



POVERTY IN SAN DIEGO COUNTY

Areas of Concentrated Poverty, Housing
Affordability, and Food Insecurity

County of San Diego, Health and Human Services
Agency, Public Health Services, Community Health
Statistics Unit

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Poverty in San Diego County: Areas of Concentrated Poverty, Housing Affordability, and Food Insecurity

January 26, 2024

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The Public Health Services department, County of San Diego Health and Human Services Agency, has maintained national public health accreditation, since May 17, 2016, and was re-accredited by the Public Health Accreditation Board on August 21, 2023.

Table of Contents

Introduction	1
Poverty as a Social Determinant of Health	1
Areas of Concentrated Poverty.....	2
Persistent Poverty Census Tracts.....	2
High Poverty Census Tracts.....	3
Implications.....	8
Housing Affordability	8
Home Ownership Affordability	8
Rental Affordability	9
Food Insecurity.....	11
Food Insecurity.....	11
Supplemental Nutrition Assistance Program.....	12
Conclusion.....	14

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Introduction

Poverty as a Social Determinant of Health

In the United States, it is estimated that medical care accounts for only 10-20 percent of the modifiable contributors to healthy outcomes in a population. The other 80-90 percent are “the conditions in which people are born, grow, live, work and age, and the systems put in place to deal with illness,” known as social determinants of health (SDOH).¹ This means that a large proportion of disease burden within a community is shaped by SDOH, such as distribution of income, poverty, and access to healthcare and healthy food.

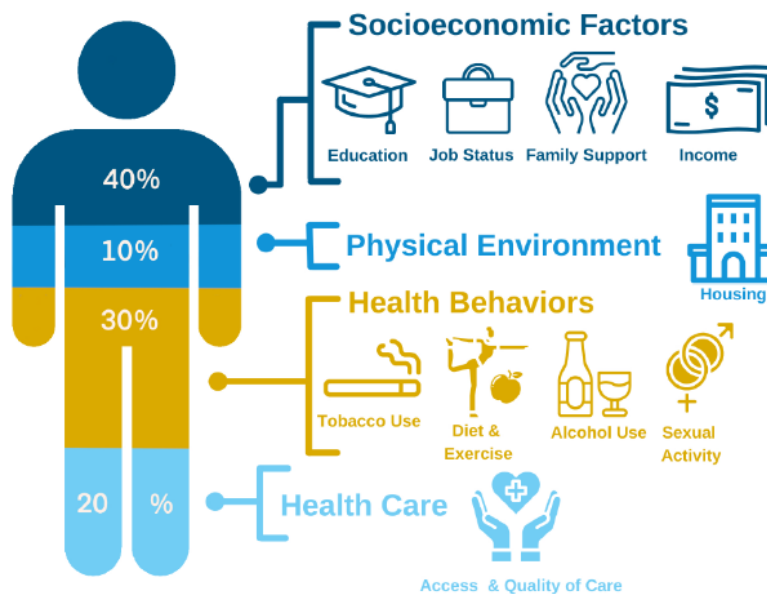


Figure 1: Social Determinants of Health (SDOH), UCLA Health.²

Poverty is an important SDOH because it frequently interacts with various other SDOH which, together, influence health behaviors and outcomes. The distribution of income within a community is often a significant contribution to disproportionate burden of disease among low- and high-income groups. Additionally, individuals experiencing poverty are more likely to live in the same geographic areas rather than living spread out evenly across the Nation.³ Areas of concentrated poverty tend to have less access to positive resources, such as healthy food, education, safe neighborhoods, freedom from discrimination, and adequate housing. As a result, communities of lower socioeconomic status (SES), particularly those with high rates of poverty, have higher rates of morbidity and mortality.⁴ These health inequities increase as poverty rates increase.

Although San Diego County appears to have a low poverty rate compared to other counties in the nation, there remains areas of severe concentrated poverty throughout the county where communities are struggling to make ends meet. Addressing poverty in San Diego County is crucial to achieving health equity.

To view data on areas of concentrated poverty, housing affordability, and food insecurity by census tract in San Diego County, visit the Poverty Dashboard Series here: [Poverty Dashboard Series | Tableau Public](#).

Areas of Concentrated Poverty

Persistent Poverty Census Tracts

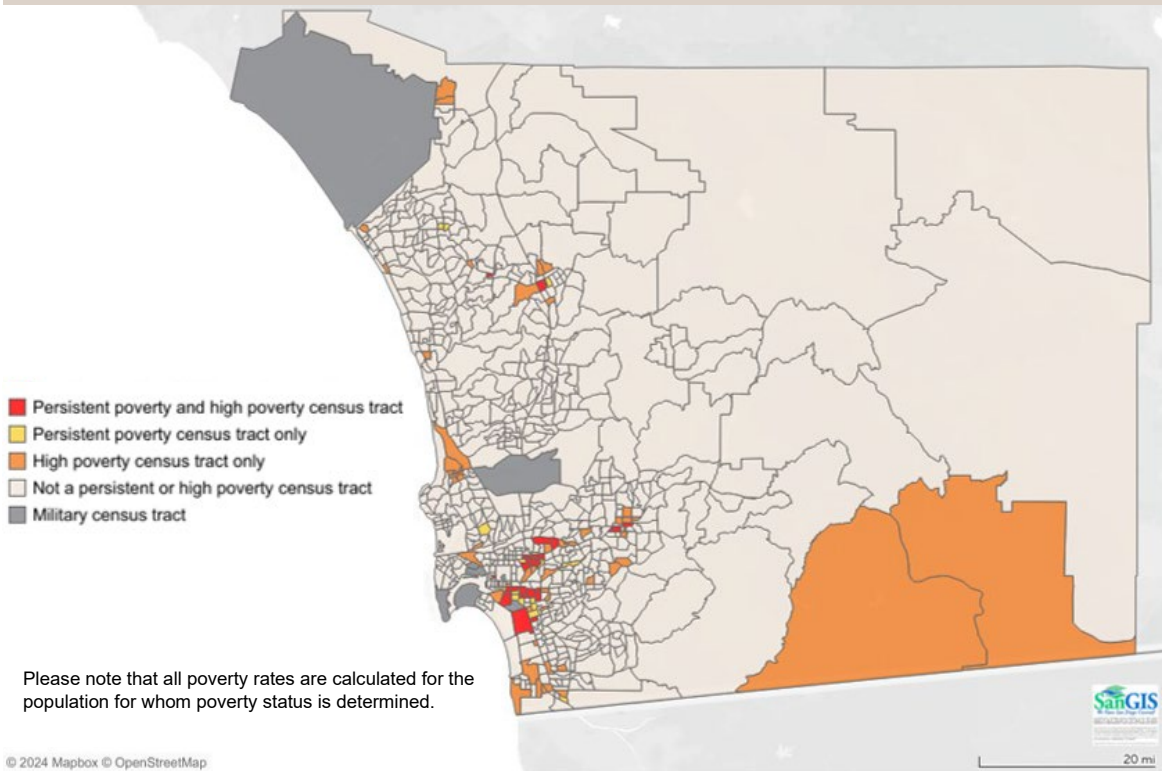
Previous research has indicated that once the poverty rate in a community reaches 20% or greater, the community is more likely to experience significant systemic issues compared to communities with lower poverty rates.⁵ Further, communities that experience persistent poverty face even greater disadvantages.

Persistent poverty is different from chronic poverty. While chronic poverty identifies individuals and families consistently in poverty over time, persistent poverty focuses on geographic locations that had high poverty rates for an extended time.⁶ To identify geographies in persistent poverty, the Census Bureau report incorporated poverty estimates from the 1990 and 2000 Censuses and the 2005–2009 and 2015–2019 American Community Survey (ACS) 5-year estimates.⁶

Additionally, high poverty census tracts include census tracts with greater than 20% of the population living below 100% Federal Poverty Level (FPL). To identify geographies in high poverty, the U.S. Census Bureau; 2018–2022 American Community Survey, 5-Year Estimates were used to calculate the proportion of population below 100% FPL by census tract.

The map below highlights high poverty census tracts and persistent poverty census tracts.

Figure 2: Persistent Poverty Census Tracts (1989 to 2015–2019) and High Poverty Census Tracts (2022), San Diego County



Data Sources: U.S. Census Bureau, *Census Bureau Releases New Report About Persistent Poverty at County and Census-Tract Level, 2023*⁶, *Persistent Poverty in Counties and Census Tracts. American Community Survey Reports. Craig Benson, Alemayehu Bishaw, and Brian Glassman, May 2023*⁷, U.S. Census Bureau, *2018–2022 American Community Survey, 5-Year Estimates, Table B17024*. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

Overall, San Diego County was not in persistent poverty. However, 45 census tracts in San Diego County were identified as persistent poverty geographies from 1989 to 2015-2019 (Figure 2).

Identifying specific census tracts in persistent poverty can help to identify communities in need of targeted resources.

In 2022, 83 census tracts in San Diego County had greater than 20 percent of their population living below 100% of the FPL.

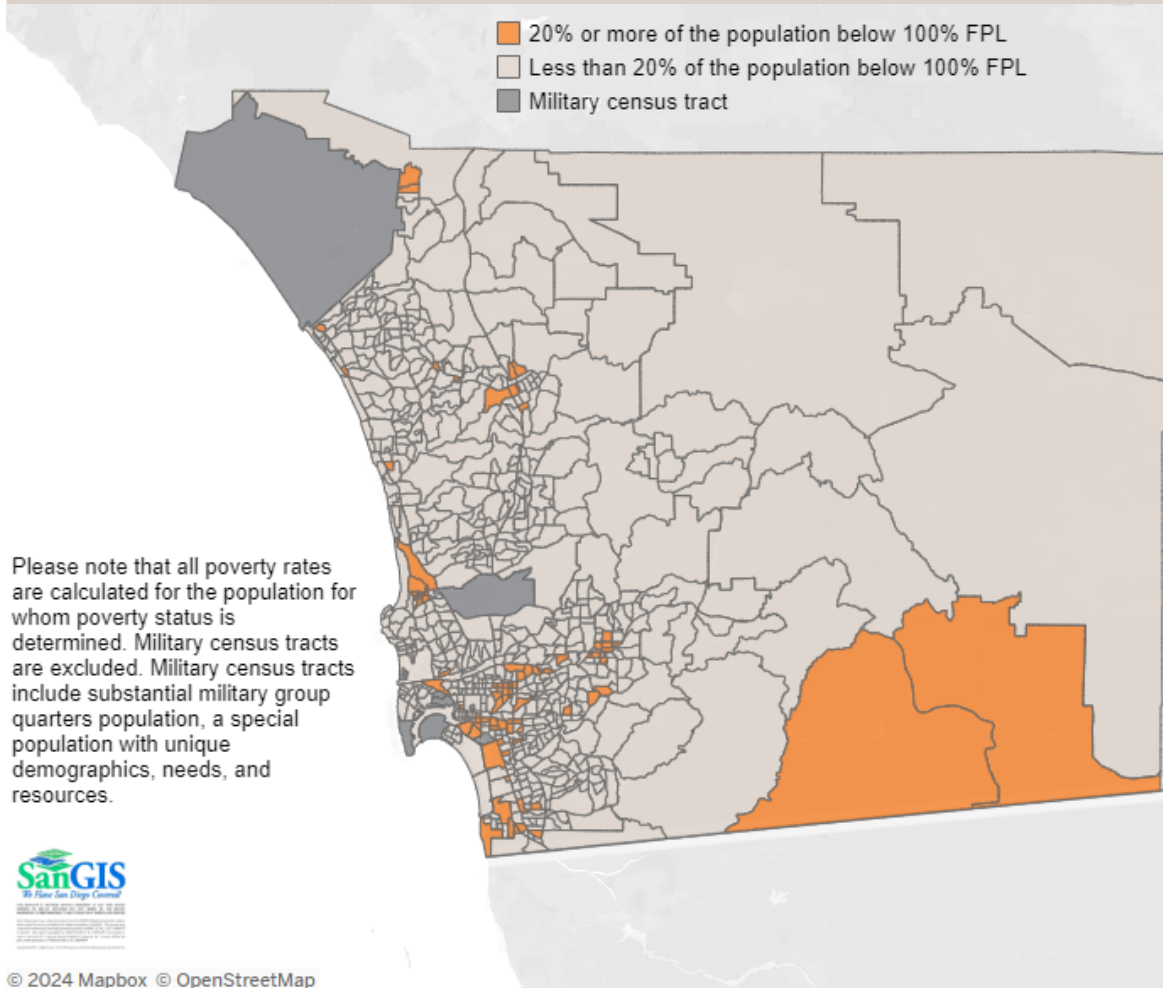
Among the 83 census tracts with high poverty rates, 29 census tracts were in persistent poverty and had high poverty rates in 2022. Although the other 54 tracts did not qualify as persistent census tracts, they had high poverty rates per 2022 estimates (Figure 2).

High Poverty Census Tracts

Currently, the federal government's poverty thresholds and guidelines are used to determine poverty rates throughout the United States. The federal poverty threshold remains the same across different states, counties, and cities, despite the variability in the cost of living.⁸ This leads to an underestimation of the number of individuals struggling to make ends meet in high-cost areas, including San Diego County.⁹ In 2022, the income needed to make ends meet in a single adult household in San Diego County was almost four times more than the Federal Poverty Level (FPL).¹⁰ For this reason, the number of individuals living *below 200% of FPL* in a geographic area more accurately reflects poverty in San Diego County.

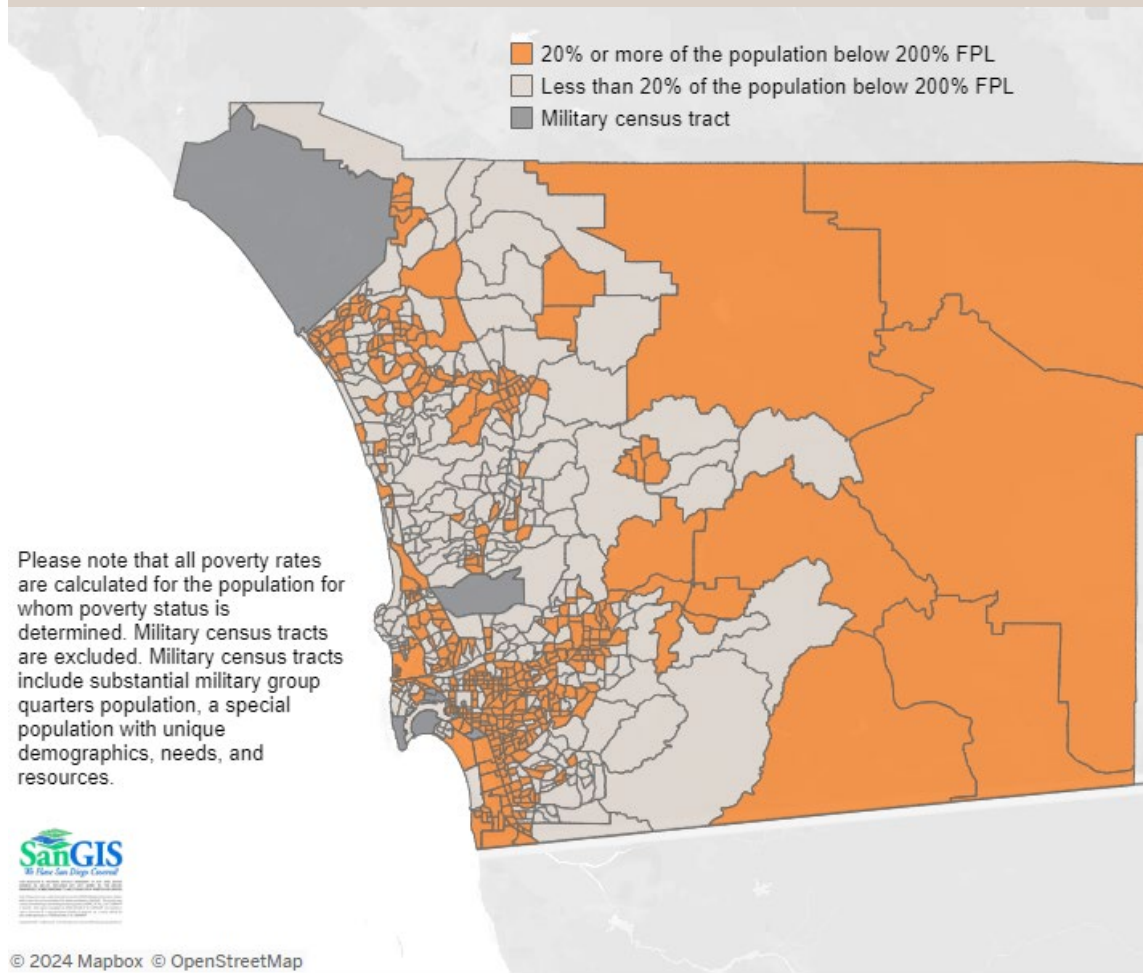
The two maps below highlight the difference in concentrated areas of poverty when using the FPL versus 200% of FPL to measure poverty.

Figure 3: Census Tracts with Greater than 20% of Population Living Below 100% FPL, San Diego County, 2022



Data Source: U.S. Census Bureau; 2018-2022 American Community Survey, 5-Year Estimates, Table B17024. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

Figure 4: Census Tracts with Greater than 20% of Population Living Below 200% FPL, San Diego County, 2022



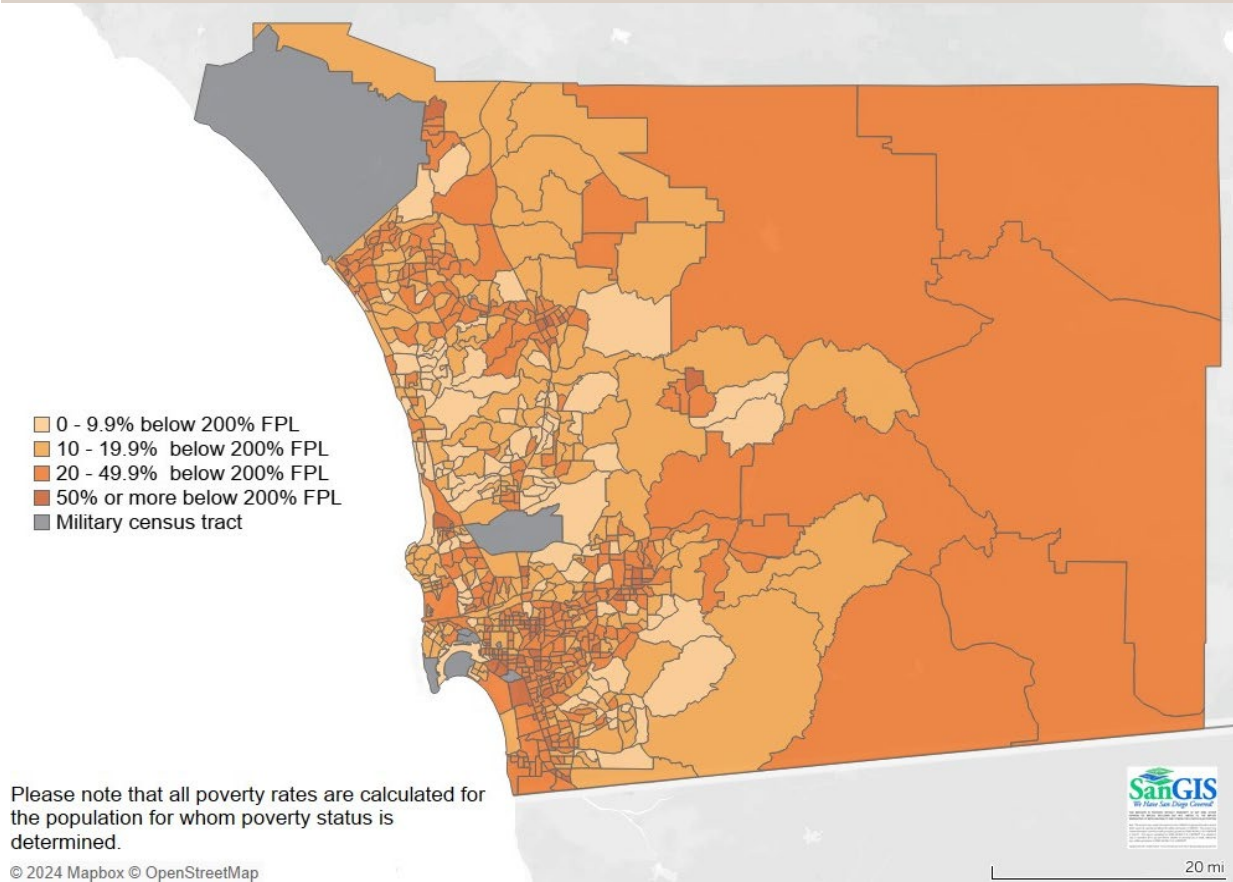
Data Source: U.S. Census Bureau; 2018-2022 American Community Survey, 5-Year Estimates, Table B17024. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

There are significantly more areas of high poverty in San Diego County than the FPL estimates.

The Census Bureau considers areas with greater than 20% of the population living below the FPL to be high poverty areas. Additionally, research indicates areas with greater than 20% of the population living below FPL have greater risk of adverse outcomes. When using the FPL to measure poverty, San Diego County appears to have 83 census tracts with high poverty (Figure 3). However, when using 200% of the FPL to measure poverty, there are 387 census tracts with high poverty in 2022 (Figure 4).

The map below shows the percentage of residents in each census tract living below 200% FPL.

Figure 5: Percentage of Population Living Below 200% FPL by Census Tract in San Diego County, 2022



Data Source: U.S. Census Bureau; 2018-2022 American Community Survey, 5-Year Estimates, Table B17024. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

In San Diego County, 47 census tracts had a poverty rate of 50% or more in 2022.

In 2022, half or more of residents in approximately 6.4% of San Diego County’s census tracts were living below 200% of the FPL (Figure 5).

Table 1: 25 Census Tracts with Highest Percent of Population Living Below 200% FPL in San Diego County, 2022

	Census Tract (CT)	Subregional Area	Region	Supervisory District	Percent of Population Under 100% FPL	Percent of Population Under 200% FPL
1	CT 157.06	El Cajon	East Region	2	33.8%	85.9%
2	CT 29.04	Mid-City	Central Region	4	53.1%	73.6%
3	CT 51.03	Central San Diego	Central Region	1	51.6%	73.5%
4	CT 27.08	Mid-City	Central Region	4	26.8%	66.7%
5	CT 186.15	Oceanside	North Coastal Region	5	21.0%	66.1%
6	CT 208.12	Ramona	North Inland Region	2	5.9%	65.7%
7	CT 26.02	Mid-City	Central Region	4	23.0%	65.0%
8	CT 159.01	El Cajon	East Region	2	24.1%	64.6%
9	CT 164.04	El Cajon	East Region	2	34.8%	64.5%
10	CT 202.14	Escondido	North Inland Region	5	31.6%	64.3%
11	CT 27.07	Mid-City	Central Region	4	36.0%	63.4%
12	CT 200.28	San Marcos	North Inland Region	5	20.8%	61.6%
13	CT 95.10	Elliott-Navajo	North Central Region	2	10.7%	60.1%
14	CT 33.04	Southeastern San Diego	Central Region	4	21.9%	59.2%
15	CT 202.02	Escondido	North Inland Region	5	19.6%	59.1%
16	CT 50	Central San Diego	Central Region	1	24.2%	58.9%
17	CT 34.04	Southeastern San Diego	Central Region	4	15.0%	58.3%
18	CT 83.63	University	North Central Region	3	47.0%	57.9%
19	CT 26.01	Mid-City	Central Region	4	26.5%	57.9%
20	CT 157.01	El Cajon	East Region	2	36.1%	57.3%
21	CT 120.02	National City	South Region	1	21.3%	56.1%
22	CT 22.01	Mid-City	Central Region	4	34.7%	56.0%
23	CT 33.05	Southeastern San Diego	Central Region	4	28.4%	55.8%
24	CT 49	Central San Diego	Central Region	1	24.9%	55.0%
25	CT 163.02	El Cajon	East Region	2	31.1%	54.8%

Data Source: U.S. Census Bureau; 2018-2022 American Community Survey, 5-Year Estimates, Table B17024. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

More than 8 in 10 residents in census tract 157.06 were living below 200% of the FPL in 2022.

Across the County, 24.6% of San Diego County residents were living below 200% of the FPL. However, some geographic areas within San Diego County have significantly higher rates of poverty, including census tract 157.06 in East Region, where about 86% of residents live below 200% of the FPL (Table 1).

In 2022, 112,402 residents were living in the 25 census tracts with the highest poverty levels in San Diego County.

Within the 25 census tracts with the highest poverty levels in the county, nearly 70,000 residents were living below 200% the FPL.

Implications

Examining federal poverty rates at the census tract level is necessary to identify areas of concentrated poverty.

The federal poverty rate is about 11% in San Diego County. Across HHS Regions, Central Region has the highest federal poverty rate, 14.8%, and the highest federal poverty rate across all subregional areas (SRA) is 28.6% in Mountain Empire SRA. However, there are 28 census tracts within San Diego County with a federal poverty rate higher than 28.6%. These areas of high concentrated poverty are located in various regions and SRAs throughout San Diego County and may go unnoticed when poverty data is presented at the County, regional, and subregional area levels.

The federal poverty rates underestimate poverty in San Diego County.

Because the poverty thresholds remain the same across different geographies, despite the variability in the cost of living, the federal poverty rates significantly underestimate the number of individuals living in poverty in San Diego County. When the number of individuals living *below 200% of FPL* in a geographic area is used to calculate poverty rates in San Diego County, the rates increase considerably.

Housing Affordability

In San Diego County, housing accounts for the largest portion of the total budget required to make ends meet, regardless of family composition.¹¹ From 2015 to 2021, the cost of a one-bedroom apartment increased by 61%, and the cost of a two-bedroom apartment increased 59%.^{10,12} As the population continues to grow in San Diego County, housing development has not kept pace, which has resulted in housing costs that have increased at a much faster rate than income levels.¹³ Consequently, housing affordability is an issue affecting many residents in San Diego County, particularly those with lower incomes.

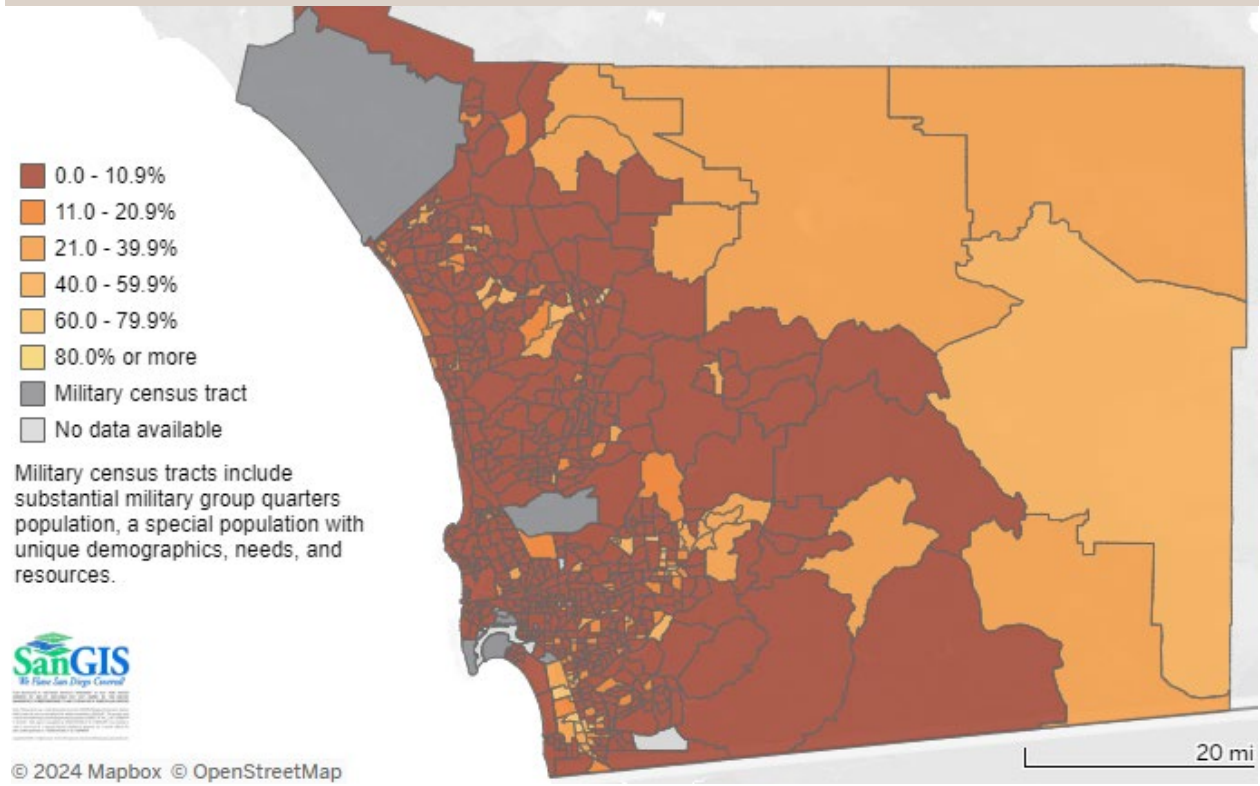
Home Ownership Affordability

Home Ownership Affordability estimates assume that a family can afford to purchase a home valued at three times their annual salary.¹⁴ These estimates can be used to compare the relative affordability of the housing stock in different areas, or to determine whether the existing housing stock in an area is

sufficient to meet the needs of low- or middle-income residents.¹⁴ Area median income (AMI) is defined as the midpoint of a specific area’s income distribution and is calculated on an annual basis by the Department of Housing and Urban Development (HUD).¹⁵ Low Income is at or below 80% of AMI, Very Low Income is at or below 50% of AMI, and Extremely Low Income is at or below 30% of AMI.¹⁵

The map below shows housing affordability for 80% AMI families by census tract in San Diego County.

Figure 6: Percent of All Homes Affordable for 80% AMI Family by Census Tract in San Diego County, 2021



Data Source: Home Ownership Affordability Estimates 2021, PolicyMap. The 2017-2021 calculations rely on U.S. Department of Housing and Urban Development (HUD)’s FY2021 Area Median Income (AMI) data. Counts of owner- and renter-occupied housing units by value or rental price were obtained from the Census Bureau’s 2017-2021 American Community Survey. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

In 2021, less than 11% of homes were affordable for families that were Low Income (at or below 80% of AMI) in more than 80% of census tracts in San Diego County (Figure 6).

Similarly, for those with Very Low Income (at or below 50% of AMI), less than 11% of homes were affordable in more than 82% of census tracts in San Diego County. Even for middle-income residents, home ownership affordability was low. Less than 11% of homes were affordable for families that were 120% Area Middle Income in nearly 42% of census tracts in San Diego County.

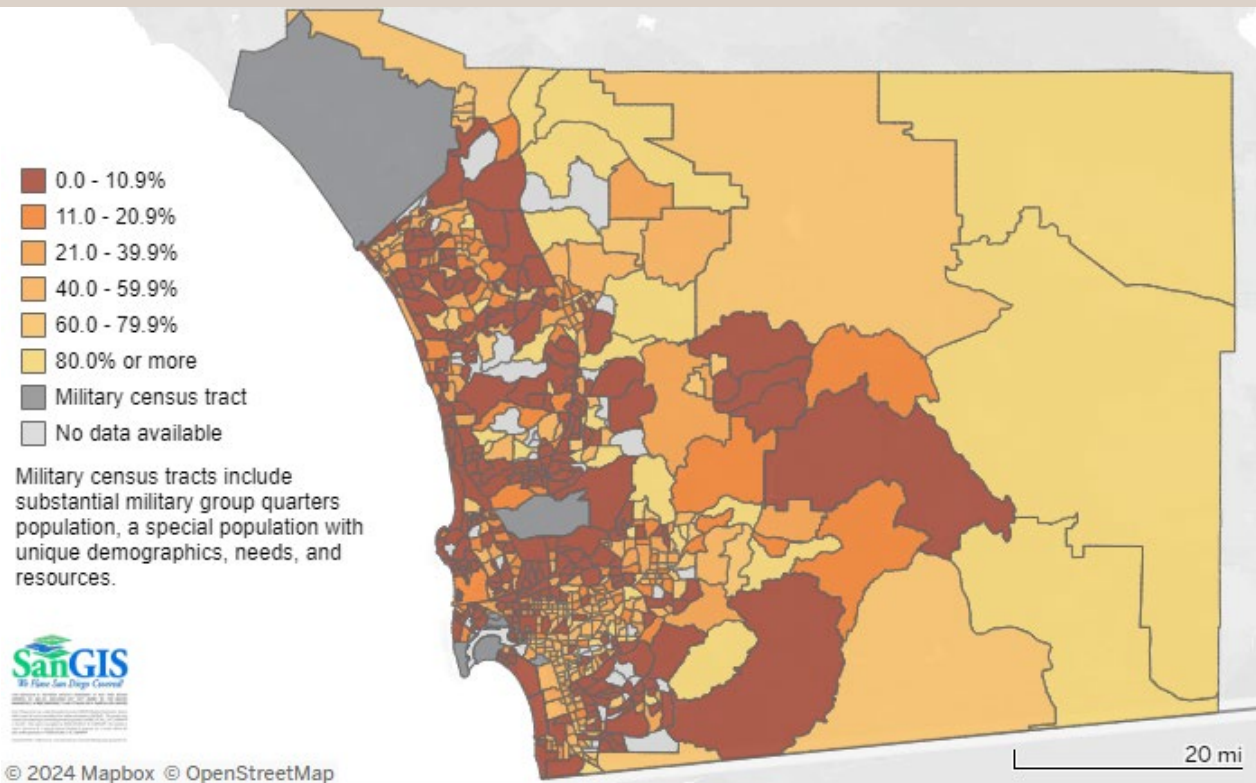
Rental Affordability

Rental Affordability calculations assume that a family can afford to spend 30% or less of their income on rent, which corresponds to the threshold for housing cost burden as defined by the Census Bureau.¹⁴

The 50% (Very Low Income) and 80% (Low Income) of median income by family size, as well as the overall area median income (AMI), are from U.S. Department of Housing and Urban Development (HUD).¹⁴

The map below shows rental unit affordability for a 4-person family by census tract in San Diego County.

Figure 7: Percent of 2 Bedroom Rental Units Affordable for 4-Person Family 100% AMI by Census Tract in San Diego County, 2021



Data Source: Rental Affordability Estimates 2021, PolicyMap. The 2017-2021 calculations rely on U.S. Department of Housing and Urban Development (HUD)'s FY2021 Area Median Income (AMI) data. Counts of owner- and renter-occupied housing units by value or rental price were obtained from the Census Bureau's 2017-2021 American Community Survey. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

In 2021, less than 11% of 2-bedroom rental units were affordable for low-income 4-person families (at or below 80% of AMI) in more than 40% of census tracts in San Diego County (Figure 7).

The 2-bedroom rental unit affordability was the same for both very low income (50% of AMI) and middle income (100% of AMI) families in San Diego County.

Food Insecurity

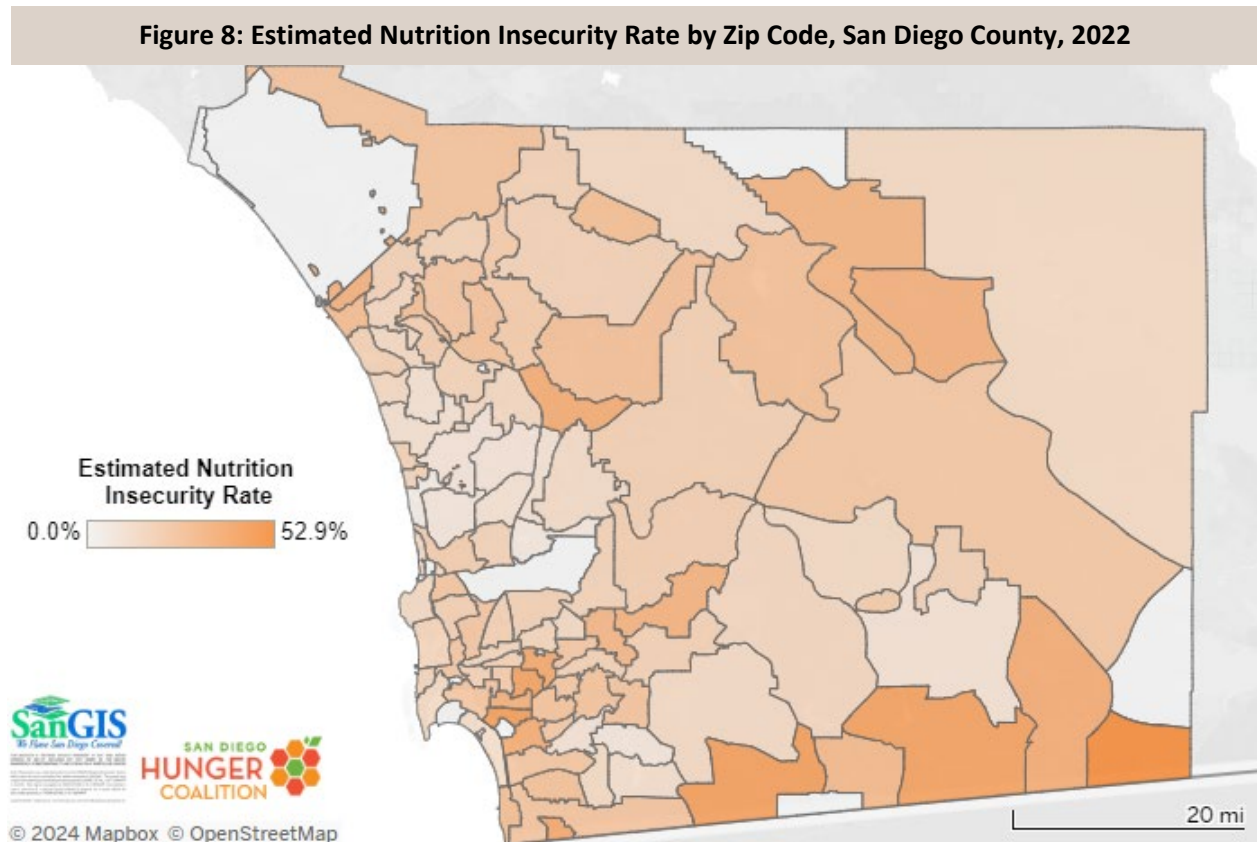


A healthy diet and good nutrition are an important contribution to positive health outcomes. The food that individuals eat is frequently influenced by accessibility and affordability of food. Some communities, particularly low-income and rural areas, may face significant barriers in accessing healthy and affordable food, which may result in poor diet and food insecurity.¹⁶ Identifying communities which may be experiencing food insecurity is an important step to improving the health of communities throughout San Diego County.

Food Insecurity

In this brief, the nutrition insecure population is defined as the total population that requires assistance in getting three, nutritious meals per day. This includes those who may have to make difficult tradeoffs between food, medical care, housing, and other necessities.¹⁷

The map below shows the estimated nutrition insecurity rate by zip code in San Diego County:



Data Source: *Estimated Nutrition Insecurity by Zip Code: San Diego Hunger Coalition. (2023). Estimated Nutrition Insecurity, Food Assistance, and Missing Meals in 2022. November 2023. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.*

In 2022, zip code 91934 in East Region had the highest nutrition insecurity rate.

There was an estimated 52.9% nutrition insecure rate for zip code 91934 in the Jacumba Community in 2022, the highest in San Diego County, followed by 45.0% for zip code 92113 in the Logan Heights Community (Figure 8).

Among the HHSA regions in San Diego County, Central Region had the highest nutrition insecurity rate in 2022.

In 2022, Central Region had the highest nutrition insecurity rate (26.7%), followed by East Region (24.5%) (Table 2).

Region	Nutrition Insecurity Rate
Central Region	26.7%
East Region	24.5%
North Central Region	15.3%
North Coastal Region	17.0%
North Inland Region	20.9%
South Region	18.1%

Data Source: U.S. Census Bureau; 2018-2022 American community Survey, 5-Year Estimates, Table S2201. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP/food stamps) is a federal program that provides nutrition benefits to low-income individuals and families that are used at stores to purchase food. The program is administered by the USDA Food and Nutrition Service (FNS).

	Census Tract (CT)	Subregional Area	Region	Supervisory District	Percent of Population Receiving Food Stamps
1	CT 157.06	El Cajon	East	2	48.9%
2	CT 120.02	National City	South	1	44.7%
3	CT 157.01	El Cajon	East	2	42.2%
4	CT 159.01	El Cajon	East	2	39.3%
5	CT 164.04	El Cajon	East	2	36.6%
6	CT 26.01	Mid-City	Central	4	34.2%
7	CT 27.09	Mid-City	Central	4	33.8%
8	CT 139.07	Spring Valley	East	1	33.4%
9	CT 27.07	Mid-City	Central	4	33.3%
10	CT 39.01	Central San Diego	Central	1	31.9%

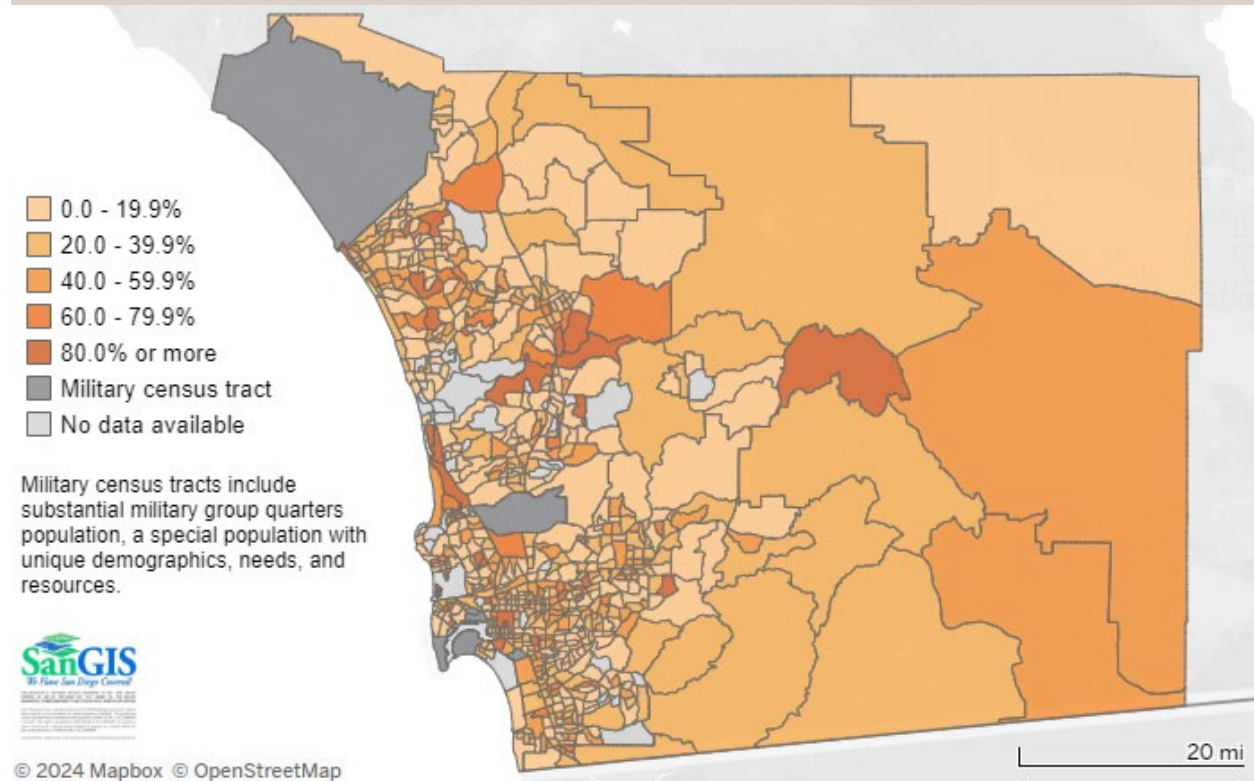
Data Source: U.S. Census Bureau; 2018-2022 American Community Survey, 5-Year Estimates, Table S2201. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

In 2022, nearly half (48.9%) of residents in census tract 157.06 in El Cajon subregional area (SRA) were receiving food stamps.

Census tract 157.06 in El Cajon SRA had the highest percent of population receiving food stamps in 2022 (48.9%) in San Diego County, followed by census tract 120.02 in National City SRA (44.7%), and census tract 157.01 in El Cajon SRA (42.2%) (Table 3).

The map below shows the estimated percent of households receiving food stamps below poverty level by census tract in San Diego County.

Figure 9: Estimated Percent of Households Receiving Supplemental Nutrition Assistance Program (Food Stamps) Below Poverty Level by Census Tract, San Diego County, 2022



Data Source: U.S. Census Bureau; 2018-2022 American Community Survey, 5-Year Estimates, Table S2201. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, January 2024.

Overall, there were 683 census tracts with residents who received food stamps in 2022.

Among the census tracts with residents who received food stamps, there were 32 census tracts where 80% or more of the households receiving food stamps were living below the poverty level in 2022 (Figure 9).

Conclusion

Poverty is a social determinant of health (SDOH) that can contribute to inequitable access to resources and opportunities and increase the risk of adverse health outcomes. To achieve health equity in San Diego County, poverty and income inequality must be addressed at the community level by first identifying communities living in poverty. Identification of areas of concentrated poverty can inform policy makers of communities in need of targeted resources and interventions. Although San Diego County appears to have a low poverty rate compared to other counties across the country, there are communities throughout the county that are experiencing disproportionate levels of poverty.

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