



LOCAL OUTCOME REPORT SAN DIEGO, CA METRO

PROSPERITY NOW SCORECARD

The *Prosperity Now Scorecard* equips advocates, policymakers, practitioners and others with data on how residents in states, counties and cities are faring when it comes to their financial health and whether opportunities to prosper are equitable. These data jump-start a conversation about solutions and policies to put all households on stronger financial footing.

Financial Assets & Income

| OUTCOME MEASURE | PLACE DATA | STATE DATA | US DATA |
|--------------------------------|------------------------------|------------------------------|----------------------------|
| Asset Poverty Rate | 26.3% | 25.8% | 25.5% |
| Income Inequality | 4.8x higher for top 20% | 5.3x higher for top 20% | 4.9x higher for top 20% |
| Income Poverty Rate | 10.2% | 13.2% | 13.4% |
| Income Poverty by Race | 2.5x higher for HHs of color | 1.7x higher for HHs of color | 2x higher for HHs of color |
| Liquid Asset Poverty Rate | 34.8% | 37.2% | 36.8% |
| Unbanked Households | 3.3% | 6.2% | 7.0% |
| Underbanked Households | 21.0% | 19.1% | 19.9% |
| Households with Zero Net Worth | 18.0% | 15.4% | 16.9% |

Businesses & Jobs

| OUTCOME MEASURE | PLACE DATA | STATE DATA | US DATA |
|---------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Business Value by Race | 2.3x higher for white bus. owners | 2.7x higher for white bus. owners | 2.9x higher for white bus. owners |
| Business Value by Gender | 1.3x higher for men | 2.7x higher for men | 3x higher for men |
| Unemployment Rate | 6.2% | 5.4% | 4.9% |
| Unemployment Rate by Race | 1.5x higher for workers of color | 1.4x higher for workers of color | 1.6x higher for workers of color |

Homeownership & Housing

| OUTCOME MEASURE | PLACE DATA | STATE DATA | US DATA |
|---------------------------------------|--------------------------------|------------------------------|--------------------------------|
| Affordability of Homes (value/income) | 6.8x higher than median income | 7x higher than median income | 3.6x higher than median income |
| Housing Cost Burden - Homeowners | 42.5% | 38.8% | 28.3% |
| Housing Cost Burden - Renters | 57.0% | 55.4% | 49.7% |
| Homeownership Rate | 52.7% | 53.6% | 63.1% |
| Homeownership by Race | 1.5x higher for white HHs | 1.4x higher for white HHs | 1.6x higher for white HHs |

Health Care

| OUTCOME MEASURE | PLACE DATA | STATE DATA | US DATA |
|--------------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Employer-Provided Insurance Coverage | 54.8% | 54.4% | 58.6% |
| Uninsured Rate | 13.8% | 8.3% | 10.0% |
| Uninsured by Race | 2.1x higher for people of color | 2.3x higher for people of color | 2.1x higher for people of color |
| Uninsured by Gender | 1.2x higher for men | 1.3x higher for men | 1.2x higher for men |
| Uninsured Low-Income Children | 9.3% | 3.8% | 6.1% |

Education

| OUTCOME MEASURE | PLACE DATA | STATE DATA | US DATA |
|--------------------------------------|------------------------------|------------------------------|------------------------------|
| Four-Year College Degree | 36.5% | 32.9% | 31.3% |
| Four-Year Degree By Race | 1.8x higher for white adults | 1.9x higher for white adults | 1.5x higher for white adults |
| Four-Year Degree By Gender | equal for men and women | equal for men and women | equal for men and women |
| Early Childhood Education Enrollment | 50.5% | 48.5% | 48.0% |

In order to generate more robust estimates at the local level, specifically estimates disaggregated by race, many local estimates are derived using five-year data averages. For more information on how local estimates are calculated, [visit scorecard.prosperitynow.org/methodology](https://scorecard.prosperitynow.org/methodology).

SAN DIEGO- CARLSBAD-SAN MARCOS, CA

DEMOGRAPHICS



POPULATION
3,253,356



HOUSEHOLDS
1,103,128

HOUSEHOLD INCOME QUINTILES

| | |
|------------------|-----------------------|
| Lowest Quintile | \$0 to \$27,413 |
| 2nd Quintile | \$27,414 to \$52,203 |
| 3rd Quintile | \$52,204 to \$83,538 |
| 4th Quintile | \$83,539 to \$132,688 |
| Highest Quintile | Over \$132,688 |

MEDIAN HOUSEHOLD INCOME \$66,529

RACE AND ETHNICITY

| | |
|-------------|-------|
| White | 46.7% |
| Black | 4.7% |
| Asian | 11.3% |
| Latino | 33.1% |
| Native | 0.4% |
| NHPI | 0.4% |
| Two or More | 3.2% |
| Other | 0.2% |

AGE

| | |
|-------------|-------|
| Under 18 | 22.3% |
| 18 to 24 | 11.2% |
| 25 to 44 | 29.3% |
| 45 to 64 | 24.4% |
| 65 and Over | 12.7% |

PEOPLE WITH A DISABILITY 9.9%

PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit prosperitynow.org/get-involved

COMMUNITY CHAMPIONS IN CALIFORNIA

Alameda County Community Asset Network
Oakland, CA

California Asset Building Coalition
San Francisco, CA

Capital Region Prosperity Network
Sacramento, CA

Mission Asset Fund
San Francisco, CA



ABOUT PROSPERITY NOW

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.