

**CITY AND COUNTY OF SAN FRANCISCO
BOARD OF SUPERVISORS
BUDGET AND LEGISLATIVE ANALYST**

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File Nos. 150949
161351
170208

Policy Analysis Report

5/8

To: Supervisor Peskin
From: Budget and Legislative Analyst's Office
Re: Statistics on Median Household Income Across San Francisco Neighborhoods
Date: May 5, 2017



Summary of Requested Action

Your office requested that the Budget and Legislative Analyst gather information on the median household income across San Francisco neighborhoods by ethnicity and household type. Your office also requested that the Budget and Legislative Analyst compare the average rent paid by San Francisco residents with median household income by neighborhood.

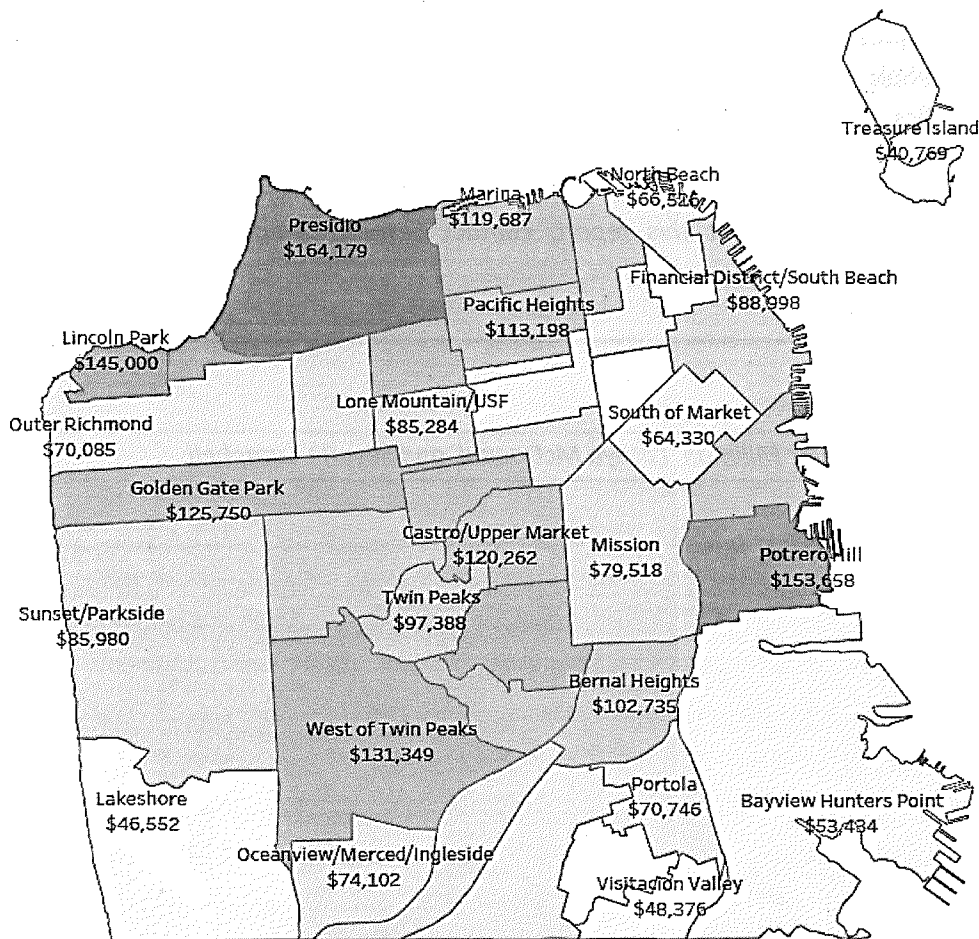
For further information about this report, contact Severin Campbell at the Budget and Legislative Analyst's Office.

Project Staff: Jennifer Millman, Latoya McDonald, and Severin Campbell

Disparities in Median Household Income Across City Neighborhoods

While rising housing costs in San Francisco have been accompanied by an estimated 31.8 percent increase in median household income from \$69,894 in 2011 to \$92,094 in 2015, there has been an unequal distribution of household income across City neighborhoods, and particularly among different ethnicities. Figure 1 below shows the disparity in median household income by neighborhood using the 39 neighborhoods identified by the Department of Public Health, the Mayor’s Office of Housing and Community Development, and the San Francisco Planning Department.¹ In addition to these geocoded neighborhood locations, the Budget and Legislative Analyst used the American Community Survey 2015 five-year estimates to review median household income across neighborhoods in the County of San Francisco.

Figure 1. Median Household Income across San Francisco Neighborhoods



Source: American Community Survey 2015 five-year estimates.

¹ While this data represents reasonable estimates of San Francisco neighborhood boundaries, there are areas in need of improvement in the data. For example, Golden Gate Park and Lincoln Park were identified as high-income neighborhoods even though they are public parks. For this reason, the Budget and Legislative Analyst did not include the statistics for the Golden Gate Park and Lincoln Park in this analysis.

From 2011 to 2015, on average, the 10 neighborhoods with the lowest median household incomes earned 33.3 percent of the income earned by the 10 neighborhoods with the highest median household income in San Francisco, as shown in Figure 2 below. The neighborhoods with the highest median household income, on average, from 2011 to 2015 include the Presidio, Potrero Hill, Sea Cliff, West of Twin Peaks and Noe Valley. The poorest neighborhoods include the Tenderloin, Chinatown, McLaren Park, and Lakeshore.

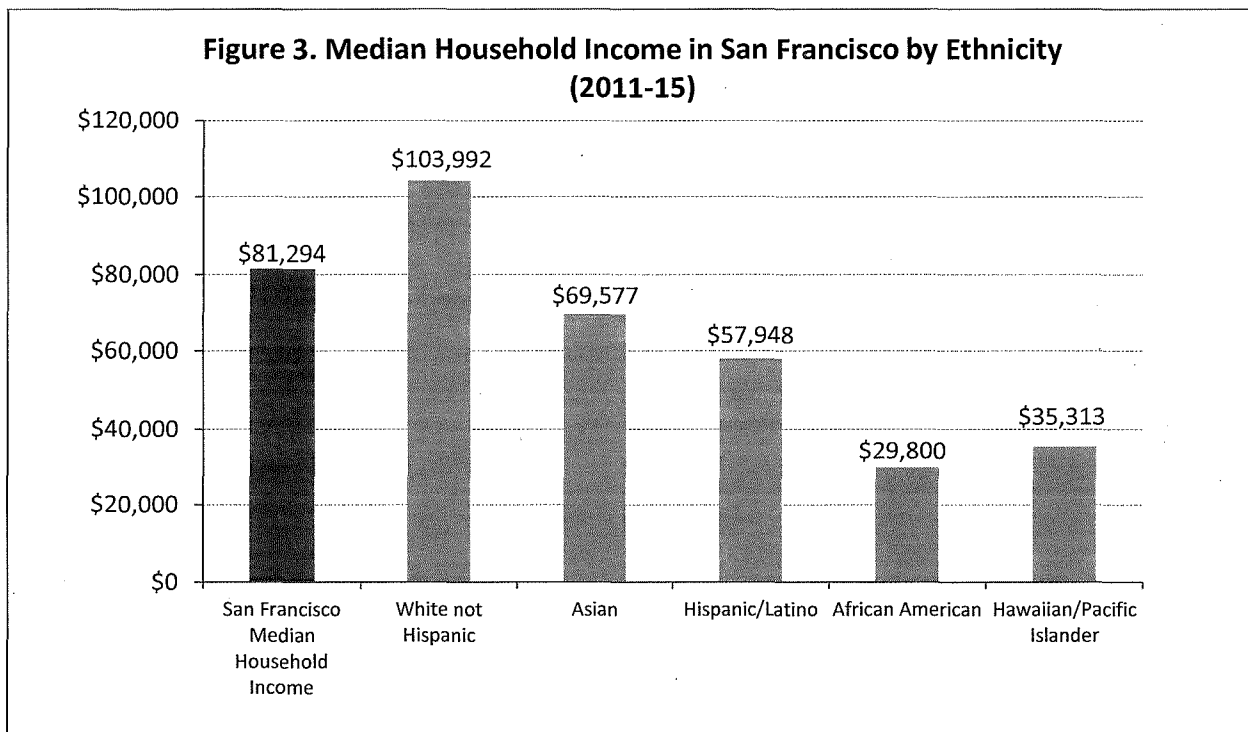
Figure 2. Neighborhoods with the Highest and Lowest Median Household Incomes

Highest Median Household Incomes			Lowest Median Household Incomes		
Neighborhood	Median Household Income	Population Count	Neighborhood	Median Household Income	Population Count
Presidio	\$164,179	3,681	South of Market	\$64,330	18,093
Potrero Hill	\$153,658	13,621	Japantown	\$63,423	3,633
Seacliff	\$143,864	2,491	Western Addition	\$59,709	21,366
West of Twin Peaks	\$131,349	37,327	Bayview Hunters Point	\$53,434	37,246
Noe Valley	\$131,343	22,769	Visitacion Valley	\$48,376	17,793
Presidio Heights	\$123,312	10,577	Lakeshore	\$46,552	13,469
Haight Ashbury	\$120,677	17,758	Treasure Island	\$40,769	3,187
Castro/Upper Market	\$120,262	20,380	Tenderloin	\$25,895	28,820
Marina	\$119,687	24,915	Chinatown	\$21,016	14,336
Pacific Heights	\$113,198	24,737	McLaren Park	\$16,638	880
Total		178,256			158,823

Source: American Community Survey 2015 five-year estimates.

Variation in Household Income across Ethnicities in San Francisco

The Budget and Legislative Analyst also observed a variation in median household income across the diverse ethnicities represented in San Francisco during 2011-15. As shown in Figure 3 below, the earnings of white households far outpace that of other ethnicities with African American and Hawaiian/Pacific Islander households in San Francisco earning the lowest median household incomes.



Source: American Community Survey 2015 five-year estimates.

Neighborhood-Level Household Income Conceals Rent Burden across Ethnicities

Rent burden is defined as instances where an individual or household spends more than 30 percent of their income on housing costs. Of the 39 City neighborhoods identified, only 12 spent more than 30 percent of their median household income on rental housing costs, as per data collected from the American Community Survey. These 12 neighborhoods represent the areas with the lowest median household income and account for 41.5 percent of all San Francisco residents on average during 2011 to 2015, as shown in Figures 4 and 5 below.²

The low number of City neighborhoods with rent burden is in part due to higher income ethnicities skewing the overall median household income of specific City neighborhoods. The Budget and Legislative Analyst found that there are significant disparities in median household income across ethnicities, even within the same neighborhood. For example, Potrero Hill has the second highest median household income in the City at \$153,658. However, the high incomes of White and Asian households in Potrero Hill (\$168,011 and \$143,206, respectively) conceal the low incomes of African Americans (\$58,368) and the Hispanic/Latino households (\$61,049) in Potrero Hill. Because White and Asian households represent the majority of the Potrero Hill population, using neighborhood-level household income conceals other populations that are struggling with rent burden. Figure 5 below shows median household income by neighborhood and ethnicity with gross rent paid while Figure 6 below shows the population of the various ethnicities represented in each San Francisco neighborhood.

² The rent burden percentages shown in Figures 4 and 5 below were taken from the American Community Survey 2015 five-year estimates.

Type of Households across San Francisco Neighborhoods

Given time constraints and the data available, the Budget and Legislative Analyst was unable to stratify San Francisco neighborhoods by the type of households (family or non-family) represented. However, during 2011 to 2015, 45.8 percent or 161,887 of all 353,287 San Francisco households were family households.³ Family households include married couples or non-married family members residing in the same household. The remaining 54.2 percent of households in San Francisco during this time were non-family households, which include single persons and groups of individuals who are not related.

³ American Community Survey 2015 five-year estimates

Figure 4. Rent Burden across San Francisco Neighborhoods

	Percent Rent Burden (%)	Median Gross Rent	Median Household Income	Population	Percent of Total
Lakeshore	41.4	\$1,800	\$46,552	13,469	2%
Visitacion Valley	38.9	\$1,071	\$48,376	17,793	2%
Oceanview/Merced/Ingleside	38.1	\$1,570	\$74,102	28,261	3%
Portola	37.6	\$1,625	\$70,746	16,269	2%
Outer Mission	37.1	\$1,549	\$76,643	23,983	3%
Bayview Hunters Point	36.9	\$1,217	\$53,434	37,246	4%
Excelsior	36.5	\$1,525	\$68,550	39,640	5%
Tenderloin	35.7	\$886	\$25,895	28,820	3%
Chinatown	33.3	\$605	\$21,016	14,336	2%
Treasure Island	32.3	\$1,732	\$40,769	3,187	0%
Sunset/Parkside	32.2	\$1,847	\$85,980	80,525	10%
Outer Richmond	30.6	\$1,588	\$70,085	45,120	5%
Subtotal				348,649	41%
Japantown	29.5	\$1,500	\$63,423	3,633	0%
South of Market	29.3	\$1,180	\$64,330	18,093	2%
McLaren Park	28.6	\$267	\$16,638	880	0%
Nob Hill	28.4	\$1,425	\$64,845	26,382	3%
Glen Park	28.3	\$1,665	\$113,039	8,119	1%
Twin Peaks	28.1	\$900	\$97,388	7,310	1%
Western Addition	27.4	\$1,295	\$59,709	21,366	3%
Inner Richmond	27.1	\$1,602	\$78,836	22,425	3%
Bernal Heights	27.0	\$1,733	\$102,735	25,487	3%
Financial District/South Beach	26.8	\$1,872	\$88,998	16,735	2%
North Beach	26.7	\$1,575	\$66,526	12,550	1%
Lone Mountain/USF	26.4	\$1,654	\$85,284	17,434	2%
Mission	25.7	\$1,472	\$79,518	57,873	7%
Mission Bay	25.5	\$2,774	\$107,798	9,979	1%
Seacliff	25.1	\$2,196	\$143,864	2,491	0%
Inner Sunset	25.1	\$1,829	\$102,993	28,962	3%
West of Twin Peaks	25.0	\$2,302	\$131,349	37,327	4%
Presidio Heights	24.9	\$1,950	\$123,312	10,577	1%
Hayes Valley	24.8	\$1,552	\$82,915	18,043	2%
Presidio	23.7	\$2,963	\$164,179	3,681	0%
Pacific Heights	23.6	\$1,987	\$113,198	24,737	3%
Castro/Upper Market	23.3	\$1,840	\$120,262	20,380	2%
Haight Ashbury	23.2	\$1,922	\$120,677	17,758	2%
Russian Hill	22.6	\$1,864	\$106,953	18,179	2%
Noe Valley	22.3	\$2,091	\$131,343	22,769	3%
Marina	21.3	\$1,928	\$119,687	24,915	3%
Potrero Hill	19.2	\$2,289	\$153,658	13,621	2%
Subtotal				491,706	59%
Total				840,355	100%

Source: American Community Survey 2015 five-year estimates.

Figure 6. Median Household Income by City Neighborhood and Ethnicity

	Population	Median Gross Rent	Median Gross Rent as % of Income	Median Household Income	White not Hispanic	Hispanic/ Latino	African American	Asian
Lakeshore	13,469	1,800	41.4	\$46,552	\$45,581	\$41,979	\$45,139	\$28,369
Visitacion Valley	17,793	1,071	38.9	\$48,376	\$47,567	\$24,844	\$15,872	\$55,987
Oceanview/Merced/Ingleside	28,261	1,570	38.1	\$74,102	\$92,496	\$71,108	\$52,353	\$80,154
Portola	16,269	1,625	37.6	\$70,746	\$55,848	\$57,759	\$11,406	\$73,089
Outer Mission	23,983	1,549	37.1	\$76,643	\$78,777	\$60,928	\$0	\$82,414
Bayview Hunters Point	37,246	1,217	36.9	\$53,434	\$103,428	\$40,709	\$34,547	\$58,239
Excelsior	39,640	1,525	36.5	\$68,550	\$68,873	\$67,218	\$33,969	\$69,165
Tenderloin	28,820	886	35.7	\$25,895	\$27,641	\$19,933	\$9,441	\$27,183
Chinatown	14,336	605	33.3	\$21,016	\$71,252	\$0	\$0	\$18,962
Treasure Island	3,187	1,732	32.3	\$40,769	\$67,500	\$26,591	\$29,464	\$0
Sunset/Parkside	80,525	1,847	32.2	\$85,980	\$90,474	\$34,178	\$0	\$86,139
Outer Richmond	45,120	1,588	30.6	\$70,085	\$75,280	\$45,971	\$19,460	\$71,278
Japantown	3,633	1,500	29.5	\$63,423	\$84,643	\$93,750	\$0	\$24,500
South of Market	18,093	1,180	29.3	\$64,330	\$111,036	\$21,807	\$15,111	\$71,413
Grand Total	840,763	1,624	29.1	\$84,578	\$97,648	\$52,792	\$16,816	\$79,462
McLaren Park	880	267	28.6	\$16,638	\$0	\$40,250	\$0	\$15,469
Nob Hill	26,382	1,425	28.4	\$64,845	\$82,605	\$25,124	\$18,528	\$49,001
Glen Park	8,119	1,665	28.3	\$113,039	\$141,017	\$54,063	\$0	\$46,193
Twin Peaks	7,310	900	28.1	\$97,388	\$101,066	\$83,523	\$40,235	\$87,326
Western Addition	21,366	1,295	27.4	\$59,709	\$75,271	\$28,987	\$12,156	\$56,009
Inner Richmond	22,425	1,602	27.1	\$78,836	\$105,050	\$48,968	\$0	\$50,350
Bernal Heights	25,487	1,733	27.0	\$102,735	\$135,993	\$37,182	\$21,334	\$112,022
Financial District/South Beach	16,735	1,872	26.8	\$88,998	\$87,627	\$0	\$0	\$95,140
North Beach	12,550	1,575	26.7	\$66,526	\$91,456	\$26,201	\$3,507	\$59,720
Lone Mountain/USF	17,434	1,654	26.4	\$85,284	\$90,247	\$81,131	\$42,116	\$67,232
Lincoln Park	330	2,250	25.8	\$145,000	\$134,688	\$0	\$0	\$181,500
Mission	57,873	1,472	25.7	\$79,518	\$107,952	\$54,288	\$10,503	\$59,396
Mission Bay	9,979	2,774	25.5	\$107,798	\$124,740	\$65,985	\$0	\$106,674
Seacliff	2,491	2,196	25.1	\$143,864	\$145,938	\$0	\$0	\$121,607

	Population	Median Gross Rent	Median Gross Rent as % of Income	Median Household Income	White not Hispanic	Hispanic/ Latino	African American	Asian
Inner Sunset	28,962	1,829	25.1	\$102,993	\$106,813	\$80,168	\$25,625	\$103,398
West of Twin Peaks	37,327	2,302	25.0	\$131,349	\$140,962	\$101,192	\$21,759	\$129,001
Presidio Heights	10,577	1,950	24.9	\$123,312	\$122,398	\$0	\$84,120	\$110,692
Hayes Valley	18,043	1,552	24.8	\$82,915	\$92,903	\$52,904	\$13,100	\$119,075
Presidio	3,681	2,963	23.7	\$164,179	\$164,821	\$0	\$0	\$237,292
Pacific Heights	24,737	1,987	23.6	\$113,198	\$119,804	\$76,977	\$8,558	\$102,154
Castro/Upper Market	20,380	1,840	23.3	\$120,262	\$124,346	\$142,309	\$18,501	\$81,608
Haight Ashbury	17,758	1,922	23.2	\$120,677	\$122,991	\$48,673	\$0	\$150,108
Russian Hill	18,179	1,864	22.6	\$106,953	\$129,661	\$54,239	\$0	\$64,153
Noe Valley	22,769	2,091	22.3	\$131,343	\$129,740	\$87,549	\$11,875	\$163,324
Marina	24,915	1,928	21.3	\$119,687	\$121,132	\$105,228	\$0	\$81,398
Potrero Hill	13,621	2,289	19.2	\$153,658	\$168,011	\$61,049	\$58,368	\$143,206
Golden Gate Park	78	1,772	18.2	\$125,750	\$126,167	\$0	\$0	\$0
Total	840,355							

Source: American Community Survey 2015 five-year estimates.

Figure 7. Representation of Ethnicities across San Francisco Neighborhoods

	Total Population	White not Hispanic	African American	Native American	Asian	Pacific Islander	Other Race	Two or More Races	Hispanic or Latino (any race)
Sunset/Parkside	80,525	27,422	669	88	46,956	106	1,596	3,688	5,122
Mission	57,873	34,130	1,773	430	7,587	139	10,715	3,099	22,707
Outer Richmond	45,120	19,988	808	74	20,330	369	1,029	2,522	3,337
Excelsior	39,640	11,222	943	284	19,589	97	6,058	1,447	12,460
West of Twin Peaks	37,327	20,293	1,222	28	12,574	81	1,180	1,949	3,977
Bayview Hunters Point	37,246	6,280	10,302	164	13,267	955	3,988	2,290	8,255
Inner Sunset	28,962	16,954	563	69	8,906	0	984	1,486	2,427
Tenderloin	28,820	12,084	2,827	222	9,027	48	3,423	1,189	6,679
Oceanview/ Merced/ Ingleside	28,261	5,993	3,823	191	14,787	97	2,161	1,209	4,552
Nob Hill	26,382	14,523	771	62	8,981	70	746	1,229	2,720
Bernal Heights	25,487	15,145	1,243	98	4,071	20	3,353	1,557	7,490
Marina	24,915	20,582	253	20	2,715	15	273	1,057	1,868
Pacific Heights	24,737	18,948	801	2	3,956	63	316	651	1,524
Outer Mission	23,983	5,994	309	99	12,555	40	4,117	869	7,375
Noe Valley	22,769	17,327	650	93	3,092	64	630	913	2,463
Inner Richmond	22,425	12,290	453	18	8,183	63	349	1,069	1,746
Western Addition	21,366	9,324	4,346	222	5,735	29	722	988	2,081
Castro/Upper Market	20,380	16,161	595	102	2,192	48	523	759	1,953
Russian Hill	18,179	11,534	170	0	5,577	13	461	424	957
South of Market	18,093	6,791	2,222	66	7,142	79	930	863	1,900
Hayes Valley	18,043	11,770	2,425	80	2,176	95	706	791	2,679
Visitacion Valley	17,793	1,930	2,324	65	10,114	603	1,988	769	3,322
Haight Ashbury	17,758	14,333	551	53	1,474	27	233	1,087	1,502
Lone Mountain/USF	17,434	10,585	1,196	11	3,937	124	636	945	2,221
Financial District/ South Beach	16,735	9,327	310	31	5,794	21	461	791	2,091
Portola	16,269	3,540	737	63	9,229	7	2,329	364	3,893
Chinatown	14,336	2,155	108	73	11,603	9	235	153	519
Potrero Hill	13,621	9,047	762	21	2,253	70	768	700	2,117
Lakeshore	13,469	6,645	912	35	3,836	24	1,120	897	2,115
North Beach	12,550	6,501	117	0	4,826	0	253	853	1,105
Presidio Heights	10,577	7,318	266	1	2,250	73	127	542	683
Mission Bay	9,979	4,230	509	0	4,382	0	619	239	1,083
Glen Park	8,119	5,625	520	20	1,123	0	435	396	1,010
Twin Peaks	7,310	5,032	314	16	1,142	17	380	409	1,020
Presidio	3,681	3,222	0	0	310	0	13	136	214
Japantown	3,633	2,117	205	0	1,166	0	54	91	281
Treasure Island	3,187	1,191	593	53	545	62	411	332	909
Seacliff	2,491	1,757	13	0	580	0	15	126	165
McLaren Park	880	91	186	0	391	121	46	45	87
Total	840,355	409,401	46,791	2,854	284,353	3,649	54,383	38,924	128,609
Percent of Total Population	100%	49%	6%	0.3%	34%	0.4%	6%	5%	15%

Source: American Community Survey 2015 five-year estimates.