



Economic Development

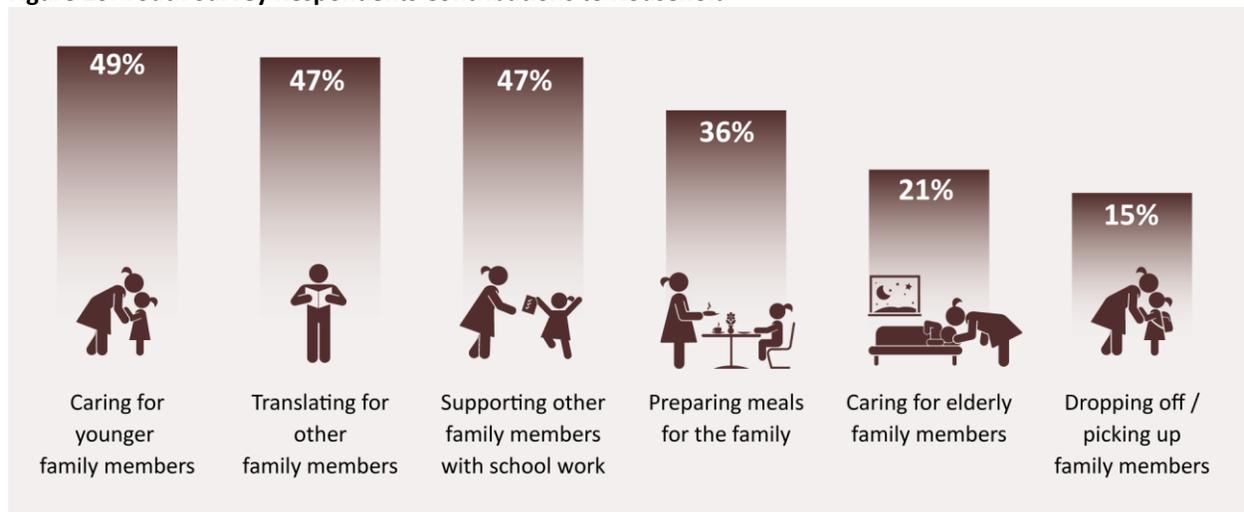
Family Household Income

The median household income in San Pablo is \$49,226 per year. Eighteen percent of San Pablo residents have incomes below the federal poverty line, including 23% of all children under age 18. Families with children under the age of 18 and a single female head of household are more likely to be in poverty (24%) compared to households with two adults (20%).²³

In the youth survey, 10% of youth reported that they had a job and contributed to family expenses. Of those youth with jobs, 44% worked at least 20 hours per week. However, several youth reported that they have been laid off or their place of employment has been closed during the shelter-in-place order.

In addition to income, youth reported contributing to their families in other ways, freeing up limited income for other needs. Almost half (49%) of youth care for younger family members and 21% reported caring for elderly family members. See Figure 20 below for the additional ways youth support their families.

Figure 20. Youth Survey Respondents Contributions to Household



Source: 2020 San Pablo Youth Survey

The cost of living in San Pablo, the San Francisco Bay Area, and California, is significantly higher than the national cost of living which means the federal poverty rate²⁴ does not tell the whole picture.

In San Pablo, 62% of all units (houses and apartments) are renter-occupied. Additionally, 64% of all owner-occupied homes have a mortgage. Median gross rent for a two-bedroom apartment in the U.S. is \$912, whereas it is \$1,295 in San Pablo. In San Pablo, the median monthly mortgage payment is \$1,643.

²³ 2018 American Community Survey 5-Year Estimates

²⁴ The 2010 Census defined poverty level is based on the number and age of persons in household. For example, the poverty level for a household with two adults and two children is \$24,250. (*Federal Register*, Vol. 80, No. 15, January 22, 2015, pp. 3236-3237. Also see aspe.hhs.gov/poverty)

The U.S. Department of Housing and Urban Development considers families who pay more than 30% of their income on housing to be cost-burdened, which means they will have difficulty affording necessities such as food, clothing, transportation, and medical care since so much of their income is committed to housing costs. In San Pablo, median household income is \$49,226; therefore, more than half of the households spend at least 32% of their total income on rent/mortgage and are cost-burdened.

Housing

Just over half (57%) of the youth survey respondents' families rented a home or an apartment. Thirty-six percent of respondents reported living in a home owned by their family and 4% reported living in shared housing with another family or roommates. No youth reported living in temporary housing; however, 2% reported living in mobile housing or being homeless.

My mom is laid off and can't afford rent. Please enforce a rent freeze. People shouldn't be homeless during this quarantine because they can't afford rent.

~ Youth Survey Respondents

A third (37%) of youth reported living with two adults and 9% reported living with one adult. Over half (53%) of the youth reported living with three or more adults suggesting that, while families may not live with non-family members in shared housing, there are many multigenerational family households. Over half (56%) of the youth reported 1-2 children living in their household, 29% reported 3-4 children in their household, and 6% reported five or more children living in their household.

Nine percent reported no children living in their household; this aligns to the number of youth who were 18 years old or older.

Of the eight focus group participants three (38%) owned their own home, three (38%) rented and two (24%) declined to state where they lived.

Workforce Areas and Industry

Residents of San Pablo work primarily in lower-wage occupations. Jobs in entertainment, recreation, hospitality (including food service), and retail account for 29% of all occupations among San Pablo residents.

Construction, transportation, utilities, and manufacturing jobs account for 23% of all occupations. Nineteen percent of residents work in educational services, health care, or social assistance occupations. See Figure 21 below.



Figure 21. 2018 Industry for the Civilian Workforce (Age 16 Years or Older)



Source: 2018 American Community Survey Five Year Estimates

Commute Data

The average commute time for San Pablo residents 16 years and older is 35.8 minutes, which is only slightly lower than Contra Costa County average of 40.0 minutes. However, 21% of residents spend more than 60 minutes commuting each way. Forty-three percent of all residents leave for work before 7 a.m.²⁵

Unemployment

In January 2020, San Pablo had an unemployment rate of 3.6%, slightly higher than the county-wide rate of 3.2% and lower than the statewide rate of 3.9%.²⁶ It is important to note that with the emergence of the novel coronavirus (COVID-19) and the subsequent shelter-in-place order, the unemployment rate is expected to rise substantially throughout California and the nation.²⁷

²⁵ 2018 American Community Survey Five Year Estimates

²⁶ See Appendix section for updated unemployment figures

²⁷ 2020 California Employment Development Department: Labor Force and Unemployment Rate for Cities and Census Designated Places