



San Diego Economic Equity Report

October 2023

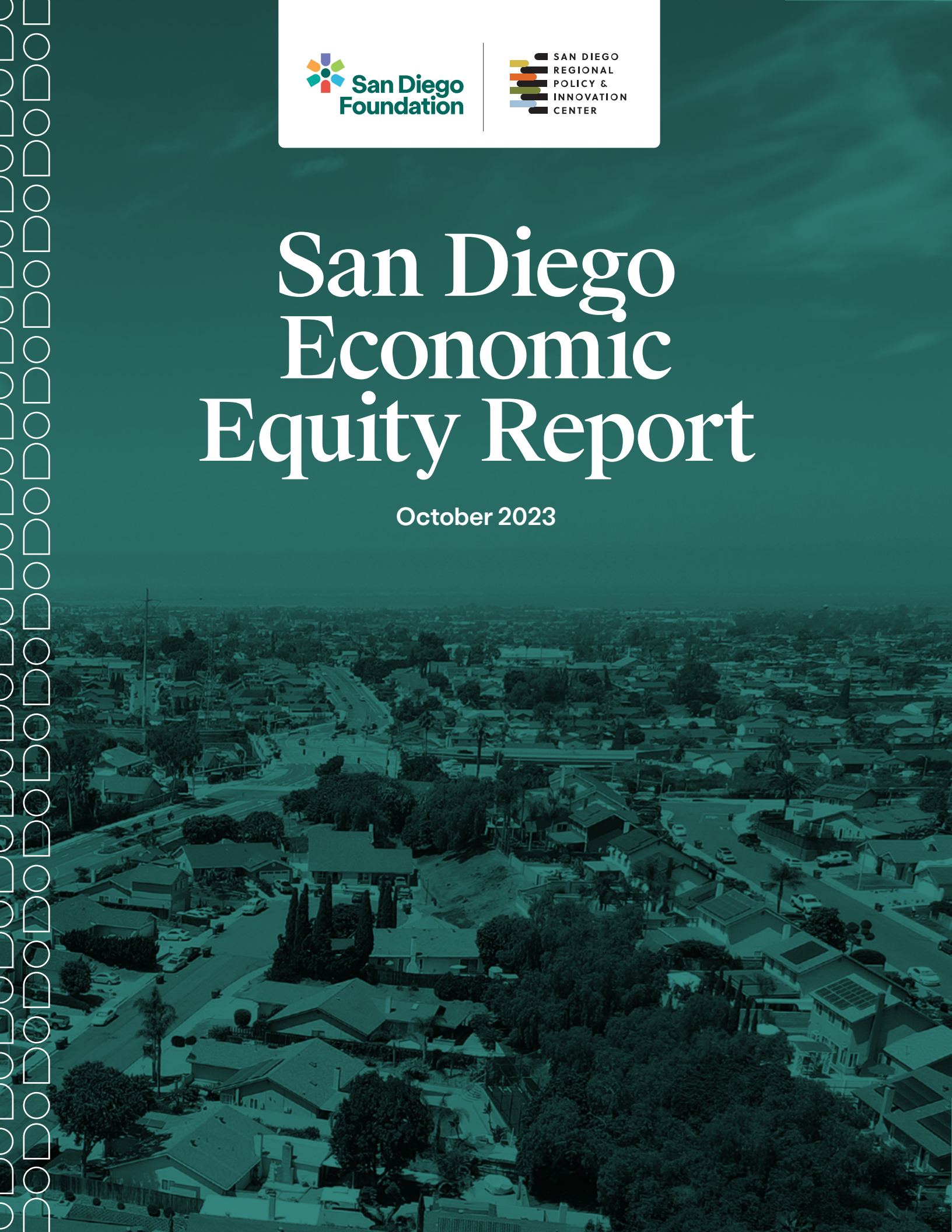


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Introduction

Contrary to its reputation of affluence and prosperity, San Diego County grapples with considerable economic hardship.

Approximately 11% of San Diegans, or 335,000 residents, live below the federal poverty line, a figure surpassing the entire population of 93% of all other U.S. counties. There is a pressing need to address the region's economic challenges and invest in sustainable solutions for its diverse communities.

Nearly 22% of San Diego County's population consists of immigrants, refugees, and/or asylum seekers. The economic and cultural contributions of these new Americans are undeniable. However, this population often faces a challenging transition, worsened by the lack of federal support within our nation's broken immigration system. It's crucial to recognize the pressing need for funding to assist our region's immigrants, refugees, and asylum seekers in overcoming these obstacles and fostering their success.

In this report, we review economic need in San Diego County, focused on areas of acute need and inequality. We recommend that this report be used to motivate grants by demonstrating areas of need and to target future research projects that can unveil the sources of need and inequality.

An alarming number of San Diegans are struggling to pay for their housing and other basic needs and substantial inequalities impact our neighbors, especially those who are Black or Latino/a.

Executive Summary (cont.)

In this report, we present data about economic indicators, (in)equality and immigration in San Diego County.

Among other things, we find:

- Nearly 335,000 San Diegans are living in poverty
- 35% of San Diegans are living in households not making enough to cover the costs of basic expenses in San Diego. Twice as many Latino/a San Diegans are living below the self-sufficiency wage as their non-Latino/a White neighbors.
- 38% of all San Diegans and more than half of Black San Diegans spend more than 30% of their household income on housing alone.
- 85,956 children in San Diego live in poverty, enough to fill Petco Park twice. Black children are two and a half times as likely as White children to live in poverty.
- Latino/a public school students are five times as likely, Black students are twice as likely, and Native students are almost three times as likely to be unhoused as their White classmates.
- Latino/a San Diegans are four times as likely to have no health insurance than White San Diegans, Black San Diegans twice as likely, and American Indian or Alaska natives are almost three times as likely.
- The Black incarceration rate was six to seven times greater than the White incarceration rate and the Latino/a rate was two to three times greater than the White rate. Men are more than seven times as likely to be incarcerated as women.
- Latino/a San Diegans are over 1.5 times as likely to be without high-speed internet access at home than White San Diegans, and Black or African American San Diegans are about twice as likely.
- The average White San Diegan was expected to live five years longer than the average Black San Diegan. Female San Diegans live five years longer than male San Diegans.
- American Indian or Alaska Native, Latino/a, and Multiracial San Diegans all have food insecurity rates two times or higher than those of White San Diegans. Black San Diegans are four times as likely.
- Immigration improves employment, wages, and productivity in the economy, whether those immigrants are high- or low-skilled and whether they are documented or not. San Diego takes in lots of immigrants and refugees, but a small proportion of them settle here. We could benefit from the cultural and economic contributions better if we can help them connect socially and financially here.

San Diego faces large-scale economic need, substantial equity gaps, and untapped potential in our immigrant and refugee populations. Targeted investment by government programs and philanthropic funds can close these gaps if they understand the need, scale and importance.

Demographic Overview

San Diego is a “majority-minority” county; most residents are people of color.

We start this report with some basic data on the race and ethnicity of our population, but before getting to the numbers it’s important to clarify how we classify residents based on data from the U.S. Census Bureau’s American Community Survey (ACS).

We use an inclusive count for race. This means that when we ask, for example, “What proportion of Black San Diegans are covered by health insurance,” we consider everyone who is Black. This is different from the classification used by the U.S. Census Bureau: their method would consider only people who identified as Black *and no other race or ethnicity*. The U.S. Census Bureau’s classification system is an exclusive count, so people who selected both Black and Asian would not be included in the Black or Asian categories, but only in “two or more races.”

The U.S. Census Bureau system also privileges Hispanic identity over all other categories, so that if a person is Latino/a and some other race, any other race is ignored, and they are classified as “Hispanic or Latino origin (of any race).”¹ When analysts adopt this system without explanation and with shortened category names, the results can be misleading. For example, 85% of indigenous San Diegans have some Latino/a background, and many analyses would simply classify these residents as “Hispanic.”² This latter issue will likely be resolved in future census surveys, as the federal government is [now](#)

[proposing a single question](#) integrating Hispanic and Latino/a identity with other racial categories (and adding a Middle Eastern or North African category).

For the “White alone” category, we did not include people of mixed race who selected White as one of their races. There are several reasons for this. First, structural racism has led most Americans to only treat individuals as White if they are exclusively White. For example, Barack Obama, who has one Black and one White parent, is widely viewed as our first Black president but not as our 44th White president. Second, to assess the disadvantages people of color experience in the region, we want to compare their experiences to those who are White alone. Third, if we were to include in the White category people who are Latino/a, we would be including well over half of Latino/a people, and many of those people only selected White in the ACS because they were forced to choose a race in addition to their Latino/a ethnicity.

When we answer a question like “What proportion of Asian San Diegans have access to high-speed internet at home,” we want to make sure that all people who identify as Asian are included, including multi-racial Asian respondents. We believe this method allows for better representation of multi-racial people, especially multi-racial Latino/a people. The downside of this approach is that people who belong to multiple categories are counted more than once, so, in some cases, percentages won’t add up to 100 (as in the next table). We believe this is a worthwhile compromise to make for the benefit of accurately representing the experience of all people who share a given identity, rather than only those who are not multi-racial.³

¹ This is because historically, the U.S. Census Bureau has treated Hispanic identity as an ethnicity rather than a race. This is strange for many reasons. First, [most Latino/a Americans consider Hispanic to be their race](#). Second, the only options in the ethnicity question are Hispanic and Non-Hispanic, but many Americans have ethnic backgrounds other than Hispanic. Third, because Latino/a people have historically been encouraged to identify their race as White, there is no way to distinguish between people who identify only as Latino/a and those who identify as multiracial with, say, a Mexican father and Norwegian mother; both would be Latino/a and White. This has also resulted in a growing number of Latino/a individuals [choosing “some other race”](#) because they don’t identify as White.

² This is especially problematic because [most people with Black and Latino/a identity say they are treated primarily as Black](#).

Demographic Overview (cont.)

We take this approach whenever we can. In this report, all questions answered by census data are reported using this inclusive approach. Where we could not use an inclusive approach⁴ we note that in the report.

Finally, in each section of this report, we report the biggest gaps and disparities. The [Supplemental Data](#) includes a comprehensive set of values for each group, where that data is available.

Again, in some cases, we were limited by the groups offered by the data source, but when directly analyzing census data, we used the following groups:

Group Name	Description	Number of people in San Diego County	Percent of people in San Diego County
American Indian or Alaska Native	Selected any indigenous, native, or American Indian identity (alone or with any other racial or ethnic group)	89,470	3%
Asian, Native Hawaiian, or Pacific Islander	Selected any Asian, Native Hawaiian, or Pacific Islander identity (alone or with any other racial or ethnic group)	524,507	16%
Black or African American	Selected any Black or African American identity (alone or with any other racial or ethnic group)	223,344	7%
Hispanic or Latino/a	Selected Hispanic or Latino and any racial group	1,145,373	35%
White alone	Selected Non-Hispanic and White	1,401,145	43%
Multiracial	Selected two or more races in different buckets above. All members of this group are also represented in the racial identities that they selected	290,209	9%
Some other race or Unknown	Selected “other race not elsewhere classified” and any other racial group.	24,584	1%

³ This is increasingly important, as the [number of people identified as multi-racial by the census is increasing](#), which may be reducing the usefulness of the U.S. Census Bureau method of race classification.

⁴ Data sources other than the U.S. Census Bureau, like the California Department of Education, report their own summary tables instead of providing data on individuals that we can analyze ourselves. In these cases, we report the race classification used by the data source.



Poverty

335,000

San Diego County residents live in poverty

Poverty

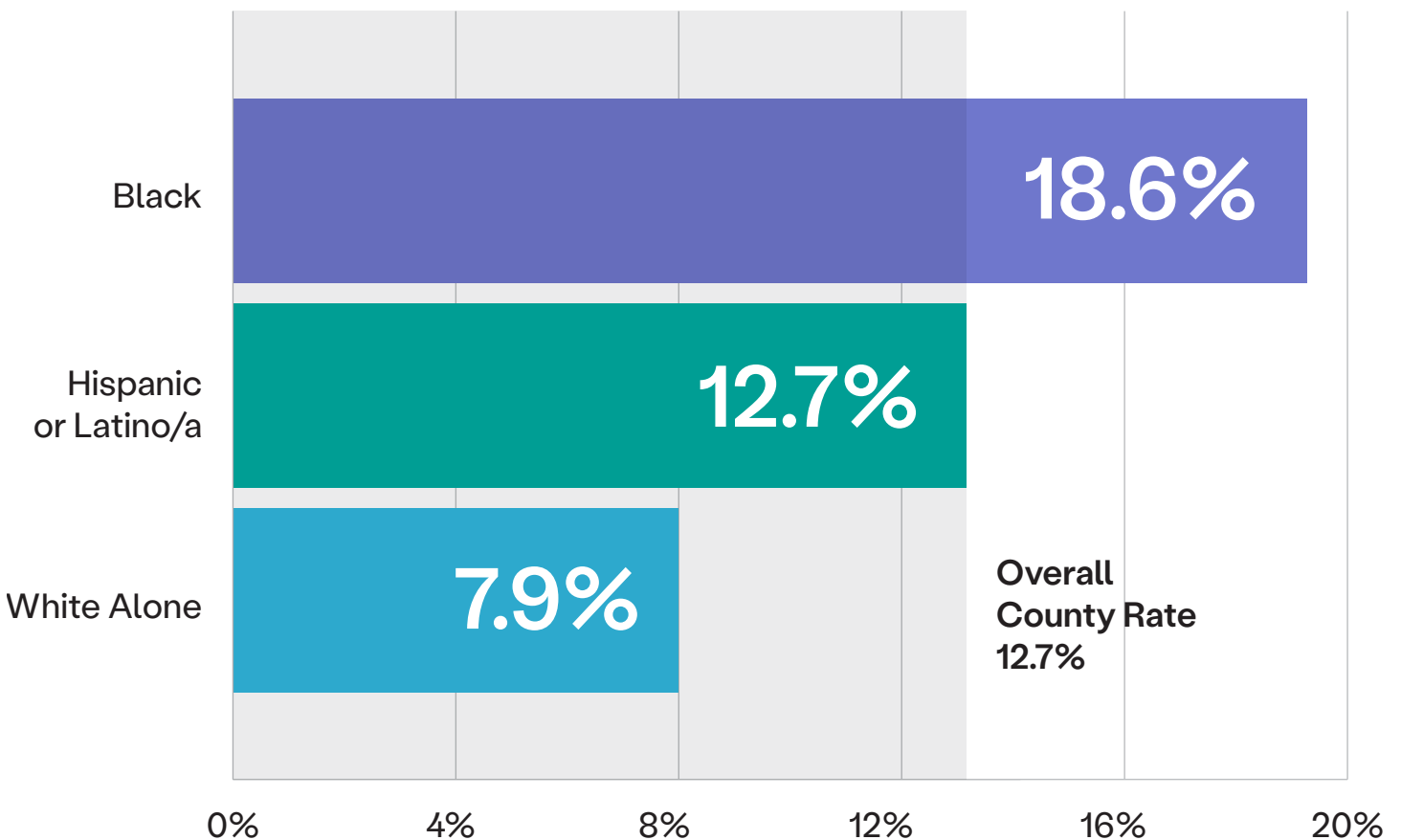
In 2021, an estimated 335,000 San Diegans were living under the poverty line. That’s about one in 10 who did not have enough income to pay for their basic expenses and acutely need assistance.

In 2023, a one-person household lives under the poverty line only if they make \$14,580 or less per year. For a family of four, that amount is \$24,860 or less. Often, need-based programs will be based on multiples of the poverty line, or will use Area

Median Income instead, because the poverty line is very low, is set at a national level, and doesn’t consider local cost of living. Nevertheless, nearly 335,000 San Diegans lived in poverty in 2021.

As we see in Figure 1: Poverty by Race in San Diego, 2021, poverty is not equally distributed across San Diegans. Black or African American San Diegans live in poverty at over twice the rate of White San Diegans. More data on poverty is available in the [Supplemental Data](#); although the disparities among gender, disability, and immigration groups are smaller, there is a greater percentage of women living in poverty than men, more immigrants than non-immigrants, and more disabled people than non-disabled people living in poverty in San Diego County.

Figure 1: Poverty by Race in San Diego, 2021



A woman with long dark hair is shown in profile, looking towards the right. She is in a grocery store, with shelves of produce visible in the background. The lighting is dim, and the overall color palette is a dark teal or blue-green. The woman is wearing a dark jacket. The produce on the shelves includes various fruits and vegetables, though they are out of focus.

Cost of Living

35%

of households do not make self-sufficient wages

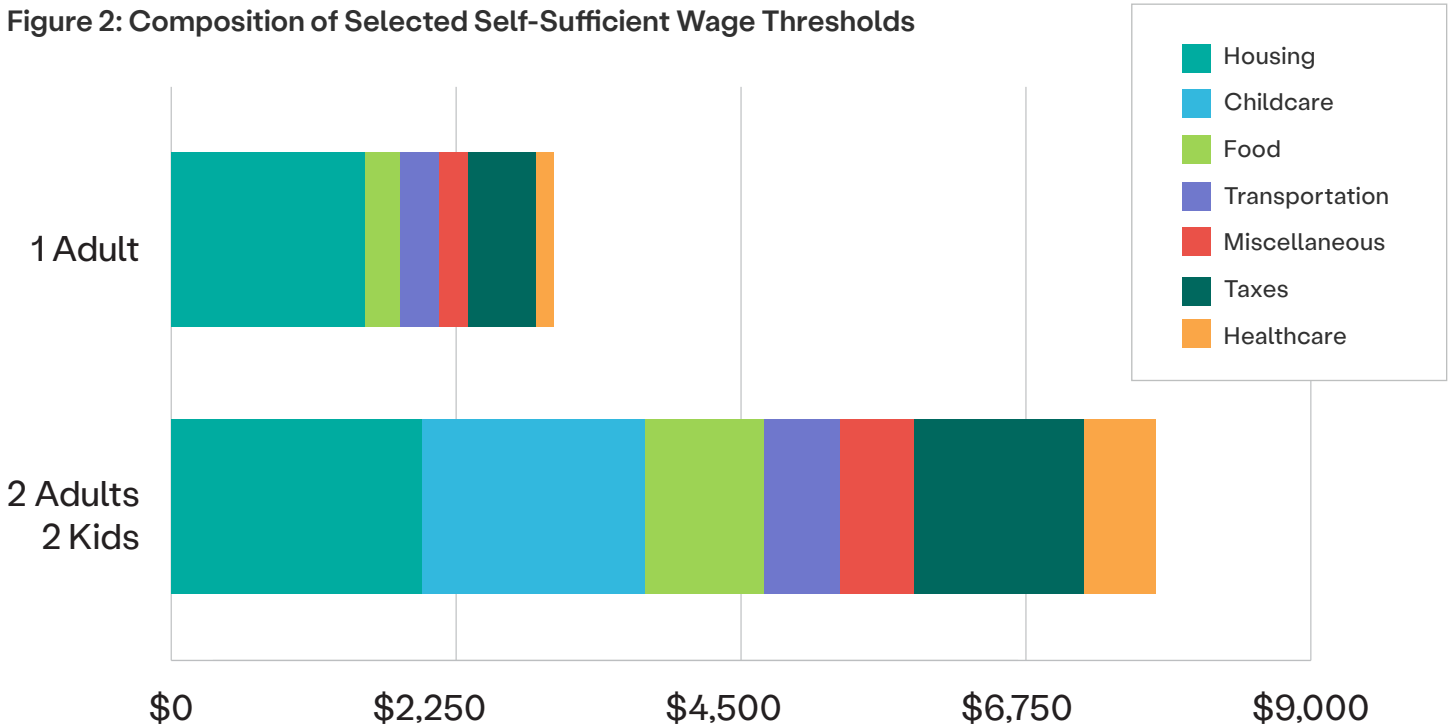
Cost of Living

In San Diego, the cost of living is relatively high: the same salary here buys a smaller home, less food, less fuel, and leaves less to save than it would in many other parts of the country.

When taking cost of living into account, our picture of the need in San Diego County comes further into focus.

The University of Washington has developed a self-sufficiency standard that estimates wages necessary to live in an area given the real local costs of housing, food, childcare, and other necessities given the number of adults and children in various age groups in the household. As we can see in Figure 2, rent and utilities comprise a significant amount of the costs for San Diegans, and childcare costs substantially increase the required income for families with children. The self-sufficiency standard for a single adult in San Diego County in 2021 was \$38,919. For two adults and two school-aged children, it was \$94,895.⁵

Figure 2: Composition of Selected Self-Sufficient Wage Thresholds



⁵ The numbers in Figure 2 are rounded. The 2 adult, 2 child scenario also includes a childcare tax credit and child tax credit, which reduce the overall self-sufficient wage. You can calculate the self-sufficient wage and see the cost breakdowns for a variety of family sizes at: <https://selfsufficiencystandard.org/calculator/>

Cost of Living (cont.)

In Figure 3, we see that 35% of households in San Diego County (approximately 407,258 households) were making less than the self-sufficiency wage for their family size.

Like poverty, the number of people living in households earning a self-sufficient wage is unequally distributed. Twice as many Latino/a San Diegans as White (non-Latino/a) San Diegans are living in households not making enough to cover basic expenses (see: Figure 4)

Figure 3: Number of Households in San Diego County Making a Self-Sufficient Wage, 2021

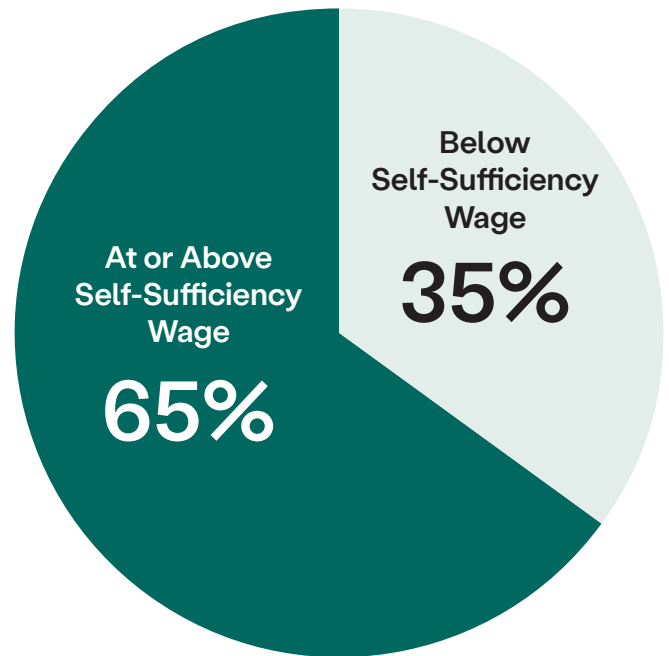
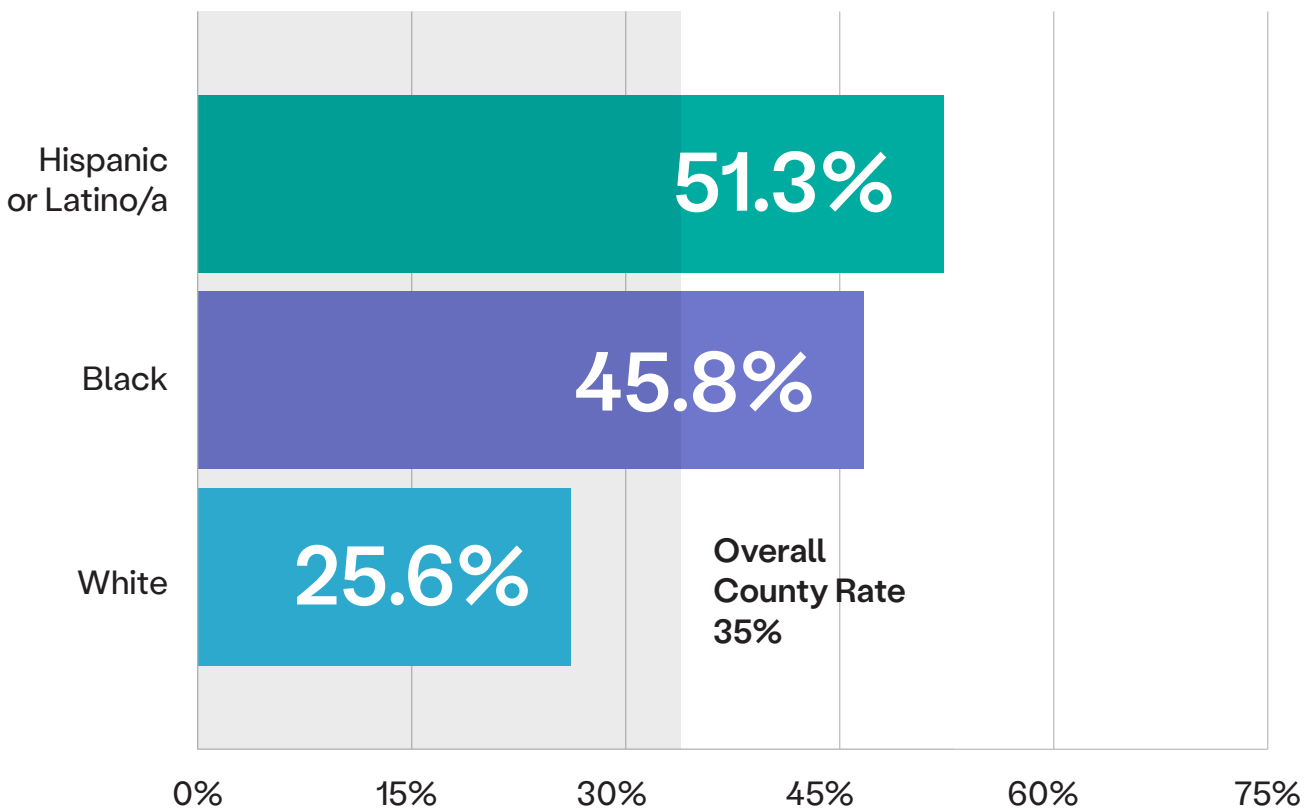


Figure 4: Individuals Living in Households Not Making a Self-Sufficient Wage in San Diego by Race, 2021



A hand is shown stacking several colorful alphabet blocks. The blocks feature various illustrations: a car, a bear, a car, a bear, a car, and a bear. The background is dark and out of focus, showing a crib. The text is overlaid on the image in a white, serif font.

“Targeted investment by government programs and philanthropic funds can close these gaps if they understand the need, scale and importance.”

An aerial photograph of a residential neighborhood, showing a grid of streets, houses, and trees. The entire image is overlaid with a semi-transparent teal color. In the lower-left quadrant, the word "Housing" is written in a white, serif font.

Housing

380%

of San Diegans (1,222,366 people) spend more than 30% of household income on housing

Housing

One of the largest costs San Diego households face is the cost of housing.

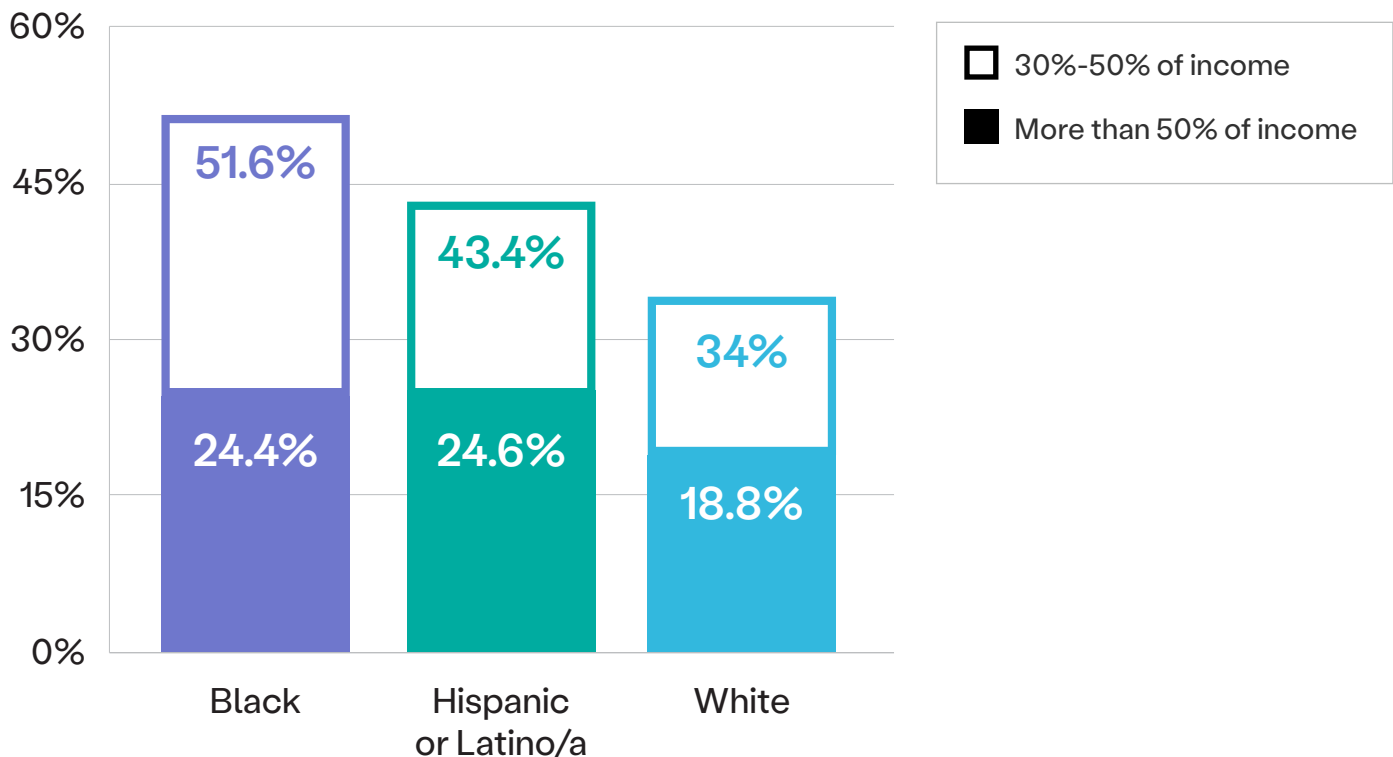
Although experts recommend (and sometimes landlords require) that a household spend 25% or less of their income on housing, that's not always possible for people trying to make ends meet in one of the most expensive metropolitan areas in the country.


In 2021, 38% of San Diegans lived in households that spent more than 30% of their income on their housing (about 1,220,400 people), and 17% (551,801 people) spend over 50% of their income on housing.

Making matters worse, the cost burden of housing is unequally distributed in San Diego. More than half of Black San Diegans are paying more than 30% of their income on housing. Latino/a San Diegans are also disproportionately impacted, with nearly a quarter paying between 30% and 50% and around 20% paying over half of their income on housing (see: Figure 5).

Disabled San Diegans face a different landscape. The number of disabled and non-disabled San Diegans paying between 30% and 50% of their household income for housing is similar (this data is available in the [Supplemental Data](#)). However, a much higher percentage of disabled folks are paying over half. This could be indicative that housing support programs are working for disabled San Diegans who participate, but that there are substantial gaps in the coverage of these programs that leave more than 75,000 disabled San Diegans struggling to pay for housing.

Figure 5: Households spending more than 30% and 50% of their income on housing in San Diego, 2021



A photograph of a family walking on a beach, overlaid with a teal tint. The image shows the lower half of a woman in a floral dress, a young child in a floral dress, and the lower half of a man in a white t-shirt and dark shorts. They are walking barefoot on the sand. The quote is overlaid in the bottom left corner.

“Growing up poor can have a substantial negative impact on the educational, economic, and health outcomes of children early in life.”

Equity

In addition to income and cost of living, there are many other ways in which the experiences of San Diegans aren't equal because of their race, gender, or disability.

In this section, we identify areas where equity-focused intervention and investment are particularly needed.



Equity

Youth Poverty

85,956

children live in poverty in San Diego;
they could fill Petco Park twice.

Youth Poverty

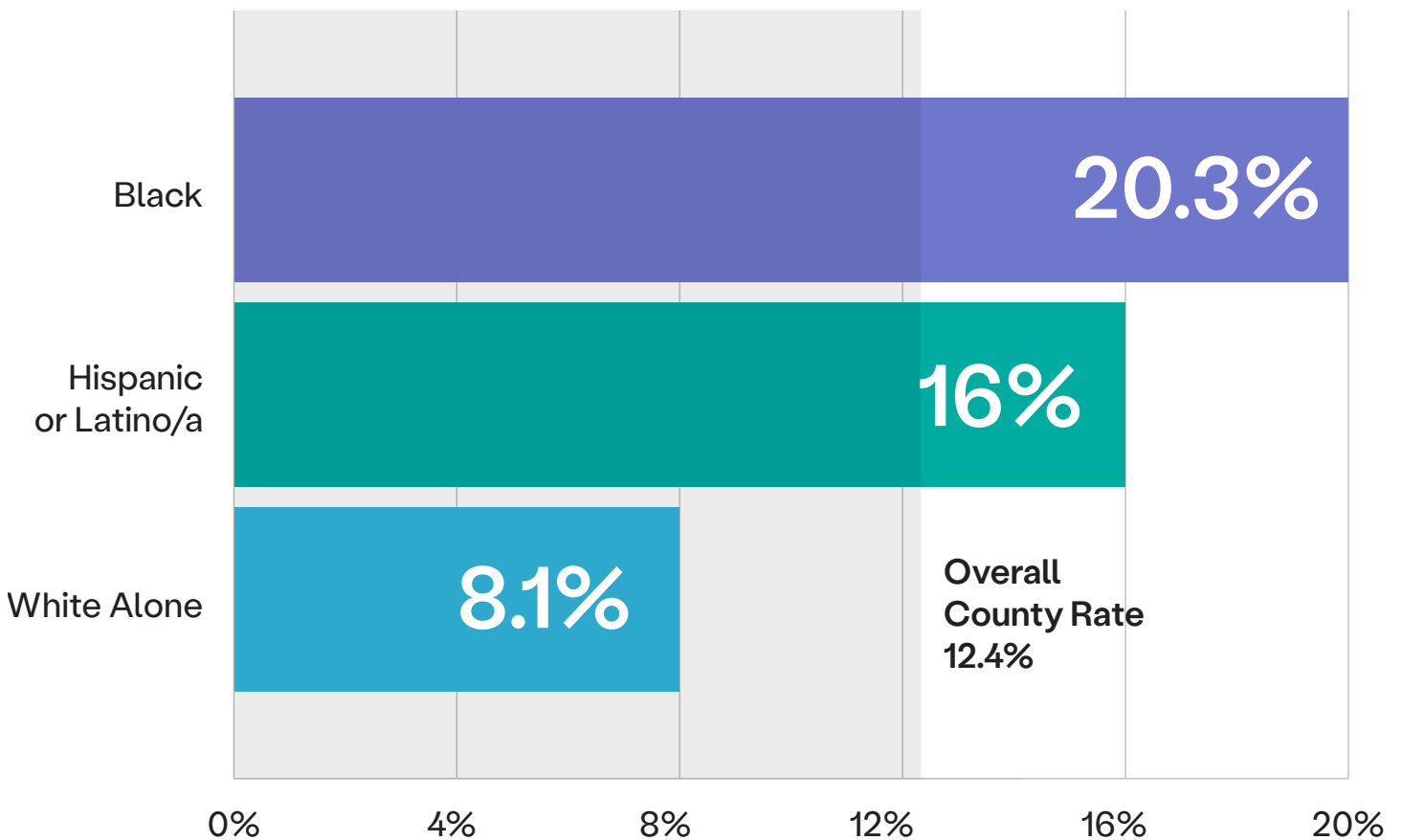
There are substantial disparities in youth poverty. In 2021, Latino/a San Diegans under 18 years old were twice as likely to live in poverty as White San Diegans.

As we see in Figure 6, young Black San Diegans were 2.5 times as likely as their White counterparts to be living in poverty.

These gaps reflect those we saw in overall poverty above (see: [Poverty](#).) Overall, 85,956 young people live in poverty in San Diego.

Youth poverty is worth taking a separate look at because growing up poor can have a substantial negative impact on the educational, economic and health outcomes of children early in life.

Figure 6: Youth Poverty in San Diego by Race, 2021





Equity

Unhoused Students

16,000+

of San Diego County students are unhoused

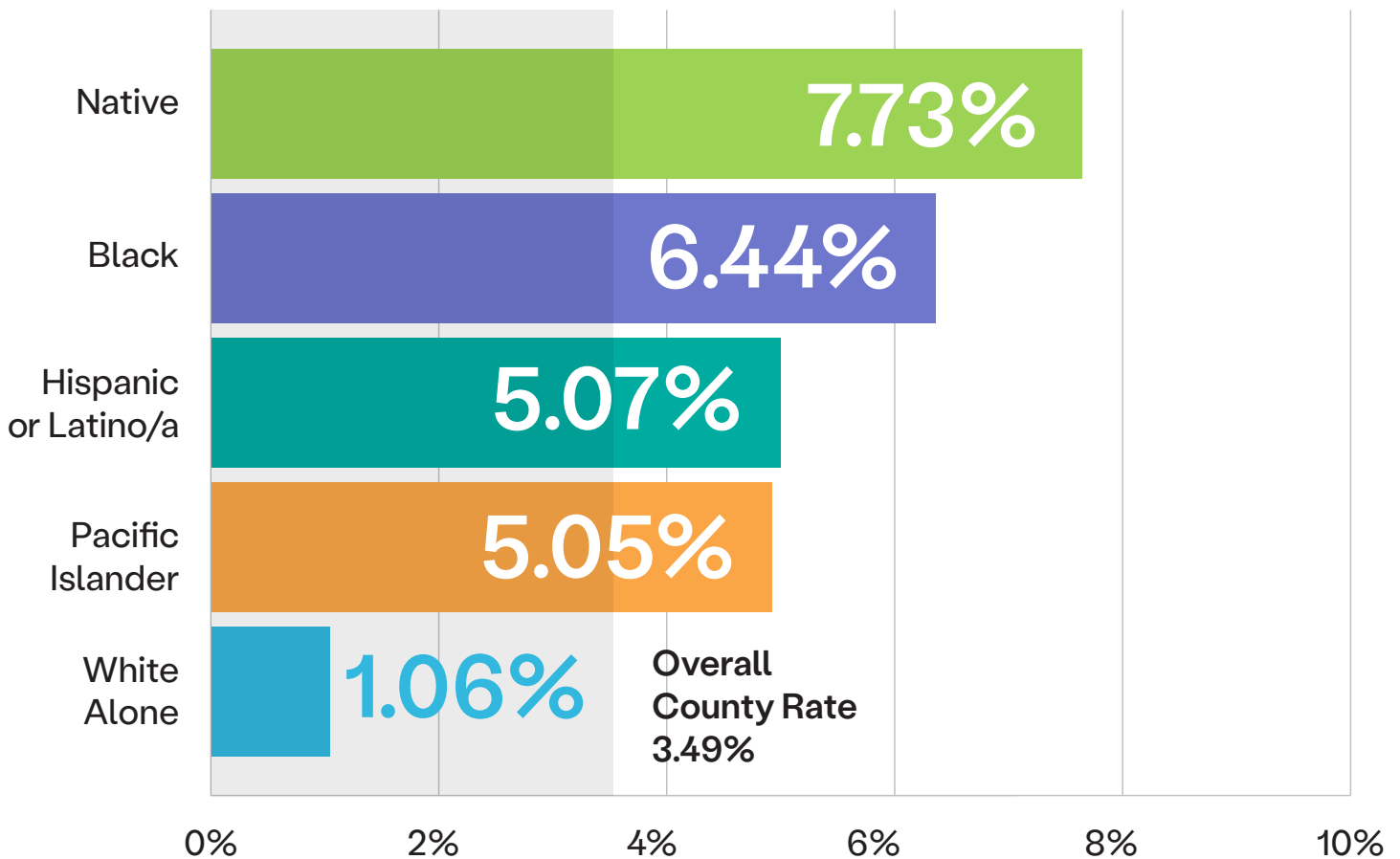
Unhoused Students

Stable housing is a foundation to the safety, health and achievement of young people. Unfortunately, more than 16,000 of San Diego County students are unhoused.⁶

In the 2022-2023 school year, Native, Black, Hispanic or Latino/a, and Pacific Islander public-school children were much more likely to be unhoused than other students (see: Figure 7).

Hispanic or Latino/a public school students in San Diego County were more than five times as likely to be unhoused than their White counterparts, and Black students are more than six times as likely. Although the groups of Native and Pacific Islander students are relatively small, so we expect a lot of variance year to year in the proportion of students, in the 2022-2023 school year, both groups were much more likely to be unhoused than average.

Figure 7: Unhoused students in San Diego by Race, 2021



⁶ This section reflects data about unhoused students. Although generally, data about unhoused people is very difficult to accurately gather, we have good data on unhoused students within San Diego County public schools. This does not reflect unhoused youth who are in private schools, homeschooled or who are not in school. Some estimates of unhoused youth in the county, including those not in school, are as high as 20,000. This data uses racial classifications from the California Department of Education.



Equity

Educational Attainment

4,222

Total number of 19- and 20-year-olds
without a high school degree

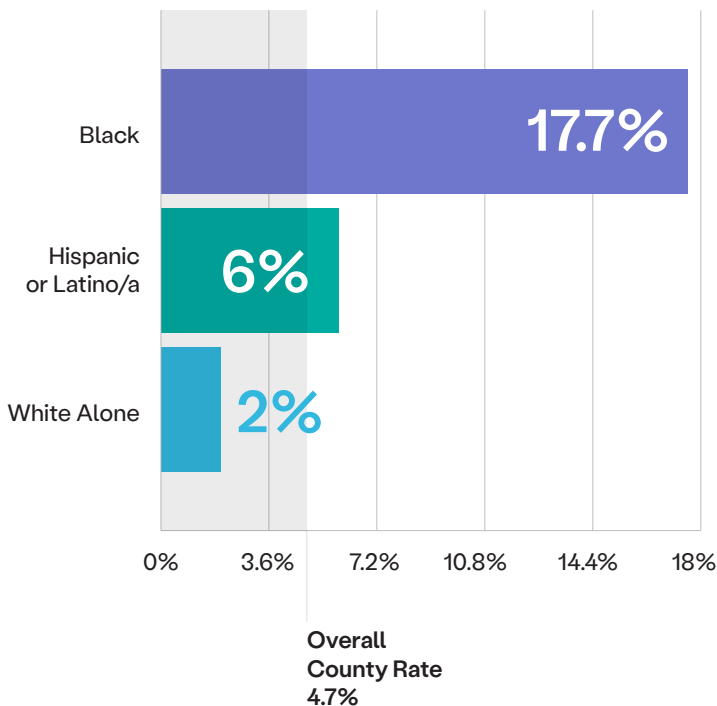
Educational Attainment

Fair access to education is crucial to a just, informed and thriving society. High school graduation⁷ is a stepping-stone to students' future.

Not only are they exposed to a broad range of educational content, but graduates are also qualified for further education or training and higher-paying employment.

Although by far most 19- and 20-year-olds have completed 12th grade, Black students are much less likely to finish high school than their White counterparts (see: Figure 8). Disabled students are also less likely to finish than non-disabled students (see: Figure 9).

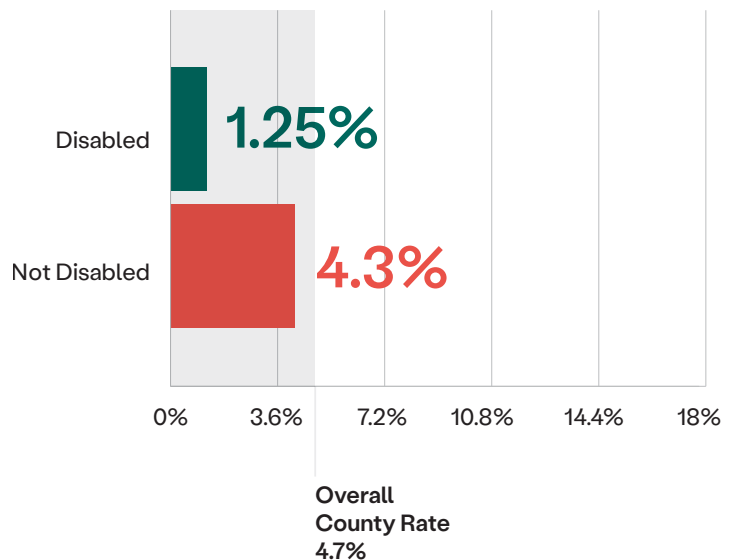
Figure 8: 19- and 20- year-olds Without High School Diploma by Race in San Diego County, 2021



Further research can help us identify what holds these students back from finishing high school and design programs to support students.

These disparities continue in higher education, which is especially alarming in the case of Hispanic youth. Latino/a San Diegans of all ages make up 34.8% of the county's population, but 41.5% of the population from 18-24 and 46.2% of the population under 18. If current trends continue,⁸ a plurality of local workers will be Latino/a as the younger cohorts age into the workforce. Right now, though, young Latino/a San Diegans are not going to college at the same rates as other groups. Latino/a make up 41.5% of the population between 18 and 24, but only 36.7% of people who have at least started college in that age group. Just 21.5% of 24 and 25 year-olds who have completed a college degree are Latino/a. These trends could worsen economic inequities if they carry forward.

Figure 9: 19- and 20- year-olds Without High School Diploma by Disability Status in San Diego County, 2021



⁷ Here, rather than a cohort graduation rate, we present the number of 19- and 20-year-olds who have a high school degree to capture students who graduate late or get a GED shortly after their cohort graduated. Using this measure allows us to use American Community Survey data, which includes not only public school students, but also private and homeschooled students.

⁸ This trend could be disrupted if, for example, younger Latino/a people disproportionately moved out of San Diego County.

A young Black student is shown from the chest up, leaning over a desk and writing in a notebook with a pen. The image is overlaid with a teal color. The student's hair is short and curly. The background is blurred, showing what appears to be a classroom setting. The text is overlaid on the lower left and bottom center of the image.

Equity

Expectations
from Adults

over 9%

of Black, Hispanic or Latino/a, Native and other race students
report not having a teacher or other adult who believes in them

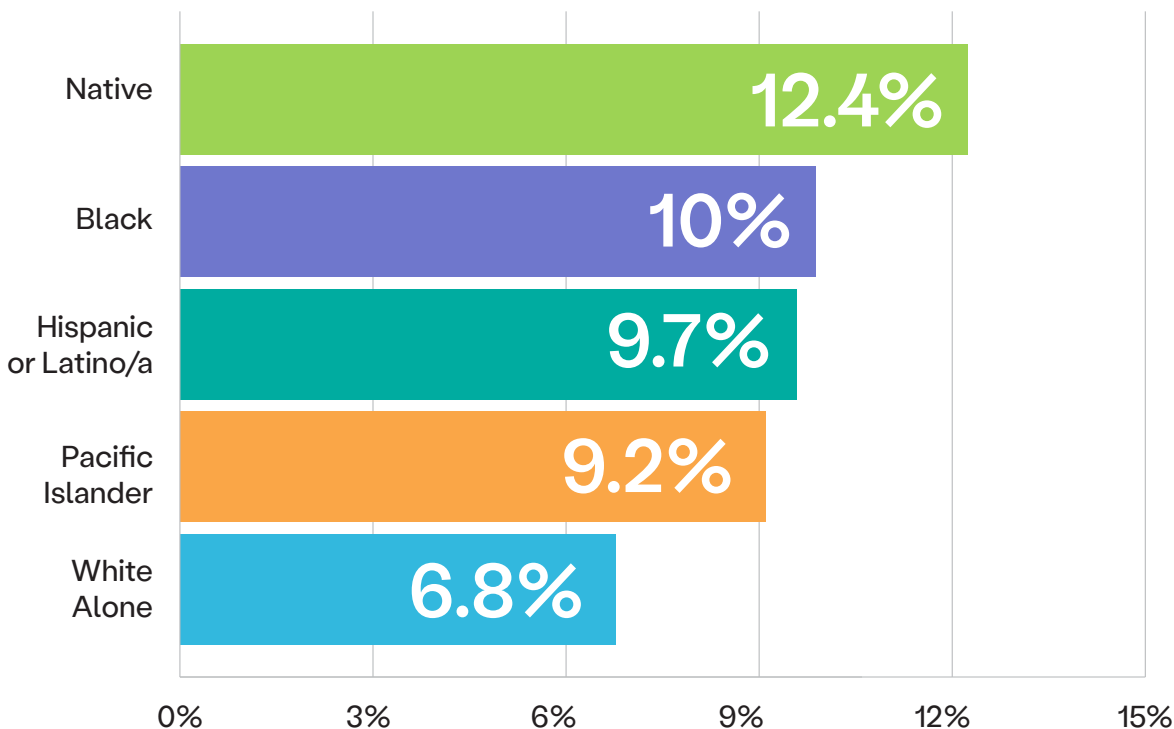
Expectations from Adults

Decades of research have studied the impact of teacher expectations on students' performance and development⁹ and the way those expectations can hurt children in racial minority groups.¹⁰

If adults have lower expectations for students in some racial groups, it can influence their academic performance, and perhaps their graduation rates.

Across California, students in grades 7, 9, and 11 are asked about the expectations that the adults at school have of them.¹¹ In San Diego, we see substantial disparities among racial groups, which are especially apparent when comparing to White students. Where 6.8% of White students report not having a teacher or other adult who believes in them, more than 9% of Black, Hispanic, Native and other race students report similar expectations (see: Figure 10).

Figure 10: San Diego County Students Reporting Low Expectations by Adults in Schools, 2017-2019



⁹ Rubie-Davies, C., Meissel, K., Alansari, M., Watson, P., Flint, A., & McDonald, L. (2020). Achievement and beliefs outcomes of students with high and low expectation teachers. *Social Psychology of Education*, 23(5), 1173–1201. <https://doi.org/10.1007/s11218-020-09574-y>

¹⁰ Landsman, J. (2004). *Confronting the Racism of low Expectations*. Association for Supervision and Curriculum Development. https://ipsdweb.ipsd.org/uploads/PDAC/Confronting_the_Racism_of_Low_Expectations.pdf

¹¹ They are asked three questions: whether they have a teacher or other adult at school who tells the student when they do a good job, who always wants the student to do their best, and who believes that the student will be a success. This data uses racial classification from the California Department of Education.



Equity

Low Birthweight

2x

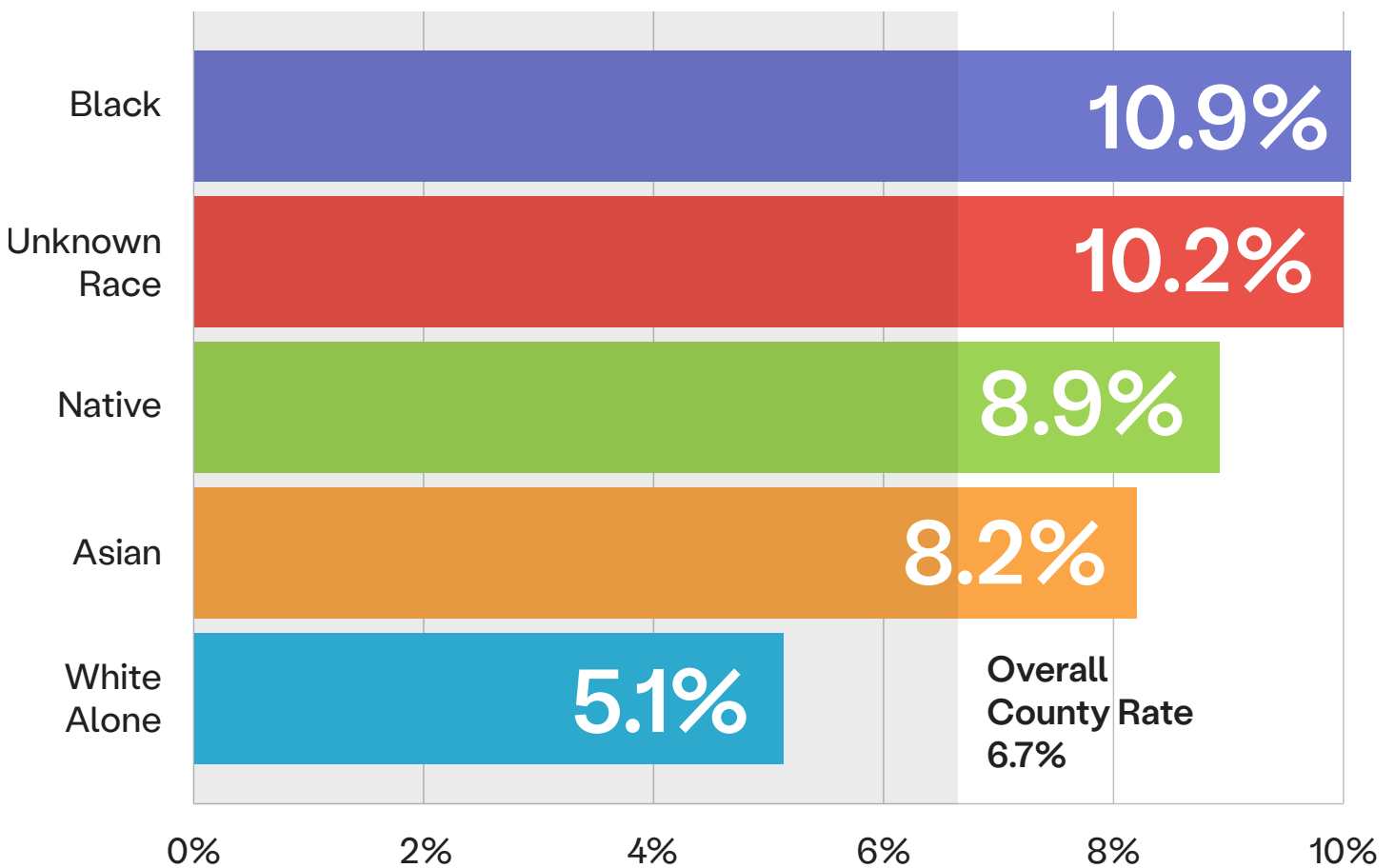
more babies born to Black parents are likely to be
underweight than those born to White parents

Low Birthweight

Low-weight births are associated with poor health outcomes for baby and parent.

Babies born to Black people in San Diego County are more than twice as likely than babies born to White people to weigh 2,500 grams or less, a threshold set by the World Health Organization (see: Figure 11). People of all other races are at least 20% more likely to give birth to a low-weight baby than White San Diegans are.¹²

Figure 11: Low Birthweight by Race in San Diego County, 2021



¹² This data uses race classifications from the County of San Diego Maternal, Child and Family Health Services.



Equity

Health Insurance

219,355

Total number of people without health insurance

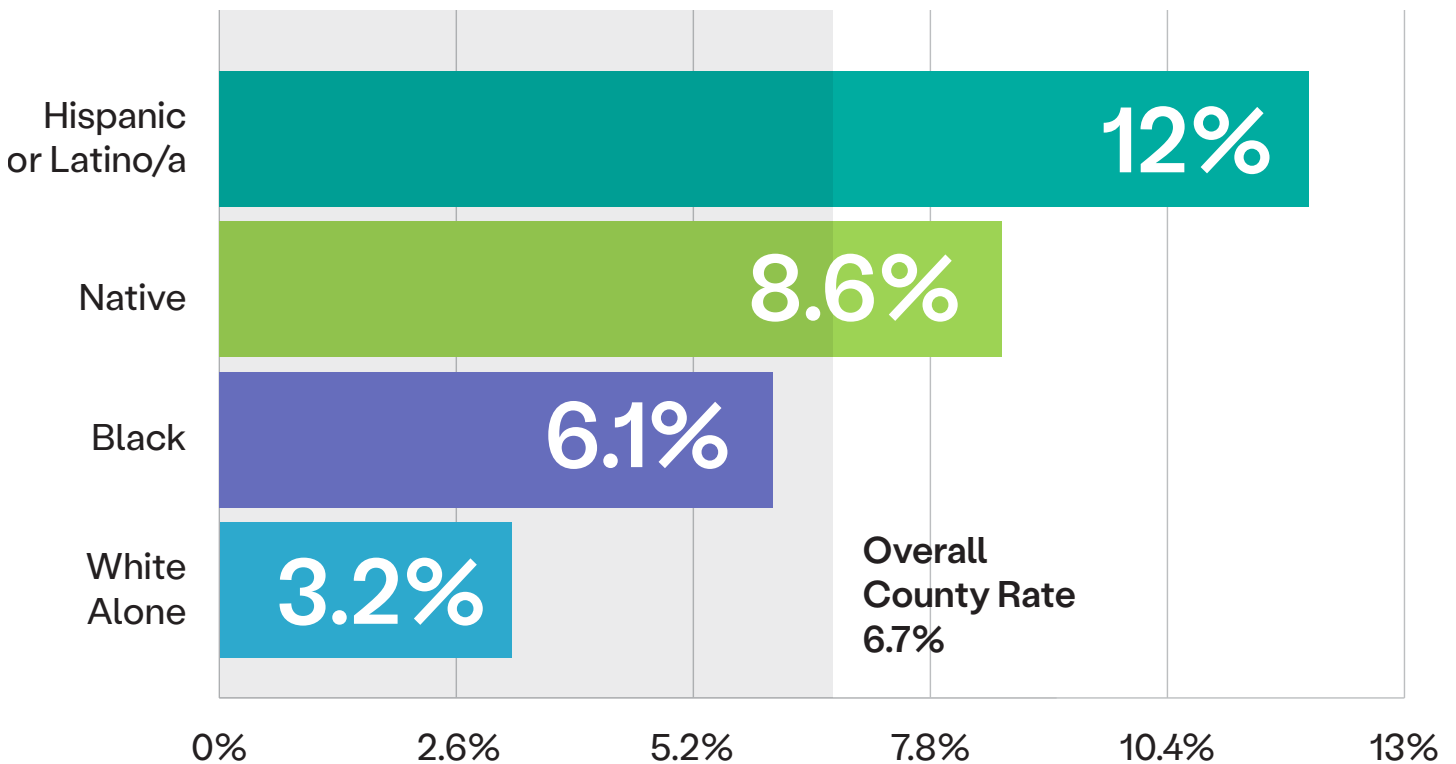
Health Insurance

Health insurance is critical to getting consistent healthcare for most Americans.¹³ However, health insurance is neither easily nor equally accessible.

In 2021, Latino/a San Diegans are four times as likely to be uninsured than White San Diegans, Black San Diegans twice as likely, and American Indian or Alaska natives are almost three times as likely. Immigrants are over twice as likely as non-immigrants to have no health insurance (see: Figure 12).

These disparities get slightly worse when we look at San Diegans who are uninsured despite being employed (rates of insurance among employed San Diegans are available in the [Supplemental Data](#)). This suggests that interventions designed to increase health insurance rates by increasing employment do not work to improve equity in health insurance access.

Figure 12: San Diegans Without Health Insurance by Race, 2021



¹³ Having health insurance does not ensure that Americans can get high quality or affordable healthcare; even with insurance, more than half of Americans have medical debt. Having health insurance is a necessary, but not sufficient condition to healthcare access for most Americans.



Equity

Incarceration in Jails

6X

greater incarceration rate for Black San Diegans
compared to White San Diegans

Incarceration in Jails

In the U.S., jails are used for two purposes. First is pre-trial detention, or the practice of jailing people while they await trial.

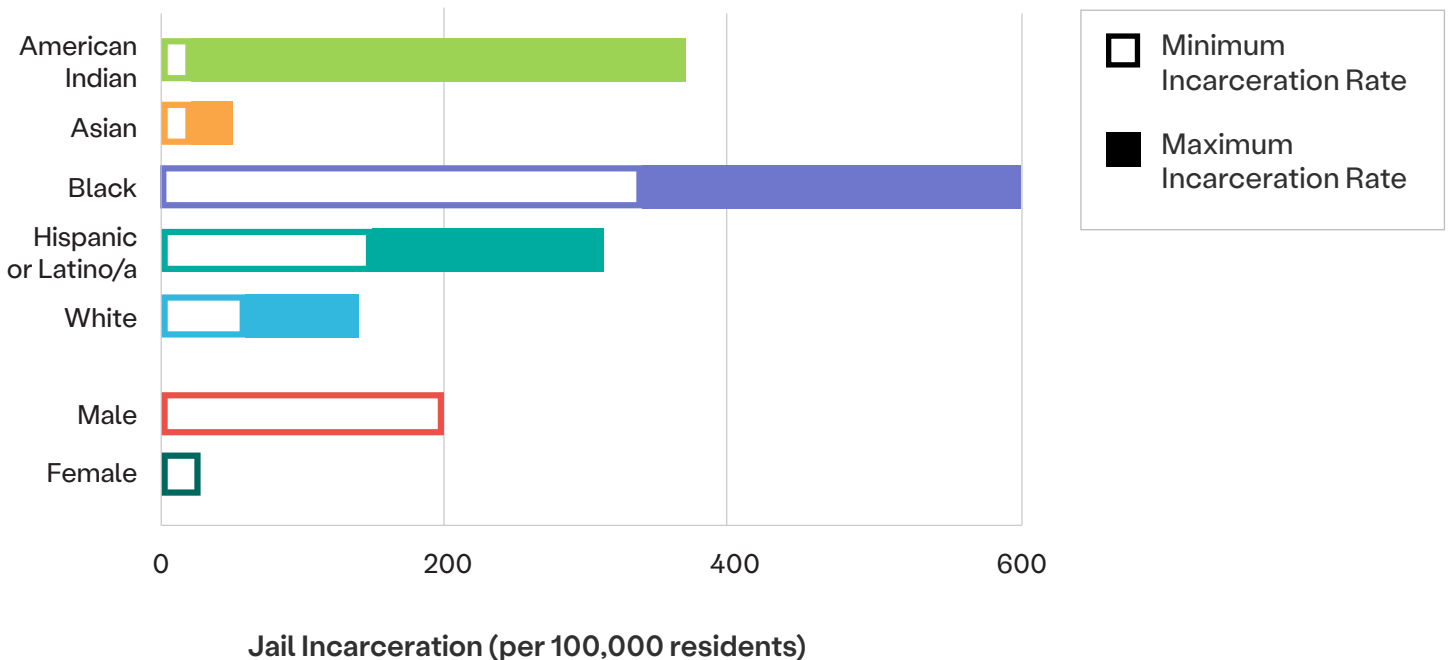
Both nationwide and in San Diego County, about 71% of people in jail have not been convicted of a crime. So, although people are legally innocent until proven guilty, if they are placed in jail, they are subject to the impacts of incarceration. Secondly, jails are used for people who have been convicted and sentenced to a short period of incarceration, often less than one year.

Along with its other impacts, jail incarceration can be a significant economic disruption. While they are in jail, people often lose their jobs and have to

pay legal and administrative fees, impacting the incarcerated person's wealth and ability to support themselves and their families during and after their incarceration. Indeed, spending time in jail or prison virtually eliminates the wealth of most people, though White individuals are often able to regain wealth faster than Black and Hispanic individuals after a period of incarceration.

Incarceration rates are calculated as the number of people in jails per 100,000 residents. In San Diego, 115.5 per 100,000 people are incarcerated. However, that rate is not consistent across race¹⁴ or gender. The Black incarceration rate was six to seven times greater than the White incarceration rate and the Latino/a rate was two to three times greater than the White rate. Men are more than seven times as likely to be incarcerated as women.

Figure 13: San Diego County Jail Incarceration Rate, 2021



¹⁴ The San Diego County Sheriff's Department does not collect data on multiracial individuals, so a one-to-one comparison of the racial/ethnic composition of the county to the jail population is not possible. To account for this, we calculated two estimates: the lower-bound incarceration rate was calculated by counting everyone who could possibly be included in each racial and ethnic category in the population (in other words, multiracial people were counted multiple times, once each in each category that they selected on the census form) and the upper-bound incarceration rate was calculated by only counting single-race individuals in their respective categories. We present the range of the per capita jail incarceration rate, expressed as a rate per 100,000 people.



Equity

Internet Access

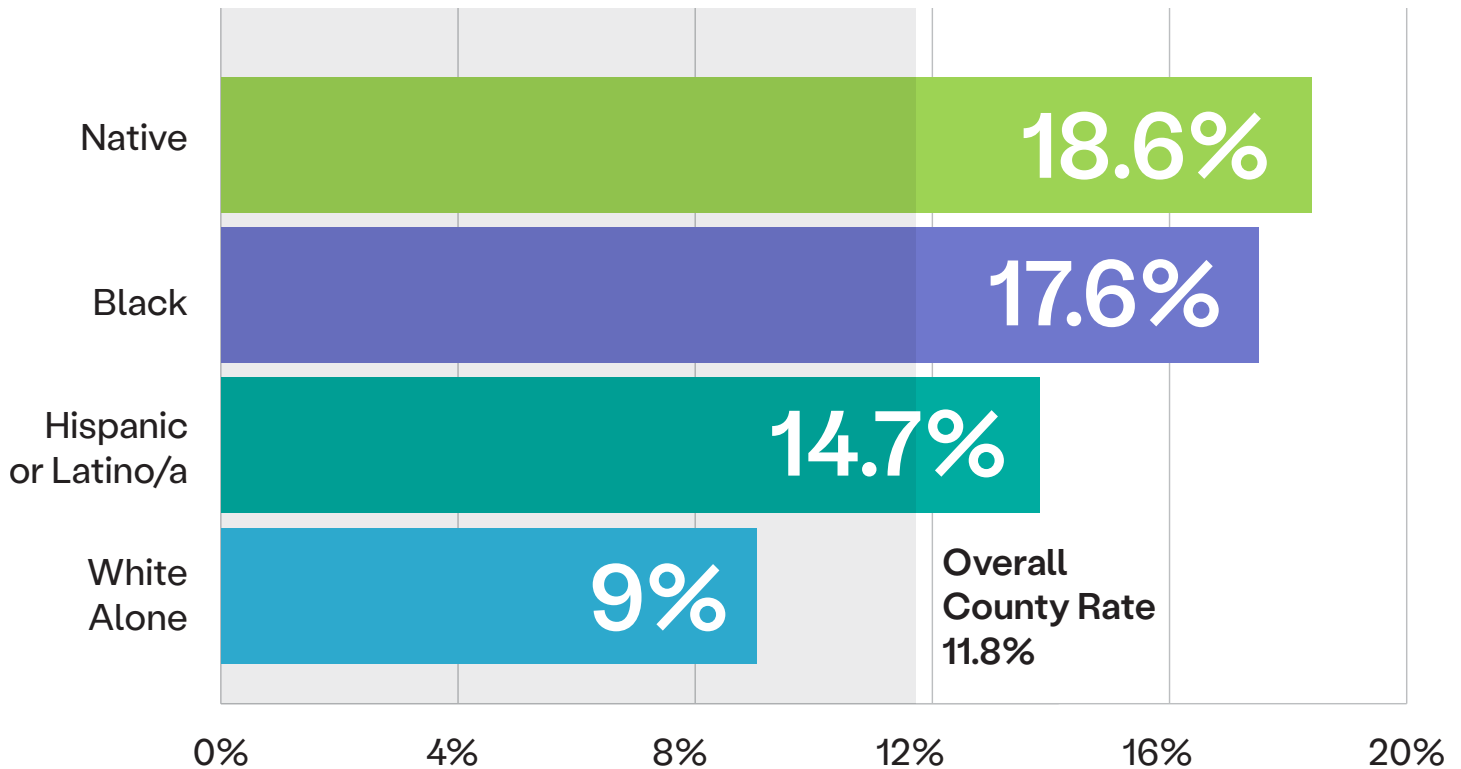
365,116

Total number of people without
high-speed internet access

Internet Access

Reliable, high-speed internet access makes it easier to apply for jobs, apply for and use government services, make appointments, receive telehealth services, participate in politics, attend school or vocational training, work from home, and much more.

Latino/a San Diegans are over 1.5 times as likely to be without high-speed internet access at home¹⁵ than White San Diegans, and Black or African American San Diegans are about twice as likely.



¹⁵ Definition of "high speed" is self-reported; American Community Survey respondents were asked: "Do you or any member of this household have access to the Internet using a broadband (high speed) Internet service such as cable, fiber optic, or DSL service installed in this household?"



Equity

Homeownership

526,596

Total number of non-homeowner households

Homeownership

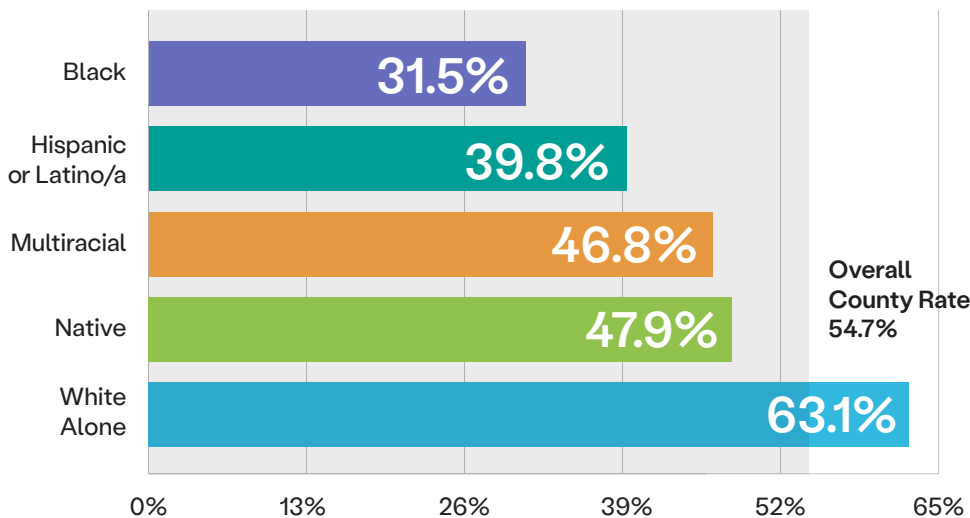
Owning a home can stabilize housing costs, become a valuable asset for homeowners, and build generational financial stability and wealth.

Gaps in homeownership are likely influenced by the practice of redlining. For decades, the Federal Home Owners Loan Corporation (HOLC) designated neighborhoods with high racial and ethnic minority populations as “risky” and denied mortgages in those areas. You can explore the history of redlining in San Diego through the [Mapping Inequality project](#) (note that this site reprints the text of neighborhood descriptions, which contain language that readers may find insulting or disturbing).

The ripple effects of redlining can still be seen in San Diego today. First, home equity is often inherited and redlining impacted home values at the neighborhood level. In addition to being much less likely to inherit homes, Black homeowners pay higher mortgage interest rates, are less likely to be able to refinance, pay higher insurance premiums and pay higher property taxes.^{16,17} People with higher mortgage interest rates spend more to pay for the interest on their loan and less on the principal that builds equity and wealth. That can increase the risk of homeowners being unable to keep paying their mortgage.¹⁸

In 2021 in San Diego, about 63% of White families¹⁹ live in homes that they own²⁰ compared to about 40% of Latino/a San Diegans, and about 48% of American Indian or Alaska Native San Diegans, and about 32% of Black San Diegans. This makes Black families half as likely to own their home than White families (see: Figure 14).

Figure 14: Proportion of Families Owning Their Homes in San Diego, 2021



¹⁶ Aronowitz, M., Golding, E., & Choi, J. H. (2020). The Unequal Costs of Black Homeownership. MIT Golub Center for Finance and Policy. Retrieved from <https://gcfp.mit.edu/wp-content/uploads/2020/10/Mortgage-Cost-for-Black-Homeowners-10.1.pdf>

¹⁷ Desilver, D., & Bialik, K. (2017, January 10). Blacks and Hispanics face extra challenges in getting home loans. Pew Research Center. Retrieved from <https://www.pewresearch.org/fact-tank/2017/01/10/blacks-and-hispanics-face-extra-challenges-in-getting-home-loans/>

¹⁸ Gruenstein Bocian, D. (2008). Race, ethnicity and subprime home loan pricing. *Journal of Economics and Business*, 60(1–2), 110–124. <https://doi.org/10.1016/j.jeconbus.2007.10.001>

¹⁹ To count a household trait (whether the home is owned or rented) with an individual trait (race) we counted the race of the person defined by the census as person 1. This isn't a perfect measure, but allows us to count each household just once.

²⁰ With a mortgage or outright



Equity

Life Expectancy

5 years

Disparity in life expectancy for Black San Diegans
as compared to White San Diegans

Life Expectancy

Life expectancy is influenced by all kinds of health outcomes (like the mortality of particular conditions) and influences (for example, access to high-quality health insurance).²¹

In 2021, the average White San Diegan was expected to live five years longer than the average Black San Diegan (see: Figure 15). There was also a five-year gap in life expectancy by sex: female San Diegans are expected to live five years longer on average than male San Diegans (see: Figure 16).

Figure 15: Life expectancy in years by race in San Diego County, 2021

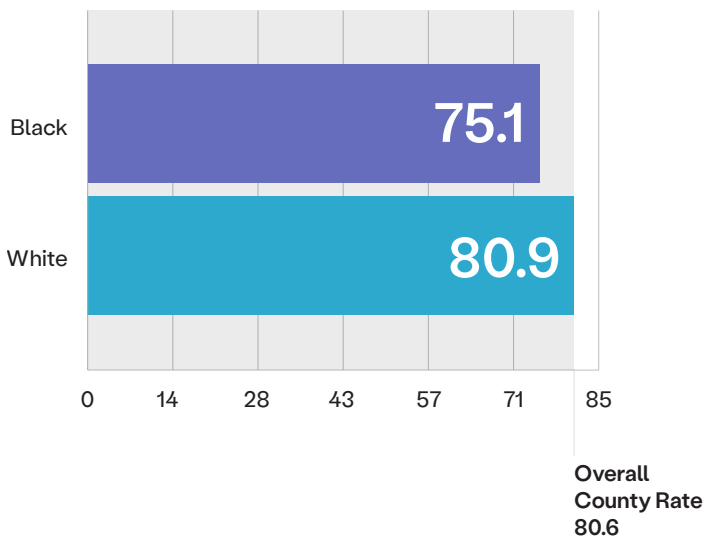
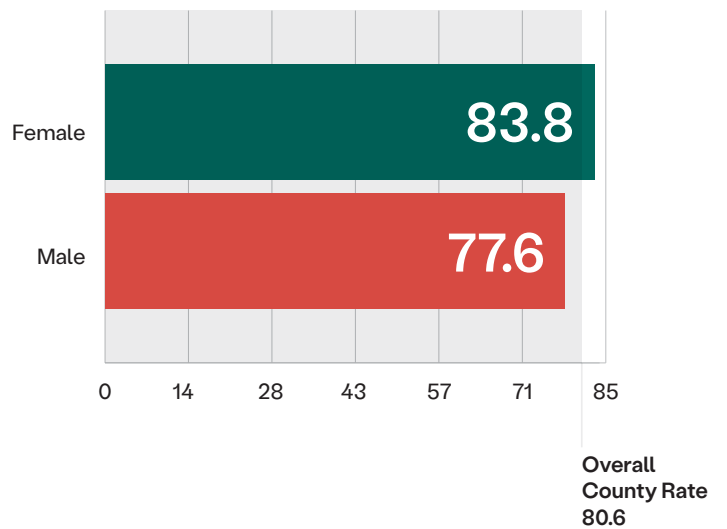


Figure 16: Life expectancy in years by sex in San Diego County, 2021



²¹ Life expectancy can be thought of as summarizing those factors and rendering the big picture of health inequality, but it should be noted that it may obscure acute health inequalities at different ages, in different diseases or in access for example. This data uses racial classifications from the County of San Diego Health and Human Services Agency.

A woman with curly hair, wearing a white lab coat, is smiling and looking down at a white paper shopping bag she is holding. The bag contains a burrito and some leafy greens. The background is a blurred, textured wall. The entire image has a teal color overlay.

Equity

Food Security

418,764

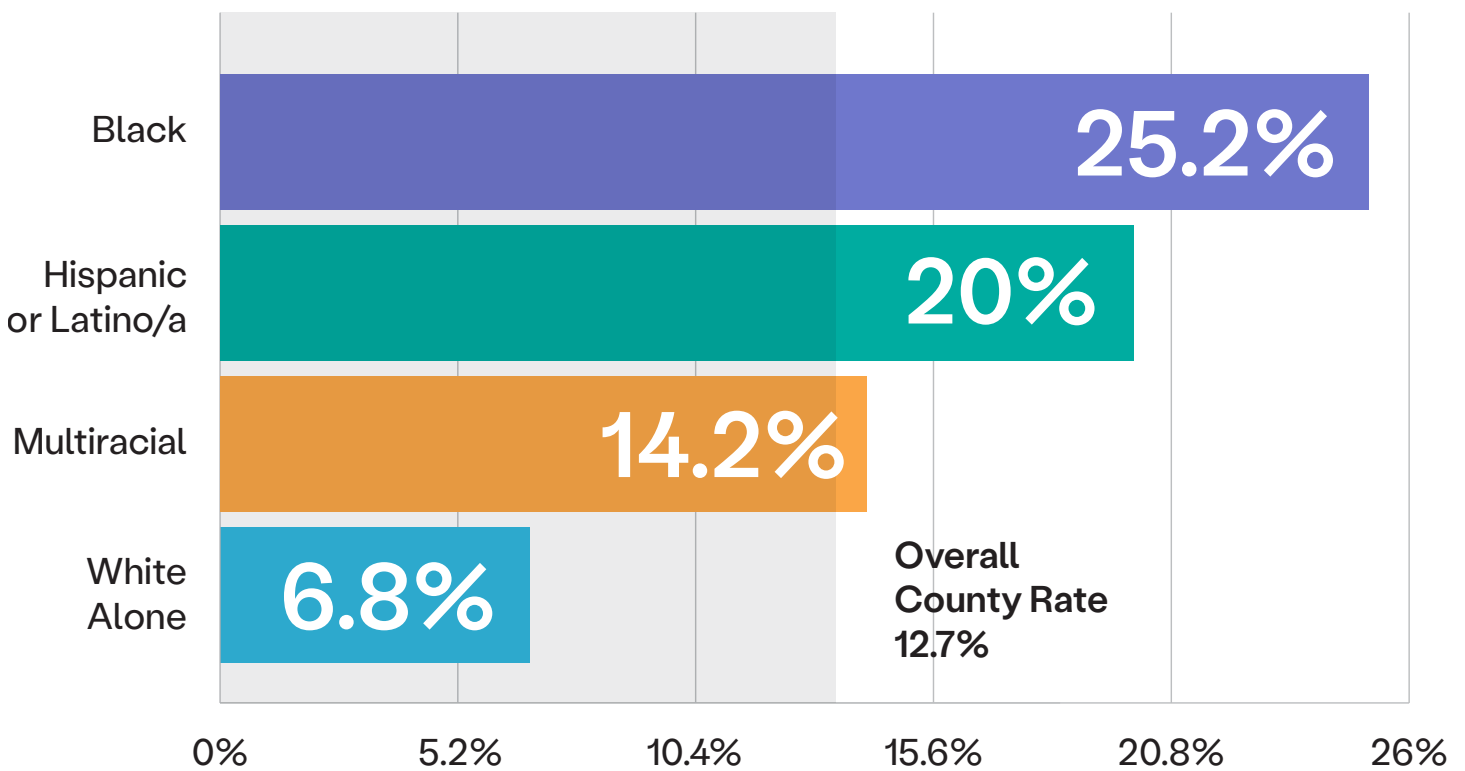
Total number of people experiencing food insecurity

Food Security

In 2021, 12.7% of San Diegans were using Supplemental Nutrition Assistance Program (SNAP) benefits, which is a program aimed at reducing food insecurity and is often used as a proxy of food insecurity.

Black San Diegans are twice as likely to be using SNAP than the average San Diegan and almost four times as likely as the average White San Diegan. American Indian or Alaska Native, Latino/a, and Multiracial San Diegans all have food insecurity rates two times or higher than those of White San Diegans (see: Figure 17). This aligns with previously discussed gaps in income (see: [Poverty](#) and [Cost of Living](#)).

Figure 17: Food Insecurity by Race in San Diego County, 2021





Immigrants and Refugees 9th

highest immigrant population is in
San Diego County of all U.S. counties

Immigrants and Refugees

Immigration improves employment, wages, and productivity in the economy, whether those immigrants are high- or low-skilled and whether they are documented or not.²²

For example, in the city of San Diego alone, foreign-born residents generated \$2.68 billion in federal taxes and \$946.3 million in state and local taxes in 2020.²³

Our region benefits tremendously from the economic and cultural contributions of new Americans, but this population needs resources to navigate what is often a rocky transition exacerbated by lack of federal support for individuals negatively impacted by our nation's broken immigration system. New arrivals to the United States must navigate a complicated

bureaucracy to get identification, access to support and permission to work to support themselves. They must find the time and transportation to appear in person, pay fees, wait for approval and manage several application processes, often in a foreign language.

San Diego County has substantial immigrant and refugee populations. These people and the region could benefit from services that help immigrants get socially and economically plugged in. To pursue funding for language learning (for adults and children), case management, childcare, transportation, and community health, we present data about the immigrant and refugee populations in San Diego County.

San Diego County has the ninth highest immigrant population among U.S. counties. According to the Migration Policy Institute, San Diego County was home to 749,100 immigrants between 2017 and 2021, a plurality of whom (316,300) are from Mexico.²⁴ By 2030, however, estimates indicate that the plurality of foreign-born city of San Diego residents will be from Asia²⁵.

²² The Effects of Immigration on the United States' Economy. (2016, June 27). Penn Wharton Budget Model. <https://budgetmodel.wharton.upenn.edu/issues/2016/1/27/the-effects-of-immigration-on-the-united-states-economy>

²³ Wong, T. K., & Sanchez, M. (2020). Immigrant Integration in the City of San Diego. <https://usipc.ucsd.edu/publications/usipc-immigrant-integration-san-diego-final.pdf>

²⁴ U.S. Immigrant Population by State and County. (2014, February 4). Migrationpolicy.Org. <https://www.migrationpolicy.org/programs/data-hub/charts/us-immigrant-population-state-and-county>

²⁵ Wong, T. K., & Sanchez, M. (2020). Immigrant Integration in the City of San Diego. <https://usipc.ucsd.edu/publications/usipc-immigrant-integration-san-diego-final.pdf>

Immigrants and Refugees (cont.)

In 2021, 15,069 San Diegans became naturalized American citizens, making up 1.9% of the country's naturalizations in that year. Among U.S. counties, San Diego County had the 11th highest number of citizens naturalized that year.

In San Diego, the largest immigrant groups are from Mexico (about 330,000 people), the Philippines (about 93,000), China (about 37,000), Vietnam (about 33,000), India (about 31,000) and Iraq (about 28,000).

Among San Diegans in the labor force, immigrants and non-immigrants are very likely to be working (92.3% of immigrants in the workforce are employed and 91.7% of non-immigrants are employed). However, immigrants in San Diego are 13% more likely to live in poverty than non-immigrants. Nearly 91,000 immigrants in San Diego live in poverty.

In Figure 18, we can see the number of naturalized San Diego residents each year from 2012 to 2021. San Diego County experienced a slow-down of naturalizations starting in 2019, a large dip in 2020, and a return to average in 2021.

Figure 19, we compare the 50 counties with the most naturalizations in the U.S. (light grey), and the total naturalizations (dark grey) to the number of naturalizations in San Diego County (in teal). To make them comparable, we plotted each year's naturalization as a percent of that region's average naturalizations over the period from 2012 to 2021. We see that other regions experienced a dip in 2020, and that San Diego's was among the largest such dips in the country.

Figure 18: Number Naturalized Persons per Year, San Diego County 2012 – 2021

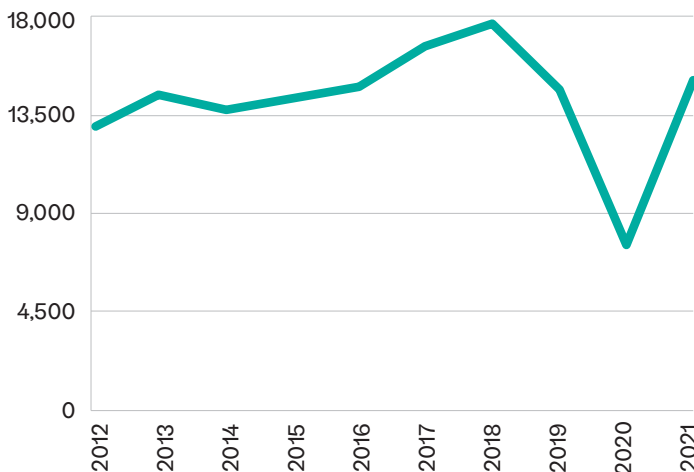
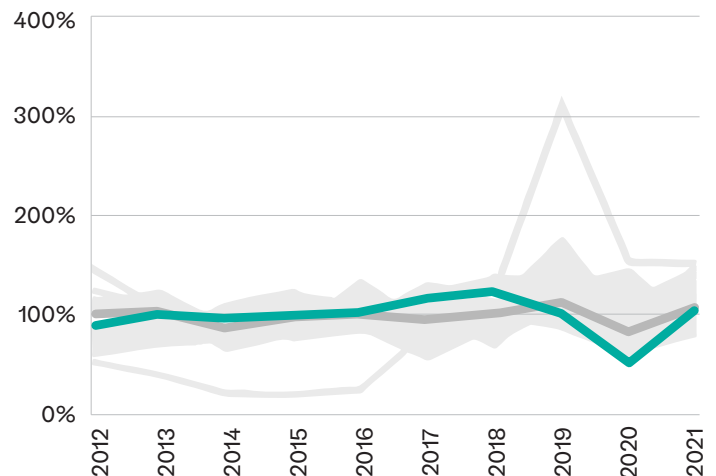


Figure 19: Percent of Average Naturalized Persons per Year, 2012 – 2021



Immigrants and Refugees (cont.)

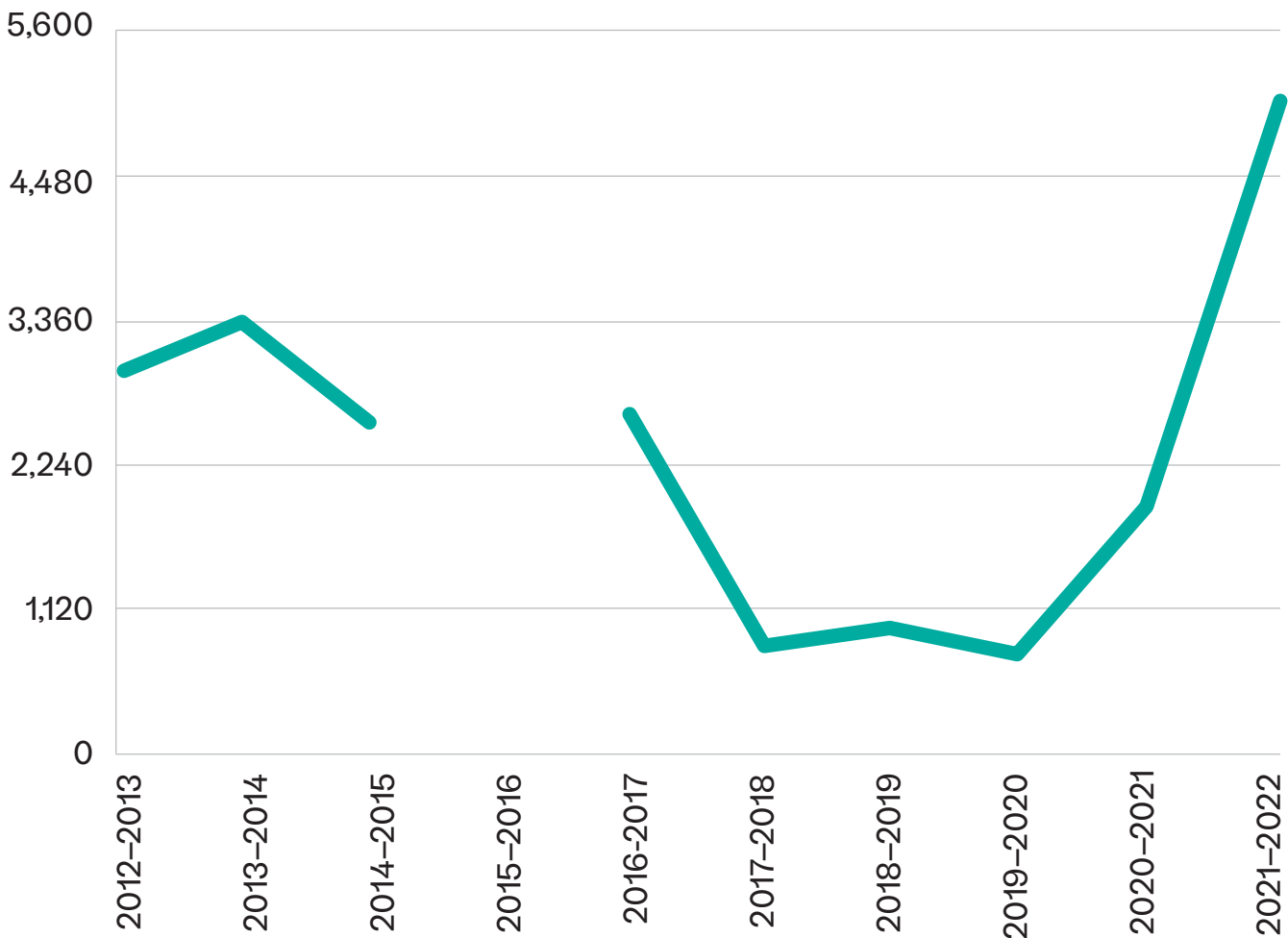
California takes in more refugees than any other state, taking in [46% of the nation's total](#) refugees in 2019. Within [California, Sacramento, San Diego and Los Angeles are the top destinations](#). According to data from the County of San Diego's resettlement agencies, San Diego took in 5,055 refugees in fiscal year 2021-2022. These refugees came from 21 countries, including Afghanistan (2,973), Haiti (1,429), South Sudan (234) and Central African Republic (206).

Figure 20 shows the total number of refugees arriving in San Diego County in each fiscal year since 2012-2013 (data unavailable for 2015-2016).

In an average year, 2,239 refugees arrive in San Diego. We see a large jump in the most recent fiscal year following four low years.

San Diego has the potential to benefit tremendously from the economic and cultural contributions of new Americans if we can effectively invest in their social and economic flourishing here.

Figure 20: Refugee Arrivals in San Diego County, 2012 – 2022. Source: [San Diego County HHS](#)



Conclusion

San Diego ranks amongst one of the costliest metropolitan areas in the country. Contrary to popular belief, San Diego's population is not free of economic hardship. In this report, distinct inequalities are evident across all the topics we have addressed.

Poverty, unhoused students, insufficient wages and lack of homeownership are more common in the county than expected. With nearly 35% of San Diego County residents struggling to make self-sufficient wages and 38% spending more than 30% of their income on housing, it is extremely difficult to live a high quality of life when wages in San Diego only go so far. Latino/a and Black racial groups in San Diego are five to six times more likely to be unhoused than White youth.

Health access and care is one of the most crucial factors to living a high-quality life. Yet, Latino/a and Black San Diegans are two to four times more likely to live without health insurance than White San Diegans.

Latino/a and Black racial groups faced broad inequities in topics addressed in this report, such as broadband access, food security, homeownership and life expectancy.

Right now, San Diego has large-scale economic need, substantial equity gaps, and lost potential among our immigrant and refugee populations. Government and philanthropic grants and investment can address these concerns if they can understand the need, convey their scale and importance, and target investment well.

Acknowledgments

Thank you to the San Diego Regional Policy & Innovation Center for authoring this report, including:

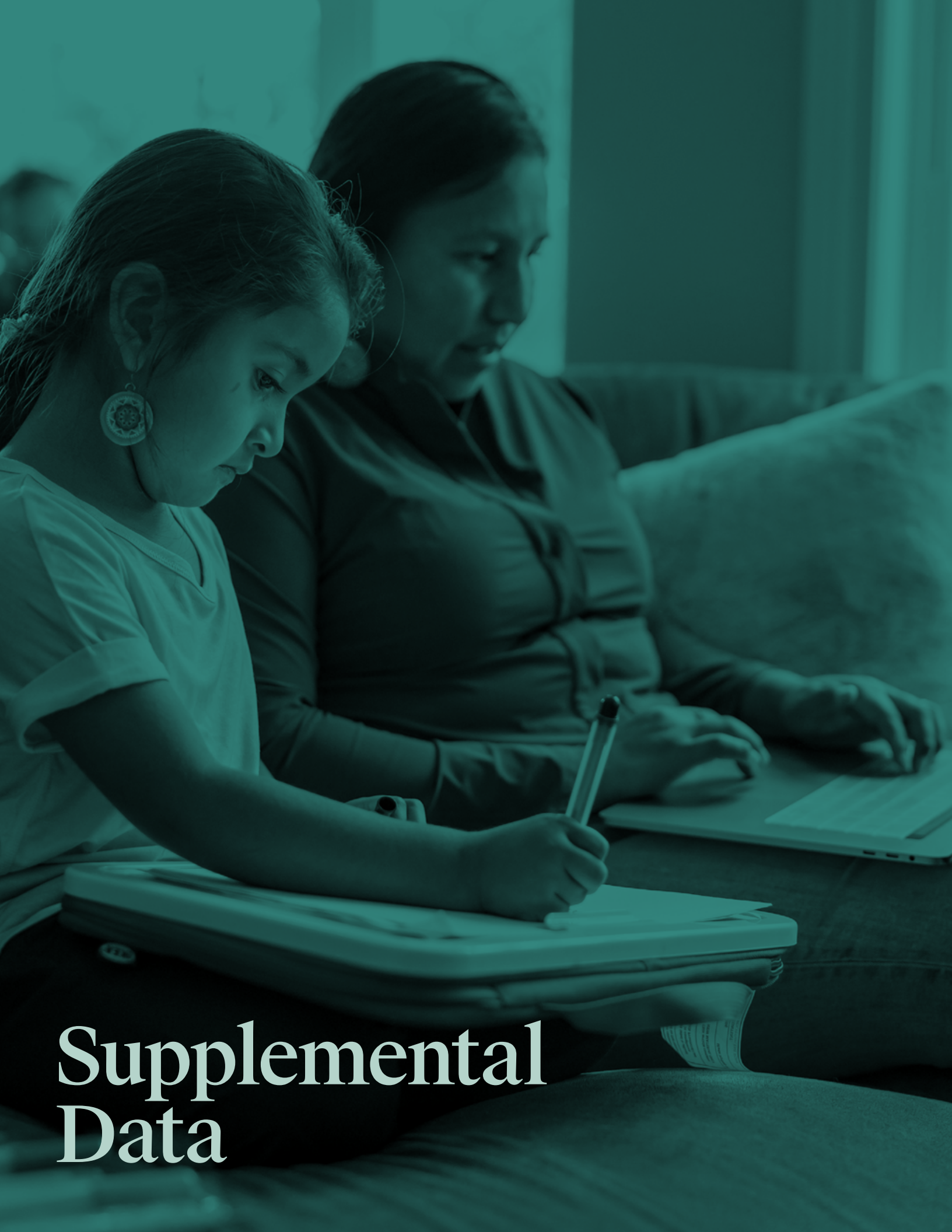
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Supplemental Data

Supplemental Data

People Living in Poverty in San Diego County, 2021

	Estimated Number in Poverty (rounded)	Percent in Poverty
Race/ethnicity¹		
<i>American Indian or Alaska Native²</i>	8,643	9.80%
<i>Asian, Native Hawaiian or Pacific Islander</i>	49,877	9.60%
<i>Black or African American</i>	39,084	18.60%
<i>Hispanic or Latina/o/x</i>	142,144	12.70%
<i>White alone</i>	107,749	7.90%
<i>Multiracial</i>	29,817	10.40%
<i>Some other race²</i>	3,432	14.30%
Sex		
<i>Female</i>	183,875	11.50%
<i>Male</i>	151,098	9.40%
Disability Status		
<i>With reported disability</i>	52,146	15.70%
<i>Without reported disability</i>	282,827	9.90%
Immigrant status		
<i>Immigrant</i>	90,854	11.30%
<i>Non-immigrant</i>	244,119	10.20%
County poverty (overall)	334,973	10.50%

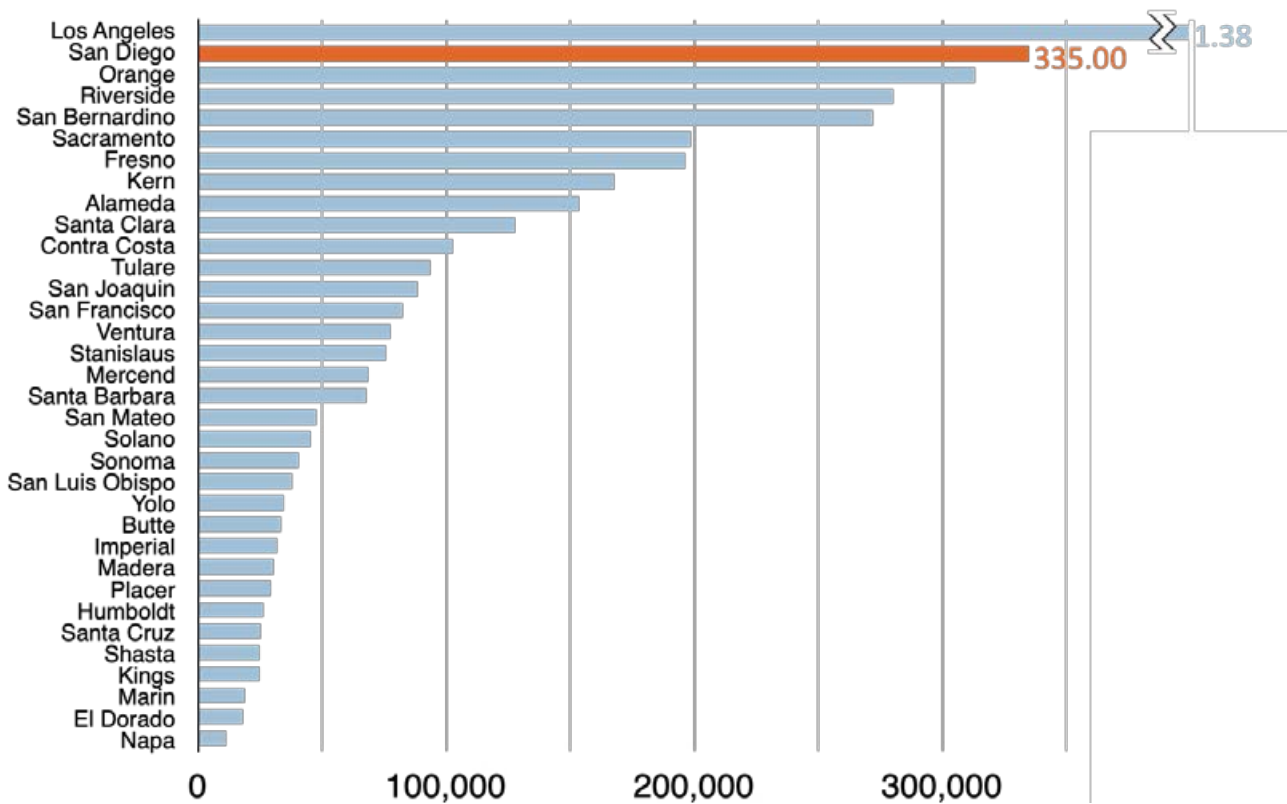
Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

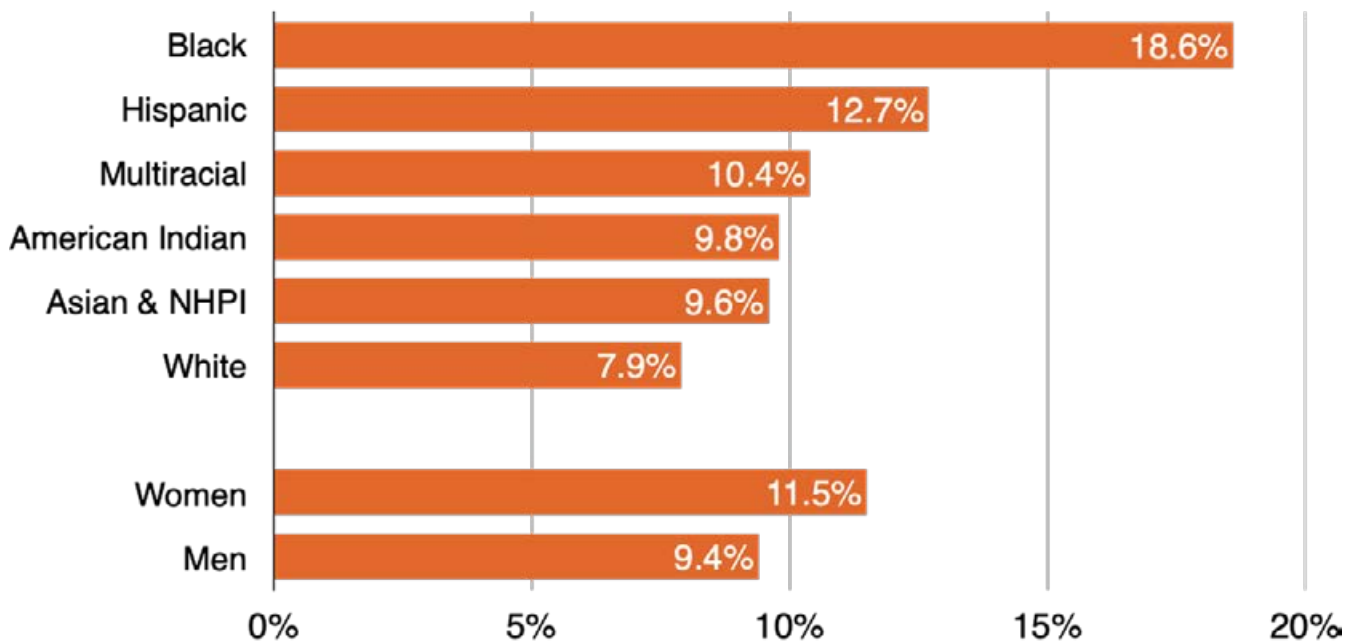
² Interpret with caution. Estimates based on small number of respondents

Supplemental Data (cont.)

Poverty in California, by County

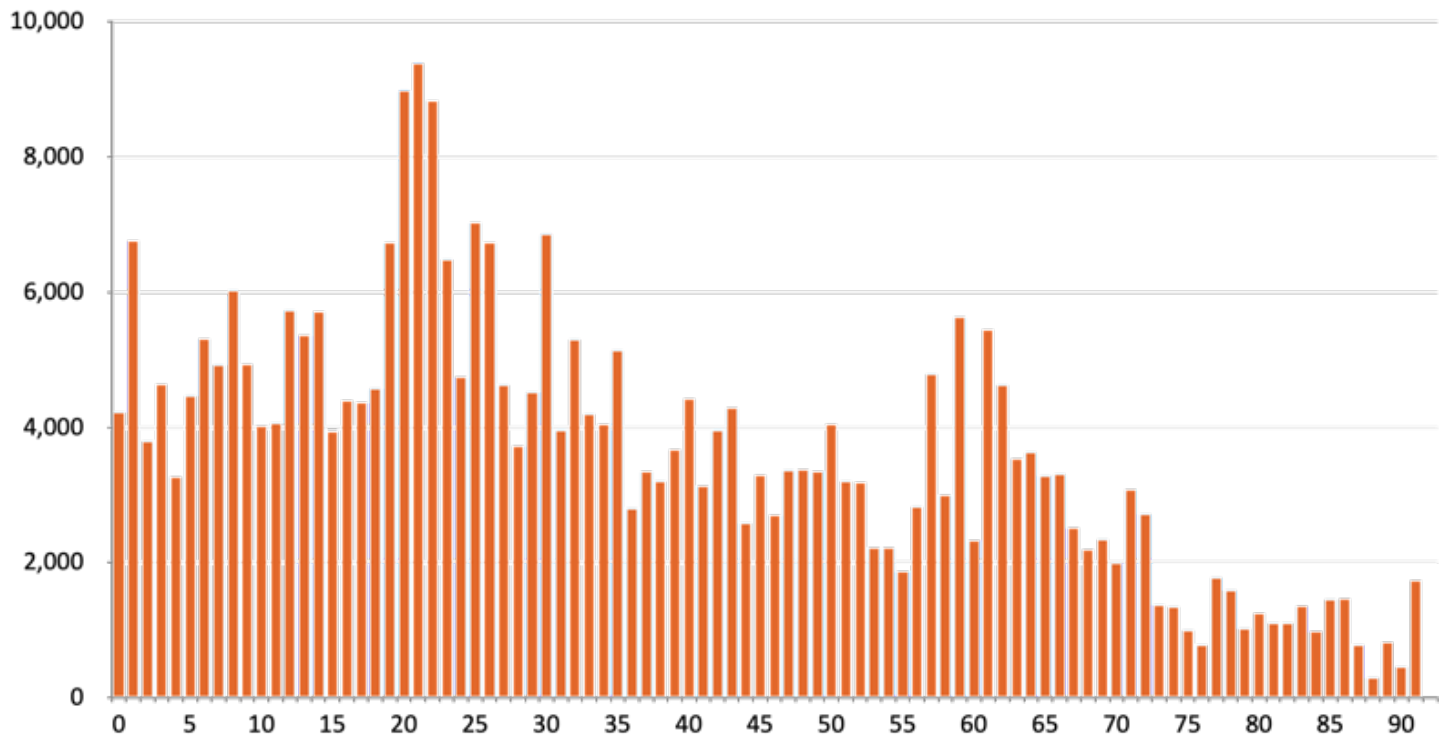


Poverty Rate by Race and Sex



Supplemental Data (cont.)

People in Poverty by Age, San Diego



People Living Self-Sufficient Households

	Number	Percent
<i>Race/ethnicity</i>		
<i>Black or African American</i>	96,095	45.8%
<i>American Indian or Alaska Native</i>	31,954	36.7%
<i>Asian</i>	170,479	33%
<i>Hispanic or Latino</i>	572,340	51.3%
<i>White</i>	347,066	25.6%
<i>Multiracial</i>	104,369	36.7%
<i>Some Other Race</i>	9,831	41%
<i>Total</i>	1,332,134	35%

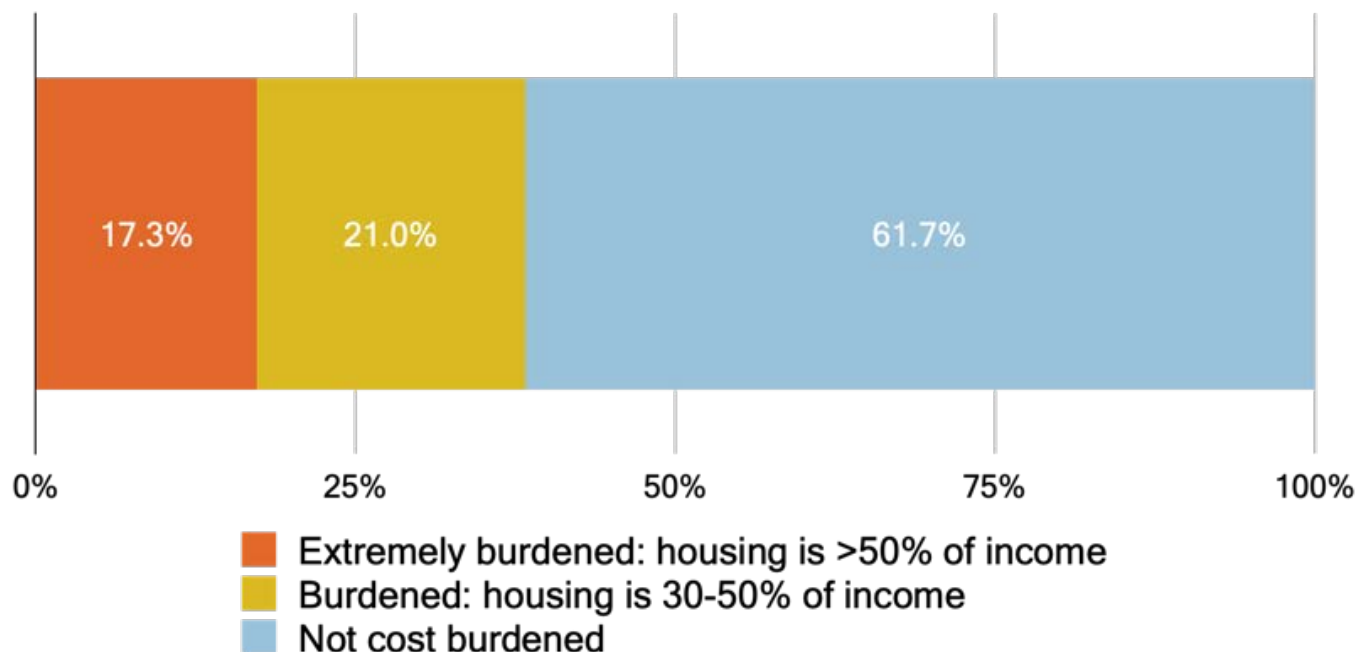
Supplemental Data (cont.)

Cost Burdened Households

Type of Households	Number Households	Percent Households
Spending 30-50% on housing	670,565	21.0%
Spending 50%+ on housing	551,801	17.3%
Spending less than 30%	1,972,432	61.7%
Total	3,194,798	100.0%

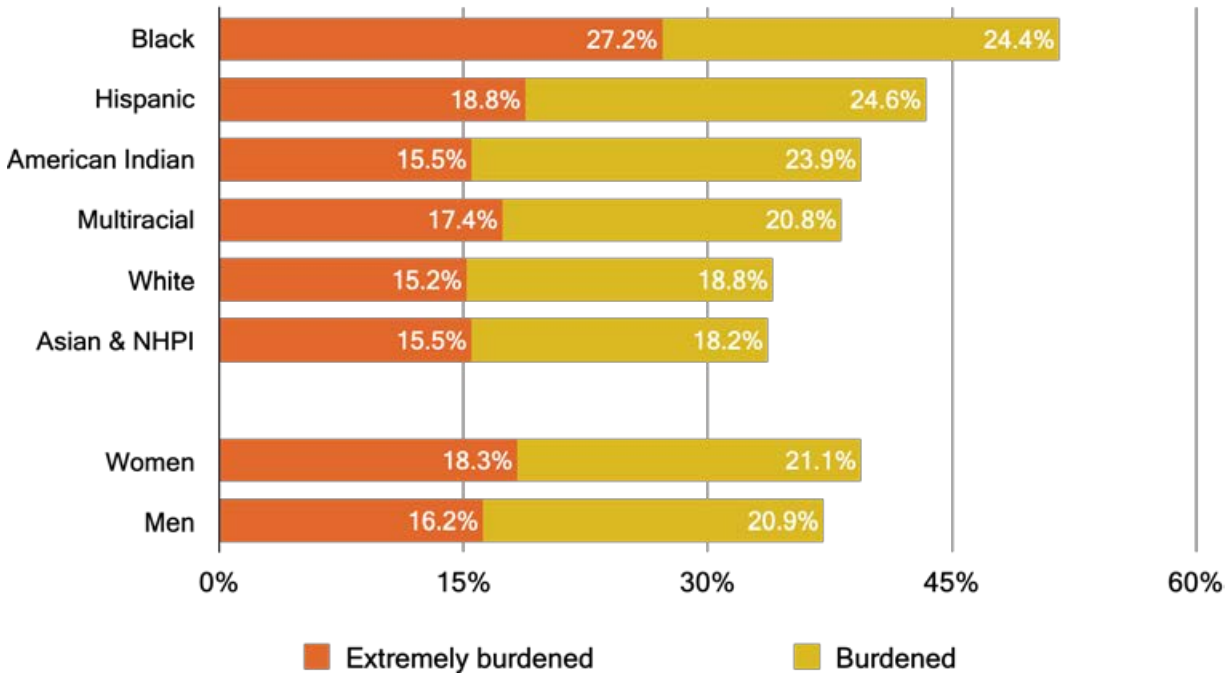
Data source: American Community Survey, 2021

Percent of Cost-Burdened Households



Supplemental Data (cont.)

People Living in Cost Burdened Households by Race and Gender in San Diego County, 2021



People Living in Cost Burdened Households by Race in San Diego County, 2021

Race/ethnicity¹	Number Households spending 30-50% on housing	Percent Households spending 30-50% on housing
<i>American Indian or Alaska Native²</i>	21,006	23.9%
<i>Asian, Native Hawaiian or Pacific Islander</i>	93,966	18.2%
<i>Black or African American</i>	51,211	24.4%
<i>Hispanic or Latina/o/x</i>	274,270	24.6%
<i>White, non-Hispanic</i>	256,019	18.8%
<i>Multiracial</i>	59,416	20.8%
<i>Some other race²</i>	6,280	26.2%

Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

² Interpret with caution. Estimates based on small number of respondents

Supplemental Data (cont.)

People Living in Extremely Cost Burdened Households by Race in San Diego County, 2021

Race/ethnicity¹	Number Households spending 50+% on housing	Percent Households spending 50+% on housing
<i>American Indian or Alaska Native²</i>	13,632	15.5%
<i>Asian, Native Hawaiian or Pacific Islander</i>	79,947	15.5%
<i>Black or African American</i>	57,029	27.2%
<i>Hispanic or Latina/o/x</i>	210,482	18.8%
<i>White, non-Hispanic</i>	206,450	15.2%
<i>Multiracial</i>	49,743	17.4%
<i>Some other race¹</i>	5,540	23.1%

Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

² Interpret with caution. Estimates based on small number of respondents

Disabled San Diegans Living in Cost Burdened Households

Disability status	Number paying 30%-50%	Percent paying 30%-50%	Number Paying 50%+	Percent paying 50%+
<i>With reported disability</i>	66,693	20.4%	75,426	23.1%
<i>Without reported disability</i>	603,872	21.1%	476,375	16.6%

Supplemental Data (cont.)

Youth Living in Poverty

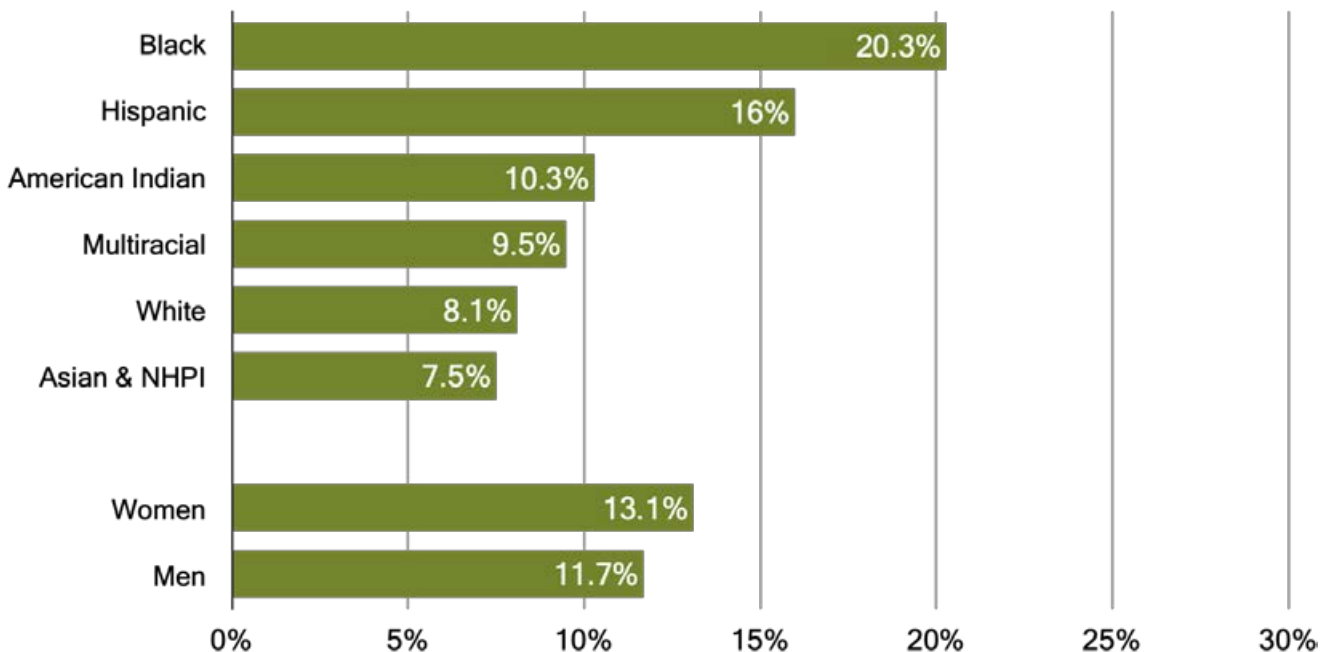
<i>Race/ethnicity</i> ¹	Number in Poverty	Percent in Poverty
<i>American Indian or Alaska Native</i> ²	1,867	10.3%
<i>Asian, Native Hawaiian or Pacific Islander</i>	9,538	7.6%
<i>Black or African American</i>	12,333	20.3%
<i>Hispanic or Latina/o/x</i>	51,291	16.0%
<i>White, non-Hispanic</i>	17,229	8.1%
<i>Multiracial</i>	10,002	9.5%
<i>Some other race</i> ²	726	13.1%
<i>County youth poverty (overall)</i>	85,956	12.4%

Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

² Interpret with caution. Estimates based on small number of respondents

Percent of Youth Living in Poverty by Race and Gender in San Diego, 2021



Supplemental Data (cont.)

Homeless Youth

	Number of students	Number of homeless students	Percent of all students who are homeless
<i>Race/ethnicity</i>			
<i>African American</i>	19,318	1,244	6.44%
<i>American Indian or Alaska Native</i>	2,291	177	7.73%
<i>Asian</i>	31,856	497	1.56%
<i>Filipino</i>	16,910	505	2.99%
<i>Hispanic or Latino</i>	233,920	11,855	5.07%
<i>Pacific Islander</i>	1,840	93	5.05%
<i>White</i>	134,933	1,426	1.06%
<i>Two or More Races</i>	32,038	784	2.45%
<i>Not Reported</i>	3,654	76	2.08%
Total	476,760	16,657	

Data source: California Department of Education, 2023.

High School Completion

	19- and 20-year-olds who have completed 12 th grade	Percent 19- and 20-year-olds who have completed 12 th grade
<i>Race/ethnicity¹</i>		
<i>American Indian or Alaska Native²</i>	1,903	-
<i>Asian, Native Hawaiian or Pacific Islander</i>	12,627	96.7%
<i>Black or African American</i>	5,210	82.3%
<i>Hispanic or Latina/o/x</i>	34,514	94.0%
<i>White, non-Hispanic</i>	32,503	98.0%
<i>Multiracial</i>	9,233	94.8%
<i>Some other race²</i>	1,006	-
<i>Disability status</i>		
<i>With reported disability</i>	3,657	87.5%
<i>Without reported disability</i>	81,593	95.7%
<i>County High School Graduates (overall)</i>	85,250	95.3%

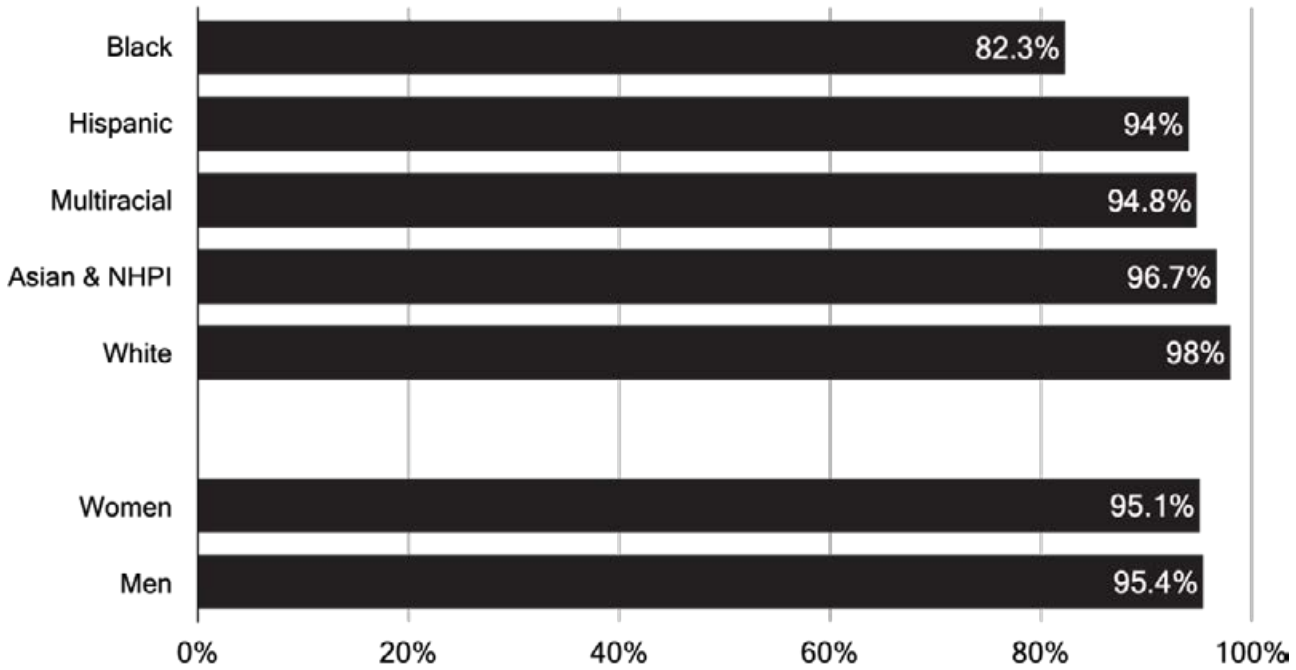
Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

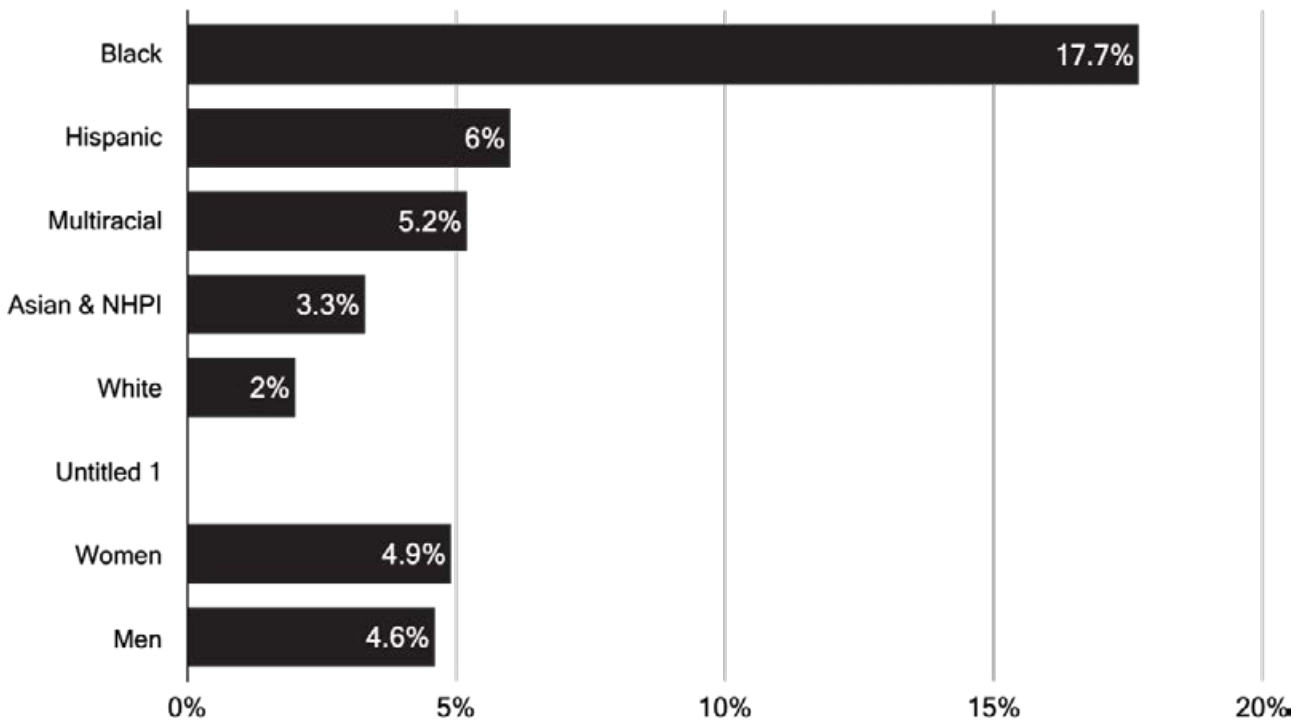
² Interpret with caution. Estimates based on small number of respondents

Supplemental Data (cont.)

19- and 20- Year Olds Who Have Completed High School

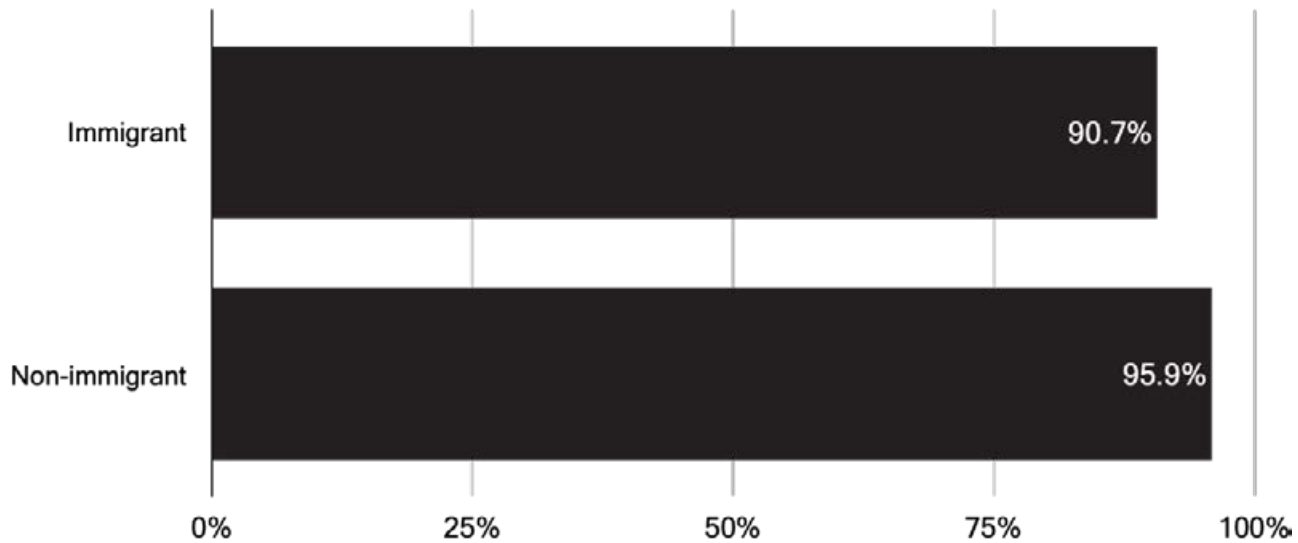


19- and 20- Year Olds Who Have Not Completed High School

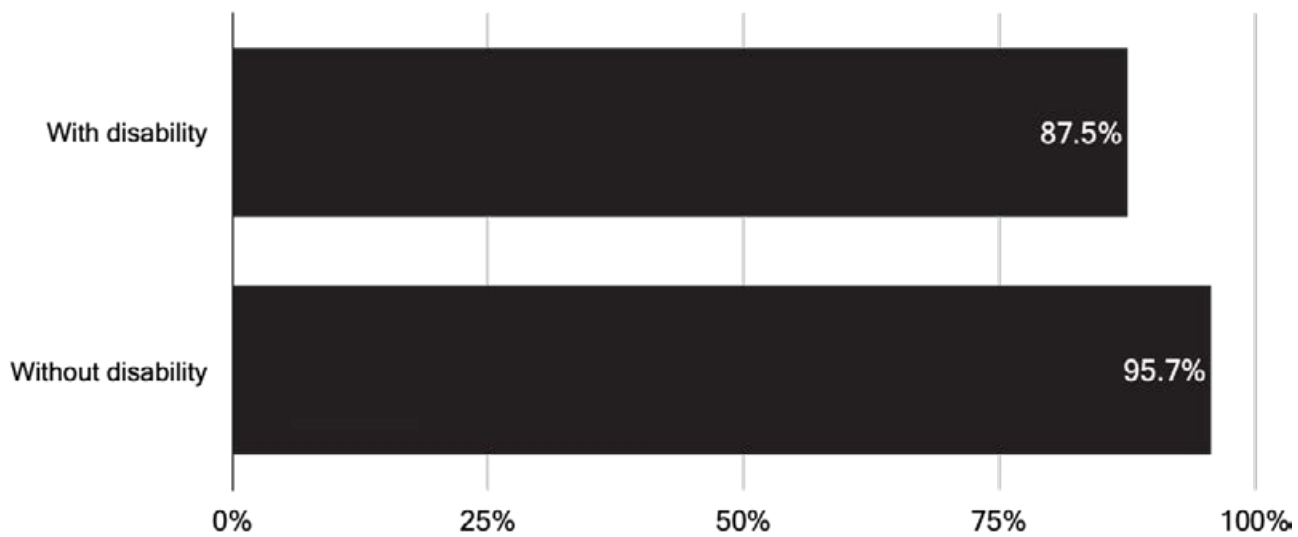


Supplemental Data (cont.)

19- and 20- Year Olds Who Have Completed High School



19- and 20- Year Olds Who Have Completed High School



Supplemental Data (cont.)

Low Birthweight

	Births with Known Weight	Percent Low- Weight Births
<i>Race of birthing parent</i>		
<i>African American/Black</i>	1,573	10.9%
<i>Asian</i>	3,655	8.2%
<i>Hispanic</i>	14,733	6.3%
<i>Native American/Alaskan</i>	112	8.9%
<i>Pacific Islander</i>	140	6.4%
<i>White</i>	12,272	5.1%
<i>Other</i>	22	†
<i>Two or more races</i>	1,109	7.1%
<i>Unknown</i>	3,543	10.2%
<i>County low weight births (overall)</i>	37,159	6.7%

*Data source: San Diego County Health and Human Services,
2023*

*†Percentages are not calculated when reported numbers are
fewer than five*

Supplemental Data (cont.)

Percentage of People Uninsured in San Diego County, 2021

	Number Uninsured	Percent Uninsured
<i>Race/ethnicity¹</i>		
<i>American Indian or Alaska Native²</i>	7,659	8.6%
<i>Asian, Native Hawaiian or Pacific Islander</i>	21,080	4.0%
<i>Black or African American</i>	13,655	6.1%
<i>Hispanic or Latina/o/x</i>	136,981	12.0%
<i>White, non-Hispanic</i>	45,058	3.2%
<i>Multiracial</i>	16,224	5.6%
<i>Some other race²</i>	1,230	5.0%
<i>Sex</i>		
<i>Female</i>	91,845	5.7%
<i>Male</i>	127,510	7.7%
<i>Disability status</i>		
<i>With reported disability</i>	15,484	4.4%
<i>Without reported disability</i>	203,871	6.9%
<i>Immigrant status</i>		
<i>Immigrant</i>	96,780	11.9%
<i>Non-immigrant</i>	122,575	5.0%
<i>County Uninsured (overall)</i>	219,355	6.7%

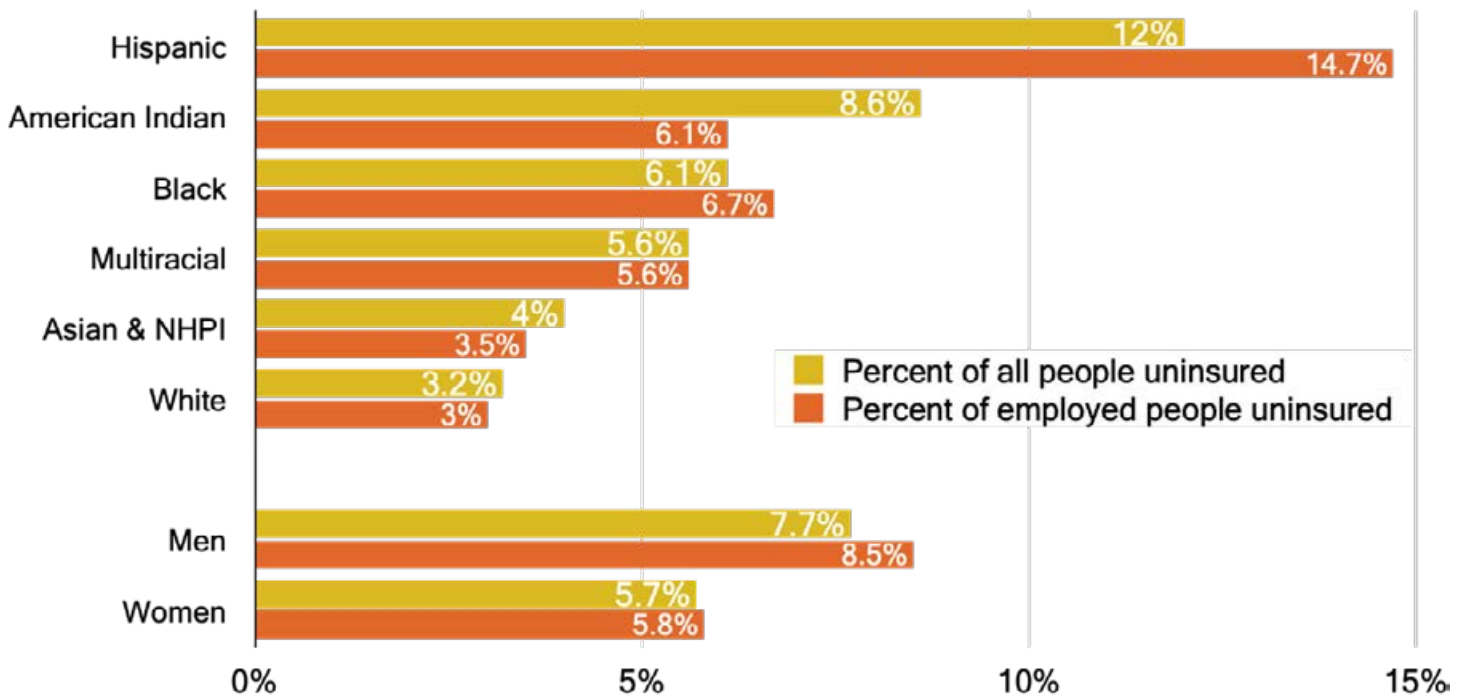
Data source: American Community Survey, 2021

¹ *Counts are inclusive; multiracial individuals are counted in every category they select except White*

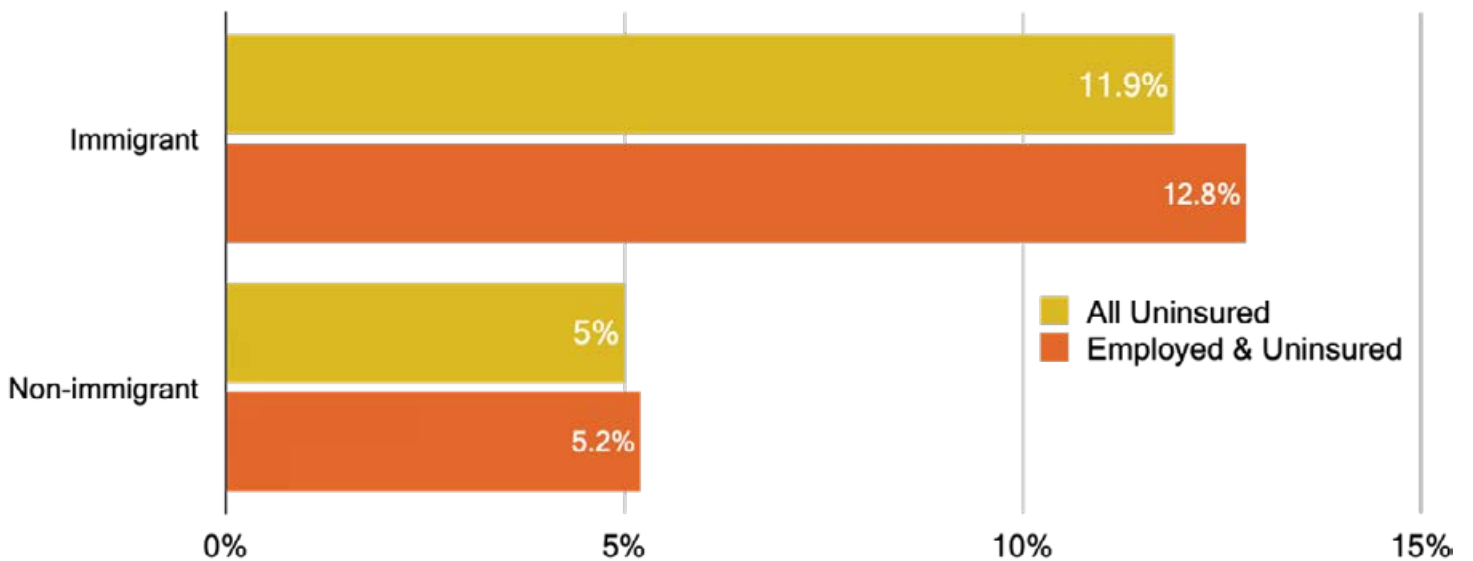
² *Interpret with caution. Estimates based on small number of respondents*

Supplemental Data (cont.)

Percent of All San Diegans Who Did Not Have Health Insurance



Percent of Employed San Diegans Who Did Not Have Health Insurance



Supplemental Data (cont.)

Employed Without Health Insurance in San Diego County, 2021

	Number Employed Without Health Insurance	Percent Employed Without Health Insurance
<i>Race/ethnicity¹</i>		
<i>American Indian or Alaska Native²</i>	2,761	6.1%
<i>Asian, Native Hawaiian or Pacific Islander</i>	8,979	3.5%
<i>Black or African American</i>	6,758	6.7%
<i>Hispanic or Latina/o/x</i>	79,691	14.7%
<i>White, non-Hispanic</i>	21,688	3.0%
<i>Multiracial</i>	6,906	5.6%
<i>Some other race²</i>	986	8.3%
<i>Sex</i>		
<i>Female</i>	41,924	5.8%
<i>Male</i>	76,765	8.5%
<i>Disability status</i>		
<i>With reported disability</i>	4,497	5.7%
<i>Without reported disability</i>	114,192	7.4%
<i>Immigrant status</i>		
<i>Immigrant</i>	58,552	12.8%
<i>Non-immigrant</i>	60,137	5.2%
<i>County employed without health insurance (overall)</i>	118,689	7.3%

Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

² Interpret with caution. Estimates based on small number of respondents

Supplemental Data (cont.)

San Diego County Incarceration, 2021

	Number Incarcerated	Percent of Incarcerated	Jail Incarceration Rate (per 100,000)
<i>Race/ethnicity¹</i>			
<i>American Indian or Alaska Native</i>	19	0.5%	21.2 - 349.5
<i>Asian, Native Hawaiian or Pacific Islander</i>	113	3.0%	21.5 - 28.6
<i>Black or African American</i>	760	20.0%	340.3 - 531.1
<i>Hispanic or Latina/o/x</i>	1,688	44.5%	147.4 - 164.2
<i>White, non-Hispanic</i>	1,166	30.7%	56.8 - 83.2
<i>Some other race</i>	0	0.0%	0.0
<i>Sex</i>			
<i>Female</i>	447	11.8%	27.6
<i>Male</i>	3,350	88.2%	201.0
<i>County total</i>	3,797		115.5

Data sources: Annual Survey of Jails, 2021; American Community Survey, 2021

Internet Access in San Diego County, 2021

	Number without High-Speed Internet Access	Percent without High-Speed Internet Access
<i>Race/ethnicity¹</i>		
<i>American Indian or Alaska Native²</i>	16,014	18.6%
<i>Asian, Native Hawaiian or Pacific Islander</i>	51,259	10.1%
<i>Black or African American</i>	35,914	17.9%
<i>Hispanic or Latina/o/x</i>	157,255	14.7%
<i>White, non-Hispanic</i>	119,233	9.0%
<i>Multiracial</i>	29,330	10.5%
<i>Some other race²</i>	3,672	16.7%
<i>County Internet Access (overall)</i>	365,116	11.8%

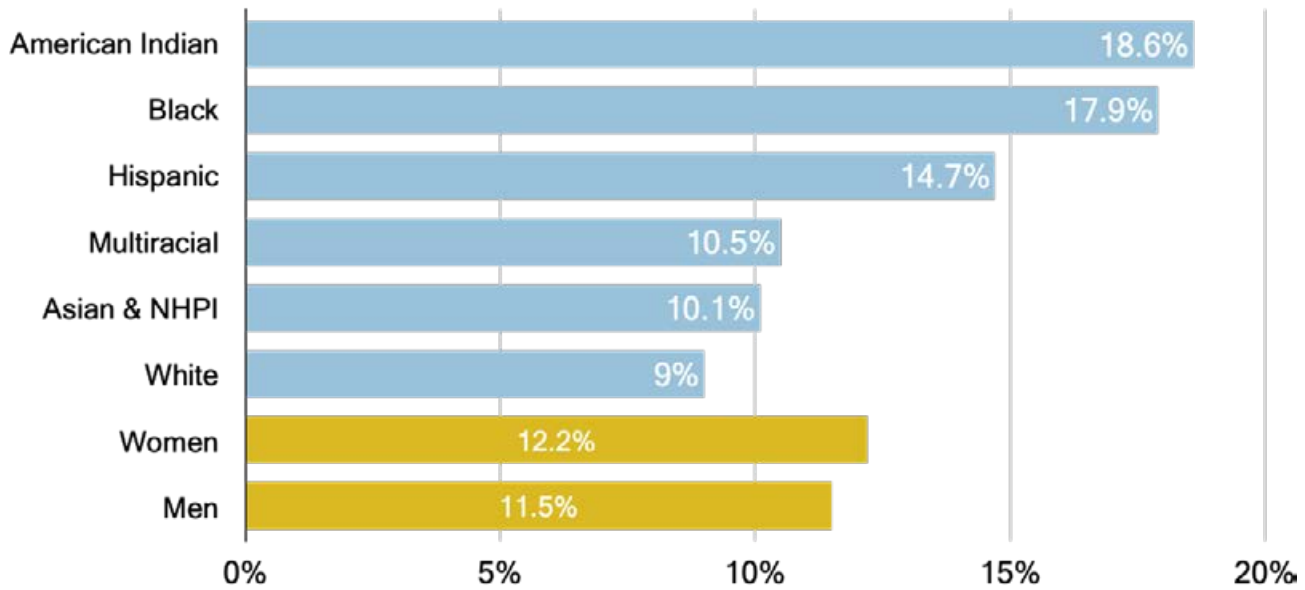
Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

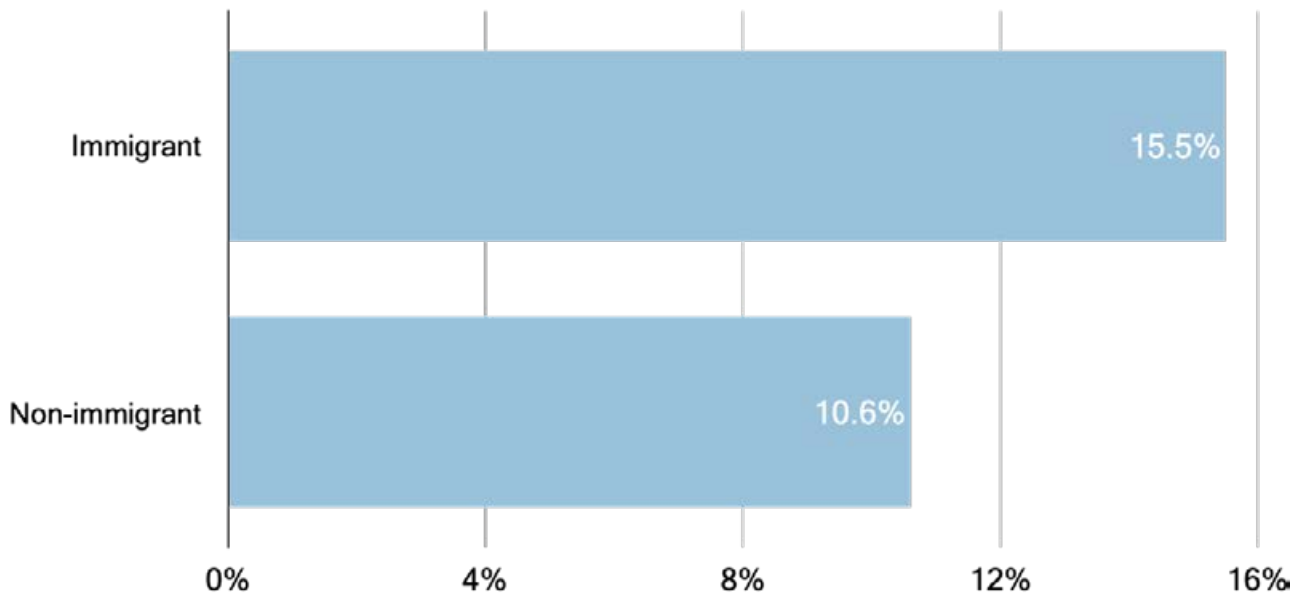
² Interpret with caution. Estimates based on small number of respondents

Supplemental Data (cont.)

Percent of People Without High-Speed Internet Access



Percent of People Without High-Speed Internet Access



Supplemental Data (cont.)

Homeownership in San Diego County, 2021

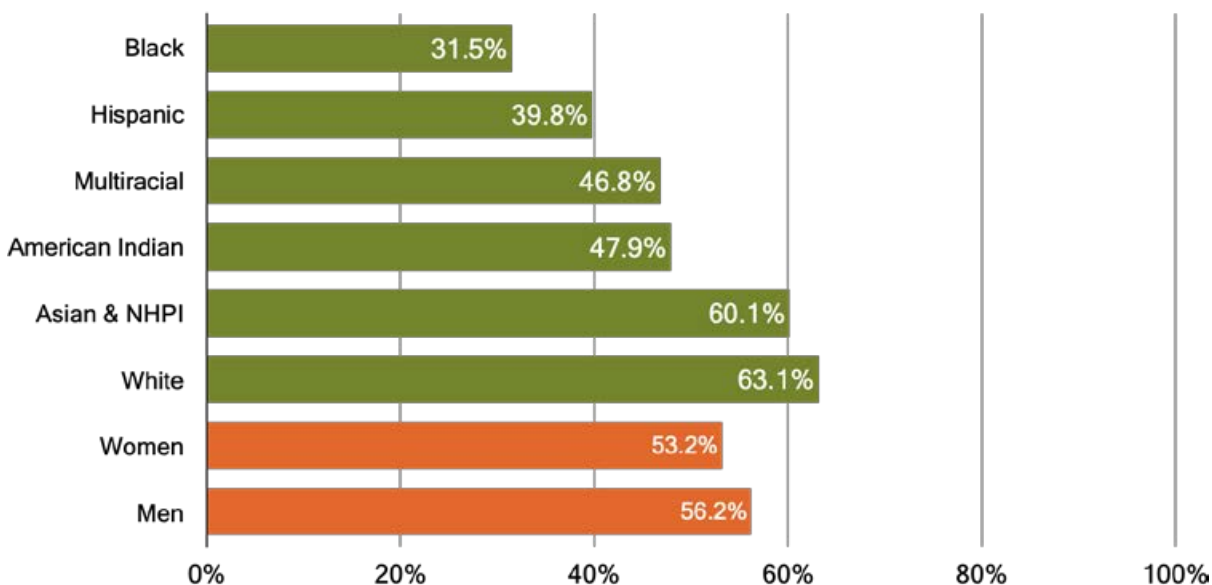
	Number of Homeowners	Percent of Homeowners
<i>Race/ethnicity¹</i>		
<i>American Indian or Alaska Native²</i>	14,734	47.9%
<i>Asian, Native Hawaiian or Pacific Islander</i>	97,278	60.1%
<i>Black or African American</i>	23,492	31.5%
<i>Hispanic or Latina/o/x</i>	119,789	39.8%
<i>White, non-Hispanic</i>	387,913	63.1%
<i>Multiracial</i>	37,571	46.8%
<i>Some other race²</i>	4,451	62.9%
<i>County Homeownership (overall)</i>	636,281	54.7%

Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

² Interpret with caution. Estimates based on small number of respondents

Percent of Homeowner Households



Supplemental Data (cont.)

Life Expectancy

Life Expectancy in Years (2021)	
<i>Race/ethnicity</i>	
<i>Asian</i>	84.9
<i>Black</i>	75.1
<i>Hispanic</i>	79.9
<i>White</i>	80.9
<i>Sex</i>	
<i>Female</i>	83.8
<i>Male</i>	77.6
<i>Overall</i>	80.6

Data source: San Diego County Health and Human Services, 2022

Low Expectations of Students

<i>Race/Ethnicity</i>	Percent		
	High	Medium	Low
<i>African American/Black</i>	48.1%	42.8%	9.2%
<i>American Indian/Alaska Native</i>	42.8%	44.8%	12.4%
<i>Asian</i>	46.4%	47.8%	5.8%
<i>Hispanic/Latino</i>	40.8%	49.2%	10.0%
<i>Native Hawaiian/Pacific Islander</i>	47.1%	46.0%	6.9%
<i>White</i>	51.9%	41.3%	6.8%
<i>Multiracial</i>	46.3%	45.2%	8.5%
<i>Another Group</i>	43.1%	47.2%	9.7%
<i>San Diego County (source: Kidsdata.org)</i>			

Supplemental Data (cont.)

Food Security

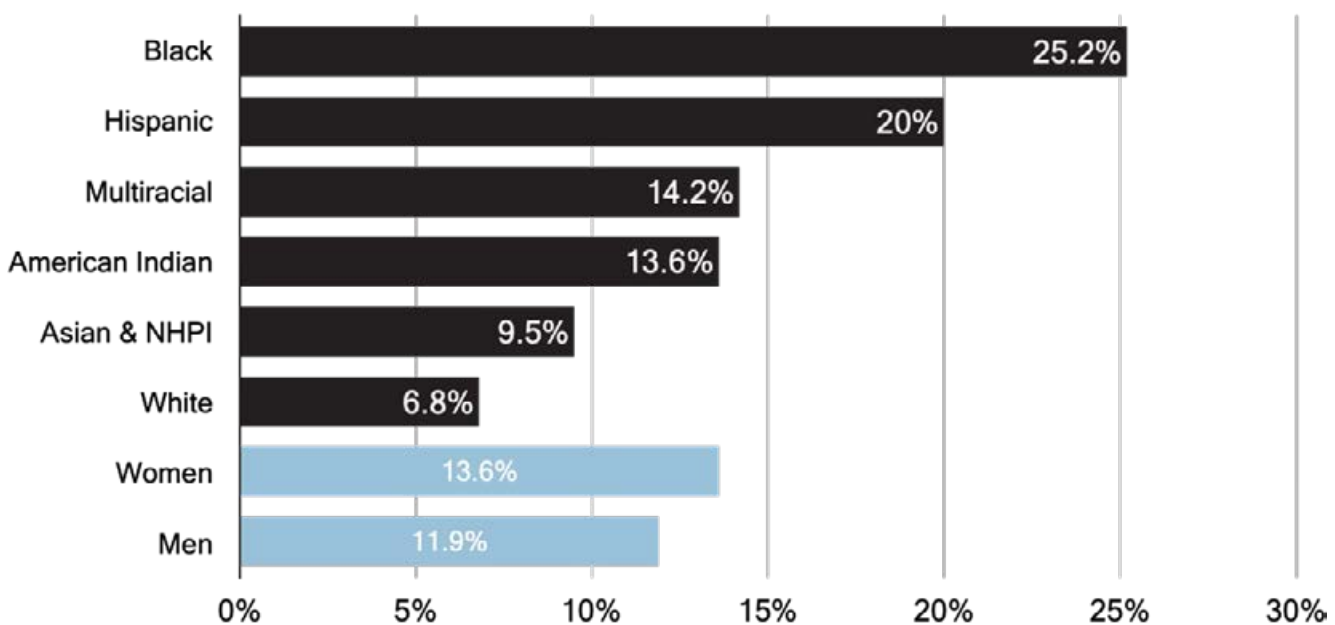
Race/ethnicity ¹	Number Food Insecure	Percent Food Insecure
American Indian or Alaska Native ²	12,150	13.6%
Asian, Native Hawaiian or Pacific Islander	49,974	9.5%
Black or African American	56,247	25.2%
Hispanic or Latina/o/x	228,562	20.0%
White, non-Hispanic	95,872	6.8%
Multiracial	41,282	14.2%
Some other race ²	4,626	18.8%
County Food Insecurity (overall)	418,764	12.7%

Data source: American Community Survey, 2021

¹ Counts are inclusive; multiracial individuals are counted in every category they select except White

² Interpret with caution. Estimates based on small number of respondents

Percent of People Experiencing Food Insecurity



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