



September 22, 2009

# Earnings, Poverty and Income in San Diego County

Analysis of regional data from the US Census Bureau 2008 American Community Survey

ISSUE BRIEF

## The Data

The following data comes from the 2008 American Community Survey (ACS) which was released on September 22, 2009 by the US Census Bureau. ACS provides demographic, economic and social data for individuals and households. The data is made available for geographic areas with populations of 65,000 or more.

## Key Findings

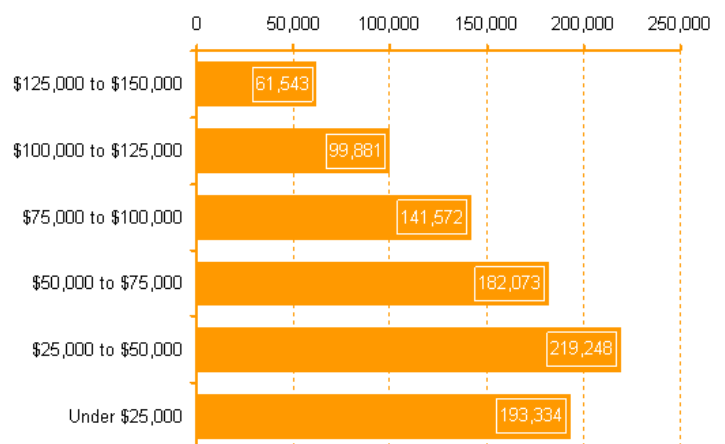
### 1. The 2008 data includes information on health insurance. Job loss and wage stagnation lead to lower incomes and more people without health insurance.

- There are 503,385 people without health insurance in San Diego County. This translates into an uninsurance rate of 17.4% in the County which is 2 percentage points higher than the national uninsurance rate (15.1%).
- More than one in five (22%) working aged adults (18-65 years) was without health insurance in San Diego County.

### 2. Job loss and wage stagnation lead to lower incomes and more people without health insurance.

- Among the region's households, 42.4% have an annual household income less than \$50,000.
- Median household income in the region was \$63,026 and per capita income was \$30,477.
- Only 10.8% of the region's households have income greater than \$150,000.

Household Income Distribution (Below \$150,000)

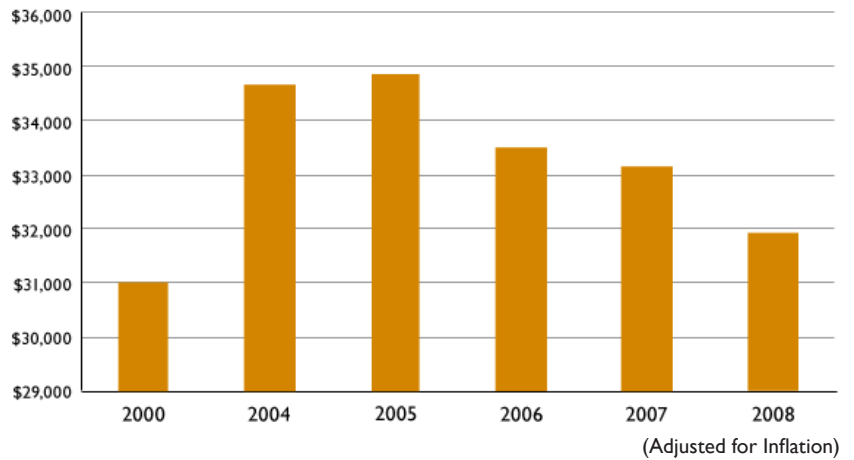


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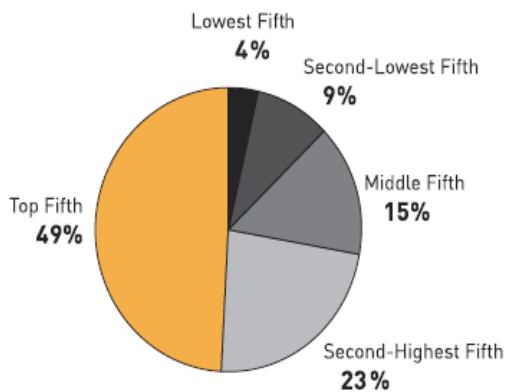
### 3. People who still have jobs are also feeling the effects of the recession through a collapse in wage growth.

- There are 955,021 full-time year round workers over 16 years old earning a living in the region.
- Workers experienced declines in earnings. Between 2007 and 2008, median earnings fell 3.5%.

Median Earnings for the Population 16 Years and Older with Earnings in the Past 12 Months



Share of the Pie: Distribution of Aggregate Income by Quintile



### 4. Income Inequality

The top fifth of all households with the highest income claimed 49% of all income in the region, while the bottom fifth of households got only a 4% sliver of the pie. The region's Gini index<sup>1</sup> of income inequality was 0.455.

## About CPI

The Center on Policy Initiatives is a nonprofit research and policy action center established in 1997. CPI focuses on economic and social justice issues affecting working people in the San Diego region. All CPI research publications are available at [www.onlineCPI.org](http://www.onlineCPI.org).

1. The Gini ratio, developed by Italian statistician Corrado Gini, assigns a higher number the more unequal the distribution. Within this index, a measurement of 0 is perfect equality and 1 or 100% is perfect inequality i.e. one person has all the income and the rest have none. The Gini index can be presented as a decimal (i.e. 0.254) or a percentage (i.e. 25.4%).