

# Monterey, California

## *Indicators Report*

by

The National Economic Education Delegation (NEED)

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

This report was produced by the:

National Economic Education Delegation  
271 Arias St.  
San Rafael, CA 94903  
415-336-5705  
[www.NEEDEcon.org](http://www.NEEDEcon.org)  
Contact: [Jon@NEEDEcon.org](mailto:Jon@NEEDEcon.org)

# Executive Summary

## *Assessing the City with Indicators*

### **About this Report**

This report provides background or summary information for the city of Monterey (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 Monterey. These indicators are compared to Monterey County (the County) as a whole, a broader region where one is well defined, California, and the United States.

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 snapshot of Monterey 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 of employment and unemployment in Monterey 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 Monterey, 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 proportion 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 Monterey, but do not necessarily live in Monterey.
- **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 composition.

**Why is it important?**

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

***A Demographic Snapshot***



Statistic	2022	2019
<b>POPULATION</b>		
Population Estimate (#, 5yr)	30,007.0	28,352.0
Veterans (#, 5yr)	1,546.0	2,103.0
Foreign born persons (% , 5yr)	16.2	16.7
Population age 25+ (#, 5yr)	21,919.0	20,566.0
<b>AGE AND SEX</b>		
Persons under 5 years (% , 5yr)	5.5	4.8
Persons under 18 years (% , 5yr)	13.9	15.3
Persons 65 years and over (% , 5yr)	18.4	18.2
Female persons (% , 5yr)	49.5	50.1
<b>INCOME AND POVERTY</b>		
Median household income (\$ , 5yr)	98,003.0	80,694.0
Per capita income in past 12 months (\$ , 5yr)	57,335.0	47,902.0
Persons in poverty (% , 5yr)	10.7	10.9
Children age less than 18 in poverty (#, 5yr)	489.0	427.0
Children age less than 18 in poverty (% , 5yr)	12.1	9.9
<b>RACE AND ETHNICITY</b>		
White alone (% , 5yr)	69.2	78.6
African American alone (% , 5yr)	3.4	4.0
American Indian or Alaska Native alone (% , 5yr)	0.8	0.8
Asian alone (% , 5yr)	7.8	7.7
Native Hawaiian and Other Pacific Islander alone (% , 5yr)	0.3	0.2
Two or More Races (% , 5yr)	8.9	5.7
Hispanic or Latino (% , 5yr)	19.3	16.2
White alone, not Hispanic or Latino (% , 5yr)	64.6	66.7
<b>HOUSING</b>		
Housing units (#, 5yr)	13,988.0	13,510.0
Owner-occupied housing units (% , 5yr)	35.6	37.9
Median value of owner-occupied housing units (\$ , 5yr)	929,400.0	782,500.0
Median selected monthly owner costs-with a mortgage (\$ , 5yr)	3,077.0	2,930.0
Median selected monthly owner costs-without a mortgage (\$ , 5yr)	763.0	703.0
Median gross rent (\$ , 5yr)	2,195.0	1,793.0
<b>FAMILIES AND LIVING ARRANGEMENTS</b>		
Households (#, 5yr)	12,586.0	11,872.0
Persons per household (#, 5yr)	2.1	2.2
Living in same house 1 year ago, % of persons age 1+ (5yr)	74.4	73.6
<b>EDUCATION</b>		
High school graduate or higher, % of persons age 25+ (5yr)	93.9	92.6
Bachelor's degree or higher, % of persons age 25+ (5yr)	54.0	52.8
<b>HEALTH</b>		
With a disability, under age 65 years (#, 5yr)	1,273.0	955.0
Persons without health insurance, under age 65 years (% , 5yr)	4.8	3.2
<b>LABOR FORCE</b>		
In civilian labor force, persons age 16+ (% , 5yr)	70.7	69.1
In civilian labor force, women age 16+ (% , 5yr)	60.8	62.4
Employed, persons age 16+ (% , 5yr)	51.9	51.8
Self employed (% , 5yr)	10.1	12.0
<b>TRANSPORTATION</b>		
Mean travel time to work, workers age 16+ (Mins., 5yr)	19.3	20.4
Drive alone in private vehicle (% , 5yr)	72.8	78.7
Using public transportation (% , 5yr)	8.5	10.9
Worked from home (% , 5yr)	27.2	10.7

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)

Region	2023 Population	% Change		
		1 Year	3 Year	5 Year
<b>City</b>				
Monterey	26,845	-4.39	-5.15	-5.72
<b>County and Broader Regions</b>				
Monterey County	430,368	-0.83	-2.28	-2.84
Central Coast	1,411,324	-0.74	-1.86	-2.79
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)

City	2022	2023	% Change		
			Local	Central Coast	California
Monterey County	434.0	430.4	-0.83	-0.74	-0.35
Salinas	159.7	159.5	-0.17		
Seaside	32.1	29.8	-7.24		
Monterey	28.1	26.8	-4.39		
Soledad	26.6	26.2	-1.26		
Marina	21.5	22.1	2.51		
Greenfield	19.7	19.9	1.14		
Pacific Grove	14.8	14.7	-0.16		
King City	13.3	13.8	3.71		
Gonzales	8.4	8.3	-0.61		
Carmel By The Sea	3.0	3.0	-0.49		
Del Rey Oaks	1.5	1.5	-0.32		
Sand City	0.4	0.4	0.80		

Source: CA DOF; Calculations by National Economic Education Delegation

Figure 1: Population Growth (1)

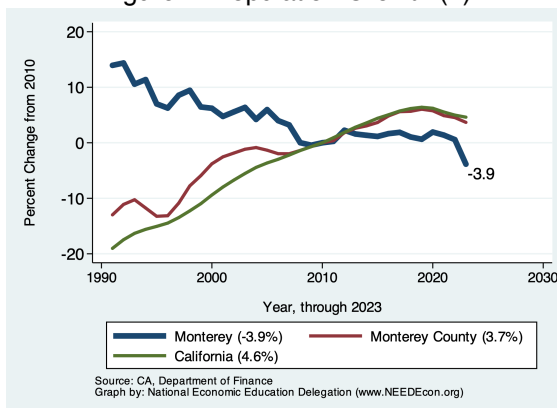


Figure 2: Population Growth (2)

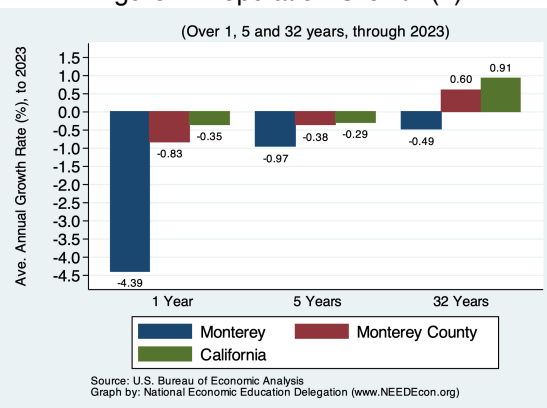


Figure 3: Population by Age - Detailed Age Categories

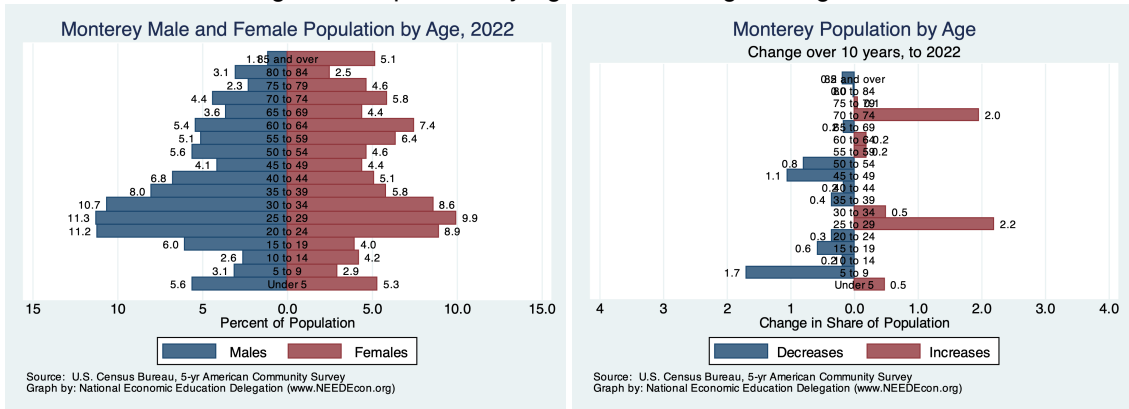


Figure 4: Population by Age - Broad Age Categories

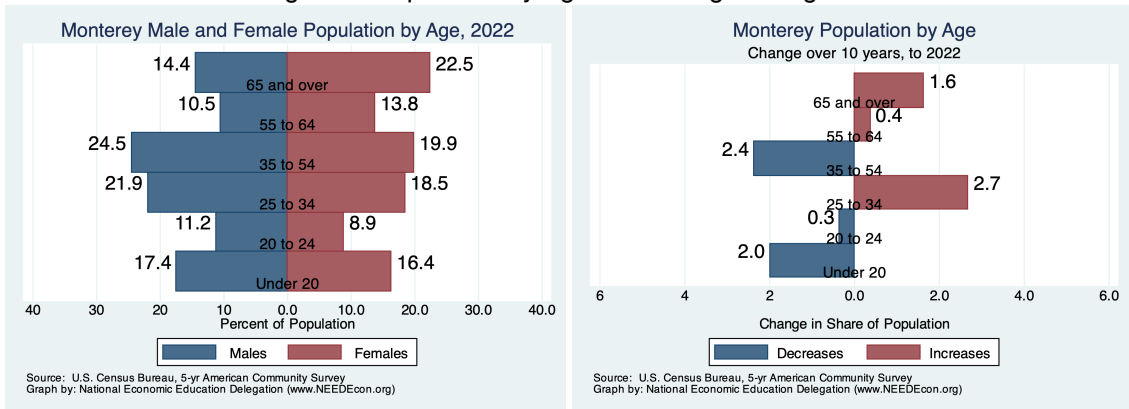


Figure 5: Population by Educational Attainment

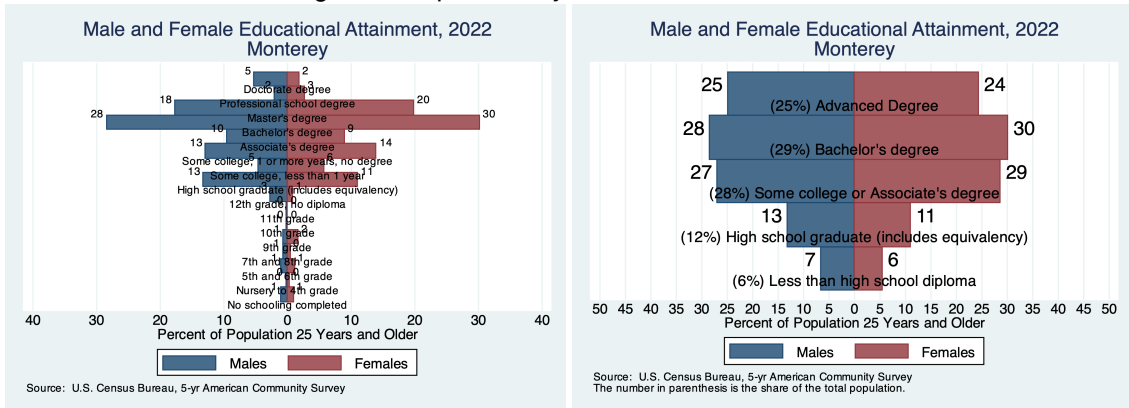


Figure 6: Population by Race/Ethnicity

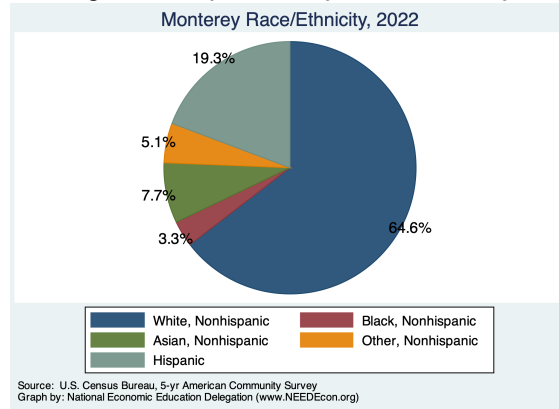
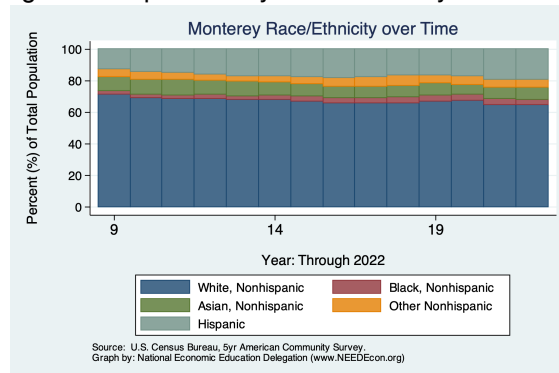


Figure 7: Population by Race/Ethnicity Over Time



# 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. Monterey Summary for March, 2024

Category	Current Value	Change From:		
		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 Unemployment - Last 12 Months

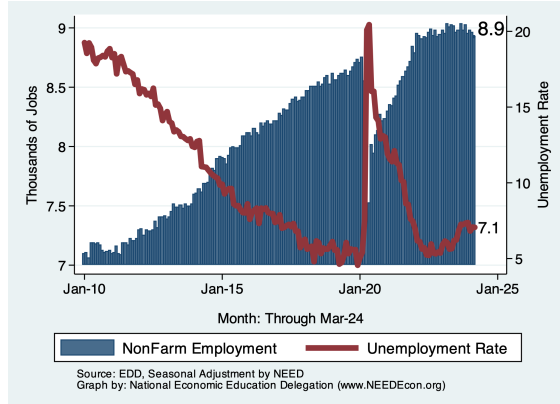


Figure 9: Employment and Unemployment - Last 12 Months

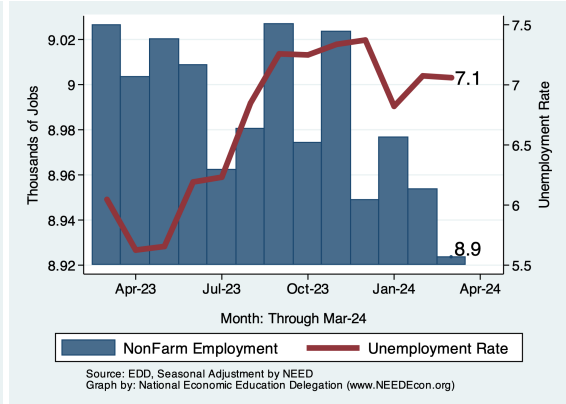


Figure 10: Relative Employment Growth Across Regions - since 2010

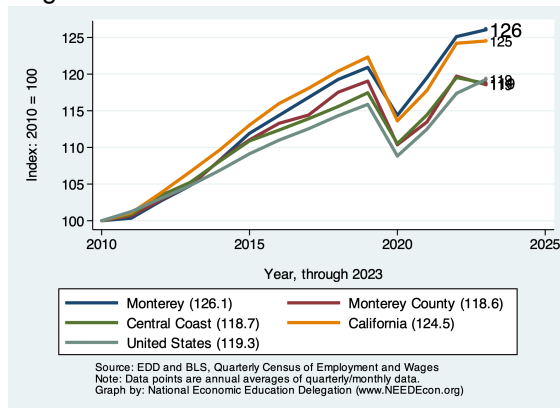
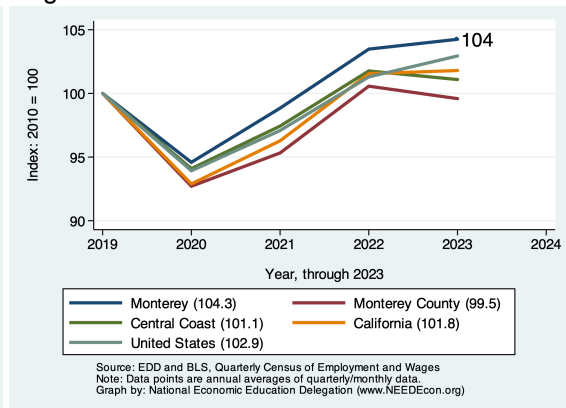


Figure 11: Relative Employment Growth Across Regions - since 2019



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

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

Industry	Employment	Share	Empl Growth	% Growth - Annualized Rate					
				Month	Qtr	6mo	1yr	3yr	5yr
<b>Total Nonfarm</b>	147,533	100.0	606.9	5.1	1.6	1.5	1.6	3.8	0.3
<b>Total Private</b>	113,374	76.8	491.1	5.3	1.7	4.2	2.9	4.7	0.6
<b>Goods Producing</b>	13,118	8.9	-23.8	-2.2	0.6	7.6	7.9	5.3	1.7
Mining, Logging and Construction	7,659	5.2	83.5	14.1	-3.3	2.0	7.4	5.4	2.7
Mining and Logging	200	0.1	0.0	0.0	0.0	0.0	0.0	0.0	-6.7
Construction	7,435	5.0	109.7	19.5	-4.4	1.2	7.4	5.6	3.2
Manufacturing	5,446	3.7	11.8	2.6	-0.7	14.6	7.6	4.6	0.3
Non-Durable Goods	3,977	2.7	0.3	0.1	1.0	19.5	8.5	7.5	1.2
<b>Service Providing</b>	134,365	91.1	458.6	4.2	1.7	1.0	1.1	3.7	0.2
Trade, Trans & Utilities	25,363	17.2	-65.2	-3.0	-4.9	-2.3	-0.5	0.4	-1.0
Wholesale Trade	6,054	4.1	-27.2	-5.2	0.7	2.8	3.3	5.0	0.5
Retail Trade	16,172	11.0	73.7	5.6	-4.8	-1.4	0.6	-0.0	-0.7
Information	900	0.6	0.0	0.0	0.0	0.0	12.5	9.5	-2.0
Financial Activities	4,176	2.8	14.8	4.3	-2.2	3.6	2.4	0.7	-0.9
Professional & Business Svcs	15,061	10.2	176.4	15.2	6.7	5.6	-1.1	-0.1	0.7
Educational & Health Svcs	23,016	15.6	44.5	2.4	8.1	8.3	7.5	5.2	2.7
Health Care & Social Assistance	20,412	13.8	48.3	2.9	6.7	5.7	5.7	4.6	2.4
Leisure & Hospitality	26,048	17.7	317.5	15.9	0.9	3.5	2.7	14.0	0.1
Accommodation & Food Svcs	22,884	15.5	93.3	5.0	-2.4	1.9	0.8	12.5	-0.2
Other Svcs	5,568	3.8	34.0	7.6	-1.6	-1.8	1.7	7.0	1.7
<b>Government</b>	34,122	23.1	-55.5	-1.9	2.1	-5.9	-2.2	1.2	-0.4
Federal	5,200	3.5	0.0	0.0	0.0	0.0	0.0	-2.4	0.4
State	5,506	3.7	33.3	7.6	1.5	1.3	3.9	1.4	-0.6
Local	23,415	15.9	-26.2	-1.3	3.6	-10.1	-4.0	2.1	-0.6
County	5,499	3.7	24.5	5.5	1.7	2.0	1.8	0.6	1.1
City	2,200	1.5	-100.0	-41.3	-16.3	-8.5	0.0	7.4	-0.9
Local Government Education	12,128	8.2	-20.1	-2.0	4.8	-17.1	-8.0	2.4	-1.5

Source: EDD, National Economic Education Delegation (NEED)

## Some Employee Detail

### Employed in Monterey

Figure 12: Employment by Occupation

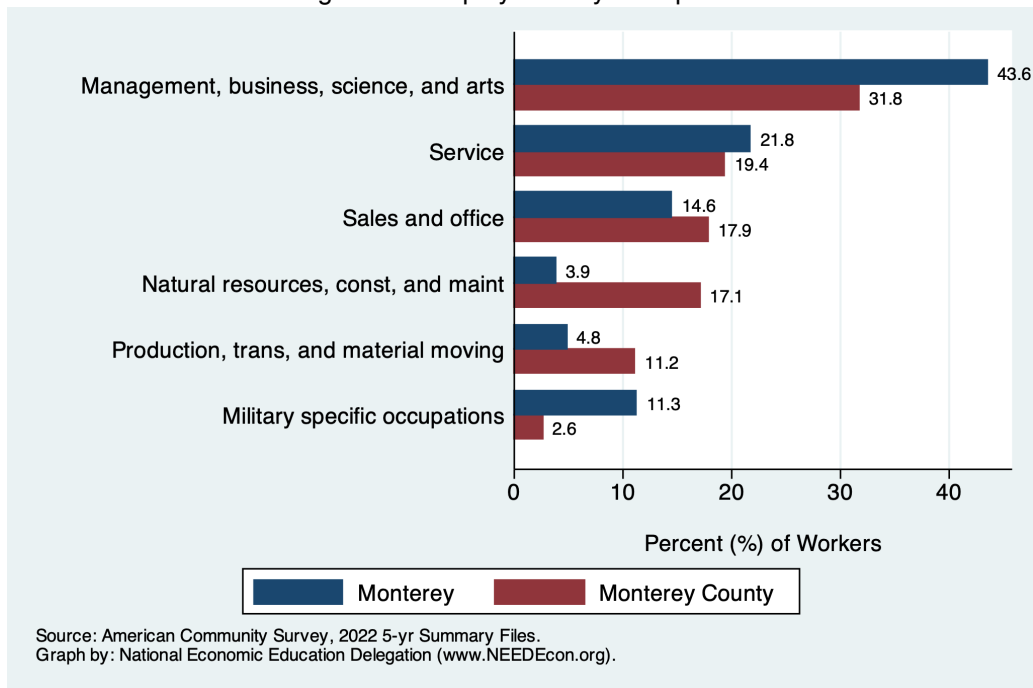


Figure 13: Employment by Industry

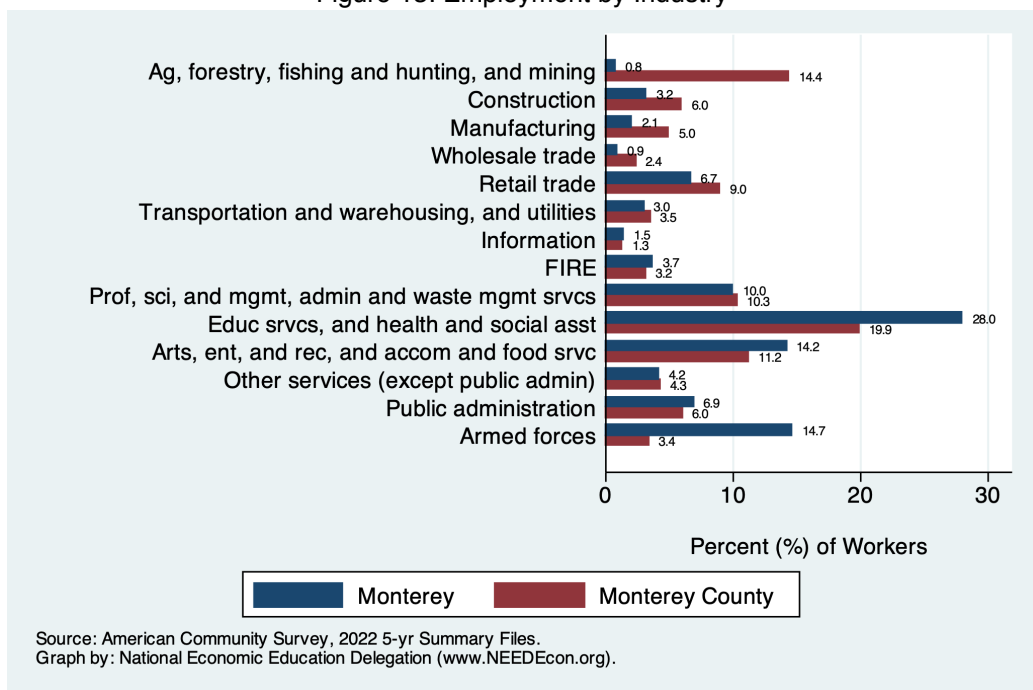


Figure 14: Language Spoken at Home

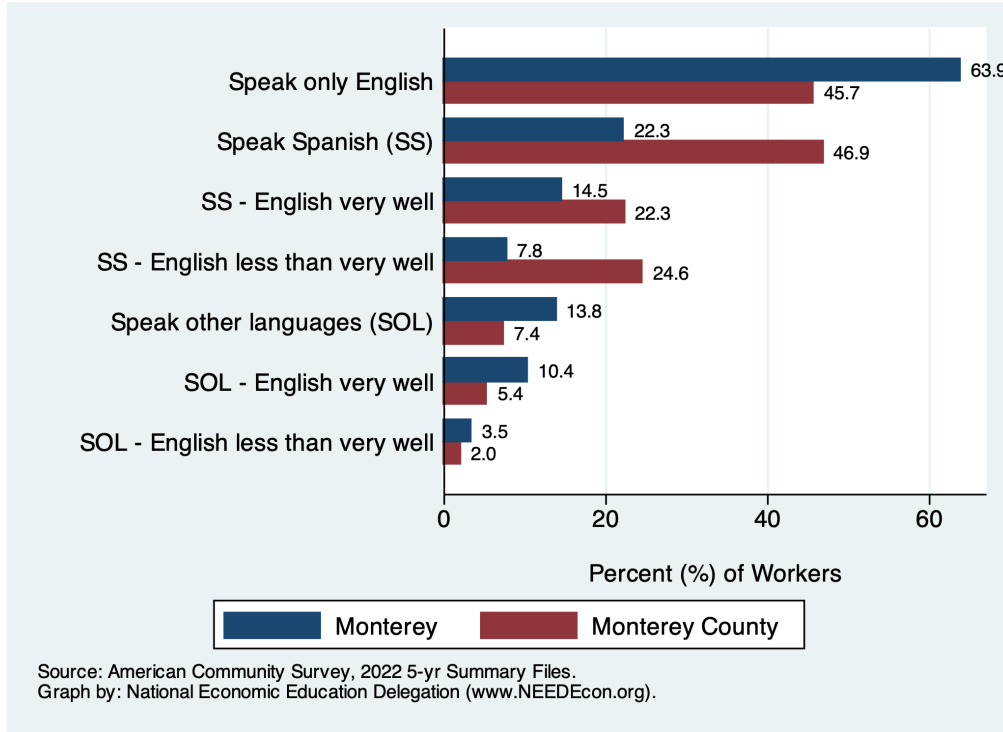
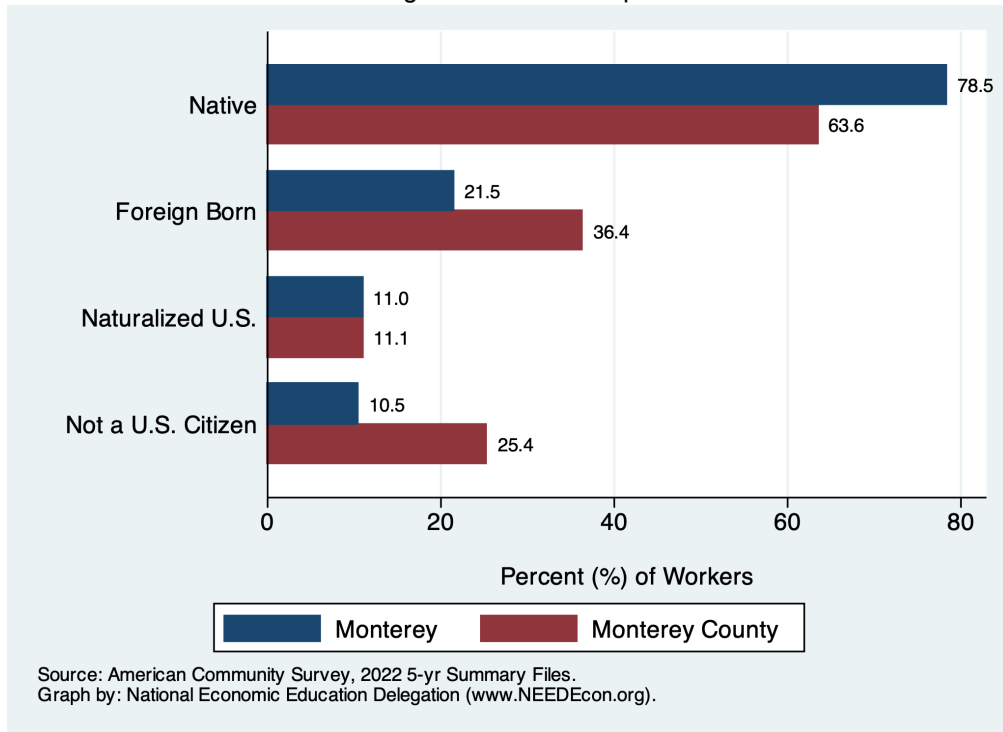


Figure 15: Citizenship





## Employed Residents of Monterey

Figure 16: Employment by Occupation

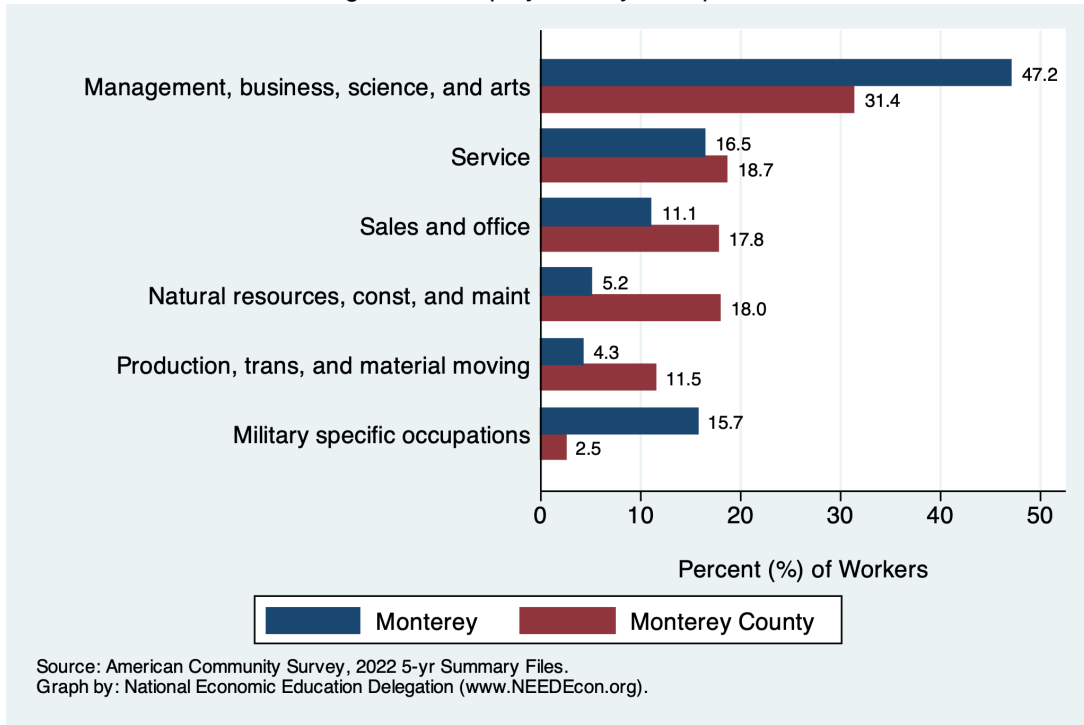


Figure 17: Employment by Industry

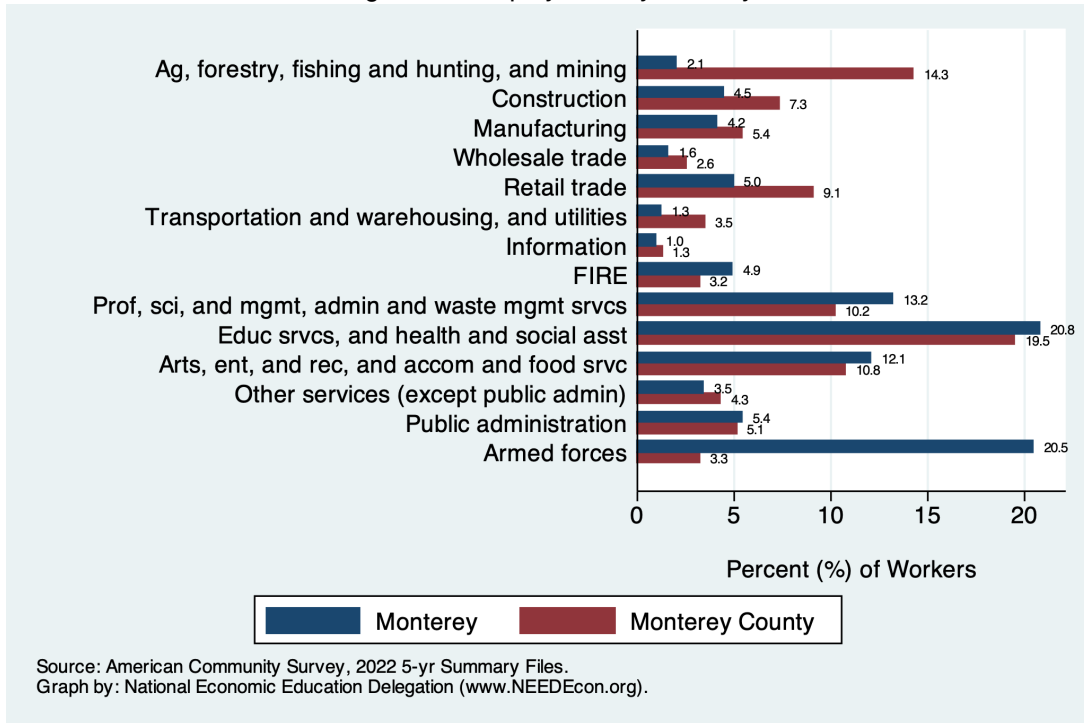
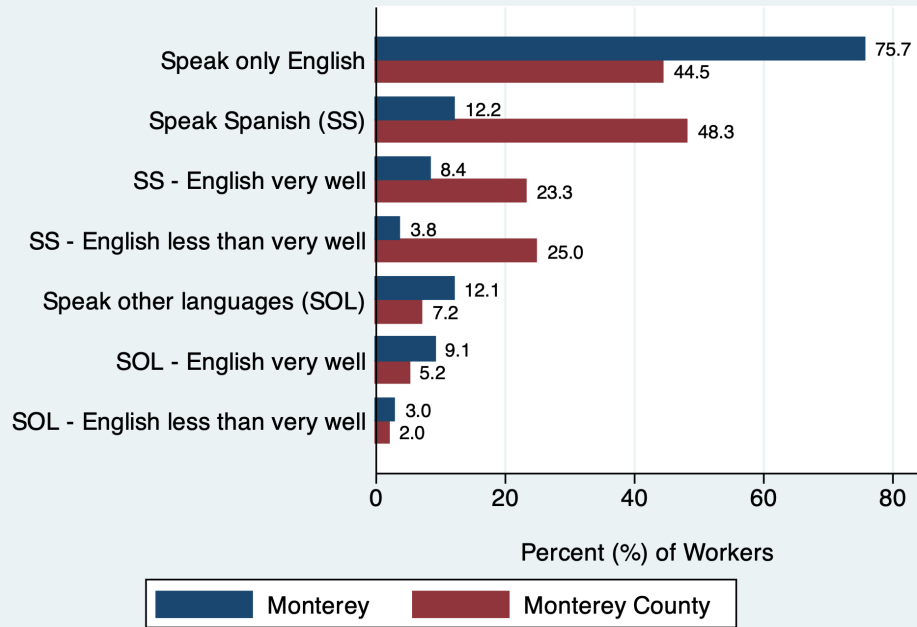
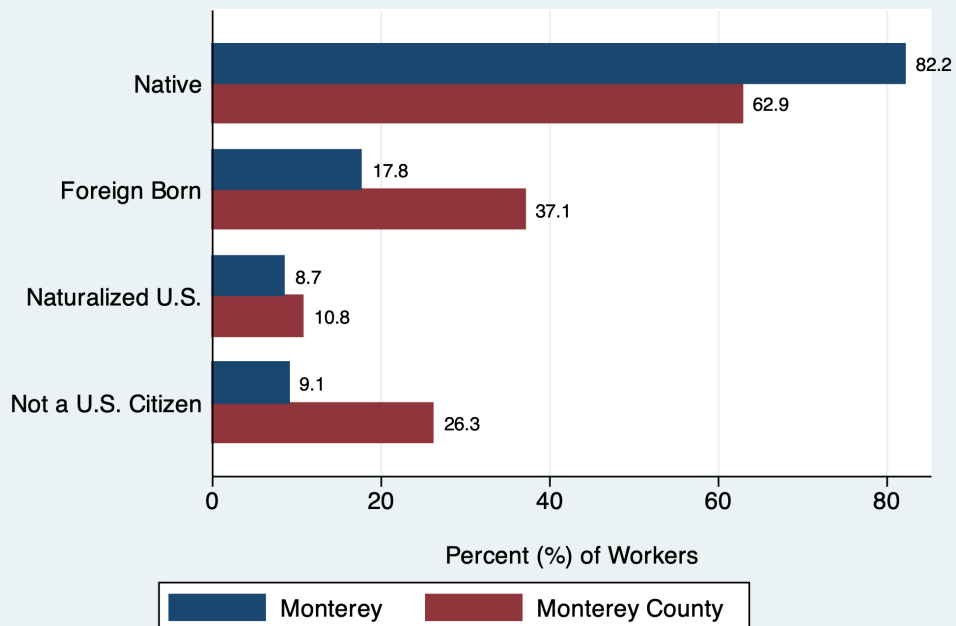


Figure 18: Language Spoken at Home



Source: American Community Survey, 2022 5-yr Summary Files.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

Figure 19: Citizenship



Source: American Community Survey, 2022 5-yr Summary Files.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

## Employed Residents vs Workers in Monterey

Figure 20: Employment by Occupation

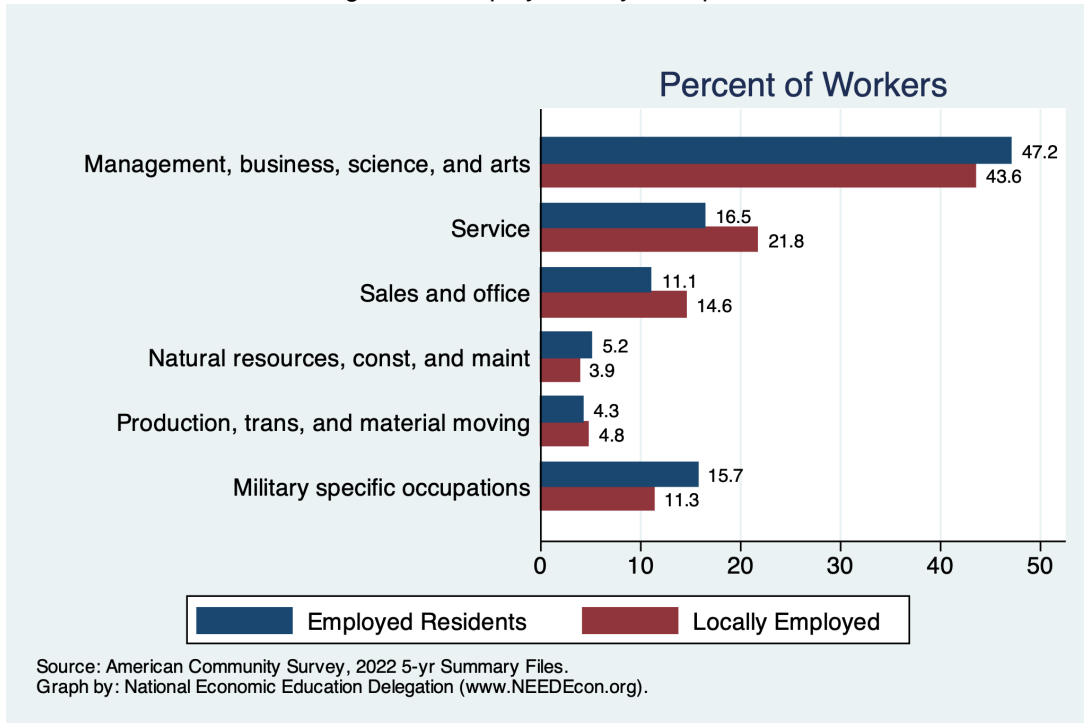


Figure 21: Employment by Industry

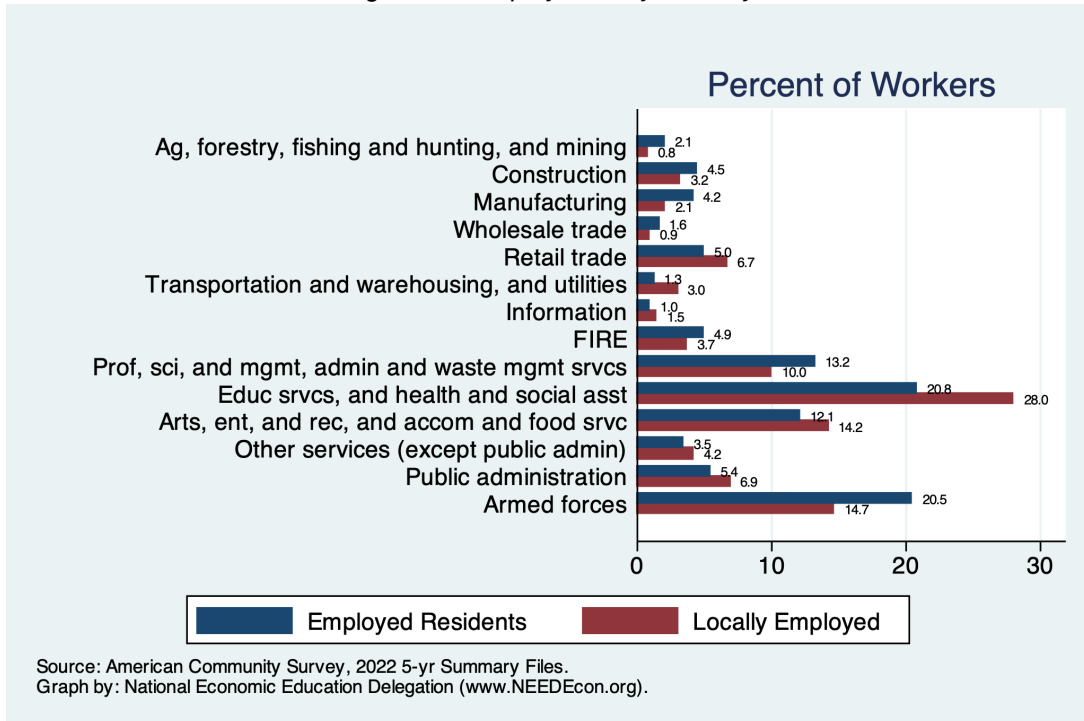


Figure 22: Language Spoken at Home

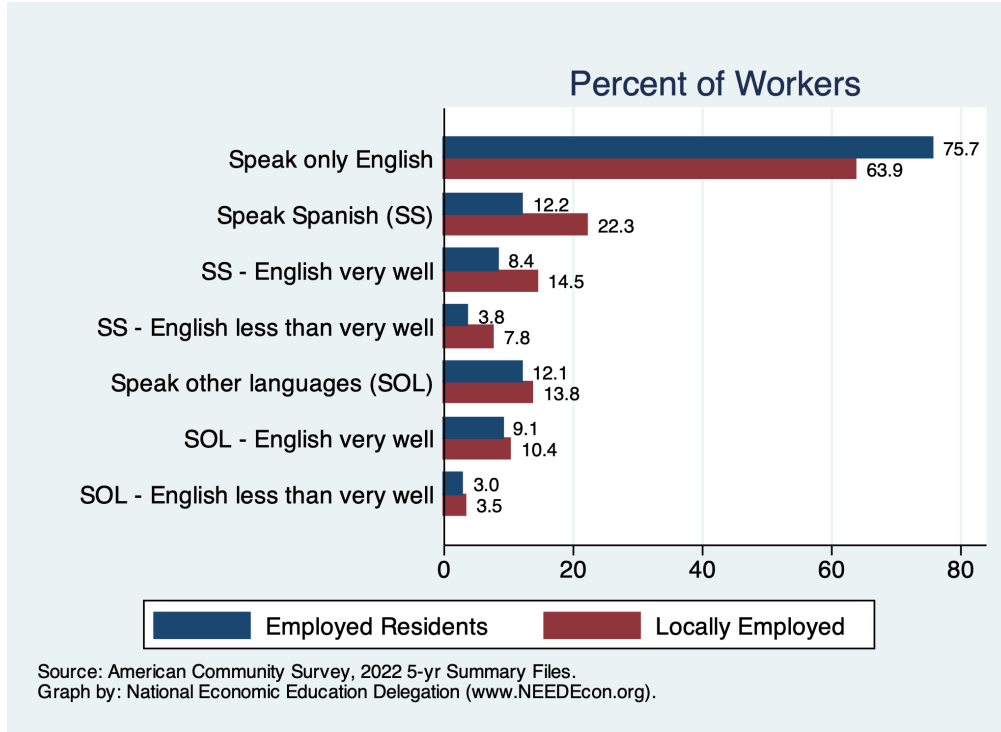
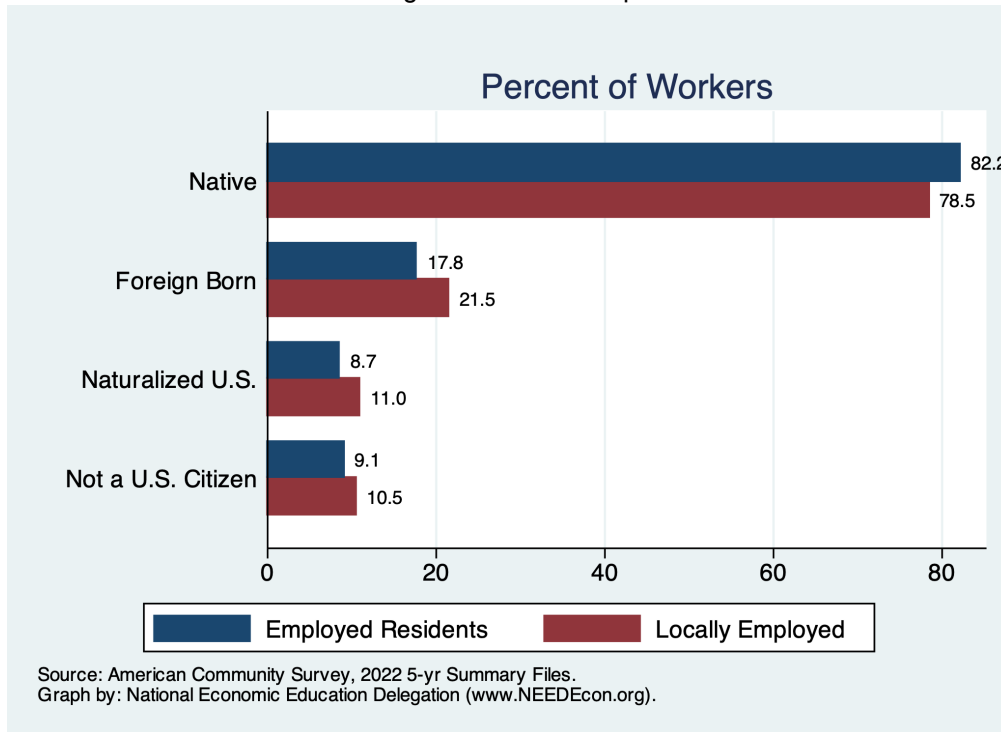


Figure 23: Citizenship



# Income and Earnings

## Per Capita Income Growth

### Definition:

Per capita income is the average income per person in Monterey. 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

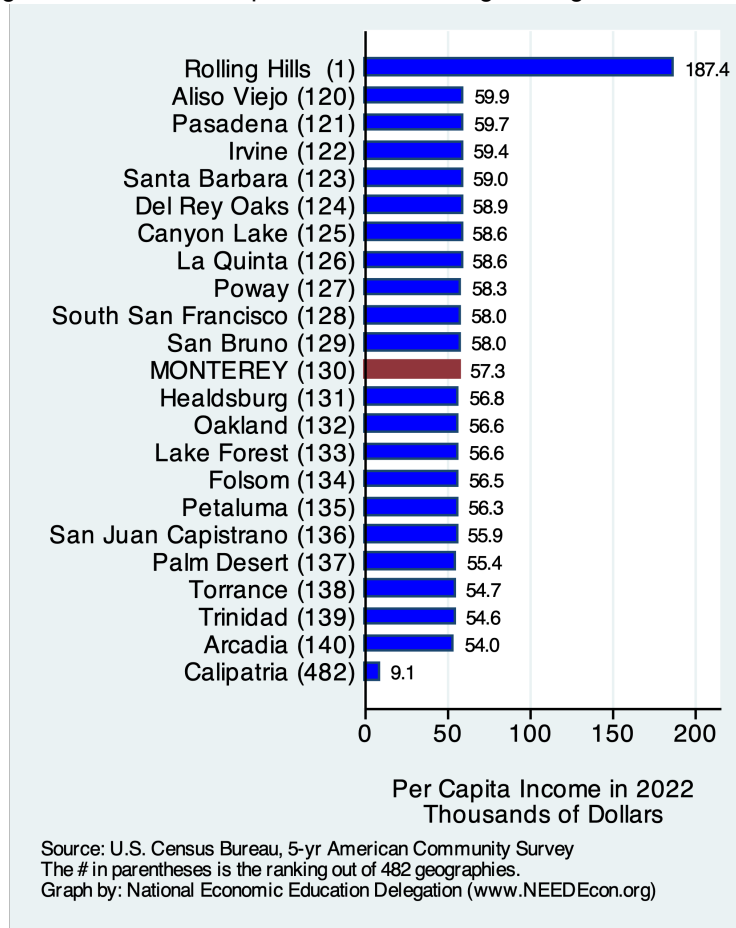
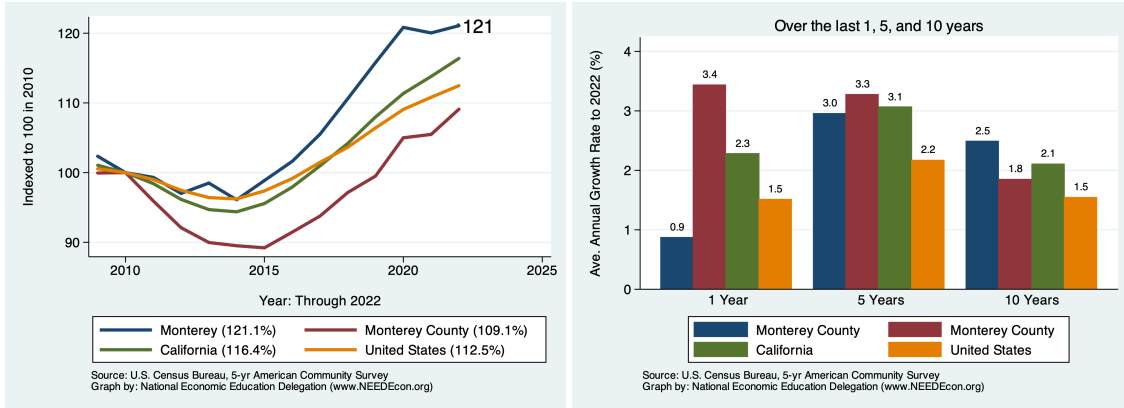


Figure 25: Regional Comparison of Growth over Time



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

Figure 26: Income Levels

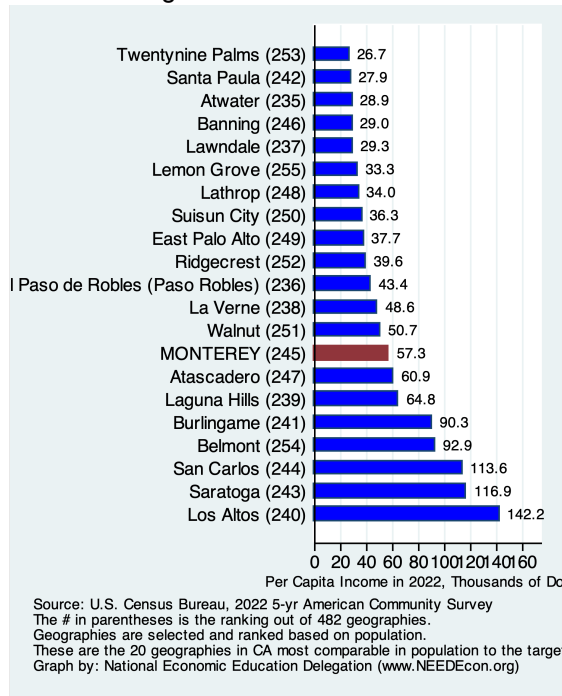
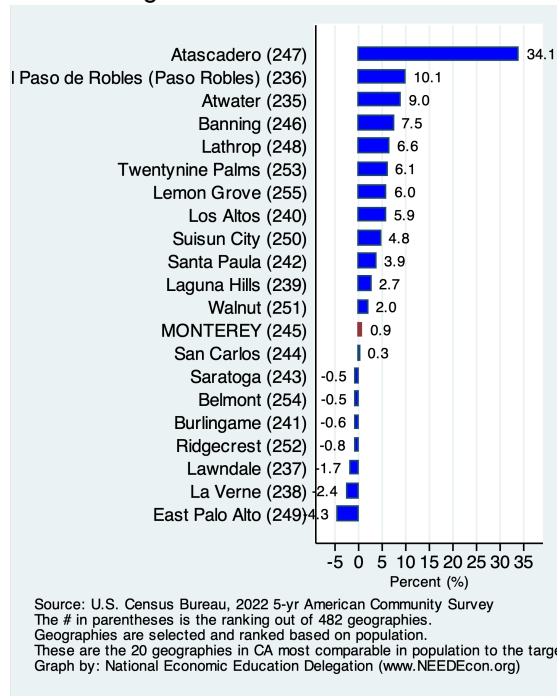


Figure 27: Growth over Time



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

Figure 28: Income Levels

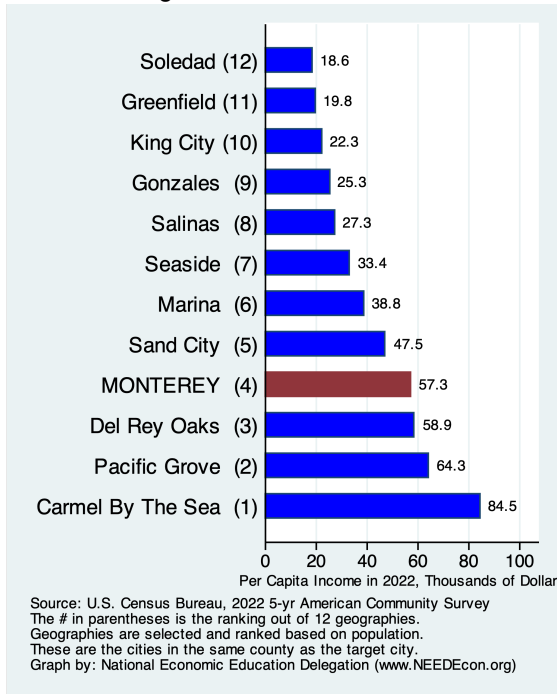


Figure 29: Growth over Time

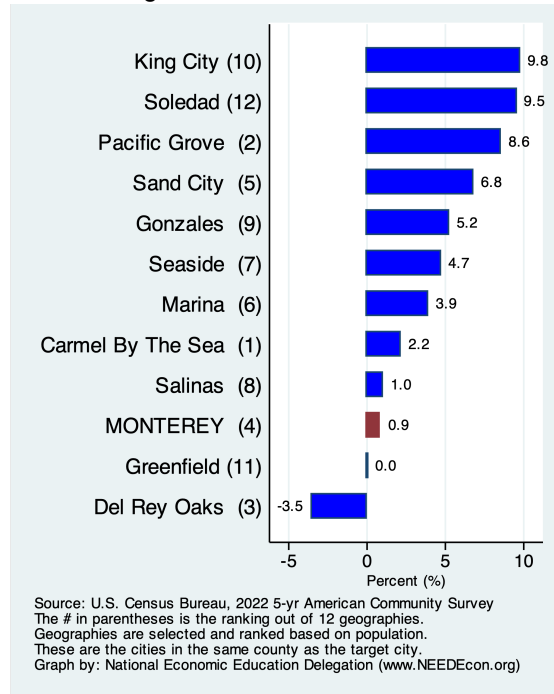
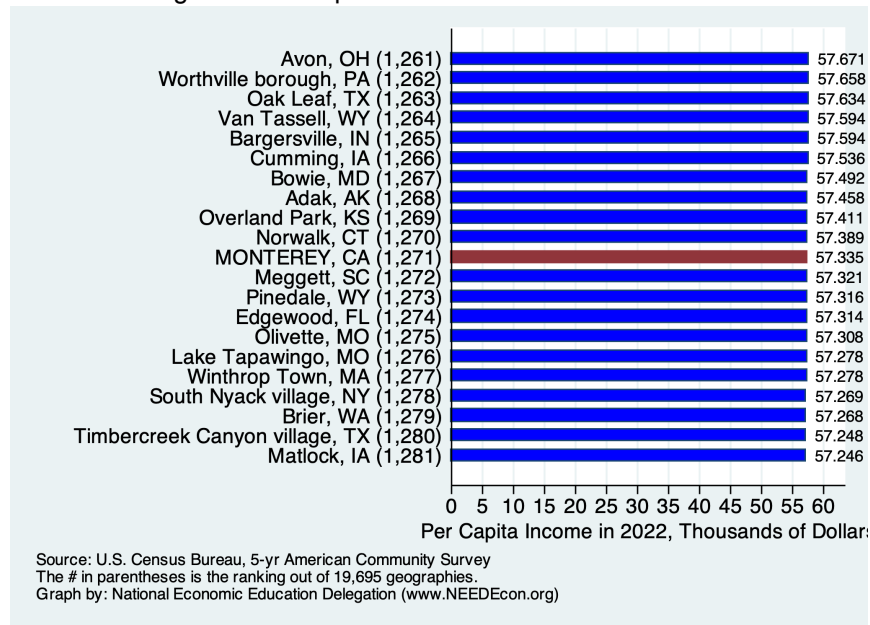


Figure 30: Comparison with All Cities Nationwide



## 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.

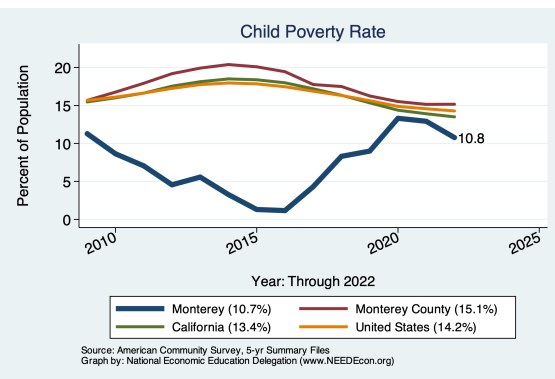
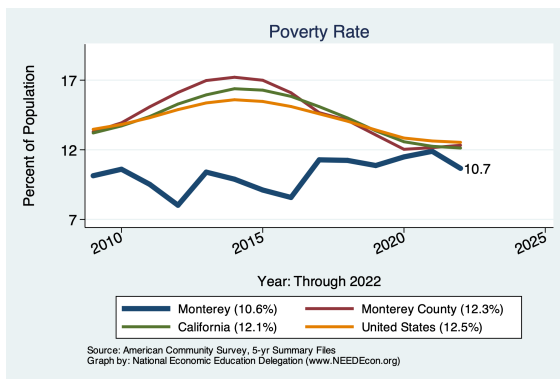


Figure 31: Inequality

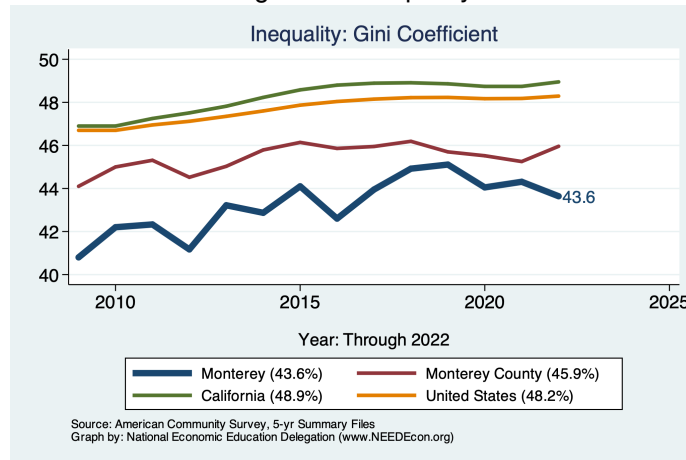




Figure 32: Shares Across the Income Distribution

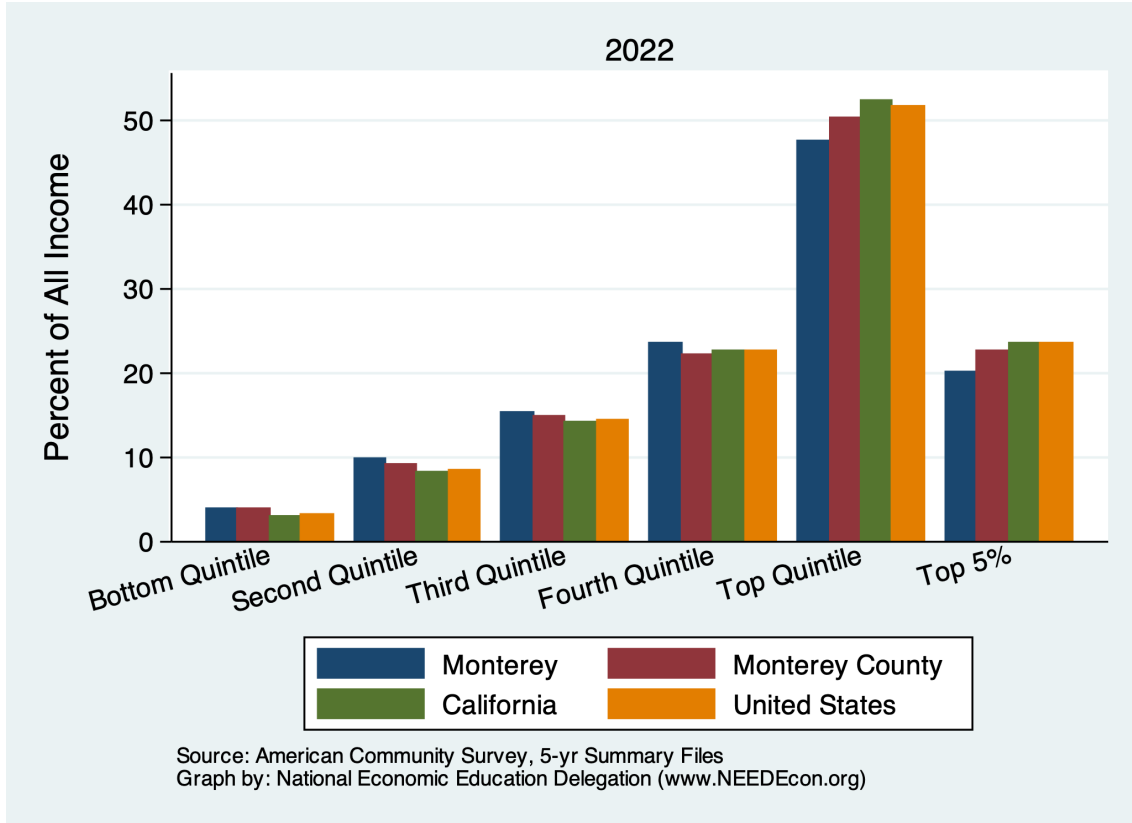
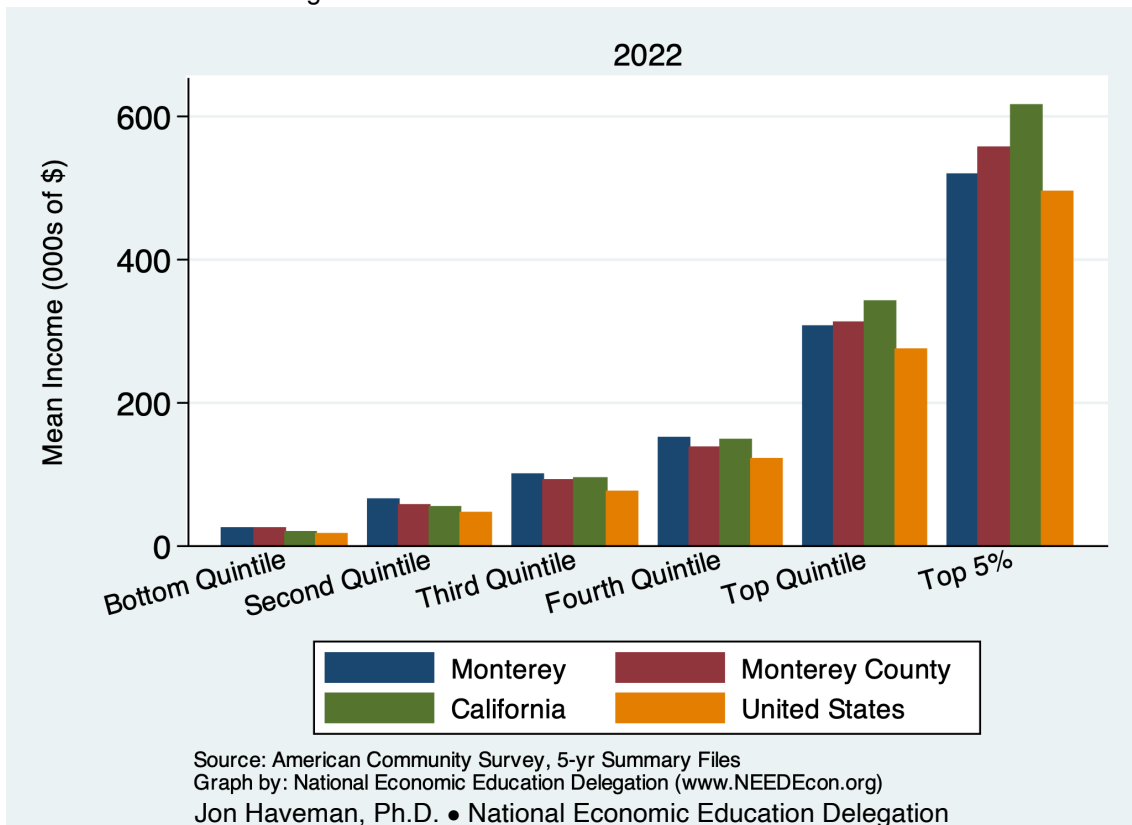


Figure 33: Means Across the Income Distribution



# 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 Monterey and Broader Regions

Figure 34: Median Home Prices

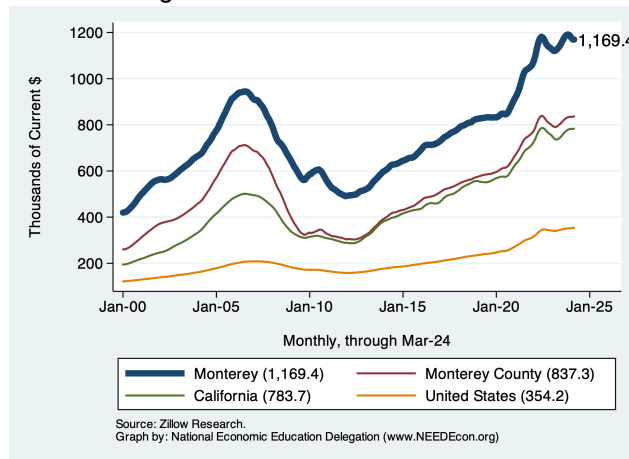
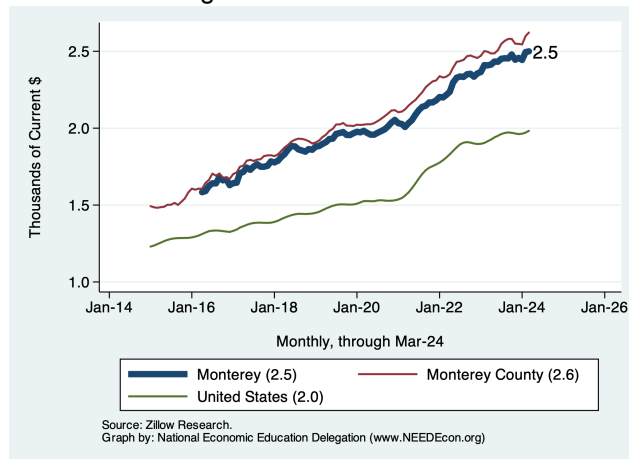


Figure 35: Median Rents



## Housing Ownership in Monterey and Broader Regions

Figure 36: Home Ownership Rates

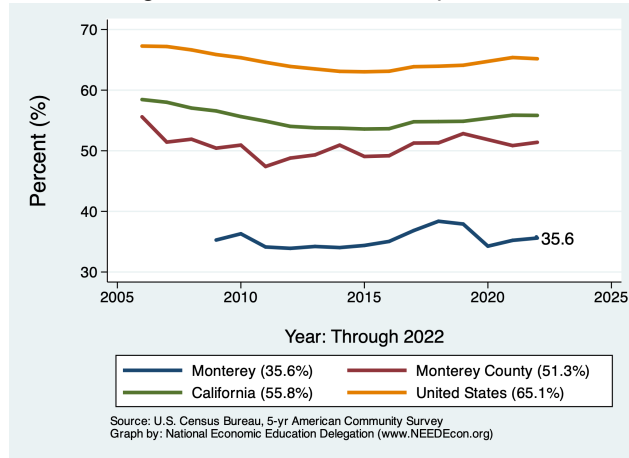


Figure 37: Home Ownership by Age

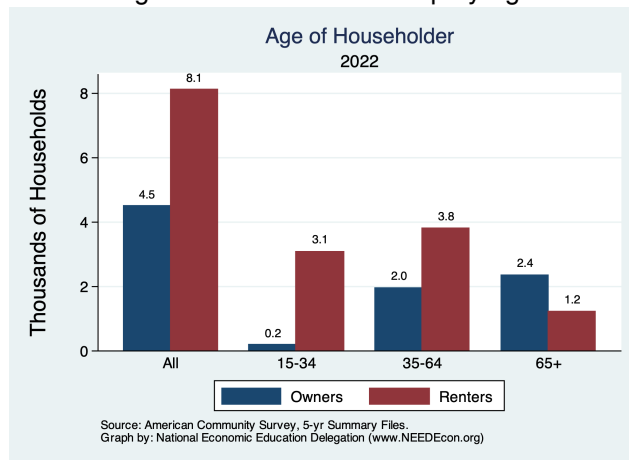


Figure 38: Income by Tenure

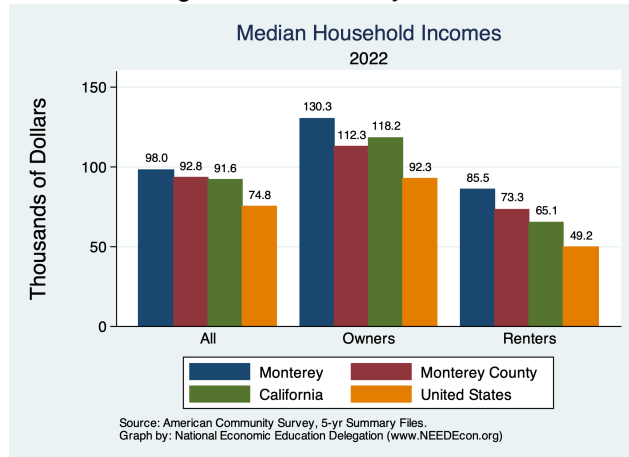


Figure 39: Income Distribution by Tenure

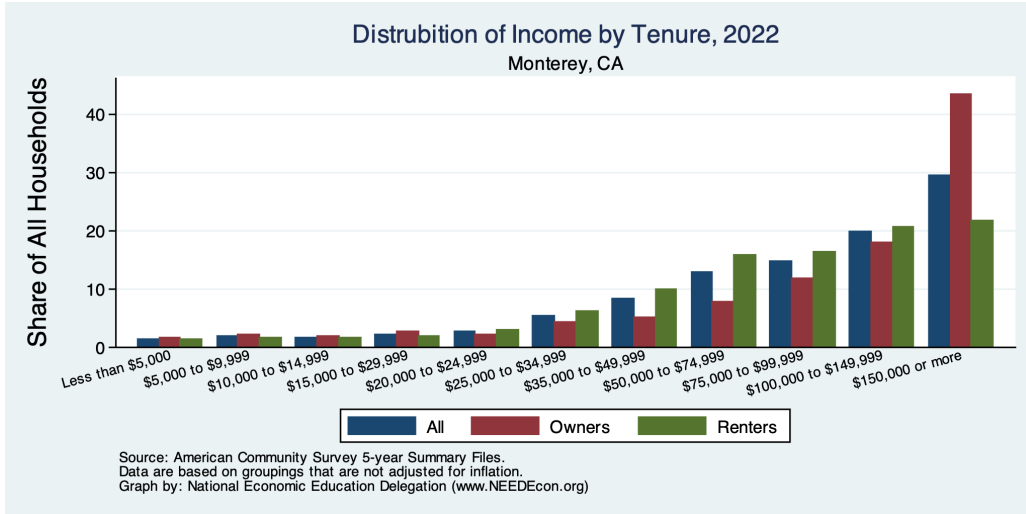


Figure 40: Income Distribution of Home Owners

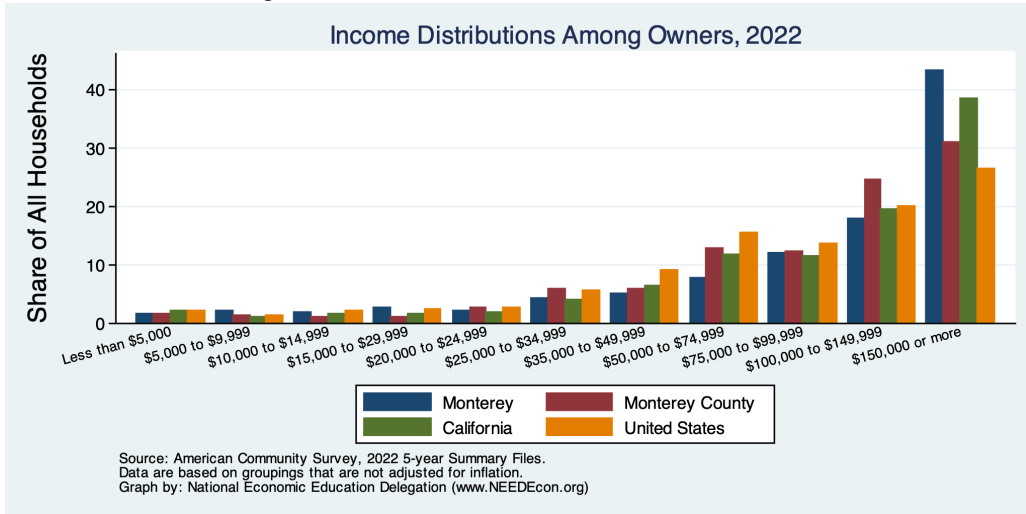
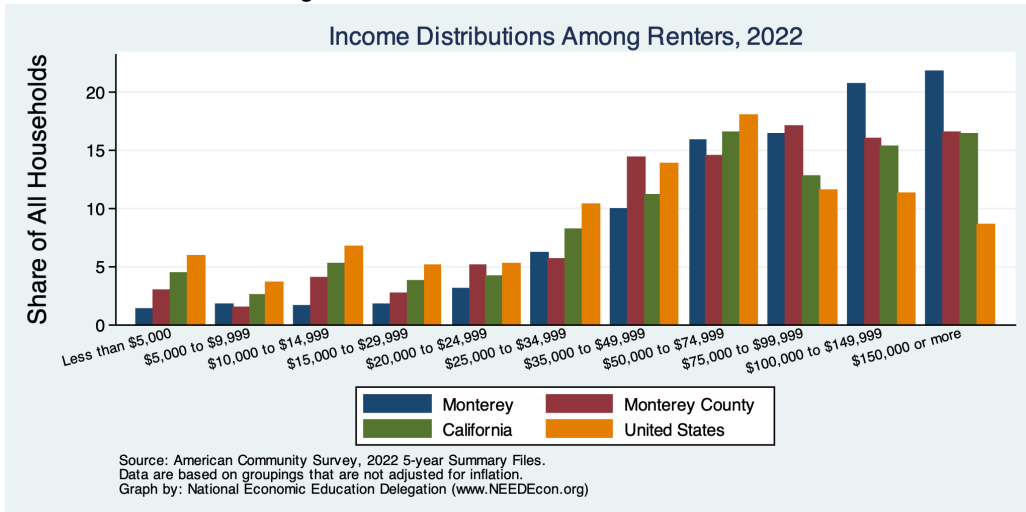


Figure 41: Income Distribution of Renters



## Housing Burden in Monterey and Broader Regions

Figure 42: Home Owners w/ A Mortgage

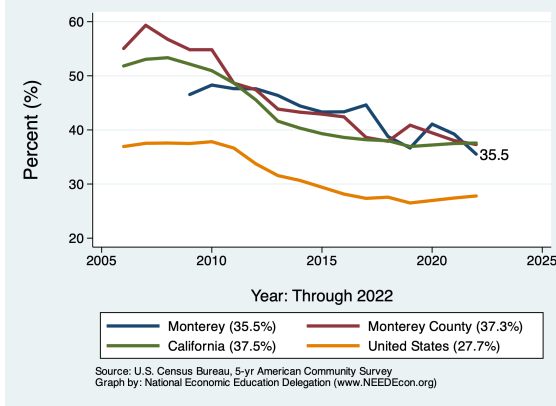


Figure 43: Home Owners w/o A Mortgage

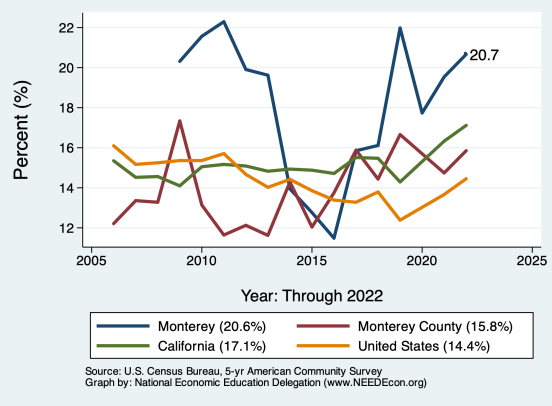


Figure 44: Renters

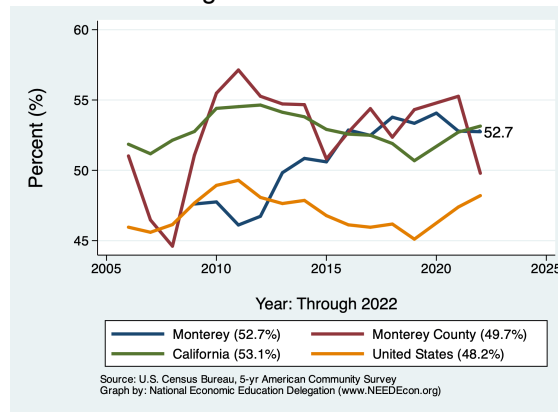
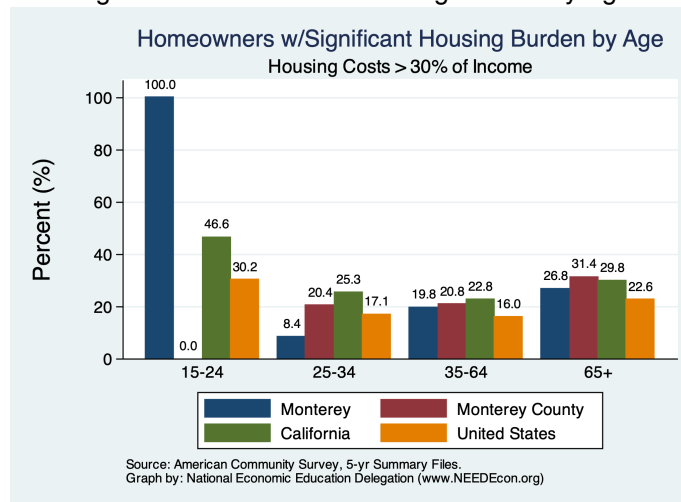


Figure 45: Homeowner Housing Burden by Age



# 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?

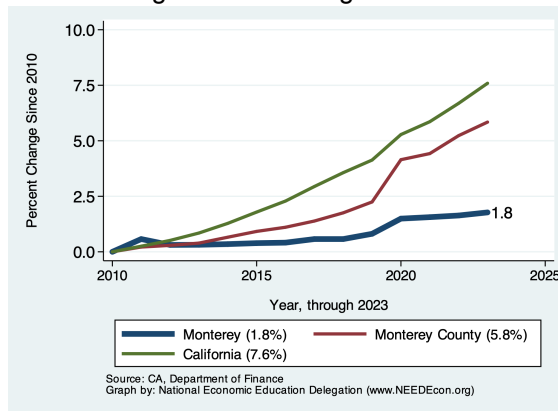
In areas where the rate of population growth exceeds the rate of housing growth, this is likely to reflect a tightening housing market. A tightening housing market will also likely be reflected in lower vacancy rates and higher occupancy rates. It may also be reflected in higher numbers of people per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

**Table 5. Housing Market Indicators**

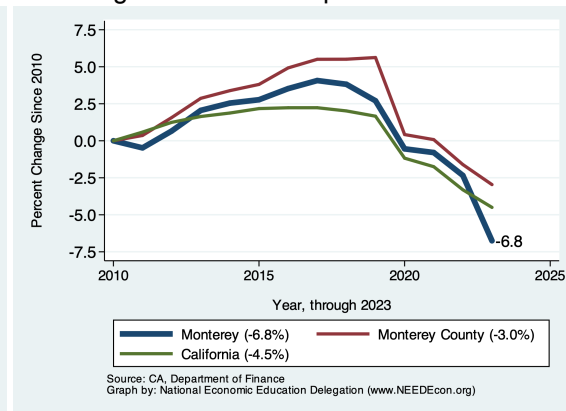
Indicator	2023	2019	2010	% Change from	
				2019	2010
Total Population	26,845.0	27,992.0	27,810.0	-4.1	-3.5
Total # of Homes	13,825.0	13,694.0	13,584.0	1.0	1.8
# Occupied Units	12,514.0	12,006.0	12,184.0	4.2	2.7
Persons per Household	1.9	2.1	2.1	-9.2	-6.8
Vacancy Rate (%)	9.5	12.3	10.3	-23.1	-8.0

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

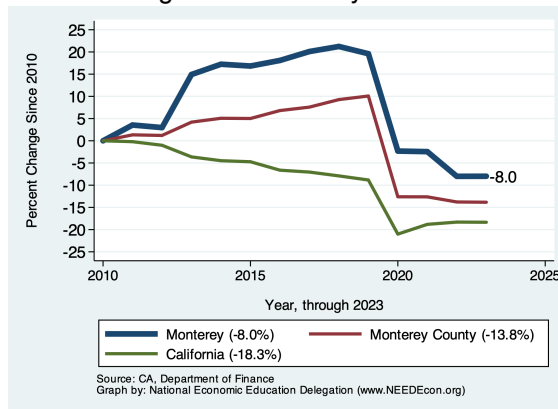
**Figure 46: Housing Growth**



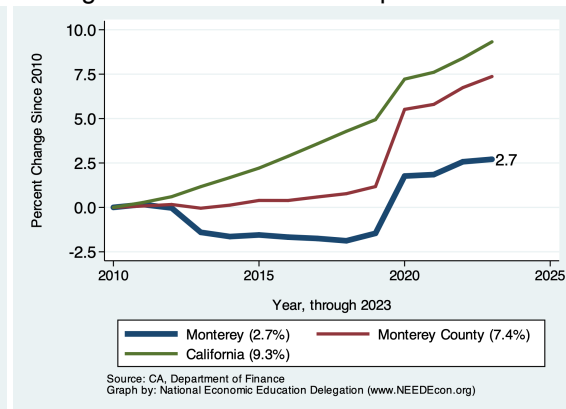
**Figure 47: Persons per Household**



**Figure 48: Vacancy Rates**



**Figure 49: Number of Occupanied Units**



## Trends in the Growth of Housing by Housing Type

Figure 50: Single Detached Homes

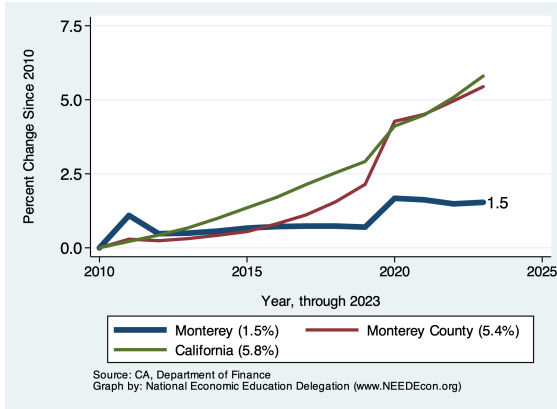


Figure 51: Single Attached Homes

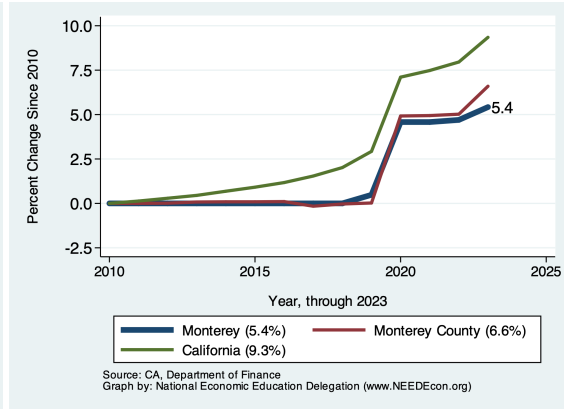


Figure 52: Housing in Buildings with Two to Four Units

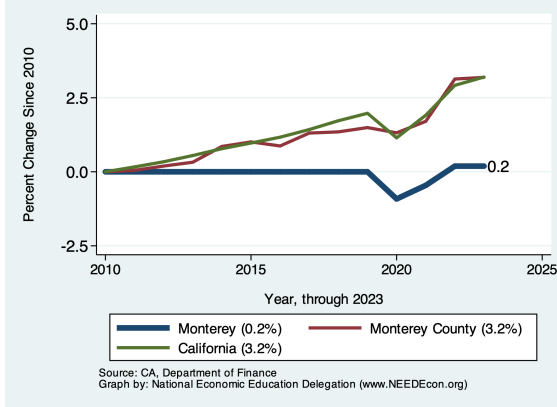
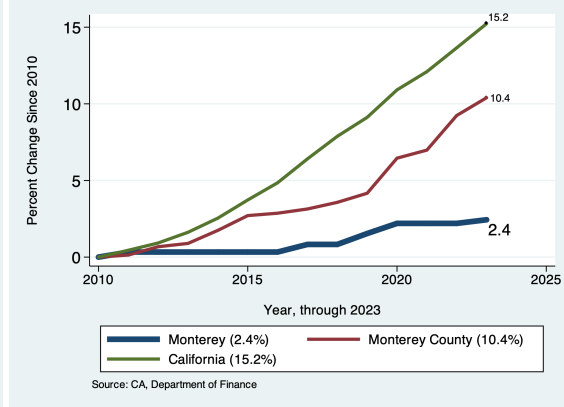


Figure 53: Housing in Buildings with Five or More Units



## Vintage of Residential Housing

### Why is it important?

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

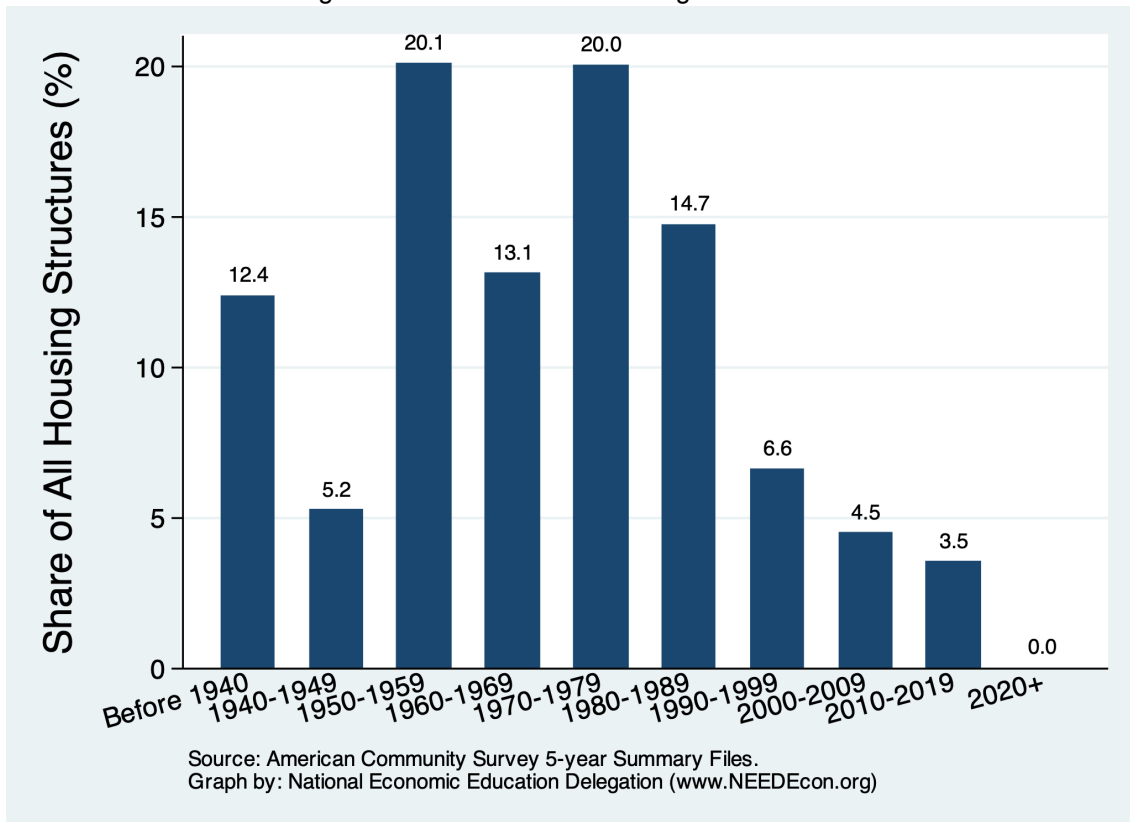




Figure 55: Housing Vintage across Regions

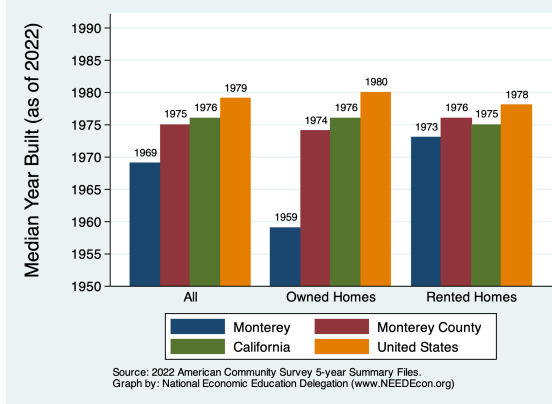


Figure 56: Housing Vintage by Tenure

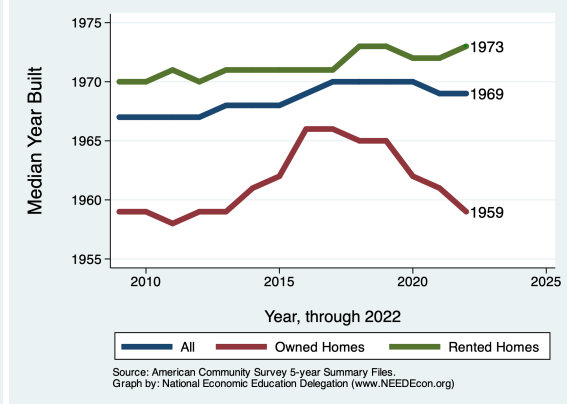


Figure 57: Vintage of Owned Residences

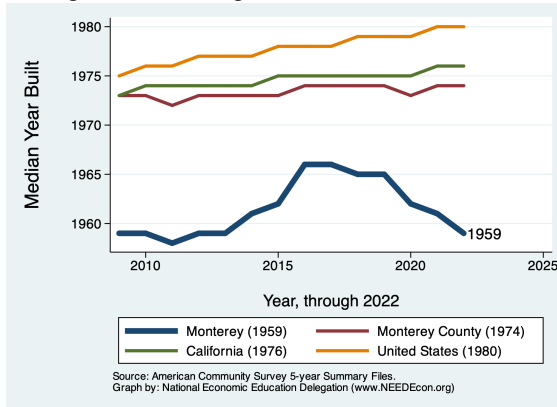


Figure 58: Vintage of Rented Residences

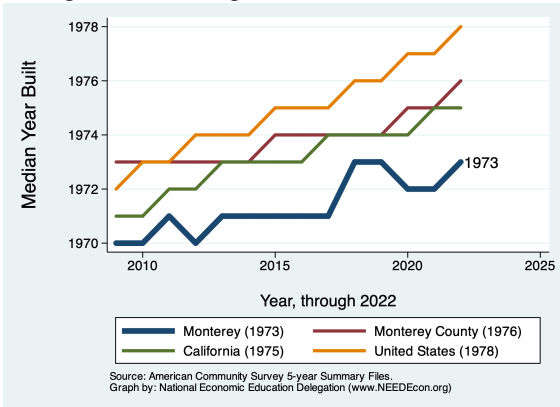
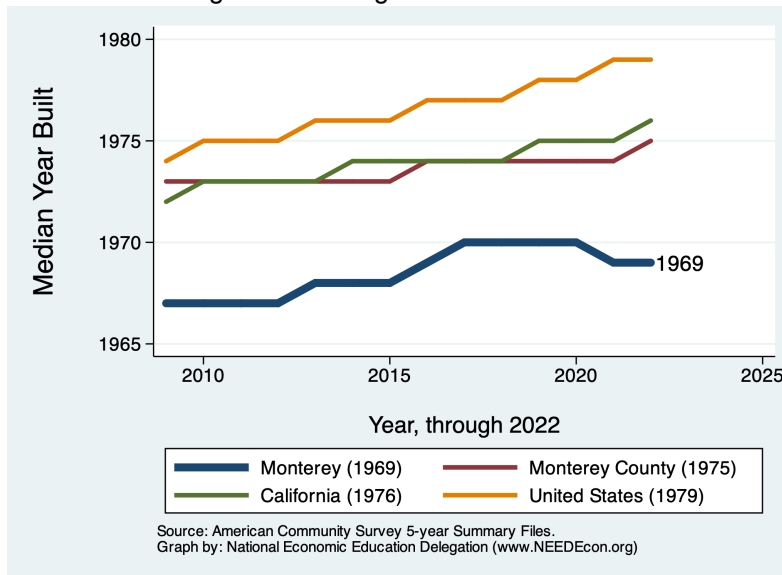


Figure 59: Vintage of All Residences



## 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 60: Year Current Occupant Moved In

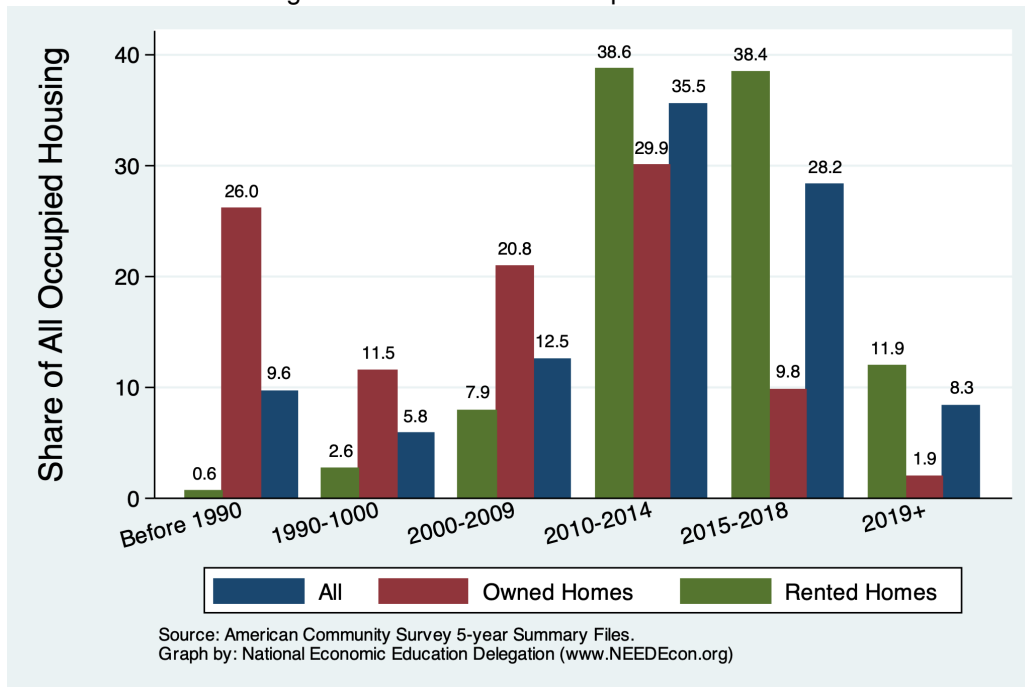


Figure 61: Year Occupied by Current Residents across Regions

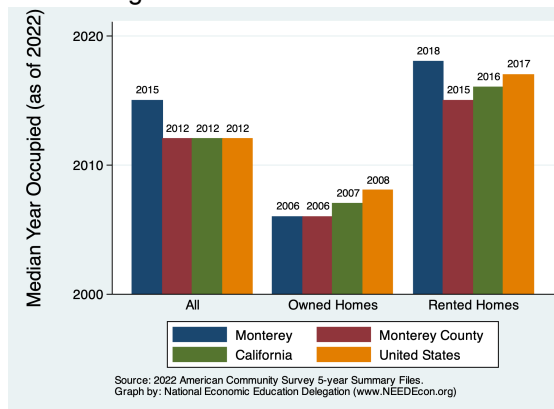


Figure 62: Year Occupied by Current Residents by Tenure

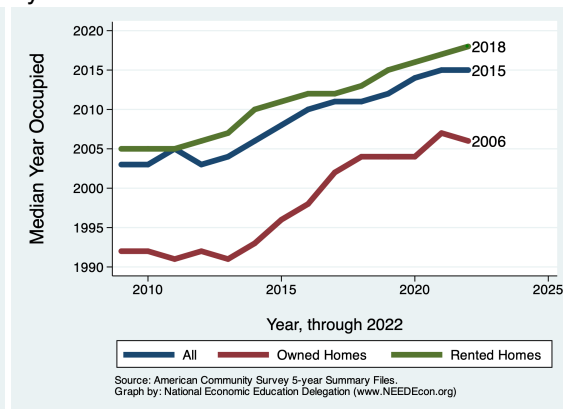


Figure 63: Year Occupied by Current Residents for Owned Housing

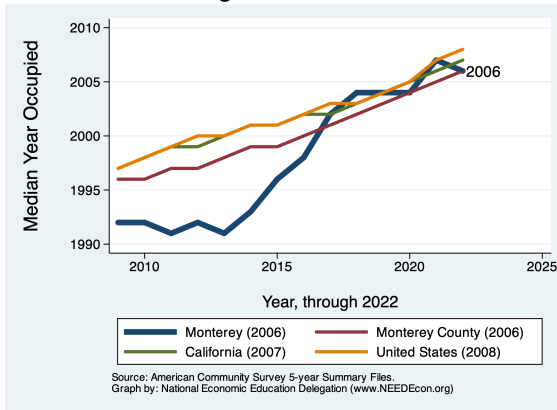


Figure 64: Year Occupied by Current Residents for Rented Housing

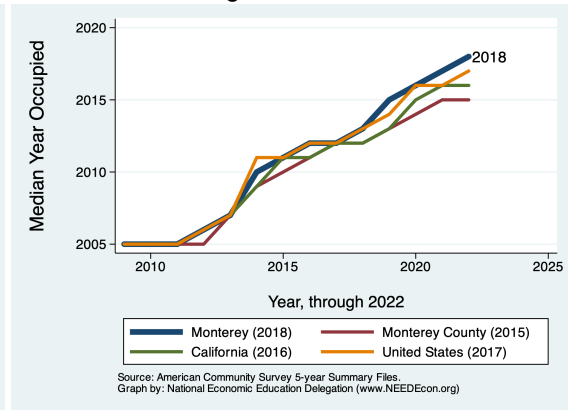
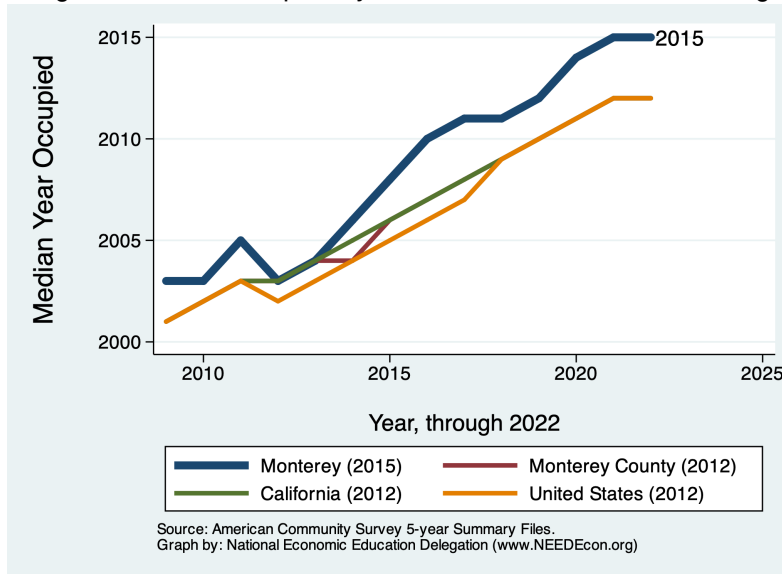


Figure 65: Year Occupied by Current Residents for All Housing



## Residential Permitting

### Definition:

This indicator provides evidence on the number of residential buildings that are permitted for construction each year. Permit data for Monterey is compared with data from Monterey 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.

### Monterey - Ranking Among Comparables

Figure 66: Number of Units Permitted - Nationwide Comparables (Rank)

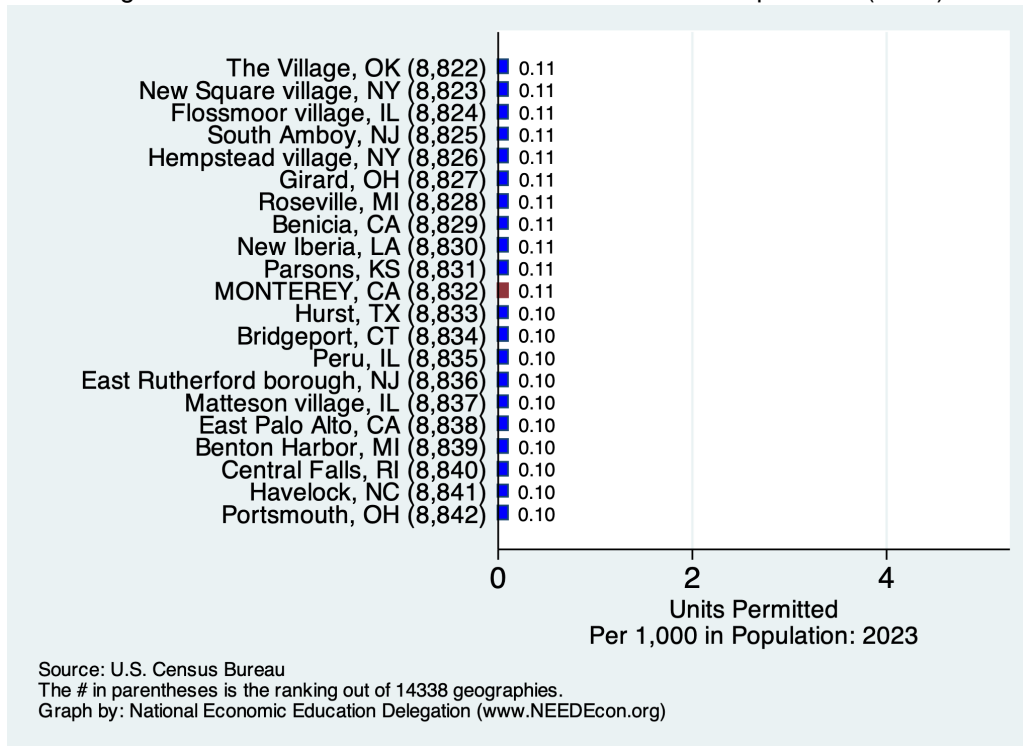
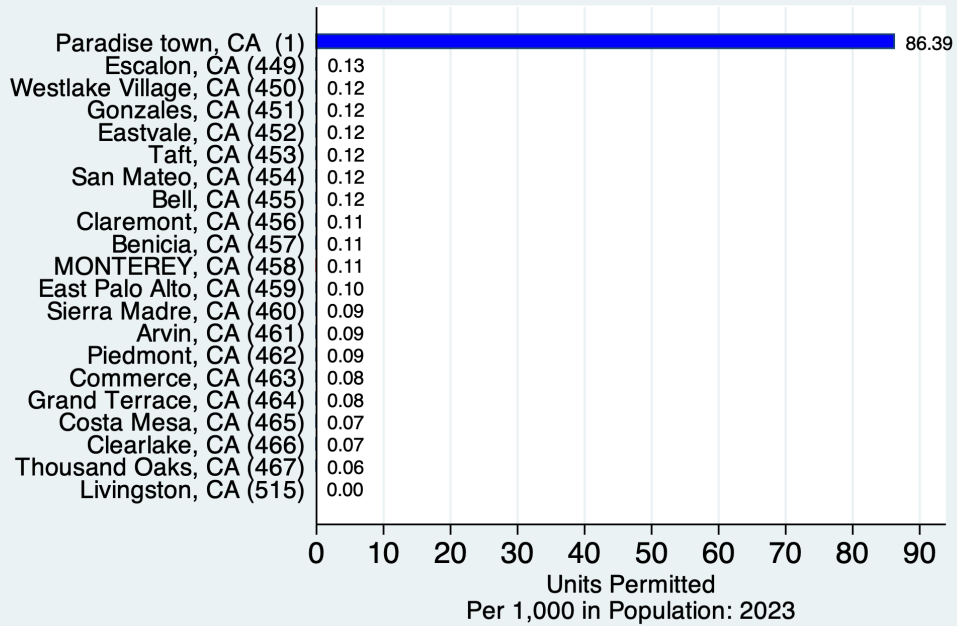
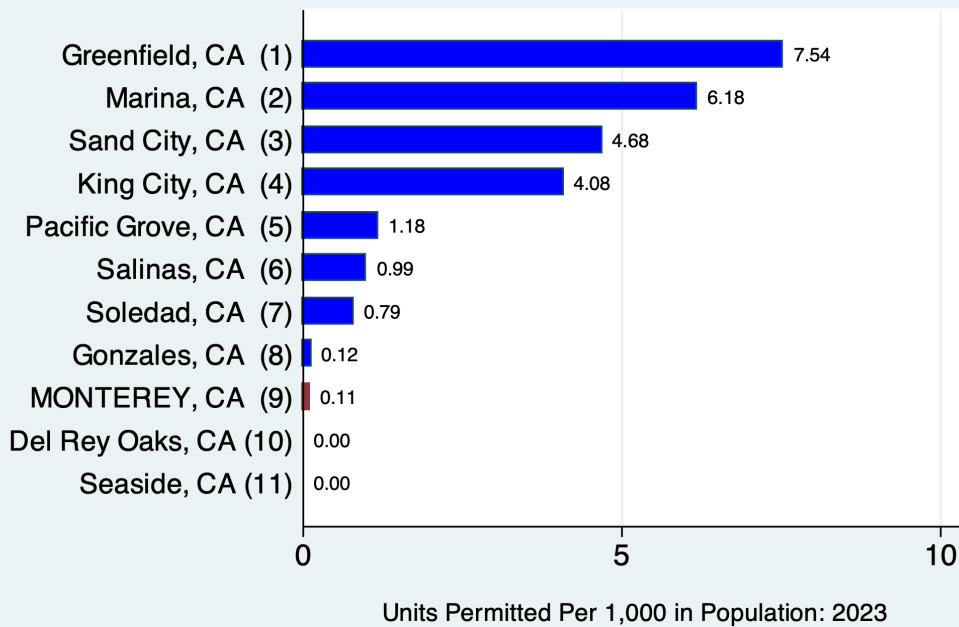


Figure 67: Number of Units Permitted - California Comparables (Rank)



Source: U.S. Census Bureau.  
 The # in parentheses is the ranking out of 515 geographies.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org))

Figure 68: Number of Units Permitted - Cities in Monterey County (Rank)



Source: U.S. Census Bureau,  
 The # in parentheses is the ranking out of 11 geographies.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org))

**Monterey - Permitting Activity**

**Annual Units Permitted - Per Capita in Monterey**

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 Monterey**

Figure 71: Units Permitted Each Year

Figure 72: Average Annual Growth in Buildings Permitted

N/A

N/A

**Annual Value of Property Permitted - Per Capita in Monterey**

Figure 73: Value Permitted Each Year

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 Car Alone

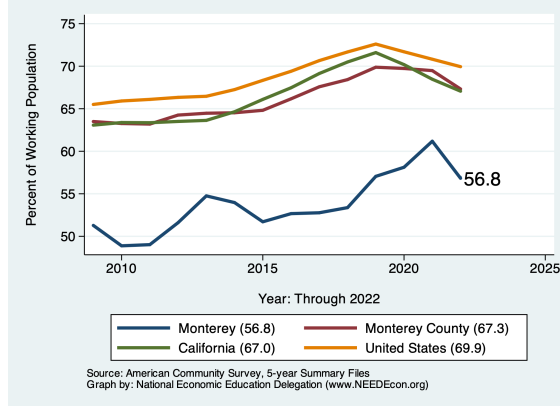


Figure 76: Percent of Workers Commuting by Carpool

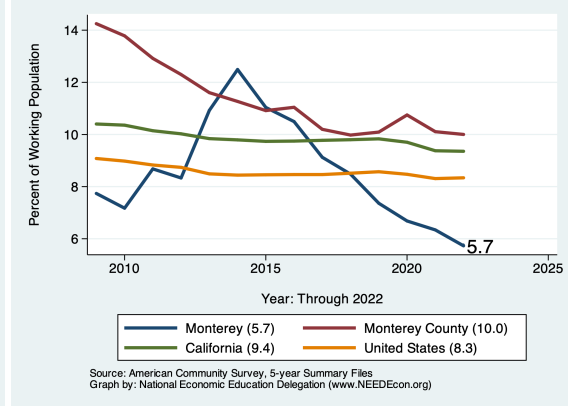


Figure 77: Percent of Workers using Public Transportation

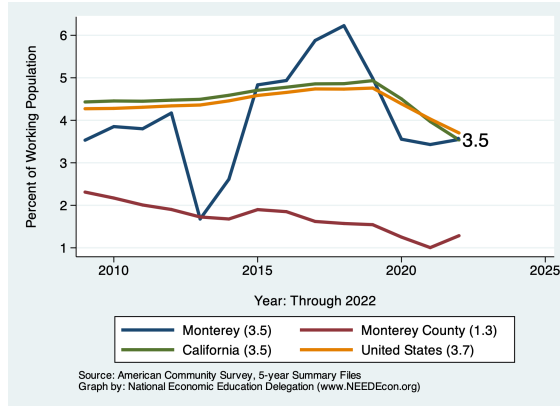
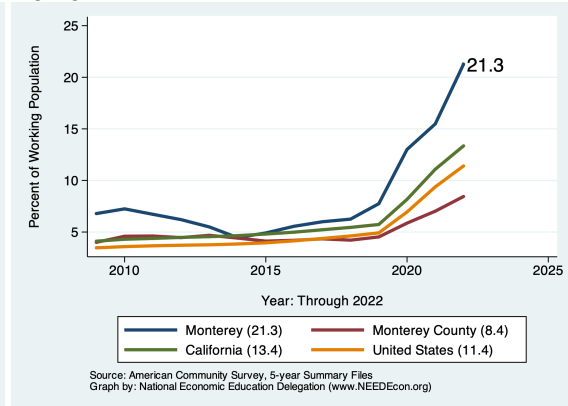


Figure 78: Percent of Workers Who Work From Home



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

Mode of Transit	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Car, Truck, or Van:	5,544	54.6	5,418	70.9	10,962	62.6	78.0
Drove Alone	5,069	49.9	4,889	64.0	9,958	56.8	68.4
Carpooled:	475	4.7	529	6.9	1,004	5.7	9.5
In 2-person carpool	376	3.7	352	4.6	728	4.2	6.9
In 3-person carpool	42	0.4	88	1.2	130	0.7	1.5
In 4-or-more-person carpool	57	0.6	89	1.2	146	0.8	1.1
Public Transportation (excl Taxi):	539	5.3	83	1.1	622	3.5	3.6
Bus or Trolley Bus	539	5.3	83	1.1	622	3.5	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	231	2.3	35	0.5	266	1.5	0.7
Walked	1,412	13.9	322	4.2	1,734	9.9	2.4
Taxicab, Motorcycle, or other	120	1.2	94	1.2	214	1.2	1.7
Worked at Home	2,307	22.7	1,419	18.6	3,726	21.3	13.6
<b>Total:</b>	10,153	100.0	7,371	96.5	17,524	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**

Mode of Transit	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Car, Truck, or Van:	12,278	59.3	12,212	69.3	24,490	67.1	78.0
Drove Alone	10,844	52.4	10,780	61.1	21,624	59.2	68.5
Carpooled:	1,434	6.9	1,432	8.1	2,866	7.9	9.5
In 2-person carpool	769	3.7	964	5.5	1,733	4.7	6.9
In 3-person carpool	314	1.5	245	1.4	559	1.5	1.5
In 4-or-more-person carpool	351	1.7	223	1.3	574	1.6	1.1
Public Transportation (excl Taxi):	699	3.4	310	1.8	1,009	2.8	3.6
Bus or Trolley Bus	699	3.4	310	1.8	1,009	2.8	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	458	2.2	75	0.4	533	1.5	0.7
Walked	1,535	7.4	359	2.0	1,894	5.2	2.4
Taxicab, Motorcycle, or other	754	3.6	250	1.4	1,004	2.8	1.7
Worked at Home	2,307	11.1	1,419	8.0	3,726	10.2	13.6
<b>Total:</b>	18,031	87.1	14,625	82.9	32,656	89.5	

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.



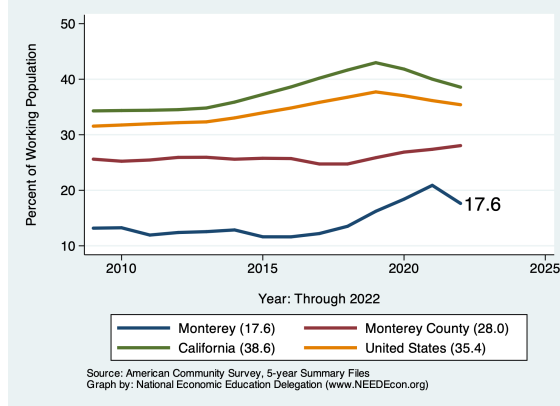
# Commute Times for Employed Residents

**Table 8. SEX OF WORKERS BY TRAVEL TIME TO WORK**

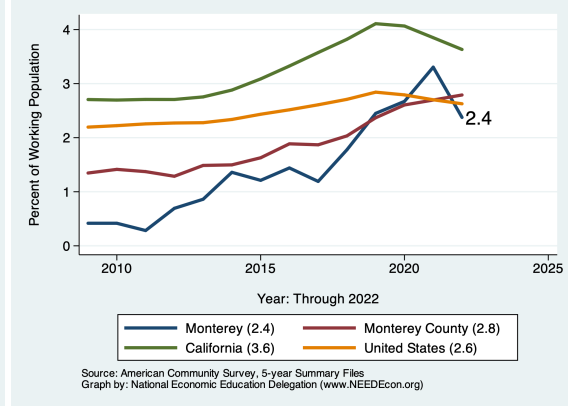
Mode of Transit	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Less than 5 minutes	180	2.1	188	2.8	368	2.5	2.0
5 to 9 minutes	1,448	17.2	1,062	15.7	2,510	16.9	7.5
10 to 14 minutes	2,083	24.7	1,633	24.2	3,716	25.0	12.2
15 to 19 minutes	1,640	19.5	1,138	16.9	2,778	18.7	15.0
20 to 24 minutes	974	11.6	347	5.1	1,321	8.9	14.3
25 to 29 minutes	240	2.9	245	3.6	485	3.3	6.3
30 to 34 minutes	411	4.9	341	5.1	752	5.1	15.0
35 to 39 minutes	227	2.7	244	3.6	471	3.2	2.9
40 to 44 minutes	133	1.6	281	4.2	414	2.8	4.3
45 to 59 minutes	198	2.4	175	2.6	373	2.5	8.6
60 to 89 minutes	51	0.6	206	3.1	257	1.7	7.9
90 or more minutes	261	3.1	92	1.4	353	2.4	4.0
<b>Total:</b>	<b>7,846</b>	<b>93.2</b>	<b>5,952</b>	<b>88.3</b>	<b>13,798</b>	<b>92.9</b>	

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

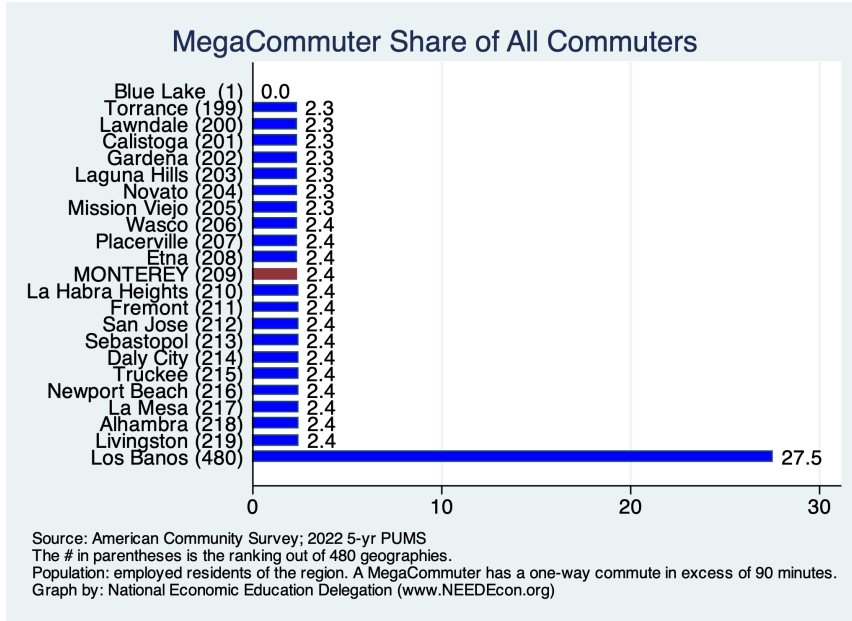
**Figure 79: Percent of Employed Population With Commutes of More than 30 Minutes**



**Figure 80: Percent of Employed Population With Commutes of More than 90 Minutes**



**Figure 81: Rank: Share of MegaCommuters Across Similar Geographies**



Source: American Community Survey; 2022 5-yr PUMS  
 The # in parentheses is the ranking out of 480 geographies.  
 Population: employed residents of the region. A MegaCommuter has a one-way commute in excess of 90 minutes.  
 Graph by: National Economic Education Delegation (www.NEEDecon.org)

## Commute Times for Those Employed in the City

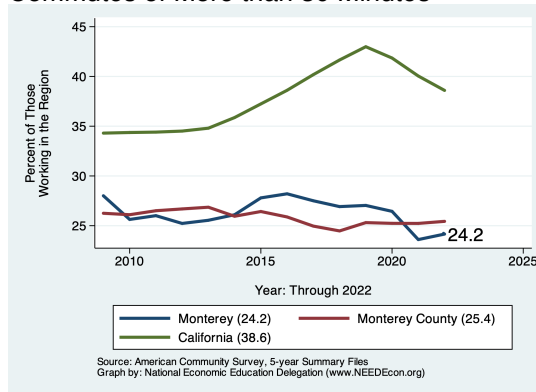
**Table 9. SEX OF WORKERS BY TRAVEL TIME TO WORK FOR WORKPLACE GEOGRAPHY**

Mode of Transit	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Less than 5 minutes	293	1.5	209	1.2	502	1.4	2.0
5 to 9 minutes	1,609	8.0	1,338	7.8	2,947	8.3	7.5
10 to 14 minutes	3,051	15.2	2,317	13.5	5,368	15.1	12.2
15 to 19 minutes	3,124	15.6	2,615	15.3	5,739	16.1	15.0
20 to 24 minutes	2,167	10.8	1,827	10.7	3,994	11.2	14.3
25 to 29 minutes	918	4.6	852	5.0	1,770	5.0	6.3
30 to 34 minutes	1,437	7.2	1,274	7.4	2,711	7.6	15.0
35 to 39 minutes	382	1.9	374	2.2	756	2.1	2.9
40 to 44 minutes	886	4.4	649	3.8	1,535	4.3	4.3
45 to 59 minutes	788	3.9	1,117	6.5	1,905	5.3	8.6
60 to 89 minutes	640	3.2	456	2.7	1,096	3.1	7.9
90 or more minutes	429	2.1	178	1.0	607	1.7	4.0
<b>Total:</b>	<b>15,724</b>	<b>78.5</b>	<b>13,206</b>	<b>77.0</b>	<b>28,930</b>	<b>81.2</b>	

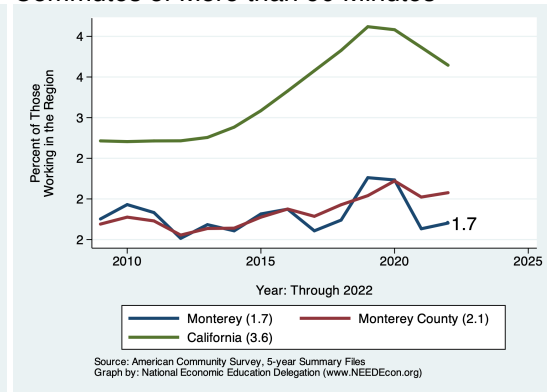
Source: 2022 5-year American Community Survey, Summary File

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

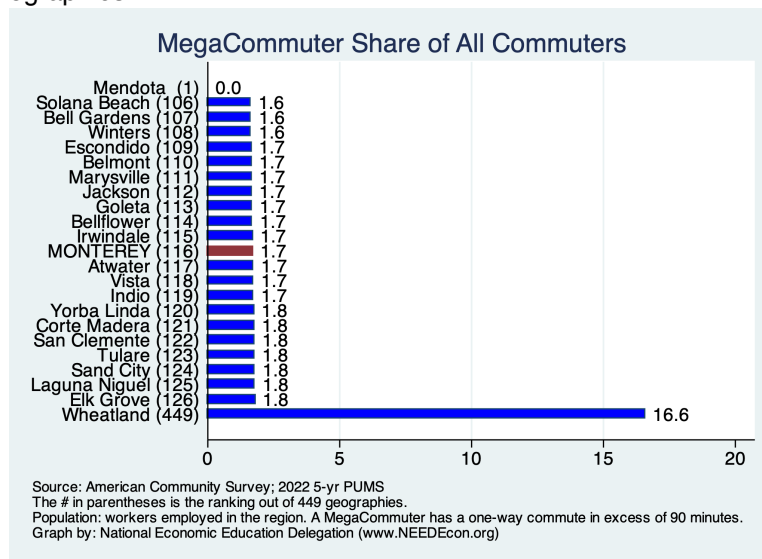
**Figure 82: Percent of Local Employees With Commutes of More than 30 Minutes**



**Figure 83: Percent of Local Employees With Commutes of More than 90 Minutes**



**Figure 84: Rank: Share of MegaCommuters Across Similar Geographies**



## Place of Work

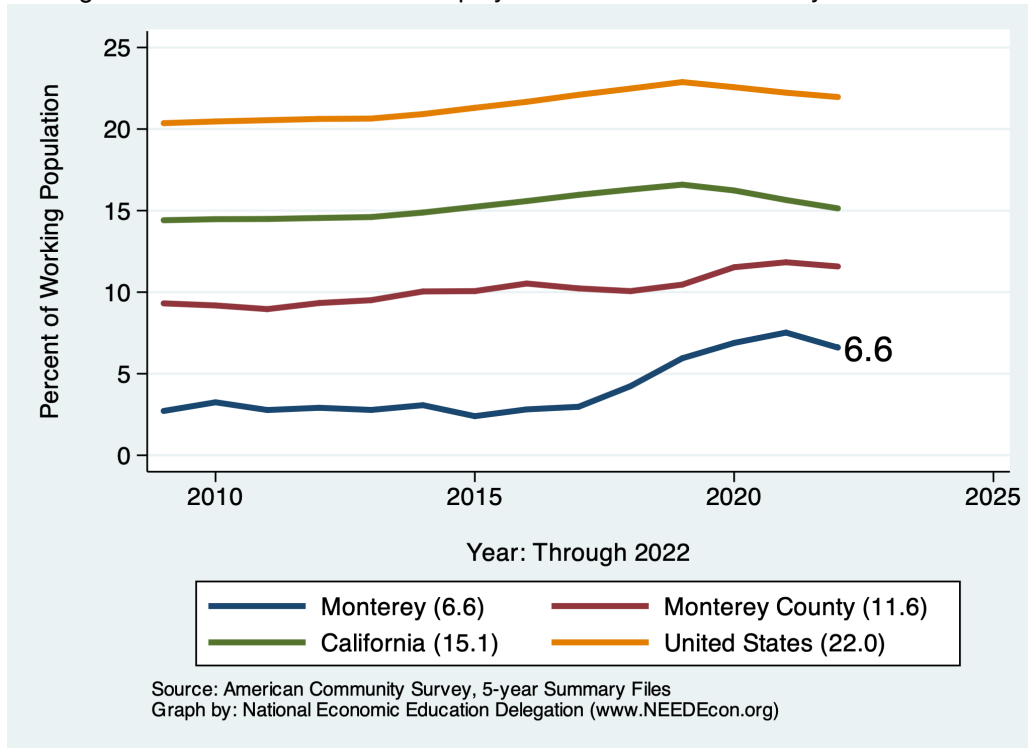
This section provides evidence on where workers living in Monterey work. As evidenced in the first table, some of Monterey’s employed workers work in the City, but many do not. The first table and graph pair provide evidence at the county level while the second provide evidence with regard to working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

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

Place of Work	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Worked in state of residence:	10,143	99.9	7,350	96.2	17,493	99.8	99.6
Worked in county of residence	9,536	93.9	6,800	89.0	16,336	93.2	84.1
worked outside of county of residence	607	6.0	550	7.2	1,157	6.6	15.4
Worked outside state of residence	10	0.1	21	0.3	31	0.2	0.4
<b>Total:</b>	10,153	100.0	7,371	96.5	17,524	100.0	

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

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

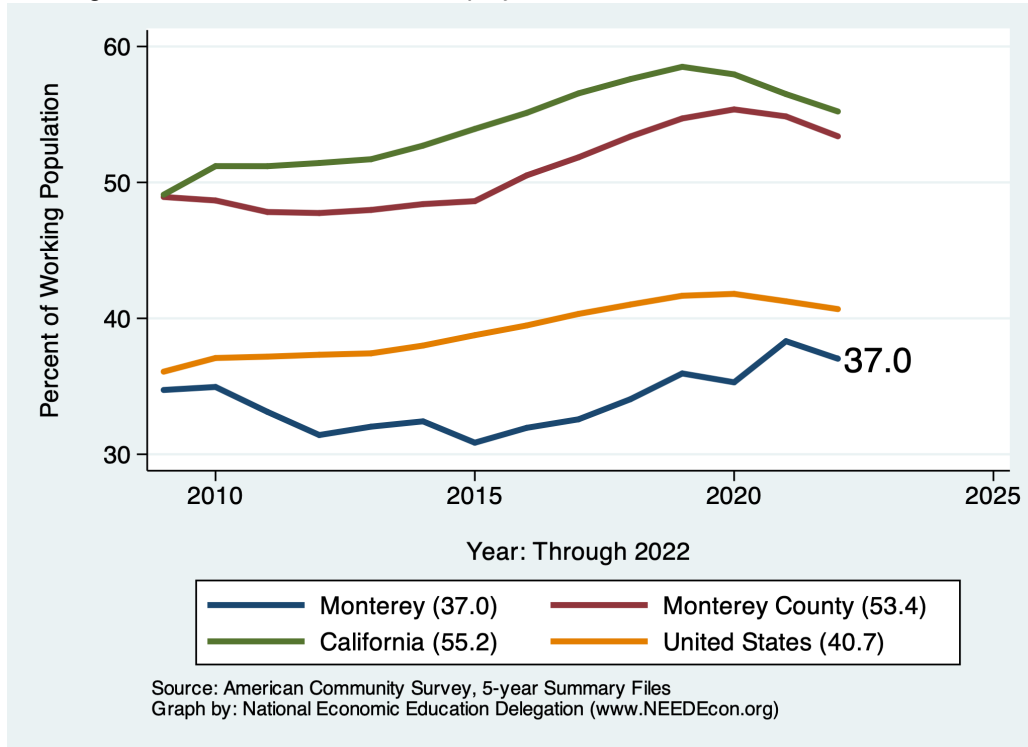


**Table 11. SEX OF WORKERS BY PLACE OF WORK-PLACE LEVEL**

Place of Work	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Living in a place:	10,153	100.0	7,371	96.5	17,524	100.0	95.9
Worked in place of residence	6,718	66.2	4,317	56.5	11,035	63.0	39.5
Worked outside place of residence	3,435	33.8	3,054	40.0	6,489	37.0	56.4
Not living in a place	0	0.0	0	0.0	0	0.0	4.1
<b>Total:</b>	10,153	100.0	7,371	96.5	17,524	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	Ratio	United States	
	Median	Median		Median	Ratio
Car, truck, or van - drove alone	58,741	48,566	114.8	46,171	114.2
Car, truck, or van - carpooled	45,870	36,463	119.4	34,487	119.4
Public transportation (excluding taxicab)	18,669	40,179	44.1	45,100	37.1
Walked	25,279	29,366	81.7	27,142	83.6
Taxicab, motorcycle, bicycle, or other means	45,227	40,433	106.1	36,140	112.3
Worked from home	58,967	75,153	74.5	67,180	78.8
<b>Total:</b>	51,372	48,747	105.4	46,099	111.4

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.

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

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

Mode of Transit	< \$25,000		\$25,000-\$74,999		\$75,000+		All		All of CA
	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	1,854	28.6	3,169	62.7	3,844	61.7	9,958	56.8	68.4
Car, Truck, or Van: Carpooled	324	5.0	231	4.6	334	5.4	1,004	5.7	9.5
Public Transportation (excl Taxi)	504	7.8	74	1.5	9	0.1	622	3.5	3.6
Walked	845	13.0	241	4.8	202	3.2	1,734	9.9	2.4
Taxicab, Motorcycle, or other	112	1.7	61	1.2	180	2.9	480	2.7	2.4
Worked at Home	1,170	18.0	517	10.2	1,661	26.7	3,726	21.3	13.6
<b>Total:</b>	4,809	74.2	4,293	85.0	6,230		17,524		100.0

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

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

Mode of Transit	< \$25,000		\$25,000-\$74,999		\$75,000+		All		All of CA
	#	(%)	#	(%)	#	(%)	#	(%)	(%)
Car, Truck, or Van: Drove Alone	4,124	32.4	6,746	55.3	8,464	72.5	21,624	59.2	68.5
Car, Truck, or Van: Carpooled	879	6.9	814	6.7	785	6.7	2,866	7.9	9.5
Public Transportation (excl Taxi)	672	5.3	189	1.5	57	0.5	1,009	2.8	3.6
Walked	916	7.2	277	2.3	198	1.7	1,894	5.2	2.4
Taxicab, Motorcycle, or other	216	1.7	500	4.1	513	4.4	1,537	4.2	2.4
Worked at Home	1,170	9.2	517	4.2	1,661	14.2	3,726	10.2	13.6
<b>Total:</b>	7,977	62.6	9,043	74.1	11,678		32,656	89.5	

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.

## Commute Mode by Poverty Status

**Table 15. MODE OF TRANSPORTATION TO WORK BY POVERTY STATUS**

Mode of Transit	In Poverty		100-149% of Pov		>150% of Pov		All		All of CA (%)
	#	(%)	#	(%)	#	(%)	#	(%)	
Car, Truck, or Van: Drove Alone	629	52.4	299	32.9	9,007	66.1	9,935	65.6	68.7
Car, Truck, or Van: Carpooled	134	11.2	34	3.7	816	6.0	984	6.5	9.5
Public Transportation (excl Taxi)	0	0.0	0	0.0	171	1.3	171	1.1	3.6
Walked	29	2.4	43	4.7	549	4.0	621	4.1	2.1
Taxicab, Motorcycle, or other	52	4.3	0	0.0	424	3.1	476	3.1	2.4
Worked at Home	206	17.2	24	2.6	2,510	18.4	2,740	18.1	13.6
<b>Total:</b>	1,050	87.4	400	44.1	13,477	98.9	14,927	98.6	

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

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

Mode of Transit	In Poverty		100-149% of Pov		>150% of Pov		All		All of CA (%)
	#	(%)	#	(%)	#	(%)	#	(%)	
Car, Truck, or Van: Drove Alone	745	36.9	989	45.9	19,835	65.2	21,569	63.3	68.7
Car, Truck, or Van: Carpooled	169	8.4	187	8.7	2,499	8.2	2,855	8.4	9.5
Public Transportation (excl Taxi)	101	5.0	59	2.7	398	1.3	558	1.6	3.6
Walked	37	1.8	49	2.3	649	2.1	735	2.2	2.1
Taxicab, Motorcycle, or other	80	4.0	43	2.0	1,405	4.6	1,528	4.5	2.4
Worked at Home	206	10.2	24	1.1	2,510	8.2	2,740	8.0	13.6
<b>Total:</b>	1,338	66.3	1,351	62.6	27,296	89.7	29,985	88.0	

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.

# 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 Monterey is a net recipient (migration inflows) or donor (mi-

gration 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

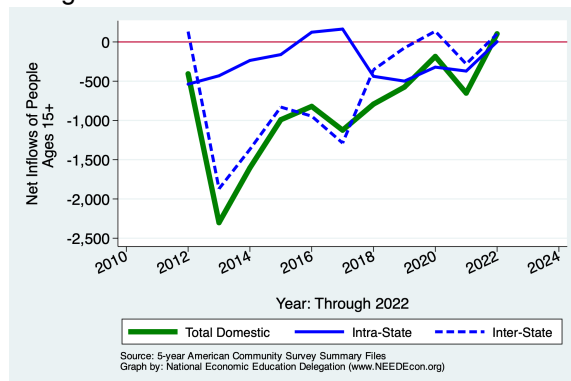


Table 17: Migration by Income

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
No income	2,069	-107	14	-112	-77	68
With income	24,374	588	-284	385	178	309
\$1 to \$9,999 or less	2,404	198	106	-102	179	15
\$10,000 to \$14,999	1,566	484	-9	73	401	19
\$15,000 to \$24,999	3,033	101	-33	201	-95	28
\$25,000 to \$34,999	2,771	-190	-80	-79	-34	3
\$35,000 to \$49,999	2,554	-124	46	51	-271	50
\$50,000 to \$64,999	2,074	-344	-40	-148	-163	7
\$65,000 to \$74,999	1,416	51	-6	63	-34	28
\$75,000 or more	8,556	412	-268	326	195	159
<b>All:</b>	26,443	481	-270	273	101	377

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

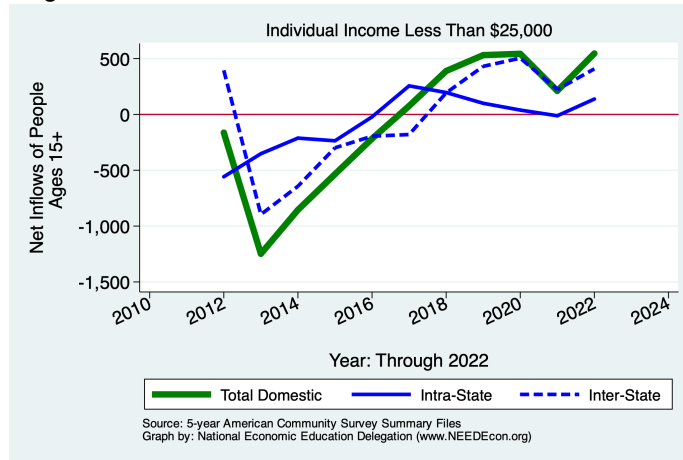


Figure 89: Overall Movements of Middle Income Residents

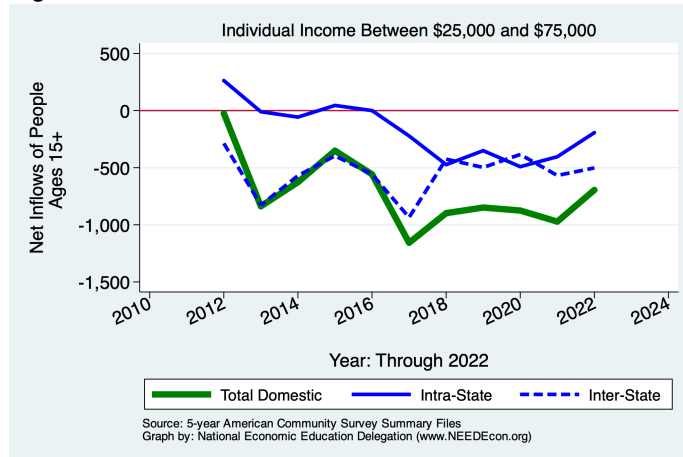
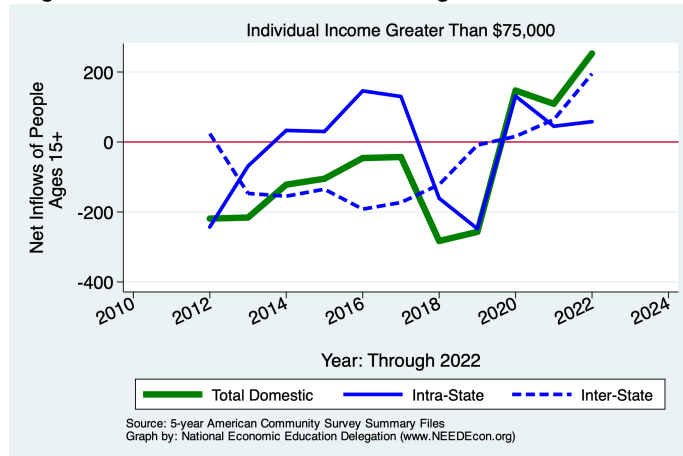


Figure 90: Overall Movements of High Income Residents





## Demographics of Migration Flows

**Table 18: Migration by Marital Status**

Category	Population	Net Inflows				
		All Migration	Same State			From Abroad
			W/in County	Between Counties	Across States	
Never married	10,269	108	83	-17	-94	136
Now married, except separated	11,572	197	-252	179	116	154
Divorced	2,897	56	-62	39	-8	87
Separated	352	87	-18	46	59	0
Widowed	1,353	33	-21	26	28	0
<b>Total:</b>	26,443	481	-270	273	101	377

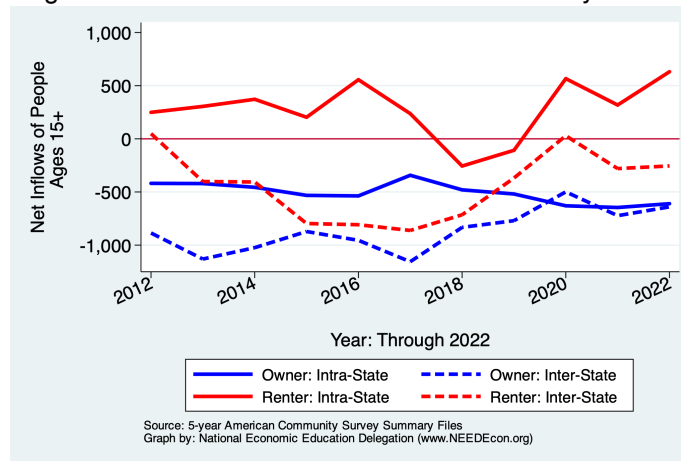
Source: 2022 5-year American Community Survey, Summary File

**Table 19: Migration by Tenure**

Category	Population	Net Inflows				
		All Migration	Same State			From Abroad
			W/in County	Between Counties	Across States	
Householder lived in owner-occupied housing units	9,027	-1,250	-385	-225	-640	0
Householder lived in renter-occupied housing units	17,462	847	99	532	-255	471
<b>Total:</b>	26,489	-403	-286	307	-895	471

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

**Figure 91: Domestic Movements of Residents by Tenure**



**Table 20: Migration by Age**

Category	Population	Net Inflows					
		All Migration	Same State			Across States	From Abroad
			W/in County	Between Counties	Between Counties		
1 to 4 years	1,301	75	-27	169	-144	77	
5 to 17 years	2,541	91	31	-135	146	49	
18 and 19 years	888	281	39	-44	278	8	
20 to 24 years	3,021	441	131	292	-1	19	
25 to 29 years	3,185	-247	30	-72	-254	49	
30 to 34 years	2,888	-154	-161	-72	-65	144	
35 to 39 years	2,077	35	31	-29	-15	48	
40 to 44 years	1,778	-203	-116	-121	-31	65	
45 to 49 years	1,281	-96	-63	-54	21	0	
50 to 54 years	1,542	227	-11	238	0	0	
55 to 59 years	1,720	48	-58	88	-5	23	
60 to 64 years	1,923	3	-18	13	8	0	
65 to 69 years	1,195	-24	-39	39	-24	0	
70 to 74 years	1,531	7	-12	-17	36	0	
75 years and over	2,799	23	-35	64	-6	0	
<b>Total Population:</b>	29,670	507	-278	359	-56	482	

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

**Table 21: Migration by Educational Attainment**

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
Less than high school graduate	1,334	98	2	40	56	0
High school graduate (includes equiv)	2,652	-108	32	-50	-102	12
Some college or assoc. degree	6,104	-129	-226	159	-97	35
Bachelor's degree	6,429	-191	-193	-132	4	130
Graduate or professional degree	5,400	-51	-67	60	-196	152
<b>Total:</b>	21,919	-381	-452	77	-335	329

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	53,311	53,311
Moved Within Same County	46,676	54,536
Moved to Different County, Same State	39,250	34,500
Moved Between States	26,638	37,159
Moved from Abroad	77,875	
<b>Total Population:</b>	48,909	50,176

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	42.0	42.0
Moved Within Same County	32.6	39.3
Moved to Different County, Same State	30.2	30.6
Moved Between States	24.1	25.6
Moved from Abroad	32.0	
<b>Total Population:</b>	37.2	38.0

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 released in January.

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

U.S. Census Bureau. Building Permits Data, updated annually in February. <https://www.census.gov/construction/bps/current.html>

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State of California, Department of Finance, E-1 Population Estimates for Cities, Counties and the State with Annual Percent Change — January 1. Sacramento, California, May. <https://dof.ca.gov/forecasting/demographics/>