

*Research Brief*

# INCOME INEQUALITY IN THE SAN FRANCISCO BAY AREA

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*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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# Table of Contents

- Executive Summary..... 3
- 1. Introduction..... 5
- 2. Measures of Inequality in the Bay Area, California and the United States..... 6
- 3. Historical Context..... 7
- 4. A Closer Look at Income Disparities..... 10
- 5. Household Income Inequality Around the Bay Area..... 13
- 6. Income Inequality in Silicon Valley..... 16
- 7. The Bay Area in Statewide Context..... 17
- 8. The Bay Area in National Context..... 20
- 9. The Demographics of Bay Area Income Inequality..... 22
- Appendix..... 25

## 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.<sup>1</sup> While historical datasets on income inequality in California and the San Francisco Bay Area<sup>2</sup> 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 quintile<sup>3</sup> 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 Coefficient<sup>4</sup> 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 1<sup>st</sup> 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).<sup>1</sup> 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.<sup>2</sup>

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.<sup>3</sup> This decline in the share of middle-income households is occurring elsewhere as well, but not as quickly as in the Bay Area.

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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.

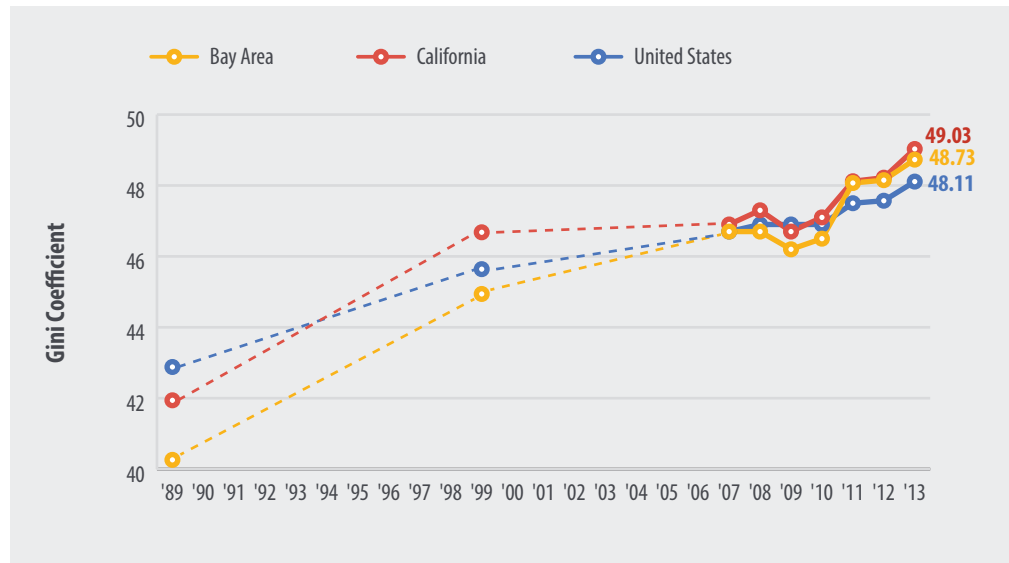
Based on Income Ratios, inequality is higher in the Bay Area than in either California or the nation as a whole, reflecting the higher level of earnings of those in the top of the income

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.<sup>4</sup>

### 3. Historical Context

Income inequality in the Bay Area, California and the United States<sup>5</sup> 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).<sup>6</sup>

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.

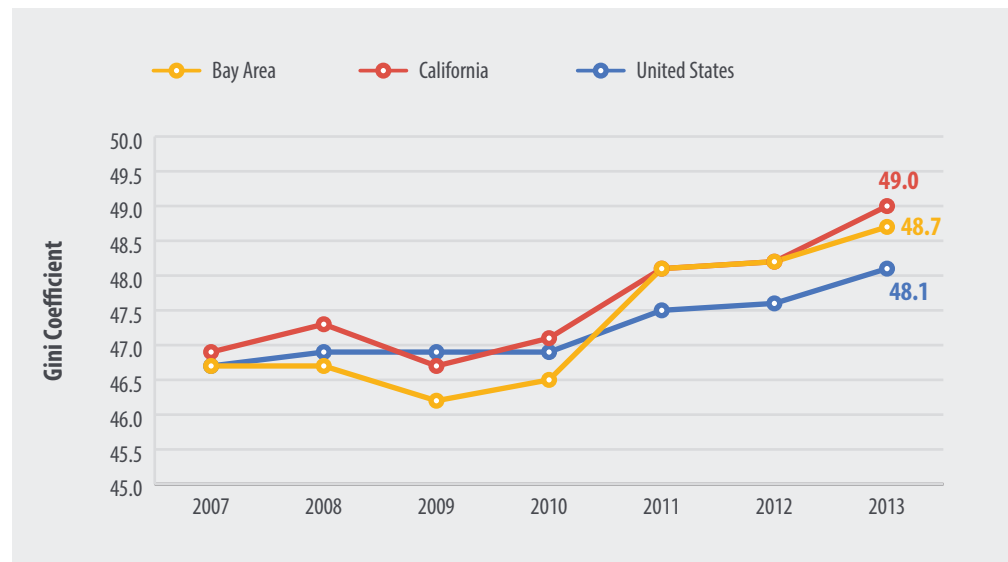
5. Kitov, Ivan O. and Oleg I. Kitov, "The Dynamics of Personal Income Distribution and Inequality in the United States", 2013.

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.<sup>7</sup> 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.<sup>8</sup> 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.

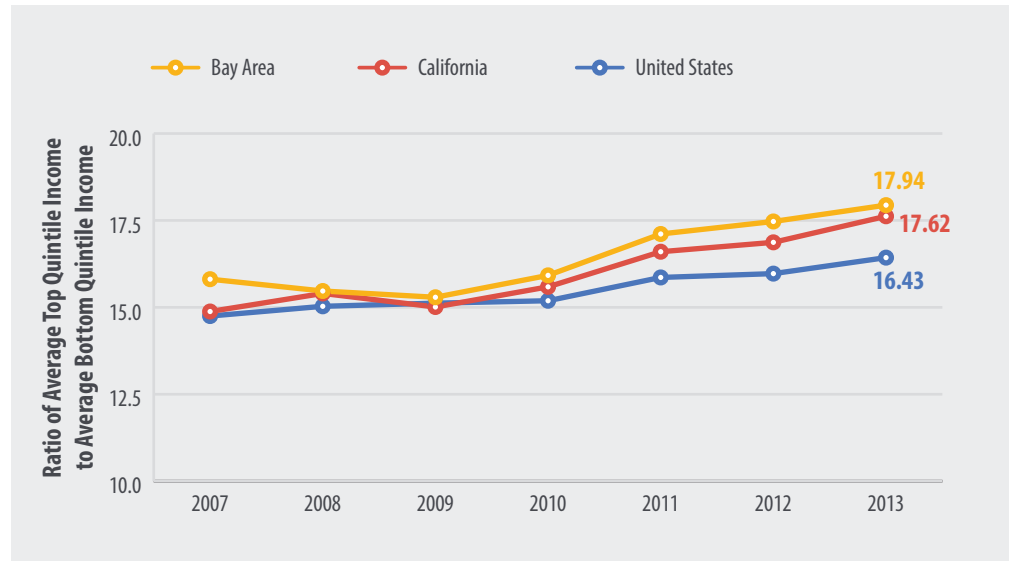
Income Ratios show a similar trend as the Gini Coefficients; however, Income Ratios are a particularly relevant way to measure inequality in the Bay Area because the region has a large proportion of households with very high incomes. By this measure, inequality in the Bay Area was higher than nationwide 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.<sup>9</sup> 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.

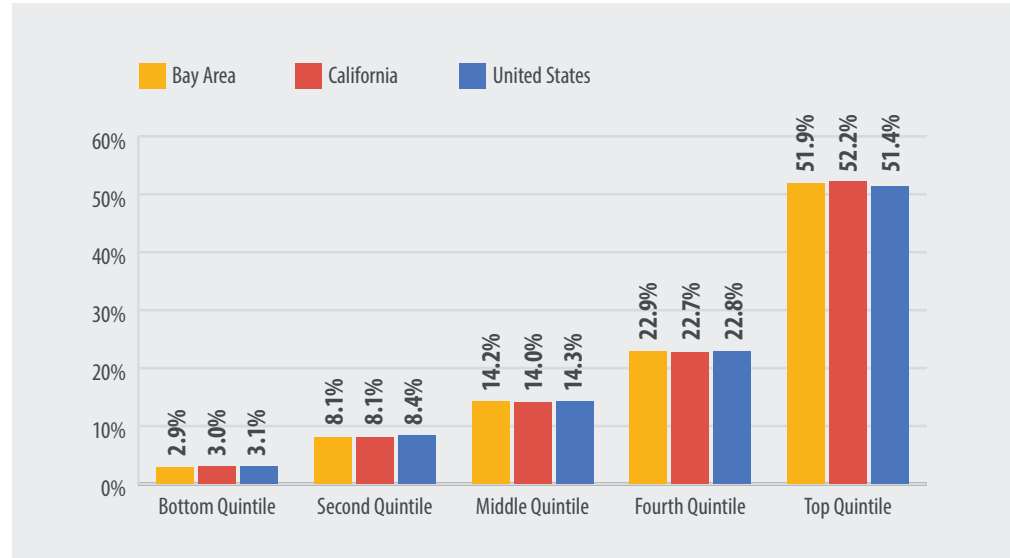
California’s Gini coefficient is higher than the Bay Area’s because income shares in the three middle quintiles are lower in California than in the Bay Area, while the income share of the top quintile is higher statewide (Figure 4). It is worth noting that the differences between the shares of income 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.

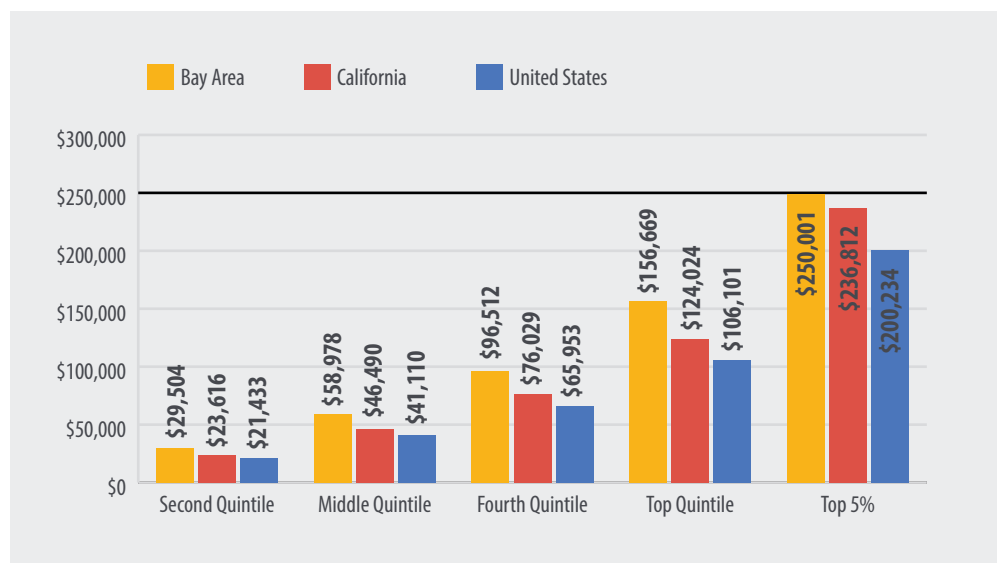
Figure 4: Share of Household Income, by Income Quintiles in the Bay Area, California, and the United States, 2013



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).

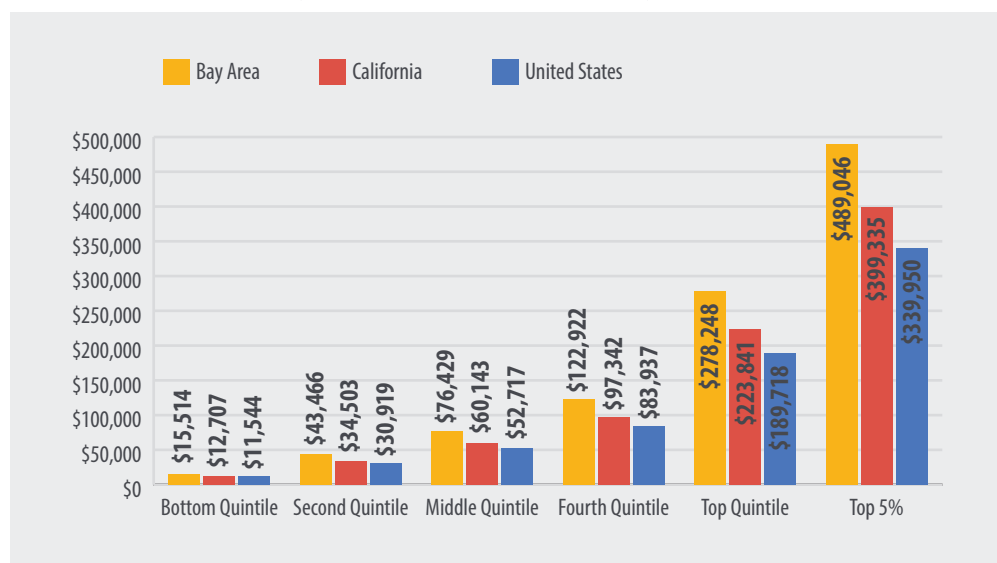
Figure 5: Lower Limits of Household Income Quintiles in the Bay Area, California and the United States, 2013<sup>10</sup>



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



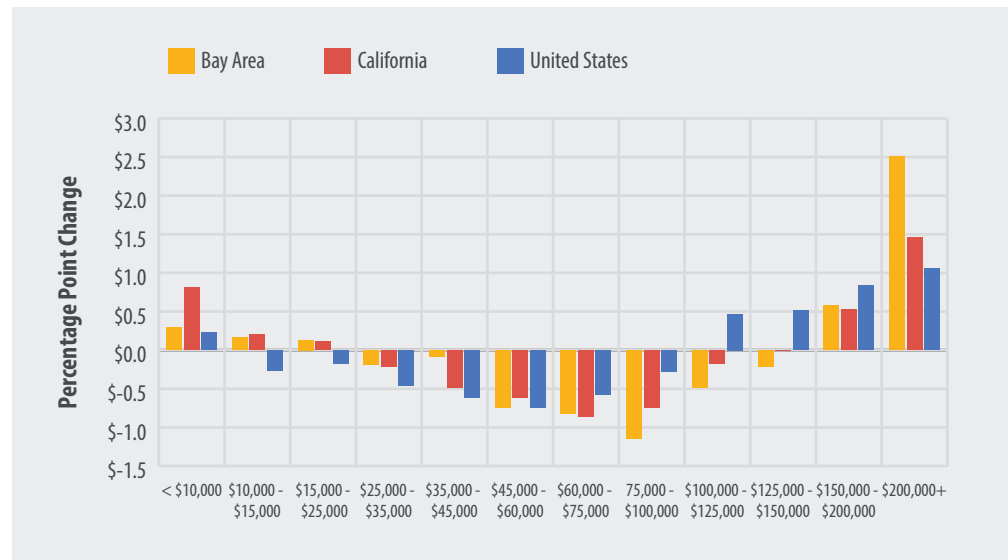
Data Source: United States Census Bureau, 2013 American Community Survey 1-Year Summary File Estimates

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.

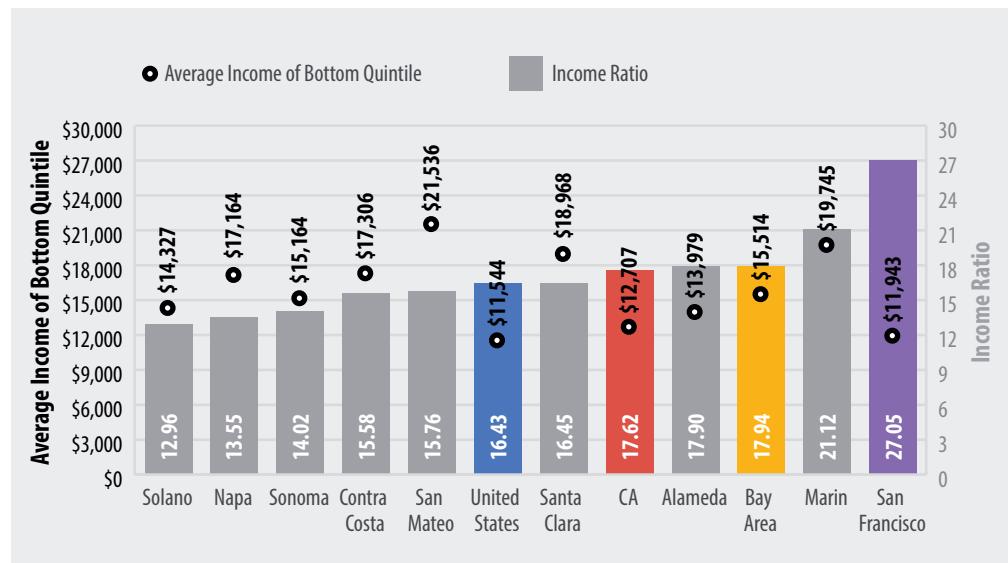
Similar to the Gini coefficient, income inequality as measured by the Income Ratio (ratio of the highest-earning 20% of households to the lowest-earning 20%) reveals Marin and San Francisco Counties as the only ones above the Bay Area Income Ratio (Figure 8).

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.

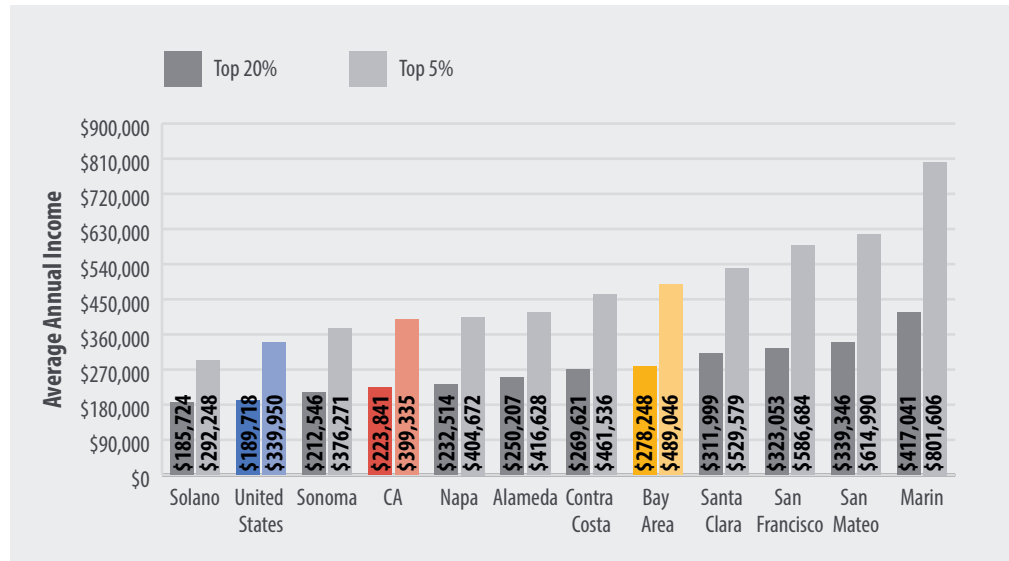
Average incomes of the top-earning five percent of households are highest in Marin County (\$801,606), San Mateo County (\$614,990), San Francisco (\$586,684) and Santa Clara County (\$529,579) – all higher than the Bay Area regional average (Figure 9). Furthermore, average incomes among the top 20% 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.<sup>11</sup> 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).<sup>12</sup> 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](http://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](http://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.<sup>13</sup> 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.<sup>14</sup> 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.<sup>15</sup>

## 7. The Bay Area in Statewide Context

Income inequality among California’s major metropolitan regions varies significantly. The San Francisco<sup>16</sup>, Los Angeles<sup>17</sup> and Santa Maria<sup>18</sup> 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.).

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13. See Appendix Tables.

14. 2015 Silicon Valley Index. Silicon Valley Institute for Regional Studies/Joint Venture Silicon Valley. [www.siliconvalleyindicators.org](http://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 MSA<sup>19</sup> 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 Napa<sup>20</sup> and Santa Rosa<sup>21</sup> MSAs also rank highly among the state's MSAs in terms of average top quintile and top 5% incomes.

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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.

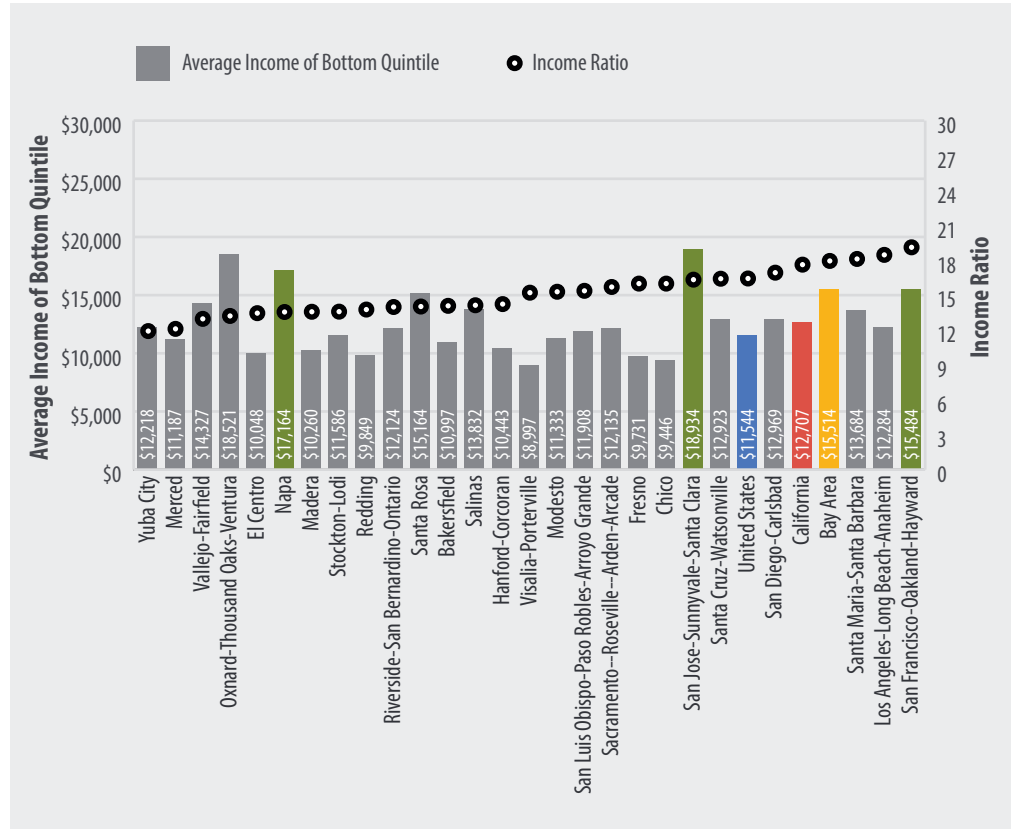
Table 3: Household Income Inequality Measures, by California Metropolitan Statistical Area (MSA), 2013

| 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%               |
| <b>Napa</b>                               | <b>45.9</b>      | <b>13.5</b>  | <b>\$70,914</b>         | <b>9.0%</b>  | <b>21.6%</b>        |
| 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%               |
| <b>San Jose-Sunnyvale-Santa Clara</b>     | <b>47.0</b>      | <b>16.3</b>  | <b>\$91,533</b>         | <b>10.5%</b> | <b>21.3%</b>        |
| 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%               |
| <b>United States</b>                      | <b>48.1</b>      | <b>16.4</b>  | <b>\$52,250</b>         | <b>15.8%</b> | <b>23.0%</b>        |
| <b>Bay Area</b>                           | <b>48.7</b>      | <b>17.9</b>  | <b>\$76,216</b>         | <b>12.2%</b> | <b>22.8%</b>        |
| <b>California</b>                         | <b>49.0</b>      | <b>17.6</b>  | <b>\$60,190</b>         | <b>16.8%</b> | <b>23.3%</b>        |
| <b>San Francisco-Oakland-Hayward</b>      | <b>49.4</b>      | <b>19.1</b>  | <b>\$79,624</b>         | <b>11.5%</b> | <b>23.4%</b>        |
| 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

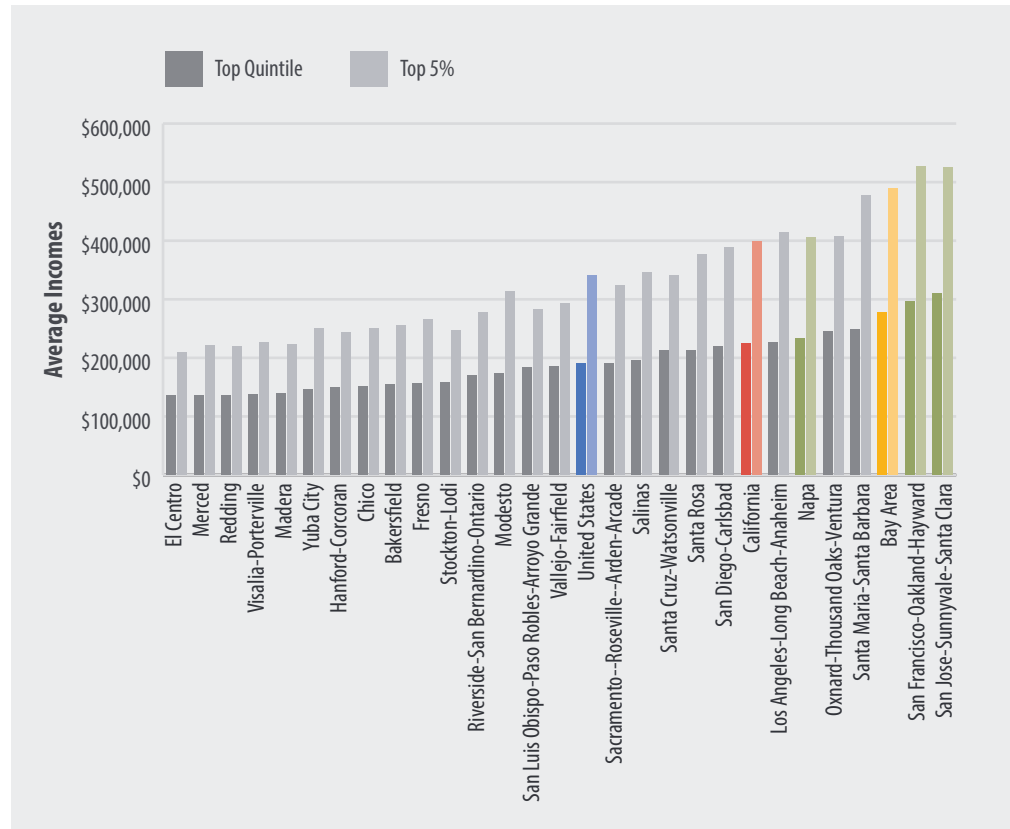
Note: Income Ratio presents the ratio of average income of the highest-earning 20% of households to the average income of the lowest-earning 20%. Top 5% Income Share is the share of all total household income that is held by the top-earning 5% of households.

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).<sup>22</sup> 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 |                            |
| <b>Combined Statistical Area</b>     |                  |              |                         |              |                     |                 |        |        |        |     |                            |
| Bay Area                             | 14               | 16           | 2                       | 152          | 30                  | 149             | 153    | 146    | 122    | 13  | 164                        |
| <b>Metropolitan Statistical Area</b> |                  |              |                         |              |                     |                 |        |        |        |     |                            |
| 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                        |
| <b>County</b>                        |                  |              |                         |              |                     |                 |        |        |        |     |                            |
| 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.<sup>23</sup> 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

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23. Research Brief: Poverty in the San Francisco Bay Area. Silicon Valley Institute for Regional Studies. March 2013. [www.siliconvalleyindicators.org](http://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.<sup>24</sup>

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

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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 |
|--|-----------|---------|
| <b>All Households</b>  |           |         |
| 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%  |
| <b>Low Income Households (Bottom Quintile)</b>   |           |         |
| 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%  |
| <b>High Income Households (Top Quintile)</b>   |           |         |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |           |         |

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

| Age Group   | Male      | Female    | Total     | Percent |
|---|-----------|-----------|-----------|---------|
| <b>All Residents</b>  |           |           |           |         |
| 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        |         |
| <b>Residents in Low Income Households (Bottom Quintile)</b> |           |           |           |         |
| 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        |         |
| <b>Residents in High Income Households (Top Quintile)</b>   |           |           |           |         |
| 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](http://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 |
| <b>All Households</b>   |           |         |           |         |           |         |
| 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%  |
| <b>Low Income Households (Bottom Quintile)</b>  |           |         |           |         |           |         |
| 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%  |
| <b>High Income Households (Top Quintile)</b>  |           |         |           |         |           |         |
| 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: <a href="http://www.census.gov">www.census.gov</a>                               |           |         |           |         |           |         |

**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 |
| <b>All Households</b>  |            |         |                        |                         |           |         |
| 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                     |           |         |
| <b>Low Income Households (Bottom Quintile)</b>   |            |         |                        |                         |           |         |
| 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                     |           |         |
| <b>High Income Households (Top Quintile)</b>   |            |         |                        |                         |           |         |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |            |         |                        |                         |           |         |

**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 |           |
| <b>All Households</b>  |                  |             |             |           |                    |           |
| 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%    |
| <b>Low Income Households (Bottom Quintile)</b>   |                  |             |             |           |                    |           |
| 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%    |
| <b>High Income Households (Top Quintile)</b>   |                  |             |             |           |                    |           |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |                  |             |             |           |                    |           |

**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 |
|--|-----------|---|-----------|------------|-------------------|
| <b>All Households</b>  |           |   |           |            |                   |
| 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%              |
| <b>Low Income Households (Bottom Quintile)</b>   |           |   |           |            |                   |
| 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%             |
| <b>High Income Households (Top Quintile)</b>   |           |   |           |            |                   |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |           |   |           |            |                   |

**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 |
| <b>All Workers</b>  |           |         |           |         |           |         |
| 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%  |
| <b>Workers in Low Income Households (Bottom Quintile)</b> |           |         |           |         |           |         |
| 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%  |
| <b>Workers in High Income Households (Top Quintile)</b>   |           |         |           |         |           |         |
| 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](http://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 |
|---|-------------|-------------------------------|
| <b>All Workers</b>  |             |                               |
| 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                      |
| <b>Workers in Low Income Households (Bottom Quintile)</b> |             |                               |
| 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                      |

| <b>Workers in High Income Households (Top Quintile)</b>                                    |           |           |
|--|-----------|-----------|
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |           |           |

**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       |
| <b>All Workers</b>  |                  |               |                  |               |                  |               |
| 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%          |
| <b>Total</b>  | <b>1,968,881</b> | <b>100.0%</b> | <b>1,704,193</b> | <b>100.0%</b> | <b>3,673,074</b> | <b>100.0%</b> |
| <b>Workers in Low Income Households (Bottom Quintile)</b> |                  |               |                  |               |                  |               |
| 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%          |
| <b>Total</b>  | <b>133,356</b>   | <b>100.0%</b> | <b>139,653</b>   | <b>100.0%</b> | <b>273,009</b>   | <b>100.0%</b> |

| <b>Workers in High Income Households (Top Quintile)</b>                                    |         |        |         |        |           |        |
|--|---------|--------|---------|--------|-----------|--------|
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |         |        |         |        |           |        |

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

| <b>Major Occupational Group</b>               | <b>All Workers</b> | <b>Full-Time, Year-Round Workers</b> |
|---|--------------------|--------------------------------------|
| <b>All Workers</b>                            |                    |                                      |
| 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  |
| <b>Workers in Low Income Households (Bottom Quintile)</b>                                  |           |           |
| 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  |
| <b>Workers in High Income Households (Top Quintile)</b>                                    |           |           |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |           |           |

**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 |
|--|-----------|---------|----------------------|
| <b>All Families</b>  |           |         |                      |
| 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             |
| <b>Families in Low Income Households (Bottom Quintile)</b>                                 |           |         |                      |
| 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             |
| <b>Families in High Income Households (Top Quintile)</b>                                   |           |         |                      |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |           |         |                      |

**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 |
| <b>All Households</b>                          |            |         |               |
| 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      |
| <b>Low Income Households (Bottom Quintile)</b> |            |         |               |
| 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      |
| <b>High Income Households (Top Quintile)</b>   |            |         |               |
| 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](http://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 |
| <b>All Households</b>                          |            |         |               |
| 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      |
| <b>Low Income Households (Bottom Quintile)</b> |            |         |               |
| 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      |
| <b>High Income Households (Top Quintile)</b>   |            |         |               |
| 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](http://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 |
| <b>All Households</b>  |            |         |               |
| 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      |
| <b>Low Income Households (Bottom Quintile)</b>   |            |         |               |
| 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       |
| <b>High Income Households (Top Quintile)</b>   |            |         |               |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |            |         |               |

**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 |
| <b>All Households</b>  |                   |         |               |                     |         |               |                   |         |               |
| 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      |
| <b>Low Income Households (Bottom Quintile)</b>   |                   |         |               |                     |         |               |                   |         |               |
| 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      |
| <b>High Income Households (Top Quintile)</b>   |                   |         |               |                     |         |               |                   |         |               |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |                   |         |               |                     |         |               |                   |         |               |

**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% |
| <b>All Residents</b>  |           |               |              |             |            |            |
| 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  |
| <b>Residents in Low Income Households (Bottom Quintile)</b>   |           |               |              |             |            |            |
| 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  |
| <b>Residents in High Income Households (Top Quintile)</b>   |           |               |              |             |            |            |
| 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: <a href="http://www.census.gov">www.census.gov</a>   |           |               |              |             |            |            |

**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% |
| <b>All Residents</b>   |           |               |              |             |            |            |
| 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  |
| <b>Residents in Low Income Households (Bottom Quintile)</b>  |           |               |              |             |            |            |
| 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  |
| <b>Residents in High Income Households (Top Quintile)</b>  |           |               |              |             |            |            |
| 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: <a href="http://www.census.gov">www.census.gov</a>  |           |               |              |             |            |            |

**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 |
| <b>All Residents</b>  |           |         |           |         |           |         |
| 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%  |
| <b>Residents in Low Income Households (Bottom Quintile)</b> |           |         |           |         |           |         |
| 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%  |
| <b>Residents in High Income Households (Top Quintile)</b>   |           |         |           |         |           |         |
| 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](http://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**

| <b>Educational Attainment Level</b>  | <b>White</b> | <b>Black or African-American</b> | <b>Asian</b> | <b>Hispanic or Latino</b> | <b>Total</b> |
|--|--------------|----------------------------------|--------------|---------------------------|--------------|
| <b>All Residents</b>   |              |                                  |              |                           |              |
| 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     |
| <b>Residents in Low Income Households (Bottom Quintile)</b>  |              |                                  |              |                           |              |
| 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     |
| <b>Residents in High Income Households (Top Quintile)</b>  |              |                                  |              |                           |              |
| 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: <a href="http://www.census.gov">www.census.gov</a>  |              |                                  |              |                           |              |

**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 |
| <b>All Residents</b>   |           |  |                |                                 |                |
| 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%           |
| <b>Residents in Low Income Households (Bottom Quintile)</b>                                |           |  |                |                                 |                |
| 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%          |
| <b>Residents in High Income Households (Top Quintile)</b>                                  |           |  |                |                                 |                |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |           |  |                |                                 |                |

**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 |
| <b>All Residents</b>   |                   |                |                   |                |                   |                |
| 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%           |
| <b>Residents in Low Income Households (Bottom Quintile)</b>                                |                   |                |                   |                |                   |                |
| 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%          |
| <b>Residents in High Income Households (Top Quintile)</b>                                  |                   |                |                   |                |                   |                |
| 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: <a href="http://www.census.gov">www.census.gov</a>                              |                   |                |                   |                |                   |                |



**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 |
| <b>All Residents</b>  |  |                       |                |                      |                |                               |                |
| 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%           |
| <b>Residents in Low Income Households (Bottom Quintile)</b> |  |                       |                |                      |                |                               |                |
| 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%           |
| <b>Residents in High Income Households (Top Quintile)</b>   |  |                       |                |                      |                |                               |                |
| 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 |
| <b>All Residents</b>  |  |                       |                |                      |                |                               |                |
| 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%           |
| <b>Residents in Low Income Households (Bottom Quintile)</b> |  |                       |                |                      |                |                               |                |
| 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%           |
| <b>Residents in High Income Households (Top Quintile)</b>   |  |                       |                |                      |                |                               |                |
| 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](http://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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