

# Economic Impact Study of CalSTRS Benefits in the California - Appendix A: Impacts by Region

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## Introduction

This appendix analyzes the economic impact of ongoing monthly and quarterly benefit payments made by the California State Teachers' Retirement System (CalSTRS) in fiscal year 2011-2012 (FY 2012) on California and its regions. CalSTRS benefit payments totaled \$10.7 billion in FY 2012, of which approximately \$9.2 billion were ongoing monthly and quarterly benefit payments to beneficiaries living in California. Table A1 reports CalSTRS benefit program payments by region. A significant portion of these payments are spent on in-state goods and services, which supports local businesses. These businesses purchase goods themselves, which increases demand for other local vendors and further enlarges the California workforce and economy.

**Table A1 Benefit Payments by Region**

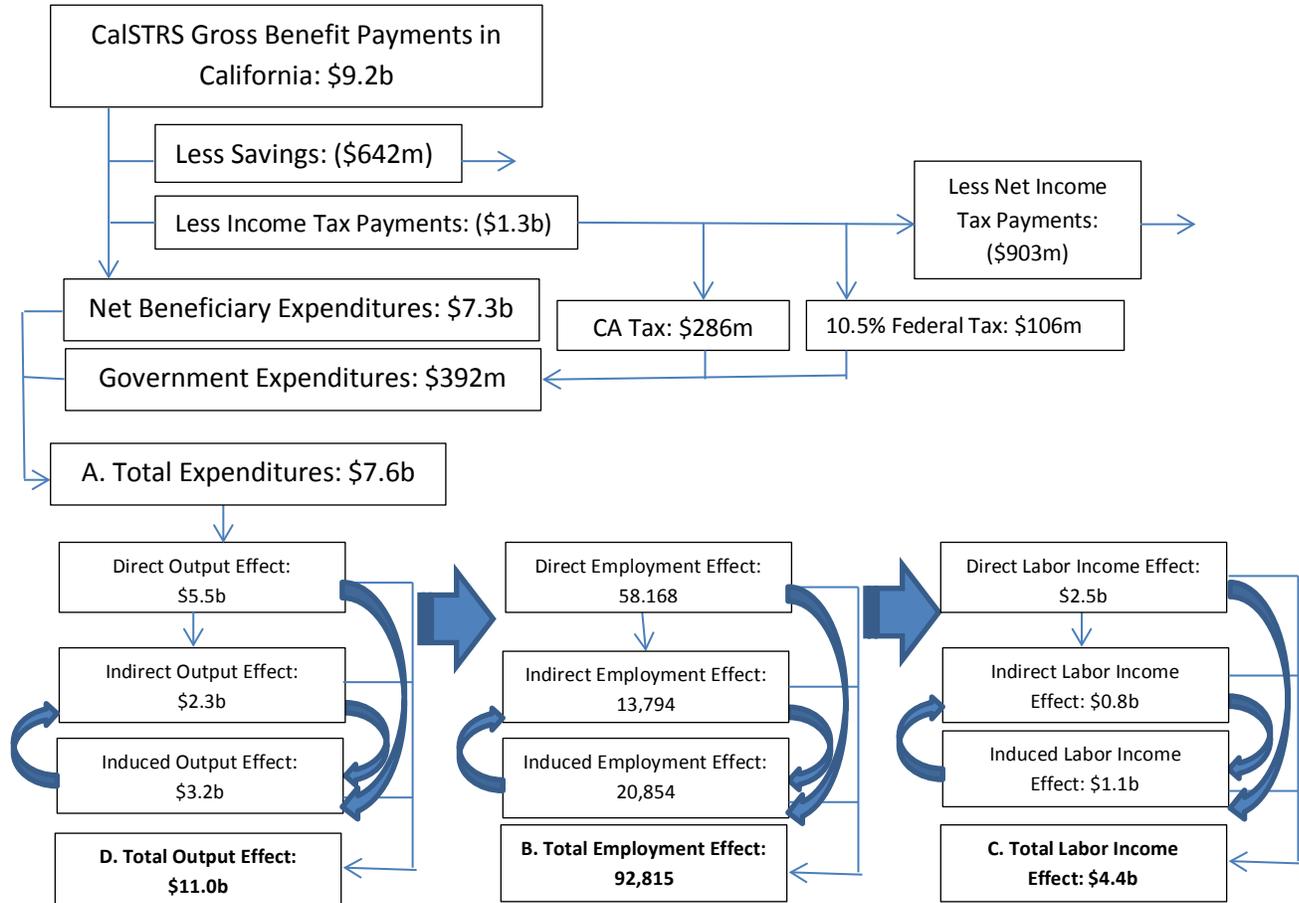
<b>Region</b>	<b>Gross Benefit Payments (millions)</b>
<b>Eastern Sierra Nevada</b>	\$11.5
<b>Greater Bay Area</b>	\$1,771.4
<b>Greater Los Angeles</b>	\$3,126.8
<b>Greater Sacramento</b>	\$674.3
<b>Greater San Diego</b>	\$862.8
<b>Inland Empire</b>	\$837.1
<b>Mother Lode</b>	\$72.0
<b>North Coast</b>	\$114.7
<b>Northern Central Coast</b>	\$228.8
<b>Northern Sacramento Valley</b>	\$114.6
<b>Northern San Joaquin Valley</b>	\$347.4
<b>Northern Sierra Nevada</b>	\$76.0
<b>Shasta Cascades</b>	\$83.4
<b>Southern Central Coast</b>	\$256.7
<b>Southern San Joaquin Valley</b>	\$628.8

Source: CalSTRS

Before estimating the economic impact of expenditures from these payments, they were adjusted across each region to account for income taxes and savings. This process and details of the economic impact analysis are reported in Section 4 of the Overview Report, but we have included a diagrammatic representation in Figure A1. Once the \$7.6 billion in total expenditures by beneficiaries and government expenditures supported from CalSTRS beneficiary income tax payments were derived, they were distributed according to industry to get the direct output effect for California and the associated total economic impact. A similar process was followed for each region. Total expenditures for each region were calculated, and then the total output effect was obtained from the sum of direct, indirect, and

induced effects that were estimated through input-output models calibrated to reflect each region. Using these models, employment and labor income effects for each region were also derived.

**Figure A1 Overview of the Impact Analysis Process**



The \$7.3 billion in net beneficiary expenditures, the \$392 million government expenditures supported from CalSTRS beneficiary income tax payments, and the resulting \$7.6 billion in total expenditures are reported by region in Table A2. The regions' rankings with respect to their benefit payments, total output impacts, and total output impacts relative to their economies are reported in Table A3. A summary of net expenditures and the various total effects across regions are then reported in Table A4, following which are detailed summaries for each region.

**Table A2 Total and Component Expenditures by Region FY 2012**

Region	Beneficiary Expenditures (millions)	Government Expenditures (millions)	Total Expenditures (millions)
Eastern Sierra Nevada	\$9.2	\$0.4	\$9.6
Greater Bay Area	\$1,394.5	\$75.9	\$1,470.5
Greater Los Angeles	\$2,444.6	\$141.3	\$2,585.8
Greater Sacramento	\$531.9	\$28.2	\$560.1
Greater San Diego	\$682.0	\$35.8	\$717.8
Inland Empire	\$660.0	\$35.3	\$695.3
Mother Lode	\$58.0	\$2.5	\$60.5
North Coast	\$92.3	\$4.0	\$96.3
Northern Central Coast	\$182.0	\$9.1	\$191.1
Northern Sacramento Valley	\$91.4	\$4.3	\$95.8
Northern San Joaquin Valley	\$273.6	\$14.7	\$288.2
Northern Sierra Nevada	\$61.4	\$2.6	\$64.0
Shasta Cascades	\$67.0	\$3.0	\$69.9
Southern Central Coast	\$205.5	\$9.6	\$215.1
Southern San Joaquin Valley	\$497.4	\$25.4	\$522.8

**Table A3 Regions Rankings by Benefit Payments, Total Output, and Total Output as % of GRP**

Rank	Region	Gross Defined Benefit Payments (millions)	Rank	Region	Total Output Effect (Millions)	Rank	Region	Total Output Effect as % of Region's GRP
1	Greater Los Angeles	\$3,126.8	1	Greater Los Angeles	\$4,459.3	1	Mother Lode	1.09%
2	Greater Bay Area	\$1,771.4	2	Greater Bay Area	\$2,246.9	2	Shasta Cascades	1.00%
3	Greater San Diego	\$862.8	3	Greater San Diego	\$987.4	3	Northern Sierra Nevada	0.91%
4	Inland Empire	\$837.1	4	Inland Empire	\$799.4	4	Northern Sacramento Valley	0.83%
5	Greater Sacramento	\$674.3	5	Greater Sacramento	\$779.8	5	North Coast	0.79%
6	Southern San Joaquin Valley	\$628.8	6	Southern San Joaquin Valley	\$586.1	6	Southern Central Coast	0.78%
7	Northern San Joaquin Valley	\$347.4	7	Northern San Joaquin Valley	\$315.0	7	Northern Central Coast	0.75%
8	Southern Central Coast	\$256.7	8	Southern Central Coast	\$266.3	8	Greater Sacramento	0.74%
9	Northern Central Coast	\$228.8	9	Northern Central Coast	\$215.4	9	Northern San Joaquin Valley	0.69%
10	North Coast	\$114.7	10	Northern Sacramento Valley	\$87.9	10	Southern San Joaquin Valley	0.63%
11	Northern Sacramento Valley	\$114.6	11	North Coast	\$85.0	11	Inland Empire	0.62%
12	Shasta Cascades	\$83.4	12	Shasta Cascades	\$75.6	12	Greater Los Angeles	0.60%
13	Northern Sierra Nevada	\$76.0	13	Northern Sierra Nevada	\$56.0	13	Greater San Diego	0.53%
14	Mother Lode	\$72.0	14	Mother Lode	\$50.7	14	Eastern Sierra Nevada	0.45%
15	Eastern Sierra Nevada	\$11.5	15	Eastern Sierra Nevada	\$7.2	15	Greater Bay Area	0.42%

**Table A4 California Regional Economic Impact**

<b>Region</b>	<b>A. Total Expenditures (millions)</b>	<b>B. Total Employment Effect</b>	<b>C. Total Labor Income Effect (millions)</b>	<b>D. Total Output Effect (millions)</b>
<b>Eastern Sierra Nevada</b>	\$9.6	75	\$2.7	\$7.2
<b>Greater Bay Area</b>	\$1,470.5	17,290	\$950.3	\$2,246.9
<b>Greater Los Angeles</b>	\$2,585.8	34,850	\$1,784.4	\$4,459.3
<b>Greater Sacramento</b>	\$560.1	6,795	\$301.0	\$779.8
<b>Greater San Diego</b>	\$717.8	8,732	\$391.6	\$987.4
<b>Inland Empire</b>	\$695.3	8,223	\$296.8	\$799.4
<b>Mother Lode</b>	\$60.5	492	\$15.9	\$50.7
<b>North Coast</b>	\$96.3	647	\$20.1	\$85.0
<b>Northern Central Coast</b>	\$191.1	2,093	\$85.7	\$215.4
<b>Northern Sacramento Valley</b>	\$95.8	922	\$32.2	\$87.9
<b>Northern San Joaquin Valley</b>	\$288.2	3,215	\$117.3	\$315.0
<b>Northern Sierra Nevada</b>	\$64.0	555	\$18.2	\$56.0
<b>Shasta Cascades</b>	\$69.9	773	\$27.9	\$75.6
<b>Southern Central Coast</b>	\$215.1	2,500	\$101.6	\$266.3
<b>Southern San Joaquin Valley</b>	\$522.8	5,654	\$218.7	\$586.1

## A1. Eastern Sierra Nevada

<b>Economic Description</b>			
Gross Regional Product		\$1,608,366,172	
Employment		21,024	
Population		33,889	
Land Area (Sq. Miles)		13,975	
<b>Total Expenditures</b>		\$9,586,486	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	6	\$232,880	\$819,412
Induced Effect	7	\$248,459	\$941,502
Total Effect	75	\$2,661,087	\$7,193,431
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	13	\$573,064	\$309,864
Restaurants, bars, & other eating/drinking places	10	\$265,152	\$677,035
Department Stores, Superstores & Warehouse Clubs	5	\$120,662	\$98,520
Real estate establishments	4	\$74,047	\$806,899
Retail Stores - Gasoline stations	4	\$117,485	\$86,929
Retail Stores - Sporting goods, hobby, book and music	4	\$119,655	\$95,488
Services to buildings and dwellings	3	\$93,668	\$198,357
Vehicle repair and maintenance services	3	\$130,563	\$237,025
Individual & family social assistance services	2	\$58,269	\$90,847
New/Used vehicle dealers & parts/accessories stores	2	\$108,661	\$55,815

## A2. Greater Bay Area

<b>Economic Description</b>			
Gross Regional Product		\$541,027,646,961	
Employment		4,330,641	
Population		7,299,162	
Land Area (Sq. Miles)		8,312	
<b>Total Expenditures</b>		\$1,470,450,296	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	2,505	\$195,348,313	\$489,207,479
Induced Effect	2,951	\$190,017,055	\$507,363,007
Total Effect	17,290	\$950,255,376	\$2,246,860,969
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	1,998	\$91,289,470	\$50,230,658
Restaurants, bars, & other eating/drinking places	1,649	\$52,168,837	\$120,837,977
Department Stores, Superstores & Warehouse Clubs	1,350	\$49,704,525	\$33,761,619
Real estate establishments	973	\$19,549,925	\$187,019,945
Retail Stores - Sporting goods, hobby, book and music	590	\$18,440,980	\$15,173,509
Services to buildings and dwellings	549	\$20,020,811	\$39,595,987
Individual & family social assistance services	508	\$18,048,327	\$25,462,977
New/Used vehicle dealers & parts/accessories stores	481	\$33,962,979	\$16,736,865
Securities, investments, & related activities	473	\$39,283,650	\$95,642,364
Vehicle repair and maintenance services	413	\$23,094,840	\$39,795,315

### A3. Greater Los Angeles

<b>Economic Description</b>			
Gross Regional Product		\$748,341,456,146	
Employment		7,520,170	
Population		13,776,570	
Land Area (Sq. Miles)		13,776,570	
<b>Total Expenditures</b>			
		\$2,585,833,356	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	5,413	\$367,893,664	\$984,267,709
Induced Effect	7,238	\$414,230,803	\$1,165,990,153
Total Effect	34,850	\$1,784,428,472	\$4,459,343,403
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	3,634	\$159,257,325	\$91,627,864
Restaurants, bars, & other eating/drinking places	3,203	\$92,381,806	\$225,675,750
Department Stores, Superstores & Warehouse Clubs	2,718	\$92,009,702	\$67,545,137
Real estate establishments	1,784	\$41,521,791	\$348,671,992
Services to buildings and dwellings	1,092	\$34,087,486	\$72,998,938
New/Used vehicle dealers & parts/accessories stores	1,082	\$73,824,507	\$39,294,870
Retail Stores - Sporting goods, hobby, book and music	1,012	\$33,741,776	\$27,341,730
Securities, investments, & related activities	988	\$66,879,523	\$184,983,157
Individual & family social assistance services	957	\$32,066,687	\$46,011,342
Insurance carriers	839	\$85,035,363	\$290,861,958

#### A4. Greater Sacramento

<b>Economic Description</b>			
Gross Regional Product		\$105,835,997,909	
Employment		1,200,253	
Population		2,343,732	
Land Area (Sq. Miles)		6,327	
<b>Total Expenditures</b>		\$560,098,313	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	940	\$49,587,631	\$147,720,828
Induced Effect	1,195	\$57,897,422	\$174,159,488
Total Effect	6,795	\$301,032,007	\$779,806,754
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	772	\$34,700,812	\$19,518,649
Department Stores, Superstores & Warehouse Clubs	635	\$19,967,682	\$15,041,816
Restaurants, bars, & other eating/drinking places	610	\$14,174,839	\$39,522,278
Real estate establishments	377	\$5,205,951	\$70,123,031
Retail Stores - Sporting goods, hobby, book and music	242	\$6,238,993	\$5,704,068
New/Used vehicle dealers & parts/accessories stores	237	\$14,613,913	\$7,905,842
Services to buildings and dwellings	226	\$6,826,267	\$14,892,549
Individual & family social assistance services	182	\$5,615,490	\$8,257,606
Insurance carriers	178	\$15,181,392	\$58,630,351
Vehicle repair and maintenance services	165	\$7,954,452	\$14,601,432

## A5. Greater San Diego

<b>Economic Description</b>			
Gross Regional Product		\$185,116,403,320	
Employment		1,825,123	
Population		3,317,126	
Land Area (Sq. Miles)		8,380	
<b>Total Expenditures</b>			
		\$717,812,085	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	1,204	\$70,589,019	\$195,832,398
Induced Effect	1,373	\$70,324,710	\$199,971,222
Total Effect	8,732	\$391,641,976	\$987,352,223
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	1,071	\$41,183,062	\$24,421,030
Restaurants, bars, & other eating/drinking places	837	\$23,377,208	\$58,225,715
Department Stores, Superstores & Warehouse Clubs	804	\$27,987,403	\$19,526,947
Real estate establishments	470	\$9,631,322	\$90,444,662
New/Used vehicle dealers & parts/accessories stores	303	\$18,709,744	\$9,693,628
Retail Stores - Sporting goods, hobby, book and music	286	\$9,028,810	\$7,379,125
Services to buildings and dwellings	269	\$8,807,385	\$18,385,017
Vehicle repair and maintenance services	212	\$10,675,637	\$19,225,248
Retail Stores - Gasoline stations	208	\$14,174,630	\$6,350,057
Maids, gardeners & others in household operations	207	\$2,784,540	\$2,800,295

## A6. Inland Empire

<b>Economic Description</b>			
Gross Regional Product		\$129,091,188,353	
Employment		1,673,304	
Population		4,304,997	
Land Area (Sq. Miles)		27,270	
<b>Total Expenditures</b>			
		\$695,286,540	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	1,018	\$39,128,515	\$135,768,085
Induced Effect	1,297	\$50,941,857	\$167,568,897
Total Effect	8,223	\$296,777,229	\$799,370,851
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	1,018	\$40,465,425	\$23,729,556
Department Stores, Superstores & Warehouse Clubs	814	\$26,720,390	\$19,345,116
Restaurants, bars, & other eating/drinking places	771	\$17,831,158	\$49,908,753
Real estate establishments	465	\$4,704,538	\$84,629,200
New/Used vehicle dealers & parts/accessories stores	330	\$18,672,866	\$10,164,418
Services to buildings and dwellings	286	\$8,051,911	\$18,243,348
Retail Stores - Sporting goods, hobby, book and music	254	\$6,237,514	\$5,802,443
Vehicle repair and maintenance services	236	\$9,281,067	\$18,777,176
Individual & family social assistance services	229	\$4,638,352	\$7,949,962
Retail Stores - Gasoline stations	226	\$13,545,259	\$6,622,362

## A7. Mother Lode

<b>Economic Description</b>			
Gross Regional Product		\$4,665,535,824	
Employment		69,962	
Population		156,149	
Land Area (Sq. Miles)		5,300	
<b>Total Expenditures</b>			
		\$60,525,318	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	56	\$1,520,308	\$7,117,517
Induced Effect	51	\$1,754,591	\$6,923,967
Total Effect	492	\$15,917,513	\$50,712,054
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	84	\$3,116,889	\$1,807,988
Restaurants, bars, & other eating/drinking places	47	\$1,008,466	\$2,951,383
Department Stores, Superstores & Warehouse Clubs	33	\$980,850	\$713,595
Real estate establishments	33	\$221,740	\$5,841,278
Services to buildings and dwellings	24	\$444,454	\$1,302,698
Vehicle repair and maintenance services	22	\$704,420	\$1,585,923
Retail Stores - Gasoline stations	16	\$1,625,679	\$551,294
Religious organizations	14	\$291,998	\$2,503,494
Retail Stores - Sporting goods, hobby, book and music	12	\$262,506	\$255,849
Maids, gardeners & others in household operations	12	\$167,060	\$168,005

## A8. North Coast

<b>Economic Description</b>			
Gross Regional Product		\$10,697,650,850	
Employment		152,995	
Population		329,019	
Land Area (Sq. Miles)		12,527	
<b>Total Expenditures</b>		\$96,303,489	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	105	\$3,297,243	\$13,949,252
Induced Effect	80	\$2,811,116	\$10,351,058
Total Effect	647	\$20,130,529	\$85,020,491
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Restaurants, bars, & other eating/drinking places	85	\$1,770,551	\$5,295,800
Real estate establishments	50	\$437,492	\$9,053,214
Supermarkets, liquor, & other food/beverage stores	44	\$1,606,074	\$3,070,034
Individual & family social assistance services	35	\$907,261	\$1,415,654
Services to buildings and dwellings	33	\$949,107	\$2,117,334
Vehicle repair and maintenance services	32	\$1,183,243	\$2,483,425
Maids, gardeners & others in household operations	25	\$351,394	\$353,383
Department Stores, Superstores & Warehouse Clubs	21	\$657,042	\$1,456,306
Retail Stores - Sporting goods, hobby, book and music	15	\$292,450	\$727,012
Religious organizations	13	\$290,776	\$2,364,787

## A9. Northern Central Coast

<b>Economic Description</b>			
Gross Regional Product		\$28,695,662,236	
Employment		350,411	
Population		686,196	
Land Area (Sq. Miles)		3,768	
<b>Total Expenditures</b>		\$191,062,744	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	247	\$11,236,380	\$35,486,613
Induced Effect	294	\$13,477,855	\$39,689,465
Total Effect	2,093	\$85,655,207	\$215,407,344
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	273	\$11,354,051	\$6,398,082
Restaurants, bars, & other eating/drinking places	214	\$6,093,644	\$15,016,918
Department Stores, Superstores & Warehouse Clubs	166	\$5,252,944	\$3,787,528
Real estate establishments	124	\$1,586,092	\$22,898,368
Retail Stores - Sporting goods, hobby, book and music	78	\$2,013,616	\$1,806,351
Services to buildings and dwellings	77	\$2,268,434	\$5,010,266
Individual & family social assistance services	70	\$1,975,618	\$2,993,650
New/Used vehicle dealers & parts/accessories stores	67	\$3,831,367	\$1,985,619
Vehicle repair and maintenance services	57	\$2,805,911	\$5,096,256
Retail Stores - Health and personal care	51	\$2,369,862	\$1,502,703

## A10. Northern Sacramento Valley

<b>Economic Description</b>			
Gross Regional Product		\$10,634,104,858	
Employment		150,724	
Population		333,544	
Land Area (Sq. Miles)		7,056	
<b>Total Expenditures</b>		\$95,757,316	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	95	\$3,454,127	\$12,228,922
Induced Effect	129	\$4,893,737	\$16,431,536
Total Effect	922	\$32,151,119	\$87,876,460
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	118	\$4,544,896	\$2,646,526
Restaurants, bars, & other eating/drinking places	88	\$1,760,952	\$5,423,820
Department Stores, Superstores & Warehouse Clubs	74	\$2,359,136	\$1,684,597
Individual & family social assistance services	41	\$761,878	\$1,359,807
Real estate establishments	41	\$527,828	\$7,605,661
Retail Stores - Sporting goods, hobby, book and music	35	\$932,476	\$825,449
New/Used vehicle dealers & parts/accessories stores	33	\$1,613,677	\$896,629
Services to buildings and dwellings	32	\$813,958	\$1,951,517
Vehicle repair and maintenance services	31	\$1,203,922	\$2,463,433
Retail Stores - Gasoline stations	28	\$2,361,372	\$913,812

## A11. Northern San Joaquin Valley

<b>Economic Description</b>			
Gross Regional Product		\$45,384,874,230	
Employment		581,936	
Population		1,474,634	
Land Area (Sq. Miles)		4,823	
<b>Total Expenditures</b>		\$288,247,695	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	344	\$13,797,658	\$48,856,881
Induced Effect	497	\$20,384,482	\$67,041,080
Total Effect	3,215	\$117,328,588	\$315,043,072
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	415	\$17,086,376	\$9,812,030
Department Stores, Superstores & Warehouse Clubs	351	\$10,735,174	\$8,030,896
Restaurants, bars, & other eating/drinking places	286	\$6,193,429	\$18,094,892
Real estate establishments	180	\$2,044,883	\$32,958,155
Individual & family social assistance services	129	\$2,863,614	\$4,727,255
New/Used vehicle dealers & parts/accessories stores	118	\$6,200,036	\$3,458,276
Retail Stores - Sporting goods, hobby, book and music	103	\$2,633,481	\$2,393,362
Vehicle repair and maintenance services	93	\$3,983,403	\$7,731,062
Services to buildings and dwellings	92	\$2,678,377	\$5,962,735
Maids, gardeners & others in household operations	92	\$1,111,462	\$1,117,751

## A12. Northern Sierra Nevada

<b>Economic Description</b>			
Gross Regional Product		\$6,161,193,009	
Employment		85,615	
Population		165,207	
Land Area (Sq. Miles)		12,967	
<b>Total Expenditures</b>		\$63,990,267	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	66	\$2,004,559	\$8,419,589
Induced Effect	62	\$2,192,883	\$8,086,330
Total Effect	555	\$18,182,660	\$55,996,922
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	88	\$3,384,851	\$1,944,544
Restaurants, bars, & other eating/drinking places	53	\$1,204,300	\$3,408,649
Real estate establishments	32	\$399,966	\$5,854,469
Services to buildings and dwellings	27	\$606,671	\$1,556,817
Department Stores, Superstores & Warehouse Clubs	26	\$797,547	\$573,837
Retail Stores - Sporting goods, hobby, book and music	21	\$495,197	\$466,978
Vehicle repair and maintenance services	20	\$794,370	\$1,591,354
Individual & family social assistance services	18	\$478,906	\$736,712
Retail Stores - Gasoline stations	17	\$981,060	\$461,126
Religious organizations	16	\$351,752	\$2,946,780

### A13. Shasta Cascades

<b>Economic Description</b>			
Gross Regional Product		\$7,564,371,309	
Employment		104,849	
Population		222,281	
Land Area (Sq. Miles)		10,073	
<b>Total Expenditures</b>		\$69,936,270	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	84	\$3,126,635	\$11,258,826
Induced Effect	121	\$4,872,078	\$15,802,518
Total Effect	773	\$27,933,243	\$75,641,757
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	99	\$3,697,255	\$2,223,618
Department Stores, Superstores & Warehouse Clubs	77	\$2,414,773	\$1,774,857
Restaurants, bars, & other eating/drinking places	74	\$1,620,505	\$4,686,071
Real estate establishments	30	\$307,702	\$5,511,206
Individual & family social assistance services	29	\$634,872	\$1,057,076
New/Used vehicle dealers & parts/accessories stores	28	\$1,446,220	\$809,966
Retail Stores - Sporting goods, hobby, book and music	27	\$644,886	\$604,956
Services to buildings and dwellings	25	\$679,513	\$1,576,097
Vehicle repair and maintenance services	23	\$950,962	\$1,893,008
Retail Stores - Gasoline stations	21	\$1,797,448	\$713,835

## A14. Southern Central Coast

<b>Economic Description</b>			
Gross Regional Product		\$34,073,496,825	
Employment		397,467	
Population		698,847	
Land Area (Sq. Miles)		6,043	
<b>Total Expenditures</b>			
		\$215,112,208	
<b>Economic Impact</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	321	\$14,965,042	\$47,410,958
Induced Effect	386	\$17,448,283	\$52,985,496
Total Effect	2,500	\$101,564,009	\$266,250,540
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	321	\$12,495,339	\$7,323,972
Restaurants, bars, & other eating/drinking places	257	\$6,806,098	\$17,501,758
Department Stores, Superstores & Warehouse Clubs	188	\$6,025,289	\$4,366,541
Real estate establishments	146	\$1,715,483	\$26,781,466
Retail Stores - Sporting goods, hobby, book and music	89	\$2,653,281	\$2,219,466
Services to buildings and dwellings	88	\$2,639,358	\$5,774,654
Individual & family social assistance services	79	\$2,573,672	\$3,728,349
New/Used vehicle dealers & parts/accessories stores	73	\$4,345,539	\$2,261,589
Vehicle repair and maintenance services	65	\$3,186,626	\$5,807,688
Retail Stores - Gasoline stations	59	\$6,158,298	\$2,169,932

## A15. Southern San Joaquin Valley

<b>Economic Description</b>			
Gross Regional Product		\$92,369,183,143	
Employment		1,087,191	
Population		2,550,557	
Land Area (Sq. Miles)		22,457	
<b>Total Expenditures</b>			
		\$522,818,074	
<b>Economic Impacts</b>			
Impact Type	Employment	Labor Income	Output
Indirect Effect	725	\$32,217,697	\$104,361,385
Induced Effect	872	\$37,563,776	\$116,632,102
Total Effect	5,654	\$218,653,480	\$586,072,844
<b>Top Ten Industries Affected by Employment</b>			
Description	Employment	Labor Income	Output
Supermarkets, liquor, & other food/beverage stores	725	\$26,900,764	\$16,121,586
Department Stores, Superstores & Warehouse Clubs	581	\$14,652,603	\$38,525,011
Restaurants, bars, & other eating/drinking places	426	\$12,971,627	\$9,611,665
Real estate establishments	330	\$3,693,202	\$58,951,579
Individual & family social assistance services	200	\$5,712,154	\$4,885,507
New/Used vehicle dealers & parts/accessories stores	199	\$5,682,178	\$12,711,215
Retail Stores - Sporting goods, hobby, book and music	179	\$5,540,765	\$8,206,872
Services to buildings and dwellings	166	\$9,355,355	\$4,978,227
Vehicle repair and maintenance services	147	\$6,860,372	\$12,783,930
Retail Stores - Gasoline stations	134	\$13,257,977	\$4,776,473