# Live Oak, California

# Indicators Report

by
The National Economic Education Delegation (NEED)

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Exploring the economics, demographics, and well-being of Live Oak 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 Live Oak (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 Live Oak. These indicators are compared to Sutter 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 Live Oak 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 Live Oak 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 Live Oak, 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 Live Oak, but do
  not necessarily live in Live Oak.
- **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 Live Oak's population are fundamental indicators of the city's growth potential.

A Demographic Snapshot

Statistic	2022	2019
POPULATION		
Population Estimate (#, 5yr)	9,222.0	8,679.0
Veterans (#, 5yr)	390.0	311.0
Foreign born persons (%, 5yr)	27.9	25.0
Population age 25+ (#, 5yr)	5,777.0	5,001.0
AGE AND SEX		
Persons under 5 years (%, 5yr)	9.6	8.5
Persons under 18 years (%, 5yr)	29.2	31.0
Persons 65 years and over (%, 5yr)	14.1	11.2
Female persons (%, 5yr)	49.9	50.5
INCOME AND POVERTY		
Median household income (\$, 5yr)	66,750.0	54,792.0
Per capita income in past 12 months (\$, 5yr)	24,261.0	22,495.0
Persons in poverty (%, 5yr)	16.4	19.9
Children age less than 18 in poverty (#, 5yr)	687.0	750.0
Children age less than 18 in poverty (%, 5yr)	25.9	28.2
RACE AND ETHNICITY		
White alone (%, 5yr)	47.6	74.2
African American alone (%, 5yr)	1.7	2.2
American Indian or Alaska Native alone (%, 5yr)	4.1	0.8
Asian alone (%, 5yr)	14.3	6.2
Native Hawaiian and Other Pacific Islander alone (%, 5yr)	1.6	0.1
Two or More Races (%, 5yr)	17.2	8.4
Hispanic or Latino (%, 5yr)	45.6	50.7
White alone, not Hispanic or Latino (%, 5yr)	33.6	37.8
HOUSING	0.000.0	0.474.0
Housing units (#, 5yr)	2,832.0	2,474.0
Owner-occupied housing units (%, 5yr)	61.5	56.8
Median value of owner-occupied housing units (\$, 5yr)	297,200.0	203,400.0
Median selected monthly owner costs-with a mortgage (\$, 5yr)	1,736.0	1,400.0
Median selected monthly owner costs-without a mortgage (\$, 5yr)	488.0	378.0
Median gross rent (\$, 5yr) FAMILIES AND LIVING ARRANGEMENTS	781.0	927.0
Households (#, 5yr)	2 605 0	2.455.0
* * * *	2,695.0 3.4	2,455.0 3.5
Persons per household (#, 5yr) Living in same house 1 year ago, % of persons age 1+ (5yr)	84.4	85.0
EDUCATION	04.4	
High school graduate or higher, % of persons age 25+ (5yr)	69.5	68.6
Bachelor's degree or higher, % of persons age 25+ (5yr)	13.2	11.5
HEALTH		
With a disability, under age 65 years (#, 5yr)	846.0	781.0
Persons without health insurance, under age 65 years (%, 5yr) <b>LABOR FORCE</b>	13.9	8.8
In civilian labor force, persons age 16+ (%, 5yr)	60.6	58.8
In civilian labor force, women age 16+ (%, 5yr)	51.5	49.6
Employed, persons age 16+ (%, 5yr)	53.8	53.0
Self employed (%, 5yr)	10.5	3.7
TRANSPORTATION		
Mean travel time to work, workers age 16+ (Mins., 5yr)	25.6	26.7
Drive alone in private vehicle (%, 5yr)	74.2	84.3
Using public transportation (%, 5yr)	0.0	0.0
Worked from home (%, 5yr)	7.0	1.7

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		% Ch	ange							
Region	Population	1 Year	3 Year	5 Year							
		City									
Live Oak	9,515	1.34	3.07	8.14							
County and Broader Regions											
Sutter County	98,952	-0.14	-2.36	1.79							
California	77,880,462	-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	California	California				
Sutter County	99.1	99.0	-0.14	-0.35	-0.35				
Yuba City	69.6	69.5	-0.21						
Live Oak	9.4	9.5	1.34						

Source: CA DOF; Calculations by National Economic Education Delegation

Figure 1: Population Growth (1)

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Figure 2: Population Growth (2)

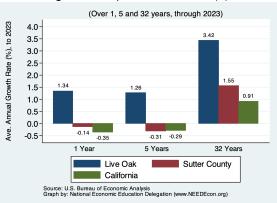
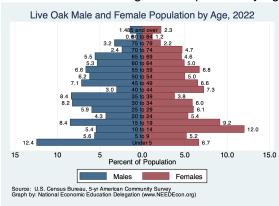


Figure 3: Population by Age - Detailed Age Categories



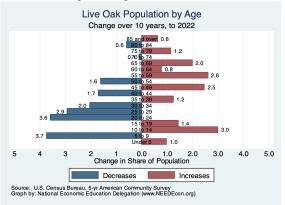
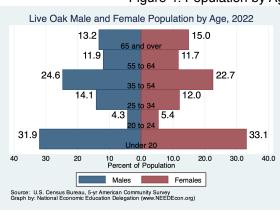


Figure 4: Population by Age - Broad Age Categories



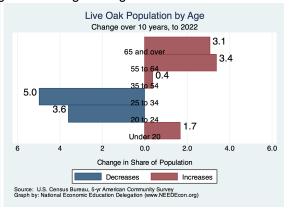
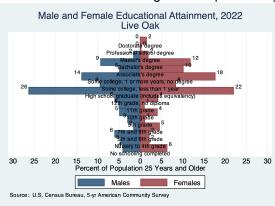


Figure 5: Population by Educational Attainment



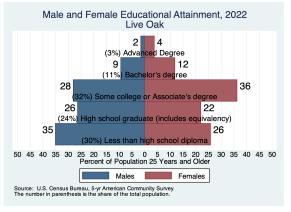


Figure 6: Population by Race/Ethnicity Live Oak Race/Ethnicity, 2022 45.6% White, Nonhispanic Black, Nonhispanic Asian, Nonhispanic Other, Nonhispanic Hispanic Source: U.S. Census Bureau, 5-yr American Community Survey Graph by: National Economic Education Delegation (www.NEEDEcon.org)

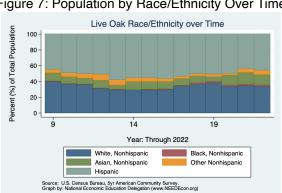


Figure 7: Population by Race/Ethnicity Over Time

# **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?

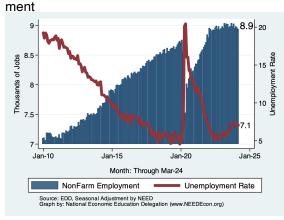
Employment growth is a fundamental indicator of the health of an economy.

Table 3. Live Oak 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



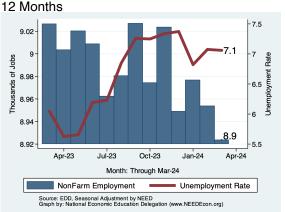
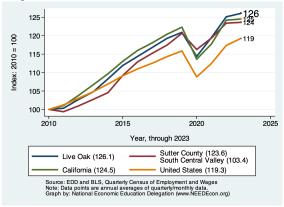
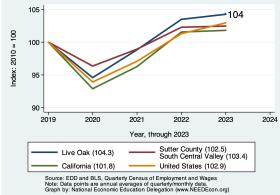


Figure 10: Relative Employment Growth Across Figure 11: Relative Employment Growth Across Regions - since 2010 Regions - since 2019





# 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 Sutter County. The following table provides the latest data for the County.

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

			Empl	% Growth - Annualized Rate					
Industry	Employment	Share	Growth	Month	Qtr	6mo	1yr	3yr	5yr
Total Nonfarm	32, 258	100.0	462.5	18.9	3.6	5.5	5.1	5.6	3.1
Goods Producing	3,664	11.4	24.5	8.4	-1.0	7.3	5.7	6.0	4.3
Mining, Logging and Construction	2,138	6.6	51.6	34.1	10.3	19.9	9.9	12.6	9.0
Manufacturing	1,521	4.7	1.6	1.3	-11.1	-1.8	-0.0	0.5	0.3
Service Providing	28,551	88.5	401.3	18.5	4.0	5.5	5.0	5.5	3.0
Trade, Trans & Utilities	8,651	26.8	80.7	11.9	5.7	5.8	6.8	4.3	4.2
Wholesale Trade	1,300	4.0	0.0	0.0	0.0	0.0	7.1	2.8	0.0
Retail Trade	4,765	14.8	54.5	14.8	0.1	2.1	3.3	1.5	0.9
Information	100	0.3	0.0	0.0	0.0	0.0	0.0	0.0	-10.0
Financial Activities	1,015	3.1	0.0	0.0	0.0	0.0	0.0	-2.6	-1.5
Professional & Business Srvcs	2,477	7.7	24.0	12.4	4.4	15.6	15.4	3.7	3.2
Educational & Health Srvcs	5,902	18.3	-21.1	-4.2	1.0	4.8	5.3	4.5	3.1
Leisure & Hospitality	3,561	11.0	45.1	16.5	5.6	1.7	-0.1	6.7	2.3
Other Srvcs	792	2.5	-3.3	-4.9	-7.2	-0.8	-0.0	2.9	1.3
Government	6,004	18.6	196.8	49.2	4.1	3.9	4.3	12.1	3.5
Federal	107	0.3	0.2	2.8	1.5	4.7	6.7	2.2	1.3
State	100	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Local	5,815	18.0	213.4	56.6	4.4	4.1	4.5	12.6	3.6

Source: EDD, National Economic Education Delegation (NEED)

## Some Employee Detail

## **Employed in Live Oak**

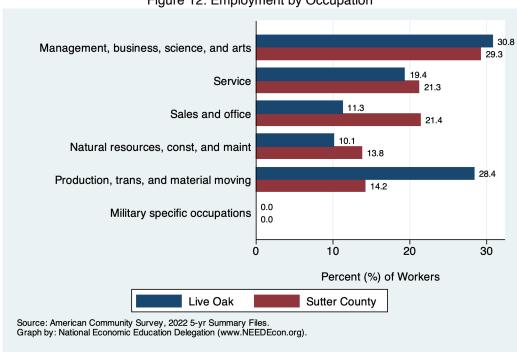
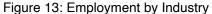


Figure 12: Employment by Occupation



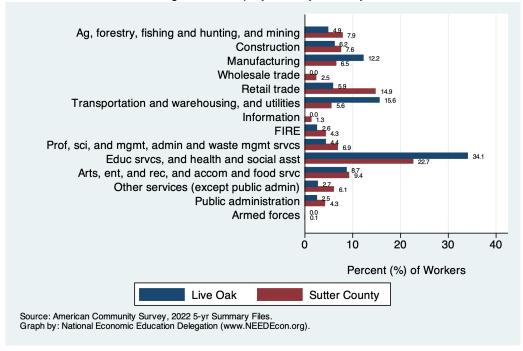
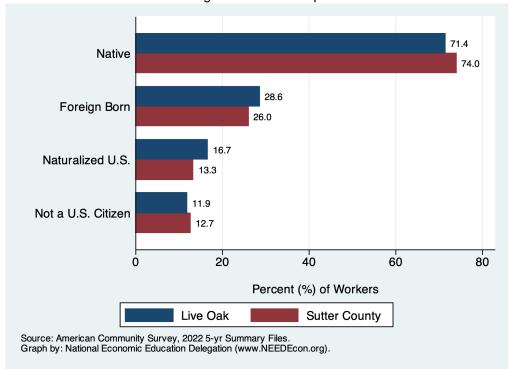


Figure 14: Language Spoken at Home Speak only English Speak Spanish (SS) SS - English very well 8.9 SS - English less than very well 9.1 20.2 Speak other languages (SOL) 14.2 13.1 SOL - English very well SOL - English less than very well 20 40 60 Percent (%) of Workers Live Oak **Sutter County** Source: American Community Survey, 2022 5-yr Summary Files. Graph by: National Economic Education Delegation (www.NEEDEcon.org).

Figure 15: Citizenship



#### **Employed Residents of Live Oak**

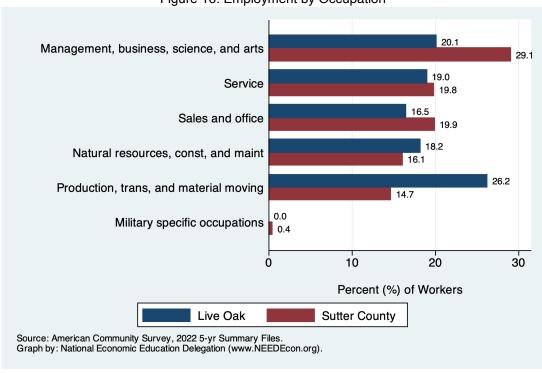
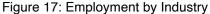
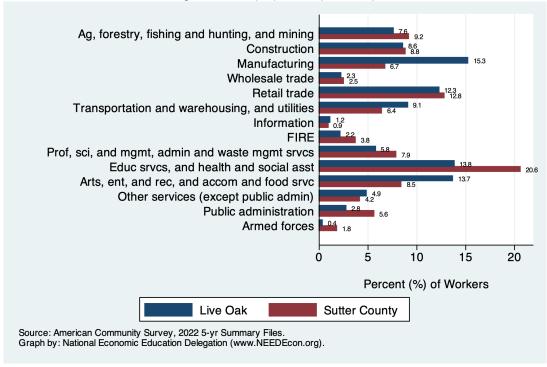


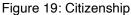
Figure 16: Employment by Occupation

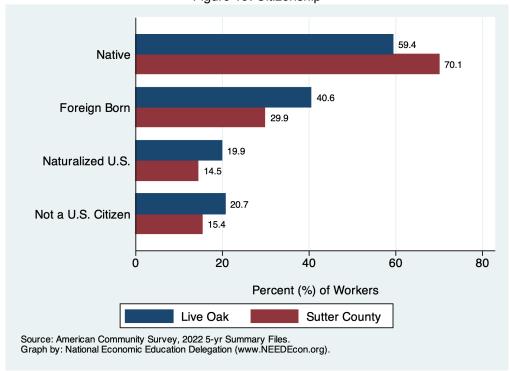




48.5 Speak only English 61.3 32.3 Speak Spanish (SS) 15.9 SS - English very well 12.0 16.3 SS - English less than very well 10.4 19.2 Speak other languages (SOL) 16.4 8.0 SOL - English very well 8.3 11.2 SOL - English less than very well 8.1 20 40 60 Percent (%) of Workers Live Oak **Sutter County** 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 Live Oak**

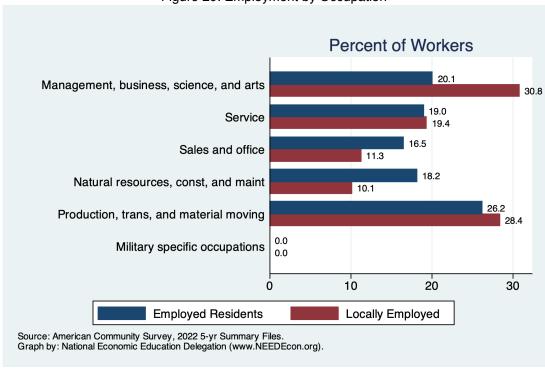
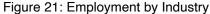
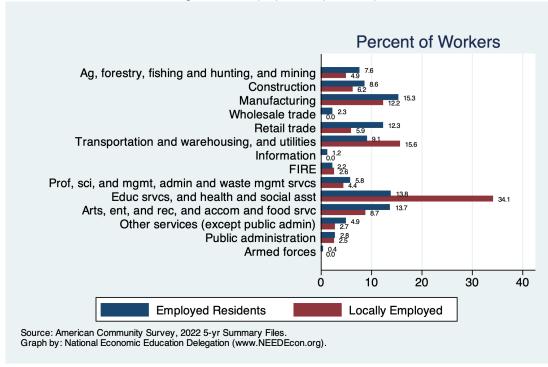


Figure 20: Employment by Occupation

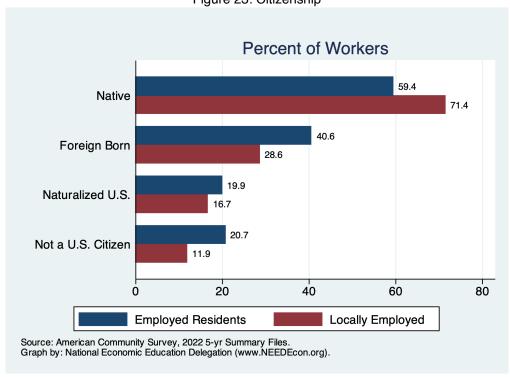




Percent of Workers 48.5 Speak only English 61.6 32.3 Speak Spanish (SS) SS - English very well SS - English less than very well 8.9 19.2 Speak other languages (SOL) 20.2 SOL - English very well 13.1 11.2 SOL - English less than very well 20 40 60 **Employed Residents** Locally Employed Source: American 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 Live Oak. 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.

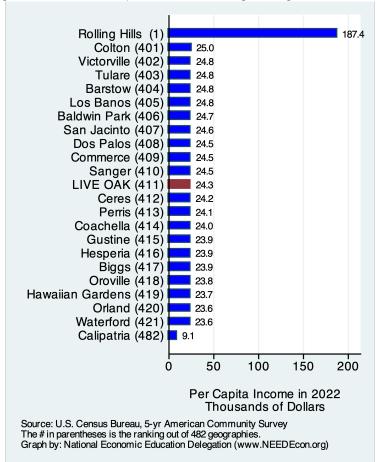
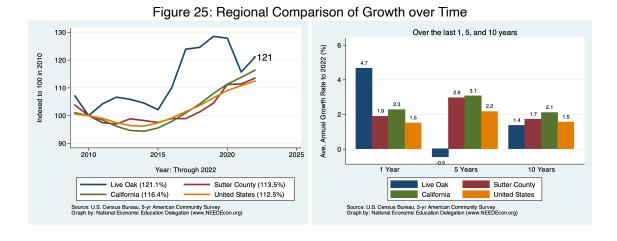
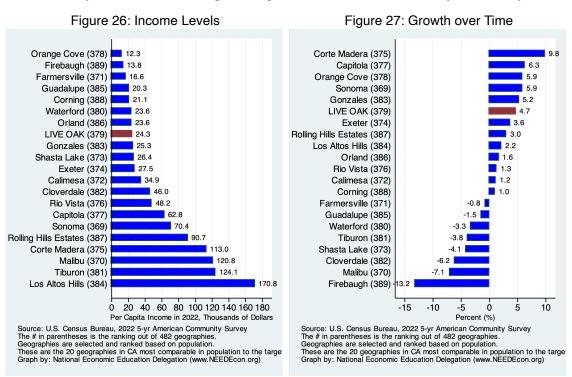


Figure 24: Real Per Capita Income Ranking Among California Cities

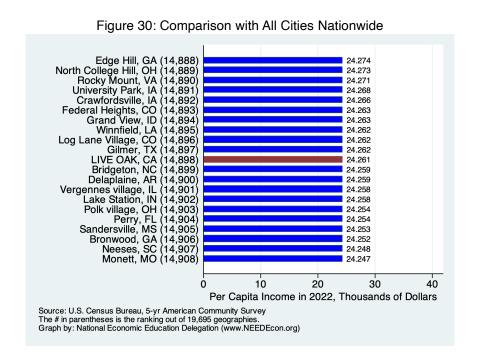


#### Real Per Capita Income Ranking Among California Cities - w/Comparable Populations



#### Real Per Capita Income Ranking Among Cities in Sutter County

Figure 28: Income Levels Figure 29: Growth over Time LIVE OAK (2) 24.3 LIVE OAK (2) 4.7 Yuba City (1) 33.7 Yuba City (1) 1.1 20 40 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 2 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 2 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

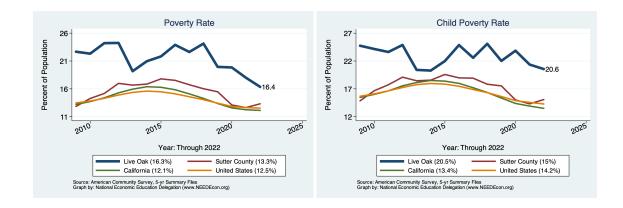
#### **Definition:**

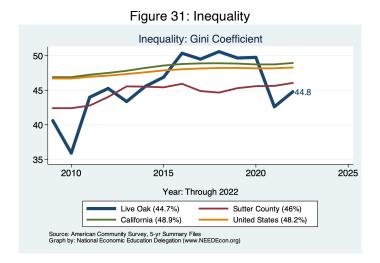
The local poverty rate provides an indication of the well-being of those at the bottom of the income distribution. The federal poverty rate measures the proportion of households in the region that are classified as living in poverty. Also included are measures of the extent to which the City's children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

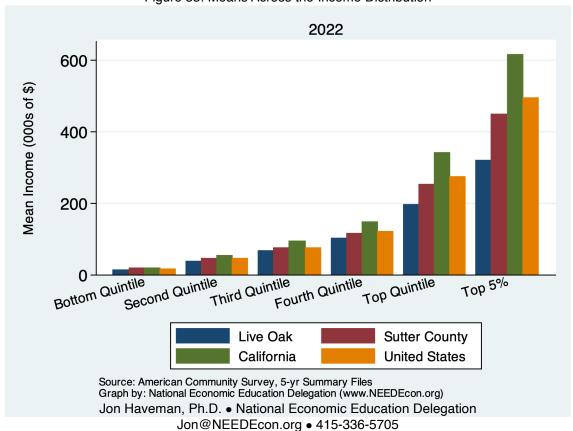




2022 50 Percent of All Income 40 30 20 10 0 Second Quintile Third Quintile Fourth Quintile Bottom Quintile Top Quintile Top 5% Live Oak **Sutter County** California **United States** Source: American Community Survey, 5-yr Summary Files Graph by: National Economic Education Delegation (www.NEEDEcon.org)

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 Live Oak and Broader Regions

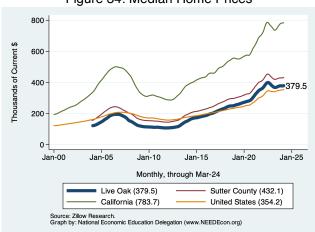


Figure 34: Median Home Prices

Figure 35: Median Rents



### Housing Ownership in Live Oak and Broader Regions

Figure 36: Home Ownership Rates

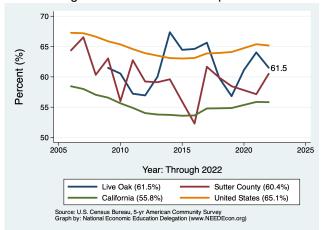


Figure 37: Home Ownership by Age

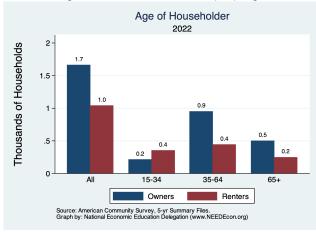


Figure 38: Income by Tenure

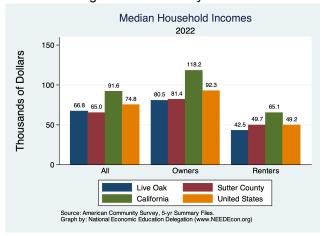


Figure 39: Income Distribution by Tenure

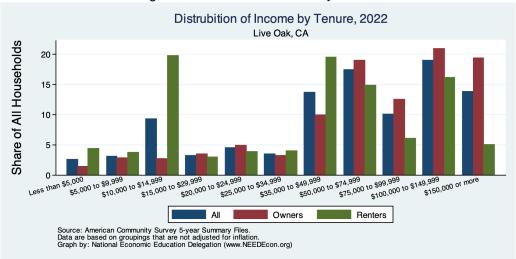


Figure 40: Income Distribution of Home Owners

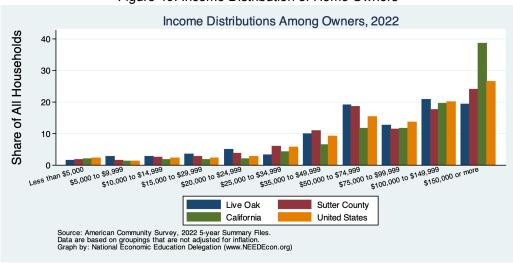
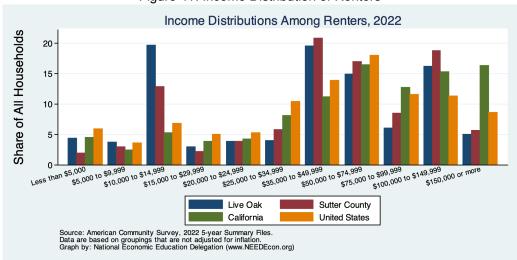


Figure 41: Income Distribution of Renters



## Housing Burden in Live Oak and Broader Regions

Figure 42: Home Owners w/ A Mortgage

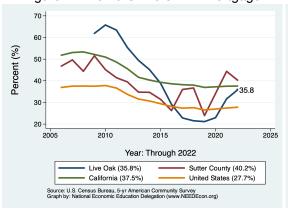


Figure 43: Home Owners w/o A Mortgage

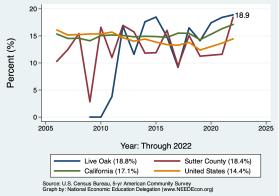


Figure 44: Renters

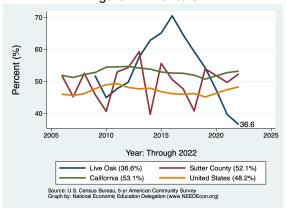
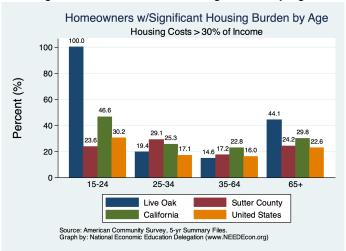


Figure 45: Homeowner Housing Burden by Age



# 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

				% C	hange from
Indicator	2023	2019	2010	2019	2010
Total Population	9,515.0	9,164.0	8,392.0	3.8	13.4
Total # of Homes	3,001.0	2,701.0	2,498.0	11.1	20.1
# Occupied Units	2,893.0	2,479.0	2,331.0	16.7	24.1
Persons per Household	3.2	3.6	3.4	-11.4	-5.4
Vacancy Rate (%)	3.6	8.2	6.7	-56.2	-46.2

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

Figure 46: Housing Growth

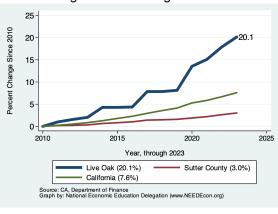


Figure 47: Persons per Household

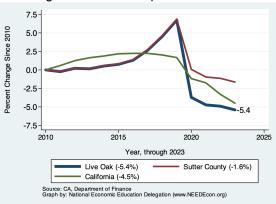


Figure 48: Vacancy Rates

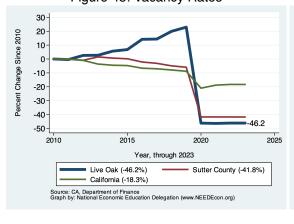
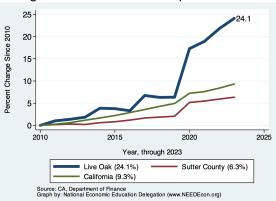


Figure 49: Number of Occupanied Units



## Trends in the Growth of Housing by Housing Type

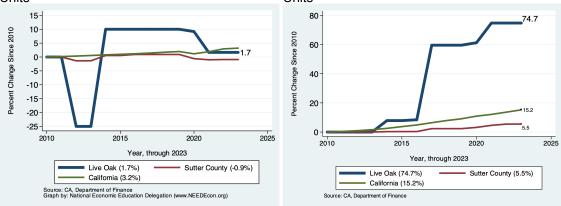
Figure 50: Single Detached Homes Figure 51: Single Attached Homes 10.0 20 Percent Change Since 2010 Percent Change Since 2010 15 7.5 10-5.0 5 2.5 0 0.0 2015 2020 2025 2010 2015 Year, through 2023 Year, through 2023 Live Oak (19.2%) Live Oak (5.0%) Sutter County (3.3%) California (5.8%) California (9.3%) Source: CA, Department of Finance Graph by: National Economic Education Delegation (www.NEEDEcon.org) Source: CA, Department of Finance Graph by: National Economic Education Delegation (www.NEEDEcon.org)

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

2020

Sutter County (3.7%)

2025



# Vintage of Residential Housing

#### Why is it important?

This section provides evidence on the year in which residential housing in Live Oak was built. We break it down into owned versus rented residences and provide a comparison across Sutter 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.

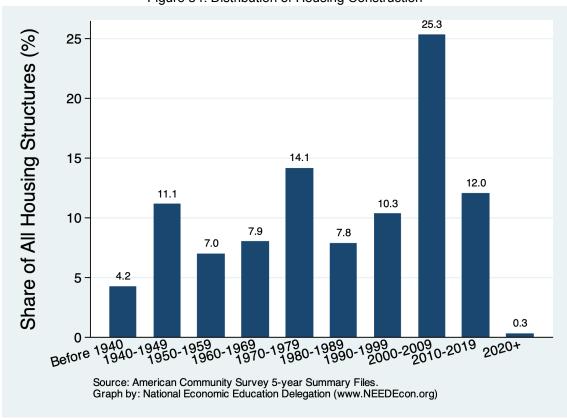


Figure 54: Distribution of Housing Construction

Figure 55: Housing Vintage across Regions

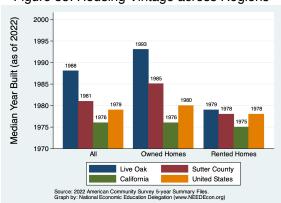


Figure 56: Housing Vintage by Tenure

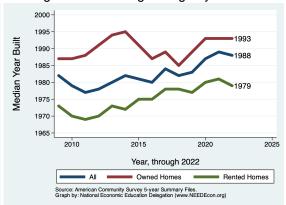


Figure 57: Vintage of Owned Residences

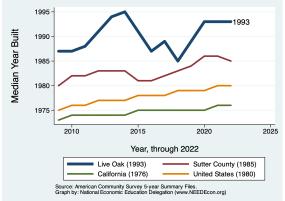
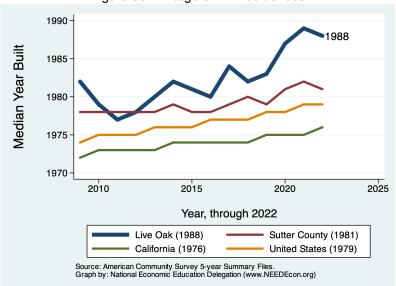


Figure 58: Vintage of Rented Residences



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.

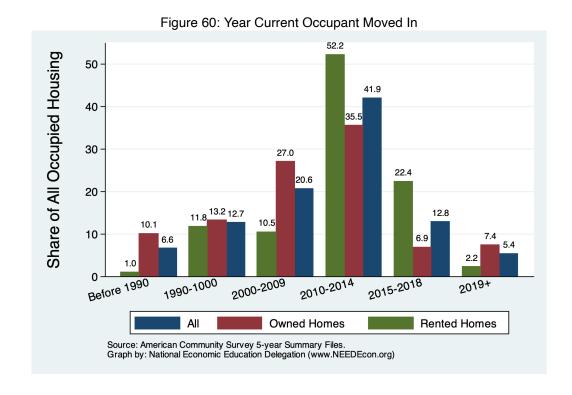


Figure 61: Year Occupied by Current Residents Figure 62: Year Occupied by Current Residents across Regions by Tenure

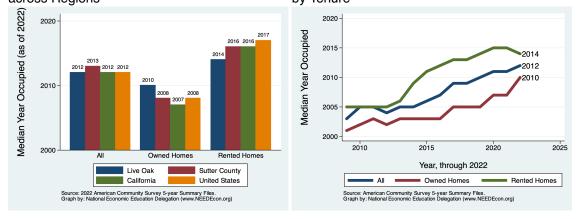


Figure 63: Year Occupied by Current Residents Figure 64: Year Occupied by Current Residents for Owned Housing for Rented Housing

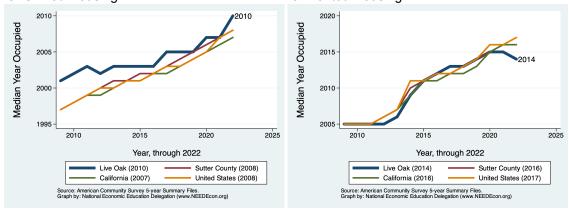


Figure 65: Year Occupied by Current Residents for All Housing 2015 Median Year Occupied 2010 2005 2000 2020 2010 2015 2025 Year, through 2022 Sutter County (2013) Live Oak (2012) United States (2012) California (2012) Source: American Community Survey 5-year Summary Files. Graph by: National Economic 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 Live Oak is compared with data from Sutter 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?

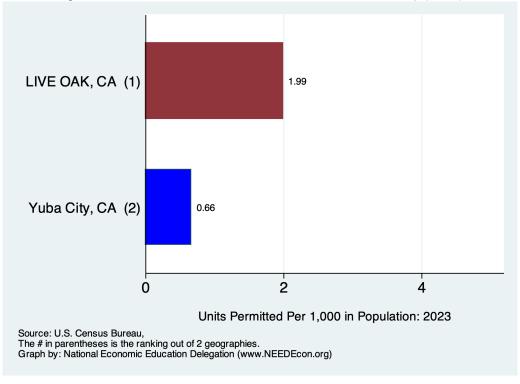
Building permits are the best indicator available of new units coming on the market. In order for a region's population to grow and flourish, new residential properties must be added to the existing stock. Building, both in the City and in the County more generally, is an indication of the extent to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

#### Live Oak - Ranking Among Comparables

Figure 66: Number of Units Permitted - Nationwide Comparables (Rank) Benson, MN (5,340) 200 Garden City, KS 2.00 Lansing, MI 2.00 Elmira, NY Forman, ND 2.00 2.00 Woodstock, IL 345 1.99 346 Leesville, LA 1 99 Ingleside, TX .99 Overbrook, Lyford, TX LIVE OAK, CA 350 1.99 Urbaná, IL 1.99 ,351 Imperial, NE 1 99 Clifton, NJ 1.99 Sauk Centre, MN .99 Gering, NE 1.98 5,356 (5,357) Lincoln Unincorporated Area, NE 1.98 Gays Mills village, WI (5,357) Fairfax town, CA (5,358) 1.98 1.98 Redondo Beach, CA (5,359) Hamilton, TX (5,360) 1.98 1.98 2 0 4 Units Permitted Per 1,000 in Population: 2023 Source: U.S. Census Bureau The # in parentheses is the ranking out of 14338 geographies Graph by: National Economic Education Delegation (www.NEEDEcon.org)

Figure 67: Number of Units Permitted - California Comparables (Rank) Paradise town, CA Madera, CA (2 2.08 Calistoga, CA (205) Cupertino, CA (206) 2.08 2.05 Vista, CA 2.05 Coachella, CA South Gate, CA 2.04 2.04 Westminster, CA 2.04 Ross town, CA 2.02 La Mesa, 2.01 LĪVE OAK, 1.99 Fairfax town, CA 1.98 Redondo Beach, CA Oceanside, CA 1.98 Rancho Cucamonga, CA
San Luis Obispo Unincorporated Area, CA
Modoc Unincorporated Area, CA
Kings Unincorporated Area, CA 1.96 1.96 1.93 1.92 Patterson, CA 1.91 Solano Unincorporated Area, CA 1.84 Isleton, CA (515) 0.00 0 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 68: Number of Units Permitted - Cities in Sutter County (Rank)



#### **Live Oak - Permitting Activity**

### Annual Units Permitted - Per Capita in Live Oak

Figure 69: Units Permitted Each Year

Figure 70: Average Annual Growth in Units Permitted

N/A

N/A

Annual Number of Buildings Permitted - Per Capita in Live Oak

Figure 72: Average Annual Growth in Buildings Permitted

Figure 71: Units Permitted Each Year

N/A

N/A

**Annual Value of Property Permitted - Per Capita in Live Oak** 

Figure 73: Value Permitted Each Year Permitted

Figure 74: Average Annual Growth in Value Permitted

N/A

N/A

# **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

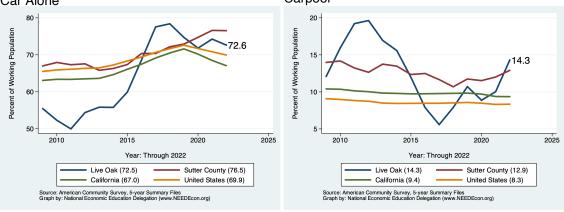
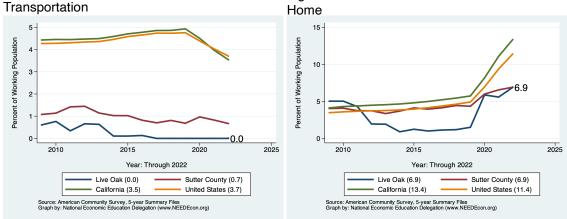


Figure 77: Percent of Workers using Public Figure 78: Percent of Workers Who Work From



The first table on this page presents data for those who LIVE in Live Oak. The second provides data on those who work, but do not necessarily live in Live Oak. 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

	M	ale	Female		emale All Workers		
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van:	1,964	87.4	1,338	85.4	3,302	86.9	78.0
Drove Alone	1,674	74.5	1,085	69.3	2,759	72.6	68.4
Carpooled:	290	12.9	253	16.2	543	14.3	9.5
In 2-person carpool	270	12.0	103	6.6	373	9.8	6.9
In 3-person carpool	0	0.0	150	9.6	150	3.9	1.5
In 4-or-more-person carpool	20	0.9	0	0.0	20	0.5	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	0	0.0	0	0.0	0	0.0	0.7
Walked	32	1.4	112	7.2	144	3.8	2.4
Taxicab, Motorcycle, or other	41	1.8	50	3.2	91	2.4	1.7
Worked at Home	211	9.4	51	3.3	262	6.9	13.6
Total:	2,248	100.0	1,551	99.0	3,799	100.0	

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

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

	Male		Fei	male	All Wo	orkers	All of CA	
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)	
Car, Truck, or Van:	381	58.6	408	52.2	789	56.7	78.0	
Drove Alone	328	50.5	356	45.6	684	49.1	68.5	
Carpooled:	53	8.2	52	6.7	105	7.5	9.5	
In 2-person carpool	53	8.2	52	6.7	105	7.5	6.9	
In 3-person carpool	0	0.0	0	0.0	0	0.0	1.5	
In 4-or-more-person carpool	0	0.0	0	0.0	0	0.0	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	0	0.0	0	0.0	0	0.0	0.7	
Walked	9	1.4	62	7.9	71	5.1	2.4	
Taxicab, Motorcycle, or other	23	3.5	0	0.0	23	1.7	1.7	
Worked at Home	211	32.5	51	6.5	262	18.8	13.6	
Total:	624	96.0	521	66.7	1,145	82.3		

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.

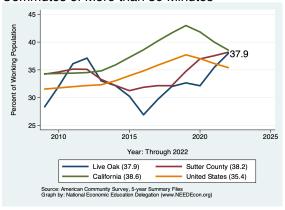
# Commute Times for Employed Residents

Table 8. SEX OF WORKE	RS BY TRAN	EL TIME TO WORK
	Male	Female

	М	lale	Fen	nale	All W	orkers	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)
Less than 5 minutes	67	3.3	57	3.7	124	3.5	2.0
5 to 9 minutes	132	6.5	138	9.0	270	7.6	7.5
10 to 14 minutes	299	14.7	125	8.1	424	12.0	12.2
15 to 19 minutes	435	21.4	264	17.1	699	19.8	15.0
20 to 24 minutes	179	8.8	203	13.2	382	10.8	14.3
25 to 29 minutes	175	8.6	121	7.9	296	8.4	6.3
30 to 34 minutes	247	12.1	430	27.9	677	19.1	15.0
35 to 39 minutes	34	1.7	0	0.0	34	1.0	2.9
40 to 44 minutes	30	1.5	42	2.7	72	2.0	4.3
45 to 59 minutes	140	6.9	53	3.4	193	5.5	8.6
60 to 89 minutes	219	10.8	24	1.6	243	6.9	7.9
90 or more minutes	80	3.9	43	2.8	123	3.5	4.0
Total:	2,037	100.0	1,500	97.4	3,537	100.0	

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



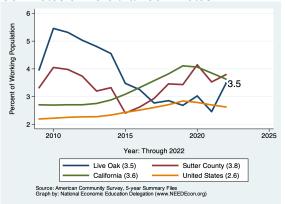
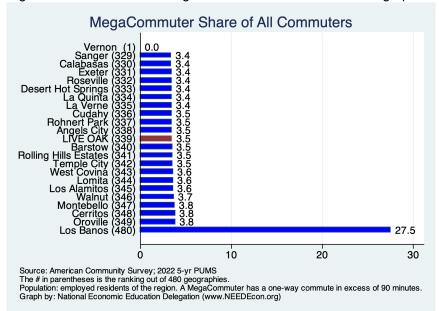


Figure 81: Rank: Share of MegaCommuters Across Similar Geographies



## Commute Times for Those Employed in the City

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

WORKPLACE GEOGRAPHY											
	M	ale	Female		All Workers		All of CA				
Mode of Transit	#	(%)	#	(%)	#	(%)	(%)				
Less than 5 minutes	34	5.7	57	7.6	91	6.7	2.0				
5 to 9 minutes	63	10.6	126	16.7	189	14.0	7.5				
10 to 14 minutes	88	14.8	62	8.2	150	11.1	12.2				
15 to 19 minutes	49	8.2	78	10.3	127	9.4	15.0				
20 to 24 minutes	35	5.9	0	0.0	35	2.6	14.3				
25 to 29 minutes	33	5.5	50	6.6	83	6.2	6.3				
30 to 34 minutes	34	5.7	26	3.4	60	4.4	15.0				
35 to 39 minutes	0	0.0	0	0.0	0	0.0	2.9				
40 to 44 minutes	19	3.2	3	0.4	22	1.6	4.3				
45 to 59 minutes	2	0.3	61	8.1	63	4.7	8.6				
60 to 89 minutes	56	9.4	7	0.9	63	4.7	7.9				
90 or more minutes	0	0.0	0	0.0	0	0.0	4.0				
Total:	413	69.4	470	62.3	883	65.5					

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

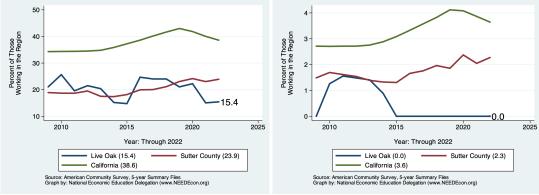
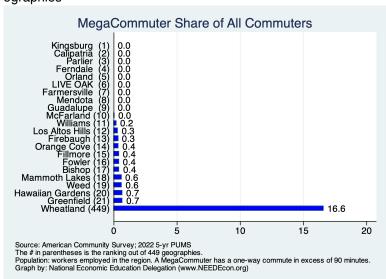


Figure 84: Rank: Share of MegaCommuters Across Similar Geographies



#### Place of Work

This section provides evidence on where workers living in Live Oak work. As evidenced in the first table, some of Live Oak'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 Live Oak 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:	2,232	99.3	1,551	99.0	3,783	99.6	99.6
Worked in county of residence	1, 161	51.6	781	49.9	1,942	51.1	84.1
worked outside of county of residence	1,071	47.6	770	49.2	1,841	48.5	15.4
Worked outside state of residence	16	0.7	0	0.0	16	0.4	0.4
Total:	2, 248	100.0	1,551	99.0	3,799	100.0	

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

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

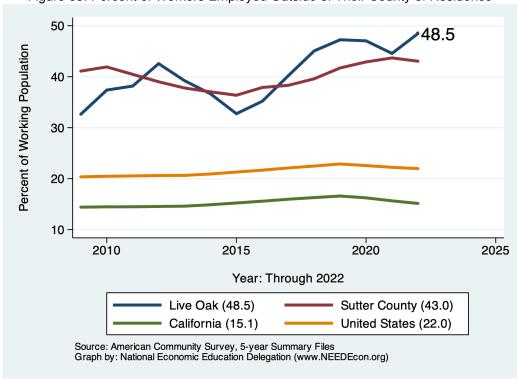
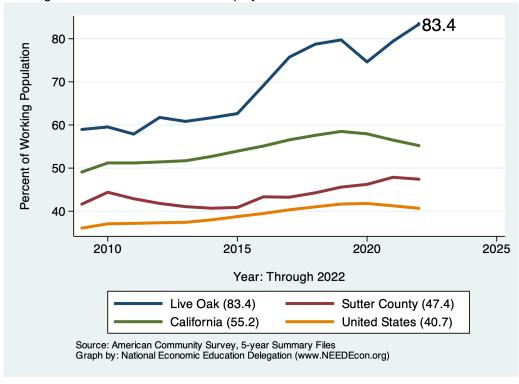


Table 11. SEX OF WORKERS BY PLACE OF WORK-PLACE LEVEL

	Male		Female		All Workers		All of CA
Place of Work	#	(%)	#	(%)	#	(%)	(%)
Living in a place:	2,248	100.0	1,551	99.0	3, 799	100.0	95.9
Worked in place of residence	386	17.2	246	15.7	632	16.6	39.5
Worked outside place of residence	1,862	82.8	1,305	83.3	3,167	83.4	56.4
Not living in a place	0	0.0	0	0.0	0	0.0	4.1
Total:	2,248	100.0	1,551	99.0	3, 799	100.0	

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
36, 387	48, 566	105.3	46, 171	104.7
35,125	36,463	135.4	34,487	135.3
	40,179		45,100	
	29,366		27,142	
21,599	40,433	75.1	36,140	79.4
	75, 153		67,180	
34,691	48,747	71.2	46,099	75.3
	Median 36, 387 35, 125 21, 599	Median         Median           36, 387         48, 566           35, 125         36, 463           40, 179         29, 366           21, 599         40, 433           75, 153	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$

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 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	,000+	А	II	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	947	60.6	1,029	71.2	396	90.6	2,759	72.6	68.4
Car, Truck, or Van: Carpooled	186	11.9	248	17.2	24	5.5	543	14.3	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Walked	71	4.5	73	5.0	0	0.0	144	3.8	2.4
Taxicab, Motorcycle, or other	61	3.9	14	1.0	0	0.0	91	2.4	2.4
Worked at Home	166	10.6	82	5.7	14	3.2	262	6.9	13.6
Total:	1,431	91.6	1,446		434	99.3	3,799		100.0

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

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

	< \$25,000		\$25,000-\$74,999		\$75,000+		All		All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	250	43.2	222	47.6	152	53.1	684	49.1	68.5
Car, Truck, or Van: Carpooled	49	8.5	0	0.0	37	12.9	105	7.5	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Walked	71	12.3	0	0.0	0	0.0	71	5.1	2.4
Taxicab, Motorcycle, or other	0	0.0	7	1.5	0	0.0	23	1.7	2.4
Worked at Home	166	28.7	82	17.6	14	4.9	262	18.8	13.6
Total:	536	92.6	311	66.7	203	71.0	1,145	82.3	

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.

<sup>2)</sup> 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	9% of Pov	>150%	of Pov	Α	II	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	63	13.0	207	34.4	2,489	73.0	2,759	72.6	68.7
Car, Truck, or Van: Carpooled	0	0.0	53	8.8	490	14.4	543	14.3	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Walked	49	10.1	0	0.0	95	2.8	144	3.8	2.1
Taxicab, Motorcycle, or other	18	3.7	0	0.0	73	2.1	91	2.4	2.4
Worked at Home	0	0.0	0	0.0	262	7.7	262	6.9	13.6
Total:	130	26.9	260	43.2	3,409		3,799		

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

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

	In Poverty		100-14	100-149% of Pov		>150% of Pov		II	All of CA
Mode of Transit	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	31	16.2	69	32.1	584	48.9	684	49.1	68.7
Car, Truck, or Van: Carpooled	0	0.0	0	0.0	105	8.8	105	7.5	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Walked	49	25.7	0	0.0	22	1.8	71	5.1	2.1
Taxicab, Motorcycle, or other	0	0.0	0	0.0	23	1.9	23	1.7	2.4
Worked at Home	0	0.0	0	0.0	262	21.9	262	18.8	13.6
Total:	80	41.9	69	32.1	996	83.4	1,145	82.3	

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 Live Oak 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.

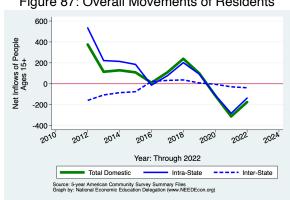


Figure 87: Overall Movements of Residents

Table 17: Migration by Income

		Ne	Net Inflows								
			Same State								
			W/in	Between	Across	From					
Category	Population	All Migration	County	Counties	States	Abroad					
No income	1,294	13	32	-19	0	0					
With income	5,743	-188	30	-180	-38	0					
\$1 to \$9,999 or loss	864	21	41	7	-27	0					
\$10,000 to \$14,999	814	-23	5	-10	-18	0					
\$15,000 to \$24,999	957	70	40	30	0	0					
\$25,000 to \$34,999	616	-10	11	-21	0	0					
\$35,000 to \$49,999	1,043	-81	-77	-4	0	0					
\$50,000 to \$64,999	630	-35	6	-41	0	0					
\$65,000 to \$74,999	177	2	4	-9	7	0					
\$75,000 or more	642	-132	0	-132	0	0					
All:	7,037	-175	62	-199	-38	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

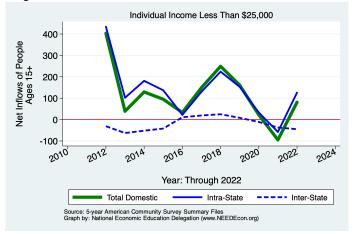


Figure 89: Overall Movements of Middle Income Residents

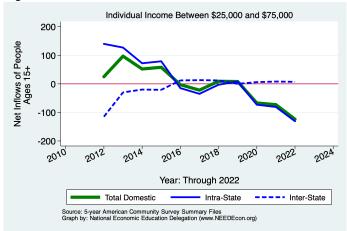
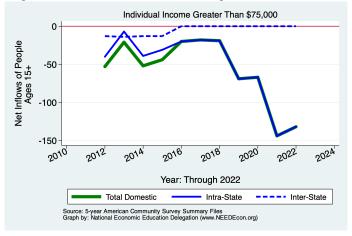


Figure 90: Overall Movements of High Income Residents



# **Demographics of Migration Flows**

**Table 18: Migration by Marital Status** 

		Ne	Net Inflows						
			Same State						
			W/in	Between	Across	From			
Category	Population	All Migration	County	Counties	States	Abroad			
Never married	2,598	-59	-16	2	-45	0			
Now married, except separated	3,310	-106	67	-180	7	0			
Divorced	579	-37	0	-37	0	0			
Separated	124	0	0	0	0	0			
Widowed	426	27	11	16	0	0			
Total:	7,037	-175	62	-199	-38	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	5,420	-48	-7	-48	7	0		
Householder lived in renter-occupied housing units	3,489	-123	146	-224	-45	0		
Total:	8,909	-171	139	-272	-38	0		

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

Figure 91: Domestic Movements of Residents by Tenure 600

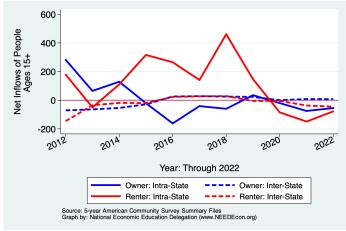


Table 20: Migration by Age

		Ne	Net Inflows							
			Sam	e State		•				
			W/in	Between	Across	From				
Category	Population	All Migration	County	Counties	States	Abroad				
1 to 4 years	704	-15	39	-54	0	0				
5 to 17 years	1,815	97	81	16	0	0				
18 and 19 years	302	38	52	-14	0	0				
20 to 24 years	447	-64	47	-66	-45	0				
25 to 29 years	553	-237	-93	-144	0	0				
30 to 34 years	652	-53	5	-58	0	0				
35 to 39 years	562	-8	0	-8	0	0				
40 to 44 years	472	7	14	-7	0	0				
45 to 49 years	630	10	0	3	7	0				
50 to 54 years	518	8	16	-8	0	0				
55 to 59 years	617	2	0	2	0	0				
60 to 64 years	473	32	0	32	0	0				
65 to 69 years	468	62	0	62	0	0				
70 to 74 years	327	-7	-11	4	0	0				
75 years and over	505	-13	0	-13	0	0				
Total Population:	9,045	-141	150	-253	-38	0				

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

**Table 21: Migration by Educational Attainment** 

		Ne	et Inflows			
			•			
			W/in Between Across			From
Category	Population	All Migration	County	Counties	States	Abroad
Less than high school graduate	1,761	12	-11	23	0	0
High school graduate (includes equiv)	1,398	29	24	5	0	0
Some college or assoc. degree	1,853	-180	-82	-98	0	0
Bachelor's degree	612	-58	0	-65	7	0
Graduate or professional degree	153	0	0	0	0	0
Total:	5,777	-197	-69	-135	7	0

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

**Table 22: Median Income of Migration Flows** 

rabio 22: modian modino of imgration from		
Flow	In-Migration	Out-Migration
Same House 1 Year Ago	31,285	31,285
Moved Within Same County	20,958	34,762
Moved to Different County, Same State	23,088	58,448
Total Population:	30, 176	32,548

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

**Table 23: Median Age of Migration Flows** 

Flow	In-Migration	Out-Migration
Same House 1 Year Ago	37.3	37.3
Moved Within Same County	20.0	26.5
Moved to Different County, Same State	31.7	27.0
Total Population:	35.2	34.2

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.

Zillow Research Data https://www.zillow.com/research/data/

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