

What You Don't Know about San Francisco

Updated December 2017



San Francisco & Bay Area Demographics - Illustrated

Who We Are; Where We Come From; What We Believe;
How We Live; What We Do; Money Earned & Money Spent

There is no city and metropolitan area quite like San Francisco and the Bay Area, and here are a selection of some of the details. Compiled by Paragon Real Estate from a variety of sources for your entertainment and, perhaps, mild edification.

For those specifically interested in real estate market analytics, dozens of updated analyses can be found here: [Paragon Market Reports \(https://www.paragon-re.com/market_updates\)](https://www.paragon-re.com/market_updates).

Depending on data source, these analyses generally pertain to either the city of San Francisco itself, or a multi-county San Francisco Metro Area. And, in a couple cases, the charts apply to state or national statistics. The region being measured is delineated clearly on each chart.

Ancestry, Age, Religion, Education, Employment,
Income, Language & Politics

Ethnicity, Race, Ancestry, Language

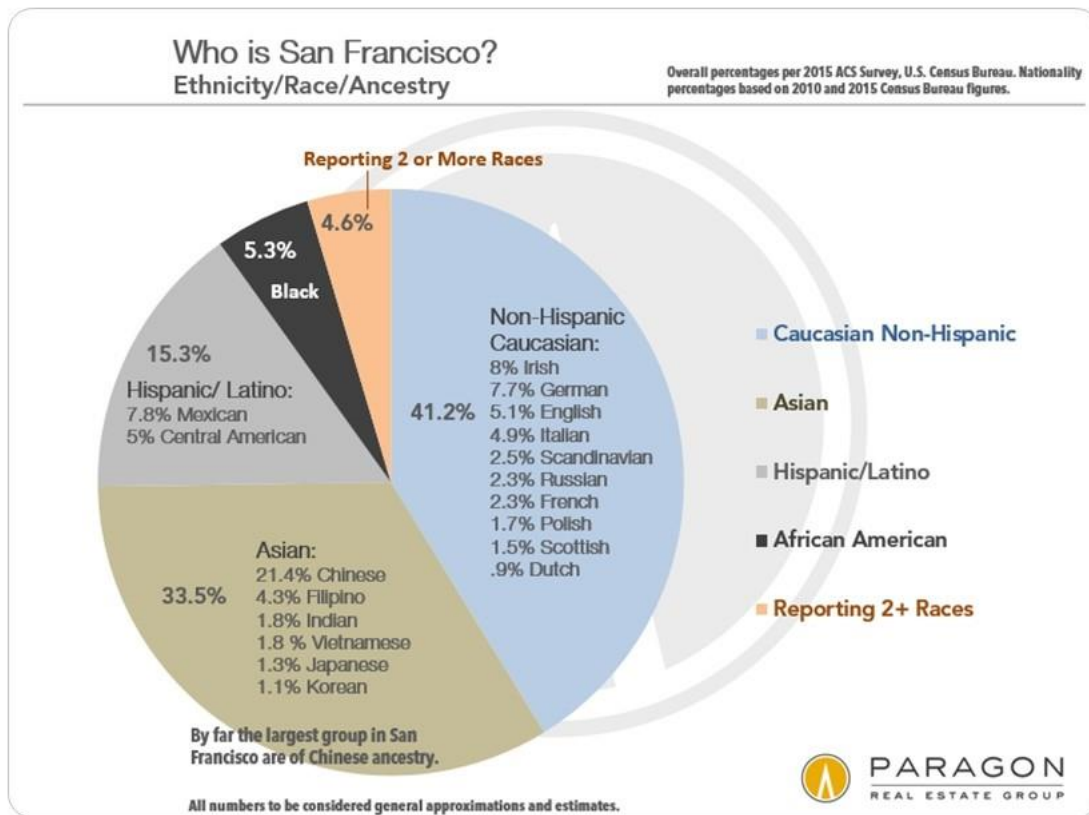
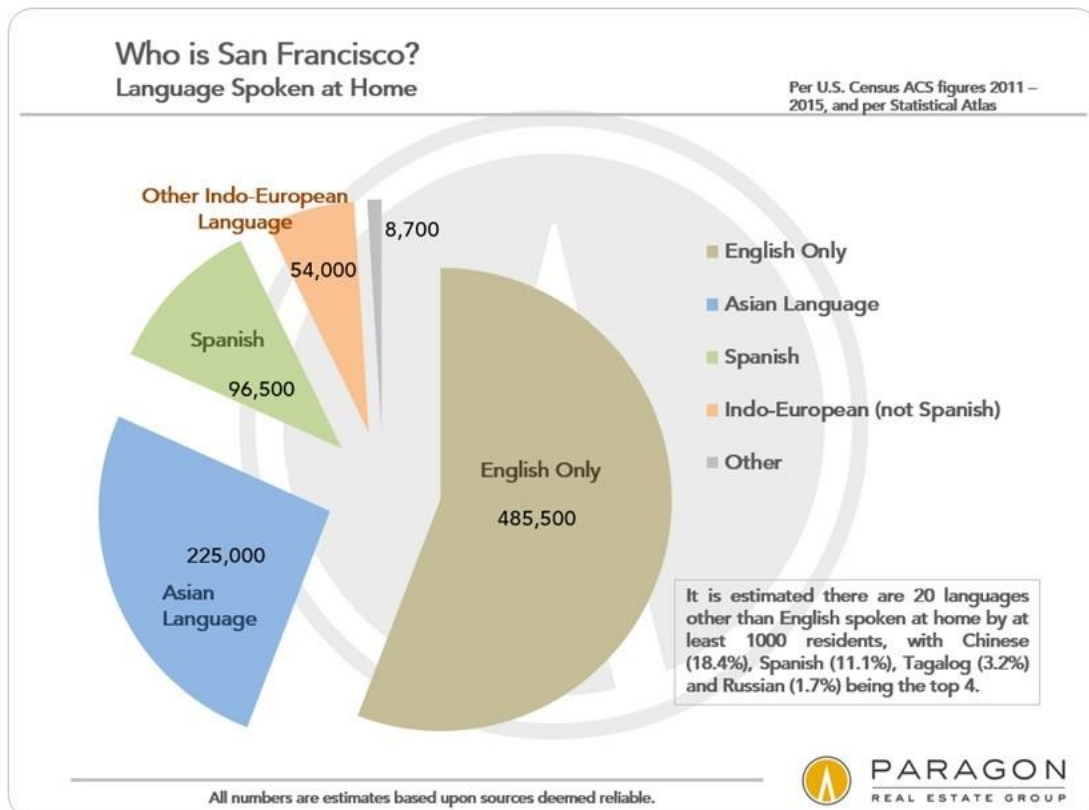
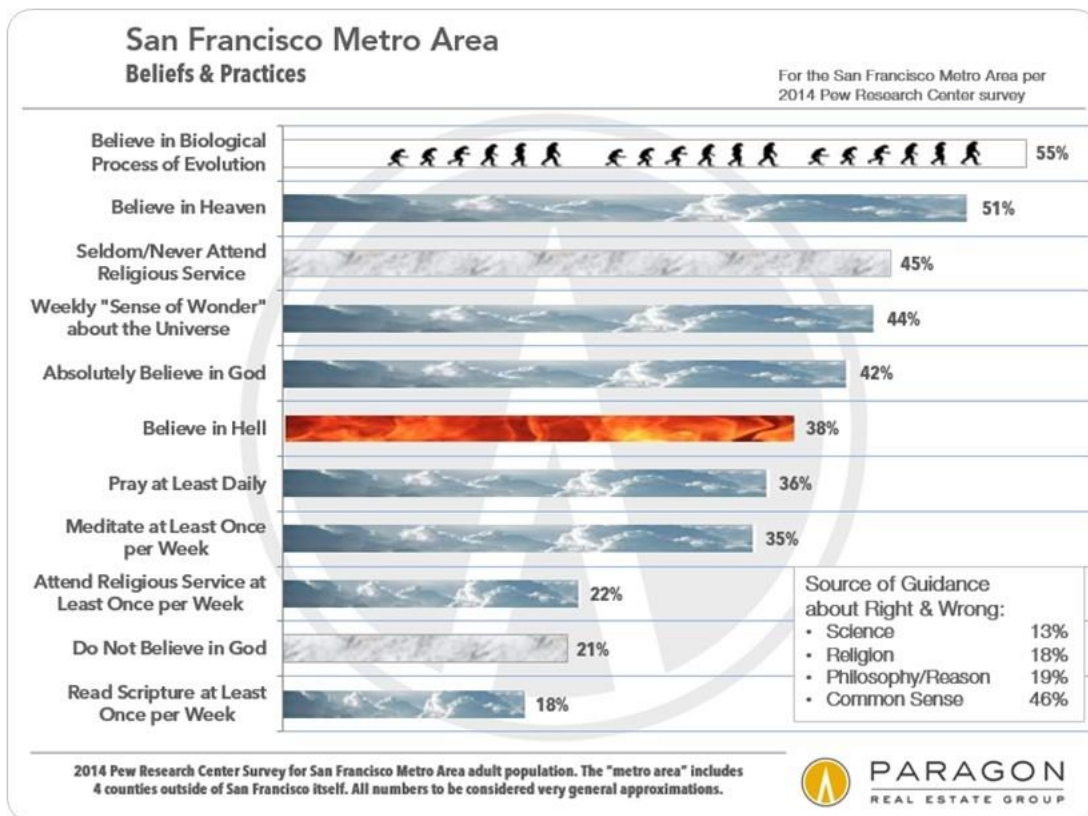
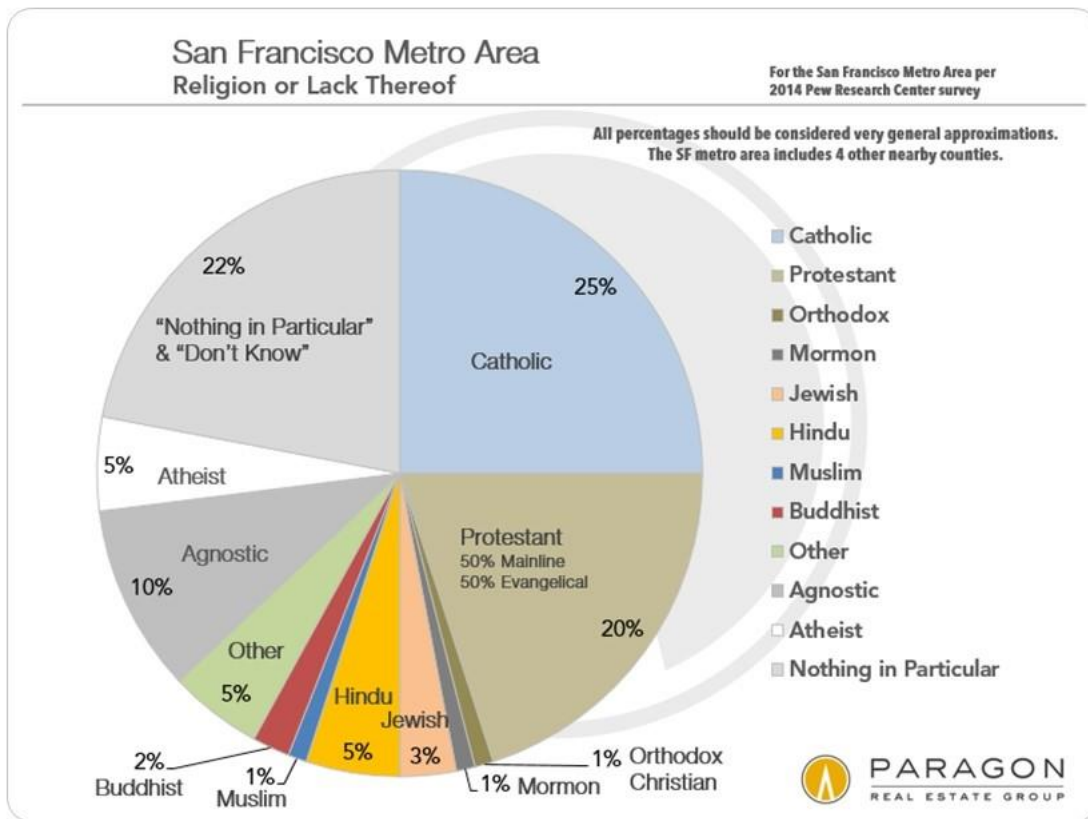


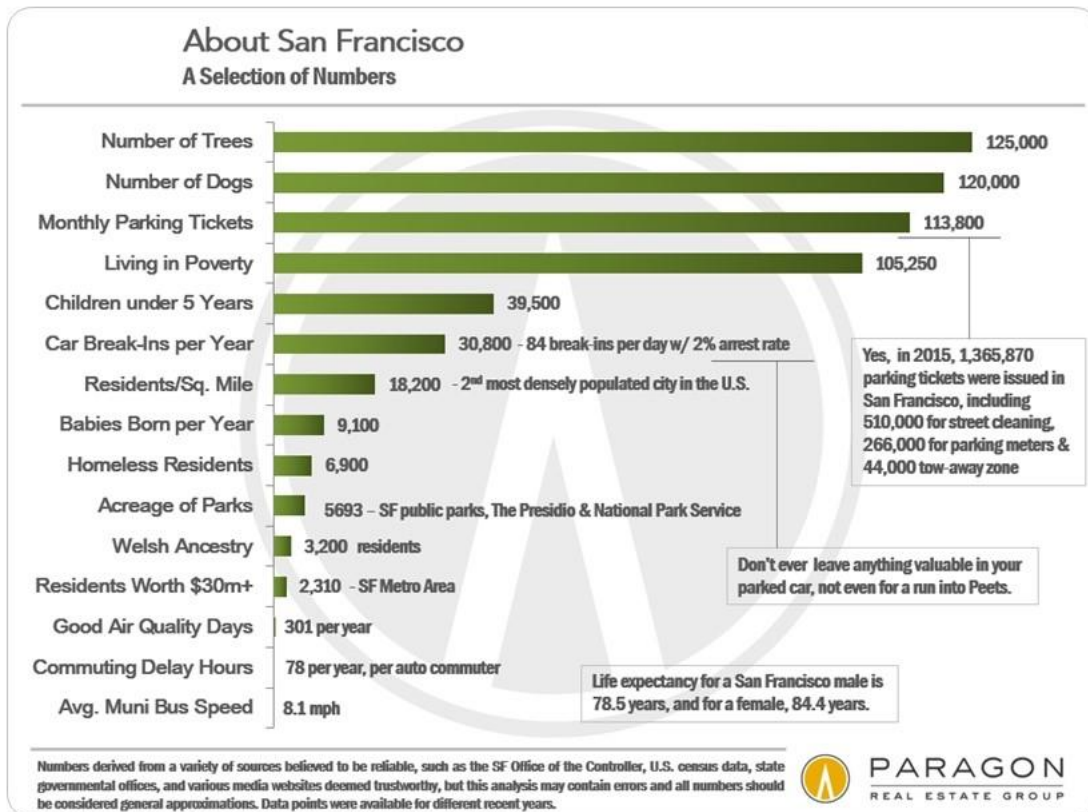
Chart link: SF METRO AREA Race, Ethnicity & Ancestry (https://my.paragon-re.com/Docs/General/SixtyFortyImages/SF-METRO_Ethnicity-Race.jpg)



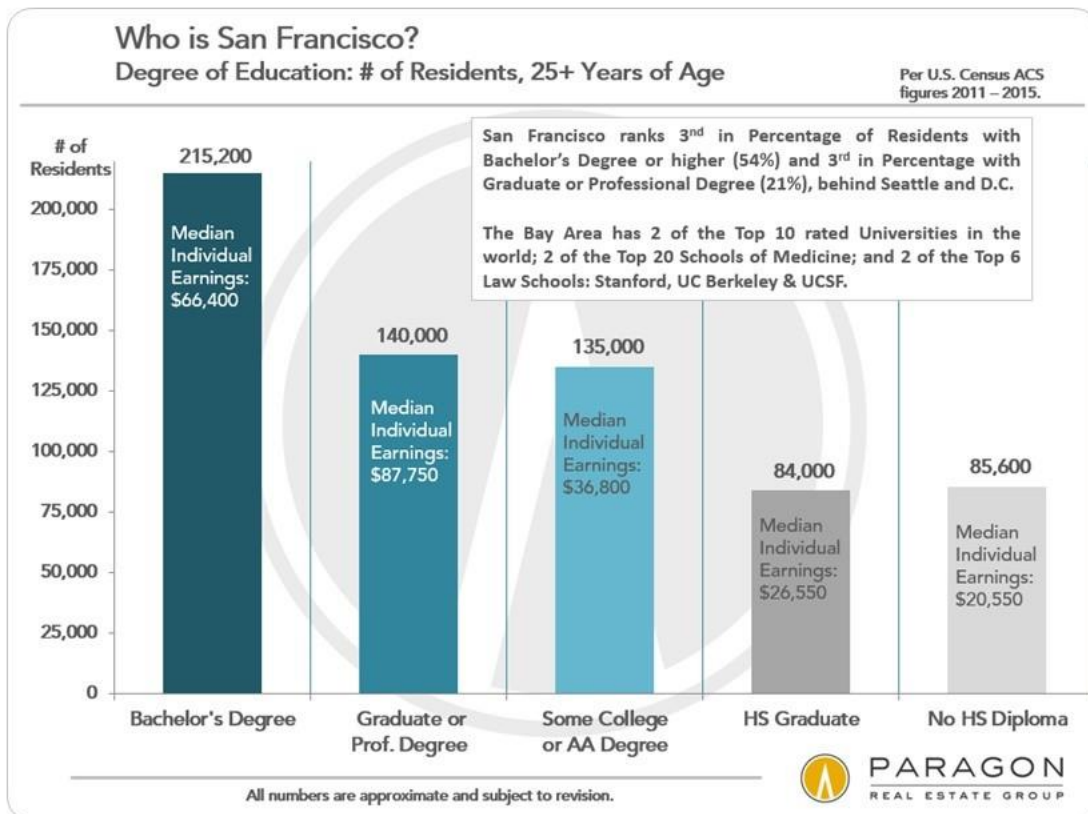
Religious & Spiritual Practices & Beliefs



A Selection of Diverse Data Points



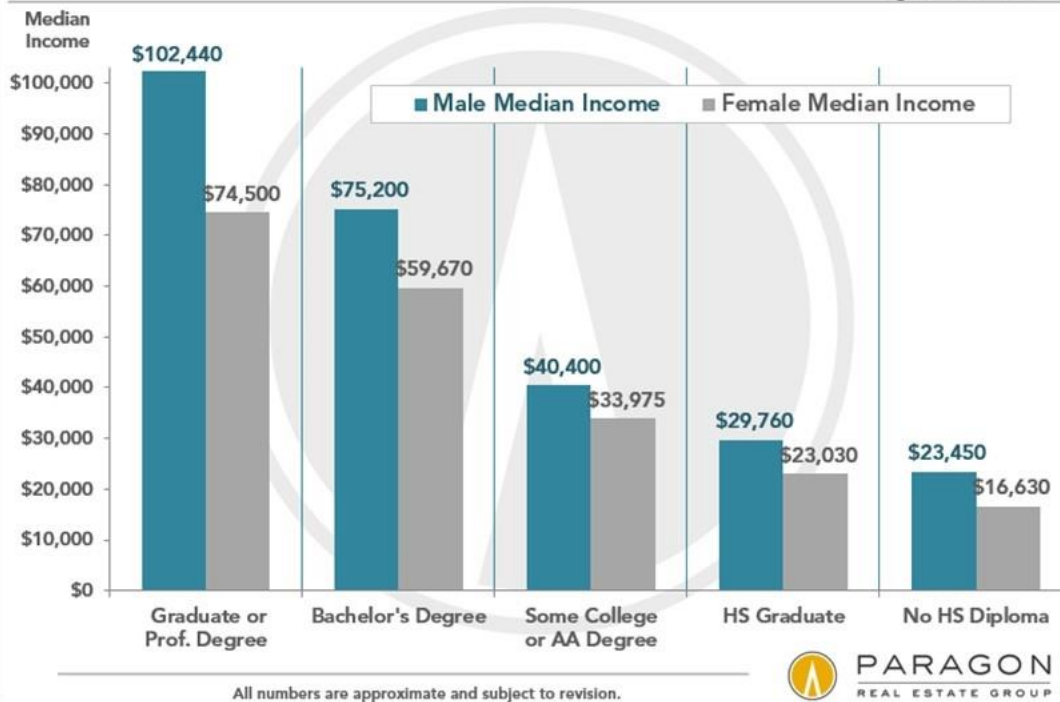
Education & Income by Education & Sex



San Francisco Demographics

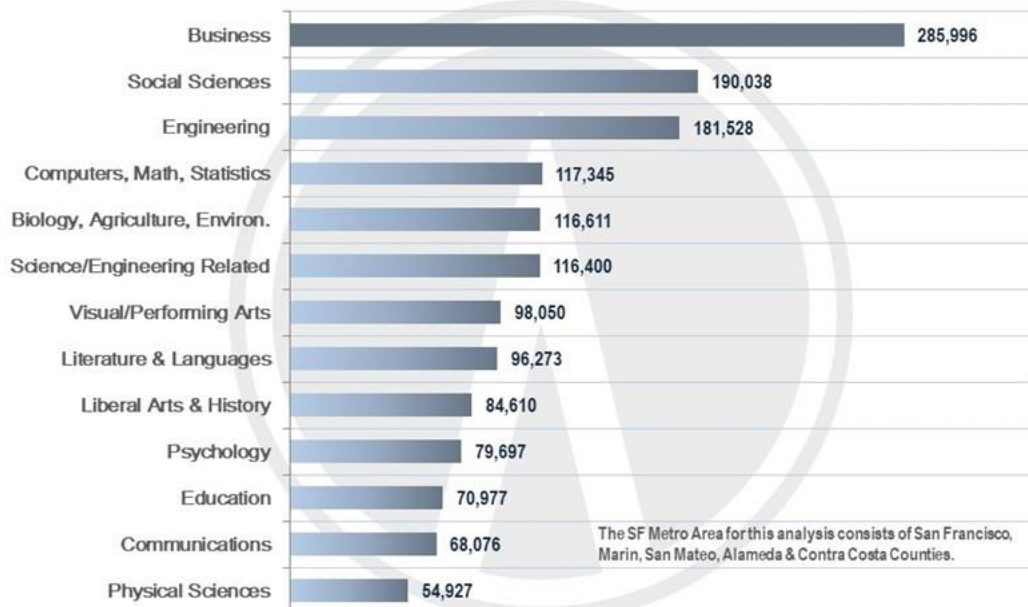
Median Income by Degree of Education & by Sex

Per U.S. Census ACS
figures 2011 – 2015.



San Francisco 5-County Metro Area

Bachelor's Degrees Held, by Primary Major



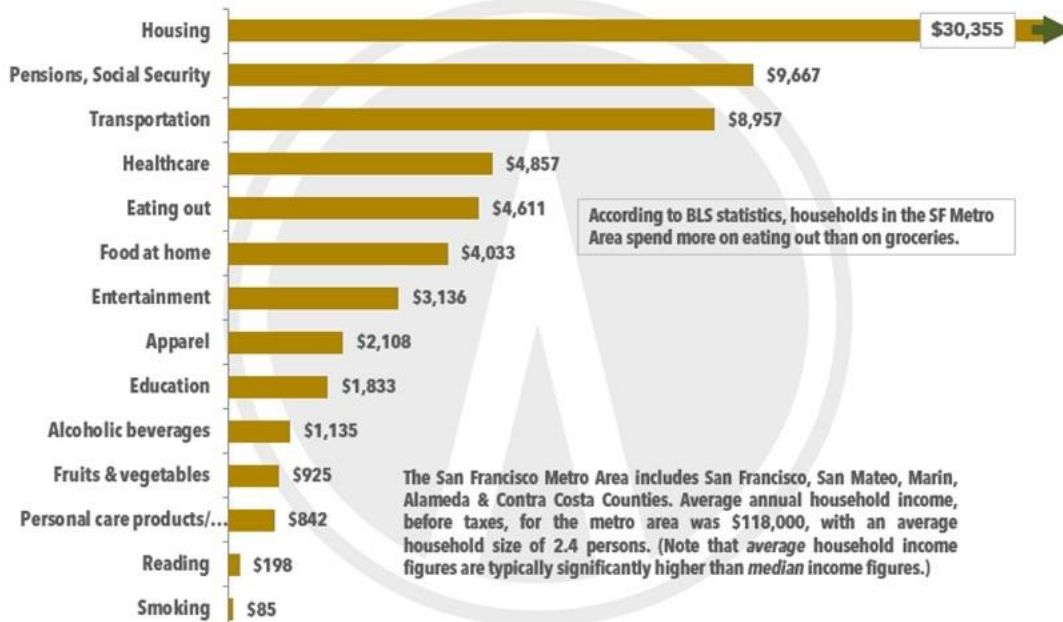
Per U.S. Census, 2016 ACS Survey, 1-year estimates, for population 25+ years of age with Bachelor's degree or higher. All numbers should be considered general approximations and subject to revision.

PARAGON
REAL ESTATE GROUP

Spending Money

San Francisco Metro Area Average Annual Household Expenditures

Per U.S. Bureau of Labor Statistics, 2015-2016

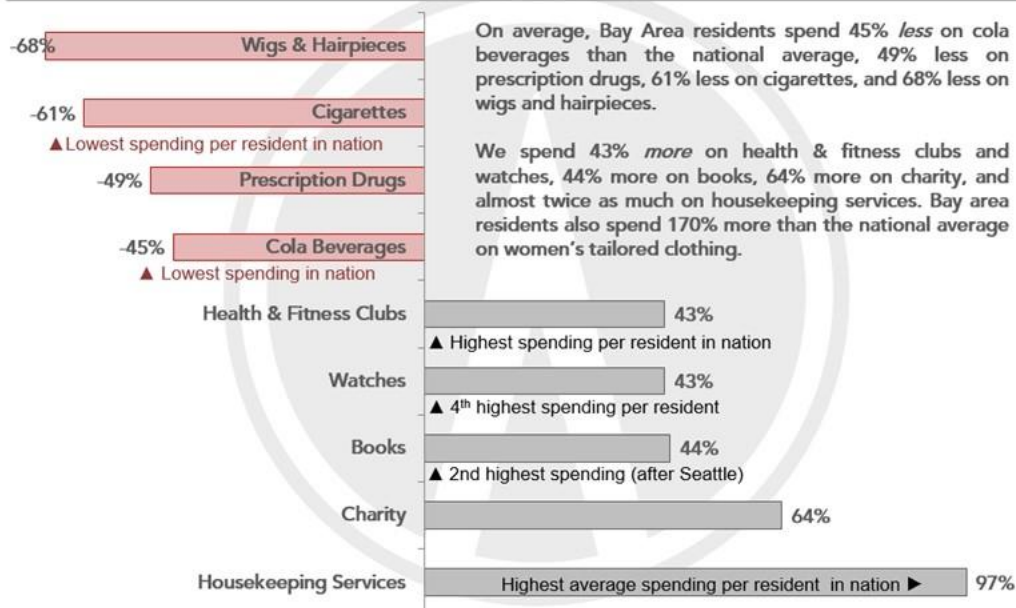


Data from sources deemed reliable, but may contain errors and subject to revision. All numbers should be considered approximate.



PARAGON
REAL ESTATE GROUP

How Bay Area Residents Spend Their Money Metro Area Average per Resident Spending vs. National Averages



"What People Buy Where" by Elizabeth Currid-Halkett & Hyojung Lee, based on Bureau of Labor Statistics, 6 year averages, SF-San Jose Metro Area, 2007-2012, as published in *The New York Times* 12/14/14.



PARAGON
REAL ESTATE GROUP

Employment, Wages & Commuting



Chart link: SF METRO AREA Employment Statistics (<https://my.paragon-re.com/Docs/General/SixtyFortyImages/SF-METRO-Employment.jpg>)

The Bureau of Labor statistics analyzes average annual wages for over 700 local occupations. Below is a diverse sampling of approximately 50 of them.



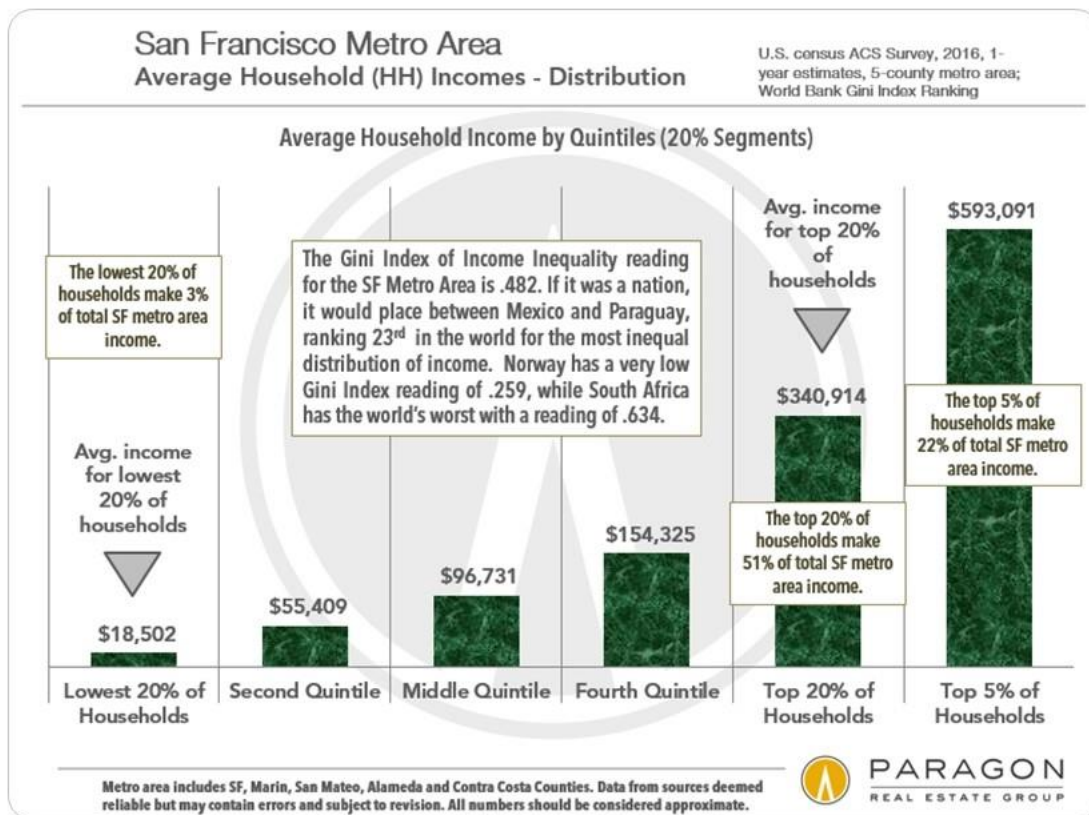


Chart link: SF METRO AREA HH Income Breakdown (<https://my.paragon-re.com/Docs/General/SixtyFortyImages/SF-METRO-HH-IncomeDistribution.jpg>)

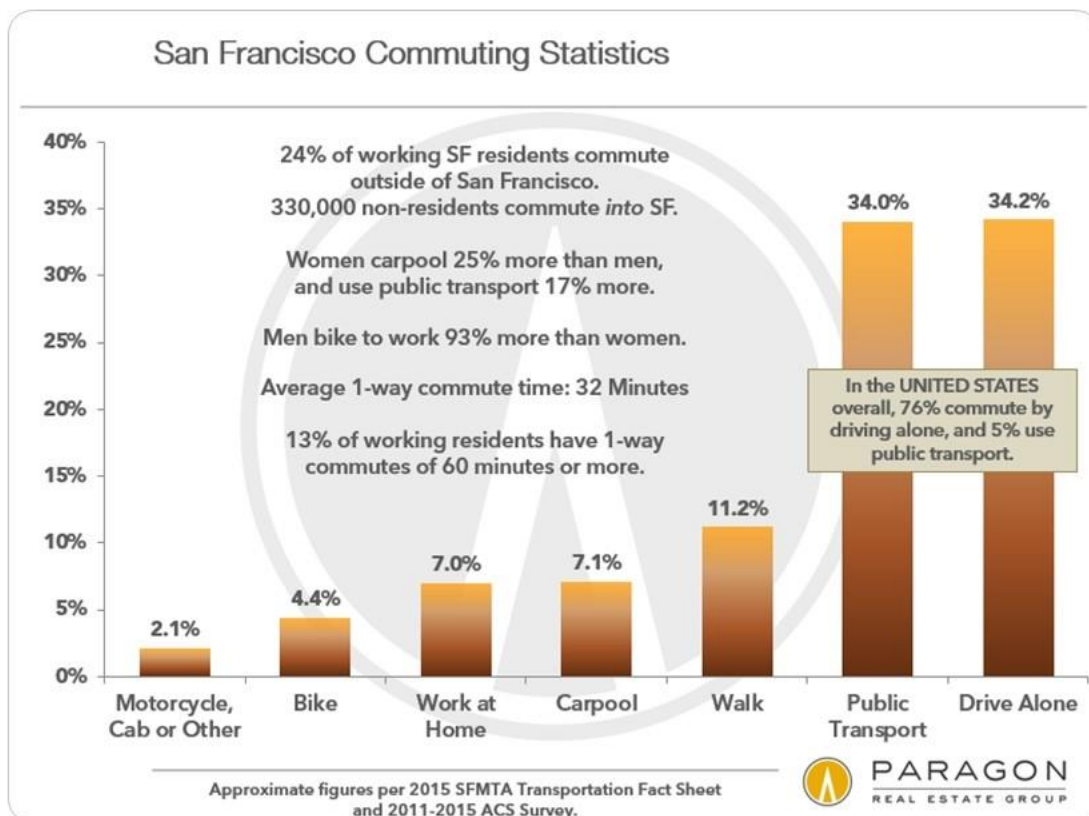
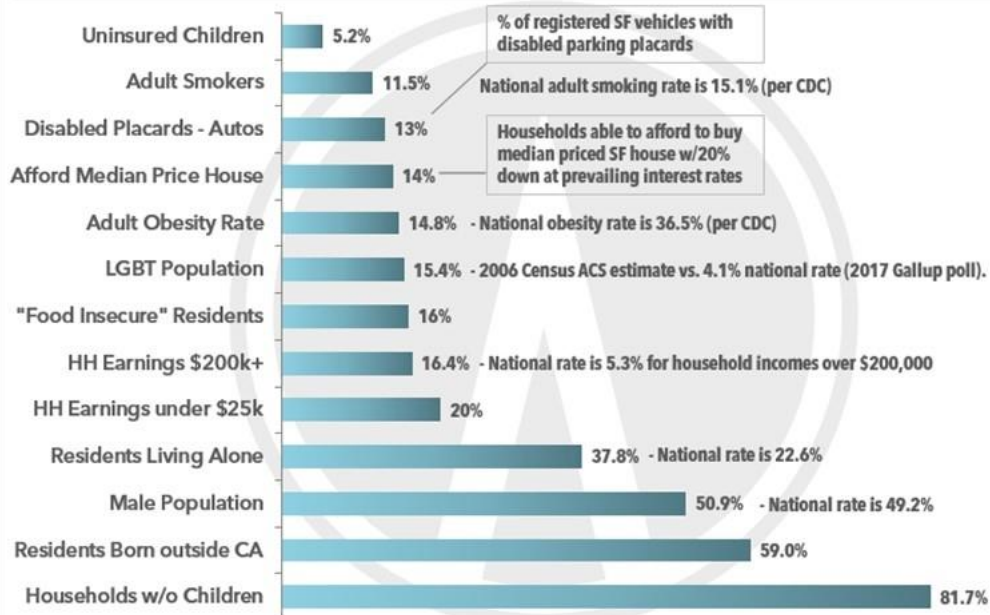


Chart link: SF METRO AREA Commuting Statistics (https://my.paragon-re.com/Docs/General/SixtyFortyImages/SF-METRO_Commute.jpg)

A Selection of Miscellaneous Percentages

About San Francisco

A Selection of Percentages



Numbers derived from a variety of sources believed to be reliable, such as the SF Office of the Controller, U.S. census data, state governmental offices, and various media websites deemed trustworthy, but this analysis may contain errors and all numbers should be considered general approximations. Numbers were available for different recent years.

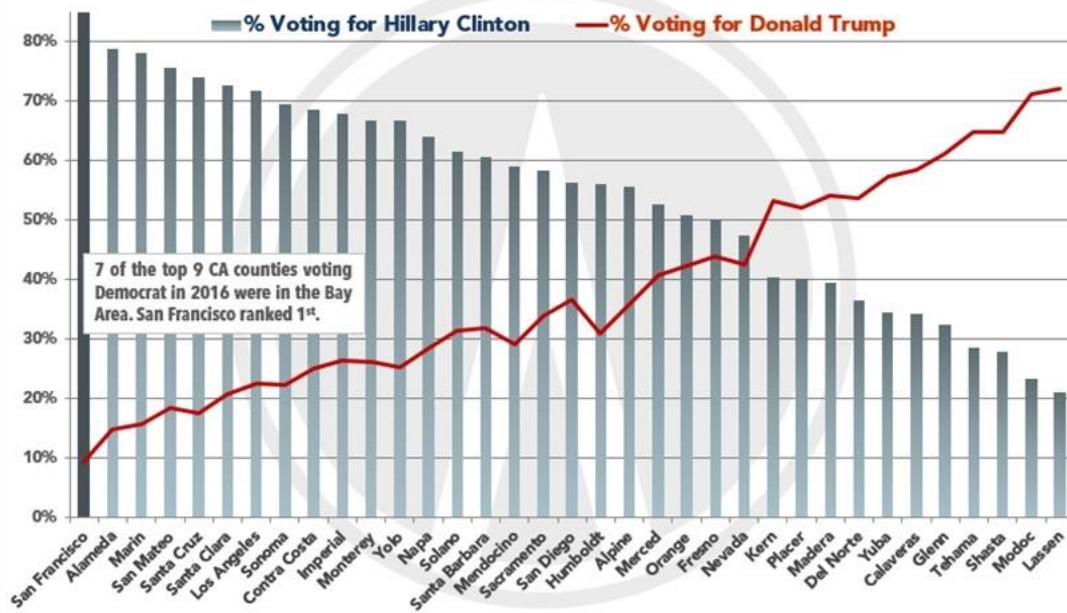


PARAGON
REAL ESTATE GROUP

Voting

2016 Presidential Election Voting

Selected California Counties



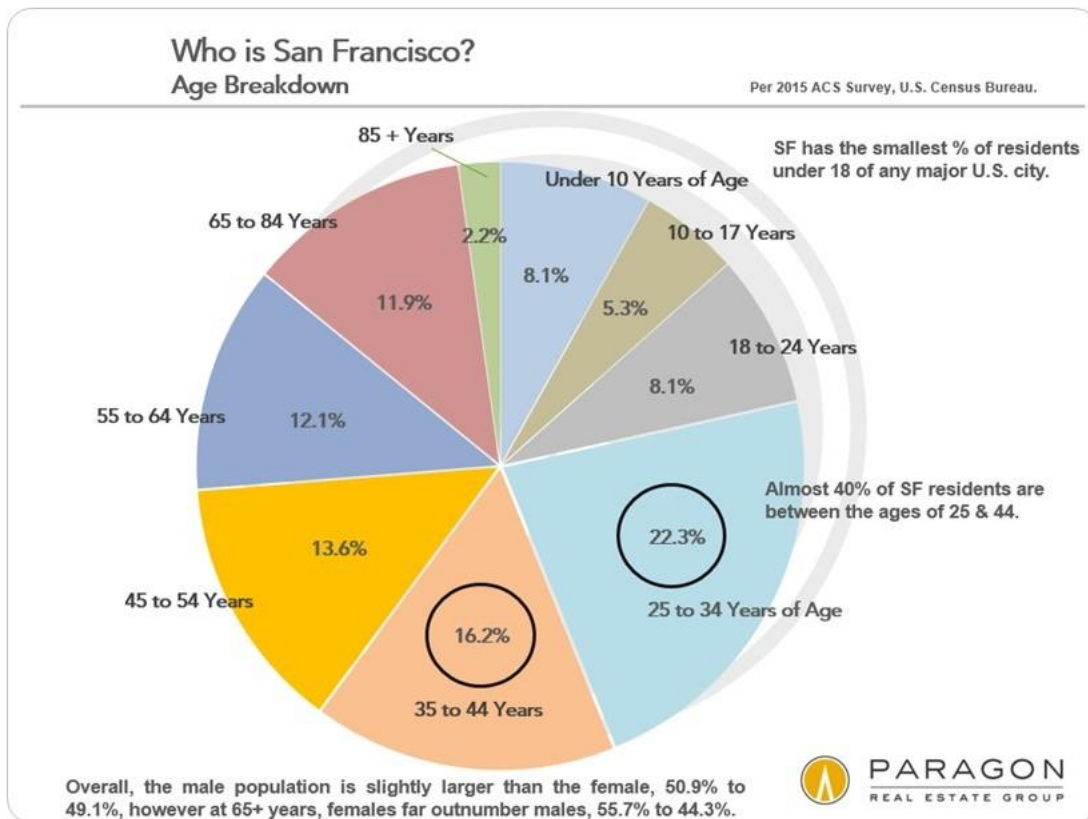
7 of the top 9 CA counties voting Democrat in 2016 were in the Bay Area. San Francisco ranked 1st.

Per CA Secretary of State data

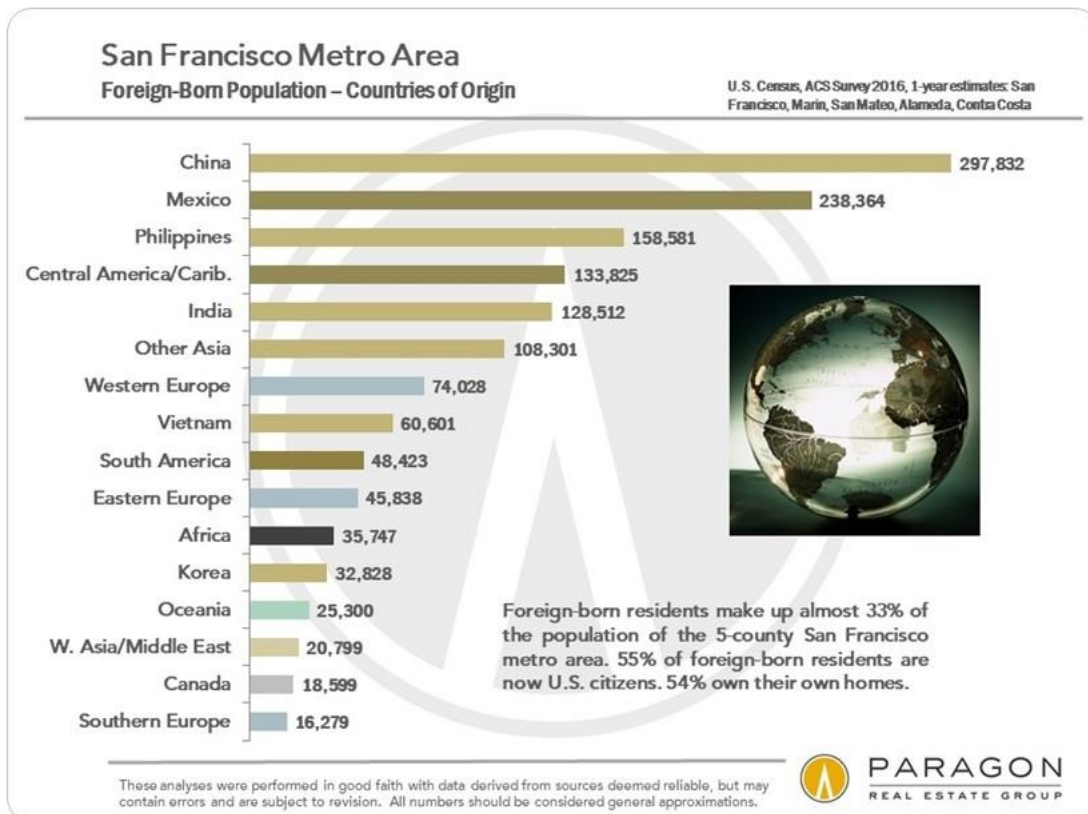


PARAGON
REAL ESTATE GROUP

The Ages of San Francisco

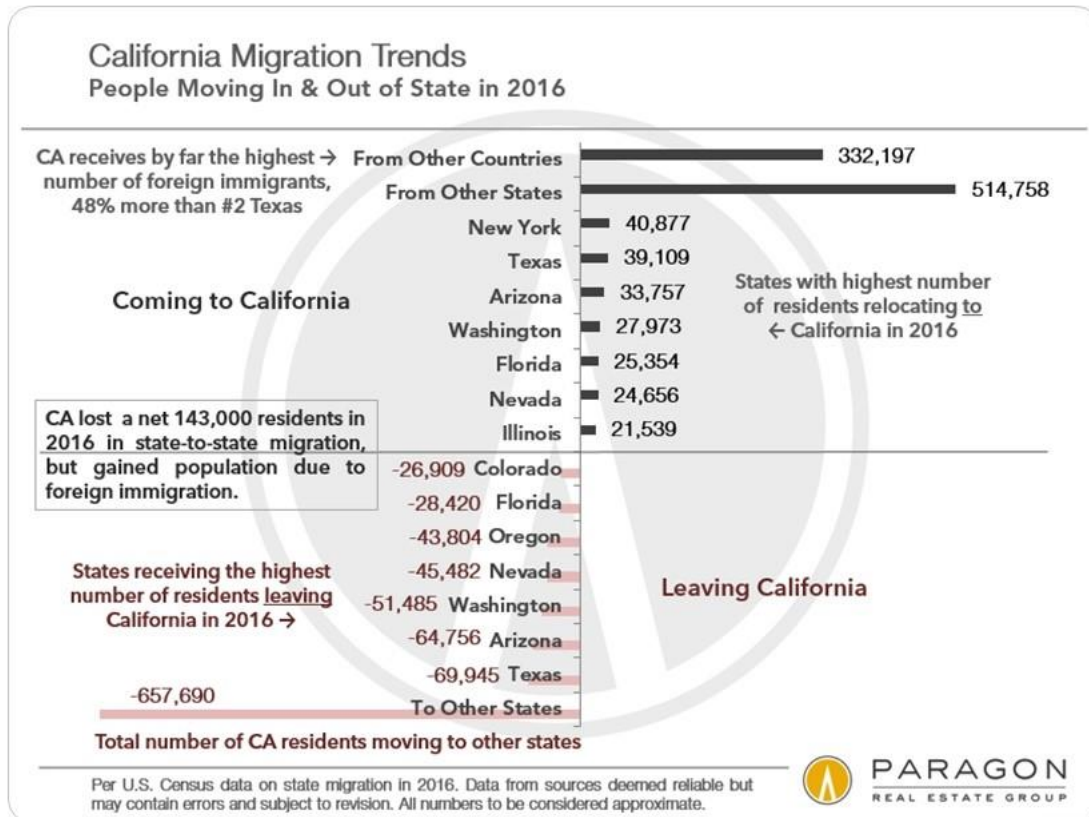


Foreign-Born Residents - Country of Birth SF Metro Area



Population Migration into and out of California

Though this chart refers specifically to state data, the trends illustrated most probably apply to the Bay Area as well. Of course, foreign immigration numbers in 2017 and later years may change dramatically with the recent changes in national policies. If foreign migration into the state drops, and emigration out to other states continues (or accelerates) on the below trend, it would eventually probably have significant ramifications for the Bay Area. This chart refers to 2016 data.

Selected Statistics by San Francisco ZIP CODEIncome, Age, Education, Foreign Birth & Homeownership

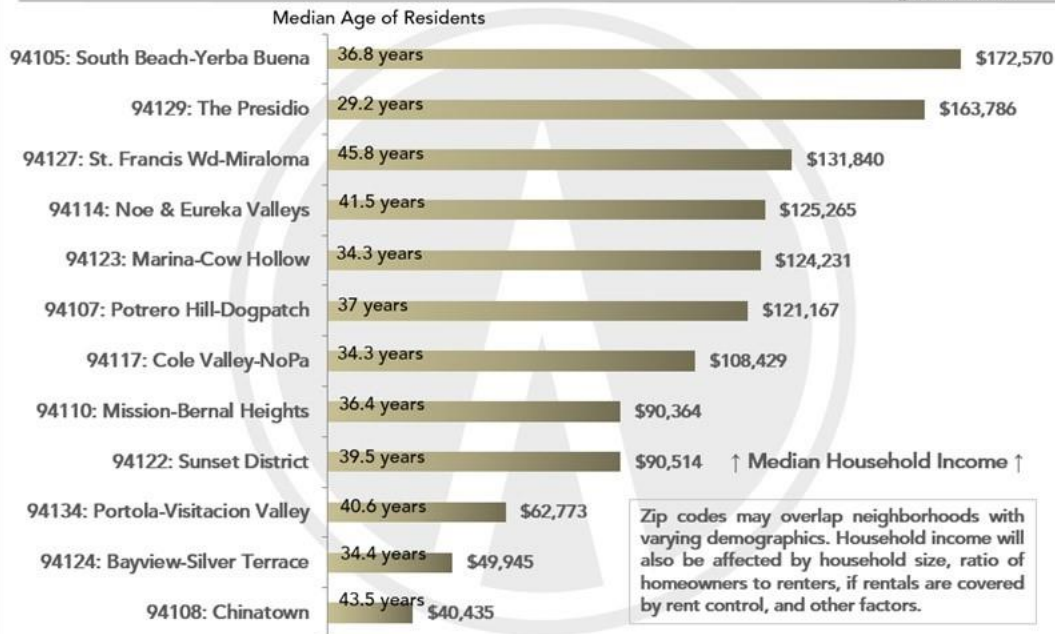
Looking at this first chart below, you may wonder why neighborhoods like Pacific Heights and Russian Hill do not show up at the top of the income table, and why South Beach and the Presidio do. First of all, the zip codes for both Pacific Heights and Russian Hill include other, much less affluent neighborhoods: For example, the zip code for Russian Hill runs all the way into the Tenderloin, and that for Pacific Heights includes most of the Western Addition. Both zip codes also include many renters under long-term rent control. Both these situations skew their median household income figures lower.

On the other hand, the South Beach area is a recently built neighborhood, not long ago filled with parking lots and small commercial enterprises, but now filled with luxury condo buildings. The condos are quite expensive and since all the buildings have been built since 1990, there is no rent control, which means its renters generally pay high market rents. Whether owner or renter, one has to be earning a very substantial income to live there. The Presidio, and we are talking about the park (which contains rental housing), is under federal jurisdiction, so it too is exempt from rent control, and, of course, since it is right next to Pacific and Presidio Heights, its market rents are also quite high, which likewise affects the income requirements accordingly.

San Francisco Demographics

Median Household Income of Selected Zip Codes

Per U.S. Census ACS
figures 2010 - 2015



Some zip codes were excluded because they included neighborhoods of vastly different affluence: for example, 94115 includes Pacific Heights and Western Addition; 94109 includes Russian Hill and the Tenderloin. Analysis may contain errors and is subject to revision. All numbers to be considered approximate.



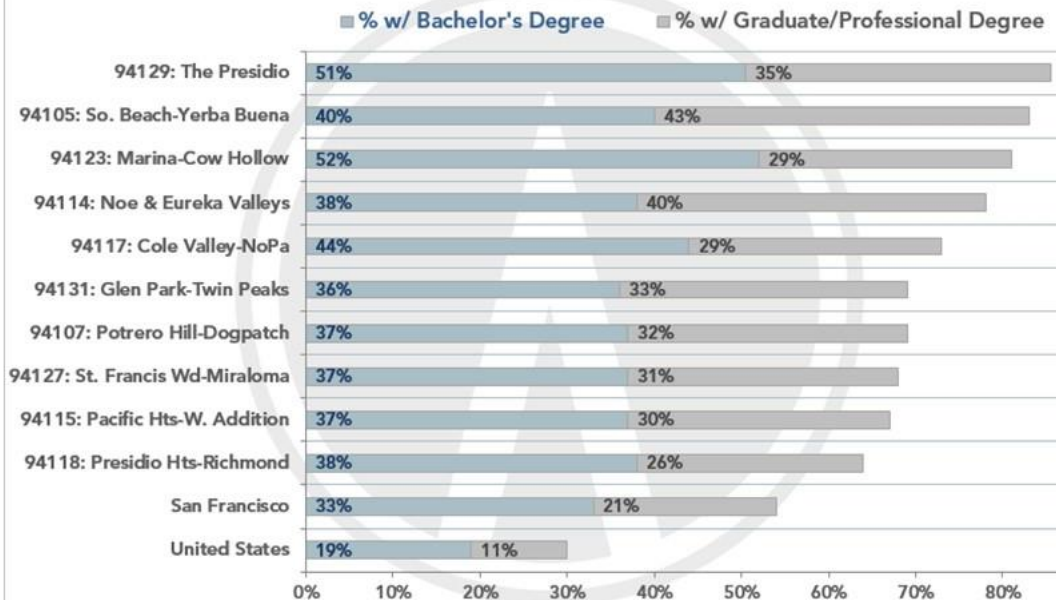
PARAGON
REAL ESTATE GROUP

Unsurprisingly, degree of education correlates strongly with median household income figures.

San Francisco Demographics

Most Educated Zip Codes: Highest % of College Degrees

Percentage of residents 25+
years of age, per U.S. Census
ACS figures 2011 - 2015



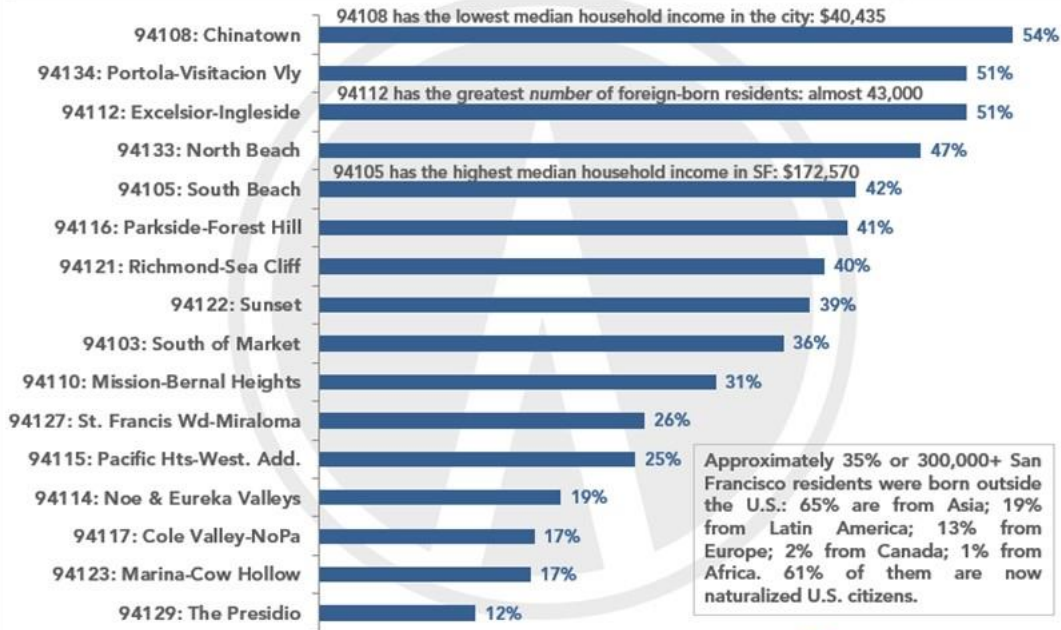
Data from sources deemed reliable, but may contain errors and subject to revision. All numbers to be considered approximate. Some zip codes contain neighborhoods of widely different demographics.



PARAGON
REAL ESTATE GROUP

San Francisco Demographics

% of Foreign-Born Residents in Selected Zip Codes

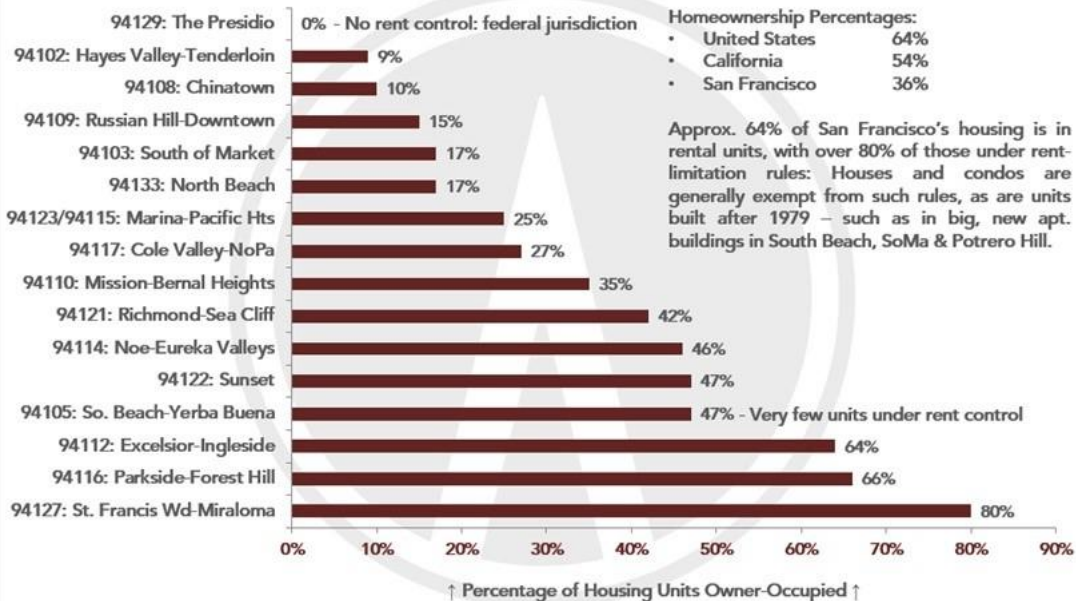
Per U.S. Census ACS
figures 2011 - 2015

All numbers are approximate and subject to revision.

PARAGON
REAL ESTATE GROUP

San Francisco Housing Breakdown

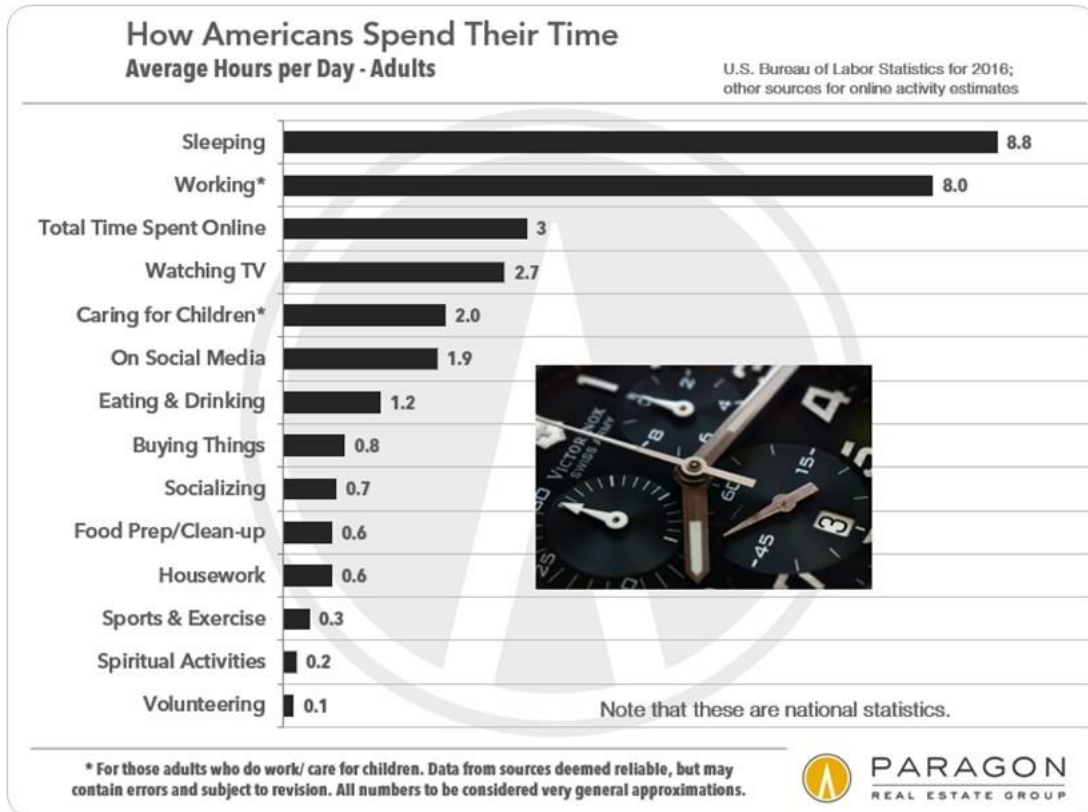
% of Housing Owner-Occupied in Selected Zip Codes

Per U.S. Census, ACS
figures 2011-2015

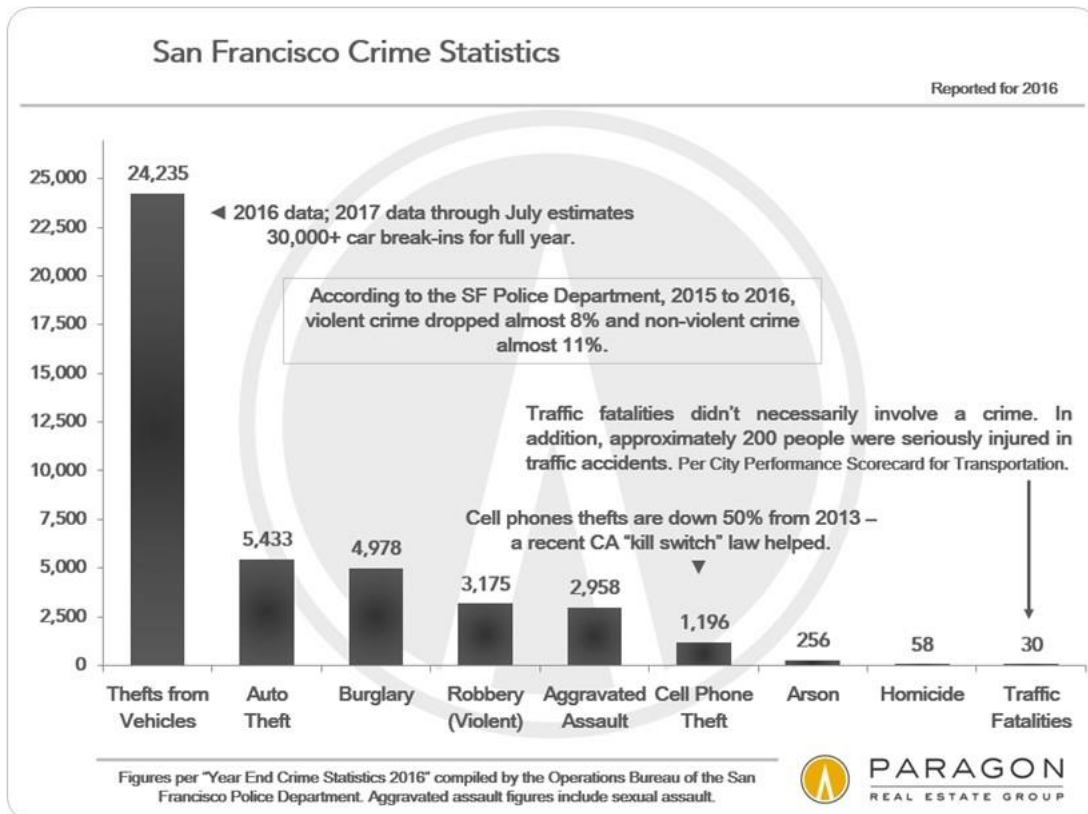
Some zip codes include areas of widely varying characteristics and demographics: 94109 runs from Russian Hill to the Tenderloin; 94115 from Pacific Heights through Western Addition. Data from sources deemed reliable but may contain errors and subject to revision. All numbers are approximate.

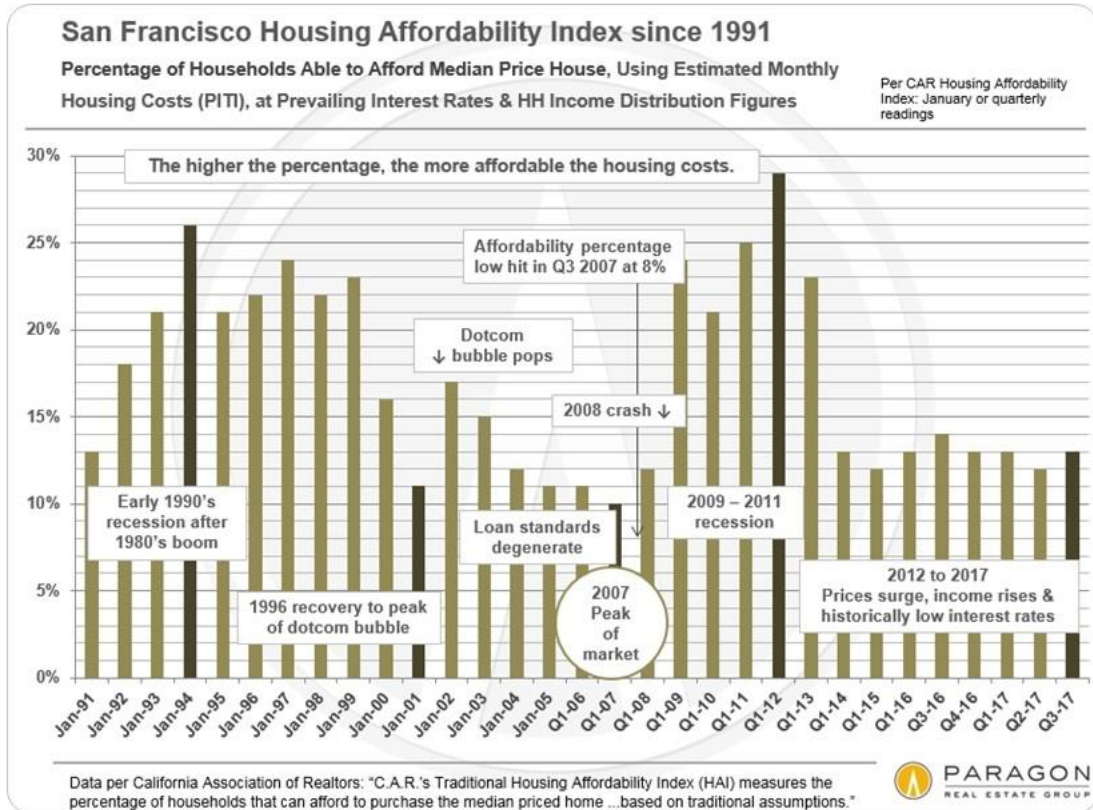
PARAGON
REAL ESTATE GROUP

How Americans Spend the Hours of Their Days



Unhappy Statistics about SF Crime





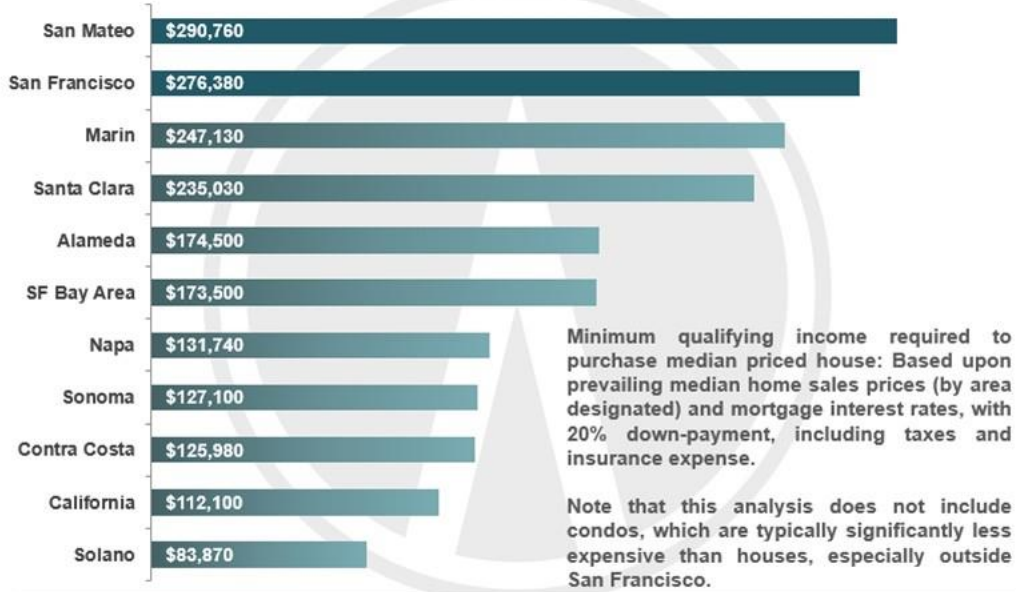
Minimum Qualifying Income to Buy Median Priced House by
County

Assumes 20% downpayment and including principal, interest, property
tax and insurance costs.

Minimum Qualifying Income to Purchase

Median Sales Priced House, by Bay Area County, Q3 2017

Per CAR Housing Affordability Index, incl. taxes & insurance.



Data per California Association of Realtors: "C.A.R.'s Traditional Housing Affordability Index (HAI). Methodology can be found on www.CAR.org, Market Data section.



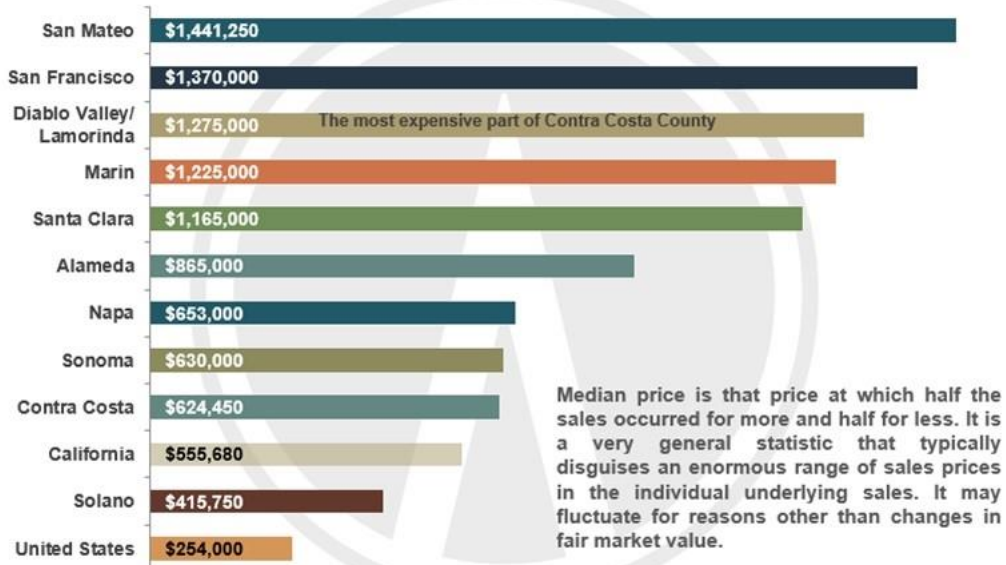
PARAGON
REAL ESTATE GROUP

Bay Area Median House Prices by County

Median House Sales Prices

by Bay Area County, Q3 2017

Approximate numbers, per CAR Housing Affordability Index calculations.



Data per California Association of Realtors: "C.A.R.'s Traditional Housing Affordability Index (HAI). Methodology can be found on www.CAR.org, Market Data section.



PARAGON
REAL ESTATE GROUP