

San Francisco's Widening Income Inequality

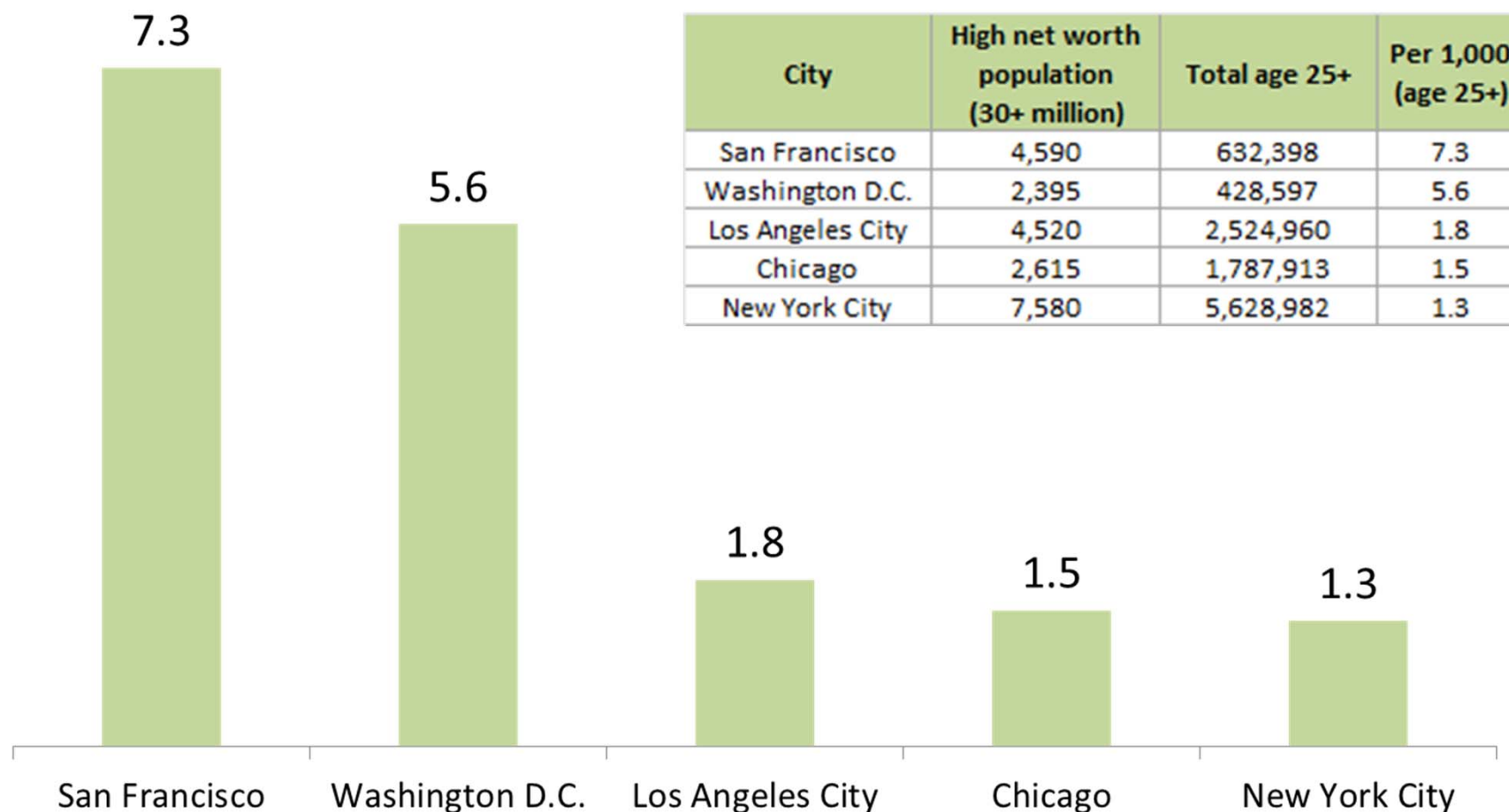
May 2014

Economic Trends

May 2014

High Net Worth (30+ Million) Persons Per 1,000

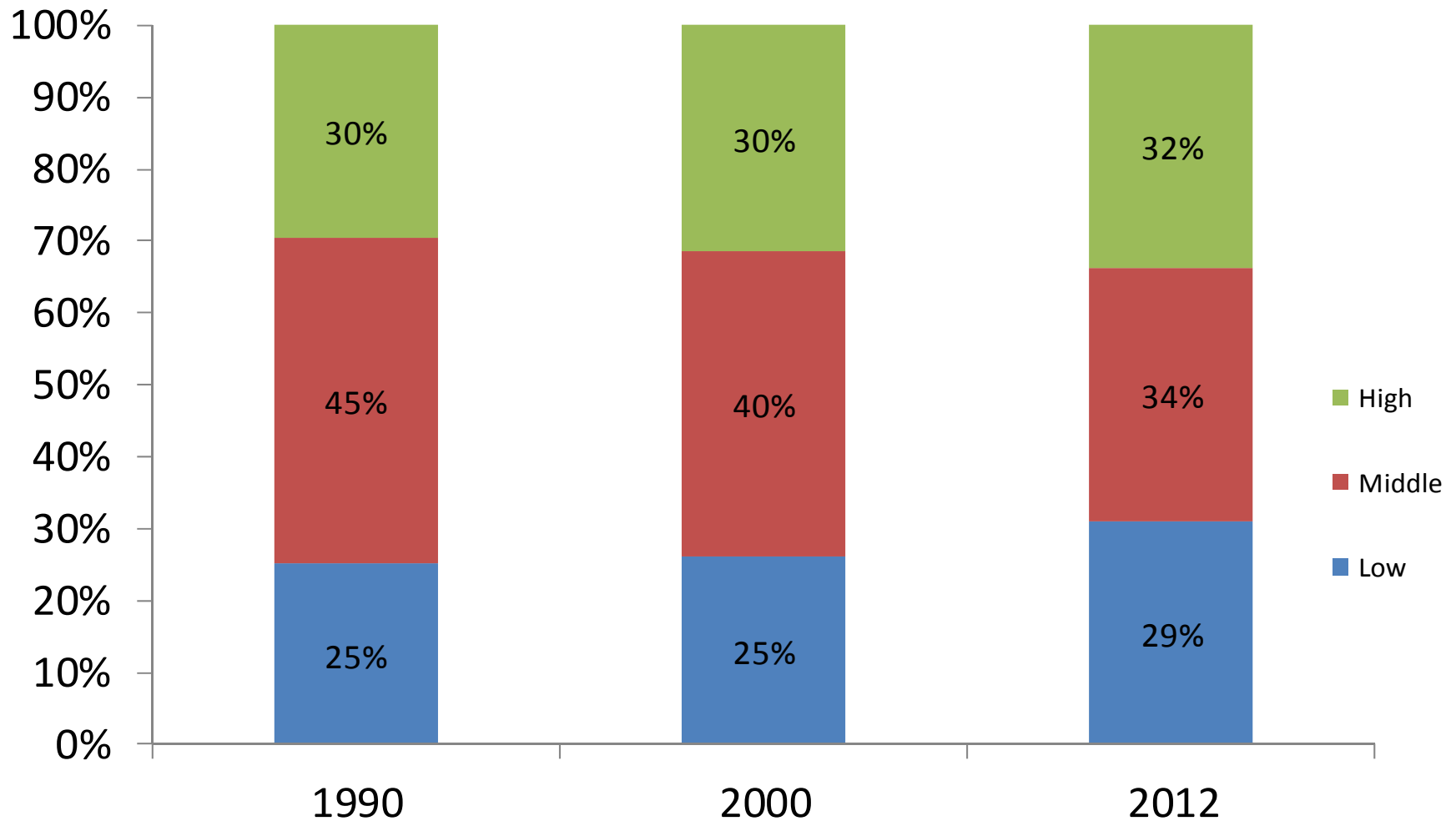
San Francisco has the highest proportion of very wealthy persons



Source: 2012 3-Year ACS (Table B15002 for Age 25+) and 2013 World Ultra Wealth Report

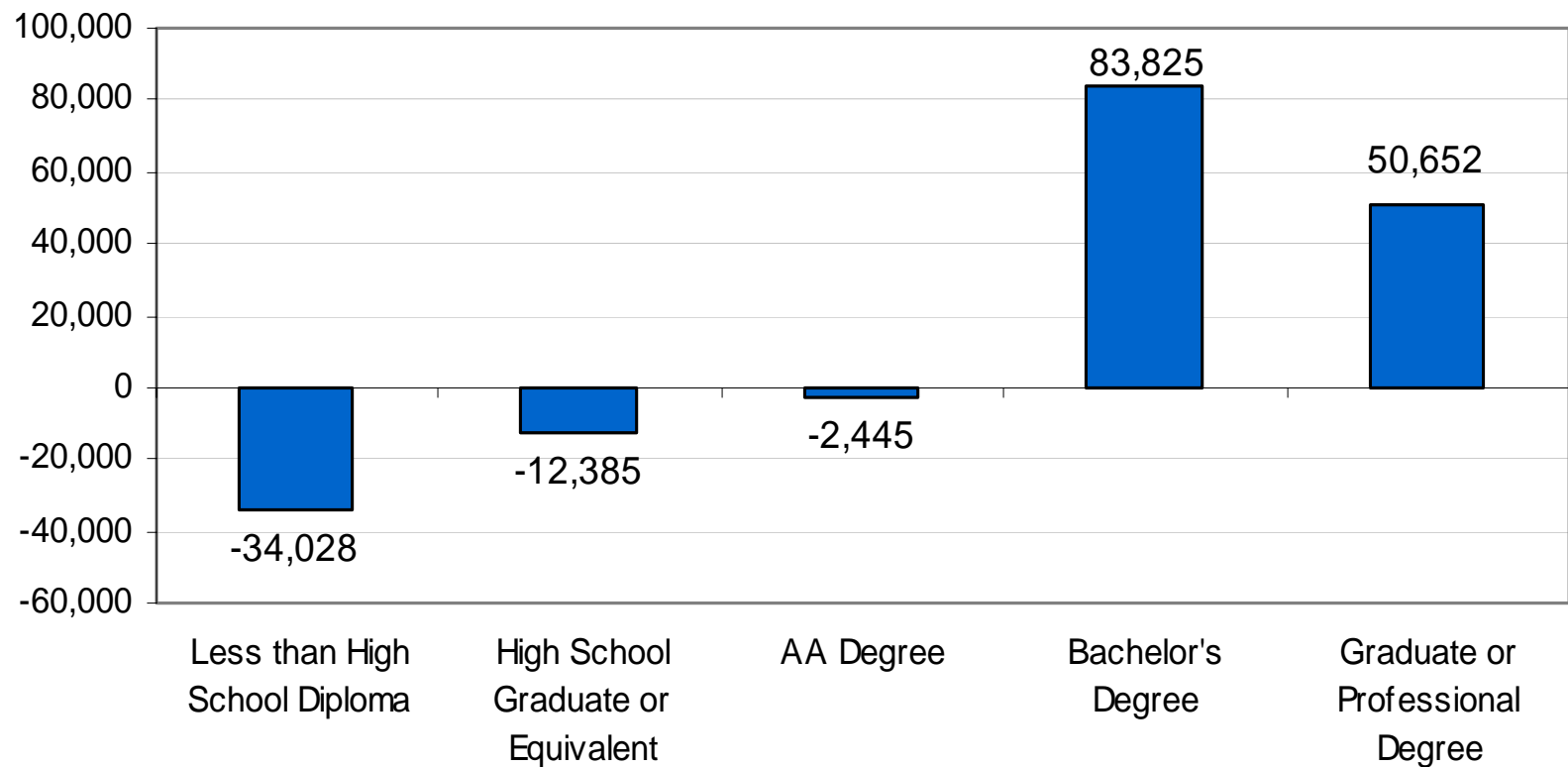
SF Household Income Class Distribution, 1990 - 2012

The middle class is shrinking



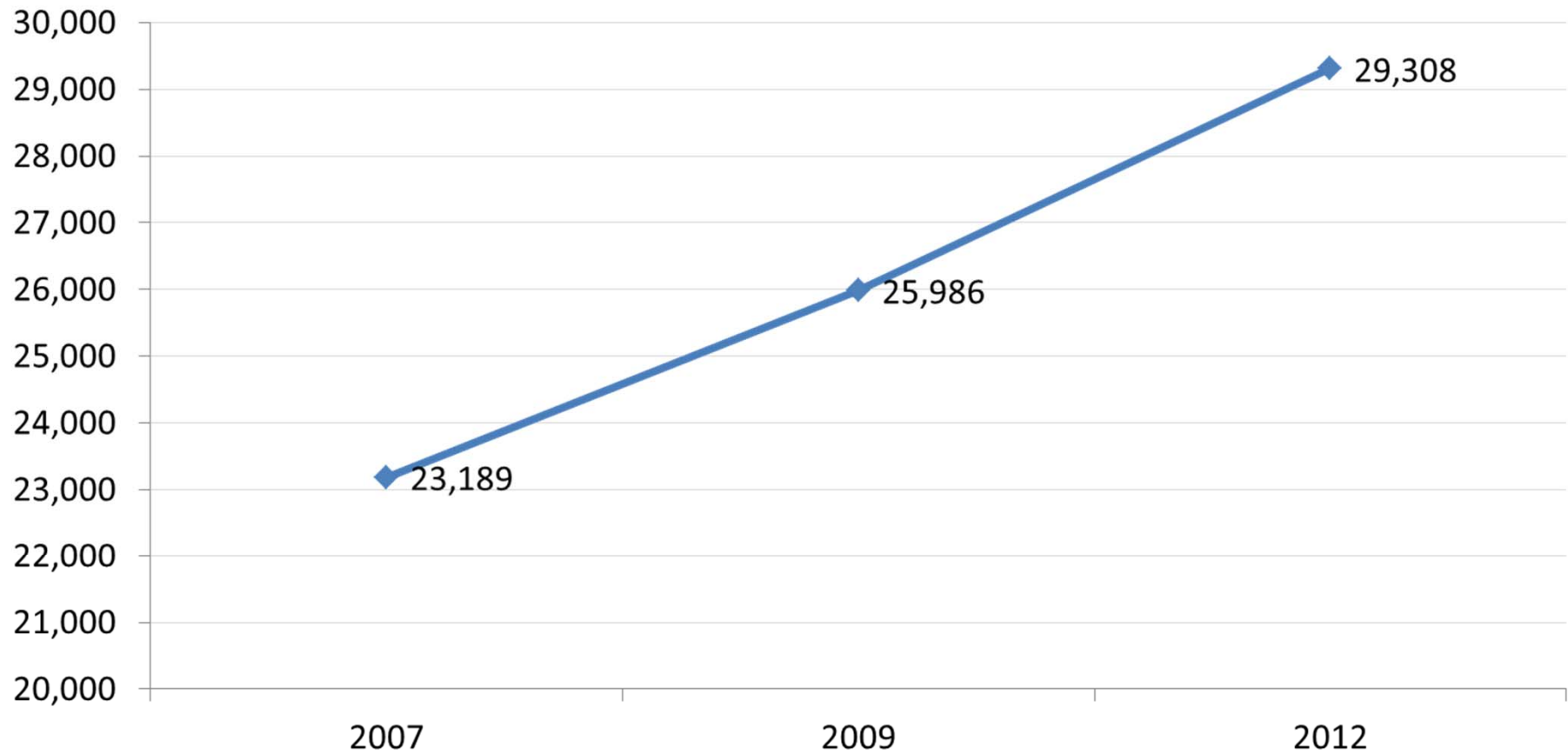
Sources: 1990 and 2000 Decennial Census, 2012 1-Year ACS

Difference in Educational Attainment of San Francisco Adult Residents (18+)
1990 vs. 2010



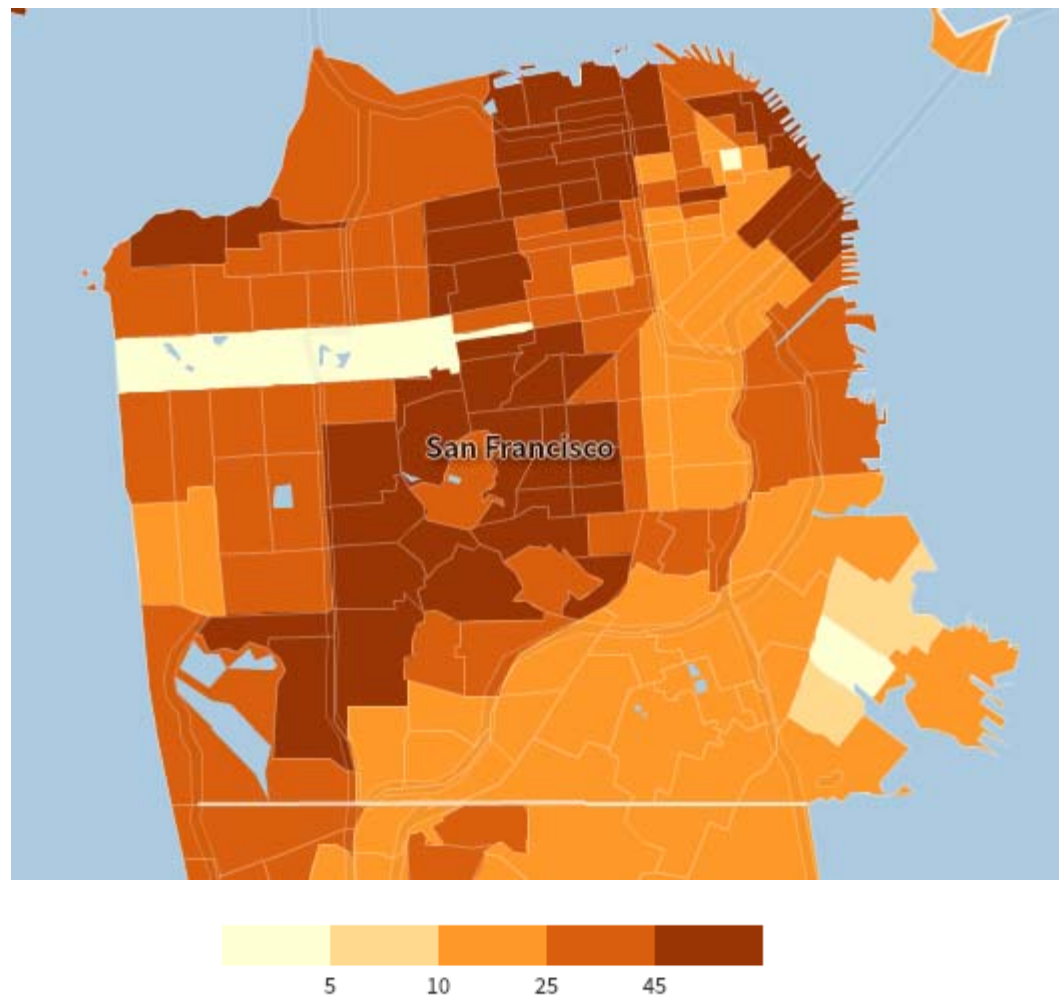
Source: US Census Bureau, 2000 Decennial Census and 2010 ACS

Moved to SF with College Degree (25+)



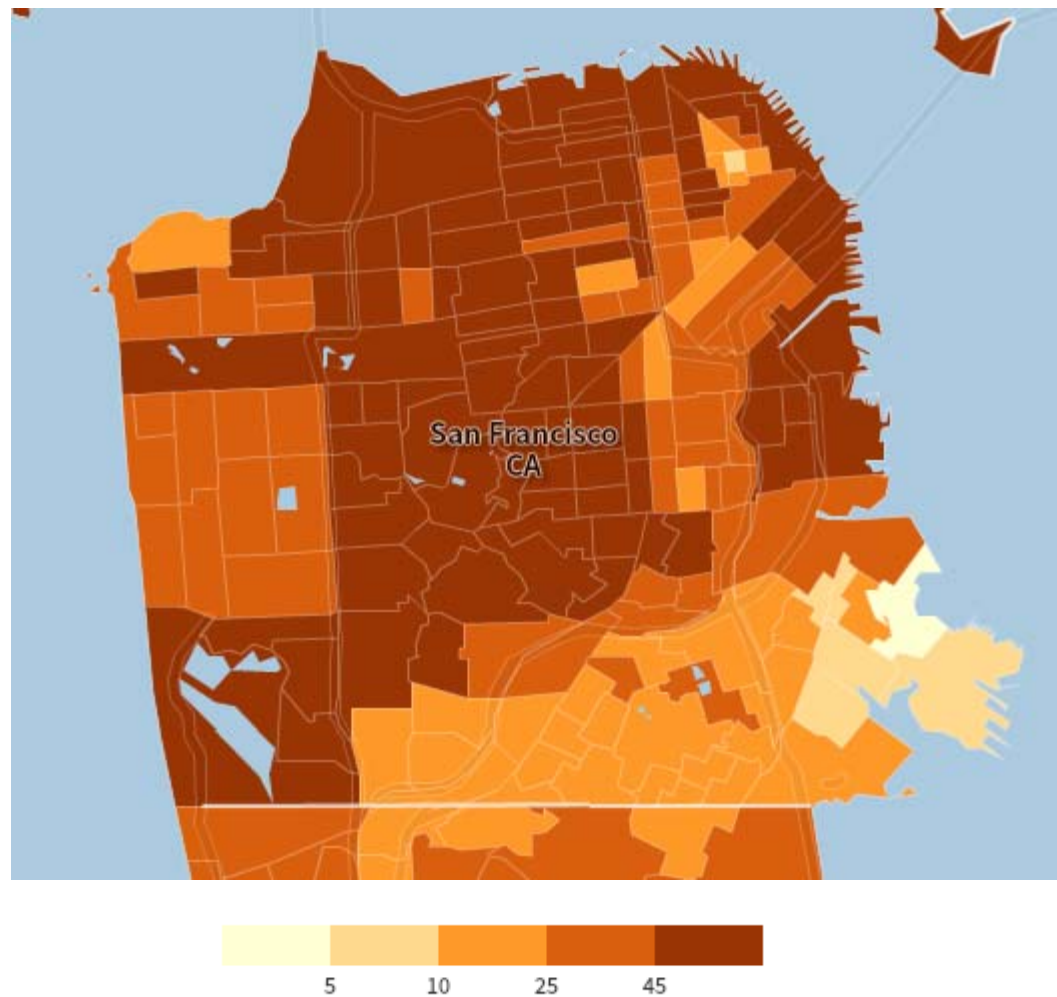
Source: 2007, 2009, and 2012 3-Year ACS Samples (Table B07009)

Bachelor's Degree or More in SF 1990



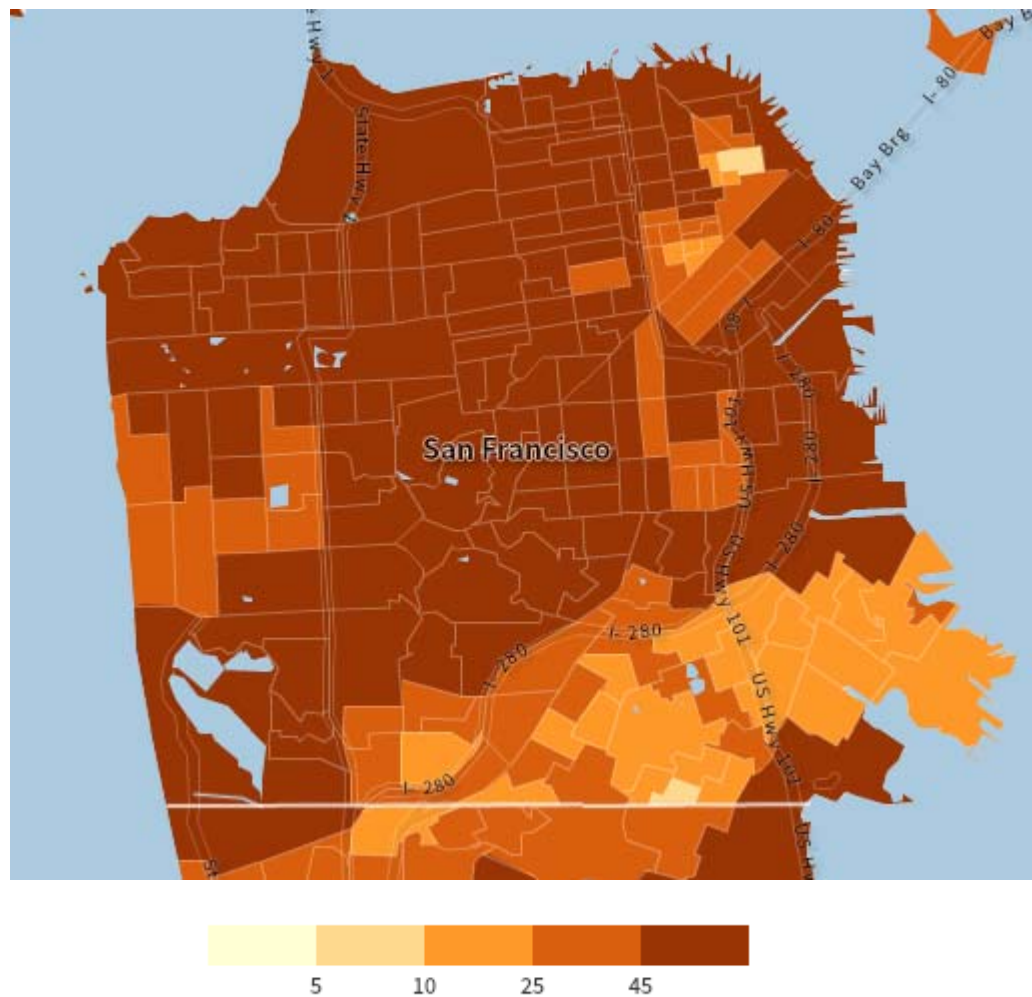
Source: Census Bureau

Bachelor's Degree or More in SF 2000



Source: Census Bureau

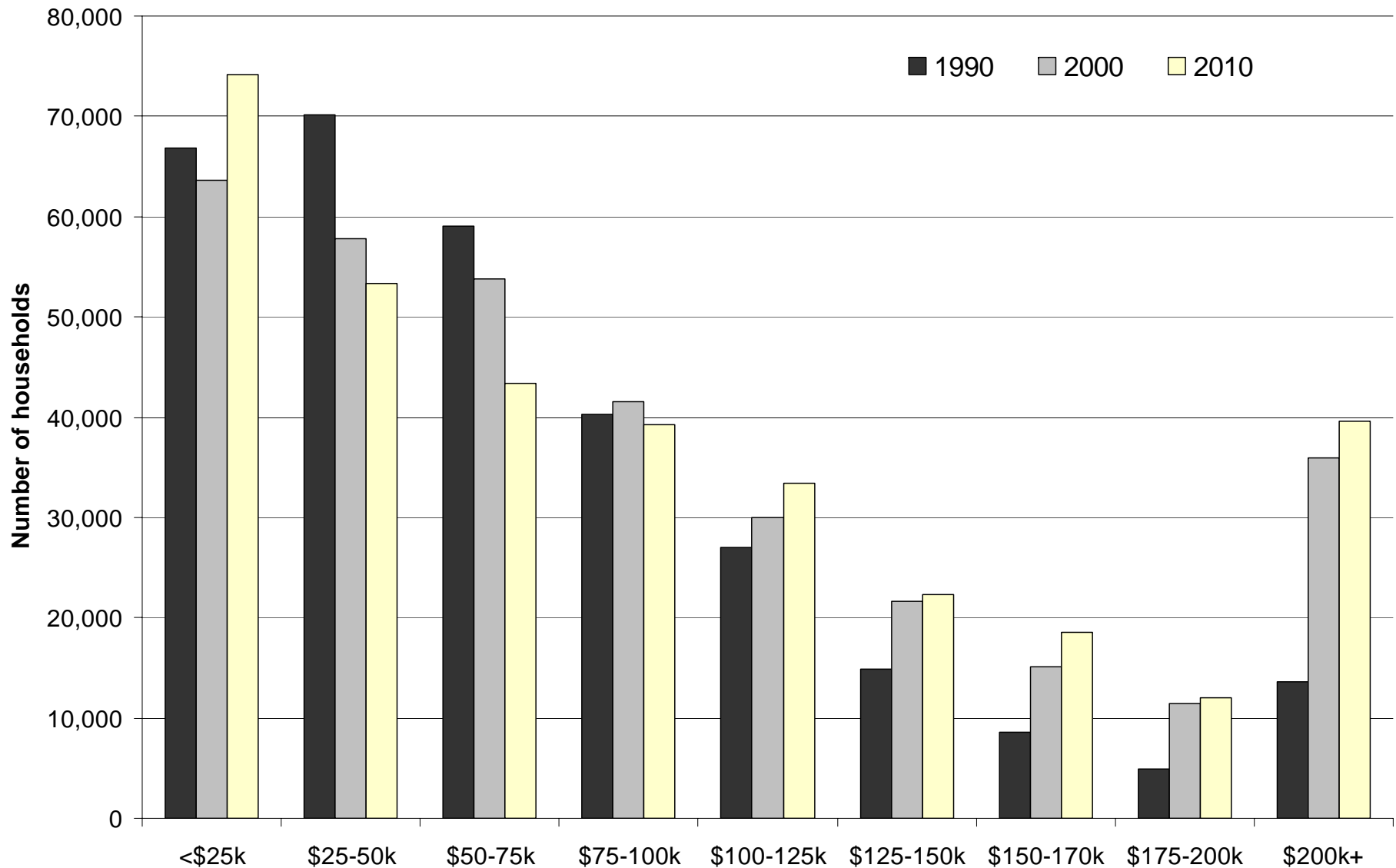
Bachelor's Degree or More in SF 2012



Source: Census Bureau

Household Income Distribution in San Francisco

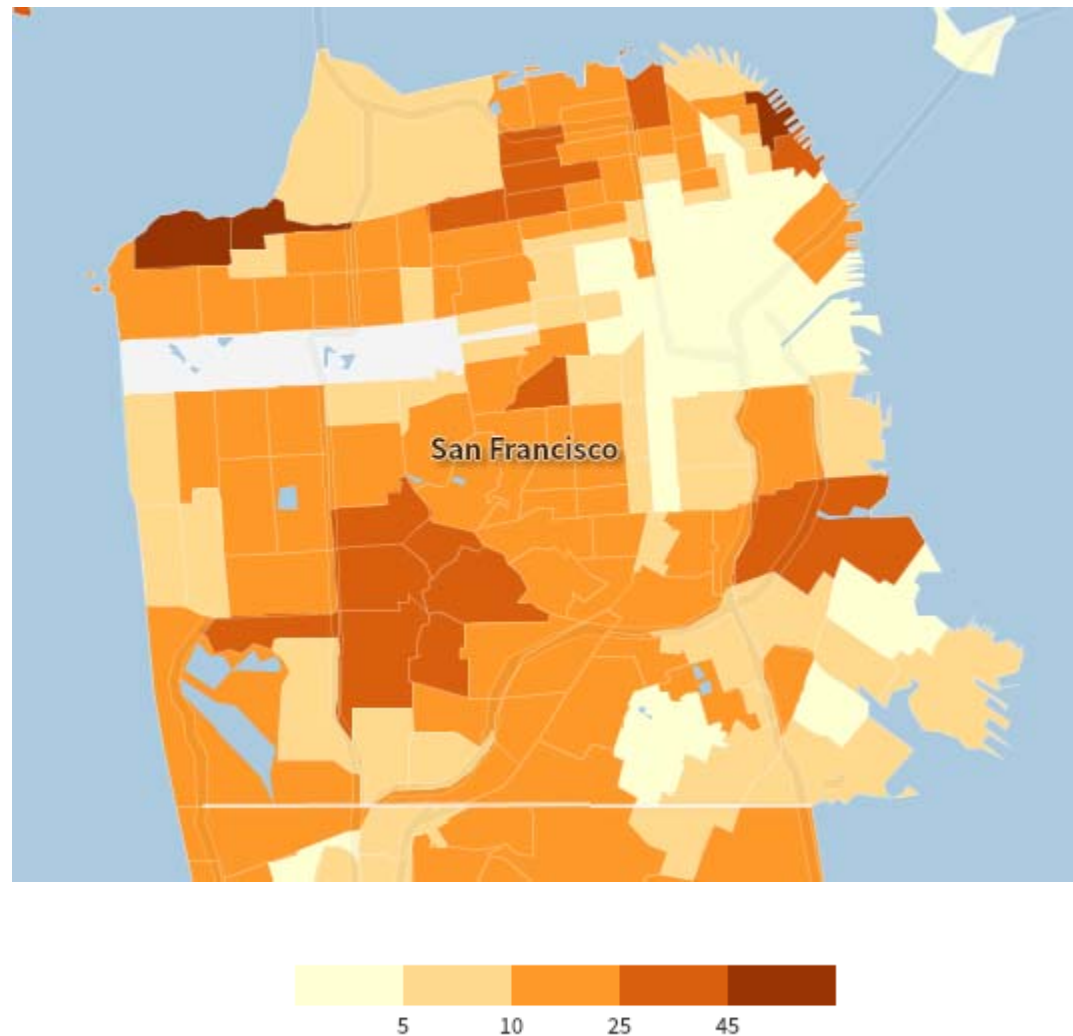
1990-2010*



Source: IPUMS; 1990 Census 5%, 2000 Census 5%, and 2010 ACS 1-year estimates

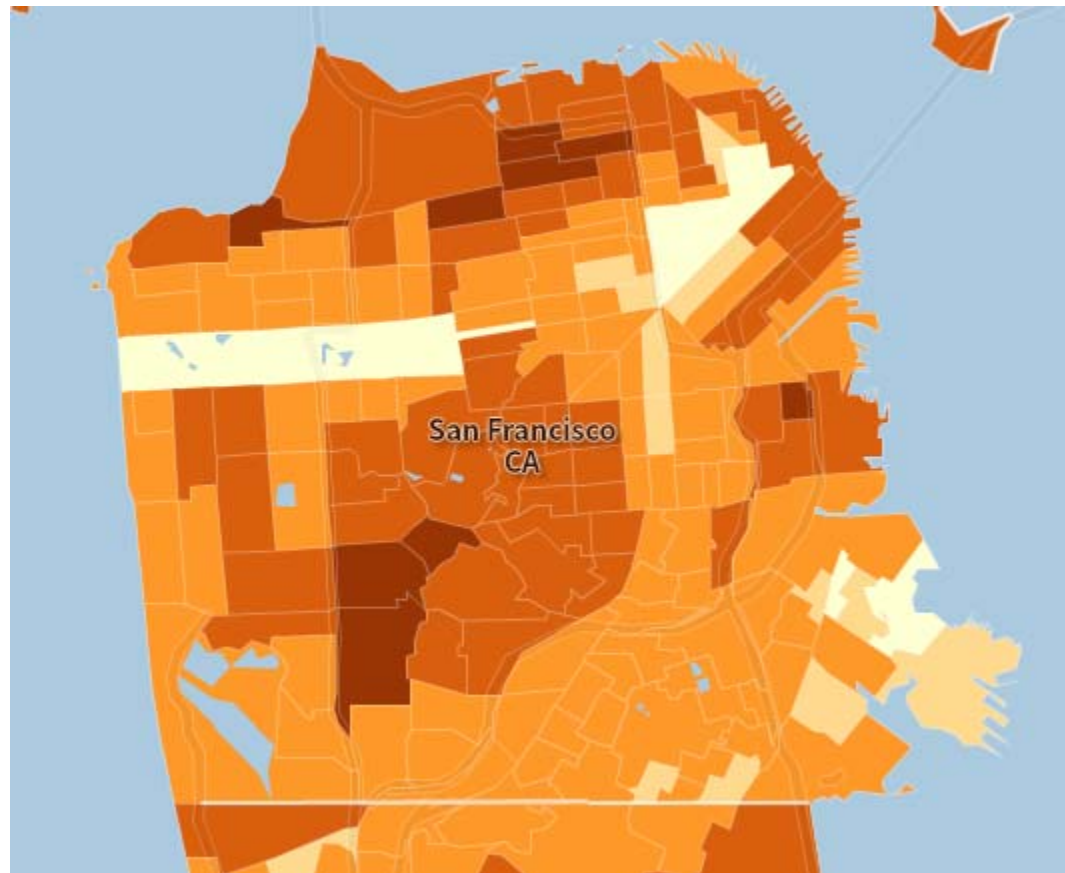
* Real household income, 2010 adjusted dollars

Household Income Over \$150,000 in SF 1990



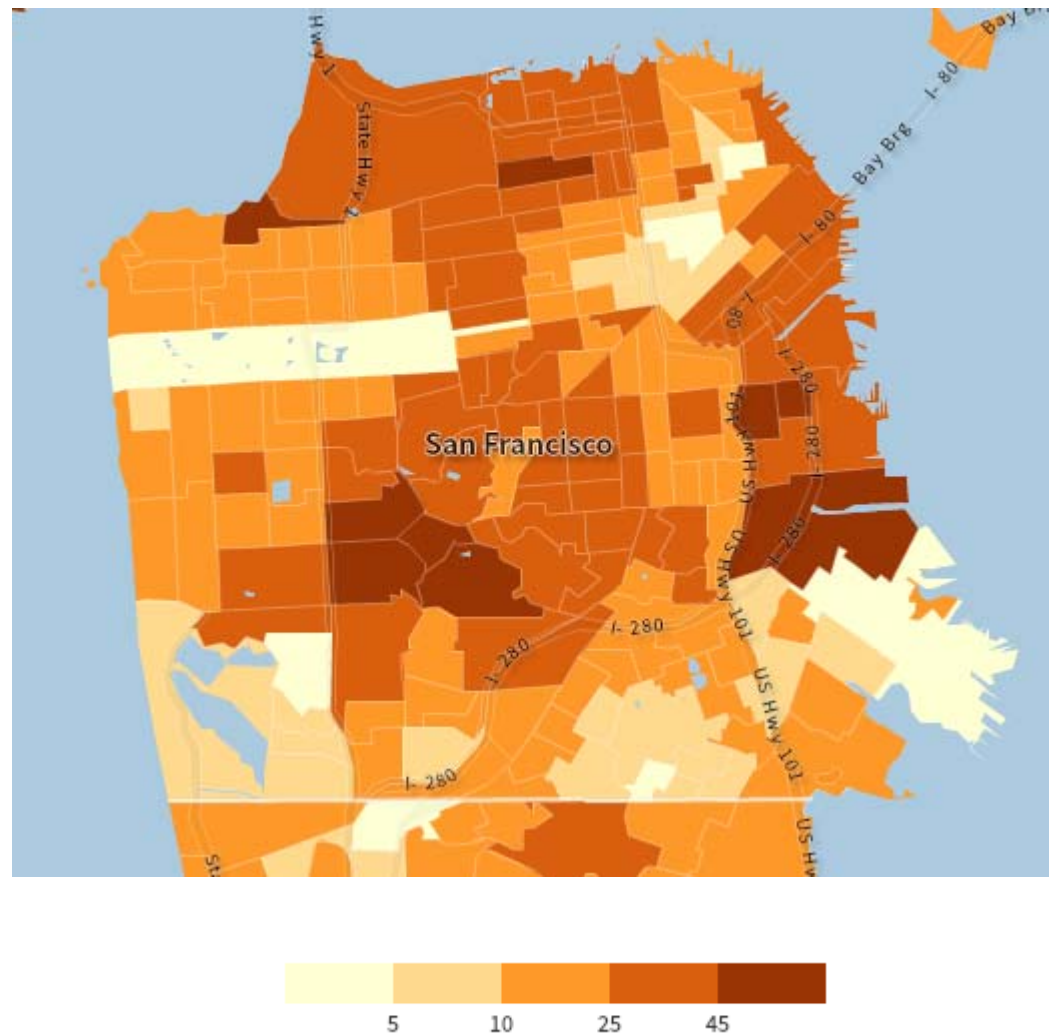
Source: Census Bureau

Household Income Over \$150,000 in SF 2000



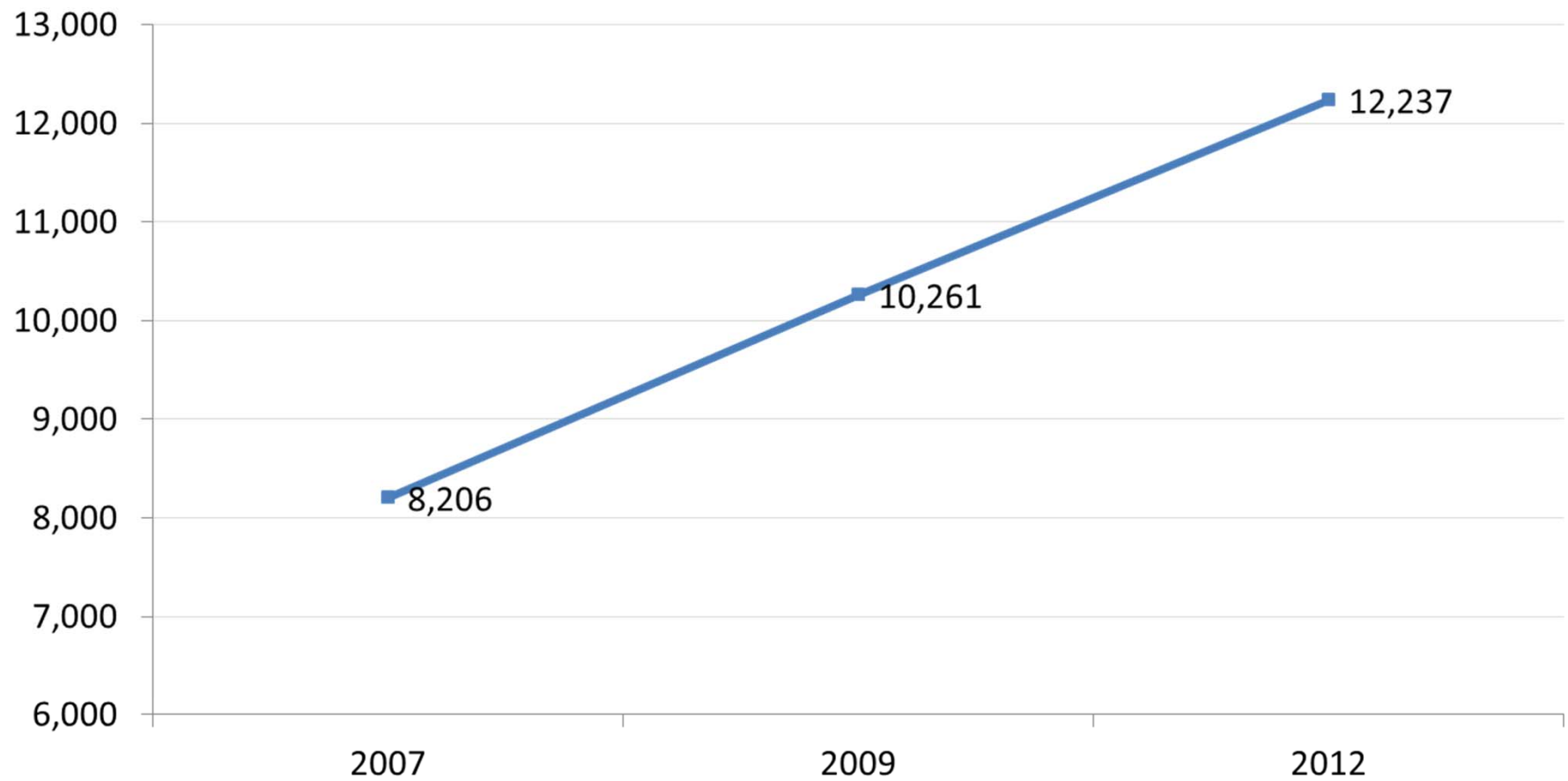
Source: Census Bureau

Household Income Over \$150,000 in SF 2012



Source: Census Bureau

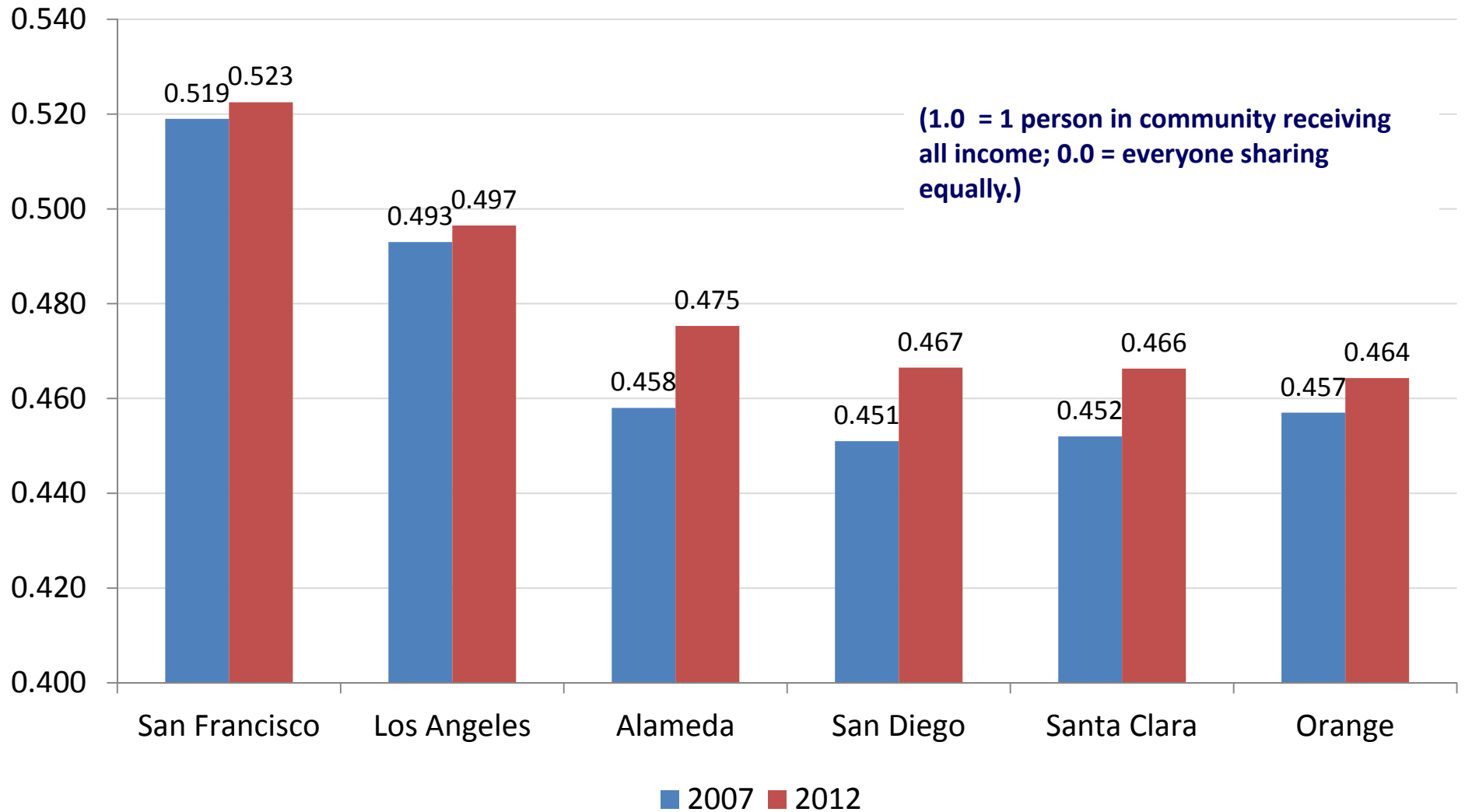
Moved to SF with Incomes of \$75K or Higher



Source: 2007, 2009, and 2012 3-Year ACS Samples (Table B07010)

Rising Income Inequality in California Counties

Household Income Gini Coefficients 2007, 2012



Source: 2007 and 2012 ACS 1-Year Estimates (Table B19083)

Inequality Across California Counties, 2012

San Francisco has the highest inequality

County	Population	Household Income		Ratio
		20th Percentile	95th Percentile	
San Francisco	824,855	\$22,000	\$361,600	16.4
Los Angeles	3,857,786	\$17,657	\$217,770	12.3
Santa Clara	1,837,578	\$35,800	\$340,000	9.5
Fresno	947,810	\$18,000	\$166,500	9.3
Orange County	3,089,867	\$31,000	\$280,000	9.0
San Diego	3,177,449	\$26,900	\$218,000	8.1

Source: 2012 1-Year ACS (IPUMS Sample), Brookings Institution 2014

Change in Inequality Among California Counties, 2007-2012

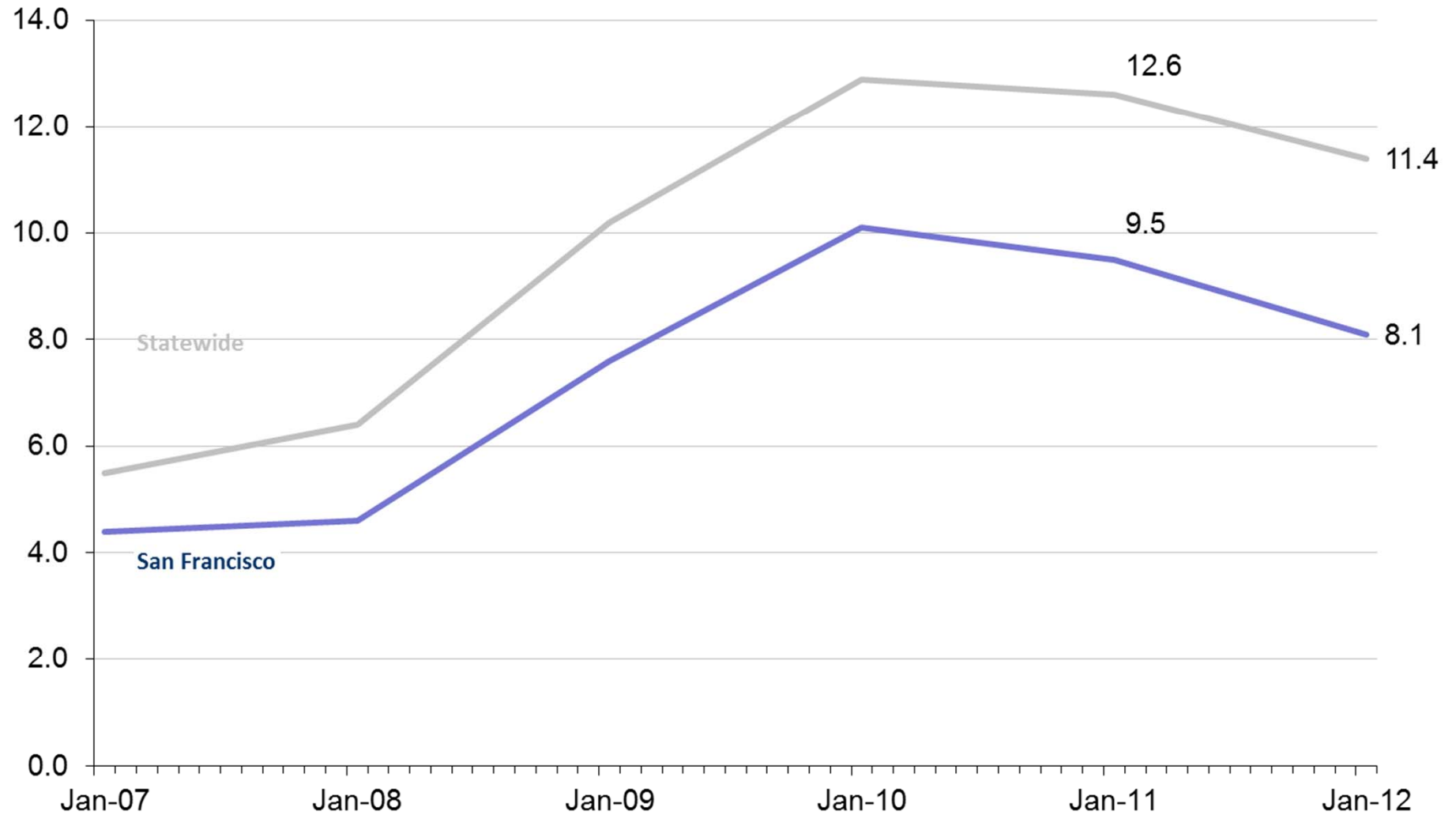
San Francisco has experienced the highest increase in inequality

County	Change Household Income, 2007-2012		Change in Ratio, 2007-2012
	20th Percentile	95th Percentile	
San Francisco	-\$2,000	\$41,600	3.1
Santa Clara	\$800	\$46,430	1.1
Fresno	-\$2,000	\$10,500	1.5
Orange County	-\$2,000	\$21,000	1.2
San Diego	\$100	\$3,000	0.1

Source: 2012 1-Year ACS (IPUMS Sample), Brookings Institution

Unemployment Rate, 2007-2012

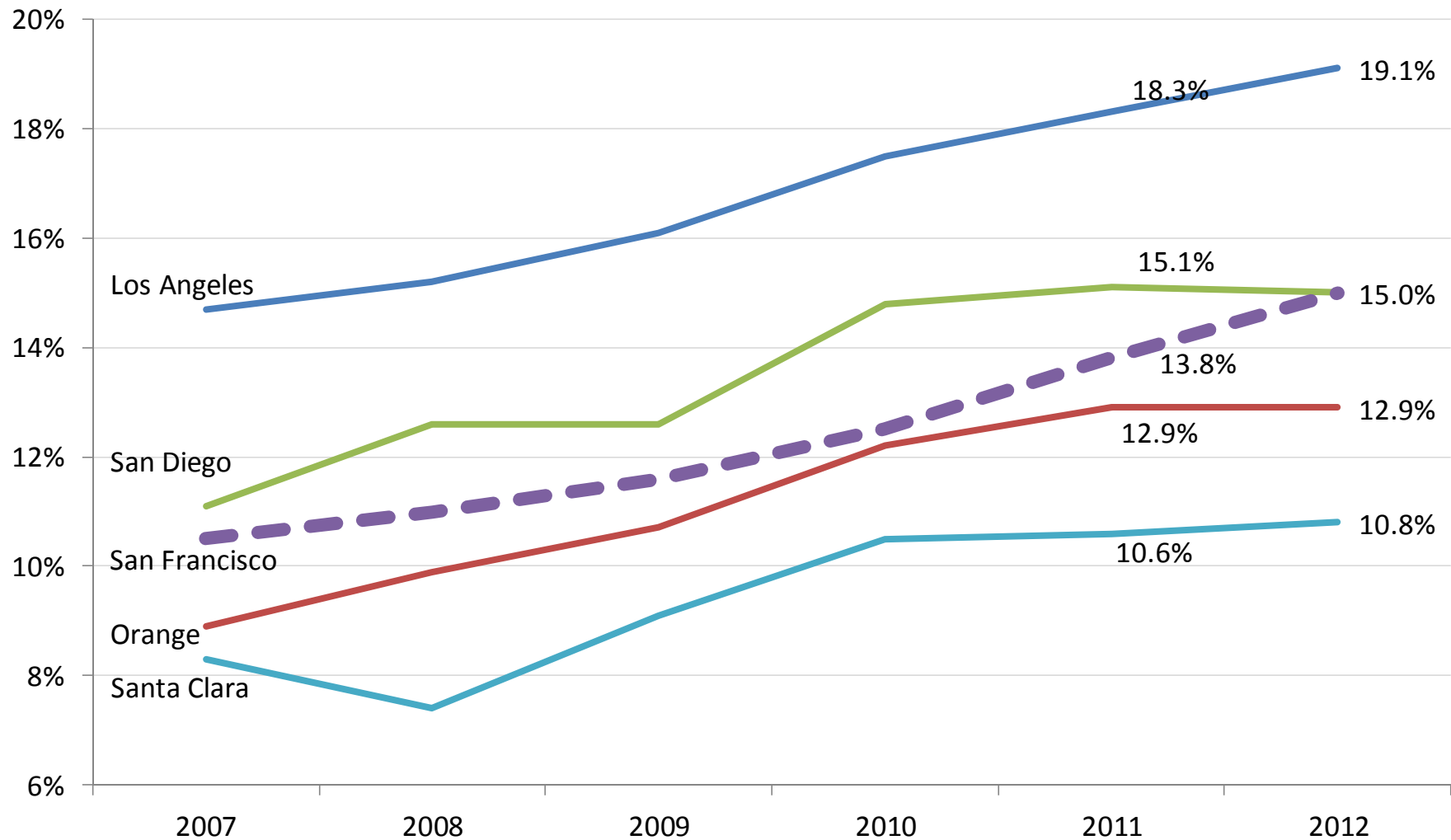
The unemployment rate has been steadily decreasing since 2010



Source: Bureau of Labor Statistics

Poverty in Major California Counties, 2007-2012

Poverty has remained flat since 2011, except in San Francisco and Los Angeles where it has been increasing

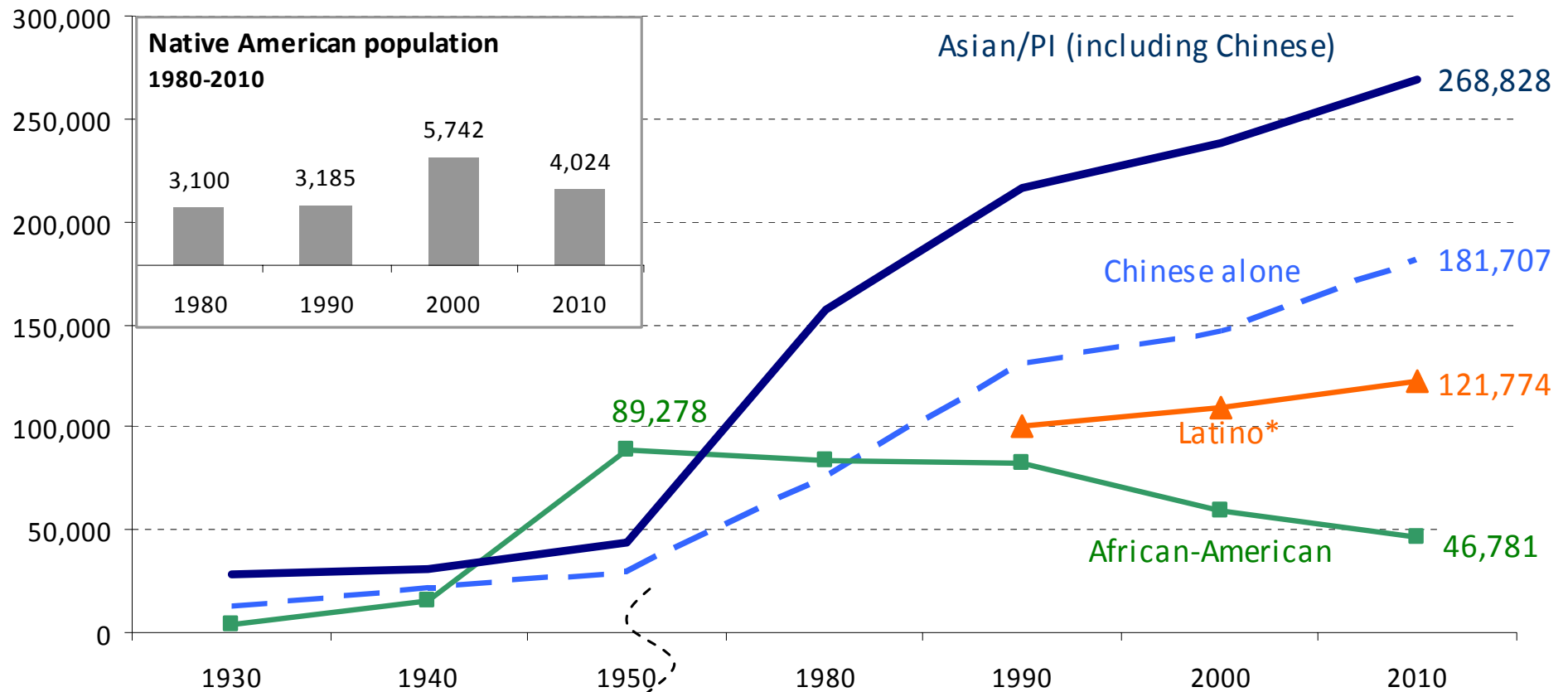


Source: 1-Year ACS

Race, Ethnicity, and Age Trends

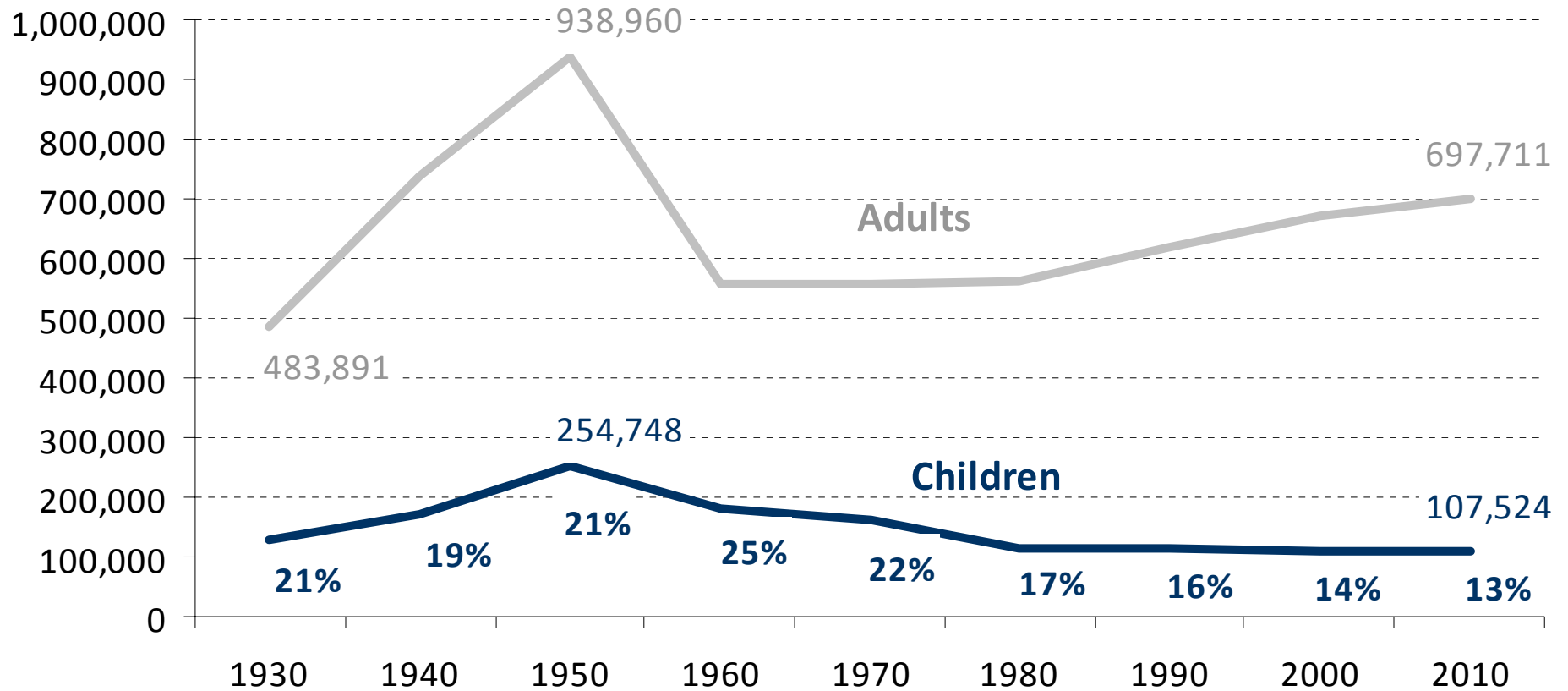
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San Francisco by Largest Ethnic Minority Groups, 1930 - 2010



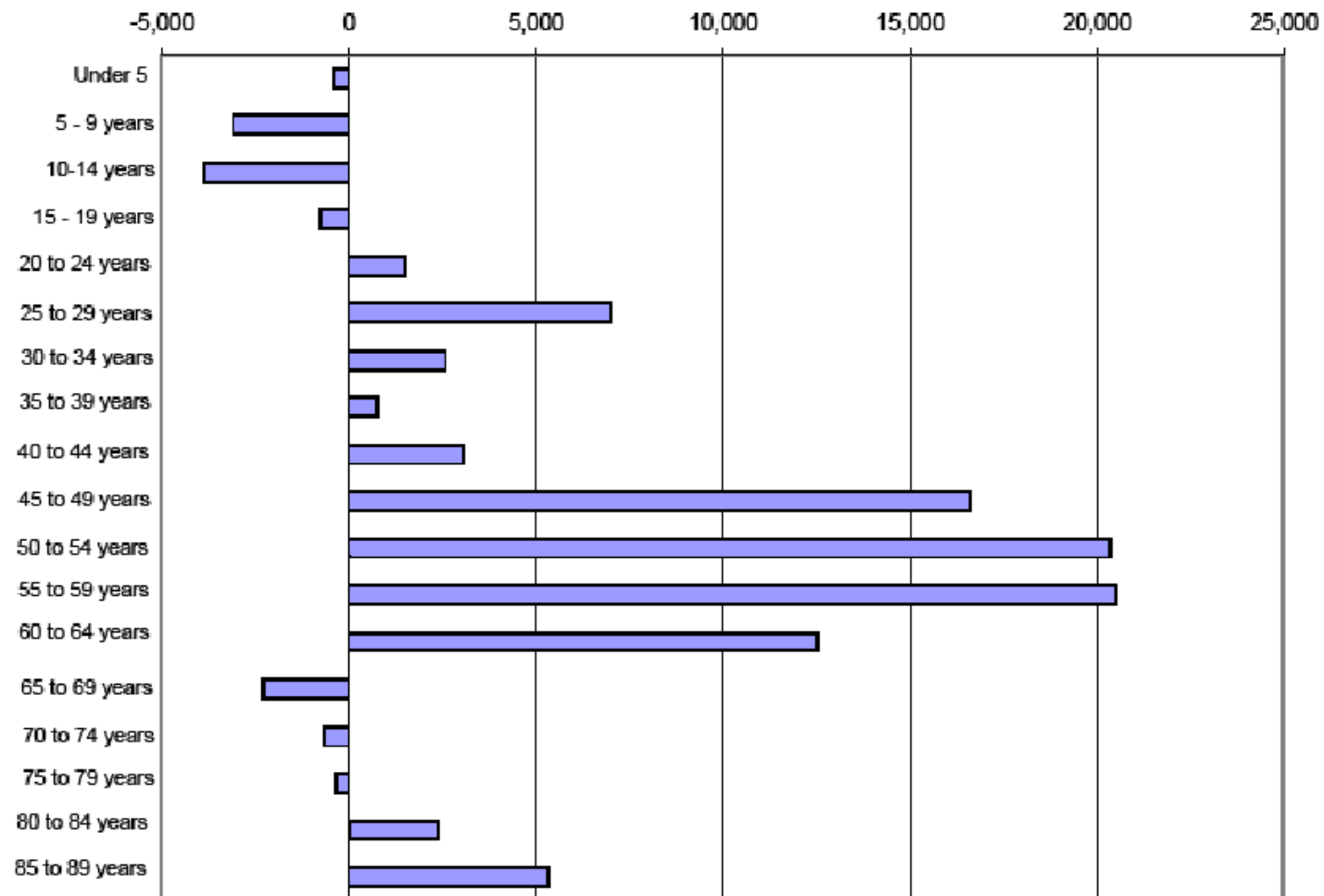
Source: US Census Bureau, 2010 Census

San Francisco Adult and Child Population, 1930-2010



Source: US Census Bureau, IPUMS and 2010 Census

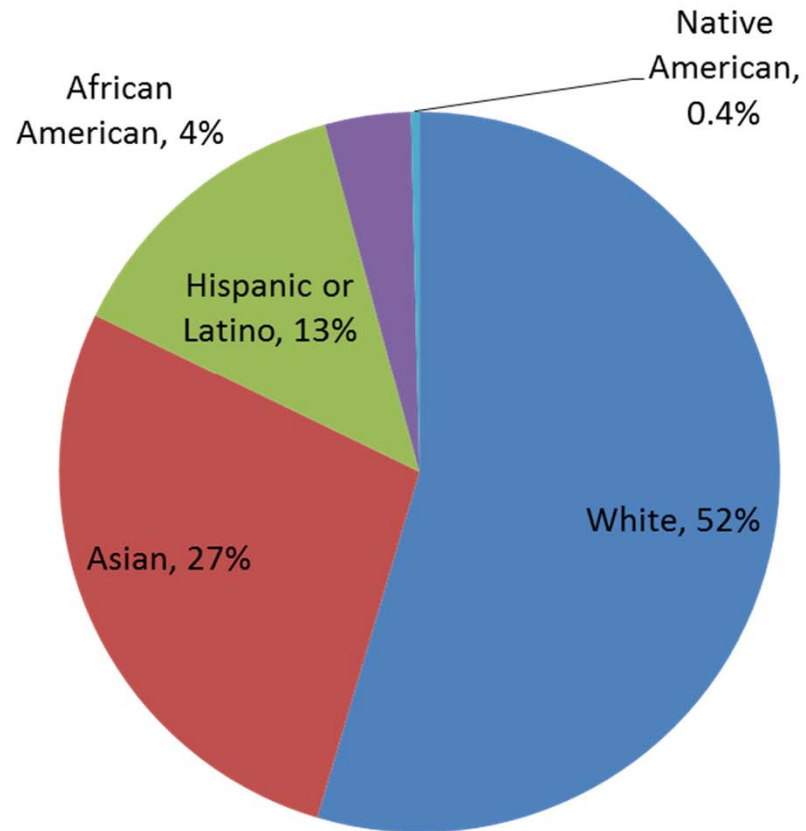
Change in Population by Age in San Francisco 1990-2010



Moved to SF in 2012:

- Median Age: 27 Years Old
- 72% Never Married
- 52% White

Race of Persons Moving to SF, 2012



Source: 2012 3-Year ACS

Family Trends

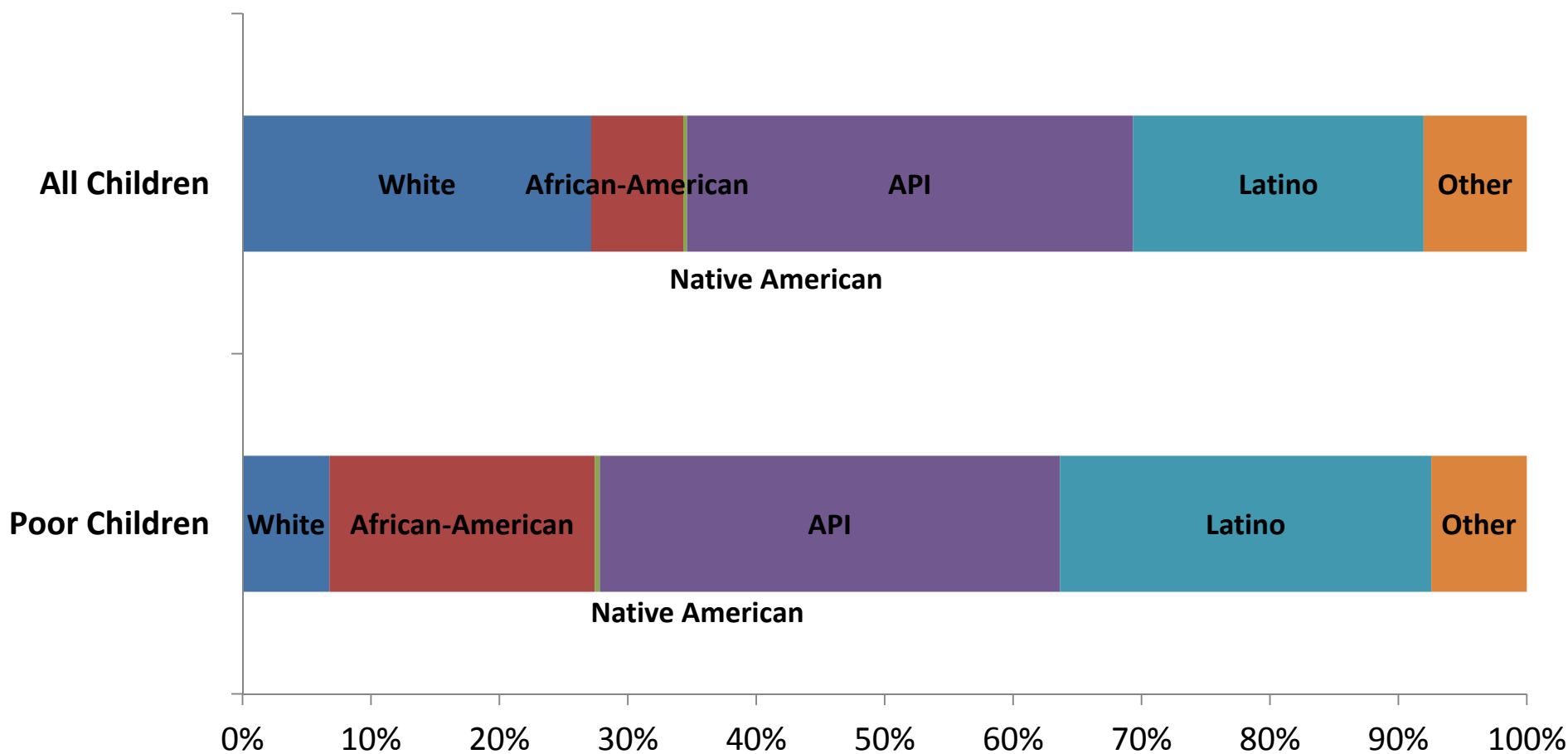
San Francisco Population by Ethnicity, 2010

Ethnicity	Total Population		Child Population	
	Count	Percent	Count	Percent
White	337,451	42%	28,946	27%
Asian/PI	268,828	33%	37,588	35%
Latino	121,774	15%	24,301	23%
African-American	46,781	6%	7,584	7%
Native American	1,828	<1%	157	<1%
Other	28,573	4%	8,948	8%
Total	805,235	100%	107,524	100%

Source: US Census Bureau, 2010 Census

Distribution of Child Poverty (130% FPL) in SF by Race, 2011

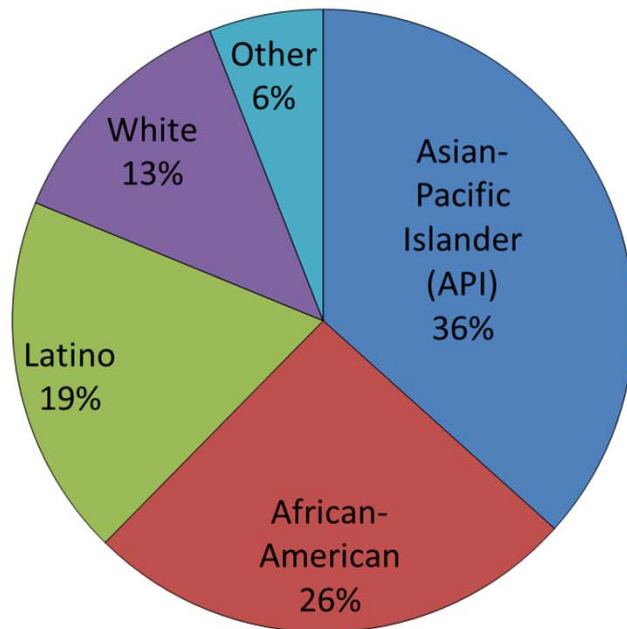
African Americans and Latinos make up a higher proportion of poor children compared to the overall child population



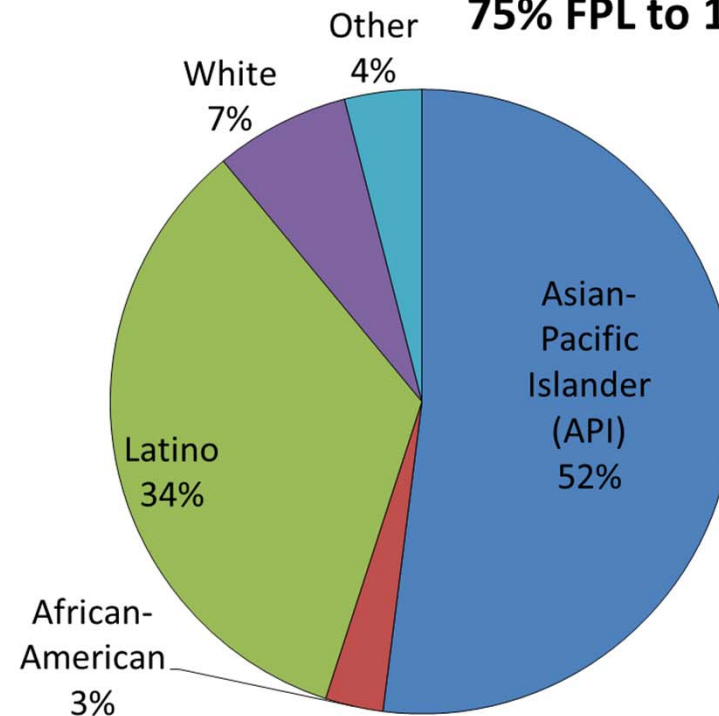
Source: 2011 3-Year ACS

Compared to very low-income households, low-income households are more likely to be API or Latino and less likely to be African-American or white.

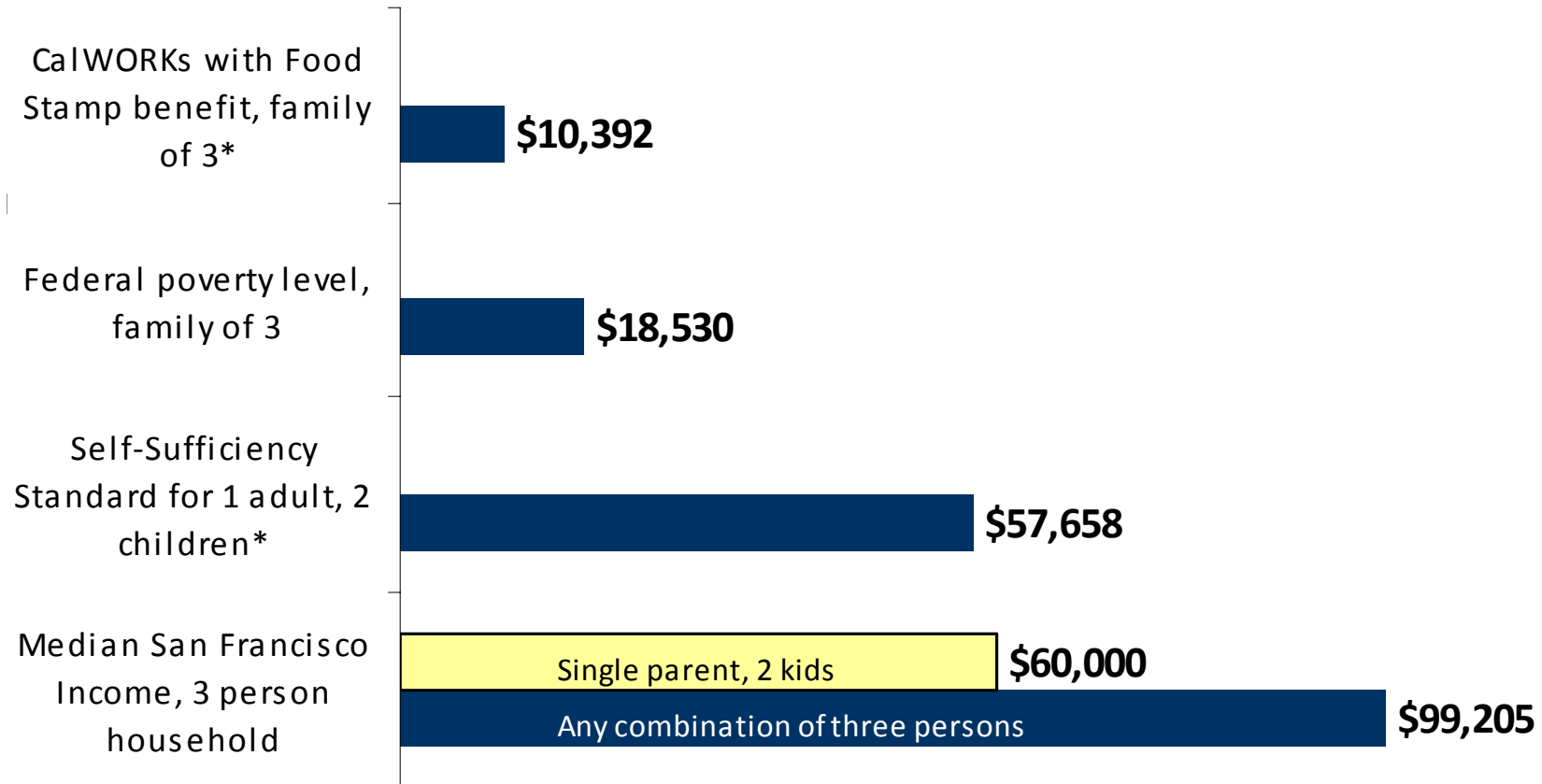
Below 75% FPL



75% FPL to 129.9% FPL

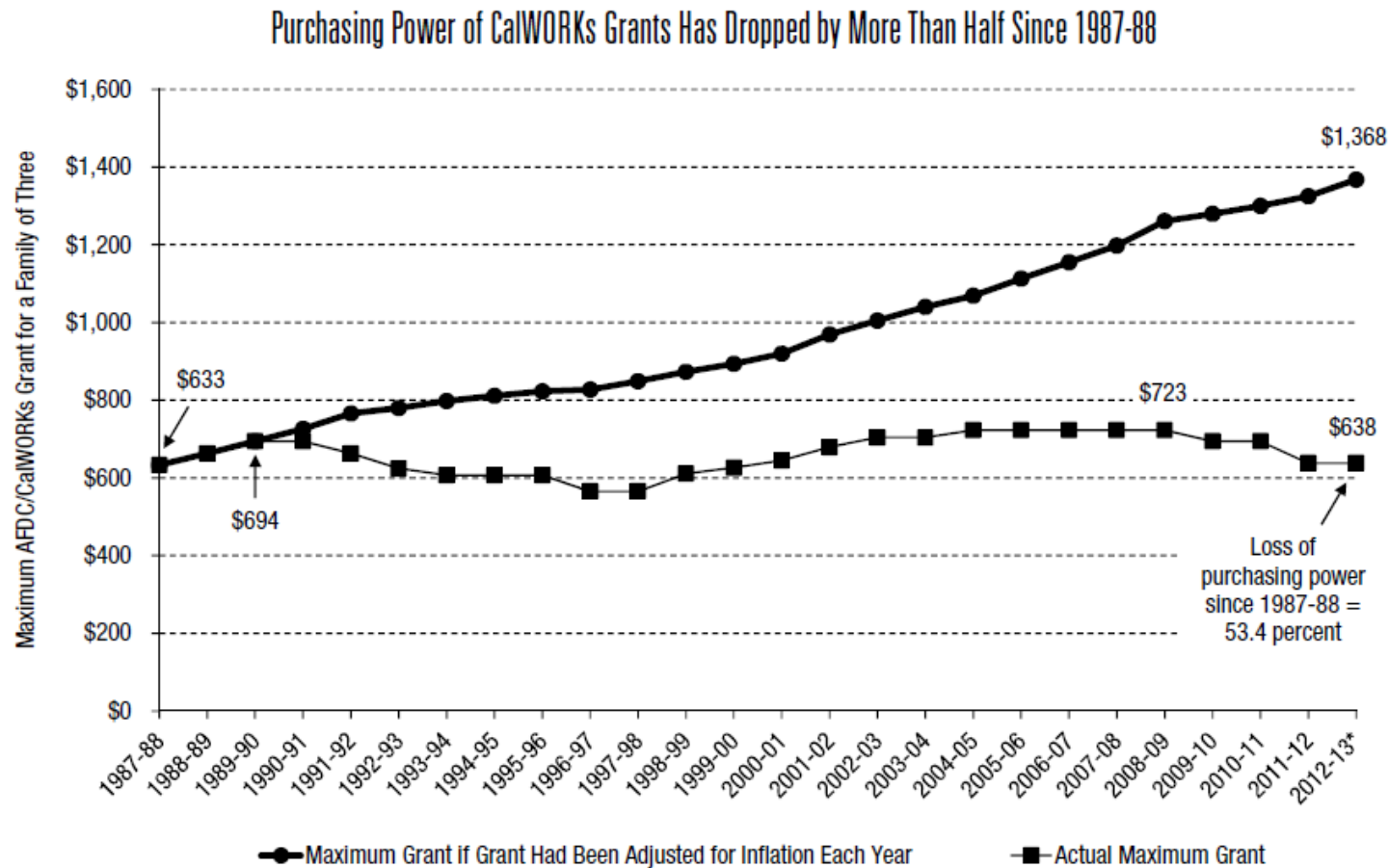


Income standards for San Francisco Families



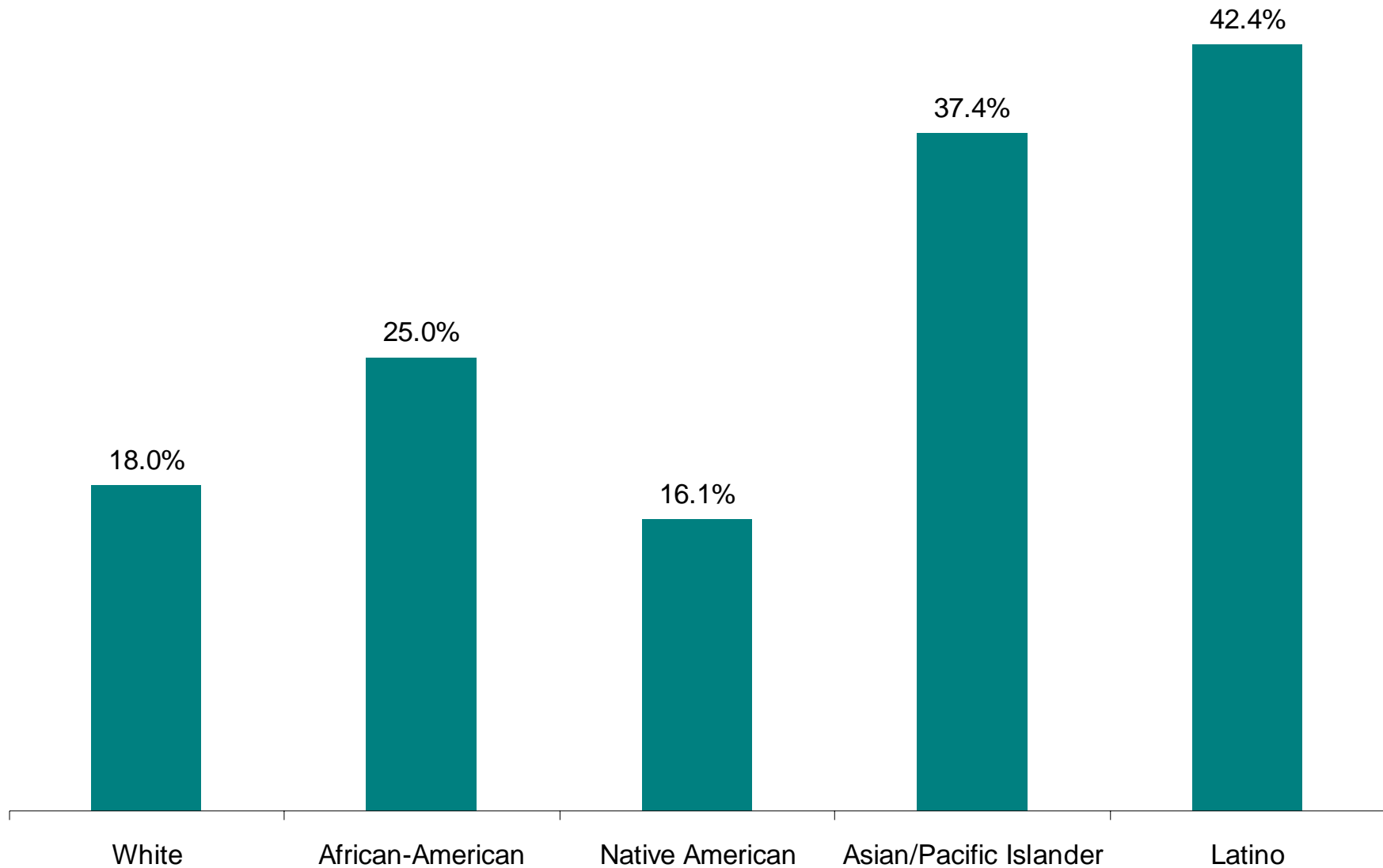
Sources: * The Insight Center for Community Economic Development, 2008; US Census Bureau, American Community Survey; US Department of Health and Human Services, 2011 FPL standard

CalWORKs Cash Aid



Source: California Budget Project, February 2012

Percent of Households that are Doubled-Up, 2010



Source: 2010 ACS 1-year estimates; Doubled-up households are households that include an adult who is not the householder, spouse, or cohabitating partner of the householder.

Predictive Factors at Birth in San Francisco

- ❖ The increased likelihood of children whose mothers had less than a high school education were to be reported for child maltreatment before the age of five (compared to those with college degrees) – 251% more likely (3.5 X).
- ❖ Increased likelihood of having a report substantiated – 508% more likely
- ❖ Increased likelihood of entering foster care – 1,215% more likely.
- ❖ Increased likelihood of report for children whose birth payment method was public insurance or charity care – 91%; substantiated report – 137%; foster care – 212%.

Putnam-Hornstein, E., Children's Data Network, 2014

San Francisco: General Population Racial Disparity Indices, 2010* (group compared to White)

allegations substantiations entries in care

Black

10.48

10.27

12.88

22.99

Latino/Hispanic

3.55

3.30

2.49

2.62

Asian

1.03

0.75

0.54

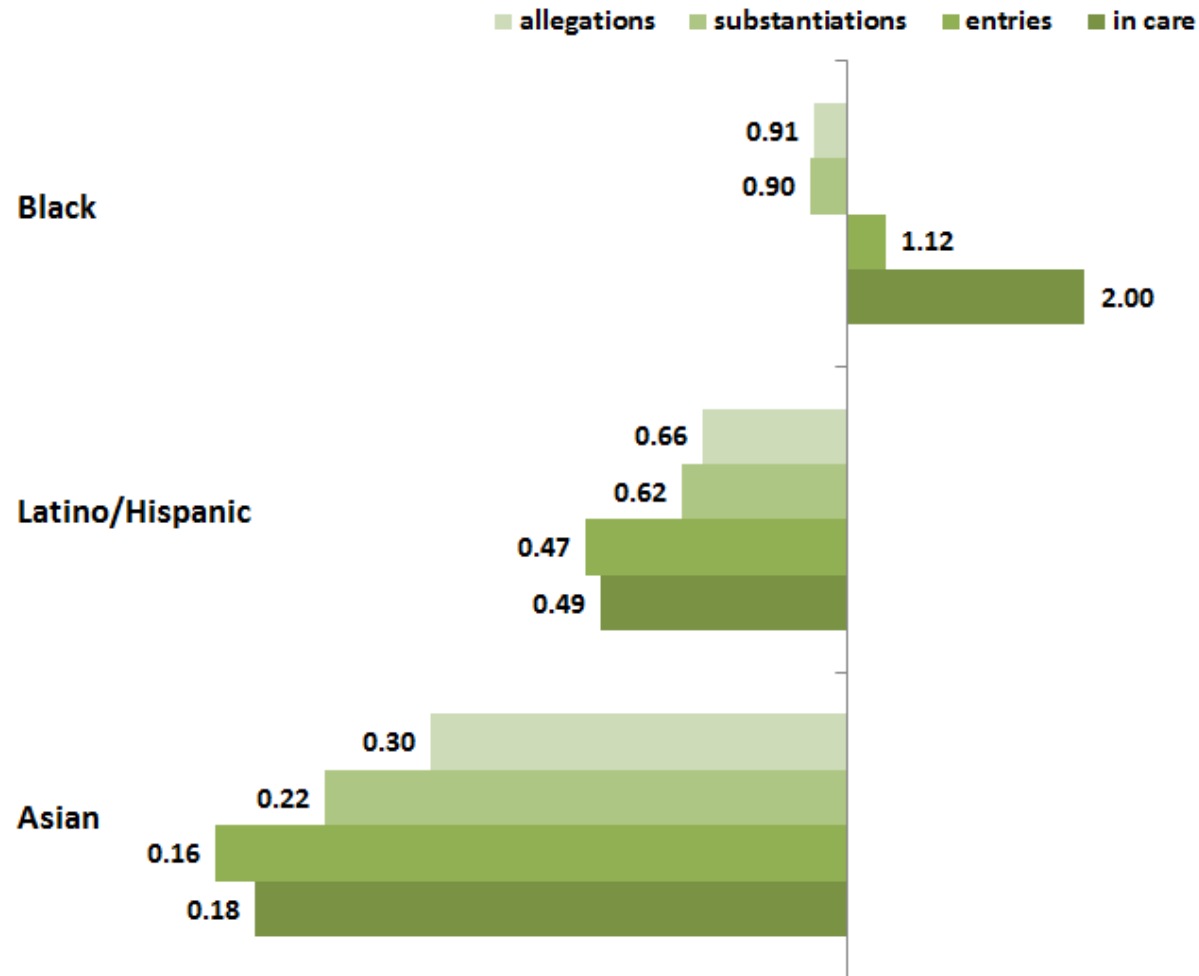
0.62



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School of Social Welfare, UC Berkeley

*plotted on the logarithmic scale

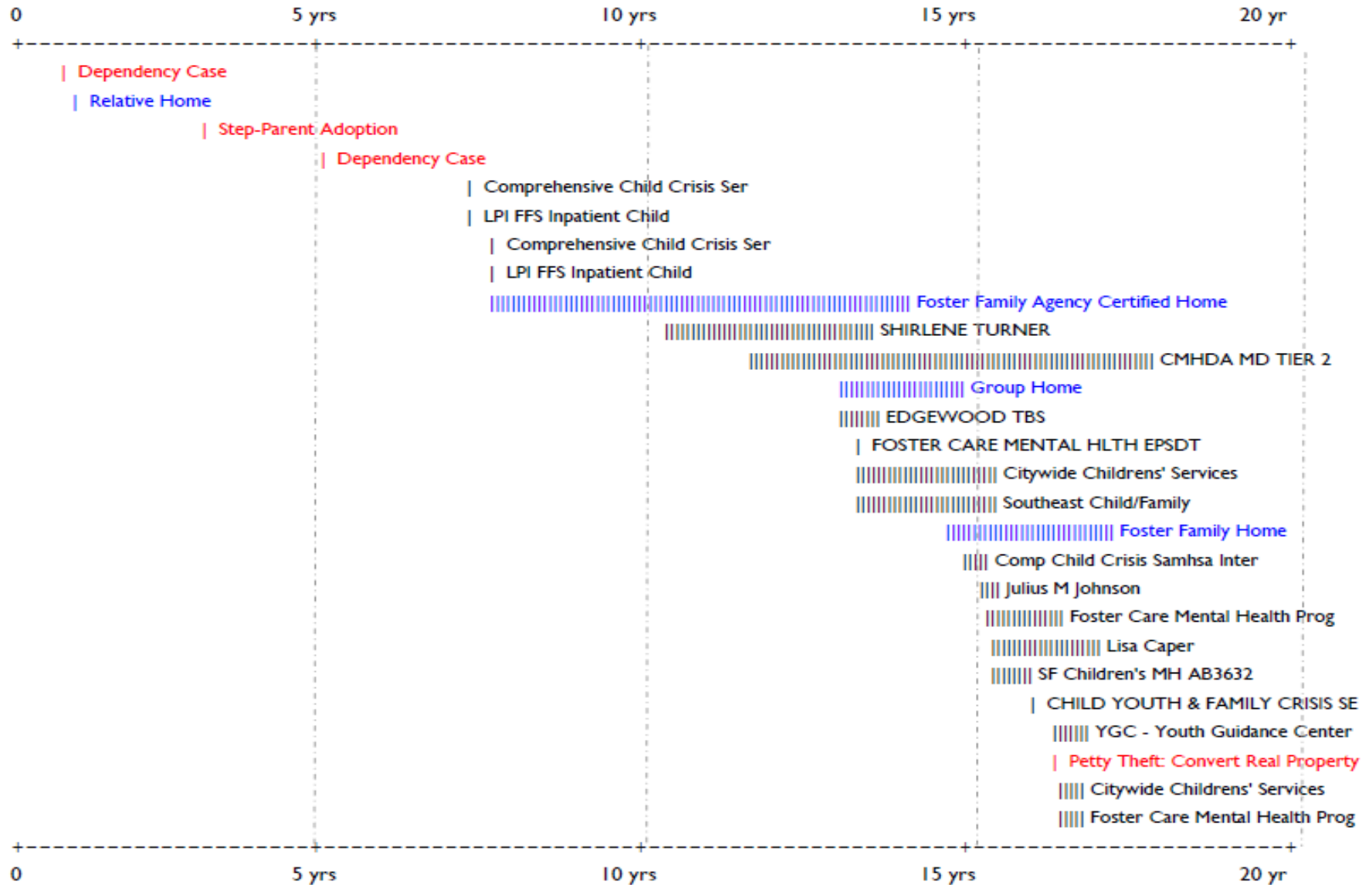
San Francisco: Population in Poverty Racial Disparity Indices, 2010* (group compared to White)



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*plotted on the logarithmic scale

Common Trajectory of Children with Child Welfare, Mental Health, and Juvenile Probation Involvement



What is the role of social services and family support in an environment of extreme income inequality?

- ❖ Better integration with education and other services.
- ❖ Address needs of families just above income eligibility criteria.
- ❖ Address the isolation of low income families.
- ❖ Address material needs of families.
- ❖ Make employment support more accessible and immediate.
- ❖ Recognize changing demographics.