Galt, California

Indicators Report

by
The National Economic Education Delegation (NEED)

April 20, 2024

Exploring the economics, demographics, and well-being of Galt and its residents through indicators.

This report was produced by the:

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Executive Summary

Assessing the City with Indicators

About this Report

This report provides background or summary information for the city of Galt (the City) in the form of indicators.

Using this Report

Indicators are measures of various aspects of a regional economy. They help to provide an indication of the quality of life in a region and progress toward improving conditions in the local economy. This report focuses on indicators for changing demographics, incomes, housing markets, commute patterns, and employment in Galt. These indicators are compared to Sacramento County (the County) as a whole, a broader region where one is well defined, California, and the United Sates.

This report is vital for understanding trends in the underlying economy. It does not provide forecasts, but Rob Eyler and Jon Haveman at Economic Forensics and Analytics are available to provide them if that is of interest.

Topics Covered:

- Demographics: A detailed snopshot of Galt demographics is presented. This provides evidence
 on the size, age and sex, income and poverty status, race and ethnicity, housing status, living
 arrangements, education, health, and transportation choices of the population. Beyond the current population level, data on trends in local population growth, in comparison with other broader
 regions is presented, in both tabular and graphical form.
- **Employment Report:** Here, we provide a brief snapshot or employment and unemployment in Galt and how the City's experience differs from broader regions.
- Income and Earnings: Vital to understanding the prosperity of a city relative to its surrounding area is information on income and earnings. We provide a ranking of the City's income relative to all cities in California as well as growth relative to local regions. Inequality and poverty status are also important indicators for the level of equity in the community. We provide evidence of trends in both, not only for all residents, but also for children separately.
- Housing: This section provides evidence on the cost and availability of housing. Both median home values and rental costs are included, along with detailed information on home ownership, by age and income, in particular. Further, evidence is provided on the housing burden in the City, again, in comparison with other broader regions. We also provide evidence on the rate at which new buildings and units are permitted along with a broader housing picture. Finally, we provide evidence on the age of the housing stock in Galt, along with information on how long the City's residents have been in place.
- Transportation: Increasingly important, in the wake of the pandemic, is an understanding of
 the transportation patterns and choices of local residents. We provide detailed evidence on the
 proprotion of residents who work from home and on the various transportation choices of those
 who head to the office. This information is also provided for those who work in Galt, but do not
 necessarily live in Galt.
- **Migration:** Population changes comes primarily through organic causes: births and deaths. Migration between regions also plays a significant role in population growth. A final section of the report provides evidence on migration into and out of the City.

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Demographics

Definition:

Data on the demographics of a city indicate the nature of the population, with a focus on age, gender, race and ethnicity, as well as household compositon.

Why is it important?

The characteristics and growth of Galt's population are fundamental indicators of the city's growth potential.

A Demographic Snapshot

Statistic	2022	2019
POPULATION		
Population Estimate (#, 5yr)	25,350.0	25,990.0
Veterans (#, 5yr)	1,173.0	1,602.0
Foreign born persons (%, 5yr)	17.9	16.9
Population age 25+ (#, 5yr)	17,201.0	16,921.0
AGE AND SEX		
Persons under 5 years (%, 5yr)	5.4	5.8
Persons under 18 years (%, 5yr)	24.6	26.0
Persons 65 years and over (%, 5yr)	14.5	12.8
Female persons (%, 5yr)	48.9	50.9
INCOME AND POVERTY		
Median household income (\$, 5yr)	85,069.0	75,638.0
Per capita income in past 12 months (\$, 5yr)	34,857.0	28,878.0
Persons in poverty (%, 5yr)	7.2	9.1
Children age less than 18 in poverty (#, 5yr)	550.0	654.0
Children age less than 18 in poverty (%, 5yr)	8.9	9.7
RACE AND ETHNICITY		
White alone (%, 5yr)	63.5	78.4
African American alone (%, 5yr)	2.3	2.1
American Indian or Alaska Native alone (%, 5yr)	0.7	0.4
Asian alone (%, 5yr)	3.9	4.3
Native Hawaiian and Other Pacific Islander alone (%, 5yr)	0.2	0.3
Two or More Races (%, 5yr)	13.4	6.4
Hispanic or Latino (%, 5yr)	42.8	42.5
White alone, not Hispanic or Latino (%, 5yr)	46.9	46.5
HOUSING		
Housing units (#, 5yr)	8,514.0	8,594.0
Owner-occupied housing units (%, 5yr)	75.6	71.6
Median value of owner-occupied housing units (\$, 5yr)	445,200.0	331,100.0
Median selected monthly owner costs-with a mortgage (\$, 5yr)	2,117.0	1,839.0
Median selected monthly owner costs-without a mortgage (\$, 5yr)	645.0	550.0
Median gross rent (\$, 5yr)	1,351.0	1,225.0
FAMILIES AND LIVING ARRANGEMENTS		
Households (#, 5yr)	8,133.0	8,160.0
Persons per household (#, 5yr)	3.1	3.2
Living in same house 1 year ago, % of persons age 1+ (5yr) EDUCATION	92.3	85.3
High school graduate or higher, % of persons age 25+ (5yr)	84.2	81.3
Bachelor's degree or higher, % of persons age 25+ (5yr)	19.8	16.5
HEALTH		
With a disability, under age 65 years (#, 5yr)	1,615.0	1,464.0
Persons without health insurance, under age 65 years (%, 5yr)	4.6	5.6
LABOR FORCE		
In civilian labor force, persons age 16+ (%, 5yr)	64.6	64.1
In civilian labor force, women age 16+ (%, 5yr)	56.6	56.8
Employed, persons age 16+ (%, 5yr)	59.2	58.3
Self employed (%, 5yr)	10.7	8.2
TRANSPORTATION		
Mean travel time to work, workers age 16+ (Mins., 5yr)	28.7	31.7
Drive alone in private vehicle (%, 5yr)	72.2	78.9
Using public transportation (%, 5yr)	2.0	0.9
Worked from home (%, 5yr)	9.0	5.6

Source: American Community Survey, Summary Files
Note: Data are from the 1-year files unless indicated by the notation 5yr.

Current Population

The data in these two tables and the following two graphs are from the CA Department of Finance (DOF). The DOF produces population estimates for geographies around California twice a year: January and July. As estimates for cities are only available in January, these two tables are based on the January data. The remaining figures are from the American Community Survey (ACS), provided annually by the U.S. Bureau of the Census.

Table 1. Population Change by Region

(Thousands, January to January)

	2023		% Cha	nge					
Region	Population	1 Year	3 Year	5 Year					
	C	ity							
Galt	25,557	1.48	-1.73	-2.81					
County and Broader Regions									
Sacramento County	1,572,453	-0.06	1.24	2.76					
North Central Valley	3,831,488	-0.02	0.99	2.03					
California	38,940,231	-0.35	-1.79	-2.01					

Source: CA DOF; Calculations by National Economic Education Delegation

Table 2. County Population Change by City

(Thousands, January to January)

				% Change	
City	2022	2023	Local	North Central Valley	California
Sacramento County	1,573.4	1,572.5	-0.06	-0.02	-0.35
Sacramento	517.0	518.2	0.23		
Elk Grove	176.6	177.0	0.22		
Citrus Heights	86.2	85.8	-0.37		
Folsom	84.4	85.5	1.26		
Rancho Cordova	80.2	81.1	1.20		
Galt	25.2	25.6	1.48		
Isleton	0.8	0.8	-0.91		

Source: CA DOF; Calculations by National Economic Education Delegation

Figure 1: Population Growth (1)

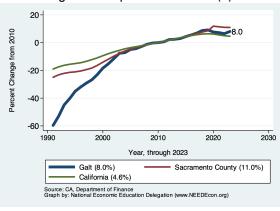


Figure 2: Population Growth (2)

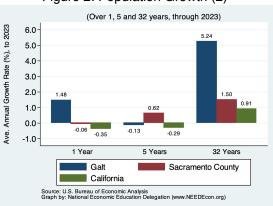
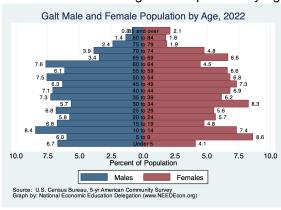


Figure 3: Population by Age - Detailed Age Categories



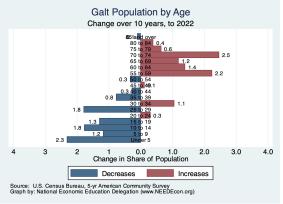
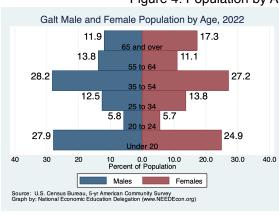


Figure 4: Population by Age - Broad Age Categories



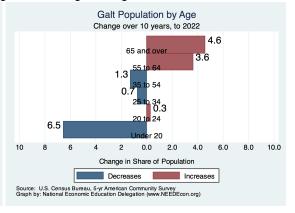
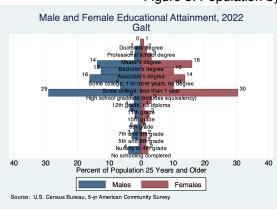
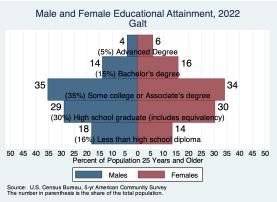


Figure 5: Population by Educational Attainment





Galt Race/Ethnicity, 2022 42.8% 4.4%3.8%.1% White, Nonhispanic Black, Nonhispanic Asian, Nonhispanic Other, Nonhispanic Hispanic Source: U.S. Census Bureau, 5-yr American Community Survey Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Figure 6: Population by Race/Ethnicity

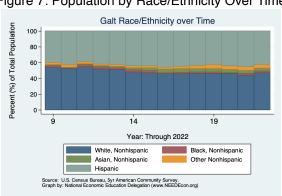


Figure 7: Population by Race/Ethnicity Over Time

Employment Report

Citywide Employment and Unemployment

Definition:

Each month, California's Employment Development Division (EDD) publishes an update on employment in California and in MSAs, counties, and cities all across the state. The report focuses primarily on non-farm employment, providing estimates of changes in em-

ployment by industry as well as unemployment in each region. Data for cities is limited to aggregate employment, labor force, and unemployment data. Those are reported below.

Why is it important?

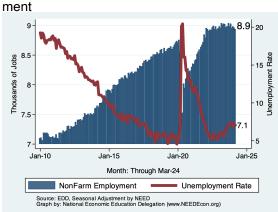
Employment growth is a fundamental indicator of the health of an economy.

Table 3. Galt Summary for March, 2024

	Change From:							
Category	Current Value	Last Month	2 Months Ago	Last Year				
Employment	8,924	-30	-53	-103				
Labor Force	9,644	9	15	96				
Number Unemployed	678	-4	21	97				
Unemployment Rate	7.0	-0.0	0.2	0.9				

Source: EDD, National Economic Education Delegation

Figure 8: Historical Employment and Unemploy- Figure 9: Employment and Unemployment - Last



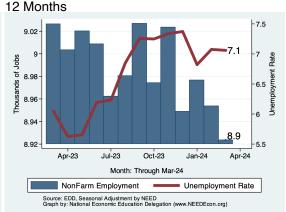
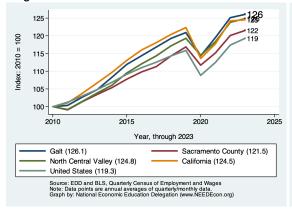
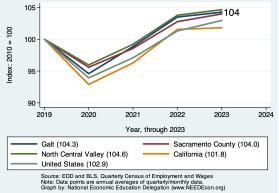


Figure 10: Relative Employment Growth Across Figure 11: Relative Employment Growth Across Regions - since 2010 Regions - since 2019





County Employment by Industry

California's Employment Development Division (EDD) does not regularly produce data on employment by industry for cities. However, we are able to report industry-level employment data for Sacramento County. The following table provides the latest data for the County.

Table 4. Employment Growth by Industry in Sacramento County for March, 2024

			Empl	% Growth - Annualized Rate					
Industry	Employment	Share	Growth	Month	Qtr	6mo	1yr	3yr	5yr
Total Nonfarm	738, 719	100.0	2, 297.8	3.8	3.6	3.8	3.1	3.9	1.9
Goods Producing	68,330	9.2	27.7	0.5	-0.0	3.4	4.6	0.7	1.8
Mining and Logging	102	0.0	0.0	0.0	0.0	0.0	50.0	3.9	-12.8
Construction	45,433	6.2	150.2	4.1	0.7	4.9	6.8	0.7	2.2
Manufacturing	22,930	3.1	-94.9	-4.8	-2.4	0.4	-0.2	1.1	1.4
Durable Goods	15, 197	2.1	-51.5	-4.0	-2.1	-1.2	-1.9	1.9	1.8
Non-Durable Goods	7,616	1.0	-48.0	-7.3	-3.2	3.4	2.8	-0.7	0.6
Service Providing	669,452	90.6	1,939.2	3.5	3.5	3.5	2.9	4.2	1.9
Trade, Trans & Utilities	104,925	14.2	291.3	3.4	-1.3	-0.7	-0.4	1.5	1.2
Wholesale Trade	17,925	2.4	59.8	4.1	-0.3	-0.2	-0.4	3.3	0.5
Retail Trade	63,089	8.5	93.2	1.8	-1.9	1.4	0.8	0.2	-0.1
Information	6,442	0.9	-24.6	-4.5	-6.4	-10.1	-9.0	-1.6	-4.0
Financial Activities	32,168	4.4	-51.3	-1.9	-0.6	1.5	-0.2	-0.6	-0.6
Finance & Insurance	21,282	2.9	11.3	0.6	-2.7	-1.2	-1.6	-3.0	-2.0
Real Estate & Rental & Leasing	10,565	1.4	-66.8	-7.3	-3.0	4.8	2.1	4.5	2.4
Professional & Business Srvcs	107,435	14.5	594.4	6.9	8.1	6.4	1.0	2.6	1.8
Prof, Sci, & Tech	53,206	7.2	239.6	5.6	4.7	5.5	1.5	6.2	5.5
Educational & Health Srvcs	142,852	19.3	1,035.0	9.1	10.5	10.5	9.7	7.0	4.6
Leisure & Hospitality	66,643	9.0	-39.9	-0.7	-1.3	-0.1	0.2	11.2	-0.1
Arts, Entertainment & Recreation	9,276	1.3	117.3	16.5	2.4	1.6	1.6	26.7	0.5
Accommodation & Food Srvcs	57,631	7.8	-151.7	-3.1	-0.3	-0.2	-0.2	9.5	-0.2
Other Srvcs	26,415	3.6	-36.0	-1.6	0.9	1.2	2.6	8.3	2.1
Government	183,599	24.9	418.8	2.8	4.2	3.7	3.5	3.6	1.9
Federal	10,766	1.5	73.2	8.5	2.8	0.0	2.8	-0.3	0.6
State	105,758	14.3	425.6	5.0	5.1	6.6	3.4	3.3	3.0
Local	67,199	9.1	138.5	2.5	4.2	3.6	3.6	4.7	0.7

Source: EDD, National Economic Education Delegation (NEED)

Some Employee Detail

Employed in Galt

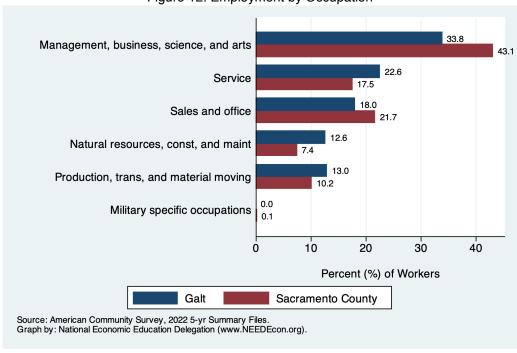
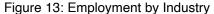
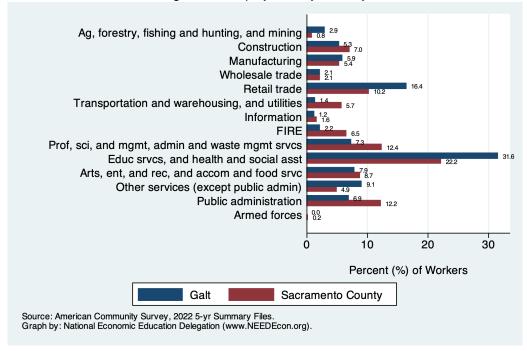


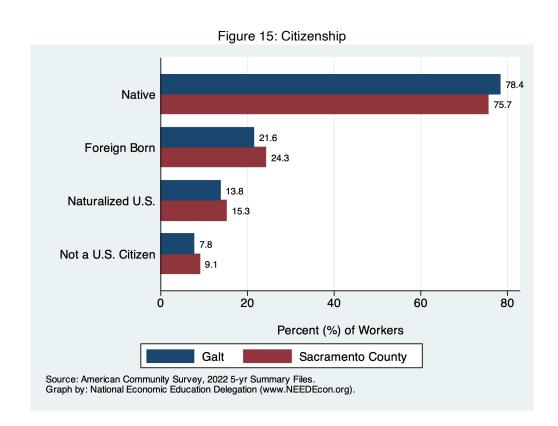
Figure 12: Employment by Occupation





Speak only English Speak Spanish (SS) 12.1 SS - English very well SS - English less than very well Speak other languages (SOL) SOL - English very well SOL - English less than very well 20 40 60 80 Percent (%) of Workers Galt Sacramento County Source: American Community Survey, 2022 5-yr Summary Files. Graph by: National Economic Education Delegation (www.NEEDEcon.org).

Figure 14: Language Spoken at Home



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Employed Residents of Galt

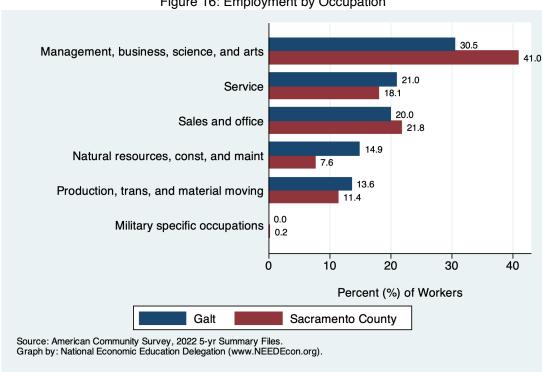
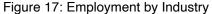
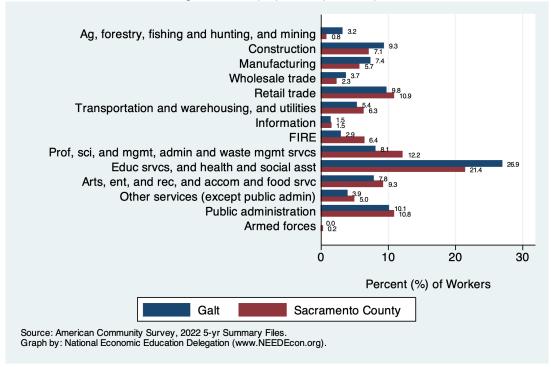


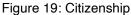
Figure 16: Employment by Occupation

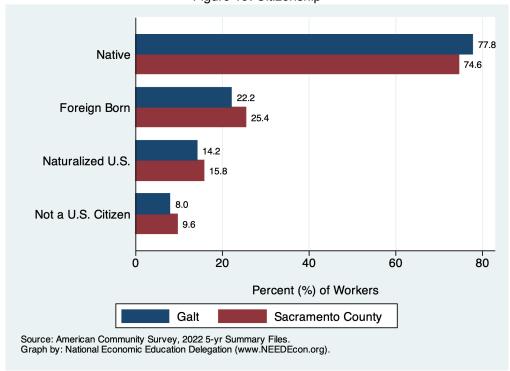




63.4 Speak only English Speak Spanish (SS) 18.5 SS - English very well SS - English less than very well Speak other languages (SOL) 20.1 SOL - English very well SOL - English less than very well 20 40 60 80 Percent (%) of Workers Galt Sacramento County Source: American Community Survey, 2022 5-yr Summary Files. Graph by: National Economic Education Delegation (www.NEEDEcon.org).

Figure 18: Language Spoken at Home





Employed Residents vs Workers in Galt

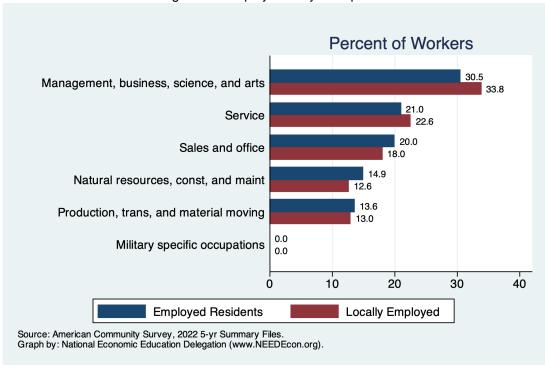
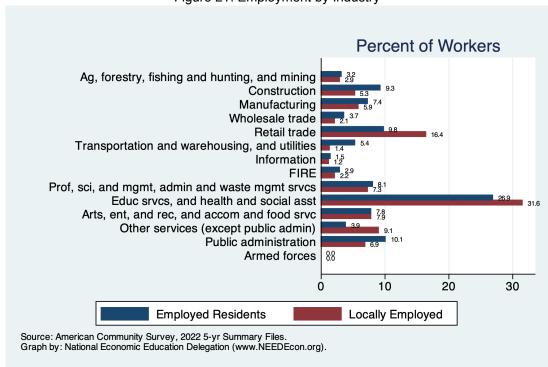


Figure 20: Employment by Occupation

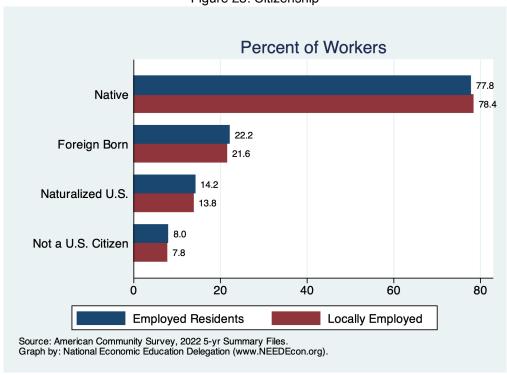




Percent of Workers Speak only English 67.3 32.8 Speak Spanish (SS) 18.5 SS - English very well 14.2 SS - English less than very well Speak other languages (SOL) SOL - English very well SOL - English less than very well 20 40 60 80 **Employed Residents** Locally Employed Source: American Community Survey, 2022 5-yr Summary Files. Graph by: National Economic Education Delegation (www.NEEDEcon.org).

Figure 22: Language Spoken at Home





Income and Earnings

Per Capita Income Growth

Definition:

Per capita income is the average income per person in Galt. Personal income is the income received by, or on behalf of, all persons from all sources: from participation as laborers in production, from owning a home or unincorporated business, from the ownership of financial assets, and from government and business in the form of transfer receipts. Noncash government benefits are not included.

Why is it important?

Income is the money that is available to persons for consumption expenditures, taxes, interest payments, transfer payments to governments and the rest of the world, or for saving. As such, it is an important indicator of economic well-being in a community.

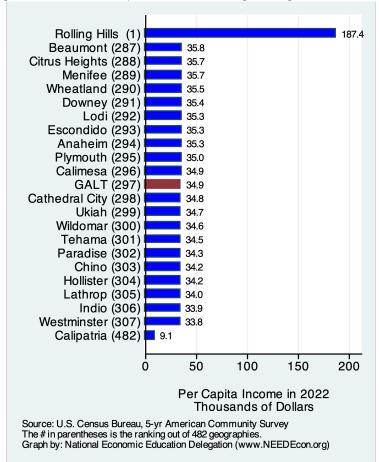
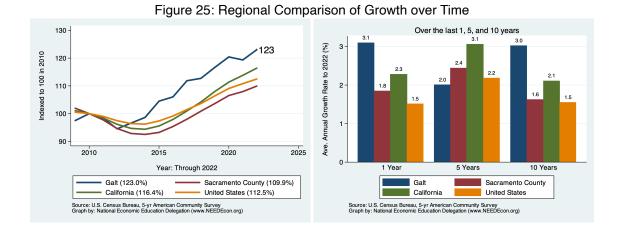
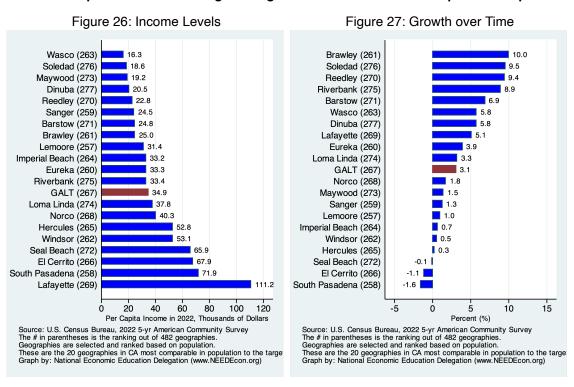


Figure 24: Real Per Capita Income Ranking Among California Cities

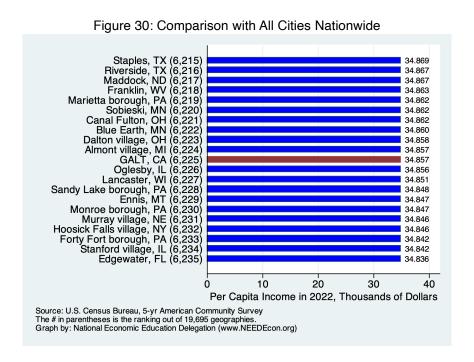


Real Per Capita Income Ranking Among California Cities - w/Comparable Populations



Real Per Capita Income Ranking Among Cities in Sacramento County

Figure 29: Growth over Time Figure 28: Income Levels Isleton (7) 28.5 GALT (6) GALT (6) 34.9 Folsom (1) Citrus Heights (5) Rancho Cordova (4) Elk Grove (2) Rancho Cordova (4) Sacramento (3) Sacramento (3) Elk Grove (2) Citrus Heights (5) Folsom (1) Isleton (7) 40 60 20 -10 -5 Ò Per Capita Income in 2022, Thousands of Dollars Percent (%) Source: U.S. Census Bureau, 2022 5-yr American Community Survey
The # in parentheses is the ranking out of 7 geographies.
Geographies are selected and ranked based on population.
These are the cities in the same county as the target city.
Graph by: National Economic Education Delegation (www.NEEDEcon.org) Source: U.S. Census Bureau, 2022 5-yr American Community Survey The # in parentheses is the ranking out of 7 geographies. Geographies are selected and ranked based on population. These are the cities in the same county as the target city. Graph by: National Economic Education Delegation (www.NEEDEcon.org)



Poverty and Inequality

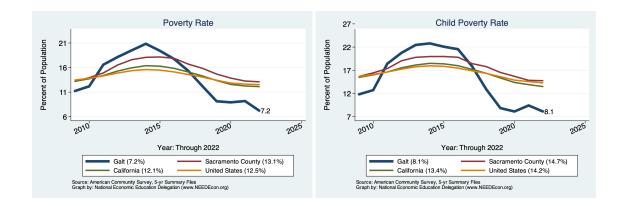
Definition:

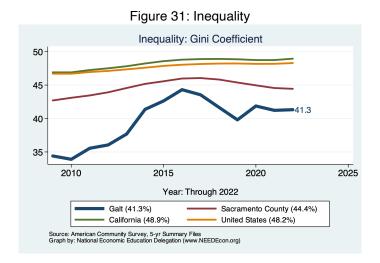
The local poverty rate provides an indication of the well-being of those at the bottom of the income distribution. The federal poverty rate measures the proportion of households in the region that are classified as living in poverty. Also included are measures of the extent to which the City's children are impoverished. Measures of the income distribution provide

further evidence on disparities in income in the region and how those disparities have changed over time.

Why is it important?

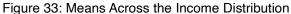
It is important to track measures of poverty and inequality to assess the extent of income disparities in the region, with an eye toward understanding how well the local economy is performing for all of its citizens.

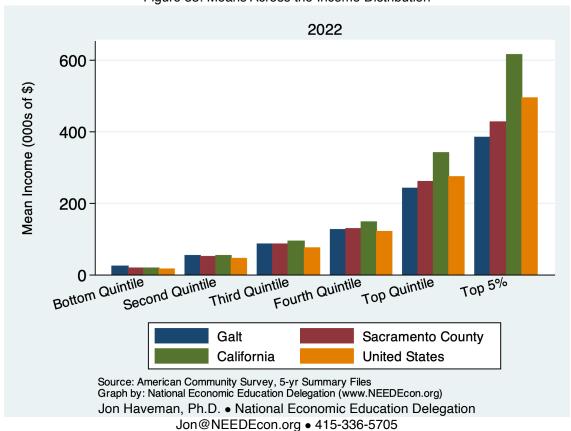




2022 50 Percent of All Income 40 30 20 10 0 Second Quintile Third Quintile Fourth Quintile Top Quintile Top 5% Bottom Quintile Galt Sacramento County California **United States** Source: American Community Survey, 5-yr Summary Files Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Figure 32: Shares Across the Income Distribution





Housing

Housing Costs and Affordability

Definition:

Housing costs are measured in several different ways. First, we provide evidence on the evolution of median home prices, median rental price, and finally through evidence on the housing burden in the city and comparison regions. Housing burden is defined as a household needing to commit more than 30% of their household income toward housing costs. The median value is the amount in the middle. Fifty percent of units are above the median and 50 percent are below.

Why is it important?

Housing is one of three fundamental necessities, along with food and clothing. A measure of the cost of housing is an integral part of the measurement of the cost of living in a specific community. This is particularly true in cities and regions throughout the Bay Area, where housing costs are high relative to income.

Cost of Housing in Galt and Broader Regions

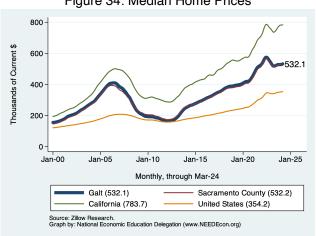
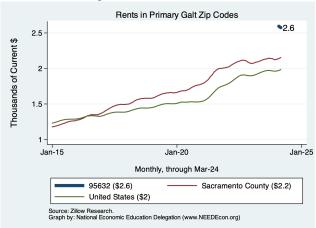


Figure 34: Median Home Prices

Figure 35: Median Rents



Housing Ownership in Galt and Broader Regions

Figure 36: Home Ownership Rates

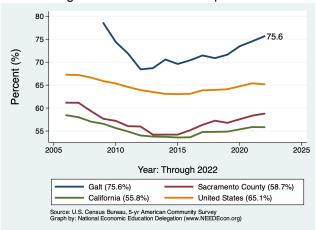


Figure 37: Home Ownership by Age

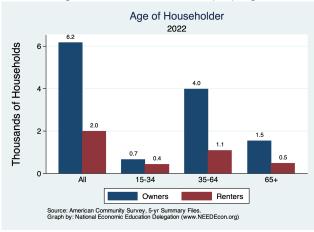


Figure 38: Income by Tenure

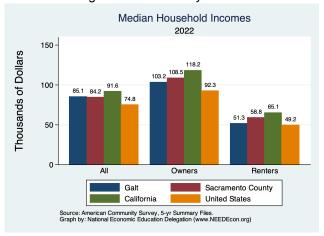


Figure 39: Income Distribution by Tenure

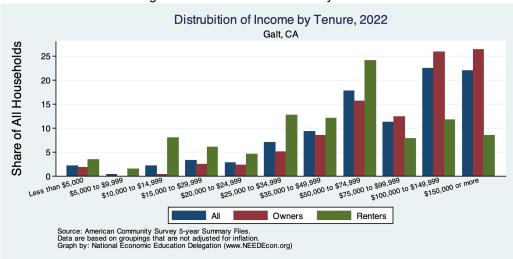


Figure 40: Income Distribution of Home Owners

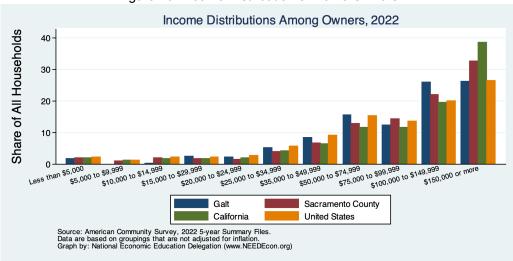


Figure 41: Income Distribution of Renters

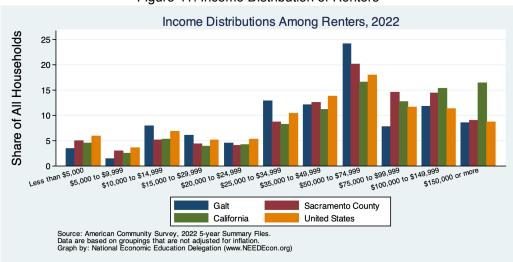
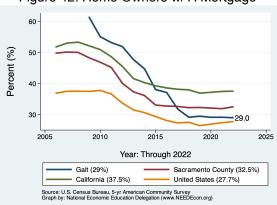


Figure 42: Home Owners w/ A Mortgage



Housing Burden in Galt and Broader Regions

Figure 43: Home Owners w/o A Mortgage

20 15 2010 2015 2020 2025

Year: Through 2022

Galt (8.6%) Sacramento County (14.7%) United States (14.4%)

Source: U.S. Census Bureau, 5-yr American Community Survey
Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Figure 44: Renters

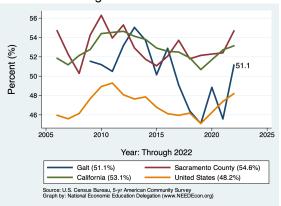
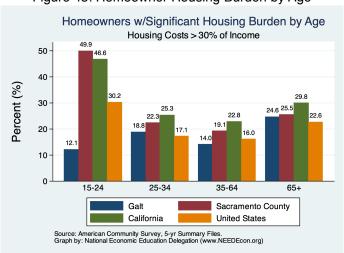


Figure 45: Homeowner Housing Burden by Age



Housing Picture

Definition:

Housing costs are measured in several different ways. First, we provide evidence on the evolution of median home prices, median rental price, and finally through evidence on the housing burden in the city and comparison regions. The median value is the amount in the middle. Fifty percent of units are above the median and 50 percent are below.

Why is it important?

In areas where the rate of population growth exceeds the rate of housing growth, this is likely to reflect a tightening housing market. A tightening housing market will also likely be reflected in lower vacancy rates and higher occupancy rates. It may also be reflected in higher numbers of people per household.

Table 5. Housing Market Indicators

				% Cha	ange from
Indicator	2023	2019	2010	2019	2010
Total Population	25,557.0	25,655.0	23,647.0	-0.4	8.1
Total # of Homes	8,591.0	8,122.0	7,678.0	5.8	11.9
# Occupied Units	8,413.0	7,668.0	7,262.0	9.7	15.8
Persons per Household	3.0	3.3	3.2	-9.4	-6.9
Vacancy Rate (%)	2.1	5.6	5.4	-62.9	-61.8

Source: CA DOF; Calculations by the National Economic Education Delegation

Figure 46: Housing Growth

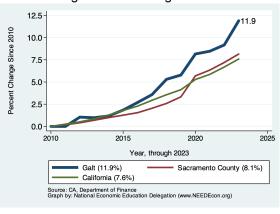


Figure 47: Persons per Household

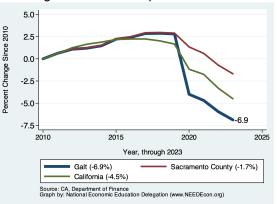


Figure 48: Vacancy Rates

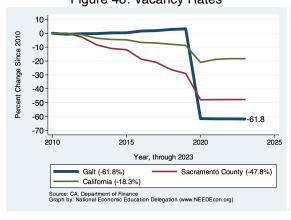
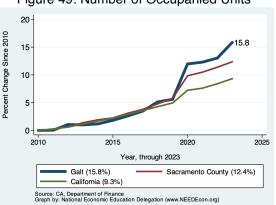


Figure 49: Number of Occupanied Units



Trends in the Growth of Housing by Housing Type

Figure 50: Single Detached Homes

10.0 - 10

Source: CA, Department of Finance Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Sacramento County (6.0%)

Galt (4.6%)

California (9.3%)

Figure 51: Single Attached Homes

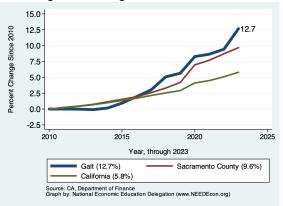
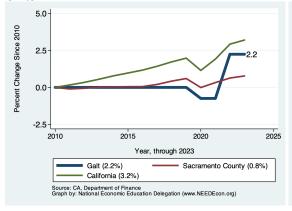
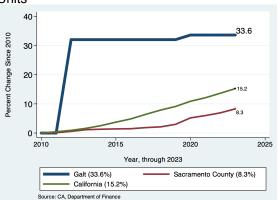


Figure 52: Housing in Buildings with Two to Four Figure 53: Housing in Buildings with Five or More Units

Units





Vintage of Residential Housing

Why is it important?

This section provides evidence on the year in which residential housing in Galt was built. We break it down into owned versus rented residences and provide a comparison across Sacramento County and broader regions. A sense of the age of housing in a region provides an indication of the urgency with which a region might pursue additional housing. As the housing stock ages, an urgency with which renovations and rebuilds are permitted might result. All things equal, more recently constructed housing will be more likely to meet current codes and standards. Remodeling of existing units will be more desirable when existing units are, on average, older.

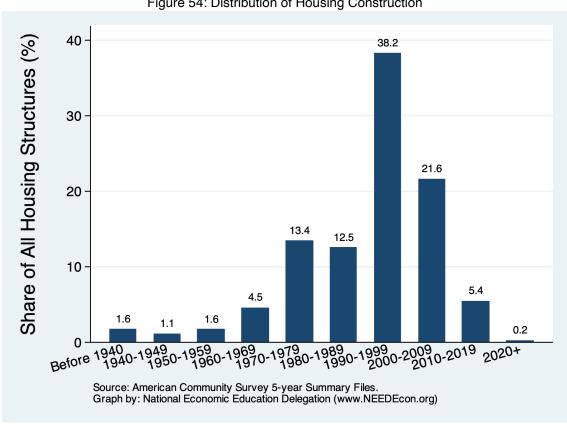


Figure 54: Distribution of Housing Construction

Figure 55: Housing Vintage across Regions

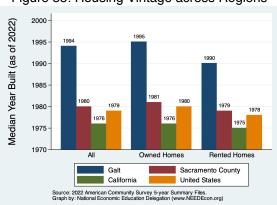


Figure 56: Housing Vintage by Tenure

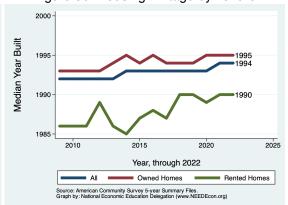


Figure 57: Vintage of Owned Residences

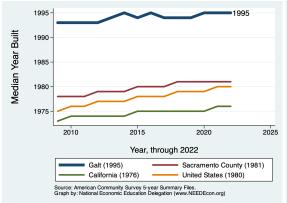


Figure 58: Vintage of Rented Residences

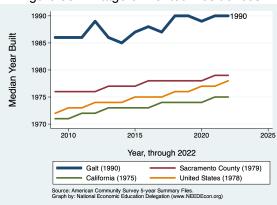
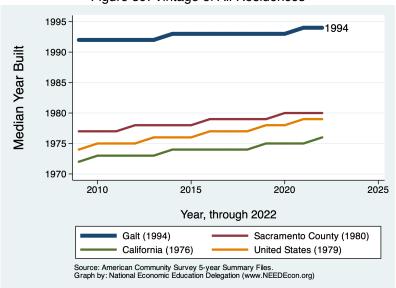


Figure 59: Vintage of All Residences



Occupation of Residential Housing

Why is it important?

The duration of residence in a city is important for developing future policies regarding growing the local population. If a region is highly mobile, evidenced by most residences having been recently occupied, a city might propose policies to reduce that mobility, or ask why the mobility happens. Policies could be put in place to either reduce or increase migration.

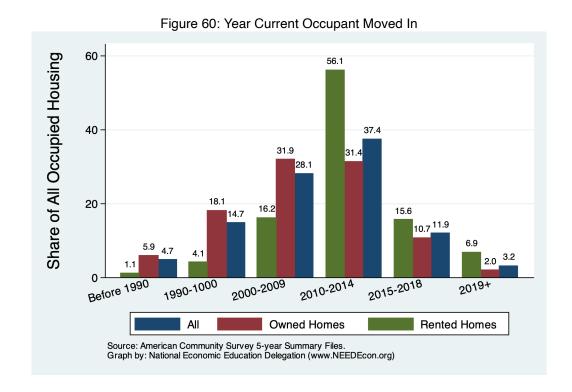


Figure 61: Year Occupied by Current Residents Figure 62: Year Occupied by Current Residents across Regions by Tenure

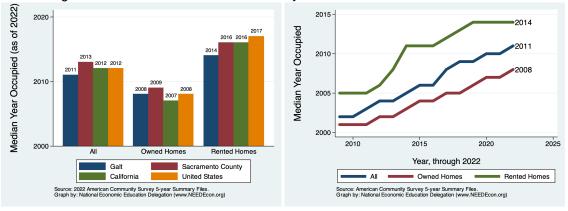


Figure 63: Year Occupied by Current Residents Figure 64: Year Occupied by Current Residents for Owned Housing for Rented Housing

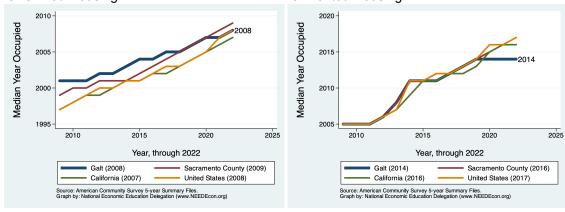


Figure 65: Year Occupied by Current Residents for All Housing 2015 Median Year Occupied 2010 2005 2000 2015 2020 2010 2025 Year, through 2022 Galt (2011) Sacramento County (2013) United States (2012) California (2012) Source: American Community Survey 5-year Summary Files. Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Residential Permitting

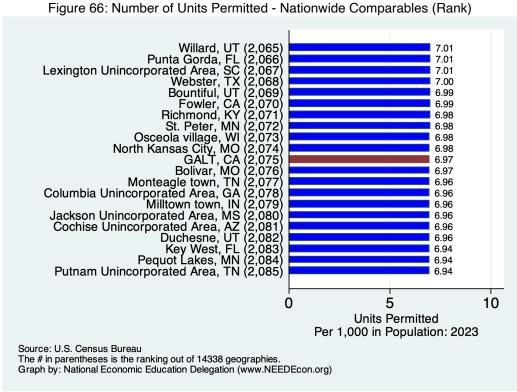
Definition:

This indicator provides evidence on the number of residential buildings that are permitted for construction each year. Permit data for Galt is compared with data from Sacramento County as a whole and broader regions. The statistic provided scales the number of permits by population. This is done to facilitate comparisons across regions.

Why is it important?

Building permits are the best indicator available of new units coming on the market. In order for a region's population to grow and flourish, new residential properties must be added to the existing stock. Building, both in the City and in the County more generally, is an indication of the extent to which new residences accommodate new residents or are affecting prices through increased supply.

Galt - Ranking Among Comparables



Paradise town, CA (1 Greenfield, CA (35 Rio Vista, CA (36 86.39 7.52 Big Bear Lake, CA Windsor town, CA 7.49 7.43 Santa Monica, C 7.31 Reedley, Huron, 7.23 7.18 Tulare, 7.07 Fowler, 6.99 GALT, 6.97 Santa Clara, 6.87 Placer Unincorporated Area, CA Manteca, Plymouth, 6.76 Elk Grove, 6.48 Riverside Unincorporated Area, 6.43 Gardena, CA 6.41 Paso Robles, CA Marina, CA 6.19 6.18 Huntington Park, CA (515) 0.00 10 20 30 40 50 60 70 80 90 **Units Permitted** Per 1,000 in Population: 2023 Source: U.S. Census Bureau. The # in parentheses is the ranking out of 515 geographies. Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Figure 67: Number of Units Permitted - California Comparables (Rank)

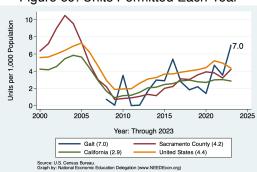
Figure 68: Number of Units Permitted - Cities in Sacramento County (Rank) Folsom, CA (1) 18.22 Rancho Cordova, CA (2) 9.37 GALT, CA (3) 6.97 Elk Grove, CA (4) 6.48 Sacramento, CA (5) 4.91 Citrus Heights, CA (6) 0.74 Isleton, CA (7) 0 10 15 20 5 Units Permitted Per 1,000 in Population: 2023 Source: U.S. Census Bureau, The # in parentheses is the ranking out of 7 geographies. Graph by: National Economic Education Delegation (www.NEEDEcon.org)

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Galt - Permitting Activity

Annual Units Permitted - Per Capita in Galt

Figure 69: Units Permitted Each Year



(Over 1, 5, and 10 years)

100

98.8

100

500

17.7

17.0

17.0

10 Years

10 Years

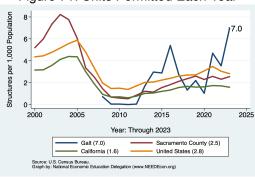
10 Years

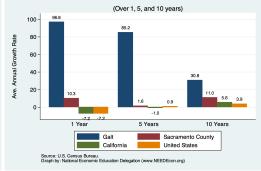
Figure 70: Average Annual Growth in Units

Annual Number of Buildings Permitted - Per Capita in Galt

Figure 72: Average Annual Growth in Buildings Permitted

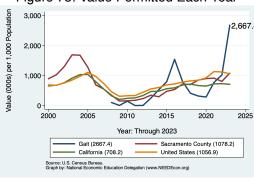
Figure 71: Units Permitted Each Year

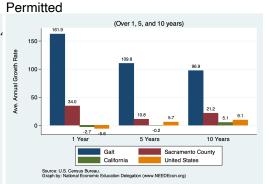




Annual Value of Property Permitted - Per Capita in Galt Figure 74: Average Annual Growth in Value

Figure 73: Value Permitted Each Year





Commute Patterns

During the recovery from the Great Recession, the period from 2010 to 2019, the Bay Area economy, and Silicon Valley in particular, has been growing at a pace roughly double that of the state as a whole and triple that of the nation. This growth has precipitated a tight hous-

ing market and also brought about some significant changes in commute patterns, many of which have been reversed by the pandemic. Recent years have seen significant changes in both the mode of transportation and commute times.

Mode of Transportation

Figure 75: Percent of Workers Commuting by Figure 76: Percent of Workers Commuting by Car Alone Carpool

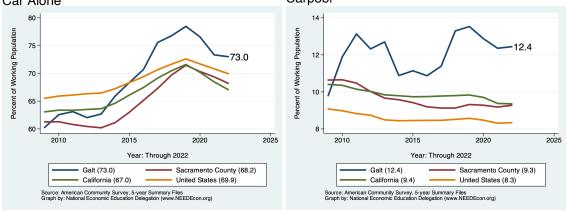
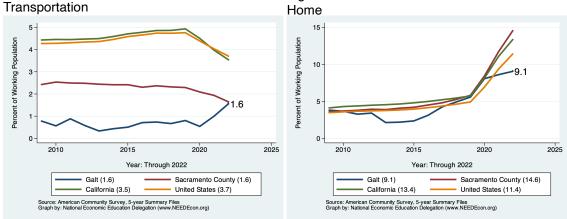


Figure 77: Percent of Workers using Public Figure 78: Percent of Workers Who Work From



The first table on this page presents data for those who LIVE in Galt. The second provides data on those who work, but do not necessarily live in Galt. The final two columns provide for a comparison of commute mode choices of people locally with those in California more broadly.

Table 6. SEX OF WORKERS BY MODE OF TRANSPORTATION TO WORK

	Male		Fer	nale	All Wo	All of CA	
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van:	5,553	86.1	4,418	82.9	9,971	85.4	78.0
Drove Alone	4,733	73.4	3,786	71.1	8,519	73.0	68.4
Carpooled:	820	12.7	632	11.9	1,452	12.4	9.5
In 2-person carpool	687	10.7	284	5.3	971	8.3	6.9
In 3-person carpool	110	1.7	304	5.7	414	3.5	1.5
In 4-or-more-person carpool	23	0.4	44	0.8	67	0.6	1.1
Public Transportation (excl Taxi):	55	0.9	127	2.4	182	1.6	3.6
Bus or Trolley Bus	55	0.9	127	2.4	182	1.6	2.3
Streetcar or Trolley Car	0	0.0	0	0.0	0	0.0	0.8
Subway or Elevated	0	0.0	0	0.0	0	0.0	0.3
Railroad	0	0.0	0	0.0	0	0.0	0.2
Ferryboat	0	0.0	0	0.0	0	0.0	0.1
Bicycle	71	1.1	50	0.9	121	1.0	0.7
Walked	10	0.2	39	0.7	49	0.4	2.4
Taxicab, Motorcycle, or other	133	2.1	7	0.1	140	1.2	1.7
Worked at Home	494	7.7	563	10.6	1,057	9.1	13.6
Total:	6, 316	97.9	5,204	97.7	11,520	98.7	

Source: 2022 5-year American Community Survey, Summary File

Table 7. SEX OF WORKERS BY MODE OF TRANSPORTATION TO WORK FOR WORKPLACE GEOGRAPHY

	M	Male		Female		All Workers	
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van:	2,598	83.3	1,947	69.7	4,545	79.2	78.0
Drove Alone	2,244	72.0	1,676	60.0	3,920	68.3	68.5
Carpooled:	354	11.4	271	9.7	625	10.9	9.5
In 2-person carpool	315	10.1	161	5.8	476	8.3	6.9
In 3-person carpool	18	0.6	82	2.9	100	1.7	1.5
In 4-or-more-person carpool	21	0.7	28	1.0	49	0.9	1.1
Public Transportation (excl Taxi):	0	0.0	0	0.0	0	0.0	3.6
Bus or Trolley Bus	0	0.0	0	0.0	0	0.0	2.3
Streetcar or Trolley Car	0	0.0	0	0.0	0	0.0	0.8
Subway or Elevated	0	0.0	0	0.0	0	0.0	0.3
Railroad	0	0.0	0	0.0	0	0.0	0.2
Ferryboat	0	0.0	0	0.0	0	0.0	0.1
Bicycle	9	0.3	50	1.8	59	1.0	0.7
Walked	17	0.5	52	1.9	69	1.2	2.4
Taxicab, Motorcycle, or other	0	0.0	6	0.2	6	0.1	1.7
Worked at Home	494	15.8	563	20.2	1,057	18.4	13.6
Total:	3,118	100.0	2,618	93.7	5,736	100.0	

Source: 2022 5-year American Community Survey, Summary File

The results in this table are for those who work in the region, regardless of the location of their residence.

Commute Times for Employed Residents

Table 8. SEX OF WORKERS BY TRAVEL TIME TO WORK

	Ma	le	Fem	Female		rkers	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)
Less than 5 minutes	133	2.2	184	3.8	317	2.9	2.0
5 to 9 minutes	475	7.7	499	10.3	974	8.9	7.5
10 to 14 minutes	433	7.0	511	10.6	944	8.6	12.2
15 to 19 minutes	388	6.3	378	7.8	766	7.0	15.0
20 to 24 minutes	960	15.5	547	11.3	1,507	13.7	14.3
25 to 29 minutes	453	7.3	352	7.3	805	7.3	6.3
30 to 34 minutes	829	13.4	852	17.6	1,681	15.3	15.0
35 to 39 minutes	282	4.6	128	2.6	410	3.7	2.9
40 to 44 minutes	356	5.8	204	4.2	560	5.1	4.3
45 to 59 minutes	685	11.1	440	9.1	1,125	10.3	8.6
60 to 89 minutes	460	7.4	342	7.1	802	7.3	7.9
90 or more minutes	368	6.0	204	4.2	572	5.2	4.0
Total:	5,822	94.2	4,641	95.8	10,463	95.4	

Source: 2022 5-year American Community Survey, Summary File

Figure 79: Percent of Employed Population With Figure 80: Percent of Employed Population With Commutes of More than 30 Minutes

Commutes of More than 90 Minutes

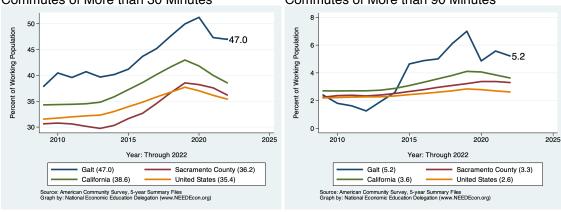
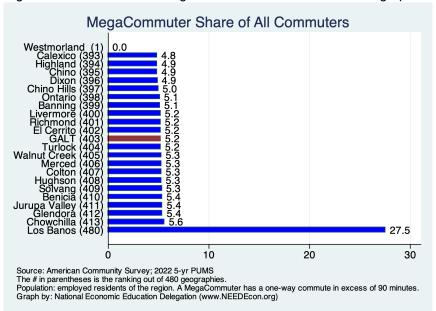


Figure 81: Rank: Share of MegaCommuters Across Similar Geographies



Commute Times for Those Employed in the City

Table 9. SEX OF WORKERS BY TRAVEL TIME TO WORK FOR WORKPLACE GEOGRAPHY

WORK EASE GEOGRAFITE									
	M	Male		nale	All Wo	All of CA			
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)		
Less than 5 minutes	70	2.7	199	8.8	269	5.6	2.0		
5 to 9 minutes	312	11.9	461	20.3	773	16.2	7.5		
10 to 14 minutes	454	17.3	201	8.9	655	13.7	12.2		
15 to 19 minutes	322	12.3	308	13.6	630	13.2	15.0		
20 to 24 minutes	411	15.7	184	8.1	595	12.5	14.3		
25 to 29 minutes	237	9.0	152	6.7	389	8.2	6.3		
30 to 34 minutes	231	8.8	227	10.0	458	9.6	15.0		
35 to 39 minutes	44	1.7	52	2.3	96	2.0	2.9		
40 to 44 minutes	111	4.2	54	2.4	165	3.5	4.3		
45 to 59 minutes	283	10.8	60	2.6	343	7.2	8.6		
60 to 89 minutes	93	3.5	157	6.9	250	5.2	7.9		
90 or more minutes	56	2.1	0	0.0	56	1.2	4.0		
Total:	2,624	100.0	2,055	90.5	4,679	98.2			

Source: 2022 5-year American Community Survey, Summary File

The results in this table are for those who work in the region, regardless of the location of their residence.

Figure 82: Percent of Local Employees With Figure 83: Percent of Local Employees With Commutes of More than 30 Minutes

Commutes of More than 90 Minutes

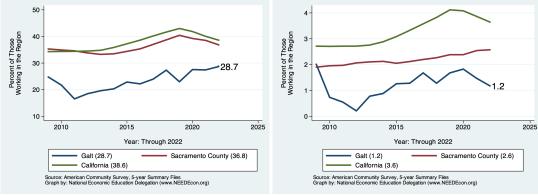
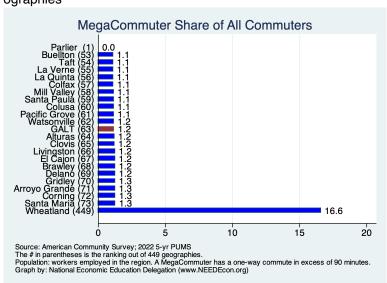


Figure 84: Rank: Share of MegaCommuters Across Similar Geographies



Place of Work

This section provides evidence on where workers living in Galt work. As evidenced in the first table, some of Galt's employed workers work in the City, but many do not. The first table and graph pair provide evidence at the county level while the second provide evidence with regard to working outside of the Galt city boundary.

Table 10. SEX OF WORKERS BY PLACE OF WORK-STATE AND COUNTY LEVEL

	Male		Female		All Workers		All of CA	
Place of Work	#	(%)	#	(%)	#	(%)	(%)	
Worked in state of residence:	6, 316	97.9	5, 197	97.6	11,513	98.7	99.6	
Worked in county of residence	4,056	62.9	3,722	69.9	7,778	66.6	84.1	
worked outside of county of residence	2,260	35.0	1,475	27.7	3,735	32.0	15.4	
Worked outside state of residence	0	0.0	7	0.1	7	0.1	0.4	
Total:	6,316	97.9	5, 204	97.7	11,520	98.7		

Source: 2022 5-year American Community Survey, Summary File

Figure 85: Percent of Workers Employed Outside of Their County of Residence 40

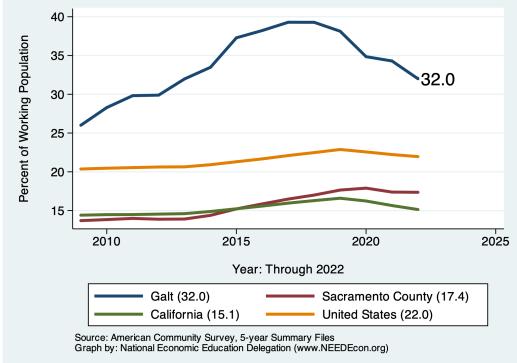
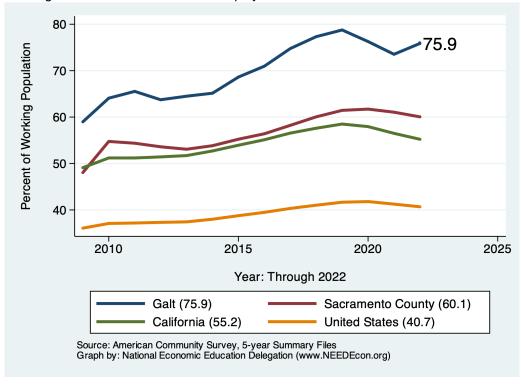


Table 11. SEX OF WORKERS BY PLACE OF WORK-PLACE LEVEL

	Ma	ale	Fem	nale	All Wo	rkers	All of CA
Place of Work	#	(%)	#	(%)	#	(%)	(%)
Living in a place:	6, 316	97.9	5, 204	97.7	11,520	98.7	95.9
Worked in place of residence	1,262	19.6	1,405	26.4	2,667	22.9	39.5
Worked outside place of residence	5,054	78.4	3,799	71.3	8,853	75.9	56.4
Not living in a place	0	0.0	0	0.0	0	0.0	4.1
Total:	6,316	97.9	5, 204	97.7	11,520	98.7	

Source: 2022 5-year American Community Survey, Summary File

Figure 86: Percent of Workers Employed Outside of Their Place of Residence



Commute Mode by Income

Table 12. MEDIAN EARNINGS IN THE PAST 12 MONTHS BY MEANS OF TRANSPORTATION TO WORK

	City	California		United Sta	tes
	Median	Median	Ratio	Median	Ratio
Car, truck, or van - drove alone	44, 407	48, 566	103.7	46, 171	103.2
Car, truck, or van - carpooled	28,256	36,463	87.9	34,487	87.9
Public transportation (excluding taxicab)	28,808	40, 179	81.3	45,100	68.5
Walked		29,366		27,142	
Taxicab, motorcycle, bicycle, or other means		40,433		36,140	
Worked from home	57,893	75, 153	87.4	67,180	92.4
Total:	42,981	48,747	88.2	46,099	93.2

Source: 2022 5-year American Community Survey, Summary File

Notes: 1) Ratio = the ratio of the regional median to either the CA or US median, relative to the Total ratio.

Values above 100 imply a high local median. Values below 100 imply a low local median.

For example, a value of 200 means that the local mean is 2v higher than would be expected.

For example, a value of 200 means that the local mean is 2x higher than would be expected. For "Total:", ratio is simply the ratio of the medians.

Table 13. MODE OF TRANSPORTATION TO WORK BY WORKERS' EARNINGS

	< \$25	5,000	\$25,000	-\$74,999	\$75,0	000+	Al		All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	2, 264	59.6	2,988	68.7	2,296	77.8	8,519	73.0	68.4
Car, Truck, or Van: Carpooled	642	16.9	251	5.8	290	9.8	1,452	12.4	9.5
Public Transportation (excl Taxi)	35	0.9	40	0.9	0	0.0	182	1.6	3.6
Walked	29	0.8	10	0.2	10	0.3	49	0.4	2.4
Taxicab, Motorcycle, or other	129	3.4	29	0.7	103	3.5	261	2.2	2.4
Worked at Home	253	6.7	498	11.5	252	8.5	1,057	9.1	13.6
Total:	3,352	88.3	3,816	87.8	2,951		11,520	98.7	100.0

Source: 2022 5-year American Community Survey, Summary File

Table 14. MODE OF TRANSPORTATION TO WORK BY WORKERS' EARNINGS FOR WORKPLACE GEOGRAPHY

	< \$25	5,000	\$25,000	-\$74,999	\$75,0	000+	А	II	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	1,445	55.3	1,126	64.1	929	72.6	3,920	68.3	68.5
Car, Truck, or Van: Carpooled	259	9.9	73	4.2	88	6.9	625	10.9	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Walked	59	2.3	0	0.0	10	0.8	69	1.2	2.4
Taxicab, Motorcycle, or other	56	2.1	9	0.5	0	0.0	65	1.1	2.4
Worked at Home	253	9.7	498	28.4	252	19.7	1,057	18.4	13.6
Total:	2,072	79.3	1,706	97.2	1,279		5,736		

Source: 2022 5-year American Community Survey, Summary File

The results in this table are for those who work in the region, regardless of the location of their residence.

²⁾ For regions with more than one geography, the medians are averages weighted by working population.

Commute Mode by Poverty Status

Table 15. MODE OF TRANSPORTATION TO WORK BY POVERTY STATUS

	In P	overty	100-14	19% of Pov	>150%	of Pov	Al		All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	172	19.4	490	63.7	7,857	74.8	8,519	73.0	68.7
Car, Truck, or Van: Carpooled	87	9.8	221	28.7	1,144	10.9	1,452	12.4	9.5
Public Transportation (excl Taxi)	0	0.0	17	2.2	165	1.6	182	1.6	3.6
Walked	0	0.0	0	0.0	49	0.5	49	0.4	2.1
Taxicab, Motorcycle, or other	41	4.6	0	0.0	220	2.1	261	2.2	2.4
Worked at Home	7	0.8	11	1.4	1,039	9.9	1,057	9.1	13.6
Total:	307	34.6	739	96.1	10,474	99.8	11,520	98.7	

Source: 2022 5-year American Community Survey, Summary File

Table 16. MODE OF TRANSPORTATION TO WORK BY POVERTY STATUS FOR WORKPLACE GEOGRAPHY

	In P	overty	100-14	9% of Pov	>150%	of Pov	Α	II	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	91	14.1	131	25.7	3,698	69.4	3,920	68.3	68.7
Car, Truck, or Van: Carpooled	10	1.5	87	17.1	528	9.9	625	10.9	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Walked	30	4.6	0	0.0	39	0.7	69	1.2	2.1
Taxicab, Motorcycle, or other	41	6.3	0	0.0	24	0.5	65	1.1	2.4
Worked at Home	7	1.1	11	2.2	1,039	19.5	1,057	18.4	13.6
Total:	179	27.7	229	45.0	5,328		5,736		

Source: 2022 5-year American Community Survey, Summary File

The results in this table are for those who work in the region, regardless of the location of their residence.

Migration

Overall Migration Flows

Definition:

The United States is a country with an increasingly mobile population. People move, migrate, from one place to another with increasing frequency.

Why is it important?

Having a handle on whether or not Galt is a net recipient (migration inflows) or donor (migration outflows) of population is very important for understanding trends in the City's development. This section outlines migration patterns by age, education, income, marital status, and housing tenure. Understanding recent trends is very important for making policy, investment, and other decisions about the future. Also, understanding the extent to which the population is stable, or experiences significant turnover each year is helpful for planning purposes.

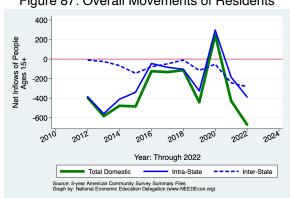


Figure 87: Overall Movements of Residents

Table 17: Migration by Income

			Same	e State		-
			W/in	Between	Across	From
Category	Population	All Migration	County	Counties	States	Abroad
No income	2,835	-157	-134	112	-135	0
With income	17,286	-514	-221	-145	-148	0
\$1 to \$9,999 or loss	2,303	-168	-4	-67	-97	0
\$10,000 to \$14,999	1,524	-71	-2	-28	-41	0
\$15,000 to \$24,999	2,805	97	10	-20	107	0
\$25,000 to \$34,999	1,985	51	81	-30	0	0
\$35,000 to \$49,999	2,391	-110	-122	34	-22	0
\$50,000 to \$64,999	1,946	-18	7	-23	-2	0
\$65,000 to \$74,999	893	-77	-70	37	-44	0
\$75,000 or more	3,439	-218	-121	-48	-49	0
All:	20, 121	-671	-355	-33	-283	0

Source: 2022 5-year American Community Survey, Summary File

Note: The data in this and other tables in this section are limited in that there is no information on the City's population that has moved abroad.

The "From Abroad" column is gross movements into the City from abroad.

Figure 88: Overall Movements of Low Income Residents

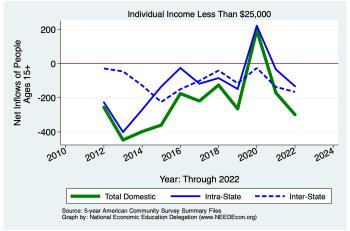
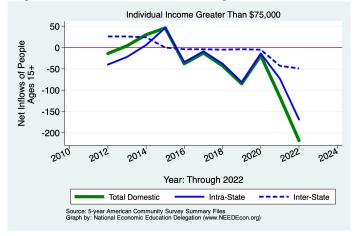


Figure 89: Overall Movements of Middle Income Residents



Figure 90: Overall Movements of High Income Residents



Demographics of Migration Flows

Table 18: Migration by Marital Status

			Sam	e State		-
			W/in	Between	Across	From
Category	Population	All Migration	County	Counties	States	Abroad
Never married	5,910	-325	-131	-94	-100	0
Now married, except separated	10,795	-305	-224	83	-164	0
Divorced	1,859	-136	-102	-3	-31	0
Separated	385	12	5	-22	29	0
Widowed	1,172	83	97	3	-17	0
Total:	20, 121	-671	-355	-33	-283	0

Source: 2022 5-year American Community Survey, Summary File

Table 19: Migration by Tenure

		Net Inflows				
		Same State				_
			W/in	Between	Across	From
Category	Population	All Migration	County	Counties	States	Abroad
Householder lived in owner-occupied housing units	19,420	-726	-310	144	-560	0
Householder lived in renter-occupied housing units	5,635	-751	-325	-471	45	0
Total:	25,055	-1,477	-635	-327	-515	0

Source: 2022 5-year American Community Survey, Summary File

-1,000

2012

1,000 - 4 - 500 -

2016

Owner: Intra-State

Renter: Intra-State

Source: 5-year American Community Survey Summary Files Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Year: Through 2022

2020

--- Owner: Inter-State

--- Renter: Inter-State

Figure 91: Domestic Movements of Residents by Tenure

Table 20: Migration by Age

			_			
				e State		
			W/in	Between	Across	From
Category	Population	All Migration	County	Counties	States	Abroad
1 to 4 years	1,269	-327	-144	-72	-111	0
5 to 17 years	4,847	-634	-153	-198	-283	0
18 and 19 years	471	-152	-42	-88	-22	0
20 to 24 years	1,451	-189	-135	-22	-32	0
25 to 29 years	1,571	170	30	42	98	0
30 to 34 years	1,759	73	90	-13	-4	0
35 to 39 years	1,707	-301	-165	-26	-110	0
40 to 44 years	1,766	102	23	74	5	0
45 to 49 years	1,730	-58	-40	2	-20	0
50 to 54 years	1,824	-73	-61	-12	0	0
55 to 59 years	1,616	-51	-55	33	-29	0
60 to 64 years	1,546	-69	-20	-78	29	0
65 to 69 years	1,270	-62	16	-20	-58	0
70 to 74 years	1,099	48	9	39	0	0
75 years and over	1,313	-19	10	-33	4	0
Total Population:	25, 239	-1,542	-637	-372	-533	0

Source: 2022 5-year American Community Survey, Summary File

Table 21: Migration by Educational Attainment

	Net Inflows							
			Samo	e State		-		
			W/in	Between	Across	From		
Category	Population	All Migration	County	Counties	States	Abroad		
Less than high school graduate	2,724	-115	-189	4	70	0		
High school graduate (includes equiv)	5,110	47	-57	75	29	0		
Some college or assoc. degree	5,957	-173	77	-75	-175	0		
Bachelor's degree	2,553	41	46	4	-9	0		
Graduate or professional degree	857	-40	-40	0	0	0		
Total:	17, 201	-240	-163	8	-85	0		

Source: 2022 5-year American Community Survey, Summary File

Table 22: Median Income of Migration Flows

Flow	In-Migration	Out-Migration
Same House 1 Year Ago	36,024	36,024
Moved Within Same County	30,125	45,787
Moved to Different County, Same State	33,432	19,840
Moved Between States	16,073	12,111
Total Population:	35,172	36, 174

Source: 2022 5-year American Community Survey, Summary File

Table 23: Median Age of Migration Flows

Table 20: Median Age of Inigration Flows		
Flow	In-Migration	Out-Migration
Same House 1 Year Ago	39.5	39.5
Moved Within Same County	30.9	24.9
Moved to Different County, Same State	28.7	21.1
Moved Between States	26.5	16.9
Total Population:	38.6	37.6

Source: 2022 5-year American Community Survey, Summary File

References and Sources

The majority of the data presented in this report are from the American Community Survey (ACS). For larger geographies, the 1-year Summary Files provide the data. For smaller communities, roughly those with less than 65,000 in population in 2021, the 5-year Summary Files provide the data.

The ACS data are supplemented by building permit data from the U.S. Census Bureau, population and housing data from the California Department of Finance, and home price and rental rates from Zillow.

U.S. Census Bureau. American Community Survey 1-year and 5-year Summary Files. https://www.census.gov/programs-surveys/acs/data/data-via-ftp.html. The 1-year data are released in September each year and the 5-year data are relased in January.

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