

Community Development Research Brief

Suburbanization of Poverty in the Bay Area

Federal Reserve Bank of San Francisco
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EXECUTIVE SUMMARY

Using data from U.S. Census Bureau, this research brief analyzes the changing geography of poverty in the Bay Area, yielding the following conclusions:

- ❑ **Household poverty rates have risen across the Bay Area, both in urban and suburban areas.** The Bay Area's total household poverty rate increased 1.1 percentage points during the period of analysis, from 2000 to 2009.
- ❑ **The population in poverty rose faster in suburban census tracts and varied across racial groups and nativity status.** The number of people living in poverty rose 16 percent in the suburbs, compared to 7 percent in urban areas. Blacks and Hispanics saw the greatest percentage growth in suburban poverty, as did the native-born population.
- ❑ **The share of the poor living in suburban tracts has increased across all racial groups, but the change is highest among Blacks.** The share of the poor Black population living in the suburbs increased more than 7 percentage points, whereas the next highest group, Asians, increased 2 percentage points.
- ❑ **Changes in the percent of urban and suburban residents in poverty also varied between racial categories and nativity status.** Poverty rates increased across almost all groups – except Asians and the foreign-born population living in suburban areas. The poverty rates for suburban Blacks and urban Hispanics each rose more than two percentage points.
- ❑ **Access to transit decreased for the population in poverty.** While the percent of people living within 0.5 miles of a rail station did not change significantly for the total population, it did decrease 1.5 percentage points for the poor population. Furthermore, the percentage of poor people living more than 4 miles from a rail station increased 3 percentage points.

Taken as a whole, these data points indicate that poverty has become more suburbanized in the Bay Area over the past decade, which presents several challenges for the community development field. Suburban areas lack the density of social service providers found in urban areas, and they also tend to lack public transit infrastructure. Given the rise in the suburbanization of poverty, there is an increased need for inter-jurisdictional coordination and capacity building among suburban nonprofits and foundations. Finally, the changing geography of poverty may have implications for community development policy and financing, such as the Low Income Housing Tax Credit, the New Markets Tax Credit, and the Community Reinvestment Act.

The views expressed are not necessarily those of the Federal Reserve Bank of San Francisco or the Federal Reserve System.

INTRODUCTION

Data from the 2005 American Community Survey revealed that for the first time, more poor people lived in the suburbs of major U.S. metropolitan areas rather than in central cities.¹ In fact, the growth of low-income residents has grown fastest in suburban areas outside of dense urban areas, despite poverty's persistent association with the "inner city."

This research brief focuses on the nine-county San Francisco Bay Area and explores the demographic changes that took place between 2000 and 2009. In general, the local data reflect the national trends that Brookings has documented, with increased poverty in suburban areas. Because the data for this research is not longitudinal and does not track migration, it is impossible to determine whether the rises in poverty were driven by changes in individuals' incomes or changes in poor individuals' locations. Without this individual-level data, we can only speculate about the factors underlying the demographic shifts.

Several push and pull factors could have contributed to the trend of rising suburban poverty. The housing boom of the mid-2000s offered affordable homeownership in outer suburbs, while rising home prices in the urban core encouraged homeowners to sell their houses for larger properties farther from the central city. When the housing bubble burst, these suburban areas saw home values plummet farthest. The frenzy of housing construction had largely supported many of these local economies, which collapsed when demand dried up, leading to further job losses and increased poverty.

The rising value of properties in the urban core may have led to indirect displacement, as landlords converted rental units to condominiums and Tenancy in Common (TICs), or raised rents to the extent allowed by local regulation.^{2,3} Displaced residents may have moved from central cities to more affordable suburban areas. Alternatively, low-income residents in the urban core may have deliberately moved to the suburbs seeking safer environments with less crime and greater opportunities.

At the same time, employment has become decentralized, with job growth occurring fastest outside of central cities. Locally, San Francisco saw moderate employment decentralization from 1998 to 2006, as the number of jobs within three miles of downtown decreased by 2.6 percent.⁴ Workers followed job opportunities to the suburbs, and may have relocated to shorten their commutes.⁵ In the late 2000s, as the economy began to contract, many of the people who moved outside the central city to seek employment may have found themselves without jobs and in jurisdictions that had no previous experience with high rates of unemployment.

Further research is needed on the extent to which displacement, intentional migration, or changes in income explain the increase in suburban poverty in the Bay Area. Each factor has

¹ Berube, Alan and Elizabeth Kneebone. "Two Steps Back: City and Suburban Poverty Trends 1999-2005." Metropolitan Policy Program, Brookings (2006).

² Chapple, Karen. "Mapping Susceptibility to Gentrification: The Early Warning Toolkit." The Center for Community Innovation at UC-Berkeley (2009).

³ Craven, Marisa et. al. "Development without Displacement." Association of Bay Area Governments (2009).

⁴ Kneebone, Elizabeth. "Job Sprawl Revisited." Metropolitan Policy Program, Brookings (2009).

⁵ Raphael, Steven and Michael A. Stoll. "Job Sprawl and the Suburbanization of Poverty." Metropolitan Policy Program, Brookings (2010).

different implications for a policy response. The remainder of this research brief, however, focuses on tracking how these changes are unfolding and which demographic groups and geographic areas have witnessed the greatest shifts, and then explores implications that these trends have for the community development industry.

FINDINGS

1. Household poverty rates have risen across the Bay Area, in both urban and suburban areas.

The percentage of households in poverty increased throughout the Bay Area between 2000 and 2009. In 2009, the area-wide household poverty rate was 12.5 percent, compared to a rate of only 6.8 percent in suburban tracts. Between 2000 and 2009, the increase in poverty rates was slightly larger in suburban rather than urban areas.

Changes in Poverty at Household Level, 2000 – 2009

	Number of Poor Households in 2000	Number of Poor Households in 2009	Household Poverty Rate 2000	Household Poverty Rate 2009	Percentage Pt. Change, 2000 to 2009
Bay Area	185,361	216,401	7.5%	8.6%	1.1%
Urban Tracts	91,206	100,981	11.5%	12.5%	1.0%
Suburban Tracts	94,155	115,420	5.6%	6.8%	1.2%

2. The population in poverty rose faster in suburban tracts and varied across racial groups and nativity status.

While the overall population growth rate has been consistent across urban and suburban areas, averaging 2.6 percent for the Bay Area, the growth rate of the total number of people living in poverty is significantly higher in suburban tracts. The number of people in poverty increased by 7 percent in urban areas and by 16 percent in suburban areas. Figure 1 in the appendix shows which cities experienced the largest increases in the number of poor people.

Percent Growth in Population and Number of Poor Individuals 2000-2009

	Total Population Growth	Population in Poverty Growth						
		All Races	White	Black	Hispanic	Asian	Foreign Born	Native Born
Bay Area	2.6%	11.7%	12.1%	0.4%	25.3%	7.5%	5.5%	15.1%
Urban	2.5%	7.2%	9.9%	-11.3%	22.8%	3.8%	4.1%	9.2%
Suburban	2.6%	16.1%	13.2%	19.9%	28.2%	12.8%	7.2%	20.0%

The differences in urban and suburban poverty growth are reflected across racial categories, but are more pronounced in several groups. Blacks were the only group to see a *decline* in the number of poor urban residents. While the number of poor Blacks living in urban tracts decreased by 11 percent, the number of poor Blacks in the suburbs increased by about 20 percent. When comparing increases in poverty across the entire metro area without separating urban and suburban tracts, Hispanics saw the greatest growth in the number of poor people, with a 25 percent increase overall.

In addition to racial variation, differences in the percentage growth of poverty emerged across nativity status. The population growth of native born poor was almost three times greater than the growth of foreign born poor (15.1 percent versus 5.5 percent). The ratio of native born

poverty growth versus foreign born poverty growth is greater in the suburbs (almost three times) than in urban areas (slightly more than double). These disparities indicate that the native born population has driven suburban poverty growth and immigration has not played a significant role in this trend. For reference, about two-thirds of the poor population in the Bay Area is native born, and this percentage has increased since 2000.

The census tracts that saw the greatest percentage increase in the number of poor between 2000 and 2009 are located in Pittsburg, Antioch, Vallejo, Novato, and tracts on the fringe of San Jose. These tracts have below average population totals, and the large percentage increase partly reflects the fact that their baseline populations were lower.

On a city-level, Santa Rosa, Antioch, Vallejo, Redwood City, and Concord saw the greatest increase in the raw number of people living in poverty (excluding San Jose and San Francisco). Out of all the cities with more than 20,000 residents in 2009, Millbrae, Hercules, Brentwood, Morgan Hill, and Dublin saw the greatest percentage increases in the number of people in poverty, ranging from an 86 percent increase in Millbrae to 103 percent in Dublin. Among the same cities with over 20,000 residents in 2009, Santa Rosa, Suisun City, Morgan Hill, Antioch, and Redwood City saw the greatest percentage point increases in poverty rates, ranging from a 3.5 percentage point increase in Santa Rosa to a 4.7 percentage point increase in Redwood City.

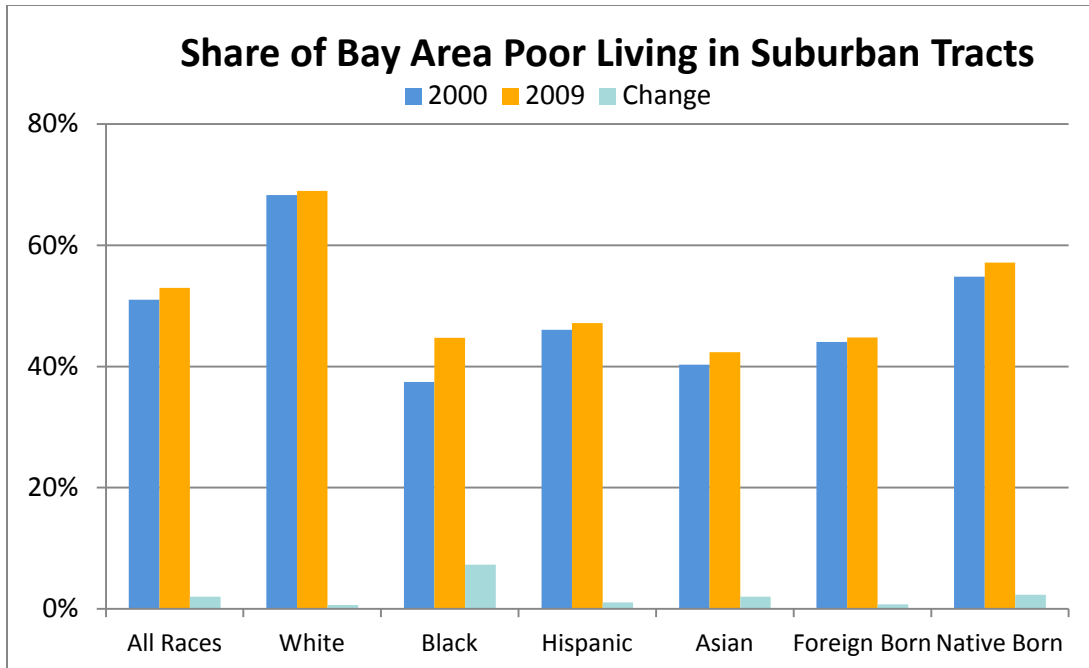
3. The share of the poor living in suburban tracts has increased across all racial groups, but the change is highest among Blacks.⁶

The chart below shows the share of poor individuals in the entire Bay Area who were living in suburban tracts in 2000 and 2009. In 2000, for example, 51 percent of poor people of all races lived in suburban tracts and by 2009 this number had increased two percentage points to 53 percent.

Out of the seven demographic groups broken out below, Blacks had the highest percentage point increase in the share of poor living in suburban tracts (7.3 percentage points, compared to the next highest group, Asians, which was 2 points). Whites had the smallest percentage point increase, with just slightly more than half a percentage point.

Another notable finding is that even though just over half of all poor people in the Bay Area are living in suburban tracts, this does not hold true for every demographic group. In fact, excluding Whites and Native Born, the remaining sub-demographic groups each have less than 50 percent of their poor population living in suburban areas. For example, despite the 7.3 percentage point increase in the share of poor blacks living in the suburbs, the majority of the poor Black population was still located in urban tracts by 2009.

⁶ Data from the 2010 Census corroborated anecdotal observations that over the previous decade the Bay Area's historically Black cities were losing Black residents. The Black populations of San Francisco, Oakland, Richmond, and Berkeley decreased by 19, 23, 23, and 20% respectively (see: Richman, J. "Census: Blacks leaving urban core for East Bay Suburbs." *Oakland Tribune*, 2011). Over approximately the same time period (2000-2009), the number of Black people in poverty decreased by 2% in San Francisco, 24% in Oakland, 22% in Richmond, and 20% in Berkeley. It is difficult to make comparisons between the changes in total Black population and changes in Blacks in poverty, since the former implies migration and the latter could indicate either migration or changes in income. Nevertheless, it appears that with the exception of San Francisco, out-migration from historically Black cities included people in the lowest income brackets and was not exclusive to middle or upper-income residents.

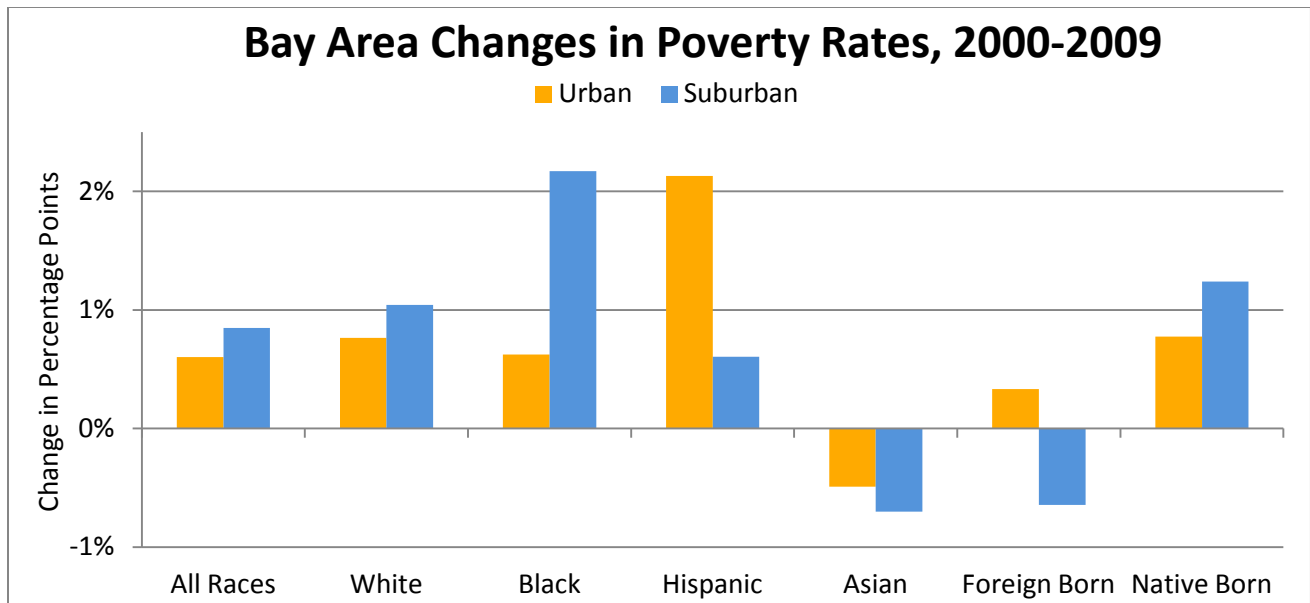


4. Changes in urban and suburban poverty rates also varied between racial categories and nativity status.

The chart below shows the change in poverty rate (in percentage points) for various demographic groups in the Bay Area between 2000 and 2009. The most important finding from this graph is that poverty rates have increased nearly across the board – regardless of urban/suburban distinction. For the total population, the poverty rate increased 0.8 percentage points, with slightly less of an increase in urban tracts than suburban tracts (0.6 percentage points versus 0.8 percentage points). Figure 2 in the appendix provides a snapshot of city poverty rates in 2009 as well as areas where poverty rates increased the most.

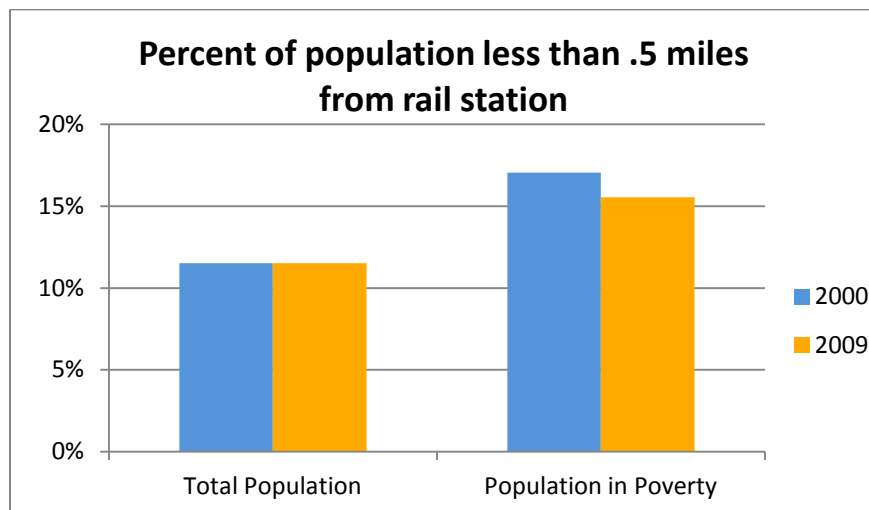
The only groups that saw a decline in poverty rates were the foreign born suburban population and Asians. For Asians, poverty rates decreased for urban and suburban populations, with a slightly larger decrease in suburban than in urban tracts. The poverty rate of the foreign born population in suburban tracts decreased 0.6 percentage points, while the poverty rate of the same demographic in urban tracts increased 0.3 percentage points. This piece of data, taken along with the 1.2 percentage point increase in the poverty rate of suburban native born population, further underscores that the suburbanization of poverty is driven by the native born population and not by immigrants.

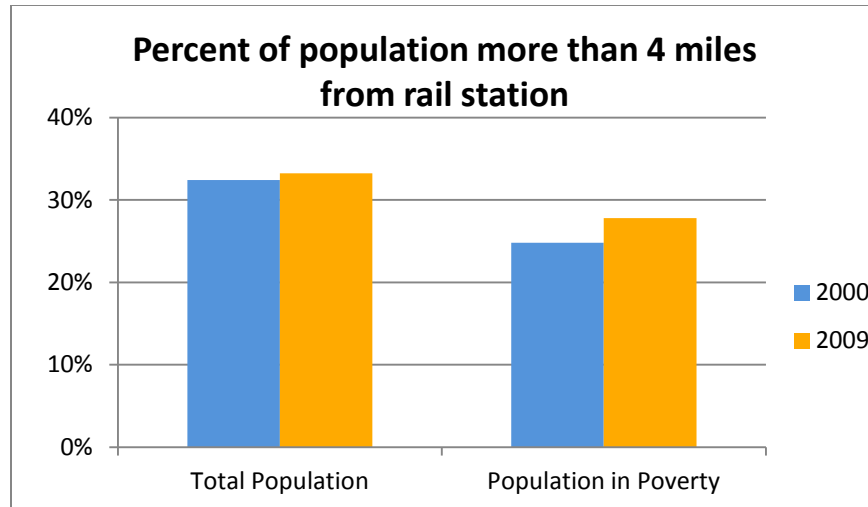
Finally, the trends for the Black and Hispanic populations are almost exact opposites. The poverty rate for suburban Blacks increased by slightly more than two percentage points, about the same increase for the urban Hispanic population. At the same time, the poverty rate of urban Blacks increased by 0.6 percentage points, the same amount that poverty among suburban Hispanics increased.



5. Access to transit decreased for the population in poverty.

The suburbanization of poverty has meant that a smaller percentage of poor people live within walking distance of public transportation, since rail lines are located along urban corridors. The first table below shows that on average, the poor population in the Bay Area lives closer to rail transit than the total population. Between 2000 and 2009 however, the percentage of the poor population living within half a mile of a rail station decreased by 1.5 percentage points, while the percentage of the total population with the same proximity to rail did not change. Furthermore, the second table shows that the percentage of the poor population living farther than four miles from a rail station increased three percentage points. Figure 3 in the appendix presents a comparison of proximity to rail and changes in city poverty rates.





6. A Caveat on the Limited Impact of Intra-Demographic Shifts

Poverty changes within different demographic groups will have varying degrees of impact on poverty rates for the total population. That is to say, a change in the urban/suburban distribution of the poor Black population will have less of an impact on the overall trends than the change in the Hispanic population, because Hispanics make up a third of the total poor population, while Blacks make up just under 14 percent. The percentages are shown below and have not changed significantly since 1999, with the one exception being that the percentage of poor people who are Hispanic rose from 29 percent in 1999 to about 33 percent in 2009.

Demographic Shares of Poor Populations

	Percent of Total, Urban, and Suburban Poor Populations in 2009 who are:				
	White	Black	Hispanic	Asian	Foreign Born
Bay Area	30.6%	13.9%	33.4%	18.3%	33.4%
Urban	20.2%	16.4%	37.6%	22.5%	39.3%
Suburban	39.8%	11.8%	29.7%	14.6%	28.2%

Along the same lines, the percentage growth of various demographic groups living in poverty will similarly reflect the baseline size of that population. To use an example, there are about 90,000 Black people living in poverty in the Bay Area, compared to almost 200,000 White people. Therefore, an increase of 10,000 people to each group would result in a larger percentage growth for the Black population than for the White.

The most salient changes occurred within demographic groups, rather than across the entire poor population. Suburban poverty did not grow as much in the Bay Area as it did in other metro areas over the same time period.⁷ The change was more subtle – and beneath the general trends emerged more significant rearrangements within demographic groups.

⁷ Kneebone, Elizabeth and Emily Garr. "The Suburbanization of Poverty: Trends in Metropolitan America, 2000 to 2008." Metropolitan Policy Program, Brookings (2010). See Table 3.

IMPLICATIONS

Going forward, the trend of suburbanization of poverty in the Bay Area will continue to be of concern, particularly with the addition of policy changes at the state level. California's smart-growth legislation, SB 375, will direct future growth in the urban core and along transit lines by identifying "priority development areas."⁸ Without safeguards to preserve affordable housing within the areas that have been slated for increased development, the legislation has the potential to hasten the suburbanization of poverty.

The shifting geography of poverty compels the community development field to reevaluate how we do our work because it signals important changes in the communities we care about. It remains to be seen if suburbanization will increase or diminish access to opportunity, but we can identify several challenges that the suburbanization of poverty presents, as well as possible ways to address these challenges.

First, a dispersed poor population may face difficulty in accessing social services. In a dense urban area, public and non-profit providers are often concentrated in central, accessible areas. However, suburban areas typically have a lower concentration or limited range of nonprofit and social service providers, making it more difficult for those in need to obtain assistance. Non-profits and service providers working in suburban geographies will need new forms of outreach in order to target a more dispersed population. Technology and phone hotlines might play roles in solving this issue, particularly as social service departments simplify online benefits enrollment, but not for services that require in-person attendance. Another option is for providers to co-locate in one-stop shops that make it easier for clients to access a range of services. Areas without the resources to re-purpose a central drop-in center or one-stop shop may partner with local schools or community centers to hold one-day events for outreach and education, mimicking the spatial efficiencies of dense, urban environments. Project Homeless Connect, a program that started in San Francisco, brings together non-profit medical and social service providers every two months in a range of locations throughout the city. Other communities in the Bay Area and around the country have since replicated this model, which could be particularly useful in suburban areas.

Second, suburban areas also lack public transit infrastructure, and since low-income people are less likely to own a car, they rely on public transit more than higher-income people do.^{9,10} This means that poor people living in suburban areas must either pay for a car or navigate an inefficient transit system, forfeiting a significant portion of their income or the opportunity cost of their time. This is a challenge without a simple solution, as transit agencies across the Bay Area face budgetary constraints, which preclude any significant expansions.

Third, poverty suburbanization introduces challenges related to inter-jurisdictional coordination. High poverty that is concentrated within an urban core becomes the responsibility of one city,

⁸ For background on Priority Development Areas in the Bay Area, see: <http://www.bayareavision.org/initiatives/prioritydevelopmentareas.html>

⁹ "Commuting Expenses: Disparity for the Working Poor." Bureau of Transportation Statistics Issue Brief, U.S. Department of Transportation (2003).

¹⁰ In the Bay Area, 27% of low-income households do not have access to a car, compared to 10% of total households. See: "Coordinated Public Transit-Human Services Transportation Plan. Focus on Low-Income Populations in the San Francisco Bay Area." Metropolitan Transportation Commission (2006).

but dispersed poverty requires the coordination of multiple municipalities and their respective planning departments, human services agencies, and housing agencies. In order to better coordinate job training, social services, and benefits distribution, state agencies could incentivize collaboration among local agencies from different jurisdictions. This is already happening between workforce development programs, and the increased dispersal of poor people underscores the need for enhanced collaboration.¹¹

Fourth, historically middle-class suburbs have less experience with low-income populations and they lack the network of foundations and non-profit service providers in the central cities that emerged in response to high urban poverty. To address these institutional limitations, funders will need to make investments in capacity building for organizations that do not have experience working with large and growing poor populations. Similarly, banks, foundations, and Community Development Financial Institutions (CDFIs) will need to expand the boundaries of the areas where they have traditionally invested.

Poverty suburbanization is occurring at a time when service providers are closing rather than expanding, making it more difficult for suburban areas to respond to a growing poor population. This means that suburbs need support from funders to create institutional networks and align investments along transit, housing, and workforce development.¹² San Francisco and Minneapolis have initiated similar alignments in an urban context. In the San Francisco region, the Bay Area Transit-Oriented Affordable Housing Fund provides \$50 million in financing for affordable housing and other community services located near transit stations. In the Minneapolis-Saint Paul region, the Corridors of Opportunity project aims to integrate affordable housing, workforce development, and essential social services into transit planning. Both of these strategies offer potential models for suburban initiatives to align investments.

The suburbanization of poverty has implications for funding mechanisms that are specific to community development:

- ❑ The Community Reinvestment Act (CRA), the mainstay of community development tools, encourages banks to help meet the credit needs of the areas where they operate, particularly in low- and moderate-income neighborhoods. The CRA guidelines use Census Bureau data to determine which neighborhoods qualify as CRA-eligible (at the census tract level). Currently, eligibility is based on the 2000 Census, meaning that neighborhoods that experienced substantial increases in poverty over the past decade may have been overlooked by financial institutions, despite the increased need for investment in those areas. In early 2012, the Federal Financial Institutions Examination Council will release updated CRA-eligibility definitions, based on the 2006-2010 American Community Survey (ACS) five-year estimates. These definitions will remain in place for the following five years, rather than ten years like the previous guidelines. This is certainly an improvement, but there is still a risk that these definitions will fail to capture future shifts in poverty.

¹¹ Juring, Megan and Bryon R. Macdonald. "California's Comprehensive Workforce Development System: A Disability Access Policy Framework Coming of Age." World Institute on Disability (2003).

¹² See "Corridors of Opportunity – HUD Sustainable Communities-Funded Projects in the Minneapolis-Saint Paul Region" at <http://www.metrocouncil.org/planning/COO> and "Bay Area Transit-Oriented Affordable Housing Fund" at <http://www.bayareatod.com>.

Implementing a communication mechanism to alert banks when tracts become eligible, which would signal an increase in need, could help to expedite the response to suburban poverty. In addition, the use of supplementary data sources, updated more frequently than ACS, could help draw attention to areas where poverty is growing.

- ❑ The New Markets Tax Credit (NMTC), a program designed to spur investment in low-income and distressed communities, may also need to change in response to the suburbanization of poverty. NMTC uses a “fund mapping system” to determine a census tract and county’s eligibility for credits. Similarly to the CRA, NMTC bases tract eligibility on data from the 2000 Census and plans to update definitions with the 2006-2010 ACS five-year estimates. NMTC may benefit from the same suggestions regarding tract eligibility outlined above for the CRA. Given that suburban regions are struggling to meet the increased demand for services, the NMTC might also be a useful means to provide low-cost capital to areas in need.
- ❑ The Low Income Housing Tax Credit (LIHTC), which is the largest subsidy for low-income rental housing, helped finance over 600 developments in the Bay Area between 1987 and 2007.¹³ Nationally, the percentage of LIHTC units built in suburban locations over the last decade has varied from year to year, but in general fewer units are being built in the suburbs. In 2000, the percent of units built in suburban areas was 38.5 percent; by 2007, the number had fallen to 30.8 percent.¹⁴ National data indicate that over this same time period, poverty was suburbanizing such that by 2005, there were more poor people living in the suburbs of large cities than in the cities themselves.¹⁵ The disconnect between LIHTC allocation and poverty trends underscores the need to reassess how the tools of community development finance are employed. Should subsidies target areas where poverty is rising? Or focus on preserving affordability in dense urban areas?

Congress authorized LIHTC in 1986, when the geography of poverty looked markedly different from its current arrangement. The changes in poverty trends over the past decade might mean that the goals of LIHTC are due for a reexamination. In the LIHTC allocation process, statewide housing agencies develop Qualified Allocation Plans (QAPs), which establish housing goals that will dictate how the state distributes its credits. QAPs allow states to direct credits toward projects in certain geographies or projects that will serve a specific population. Perhaps states will need to consider how the changing geography of poverty will impact the state’s housing goals and the allocation of credits.

While the tools most recently employed by policymakers and urban planners have prioritized the deconcentration of poverty, it is important to remember that poverty deconcentration is a means to an end: namely, more equitable access to safe neighborhoods, high quality schools and jobs, and other factors that enhance life opportunities. Therefore, if decentralized urban poverty increases poverty in the suburbs – but those suburbs fail to provide the services, employment, and transit upon which low-income residents depend – then families will face an even greater set of challenges, compounded by the factors unique to suburban areas.

¹³ LIHTC Database, U.S. Department of Housing and Urban Development.

¹⁴ Table 36 in “Updating the Low-Income Housing Tax Credit (LIHTC) Database: Projects Placed in Service through 2007.” Office of Economic Affairs, U.S. Department of Housing and Urban Development (February, 2010).

¹⁵ See footnote 1: Berube, Alan and Elizabeth Kneebone (2006).

APPENDIX

Methodology

Poverty:

This research brief uses data from 2000 Census and the 2005-2009 American Community Survey 5-Year Estimates for the nine-county Bay Area (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma). Throughout the brief, “2009” is used to refer to data from the 5-Year estimates. To measure poverty, the study follows the U.S. Census Bureau’s definitions of poverty, which uses a set of money income thresholds that vary by family size and composition to determine who is poor. The Census Bureau poverty guidelines, based on the Orshansky thresholds, have received substantial criticism, and in 2010 an interagency panel was convened to address the shortcomings of the official poverty definition and propose a supplemental poverty measurement (SPM).¹⁶

Geography:

This study uses definitions of urban/suburban census tracts from the Metropolitan Transportation Commission, which is the agency responsible for planning, coordinating and financing transportation for the nine-county San Francisco Bay Area. According to their guidelines, an “urban” census tract has a population density greater than 10,000 persons per square mile.¹⁷ This research brief uses a binary delineation between urban and suburban, with 10,000 persons per square mile as the threshold. All of the tables included in the brief are based on this definition.

The second section of “Findings” includes data that is based on city-level analysis. The appendix also includes maps showing data at the city level.

Distance to Rail:

This study uses system maps of Bay Area Rapid Transit (BART), Caltrain, and the San Francisco Municipal Transportation Agency (Muni) to calculate the distance from the center of a census tract to the nearest rail station. It should be noted that BART service to SFO station, South San Francisco, San Bruno, and Millbrae began in 2003 and Muni service along the Third Street Light Rail (in Bayview-Hunters Point, San Francisco) began operating in 2007.

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¹⁶ For more information regarding the SPM, see: Short, Kathleen. “The Research Supplemental Poverty Measure 2010.” U.S. Census Bureau (2011). http://www.census.gov/hhes/povmeas/methodology/supplemental/research/Short_ResearchSPM2010.pdf

¹⁷ See table on page 5 of “Travel Forecasts for the San Francisco Bay Area 2009 Regional Transportation Plan Vision 2035 Analysis – Data Summary.” Metropolitan Transportation Commission (2007).

Figure 1: Orange shading denotes cities with the largest percentage growth in the number of people living in poverty. Nearly all of the orange areas are outside the urban core.

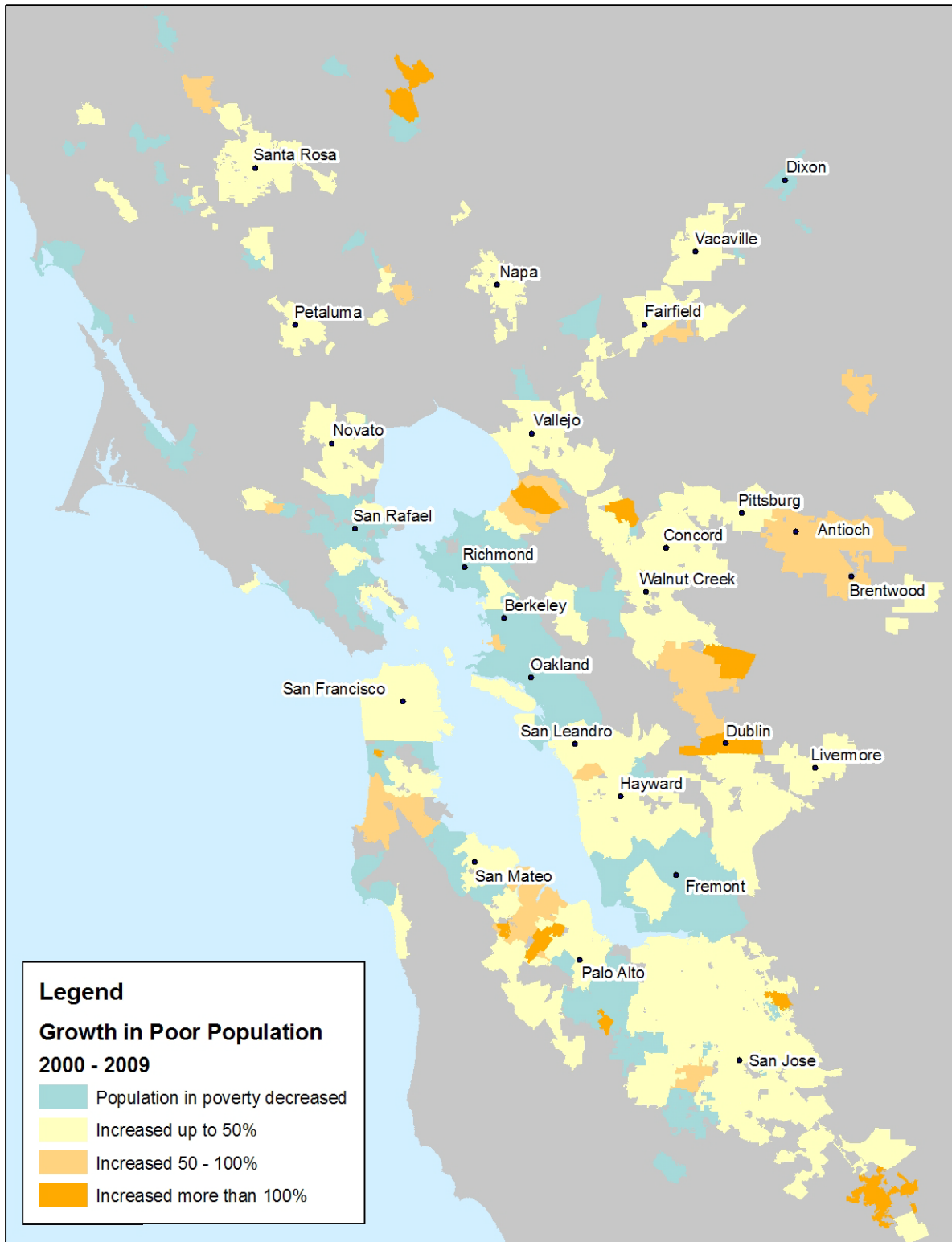


Figure 2: This map presents a snapshot of the geography of poverty in the Bay Area in 2009 and draws attention to areas where poverty rates have increased since 2000 (outlined in red). Pittsburg, Antioch, Vallejo, and Santa Rosa have high poverty rates but are also located in suburban areas farther from the urban core.

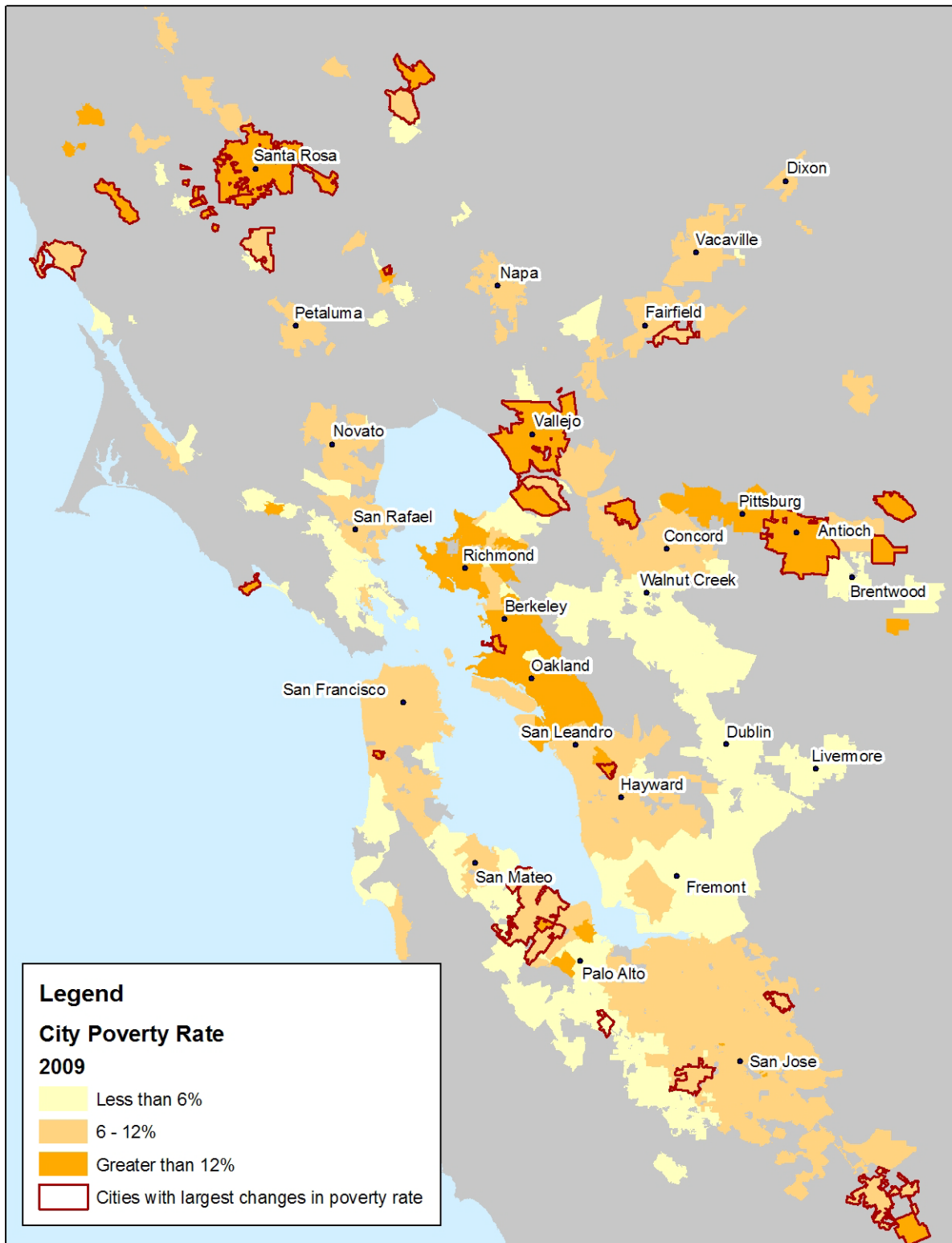


Figure 3: Cities outlined in red experienced the greatest increases in poverty rates from 2000 to 2009. Almost all of these cities fall within the quintile farthest from rail stations.

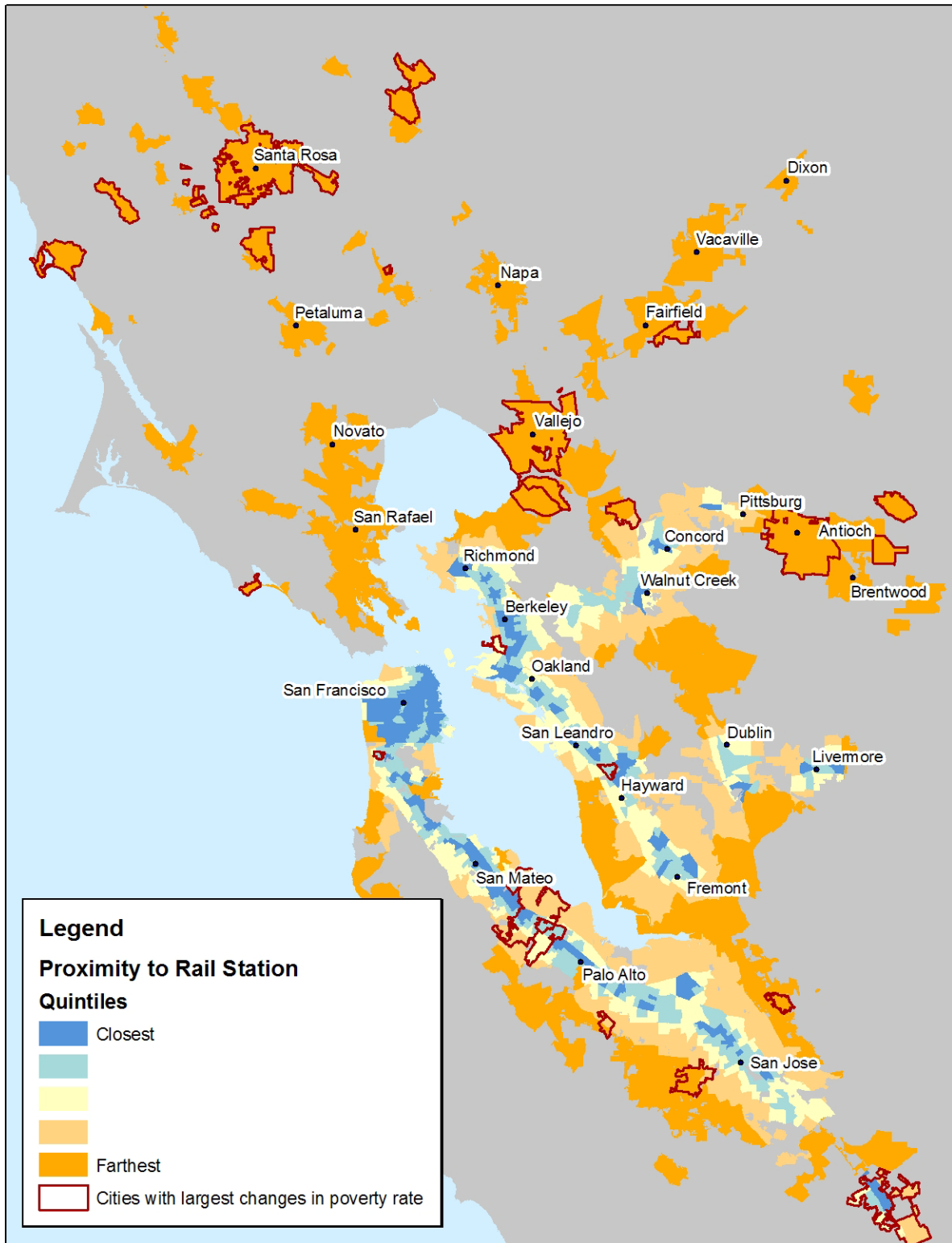


Figure 4: On the left, this table lists the ten cities with the largest percentage growth in the number of poor residents. On the right, it lists where the number of poor decreased by the largest percentage.

Percentage Change in Number of Poor Residents 2000–2009
(of cities with more than 20,000 people in 2009)

Largest Increase		Largest Decrease	
City	Percentage Increase	City	Percentage Decrease
Dublin	103%	Los Gatos	-20%
Morgan Hill	102%	Daly City	-15%
Brentwood	99%	Berkeley	-13%
Hercules	94%	Gilroy	-10%
Millbrae	86%	Oakland	-10%
Campbell	72%	Los Altos	-10%
Redwood City	72%	Lafayette	-9%
Danville	68%	San Rafael	-7%
San Bruno	66%	Belmont	-7%
Pacifica	65%	Cupertino	-6%

Figure 5: On the left, this table lists the ten cities where poverty rates increased by the most percentage points. On the right, it lists where the poverty rate decreased by the most percentage points.

Change in Poverty Rate 2000–2009
(of cities with more than 20,000 people in 2009)

Largest Increase			Largest Decrease		
City	2009 Poverty Rate	Percentage Pt. Change	City	2009 Poverty Rate	Percentage Pt. Change
Redwood City	11%	4.7%	Gilroy	8%	-2.2%
Antioch	12%	4.0%	Oakland	17%	-1.9%
Morgan Hill	9%	3.8%	Berkeley	19%	-1.4%
Suisun City	10%	3.8%	San Pablo	17%	-1.0%
Santa Rosa	12%	3.5%	Daly City	6%	-0.9%
Campbell	8%	3.5%	Los Gatos	3%	-0.8%
Vallejo	13%	3.2%	Richmond	15%	-0.8%
Rohnert Park	11%	3.1%	San Rafael	10%	-0.6%
San Bruno	7%	3.0%	Cupertino	4%	-0.5%
Millbrae	6%	2.9%	Lafayette	2%	-0.4%