



# UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

United Way Bay Area



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# About Us

## UNITED WAY BAY AREA

United Way Bay Area inspires and connects people to break the cycle of poverty in the Bay Area by supporting both short-term needs and long-term systems change. UWBA brings together partners from the nonprofit, business, and government sectors to address Bay Area poverty. We partner across sectors, develop solutions, capture the data we need, and use those insights to support public policy and create research-backed community initiatives. United Way Bay Area operates in the following eight counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, and Solano.

**Vision:** UWBA envisions an equitable Bay Area where all people have the opportunities and resources needed to thrive.

**Mission:** UWBA mobilizes the Bay Area to dismantle the root causes of poverty and build equitable pathways to prosperity. Through initiatives and policy change, we provide immediate and long-term support for employment, housing, financial stability, and meeting basic needs.



## APPLIED SURVEY RESEARCH

Founded in 1980, ASR is a nonprofit social research firm whose mission is to conduct research that helps people build better communities. ASR's offices in Watsonville, San Jose, and Sacramento, California have been providing award-winning research services such as community needs assessments, strategic planning, program design, and program evaluation services to a wide range of partners, including federal, state, county and city government agencies, foundations, non-profit organizations, and countywide coalitions. Our research focuses on the issues that most affect vulnerable populations, such as early childhood development and education, school readiness and third grade success, family support, racial equity, health care, domestic violence, child welfare, juvenile justice, substance use, mental health, housing, and homelessness. ASR is best regarded for our ability to help partners tell their story, celebrate successes, and make strategic, data-informed improvements toward building better communities.



# Executive Summary

In 2022, United Way Bay Area partnered with Applied Survey Research to conduct a study to assess how well the distribution of funds in the Bay Area aligns with community needs, with an emphasis on identifying opportunities to inform the region's funding and program or service delivery decisions. Community needs were defined primarily by four key indicators of poverty: 1) percentage of the population earning less than the Federal Poverty Level, 2) cost of meeting basic needs as defined by the Real Cost Measure, 3) percentage of the population experiencing unemployment, and 4) percentage of the population experiencing housing burden (spending more than 30% of their income on housing). Funding sources were limited to philanthropic gifts reported in IRS 990 forms, and a few local organizations or agencies which offered additional funding data to fill in gaps to describe how funding patterns can inform planning.

## Priority Neighborhoods



- Four key measures of economic stability were used to identify priority neighborhoods.
- High priority neighborhoods were identified by creating an aggregate measure to evaluate overall needs.
- The United Way Bay Area Key Indicators Dashboard includes county-level and ZIP Code level data on each of the measures of economic stability, as well as descriptive characteristics (race/ethnicity) of residents. Click here to view the online dashboard: <https://uwba.org/united-way-bay-area-community-needs-dashboard/>

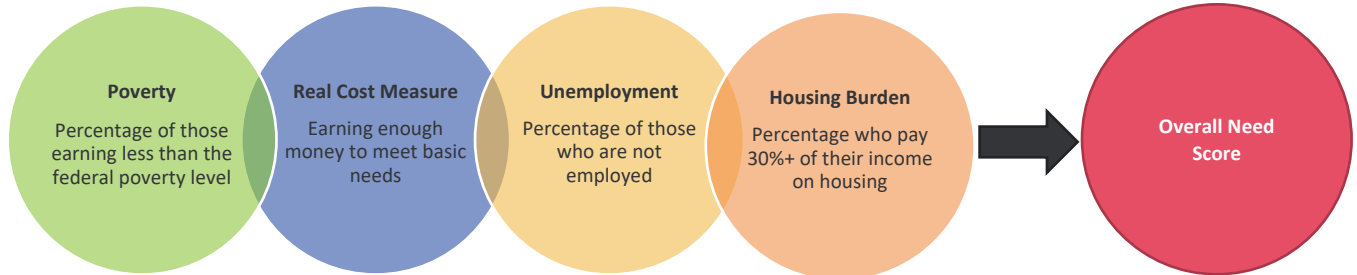
## Funding Distributions



- ASR compiled findings from IRS 990 forms to describe philanthropic giving between 2018-2020 in the Bay Area, how funds are being allocated (by subject area), and how funding patterns may have shifted at the beginning of the pandemic.
- Between 2018 and 2020, about 182,080 grants totaling \$26 billion were given to agencies in the Bay Area. About one-third of the funding (38%) was provided to agencies and organizations in San Francisco, about one-quarter to Santa Clara County (26%), and another quarter to Alameda County (25%). Solano and Napa Counties received the least philanthropic grant dollars in the Bay Area (less than 1% each).
- Per capita spending over the three-year period from 2018 to 2020 ranged from just \$168 per capita in Solano County compared to \$11,211 per capita in San Francisco County.

## KEY FINDINGS

Four measures of economic stability were used to identify priority ZIP Codes and neighborhoods: **poverty, real cost measure, unemployment, and housing burden**. High priority ZIP Codes were identified by evaluating **overall need scores (low, moderate, or high)**, a composite measure based on the distribution of data across 8 Bay Area counties: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, and Solano.



The United Way Bay Area Key Indicators Dashboard includes county-level and ZIP Code level data on each of the measures of economic stability, as well as descriptive characteristics (race/ethnicity) of residents. [Click here to view the online dashboard.](#)

### United Way Bay Area Key Indicators Dashboard



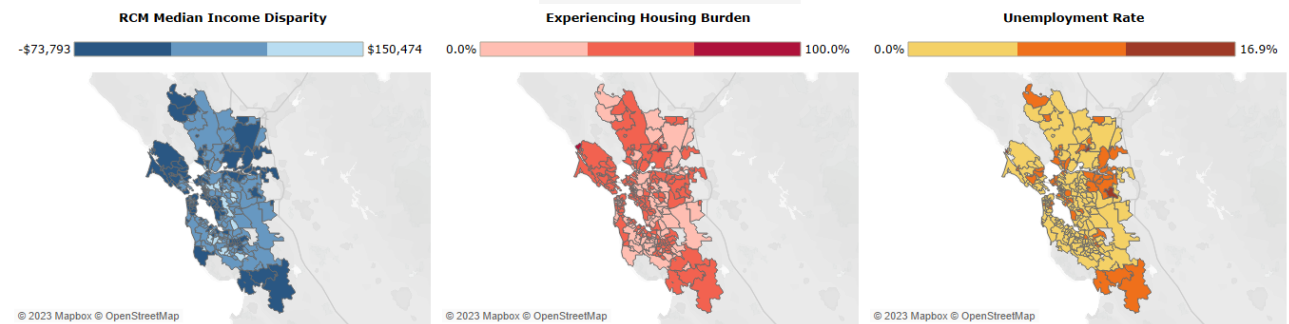
#### COUNTY LEVEL INDICATORS

View Crosstab by ZIP Code

County	RCM Median Income Disparity	Poverty Rate	Experiencing Housing Burden	Unemployment Rate	% Asian	% American Indian and Alaska Native	% Black or African American	% Hispanic or Latino	% Native Hawaiian or Pacific Islander	% Two or More Races	% White
Alameda	3,262	9.3	37.36	4.7	31	0.3	10.1	22.2	0.8	4.6	30.6
Contra Costa	4,471	8.2	37.04	5.5	17.4	0.5	8.6	25.8	0.5	9.1	53
Marin	-4,080	6.9	39.3	4.5	5.8	0.3	2.3	16.1	0.1	6.7	76.7
Napa	-971	7.5	37.41	4.5	7.6	0.7	2.1	34.1	0.2	7	71.2
San Francisco	-8,196	10.1	33.85	4.7	34.3	0.4	5.1	15.2	0.4	7.2	44.9
San Mateo	3,280	6.2	36.98	4	29.4	0.5	2.4	24.1	1.3	7.5	48.3
Santa Clara	10,862	7.2	35.53	4.2	37.7	0.5	2.5	25.1	0.4	7.5	41.6
Solano	4,182	9.1	36.93	5.9	15.6	0.6	13.7	26.8	0.9	9.3	50.7

#### MAPS BY ZIP CODE

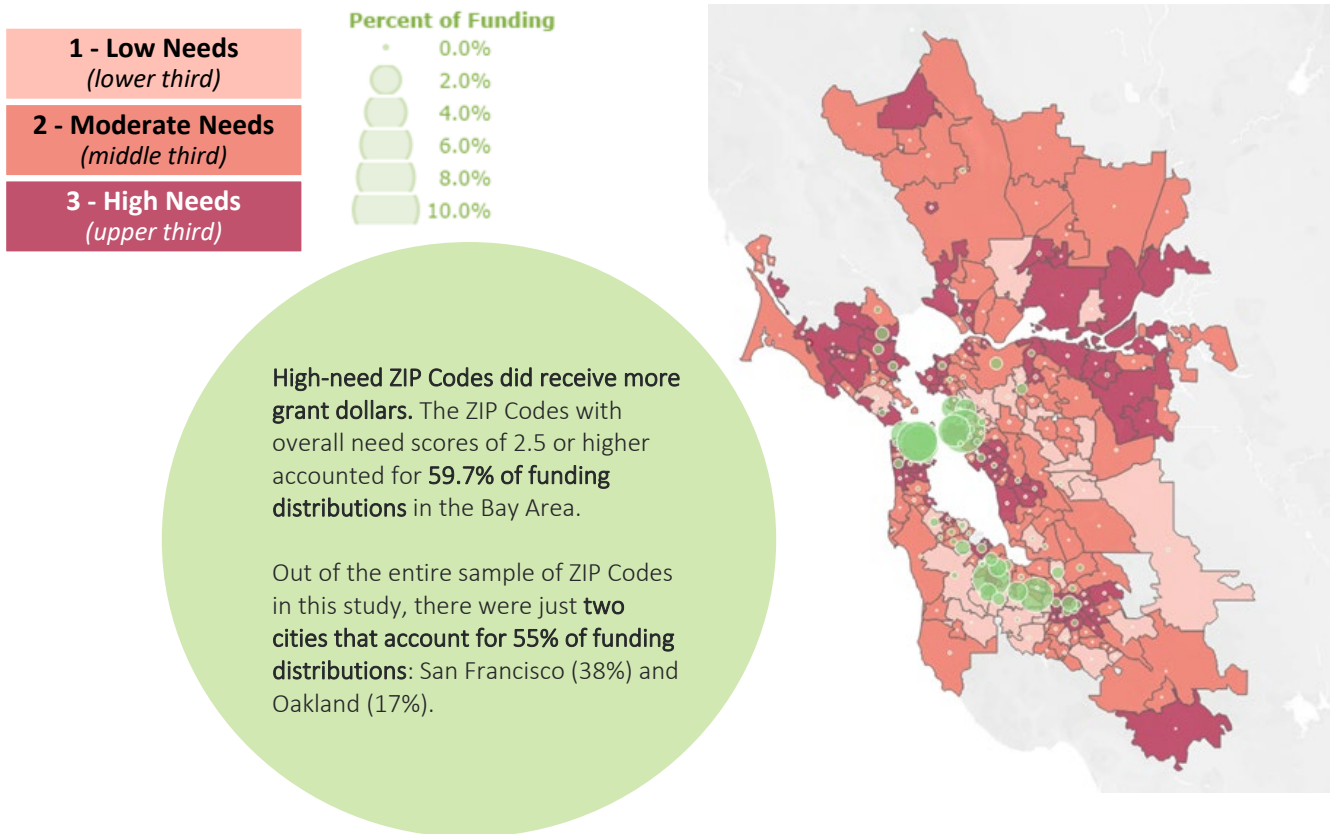
Filter County: All



**1**

**Not all high-need counties are funded equitably.** All eight counties have attributes that qualify them as being moderate or high-level needs related to economic stability, and there are high-need ZIP Codes in every county. Between 2018 and 2020, about 182,080 grants totaling \$26 billion were given to agencies in the Bay Area.<sup>1</sup> However, these funds were most heavily concentrated in just three of eight counties. About one-third of the funding (38%) was provided to agencies and organizations located in San Francisco County, about one-quarter in Santa Clara County (26%) and another quarter in Alameda County (25%). Agencies and organizations located in Solano and Napa Counties received the least philanthropic dollars in the Bay Area (less than 1% in each county). The needs scores do not correspond to the funding amounts. Solano and San Francisco County have the same needs score of 2.5, but Solano County received \$75 million (representing \$168 per capita) while San Francisco received \$9 billion which is over 130 times that amount (\$11,211 per capita).

County	Amount	Percent of Funding	Per Capita (3-year)	Need Score
Alameda	\$6,545,236,021	25%	\$3,929	2.5
Contra Costa	\$852,216,808	3%	\$740	2.3
Marin	\$741,440,173	3%	\$2,865	2.5
Napa	\$111,605,434	<1%	\$812	2.3
San Francisco	\$9,822,875,441	37%	\$11,211	2.5
San Mateo	\$1,348,685,543	5%	\$1,766	2.0
Santa Clara	\$6,677,506,082	26%	\$3,477	2.0
Solano	\$75,167,127	<1%	\$168	2.5



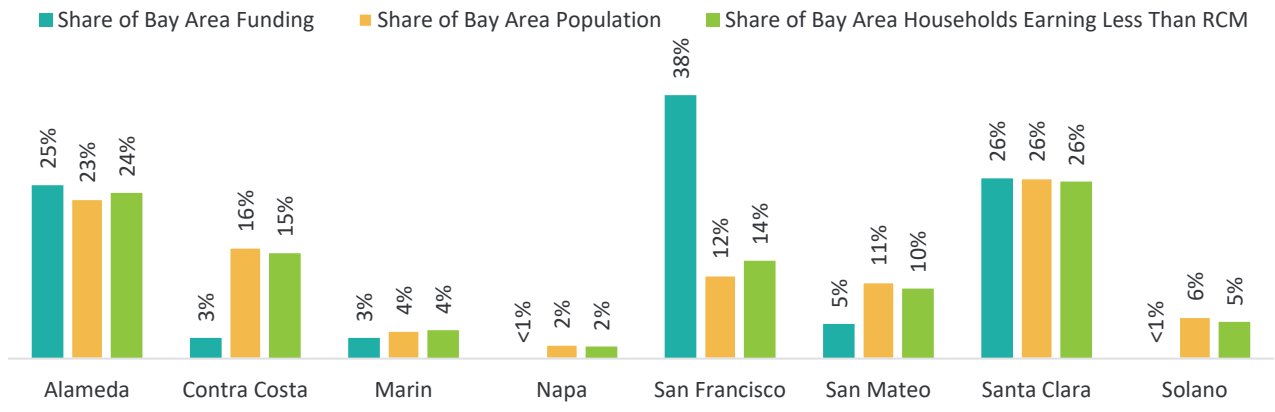
<sup>1</sup> The distribution of funds by geography represents the location of organizations receiving funds, not necessarily the reach of those organizations to serve a broader community.



2

**Funds distributed in each county do not reflect needs or population density in each county.** While San Francisco only accounts for 12% of the Bay Area population, organizations in San Francisco received 38% of the funding in the Bay Area. Marin, Napa, and Solano Counties make up about 12% of the Bay Area population combined but only account for about 3% of the funding distributions. Contrary to these findings, Santa Clara and Alameda Counties received about a proportional share of funding compared to their population size.

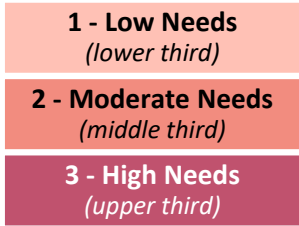
The total number of households across the Bay Area earning less than the Real Cost Measure (estimated cost of living for a family of four) was used to calculate the share of those households within each county.<sup>2</sup> Ultimately, the chart below shows that the pattern of funding distributions does not reflect needs or population density in each county.



These findings indicate that more funding is needed across the Bay Area to fill the gap and meet the needs of those living in under-resourced communities. More detailed information is presented in the full-length report.

<sup>2</sup> Total number of households earning less than RCM in the county, out of the number of households earning less than the RCM in the region (8 county sample).

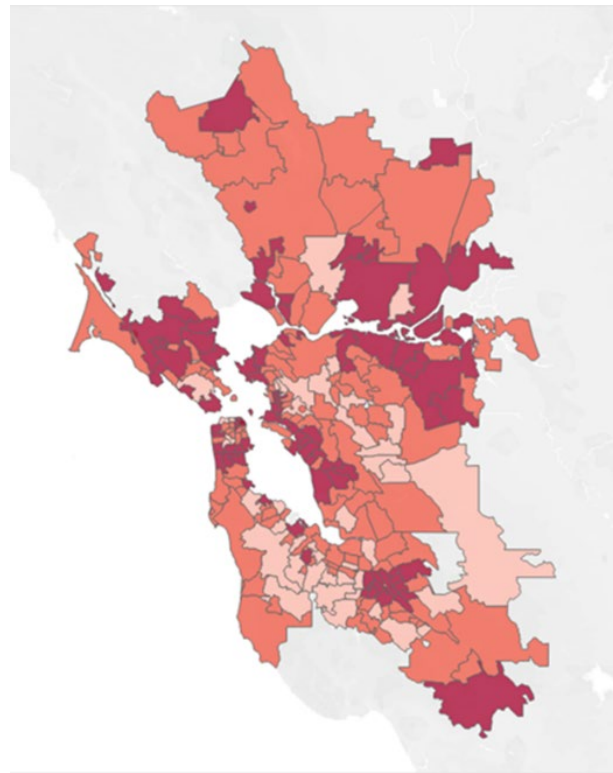
**3** There are high-need ZIP Codes in every county. All of these counties have attributes that qualify them as being moderate or high-level needs related to economic stability, and every county had ZIP Codes that had a needs score of 3 (highest score).



**BY COUNTY**



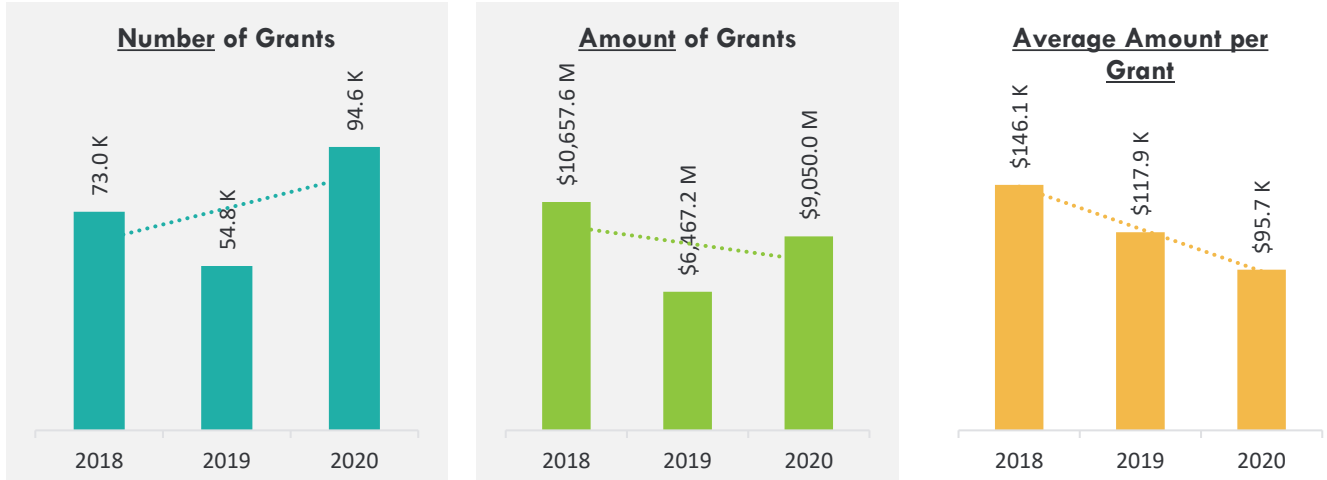
**BY ZIP CODE**



4

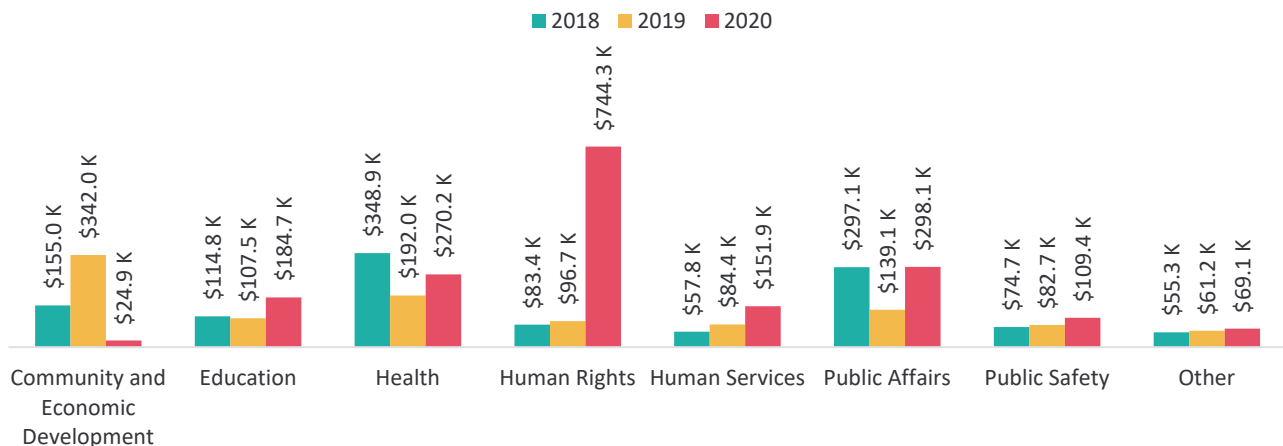
While the number of grants increased between 2018 and 2020, the total amount decreased and therefore the average amount per grant decreased.

The number of grants distributed to agencies and organizations in the eight Bay Area counties grew from 73,000 in 2018 to more than 94,000 in 2020. The amount of grant funds distributed to agencies and organizations in the eight Bay Area counties decreased from more than \$10.6 billion in 2018 to a little more than \$9 billion in 2020.



The number of community and economic development grants increased by more than 50,000 from 2018 to 2020, however the average amount per grant decreased. In 2018 the most commonly funded subject area was education followed by health (accounting for 31% and 17% of grants distributed). By 2020, community and economic development (e.g., grants for financial services, housing development, business operations, etc.) became the most commonly funded subject area accounting for 58% of all grants distributed (55,218 total grants). While community and economic development the most commonly funded subject area in 2020 receiving the highest number of grants, the total grant dollars attributed to community and economic development only accounted for 15% of all philanthropic gifts in 2020. The figure below shows the average amount per grant increased for education, human rights, human services, and public safety by 2020. While community and economic development, health, and public affairs all had a decrease in the average amount per grant by 2020.

Trends in Average Amount per Grant by Subject Area





**Opportunities and Recommendations:** The purpose of this study was to better understand economic stability and patterns in philanthropic giving throughout the Bay Area. Findings from this study reveal important patterns and information that can inform future actions among funders and service providers working on alleviating poverty in their local communities. The list below includes potential opportunities and recommendations to help communities thrive in the Bay Area:

- ✓ Advocate for more funding throughout the Bay Area to address economic stability and alleviate poverty (e.g., community and economic development grants).
- ✓ Invest in systems changes for long-term solutions.
- ✓ Use an equity lens to focus services and programs that serve the most-impacted BIPOC communities.
- ✓ Prioritize high-need and underfunded neighborhoods throughout the Bay Area.
- ✓ Consider transformational-level gifts. While the number of grants may have increased during the pandemic, the amount of dollars did not.
- ✓ Prioritize economic stability to improve the health, education, and safety of their communities.
- ✓ Center community in funding and programmatic decisions.
- ✓ Continue collaborative partnerships.
- ✓ Invest in Solano County.



# Introduction

## PROJECT BACKGROUND

In 2006, the **James Irvine Foundation** released *Foundation Giving in California*, a report which found that Solano County was substantially under-resourced compared to the other eight counties in the Bay Area (San Francisco, Alameda, Marin, Santa Clara, San Mateo, Sonoma, Contra Costa, and Napa) in terms of foundation grants received.<sup>3</sup> In 2016, **Applied Survey Research (ASR)** conducted a study in partnership with **First 5 Solano**, *Foundation Giving in the Bay Area: Who Wins, and Who's Left Behind*, which found that agencies in Solano County received the fewest grant dollars compared to the other eight counties in the region.<sup>4</sup> The data revealed that in 2012, just \$3 per capita in foundation funding was received in Solano County, while per capita foundation funding for other Bay Area counties ranged from \$22 to over \$1,000 per person. In 2018, ASR in collaboration with **First 5 Solano** updated the study and found that agencies in Solano County continued to be under-resourced relative to other Bay Area counties.<sup>5</sup> They received just \$6 per capita, still the lowest in the Bay Area, despite having the highest levels of family poverty.

**In 2022, United Way Bay Area (UWBA) partnered with ASR to conduct a study to assess how well the distribution of funds in the Bay Area aligns with community needs, with an emphasis on identifying opportunities to inform funding decisions.** Community needs were defined primarily by four key indicators of poverty: 1) percentage of the population earning less than the Federal Poverty Level, 2) cost of meeting basic needs as defined by the Real Cost Measure, 3) percentage of the population experiencing unemployment, and 4) percentage of the population experiencing housing burden (spending more than 30% of their income on housing). Funding sources were limited to philanthropic gifts from 2018-2020 (most current). In addition, a few local organizations offered funding data from fiscal year 2020-21 through 2021-22 to describe how funding patterns may have shifted during the pandemic.<sup>6</sup>

## STUDY OBJECTIVES

This report is a call to action intended to inspire funders and grant-seeking agencies, nonprofit organizations, and community leaders to identify opportunities to improve funding and service-delivery patterns to better meet the needs of our communities. **The goal is to motivate funders to allocate more resources to Bay Area neighborhoods where there are funding gaps and missed opportunities to support communities that are under-resourced and demonstrate need.**

## STUDY LIMITATIONS

There are some notable limitations to this study. There were a handful of ZIP Codes that were excluded from the analysis for various indicators, either due to low population size or skewed representation. These are noted

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3 The James Irvine Foundation. (2006). *Foundation giving in California*. Prepared by Putnam Community Investment Consulting. [http://putnam-consulting.com/wp-content/uploads/Foundation\\_Giving\\_in\\_California.pdf](http://putnam-consulting.com/wp-content/uploads/Foundation_Giving_in_California.pdf)

4 First 5 Solano. (2016). *Foundation Giving in the Bay Area: Who Wins, and Who's Left Behind*. Prepared by Applied Survey Research. <https://www.solanocounty.com/civicax/filebank/blobdload.aspx?BlobID=30280>

5 First 5 Solano. (2018). *Foundation Giving in Solano County and the Bay Area: 2018 Update*. Prepared by Applied Survey Research. <https://www.solanocounty.com/civicax/filebank/blobdload.aspx?blobid=30278>

6 Candid Foundation Database. <https://candid.org/>

throughout the document per visualization. The availability of funding data only describes philanthropic giving, and does not include other sources of government funding. The location of funding distributions describes the location of recipient agencies rather than the total service area impacted by those grant dollars. Please interpret the findings from this study with these limitations in mind.

# Identifying Priority Neighborhoods

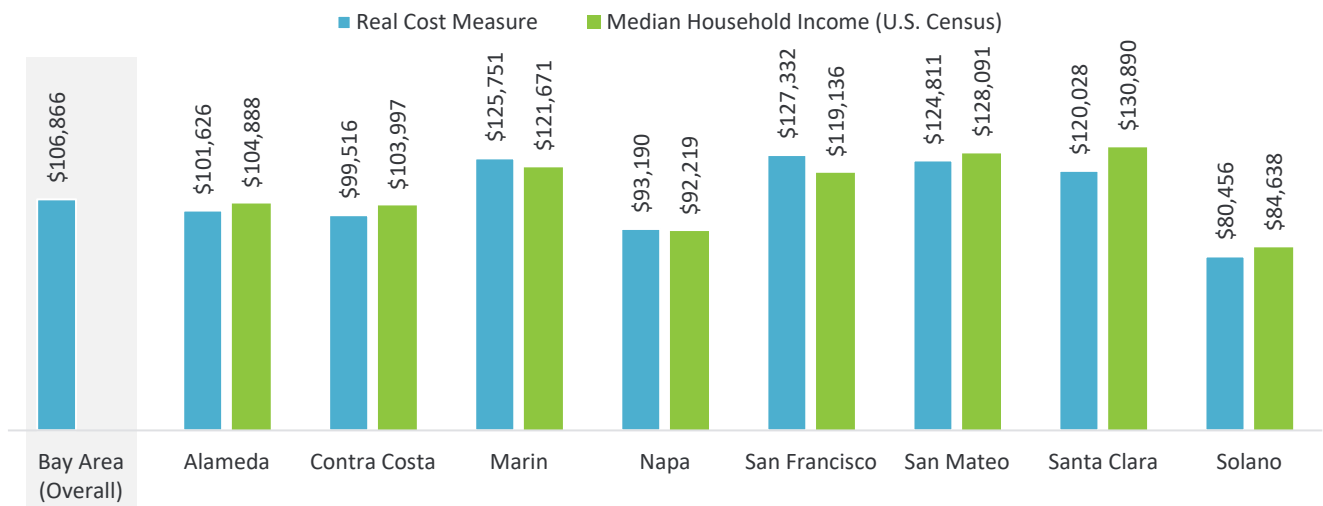
## KEY INDICATORS OF ECONOMIC STABILITY

Four measures of economic stability were used to identify priority neighborhoods.

United Way Bay Area and ASR extracted data from the U.S. Census to better understand characteristics of economic stability across the Bay Area counties. All data gathered from the U.S. Census American Community Survey was analyzed at the county level and by ZIP Code (5-year estimates). Initially, the study aimed to gather data on the percentage of the population earning less than the federal poverty level. Findings from this initial analysis revealed that the federal poverty level was an insufficient depiction of economic stability in the Bay Area, as the cost of living is much higher than can be accounted for by the federal poverty limit (see figure below).

The **Real Cost Measure (RCM)**, as defined by United Ways of California, considers the real cost of living in California to better understand the percentage of households who are struggling to make ends meet. In 2019, the percentage of families earning less than the federal poverty level accounted for only 8.2% of the population in California.<sup>7</sup> By comparison, United Ways of California estimates about four times as many households (about 33%) earn less than the Real Cost Measure and therefore lack self-sufficiency.<sup>8</sup> The Real Cost Measure for each Bay Area county included in this report are shown in the chart below.

**Figure 1. Real Cost Measure and Median Household Income per County (2019)**



Source: United Way California, Real Cost Measure 2019. American Community Survey, 2020 5-year estimates.

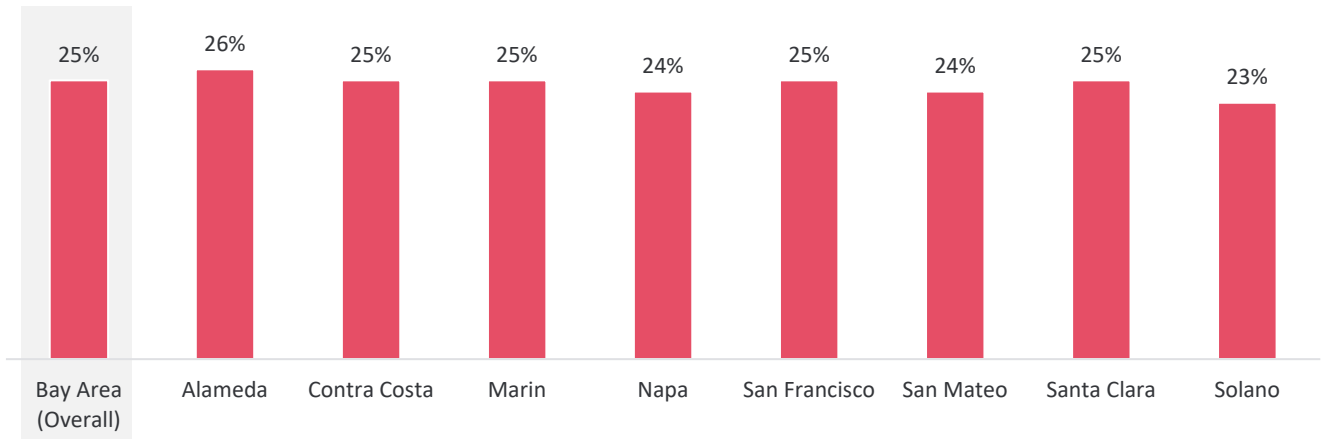
7 American Community Survey, 2020 5-year estimates.

8 Real Cost Measure is based on the estimated cost of living for a family of four with two adults, one pre-school and one school-age child. United Way California, Real Cost Measure 2019.

<https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2021/RealCostDashboard>

About one in four families earn less than the Real Cost Measure, meaning they do not earn enough to meet their basic needs. There is not a lot of variation across these eight Bay Area counties, ranging from 23% in Solano County to 26% in Alameda County.

**Figure 2. Percentage of Households Earning Less than the Real Cost Measure per County (2019)**



Source: United Way California, Real Cost Measure 2019.

This study aims to measure community needs by evaluating four measures of economic stability:

**1. Federal Poverty Rate**

**2. Lack of Self-Sufficiency**

**3. Unemployment**

**4. Housing Burden**

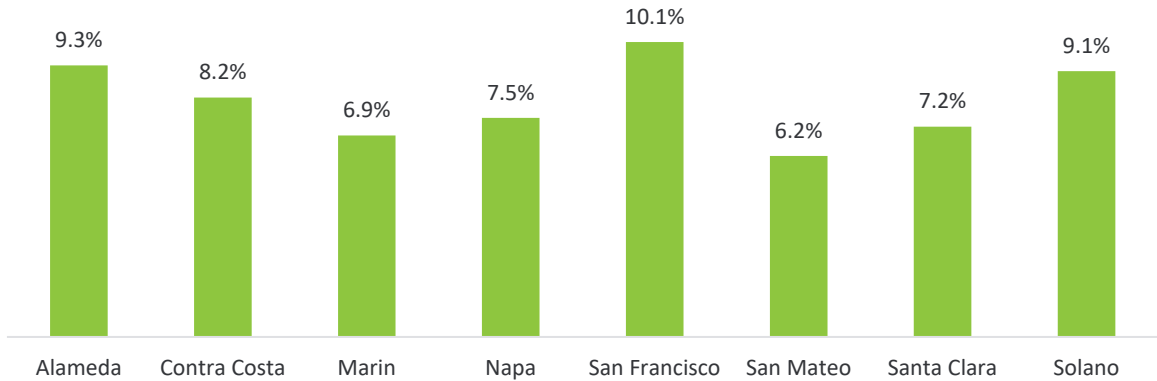
Each of these measures is described for the Bay Area below. More detailed information by ZIP Code can be found in the Appendix.



## Federal Poverty Rate

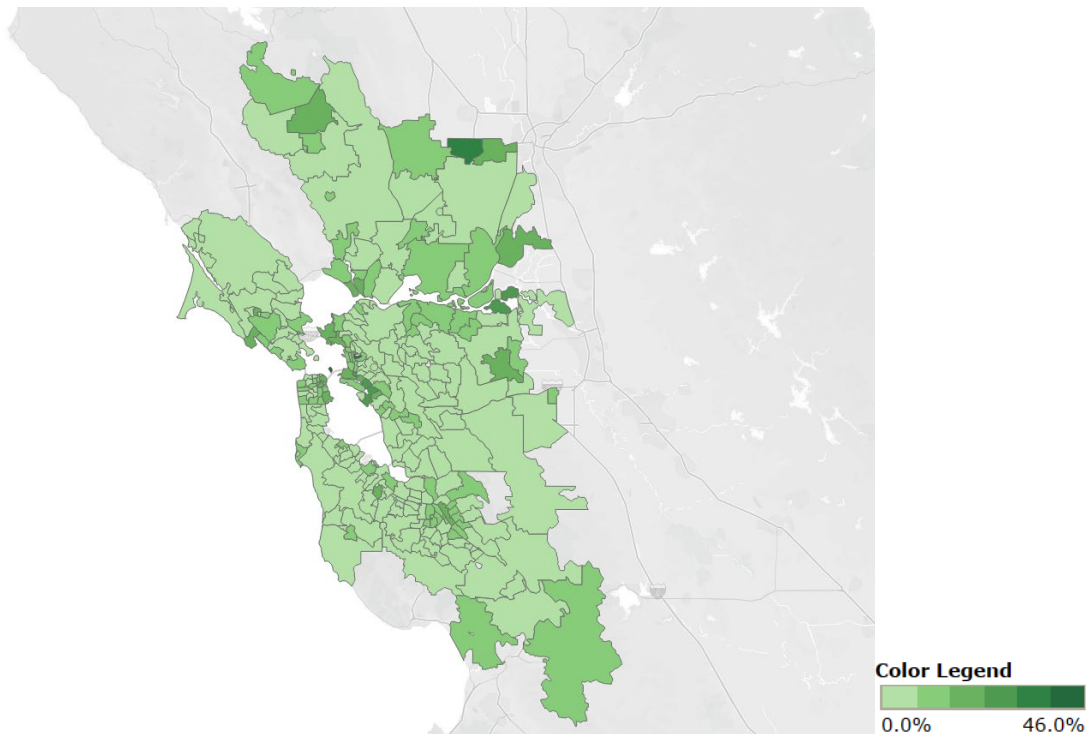
The federal poverty rate represents the number of people who earn less than the federal poverty level. This study looks at census data from 2020 to be able to compare it to philanthropic data for the same time period. The figure below shows the highest rates of poverty (darkest shade) by ZIP Code. The percentage of the population earning less than the federal poverty level tends to be an insufficient depiction of economic stability in the Bay Area, as the cost of living is much higher than can be accounted for by the federal poverty limit.

**Figure 3. Federal Poverty Rate by County (2020)**



Source: American Community Survey, 2020 5-year estimates.

**Figure 4. Federal Poverty Rate by Zip Code (2020)**



Source: American Community Survey, 2020 5-year estimates. Note: Excludes ZIP Code 94128 (San Francisco Airport).

**Figure 5. Top Ten ZIP Codes with the Highest Poverty Rate (2020)**

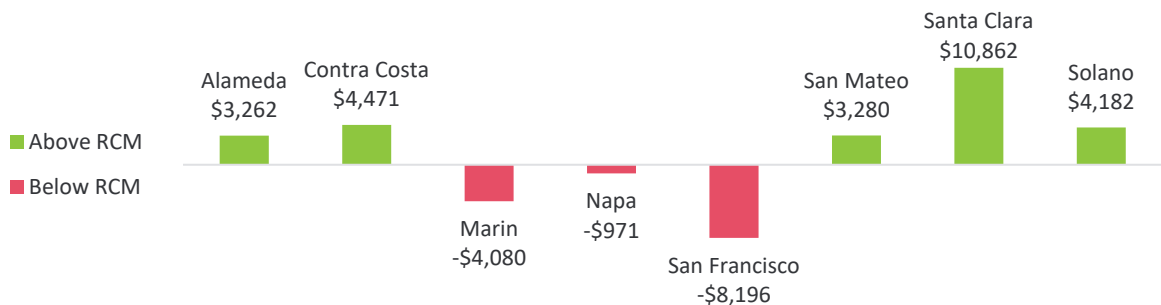
ZIP	County	City	Poverty Rate
94130	San Francisco	San Francisco	46.0%
94704	Alameda	Berkeley	45.1%
94511	Contra Costa	Bethel Island	34.9%
94612	Alameda	Oakland	23.7%
94621	Alameda	Oakland	23.6%
94601	Alameda	Oakland	23.4%
94607	Alameda	Oakland	23.0%
94933	Marin	Lagunitas-Forest Knolls	22.2%
94567	Napa	Pope Valley	21.6%
94592	Solano	Vallejo	20.6%

Source: American Community Survey, 2020 5-year estimates. Note: This table is sorted (descending) by the poverty rate. Note: Excludes ZIP Code 94128 (San Francisco Airport).

### Lack of Self-Sufficiency

In an effort to better describe the income self-sufficiency in Bay Area counties and neighborhoods, this study utilized the Real Cost Measure (RCM) provided by United Ways of California which defines the estimated cost of living for residents in each of the Bay Area counties.<sup>9</sup> The RCM is based on the estimated income required to meet the basic needs of a family of four (two adults, one preschool and one school-age child). This helps us to better understand what type of income level is required for a family to survive. For this study, we calculated a score to determine the difference between the median household income and the RCM for that county. For example, if the RCM in San Francisco County is \$127,332 and the median household income is only \$119,136, then the disparity is -\$8,196. The figure below shows the highest disparities between the median income for the ZIP Code and the county RCM (darkest shade) by ZIP Code. **There are 107 ZIP Codes across the Bay Area in which most households earn less than the RCM in their county**, meaning that residents are likely unable to afford basic needs. The ten ZIP Codes and cities with the greatest RCM median income disparity are shown in the table below. Six out of ten of these ZIP Codes represent the city of San Francisco.

**Figure 6. Real Cost Measure Median Income Disparity by County (2020)**

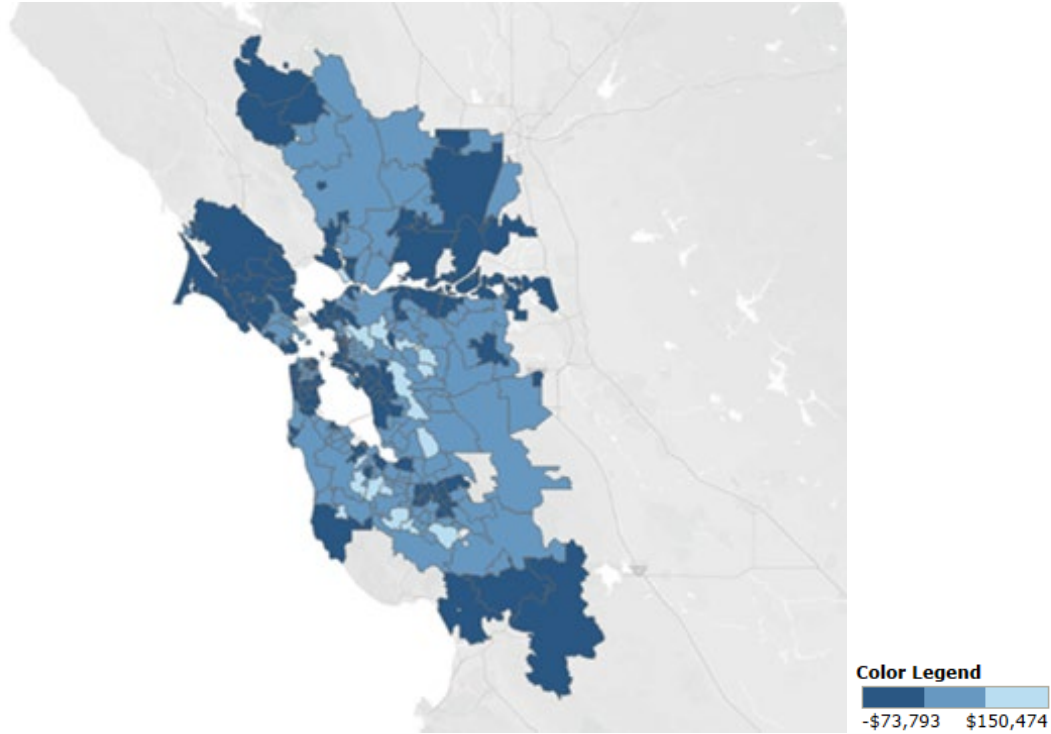


Source: United Way California, Real Cost Measure 2019. American Community Survey, 2020 5-year estimates.

<sup>9</sup> United Way California, Real Cost Measure 2019.

<https://public.tableau.com/app/profile/hgascon/viz/TheRealCostMeasureinCalifornia2021/RealCostDashboard>

**Figure 7. Real Cost Measure Median Income Disparity by Zip Code (2019)**



Source: United Ways of California, Real Cost Measure 2019. American Community Survey, 2020 5-year estimates.

**Figure 8. Top Ten ZIP Codes with the Highest Real Cost Measure Median Income Disparity**

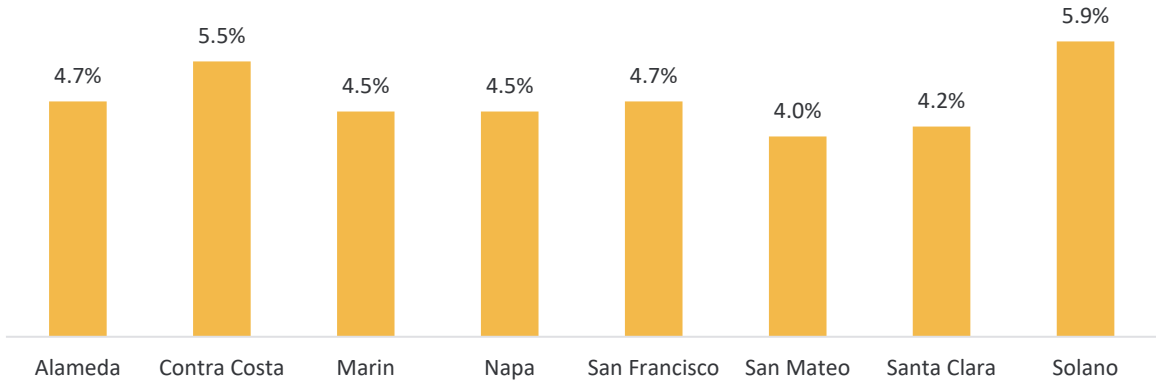
ZIP	County	City	RCM Median Income Disparity
94102	San Francisco	San Francisco	-\$73,793
94104	San Francisco	San Francisco	-\$70,388
94130	San Francisco	San Francisco	-\$68,121
94108	San Francisco	San Francisco	-\$62,424
94621	Alameda	Oakland	-\$60,813
94124	San Francisco	San Francisco	-\$60,238
94133	San Francisco	San Francisco	-\$58,909
94305	Santa Clara	Stanford (University)	-\$57,513
94704	Alameda	Berkeley	-\$54,891
94937	Marin	Inverness	-\$51,251

Source: United Ways of California, Real Cost Measure 2019. American Community Survey, 2020 5-year estimates. Note: This table is sorted (descending) by the RCM median income disparity.

## Unemployment

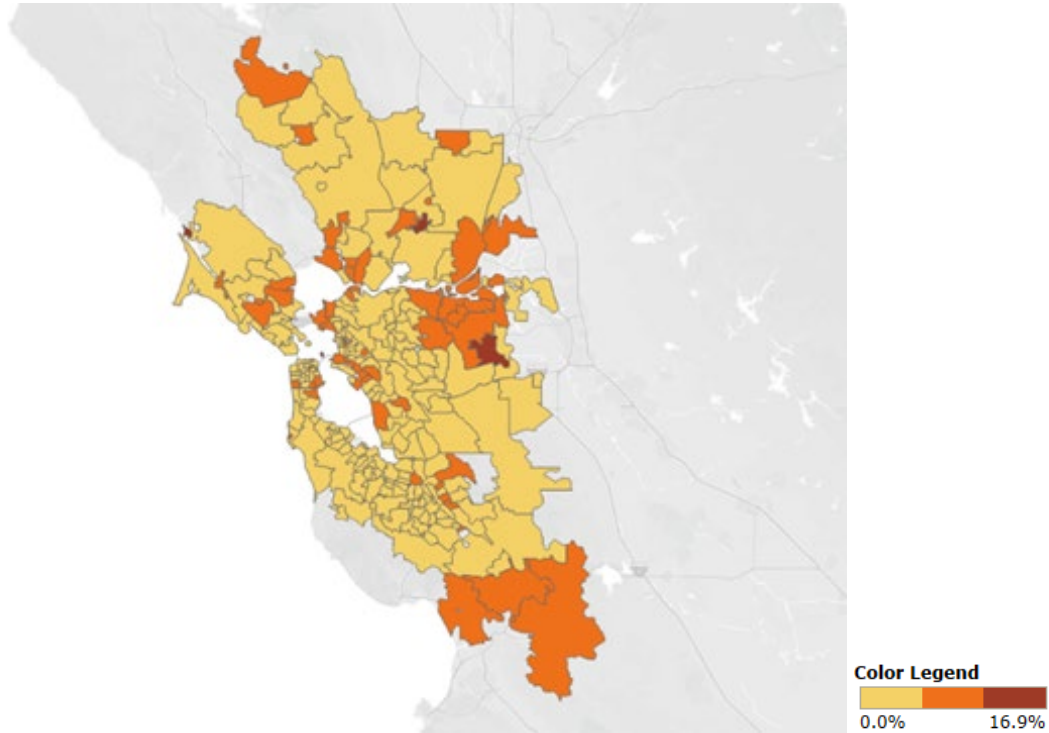
The unemployment rate represents the number of unemployed people as a percentage of the civilian labor force. The figure below shows the highest rates of unemployment (darkest shade) by ZIP Code. There are two ZIP Codes in the City of San Francisco with the highest rates of unemployment (36.5% in 94128 and 16.9% in 94130). The ten ZIP Codes and cities with the highest rates of unemployment are shown in the table below.

**Figure 9. Unemployment Rate by County (2020)**



Source: American Community Survey, 2020 5-year estimates.

**Figure 10. Unemployment Rate by Zip Code (2020)**



Source: American Community Survey, 2020 5-year estimates.

**Figure 11. Top Ten ZIP Codes with the Highest Unemployment Rate**

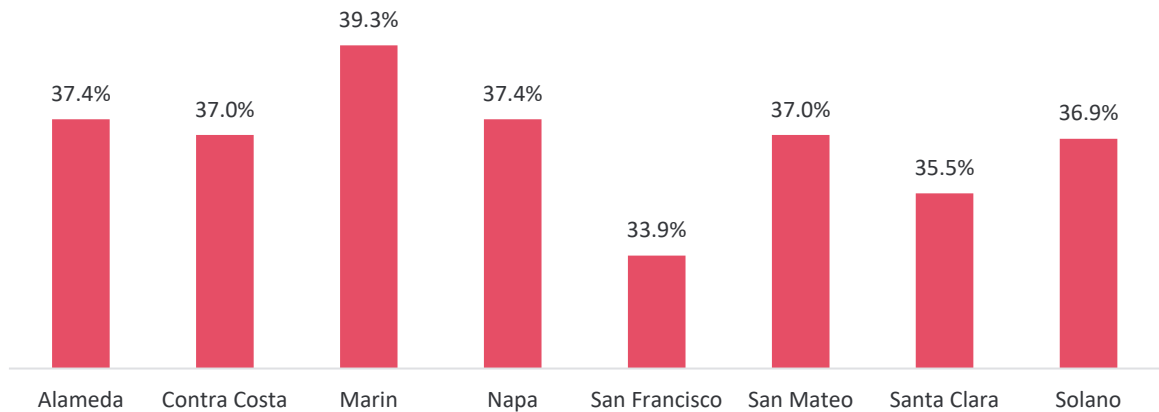
ZIP	County	City	Unemployment Rate
94130	San Francisco	San Francisco	16.9%
94929	Marin	Dillon Beach	15.2%
94535	Solano	Travis AFB	12.7%
94514	Contra Costa / Alameda	Byron	12.2%
94956	Marin	Point Reyes Station	10.8%
94511	Contra Costa	Bethel Island	9.9%
94930	Marin	Fairfax	9.8%
94509	Contra Costa	Antioch	9.7%
94571	Solano	Rio Vista	9.6%
94589	Solano	Vallejo	9.3%

Source: American Community Survey, 2020 5-year estimates. Note: This table is sorted (descending) by the unemployment rate.

## Housing Burden

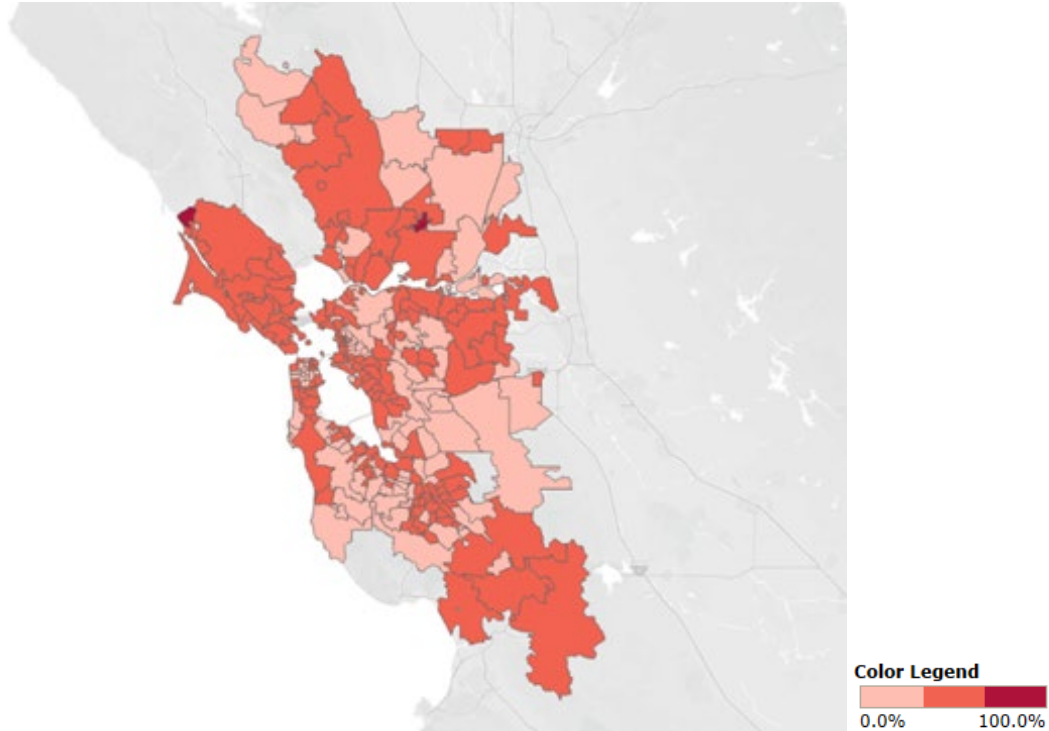
Housing burden is defined as the percentage of households spending more than 30% of their income on housing expenses (i.e., rent or mortgage). The figure below shows the highest rates of housing burden (darkest shade) by ZIP Code. There are two ZIP Codes with 100% of residents experiencing housing burden in Oakland (94613) and San Quentin (94964). The ten ZIP Codes and cities with the highest rates of housing burden are shown in the table below.

**Figure 12. Percentage of Households Experiencing Housing Burden (Spending 30% of Income on Mortgage/Rent) by County (2020)**



Source: American Community Survey, 2020 5-year estimates.

**Figure 13. Percentage of Households Experiencing Housing Burden (Spending 30% of Income on Mortgage/Rent) by Zip Code (2020)**



Source: American Community Survey, 2020 5-year estimates.

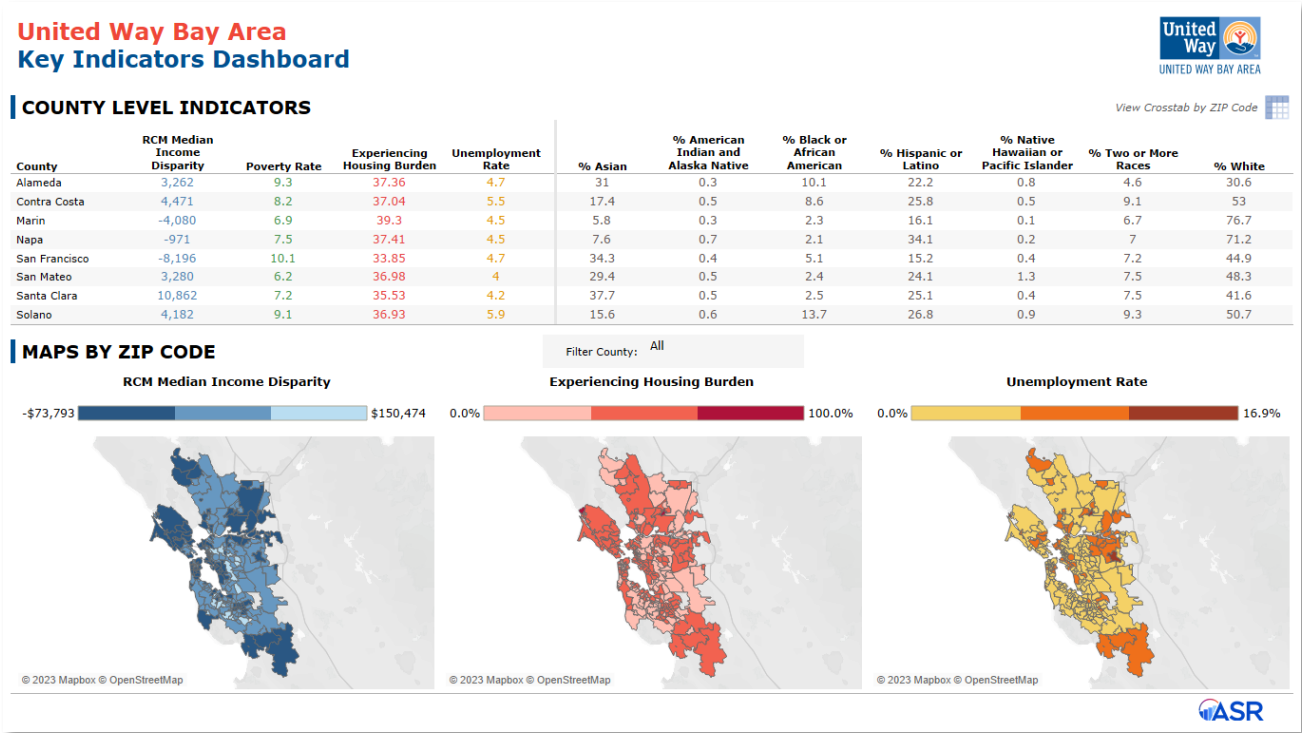
**Figure 14. Top Ten ZIP Codes with the Highest Percentage Experiencing Housing Burden (Spending 30% of Income on Mortgage/Rent)**

ZIP	County	City	Percentage Experiencing Housing Burden
94964	Marin	San Quentin	100.0%*
94972	Marin	Valley Ford	76.8%
94535	Solano	Travis AFB	71.2%
94567	Napa	Pope Valley	62.9%
94704	Alameda	Berkeley	58.1%
94621	Alameda	Oakland	57.7%
94514	Contra Costa	Byron	57.5%
94933	Marin	Lagunitas-Forest Knolls	54.3%
94963	Marin	San Geronimo	53.8%
94603	Alameda	Oakland	52.9%

Source: American Community Survey, 2020 5-year estimates. Note: This table is sorted (descending) by the percentage experiencing housing burden. \* Data from the census includes rental costs as a percent of income in ZIP Code 94964. Housing burden for households with mortgage payments are masked in this ZIP Code.

## KEY INDICATORS ONLINE DASHBOARD

The United Way Bay Area Key Indicators Dashboard includes county-level and ZIP Code level data on each of the measures of economic stability, as well as descriptive characteristics (race/ethnicity) of residents. Click here to view the online dashboard: <https://uwba.org/united-way-bay-area-community-needs-dashboard/>



## UNDERSTANDING OVERALL NEEDS

High priority neighborhoods were identified by creating an aggregate measure to evaluate overall needs.

ASR calculated an overall need score for each ZIP Code included in this study. Each indicator of economic stability was evaluated to identify the top, middle, and bottom tercile values classified respectively as high (3), moderate (2), or low (1) needs by ZIP Code.

**Figure 15. Defining the Overall Need Scores Related to Economic Stability**

	Poverty Rate	RCM Median Income Disparity	Unemployment Rate	Percentage Experiencing Housing Burden
1 - Low	0.0-5.5%	24,849+	0.0-3.6%	0.0-32.5%
2 - Moderate	5.6-8.6%	-10,038 - 24,849	3.7-5.0%	32.6-39.0%
3 - High	>= 8.6%	<= -10,038	>= 5.0%	>= 39.0%

Note: Missing values were scored as 0.

The figure below shows the key indicators and overall need scores (average of all four indicators) for each Bay Area County represented in this study. The counties with the highest overall need scores (2.5) include Alameda, Marin, San Francisco, and Solano Counties. The overall need scores in the remaining counties remains moderately high (2.0-2.3).

**Figure 16. Overall Needs by County**

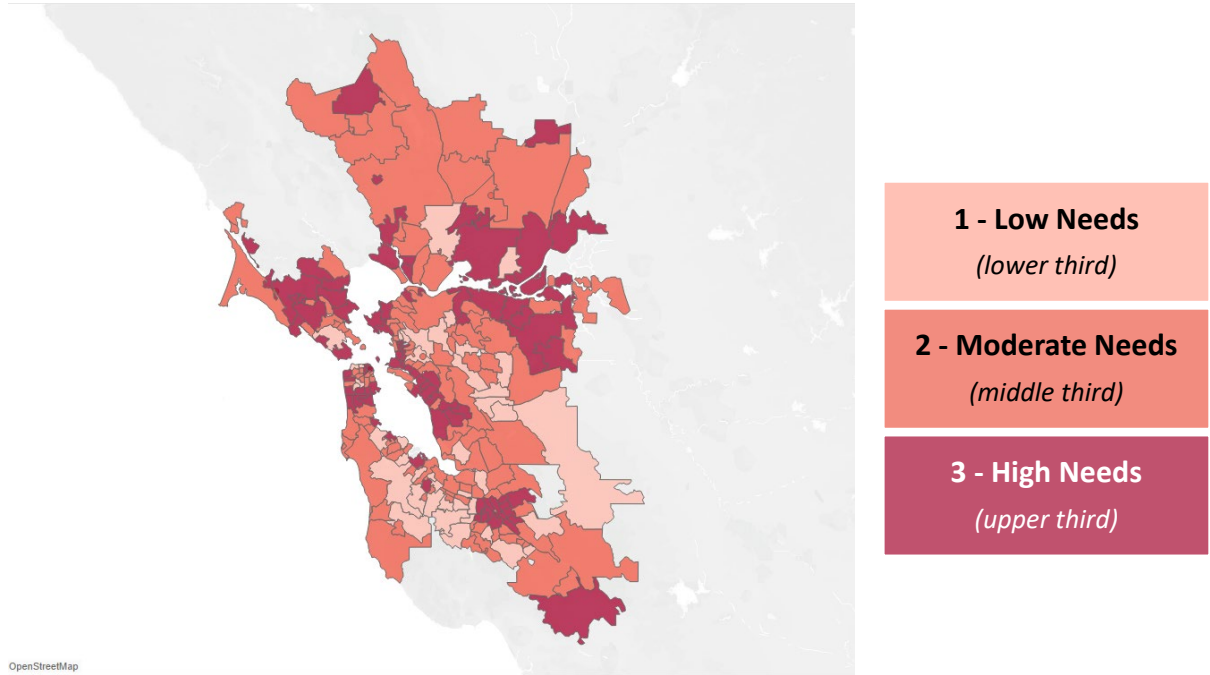
County	Need Score	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
Alameda	2.5	9%	\$3,262	5%	37%
Contra Costa	2.3	8%	\$4,471	6%	37%
Marin	2.5	7%	\$4,080	5%	39%
Napa	2.3	8%	-\$971	5%	37%
San Francisco	2.5	10%	-\$8,196	5%	34%
San Mateo	2.0	6%	\$3,280	4%	37%
Santa Clara	2.0	7%	\$10,862	4%	36%
Solano	2.5	9%	\$4,182	6%	37%

Source: American Community Survey, 2020 5-year estimates. United Way California, Real Cost Measure 2019. Note: Detailed information by ZIP Code can be found in the Appendix.



The map below shows the overall need scores in each ZIP Code categorized as low (1.0-1.4), moderate (1.5-2.4), or high needs (2.5-3.0).

**Figure 17. Overall Need Scores by Zip Code**



Source: Calculated by Applied Survey Research using benchmarks outlined above.

The cities and ZIP Codes in each county with overall need scores of 2.5 or higher are shown in the table below. Each of the eight Bay Area counties represented in this study have neighborhoods experiencing high needs related to economic instability. There are a total of 89 ZIP Codes (out of 263 included this study) that had an overall need scores of 2.5 or higher.

**Figure 18. Cities and Neighborhoods with High Need Scores (2.5 or Higher)**

County	Cities
Alameda	Central Berkeley – 94702, 94703 Downtown Berkeley – 94704 North Berkeley – 94709 Emeryville – 94608 Hayward – 94541, 94542, 94544, 94545 South Oakland – 94605, 94606 Fruitvale – 94601 Elmhurst – 94603 West Oakland – 94607 North Oakland – 94609 Downtown Oakland – 94612 Oakland Airport/Coliseum – 94621 San Leandro – 94577, 94578, 94579
Contra Costa	Antioch – 94509, 94531 Bethel Island – 94511 Brentwood – 94513 Byron – 94514 Concord – 94518, 94520 Pittsburg – 94565

County	Cities
	<b>Porta Costa</b> – 94569 <b>Richmond</b> – 94801, 94804 <b>Rodeo</b> – 94572 <b>San Pablo</b> – 94806
Marin	<b>Bolinas</b> – 94924 <b>Fairfax</b> – 94930 <b>Lagunitas-Forest Knolls</b> – 94938 <b>Nicasio</b> – 94946 <b>Novato</b> – 94947, 94949 <b>Point Reyes Station</b> – 94956 <b>San Rafael</b> – 94901, 94903 <b>Sausalito</b> – 94965
Napa	<b>Napa</b> – 94559 <b>Pope Valley</b> – 94567 <b>Yountville</b> – 94599
San Francisco	<b>Treasure Island</b> – 94130 <b>Tenderloin/Civic Center/Hayes Valley</b> – 94102 <b>Union Square</b> – 94104 <b>Chinatown</b> – 94108, 94133 <b>Polk/Russian Hill (Nob Hill)</b> – 94109 <b>Ingelside-Excelsior/Crocker-Amazon</b> – 94112 <b>Embarcadero</b> – 94111 <b>Outer Richmond</b> – 94121 <b>Sunset</b> – 94122 <b>Bayview-Hunters Point</b> – 94124 <b>Lake Merced</b> – 94132 <b>Sunnydale</b> – 94134
San Mateo	<b>Brisbane</b> – 94005 <b>Daly City</b> – 94014, 94015 <b>Redwood City</b> – 94063 <b>San Mateo</b> – 94401
Santa Clara	<b>Gilroy</b> – 95020 <b>East San Jose</b> – 95116, 95121, 95122, 95127 <b>North San Jose</b> – 95110, 95112, 95126, 95133 <b>South San Jose</b> – 95111, 95125 <b>West San Jose</b> – 95117, 95128 <b>Santa Clara</b> – 95050 <b>Stanford (University)</b> – 94305
Solano	<b>Fairfield</b> – 94533 <b>Rio Vista</b> – 94571 <b>Travis Afb</b> – 94535 <b>Vallejo</b> – 94589, 94590

Source: Overall need scores were calculated by Applied Survey Research. Only ZIP Codes with all four economic stability indicators were included in this summary. Note: Detailed information by ZIP Code can be found in the Appendix.

## RACE/ETHNICITY

**Areas experiencing higher need scores have a significantly higher proportion of Hispanic or Latino and Black/African American residents compared to low or moderate needs areas.**

In addition to key indicators of economic stability, the study also includes descriptive characteristics to illustrate the racial and ethnic diversity of counties and ZIP Codes. This information can be used to identify communities that are disproportionately impacted by poverty. Insights can inform funding opportunities to better meet the unique needs of the community that are culturally relevant and appropriate. Funders who aim to alleviate poverty in the Bay Area counties should seek to support economic stability as well as any other barriers to equity and inclusion in the existing programs and services.

**Figure 19. Race/Ethnicity and Overall Need Scores by County**

County	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	Need Scores
Alameda	0%	31%	10%	22%	1%	5%	31%	2.5
Contra Costa	0%	17%	8%	26%	1%	5%	43%	2.3
Marin	0%	6%	2%	16%	0%	4%	71%	2.5
Napa	0%	8%	2%	34%	0%	4%	52%	2.3
San Francisco	0%	34%	5%	15%	0%	5%	30%	2.5
San Mateo	0%	29%	2%	24%	1%	4%	39%	2.0
Santa Clara	0%	37%	2%	25%	0%	4%	31%	2.0
Solano	0%	15%	13%	27%	1%	6%	37%	2.5
<b>BAY AREA</b>	<b>0%</b>	<b>28%</b>	<b>6%</b>	<b>23%</b>	<b>1%</b>	<b>5%</b>	<b>37%</b>	<b>--</b>

Highlighted cells indicate county proportions higher than the regional Bay Area population proportions. Source: American Community Survey, 2020 5-year estimates. United Way California, Real Cost Measure 2019. Note: Detailed information by ZIP Code can be found in the Appendix.

ZIP Code-level data was aggregated to evaluate the proportion of the population represented by each race/ethnic group and need levels (low, moderate, or high needs). Areas experiencing higher need scores (2.5+) have a significantly higher proportion of Hispanic or Latino and Black/African American residents compared to low or moderate needs areas. The areas experiencing moderate need scores (1.5-2.4) are significantly more likely to represent areas populated by Asian residents and the areas experiencing lower need scores (1.0-1.4) are significantly more likely to represent areas populated by White residents.

**Figure 20. Race/Ethnicity in ZIP Codes by Low, Moderate, or High Need Scores**

Need Score	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White
Low (1.0-1.4)	0%	33%	2%	10%	0%	5%	49%
Moderate (1.5-2.4)	0%	29%	4%	19%	1%	5%	41%
High (2.5+)	0%	25%	10%	33%	1%	4%	27%

Source: American Community Survey, 2020 5-year estimates.

The race/ethnic composition among the 89 ZIP Codes with overall need scores of 2.5 or higher (high needs) were compared to the race/ethnic composition of the Bay Area region included in this study. When compared to regional data, there were 56 ZIP Codes (63% of high need areas) that have a higher proportion of residents who identify as multi-racial, 50 ZIP Codes (56% of high need areas) that have a higher proportion of residents who identify as American Indian or Alaskan Native, 48 ZIP Codes (54% of high need areas) that have a higher proportion of residents who identify as Hispanic or Latino, and 39 ZIP Codes (44% of high need areas) that have a higher proportion of residents who identify as Black or African American. Additional data on economic stability and race/ethnic composition at the ZIP Code level can be found in the appendix for each county in this study.

# Philanthropic Distributions

## AVAILABILITY OF FUNDING DATA

This report utilizes grantmaking information from IRS 990 and 990-PF tax forms, which have been catalogued in the Candid Foundation Database.<sup>10</sup> ASR compiled findings from the most recent IRS 990 forms to describe philanthropic gifts between 2018-2020 in the Bay Area. Funding distributions have been analyzed and coded to better understand how funds are being allocated (by subject area), and how funding patterns may have shifted at the beginning of the pandemic. Through an analysis of the distributions, we hope to provide information to better understand:

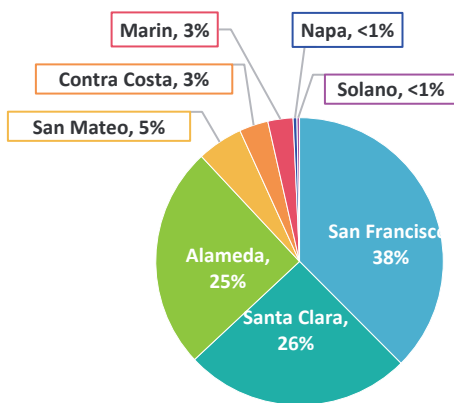
- ▶ Distribution of funds by county, trends between 2018 and 2020, and per capita allocations,
- ▶ Top funding sources,
- ▶ Subject/strategy areas most commonly funded, and
- ▶ Funding patterns in the high priority neighborhoods based on economic stability.

## FUNDING DISTRIBUTIONS BY COUNTY

**Solano and Napa Counties are under-funded by comparison to other Bay Area counties.**

Between 2018 and 2020, about 182,080 grants totaling \$26 billion were given to agencies in the Bay Area. However, as shown in the pie chart on the right, these funds were most heavily concentrated in just three of eight counties. About one-third of the funding (38%) was provided to agencies and organizations in San Francisco, about one-quarter to Santa Clara County (26%) and another quarter to Alameda County (25%). Solano and Napa Counties received the least grant dollars in the Bay Area (less than 1% each).

**Figure 21. Proportion of Funds Distributed by County (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

<sup>10</sup> Candid Foundation Database. <https://candid.org/>. The most recent data available for analysis are from 2018-2020. There can be delays in the filing of 990 forms or initial filing of inaccurate forms, which then must be corrected, resulting in a delay of access to timely data. The data do not capture giving that is not reported on 990 forms, because other types of giving (e.g., government and corporate giving) are not subject to the detailed reporting required on 990 forms. Entities exempt from filing 990 forms include most faith-based organizations, state institutions, and nonprofits that do not have tax-exempt status.

The per capita spending was calculated using U.S. Census population statistics for each year. Per capita spending was also measured in aggregate for the three-year period. **Per capita spending over the three-year period from 2018 to 2020 ranged from \$168 per capita in Solano County compared to \$11,211 per capita in San Francisco County.**

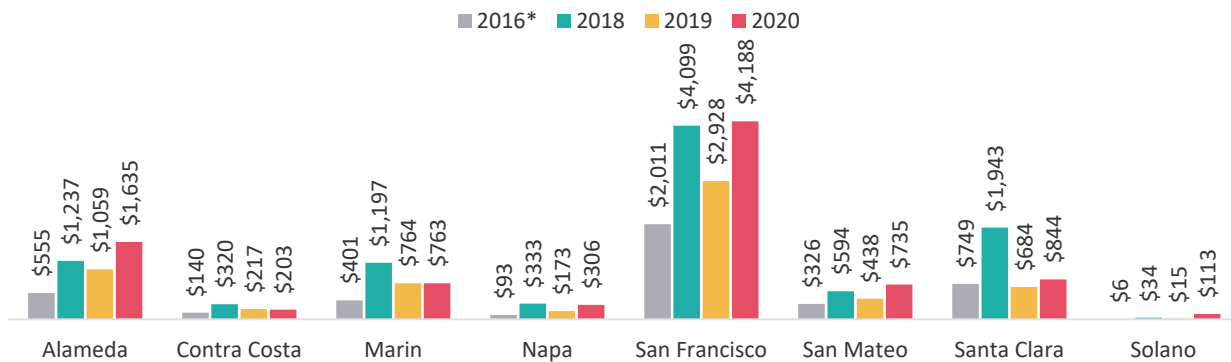
**Figure 22. Philanthropic Dollars Received by County (2018-2020)**

County	# of Funders	# of Recipients	Grants Distributed	Amount	Average Amount per Grant	Per Capita (3-year)
San Francisco	693	7,741	60,207	\$9,822,875,441	\$163,152	\$11,211
Santa Clara	795	9,001	37,730	\$6,677,506,082	\$176,981	\$3,477
Alameda	379	9,355	41,793	\$6,545,236,021	\$156,611	\$3,929
San Mateo	361	4,275	17,900	\$1,348,685,543	\$75,346	\$1,766
Contra Costa	191	4,645	10,342	\$852,216,808	\$82,403	\$740
Marin	216	2,174	10,403	\$741,440,173	\$71,272	\$2,865
Napa	55	857	2,321	\$111,605,434	\$48,085	\$812
Solano	13	1,052	1,384	\$75,167,127	\$54,312	\$168
<b>TOTAL</b>	<b>2,701</b>	<b>38,815</b>	<b>182,080</b>	<b>\$26,433,067,766</b>	<b>\$123,756</b>	<b>\$3,662</b>

Source: Candid Foundation Database, 2018-2020. American Community Survey, 2020 5-year estimates. Note: The three-year per capita spending rate is calculated by taking the total dollar amount divided by the average population size from 2018-2020.

Per capita spending across the Bay Area counties were also included in the report sponsored by First 5 Solano, *Foundation Giving in Solano County and the Bay Area: 2018 Update*.<sup>11</sup> The figure below shows the per capita spending in 2016 as reported in the Solano County report compared to the per capita spending in 2018, 2019, and 2020 as discovered in this study. **In Solano County, the per capita spending has grown from \$6 per capita in 2016 to \$113 per capita in 2020.**

**Figure 23. Per Capita Spending by County Over Three-Year Period (2018-2020)**



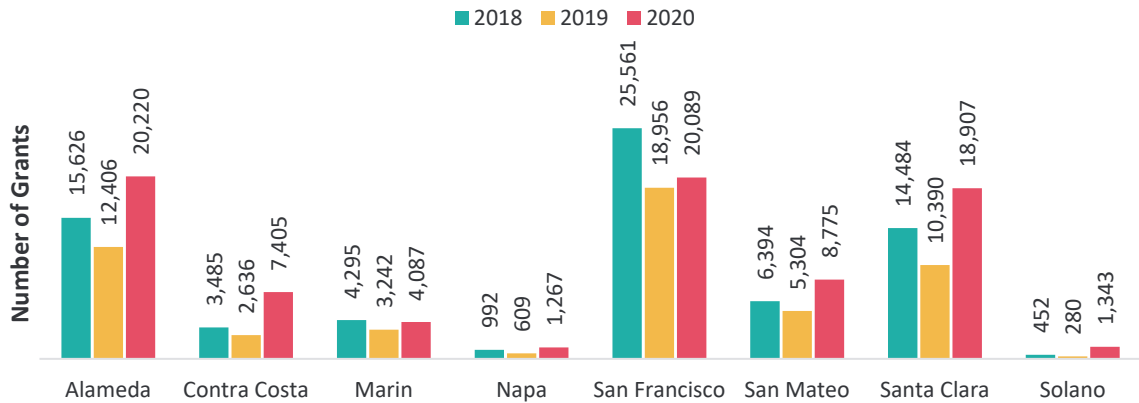
Source: Candid Foundation Database, 2018-2020. American Community Survey, 2020 5-year population estimates were used to calculate per capita spending. \* 2016 values were derived from the First 5 Solano, Foundation Giving in Solano County and the Bay Area: 2018 Update.

<sup>11</sup> First 5 Solano, Foundation Giving in Solano County and the Bay Area: 2018 Update. <https://www.solanocounty.com/civicax/filebank/blobload.aspx?blobid=30278>

Consistent across all counties, there was a decrease in philanthropic gifts between 2018 and 2019, and an increase in 2020.

The figure below shows the total number of grants distributed between 2018 and 2020 across the Bay Area counties represented in this study. Alameda, Contra Costa, Napa, San Mateo, and Santa Clara Counties received more grants in 2020 than in 2018 and 2019, while the number of grants distributed in other counties declined.

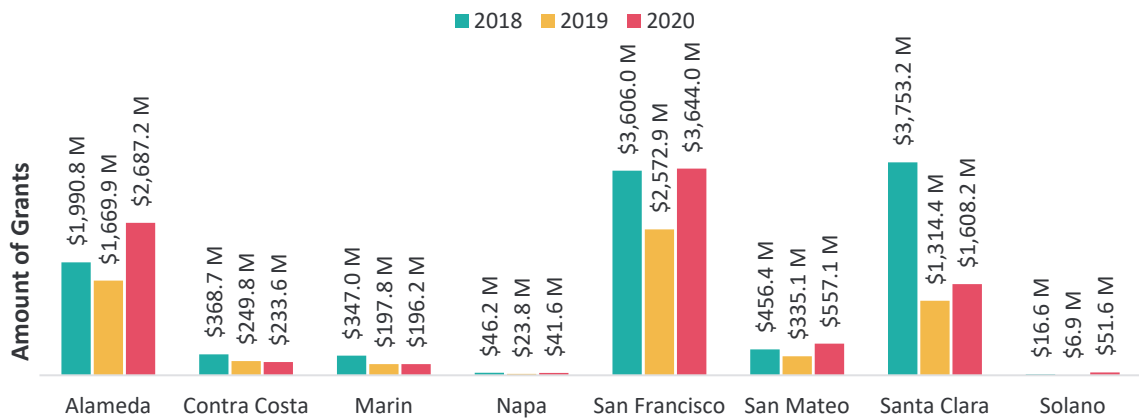
**Figure 24. Trends in Number of Grants by County (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

The figure below shows the total amount of grant dollars distributed between 2018 and 2020 across the region. Alameda, San Francisco, and San Mateo Counties received more grant dollars in 2020. These charts show that the increase in number of grants does not always result in increased funding.

**Figure 25. Trends in Amount of Grants by County (2018-2020)**



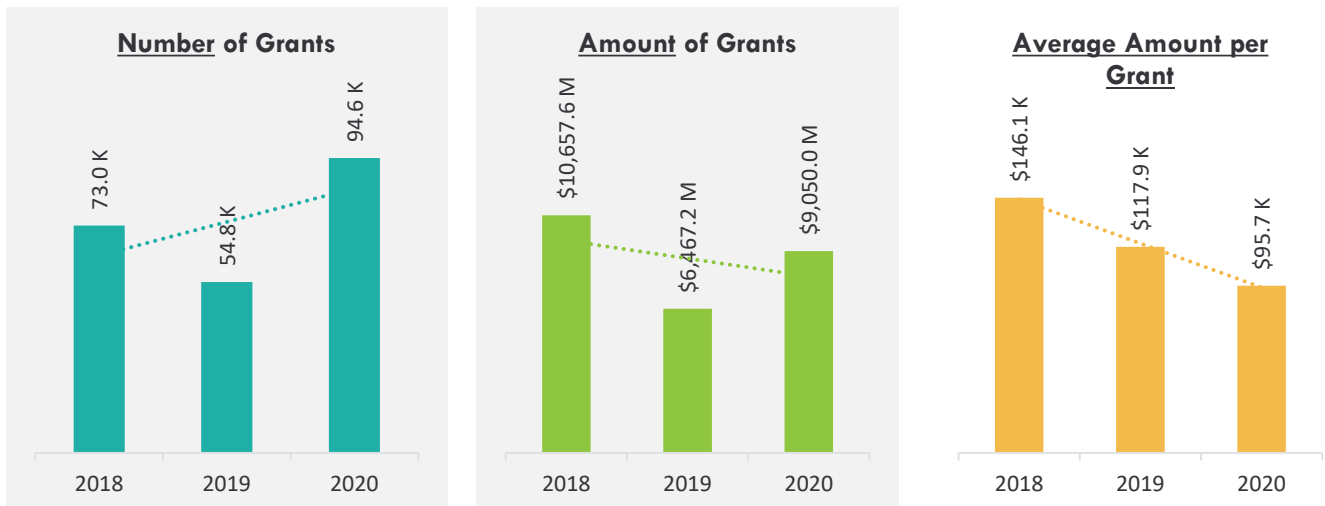
Source: Candid Foundation Database, 2018-2020.

While the number of grants increased between 2018 and 2020, the total amount decreased and therefore the average amount per grant decreased.

The number of grants distributed to agencies and organizations in the eight Bay Area counties grew from 73,000 in 2018 to more than 94,000 in 2020. The amount of grant funds distributed to agencies and organizations in

the eight Bay Area counties decreased from more than \$10.6 billion in 2018 to a little more than \$9 billion in 2020. Thus, the average amount distributed per grant decreased.

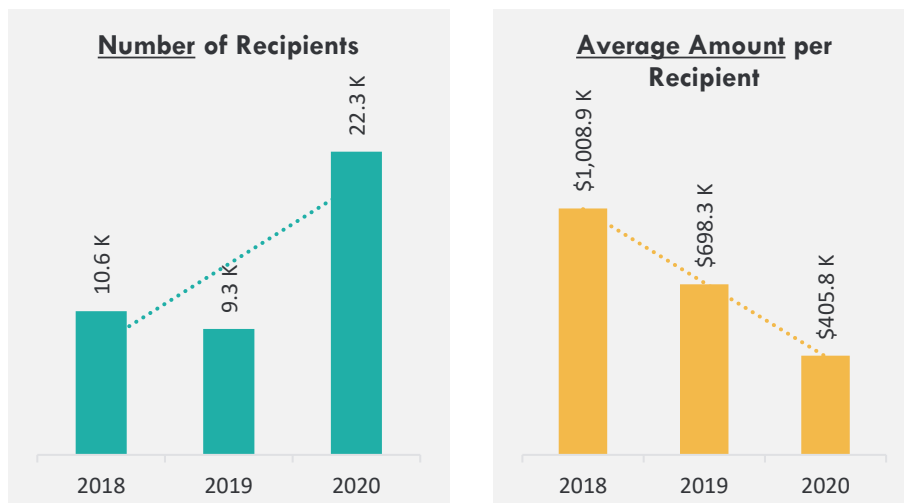
**Figure 26. Trends in Grant Distributions (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

ASR compiled the list of unique recipients to calculate the average amount gifted to each agency or organization. The intent of this analysis was to confirm whether the reduced amount per grant (shown above) was also a representation of reduced funding per recipient. The purpose was to better understand whether funders were allocating multiple small grants to the same recipients, or if they were diversifying their pool of recipients by distributing smaller grants to various recipients. The analysis proved that the average amount gifted to each recipient was also decreasing from 2018 to 2020. The number of recipients between 2018 and 2020 more than doubled, which indicates that philanthropic funders had the potential for greater reach across the region. During the same period, the average amount per recipient was reduced by half. This is consistent with the analysis above which showed the average amount per grant decreasing.

**Figure 27. Trends in the Average Amount Gifted per Recipient (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

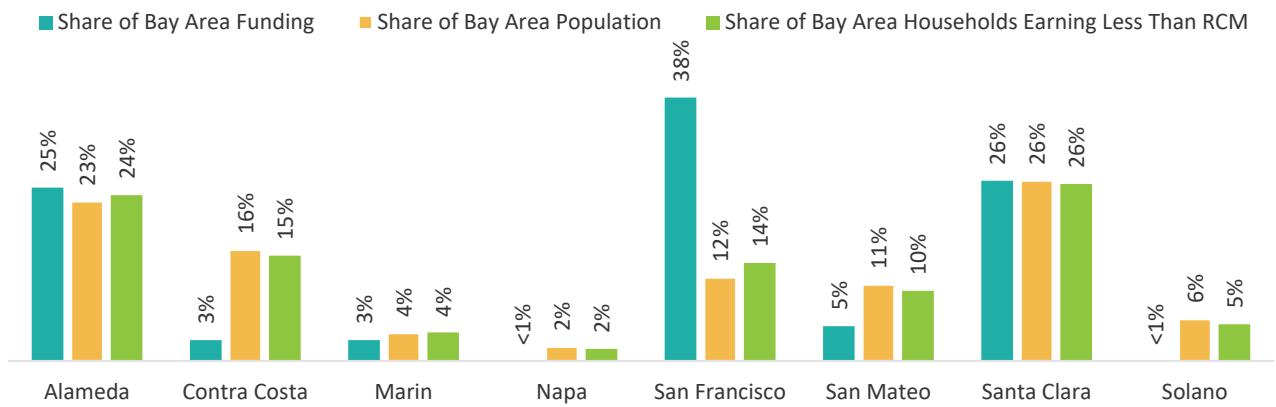


**Funds distributed across the Bay Area do not appear to reflect needs as it relates to economic stability or population density.**

This section aims to test assumptions around how funding is allocated, and whether or not it is distributed based on population size or community needs. While San Francisco only accounts for 12% of the Bay Area population, organizations in San Francisco received 38% of the funding in the Bay Area. Marin, Napa, and Solano Counties make up about 12% of the Bay Area population combined but only account for about 3% of the funding distributions.

The total number of households across the Bay Area earning less than the Real Cost Measure (estimated cost of living for a family of four) was used to calculate the share of those households within each county.<sup>12</sup> Ultimately, the chart below shows that the pattern of funding distributions does not reflect needs or population density in each county.

**Figure 28. Share of Bay Area Philanthropic Giving, Share of Bay Area Population, and Share of Bay Area Households Earning Less Than RCM in Each County**



Source: Candid Foundation Database, 2018-2020. United Way California, Real Cost Measure 2019. American Community Survey, 2020 5-year estimates.

These findings indicate that more funding is needed across the Bay Area to fill the gap and meet the needs of those living in under-resourced communities.

<sup>12</sup> Operational definition for “Share of households earning less than RCM”: Total number of households earning less than RCM in the county, out of the number of households earning less than the RCM in the region (8 county sample).

## TOP FUNDING SOURCES AND RECIPIENTS

**Organizations in the Bay Area received more than \$26 billion in grants, and out of 13,315 donors, ten of them accounted for over \$11 billion grant dollars (42%).**

There was more than \$26 billion donated to the Bay Area between 2018 and 2020. The top 10 funders in the region awarded 35,274 grants worth nearly \$9.8 billion. The highest single donation came from Twitter CEO Jack Dorsey for \$1 Billion in 2020 to #startsmall, Jack Dorsey’s public fund for global COVID-19 relief. The highest amount donated across the Bay Area came from the United States National Institutes of Health for more than \$2.5 billion to fund health-related research and clinical trials. The Silicon Valley Community Foundation was the most active of the top ten grantors, distributing more than 22,956 grants across the Bay Area accounting for more than \$1.5 billion. The Silicon Valley Community Foundation had focused primarily on advancing educational opportunities and shifted their focus during the pandemic to support COVID-19 relief in 2020.

**Figure 29. Top Ten Philanthropic Gifts (From Anywhere) Given to Bay Area Organizations, 2018-2020**

Source	Grants Distributed	Amount
United States National Institutes of Health	6,529	\$2,689,550,645
United States Food And Nutrition Service	7	\$1,616,366,992
Silicon Valley Community Foundation	22,956	\$1,608,400,913
United States Federal Transit Administration	70	\$1,460,723,838
Jack Dorsey	1	\$1,000,000,000
Fidelity Investments Charitable Gift Fund	4,050	\$864,790,560
University of California, San Francisco Foundation	4	\$690,039,929
United States Office of Public and Indian Housing	335	\$541,424,399
Bill & Melinda Gates Foundation	320	\$475,097,573
United States Department of Health and Human Services	1,002	\$421,895,807

Source: Candid Foundation Database, 2018-2020. Note: Detailed county data in the Appendix.

In addition, the top ten local funders headquartered in the Bay Area were identified in the table below to highlight those funders who reside within our Bay Area communities and also gave philanthropic gifts to Bay Area organizations.

**Figure 30. Top Ten Bay Area (Local) Funders to Bay Area, 2018-2020**

Source	Grants Distributed	Amount
Silicon Valley Community Foundation	22,956	\$1,608,400,913
Jack Dorsey	1	\$1,000,000,000
University of California, San Francisco Foundation	4	\$690,039,929
The William and Flora Hewlett Foundation	748	\$355,731,506
The David and Lucille Packard Foundation	751	\$315,147,555
Gerson Bakar Foundation	62	\$296,403,583
Kaiser Foundation Hospital	656	\$253,055,193
University of California Berkeley Foundation	1	\$249,195,061
Lucile Packard Foundation for Children’s Health	12	\$247,666,646
S.D. Bechtel, Jr. Foundation	563	\$202,958,515

Source: Candid Foundation Database, 2018-2020.

The top recipients of philanthropic gifts includes many **higher education institutions and board of regents** including Stanford University (\$1.7 billion), the Regents of the University of California, San Francisco (\$1.1 billion) as well as the University of California, San Francisco (\$412 million), the University of California, Berkeley (\$618 million), the Regents of the University of California systemwide (\$712 million). Silicon Valley Community Foundation was one of the biggest funders as well as one of the top recipients of funds.

**Figure 31. Top Ten Recipients in the Bay Area, 2018-2020 \***

Recipient Name	Grants Received	Amount
University of California - Systemwide	5568	\$3,376,565,652
Stanford University	5,702	\$1,746,626,697
StartSmall	1	\$1,000,000,000
Silicon Valley Community Foundation	267	\$487,901,730
East Bay Community Foundation	151	\$452,165,112
San Francisco Bay Area Rapid Transit District	7	\$434,832,776
San Francisco, City and County of	47	\$388,683,541
ClimateWorks Foundation	73	\$258,845,803
Tides Foundation	772	\$240,437,956
Parker Institute for Cancer Immunotherapy	29	\$235,898,123
Peninsula Corridor Joint Powers Board	9	\$219,450,178

Source: Candid Foundation Database, 2018-2020. Note: Detailed information by county can be found in the Appendix. \* Grants from federal agencies received by “Multiple Recipients” were excluded from this table and represent 25 grants and \$1.6 billion.

## FUNDING BY SUBJECT AREA

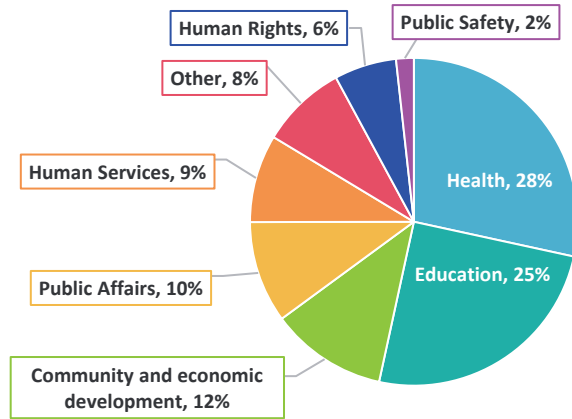
Funding allocations from the Candid Foundation Database were classified into several subject areas to further understand where the dollars were going. Each grant was coded into one of the following subject areas based on the description of the grant first and then on the organization receiving the grant (i.e., what they do as an organization), definitions are provided to help further describe where the money was intended to be spent:

- **Health:** improving healthcare access and finance, healthcare services, disease prevention, and other public health efforts.
- **Education:** Early childhood education, elementary and secondary education, adult education, equal opportunity for education, and higher education (e.g., college, trade school, etc.) (scholarships to students going to college).
- **Community and Economic Development:** broad range of support, including urban/rural development, financial services, housing development, sustainability development (grants for operating businesses, and infrastructure supports)
- **Public Affairs:** aiding organizations in their general operational support, leadership development, public policy, public administration (public assistance) (organization giving to youth leadership organization)
- **Human Services:** basic aid, family services, employment services, food and shelter, etc. (e.g. churches giving to food banks).
- **Human Rights:** human rights, legal personnel support, racial and social justice, civil rights, and social action and advocacy.
- **Public Safety:** COVID relief, abuse prevention, safety education, crime prevention, courts, etc.
- **Other:** This category included grant types that were relatively uncommon. It includes grants for religious activities, international relations and human rights, public policy, scientific research, and philanthropy (e.g., other foundations).

### Health and Education were commonly funded strategies across the Bay Area between 2018 and 2020.

From 2018 to 2020 the most funded areas were Health and Education, making up more than 50% in the Bay Area funding. Some of the least funded subject areas in the Bay Area were Public Safety and Human Rights (about 8% of the Bay Area funding). Future studies should explore further the key indicators of health and education to see how funding matches community needs.

**Figure 32. Proportion of Funds Distributed by Subject Area in the Bay Area (2018-2020)**

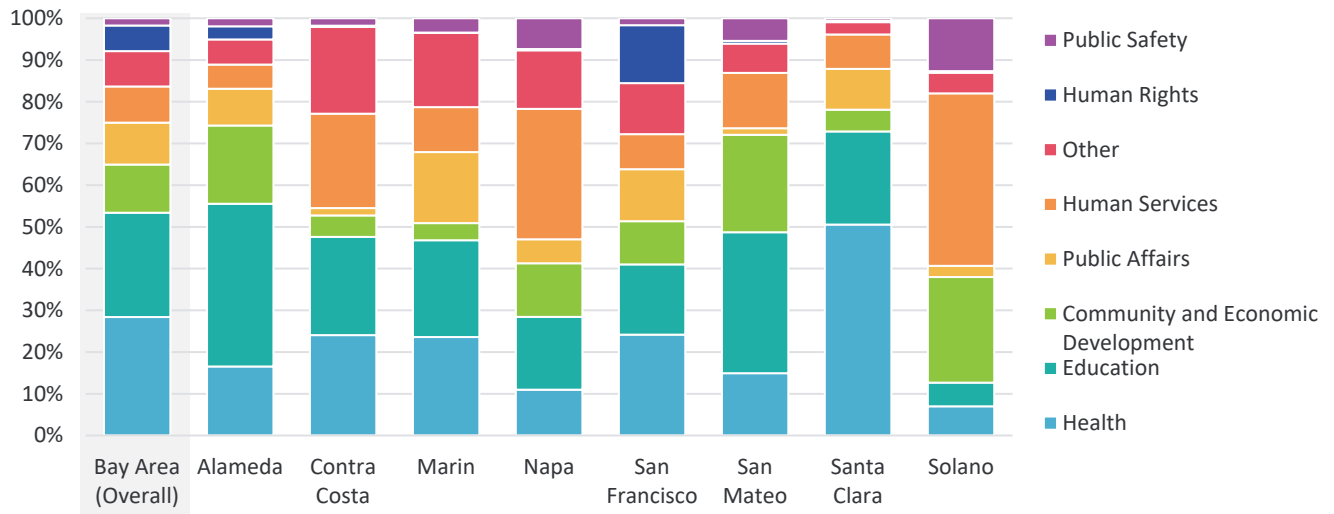


Source: Candid Foundation Database, 2018-2020. Note: Other includes allocations to arts and culture, philanthropy, agriculture, environment, information and communications, science, and sports and recreation.

**Funding strategies varied across counties.**

Funding patterns across counties were inconsistent in terms of subject area. Solano County had the most investment in **Human Services** and **Public Safety** compared to other counties, Santa Clara County had the most invested in **Health** (largely impacted by Supplemental Nutrition Assistance Program distributions), while Alameda invested the most in **Education**. This could be based on the types of agencies or organizations located within the county, or perhaps the priorities within each county to address their highest needs.

**Figure 33. Proportion of Funds Distributed by Subject Area in each County (2018-2020)**



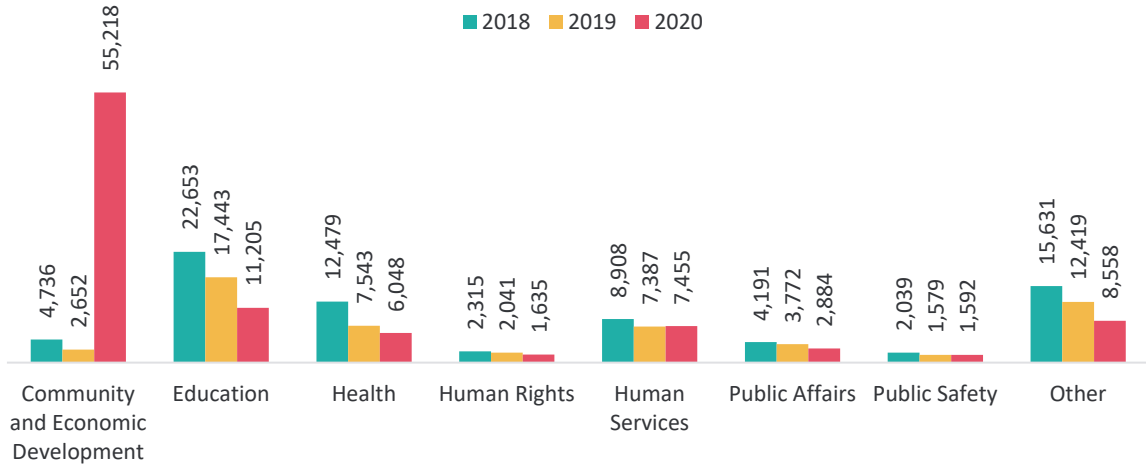
Source: Candid Foundation Database, 2018-2020.

**The number of community and economic development grants increased by more than 50,000 from 2018 to 2020, however the average amount per grant decreased.**

Bay Area funding patterns have shifted between 2018 and 2020. The figure below shows the distribution of grants (number of grants) between 2018 and 2020 by subject area. In 2018 the most commonly funded subject area was education followed by health (accounting for 31% and 17% of grants distributed). By 2020, community

and economic development (e.g., grants for financial services, housing development, business operations, etc.) became the most commonly funded subject area accounting for 58% of all grants distributed (55,218 total grants). Over the three-year period the number of grants allocated to education, health, human rights, human services, public affairs, and public safety dropped by comparison to the large increase in the number of grants allocated to community and economic development.

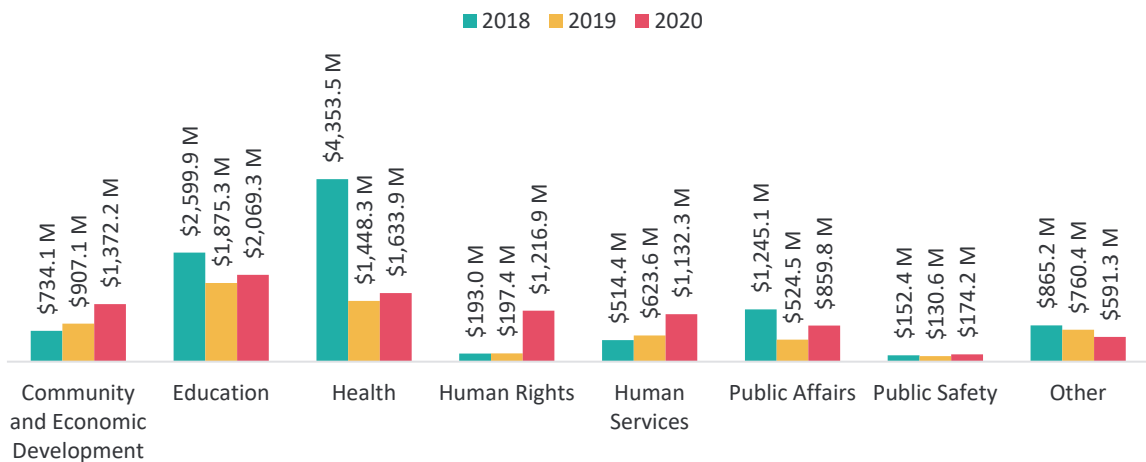
**Figure 34. Trends in Number of Grants by Subject Area (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

The figure below shows the distribution of grant dollars (amount of grants) between 2018 and 2020 by subject area. While community and economic development (e.g., grants for financial services, housing development, business operations, etc.) was the most commonly funded subject area in 2020 receiving the highest number of grants, the total grant dollars attributed to community and economic development only accounted for 15% of all philanthropic gifts in 2020. The subject area receiving the most grant dollars in 2020 was education (over \$2 billion) accounting for 23% of grant dollars, followed by health (\$1.6 billion) accounting for 18% of grant dollars.

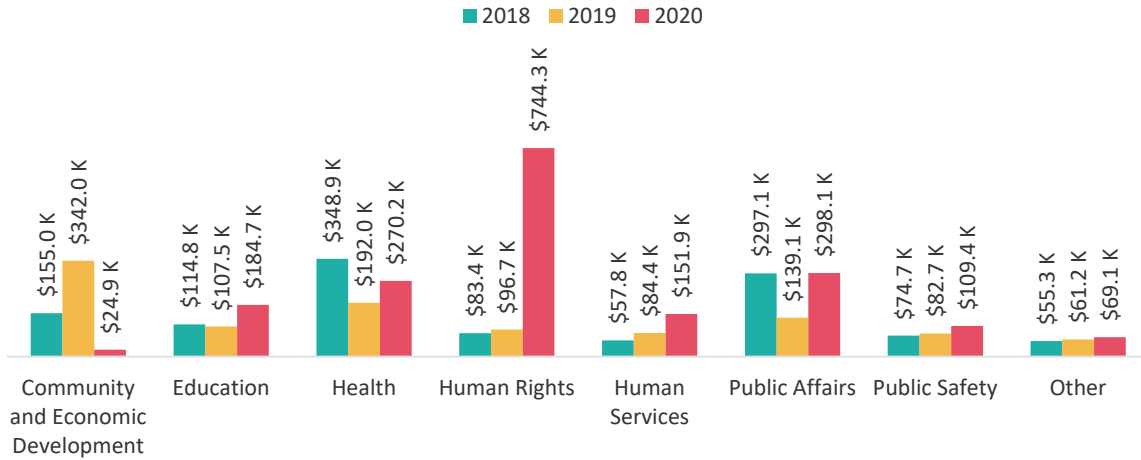
**Figure 35. Trends in Amount of Grants by Subject Area (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

This study found that the average amount per grant had decreased between 2018 and 2020. The figure below was added to explore if there are differences in the average amount allocated per grant by subject area. The figure below shows the average amount per grant increased for education, human rights, human services, and public safety by 2020. While community and economic development, health, and public affairs all had a decrease in the average amount per grant by 2020.

**Figure 36. Trends in Average Amount per Grant by Subject Area**

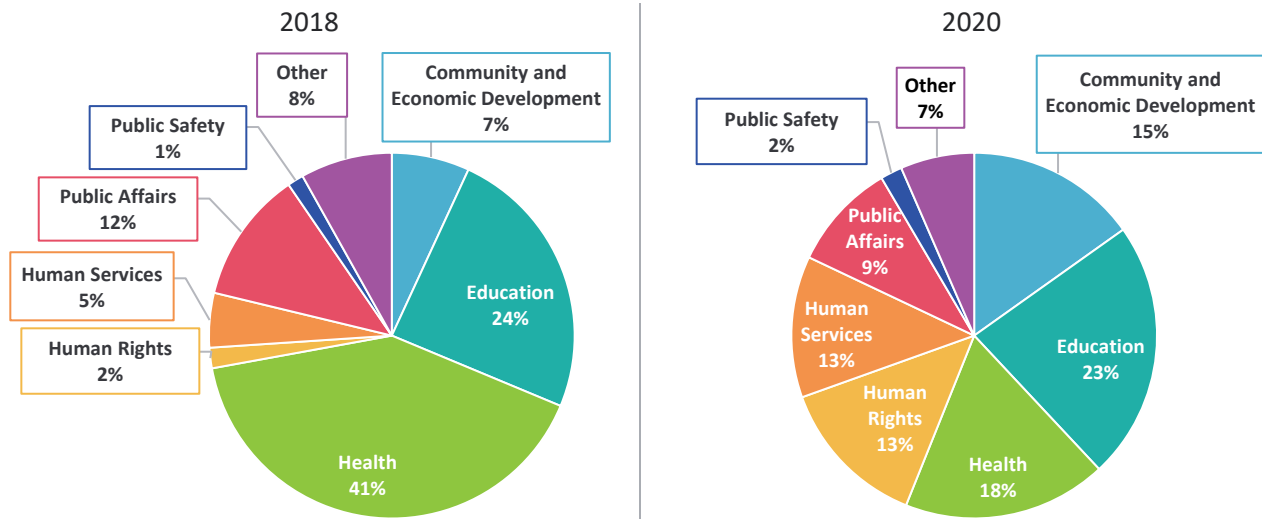


Source: Candid Foundation Database, 2018-2020.

**There were more equally distributed funds across subject areas in 2020 compared to 2018.**

The figures below show the amount of grant dollars distributed by subject area for 2018 and 2020. These visuals illustrate that there are nearly equal distributions across subjects in 2020.

**Figure 37. Amount of Grants Distributed by Subject Area (2018-2020)**



Source: Candid Foundation Database, 2018-2020.

## FUNDING IN HIGH PRIORITY ZIP CODES

**Not all high-need neighborhoods are funded equitably.**

Alameda, Marin, San Francisco, and Solano Counties had the highest overall need scores in the Bay Area. From 2018 to 2020, San Francisco County was the highest funded county in the Bay Area, receiving nearly \$10 billion in support accounting for over \$11,000 per capita spending, meanwhile Solano County only received enough funding to represent \$168 per capita spending.<sup>13</sup>

**Figure 38. Funding by County Compared to Measures of Need and Economic Stability**

County	Amount	Per Capita (3-year)	Need Score	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
Alameda	\$6,545,236,021	\$3,929	2.5	9%	\$3,262	5%	37%
Contra Costa	\$852,216,808	\$740	2.3	8%	\$4,471	6%	37%
Marin	\$741,440,173	\$2,865	2.5	7%	\$4,080	5%	39%
Napa	\$111,605,434	\$812	2.3	8%	-\$971	5%	37%
San Francisco	\$9,822,875,441	\$11,211	2.5	10%	-\$8,196	5%	34%
San Mateo	\$1,348,685,543	\$1,766	2.0	6%	\$3,280	4%	37%
Santa Clara	\$6,677,506,082	\$3,477	2.0	7%	\$10,862	4%	36%
Solano	\$75,167,127	\$168	2.5	9%	\$4,182	6%	37%
<b>TOTAL</b>	<b>\$26,174,732,629</b>						

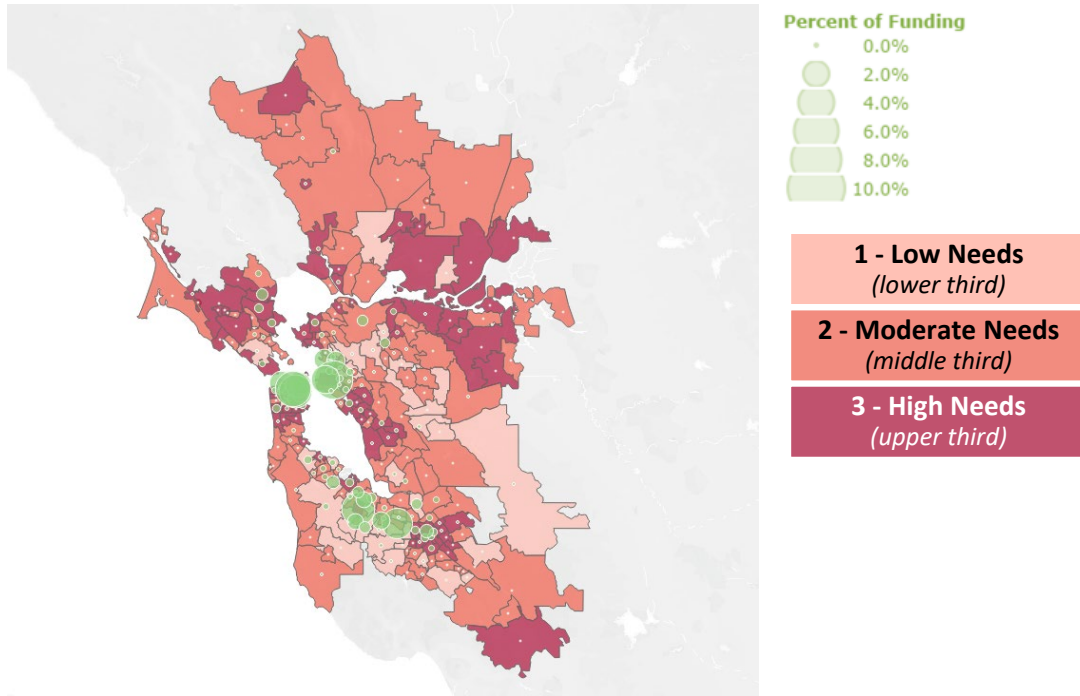
Source: Candid Foundation Database, 2018-2020. American Community Survey, 2020 5-year estimates. United Way California, Real Cost Measure 2019. Note: Detailed ZIP Code data in the Appendix.

The ZIP Codes with overall need scores of 2.5 or higher accounted for 59.7% of funding distributions in the Bay Area. The relationship between funding distributions and need scores were statistically significant. In addition, there was a statistically significant relationship between funding distributions and areas with a higher population of residents who identify as Hispanic or Latino. It is also notable that out of the entire sample of ZIP Codes in this study, there were just two cities that account for 55% of funding distributions: San Francisco (38%) and Oakland (17%). These areas are also where a lot of nonprofit organizations are located, and it is worth noting that those organizations may serve broader regions.

<sup>13</sup> The distribution of funds by geography represents the location of organizations receiving funds, not necessarily the reach of those organizations to serve a broader community.



**Figure 39. Map of Overall Needs and Funding Allocation by Zip Code**



Source: Candid Foundation Database, 2018-2020. American Community Survey, 2020 5-year estimates. United Way California, Real Cost Measure 2019.

# Opportunities & Recommendations

## RECOMMENDATIONS TO ADDRESS DISPROPORTIONALITY AND NEEDS

The purpose of this study was to better understand economic stability and patterns in philanthropic giving throughout the Bay Area. Findings from this study reveal important patterns and information that can inform future actions among funders and service providers working on alleviating poverty in their local communities. The list below includes potential opportunities and recommendations to help communities thrive in the Bay Area:

- ✓ **Advocate for more funding throughout the Bay Area to address economic stability and alleviate poverty.** This study reveals that philanthropic funding does not currently match the population density or community needs. Rather than redistributing the funds that are available, this study calls upon funders to increase funding throughout the Bay Area with a special focus on those communities with unmet needs. We also know that the influx of government funding from COVID is ending and is coinciding with a downward trend of philanthropic dollars. We call on philanthropic leaders to meet anticipated needs that have been exacerbated by the economic impacts of the pandemic, especially for those most disproportionately impacted.
- ✓ **Invest in systems changes for long-term solutions.** This study also revealed the billions of dollars that philanthropy is spending to support our community. We urge philanthropist to invest time and resources not just to band-aid solutions, but also to fix the broken systems. Millions and billions of philanthropic funding has gone to every county in the Bay Area; yet there are still high-needs zipcodes across the eight counties. We recommend funders to invest in systemic changes that contribute to long-term changes to address the inequalities that exist in the Bay Area.
- ✓ **Use an equity lens to focus services and programs that serve the most-impacted BIPOC communities.** Study findings indicate that communities with higher proportions of residents who identify as Black or African American and Hispanic or Latino are more likely to experience economic instability. Areas experiencing higher need scores also have a significantly higher proportion of Hispanic or Latino and Black/African American residents compared to low or moderate needs areas. This is likely due to systemic factors such as institutional racism and discrimination which result in fewer opportunities and unequal access to resources.<sup>14</sup> We recommend future funding to be intentional about reaching historically and systemically marginalized communities.
- ✓ **Prioritize high-need and underfunded neighborhoods throughout the Bay Area.** Every county in the Bay Area has neighborhoods that have high needs scores. Though the Bay Area is often looked at as a wealthy region, and some counties like Marin may be perceived as high income overall, there were zip codes in each of the eight counties that had high need and also lacked the philanthropic funding. We

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<sup>14</sup> Office of Disease Prevention and Health Promotion. (n.d.). Diabetes. *Healthy People 2030*. U.S. Department of Health and Human Services. <https://health.gov/healthypeople/objectives-and-data/browse-objectives/diabetes>

recommend service providers and funders serving each county to [look at these neighborhoods to be intentional about filling gaps and targeting these communities.](#)

- ✓ **Consider transformational-level gifts.** While the number of grants may have increased during the pandemic, the amount of dollars did not. Individual philanthropic gifts and high net worth donations matter. Jack Dorsey’s individual gift showed up as one of the top philanthropic gifts, and philanthropists like Mackenzie Scott have made truly transformational gifts. In light of growing inequities, high net worth individuals could bridge these gaps by providing larger gifts across multiple years. We need to be transformational. We encourage philanthropists to continue the trend of increasing the number of grants, but also increasing the number of transformational gifts that truly make a difference.
- ✓ **Prioritize economic stability to improve the health, education, and safety of their communities.** Although organizations providing health and education services received the most philanthropic gifts between 2018-2020, people who can meet their basic needs are more likely to have stable housing, food security, access to health care, and educational and career opportunities. We recommend funders and community-based organizations to focus on economic stability strategies to advance health, education, and safety of all communities.
- ✓ **Center community in funding and programmatic decisions.** The study also calls upon the philanthropy and community-based organization to ensure that the communities with high-needs scores that are most impacted by economic inequities are at the center of these decisions. Community-based organizations should center community voices, and philanthropy should consider having community at the table for funding decisions that lead to true participatory grant-making that shifts traditional power structures. Community members who live in these high-need zip codes and can speak to economic challenges they are facing are in the best position to be at the decision-making table around programs and funding decisions for their own communities.
- ✓ **Continue collaborative partnerships.** The study looked at mostly pre-pandemic giving levels, and we know that during the pandemic all sectors – government, philanthropy, business, individuals – all pitched in to work together to address the needs of our community. Everyone had to give more and do more. We recommend these partnerships continue beyond disasters to prepare for future needs. Cross-sector collaboration is key, as we know it takes all of us to build a more equitable Bay Area.
- ✓ **Invest in Solano County.** As with previous studies, Solano County received the lowest amount of philanthropic funds, lowest amount of dollars per capital, and had one of the highest need scores. Families that live in Solano County are our Bay Area neighbors. We encourage service providers serving Solano County to use these findings to advocate for more resources, and we call on philanthropy to direct their investments in Solano County.

## LOOKING AHEAD

United Way Bay Area is excited to share the findings from this study with funders and community organizations throughout the region. This information can be used to leverage funding and resources to better serve communities. The **appendix** includes detailed tables of findings in each county to help local funders and organizers make meaning of their data.

We encourage future studies that aim to expand on this report should assess how funding patterns and community needs have shifted through the pandemic and post-pandemic to address the following questions:

- How did priorities change during the pandemic?
- How much funding was allocated specifically to support communities impacted by the pandemic?
- What have been the long-standing changes beyond the pandemic?
- How does government funding address community needs?
- Did the areas of high need shift due to pandemic impacts?
- How would the findings look with data on individual gifts?
- What are the funding gaps in affordable housing, given that housing is a key driver of inequalities in the Bay Area?

In addition, there may be further opportunities to measure other indicators of community wellbeing (health, education, safety) beyond economic stability.

# Appendix A: A Preliminary Look at Pandemic-Era Giving

## PRELIMINARY TRENDS IN FISCAL YEAR 2020 THROUGH 2022

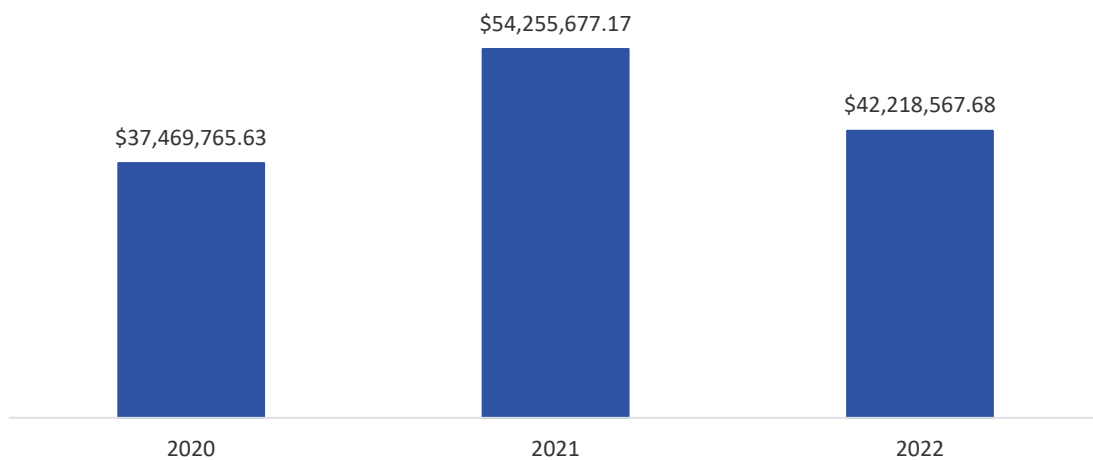
**United Way Bay Area reached out to Bay Area funders to collect additional funding data to describe trends during the pandemic.**

United Way Bay Area and Applied Survey Research (ASR) requested partners who were willing to do so, to provide funding data for the last five fiscal years (2017-18 through 2021-22). Five organizations agreed to share their data with ASR. Three of the five organizations provided data for fiscal years 2017-18 through 2021-22. All five organizations provided data for at least fiscal year 2019-20 to 2021-22 (i.e., their pandemic donations). Data provided for fiscal year 2017-18 and 2018-19 is limited and will be used to describe trends for those two funders descriptively but will not be included in charts and visualizations.

**There was a 44% increase in funds distributed from fiscal year 2019-20 to 2020-21 in response to the pandemic among the sample of partners represented in this analysis.**

From fiscal year 2019-20 to 2021-22, the sample of partners represented in this analysis increased their spending from \$37.5 million (2020) to more than \$54 million during the height of the pandemic (2021) and remaining high at \$42.2 million (2022). Funding during fiscal year 2017-18 and 2018-19, was only shared by three of the sample partners, however their spending patterns demonstrate an increase in funding between fiscal year 2018-19 and 2019-20 representing a 33% increase and between 2018-19 and 2020-21 there was a 93% increase.

**Figure 40. Trends in Partner Spending (FY 2020-2022)**

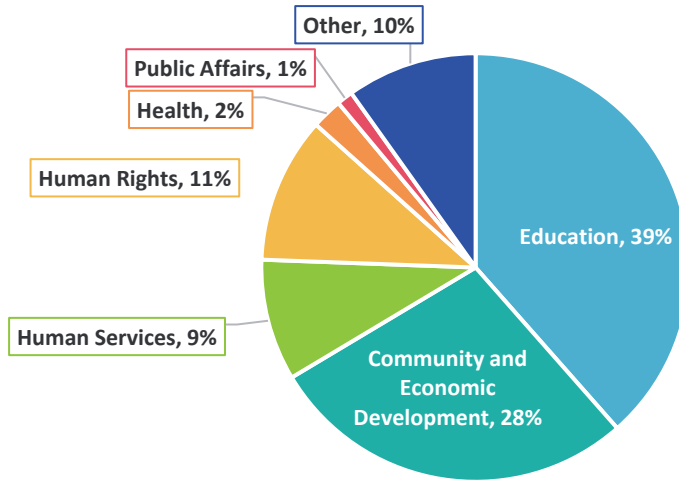


Source: United Way Bay Area special request from local funders.

The sample of partners represented in this analysis provided 39% of their funding for education and another 28% for community and economic development.

From fiscal year 2019-20 to 2021-22, the sample of partners represented in this analysis provided nearly \$134 million to the Bay Area. Most of this funding went towards education (39%) and community and economic development (28%).

**Figure 41. Proportion of Funds Distributed by Subject Area Among Selected Partners (FY 2020-2022)**



Source: United Way Bay Area special request from local funders. Note: Other includes Agriculture, Arts and Culture, Environment, Information and Communications, Philanthropy, Science, and Sports and Recreation.

The sample of partners represented in this analysis have increased their financial support for human rights by more than \$1.5 million since fiscal year 2019-20.

Some of the largest increases in partner spending between fiscal year 2019-20 and 2021-22 were found across human rights (+\$1,550,928 since 2019-20), community and economic development (+\$625,371 since 2019-20), and education (+\$494,114 since 2019-20). In fiscal year 2021-22, over \$5 million dollars went to education, while more than \$4.7 million went towards community and economic development.

**Figure 42. Trends in Partner Spending by Subject Area Among Selected Partners (FY 2020-2022)**

	2020	2021	2022
Education	\$2,408,871	\$4,833,535	\$5,327,649
Community and Economic Development	\$280,000	\$4,105,525	\$4,730,896
Human Rights	\$22,000	\$1,014,500	\$2,565,428
Human Services	\$603,399	\$1,277,500	\$1,111,000
Arts and Culture	\$215,000	\$654,089	\$695,423
Agriculture	\$0	\$0	\$537,267
Health	\$496,271	\$10,000	\$250,000
Public Affairs	\$0	\$150,000	\$245,440
Philanthropy	\$10,000	\$303,000	\$175,000
Environment	\$0	\$341,278	\$10,000
Information and Communications	\$0	\$25,000	\$0
Science	\$250,000	\$0	\$0
Sports and Recreation	\$0	\$10,000	\$0

Source: United Way Bay Area special request from local funders.

**The top ten recipients received more than \$22.5 million dollars from our sample of Bay Area partners.**

The top recipients of partner giving included food banks such as Second Harvest of Silicon Valley (\$3.5 million) and Alameda County Community Food Bank (about \$2 million) and housing shelters such as Abode Services (\$2.7 million) and LifeMoves (\$2.45 million). Planned Parenthood also received a high amount in donations (about \$2.7 million).

**Figure 43. Top 10 Bay Area Recipients of Partner Spending**

Recipient Name	Amount
Second Harvest of Silicon Valley	\$3,500,000
Abode Services	\$2,725,000
Planned Parenthood mar Monte	\$2,690,000
Sacred Heart Community Service	\$2,460,932
LifeMoves	\$2,450,000
Alameda County Community Food Bank	\$2,015,000
FIRST 5 Santa Clara County	\$1,850,000
Valley Medical Center Foundation	\$1,800,000
Food Bank of Contra Costa and Solano	\$1,600,000
Samaritan House	\$1,485,000

Source: United Way Bay Area special request from local funders.

# Appendix B: Subject Areas for Philanthropic Giving

- **Community and Economic Development:** broad range of support, including urban/rural development, financial services, housing development, sustainability development (grants for operating businesses, and infrastructure supports)
- **Education:** Early childhood education, elementary and secondary education, adult education, equal opportunity for education, and higher education (e.g., college, trade school, etc.) (scholarships to students going to college).
- **Health:** improving healthcare access and finance, healthcare services, disease prevention, and other public health efforts.
- **Human Rights:** human rights, legal personnel support, racial and social justice, civil rights, and social action and advocacy.
- **Human Services:** basic aid, family services, employment services, food and shelter, etc. (e.g. churches giving to food banks).
- **Public Affairs:** aiding organizations in their general operational support, leadership development, public policy, public administration (public assistance) (organization giving to youth leadership organization)
- **Public Safety:** COVID relief, abuse prevention, safety education, crime prevention, courts, etc.
- **Other:** This category included grant types that were relatively uncommon. It includes grants for religious activities, international relations and human rights, public policy, scientific research, and philanthropy (e.g., other foundations).



# Appendix C: Funders and Recipients

## TOP 10 FUNDERS BY COUNTY

County	Source	Grants Distributed	Amount
Alameda	Kaiser Foundation Hospitals	656	\$249,195,061
	University of California Berkeley Foundation	1	\$247,666,646
	East Bay Community Foundation	2,771	\$151,654,052
	Kaiser Permanente Corporate Giving Program	1	\$63,000,000
	California Health Care Foundation	180	\$47,907,384
	Wayne & Gladys Valley Foundation	65	\$41,661,015
	Children's Hospital & Research Center Foundation	5	\$30,186,896
	Kenneth Rainin Foundation	458	\$28,902,627
	Oakland Public Education Fund	39	\$28,431,427
	The Mosse Foundation for Education and the Arts	6	\$15,709,324
Contra Costa	John Muir Health	5	\$116,946,636
	John Muir Physician Network	2	\$26,091,157
	The Hofmann Family Foundation	20	\$16,015,630
	John Muir Health Foundation	2	\$8,391,351
	Quest Foundation	204	\$8,120,742
	The Herbst Foundation, Inc.	22	\$6,550,000
	Dean and Margaret Leshar Foundation	129	\$6,149,200
	Orinda Network for Education	6	\$4,894,787
	Simpson PSB Fund	60	\$4,203,750
	The Joseph and Vera Long Foundation	28	\$3,701,300
Marin	Marin Community Foundation	1,447	\$149,505,876
	Scully Memorial Foundation	4	\$68,825,000
	Marin General Hospital	7	\$32,367,039
	Bank of Marin Foundation	1	\$30,000,000
	MCF Gift Fund	3	\$27,345,878
	May and Stanley Smith Charitable Trust	183	\$17,396,750
	The Walt and Lilly Disney Foundation	4	\$17,161,318
	Hobson/Lucas Family Foundation	249	\$15,357,000
	Kalmanovitz Charitable Foundation	17	\$12,122,137
	Margaret E Haas Fund	2	\$12,092,243
Napa	Community Foundation of Napa Valley	182	\$16,453,101
	The Valley Rock Foundation	13	\$5,123,627
	The Rene & Veronica di Rosa Foundation	2	\$3,265,120
	William George Carr Foundation	6	\$1,747,500
	International Mental Health Research Organization	3	\$1,603,000
	Area Agency On Aging-Serving Napa and Solano	7	\$1,400,202
	Vintage Vintners Athletic Boosters Club	3	\$1,176,041
	Peter A. & Vernice H. Gasser Foundation	26	\$1,160,929
	Three Graces Foundation, Inc.	9	\$1,127,909

County	Source	Grants Distributed	Amount
	The William and Inez Mabie Family Foundation	4	\$1,070,000
San Francisco	Jack Dorsey	1	\$1,000,000,000
	University of California, San Francisco Foundation	4	\$690,039,929
	San Francisco Foundation	2,506	\$355,731,506
	Gerson Bakar Foundation	62	\$253,055,193
	S.D. Bechtel, Jr. Foundation	563	\$175,036,115
	Jewish Community Federation of San Francisco, the Peninsula, Marin & Sonoma	400	\$109,761,916
	Tipping Point Community	136	\$91,138,731
	William K. Bowes, Jr. Foundation	149	\$89,976,715
	Leonard & Beryl Buck Foundation	318	\$86,805,879
	Tides Foundation	419	\$83,665,505
San Mateo	The William and Flora Hewlett Foundation	748	\$315,147,555
	H & H Evergreen Foundation	27	\$60,793,100
	The Koum Family Foundation	13	\$32,590,000
	John Pritzker Family Fund	224	\$31,903,112
	Chan Zuckerberg Initiative	1	\$13,600,000
	Sand Hill Foundation	256	\$12,449,050
	Menlo Park-Atherton Education Foundation	3	\$11,967,532
	Omidyar Network Fund, Inc.	67	\$10,535,075
	The San Bruno Community Foundation	66	\$10,490,444
	Eustace-Kwan Family Foundation	49	\$10,072,000
Santa Clara	Silicon Valley Community Foundation	22,956	\$1,608,400,913
	The David and Lucile Packard Foundation	751	\$296,403,583
	Lucile Packard Foundation for Children's Health	12	\$202,958,515
	Waverley Street Foundation	3	\$165,050,000
	Chan Zuckerberg Foundation	11	\$132,546,172
	Gordon and Betty Moore Foundation	99	\$108,047,810
	The Heising-Simons Foundation	380	\$106,034,071
	Jeff Skoll	1	\$100,000,000
	Good Ventures	1	\$97,286,600
	Good Ventures Foundation	67	\$90,228,594
Solano	Northbay Healthcare Group	1	\$500,000
	Northbay Healthcare Corporation	20	\$421,631
	Solano Community Foundation	34	\$316,074
	Jelly Belly Charities Inc	9	\$182,000
	Scarlet Brigade Boosters Club Of Fairfield High School	5	\$151,855
	Vacaville Public Education Fdn	1	\$134,215
	Kenneth Heinz Family Foundation	2	\$70,000
	Vanden Viking Bingo Boosters	2	\$41,148
	Travis Credit Union	3	\$35,000
	Fairfield Conference & Visitors Bureau	4	\$20,000

## TOP 10 RECIPIENTS BY COUNTY

County	Recipient	Grants Received	Amount
Alameda	University of California System	2,998	\$1,904,861,810
	East Bay Community Foundation	151	\$452,165,112
	San Francisco Bay Area Rapid Transit District	7	\$434,832,776
	Public Health Institute	229	\$214,690,176
	Sierra Club Foundation	992	\$171,286,596
	Kaiser Foundation Hospitals	248	\$145,615,615
	New Schools Fund	74	\$114,860,171
	Alameda-contra Costa Transit District	1	\$80,366,395
	Oakland Unified School District	56	\$57,900,401
	Movement Strategy Center	246	\$50,499,602
	The Solutions Project	37	\$48,489,057
Contra Costa	John Muir Physician Network	3	\$105,011,068
	Unknown	9	\$99,707,495
	Housing Authority of Contra Costa County	38	\$82,776,142
	Making Waves Foundation	25	\$62,909,500
	John Muir Health	5	\$344,98155
	Family Independence Initiative	32	\$31,492,250
	Sabuy Temple - Khmer Buddhist Temple Foundation	4	\$31,020,835
	Social Good Fund	441	\$23,861,013
	County of Contra Costa	8	\$20,481,524
Carondelet High School	24	\$20,342,650	
Marin	Marin Community Foundation	90	\$126,886,409
	Buck Institute for Research on Aging	108	\$45,570,949
	Presidio Theatre	3	\$42,092,243
	Prima Medical Foundation	3	\$32,397,300
	County of Marin	34	\$26,763,264
	10000 Degrees	250	\$19,267,870
	EAH Inc	28	\$17,732,471
	Roots of Peace	12	\$15,367,406
	Marin General Hospital	11	\$13,962,515
	Undercurrent	38	\$10,363,906
Napa	Veterans Home of California - Yountville	12	\$11,885,339
	On The Move	64	\$10,186,071
	Community Foundation of the Napa Valley	106	\$6,676,572
	Napa Housing Authority	21	\$6,576,913
	Napa Valley Transportation Authority	4	\$6,007,364
	Yountville Community Church	4	\$5,010,471
	Napa Valley Unified School District	14	\$3,466,586
	Di Rosa Preserve	12	\$3,411,470
	Land Trust of Napa County	42	\$3,204,138
	St Helena Hospital Foundation	35	\$2,713,999
San Francisco	The Regents of the University of California, San Francisco	3,887	\$1,735,768,457

County	Recipient	Grants Received	Amount
	StartSmall	1	\$1,000,000,000
	Schwab Charitable	265	\$419,472,195
	San Francisco, City and County of	47	\$388,683,541
	ClimateWorks Foundation	70	\$258,845,803
	Tides Foundation	772	\$240,437,956
	Parker Institute for Cancer Immunotherapy	29	\$235,898,123
	Tides Center	927	\$216,828,018
	Energy Foundation China	80	\$208,673,415
	San Francisco Foundation	168	\$123,076,894
San Mateo	Peninsula Corridor Joint Powers Board	9	\$219,450,178
	SRI International	96	\$47,362,401
	Housing Authority of the County of San Mateo	25	\$46,986,290
	San Mateo County Transit District	4	\$35,108,148
	Chicago Cred	4	\$33,568,500
	Russian Medical Fund	1	\$31,882,440
	Summit Public Schools	35	\$26,856,880
	Benevity	5	\$25,750,814
	California Teachers Association	2	\$24,654,959
	West Coast Conference	2	\$21,433,014
Santa Clara	Stanford University	5,700	\$1,746,318,723
	Unknown	22	\$1,615,355,551
	Silicon Valley Community Foundation	261	\$487,792,230
	Santa Clara Cnty Housing Auth	22	\$179,726,869
	Silicon Valley Social Venture Fund	14	\$167,227,296
	Santa Clara Valley Transportation Authority	11	\$155,773,234
	Lucile Packard Children's Hospital At Stanford	7	\$114,784,721
	Lucile Packard Foundation for Children's Health	313	\$108,152,834
	The Skoll Foundation	3	\$100,125,000
	Stanford Som & Lucile Packard Children's Hospital	2	\$85,329,611
Solano	Fairfield City Of	13	\$12,146,529
	Solano County Transit	5	\$11,718,622
	City of Vallejo Unity Day	6	\$10,278,277
	City of Vacaville	18	\$7,320,622
	Housing Authority of the City of Benicia	12	\$3,037,119
	Solano Community Foundation	38	\$1,976,882
	California Maritime Academy	15	\$1,927,247
	City of Suisun City	7	\$1,400,116
	Children's Network of Solano County	10	\$1,394,000
	Touro University	7	\$1,339,761

# Appendix D: Characteristics by ZIP Code

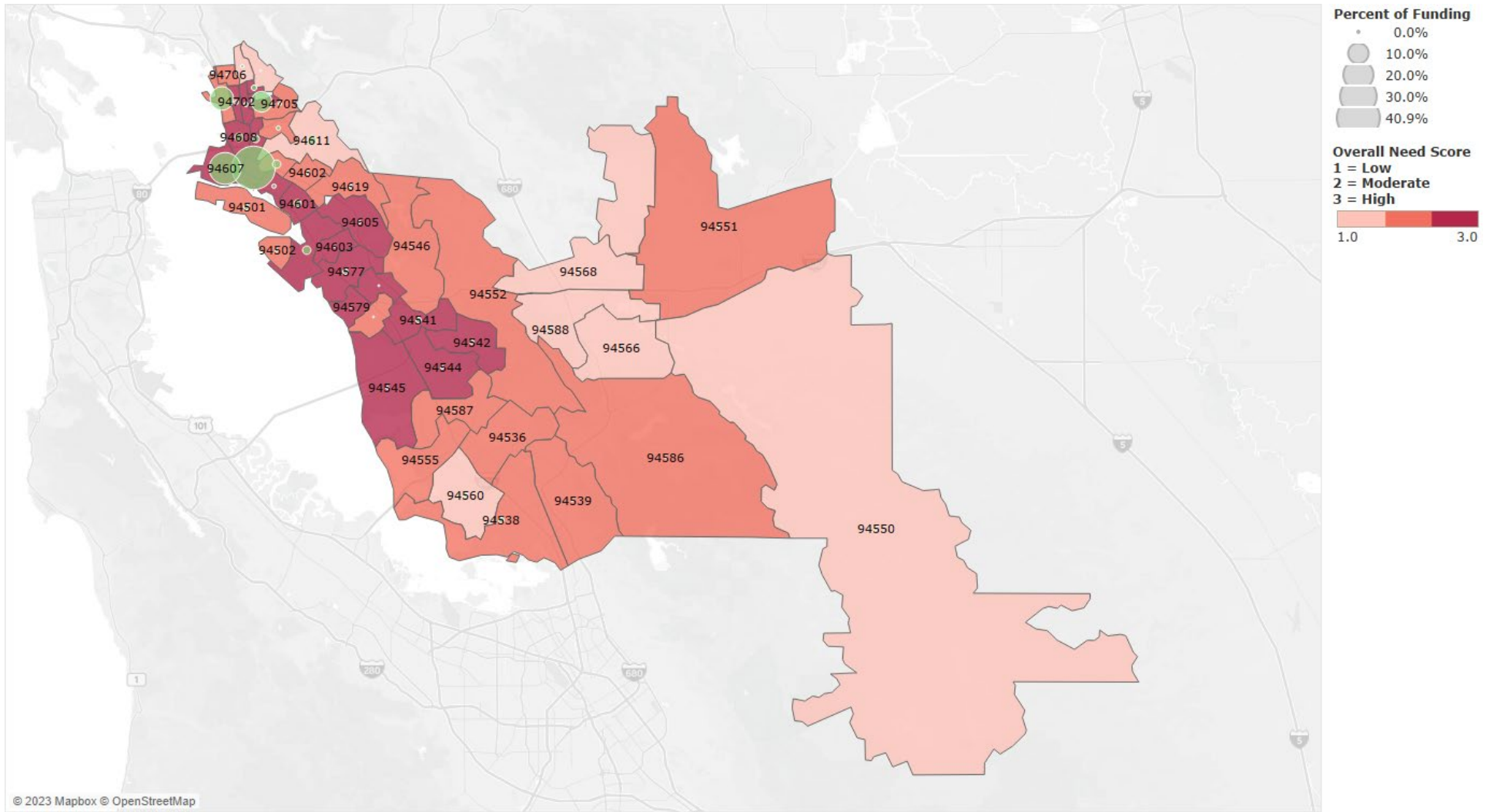
## RACE/ETHNICITY IN ZIP CODES WITH OVERALL NEED SCORES 2.5 OR HIGHER

County	ZIP Code	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White
Alameda	94541	0%	17%	14%	44%	2%	4%	20%
	94542	0%	22%	10%	28%	1%	7%	30%
	94544	0%	27%	8%	44%	2%	4%	14%
	94545	0%	39%	8%	32%	3%	5%	13%
	94577	0%	29%	12%	27%	1%	4%	26%
	94578	0%	27%	18%	35%	0%	4%	14%
	94579	1%	46%	2%	20%	3%	4%	24%
	94601	1%	18%	16%	51%	0%	3%	11%
	94603	0%	5%	28%	60%	1%	2%	4%
	94605	0%	8%	43%	23%	0%	7%	18%
	94606	1%	36%	16%	21%	1%	4%	21%
	94607	1%	26%	30%	14%	1%	5%	24%
	94608	1%	16%	23%	12%	1%	7%	41%
	94609	0%	12%	23%	13%	0%	10%	43%
	94612	1%	25%	26%	10%	1%	5%	33%
	94621	0%	3%	30%	59%	1%	1%	6%
	94702	0%	12%	20%	11%	0%	7%	49%
	94703	0%	16%	11%	12%	0%	7%	53%
94704	0%	36%	4%	13%	1%	6%	39%	
94709	0%	29%	2%	11%	0%	4%	53%	
Contra Costa	94509	1%	8%	18%	41%	1%	12%	44%
	94511	0%	3%	2%	31%	0%	4%	76%
	94513	1%	10%	9%	24%	1%	10%	62%
	94514	2%	3%	3%	33%	0%	14%	68%
	94518	0%	12%	2%	25%	0%	9%	64%
	94520	1%	12%	5%	48%	2%	10%	43%
	94531	0%	18%	25%	25%	1%	11%	33%
	94565	1%	17%	13%	49%	1%	12%	33%
	94569	0%	0%	0%	7%	0%	0%	93%
	94572	0%	18%	17%	28%	2%	14%	38%
	94801	1%	8%	14%	66%	0%	10%	33%
	94804	1%	12%	20%	43%	0%	9%	35%
94806	1%	18%	15%	52%	1%	7%	33%	
Marin	94901	2%	5%	1%	37%	0%	4%	65%
	94903	1%	8%	2%	13%	0%	8%	74%
	94924	1%	3%	0%	2%	0%	8%	90%
	94930	1%	4%	0%	8%	1%	5%	88%
	94933	6%	2%	0%	30%	0%	14%	65%
	94938	6%	4%	0%	0%	0%	8%	88%
	94940	23%	0%	0%	8%	0%	0%	77%
	94946	0%	2%	0%	9%	0%	0%	97%
94947	4%	6%	2%	20%	0%	10%	74%	

County	ZIP Code	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White
	94949	1%	6%	7%	18%	0%	7%	67%
	94956	1%	0%	0%	3%	0%	1%	99%
	94963	0%	0%	0%	22%	0%	0%	100%
	94964	10%	7%	24%	33%	1%	11%	27%
	94965	2%	7%	7%	11%	0%	6%	76%
Napa	94559	1%	3%	1%	42%	0%	5%	76%
	94567	0%	0%	0%	58%	0%	5%	72%
	94599	1%	3%	4%	21%	0%	4%	86%
San Francisco	94102	2%	31%	10%	17%	0%	8%	39%
	94104	0%	46%	2%	8%	0%	2%	42%
	94108	0%	54%	2%	4%	0%	4%	37%
	94109	0%	26%	4%	11%	0%	7%	60%
	94111	0%	36%	6%	5%	0%	5%	52%
	94112	0%	52%	3%	28%	0%	6%	22%
	94121	0%	42%	2%	7%	0%	8%	46%
	94122	0%	44%	2%	10%	1%	8%	40%
	94124	0%	37%	28%	25%	2%	4%	13%
	94130	1%	8%	22%	25%	3%	9%	47%
	94132	0%	44%	7%	16%	0%	7%	32%
	94133	0%	51%	2%	8%	0%	5%	39%
	94134	0%	56%	6%	23%	1%	5%	16%
San Mateo	94005	0%	35%	2%	18%	0%	6%	52%
	94014	1%	54%	3%	30%	1%	7%	20%
	94015	1%	61%	4%	17%	1%	7%	19%
	94063	2%	8%	2%	67%	1%	12%	44%
	94401	1%	20%	3%	36%	6%	9%	43%
Santa Clara	94305	0%	26%	4%	15%	0%	9%	58%
	95020	1%	11%	2%	56%	0%	13%	65%
	95050	0%	31%	3%	22%	1%	7%	49%
	95110	1%	16%	3%	56%	0%	10%	35%
	95111	1%	36%	2%	52%	1%	11%	31%
	95112	1%	26%	5%	41%	1%	9%	35%
	95116	2%	26%	2%	62%	0%	9%	24%
	95117	0%	27%	8%	30%	1%	4%	45%
	95121	1%	61%	4%	23%	0%	5%	20%
	95122	1%	35%	1%	58%	1%	7%	24%
	95125	1%	15%	2%	26%	0%	11%	65%
	95126	1%	18%	4%	35%	0%	11%	53%
	95127	1%	26%	2%	57%	1%	8%	31%
	95128	1%	17%	5%	33%	1%	8%	55%
95133	1%	62%	2%	25%	0%	8%	16%	
Solano	94533	1%	14%	18%	36%	2%	11%	44%
	94535	0%	5%	12%	16%	5%	10%	67%
	94571	0%	4%	11%	23%	0%	3%	78%
	94585	1%	19%	20%	27%	1%	12%	40%
	94589	1%	25%	19%	34%	1%	7%	31%
	94590	1%	11%	23%	34%	1%	8%	37%

Source: American Community Survey, 2020 5-year estimates.

## ALAMEDA COUNTY



Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	Alameda County	0%	31%	10%	22%	1%	5%	31%	\$6.5 B	2.5	9%	\$3,262	5%	37%
94704	Berkeley	0%	36%	4%	13%	1%	6%	39%	9.2%	3.0	45%	-\$54,891	7%	58%

UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

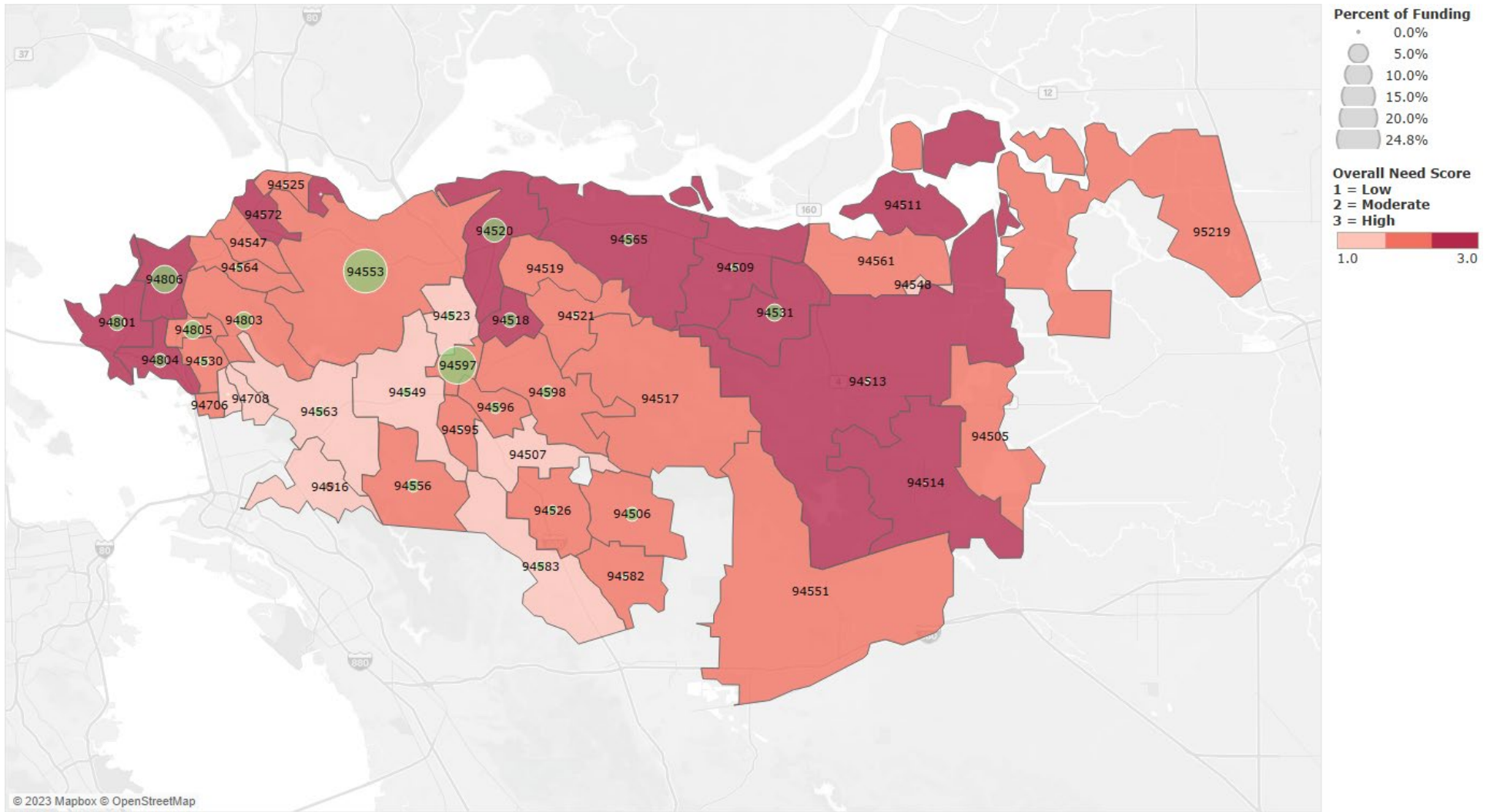
94612	Oakland	1%	25%	26%	10%	1%	5%	33%	40.9%	3.0	24%	-\$41,853	7%	46%
94601	Oakland	1%	18%	16%	51%	0%	3%	11%	1.1%	3.0	23%	-\$48,193	7%	52%
94621	Oakland	0%	3%	30%	59%	1%	1%	6%	1.4%	3.0	23%	-\$60,813	9%	58%
94607	Oakland	1%	26%	30%	14%	1%	5%	24%	21.8%	3.0	22%	-\$41,445	8%	47%
94709	Berkeley	0%	29%	2%	11%	0%	4%	53%	0.6%	3.0	20%	-\$25,905	5%	50%
94603	Oakland	0%	5%	28%	60%	1%	2%	4%	0.1%	3.0	18%	-\$45,934	6%	53%
94606	Oakland	1%	36%	16%	21%	1%	4%	21%	0.5%	3.0	16%	-\$38,438	7%	43%
94578	San Leandro	0%	27%	18%	35%	0%	4%	14%	0.1%	3.0	15%	-\$29,868	5%	46%
94703	Berkeley	0%	16%	11%	12%	0%	7%	53%	0.4%	3.0	13%	-\$14,512	6%	46%
94605	Oakland	0%	8%	43%	23%	0%	7%	18%	0.2%	3.0	13%	-\$23,687	7%	45%
94702	Berkeley	0%	12%	20%	11%	0%	7%	49%	0.4%	3.0	12%	-\$16,269	5%	42%
94541	Hayward	0%	17%	14%	44%	2%	4%	20%	0.6%	3.0	12%	-\$18,936	5%	43%
94608	Emeryville	1%	16%	23%	12%	1%	7%	41%	1.2%	2.8	13%	-\$5,910	6%	40%
94609	Oakland	0%	12%	23%	13%	0%	10%	43%	1.1%	2.8	12%	-\$5,933	5%	39%
94579	San Leandro	1%	46%	2%	20%	3%	4%	24%	0.0%	2.8	11%	-\$10,425	5%	34%
94542	Hayward	0%	22%	10%	28%	1%	7%	30%	0.4%	2.8	10%	\$14,330	7%	40%
94544	Hayward	0%	27%	8%	44%	2%	4%	14%	0.2%	2.8	7%	-\$11,969	5%	39%
94545	Hayward	0%	39%	8%	32%	3%	5%	13%	0.2%	2.8	7%	-\$12,862	6%	40%
94577	San Leandro	0%	29%	12%	27%	1%	4%	26%	0.6%	2.5	8%	-\$12,407	5%	38%
94710	Berkeley	0%	10%	15%	20%	1%	6%	47%	11.7%	2.3	13%	-\$3,709	3%	43%
94501	Alameda	0%	28%	8%	14%	0%	6%	42%	0.7%	2.3	8%	-\$5,612	4%	40%
94602	Oakland	0%	18%	15%	18%	1%	5%	41%	0.3%	2.3	7%	\$5,582	5%	34%
94580	San Lorenzo	0%	31%	4%	39%	1%	3%	21%	0.0%	2.3	7%	-\$5,045	5%	36%
94619	Oakland	0%	18%	23%	18%	0%	9%	32%	0.3%	2.3	6%	\$5,249	5%	37%
94705	Berkeley	0%	11%	3%	5%	0%	5%	75%	0.2%	2.0	9%	\$37,403	4%	33%
94610	Oakland	0%	15%	16%	12%	0%	6%	50%	1.2%	2.0	7%	\$3,293	4%	35%
94546	Castro Valley	1%	25%	7%	17%	0%	5%	45%	0.1%	2.0	7%	-\$181	4%	38%
94706	Albany	0%	30%	3%	13%	0%	8%	45%	0.1%	1.8	8%	\$6,043	3%	35%
94618	Oakland	0%	14%	4%	9%	0%	6%	66%	0.3%	1.8	6%	\$68,230	5%	27%
94587	Union City	0%	55%	5%	20%	1%	4%	16%	0.1%	1.8	6%	\$19,146	4%	32%
94538	Fremont	1%	55%	4%	19%	1%	4%	18%	0.6%	1.8	5%	\$17,580	4%	36%
94536	Fremont	0%	50%	4%	17%	1%	3%	25%	0.0%	1.5	6%	\$30,942	4%	30%
94586	Sunol	0%	15%	1%	5%	0%	1%	79%	0.0%	1.5	5%	\$62,437	5%	27%
94551	Livermore	0%	24%	2%	25%	0%	4%	45%	0.3%	1.5	5%	\$17,461	3%	38%
94539	Fremont	0%	76%	2%	5%	1%	2%	14%	0.1%	1.5	3%	\$86,970	5%	25%
94552	Castro Valley	0%	42%	7%	11%	1%	5%	33%	0.0%	1.5	3%	\$79,055	5%	19%
94502	Alameda	0%	44%	3%	9%	1%	7%	36%	0.2%	1.5	3%	\$59,892	5%	26%
94555	Fremont	0%	72%	3%	6%	1%	4%	14%	0.0%	1.5	3%	\$59,549	5%	25%
94588	Pleasanton	1%	45%	2%	9%	0%	4%	40%	0.4%	1.3	5%	\$55,577	4%	30%
94611	Oakland	0%	16%	6%	6%	1%	8%	64%	1.4%	1.3	5%	\$34,912	3%	33%
94708	Berkeley	0%	12%	2%	3%	0%	5%	77%	0.0%	1.3	4%	\$90,951	4%	25%



94568	Dublin	0%	47%	4%	11%	0%	5%	32%	0.0%	1.3	4%	\$46,457	4%	32%
94560	Newark	0%	36%	3%	33%	2%	3%	22%	0.4%	1.3	4%	\$25,993	4%	30%
94566	Pleasanton	0%	31%	1%	11%	0%	4%	52%	0.1%	1.0	5%	\$61,873	3%	32%
94550	Livermore	0%	12%	2%	16%	1%	7%	76%	0.3%	1.0	4%	\$48,435	3%	29%
94707	Berkeley	0%	11%	2%	6%	0%	9%	73%	0.2%	1.0	3%	\$59,706	3%	26%

Note: An additional \$192 million was distributed directly to ZIP Code 94720 (UC Berkeley) and another \$5.4 million was distributed to ZIP Code 94613 (Mills College at Northeastern University). These two ZIP Codes are not included in the table above due to limited census data.

### CONTRA COSTA COUNTY



UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

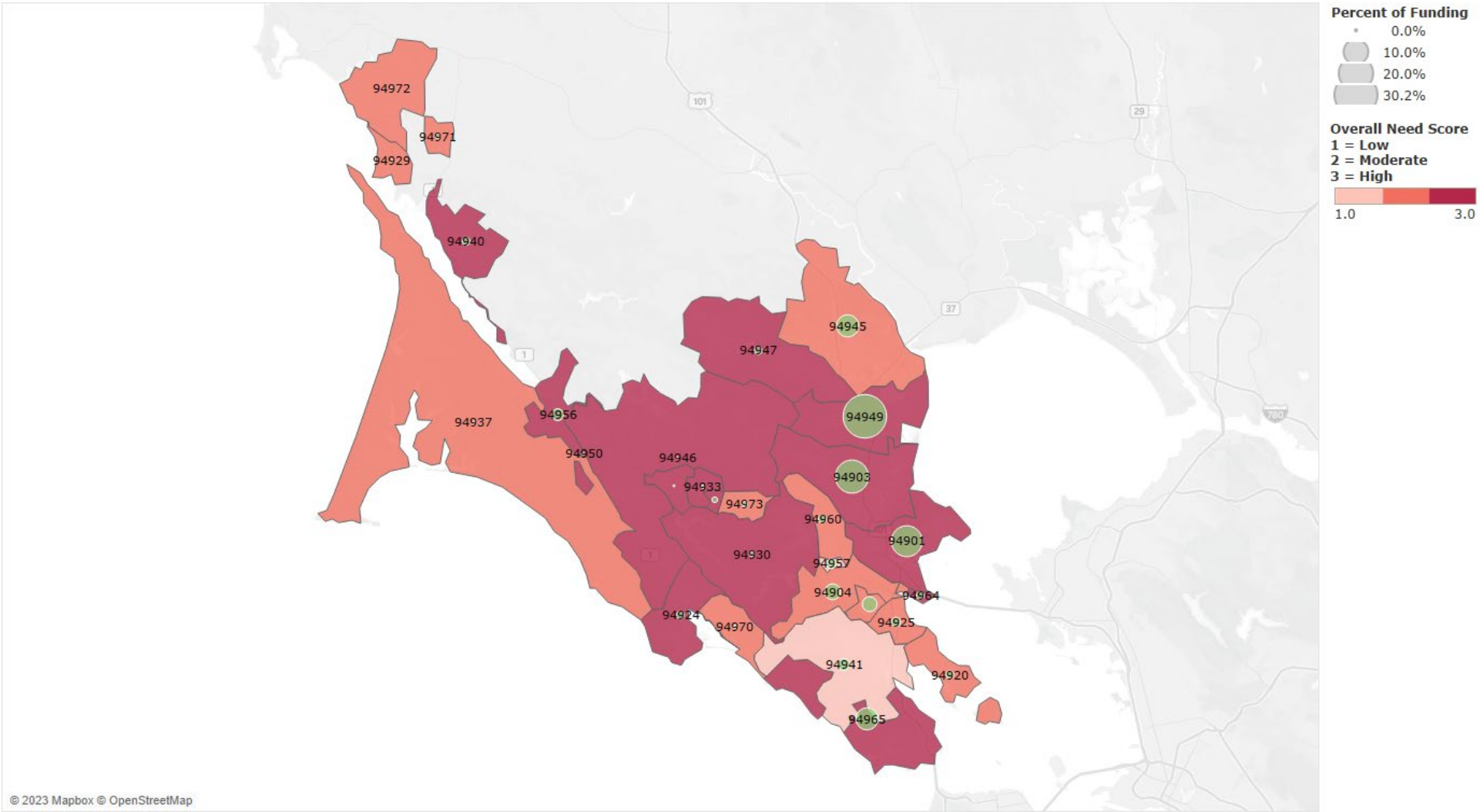
Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	Contra Costa County	1%	17%	8%	26%	1%	5%	43%	\$852.2 M	2.3	8%	\$4,471	6%	37%
94801	Richmond	1%	8%	14%	66%	0%	10%	33%	3.1%	3.0	17%	-\$33,050	7%	50%
94804	Richmond	1%	12%	20%	43%	0%	9%	35%	2.4%	3.0	17%	-\$35,762	7%	46%
94514	Byron	2%	3%	3%	33%	0%	14%	68%	0.0%	3.0	16%	-\$16,988	12%	58%
94572	Rodeo	0%	18%	17%	28%	2%	14%	38%	0.0%	3.0	15%	-\$21,351	7%	39%
94509	Antioch	1%	8%	18%	41%	1%	12%	44%	0.9%	3.0	15%	-\$31,302	10%	46%
94565	Pittsburg	1%	17%	13%	49%	1%	12%	33%	1.5%	3.0	12%	-\$20,541	7%	41%
94520	Concord	1%	12%	5%	48%	2%	10%	43%	7.3%	3.0	12%	-\$30,770	5%	47%
94806	San Pablo	1%	18%	15%	52%	1%	7%	33%	9.8%	3.0	11%	-\$31,514	7%	45%
94569	Porta Costa	0%	0%	0%	7%	0%	0%	93%	0.0%	3.0				39%
94531	Antioch	0%	18%	25%	25%	1%	11%	33%	3.7%	2.8	9%	\$4,749	7%	39%
94511	Bethel Island	0%	3%	2%	31%	0%	4%	76%	0.0%	2.5	24%	-\$37,507	10%	28%
94518	Concord	0%	12%	2%	25%	0%	9%	64%	2.7%	2.5	9%	-\$3,565	5%	38%
94513	Brentwood	1%	10%	9%	24%	1%	10%	62%	0.3%	2.5	6%	\$12,776	6%	40%
94505	Discovery Bay	0%	7%	6%	17%	0%	5%	79%	0.0%	2.3	10%	\$29,339	5%	36%
94519	Concord	0%	11%	3%	26%	0%	13%	60%	0.1%	2.3	10%	\$6,248	4%	35%
94530	El Cerrito	1%	29%	6%	12%	1%	11%	51%	0.9%	2.3	8%	\$8,095	5%	37%
94561	Oakley	1%	7%	8%	32%	1%	11%	59%	0.1%	2.3	7%	\$3,385	6%	38%
94597	Walnut Creek	0%	22%	3%	13%	1%	7%	64%	18.5%	2.3	6%	\$21,541	5%	36%
94596	Walnut Creek	0%	13%	2%	9%	0%	8%	73%	1.7%	2.3	6%	\$16,412	5%	34%
94553	Martinez	1%	10%	4%	18%	0%	10%	70%	24.8%	2.3	6%	\$7,031	5%	33%
94521	Concord	0%	14%	4%	16%	0%	11%	67%	0.2%	2.3	6%	\$4,615	5%	35%
95219	Stockton	0%	22%	9%	26%	0%	11%	49%	0.0%	2.3	5%	-\$17,448	5%	37%
94556	Moraga	0%	20%	1%	6%	0%	7%	70%	1.7%	2.0	6%	\$53,439	5%	34%
94803	El Sobrante	1%	22%	14%	25%	1%	10%	46%	3.9%	2.0	6%	-\$2,555	4%	35%
94525	Crockett	0%	3%	5%	19%	0%	7%	79%	0.1%	2.0	6%	-\$9,896	8%	29%
94595	Walnut Creek	0%	10%	2%	6%	0%	5%	82%	0.3%	2.0	4%	-\$20,652	4%	38%
94706	Albany	1%	30%	3%	13%	0%	12%	49%	0.0%	1.8	8%	\$8,143	3%	35%
94582	San Ramon	0%	59%	4%	5%	1%	6%	30%	0.2%	1.8	5%	\$86,495	5%	34%
94547	Hercules	0%	44%	18%	14%	1%	6%	27%	0.1%	1.8	5%	\$11,143	4%	37%
94564	Pinole	0%	25%	11%	24%	0%	10%	43%	0.7%	1.8	4%	\$5,691	5%	32%
94516	Canyon	0%	0%	0%	1%	0%	13%	87%	0.0%	1.8	3%	\$3,391	8%	15%
94506	Danville	0%	28%	4%	7%	0%	7%	60%	2.1%	1.5	6%	\$101,200	3%	34%

UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

94805	Richmond	0%	18%	13%	30%	0%	8%	48%	4.4%	1.5	6%	-\$10,083	2%	30%
94551	Livermore	0%	24%	2%	25%	0%	9%	57%	0.0%	1.5	5%	\$19,561	3%	38%
94526	Danville	0%	12%	1%	7%	0%	4%	82%	0.9%	1.5	4%	\$64,275	4%	34%
94598	Walnut Creek	0%	22%	3%	11%	0%	9%	64%	2.0%	1.5	3%	\$56,754	5%	30%
94517	Clayton	0%	12%	2%	12%	0%	8%	76%	0.0%	1.5	2%	\$45,900	7%	31%
94523	Pleasant Hill	0%	14%	3%	16%	1%	9%	69%	1.4%	1.3	7%	\$24,849	3%	32%
94611	Oakland	0%	16%	7%	6%	1%	9%	66%	0.0%	1.3	5%	\$37,012	3%	33%
94708	Berkeley	0%	12%	2%	3%	0%	6%	78%	0.0%	1.3	4%	\$93,051	4%	25%
94549	Lafayette	0%	11%	1%	6%	0%	8%	80%	1.3%	1.3	3%	\$86,424	4%	26%
94583	San Ramon	0%	35%	2%	10%	0%	8%	52%	1.1%	1.3	3%	\$59,888	4%	28%
94507	Alamo	0%	12%	0%	6%	0%	4%	83%	0.1%	1.0	5%	\$150,474	3%	31%
94548	Knightsen	0%	0%	0%	50%	0%	18%	76%	0.0%	1.0	5%	\$50,966	0%	20%
94707	Berkeley	0%	11%	2%	6%	0%	11%	76%	0.0%	1.0	3%	\$61,806	3%	26%
94563	Orinda	0%	15%	1%	6%	2%	9%	74%	1.4%	1.0	2%	\$131,847	3%	27%

Note: An additional \$77,354 was distributed directly to ZIP Code 94528 (Diablo). This ZIP Code is not included in the table above.

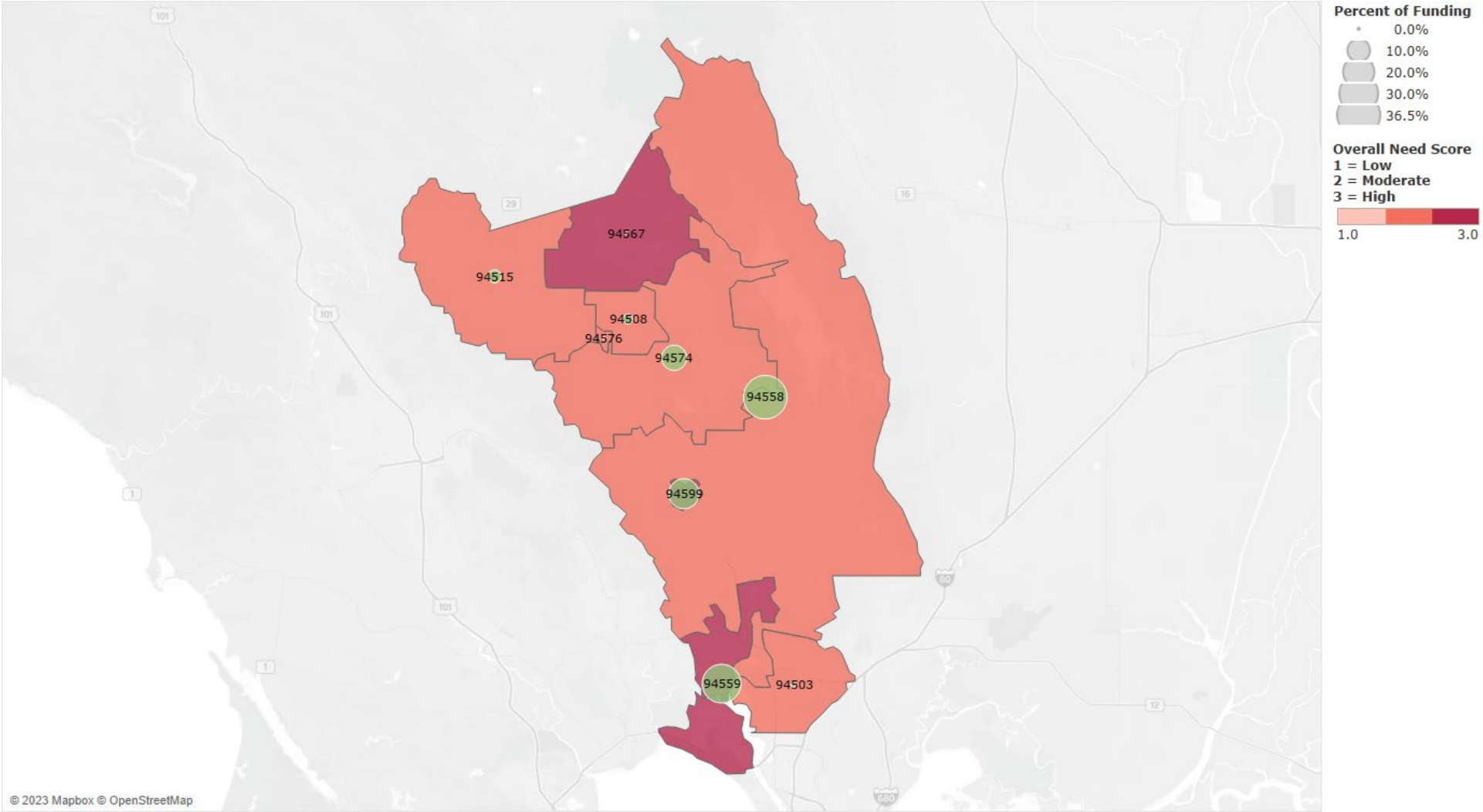
# MARIN COUNTY



UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	Marin County	0%	6%	2%	16%	0%	4%	71%	\$741.4 M	2.5	7%	\$4,080	5%	39%
94933	Lagunitas-Forest Knolls	6%	2%	0%	30%	0%	14%	65%	0.2%	3.0	22%	-\$15,798		54%
94930	Fairfax	1%	4%	0%	8%	1%	5%	88%	0.3%	3.0	9%	-\$16,707	10%	39%
94965	Sausalito	2%	7%	7%	11%	0%	6%	76%	7.7%	3.0	9%	-\$16,850	5%	43%
94964	San Quentin	10%	7%	24%	33%	1%	11%	27%	0.9%	3.0		-\$27,819		100%
94940	Marshall	23%	0%	0%	8%	0%	0%	77%	0.9%	3.0				42%
94956	Point Reyes Station	1%	0%	0%	3%	0%	1%	99%	2.1%	2.8	8%	-\$48,933	11%	39%
94946	Nicasio	0%	2%	0%	9%	0%	0%	97%	0.1%	2.8	7%	-\$13,668	5%	41%
94903	San Rafael	1%	8%	2%	13%	0%	8%	74%	17.4%	2.8	6%	-\$18,832	7%	40%
94924	Bolinas	1%	3%	0%	2%	0%	8%	90%	1.1%	2.5	17%	-\$38,945	4%	37%
94901	San Rafael	2%	5%	1%	37%	0%	4%	65%	15.2%	2.5	14%	-\$26,615	3%	42%
94938	Lagunitas-Forest Knolls	6%	4%	0%	0%	0%	8%	88%	0.0%	2.5	7%	-\$14,962	4%	51%
94947	Novato	4%	6%	2%	20%	0%	10%	74%	0.8%	2.5	6%	-\$14,466	4%	39%
94949	Novato	1%	6%	7%	18%	0%	7%	67%	30.2%	2.5	4%	-\$29,395	6%	46%
94963	San Geronimo	0%	0%	0%	22%	0%	0%	100%	0.5%	2.5		\$20,812		54%
94973	Woodacre	1%	0%	0%	1%	2%	8%	89%	0.5%	2.3	8%	-\$4,926	7%	38%
94950	Point Reyes Station	0%	0%	28%	0%	0%	0%	72%	0.0%	2.0	12%	\$27,469		33%
94970	Stinson Beach	0%	0%	0%	7%	0%	0%	98%	0.2%	2.0	10%	-\$3,030	3%	37%
94939	Larkspur	1%	4%	0%	2%	0%	7%	87%	3.4%	2.0	6%	\$10,853	4%	35%
94904	Kentfield	2%	6%	1%	13%	0%	5%	86%	4.0%	2.0	6%	\$10,221	4%	35%
94937	Inverness	0%	0%	0%	8%	0%	4%	93%	0.0%	2.0	6%	-\$51,251	3%	34%
94960	San Anselmo	1%	4%	2%	8%	0%	5%	88%	1.0%	2.0	3%	\$22,412	5%	38%
94929	Dillon Beach	0%	0%	0%	7%	0%	7%	93%	0.0%	2.0	0%	\$45,726	15%	39%
94972	Valley Ford	0%	0%	0%	0%	0%	0%	100%	0.0%	2.0	0%			77%
94945	Novato	1%	6%	3%	19%	0%	5%	76%	7.7%	1.8	7%	-\$5,059	3%	38%
94925	Corte Madera	0%	5%	2%	8%	0%	10%	81%	1.3%	1.8	5%	\$27,350	5%	35%
94971	Tomales	0%	13%	0%	0%	0%	0%	87%	0.4%	1.7	4%	-\$16,688		21%
94920	Belvedere Tiburon	4%	8%	0%	9%	0%	10%	81%	0.6%	1.5	2%	\$71,249	4%	35%
94941	Mill Valley	1%	6%	1%	7%	0%	7%	85%	2.3%	1.3	5%	\$41,183	3%	36%
94957	Ross	4%	7%	1%	9%	0%	6%	86%	1.3%	1.0	3%	\$124,249	3%	26%

### NAPA COUNTY

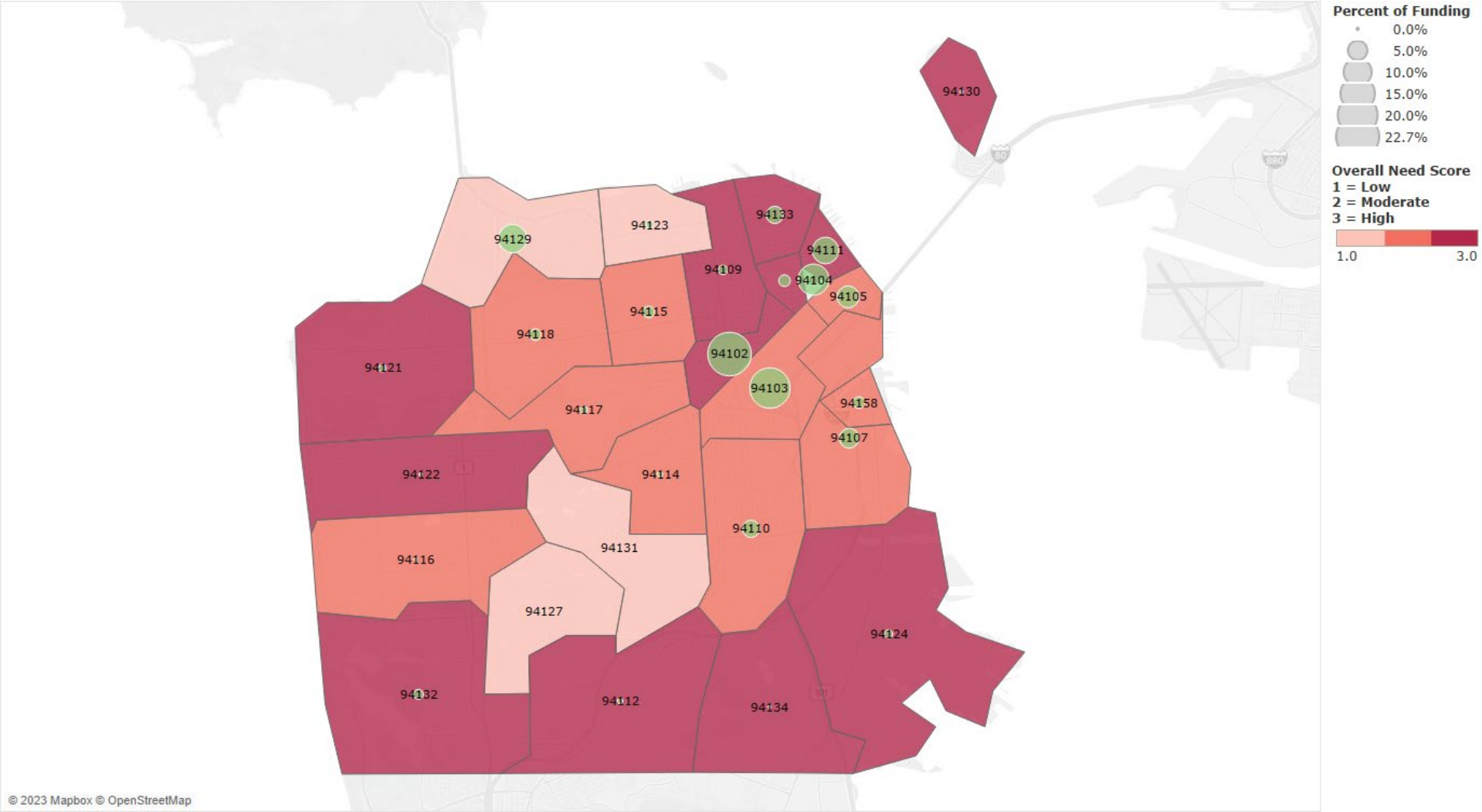


UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	Napa County	0%	8%	2%	34%	0%	4%	52%	\$111.6 M	2.3	8%	-\$971	5%	37%
94559	Napa	1%	3%	1%	42%	0%	5%	76%	28.8%	3.0	10%	-\$16,230	6%	41%
94599	Yountville	1%	3%	4%	21%	0%	4%	86%	17.2%	3.0	9%	-\$27,228	5%	43%
94567	Pope Valley	0%	0%	0%	58%	0%	5%	72%	0.1%	2.5	21%	-\$39,377	3%	63%
94508	Angwin	1%	13%	6%	18%	0%	8%	68%	1.7%	2.3	10%	\$18,560	7%	30%
94574	Saint Helena	0%	2%	1%	22%	0%	2%	88%	12.1%	2.3	7%	\$11,658	5%	37%
94576	Deer Park	0%	11%	0%	2%	0%	0%	87%	0.1%	2.0	15%			21%
94503	American Canyon	1%	35%	7%	29%	1%	12%	33%	0.3%	2.0	7%	\$15,448	5%	31%
94558	Napa	1%	3%	1%	35%	0%	7%	77%	36.5%	2.0	6%	\$4,569	4%	38%
94515	Calistoga	1%	1%	0%	36%	0%	12%	79%	3.1%	1.8	6%	-\$7,927	4%	32%



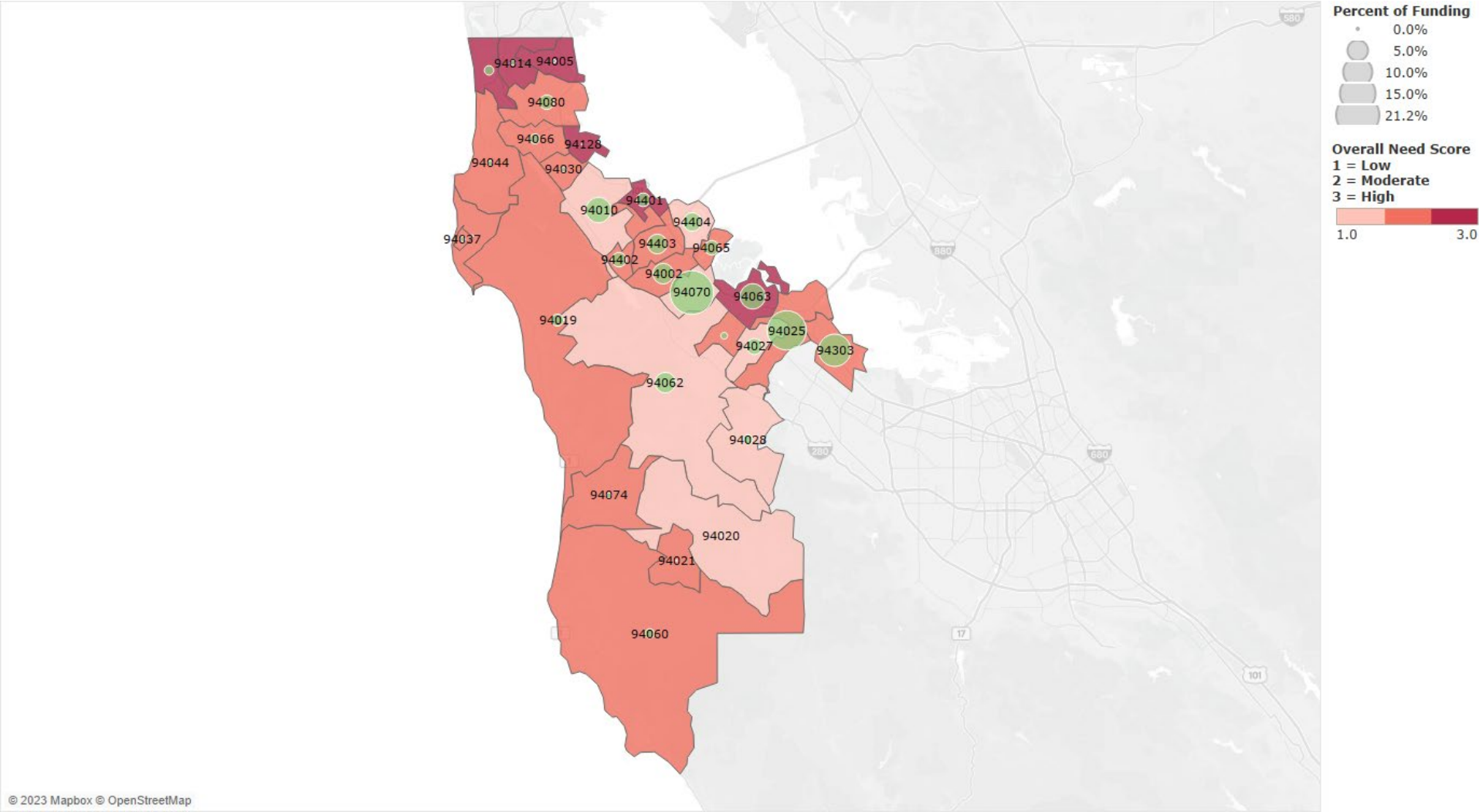
### SAN FRANCISCO COUNTY



UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	San Francisco County	0%	34%	5%	15%	0%	5%	30%	\$9.8 B	2.5	10%	-\$8,196	5%	34%
94130	San Francisco	1%	8%	22%	25%	3%	9%	47%	0.0%	3.0	46%	-\$68,121	17%	40%
94102	San Francisco	2%	31%	10%	17%	0%	8%	39%	22.7%	3.0	19%	-\$73,793	7%	42%
94124	San Francisco	0%	37%	28%	25%	2%	4%	13%	0.8%	3.0	16%	-\$60,238	8%	43%
94132	San Francisco	0%	44%	7%	16%	0%	7%	32%	1.1%	3.0	15%	-\$44,775	9%	48%
94133	San Francisco	0%	51%	2%	8%	0%	5%	39%	3.5%	3.0	14%	-\$58,909	6%	40%
94109	San Francisco	0%	26%	4%	11%	0%	7%	60%	1.0%	3.0	12%	-\$28,765	5%	39%
94134	San Francisco	0%	56%	6%	23%	1%	5%	16%	0.1%	3.0	11%	-\$44,522	6%	40%
94111	San Francisco	0%	36%	6%	5%	0%	5%	52%	8.3%	2.8	18%	\$13,898	6%	44%
94108	San Francisco	0%	54%	2%	4%	0%	4%	37%	1.4%	2.8	18%	-\$62,424	4%	43%
94112	San Francisco	0%	52%	3%	28%	0%	6%	22%	0.3%	2.8	9%	-\$21,992	5%	33%
94104	San Francisco	0%	46%	2%	8%	0%	2%	42%	11.4%	2.5	16%	-\$70,388	4%	36%
94121	San Francisco	0%	42%	2%	7%	0%	8%	46%	0.6%	2.5	10%	-\$20,174	4%	37%
94122	San Francisco	0%	44%	2%	10%	1%	8%	40%	0.1%	2.5	9%	-\$5,188	5%	33%
94103	San Francisco	3%	32%	9%	20%	1%	7%	40%	19.5%	2.3	18%	-\$39,745	3%	38%
94110	San Francisco	1%	15%	4%	33%	0%	10%	52%	3.5%	2.3	9%	\$11,558	5%	29%
94158	San Francisco	1%	38%	6%	13%	1%	7%	42%	1.6%	2.0	11%	\$32,904	3%	42%
94115	San Francisco	0%	21%	10%	8%	0%	9%	55%	1.4%	2.0	11%	-\$1,782	4%	32%
94116	San Francisco	0%	52%	16%	8%	0%	8%	35%	0.1%	2.0	6%	-\$7,532	5%	32%
94118	San Francisco	0%	34%	2%	8%	0%	7%	55%	1.4%	1.8	6%	\$4,869	4%	28%
94107	San Francisco	0%	29%	5%	10%	0%	8%	54%	4.6%	1.5	10%	\$39,098	3%	32%
94105	San Francisco	0%	54%	1%	6%	1%	5%	40%	5.6%	1.5	8%	\$122,668	4%	20%
94117	San Francisco	0%	14%	5%	10%	0%	7%	70%	0.5%	1.5	8%	\$40,475	4%	26%
94114	San Francisco	0%	13%	3%	9%	0%	7%	74%	0.3%	1.5	6%	\$35,197	4%	28%
94129	San Francisco	1%	8%	2%	22%	0%	23%	62%	9.5%	1.3	4%	\$70,862	3%	33%
94123	San Francisco	0%	10%	1%	8%	0%	6%	81%	0.6%	1.0	4%	\$51,811	3%	25%
94127	San Francisco	0%	29%	3%	9%	0%	9%	56%	0.0%	1.0	4%	\$48,693	3%	23%
94131	San Francisco	0%	21%	4%	13%	0%	9%	59%	0.1%	1.0	4%	\$45,453	3%	23%

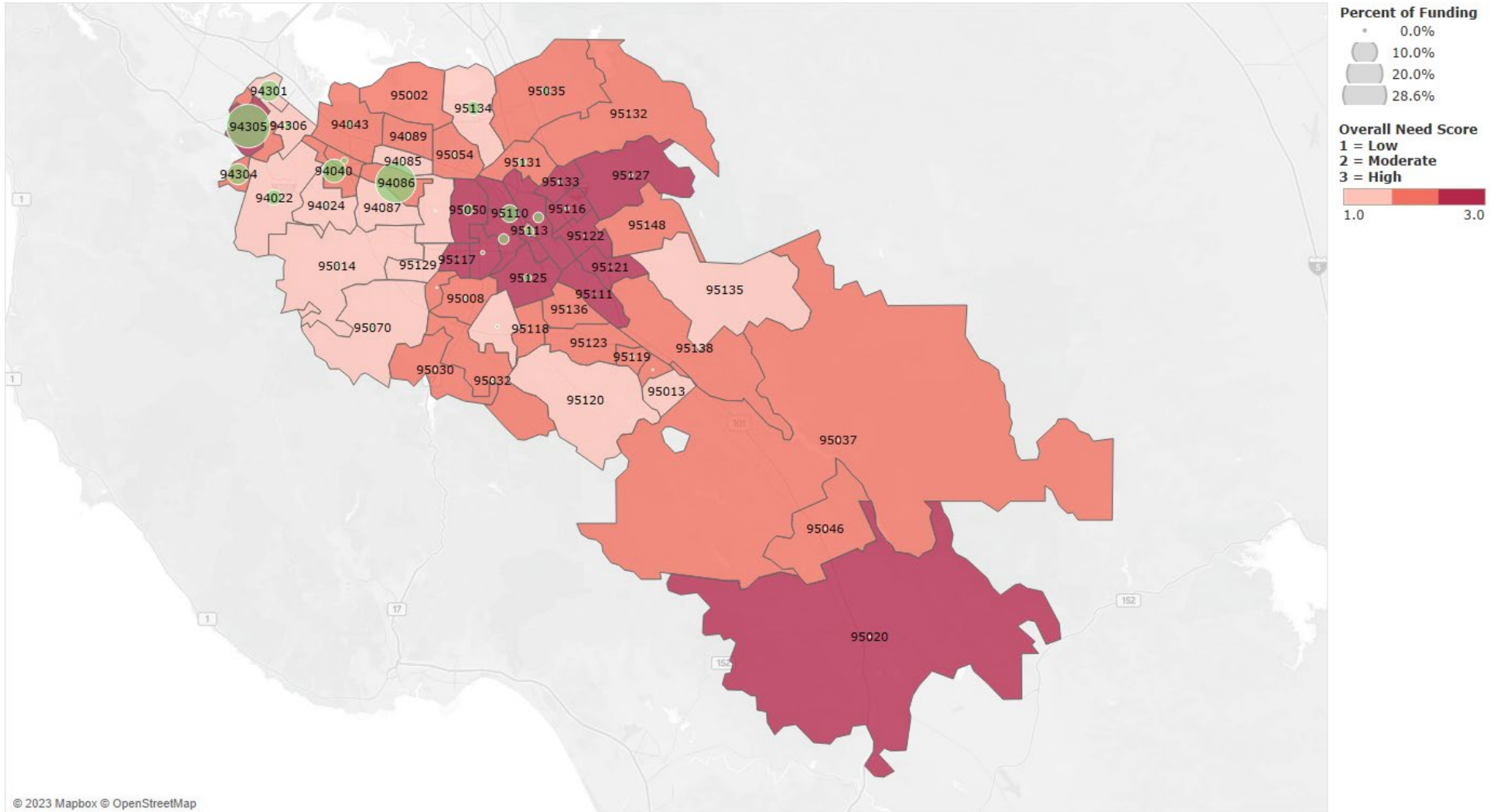
### SAN MATEO COUNTY



UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	San Mateo County	0%	29%	2%	24%	1%	4%	39%	\$1.3 B	2.0	6%	\$3,280	4%	37%
94128	San Francisco (SFO)								0.0%	3.0	60%			
94401	San Mateo	1%	20%	3%	36%	6%	9%	43%	2.0%	3.0	12%	-\$30,477	6%	47%
94015	Daly City	1%	61%	4%	17%	1%	7%	19%	0.8%	2.8	7%	-\$24,603	5%	44%
94063	Redwood City	2%	8%	2%	67%	1%	12%	44%	7.1%	2.5	12%	-\$44,498	3%	49%
94014	Daly City	1%	54%	3%	30%	1%	7%	20%	0.2%	2.5	6%	-\$25,932	4%	40%
94005	Brisbane	0%	35%	2%	18%	0%	6%	52%	0.1%	2.5	3%	-\$10,228	9%	39%
94303	Palo Alto	1%	20%	8%	39%	3%	8%	40%	11.6%	2.3	8%	-\$4,057	4%	41%
94061	Redwood City	0%	12%	1%	37%	0%	7%	60%	0.5%	2.3	5%	-\$5,441	5%	41%
94021	Loma Mar	0%	0%	0%	11%	0%	0%	89%	0.0%	2.0	9%	\$121,322	5%	8%
94038	Moss Beach	0%	4%	1%	28%	0%	9%	83%	0.0%	2.0	9%	-\$14,363	1%	28%
94060	Pescadero	0%	2%	0%	28%	0%	16%	62%	0.9%	2.0	7%	-\$11,755		24%
94080	South San Francisco	1%	41%	2%	30%	1%	7%	35%	2.2%	2.0	7%	-\$18,459	2%	37%
94019	Half Moon Bay	0%	5%	1%	25%	0%	6%	78%	1.5%	2.0	6%	\$15,649	4%	34%
94403	San Mateo	1%	28%	2%	21%	1%	9%	49%	4.3%	2.0	6%	\$14,820	4%	38%
94030	Millbrae	0%	46%	1%	13%	0%	6%	41%	0.3%	2.0	5%	\$1,508	4%	40%
94066	San Bruno	0%	31%	1%	30%	3%	9%	42%	1.0%	2.0	5%	-\$11,878	4%	38%
94074	San Gregorio	0%	0%	0%	39%	0%	47%	53%	0.3%	2.0		\$43,002		51%
94025	Menlo Park	1%	15%	4%	16%	2%	6%	67%	17.2%	1.8	6%	\$44,541	4%	35%
94002	Belmont	0%	31%	1%	12%	1%	7%	56%	4.9%	1.8	6%	\$34,788	5%	29%
94037	Montara	0%	1%	0%	8%	0%	11%	88%	0.3%	1.7		\$43,077	9%	26%
94065	Redwood City	0%	45%	1%	7%	1%	9%	43%	2.2%	1.5	5%	\$48,949	4%	34%
94402	San Mateo	0%	23%	1%	13%	0%	7%	62%	2.3%	1.5	4%	\$38,631	4%	33%
94044	Pacifica	1%	21%	3%	19%	2%	9%	60%	0.2%	1.5	4%	\$5,516	4%	32%
94062	Redwood City	0%	9%	1%	15%	0%	7%	80%	4.7%	1.3	6%	\$59,668	2%	29%
94010	Burlingame	0%	29%	1%	10%	0%	6%	59%	7.1%	1.3	4%	\$33,505	4%	31%
94027	Atherton	0%	20%	1%	8%	0%	3%	73%	2.8%	1.3	3%	\$125,189	4%	28%
94070	San Carlos	0%	18%	1%	8%	0%	8%	71%	21.2%	1.3	3%	\$66,061	4%	26%
94404	San Mateo	0%	49%	3%	8%	0%	6%	41%	3.8%	1.3	3%	\$30,978	3%	35%
94020	La Honda	0%	6%	0%	5%	0%	3%	90%	0.0%	1.0	4%	\$58,831	3%	21%
94028	Portola Valley	0%	8%	0%	6%	0%	5%	86%	0.8%	1.0	3%	\$96,856	3%	27%

## SANTA CLARA COUNTY



UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

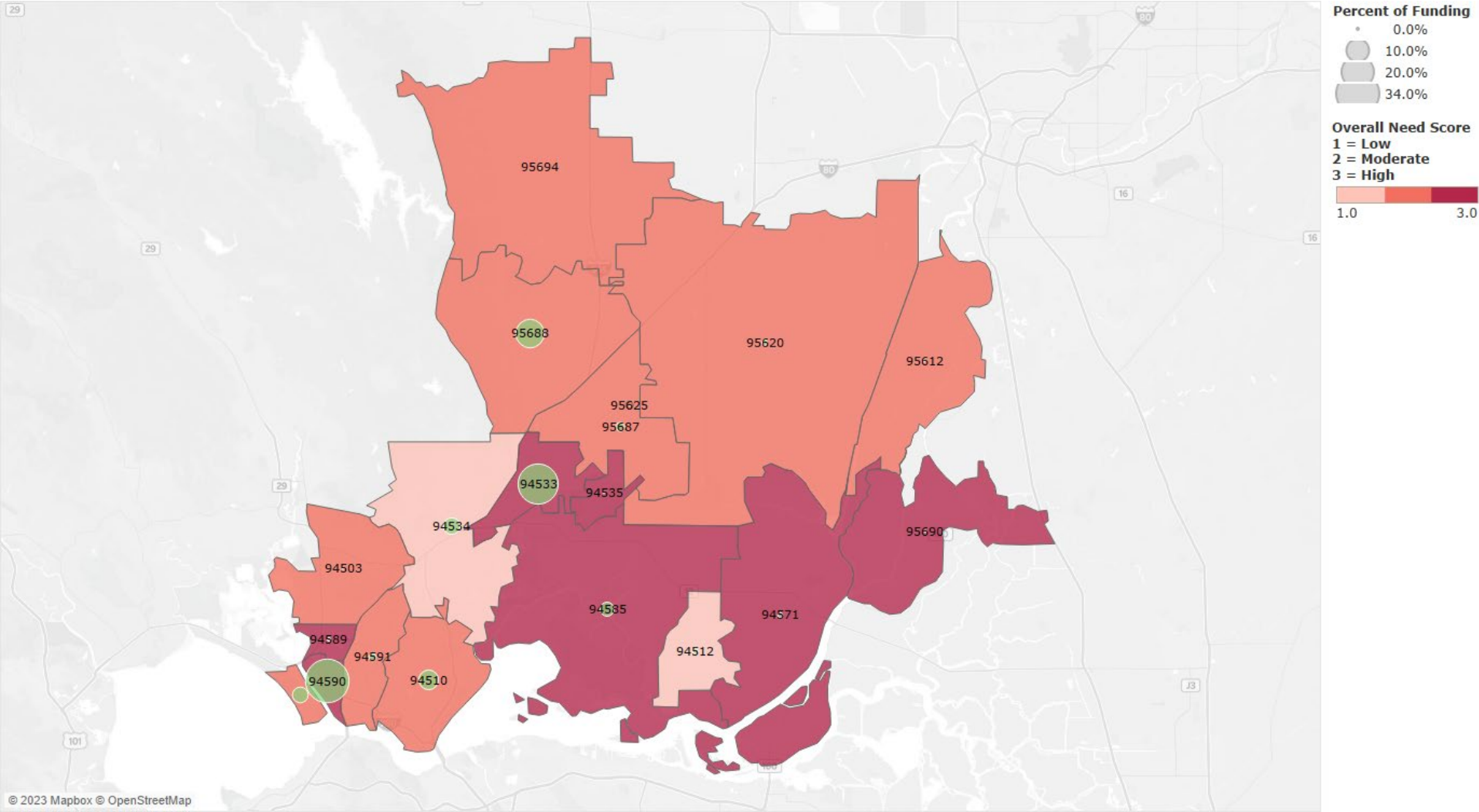
Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	Santa Clara County	0%	37%	2%	25%	0%	4%	31%	\$6.7 B	2.0	7%	\$10,862	4%	36%
95112	San Jose	1%	26%	5%	41%	1%	9%	35%	1.6%	3.0	19%	-\$46,009	6%	47%
94305	Stanford	0%	26%	4%	15%	0%	9%	58%	28.6%	3.0	19%	-\$57,513	5%	49%
95133	San Jose	1%	62%	2%	25%	0%	8%	16%	0.2%	3.0	14%	-\$21,642	8%	41%
95116	San Jose	2%	26%	2%	62%	0%	9%	24%	0.3%	3.0	13%	-\$49,372	5%	46%
95122	San Jose	1%	35%	1%	58%	1%	7%	24%	0.1%	3.0	11%	-\$35,693	6%	42%
95111	San Jose	1%	36%	2%	52%	1%	11%	31%	0.0%	3.0	10%	-\$43,019	5%	47%
95050	Santa Clara	0%	31%	3%	22%	1%	7%	49%	1.6%	2.8	13%	-\$18,028	4%	44%
95110	San Jose	1%	16%	3%	56%	0%	10%	35%	4.6%	2.8	13%	-\$21,819	4%	45%
95126	San Jose	1%	18%	4%	35%	0%	11%	53%	1.6%	2.8	10%	-\$11,525	4%	42%
95121	San Jose	1%	61%	4%	23%	0%	5%	20%	0.0%	2.8	9%	-\$8,923	6%	40%
95117	San Jose	0%	27%	8%	30%	1%	4%	45%	0.1%	2.8	9%	-\$15,868	5%	38%
95020	Gilroy	1%	11%	2%	56%	0%	13%	65%	0.1%	2.8	7%	-\$11,534	6%	39%
95127	San Jose	1%	26%	2%	57%	1%	8%	31%	0.2%	2.8	7%	-\$15,510	5%	41%
95128	San Jose	1%	17%	5%	33%	1%	8%	55%	0.2%	2.5	10%	-\$19,830	3%	40%
95125	San Jose	1%	15%	2%	26%	0%	11%	65%	0.8%	2.5	6%	\$1,400	5%	39%
95132	San Jose	0%	67%	1%	15%	0%	6%	19%	0.0%	2.3	8%	\$10,050	6%	37%
95148	San Jose	0%	61%	3%	25%	1%	4%	21%	0.0%	2.3	6%	\$23,613	5%	34%
95113	San Jose	0%	39%	14%	13%	0%	6%	39%	1.2%	2.0	14%	\$11,066	3%	34%
95008	Campbell	0%	24%	3%	19%	1%	8%	60%	0.2%	2.0	8%	\$1,203	3%	40%
94040	Mountain View	0%	34%	1%	17%	0%	6%	50%	8.2%	2.0	7%	\$19,689	4%	36%
95131	San Jose	0%	70%	2%	15%	1%	6%	15%	0.8%	2.0	7%	\$19,399	5%	27%
95118	San Jose	0%	23%	2%	22%	1%	10%	59%	0.1%	2.0	7%	\$3,222	4%	38%
95054	Santa Clara	0%	54%	6%	15%	0%	5%	26%	0.2%	2.0	6%	\$38,184	6%	34%
95046	San Martin	0%	4%	2%	45%	1%	11%	71%	0.0%	2.0	6%	\$3,790	5%	28%
95123	San Jose	1%	25%	3%	28%	0%	9%	53%	0.0%	2.0	6%	\$1,376	4%	37%
94304	Palo Alto	1%	22%	2%	9%	0%	5%	69%	6.6%	1.8	8%	\$23,384	0%	36%
95136	San Jose	1%	31%	5%	28%	1%	8%	48%	0.0%	1.8	8%	-\$947	3%	38%
95035	Milpitas	1%	68%	4%	14%	0%	6%	15%	0.9%	1.8	7%	\$16,938	4%	31%
95030	Los Gatos	1%	15%	1%	6%	0%	3%	80%	0.0%	1.8	5%	\$79,035	5%	36%
95119	San Jose	1%	28%	3%	26%	0%	14%	50%	0.1%	1.8	5%	\$2,916	4%	36%
95037	Morgan Hill	0%	15%	2%	34%	0%	11%	68%	0.1%	1.8	4%	\$8,353	4%	36%
95002	San Jose	2%	14%	2%	61%	0%	5%	24%	0.0%	1.8	4%	-\$20,028	3%	35%

UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

94041	Mountain View	0%	25%	2%	21%	0%	7%	58%	0.6%	1.5	6%	\$29,263	4%	31%
94043	Mountain View	1%	32%	4%	17%	0%	10%	51%	0.6%	1.5	6%	\$25,966	3%	34%
94086	Sunnyvale	0%	46%	1%	18%	0%	7%	38%	24.4%	1.5	6%	\$25,075	4%	31%
95138	San Jose	1%	46%	4%	24%	0%	13%	31%	0.1%	1.5	5%	\$46,867	5%	31%
95130	San Jose	0%	36%	4%	14%	0%	6%	50%	0.0%	1.5	5%	\$23,097	3%	36%
94089	Sunnyvale	0%	48%	2%	23%	0%	4%	34%	0.2%	1.5	5%	\$10,136	4%	29%
95032	Los Gatos	0%	17%	1%	8%	0%	6%	74%	0.2%	1.5	4%	\$33,186	4%	34%
95139	San Jose	0%	23%	1%	34%	0%	15%	54%	0.0%	1.5	2%	\$37,472	6%	31%
95134	San Jose	0%	61%	3%	12%	1%	4%	26%	2.9%	1.3	8%	\$33,691	2%	29%
94306	Palo Alto	1%	36%	2%	6%	0%	5%	54%	0.8%	1.3	7%	\$47,015	3%	29%
94301	Palo Alto	0%	23%	3%	6%	0%	8%	64%	6.6%	1.3	6%	\$49,242	3%	32%
94085	Sunnyvale	2%	44%	1%	29%	0%	7%	30%	0.2%	1.3	6%	\$30,887	3%	31%
94087	Sunnyvale	1%	51%	1%	8%	0%	7%	37%	0.1%	1.3	5%	\$48,200	4%	28%
95070	Saratoga	0%	49%	0%	3%	0%	4%	46%	0.3%	1.3	4%	\$81,251	4%	32%
95124	San Jose	1%	25%	2%	16%	0%	8%	63%	0.2%	1.3	4%	\$38,456	3%	33%
95129	San Jose	0%	66%	3%	6%	0%	4%	25%	0.1%	1.3	4%	\$37,719	4%	27%
94024	Los Altos	0%	32%	1%	6%	0%	5%	61%	0.3%	1.3	3%	\$127,576	4%	29%
95120	San Jose	0%	37%	2%	7%	1%	8%	52%	0.1%	1.3	3%	\$87,931	4%	26%
95135	San Jose	0%	56%	3%	12%	0%	7%	32%	0.0%	1.3	3%	\$40,873	4%	32%
95014	Cupertino	0%	69%	1%	3%	0%	4%	25%	0.3%	1.0	5%	\$59,674	3%	29%
94022	Los Altos	0%	33%	1%	4%	0%	6%	59%	3.5%	1.0	4%	\$129,972	3%	28%
95051	Santa Clara	0%	52%	2%	13%	1%	6%	34%	0.1%	1.0	4%	\$30,066	3%	30%
95013	Coyote	0%	0%	0%	0%	0%	0%	100%	0.0%	1.0				0%

Note: An additional \$1.6 million was distributed directly to ZIP Code 95033 (mostly represents Santa Cruz County) and another \$10,000 was distributed to ZIP Code 95140 (Mt. Hamilton). These two ZIP Codes are not included in the table above as these do not represent populated areas of Santa Clara County.

### SOLANO COUNTY





UNDERSTANDING POVERTY AND PHILANTHROPIC GIVING DISPARITIES IN THE BAY AREA 2018-2020

Zip	City	% Amer. Indian	% Asian	% Black/AA	% Hispanic or Latino	% Pacific Islander	% Two or More	% White	% of Funding in County	Need Score (Sorted)	Poverty Rate	RCM Disparity	Unemp. Rate	Housing Burden
	Solano County	0%	15%	13%	27%	1%	6%	37%	\$75.2 M	2.5	9%	\$4,182	6%	37%
94590	Vallejo	1%	11%	23%	34%	1%	8%	37%	34.0%	3.0	18%	-\$23,202	7%	45%
95690	Walnut Grove	0%	5%	2%	35%	0%	1%	76%	0.0%	3.0	17%	-\$14,714	9%	39%
94533	Fairfield	1%	14%	18%	36%	2%	11%	44%	28.9%	2.8	11%	-\$4,912	7%	39%
94589	Vallejo	1%	25%	19%	34%	1%	7%	31%	0.2%	2.8	11%	-\$8,741	9%	43%
94585	Suisun City	1%	19%	20%	27%	1%	12%	40%	3.4%	2.8	10%	\$1,227	6%	39%
95618	Davis	1%	23%	2%	16%	0%	7%	65%	0.0%	2.5	20%	\$20,420	5%	36%
94571	Rio Vista	0%	4%	11%	23%	0%	3%	78%	0.4%	2.5	14%	-\$11,839	10%	30%
94535	Travis Afb	0%	5%	12%	16%	5%	10%	67%	0.0%	2.5	6%	-\$9,513	13%	71%
94591	Vallejo	0%	31%	15%	21%	0%	11%	32%	0.8%	2.3	8%	\$10,924	7%	36%
95687	Vacaville	1%	9%	12%	24%	1%	9%	61%	1.2%	2.3	6%	\$12,197	5%	34%
95620	Dixon	0%	4%	2%	41%	0%	7%	72%	0.5%	2.0	8%	-\$376	6%	29%
94503	American Canyon	1%	35%	7%	29%	1%	12%	33%	0.0%	2.0	7%	\$28,182	5%	31%
95688	Vacaville	0%	9%	5%	24%	0%	8%	73%	14.4%	2.0	7%	\$18,123	4%	33%
94592	Vallejo	0%	41%	10%	9%	3%	4%	41%	4.3%	1.8	21%	\$90,544	4%	31%
95694	Winters	0%	1%	1%	44%	0%	8%	83%	0.0%	1.8	10%	\$6,641	2%	30%
95625	Elmira	0%	0%	0%	25%	0%	0%	100%	0.0%	1.8	5%	\$5,076	8%	0%
94510	Benicia	0%	12%	3%	14%	0%	10%	73%	6.8%	1.5	7%	\$26,283	3%	36%
95612	Clarksburg	0%	2%	0%	33%	0%	12%	86%	0.0%	1.5	1%	\$37,238	5%	27%
94534	Fairfield	1%	21%	13%	17%	1%	10%	50%	4.8%	1.3	3%	\$35,105	3%	35%
94512	Birds Landing	0%	0%	0%	0%	0%	0%	100%	0.5%	1.0	0%			0%