



Poverty in the Bay:

Insights into Job & Demographic Disparities

Poverty remains a pressing challenge in the Bay Area, a region defined by wealth and income inequality. Tipping Point Community funds regular research to strengthen the region's understanding of the state of poverty and to improve poverty-fighting interventions.

The following analysis highlights how poverty in the Bay Area intersects with demographic and labor market characteristics, revealing key findings that can inform the region's approach to improving economic security. This report serves as an extension of Tipping Point's "[Shedding Light on Bay Area Poverty](#)" report, offering additional insights into Bay Area poverty as of 2023. We thank the Public Policy Institute of California (PPIC) for developing the data used in this report.¹

KEY FINDINGS AT A GLANCE:

1.

Leisure and hospitality workers experience the highest rates of poverty.

2.

Latine residents are concentrated in high-poverty job occupations.

3.

Poverty is highest among 18-24 year-olds compared to other age groups.

¹For more information on this report's methodology, please refer to the Methodology section of Tipping Point's 2023 "[Shedding Light on Bay Area Poverty](#)" report.

1.

Leisure and hospitality workers experience the highest rates of poverty.

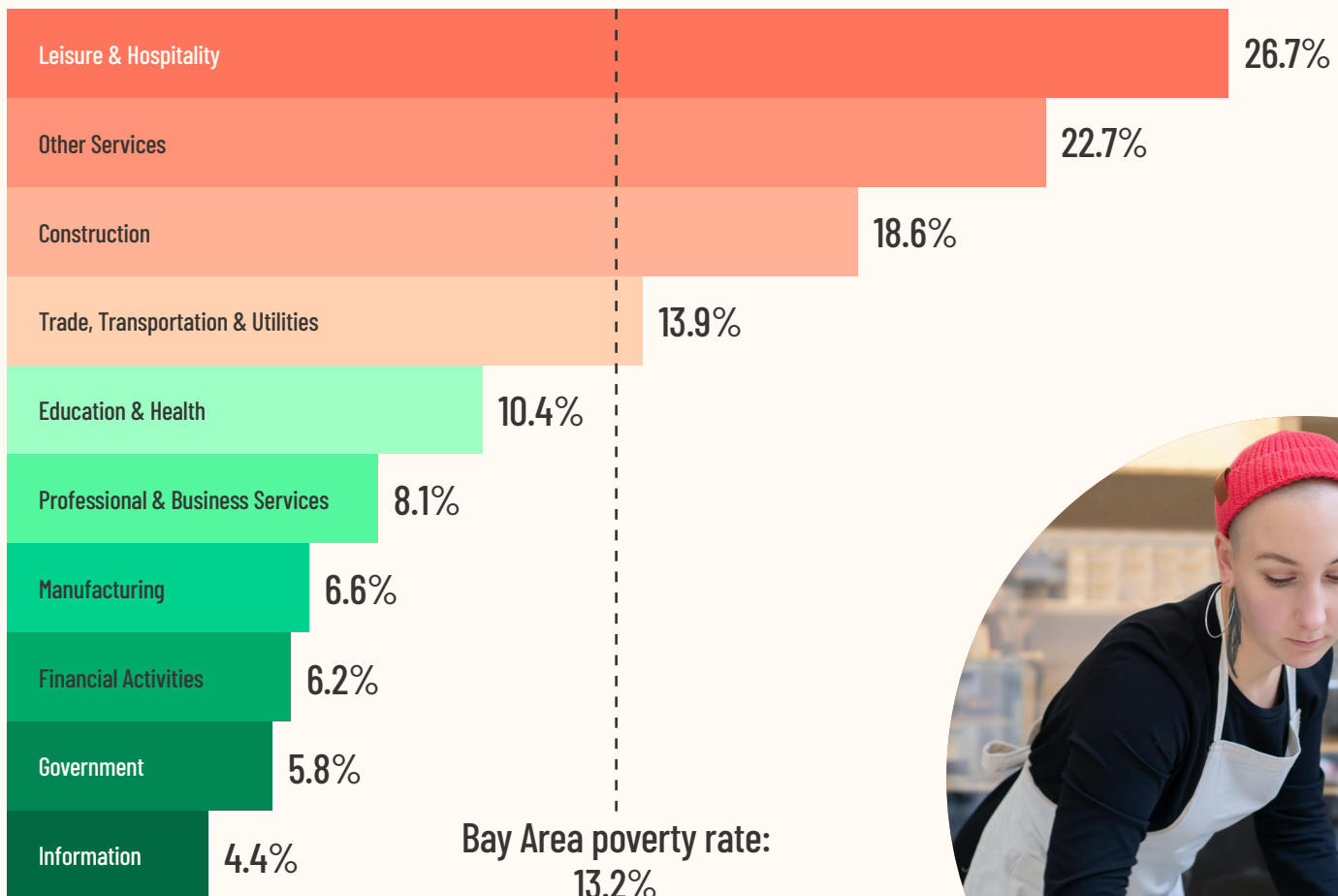
Poverty rates vary drastically by job sector and occupation. Bay Area households dependent on leisure and hospitality jobs (such as restaurant server, housekeeper, hotel manager, etc.) face disproportionately high poverty rates. Households in this sector have a poverty rate of 26.7%. On the other hand, households with employment in the information sector (which includes jobs such as software engineer, product manager, web developer, etc.) have the lowest poverty rate at 4.4%.

At the occupation level, those working in food preparation, serving, or building and ground maintenance roles experience the highest poverty rate at 32.9%, followed by transportation / material moving at 21.5%. Households with members working in computer / math / architecture / engineering / life sciences and management experience the lowest poverty rates at 3.0% and 4.2% respectively.

HOW TIPPING POINT IS TACKLING THIS ISSUE

Recognizing that all jobs are not created equal, Tipping Point is investing in organizations that are tackling these labor market inequities. One aspect of the organization's strategy is to support grantees that are focused on creating pathways to better-paying jobs. For example, JVS creates pathways to healthcare and technology jobs through skills-training programs and career services. At the same time, Tipping Point appreciates the vital role that jobs in industries such as hospitality and leisure play in the economy and is investing in organizations that advocate for living wages in these low-wage sectors.

Poverty Rates by Job Sector²



²Job sector refers to the industry in which a person works, while occupation pertains to the specific function or role they perform. Although some sectors may share names with certain occupations, they are distinct concepts and do not always align directly with one another.

2.

Latine residents are concentrated in high-poverty job occupations.

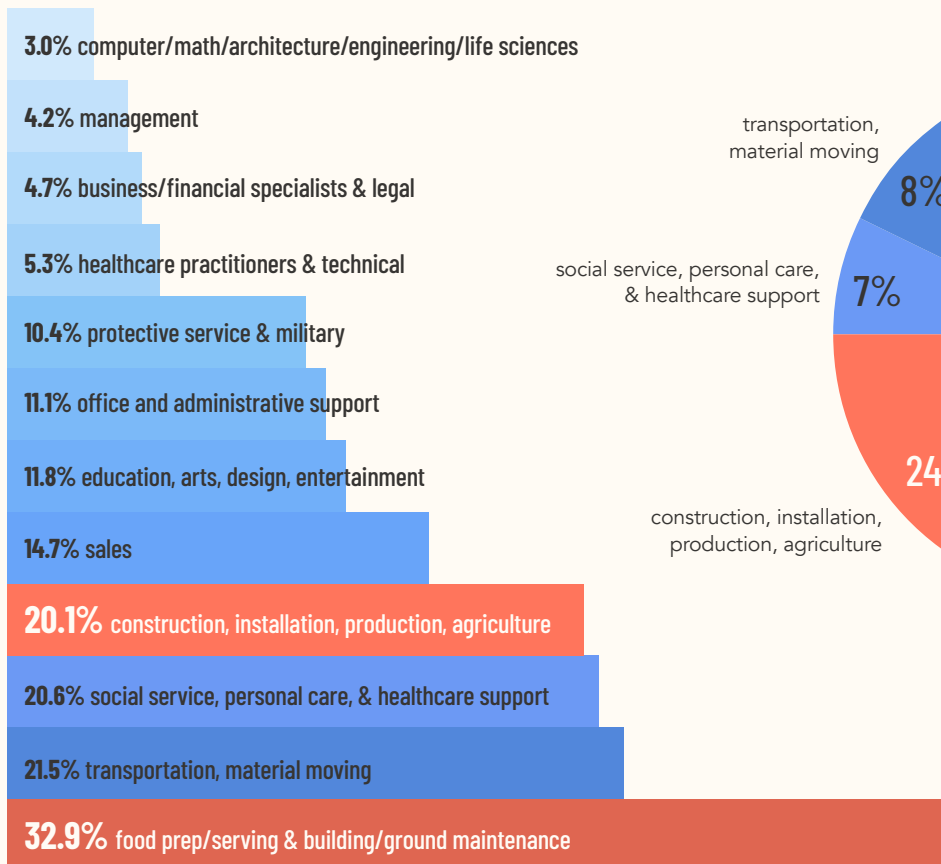
Understanding contributing factors to racial inequity will improve the region’s ability to fight poverty and reduce disparity. The data shows that race and occupation are closely linked, which particularly affects the Latine community. Latine residents are disproportionately employed in occupations with some of the highest poverty rates. Sixteen percent of Latine residents work in food preparation, serving, or building and ground maintenance jobs, which has a poverty rate of 32.9%. Additionally, 24% are employed in construction, installation, or production roles, where the poverty rate is 20.1%.

Even within these high-poverty sectors, Latine residents experience poverty at significantly higher rates than other racial groups. For instance, 26.3% of Latine residents in construction / installation / production roles live in poverty, compared to 12.7% of Asian residents in the same field. Meanwhile, Latine representation in low-poverty fields, such as healthcare, is so minimal that accurate data is unavailable.

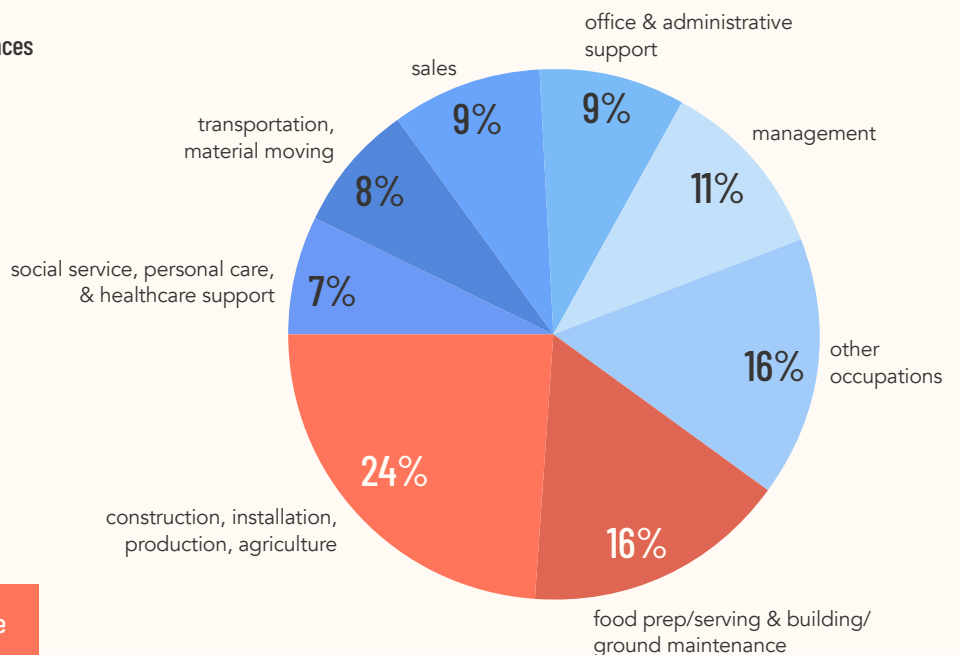
HOW TIPPING POINT IS TACKLING THIS ISSUE

Tipping Point is committed to supporting communities of color throughout the Bay Area, including the Latine community. For example, Tipping Point invests in Canal Alliance, which provides Latine residents with essential resources—including education and career programs, legal services, and social services—to help them overcome barriers to success.

Poverty Rates by Occupation³



Latine Residents by Occupation



³Job sector refers to the industry in which a person works, while occupation pertains to the specific function or role they perform. Although some sectors may share names with certain occupations, they are distinct concepts and do not always align directly with one another.

3.

Poverty is highest among 18-24 year-olds compared to other age groups.

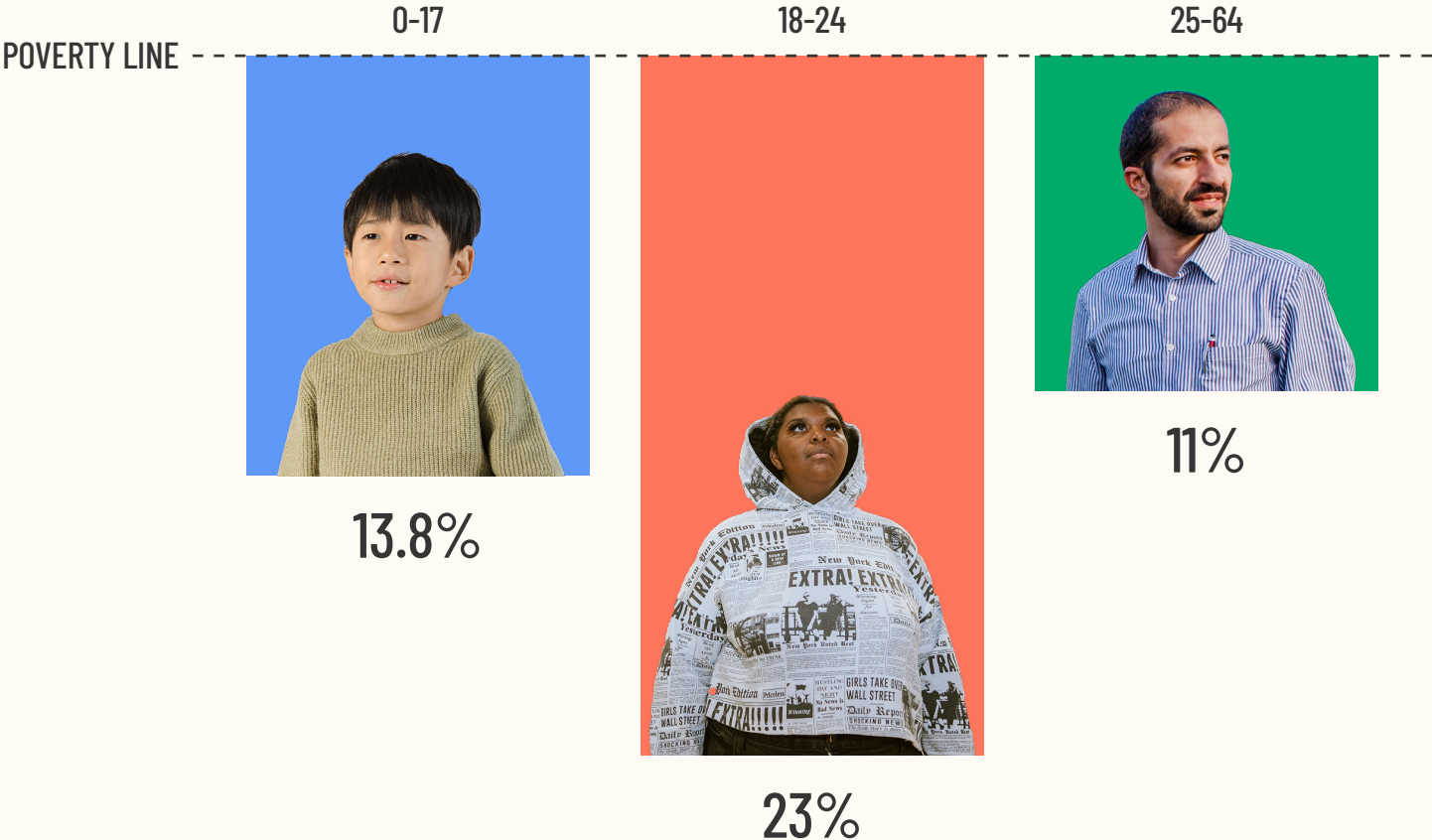
Beyond job sector, occupation, and race, age plays an important role in predicting poverty levels. Among age groups, young adults aged 18-24 face the highest poverty rates in the Bay Area, with 23% living below the poverty line. This is significantly higher than the poverty rate for children under 18 (13.8%) and adults aged 25-64 (11%).

At the county level (where reportable data is available), this gap remains consistent. In Alameda County, the poverty rate for 18-24 year olds is 25%, compared to 0-17 at 14.4% and 25-64 at 11.4%. Similarly, in Santa Clara County, the poverty rate for 18-24 year olds is 22.3%, for 0-17 year olds 12.3%, and for 25-64 year olds 10.3%. In Contra Costa County, the discrepancy is smaller but still significant, with the poverty rate for 18-24 year olds at 17.6%, 0-17 at 14.3%, and 25-64 at 10.9%.

HOW TIPPING POINT IS TACKLING THIS ISSUE

Because young adults experience poverty at such high rates, Tipping Point launched its Youth Homelessness Initiative, a 3-year, 16 million dollar investment to improve the Bay Area’s ability to support young adults living in poverty. Tipping Point is investing in organizations that are equipping young adults with the resources they need to achieve financial independence and long-term stability. For example, Mental Health Association of San Mateo County not only assists youth experiencing homelessness in obtaining and maintaining permanent housing but also provides education and vocational services and peer mentoring support.

Poverty Rates by Age



Conclusion

This report's findings highlight the critical need to establish accessible pathways to quality employment while addressing racial and age disparities.

Tipping Point Community is tackling these challenges head-on by investing in programs that create economic opportunities, advocate for equity, and provide direct support to those in need. These efforts are essential to building a more inclusive Bay Area where all residents have the opportunity to thrive.



Appendix

BAY AREA

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)
Overall CPM poverty	13.2	0.5	
Age			
Child (0-17)	13.8	1.0	20.1
Adult (18-64)	12.3	0.5	63.9
Older adult (65+)	16.0	0.9	16.0
Young child (0-5)	13.9	1.3	6.4
pov 25-64	11.0	0.5	
pov 0-3	13.4	1.6	
pov 18-24	23.0	1.7	
Highest family occupation level x race			
Management-White	3.3	1.0	6.5
Management- Black			
Management-Hispanic	6.0	2.1	2.3
Management-Asian	3.9	1.1	4.4
Management-Other	3.8	1.9	1.1
business/financial specialists and legal-White	3.3	1.1	3.3
business/financial specialists and legal-Black			
business/financial specialists and legal-Hispanic	8.0	5.5	1.1
business/financial specialists and legal-Asian	4.3	1.5	2.4
business/financial specialists and legal-Other			
computer/math/architecture/engineering/life sciences-White	3.5	1.0	4.7
computer/math/architecture/engineering/life sciences-Black			
computer/math/architecture/engineering/life sciences-Hispanic	5.2	3.2	1.2
computer/math/architecture/engineering/life sciences-Asian	2.6	0.7	8.7

computer/math/architecture/engineering/life sciences-Other	2.0	1.3	0.8
social service, personal care, and healthcare support-White	20.0	5.2	1.2
social service, personal care, and healthcare support-Black			
social service, personal care, and healthcare support-Hispanic	22.0	6.5	1.5
social service, personal care, and healthcare support-Asian	21.4	5.7	1.4
social service, personal care, and healthcare support-Other			
education, arts, design, entertainment-White	7.9	2.0	2.8
education, arts, design, entertainment- Black			
education, arts, design, entertainment-Hispanic	17.1	6.6	1.0
education, arts, design, entertainment-Asian	14.5	3.7	1.2
education, arts, design, entertainment-Other			
healthcare practitioners and technical- White	5.2	3.2	1.3
healthcare practitioners and technical- Black			
healthcare practitioners and technical-Hispanic			
healthcare practitioners and technical-Asian	3.7	1.8	1.8
healthcare practitioners and technical-Other			
protective service and military-White			
protective service and military-Black			
protective service and military-Hispanic			
protective service and military-Asian			
protective service and military-Other			
food prep/serving and building/ground maintenance- White			
food prep/serving and building/ground maintenance-Black			
food prep/serving and building/ground maintenance-Hispanic	35.6	4.7	3.3
food prep/serving and building/ground maintenance-Asian	30.1	8.7	1.2
food prep/serving and building/ground maintenance-Other			
Sales-White	9.4	2.6	2.3
Sales-Black			
Sales-Hispanic	21.3	6.5	1.7
Sales- Asian	15.3	5.0	1.6
Sales- Other			

office and administrative support-White	9.4	2.9	1.8
office and administrative support-Black			
office and administrative support-Hispanic	13.2	4.2	1.8
office and administrative support-Asian	10.6	3.9	2.0
office and administrative support- Other			
construction, installation, production, ag-White	11.6	4.0	1.6
construction, installation, production, ag-Black			
construction, installation, production, ag-Hispanic	26.3	3.8	4.9
construction, installation, production, ag-Asian	12.7	3.7	2.2
construction, installation, production, ag-Other			
transportation, material moving-White			
transportation, material moving-Black			
transportation, material moving-Hispanic	23.4	6.4	1.7
transportation, material moving-Asian	19.2	5.7	1.1
transportation, material moving-Other			
Highest family sector level x race			
Ag and Mining- White			
Ag and Mining-Black			
Ag and Mining-Hispanic			
Ag and Mining-Asian			
Ag and Mining-Other			
Construction-White	6.7	2.3	1.6
Construction-Black			
Construction-Hispanic	25.7	4.8	3.5
Construction-Asian			
Construction-Other			
Manufacturing-White	4.0	1.7	2.7
Manufacturing-Black			
Manufacturing-Hispanic	13.3	4.5	1.8
Manufacturing-Asian	5.6	1.6	4.8
Manufacturing-Other			

Trade, Transportation and Utilities-White	10.8	2.2	3.6
Trade, Transportation and Utilities-Black			
Trade, Transportation and Utilities-Hispanic	19.0	4.3	3.6
Trade, Transportation and Utilities-Asian	12.4	2.6	4.0
Trade, Transportation and Utilities-Other			
Information-White	4.1	1.6	1.4
Information-Black			
Information-Hispanic			
Information-Asian	2.7	1.4	1.8
Information-Other			
Financial Activities-White	5.5	2.2	2.3
Financial Activities-Black			
Financial Activities-Hispanic	9.3	5.5	1.0
Financial Activities-Asian	5.2	3.2	1.9
Financial Activities-Other			
Professional and Business Services-White	4.8	1.1	7.1
Professional and Business Services-Black			
Professional and Business Services-Hispanic	22.5	4.1	3.4
Professional and Business Services-Asian	4.0	1.0	7.2
Professional and Business Services-Other	6.5	3.5	1.2
Education and Health-White	7.8	1.6	5.2
Education and Health-Black	16.7	6.7	1.4
Education and Health-Hispanic	13.8	3.2	3.4
Education and Health-Asian	9.4	1.8	4.6
Education and Health-Other	8.4	3.7	1.1
Leisure and Hospitality-White	17.8	3.8	1.3
Leisure and Hospitality-Black			
Leisure and Hospitality-Hispanic	33.0	6.4	2.0
Leisure and Hospitality-Asian	27.3	7.4	1.4
Leisure and Hospitality-Other			
Other Services-White	19.4	5.7	1.0

Other Services- Black			
Other Services-Hispanic			
Other Services-Asian	26.6	9.2	0.9
Other Services- Other			
Government-White	4.9	2.6	1.1
Government-Black			
Government- Hispanic			
Government-Asian	4.9	2.7	1.0
Government- Other			
Highest family sector level			
Ag and Mining			
Construction	18.6	3.1	6.1
Manufacturing	6.6	1.2	10.1
Trade, Transportation and Utilities	13.9	1.6	12.9
Information	4.4	1.6	4.2
Financial Activities	6.2	1.8	5.8
Professional and Business Services	8.1	0.9	19.5
Education and Health	10.4	1.2	15.6
Leisure and Hospitality	26.7	3.8	5.3
Other Services	22.7	3.7	3.3
Government	5.8	1.8	3.6
Highest family occupation level			
management	4.2	0.7	14.8
business/financial specialists and legal	4.7	1.2	7.7
computer/math/architecture/engineering/	3.0	0.6	15.8
social service, personal care, and healthcare support	20.6	3.0	5.0
education, arts, design, entertainment	11.8	2.0	5.8
healthcare practitioners and technical	5.3	1.4	4.2
protective service and military	10.4	4.5	1.4
food prep/serving and building/ground m	32.9	3.7	5.7
sales	14.7	2.5	6.3

office and administrative support	11.1	2.0	6.8
construction, installation, production	20.1	2.4	9.2
transportation, material moving	21.5	3.5	4.3

ALAMEDA

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)
Age			
Child (0-17)	14.4	2.4	20.4
Adult (18-64)	12.9	1.1	64.7
Older adult (65+)	17.5	1.9	14.8
Young child (0-5)	14.6	3.8	6.6
pov 25-64	11.4	1.1	0.0
pov 0-3	14.3	4.2	0.0
pov 18-24	25.0	3.9	0.0

CONTRA COSTA

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)
Age			
Child (0-17)	14.3	2.8	22.3
Adult (18-64)	11.7	1.5	61.0
Older adult (65+)	12.7	1.8	16.7
Young child (0-5)	13.6	4.3	6.6
pov 25-64	10.9	1.4	0.0
pov 0-3			
pov 18-24	17.6	4.7	0.0

MARIN

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)
Age			
Child (0-17)			
Adult (18-64)	13.3	2.5	56.4
Older adult (65+)	12.3	3.0	23.8
Young child (0-5)			
pov 25-64	12.3	2.6	0.0
pov 0-3			
pov 18-24			

SAN FRANCISCO

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)
Age			
Child (0-17)	12.3	3.3	13.8
Adult (18-64)	12.8	1.4	69.2
Older adult (65+)	20.4	2.4	17.0
Young child (0-5)			
pov 25-64	11.2	1.4	0.0
pov 0-3			
pov 18-24			

SAN MATEO

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)

Age			
Child (0-17)	16.6	2.8	20.0
Adult (18-64)	12.7	1.5	62.7
Older adult (65+)	13.9	2.2	17.3
Young child (0-5)			
pov 25-64	11.3	1.4	0.0
pov 0-3			
pov 18-24			

SANTA CLARA

	Poverty rate (%)	Margin of error	Proportion in subgroup (%)
Age			
Child (0-17)	12.3	2.0	21.3
Adult (18-64)	11.7	0.9	64.3
Older adult (65+)	16.4	1.6	14.4
Young child (0-5)	12.7	2.9	6.7
pov 25-64	10.3	0.8	0.0
pov 0-3	11.8	3.2	0.0
pov 18-24	22.3	3.0	0.0