.5%	24.5%	51.5%	100.0%

New Housing Need From Job Growth	2,476	2,486	6,456	18,313	29,731
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus	(2,717)	(2,311)	(3,767)	(3,153)	(11,948)
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	115	100	155	306	676
Construction	829	734	1,617	2,998	6,178
Manufacturing	416	447	1,050	1,840	3,753
<i>High Technology</i>	200	219	432	1,568	2,419
Transportation and Public Utilities	601	658	1,982	4,170	7,411
Wholesale Trade	395	347	919	2,205	3,866
Retail Trade	2,977	2,295	4,507	8,256	18,036
Finance, Insurance and Real Estate	576	667	1,642	4,012	6,896
Services	3,282	2,643	6,025	13,217	25,166
<i>Business Services</i>	1,969	2,370	3,835	8,185	16,359
Government	764	581	1,302	2,797	5,444
<b>Total New Jobs By Income Level</b>	<b>12,124</b>	<b>11,060</b>	<b>23,466</b>	<b>49,554</b>	<b>96,204</b>
<b>% Jobs</b>	<b>12.6%</b>	<b>11.5%</b>	<b>24.4%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	8,304	7,576	16,073	33,941	65,893
% Households	12.6%	11.5%	24.4%	51.5%	100.0%

New Housing Need From Job Growth	20,872	10,634	7,352	11,778	50,637
Housing Supply Based on Past Trends	41.2%	21.0%	14.5%	23.3%	100.0%

Housing (Gap)/Surplus	12,568	3,058	(8,720)	(22,163)	(15,256)
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## Jobs-Housing Match Area 7: Central Contra Costa continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	98	84	132	259	573
Construction	703	622	1,370	2,540	5,234
Manufacturing	705	757	1,778	3,118	6,358
<i>High Technology</i>	169	186	366	1,329	2,049
Transportation and Public Utilities	509	557	1,679	3,533	6,279
Wholesale Trade	334	294	778	1,868	3,275
Retail Trade	2,260	1,742	3,421	6,267	13,690
Finance, Insurance and Real Estate	488	565	1,391	3,399	5,842
Services	2,573	2,072	4,724	10,362	19,731
<i>Business Services</i>	1,668	2,008	3,249	6,934	13,859
Government	647	492	1,103	2,369	4,612
<b>Total New Jobs By Income Level</b>	<b>10,154</b>	<b>9,380</b>	<b>19,991</b>	<b>41,977</b>	<b>81,503</b>
<b>% Jobs</b>	<b>12.5%</b>	<b>11.5%</b>	<b>24.5%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	6,966	6,435	13,714	28,797	55,912
% Households	12.5%	11.5%	24.5%	51.5%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

New Housing Need From Job Growth	24,622	11,391	8,974	13,248	58,236
Housing Supply Based on Past Trends	42.3%	19.6%	15.4%	22.7%	100.0%

Housing (Gap)/Surplus **17,656**    **4,956**    **(4,740)**    **(15,549)**    **2,324**

### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	78	67	104	205	454
Construction	557	493	1,086	2,014	4,150
Manufacturing	559	601	1,410	2,472	5,042
<i>High Technology</i>	134	147	290	1,054	1,625
Transportation and Public Utilities	404	442	1,331	2,802	4,979
Wholesale Trade	265	233	617	1,482	2,597
Retail Trade	1,792	1,382	2,713	4,969	10,856
Finance, Insurance and Real Estate	387	448	1,103	2,695	4,633
Services	2,040	1,643	3,746	8,217	15,646
<i>Business Services</i>	1,323	1,592	2,576	5,498	10,990
Government	513	390	875	1,879	3,657
<b>Total New Jobs By Income Level</b>	<b>8,052</b>	<b>7,438</b>	<b>15,853</b>	<b>33,287</b>	<b>64,629</b>
<b>% Jobs</b>	<b>12.5%</b>	<b>11.5%</b>	<b>24.5%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	5,532	5,110	10,891	22,868	44,400
% Households	12.5%	11.5%	24.5%	51.5%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

New Housing Need From Job Growth	13,380	5,954	4,175	7,384	30,894
Housing Supply Based on Past Trends	43.3%	19.3%	13.5%	23.9%	100.0%

Housing (Gap)/Surplus **7,848**    **844**    **(6,715)**    **(15,484)**    **(13,507)**

Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 8: Eastern Contra Costa

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	55	47	74	145	321
Construction	394	349	768	1,425	2,936
Manufacturing	395	425	998	1,749	3,567
<i>High Technology</i>	95	104	205	745	1,150
Transportation and Public Utilities	286	313	942	1,982	3,522
Wholesale Trade	187	165	437	1,048	1,837
Retail Trade	1,268	977	1,919	3,515	7,679
Finance, Insurance and Real Estate	274	317	780	1,906	3,277
Services	1,443	1,162	2,650	5,813	11,068
<i>Business Services</i>	936	1,126	1,823	3,889	7,774
Government	363	276	619	1,329	2,587
<b>Total New Jobs By Income Level</b>	<b>5,696</b>	<b>5,261</b>	<b>11,214</b>	<b>23,546</b>	<b>45,717</b>
<b>% Jobs</b>	<b>12.5%</b>	<b>11.5%</b>	<b>24.5%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	3,749	3,463	7,380	15,496	30,088
% Households	12.5%	11.5%	24.5%	51.5%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

	3,096	3,108	8,072	22,897	37,173
	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus **(653)** **(355)** **692** **7,401** **7,085**

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	4	3	5	10	22
Construction	27	24	52	97	199
Manufacturing	13	14	34	59	121
<i>High Technology</i>	6	7	14	51	78
Transportation and Public Utilities	19	21	64	135	239
Wholesale Trade	13	11	30	71	125
Retail Trade	96	74	145	266	582
Finance, Insurance and Real Estate	19	22	53	129	223
Services	106	85	194	426	812
<i>Business Services</i>	64	76	124	264	528
Government	25	19	42	90	176
<b>Total New Jobs By Income Level</b>	<b>391</b>	<b>357</b>	<b>757</b>	<b>1,599</b>	<b>3,104</b>
<b>% Jobs</b>	<b>12.6%</b>	<b>11.5%</b>	<b>24.4%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	268	244	519	1,095	2,126
% Households	12.6%	11.5%	24.4%	51.5%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

	735	399	420	546	2,100
	35.0%	19.0%	20.0%	26.0%	100.0%

Housing (Gap)/Surplus **467** **155** **(99)** **(549)** **(26)**

## Jobs-Housing Match Area 8: Eastern Contra Costa continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	8	7	11	21	47
Construction	57	51	112	207	427
Manufacturing	29	31	73	127	260
<i>High Technology</i>	14	15	30	108	167
Transportation and Public Utilities	42	45	137	288	513
Wholesale Trade	27	24	64	153	267
Retail Trade	206	159	312	571	1,247
Finance, Insurance and Real Estate Services	40	46	114	277	477
<i>Business Services</i>	227	183	417	914	1,740
<i>Business Services</i>	136	164	265	566	1,131
Government	53	40	90	193	376
<b>Total New Jobs By Income Level</b>	<b>838</b>	<b>765</b>	<b>1,623</b>	<b>3,427</b>	<b>6,653</b>
<b>% Jobs</b>	<b>12.6%</b>	<b>11.5%</b>	<b>24.4%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	575	525	1,113	2,351	4,564
% Households	12.6%	11.5%	24.4%	51.5%	100.0%

New Housing Need From Job Growth	5,382	2,063	1,489	1,863	10,798
Housing Supply Based on Past Trends	49.8%	19.1%	13.8%	17.3%	100.0%

Housing (Gap)/Surplus	4,807	1,538	376	(488)	6,234
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	108	94	146	287	636
Construction	779	690	1,519	2,818	5,806
Manufacturing	391	420	986	1,729	3,527
<i>High Technology</i>	188	206	406	1,474	2,274
Transportation and Public Utilities	565	618	1,862	3,920	6,965
Wholesale Trade	371	327	863	2,073	3,634
Retail Trade	2,798	2,157	4,236	7,760	16,951
Finance, Insurance and Real Estate Services	541	627	1,543	3,770	6,481
<i>Business Services</i>	3,084	2,484	5,663	12,422	23,653
<i>Business Services</i>	1,851	2,228	3,605	7,693	15,376
Government	718	546	1,224	2,629	5,116
<b>Total New Jobs By Income Level</b>	<b>11,395</b>	<b>10,395</b>	<b>22,055</b>	<b>46,574</b>	<b>90,419</b>
<b>% Jobs</b>	<b>12.6%</b>	<b>11.5%</b>	<b>24.4%</b>	<b>51.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	7,828	7,142	15,152	31,996	62,118
% Households	12.6%	11.5%	24.4%	51.5%	100.0%

New Housing Need From Job Growth	19,631	7,090	4,665	5,655	37,041
Housing Supply Based on Past Trends	53.0%	19.1%	12.6%	15.3%	100.0%

Housing (Gap)/Surplus	11,803	(51)	(10,487)	(26,342)	(25,077)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 9: San Francisco City

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	103	80	43	80	306
Construction	867	684	634	1,065	3,250
Manufacturing	1,624	1,150	1,198	1,610	5,582
High Technology	140	152	227	444	962
Transportation and Public Utilities	1,439	1,540	1,331	2,628	6,938
Wholesale Trade	970	729	838	1,506	4,042
Retail Trade	4,162	2,716	2,489	3,083	12,449
Finance, Insurance, and Real Estate	2,406	2,191	2,390	4,669	11,657
Services	6,880	5,660	5,143	8,703	26,386
Business Services	6,235	4,676	4,215	7,247	22,372
Government	2,914	1,605	1,633	2,707	8,859
<b>Total New Jobs By Income Level</b>	<b>27,741</b>	<b>21,182</b>	<b>20,140</b>	<b>33,741</b>	<b>102,804</b>
<b>% Jobs</b>	<b>27.0%</b>	<b>20.6%</b>	<b>19.6%</b>	<b>32.8%</b>	<b>100.0%</b>
<b>Households By Income Category</b>					
<b>New Households by Income Level</b>	19,677	15,025	14,286	23,933	72,922
<b>% Households</b>	27.0%	20.6%	19.6%	32.8%	100.0%
<b>New Housing Need From Job Growth</b>	1,327	1,332	3,460	9,816	15,936
<b>Housing Supply Based on Past Trends</b>	8.3%	8.4%	21.7%	61.6%	100.0%
<b>Housing (Gap)/Surplus</b>	<b>(18,350)</b>	<b>(13,693)</b>	<b>(10,826)</b>	<b>(14,117)</b>	<b>(56,986)</b>

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	152	117	63	118	450
Construction	1,273	1,004	931	1,563	4,771
Manufacturing	1,192	844	879	1,182	4,097
High Technology	205	224	333	651	1,413
Transportation and Public Utilities	2,113	2,261	1,954	3,858	10,185
Wholesale Trade	1,424	1,070	1,230	2,210	5,934
Retail Trade	6,794	4,435	4,063	5,032	20,324
Finance, Insurance, and Real Estate	3,532	3,216	3,509	6,854	17,112
Services	10,634	8,748	7,950	13,452	40,783
Business Services	9,153	6,864	6,187	10,638	32,842
Government	4,278	2,356	2,397	3,974	13,005
<b>Total New Jobs By Income Level</b>	<b>40,750</b>	<b>31,138</b>	<b>29,495</b>	<b>49,533</b>	<b>150,917</b>
<b>% Jobs</b>	<b>27.0%</b>	<b>20.6%</b>	<b>19.5%</b>	<b>32.8%</b>	<b>100.0%</b>
<b>Households By Income Category</b>					
<b>New Households by Income Level</b>	30,050	22,962	21,750	36,527	111,289
<b>% Households</b>	27.0%	20.6%	19.5%	32.8%	100.0%
<b>New Housing Need From Job Growth</b>	26,304	12,200	30,109	42,278	110,891
<b>Housing Supply Based on Past Trends</b>	23.7%	11.0%	27.2%	38.1%	100.0%
<b>Housing (Gap)/Surplus</b>	<b>(3,746)</b>	<b>(10,762)</b>	<b>8,359</b>	<b>5,751</b>	<b>(398)</b>

## Jobs-Housing Match Area 9: San Francisco City continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	98	75	41	76	290
Construction	821	647	600	1,008	3,076
Manufacturing	769	544	567	762	2,642
High Technology	132	144	214	420	911
Transportation and Public Utilities	1,362	1,457	1,259	2,487	6,566
Wholesale Trade	918	690	793	1,425	3,826
Retail Trade	4,380	2,859	2,619	3,244	13,103
Finance, Insurance, and Real Estate Services	2,277	2,074	2,262	4,419	11,032
Business Services	6,855	5,640	5,125	8,672	26,293
Government	5,901	4,425	3,989	6,858	21,173
	2,758	1,519	1,545	2,562	8,384
<b>Total New Jobs By Income Level</b>	<b>26,271</b>	<b>20,075</b>	<b>19,015</b>	<b>31,934</b>	<b>97,295</b>
<b>% Jobs</b>	<b>27.0%</b>	<b>20.6%</b>	<b>19.5%</b>	<b>32.8%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	19,432	14,849	14,065	23,621	71,967
% Households	27.0%	20.6%	19.5%	32.8%	100.0%

New Housing Need From Job Growth	19,020	8,657	21,483	30,623	79,783
Housing Supply Based on Past Trends	23.8%	10.9%	26.9%	38.4%	100.0%

Housing (Gap)/Surplus	<b>(412)</b>	<b>(6,192)</b>	<b>7,418</b>	<b>7,002</b>	<b>7,816</b>
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	62	48	26	48	184
Construction	520	410	380	638	1,949
Manufacturing	487	345	359	483	1,674
High Technology	84	91	136	266	577
Transportation and Public Utilities	863	923	798	1,576	4,160
Wholesale Trade	582	437	502	903	2,424
Retail Trade	2,775	1,811	1,660	2,055	8,301
Finance, Insurance, and Real Estate Services	1,443	1,314	1,433	2,800	6,989
Business Services	4,343	3,573	3,247	5,494	16,658
Government	3,738	2,804	2,527	4,345	13,414
	1,747	962	979	1,623	5,312
<b>Total New Jobs By Income Level</b>	<b>16,644</b>	<b>12,718</b>	<b>12,047</b>	<b>20,231</b>	<b>61,641</b>
<b>% Jobs</b>	<b>27.0%</b>	<b>20.6%</b>	<b>19.5%</b>	<b>32.8%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	12,330	9,422	8,924	14,987	45,663
% Households	27.0%	20.6%	19.5%	32.8%	100.0%

New Housing Need From Job Growth	15,736	7,053	17,704	25,614	66,106
Housing Supply Based on Past Trends	23.8%	10.7%	26.8%	38.7%	100.0%

Housing (Gap)/Surplus	<b>3,406</b>	<b>(2,369)</b>	<b>8,780</b>	<b>10,626</b>	<b>20,443</b>
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 10: Greater San Francisco

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	299	189	214	345	1,047
Construction	1,983	1,679	2,424	4,002	10,089
Manufacturing	2,910	2,410	3,679	6,121	15,120
High Technology	638	967	1,793	4,595	7,993
Transportation and Public Utilities	2,612	3,008	4,595	8,590	18,806
Wholesale Trade	2,202	2,197	3,510	6,465	14,374
Retail Trade	8,547	6,310	7,770	11,911	34,538
Finance, Insurance, and Real Estate	2,675	2,781	3,850	8,674	17,979
Services	12,978	10,605	13,259	26,443	63,285
Business Services	9,054	6,600	8,298	15,498	39,450
Government	4,428	2,401	3,295	6,018	16,143
<b>Total New Jobs By Income Level</b>	<b>48,328</b>	<b>39,148</b>	<b>52,686</b>	<b>98,662</b>	<b>238,824</b>
<b>% Jobs</b>	<b>20.2%</b>	<b>16.4%</b>	<b>22.1%</b>	<b>41.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	32,876	26,631	35,841	67,117	162,465
% Households	20.2%	16.4%	22.1%	41.3%	100.0%

New Housing Need From Job Growth	4,017	4,033	10,475	29,713	48,239
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus	(28,859)	(22,598)	(25,366)	(37,404)	(114,226)
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	488	308	349	562	1,707
Construction	3,234	2,738	3,953	6,526	16,451
Manufacturing	4,745	3,930	5,999	9,981	24,655
High Technology	1,040	1,577	2,924	7,492	13,034
Transportation and Public Utilities	4,259	4,905	7,492	14,007	30,664
Wholesale Trade	3,591	3,583	5,723	10,542	23,438
Retail Trade	13,937	10,288	12,669	19,422	56,316
Finance, Insurance, and Real Estate	4,362	4,534	6,277	14,143	29,316
Services	21,162	17,292	21,619	43,116	103,189
Business Services	14,764	10,762	13,530	25,270	64,325
Government	7,221	3,915	5,373	9,813	26,322
<b>Total New Jobs By Income Level</b>	<b>78,802</b>	<b>63,832</b>	<b>85,908</b>	<b>160,875</b>	<b>389,417</b>
<b>% Jobs</b>	<b>20.2%</b>	<b>16.4%</b>	<b>22.1%</b>	<b>41.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	53,607	43,423	58,441	109,438	264,910
% Households	20.2%	16.4%	22.1%	41.3%	100.0%

New Housing Need From Job Growth	57,005	32,524	67,748	89,624	246,902
Housing Supply Based on Past Trends	23.1%	13.2%	27.4%	36.3%	100.0%

Housing (Gap)/Surplus	3,398	(10,899)	9,307	(19,814)	(18,008)
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## Jobs-Housing Match Area 10: Greater San Francisco continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	315	199	225	363	1,103
Construction	2,089	1,769	2,554	4,216	10,627
Manufacturing	3,065	2,539	3,875	6,448	15,927
High Technology	672	1,019	1,889	4,840	8,420
Transportation and Public Utilities	2,752	3,169	4,840	9,049	19,809
Wholesale Trade	2,320	2,315	3,697	6,810	15,142
Retail Trade	9,004	6,646	8,184	12,547	36,381
Finance, Insurance, and Real Estate Services	2,818	2,929	4,055	9,136	18,938
Business Services	13,671	11,171	13,966	27,854	66,662
Government	9,537	6,952	8,741	16,325	41,555
	4,665	2,529	3,471	6,340	17,005
<b>Total New Jobs By Income Level</b>	<b>50,907</b>	<b>41,237</b>	<b>55,498</b>	<b>103,927</b>	<b>251,569</b>
<b>% Jobs</b>	<b>20.2%</b>	<b>16.4%</b>	<b>22.1%</b>	<b>41.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	34,631	28,052	37,754	70,699	171,135
% Households	20.2%	16.4%	22.1%	41.3%	100.0%

New Housing Need From Job Growth	40,772	23,310	47,864	63,618	175,564
Housing Supply Based on Past Trends	23.2%	13.3%	27.3%	36.2%	100.0%

Housing (Gap)/Surplus	6,141	(4,743)	10,111	(7,080)	4,429
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	256	161	183	295	895
Construction	1,696	1,437	2,074	3,424	8,631
Manufacturing	2,489	2,062	3,147	5,237	12,935
High Technology	546	827	1,534	3,931	6,838
Transportation and Public Utilities	2,235	2,573	3,931	7,349	16,087
Wholesale Trade	1,884	1,880	3,002	5,531	12,297
Retail Trade	7,312	5,398	6,647	10,189	29,546
Finance, Insurance, and Real Estate Services	2,288	2,379	3,293	7,420	15,380
Business Services	11,102	9,072	11,342	22,621	54,137
Government	7,746	5,646	7,098	13,258	33,748
	3,788	2,054	2,819	5,148	13,810
<b>Total New Jobs By Income Level</b>	<b>41,343</b>	<b>33,489</b>	<b>45,071</b>	<b>84,401</b>	<b>204,304</b>
<b>% Jobs</b>	<b>20.2%</b>	<b>16.4%</b>	<b>22.1%</b>	<b>41.3%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	28,124	22,782	30,660	57,416	138,982
% Households	20.2%	16.4%	22.1%	41.3%	100.0%

New Housing Need From Job Growth	31,625	17,851	36,245	48,955	134,677
Housing Supply Based on Past Trends	23.5%	13.3%	26.9%	36.4%	100.0%

Housing (Gap)/Surplus	3,501	(4,931)	5,585	(8,461)	(4,305)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 11: Central/Southern Alameda

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	254	156	199	300	909
Construction	1,751	1,333	2,131	3,266	8,481
Manufacturing	3,085	2,408	3,968	5,855	15,315
High Technology	1,785	2,636	6,141	14,516	25,078
Transportation and Public Utilities	1,534	1,587	2,521	4,561	10,202
Wholesale Trade	2,323	1,971	3,589	5,600	13,482
Retail Trade	7,421	4,763	6,350	8,697	27,230
Finance, Insurance, and Real Estate Services	1,285	1,200	1,654	3,367	7,506
Business Services	10,893	8,036	10,470	18,553	47,953
Government	8,099	5,285	6,625	11,477	31,486
	3,677	1,662	2,296	3,971	11,606
<b>Total New Jobs By Income Level</b>	<b>42,106</b>	<b>31,038</b>	<b>45,943</b>	<b>80,162</b>	<b>199,249</b>
<b>% Jobs</b>	<b>21.1%</b>	<b>15.6%</b>	<b>23.1%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	28,644	21,114	31,254	54,532	135,544
% Households	21.1%	15.6%	23.1%	40.2%	100.0%
<b>New Housing Need From Job Growth</b>	<b>4,490</b>	<b>4,507</b>	<b>11,707</b>	<b>33,208</b>	<b>53,912</b>
<b>Housing Supply Based on Past Trends</b>	<b>8.3%</b>	<b>8.4%</b>	<b>21.7%</b>	<b>61.6%</b>	<b>100.0%</b>
<b>Housing (Gap)/Surplus</b>	<b>(24,154)</b>	<b>(16,607)</b>	<b>(19,547)</b>	<b>(21,324)</b>	<b>(81,632)</b>

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	285	175	223	336	1,018
Construction	1,961	1,494	2,387	3,659	9,500
Manufacturing	3,455	2,697	4,445	6,559	17,156
High Technology	2,000	2,953	6,879	16,260	28,092
Transportation and Public Utilities	1,718	1,778	2,824	5,109	11,429
Wholesale Trade	2,602	2,207	4,021	6,273	15,103
Retail Trade	8,313	5,335	7,113	9,742	30,503
Finance, Insurance, and Real Estate Services	1,440	1,344	1,853	3,771	8,408
Business Services	12,202	9,002	11,729	20,783	53,717
Government	9,073	5,920	7,421	12,857	35,271
	4,119	1,862	2,572	4,448	13,001
<b>Total New Jobs By Income Level</b>	<b>47,167</b>	<b>34,768</b>	<b>51,466</b>	<b>89,798</b>	<b>223,199</b>
<b>% Jobs</b>	<b>21.1%</b>	<b>15.6%</b>	<b>23.1%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	32,086	23,652	35,011	61,087	151,836
% Households	21.1%	15.6%	23.1%	40.2%	100.0%
<b>New Housing Need From Job Growth</b>	<b>28,193</b>	<b>17,918</b>	<b>34,530</b>	<b>44,052</b>	<b>124,693</b>
<b>Housing Supply Based on Past Trends</b>	<b>22.6%</b>	<b>14.4%</b>	<b>27.7%</b>	<b>35.3%</b>	<b>100.0%</b>
<b>Housing (Gap)/Surplus</b>	<b>(3,894)</b>	<b>(5,734)</b>	<b>(481)</b>	<b>(17,035)</b>	<b>(27,143)</b>

## Jobs-Housing Match Area 11: Central/Southern Alameda continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	246	151	192	290	879
Construction	1,694	1,290	2,061	3,159	8,204
Manufacturing	2,984	2,329	3,838	5,664	14,816
High Technology	1,727	2,550	5,940	14,042	24,260
Transportation and Public Utilities	1,484	1,535	2,438	4,412	9,869
Wholesale Trade	2,247	1,906	3,472	5,417	13,043
Retail Trade	7,179	4,607	6,143	8,413	26,342
Finance, Insurance, and Real Estate Services	1,243	1,161	1,600	3,257	7,261
Business Services	10,537	7,774	10,129	17,948	46,388
Government	7,835	5,112	6,409	11,103	30,459
	3,557	1,608	2,222	3,841	11,228
<b>Total New Jobs By Income Level</b>	<b>40,732</b>	<b>30,025</b>	<b>44,444</b>	<b>77,547</b>	<b>192,748</b>
<b>% Jobs</b>	<b>21.1%</b>	<b>15.6%</b>	<b>23.1%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	27,709	20,425	30,234	52,753	131,121
% Households	21.1%	15.6%	23.1%	40.2%	100.0%

New Housing Need From Job Growth	26,392	17,208	32,952	40,721	117,274
Housing Supply Based on Past Trends	22.5%	14.7%	28.1%	34.7%	100.0%

Housing (Gap)/Surplus	(1,317)	(3,217)	2,718	(12,032)	(13,847)
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	210	129	164	247	750
Construction	1,445	1,100	1,758	2,695	6,998
Manufacturing	2,545	1,987	3,274	4,832	12,638
High Technology	1,473	2,176	5,067	11,978	20,694
Transportation and Public Utilities	1,266	1,310	2,080	3,763	8,419
Wholesale Trade	1,916	1,626	2,962	4,621	11,125
Retail Trade	6,123	3,930	5,240	7,176	22,469
Finance, Insurance, and Real Estate Services	1,060	990	1,365	2,778	6,193
Business Services	8,988	6,631	8,640	15,310	39,569
Government	6,683	4,361	5,467	9,471	25,981
	3,034	1,372	1,895	3,276	9,577
<b>Total New Jobs By Income Level</b>	<b>34,744</b>	<b>25,611</b>	<b>37,911</b>	<b>66,147</b>	<b>164,413</b>
<b>% Jobs</b>	<b>21.1%</b>	<b>15.6%</b>	<b>23.1%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	23,636	17,423	25,790	44,998	111,846
% Households	21.1%	15.6%	23.1%	40.2%	100.0%

New Housing Need From Job Growth	19,263	12,418	22,811	29,732	84,224
Housing Supply Based on Past Trends	22.9%	14.7%	27.1%	35.3%	100.0%

Housing (Gap)/Surplus	(4,373)	(5,004)	(2,978)	(15,266)	(27,622)
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 12: Tri-Valley

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	95	65	107	183	450
Construction	783	625	1,343	2,215	4,965
Manufacturing	1,063	963	2,082	3,339	7,447
High Technology	252	380	933	2,417	3,982
Transportation and Public Utilities	756	777	1,983	3,719	7,235
Wholesale Trade	752	685	1,617	2,886	5,940
Retail Trade	3,046	2,059	3,725	5,923	14,753
Finance, Insurance, and Real Estate	560	580	1,176	2,671	4,987
Services	4,536	3,186	6,065	11,884	25,671
Business Services	2,760	1,972	3,235	6,118	14,085
Government	1,574	741	1,348	2,570	6,233
<b>Total New Jobs By Income Level</b>	<b>16,178</b>	<b>12,032</b>	<b>23,614</b>	<b>43,925</b>	<b>95,748</b>
<b>% Jobs</b>	<b>16.9%</b>	<b>12.6%</b>	<b>24.7%</b>	<b>45.9%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	11,005	8,185	16,064	29,881	65,135
% Households	16.9%	12.6%	24.7%	45.9%	100.0%

New Housing Need From Job Growth	3,920	3,936	10,222	28,996	47,074
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus	(7,085)	(4,249)	(5,842)	(885)	(18,061)
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	13	9	15	26	63
Construction	110	88	189	312	699
Manufacturing	75	68	147	235	524
High Technology	35	53	131	340	561
Transportation and Public Utilities	107	109	279	524	1,019
Wholesale Trade	106	96	228	406	836
Retail Trade	483	326	591	939	2,339
Finance, Insurance, and Real Estate	79	82	166	376	702
Services	685	481	916	1,794	3,876
Business Services	388	278	455	861	1,983
Government	222	104	190	362	877
<b>Total New Jobs By Income Level</b>	<b>2,303</b>	<b>1,695</b>	<b>3,306</b>	<b>6,175</b>	<b>13,480</b>
<b>% Jobs</b>	<b>17.1%</b>	<b>12.6%</b>	<b>24.5%</b>	<b>45.8%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	1,567	1,153	2,249	4,201	9,170
% Households	17.1%	12.6%	24.5%	45.8%	100.0%

New Housing Need From Job Growth	8,102	4,447	6,586	9,575	28,710
Housing Supply Based on Past Trends	28.2%	15.5%	22.9%	33.4%	100.0%

Housing (Gap)/Surplus	6,535	3,293	4,337	5,374	19,540
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## Jobs-Housing Match Area 12: Tri-Valley continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	76	52	86	146	360
Construction	626	500	1,074	1,771	3,970
Manufacturing	425	385	832	1,335	2,977
High Technology	202	304	746	1,933	3,184
Transportation and Public Utilities	605	621	1,585	2,974	5,785
Wholesale Trade	601	548	1,293	2,308	4,750
Retail Trade	2,743	1,854	3,354	5,334	13,286
Finance, Insurance, and Real Estate Services	448	464	941	2,135	3,988
Business Services	3,890	2,732	5,202	10,192	22,015
Government	2,207	1,577	2,587	4,892	11,262
	1,258	592	1,078	2,055	4,984
<b>Total New Jobs By Income Level</b>	<b>13,081</b>	<b>9,628</b>	<b>18,777</b>	<b>35,074</b>	<b>76,560</b>
<b>% Jobs</b>	<b>17.1%</b>	<b>12.6%</b>	<b>24.5%</b>	<b>45.8%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	8,899	6,550	12,773	23,860	52,082
% Households	17.1%	12.6%	24.5%	45.8%	100.0%

New Housing Need From Job Growth	13,583	8,230	12,420	16,059	50,293
Housing Supply Based on Past Trends	27.0%	16.4%	24.7%	31.9%	100.0%

Housing (Gap)/Surplus	4,685	1,681	(353)	(7,801)	(1,789)
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	84	57	95	162	397
Construction	691	552	1,186	1,957	4,387
Manufacturing	470	425	920	1,475	3,290
High Technology	223	336	825	2,136	3,519
Transportation and Public Utilities	668	687	1,752	3,286	6,393
Wholesale Trade	665	605	1,429	2,550	5,249
Retail Trade	3,031	2,049	3,707	5,894	14,681
Finance, Insurance, and Real Estate Services	495	512	1,040	2,360	4,407
Business Services	4,298	3,019	5,748	11,262	24,328
Government	2,438	1,742	2,859	5,406	12,445
	1,390	655	1,191	2,271	5,507
<b>Total New Jobs By Income Level</b>	<b>14,455</b>	<b>10,639</b>	<b>20,749</b>	<b>38,758</b>	<b>84,602</b>
<b>% Jobs</b>	<b>17.1%</b>	<b>12.6%</b>	<b>24.5%</b>	<b>45.8%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	9,833	7,238	14,115	26,366	57,552
% Households	17.1%	12.6%	24.5%	45.8%	100.0%

New Housing Need From Job Growth	19,927	11,225	17,024	22,019	70,195
Housing Supply Based on Past Trends	28.4%	16.0%	24.3%	31.4%	100.0%

Housing (Gap)/Surplus	10,094	3,987	2,909	(4,348)	12,642
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 13: San Mateo County

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	157	96	94	146	493
Construction	480	586	649	1,338	3,054
Manufacturing	539	598	729	1,656	3,522
<i>High Technology</i>	241	389	475	1,504	2,608
Transportation and Public Utilities	751	1,260	1,847	3,415	7,274
Wholesale Trade	483	717	922	2,294	4,415
Retail Trade	1,828	1,986	2,046	3,921	9,781
Finance, Insurance and Real Estate	547	682	1,059	2,465	4,754
Services	2,220	2,448	2,899	6,886	14,453
<i>Business Services</i>	1,392	1,621	1,970	3,782	8,764
Government	274	381	544	1,193	2,392
<b>Total New Jobs By Income Level</b>	<b>8,912</b>	<b>10,763</b>	<b>13,235</b>	<b>28,600</b>	<b>61,510</b>
<b>% Jobs</b>	<b>14.5%</b>	<b>17.5%</b>	<b>21.5%</b>	<b>46.5%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	5,253	6,344	7,801	16,857	36,255
% Households	14.5%	17.5%	21.5%	46.5%	100.0%

New Housing Need From Job Growth	1,566	1,572	4,084	11,584	18,806
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus	(3,687)	(4,772)	(3,718)	(5,273)	(17,449)
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	96	59	58	89	302
Construction	294	360	398	821	1,873
Manufacturing	165	183	224	508	1,080
<i>High Technology</i>	148	239	291	922	1,600
Transportation and Public Utilities	461	773	1,133	2,095	4,462
Wholesale Trade	296	440	565	1,407	2,708
Retail Trade	1,222	1,328	1,368	2,622	6,540
Finance, Insurance and Real Estate	336	418	650	1,512	2,916
Services	1,445	1,593	1,887	4,481	9,406
<i>Business Services</i>	854	994	1,208	2,320	5,376
Government	168	234	334	732	1,467
<b>Total New Jobs By Income Level</b>	<b>5,485</b>	<b>6,620</b>	<b>8,116</b>	<b>17,509</b>	<b>37,730</b>
<b>% Jobs</b>	<b>14.5%</b>	<b>17.5%</b>	<b>21.5%</b>	<b>46.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	3,498	4,222	5,177	11,167	24,065
% Households	14.5%	17.5%	21.5%	46.4%	100.0%

New Housing Need From Job Growth	6,190	3,967	7,318	10,611	28,086
Housing Supply Based on Past Trends	22.0%	14.1%	26.1%	37.8%	100.0%

Housing (Gap)/Surplus	2,692	(256)	2,141	(557)	4,021
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## Jobs-Housing Match Area 13: San Mateo County continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	130	79	78	120	407
Construction	397	485	536	1,106	2,524
Manufacturing	223	247	301	684	1,455
<i>High Technology</i>	199	321	393	1,243	2,156
Transportation and Public Utilities	621	1,041	1,527	2,823	6,012
Wholesale Trade	399	592	762	1,896	3,649
Retail Trade	1,647	1,790	1,844	3,533	8,812
Finance, Insurance and Real Estate	452	564	876	2,037	3,929
Services	1,947	2,146	2,542	6,038	12,674
<i>Business Services</i>	1,150	1,339	1,628	3,126	7,244
Government	226	315	450	986	1,977
<b>Total New Jobs By Income Level</b>	<b>7,391</b>	<b>8,920</b>	<b>10,936</b>	<b>23,592</b>	<b>50,839</b>
<b>% Jobs</b>	<b>14.5%</b>	<b>17.5%</b>	<b>21.5%</b>	<b>46.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	4,722	5,699	6,987	15,073	32,481
% Households	14.5%	17.5%	21.5%	46.4%	100.0%

New Housing Need From Job Growth	6,757	3,979	8,265	13,180	32,181
Housing Supply Based on Past Trends	21.0%	12.4%	25.7%	41.0%	100.0%

Housing (Gap)/Surplus	2,035	(1,720)	1,278	(1,893)	(300)
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	60	37	36	56	189
Construction	184	225	249	514	1,172
Manufacturing	103	115	140	318	676
<i>High Technology</i>	92	149	182	577	1,001
Transportation and Public Utilities	288	484	709	1,311	2,792
Wholesale Trade	185	275	354	880	1,695
Retail Trade	765	831	856	1,640	4,092
Finance, Insurance and Real Estate	210	262	407	946	1,825
Services	904	997	1,181	2,804	5,886
<i>Business Services</i>	534	622	756	1,452	3,364
Government	105	146	209	458	918
<b>Total New Jobs By Income Level</b>	<b>3,432</b>	<b>4,142</b>	<b>5,079</b>	<b>10,956</b>	<b>23,609</b>
<b>% Jobs</b>	<b>14.5%</b>	<b>17.5%</b>	<b>21.5%</b>	<b>46.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	2,194	2,648	3,246	7,002	15,089
% Households	14.5%	17.5%	21.5%	46.4%	100.0%

New Housing Need From Job Growth	6,270	3,731	7,492	12,056	29,550
Housing Supply Based on Past Trends	21.2%	12.6%	25.4%	40.8%	100.0%

Housing (Gap)/Surplus	4,077	1,084	4,246	5,054	14,460
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 14: Silicon Valley

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	316	201	311	263	1,091
Construction	1,490	1,596	2,319	2,858	8,263
Manufacturing	2,005	2,645	4,428	6,457	15,535
High Technology	3,355	5,379	9,882	18,131	36,746
Transportation and Public Utilities	885	1,232	2,042	2,798	6,956
Wholesale Trade	1,852	2,413	3,376	5,262	12,903
Retail Trade	5,789	5,262	6,753	8,543	26,346
Finance, Insurance, and Real Estate	936	1,100	1,753	3,288	7,076
Services	8,240	7,158	10,174	17,368	42,939
Business Services	6,875	6,613	8,681	13,403	35,573
Government	1,903	2,092	2,389	3,806	10,190
<b>Total New Jobs By Income Level</b>	<b>33,645</b>	<b>35,690</b>	<b>52,107</b>	<b>82,175</b>	<b>203,618</b>
<b>% Jobs</b>	<b>16.5%</b>	<b>17.5%</b>	<b>25.6%</b>	<b>40.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	19,662	20,857	30,452	48,023	118,994
% Households	16.5%	17.5%	25.6%	40.4%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

New Housing Need From Job Growth	7,423	7,453	19,356	54,906	89,139
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus **(12,239)** **(13,405)** **(11,095)** **6,883** **(29,855)**

### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	394	250	387	327	1,357
Construction	1,853	1,985	2,884	3,555	10,277
Manufacturing	1,247	1,645	2,754	4,015	9,661
High Technology	4,172	6,689	12,291	22,550	45,702
Transportation and Public Utilities	1,101	1,532	2,539	3,479	8,651
Wholesale Trade	2,304	3,001	4,199	6,544	16,048
Retail Trade	8,261	7,509	9,637	12,191	37,597
Finance, Insurance, and Real Estate	1,164	1,368	2,180	4,089	8,800
Services	11,175	9,708	13,798	23,554	58,235
Business Services	8,550	8,225	10,797	16,670	44,242
Government	2,366	2,602	2,972	4,734	12,674
<b>Total New Jobs By Income Level</b>	<b>42,586</b>	<b>44,514</b>	<b>64,436</b>	<b>101,708</b>	<b>253,244</b>
<b>% Jobs</b>	<b>16.8%</b>	<b>17.6%</b>	<b>25.4%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	25,759	26,925	38,975	61,519	153,178
% Households	16.8%	17.6%	25.4%	40.2%	100.0%

New Housing Need From Job Growth  
Housing Supply Based on Past Trends

New Housing Need From Job Growth	34,733	24,865	34,007	59,065	152,670
Housing Supply Based on Past Trends	22.8%	16.3%	22.3%	38.7%	100.0%

Housing (Gap)/Surplus **8,974** **(2,060)** **(4,968)** **(2,455)** **(509)**

## Jobs-Housing Match Area 14: Silicon Valley continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	330	209	324	274	1,137
Construction	1,553	1,664	2,416	2,979	8,612
Manufacturing	2,090	2,756	4,615	6,729	16,190
High Technology	3,496	5,605	10,299	18,895	38,296
Transportation and Public Utilities	922	1,284	2,128	2,915	7,249
Wholesale Trade	1,930	2,515	3,518	5,483	13,447
Retail Trade	6,033	5,483	7,038	8,903	27,457
Finance, Insurance, and Real Estate Services	975	1,146	1,826	3,426	7,374
Business Services	8,587	7,460	10,603	18,100	44,750
Government	7,165	6,892	9,047	13,968	37,073
	1,983	2,180	2,490	3,967	10,620
<b>Total New Jobs By Income Level</b>	<b>35,064</b>	<b>37,195</b>	<b>54,305</b>	<b>85,640</b>	<b>212,204</b>
<b>% Jobs</b>	<b>16.5%</b>	<b>17.5%</b>	<b>25.6%</b>	<b>40.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	21,200	22,488	32,833	51,779	128,300
% Households	16.5%	17.5%	25.6%	40.4%	100.0%

New Housing Need From Job Growth	35,176	24,651	35,470	62,074	157,370
Housing Supply Based on Past Trends	22.4%	15.7%	22.5%	39.4%	100.0%

Housing (Gap)/Surplus	13,976	2,162	2,637	10,295	29,070
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	202	128	199	168	697
Construction	952	1,020	1,482	1,827	5,281
Manufacturing	1,282	1,690	2,830	4,127	9,929
High Technology	2,144	3,438	6,316	11,588	23,487
Transportation and Public Utilities	566	787	1,305	1,788	4,446
Wholesale Trade	1,184	1,542	2,158	3,363	8,247
Retail Trade	3,700	3,363	4,316	5,460	16,839
Finance, Insurance, and Real Estate Services (excluding two below)	598	703	1,120	2,101	4,522
Business Services	5,266	4,575	6,503	11,101	27,445
Government	4,394	4,227	5,549	8,567	22,736
	1,216	1,337	1,527	2,433	6,513
<b>Total New Jobs By Income Level</b>	<b>21,504</b>	<b>22,811</b>	<b>33,305</b>	<b>52,523</b>	<b>130,143</b>
<b>% Jobs</b>	<b>16.5%</b>	<b>17.5%</b>	<b>25.6%</b>	<b>40.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	12,981	13,770	20,104	31,705	78,560
% Households	16.5%	17.5%	25.6%	40.4%	100.0%

New Housing Need From Job Growth	28,934	20,447	29,665	53,433	132,479
Housing Supply Based on Past Trends	21.8%	15.4%	22.4%	40.3%	100.0%

Housing (Gap)/Surplus	15,953	6,677	9,561	21,728	53,919
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.

## Jobs-Housing Match Area 15: Southern Santa Clara County

### BASE CASE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	173	110	170	144	596
Construction	814	872	1,267	1,562	4,515
Manufacturing	1,096	1,445	2,420	3,528	8,489
High Technology	1,833	2,939	5,400	9,907	20,079
Transportation and Public Utilities	484	673	1,116	1,529	3,801
Wholesale Trade	1,012	1,319	1,845	2,875	7,050
Retail Trade	3,163	2,875	3,690	4,668	14,396
Finance, Insurance, and Real Estate Services	511	601	958	1,797	3,866
Business Services	4,502	3,911	5,559	9,490	23,463
Government	3,757	3,614	4,744	7,324	19,437
	1,040	1,143	1,306	2,080	5,568
<b>Total New Jobs By Income Level</b>	<b>18,384</b>	<b>19,502</b>	<b>28,472</b>	<b>44,902</b>	<b>111,260</b>
<b>% Jobs</b>	<b>16.5%</b>	<b>17.5%</b>	<b>25.6%</b>	<b>40.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	10,744	11,397	16,639	26,241	65,020
% Households	16.5%	17.5%	25.6%	40.4%	100.0%

New Housing Need From Job Growth	3,959	3,974	10,322	29,280	47,535
Housing Supply Based on Past Trends	8.3%	8.4%	21.7%	61.6%	100.0%

Housing (Gap)/Surplus	(6,785)	(7,422)	(6,317)	3,039	(17,485)
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### ALTERNATIVE ONE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	306	194	301	254	1,055
Construction	1,441	1,543	2,242	2,764	7,990
Manufacturing	969	1,279	2,141	3,122	7,510
High Technology	3,244	5,200	9,555	17,531	35,530
Transportation and Public Utilities	856	1,191	1,974	2,705	6,725
Wholesale Trade	1,791	2,333	3,264	5,087	12,476
Retail Trade	6,422	5,837	7,492	9,477	29,229
Finance, Insurance, and Real Estate Services	905	1,063	1,694	3,179	6,841
Business Services	8,687	7,547	10,727	18,311	45,273
Government	6,647	6,394	8,394	12,959	34,395
	1,840	2,023	2,310	3,680	9,853
<b>Total New Jobs By Income Level</b>	<b>33,108</b>	<b>34,606</b>	<b>50,094</b>	<b>79,070</b>	<b>196,877</b>
<b>% Jobs</b>	<b>16.8%</b>	<b>17.6%</b>	<b>25.4%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	20,026	20,932	30,300	47,826	119,084
% Households	16.8%	17.6%	25.4%	40.2%	100.0%

New Housing Need From Job Growth	18,578	13,150	17,874	30,406	80,008
Housing Supply Based on Past Trends	23.2%	16.4%	22.3%	38.0%	100.0%

Housing (Gap)/Surplus	(1,447)	(7,782)	(12,426)	(17,420)	(39,075)
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## Jobs-Housing Match Area 15: Southern Santa Clara County continued

### ALTERNATIVE TWO JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	195	124	191	162	671
Construction	917	982	1,427	1,759	5,085
Manufacturing	617	814	1,363	1,987	4,780
High Technology	2,065	3,310	6,081	11,158	22,613
Transportation and Public Utilities	545	758	1,256	1,722	4,281
Wholesale Trade	1,140	1,485	2,078	3,238	7,940
Retail Trade	4,087	3,715	4,769	6,032	18,603
Finance, Insurance, and Real Estate Services	576	677	1,078	2,023	4,354
Business Services	5,529	4,804	6,827	11,655	28,815
Government	4,231	4,070	5,342	8,248	21,891
	1,171	1,287	1,470	2,342	6,271
<b>Total New Jobs By Income Level</b>	<b>21,072</b>	<b>22,025</b>	<b>31,883</b>	<b>50,325</b>	<b>125,305</b>
<b>% Jobs</b>	<b>16.8%</b>	<b>17.6%</b>	<b>25.4%</b>	<b>40.2%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	12,740	13,317	19,277	30,427	75,761
% Households	16.8%	17.6%	25.4%	40.2%	100.0%

New Housing Need From Job Growth	23,384	16,423	23,080	39,903	102,790
Housing Supply Based on Past Trends	22.7%	16.0%	22.5%	38.8%	100.0%

Housing (Gap)/Surplus	10,644	3,106	3,803	9,476	27,030
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### ALTERNATIVE THREE JOBS-HOUSING MATCH ANALYSIS

#### Jobs by Household Income (a)

	Very Low	Low	Moderate	Above Moderate	Total
Mining and Agriculture	288	183	283	239	992
Construction	1,355	1,452	2,108	2,599	7,514
Manufacturing	1,823	2,405	4,027	5,872	14,127
High Technology	3,051	4,891	8,986	16,488	33,416
Transportation and Public Utilities	805	1,120	1,856	2,544	6,325
Wholesale Trade	1,684	2,195	3,070	4,785	11,734
Retail Trade	5,264	4,785	6,141	7,768	23,958
Finance, Insurance, and Real Estate Services	851	1,000	1,594	2,990	6,434
Business Services	7,493	6,509	9,252	15,794	39,048
Government	6,252	6,014	7,895	12,188	32,349
	1,730	1,902	2,173	3,461	9,267
<b>Total New Jobs By Income Level</b>	<b>30,596</b>	<b>32,455</b>	<b>47,385</b>	<b>74,728</b>	<b>185,163</b>
<b>% Jobs</b>	<b>16.5%</b>	<b>17.5%</b>	<b>25.6%</b>	<b>40.4%</b>	<b>100.0%</b>

#### Households By Income Category

New Households by Income Level	18,469	19,591	28,603	45,108	111,772
% Households	16.5%	17.5%	25.6%	40.4%	100.0%

New Housing Need From Job Growth	33,365	24,580	32,773	60,057	150,775
Housing Supply Based on Past Trends	22.1%	16.3%	21.7%	39.8%	100.0%

Housing (Gap)/Surplus	14,896	4,989	4,170	14,949	39,003
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Sources: US Census PUMS, 1990; ABAG Projections 2000; BAE, 2002.

Notes:

(a) Income levels from US. Dept. of Housing and Urban Development: Very Low refers to household incomes below 50% of area median income (AMI), Low refers to household incomes between 51 and 80% of AMI, Moderate refers to household incomes between 81 and 120% of AMI and Above Moderate refers to household incomes above 120% of AMI.