
United Way GIS Study

Analysis of GAPS in
Service Delivery within
San Diego County

Steve Bouton

Table of Contents

United Way GAP Study..... 3

 Background 3

Census Data..... 5

 Description of the American Community Survey 5

 Census Income Data 6

 Other Family/Household Characteristics..... 7

Census Tract Analysis Findings..... 8

Census Tract Analysis..... 9

 Income Analysis 9

 Qualified Households for CalFresh and CalWorks 12

 Demographic Characteristics of Census Tracts in the County 14

 Average 2008 unemployment rates Based on EDD Data 14

 Population Diversity – Minority Populations and Linguistically Isolated Populations Based
 on 2009 Census Data 15

 Households Receiving Public Assistance Based on 2009 Census Data 20

 San Diego Self-Sufficiency Standard Research (Standard) 22

 San Diego County Actual Households Receiving CalFresh and CalWorks Benefits 25

 Potential GAP between Delivery of CalFresh and CalWorks and the Census Data 25

 “Hot Spots” GAP 29

 City & Populated Places..... 30

United Way GAP Study

The purpose of this United Way study was first to develop a detailed description of selected public assistance programs and their qualification criteria and second to provide a geographic analysis describing the locations of potential applicants and the gap between current programs and the level of potential applicants.

Background

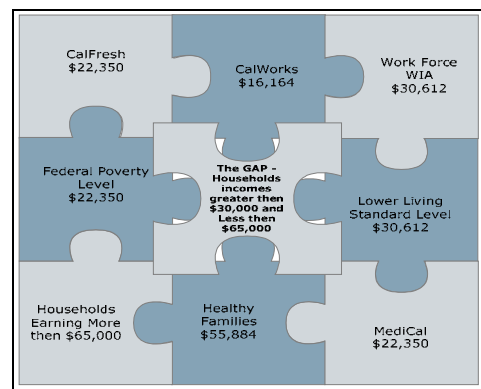
The United Way has recognized the keys to moving from poverty level to a financially stable position for any family or household, includes:

1. Family sustaining employment
2. Income supports
3. Savings and asset
4. Manageable expenses
5. Affordable housing

Based on research¹ from existing studies related to the California Self-Sufficiency Standard (Standard), the United Way has endorsed the concept of San Diegan's ability to move up or achieve the building blocks that can lead to a stable job, income that can support a family and good health. As a result, the United Way has moved away from the Federal Poverty Level (FPL) as an accurate measure of need, to the use of the self-sufficiency standard as a measure of adequate income. The standard was developed to provide an up-to-date measure of income adequate for basic needs. It is a budget based standard using family composition and it is calculated at the county level for all counties in California.

The following illustration summarizes these issues facing thousand of households in San Diego, showing that programs, which are income based, that create a GAP for households that have not achieved the defined San Diego Standard. Households in this GAP are not eligible for public assistance and do not quite make enough to get by in San Diego. To date, there are no programs which server this GAP segment of the population.

*Illustration 1
Households Not Eligible to Receive Benefits and Not at the "Standard"*



¹ "How Much is Enough in Your County, May 2008, by The Center for Community Economic Development

"Overlooked and Under Counted – Struggling to make ends meet in California" December 2009, by Diana M. Pearce, PHD

Geo Analysis

This analysis is part of a larger document prepared by the Center for Urban Economics and Design (CUED). This document was the basis for the geo analysis presented in the larger document prepared for the United Way. Unlike other studies mentioned in the larger document, this geo analysis focuses on using census tract data to provide a microanalysis within San Diego County, identifying specific areas of need and potential obstacles in meeting those needs.

GIS (geographic information system) technology is used to provide a systematic technique for investigating the following:

1. Examine household income qualification requirements for the CalFresh and CalWorks programs based on the 2009 census data
2. Discuss issues related to demographic composition of the market (County)
3. Measure the “GAP” between the household populations whose incomes are not ineligible for existing benefits but still not meeting the San Diego Self-Sufficiency Standard for a family of two adults and two children.

The geo analysis will look at the household income qualification requirements for the CalFresh and CalWorks programs as well as discuss issues related to accurately measuring the San Diego self-sufficiency standard.

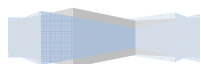
In all programs being analyzed, family or household income standards are applied based on household size except for the self-sufficiency standard which also includes characteristics related to family composition (for example: married couple with two children).

The following table summarizes the income standards that will be used in the analysis.

*Table 1
Program Specific Income Classifications²*

Program Specific Income Limits	
Program	Annual Income Limits 4 person households
CalFresh/Food Stamps Income Guidelines	\$22,056
CalWorks	\$16,164
Workforce Investment Act Guidelines	\$30,612
San Diego Self Sufficiency Standard Guidelines	\$65,305
HHS Federal Poverty Level Guidelines	\$22,350

² Based on this research project findings



Census Data

There are many issues related to using census tract data for this type of analysis. Census tract level data can provide a very clear picture of population, households, and families within a specific census tract or group of census tracts.

However, there are several issues related to using this data, which are summarized as follows:

1. Census data does not allow users to easily match on one-for-one bases with an individual family budget, which is the basis of the San Diego Self-Sufficiency Standard.
2. Furthermore, the census data does not offer the exact income or type of family types with numbers of total children, which is used in the Standard.
3. The data elements used in the census data are not as complete as those used in the San Diego Standard research, which established the San Diego Standard.
4. When working with census data, users do not have access to data regarding an individual person, family or household - you are looking at data summarized for a geographic area.

This study uses the Census American Community Survey from 2009, which in this study is referred to as the census data.

Description of the American Community Survey³

Traditionally, the long-form questionnaire imbedded in decennial censuses provided the data needed to analyze social, economic, and demographic trends. The censuses presented detailed information about small groups such as the impoverished elderly or those who worked full time but remained below the poverty line. They also gave us information about geographic areas with small populations such as many rural counties and census tracts. But there was one tremendous disadvantage: these data appeared only once a decade and many of them were released two or three years after the enumeration date.

Beginning in 2000, the Census Bureau initiated an annual American Community Survey (ACS) to provide exactly the same information but on a more timely basis. Currently, the ACS samples about three million households each year. The Bureau releases these ACS data annually; results from the 2008 survey were available to the public in September 2009. At present, the ACS provides micro data – the characteristics of individuals and their households with appropriate confidentiality restrictions - for geographic units of 100,000 or more. Tabular data are provided for geographic locations of 20,000 or more. In late 2010, data for census tracts will be available from 5-year pooled data and will be available on an annual basis from that point on. The ACS

5

³ American Survey Data

http://factfinder.census.gov/jsp/saff/SAFFInfo.jsp?geo_id=01000US&_geoContext=01000US&_street=&_county=&_cityTown=&_state=&_zip=&_pageId=sp1_acs&_submenuId=&_ci_nbr=null

questionnaire includes all questions asked in Census 2000 plus additional questions about insurance coverage, marital history and fertility

There will be no long form questionnaire in Census 2010. In the future, analyzes of social, economic and demographic trends – even for small groups and at local levels – will be based upon data gathered in the American Community Survey.

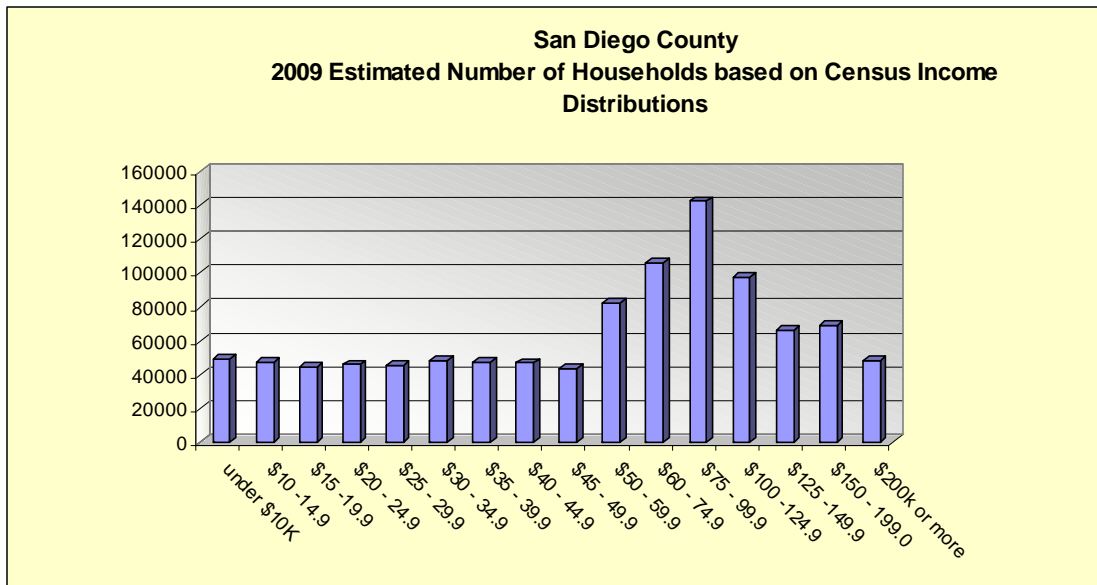
Census Income Data

Throughout this analysis, income qualifications are critical for people wanting to qualify for assistance. There may be other qualifying criteria, such as family size, but income is always a key factor.

As noted above, the census data does not match the income qualifications required for the various assistance programs for individuals or their families. The census provides aggregated household or family income data. In this geo analysis, we will be using data regarding the number of households meeting an income range by adding income groups together.

The following chart summarizes the income groupings, supplied by the census data.

*Table 2
Household Income Distribution for San Diego County*



Calculating the Income Qualification for CalFresh and CalWorks

For example, CalFresh - qualifications for a family of 4 is \$22,056. For the geo analysis we will be adding the groups = (under 10k) + (10 -14.9) + (15 – 19.9) + (20 – 24.9) to calculate the number of households potentially meeting the income criteria.

Of course, the number of households will be overstated, but as shown in the chart above, there is a fairly even distribution for all the categories below \$50,000.

For the San Diego Standard, income data skews dramatically because of the significant increase in the distribution of households from \$60,000 to \$79,999. For the 'Standard' we are using the income criteria for married couples with two children in, which is \$65,308 is the upper end of the income. To calculate the estimated number of households earning between \$60,000 and \$65,000 (that falls into the \$60,000-\$79,999 range) we calculated the mean number of households within each tract and used the standard deviation of the mean we looked up the Z score that could be used to translate in to the raw number estimate of households in the distribution for that tract. With the raw estimate, we use the same formula described above to calculate the estimated number of households in the tract earning between \$30,000 and \$65,000 per year.

Throughout the geo analysis, when we refer to the income criteria for a specific program, we will refer to the household income distribution methodology outlined above.

Other Family/Household Characteristics

The census provides data on households and household sizes. It does not differentiate between a household size of 3 and whether or not it is a house with a single parent and two children or a married couple with one child.

Family data about children by age is available but does not differentiate between children within an age group. In other words, we can count the households with single-family parents with children under the age of 3 or children between the age or 3 and five but we do not know how many children.

The geo analysis will analyze income distributions across the county, and study the relationship between income classifications as an independent variable in relations the other factors.

Census Tract Analysis Findings

1. Approximately 30 percent of the total households in San Diego County may not meet the San Diego Self-sufficiency Standard based on annual incomes between \$30,000 - \$65,000
2. The greatest number of households qualified to receive assistance from existing programs are predominately in Moderate and Middle income defined census tracts, however the highest concentrations of households qualified to receive assistance based on the total number of households in the census tract are in low and moderate income defined census tracts
3. Average 2008 unemployment rates are highest in low and moderate income (LMI) defined census tracts
4. Low and Moderate-income tracts have a broader ethnic diversity and are more linguistically isolated from English language
5. 1 in 4 households in Low Income tracts are linguistically isolated households
6. Over 54 percent of the house holds receiving SSI (supplemental social security income) were in LMI tract
7. Over 43 percent of those receiving public assistance were in LMI tracts
8. 81 out of 100 households in low-income defined tracts do not meet the San Diego Standard.
9. Based on 2009 census tract data there is the potential that 126,000 households may be eligible for assistance for CalFresh or other public assistance.
10. Based on the actual households receiving CalFresh and CalWorks benefits, there may be a GAP of over 34,000 households eligible for CalFresh benefits but not receiving them and approximately 60,000 households who may be eligible for CalWorks benefits but not receiving them.

Census Tract Analysis

Income Analysis

Household income qualification, for all programs, extends to all census tracts in San Diego County. For example, in census tract number 1, there are 95 families earning less than \$10,000 per year, while the median family income for the tract is one of the highest in San Diego at \$112,065. In order to organize the analysis, we found it helpful to classify the census tracts into low, moderate, middle or upper income based on the median family income for the tract. Median defines the exact middle of the income distribution, dividing the income distribution in half where 50% are above the median and 50% are below.

Creating a variable such as “income classification” for the census tracts allows us to systematically examine the variances between census tracts as they relate to this classification variable. In addition, it provides a descriptive base for discussing the distribution of households and household characteristics through out the County or the “market”.

The classification of census tracts into low, moderate, middle and upper income will be based on the FFIEC (Federal Financial Institution Examination Counsel) & HUD (Department of Housing and Urban Development) definitions, as follows, and is calculated using the 2009 median family income value of \$74,900⁴:

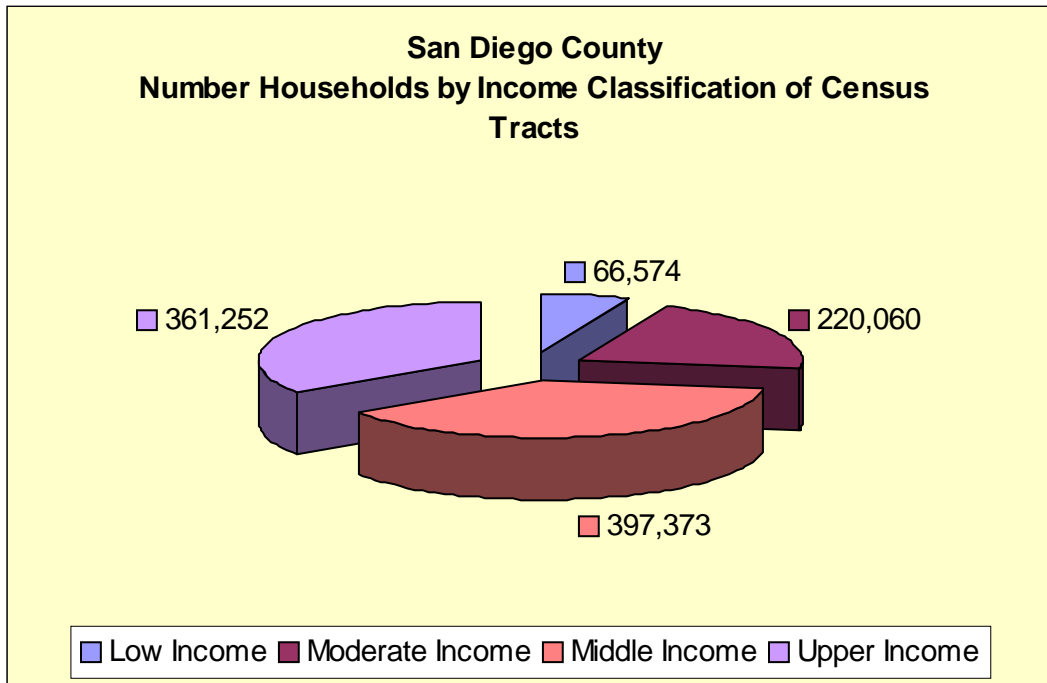
*Table 2
Median Family Income Classification*

Federal Financial Institution Examination Council (FFIEC) Income Classification for Census Tracts			
Income Classification for Census Tracts	Counts/Percent		Definition
Low Income	Number of Tracts	48	Less than 50% of the County Median Family Income
	Percent Tracts	7.97%	
Moderate Income	Number of Tracts	136	51% - to 79.99% of the County Median Family Income Level
	Percent Tracts	22.59%	
Middle Income	Number of Tracts	228	80% - 119.99% of the County Median Family Income
	Percent Tracts	37.87%	
Upper Income	Number of Tracts	190	120% or more of the County Median Family Income
	Percent Tracts	31.56%	
Total Number of Tracts		602	Total tract less not reported tracts
Total Percent Tracts		100.00%	

⁴ Median Family Income 2009 www.ffiec.gov/hmda/pdf/msa09inc.pdf was \$74,900

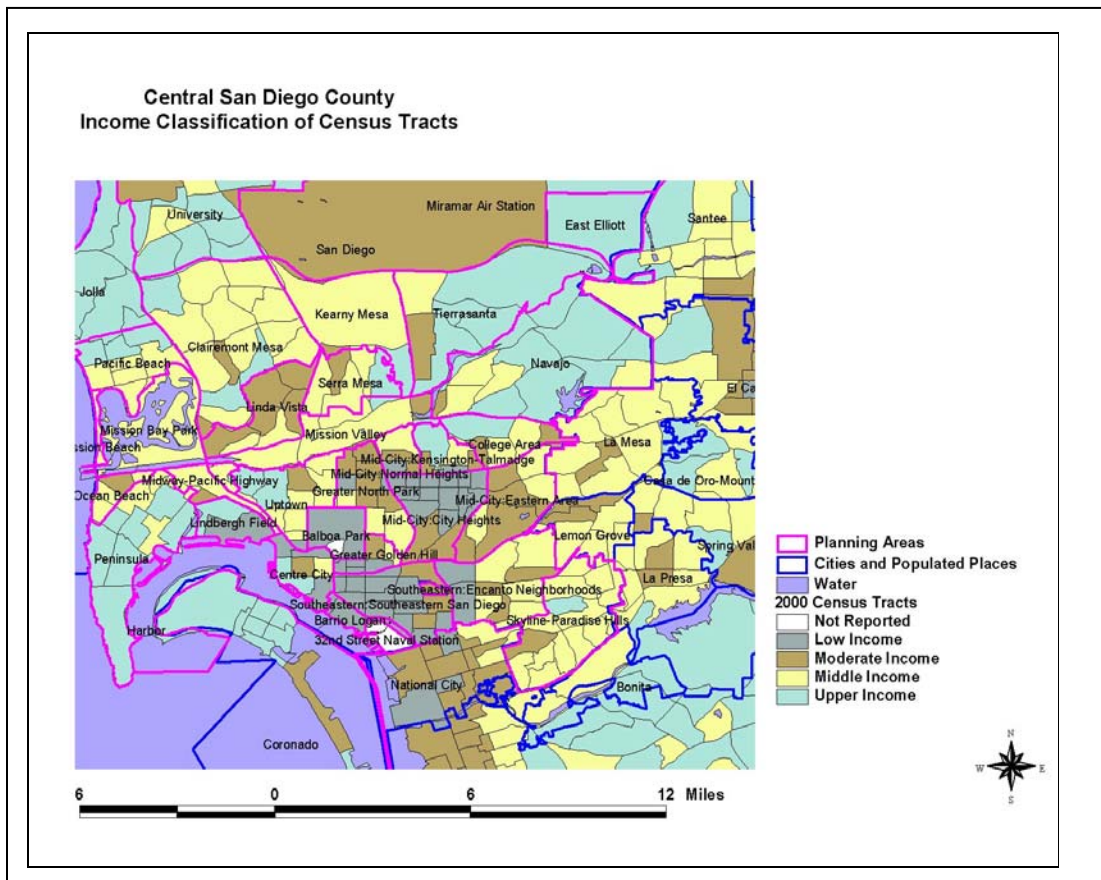
Based on this income classification, the following chart shows the number of estimated households within the low, moderate, middle and upper income defined census tracts for 2009.

Chart 1
Estimated number of households by income classification of census tracts



The following map shows the income distribution for the definition described on the previous page, showing low, moderate, middle and upper income defined census tracts for central San Diego County.

Map 1
Distribution of Income classification of Census Tracts – for Central San Diego County

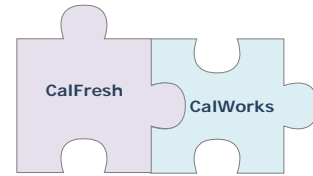


A complete set of maps covering the County is provided in Appendix B. For this analysis, we split the County into three sections:

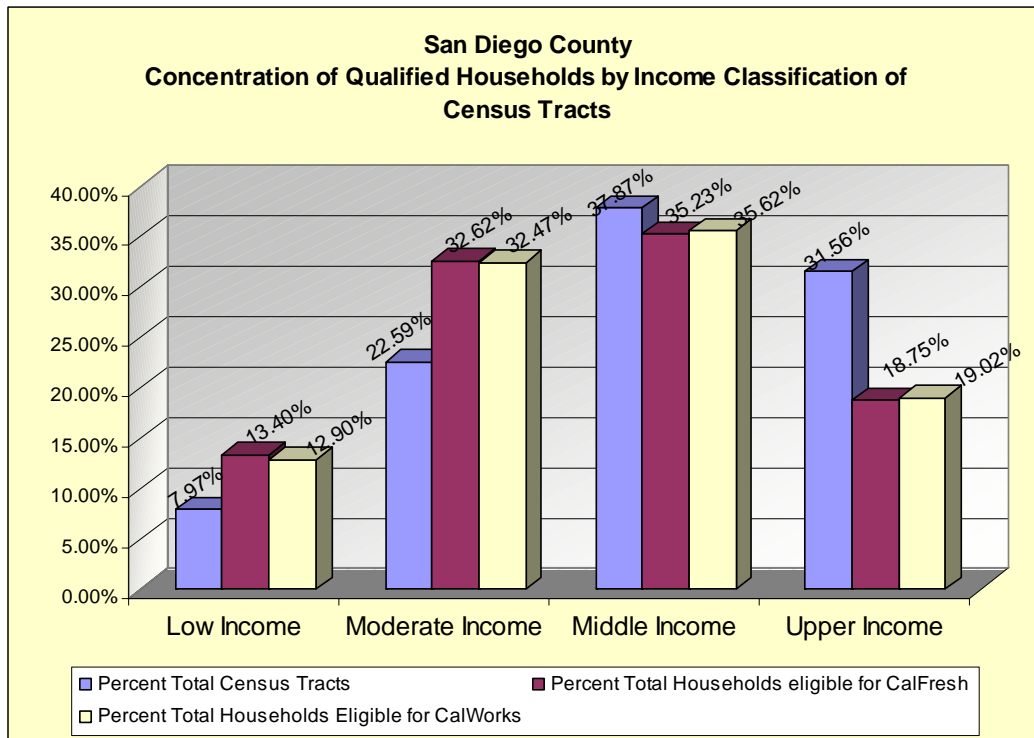
1. North
2. Central
3. South

Qualified Households for CalFresh and CalWorks

Based on the income classification for the census tracts, the following chart shows the estimated percent of families qualifying for CalFresh and CalWorks assistance, based on the income criteria. Across the entire County, the numbers of families qualifying for assistance are highest among the moderate and middle-income census tracts based on the 2009 total number of estimated households in the County. The reason for this is that on a percent basis there are more households available to qualify in these tracts compared to the total households in the low-income defined census tracts. This detail is presented in Table 3.



*Chart 2
Percent of Families Qualifying based on Household Income by income classification of the census tracts*



The graph data is detailed in the following table.

*Table 3
Percent of Families Qualifying for Assistance based on income*

San Diego County					
Percent of Qualified Households for CalFresh and CalWorks y Census Tract Classification					
	Low Income	Moderate Income	Middle Income	Upper Income	Total
Percent Total Census Tracts	7.97%	22.59%	37.87%	31.56%	100.00%
Percent Total Households eligible for CalFresh	13.40%	32.62%	35.23%	18.75%	100.00%
Percent Total Households Eligible for CalWorks	12.90%	32.47%	35.62%	19.02%	100.00%

The following table shows the rate of households per 100 households that qualify for assistance from the listed programs. We have used the rate to standardize the distribution of qualified households and make it more meaningful in our understanding of the impact on these households in the larger picture. The rate is calculated by: dividing the number of qualified households in a census tract by the total number of households in the tract and multiplying it by 100.

Clearly, LMI (low and moderate income) census tracts have a higher rate of qualified households per 100 meaning that given then number of households in these tracts they have a higher concentration of qualified households compared to other tracts.

*Table 4
Rate of Households per 100, qualified for assistance*

San Diego County				
Number of Households Qualified to Receive Benefit per 100 Households in Area				
	Low Income	Moderate Income	Middle Income	Upper Income
Number of Households Qualified for CalFresh per 100	37.58	27.68	16.55	9.69
Number of Households Qualified for CalWorks per 100	44.99	34.27	20.82	12.23

Demographic Characteristics of Census Tracts in the County

Average 2008 unemployment rates Based on EDD Data

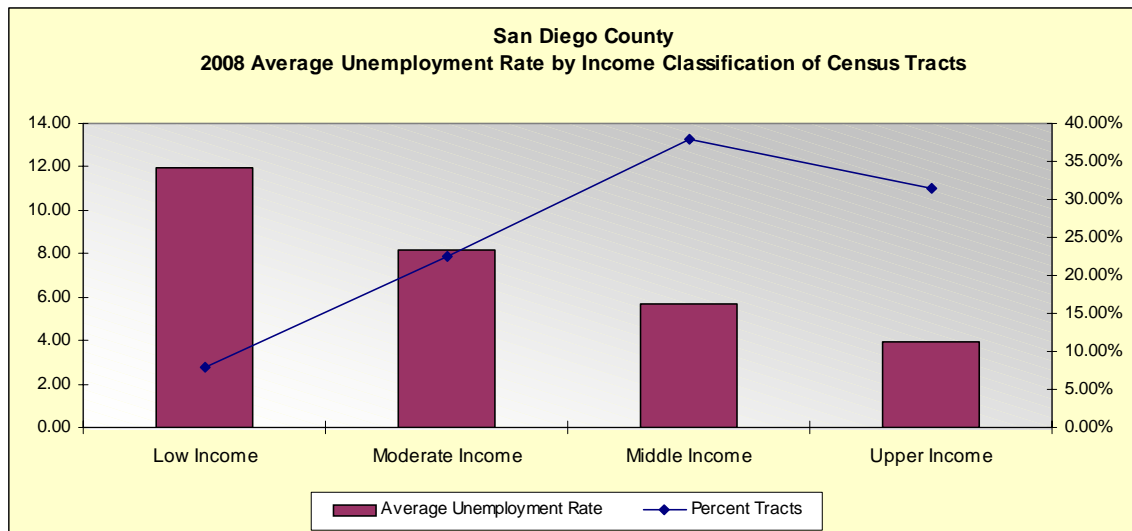
In this analysis, we are interested understanding what factor might contribute to preventing households from achieving the San Diego Standard. One factor to be considered is the unemployment rate in these census tracts. The following graph shows the distribution of the percent unemployed by the income classification of the census tracts.

As shown in the following graph, unemployment rates⁵ are highest in low and moderate-income (LMI) defined census tracts.

The bar represents the unemployment rate, and the line represents the percent of census tracts in that category.

This becomes important for this report because LMI tracts have high concentrations of families qualified for assistance and this shows one major obstacle for achieving the San Diego Self-sufficiency standard is the unemployment rate.

*Chart 3
Percent Unemployment by Income Classification of Census Tracts*



⁵ Data source San Diego EDD

Low and Moderate-income defined census tracts face the greatest challenges with unemployment, with 121 per thousand unemployed workers in low-income tracts. The low-income rate is more than twice as much as the Middle-income tracts and four times greater than the upper-income tracts, as shown in the following table.

*Table 5
Number of Unemployed Workers per 1,000 by Income Classification of Census Tracts*

San Diego County 2008 Unemployment per 1000 Eligible Workers by Income Classification of Census Tracts				
	Low Income	Moderate Income	Middle Income	Upper Income
	Census Tracts	Census Tracts	Census Tracts	Census Tracts
Eligible Employment Force	95,921	338,061	630,253	501,649
Number Unemployed	11,587	27,544	35,454	19,221
Number Unemployed per 1,000	121	81	56	38

Source San Diego EDD

Population Diversity – Minority Populations and Linguistically Isolated Populations Based on 2009 Census Data

An additional factor to be considered in our understanding of characteristics that might contribute to blocking households from achieving the San Diego Standard might be “linguistic isolation”. This analysis shows that low, moderate and middle income defined census tracts have a broader ethnic diversity and are more linguistically isolated from English language.

The following two tables summarize the percent distribution of minority populations, and the percent distribution for linguistically isolated families based on the income classification of the census tracts.

Linguistic Isolation

The concept of linguistic isolation becomes important in understanding the obstacles for achieving the San Diego Self-sufficiency standard, within San Diego County.

“Linguistic isolation” is dependent on the English-speaking ability of all adults in a household. A household is linguistically isolated if all adults speak a language other than English and none speaks English “very well.” Adult is defined as age 14 or older, which identifies household members of high school age and older.

An entire household’s inability to communicate in English can be even more of a barrier than an individual’s inability. For example, in case of a national or local emergency, such households could not receive an emergency communication in English. The concept of “linguistic isolation” was developed in preparation for the 1990 census (Siegel, 1991) in order to provide estimates of the numbers and characteristics of households, which might need assistance in communicating with: government, social services or to follow instructions from the Federal Emergency Management Agency (FEMA) in the event of a disaster.

The following table describes the percent of households by income classification of the census tracts that are defined as linguistically isolated in San Diego County. More than 55 percent of these households are in low and moderate income defined tracts with the average percent minority population in these tracts of 82 percent and 61 percent respectively.

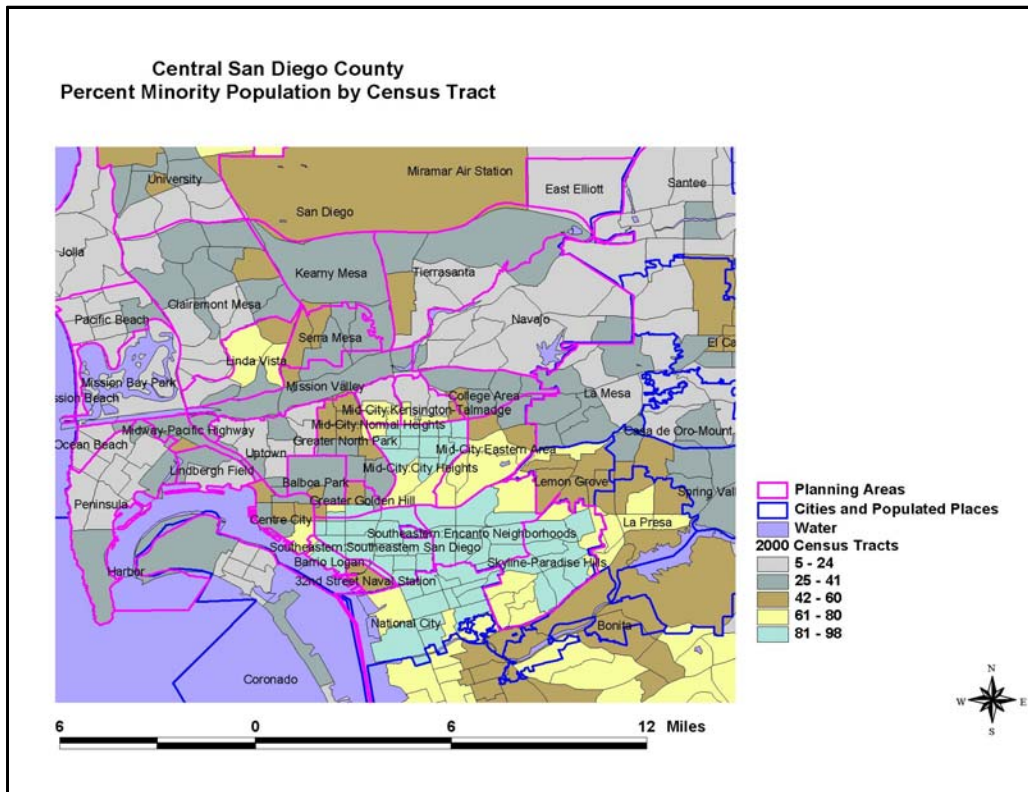
*Table 6
Distribution of Minority Population and Linguistic Isolation*

San Diego County Distribution of Minority Populations and Linguistically Isolated Families by Income Classification of Census Tracts				
	Low Income	Moderate Income	Middle Income	Upper Income
	Census Tracts	Census Tracts	Census Tracts	Census Tracts
Average of PCT Minority Population	82.33	61.29	41.44	24.85
Number of Linguistically Isolated Families	16,533	28,741	23,330	13,142
PCT linguistically Isolated Families	20.22%	35.16%	28.54%	16.08%

Minority Populations Maps

The following map shows the distribution of minority populations for central San Diego County. Although minority populations are located throughout every census tract in the county, the concentrations of minority populations are primarily shown in the following map, where the yellow and light teal represents the largest percentages of minority populations. There are additional concentrations can be seen in the south and north county maps.

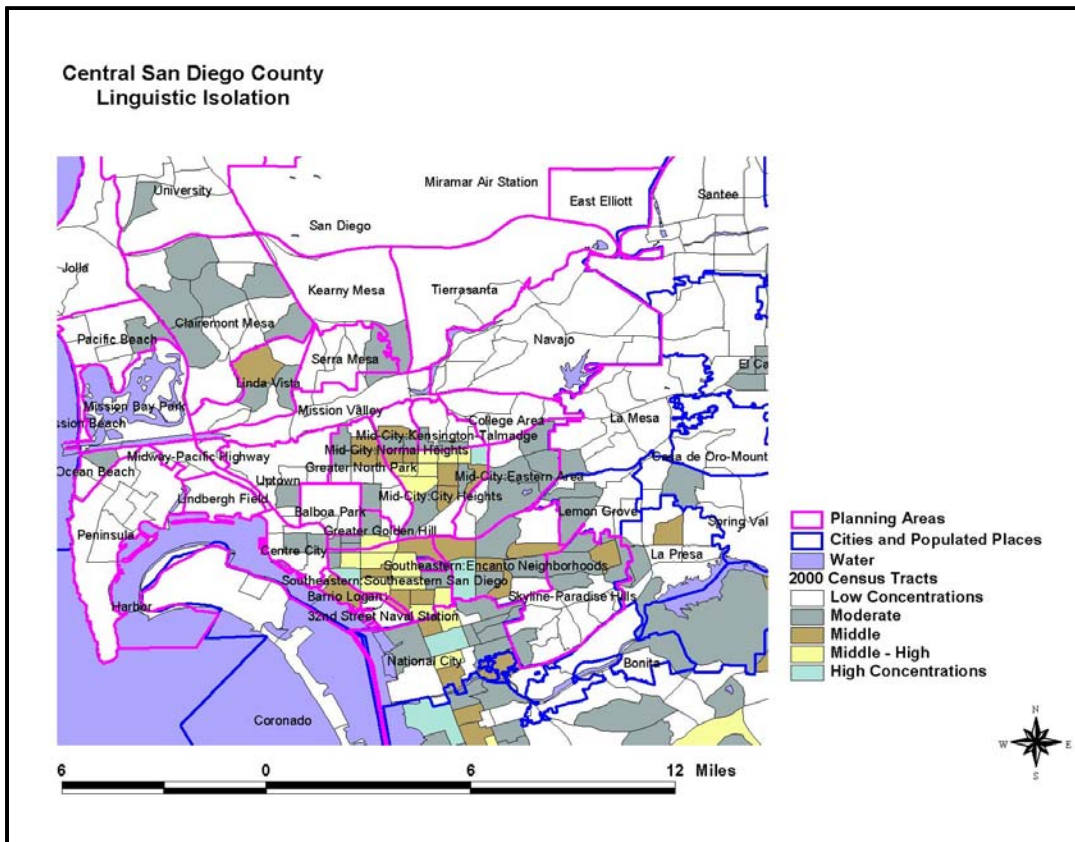
*Map 3
Percent Minority Population Distribution for Central San Diego County*



Linguistic Isolation Map

The following map shows the concentrations of families defined as linguistically isolated based on the census data.

Map 4
Linguistic Isolation by Census Tract for Central San Diego County



The following table highlights the top 15 Planning Areas within the City of San Diego, which have the greatest number of households with linguistic isolation.

*Table 7
Planning Areas with Greatest Number of Households with Linguistic Isolation*

San Diego Planning Areas Top 15 Areas that have Issues with Linguistic Isolation	
Planning Area	Number Households
Mid-City City Heights	6,187
Southeastern Southwestern	4,548
Otay Mesa-Nestor	2,410
Mira Mesa	2,222
Southeastern Encanto Neighborhoods	2,171
Skyline-Paradise Hills	2,026
San Ysidro	1,922
Clairemont Mesa	1,802
University	1,790
Greater North Park	1,242
Mid-City Eastern Area	1,197
Linda Vista	1,192
College Area	1,165
Rancho Penasquitos	1,004
Greater Golden Hill	900

Combining the planning area and the city data shown in Table 7, illustrates the complexity facing the United Way to strategically target areas to intervene in helping households reach the San Diego Sustainability level. Not all-linguistic isolation is Spanish based – in Mid-City; there are populations of Asian, Cambodian and Spanish. In El Cajon, there are Middle Eastern concentrations as well as Spanish. In many of the areas, businesses are now marketing specifically to the segments of the population that are linguistically isolated, as shown in the following image taken El Cajon.



It might be helpful for the United Way to follow-up on this study, identify, and catalog the resources and unique community based business serving these linguistically isolated populations.

Households Receiving Public Assistance Based on 2009 Census Data



As shown below, in Chart 4, over 54 percent of the households receiving SSI and over 43 percent of those receiving public assistance, were in LMI tracts.

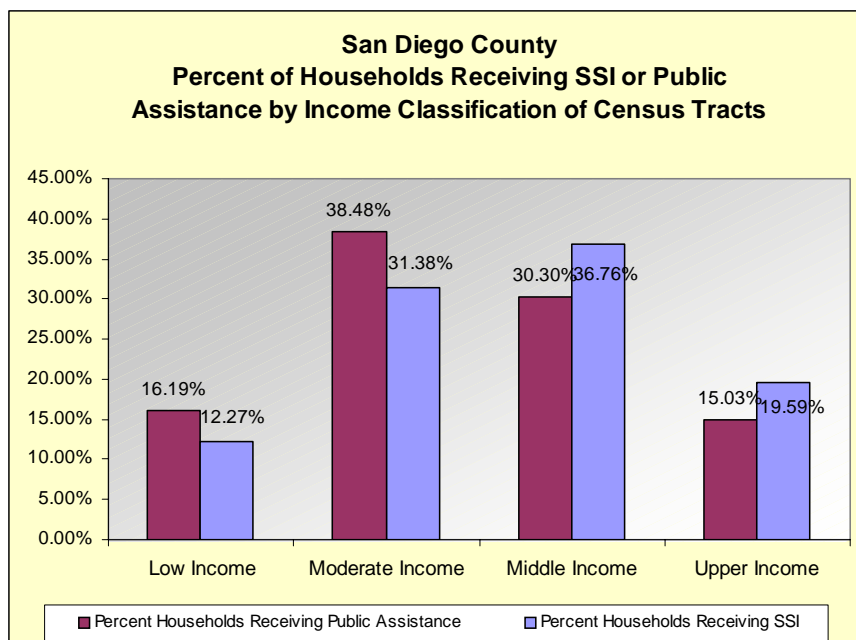
The census collects data regarding household receiving Supplemental Security Income (SSI) and public assistance.

Supplemental security income includes federal, state, and local welfare agency payments to low-income people who are 65 years old and over or people of any age who are blind or disabled⁶.

Public assistance or welfare payments include cash public assistance payments low-income people receive, such as aid to families with dependent children (AFDC, ADC), temporary assistance to needy families (TANF), general assistance, and emergency assistance.

The distribution of household receiving benefits as defined above, are highlighted in the following chart.

*Chart 4
Percent of households by income classification of census tract receiving SSI (supplemental social security assistance) or Public Assistance*



⁶ <http://www.census.gov/population/www/cps/cpsdef.html>

Potential Gap based on reported Census Data

Based on the census data at the census tract level, there is a potential gap of 126,211 households that might be able to receive assistance but do not.

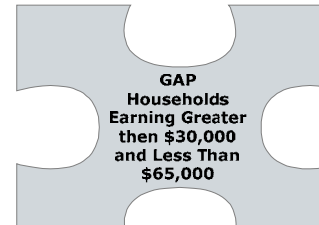
This number was calculated by adding the number of households receiving SSI or public assistance, based on the census data, then subtracting it from the households that meet the CalFresh income for a family of four. This is summarized in the following table.

*Table 8
Potential Gap based on 2009 Census Data*

San Diego County Potential GAP Based on Census Data					
	Low Income	Moderate Income	Middle Income	Upper Income	Total
Potential Gap	16,693	40,294	45,023	24,201	126,211

San Diego Self-Sufficiency Standard Research (Standard)

Based on the 2009 census data, there are approximately 300,000 families of three that might not meet the San Diego Self-Sufficiency Standard in San Diego County with annual incomes between \$30,000 - \$65,000; this is summarized in the following chart:



As shown in the following table, 30 percent of the households in San Diego County who have incomes above \$30,000 do not meet the San Diego self sufficiency standard. The following table summarizes the number of households not meeting the San Diego self-sufficiency standard, based on annual incomes of \$30,000 - \$65,000, income classification of the census tract. As shown in this table, the greatest percentage of households based on total estimated households lies in the moderate and middle-income defined census tracts.

*Table 9
Households NOT Meeting the San Diego Self Sufficiency Standard*

San Diego County Number of Households NOT Meeting San Diego Self-Sufficiency Standard Based on Income \$30,000 - \$65,000					
	Low Income Census Tracts	Moderate Income Census Tracts	Middle Income Census Tracts	Upper Income Census Tracts	County Total
Count Census Tracts	48	136	228	190	602
Percent of Census Tracts	7.97%	22.59%	37.87%	31.56%	100.00%
Total Households	66,574	220,060	397,373	361,252	1,045,259
Percent Total Hpuseholds	6.37%	21.05%	38.02%	34.56%	100.00%
Number of Households In GAP	24,040	85,768	128,723	75,823	314,354
Percent Households in GAP	7.65%	27.28%	40.95%	24.12%	100.00%

This data appears to be consistent with previous research conducted by the Insight group on behalf of the United Way in San Francisco in 2007.

Low and moderate-income tracts have the greatest concentration of households falling into the gap between those earning \$30,000 - \$65,000 who do not met the San Diego standard.

The table below shows that 36 out of 100 households in low income defined tracts and 38 out of 100 households in moderate-income defined tracts fall into the San Diego Standard - GAP.

Bearing in mind, minority populations represent 82 and 61 percent of the total population in low and moderate-income tracts and that 1 in four houses in low-income tracts are linguistically

isolated, one of the greatest challenges in helping families or household meet the San Diego Standard will be to overcome these issues.

The following table, table shows the rate of households per 100 households with annual incomes between \$30,000 - \$65,000 that are NOT qualifying for the San Diego Self-Sufficiency Standard, by income classification of the census tracts.

Table 10

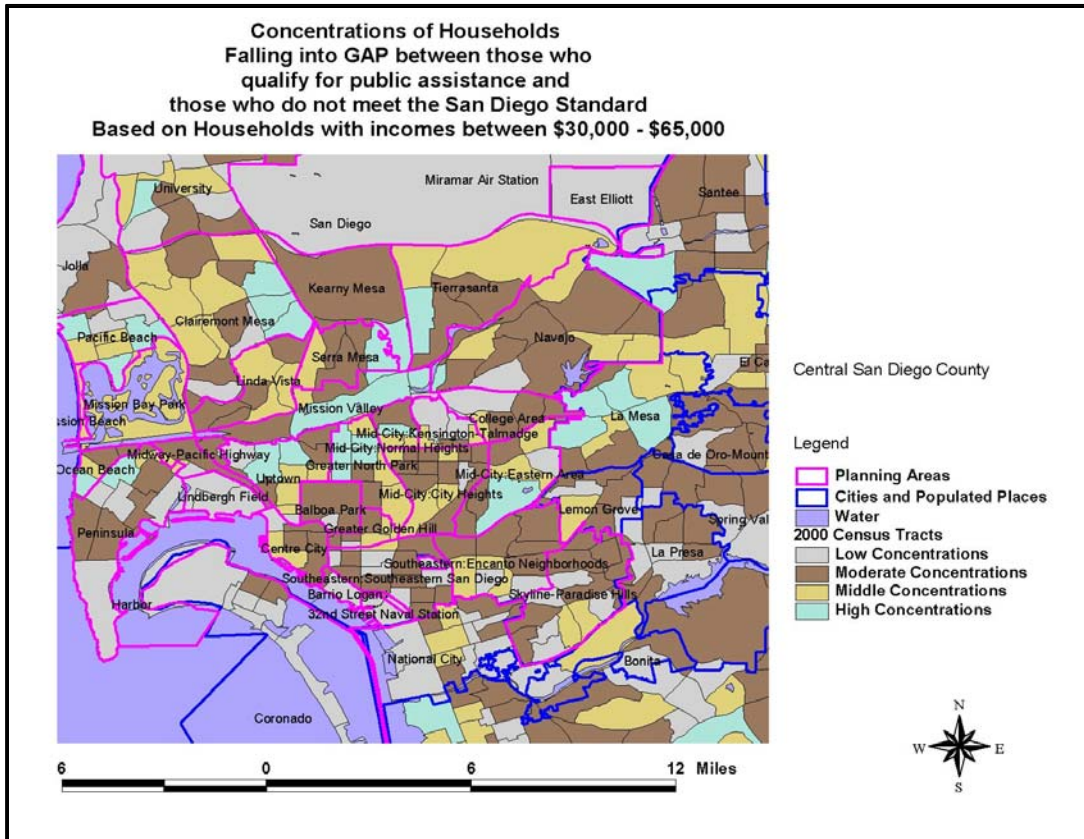
San Diego County				
Rate of Households NOT Qualifying for Standard Based on Total Number of Households in Census Tract				
	Low Income Census Tracts	Moderate Income Census Tracts	Middle Income Census Tracts	Upper Income Census Tracts
Rate NOT Qualified for Standard per 100	36.11	38.97	32.39	20.99

The result of the standardization of the distribution of qualified households by the total number of households in the tract, allows us to see that if you wanted to target, the largest number of households not meeting the San Diego Standard you would target the moderate and middle income tracts.

Conversely, if you want to target the tracts that have the highest concentrations of households not qualifying for the San Diego Standard you would target low and moderate-income tracts.

The following map shows the distribution of households not meeting the income criteria for the San Diego Standard throughout central San Diego County (for a couple with two children). The census does not allow users to cross-reference the income with the family characteristics; therefore, this map is based on the income classification alone, households earning greater than \$30,000 and less than \$65,000 per year.

Map 5
 Distribution of Households with Incomes Greater Than \$30,000 and Less Than \$65,000



San Diego County Actual Households Receiving CalFresh and CalWorks Benefits

The County of San Diego has supplied United Way with data reflecting the number of households and number of recipients of CalFresh and CalWorks funds. This data is based on zip codes.

In this section of the report, we aggregated the census data, which formed the basic building blocks for our analysis to the zip code level. It is worth noting that the American Survey census data was not available at the zip code level.

For this analysis, the County did not supply specific types of qualified program households or recipients only the gross number. Therefore, we have only constructed our estimated of the number of potential households based on the income level reported on page 4 for a family of four.

Potential GAP between Delivery of CalFresh and CalWorks and the Census Data

The following table summarizes the income classification of zip codes in San Diego County, and the estimated number of qualified households for a family of four versus the actual number of recipients for CalFresh and CalWorks assistance.

Table 11

San Diego County Actual CalFresh and CalWorks Households Receiving Benefit			
	LMI Zip Codes	Mid-Upper Zip Codes	Total
Eligible CalFresh Households	43,597	79,609	123,206
Actual CalFresh Households Receiving Benefit	40,427	47,843	88,270
GAP	3,170	31,766	34,936
Eligible CalWorks Households	33,254	58,929	92,183
Actual CalWorks Households Receiving Benefit	15,783	15,595	31,378
GAP	17,471	43,334	60,805

This data suggests that there is a potential GAP of 34,000 households eligible but not receiving the CalFresh benefit. The data also suggests there may be as many as 60,000 eligible households to receive CalWorks benefits but are not.

This data remains consistent with the gap identified based on the census data presented earlier.

GAP between Eligible Households for Public Assistance and the San Diego Self Sufficiency Standard

As discussed earlier there is a large GAP between household making too much income to qualify for assistance and not enough to meet the San Diego Self Sufficiency Standard.

The following table summarizes the GAP by Planning Area. Table 12 shows the top 15 planning areas with the largest GAP based on the total number of households in the GAP.

*Table 12
Top 15 San Diego Planning Areas with Highest Concentrations of Households in GAP*

San Diego Top 15 Planning Areas with Highest Concentrations Of Households in GAP	
Planning Area	Number Households in GAP
College Area	12,046
Clairemont Mesa	9,966
Mid-City City Heights	8,488
Greater North Park	8,253
Uptown	7,340
Navajo	6,407
Mira Mesa	6,156
Skyline-Paradise Hills	6,136
Otay Mesa-Nestor	5,655
University	5,628
Pacific Beach	5,059
Southeastern Southwestern	4,946
Mid-City Eastern Area	4,462
Linda Vista	4,409
Southeastern Encanto Neighborhoods	4,215

Looking at the same data but calculating the ratio of household in the GAP to the total households in the planning area, we see a slightly different picture. Concentrating on those areas in this top 10 list, will allow the United Way to effectively target areas with the highest concentration of GAP to total households and with the greatest potential for improvement.

Table 13
 Top Ten Planning Areas Based on Ratio of GAP Households to Total Households

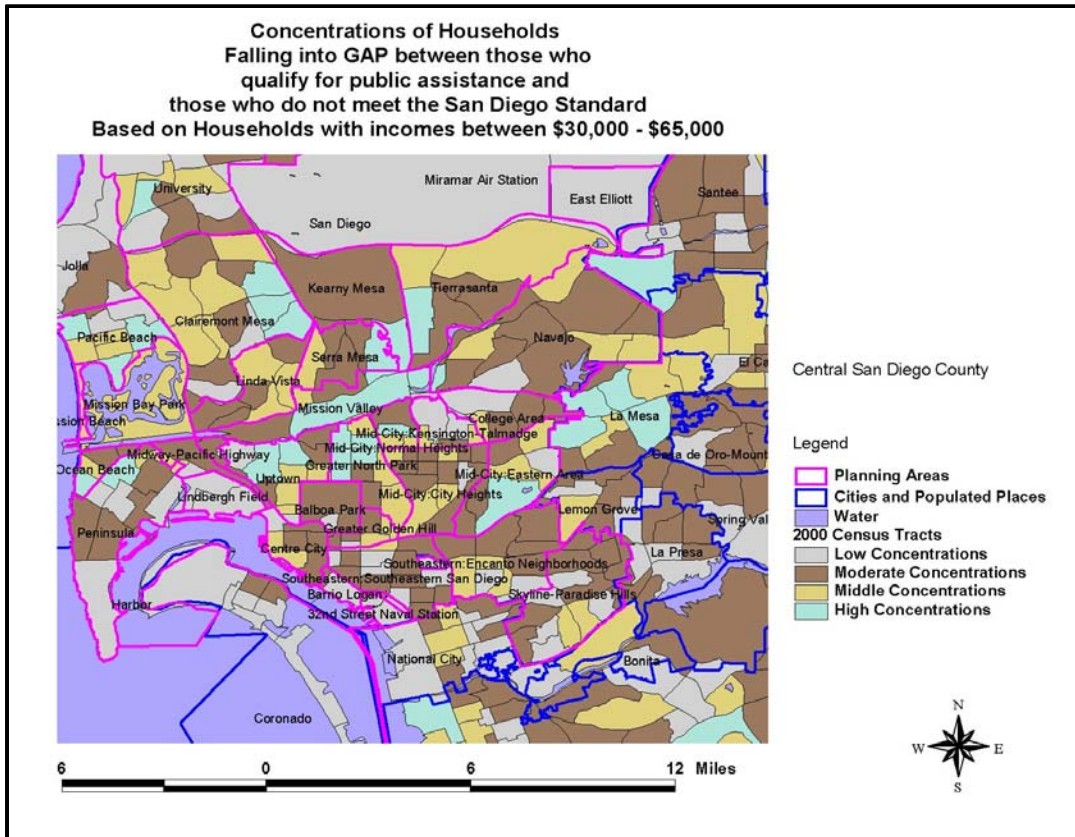
San Diego City Top Ten Planning Areas Based on Percent of Households in GAP to Total Households	
Planning Area	Ratio
Lindbergh Field	50.00
Midway-Pacific Highway	43.62
Greater Golden Hill	35.93
Otay Mesa	34.38
Serra Mesa	33.16
Linda Vista	33.09
Otay Mesa-Nestor	32.34
Southeastern Southwestern	32.25
Mid-City City Heights	32.24
Mid-City Eastern Area	31.36

Detailed data tables on Planning Area GAP's are contained in Appendix C

The following map shows the concentration of GAP households, by census tract, within the planning areas.

The map also shows that the GAP households will exist throughout the County in all areas – low, moderate, middle and upper-income areas.

Map 6
 Concentrations of Households Earning \$30,000 - \$65,000 by Planning Area



“Hot Spots” GAP

Analyzing the GAP data by census tracts and classify data using a standard deviation method, we are able to find the mean value of the number of households within the GAP, by census tract, and break down the data into those tracts above the mean and those below the mean. Those above the mean can be defined as “hot spots” – areas that have a higher concentration of households in the GAP.

Using this technique, we can see that the GAP population is concentrated in the middle and moderate income defined tracts throughout the County, with over 100,000 total households in the GAP.

*Table 14
Hot Spot Concentrations by Income Classification of the Census Tracts*

San Diego County						
Hot Spot Concentrations by Census Tract						
	Data	Low Income Census Tracts	Moderate Incme Census Tracts	Middle Income Census Tracts	Upper Income Census Tracts	Grand Total
Hot Spot Concentrations	Number of Census Tracts	13	68	75	28	184
	% of Census Tracts	7.07%	36.96%	40.76%	15.22%	100.00%
	Number of Households in Census Tract	25,145	142,757	186,290	98,740	452,932
	Number Households Meeting GAP	8,825	51,164	55,691	20,371	136,051
	Average Number of GAP Households as Percent of Total Households	36.37	36.01	30.61	21.46	31.62

City & Populated Places

The geo analysis looked at all the city and populated places (CDP) within the county to identify the GAP concentrations, excluding the City San Diego.

The following table summarizes the top fifteen cities, based on the total number of households in the GAP.

*Table 15
Top Fifteen City and Populated Places Based on Total Number Households in GAP*

San Diego County City GAP Summary	
City	Number of Households in GAP
Chula Vista	23,235
Oceanside	19,334
Escondido	15,758
El Cajon	12,548
Vista	10,763
Carlsbad	9,088
San Marcos	8,348
La Mesa	8,261
Santee	6,384
Encinitas	6,383
National City	5,353
Poway	3,822
Lakeside	3,721
Fallbrook	3,591
Imperial Beach	3,418

Detail GAP data by City & CDP are contained in Appendix D

However, the rate or ratio of households in the GAP as a percent of the total households in the City or CDP presents a slightly different picture. The following is a list of the top ten cities and CDPs based on this ratio. These cities have a higher concentration of GAP households to total households. Focus on these areas may result in a more concentrated effort and more effective measure of success.

*Table 16
Ranking by Ration of GAP households to total households*

San Diego County City & Populated Places Ranked by Percent of Households in GAP to Total Households	
City	Ratio GAP to Total Households
National City	35.11
Vista	33.09
Winter Gardens	29.92
Fallbrook	29.73
Pine Valley	29.62
La Mesa	29.57
Imperial Beach	29.53
El Cajon	29.10
Escondido	28.17
Oceanside	28.06

* Excludes Camp Pendleton and City of San Diego

