

Research Brief

INCOME INEQUALITY IN THE SAN FRANCISCO BAY AREA

June 2015



This publication is one in a series of research briefs published by the Silicon Valley Institute for Regional Studies. These briefs present data of timely significance for decision-makers in Silicon Valley and the broader Bay Area.

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Executive Summary

Income inequality in the United States has been increasing for several decades, and is now at levels not seen since the Great Depression.¹ While historical datasets on income inequality in California and the San Francisco Bay Area² do not go back that far, inequality has increased over the last thirty years at a more rapid rate than the United States as a whole. And over that time period, Bay Area income inequality has also shifted from being significantly lower than nationwide inequality to slightly higher in 2013.

In 2013, conventional income inequality measures in the Bay Area were comparable to those of the state and the nation. However, these measures mask a major difference between the respective income distributions. In absolute terms, average incomes among the highest-earning Bay Area households are \$149,000 higher than they are nationwide (\$489,000 compared to \$340,000 in the U.S.) and the gap between high and low income households is much wider (\$263,000 compared to \$178,000 in the U.S.).

This research brief examines data on Bay Area income inequality and how it varies within the region, including comparisons to the state and nation as a whole.

Key Findings

- The Gini coefficient (a measure of income inequality) for household income in the Bay Area was 48.7 in 2013. This is comparable to the Gini coefficient for the state as a whole (49.0) and greater than for the entire United States (48.1).
- Another measure of income inequality, the Income Ratio (ratio of average income of the top-earning quintile³ to the average income of the bottom-earning quintile) indicates more inequality in the Bay Area (a ratio of 17.9) compared to the state (17.5) or the nation (16.4).
- Since 1989, inequality in the Bay Area has increased at a more rapid pace than in California or the nation. The Bay Area Gini Coefficient⁴ increased from 40.5 to 48.7 (+20%) between 1989 and 2013. The Gini Coefficient in California and the U.S. increased from 42.9 to 49.0 (+14%) and from 43.0 to 48.1 (+12%), respectively, over the same time period.
- The Great Recession substantially reduced inequality in California and the Bay Area between 2008 and 2010. Bay Area inequality has increased again since 2010 to reach an all-time high in 2013.
- Between 2007 (pre-recession) and 2013 (three years into the Bay Area economic recovery period), the income ratio of highest- to lowest-earning quintiles increased by 15.5% in the

1. Piketty, Thomas, and Emmanuel Saez, 2003. "Income Inequality in the United States, 1913-1998", *Quarterly Journal of Economics*, 118(1).

2. The Bay Area is defined as the nine counties that border the San Francisco Bay: San Francisco, San Mateo, Santa Clara, Alameda, Contra Costa, Solano, Napa, Sonoma, and Marin.

3. Quintiles represent one fifth of the households in the income distribution. The first quintile reflects the incomes of the lowest earning 20% of U.S. households while the fifth reflects incomes of the highest earning 20% of U.S. households.

4. The Gini Coefficient indicates the degree to which incomes are concentrated. A Gini of 0 (zero) corresponds to no concentration, or incomes that are the same across all households. A Gini of 100 indicates that all income is concentrated in a single household. Figures between 0 and 100 indicate merely how close we are to either endpoint.

Bay Area (from 15.5 to 17.9) , compared to an increase of 17.5% (14.9 to 17.5) in California and 10.0% (14.9 to 16.4) in the United States.

- The Income Distribution (the share of all household income in each of the five quintiles) is comparable in the United States, California, and the Bay Area.
- Cutoffs between each quintile are approximately 40% higher in the Bay Area than in California or the nation as a whole, indicating that throughout the income distribution, incomes are roughly 40% higher in the Bay Area.
- Among the top-earning 5% of households, average incomes in the Bay Area are \$150,000 higher than they are for the top 5% nationwide.
- Average incomes among the top 5% of households in the Bay Area are \$473,000 (31.5 times) higher than average incomes in the bottom quintile, compared to a difference of just \$328,000 in the United States overall.
- Average incomes among the highest-earning Bay Area households are \$149,000 higher than they are nationwide (\$489,000 compared to \$340,000 in the U.S.) and the gap between high and low income households is much wider (\$263,000 compared to \$178,000 in the U.S.).
- In the Bay Area, California and the U.S., income inequality is partly a result of declines in shares of middle-income households (those surrounding the respective median incomes). This effect is distinctly more evident in the Bay Area than elsewhere. The share of middle-income households declined by 3.1 percentage points in both the U.S. and California between 2007 and 2013, compared to a loss of 3.7 percentage points in the Bay Area over that time period (nearly 20% more).
- In the Bay Area, Marin County has the highest disparity between incomes in the top quintile and the bottom quintile (\$397,296). San Francisco, San Mateo, and Santa Clara Counties have income differences of about \$300,000. Napa, Solano, and Sonoma Counties have the least amount of income disparity (at \$215,350, \$171,397, and \$197,328, respectively).
- Income inequality in Silicon Valley (San Mateo and Santa Clara counties) is lower than elsewhere around the Bay Area because even those in the bottom quintile are well compensated (lower skilled workers living in Silicon Valley have higher wages than similarly skilled workers living elsewhere). This is regardless of educational attainment levels.
- The San Francisco Metropolitan Statistical Area (MSA) has a Gini coefficient that is nearly as high as the state's two most unequal MSAs, Los Angeles and Santa Barbara.
- Among comparable regions across the country (Combined Statistical Areas), the Bay Area is has the second highest median household income and also has levels of inequality that rank it in the top 10% of such regions.

1. Introduction

Since the rise of the semiconductor industry in the 1950s and 60s, the San Francisco Bay Area has been considered a high-income region. The region currently ranks as one of the most prosperous in the nation based on per capita income, gross domestic product per capita, median household income and a variety of other economic indicators. National personal income statistics reveal that the Bay Area is home to several counties with among the highest per capita income, with seven out of nine counties ranking in the top ten California Counties in 2013 (including Marin County, which ranked 1st in the state that year).

This view of the Bay Area as a relatively rich region focuses on the top of the income distribution, while a more complete view of incomes in the region presents a very different picture – one of extreme income inequality. A greater understanding of the distribution of income in the Bay Area – which describes the extent to which the growing prosperity of the region is shared by all – provides a more complete assessment of the region's economic health. In particular, for the last 30 years, income inequality has been growing faster in the Bay Area than in the state or the nation as a whole.

It is important to note at the outset that this research brief focuses on income inequality, not wealth inequality (although the two are clearly closely linked, as wealth generation generally involves income generation and investment as well). Nationwide, wealth inequality is far more extreme than is income inequality. The top 1% of U.S. households controls 42% of the country's wealth, and the top 0.1% controls more than 20% of national wealth, or more than half of this 42 percent – amounting to 160,700 families each with net assets above \$20 million).¹ Although similar data are not available for California or the Bay Area, it seems likely that, given the Bay Area's extremely high concentration of one of the nation's major wealth-generating sectors – technology – wealth in the Bay Area is likely to be more heavily concentrated than in the nation as a whole.²

While some degree of inequality exists in every region across the country (there will always be households with relatively low incomes and households with relatively high incomes), it is important to examine the gap between the two in order to fully understand the extent to which prosperity is widespread.

Growing inequality in the Bay Area can be attributed primarily to the rapid growth in incomes at the top. Although standard measures of inequality do not reveal it, the fact is that the difference between average incomes at the top and the bottom is enormous in the Bay Area relative to what it is elsewhere in the country.

Another contributor to worsening income inequality in the region is the disappearance of middle-income households. While the shares of households in the low- and high-income ranges have been increasing over the last several decades, those in the middle have been declining.³ This decline in the share of middle-income households is occurring elsewhere as well, but not as quickly as in the Bay Area.

1. Saez, Emmanuel and Gabriel Zucman. "Wealth Inequality in the United States since 1913: Evidence from Capitalized Income Tax Data", NBER Working Paper, October 2014

2. Other major wealth generating sectors are finance, real estate (also important in the Bay Area), and natural resources, primarily oil and natural gas.

3. This discussion is not referring to quintiles, but rather to the proportion of households with incomes within \$15,000 to \$20,000 dollars of the regional median household income.

2. Measures of Inequality in the Bay Area, California and the United States

There is no single definitive way to measure income inequality. There are several measures that are commonly used. This section explores some of those measures and provides other statistics regarding different sections of the income distribution. Table 1 provides an indication of the relative household income inequality in the United States, California, and the Bay Area in 2013 using the Gini Coefficient, the ratio of incomes among the richest to the incomes of the poorest households in the region, and the share of income that goes to the 5% of households with the highest incomes. The table also includes other relevant indicators, such as median household income and the poverty rate.

Table 1: Household Income Inequality in the Bay Area, California and the United States, 2013

Region	Gini Coefficient	Income Ratio	Median Household Income	Poverty Rate	Inc. Share Top 5%
Bay Area	48.7	17.9	\$76,216	11.3%	22.8%
California	49.0	17.6	\$60,190	16.8%	23.3%
United States	48.1	16.4	\$52,250	15.8%	23.0%

Data Source: United States Census Bureau, 2013 American Community Survey, Summary File

Note: Income Ratio presents the ratio of average income of the highest-earning 20% of households to the average income of the lowest-earning 20%. The final column is the share of total income that goes to the 5% of the highest earning households in the region.

The Gini Coefficient

A common measure of inequality is the Gini Coefficient, which indicates how incomes are distributed throughout the population. A Gini Coefficient of zero means incomes are the same across all households. A Gini Coefficient of 100 indicates that all income is concentrated in a single household.

In 2013, the Gini Coefficient for household income in the United States was 48.1. This compares to a mere 39.4 in 1970 – a sharp 22% increase in inequality that occurred cumulatively over the course of those four decades. 2013 Gini Coefficients for California and the Bay Area were only slightly higher than the nation as a whole, with the statewide coefficient slightly higher than the Bay Area. This is a reflection of the fact that the Bay Area has a large number of high earning households and a relatively prosperous lower tail of the income distribution.

The Income Ratio

Because it takes a substantial amount of change in incomes to generate small changes in the Gini coefficient, the Gini has the potential to mask enormous differences in relative incomes. Accordingly, it is useful to look at other measures of inequality. The ratio of the mean household income in the top-earning quintile (top 20% of the distribution) to the average income in the lowest-earning quintile (bottom 20%) is another such measure.

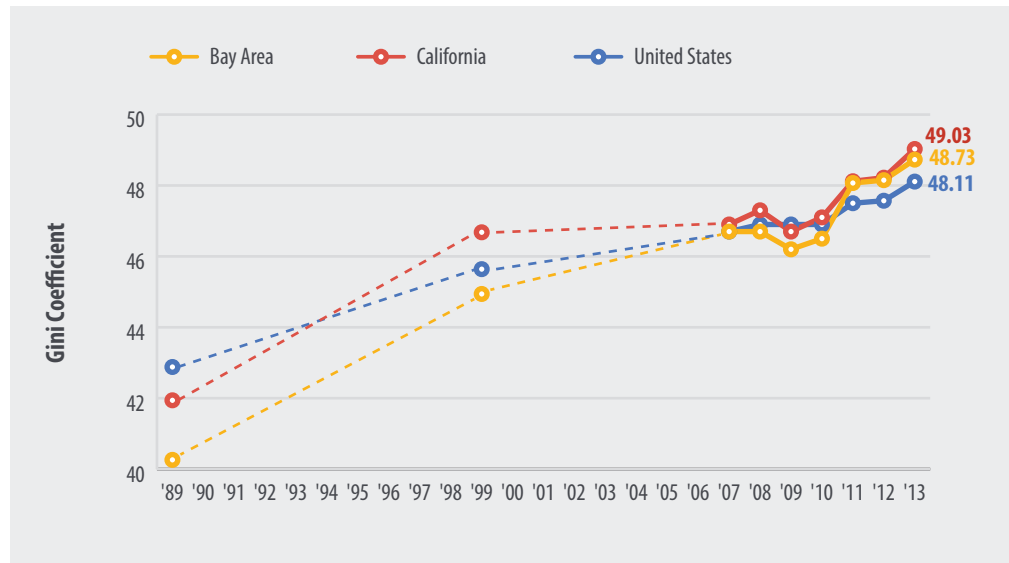
Based on Income Ratios, inequality is higher in the Bay Area than in either California or the nation as a whole, reflecting the higher level of earnings of those in the top of the income

distribution. Fifty percent of households in the Bay Area have incomes above \$76,216 (the region’s median household income). Statewide, the median is just \$60,190, and nationwide it is \$52,250 -- just two-thirds of the Bay Area median. The relatively high median household income in the Bay Area is accompanied by a relatively low household poverty rate (11.3%). While this rate is low relative to California’s household poverty rate (16.8%) and the national poverty rate (15.8%), it is nonetheless troubling that so many households in such a wealthy region live without adequate means.⁴

3. Historical Context

Income inequality in the Bay Area, California and the United States⁵ is higher than at any time in the post-World War II era. Household inequality in the United States declined for 20 years following WWII, at which time it began its inexorable increase in the late 1960s. Between then and 2013, the Gini Coefficient increased from roughly 39 to over 48. The California and Bay Area Gini Coefficients have been on similar trajectories since at least the late 1980s (Figure 1).⁶

Figure 1: The Bay Area, California and United States Gini Coefficients, 1989 - 2013



Data Source: United States Census Bureau, 1990 and 2000 Decennial Census, and 2007-2013 American Community Survey 1-Year Summary File Estimates.

Note: Gini coefficients for 1989 and 1999 were calculated by the author

Both the Bay Area and California experienced dramatic increases in inequality between 1989 and 1999. Between 1999 and 2007, inequality in California did not change while inequality in the Bay Area continued to increase. The Great Recession brought about a decline in inequality in the Bay Area, California and the U.S., but to a greater extent in the

4. It could be argued that the cost of living is higher in the Bay Area than elsewhere, so that measured median incomes are too high if they are to be compared with other regions or to the nation, and that poverty rates are too low. However, a cost of living adjustment would do nothing to change either of the income inequality measures discussed here.

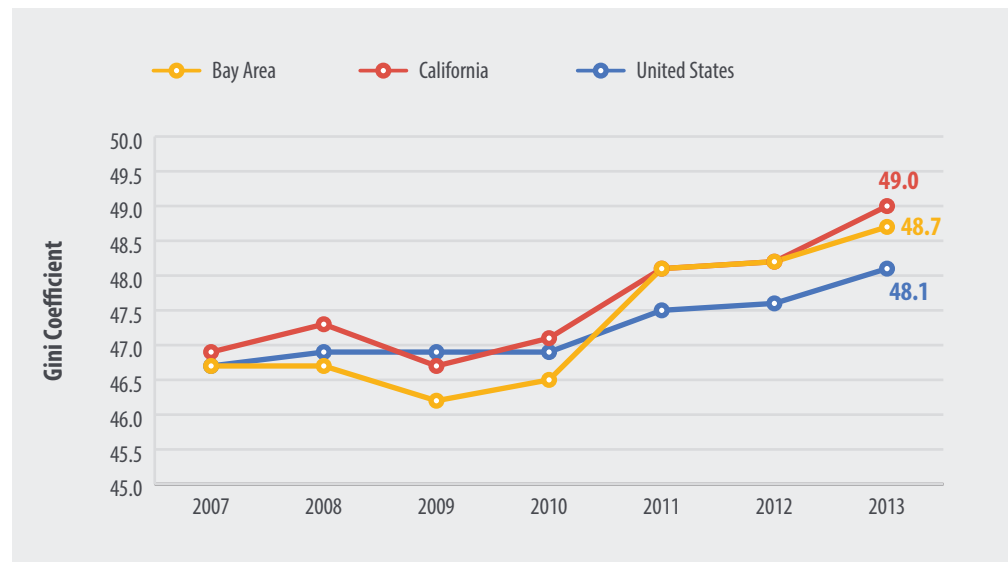
5. Kitov, Ivan O. and Oleg I. Kitov, "The Dynamics of Personal Income Distribution and Inequality in the United States", 2013.

6. Data for California and Bay Area income inequality is not available prior to 1989, however, it is unlikely that if the U.S. had particularly low inequality between 1945 and 1989, so did the Bay Area and California.

Bay Area, in large part due to the decline in investment incomes in wealthy households. Between late 2007 and early 2009, the Dow Jones Industrial average lost more than half its value.⁷ Based on its effect on income inequality, this downturn had a larger impact on California and the Bay Area than on the nation as a whole.

Since 2009, however, the Bay Area Gini Coefficient has increased, surpassing that of the United States and rapidly approaching the statewide coefficient (Figure 2). Through the recovery period (2010-2014), the Bay Area was among the first major regions in the country to recover employment levels.⁸ It started growing early and quickly, with a heavy concentration of employment gains in the high-paying technology sector. It is this pattern of growth that has accelerated the rise of inequality in the Bay Area relative to the rest of the country.

Figure 2: The Gini Coefficient in the Bay Area, California and the United States through the Recession and Recovery Periods, 2007-2013



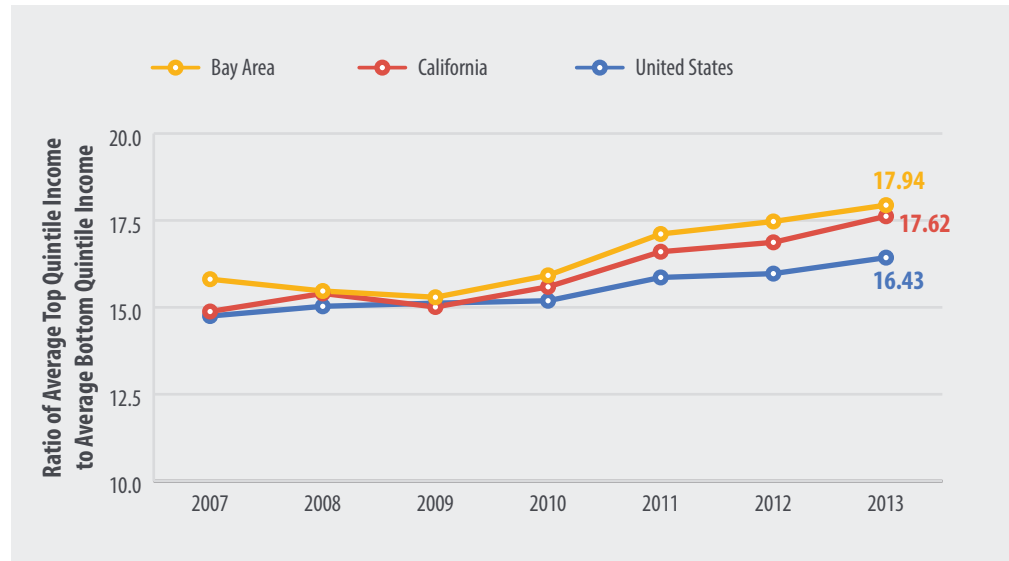
Data Source: United States Census Bureau, 2007-2013 American Community Survey 1-Year Summary File Estimates.

Income Ratios show a similar trend as the Gini Coefficients; however, Income Ratios are a particularly relevant way to measure inequality in the Bay Area because the region has a large proportion of households with very high incomes. By this measure, inequality in the Bay Area was higher than nationwide or in California through the entire recession and recovery periods (Figure 3). During the recovery, this measure of inequality increased significantly, accelerating more rapidly in the Bay Area and California than in the U.S. as a whole.

7. S&P Dow Jones Indices LLC, from: <https://research.stlouisfed.org/fred2/series/DJIA>

8. Based on calculations by the author from the United States Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW)

Figure 3: Income Ratios in the Bay Area, California and the United States through the Recession and Recovery Periods, 2007-2013



Data Source: United States Census Bureau, 2007-2013 American Community Survey 1-Year Summary File Estimates

4. A Closer Look at Income Disparities

A Bay Area Gini Coefficient that is below the statewide coefficient, coupled with an Income Ratio that is higher, indicates the relative evenness with which incomes are distributed within the upper income part of the distribution.⁹ Among Consolidated Statistical Areas (CSA), the Bay Area is second only to the Washington-Baltimore CSA in terms of median household income (\$76,216 compared to \$80,035, respectively). The CSA with the next highest median income is Boston (\$66,867) – about 12.3% less than the median in the Bay Area. In comparison, the overall median household income in the United States is just \$52,250. The Bay Area and Washington-Baltimore region truly stand out as having a very large proportion of high-income households.

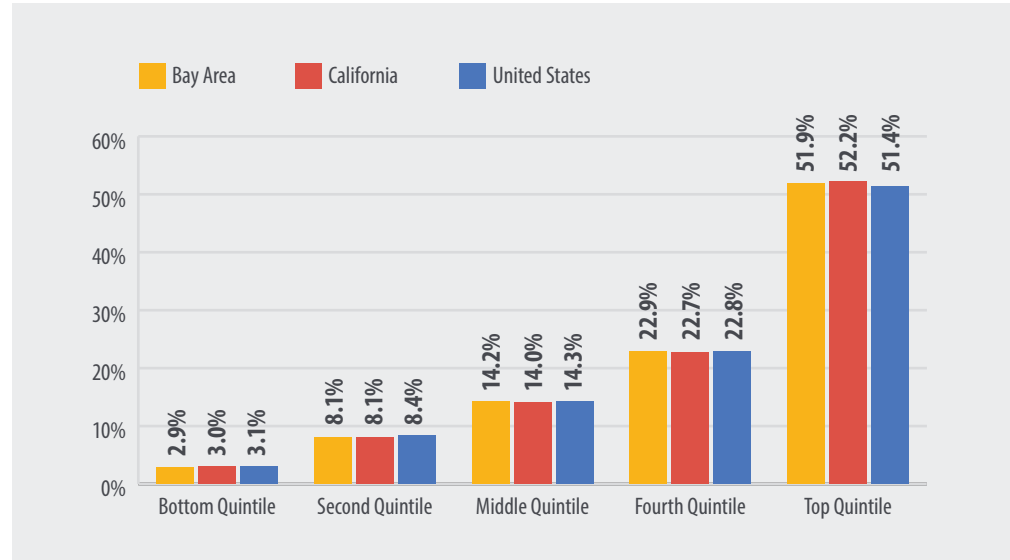
California’s Gini coefficient is higher than the Bay Area’s because income shares in the three middle quintiles are lower in California than in the Bay Area, while the income share of the top quintile is higher statewide (Figure 4). It is worth noting that the differences between the shares of income accounted for by the top quintile are nonetheless very similar in the Bay Area the state and the nation as a whole.

In terms of shares, the Bay Area distribution of income more closely approximates that of the nation as a whole than that of the state, except at the bottom. The share of income going to those in the bottom quintile is lower in the Bay Area than in California and is lower in California than in the United States as a whole, indicating that the lowest income households are doing relatively poorly in California and the Bay Area, even though their absolute levels of income are quite high in the Bay Area.

9. Even at the bottom of the high income quintile, incomes in the Bay Area are quite high. The cutoff for the top 5% is just 60% higher than the cutoff for the top 20% (quintile) in the Bay Area while it is 90% higher in California as a whole and the nation as a whole.

Variations in the middle income quintile characteristics should not be confused with the shifts in the middle class. These two terms are distinctly different things. For example, if every household in the Bay Area had an income above \$250,000, every household would be considered upper class; however, there may still be a large degree of inequality in the income distribution. Even in this scenario, there would be middle income households, but they would not also be considered middle class. Because middle class is determined in a national perspective, those with incomes in excess of \$250,000 per year are far richer than any reasonable notion of the middle class.

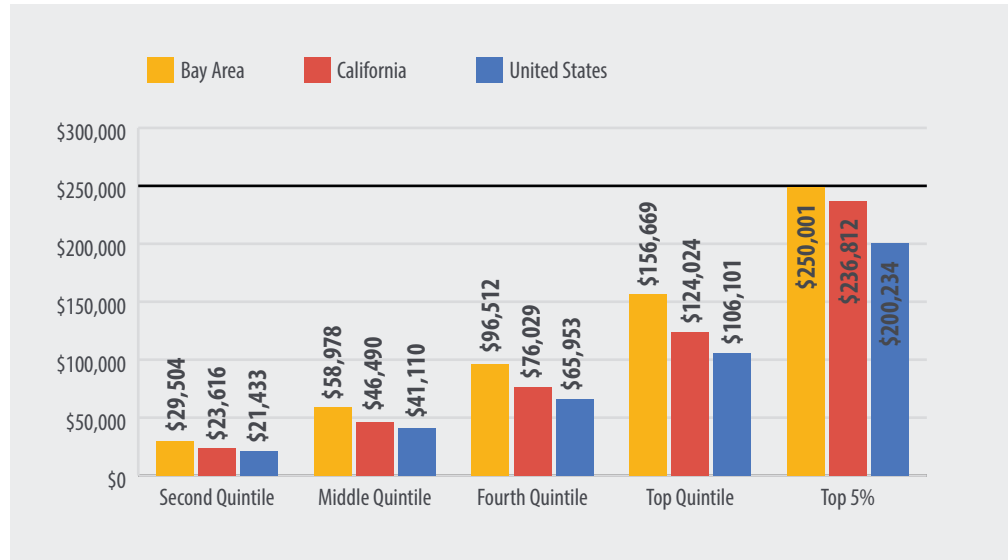
Figure 4: Share of Household Income, by Income Quintiles in the Bay Area, California, and the United States, 2013



Data Source: United States Census Bureau, 2013 American Community Survey 1-Year Summary File Estimates

Figure 5 presents the cutoffs (upper bounds) for household income in each of the bottom four quintiles. At every level, incomes are higher in the Bay Area than in either California or the United States as a whole. The average income for the top quintile is over \$250,000, indicating that every household in the top 5% has income of more than \$250,000 (potentially by a significant amount).

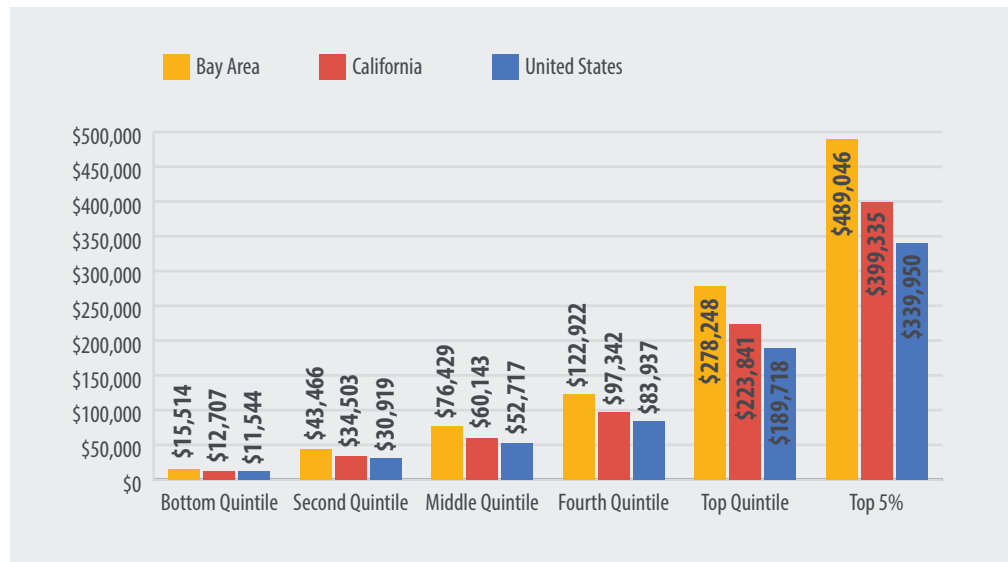
Figure 5: Lower Limits of Household Income Quintiles in the Bay Area, California and the United States, 2013¹⁰



Data Source: United States Census Bureau, 2013 American Community Survey 1-Year Summary File Estimates

Figure 6 presents an indication of incomes within each quintile, and in the 5% of households with the highest incomes. Across the three geographies presented, incomes at the bottom are similar while those in the Bay Area have, on average, incomes that are \$4,000 higher than the same group nationally. Among the top 5%, average incomes in the Bay Area are \$150,000 higher than they are nationwide. In the top quintile, the difference is much less, but still surprisingly high at \$88,500.

Figure 6: Average Household Income by Quintile and for the Top-Earning 5% in the Bay Area, California and the United States, 2013



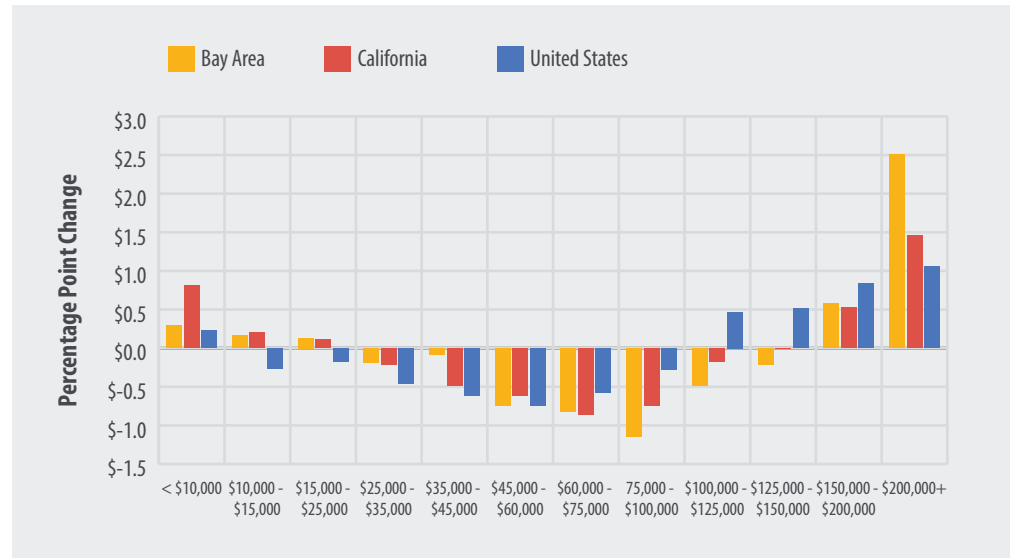
Data Source: United States Census Bureau, 2013 American Community Survey 1-Year Summary File Estimates

10. The value for the lower bound for the top 5% is top-coded at \$250,000 for the Bay Area. This means that the actual cutoff is higher than \$250,000, but not reported by the Census Bureau.

Income disparities within the Bay Area are surprisingly large. Although standard measures of inequality do not indicate disparities in income in the Bay Area that are markedly different from other regions, it is clear that differences in income between those at the bottom of the distribution and those at the top are significant. Average incomes in the top 5% are 31.5 times those at the bottom. The same ratio for the nation as a whole is 29.4. Additionally, Bay Area household incomes in the top quintile are 17.9 times more than those at the bottom, which is comparable to the national figure of 16.4; yet the difference in absolute terms is in excess of \$260,000 in the Bay Area and \$178,000 nationwide. The difference between incomes in the top quintile and those in the middle quintile is still nearly \$202,000, compared to just \$137,000 nationwide.

The share of households in the middle of the income distribution is declining more quickly in the Bay Area than in California or the United States (Figure 7), although there have been declines in the middle income share in California and the entire United States as well. These declines are consistent with rising inequality in all three geographies.

Figure 7: Changes in the Share of Households by Income Ranges in the Bay Area, California and the United States, 2007 to 2013



Data Source: United States Census Bureau, 2007 and 2013 American Community Survey 1-Year Summary File Estimates

As shown in Figure 7, the change in the share of Bay Area households is positive (i.e., a growing share) for the very low- (under \$25,000) and very high-income (more than \$150,000) groups. Changes in the middle-income share of households vary by geography, reflecting the differences in median incomes (since the declines are largely centered on the respective median incomes). In the United States, median income in both years was just over \$51,000. It was just over \$60,000 in California in both years and in the Bay Area it increased from \$74,000 to \$76,000 between 2007 and 2013.

Declines in the share of households by income range are more pronounced in the Bay Area than in the United States or California. The distribution in all regions, but particularly California and the Bay Area, is becoming more heavily concentrated in the upper and lower

ends of the distribution. The growth in the upper end of the distribution is significantly more concentrated in the very top of the distribution in the Bay Area than it is elsewhere.

5. Household Income Inequality Around the Bay Area

The level of income inequality in the Bay Area is not uniform. County Gini coefficients range from a high of 52.8 in San Francisco to a low of 42.7 in Solano (Table 2). Much of the regional inequality is driven by income differences between counties, with only two counties (San Francisco and Marin) having Gini coefficients above the Bay Area-wide level of 47.8. The difference between median household income in the highest and lowest income counties is in excess of \$30,000. Marin, Santa Clara, and San Mateo Counties each have median household incomes in excess of \$90,000 while Sonoma and Solano have median incomes of just over \$60,000.

Table 2: Household Income Inequality Measures, by Bay Area County, 2013

County	Gini Coefficient	Income Ratio	Median Household Income	Poverty Rate	Top 5% Income Share
Alameda	47.5	17.9	\$72,399	12.9%	21.0%
Contra Costa	46.9	15.6	\$79,100	10.8%	21.5%
Marin	52.4	21.1	\$96,580	8.4%	26.9%
Napa	45.9	13.5	\$70,914	9.0%	21.6%
San Francisco	52.8	27.0	\$77,485	13.8%	25.0%
San Mateo	48.2	15.8	\$91,322	7.8%	23.6%
Santa Clara	47.0	16.4	\$92,014	10.5%	21.3%
Solano	42.7	13.0	\$63,520	13.0%	18.1%
Sonoma	46.5	14.0	\$61,029	12.4%	22.2%

Data Source: United States Census Bureau, 2013 American Community Survey, Summary File

Note: Income Ratio presents the ratio of average income of the highest-earning 20% of households to the average income of the lowest-earning 20%. Top 5% Income Share is the share of all total household income that is held by the top-earning 5% of households.

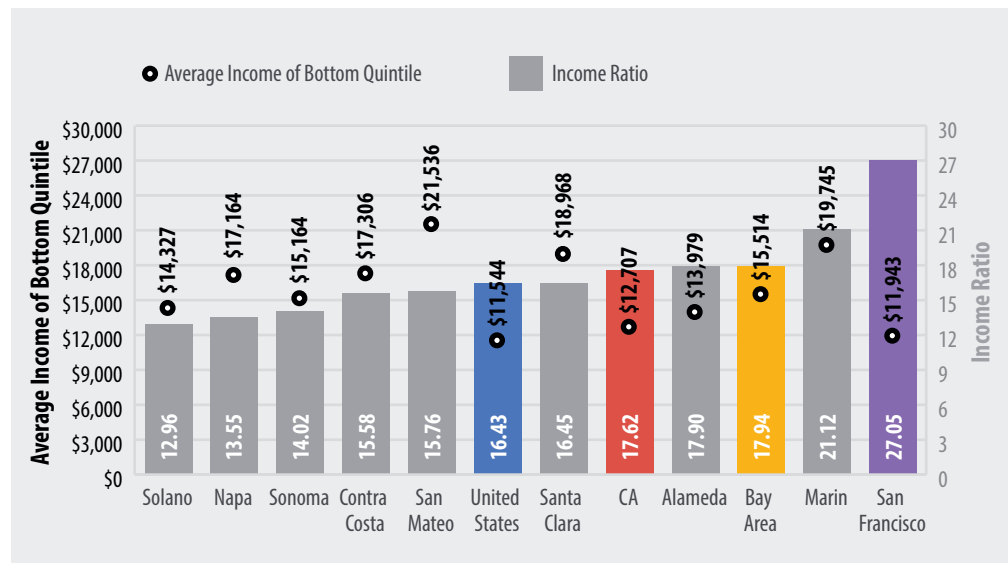
Similar to the Gini coefficient, income inequality as measured by the Income Ratio (ratio of the highest-earning 20% of households to the lowest-earning 20%) reveals Marin and San Francisco Counties as the only ones above the Bay Area Income Ratio (Figure 8).

Within the Bay Area, San Francisco is the county with the most income inequality based on both the Gini coefficient (52.8) and the Income Ratio (27.0). It also has a correspondingly high poverty rate of 13.8% (compared to 11.3% in the Bay Area and 16.8% in California as a whole). With such a high poverty rate, it is no surprise that household incomes in the bottom quintile in San Francisco are relatively low, at an average of \$11,943 annually (similar to that of the United States, at \$11,544, and nearly \$4,000 below the regional Bay Area average of \$15,514). In contrast, San Mateo, Marin, and Santa Clara Counties each have relatively prosperous bottom quintiles, with average incomes close to or exceeding \$20,000 in all three (\$21,536, \$19,745, and \$18,986, respectively) (Figure 8). It is also worth noting

that Solano County has among the lowest Gini Coefficients and Income Ratios, but has a poverty rate comparable to that of San Francisco.

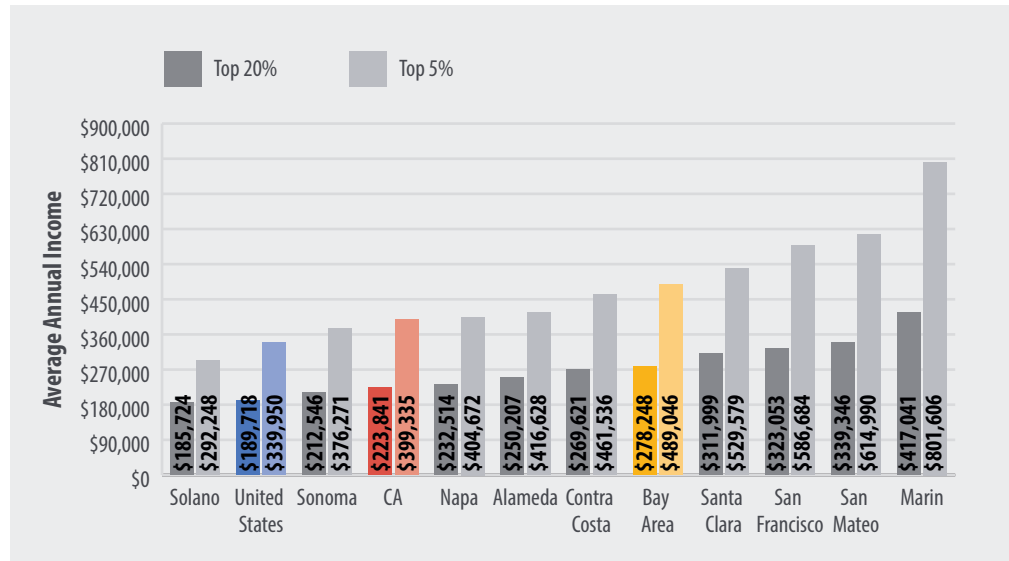
Average incomes of the top-earning five percent of households are highest in Marin County (\$801,606), San Mateo County (\$614,990), San Francisco (\$586,684) and Santa Clara County (\$529,579) – all higher than the Bay Area regional average (Figure 9). Furthermore, average incomes among the top 20% in each of these four counties are not only higher than the regional average, but they exceed the average income of the top 5% in Solano County. Marin County stands out with average incomes among the top 5% in excess of \$800,000 per year, which is nearly 2.75 times higher than the average income for the top 5% in Solano County (\$292,000).

Figure 8: Income Ratio and Average Income of the Lowest-Earning Quintiles in the Bay Area and Bay Area Counties, California and the United States, 2013



Data Source: United States Census Bureau, 2007 and 2013 American Community Survey 1-Year Summary File Estimates

Figure 9: Average Income of Top Quintile and Top-Earning 5% of Households in the Bay Area and Bay Area Counties, California and the United States, 2013



Data Source: United States Census Bureau, 2007 and 2013 American Community Survey 1-Year Summary File Estimates

Despite the massive disparity in incomes at the top of the distribution, average incomes in the top 20% and 5% are higher than the United States as a whole in all but one of the nine Bay Area counties (Solano) and higher than California in all but two (Sonoma and Solano) (Figure 9).

6. Income Inequality in Silicon Valley

Silicon Valley is distinct from other parts of the Bay Area in its industry and employment composition, which affects wages and therefore income inequality. As such, it is worthwhile to examine it in detail on its own.

Silicon Valley is a technology epicenter, with over 350,000 jobs in some of the biggest, world-renowned tech companies such as Google, Cisco, HP, Apple, Oracle, Intel and more. Average wages in the Silicon Valley tech sector are more than \$205,000, compared to \$184,000 in the Bay Area overall, \$136,000 in California and \$96,000 nationwide.¹¹ High-skill, high-wage earners across all Silicon Valley sectors had median annual earnings of \$119,000 – more than four times higher than that of low-skill, low-wage earners. This ratio is much larger in Silicon Valley than in San Francisco (3.5 times higher), the Bay Area as a whole (4.0 times higher), and statewide (3.9 times higher).¹² Since Silicon Valley workers live in Santa Clara and San Mateo as well as neighboring counties, this disparity among incomes affects income inequality throughout the region.

11. Estimates were as of Q1 2014. Silicon Valley data includes Joint Venture Silicon Valley's city-defined region. The 'tech sector' refers to Innovation and Information Products and Services, defined in the 2015 Silicon Valley Index (Silicon Valley Institute for Regional Studies/Joint Venture Silicon Valley. www.siliconvalleyindicators.org) as including Computer Hardware Design & Manufacturing; Semiconductors & related Equipment Manufacturing; Internet & Information Services; Technical Research & Development (Include Life Sciences); Software; Telecommunications Manufacturing & Services; Instrument Manufacturing (Navigation, Measuring & Electromedical); Pharmaceuticals (Life Sciences); Other Media & Broadcasting, including Publishing; Medical Devices (Life Sciences); Biotechnology (Life Sciences); and I.T. Repair Services.

12. 2015 Silicon Valley Index. Silicon Valley Institute for Regional Studies/Joint Venture Silicon Valley. www.siliconvalleyindicators.org.

While the San Francisco MSA – which includes San Francisco and Marin Counties, as well as Silicon Valley’s San Mateo County – has an extremely high level of inequality relative to the Bay Area, California and the United States as a whole (Table 3), the San Jose MSA – which includes Silicon Valley’s Santa Clara County as well as neighboring San Benito County – has a much lower level of inequality. There are several explanations for this, including:

- a higher level of pay among all workers, including those in lower-wage jobs. This is reflected in higher average incomes in the lowest-earning quintile, which is likely influenced by higher overall skill levels.
- the higher average number of workers in each lower-income household. In the second and third quintiles, the average number of workers per household is higher than in the rest of the Bay Area, while it is only slightly lower for the bottom quintile. The number of workers per household in these bottom quintiles is comparable in the San Jose MSA to the rest of California.

One major factor affecting income inequality in Silicon Valley is overall education levels. The bottom quintile is generally populated by households with less-educated workers, who may or may not even have a high school diploma.¹³ In Silicon Valley, 47% of the adult population has a Bachelor’s degree or higher and only 12% have less than a high school diploma. This compares to 32% in California who have a Bachelor’s degree or higher, and 18% with less than a high school diploma statewide.¹⁴ Silicon Valley’s high level of education corresponds with a more highly skilled workforce, which will generally be compensated at higher rates than were they less skilled. Higher incomes at the bottom end serve to reduce relative and absolute disparities in income.

Silicon Valley workers are paid more than elsewhere, even those who are less-educated. This may be because of the local prosperity and high cost of living, but it may also be because of other characteristics of the workers, other certifications or skills that are not captured through education. Among workers with at most a high school diploma, 48.4% in the San Jose MSA earn less than \$25,000 while the comparable figure is 56.8% in California as a whole.¹⁵

7. The Bay Area in Statewide Context

Income inequality among California’s major metropolitan regions varies significantly. The San Francisco¹⁶, Los Angeles¹⁷ and Santa Maria¹⁸ Metropolitan Statistical Areas (MSAs), in particular, have levels of inequality substantially greater than in most of the state’s other MSAs (Table 3). These three MSAs have Gini coefficients of 49.4, 49.9 and 50.4, respectively (compared to 49.0 in California, 48.7 in the Bay Area as a whole, and 48.1 in the U.S.), and Income Ratios of 19.1, 18.5 and 18.1, respectively (compared to 17.6 in the Bay Area, 17.9 in California and 16.4 in the U.S.).

13. See Appendix Tables.

14. 2015 Silicon Valley Index. Silicon Valley Institute for Regional Studies/Joint Venture Silicon Valley. www.siliconvalleyindicators.org

15. This is according to data from the 2013 American Community Survey, 1-Year Estimates.

16. The San Francisco MSA includes San Francisco, Marin, San Mateo, Alameda, and Contra Costa counties.

17. The Los Angeles MSA includes Los Angeles and Orange Counties.

18. The Santa Maria MSA includes Santa Barbara County.

The San Jose MSA¹⁹ ranks much lower in terms of income inequality than the San Francisco MSA. In Santa Clara County (one of the two counties included in the MSA), both the Income Ratio and Gini coefficient are actually lower than in the Bay Area as a whole, California and the United States, despite high median income levels (Table 2). This is primarily because of the relative prosperity of the bottom quintile, (Figure 10).

Other parts of the Bay Area also exhibit lower than average levels of inequality. In particular, the Vallejo, Napa, and Santa Rosa MSAs are all experiencing relatively less income inequality than the Bay Area as a whole. The lower Gini Coefficients and Income Ratios are a reflection of the greater income homogeneity of the populations of these areas than is the case in the rest of the Bay Area.

The San Francisco and San Jose MSAs have the highest average incomes in the top-earning quintile of the state (Figure 11). They are the only two MSAs with average incomes in the top quintile close to \$300,000 (\$295,882 and \$309,123, respectively) and are the only two MSAs with average incomes among the top 5% above \$500,000 (\$527,377 and \$524,522, respectively). The Napa²⁰ and Santa Rosa²¹ MSAs also rank highly among the state's MSAs in terms of average top quintile and top 5% incomes.

19. The San Jose MSA includes Santa Clara and San Benito Counties.

20. The Napa MSA includes Napa County.

21. The Santa Rosa MSA includes Sonoma County.

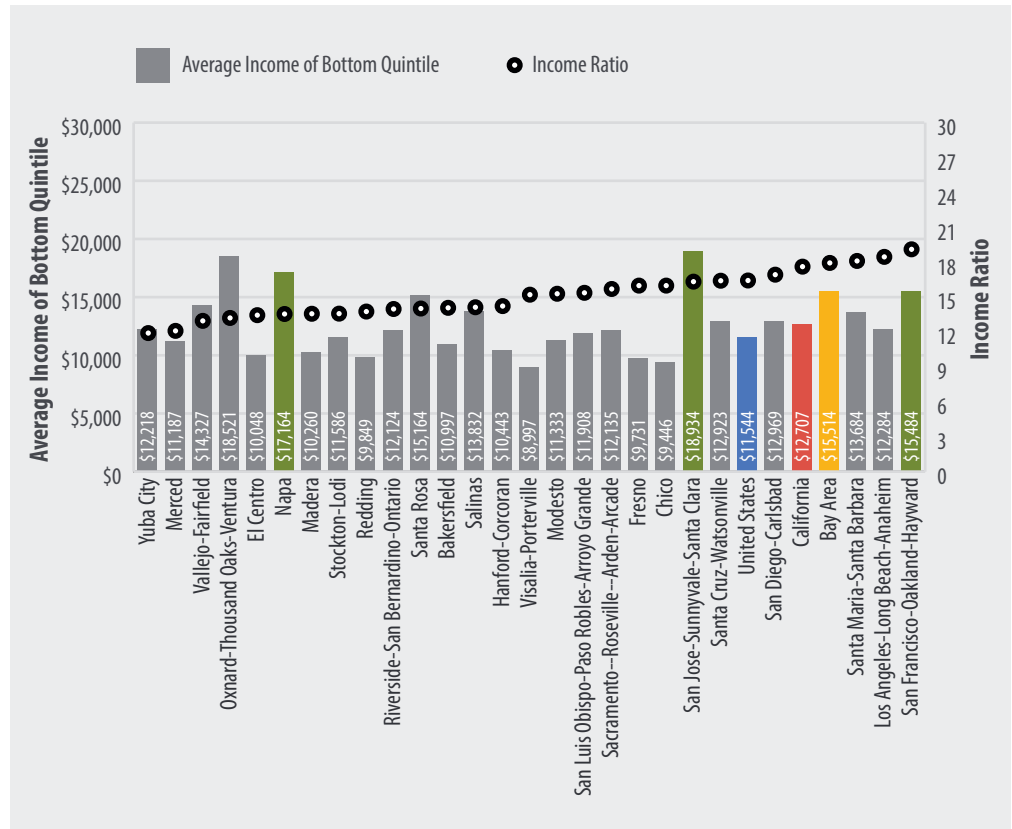
Table 3: Household Income Inequality Measures, by California Metropolitan Statistical Area (MSA), 2013

MSA	Gini Coefficient	Income Ratio	Median Household Income	Poverty Rate	Top 5% Income Share
Vallejo-Fairfield	42.7	13.0	\$63,520	13.0%	18.1%
Yuba City	44.1	11.9	\$46,773	18.7%	20.7%
Stockton-Lodi	44.2	13.6	\$51,432	19.9%	18.6%
El Centro	44.2	13.4	\$43,310	22.1%	18.2%
Merced	44.5	12.1	\$40,687	25.2%	20.0%
Oxnard-Thousand Oaks-Ventura	44.6	13.2	\$77,363	11.9%	20.1%
Riverside-San Bernardino-Ontario	44.8	14.0	\$53,220	18.2%	19.8%
San Luis Obispo-Paso Robles-Arroyo Grande	44.9	15.4	\$58,158	15.3%	18.5%
Hanford-Corcoran	45.1	14.2	\$45,774	21.4%	20.0%
Madera	45.2	13.6	\$39,758	23.6%	19.7%
Redding	45.4	13.8	\$40,332	20.1%	20.0%
Bakersfield	45.6	14.1	\$46,879	22.8%	20.1%
Santa Cruz-Watsonville	45.8	16.4	\$68,438	14.9%	19.6%
Napa	45.9	13.5	\$70,914	9.0%	21.6%
Salinas	46.3	14.1	\$57,052	17.9%	22.1%
Santa Rosa	46.5	14.0	\$61,029	12.4%	22.2%
Sacramento--Roseville--Arden-Arcade	46.5	15.7	\$57,027	16.6%	21.1%
Visalia-Porterville	46.8	15.2	\$39,422	30.1%	20.8%
San Jose-Sunnyvale-Santa Clara	47.0	16.3	\$91,533	10.5%	21.3%
Chico	47.5	16.0	\$42,752	21.5%	21.0%
Fresno	47.6	16.0	\$43,925	28.8%	21.7%
Modesto	47.9	15.3	\$47,962	22.1%	23.2%
San Diego-Carlsbad	47.9	16.9	\$61,426	15.2%	22.6%
United States	48.1	16.4	\$52,250	15.8%	23.0%
Bay Area	48.7	17.9	\$76,216	12.2%	22.8%
California	49.0	17.6	\$60,190	16.8%	23.3%
San Francisco-Oakland-Hayward	49.4	19.1	\$79,624	11.5%	23.4%
Los Angeles-Long Beach-Anaheim	49.9	18.5	\$58,869	17.6%	24.2%
Santa Maria-Santa Barbara	50.4	18.1	\$62,421	16.3%	26.0%

Data Source: United States Census Bureau, 2013 American Community Survey, Summary File

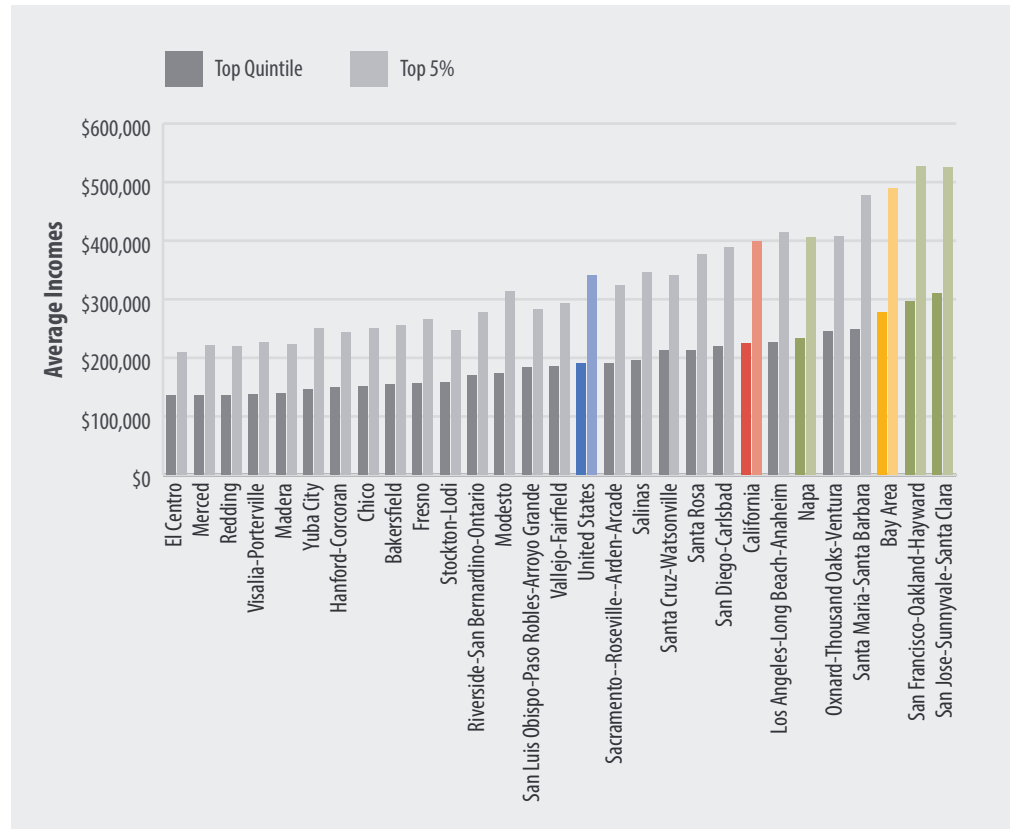
Note: Income Ratio presents the ratio of average income of the highest-earning 20% of households to the average income of the lowest-earning 20%. Top 5% Income Share is the share of all total household income that is held by the top-earning 5% of households.

Figure 10: Income Ratios and Average Income of the Lowest-Earning Quintile in California's Metropolitan Statistical Areas (MSAs), the Bay Area, California and the United States, 2013



Data Source: United States Census Bureau, 2007 and 2013 American Community Survey 1-Year Summary File Estimates

Figure 11: Average Incomes of the Top Quintile and Top-Earning 5% of Households in California's Metropolitan Statistical Areas (MSAs), the Bay Area, California and the United States, 2013



Data Source: United States Census Bureau, 2007 and 2013 American Community Survey 1-Year Summary File Estimates

8. The Bay Area in National Context

Income inequality is pronounced in the Bay Area relative to other regions across the country. The Combined Statistical Area (CSA) that includes the entire 9-county Bay Area ranks among the top 10% of CSAs in the country in terms of measured inequality (Table 4).²² Table 4 provides rankings of various measures of inequality for the Bay Area by CSA, Metropolitan Statistical Area (MSA), and by county. In each case, the region is compared to similarly classified regions nationwide.

22. In addition to the nine Bay Area counties, the CSA includes San Joaquin, Santa Cruz, and San Benito Counties. This area was included to maintain consistency with the comparison areas around the country.

Table 4: Rankings of Various Income and Income Inequality Measures for the Bay Area CSA, Bay Area MSAs, and Bay Area Counties Among All Similarly Classified United States Regions, 2013

Region	Gini Coefficient	Income Ratio	Median Household Income	Poverty Rate	Top 5% Income Share	Quintile Shares					Number of Comparison Areas
						Bottom	Second	Middle	Fourth	Top	
Combined Statistical Area											
Bay Area	14	16	2	152	30	149	153	146	122	13	164
Metropolitan Statistical Area											
San Francisco-Oakland-Hayward	30	24	4	337	41	355	355	343	308	27	381
San Jose-Sunnyvale-Santa Clara	108	83	1	352	168	306	298	244	160	122	381
Santa Rosa	139	192	40	321	100	156	225	300	290	115	381
Napa	161	226	12	369	141	129	241	222	278	143	381
Vallejo-Fairfield	328	265	24	303	343	173	49	34	48	339	381
County											
San Francisco	15	14	51	500	57	806	810	779	650	27	817
Marin	20	43	10	725	31	760	786	794	797	16	817
San Mateo	138	197	18	742	116	569	641	714	749	105	817
Alameda	170	101	79	547	316	732	673	591	385	189	817
Santa Clara	201	165	17	652	297	671	647	569	402	228	817
Contra Costa	210	212	45	637	266	600	624	571	518	219	817
Sonoma	243	333	173	575	192	422	528	655	598	221	817
Napa	287	378	92	704	256	390	548	546	586	256	817
Solano	597	444	153	543	650	446	211	157	153	633	817

Data Source: United States Census Bureau, 2013 American Community Survey, Summary File

Note: In each of the first five columns, the table presents a ranking for various income and income inequality measures such that a lower number is consistent with greater inequality relative to other regions (e.g., a rank of 1 indicates the highest level of inequality based on that measure). The remaining columns indicate the rank size of income shares across quintile shares and the Number of Comparison Areas (number of other similarly classified regions, which equals the lowest possible rank).

By all measures presented in Table 4, the Bay Area indicates a high level of concentrated incomes (greater income inequality) relative to other CSAs. The concentration of income at the top, in the top 5%, however, is less extreme than it is in the top quintile, or top 20%. This suggests that high incomes are relatively more prevalent here and are present through much of the top quintile. The rank of shares of other quintiles (bottom through fourth) is not remarkable, indicating that they are comparable to most other CSAs.

Two Bay Area MSAs – San Jose and San Francisco – rank extremely high in terms of median household income (first and fourth, respectively). Although San Francisco ranks in the top 10% (top 38 United States MSAs) with regard to most statistics, San Jose does not. Because of relatively high incomes among the lower income groups, the San Jose MSA does not appear to have a high level of income inequality in the national context. Rankings for other MSAs in the Bay Area are relatively low, with the exception of Vallejo-Fairfield, which has remarkably low levels of inequality and correspondingly high shares in the middle income quintiles, in roughly the top 10-15% (38 to 57) of MSAs, in the three middle quintiles. This low level of inequality is an indication of a relatively low proportion of high income households.

The bottom panel of Table 4 provides income and income inequality measures for nine Bay Area counties and their rank among the 817 U.S. counties for which the Census Bureau provides data. A striking feature of the table is in the third column: Median Household Income. There are huge differences in median household income across Bay Area counties (Table 2), ranging from a high of \$96,580 in Marin to a low of \$61,029 in Sonoma. That is a difference of more than \$35,000, or nearly 60%.

Despite these enormous differences in median incomes within the Bay Area, all nine Bay Area counties are in the top 21% of counties nationwide in terms of median household income ranking. This finding underscores the very prosperous nature of not just certain parts of the Bay Area, but every county in the Bay Area. At the same time, all counties other than Napa County rank in the bottom half of counties in terms of the share of income received by households in the bottom quintile of the income distribution. Napa is just barely in the top half of counties by this measure.

Corresponding to this high level of prosperity, the nine Bay Area counties all have relatively low poverty rates as well. San Francisco has the highest poverty rate at 13.8% yet still ranked 500 out of 817 U.S. counties – meaning that 499 of the 817 counties (61%, almost two thirds) had higher poverty rates in 2013. But despite low poverty rates relative to other U.S. regions, poverty remains a serious issue in various parts of the Bay Area.²³ The poverty problem is, however, hidden by regional aggregated rates and overshadowed by the enormous overall prosperity of the region.

9. The Demographics of Bay Area Income Inequality

The demographics (age, race, education, and a variety of other characteristics of households and individuals in a region) differ substantially across the income distribution. This

23. Research Brief: Poverty in the San Francisco Bay Area. Silicon Valley Institute for Regional Studies. March 2013. www.siliconvalleyindicators.org.

section presents a summary of demographic characteristics associated with the Bay Area's income distribution. These characteristics are important for developing effective policy tools for easing the impact of the widening income gap and providing assistance to those at the bottom of the distribution.²⁴

The Appendix presents detailed tables on the demographics of Bay Area income inequality. The following is a summary of the most salient findings:

- **Race:** Black or African-American and Hispanic or Latino households are over represented among low income households, while White and Asian households are over represented among high-income households (Table A.1).
- **Age:** Individuals in low-income households are about the same age as the population as a whole. However, men in these households are a slightly younger, with a median age of 35 (compared to 37), and women are a slightly older, with a median age of 42 instead (compared to 39). There is also a higher proportion of individuals beyond retirement age (over age 65) in low-income households (Table A.2).
- **Marital Status:** Relative to the population as a whole, low-income households are more likely to be headed by individuals who have never been married or have separated from a spouse through death or divorce, while high-income households are more likely to be headed by a married couple (Table A.3).
- **Household Size:** Low-income households are in general smaller, with an average of 1.9 people per household, while higher income households tend to be larger, at 3.1 per household (Table A.4).
- **Status of Children:** Children in low-income households are more likely to live with just their mother, while children in high-income households are twice as likely to live with both parents (Table A.5).
- **Labor Force Characteristics and Outcomes:** Labor force participation rates are much lower among low-income households and unemployment rates are significantly higher (Table A.6). Families in low-income households have primarily a single earner while higher-income families are much more likely to have at least two earners (Table A.11).
- **Sources of Income:** Wages and salaries are less likely to be the primary source for low-income households than for high-income households, with receipt of social security, SSI, and public assistance much more common among low-income households, primarily among the elderly (Table A.14).
- **Poverty Status:** Poverty is very high among low-income households (Table A.16). This is particularly true for children. More than three-quarters of all low-income children are raised in poverty (Table A.17).
- **Educational Attainment:** Educational discrepancies between high- and low-income households and individuals are significant. In the Bay Area, more than half of the region's low-income working age population (25+) has no education beyond a high school

24. Low-income is defined as households in the first quintile of the income distribution and high-income is defined as households in the top (highest earning) quintile of the income distribution

diploma. The same figure is just 13.6% for the high-income working age population (Table A.18).

- **Language Skills:** Among low-income residents, 17.6% speak English “less than well,” compared to only 3.5% of high-income residents (Table A.20).
- **Disability Status:** Disabilities are significantly more common among low-income individuals than among high-income individuals, with 19.2% of Bay Area low-income individuals suffering from some significant disability, compared to just 9.7% of the general population (Table A.21).

Appendix:

Demographics of Bay Area Income Inequality, 2013

- A.1 Households in the Bottom- and Top-Earning Quintiles, by Race/Ethnicity
- A.2 Residents in the Bottom- and Top-Earning Quintiles, by Age and Gender
- A.3 Residents in the Bottom- and Top-Earning Quintiles, by Marital Status and Gender
- A.4 Households in the Bottom- and Top-Earning Quintiles, by Household Size and Tenure
- A.5 Children Under Age 18 in the Bottom- and Top-Earning Quintiles, by Presence of Parents in Family
- A.6 Civilian Labor Force Participation and Employment Status in the Bottom- and Top-Earning Quintiles, by Race/Ethnicity
- A.7 Workers by Major Industry Group in the Bottom- and Top-Earning Quintiles, by Gender
- A.8 Median Earnings in the Bottom- and Top-Earning Quintiles, by Major Industry Group
- A.9 Major Occupational Groups in the Bottom- and Top-Earning Quintiles, by Gender
- A.10 Median Earnings in the Bottom- and Top-Earning Quintiles, by Major Occupational Group
- A.11 Families in the Bottom- and Top-Earning Quintiles, by Number of Workers and Median Family Income
- A.12 Households in the Bottom- and Top-Earning Quintiles, by Size of Household and Median Household Income
- A.13 Households in the Bottom- and Top-Earning Quintiles, Age of Householder and Median Household Income
- A.14 Households in the Bottom- and Top-Earning Quintiles, by Selected Types of Income
- A.15 Households in the Bottom- and Top-Earning Quintiles, by Selected Types of Income, by Gender for the Population 65 Years and Over
- A.16 Residents in the Bottom- and Top-Earning Quintiles, by Poverty Status for Select Racial/Ethnic Groups
- A.17 Residents in the Bottom- and Top-Earning Quintiles, by Age and Poverty Status
- A.18 Residents in the Bottom- and Top-Earning Quintiles, by Educational Attainment Level and Gender
- A.19 Median Earnings of Residents in the Bottom- and Top-Earning Quintiles, by Educational Attainment Level for Select Racial/Ethnic Groups
- A.20 Residents in the Bottom- and Top-Earning Quintiles, by Language Spoken at Home and Ability to Speak English, by Age
- A.21 Residents in the Bottom- and Top-Earning Quintiles, by Age and Disability Status, by Gender
- A.22 Residents in the Bottom- and Top-Earning Quintiles, by Age and Type of Disability

Note: The data presented in this appendix are calculated from the American Community Survey 2013 1-Year Public Use Microdata Sample. The data presented in the body of the paper are from the American Community Survey 2013 1-Year Summary Files. Accordingly, there might be slight differences between the results presented here and those in the body of the report.

Table A.1 Bay Area Households in the Bottom- and Top-Earning Quintiles, by Race/Ethnicity, 2013

Race/Ethnicity	Number	Percent
All Households		
White	3,057,071	41.1%
Black or African-American	459,370	6.2%
American Indian and Alaska Native	17,863	0.2%
Asian	1,796,612	24.2%
Native Hawaiian and Other Pacific Islander	41,022	0.6%
Some Other Race	21,066	0.3%
Two or More Races	274,176	3.7%
Hispanic or Latino	1,767,730	23.8%
All	7,434,910	100.0%
Low Income Households (Bottom Quintile)		
White	321,957	31.2%
Black or African-American	136,954	13.3%
American Indian and Alaska Native	4,095	0.4%
Asian	202,889	19.7%
Native Hawaiian and Other Pacific Islander	4,131	0.4%
Some Other Race	3,742	0.4%
Two or More Races	35,862	3.5%
Hispanic or Latino	320,693	31.1%
All	1,030,323	100.0%
High Income Households (Top Quintile)		
White	1,040,157	52.1%
Black or African-American	57,944	2.9%
American Indian and Alaska Native	3,970	0.2%
Asian	577,062	28.9%
Native Hawaiian and Other Pacific Islander	6,457	0.3%
Some Other Race	6,034	0.3%
Two or More Races	86,175	4.3%
Hispanic or Latino	217,529	10.9%
All	1,995,328	100.0%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates		
Note: All racial/ethnic categories other than Hispanic or Latino are non-Hispanic		
Data Link: www.census.gov		

Table A.2 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Age and Gender, 2013

Age Group	Male	Female	Total	Percent
All Residents				
Under 18	818,478	781,100	1,599,578	21.5%
18-24	336,700	313,549	650,249	8.7%
25-34	564,695	548,710	1,113,405	15.0%
35-49	813,447	797,721	1,611,168	21.7%
50-64	713,859	743,804	1,457,663	19.6%
65-74	261,961	300,429	562,390	7.6%
75+	177,940	262,517	440,457	5.9%
All	3,687,080	3,747,830	7,434,910	100.0%
Median Age	37	39	38	
Residents in Low Income Households (Bottom Quintile)				
Under 18	114,871	111,259	226,130	21.9%
18-24	47,898	63,584	111,482	10.8%
25-34	57,611	66,783	124,394	12.1%
35-49	75,881	88,232	164,113	15.9%
50-64	79,068	97,170	176,238	17.1%
65-74	41,199	60,511	101,710	9.9%
75+	39,327	86,929	126,256	12.3%
All	455,855	574,468	1,030,323	100.0%
Median Age	35	42	39	
Residents in High Income Households (Top Quintile)				
Under 18	231,049	213,876	444,925	22.3%
18-24	89,746	71,758	161,504	8.1%
25-34	138,840	128,687	267,527	13.4%
35-49	265,090	244,808	509,898	25.6%
50-64	226,125	196,395	422,520	21.2%
65-74	58,219	53,390	111,609	5.6%
75+	34,040	43,305	77,345	3.9%
All	1,043,109	952,219	1,995,328	100.0%
Median Age	38	38	38	
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates				
Data Link: www.census.gov				

Table A.3 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Marital Status and Gender, 2013

Marital Status	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
All Households						
Never Married	1,154,941	38.5%	965,793	31.2%	2,120,734	34.8%
Married	1,502,352	50.0%	1,471,451	47.5%	2,973,803	48.8%
Separated	43,584	1.5%	65,178	2.1%	108,762	1.8%
Widowed	65,064	2.2%	248,185	8.0%	313,249	5.1%
Divorced	236,212	7.9%	344,361	11.1%	580,573	9.5%
Total	3,002,153	100.0%	3,094,968	100.0%	6,097,121	100.0%
Low Income Households (Bottom Quintile)						
Never Married	167,515	46.5%	173,475	36.2%	340,990	40.6%
Married	121,751	33.8%	126,811	26.5%	248,562	29.6%
Separated	9,893	2.7%	20,012	4.2%	29,905	3.6%
Widowed	15,953	4.4%	80,974	16.9%	96,927	11.6%
Divorced	45,191	12.5%	77,607	16.2%	122,798	14.6%
Total	360,303	100.0%	478,879	100.0%	839,182	100.0%
High Income Households (Top Quintile)						
Never Married	295,569	34.7%	216,450	28.0%	512,019	31.5%
Married	488,440	57.4%	469,392	60.8%	957,832	59.0%
Separated	8,225	1.0%	6,474	0.8%	14,699	0.9%
Widowed	12,231	1.4%	35,352	4.6%	47,583	2.9%
Divorced	46,487	5.5%	44,722	5.8%	91,209	5.6%
Total	850,952	100.0%	772,390	100.0%	1,623,342	100.0%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates						
Note: Includes the populations 15 years and older; Married excludes those who are separated						
Data Link: www.census.gov						

Table A.4 Bay Area Households in the Bottom- and Top-Earning Quintiles, by Household Size and Tenure, 2013

Household Size	Households				Persons	
	Number	Percent	Percent Owner Occupied	Percent Renter Occupied	Number	Percent
All Households						
1	699,876	26.4%	43.6%	56.4%	699,876	9.6%
2	822,473	31.0%	60.2%	39.8%	1,709,759	23.4%
3	454,002	17.1%	57.2%	42.8%	1,458,129	20.0%
4	386,654	14.6%	60.9%	39.1%	1,624,412	22.3%
5	175,893	6.6%	57.7%	42.3%	937,152	12.8%
6+	114,148	4.3%	56.7%	43.3%	871,078	11.9%
Total	2,653,046	100.0%	55.1%	44.9%	7,300,406	100.0%
Average Household Size		2.6	2.7	2.4		
Low Income Households (Bottom Quintile)						
1	273,077	53.1%	33.1%	66.9%	273,077	26.5%
2	119,517	23.2%	37.0%	63.0%	253,425	24.6%
3	55,292	10.8%	21.0%	79.0%	176,816	17.2%
4	39,697	7.7%	16.7%	83.3%	168,166	16.3%
5	19,821	3.9%	11.3%	88.7%	105,972	10.3%
6+	6,888	1.3%	20.8%	79.2%	52,867	5.1%
Total	514,292	100.0%	30.4%	69.6%	1,030,323	100.0%
Average Household Size		1.9	1.7	2.0		
High Income Households (Top Quintile)						
1	48,360	8.5%	63.7%	36.3%	48,360	2.6%
2	189,301	33.3%	77.1%	22.9%	386,642	20.8%
3	118,747	20.9%	80.6%	19.4%	376,726	20.2%
4	132,242	23.3%	81.7%	18.3%	547,304	29.4%
5	49,760	8.8%	88.3%	11.7%	264,158	14.2%
6+	29,745	5.2%	82.3%	17.7%	237,634	12.8%
Total	568,155	100.0%	79.0%	21.0%	1,860,824	100.0%
Average Household Size		3.1	3.1	2.8		
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates						
Data Link: www.census.gov						

Table A.5 Bay Area Children Under Age 18 in the Bottom- and Top-Earning Quintiles, by Presence of Parents in Family, 2013

Age Group	Related Children					Total
	Both Parents	Father Only	Mother Only	No Parent	Unrelated Children	
All Households						
Under 5	309,220	31,366	81,322	9,353	6,433	437,694
5-9	330,018	33,846	81,490	8,336	5,917	459,607
10-14	303,862	30,886	88,169	10,261	5,020	438,198
15-17	169,119	17,766	51,022	14,158	6,138	258,203
Total	1,112,219	113,864	302,003	42,108	23,508	1,593,702
Percent	69.8%	7.1%	18.9%	2.6%	1.5%	100.0%
Low Income Households (Bottom Quintile)						
Under 5	28,596	5,289	29,576	975	873	65,309
5-9	30,322	5,889	26,006	1,109	128	63,454
10-14	24,929	6,496	28,754	1,892	307	62,378
15-17	11,307	2,741	16,132	3,333	1,251	34,764
Total	95,154	20,415	100,468	7,309	2,559	225,905
Percent	42.1%	9.0%	44.5%	3.2%	1.1%	100.0%
High Income Households (Top Quintile)						
Under 5	107,410	2,321	6,560	1,933	826	119,050
5-9	116,355	4,309	7,065	1,905	328	129,962
10-14	108,315	3,384	6,633	1,429	923	120,684
15-17	60,408	2,350	3,260	2,369	1,439	69,826
Total	392,488	12,364	23,518	7,636	3,516	439,522
Percent	89.3%	2.8%	5.4%	1.7%	0.8%	100.0%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates						
Data Link: www.census.gov						

Table A.6 Bay Area Civilian Labor Force Participation and Employment Status in the Bottom- and Top-Earning Quintiles, by Race/Ethnicity, 2013

Race/Ethnicity	Total	Civilian Labor Force Participation Rate	Employed	Unemployed	Unemployment Rate
All Households					
White	1,733,006	65.8%	1,625,172	107,834	6.2%
Black or African-American	222,182	59.4%	178,887	43,295	19.5%
Asian	988,873	66.5%	917,245	71,628	7.2%
Hispanic or Latino	903,145	70.9%	815,795	87,350	9.7%
All	4,003,375	66.7%	3,673,074	330,301	8.3%
Low Income Households (Bottom Quintile)					
White	110,194	37.2%	85,603	24,591	22.3%
Black or African-American	47,962	46.6%	29,203	18,759	39.1%
Asian	64,873	36.1%	51,090	13,783	21.2%
Hispanic or Latino	122,320	57.3%	95,995	26,325	21.5%
All	362,159	43.8%	273,009	89,150	24.6%
High Income Households (Top Quintile)					
White	639,745	75.1%	618,510	21,235	3.3%
Black or African-American	28,468	54.4%	24,541	3,927	13.8%
Asian	347,286	75.3%	333,590	13,696	3.9%
Hispanic or Latino	124,249	73.1%	115,993	8,256	6.6%
All	1,180,351	74.0%	1,129,777	50,574	4.3%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates					
Note: All racial/ethnic categories other than Hispanic or Latino are non-Hispanic					
Data Link: www.census.gov					

Table A.7 Bay Area Workers by Major Industry Group in the Bottom- and Top-Earning Quintiles, by Gender, 2013

Major Industry Group	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
All Workers						
Agriculture, Forestry, Fishing, and Hunting	17,020	0.9%	7,100	0.4%	24,120	0.7%
Mining	2,420	0.1%	1,272	0.1%	3,692	0.1%
Construction	185,227	9.4%	20,398	1.2%	205,625	5.6%
Manufacturing	267,673	13.6%	130,436	7.7%	398,109	10.8%
Wholesale Trade	57,537	2.9%	32,540	1.9%	90,077	2.5%
Retail Trade	198,677	10.1%	179,400	10.5%	378,077	10.3%
Transportation and Utilities	108,426	5.5%	37,946	2.2%	146,372	4.0%
Information	80,861	4.1%	49,558	2.9%	130,419	3.6%
Financial Activities	125,661	6.4%	126,877	7.4%	252,538	6.9%
Professional and Business Services	381,833	19.4%	250,745	14.7%	632,578	17.2%
Educational and Health Services	217,083	11.0%	539,137	31.6%	756,220	20.6%
Leisure and Hospitality	182,410	9.3%	160,226	9.4%	342,636	9.3%
Other Services	78,315	4.0%	104,452	6.1%	182,767	5.0%
Public Administration	65,738	3.3%	64,106	3.8%	129,844	3.5%
Total	1,968,881	100.0%	1,704,193	100.0%	3,673,074	100.0%
Workers in Low Income Households (Bottom Quintile)						
Agriculture, Forestry, Fishing, and Hunting	3,341	2.5%	1,340	1.0%	4,681	1.7%
Construction	19,130	14.3%	956	0.7%	20,086	7.4%
Manufacturing	11,196	8.4%	7,863	5.6%	19,059	7.0%
Wholesale Trade	2,158	1.6%	1,809	1.3%	3,967	1.5%
Retail Trade	14,825	11.1%	21,189	15.2%	36,014	13.2%
Transportation and Utilities	7,710	5.8%	2,483	1.8%	10,193	3.7%
Information	2,092	1.6%	2,718	1.9%	4,810	1.8%
Financial Activities	5,094	3.8%	6,727	4.8%	11,821	4.3%
Professional and Business Services	21,078	15.8%	16,189	11.6%	37,267	13.7%
Educational and Health Services	11,436	8.6%	37,858	27.1%	49,294	18.1%
Leisure and Hospitality	23,109	17.3%	21,973	15.7%	45,082	16.5%
Other Services	9,942	7.5%	15,655	11.2%	25,597	9.4%
Public Administration	2,245	1.7%	2,893	2.1%	5,138	1.9%
Total	133,356	100.0%	139,653	100.0%	273,009	100.0%
Workers in High Income Households (Top Quintile)						
Agriculture, Forestry, Fishing, and Hunting	2,708	0.4%	585	0.1%	3,293	0.3%
Mining	1,172	0.2%	616	0.1%	1,788	0.2%
Construction	29,889	4.8%	4,702	0.9%	34,591	3.1%
Manufacturing	107,552	17.1%	48,154	9.6%	155,706	13.8%
Wholesale Trade	17,032	2.7%	10,865	2.2%	27,897	2.5%
Retail Trade	49,162	7.8%	41,489	8.3%	90,651	8.0%
Transportation and Utilities	20,143	3.2%	8,872	1.8%	29,015	2.6%
Information	37,718	6.0%	22,412	4.5%	60,130	5.3%
Financial Activities	56,960	9.1%	46,758	9.3%	103,718	9.2%

Professional and Business Services	157,837	25.1%	93,978	18.7%	251,815	22.3%
Educational and Health Services	73,756	11.7%	160,204	31.9%	233,960	20.7%
Leisure and Hospitality	30,710	4.9%	26,758	5.3%	57,468	5.1%
Other Services	17,248	2.7%	16,727	3.3%	33,975	3.0%
Public Administration	25,839	4.1%	19,931	4.0%	45,770	4.1%
Total	627,726	100.0%	502,051	100.0%	1,129,777	100.0%

Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates

Data Link: www.census.gov

Table A.8 Bay Area Median Earnings in the Bottom- and Top-Earning Quintiles, by Major Industry Group, 2013

Major Industry Group	All Workers	Full-Time, Year-Round Workers
All Workers		
Agriculture, Forestry, Fishing, and Hunting	\$22,166	\$27,204
Mining	\$80,604	\$80,604
Construction	\$37,279	\$50,377
Manufacturing	\$70,528	\$80,604
Wholesale Trade	\$50,377	\$58,438
Retail Trade	\$25,189	\$45,340
Transportation and Utilities	\$49,370	\$55,415
Information	\$83,627	\$97,329
Financial Activities	\$63,476	\$75,566
Professional and Business Services	\$65,491	\$85,642
Educational and Health Services	\$43,728	\$58,438
Leisure and Hospitality	\$19,849	\$32,544
Other Services	\$25,189	\$38,287
Public Administration	\$65,491	\$75,566
Total	\$45,340	\$62,468
Workers in Low Income Households (Bottom Quintile)		
Agriculture, Forestry, Fishing, and Hunting	\$16,020	\$18,337
Construction	\$15,113	\$18,136
Manufacturing	\$14,106	\$20,151
Wholesale Trade	\$13,098	\$12,091
Retail Trade	\$11,083	\$20,151
Transportation and Utilities	\$12,091	\$14,509
Information	\$10,378	\$23,174
Financial Activities	\$13,904	\$21,159
Professional and Business Services	\$12,594	\$20,151
Educational and Health Services	\$10,075	\$18,136
Leisure and Hospitality	\$11,083	\$18,136
Other Services	\$14,106	\$19,949
Public Administration	\$13,098	\$16,927
Total	\$12,091	\$18,438

Workers in High Income Households (Top Quintile)		
Agriculture, Forestry, Fishing, and Hunting	\$110,830	\$143,072
Mining	\$120,906	\$120,906
Construction	\$70,528	\$86,649
Manufacturing	\$130,981	\$136,019
Wholesale Trade	\$100,755	\$118,891
Retail Trade	\$55,415	\$100,755
Transportation and Utilities	\$77,581	\$88,664
Information	\$125,944	\$130,981
Financial Activities	\$120,906	\$126,951
Professional and Business Services	\$120,906	\$130,981
Educational and Health Services	\$75,566	\$92,695
Leisure and Hospitality	\$24,181	\$62,468
Other Services	\$44,332	\$60,453
Public Administration	\$96,725	\$100,755
Total	\$98,740	\$113,853
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates		
Data Link: www.census.gov		

Table A.9 Bay Area Major Occupational Groups in the Bottom- and Top-Earning Quintiles, by Gender, 2013

Major Occupational Group	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
All Workers						
Management, Business, and Financial	79,300	4.0%	37,659	2.2%	116,959	3.2%
Computer, Engineering, and Science	347,189	17.6%	149,825	8.8%	497,014	13.5%
Education	82,088	4.2%	147,127	8.6%	229,215	6.2%
Legal, Community Service, Arts, and Media	101,821	5.2%	111,007	6.5%	212,828	5.8%
Healthcare Practitioners and Technicians	84,635	4.3%	155,269	9.1%	239,904	6.5%
Healthcare Support	13,870	0.7%	54,195	3.2%	68,065	1.9%
Protective Service	47,899	2.4%	14,165	0.8%	62,064	1.7%
Food Preparation and Service	114,244	5.8%	102,154	6.0%	216,398	5.9%
Building and Grounds Cleaning and Maintenance	88,394	4.5%	58,944	3.5%	147,338	4.0%
Personal Care and Service	110,794	5.6%	179,025	10.5%	289,819	7.9%
Sales and Related	197,245	10.0%	182,494	10.7%	379,739	10.3%
Office and Administrative Support	136,680	6.9%	305,695	17.9%	442,375	12.0%
Farming, Fishing, and Forestry	14,561	0.7%	4,250	0.2%	18,811	0.5%
Construction and Extraction	162,769	8.3%	25,270	1.5%	188,039	5.1%
Installation, Maintenance, and Repair	115,529	5.9%	43,983	2.6%	159,512	4.3%
Production	132,737	6.7%	101,308	5.9%	234,045	6.4%
Transportation and Material Moving	139,126	7.1%	31,823	1.9%	170,949	4.7%
Total	1,968,881	100.0%	1,704,193	100.0%	3,673,074	100.0%
Workers in Low Income Households (Bottom Quintile)						
Management, Business, and Financial	1,462	1.1%	73	0.1%	1,535	0.6%
Computer, Engineering, and Science	6,660	5.0%	3,733	2.7%	10,393	3.8%
Education	3,941	3.0%	9,930	7.1%	13,871	5.1%
Legal, Community Service, Arts, and Media	5,523	4.1%	6,041	4.3%	11,564	4.2%
Healthcare Practitioners and Technicians	1,507	1.1%	3,731	2.7%	5,238	1.9%
Healthcare Support	771	0.6%	4,663	3.3%	5,434	2.0%
Protective Service	4,884	3.7%	2,485	1.8%	7,369	2.7%
Food Preparation and Service	17,011	12.8%	17,569	12.6%	34,580	12.7%
Building and Grounds Cleaning and Maintenance	11,229	8.4%	10,899	7.8%	22,128	8.1%
Personal Care and Service	8,617	6.5%	21,792	15.6%	30,409	11.1%
Sales and Related	12,030	9.0%	22,294	16.0%	34,324	12.6%
Office and Administrative Support	9,274	7.0%	22,279	16.0%	31,553	11.6%
Farming, Fishing, and Forestry	3,287	2.5%	1,104	0.8%	4,391	1.6%
Construction and Extraction	17,843	13.4%	719	0.5%	18,562	6.8%
Installation, Maintenance, and Repair	7,477	5.6%	737	0.5%	8,214	3.0%
Production	6,922	5.2%	7,338	5.3%	14,260	5.2%
Transportation and Material Moving	14,918	11.2%	4,266	3.1%	19,184	7.0%
Total	133,356	100.0%	139,653	100.0%	273,009	100.0%

Workers in High Income Households (Top Quintile)						
Management, Business, and Financial	51,726	8.2%	21,075	4.2%	72,801	6.4%
Computer, Engineering, and Science	167,661	26.7%	71,304	14.2%	238,965	21.2%
Education	26,724	4.3%	45,499	9.1%	72,223	6.4%
Legal, Community Service, Arts, and Media	43,771	7.0%	40,692	8.1%	84,463	7.5%
Healthcare Practitioners and Technicians	41,968	6.7%	65,456	13.0%	107,424	9.5%
Healthcare Support	2,761	0.4%	10,000	2.0%	12,761	1.1%
Protective Service	15,190	2.4%	3,362	0.7%	18,552	1.6%
Food Preparation and Service	16,957	2.7%	14,850	3.0%	31,807	2.8%
Building and Grounds Cleaning and Maintenance	12,001	1.9%	5,291	1.1%	17,292	1.5%
Personal Care and Service	47,040	7.5%	46,491	9.3%	93,531	8.3%
Sales and Related	61,988	9.9%	44,458	8.9%	106,446	9.4%
Office and Administrative Support	29,705	4.7%	66,317	13.2%	96,022	8.5%
Farming, Fishing, and Forestry	1,608	0.3%	254	0.1%	1,862	0.2%
Construction and Extraction	21,828	3.5%	10,495	2.1%	32,323	2.9%
Installation, Maintenance, and Repair	31,287	5.0%	19,189	3.8%	50,476	4.5%
Production	34,876	5.6%	32,004	6.4%	66,880	5.9%
Transportation and Material Moving	20,635	3.3%	5,314	1.1%	25,949	2.3%
Total	627,726	100.0%	502,051	100.0%	1,129,777	100.0%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates						
Data Link: www.census.gov						

Table A.10 Bay Area Median Earnings in the Bottom- and Top-Earning Quintiles, by Major Occupational Group, 2013

Major Occupational Group	All Workers	Full-Time, Year-Round Workers
All Workers		
Management, Business, and Financial	\$120,906	\$125,944
Computer, Engineering, and Science	\$96,725	\$100,755
Education	\$45,340	\$65,491
Legal, Community Service, Arts, and Media	\$58,438	\$80,604
Healthcare Practitioners and Technicians	\$78,589	\$86,649
Healthcare Support	\$30,226	\$39,294
Protective Service	\$45,340	\$74,559
Food Preparation and Service	\$17,733	\$26,398
Building and Grounds Cleaning and Maintenance	\$21,864	\$32,242
Personal Care and Service	\$35,264	\$70,528
Sales and Related	\$32,242	\$55,415
Office and Administrative Support	\$36,272	\$49,370
Farming, Fishing, and Forestry	\$21,159	\$25,189
Construction and Extraction	\$35,264	\$50,377
Installation, Maintenance, and Repair	\$55,415	\$60,453
Production	\$46,146	\$55,415
Transportation and Material Moving	\$29,017	\$40,302

Total	\$45,340	\$62,468
Workers in Low Income Households (Bottom Quintile)		
Management, Business, and Financial	\$8,060	\$10,075
Computer, Engineering, and Science	\$10,075	\$12,091
Education	\$9,068	\$12,393
Legal, Community Service, Arts, and Media	\$14,005	\$19,949
Healthcare Practitioners and Technicians	\$14,206	\$15,113
Healthcare Support	\$14,106	\$23,174
Protective Service	\$12,091	\$23,174
Food Preparation and Service	\$11,083	\$18,136
Building and Grounds Cleaning and Maintenance	\$12,091	\$20,151
Personal Care and Service	\$11,385	\$15,113
Sales and Related	\$9,672	\$15,718
Office and Administrative Support	\$12,091	\$20,856
Farming, Fishing, and Forestry	\$17,028	\$18,136
Construction and Extraction	\$15,315	\$18,136
Installation, Maintenance, and Repair	\$15,113	\$21,159
Production	\$15,113	\$19,949
Transportation and Material Moving	\$13,904	\$17,431
Total	\$12,091	\$18,438
Workers in High Income Households (Top Quintile)		
Management, Business, and Financial	\$173,298	\$176,321
Computer, Engineering, and Science	\$124,936	\$130,981
Education	\$64,483	\$82,619
Legal, Community Service, Arts, and Media	\$100,755	\$120,906
Healthcare Practitioners and Technicians	\$120,906	\$136,019
Healthcare Support	\$39,294	\$45,340
Protective Service	\$100,755	\$100,755
Food Preparation and Service	\$17,934	\$40,302
Building and Grounds Cleaning and Maintenance	\$36,272	\$40,302
Personal Care and Service	\$105,793	\$130,981
Sales and Related	\$95,717	\$120,906
Office and Administrative Support	\$50,377	\$63,476
Farming, Fishing, and Forestry	\$26,196	\$104,785
Construction and Extraction	\$68,513	\$90,679
Installation, Maintenance, and Repair	\$100,755	\$105,793
Production	\$87,657	\$96,725
Transportation and Material Moving	\$37,279	\$65,491
Total	\$98,740	\$113,853
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates		
Data Link: www.census.gov		

Table A.11 Bay Area Families in the Bottom- and Top-Earning Quintiles, by Number of Workers and Median Family Income, 2013

Number of Workers	Families	Percent	Median Family Income
All Families			
Zero	231,295	12.5%	\$45,340
One	646,540	35.0%	\$75,566
Two	805,655	43.6%	\$120,906
Three or More	166,218	9.0%	\$115,445
Total	1,849,708	100.0%	\$95,113
Families in Low Income Households (Bottom Quintile)			
Zero	78,764	33.9%	\$16,927
One	108,890	46.8%	\$18,136
Two	41,109	17.7%	\$20,151
Three or More	3,761	1.6%	\$24,181
Total	232,524	100.0%	\$18,035
Families in High Income Households (Top Quintile)			
Zero	20,360	4.1%	\$250,174
One	132,414	26.7%	\$233,147
Two	288,205	58.1%	\$230,326
Three or More	55,184	11.1%	\$209,369
Total	496,163	100.0%	\$227,505
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates			
Data Link: www.census.gov			

Table A.12 Bay Area Households in the Bottom- and Top-Earning Quintiles, by Size of Household and Median Household Income, 2013

Household Size	Households		
	Number	Percent	Median Income
All Households			
1	699,876	26.4%	\$41,007
2	822,473	31.0%	\$88,261
3	454,002	17.1%	\$100,352
4	386,654	14.6%	\$115,062
5	175,893	6.6%	\$99,647
6	64,265	2.4%	\$95,314
7+	49,883	1.9%	\$107,002
Total	2,653,046	100.0%	\$80,604
Low Income Households (Bottom Quintile)			
1	273,077	53.1%	\$14,106
2	119,517	23.2%	\$17,934
3	55,292	10.8%	\$17,128
4	39,697	7.7%	\$19,244
5	19,821	3.9%	\$20,151
6	4,150	0.8%	\$18,337
7+	2,738	0.5%	\$26,096
Total	514,292	100.0%	\$16,222
High Income Households (Top Quintile)			
1	48,360	8.5%	\$211,585
2	189,301	33.3%	\$225,389
3	118,747	20.9%	\$232,190
4	132,242	23.3%	\$228,718
5	49,760	8.8%	\$228,714
6	16,523	2.9%	\$225,086
7+	13,222	2.3%	\$202,920
Total	568,155	100.0%	\$226,900

Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates

Data Link: www.census.gov

Table A.13 Bay Area Households in the Bottom- and Top-Earning Quintiles, Age of Householder and Median Household Income, 2013

Age of Householder	Households		
	Number	Percent	Median Income
All Households			
Under 35	491,795	18.5%	\$71,536
35-44	523,849	19.7%	\$100,755
45-54	560,736	21.1%	\$100,755
55-64	498,881	18.8%	\$86,297
65+	577,785	21.8%	\$50,377
Total	2,653,046	100.0%	\$80,604
Low Income Households (Bottom Quintile)			
Under 35	101,672	19.8%	\$15,718
35-44	69,440	13.5%	\$17,128
45-54	73,136	14.2%	\$14,912
55-64	87,164	16.9%	\$15,113
65+	182,880	35.6%	\$17,028
Total	514,292	100.0%	\$16,222
High Income Households (Top Quintile)			
Under 35	74,641	13.1%	\$213,600
35-44	147,494	26.0%	\$231,736
45-54	165,443	29.1%	\$227,505
55-64	115,977	20.4%	\$230,729
65+	64,600	11.4%	\$234,759
Total	568,155	100.0%	\$226,900

Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates

Data Link: www.census.gov

Table A.14 Bay Area Households in the Bottom- and Top-Earning Quintiles, by Selected Types of Income, 2013

Type of Income	Households		
	Number	Percent	Median Income
All Households			
Wage or Salary	2,066,945	77.9%	\$81,611
Self Employment	392,895	14.8%	\$20,151
Interest, Dividends, or Net Rental Income	794,051	29.9%	\$5,038
Social Security	679,827	25.6%	\$15,718
Supplemental Security Income (SSI)	139,812	5.3%	\$9,672
Public Assistance	73,947	2.8%	\$3,627
Retirement, Survivor, or Disability Income	420,926	15.9%	\$18,136
Low Income Households (Bottom Quintile)			
Wage or Salary	222,764	43.3%	\$15,113
Self Employment	54,483	10.6%	\$9,068
Interest, Dividends, or Net Rental Income	68,499	13.3%	\$1,511
Social Security	193,757	37.7%	\$12,091
Supplemental Security Income (SSI)	59,704	11.6%	\$9,672
Public Assistance	34,319	6.7%	\$3,627
Retirement, Survivor, or Disability Income	61,440	11.9%	\$7,053
High Income Households (Top Quintile)			
Wage or Salary	534,607	94.1%	\$201,510
Self Employment	108,482	19.1%	\$41,511
Interest, Dividends, or Net Rental Income	286,114	50.4%	\$10,075
Social Security	83,447	14.7%	\$19,949
Supplemental Security Income (SSI)	14,184	2.5%	\$9,672
Public Assistance	5,221	0.9%	\$3,023
Retirement, Survivor, or Disability Income	65,896	11.6%	\$36,272
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates			
Data Link: www.census.gov			

Table A.15 Bay Area Households in the Bottom- and Top-Earning Quintiles, by Selected Types of Income, by Gender for the Population 65 Years and Over, 2013

Types of Income	Males Over Age 65			Females Over Age 65			Total Over Age 65		
	Number	Percent	Median Income	Number	Percent	Median Income	Number	Percent	Median Income
All Households									
Wage or Salary	86,371	20.6%	\$40,302	80,244	15.3%	\$25,189	166,615	17.7%	\$32,242
Self Employment	34,020	8.1%	\$24,181	22,535	4.3%	\$12,091	56,555	6.0%	\$18,136
Interest, Dividends, or Net Rental Income	167,944	40.1%	\$7,859	168,026	32.1%	\$6,045	334,970	35.6%	\$7,053
Social Security	342,911	81.9%	\$16,020	432,827	82.6%	\$12,091	775,738	82.3%	\$13,300
Supplemental Security Income (SSI)	30,424	7.3%	\$8,463	50,485	9.6%	\$7,557	80,909	8.6%	\$7,758
Retirement, Survivor, or Disability Income	172,636	41.2%	\$21,763	170,877	32.6%	\$12,494	343,513	36.4%	\$16,927
All Income Types	418,839	100.0%	\$35,063	524,236	100.0%	\$19,088	943,075	100.0%	\$24,584
Low Income Households (Bottom Quintile)									
Wage or Salary	5,891	8.0%	\$6,045	7,899	5.7%	\$5,844	13,790	6.5%	\$5,894
Self Employment	3,077	4.2%	\$4,030	3,408	2.5%	\$4,131	6,485	3.1%	\$4,030
Interest, Dividends, or Net Rental Income	12,431	16.9%	\$1,209	28,676	20.7%	\$2,015	41,107	19.4%	\$1,713
Social Security	61,474	83.6%	\$12,091	115,616	83.5%	\$10,882	177,090	83.5%	\$11,285
Supplemental Security Income (SSI)	11,850	16.1%	\$7,909	22,369	16.1%	\$7,254	34,219	16.1%	\$7,607
Retirement, Survivor, or Disability Income	15,012	20.4%	\$5,038	34,685	25.0%	\$6,045	49,697	23.4%	\$6,045
All Income Types	73,508	100.0%	\$12,695	138,508	100.0%	\$12,997	212,016	100.0%	\$12,796
High Income Households (Top Quintile)									
Wage or Salary	28,923	34.0%	\$100,755	17,204	19.9%	\$57,430	46,127	26.9%	\$80,604
Self Employment	10,652	12.5%	\$57,430	4,858	5.6%	\$18,740	15,510	9.0%	\$49,874
Interest, Dividends, or Net Rental Income	44,448	52.2%	\$22,166	28,485	32.9%	\$12,997	72,933	42.5%	\$18,237
Social Security	63,589	74.7%	\$18,136	67,857	78.4%	\$11,688	131,446	76.6%	\$14,106
Supplemental Security Income (SSI)	6,014	7.1%	\$9,672	7,763	9.0%	\$7,254	13,777	8.0%	\$7,758
Retirement, Survivor, or Disability Income	32,764	38.5%	\$36,272	23,405	27.0%	\$13,300	56,169	32.7%	\$23,073
All Income Types	85,076	100.0%	\$85,843	86,531	100.0%	\$19,143	171,607	100.0%	\$38,438
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates									
Data Link: www.census.gov									

Table A.16 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Poverty Status for Select Racial/Ethnic Groups, 2013

Race/Ethnicity	Total	Poverty Level				
		Below 100%	Poverty Rate	Below B150%	Below 200%	Below 300%
All Residents						
White	3,017,022	218,671	7.2%	337,407	485,646	781,643
Black or African-American	442,678	108,789	24.6%	155,932	194,844	263,474
Asian	1,778,700	159,632	9.0%	248,092	360,869	548,980
Hispanic or Latino	1,738,960	285,455	16.4%	533,553	749,671	1,087,318
All	7,323,218	816,672	11.2%	1,345,017	1,882,504	2,812,212
Residents in Low Income Households (Bottom Quintile)						
White	321,853	144,470	44.9%	220,789	283,293	321,853
Black or African-American	136,598	89,378	65.4%	117,187	131,829	136,598
Asian	202,889	122,624	60.4%	172,720	196,777	202,889
Hispanic or Latino	319,893	204,454	63.9%	282,825	313,656	319,893
All	1,029,015	592,246	57.6%	835,391	971,143	1,029,015
Residents in High Income Households (Top Quintile)						
White	1,002,020	24,427	2.4%	30,810	36,723	47,678
Black or African-American	42,544	5,765	13.6%	7,717	8,883	9,414
Asian	560,710	7,091	1.3%	8,602	10,365	13,947
Hispanic or Latino	198,011	12,807	6.5%	14,848	20,632	26,856
All	1,898,929	54,291	2.9%	66,343	81,209	104,295
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates						
Note: All racial/ethnic categories other than Hispanic or Latino are non-Hispanic; Below 100%, Below 150%, Below 200% and Below 300% refer to a residents income in relation to the relevant poverty threshold.						
Data Link: www.census.gov						

Table A.17 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Age and Poverty Status, 2013

Age Group	Total	Poverty Level				
		Below 100%	Poverty Rate	Below B150%	Below 200%	Below 300%
All Residents						
Under 18	1,576,951	205,955	13.1%	351,942	487,532	695,196
18-34	1,711,065	252,186	14.7%	383,463	522,031	763,075
35-49	1,603,499	150,686	9.4%	246,977	345,551	527,025
50-64	1,450,406	122,051	8.4%	193,587	279,745	437,727
65+	981,297	85,794	8.7%	169,048	247,645	389,189
Total	7,323,218	816,672	11.2%	1,345,017	1,882,504	2,812,212
Residents in Low Income Households (Bottom Quintile)						
Under 18	224,822	171,947	76.5%	217,187	224,822	224,822
18-34	235,876	154,842	65.6%	203,878	229,337	235,876
35-49	164,113	105,554	64.3%	142,372	157,252	164,113
50-64	176,238	89,235	50.6%	133,664	166,622	176,238
65+	227,966	70,668	31.0%	138,290	193,110	227,966
Total	1,029,015	592,246	57.6%	835,391	971,143	1,029,015
Residents in High Income Households (Top Quintile)						
Under 18	437,591	1,853	0.4%	2,008	2,288	4,538
18-34	376,442	25,325	6.7%	30,063	36,982	47,093
35-49	502,229	11,583	2.3%	13,531	16,181	20,896
50-64	415,263	9,135	2.2%	11,919	14,066	17,892
65+	167,404	6,395	3.8%	8,822	11,692	13,876
Total	1,898,929	54,291	2.9%	66,343	81,209	104,295

Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates

Note: Below 100%, Below 150%, Below 200% and Below 300% refer to a residents income in relation to the relevant poverty threshold.

Data Link: www.census.gov

Table A.18 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Educational Attainment Level and Gender, 2013

Educational Attainment Level	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
All Residents						
Not a High School Graduate	312,761	12.4%	330,465	12.5%	643,226	12.4%
High School Graduate	447,291	17.7%	441,236	16.6%	888,527	17.1%
Some College, No Degree	499,883	19.7%	526,424	19.8%	1,026,307	19.8%
Associate's Degree	164,223	6.5%	211,470	8.0%	375,693	7.2%
Bachelor's Degree	626,942	24.8%	705,713	26.6%	1,332,655	25.7%
Master's Degree	308,914	12.2%	306,856	11.6%	615,770	11.9%
Professional or Doctorate	171,888	6.8%	131,017	4.9%	302,905	5.8%
Total	2,531,902	100.0%	2,653,181	100.0%	5,185,083	100.0%
Residents in Low Income Households (Bottom Quintile)						
Not a High School Graduate	74,250	25.3%	105,575	26.4%	179,825	26.0%
High School Graduate	73,598	25.1%	95,543	23.9%	169,141	24.4%
Some College, No Degree	64,227	21.9%	90,627	22.7%	154,854	22.4%
Associate's Degree	16,741	5.7%	29,944	7.5%	46,685	6.7%
Bachelor's Degree	39,758	13.6%	54,496	13.6%	94,254	13.6%
Master's Degree	16,135	5.5%	17,866	4.5%	34,001	4.9%
Professional or Doctorate	8,377	2.9%	5,574	1.4%	13,951	2.0%
Total	293,086	100.0%	399,625	100.0%	692,711	100.0%
Residents in High Income Households (Top Quintile)						
Not a High School Graduate	37,558	5.2%	31,373	4.7%	68,931	5.0%
High School Graduate	62,908	8.7%	55,945	8.4%	118,853	8.6%
Some College, No Degree	96,598	13.4%	87,584	13.1%	184,182	13.3%
Associate's Degree	35,305	4.9%	38,836	5.8%	74,141	5.3%
Bachelor's Degree	242,396	33.6%	249,791	37.5%	492,187	35.4%
Master's Degree	152,549	21.1%	133,818	20.1%	286,367	20.6%
Professional or Doctorate	95,000	13.2%	69,238	10.4%	164,238	11.8%
Total	722,314	100.0%	666,585	100.0%	1,388,899	100.0%

Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates

Data Link: www.census.gov

Table A.19 Median Earnings of Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Educational Attainment Level for Select Racial/Ethnic Groups, 2013

Educational Attainment Level	White	Black or African-American	Asian	Hispanic or Latino	Total
All Residents					
Not a High School Graduate	\$30,226	\$25,189	\$22,166	\$25,189	\$25,189
High School Graduate	\$42,317	\$30,226	\$30,226	\$30,226	\$34,055
Some College or Associate's Degree	\$55,415	\$43,224	\$45,340	\$41,612	\$48,362
Bachelor's Degree	\$86,649	\$60,453	\$70,528	\$60,453	\$75,566
Master's Degree or Higher	\$105,793	\$80,604	\$110,830	\$80,604	\$103,778
Total	\$75,566	\$45,340	\$60,453	\$35,264	\$58,438
Residents in Low Income Households (Bottom Quintile)					
Not a High School Graduate	\$15,718	\$20,151	\$15,113	\$18,136	\$16,121
High School Graduate	\$14,106	\$15,012	\$14,106	\$18,136	\$16,020
Some College or Associate's Degree	\$16,121	\$16,927	\$13,300	\$17,632	\$16,927
Bachelor's Degree	\$11,083	\$16,121	\$18,136	\$14,106	\$14,509
Master's Degree or Higher	\$17,028	\$17,632	\$12,091	\$18,136	\$17,028
Total	\$15,113	\$16,121	\$14,509	\$18,136	\$16,121
Residents in High Income Households (Top Quintile)					
Not a High School Graduate	\$35,264	-	\$37,279	\$30,226	\$32,242
High School Graduate	\$75,566	\$39,294	\$36,272	\$50,377	\$50,377
Some College or Associate's Degree	\$94,710	\$62,468	\$56,423	\$57,430	\$76,574
Bachelor's Degree	\$125,944	\$100,755	\$95,717	\$100,755	\$109,823
Master's Degree or Higher	\$151,132	\$121,913	\$135,012	\$120,906	\$141,057
Total	\$120,906	\$89,672	\$100,755	\$68,513	\$108,815
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates					
Note: All racial/ethnic categories other than Hispanic or Latino are non-Hispanic; data were unavailable for Black or African-American residents in high income households that were not high school graduates					
Data Link: www.census.gov					

Table A.20 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Language Spoken at Home and Ability to Speak English, by Age, 2013

Age Group	Total	Speaks a Language Other Than English At Home			
		Number	Percent of Age	Speaks English Less than "Well"	Percent of Age
All Residents					
5-17	1,160,693	478,948	41.3%	24,595	2.1%
18-24	650,249	264,658	40.7%	28,583	4.4%
25-64	4,182,236	1,807,774	43.2%	408,215	9.8%
65+	1,002,847	352,995	35.2%	147,018	14.7%
Total	6,996,025	2,904,375	41.5%	608,411	8.7%
Residents in Low Income Households (Bottom Quintile)					
5-17	160,821	90,839	56.5%	6,250	3.9%
18-24	111,482	45,644	40.9%	6,215	5.6%
25-64	464,745	222,997	48.0%	101,899	21.9%
65+	227,966	97,829	42.9%	55,702	24.4%
Total	965,014	457,309	47.4%	170,066	17.6%
Residents in High Income Households (Top Quintile)					
5-17	324,684	84,138	25.9%	3,319	1.0%
18-24	161,504	46,488	28.8%	3,391	2.1%
25-64	1,199,945	428,199	35.7%	34,390	2.9%
65+	188,954	65,183	34.5%	23,995	12.7%
Total	1,875,087	624,008	33.3%	65,095	3.5%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates					
Data Link: www.census.gov					

Table A.21 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Age and Disability Status, by Gender, 2013

Age Group	Male		Female		Total	
	With a Disability	Percent of Age	With a Disability	Percent of Age	With a Disability	Percent of Age
All Residents						
Under 5	1,132	0.5%	1,056	0.5%	2,188	0.5%
5-17	28,631	4.8%	14,522	2.6%	43,153	3.7%
18-34	44,750	5.0%	31,160	3.6%	75,910	4.3%
35-64	125,416	8.3%	133,979	8.7%	259,395	8.5%
65-74	56,230	21.7%	60,381	20.3%	116,611	20.9%
75+	80,831	46.8%	137,546	54.6%	218,377	51.4%
Total	336,990	9.2%	378,644	10.2%	715,634	9.7%
Residents in Low Income Households (Bottom Quintile)						
Under 5	-	-	445	1.4%	-	-
5-17	7,178	8.8%	3,328	4.2%	10,506	6.5%
18-34	8,086	7.7%	6,045	4.6%	14,131	6.0%
35-64	31,361	20.2%	37,649	20.3%	69,010	20.3%
65-74	11,515	27.9%	19,146	31.6%	30,661	30.1%
75+	20,326	51.7%	52,355	60.2%	72,681	57.6%
Total	78,466	17.3%	118,968	20.7%	197,434	19.2%
Residents in High Income Households (Top Quintile)						
Under 5	346	0.6%	125	0.2%	471	0.4%
5-17	5,509	3.3%	1,953	1.3%	7,462	2.3%
18-34	9,349	4.3%	6,164	3.1%	15,513	3.7%
35-64	23,829	5.0%	16,531	3.8%	40,360	4.4%
65-74	7,182	13.1%	7,232	14.1%	14,414	13.6%
75+	14,312	50.0%	18,837	57.5%	33,149	54.0%
Total	60,527	6.0%	50,842	5.4%	111,369	5.7%
Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates						
Note: Data were unavailable for males under age five in low income households						
Data Link: www.census.gov						

Table A.22 Bay Area Residents in the Bottom- and Top-Earning Quintiles, by Age and Type of Disability, 2013

Age Group	Civilian Noninstitutionalized Population	Type of Disability					
		Hearing Difficulty	Percent of Age	Vision Difficulty	Percent of Age	Cognitive Difficulty	Percent of Age
All Residents							
Under 5	438,872	1,706	0.4%	1,268	0.3%	0	0.0%
5-17	1,158,156	6,064	0.5%	6,461	0.6%	30,892	2.7%
18-64	4,796,513	58,944	1.2%	57,283	1.2%	145,343	3.0%
65+	981,297	134,961	13.8%	63,923	6.5%	92,954	9.5%
Total	7,374,838	201,675	2.7%	128,935	1.7%	269,189	3.7%
Residents in Low Income Households (Bottom Quintile)							
Under 5	65,309	377	0.6%	68	0.1%	0	0.0%
5-17	160,821	1,385	0.9%	1,564	1.0%	8,054	5.0%
18-64	575,099	10,386	1.8%	16,796	2.9%	42,970	7.5%
65+	227,966	38,468	16.9%	21,680	9.5%	33,513	14.7%
Total	1,029,195	50,616	4.9%	40,108	3.9%	84,537	8.2%
Residents in High Income Households (Top Quintile)							
Under 5	120,228	247	0.2%	224	0.2%	0	0.0%
5-17	322,147	673	0.2%	1,286	0.4%	4,992	1.5%
18-64	1,334,492	13,762	1.0%	9,347	0.7%	26,750	2.0%
65+	167,404	21,690	13.0%	9,710	5.8%	15,436	9.2%
Total	1,944,271	36,372	1.9%	20,567	1.1%	47,178	2.4%
Age Group		Ambulatory Difficulty	Percent of Age	Self-Care Difficulty	Percent of Age	Independent Living Difficulty	Percent of Age
All Residents							
Under 5		0	0.0%	0	0.0%	0	0.0%
5-17		4,441	0.4%	8,569	0.7%	4,014	0.3%
18-64		149,466	3.1%	57,071	1.2%	120,891	2.5%
65+		208,991	21.3%	95,033	9.7%	168,314	17.2%
Total		362,898	4.9%	160,673	2.2%	293,219	4.0%
Residents in Low Income Households (Bottom Quintile)							
Under 5		0	0.0%	0	0.0%	0	0.0%
5-17		1,073	0.7%	1,381	0.9%	839	0.5%
18-64		43,571	7.6%	18,027	3.1%	36,049	6.3%
65+		68,696	30.1%	32,887	14.4%	58,159	25.5%
Total		113,340	11.0%	52,295	5.1%	95,047	9.2%
Residents in High Income Households (Top Quintile)							
Under 5		0	0.0%	0	0.0%	0	0.0%
5-17		516	0.2%	1,558	0.5%	600	0.2%
18-64		17,859	1.3%	6,684	0.5%	16,547	1.2%
65+		30,848	18.4%	16,043	9.6%	26,013	15.5%
Total		49,223	2.5%	24,285	1.2%	43,160	2.2%

Data Source: United States Census Bureau, 2013 American Community Survey, 1-Year Estimates

Data Link: www.census.gov

This report was written by Jon Haveman, Principal at Marin Economic Consulting, for the Silicon Valley Institute for Regional Studies. It was prepared in partnership with Rachel Massaro. Jill Jennings created the report's layout and design. Duffy Jennings served as copy editor.

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