

Poverty Brief

Brief #1 in the Poverty Brief Series

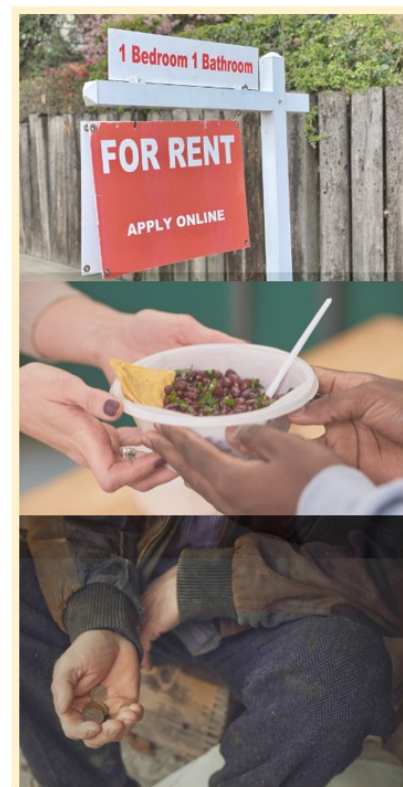
Poverty in San Diego County: Area Deprivation Index, Income Inequality, Housing Affordability, and Food Insecurity

County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit
Prepared November 2025

Summary

Although San Diego County appears to have low poverty compared to other counties across the country, there are communities throughout the county that are experiencing disproportionate levels of poverty and related outcomes such as income inequality, unaffordable housing, and food insecurity.

- The percentage of households living below the federal poverty level was about three times higher than the national average within several communities within Mid-City Subregional Area (SRA) in 2023.
- From 2020 to 2025, the cost of a one-bedroom apartment increased by 48.7%, and the cost of a two-bedroom apartment increased 41.4% in San Diego County.
- In 2025, the median household income was not enough to afford a home valued at the median home price in nearly 98% of census tracts in San Diego County.
- In 2024, Central Region had the highest nutrition insecurity rate (34.3%) compared to all HHSA regions.



Key Message

Poverty is a social determinant of health (SDOH) that can contribute to inequitable access to resources and opportunities and increase the risk of adverse health outcomes. To achieve health equity in San Diego County, poverty and income inequality must be addressed at the community level by first identifying communities living in poverty. Areas of high disadvantage are located in various regions and SRAs throughout San Diego County and may go unnoticed when data is presented at the County, regional, and SRA levels. Identification of these areas of concentrated poverty and income inequality can inform policy makers of communities in need of targeted resources and interventions.



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November 2025

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Introduction

Poverty as a Social Determinant of Health

In the United States, it is estimated that medical care accounts for only 10-20 percent of the modifiable contributors to healthy outcomes in a population. The other 80-90 percent are health behaviors and “the conditions in which people are born, grow, live, work and age, and the systems put in place to deal with illness,” known as social determinants of health (SDOH).¹ This means that a large proportion of disease burden within a community is shaped by SDOH, such as distribution of income, poverty, and access to healthcare and healthy food.

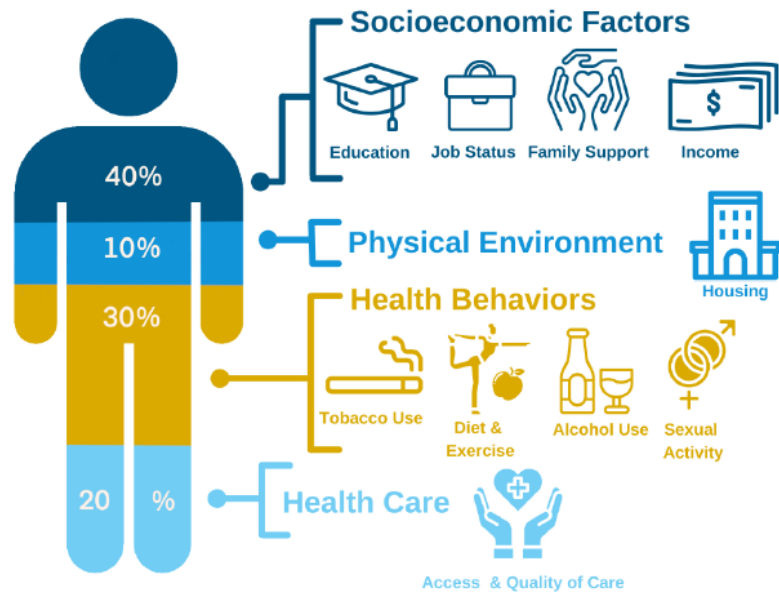


Figure 1: Social Determinants of Health (SDOH), UCLA Health.²

Poverty is an important SDOH because it frequently interacts with various other SDOH which, together, influence health behaviors and outcomes. The distribution of income within a community is often a significant contribution to disproportionate burden of disease among low- and high-income groups. Additionally, individuals experiencing poverty are more likely to live in the same geographic areas rather than living spread out evenly across the Nation.³ Areas of concentrated poverty tend to have less access to positive resources, such as healthy food, education, safe neighborhoods, freedom from discrimination, and adequate housing. As a result, communities of lower socioeconomic status (SES), particularly those with high rates of poverty, have higher rates of morbidity and mortality.⁴ These health inequities increase as poverty rates increase.

Although San Diego County appears to have a low poverty rate compared to other counties in the nation, there remains areas of severe concentrated poverty throughout the county where communities are struggling to make ends meet. Addressing poverty in San Diego County is crucial to achieving health equity.

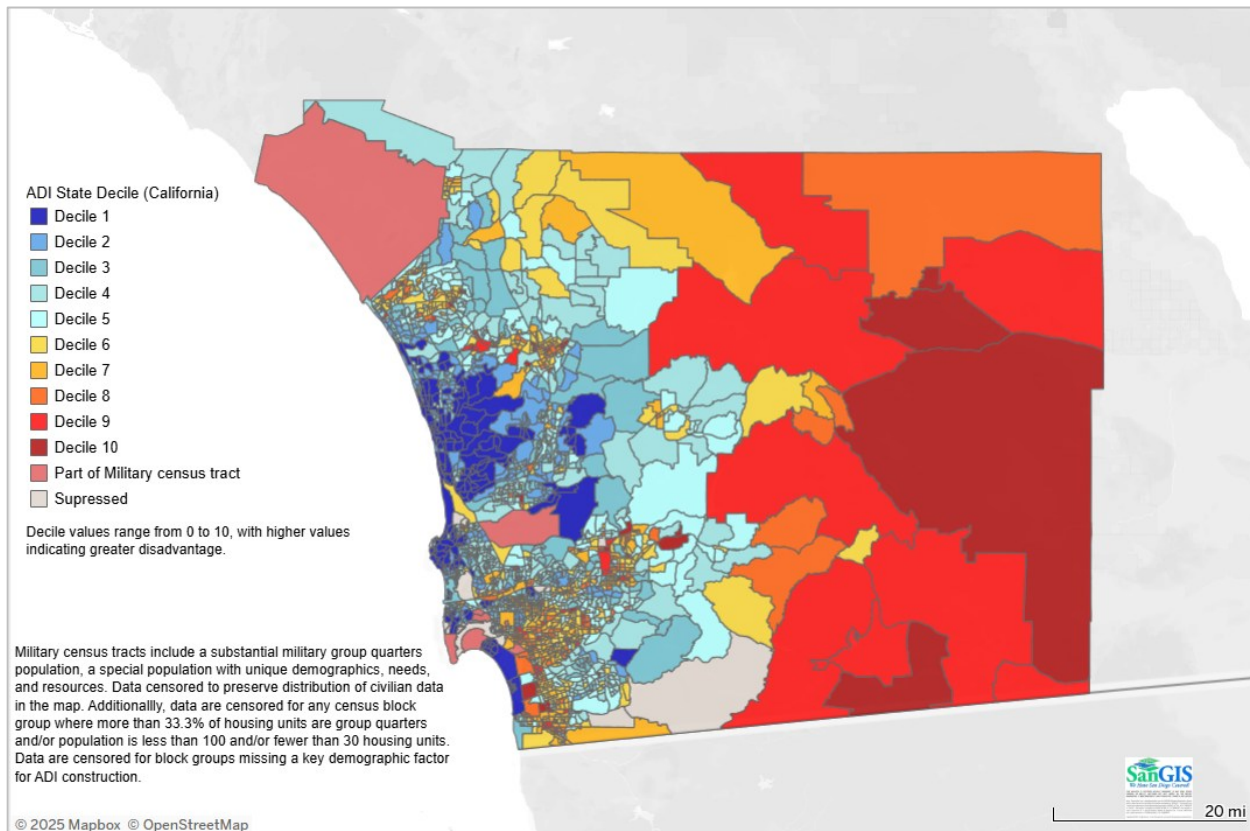
To view data on the Area Deprivation Index, Income Inequality, Housing Affordability, and Food Insecurity by census tract in San Diego County, visit the Poverty Dashboard #1 here: [Poverty Dashboard #1 | Tableau Public](#).

Area Deprivation Index (ADI)

The Area Deprivation Index (ADI) is a scientifically validated measure of the adverse social exposome (neighborhood disadvantage) that can be used to evaluate and improve factors that impact health across populations. The ADI ranks neighborhoods by adverse social exposome in a region of interest (e.g., at the state or national level), considering factors related to income, education, employment, and housing quality.⁵

The map below displays the Area Deprivation Index rankings by census block groups in San Diego County.

Figure 2: Area Deprivation Index Rankings by Census Block Groups, San Diego County, 2023



Source: Center for Health Disparities Research, University of Wisconsin School of Medicine and Public Health, About the Neighborhood Atlas and Area Deprivation Index (ADI), accessed 2025. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit. October 2025.

In 2023, block groups within census tracts 125.01 and 126 in Chula Vista Subregional Area (SRA) had the highest ADI rank among San Diego County census block groups.

Overall, there were 38 block groups ranked within Decile 10 of the ADI. These areas of high disadvantage are located in various regions and SRAs throughout San Diego County and may go unnoticed when poverty data is presented at the County, regional, and SRA levels.

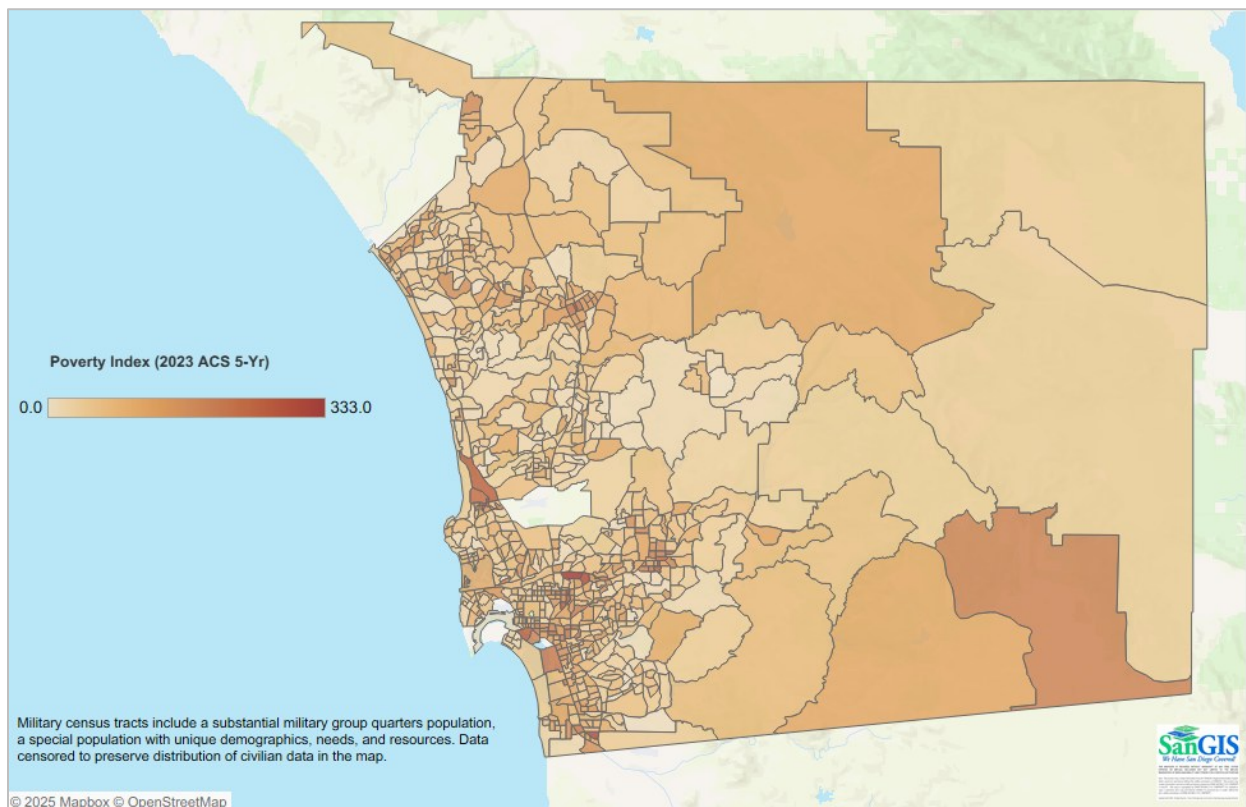
Income Inequality Measures

Poverty Index

The Esri Poverty Index represents the geographic area's household poverty rate divided by the national poverty rate. Estimates modeled use data from the U.S. Census American Community Survey (ACS) 5-year estimates. A value under 100 means that there are fewer households living below poverty than the national average. A value near 100 indicates the percentage of households living below poverty is near the national average, and a value over 100 means that there are more households below the poverty level than the national average.⁶

The map below shows the Poverty Index estimates by census tract in San Diego County.

Figure 3: Poverty Index by Census Tract, San Diego County, 2023



Data Source: ESRI Business Analyst. Accessed September 2025. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In 2023, census tracts 28.01, 27.07, and 29.04 in Mid-City SRA had the highest Poverty Index estimates in San Diego County.

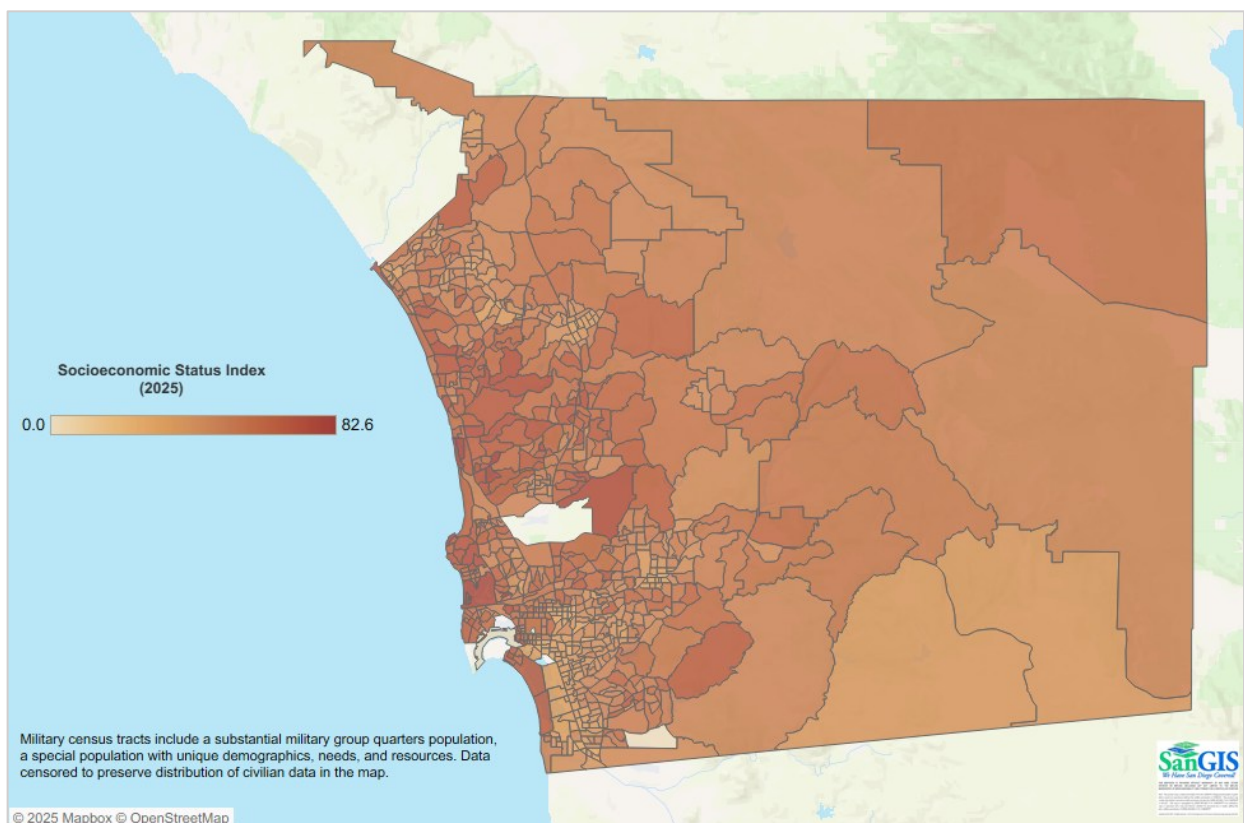
Census tract 28.01 had the highest poverty index estimate (333), followed by census tract 27.07 (328), and census tract 29.04 (296), indicating that the percentage of households living below the federal poverty level was about three times higher than the national average in 2023.

Socioeconomic Status Index (SEI)

The Esri 2025 Socioeconomic Status Index (SEI) quantifies an area's socioeconomic status, which is the intersection of sociological and economic characteristics that are indicative of social position relative to others. This measure is derived from a mix of input variables from Esri and the American Community Survey (ACS) on topics such as income and poverty, employment and occupation, educational attainment, and household characteristics. The SEI ranges from 0 to 100, where larger values indicate higher socioeconomic status. SEI values ranging from 0 to 44.9 are considered low, values ranging from 45-65 are considered moderate, and values that are 65.1 or larger are high. Reviewing and comparing SEI values can highlight important disparities in social position.⁶

The map below shows the SEI estimates by census tract in San Diego County.

Figure 4: Socioeconomic Status Index by Census Tract, San Diego County, 2025



Data Source: ESRI Business Analyst. Accessed September 2025. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

Overall, 202 census tracts (27.4%) within San Diego County had an SEI value that was considered low in 2025.

Over 1 in 4 census tracts throughout San Diego County had an SEI value of 44.9 or lower, indicating that these communities have a low degree of socioeconomic status relative to other neighborhoods in the U.S.

In 2025, census tract 157.06 in El Cajon SRA had the lowest SEI estimate in San Diego County.

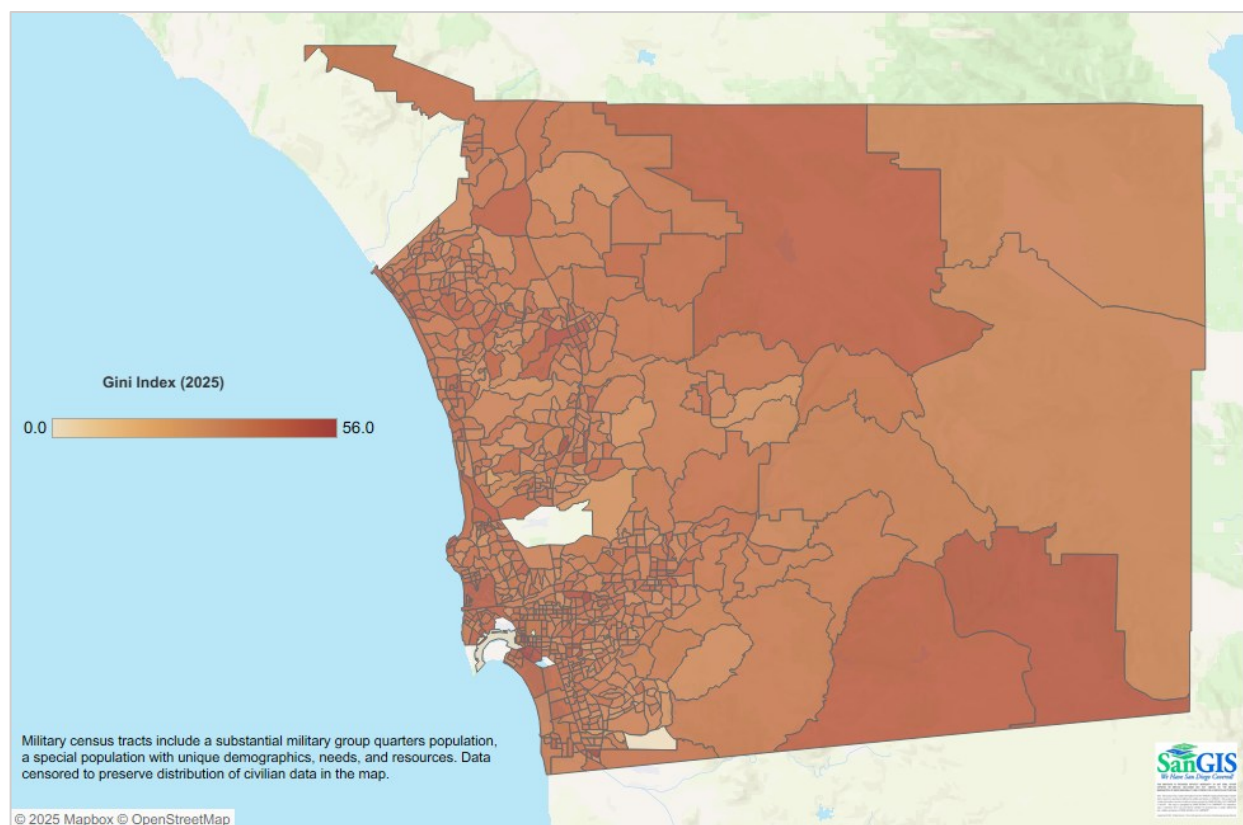
Census tract 157.06 in El Cajon SRA had an SEI estimate of 26.7, the lowest in San Diego County, followed by census tract 39.01 in Central San Diego SRA, with an SEI estimate of 28.5.

Gini Index

The Esri 2025 Gini Index of household income inequality quantifies the dispersion of household income or the deviation of household incomes from perfect equality. The Gini Index ranges from 0 to 100, where 0 represents total equality and 100 represents total inequality.⁶

The map below shows the Gini Index estimates by census tract in San Diego County.

Figure 5: Gini Index by Census Tract, San Diego County, 2025



Data Source: ESRI Business Analyst. Accessed September 2025. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In 2025, there were 43 census tracts around San Diego County that had a Gini coefficient greater than the United States overall.

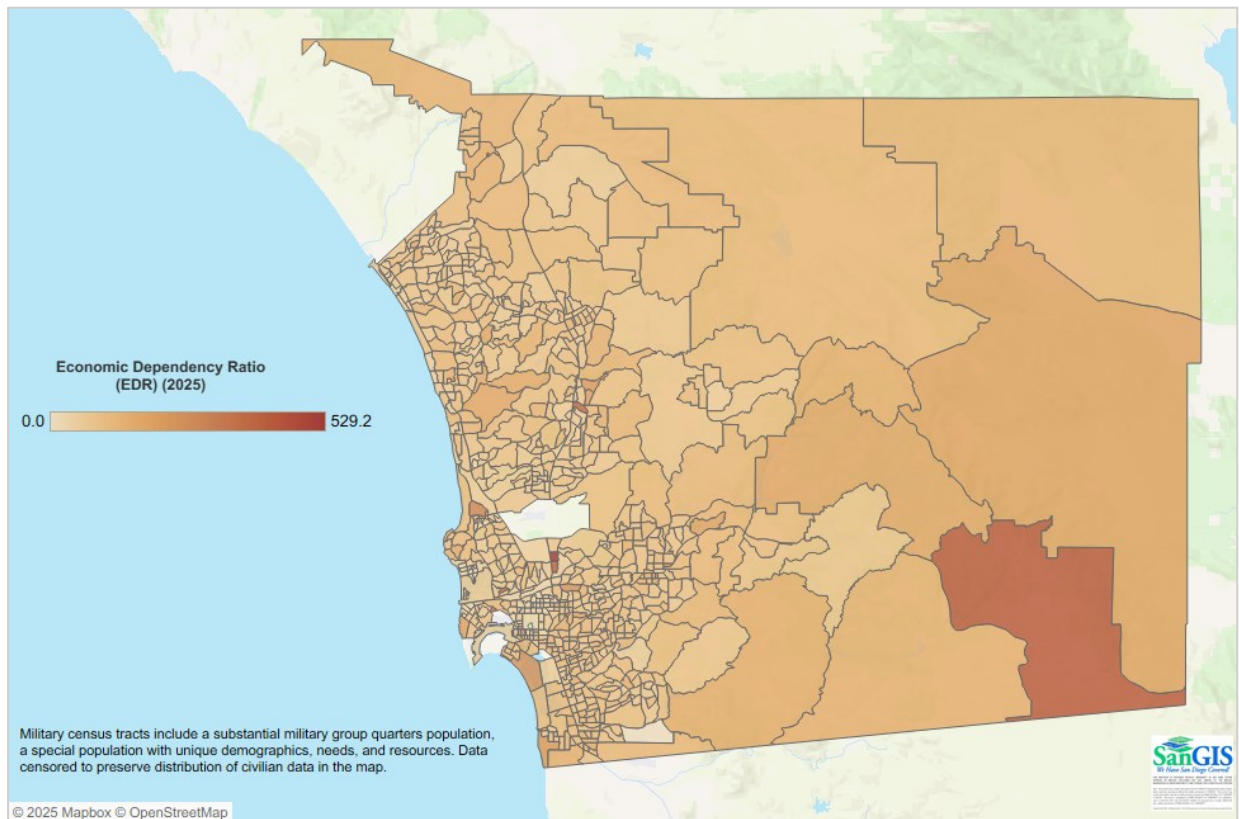
In 2025, the U.S. Gini coefficient was 46.9.⁷ There were 43 census tracts with a Gini coefficient greater than 46.9 in San Diego County, indicating greater income inequality compared to the national average. In 2025, census tract 100.05 in South Bay SRA had the greatest income inequality among all census tracts in San Diego County, with a Gini coefficient of 56.0.

Economic Dependency Ratio (EDR)

Esri's Economic Dependency Ratio (EDR) measures the relationship of non-workers to the employed population. Non-workers include children, the unemployed population, and those not in the labor force (for example, individuals that are neither working nor actively searching for work). Children are defined as the population under 16 years of age. The ratios are multiplied by 100. Higher ratios mean a greater burden is carried by working-aged people. Lower ratios mean more people are working who can support the dependent population. These measures exclude prisoners and the Armed Forces population.⁶

The map below shows the EDR estimates by census tract in San Diego County.

Figure 6: Economic Dependency Ratio (EDR) by Census Tract, San Diego County, 2025



Data Source: ESRI Business Analyst. Accessed September 2025. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In 2025, census tract 95.10 in Elliott-Navajo SRA had the highest economic dependency ratio in San Diego County.

Census tract 95.10 had an economic dependency ratio of 529.2, indicating a there are less people working to support the dependent population within the census tract in 2025.

Housing Affordability

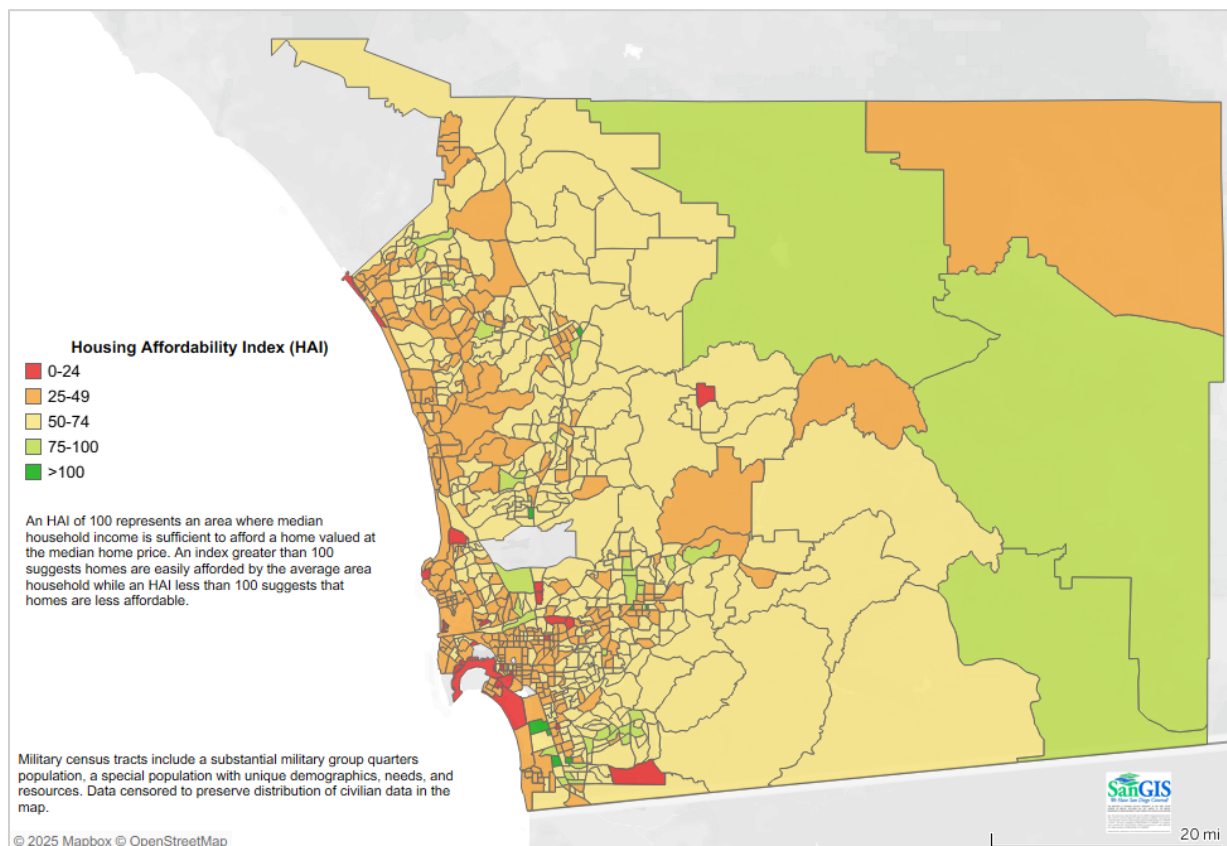
In San Diego County, housing accounts for the largest portion of the total budget required to make ends meet, regardless of family composition.⁸ From 2020 to 2025, the cost of a one-bedroom apartment increased by 48.7%, and the cost of a two-bedroom apartment increased 41.4%.^{9,10} As the population continues to grow in San Diego County, housing development has not kept pace, which has resulted in housing costs that have increased at a much faster rate than income levels.¹¹ Consequently, housing affordability is an issue affecting many residents in San Diego County, particularly those with lower incomes.

Housing Affordability Index (HAI)

“Esri's Housing Affordability Index (HAI) measures the financial ability of a typical household to purchase an existing home in an area. An HAI of 100 represents an area where median household income is sufficient to afford a home valued at the median home price. An index greater than 100 suggests homes are easily afforded by the average area household while an HAI less than 100 suggests that homes are less affordable. The Housing Affordability Index is not applicable in areas with no households or in predominantly rental markets. Esri's home value estimates include owner-occupied homes only.”⁶

The map below shows the housing affordability index by census tract in San Diego County.

Figure 7: Housing Affordability Index by Census Tract, San Diego County, 2025



Data Source: ESRI Business Analyst. Accessed September 2025. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In 2025, the median household income was not enough to afford a home valued at the median home price in nearly 98% of census tracts in San Diego County.

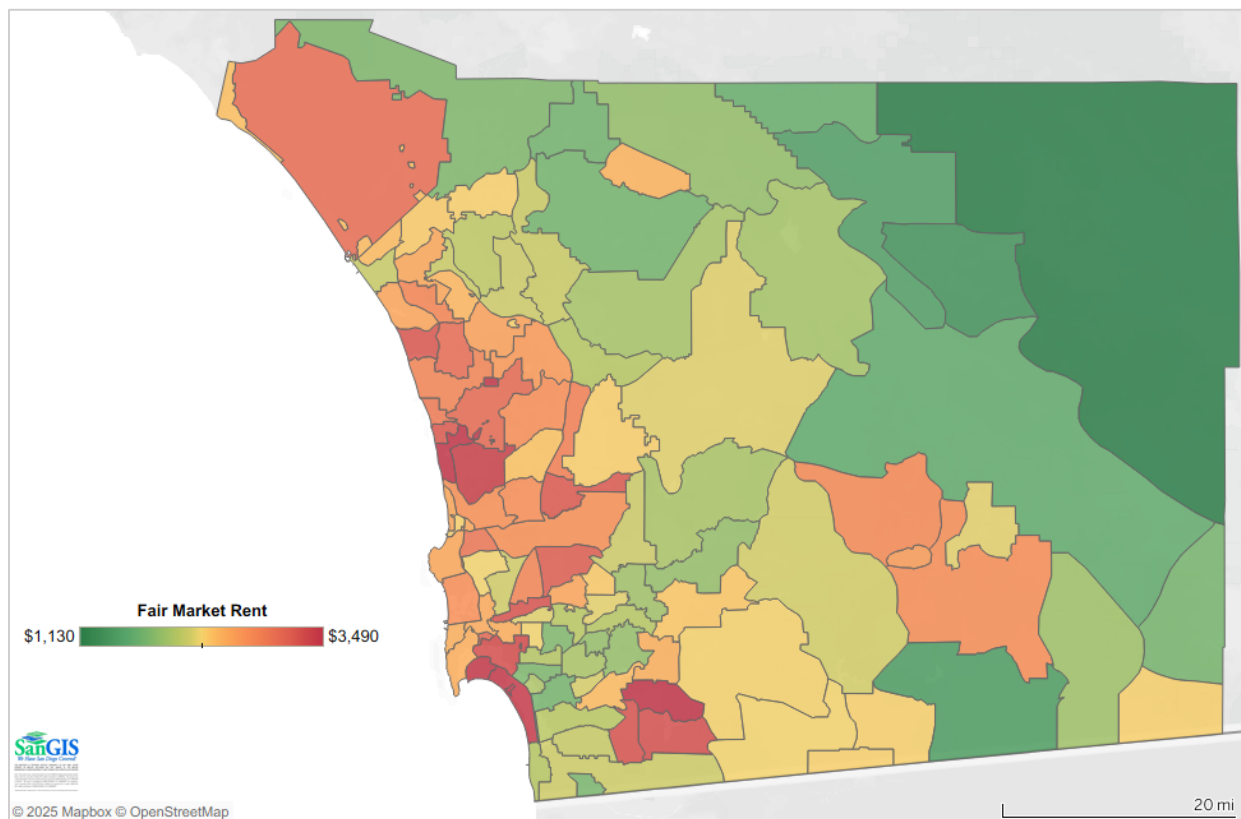
In San Diego County, 720 census tracts had an HAI of less than 100 in 2025, excluding military census tracts. This means that just 8 census tracts had an HAI of 100 or higher, indicating homes are easily affordable in these areas. In 2025, 6 census tracts within Central and North Central Regions had an HAI of 0, indicating homes were not affordable.

Rental Affordability

Fair Market Rents (FMRs) are estimates of typical rental costs for various property types in a specific geographic area. "U.S. Department of Housing and Urban Development (HUD) defines Small Areas using zip codes within a metropolitan area or non-metropolitan county. Using zip codes as the basis for Small Area FMRs provides tenants with greater ability to move into 'Opportunity Neighborhoods' with jobs, public transportation, and good schools. San Diego County, CA is part of the San Diego-Carlsbad, CA Metropolitan Statistical Area (MSA), which consists of San Diego County, California. In metropolitan areas, HUD defines Small Areas using zip codes within the metropolitan area." ¹⁰

The map below shows the FMR estimates for one-bedroom units in San Diego County by zip code.

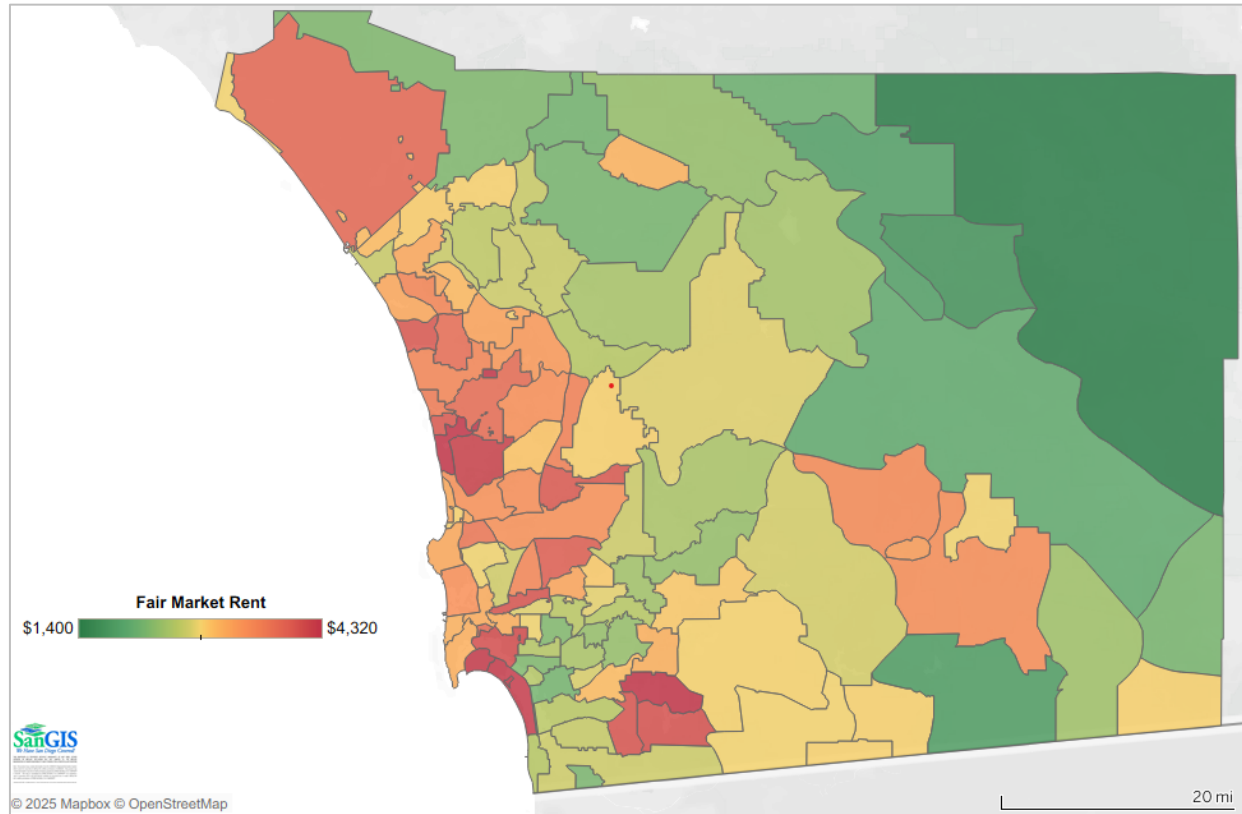
Figure 8: Small Area Fair Market Rent, One-Bedroom Unit by Zip Code, San Diego County, 2025



Source: U.S. Department of Housing and Urban Development's Office of Policy Development and Research (PD&R). San Diego-Carlsbad, CA MSA Small Area FY 2025 Fair Market Rents (40th Percentile Rents). Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

The map below shows the FMR estimates for two-bedroom units in San Diego County by zip code.

Figure 9: Small Area Fair Market Rent, Two-Bedroom Unit by Zip Code, San Diego County, 2025



Source: U.S. Department of Housing and Urban Development's Office of Policy Development and Research (PD&R). San Diego-Carlsbad, CA MSA Small Area FY 2025 Fair Market Rents (40th Percentile Rents). Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In San Diego County, the fair market rent (FMR) estimate for a one-bedroom unit was \$2,328, and the FMR for a 2-bedroom unit was \$2,881 in 2025.

The FMR estimates vary by geography within San Diego County. However, the average 2025 FMRs for San Diego County are some of the most expensive within California and within the United States overall.¹²

The most affordable one-bedroom rental unit in 2025 was \$1,130 a month in Borrego Springs within North Inland Region, while the most expensive was \$3,490 a month in Chula Vista within South Region. Similarly, the most affordable two-bedroom rental unit in 2025 was \$1,400 a month in Borrego Springs, and the most expensive was \$4,320 in Chula Vista.

Food Insecurity

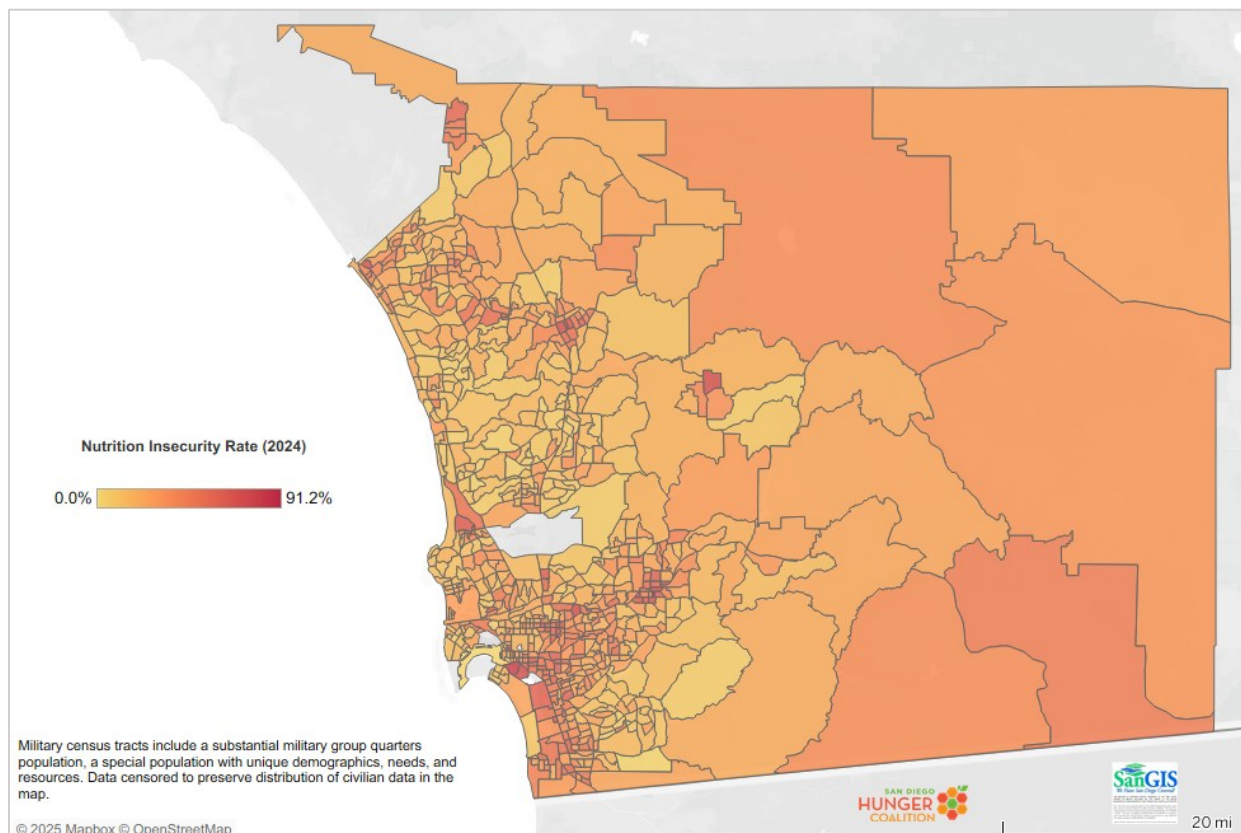
A healthy diet and good nutrition are an important contribution to positive health outcomes. The food that individuals eat is frequently influenced by accessibility and affordability of food. Some communities, particularly low-income and rural areas, may face significant barriers in accessing healthy and affordable food, which may result in poor diet and food insecurity.¹³ Identifying communities which may be experiencing food insecurity is an important step to improving the health of communities throughout San Diego County.

Food Insecurity

San Diego Hunger Coalition estimates that households with income below 225% of the federal poverty level (FPL) cannot afford 3 healthy meals per day on their income. Thus, households under 225% of FPL constitute the nutritionally insecure population. To estimate nutrition insecurity monthly, Hunger Coalition relies on American Community Survey (ACS) microdata on poverty and Bureau of Labor Statistics (BLS) data to predict exactly how many people in San Diego County are experiencing nutrition insecurity (below 225% FPL) each month.¹⁴

The map below shows the estimated nutrition insecurity rate by census tract in San Diego County.

Figure 10: Estimated Nutrition Insecurity Rate by Census Tract, San Diego County, 2024



Data Source: Nutrition insecurity: San Diego Hunger Coalition. (2025). Estimated Nutrition Insecurity by Census Tract for 2024. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In 2024, census tract 157.06 in El Cajon SRA had the highest nutrition insecurity rate in San Diego County.

There was an estimated 91.2% nutrition insecurity rate for census tract 157.06 in El Cajon SRA, the highest in San Diego County, followed by 79.3% for census tract 51.03 in Central San Diego SRA.

Table 1: Food Insecurity by HHSA Region, San Diego County, 2024

Region	Nutrition Insecurity Rate
Central Region	34.3%
East Region	29.2%
North Central Region	19.9%
North Coastal Region	21.8%
North Inland Region	22.7%
South Region	27.7%

Data Source: Nutrition Insecurity: San Diego Hunger Coalition. (2025). Estimated Nutrition Insecurity by Census Tract for 2024. Households receiving food stamps: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates, Table S2201. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

Among the HHSA regions in San Diego County, Central Region had the highest nutrition insecurity rate in 2024.

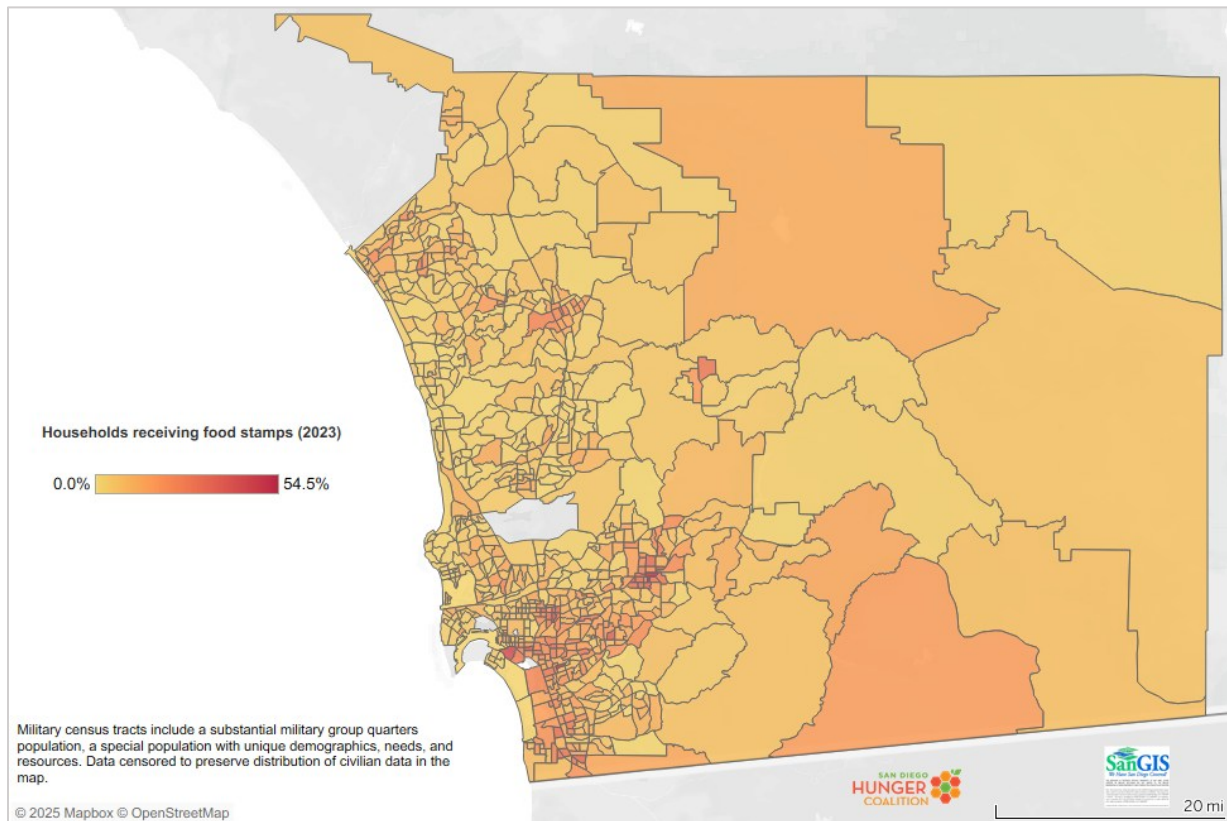
In 2024, Central Region had the highest nutrition insecurity rate (34.3%), followed by East Region (29.2%).

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP/food stamps) is a federal program that provides nutrition benefits to low-income individuals and families that are used at stores to purchase food. The program is administered by the USDA Food and Nutrition Service (FNS).

The map below shows the estimated percentage of households receiving food stamps by census tract in San Diego County.

Figure 11: Households Receiving Food Stamps by Census Tract, San Diego County, 2023



Data Source: U.S. Census Bureau, 2019–2023 American Community Survey 5-Year Estimates, Table S2201. Prepared by: County of San Diego, Health and Human Services Agency, Public Health Services, Community Health Statistics Unit, October 2025.

In 2023, over half (54.5%) of residents in census tract 157.06 in El Cajon SRA were receiving food stamps.

Census tract 157.06 in El Cajon SRA had the highest percent of population receiving food stamps in 2023 (54.5%) in San Diego County, followed by census tract 120.02 in National City SRA (50.8%), and census tract 157.01 in El Cajon SRA (50.5%).

Conclusion

Poverty is a social determinant of health (SDOH) that can contribute to inequitable access to resources and opportunities and increase the risk of adverse health outcomes. To achieve health equity in San Diego County, poverty and income inequality must be addressed at the community level by first identifying communities living in poverty. Identification of areas of concentrated poverty can inform policy makers of communities in need of targeted resources and interventions. Although San Diego County appears to have a low poverty rate compared to other counties across the country, there are communities throughout the county that are experiencing disproportionate levels of poverty.

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