

Santa Cruz, California

Indicators Report

by
The National Economic Education Delegation (NEED)

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

A Demographic Snapshot

Statistic	2022	2019
POPULATION		
Population Estimate (#, 5yr)	61,367.0	64,522.0
Veterans (#, 5yr)	1,560.0	2,167.0
Foreign born persons (% , 5yr)	12.5	14.6
Population age 25+ (#, 5yr)	34,692.0	36,349.0
AGE AND SEX		
Persons under 5 years (% , 5yr)	3.0	3.2
Persons under 18 years (% , 5yr)	12.4	12.8
Persons 65 years and over (% , 5yr)	12.7	12.3
Female persons (% , 5yr)	50.6	50.8
INCOME AND POVERTY		
Median household income (\$, 5yr)	105,491.0	77,921.0
Per capita income in past 12 months (\$, 5yr)	51,956.0	39,653.0
Persons in poverty (% , 5yr)	18.7	20.9
Children age less than 18 in poverty (#, 5yr)	772.0	1,152.0
Children age less than 18 in poverty (% , 5yr)	10.6	14.6
RACE AND ETHNICITY		
White alone (% , 5yr)	67.7	73.9
African American alone (% , 5yr)	2.2	2.1
American Indian or Alaska Native alone (% , 5yr)	1.0	0.4
Asian alone (% , 5yr)	10.1	10.1
Native Hawaiian and Other Pacific Islander alone (% , 5yr)	0.1	0.2
Two or More Races (% , 5yr)	11.4	6.3
Hispanic or Latino (% , 5yr)	21.2	21.0
White alone, not Hispanic or Latino (% , 5yr)	61.0	61.6
HOUSING		
Housing units (#, 5yr)	23,749.0	24,563.0
Owner-occupied housing units (% , 5yr)	47.0	47.0
Median value of owner-occupied housing units (\$, 5yr)	1,116,100.0	854,200.0
Median selected monthly owner costs-with a mortgage (\$, 5yr)	3,587.0	2,886.0
Median selected monthly owner costs-without a mortgage (\$, 5yr)	792.0	649.0
Median gross rent (\$, 5yr)	2,232.0	1,889.0
FAMILIES AND LIVING ARRANGEMENTS		
Households (#, 5yr)	21,594.0	22,579.0
Persons per household (#, 5yr)	2.4	2.4
Living in same house 1 year ago, % of persons age 1+ (5yr)	68.1	72.1
EDUCATION		
High school graduate or higher, % of persons age 25+ (5yr)	95.4	93.9
Bachelor's degree or higher, % of persons age 25+ (5yr)	57.1	53.8
HEALTH		
With a disability, under age 65 years (#, 5yr)	3,999.0	4,190.0
Persons without health insurance, under age 65 years (% , 5yr)	3.8	4.7
LABOR FORCE		
In civilian labor force, persons age 16+ (% , 5yr)	61.6	62.5
In civilian labor force, women age 16+ (% , 5yr)	60.7	60.6
Employed, persons age 16+ (% , 5yr)	56.2	56.3
Self employed (% , 5yr)	10.8	10.4
TRANSPORTATION		
Mean travel time to work, workers age 16+ (Mins., 5yr)	17.9	21.9
Drive alone in private vehicle (% , 5yr)	53.8	58.0
Using public transportation (% , 5yr)	5.7	10.8
Worked from home (% , 5yr)	17.8	5.8

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
City				
Santa Cruz	63,224	-0.36	-2.05	-3.89
County and Broader Regions				
Santa Cruz County	262,051	-1.08	-3.08	-5.08
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
Santa Cruz County	264.9	262.1	-1.08	-0.74	-0.35
Santa Cruz	63.5	63.2	-0.36		
Watsonville	50.5	49.9	-1.22		
Scotts Valley	12.0	11.9	-1.26		
Capitola	9.8	9.6	-1.31		

Source: CA DOF; Calculations by National Economic Education Delegation

Figure 1: Population Growth (1)

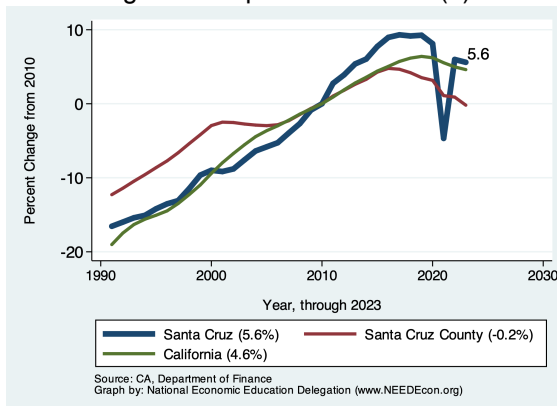


Figure 2: Population Growth (2)

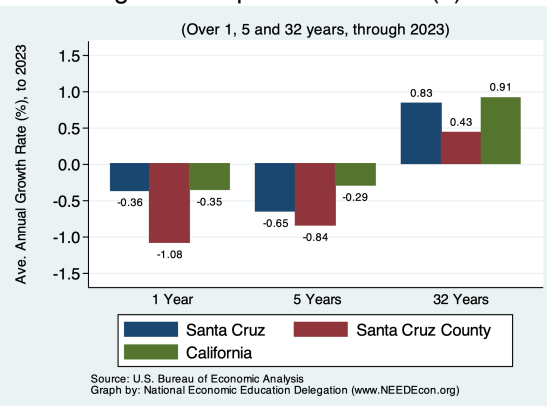


Figure 3: Population by Age - Detailed Age Categories

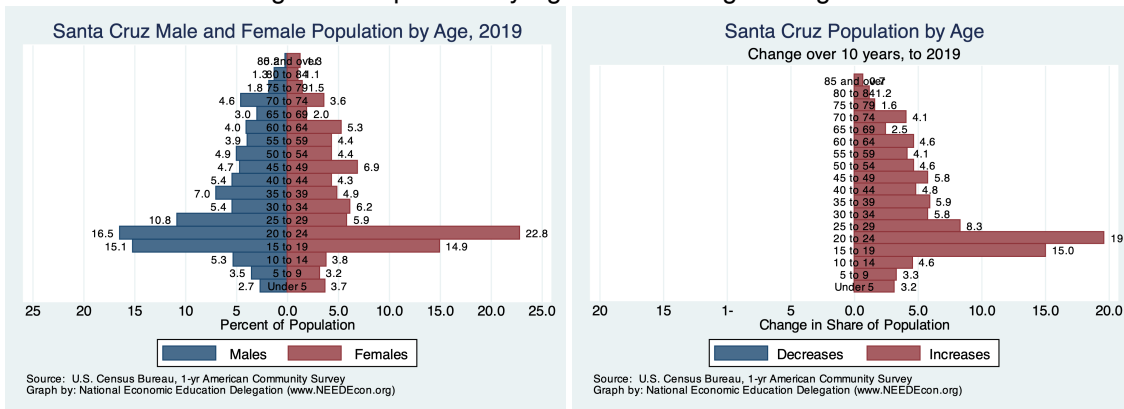


Figure 4: Population by Age - Broad Age Categories

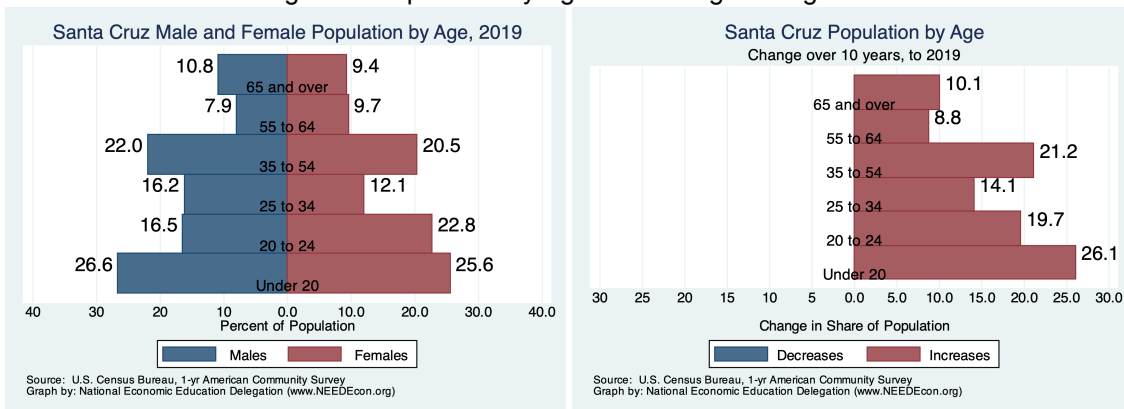


Figure 5: Population by Educational Attainment

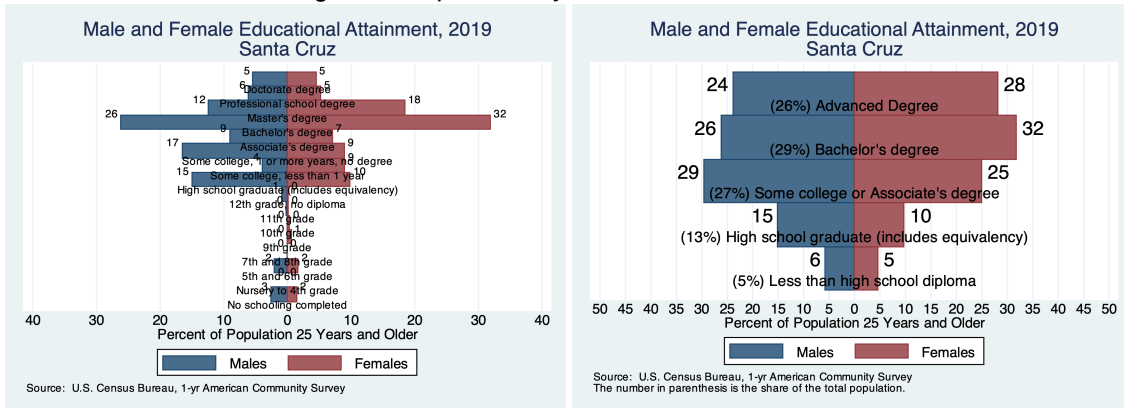


Figure 6: Population by Race/Ethnicity

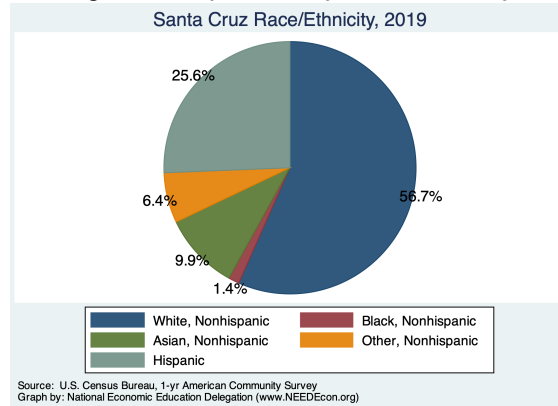
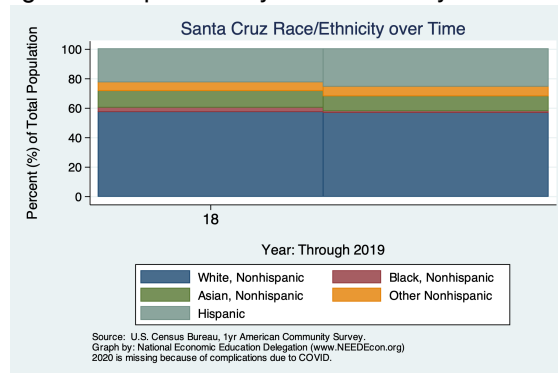


Figure 7: Population by Race/Ethnicity Over Time



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. Santa Cruz 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

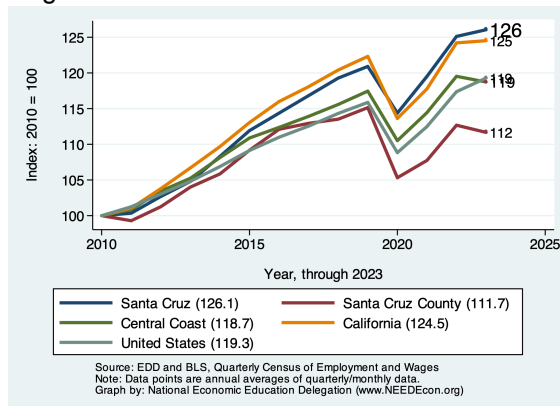
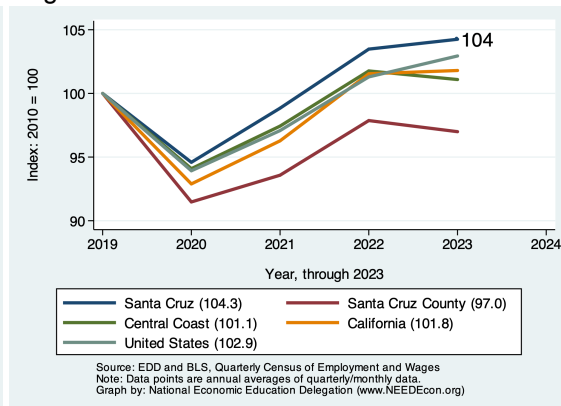


Figure 11: Relative Employment Growth Across Regions - since 2019



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 Santa Cruz County. The following table provides the latest data for the County.

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

Industry	Employment	Share	Empl Growth	% Growth - Annualized Rate					
				Month	Qtr	6mo	1yr	3yr	5yr
Total Nonfarm	101,769	100.0	421.6	5.1	2.1	3.9	2.7	2.4	-0.3
Total Private	82,101	80.7	491.1	7.5	3.4	4.3	2.5	3.5	0.2
Goods Producing	13,193	13.0	42.2	3.9	5.4	5.8	3.2	3.1	2.9
Mining, Logging and Construction	5,194	5.1	-29.7	-6.6	3.7	3.7	6.3	3.0	3.6
Manufacturing	7,922	7.8	34.8	5.4	1.9	5.0	1.2	3.2	2.3
Durable Goods	4,400	4.3	0.0	0.0	0.0	0.0	2.3	3.3	3.8
Non-Durable Goods	3,470	3.4	28.1	10.3	-0.5	8.3	0.1	3.2	0.6
Service Providing	88,640	87.1	323.7	4.5	2.1	3.8	2.5	2.2	-0.7
Trade, Trans & Utilities	15,885	15.6	-8.3	-0.6	-3.3	-1.6	-3.1	-0.9	-1.0
Wholesale Trade	3,041	3.0	-114.9	-35.9	-11.9	-5.3	-11.8	-1.1	-1.9
Retail Trade	10,797	10.6	85.6	10.0	-0.9	0.2	-0.0	-1.3	-1.4
Information	600	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial Activities	3,323	3.3	9.2	3.4	5.1	0.5	3.1	2.2	-1.1
Finance & Insurance	1,897	1.9	-7.1	-4.4	-0.5	-1.1	-0.0	-0.0	-1.1
Real Estate & Rental & Leasing	1,433	1.4	9.3	8.1	14.1	7.9	7.3	5.2	-1.4
Professional & Business Svcs	9,879	9.7	113.6	14.9	3.1	5.2	-1.0	-1.9	-1.9
Educational & Health Svcs	19,202	18.9	88.6	5.7	6.2	5.1	5.4	3.8	1.4
Leisure & Hospitality	15,224	15.0	224.3	19.5	7.9	7.9	6.4	14.9	0.6
Arts, Entertainment & Recreation	3,030	3.0	138.3	75.2	18.7	25.3	21.0	44.8	2.8
Accommodation & Food Svcs	12,220	12.0	54.1	5.5	5.2	5.2	3.4	11.1	0.1
Other Svcs	4,868	4.8	46.5	12.2	0.5	5.9	4.4	5.9	-1.5
Government	19,713	19.4	-5.9	-0.4	0.1	2.8	3.4	-1.5	-2.3
Federal	500	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
State	6,523	6.4	18.8	3.5	1.9	-0.5	2.1	-7.4	-5.0
Local	12,677	12.5	42.7	4.1	0.6	4.3	4.3	2.8	-0.5

Source: EDD, National Economic Education Delegation (NEED)

Some Employee Detail

Employed in Santa Cruz

Figure 12: Employment by Occupation

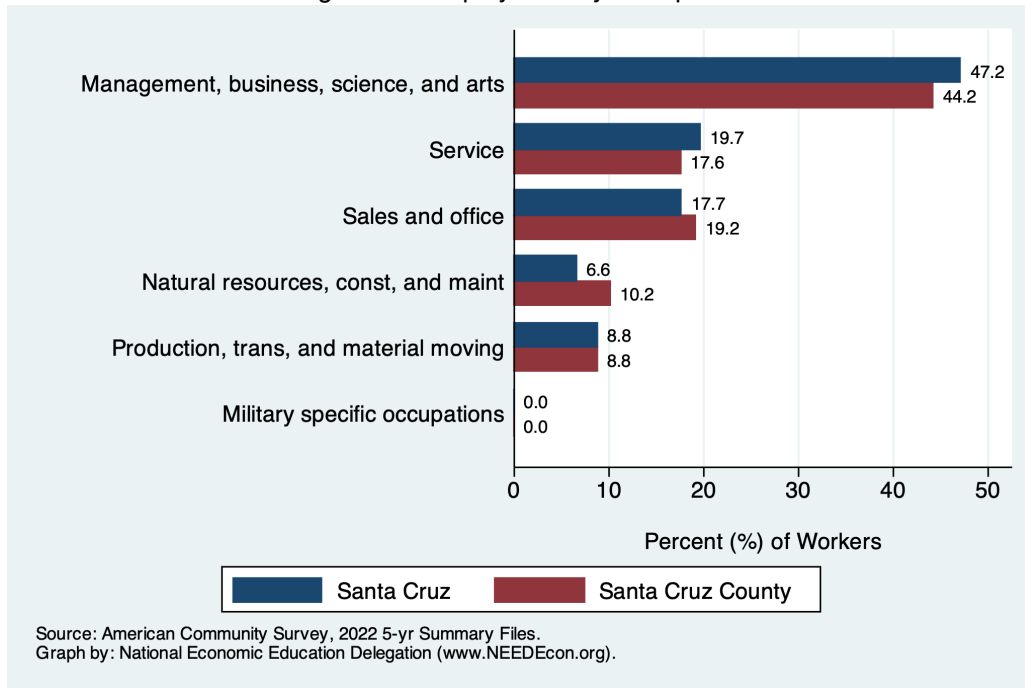


Figure 13: Employment by Industry

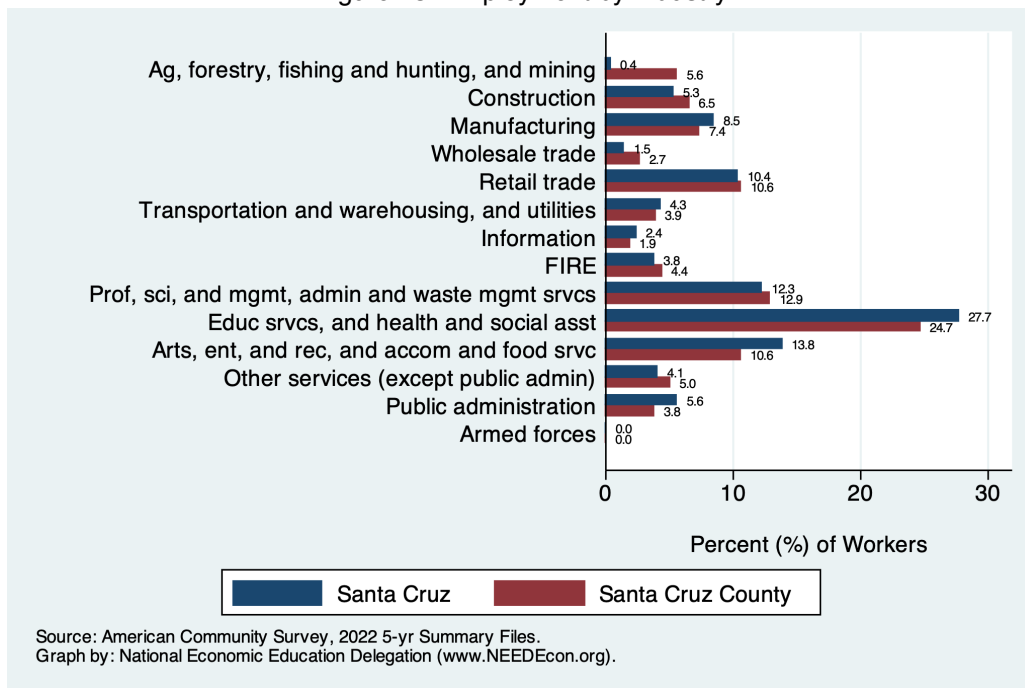


Figure 14: Language Spoken at Home

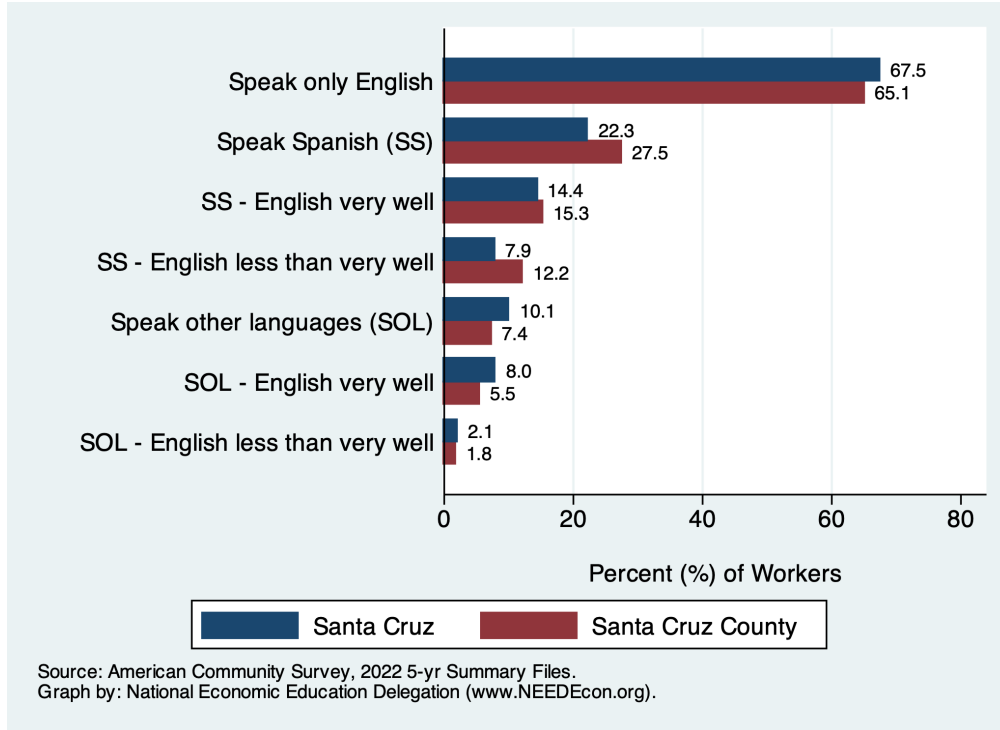
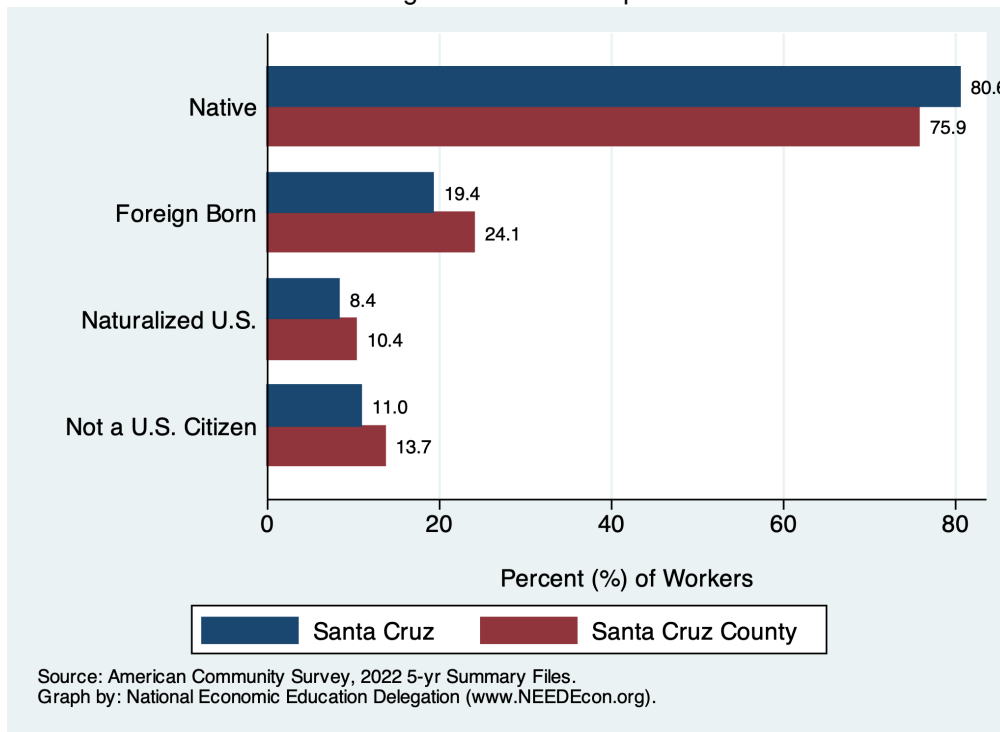


Figure 15: Citizenship



Employed Residents of Santa Cruz

Figure 16: Employment by Occupation

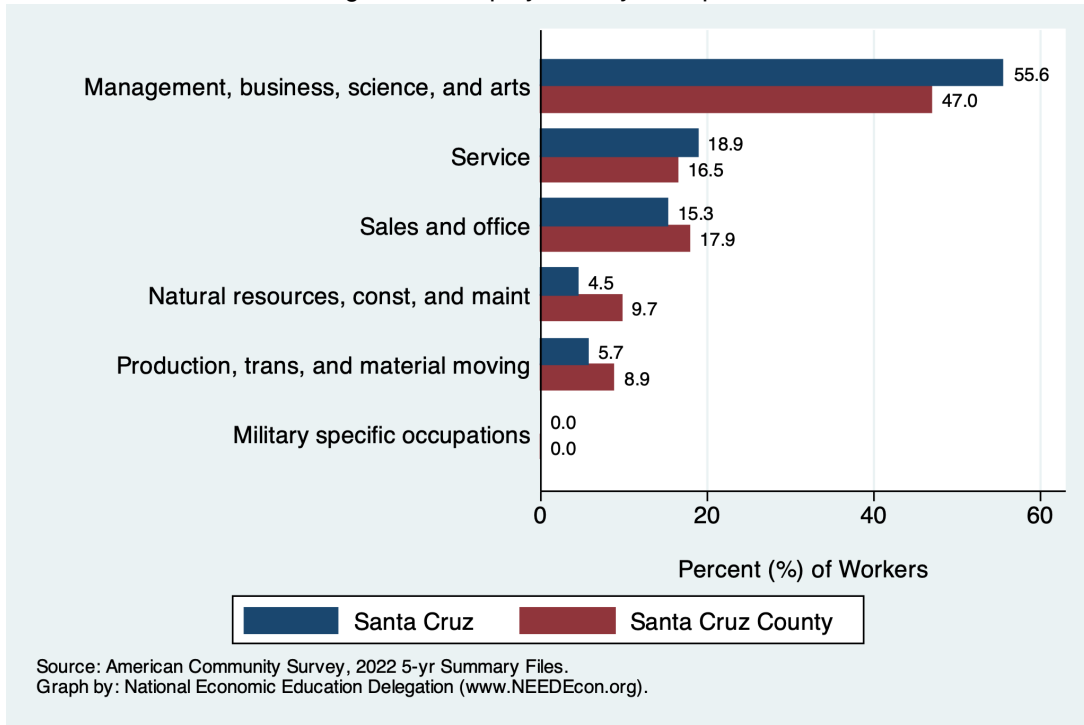


Figure 17: Employment by Industry

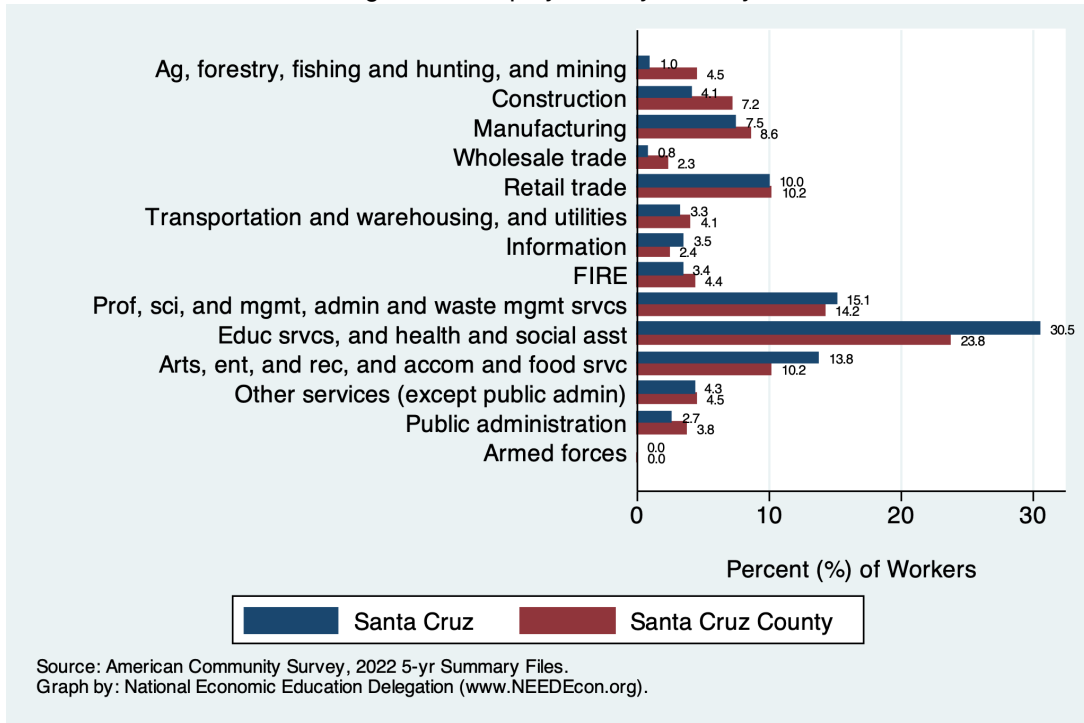


Figure 18: Language Spoken at Home

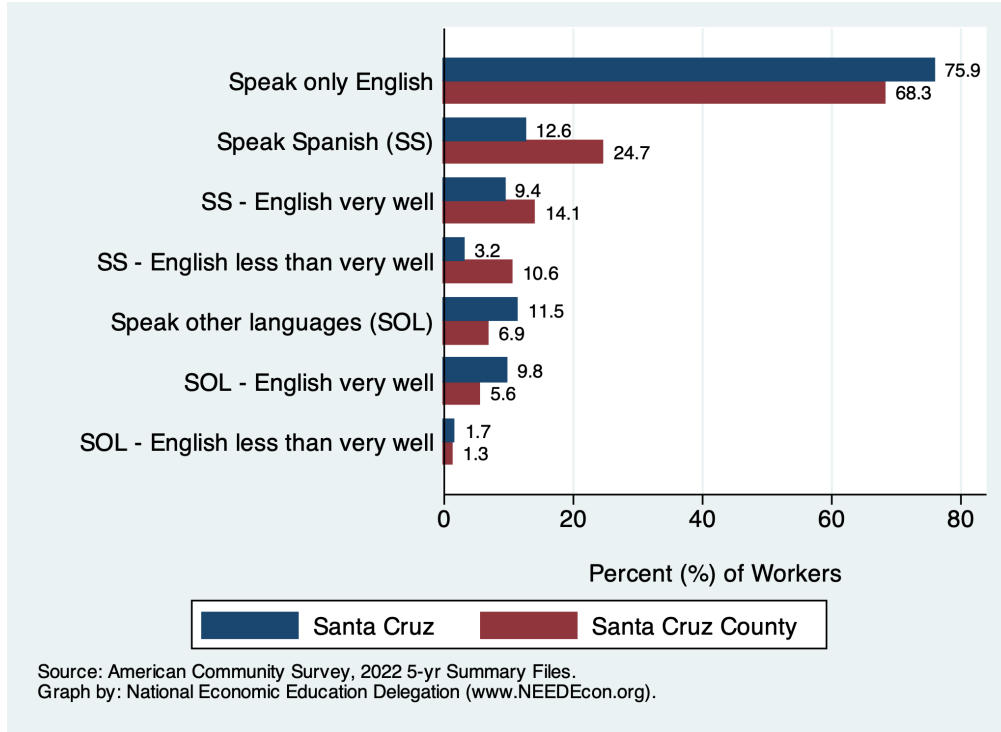
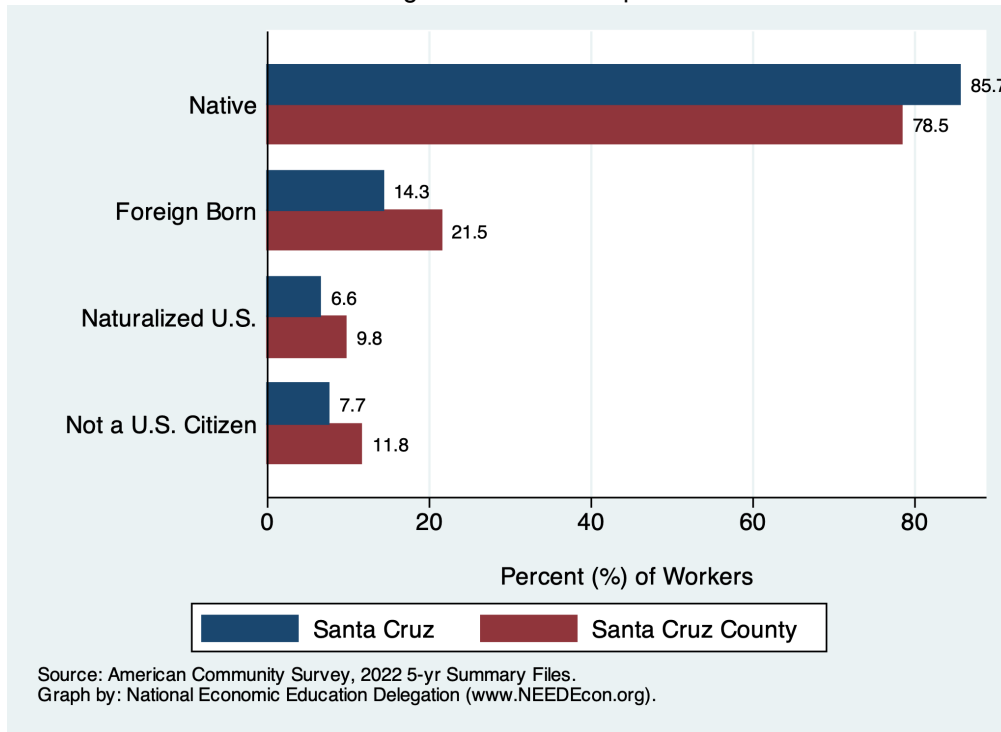


Figure 19: Citizenship



Employed Residents vs Workers in Santa Cruz

Figure 20: Employment by Occupation

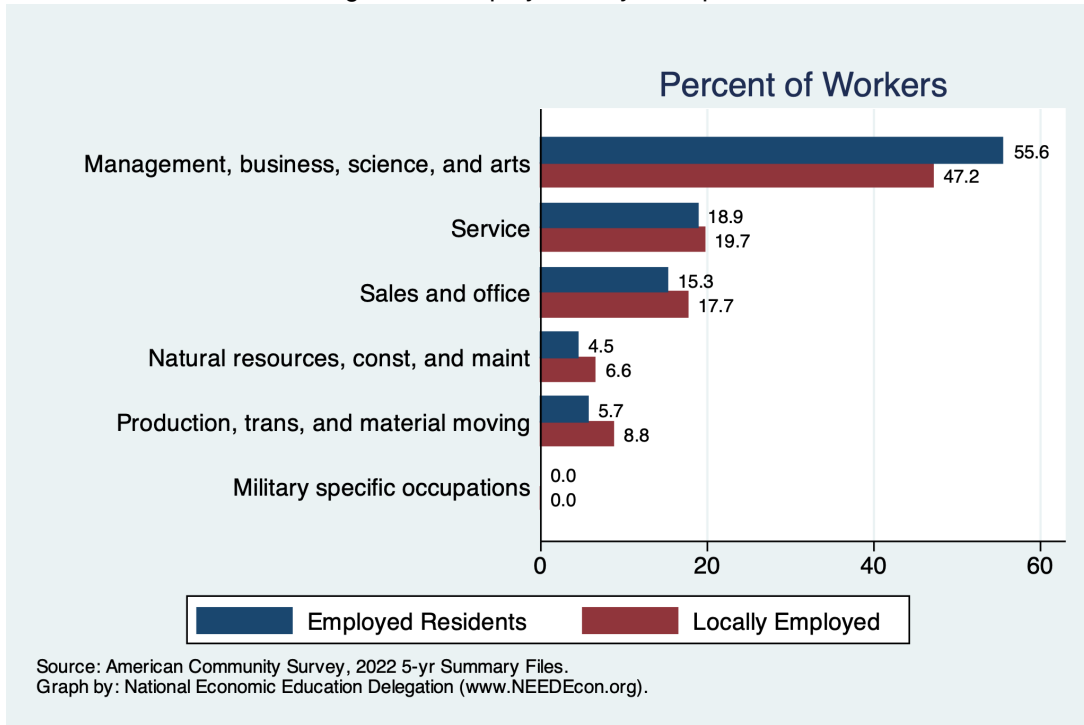


Figure 21: Employment by Industry

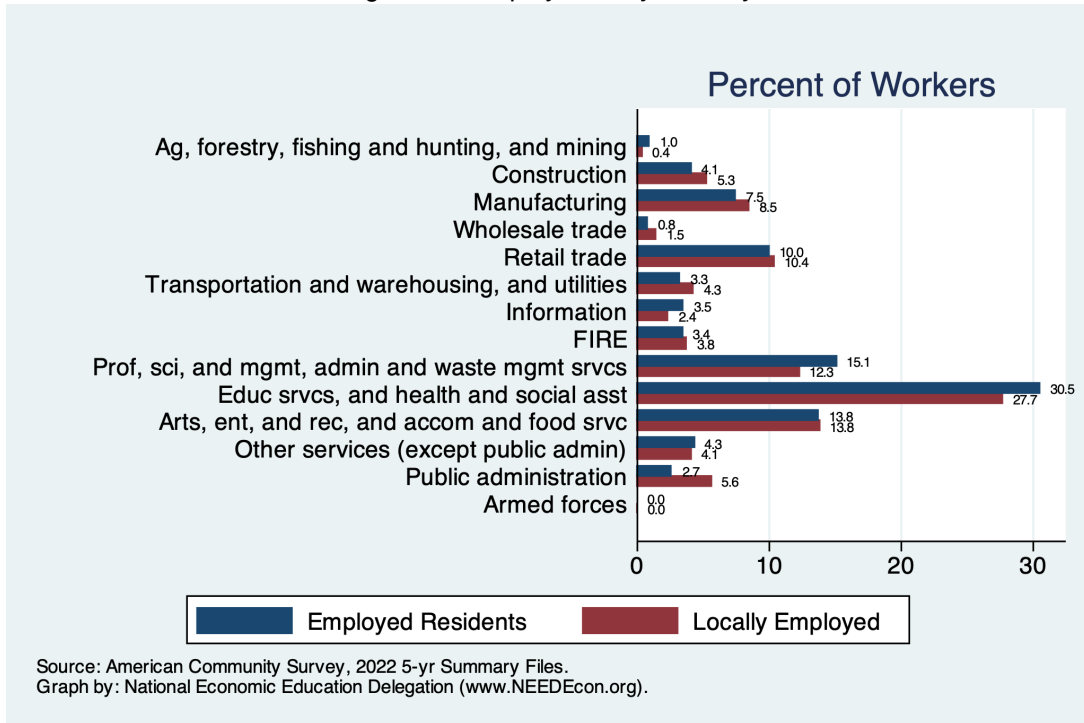


Figure 22: Language Spoken at Home

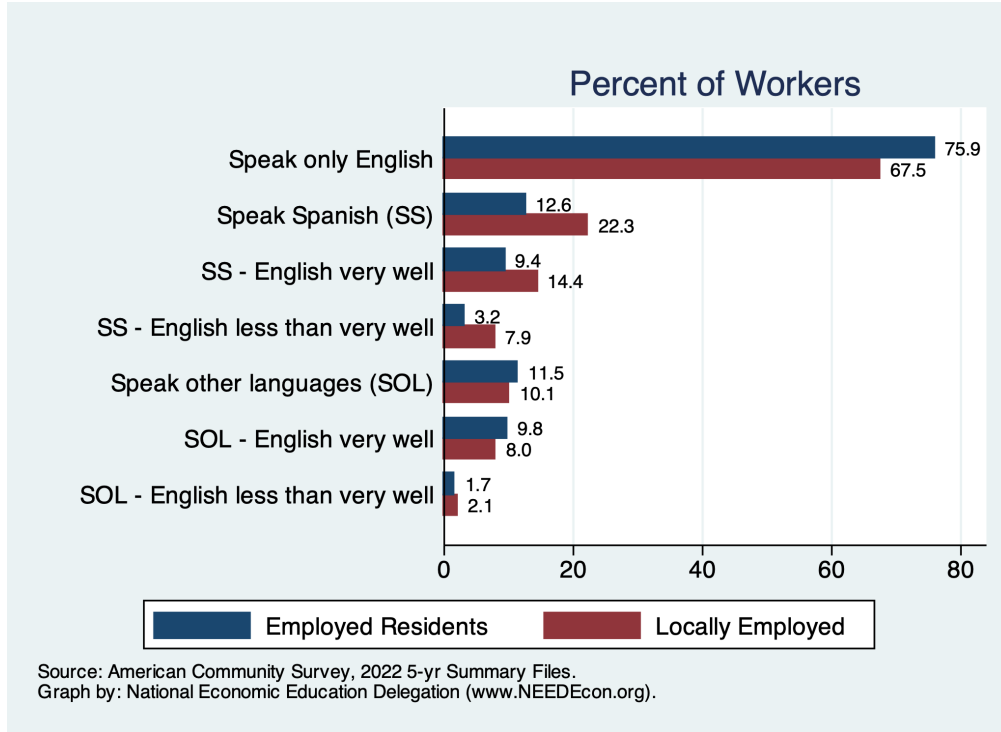
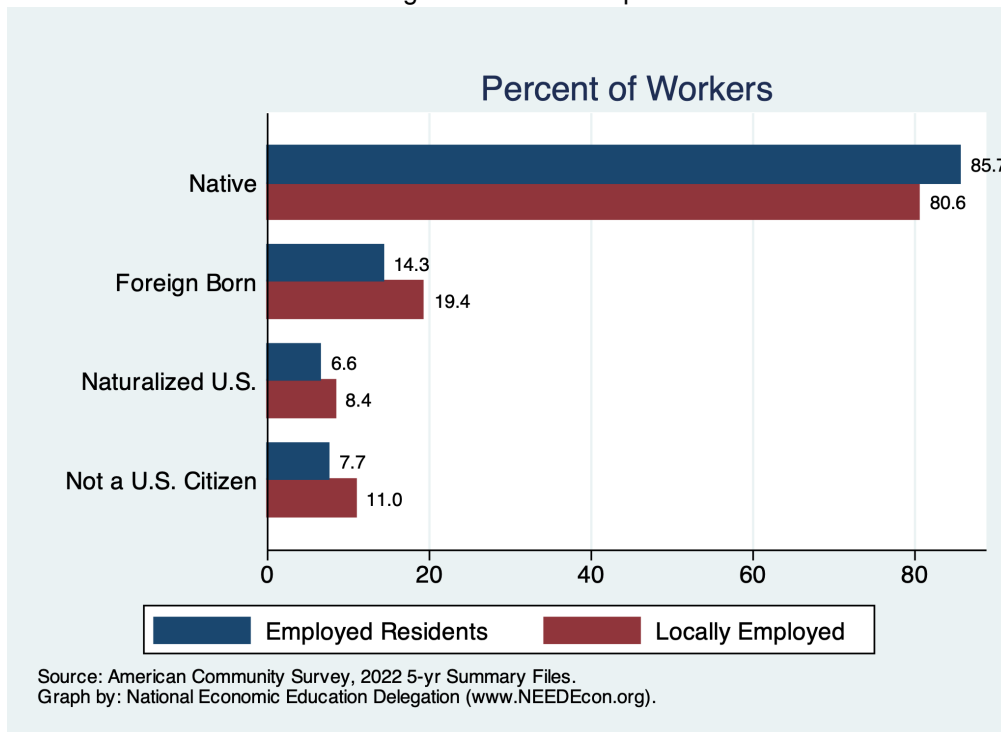


Figure 23: Citizenship



Income and Earnings

Per Capita Income Growth

Definition:

Per capita income is the average income per person in Santa Cruz. 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

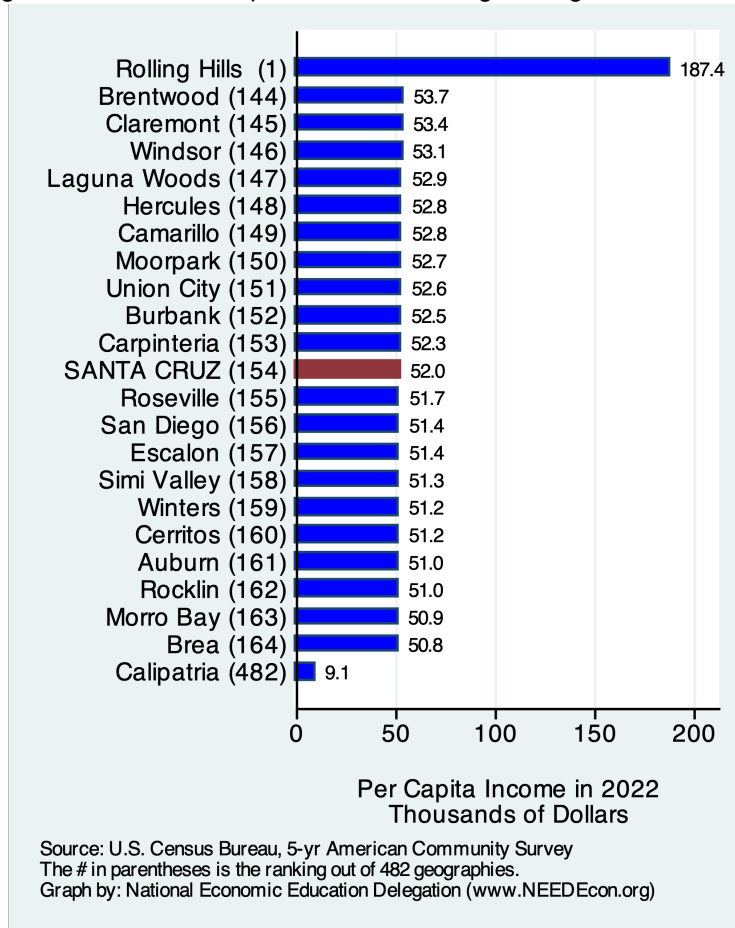
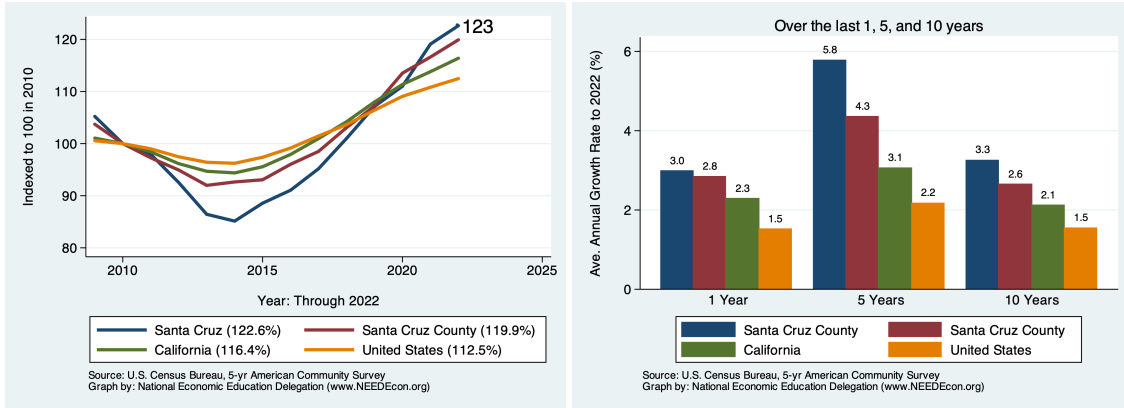


Figure 25: Regional Comparison of Growth over Time



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

Figure 26: Income Levels

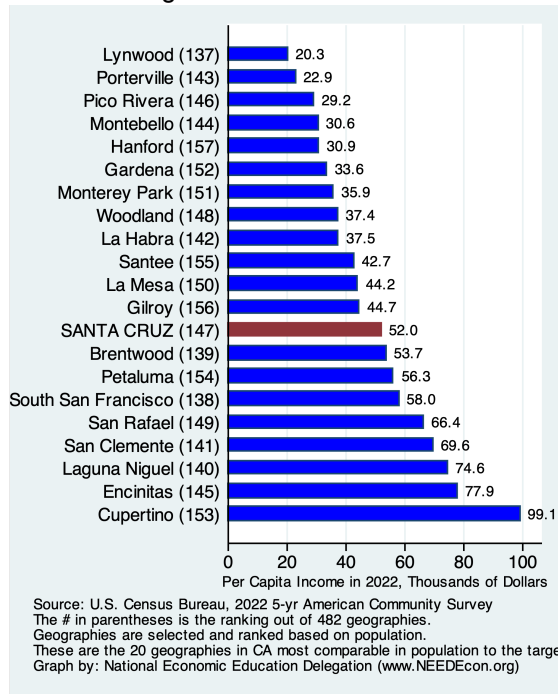
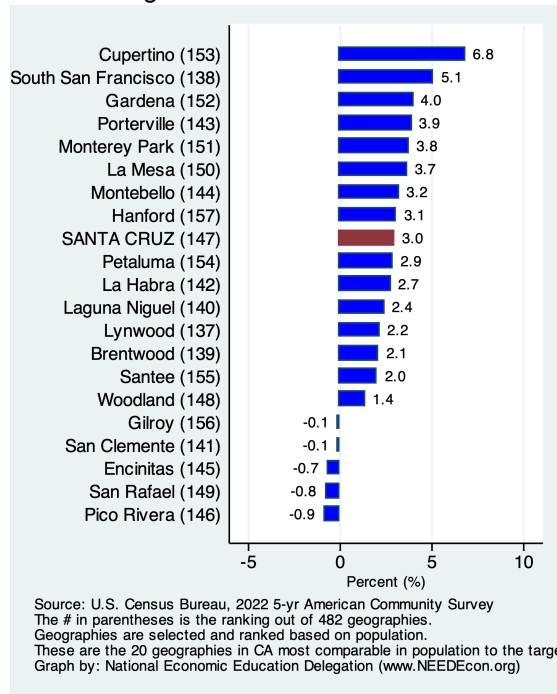
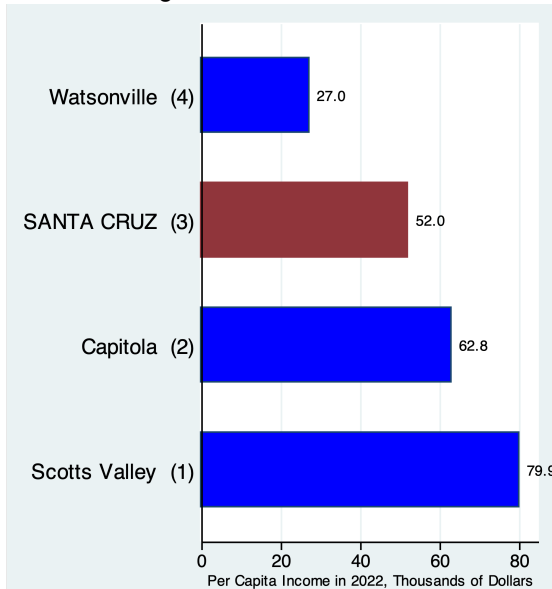


Figure 27: Growth over Time



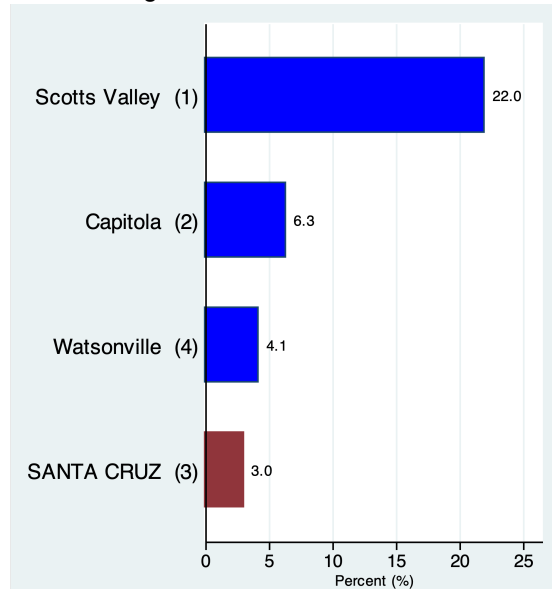
Real Per Capita Income Ranking Among Cities in Santa Cruz County

Figure 28: Income Levels



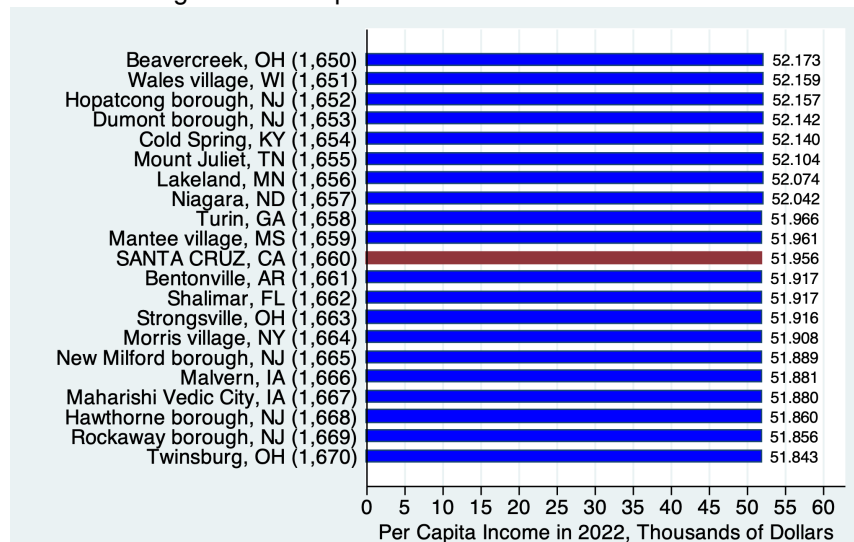
Source: U.S. Census Bureau, 2022 5-yr American Community Survey
 The # in parentheses is the ranking out of 4 geographies.
 Geographies are selected and ranked based on population.
 These are the cities in the same county as the target city.
 Graph by: National Economic Education Delegation (www.NEEDecon.org)

Figure 29: Growth over Time



Source: U.S. Census Bureau, 2022 5-yr American Community Survey
 The # in parentheses is the ranking out of 4 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)

Figure 30: Comparison with All Cities Nationwide



Source: U.S. Census Bureau, 5-yr American Community Survey
 The # in parentheses is the ranking out of 19,695 geographies.
 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.

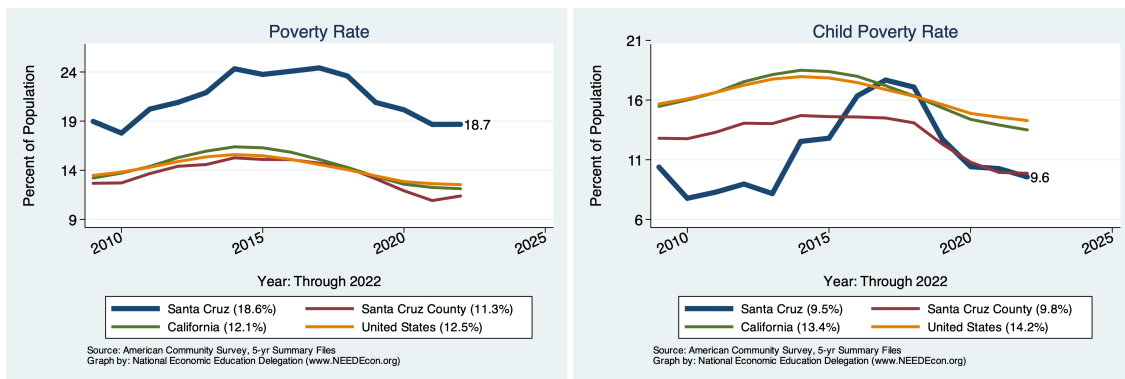


Figure 31: Inequality

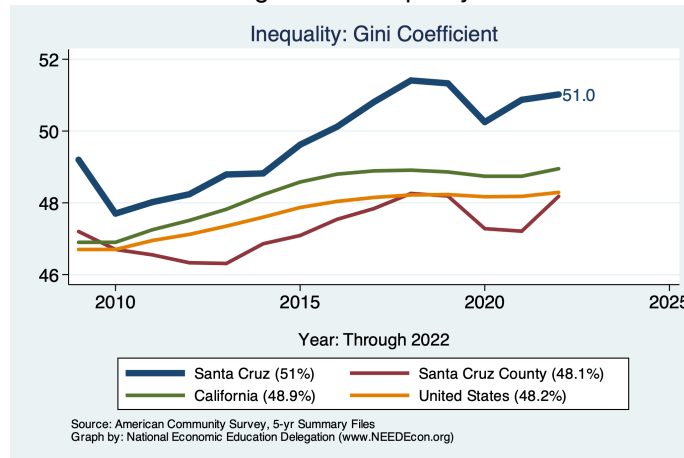


Figure 32: Shares Across the Income Distribution

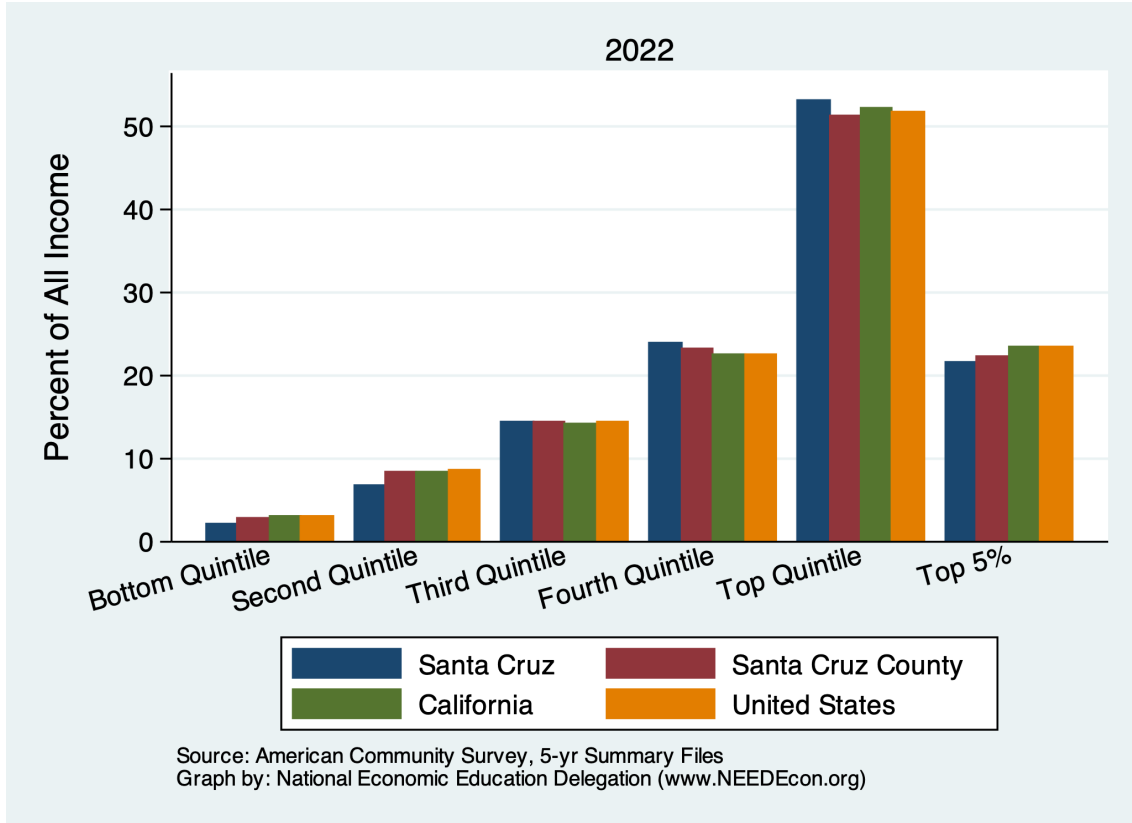
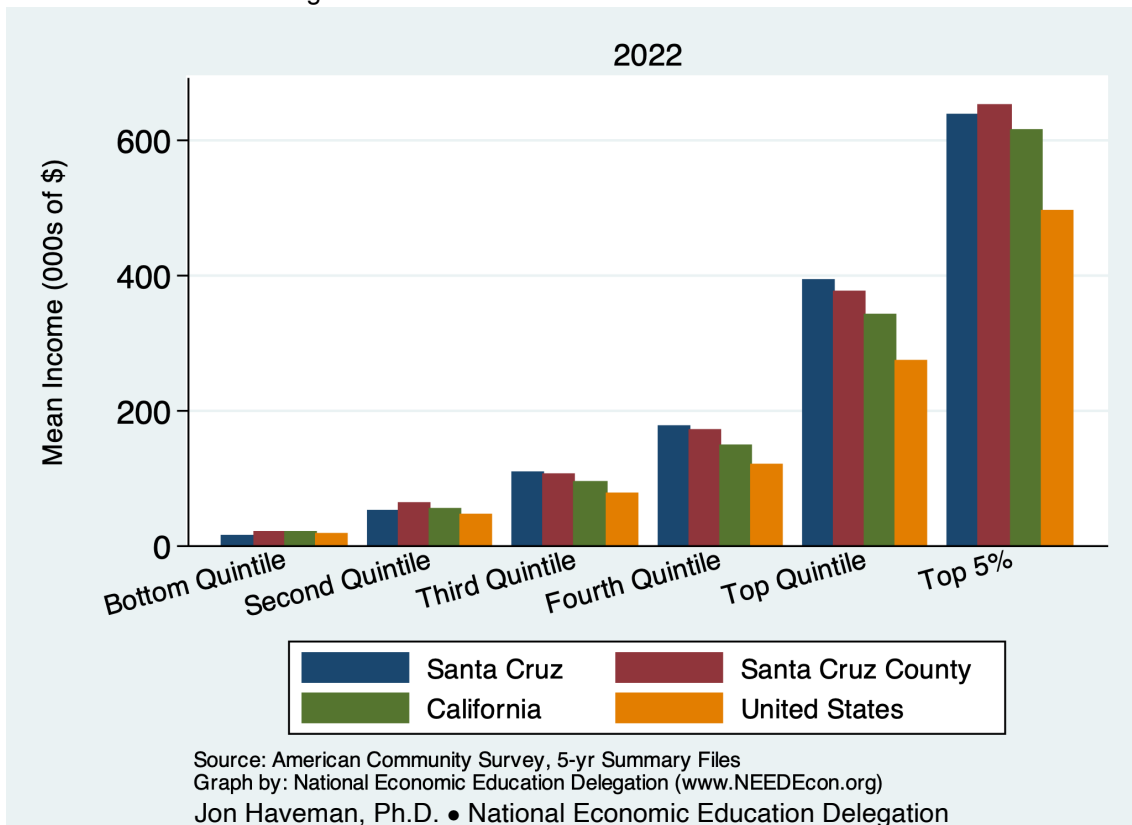


Figure 33: Means Across the Income Distribution



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 Santa Cruz and Broader Regions

Figure 34: Median Home Prices

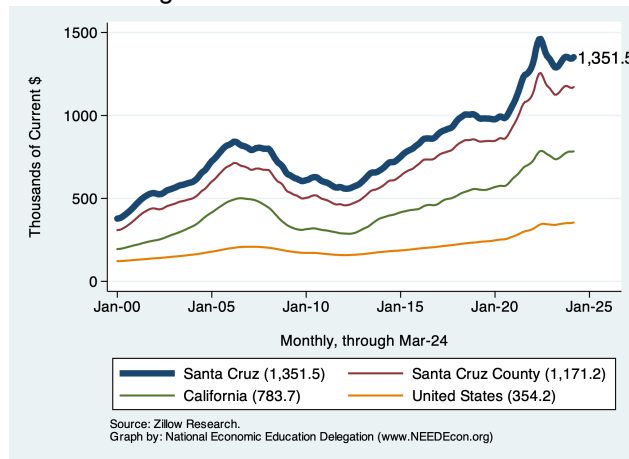
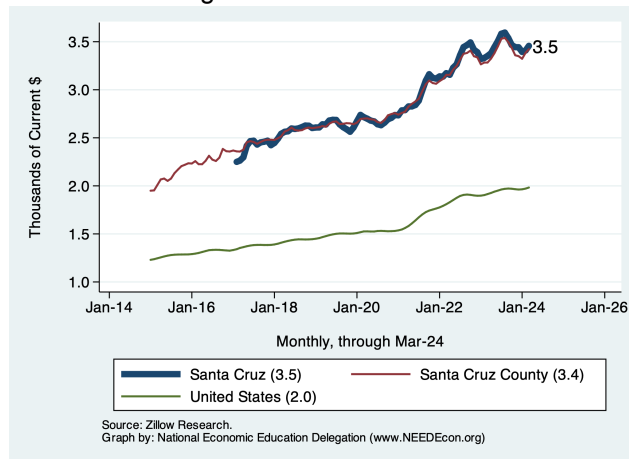


Figure 35: Median Rents



Housing Ownership in Santa Cruz and Broader Regions

Figure 36: Home Ownership Rates

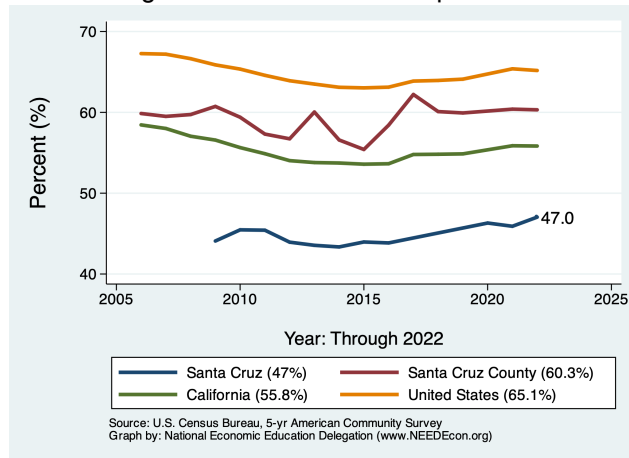


Figure 37: Home Ownership by Age

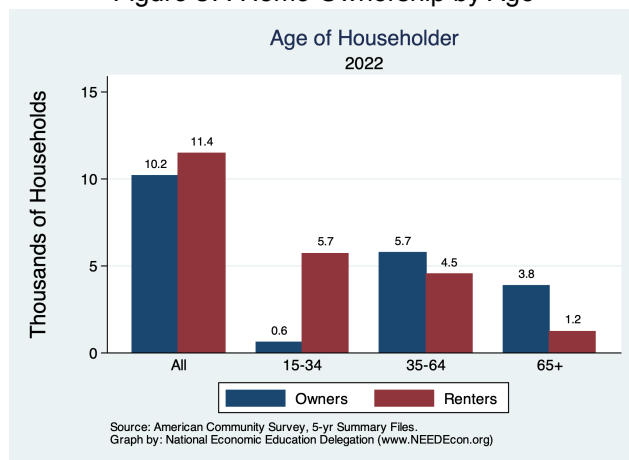


Figure 38: Income by Tenure

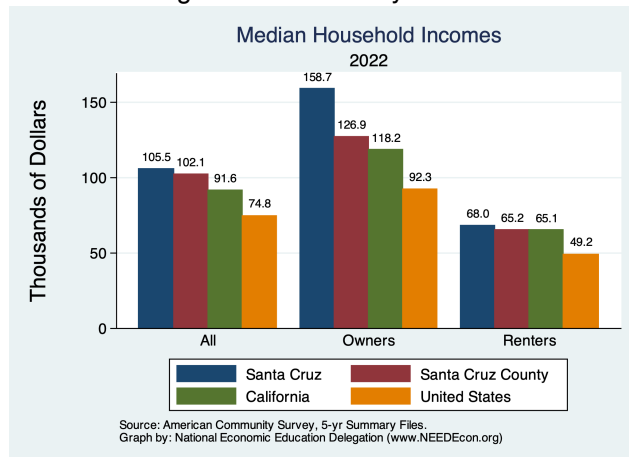


Figure 39: Income Distribution by Tenure

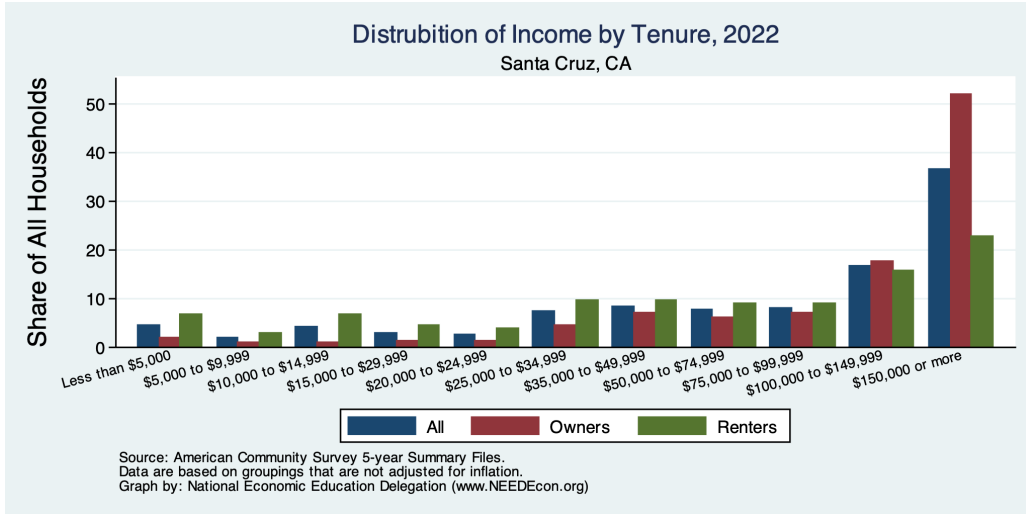


Figure 40: Income Distribution of Home Owners

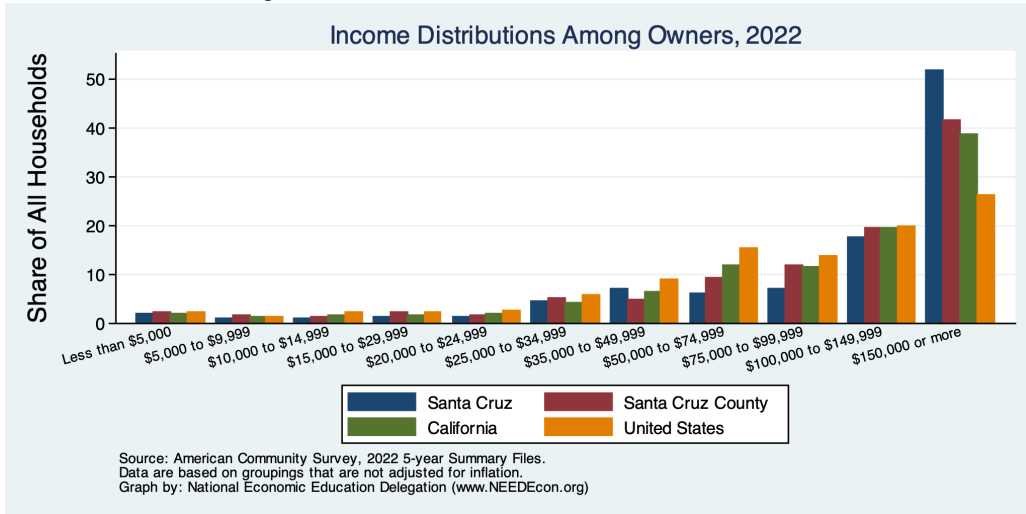
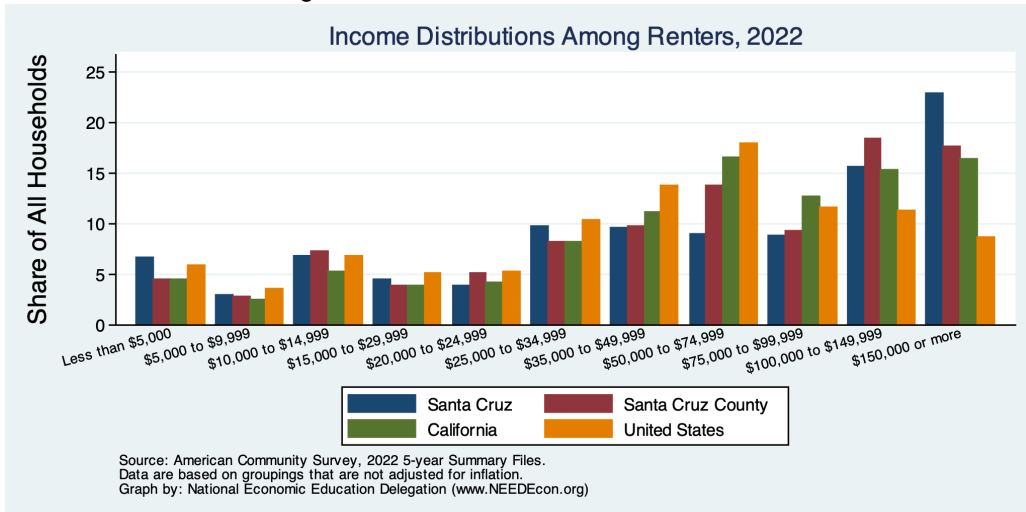


Figure 41: Income Distribution of Renters



Housing Burden in Santa Cruz and Broader Regions

Figure 42: Home Owners w/ A Mortgage

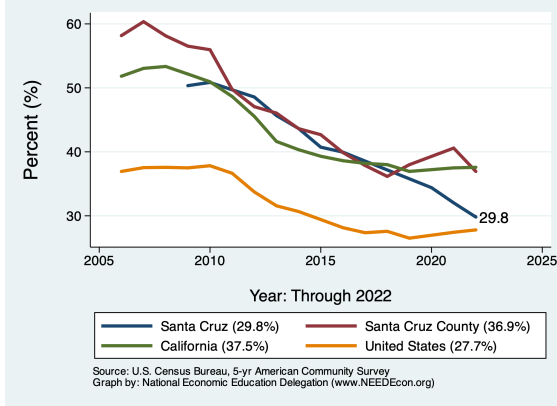


Figure 43: Home Owners w/o A Mortgage

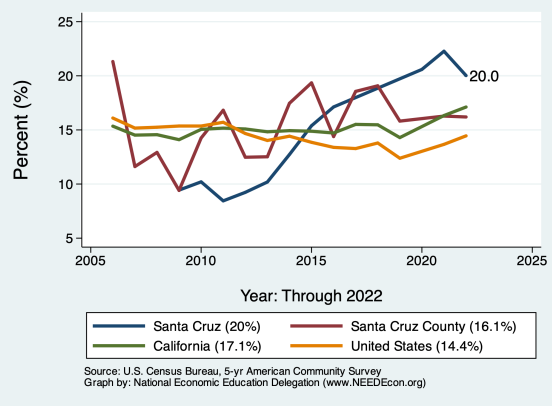


Figure 44: Renters

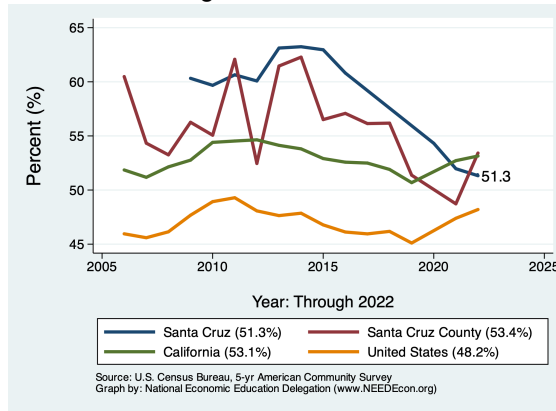
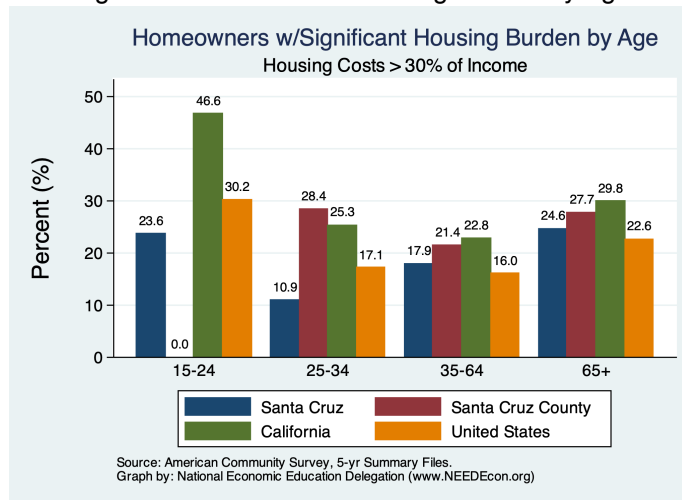


Figure 45: Homeowner Housing Burden by Age



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	63,224.0	65,241.0	59,946.0	-3.1	5.5
Total # of Homes	24,415.0	23,901.0	23,316.0	2.2	4.7
# Occupied Units	22,093.0	22,558.0	21,657.0	-2.1	2.0
Persons per Household	2.3	2.4	2.4	-3.8	-4.6
Vacancy Rate (%)	9.5	5.6	7.1	69.3	33.7

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

Figure 46: Housing Growth

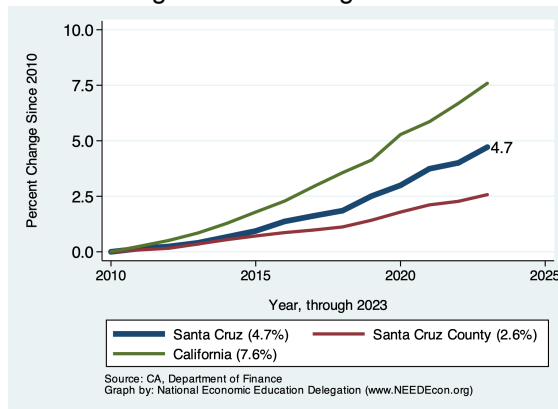


Figure 47: Persons per Household

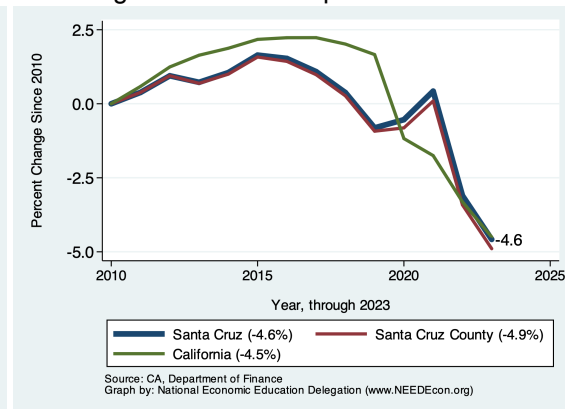


Figure 48: Vacancy Rates

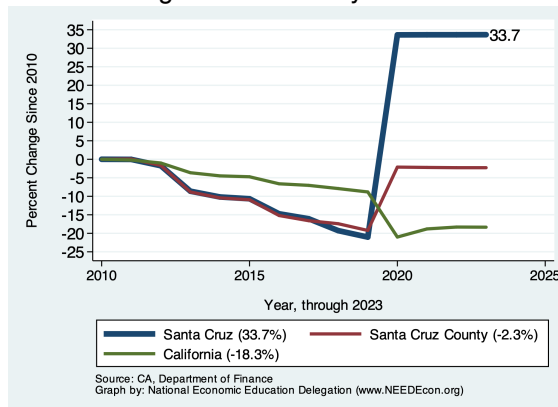
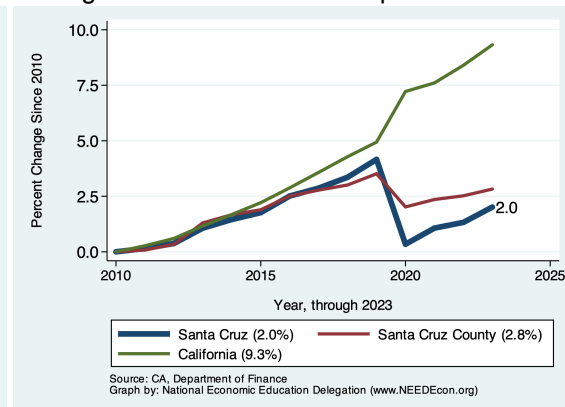


Figure 49: Number of Occupanied Units



Trends in the Growth of Housing by Housing Type

Figure 50: Single Detached Homes

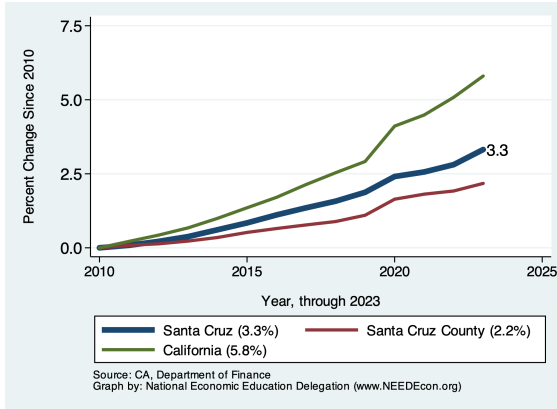


Figure 51: Single Attached Homes

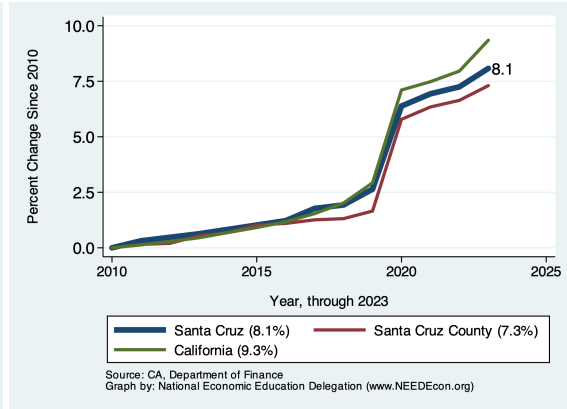


Figure 52: Housing in Buildings with Two to Four Units

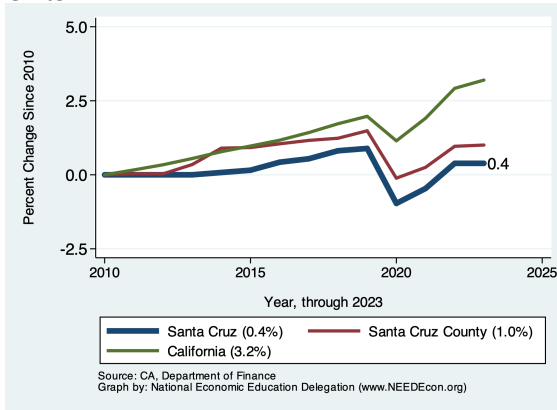
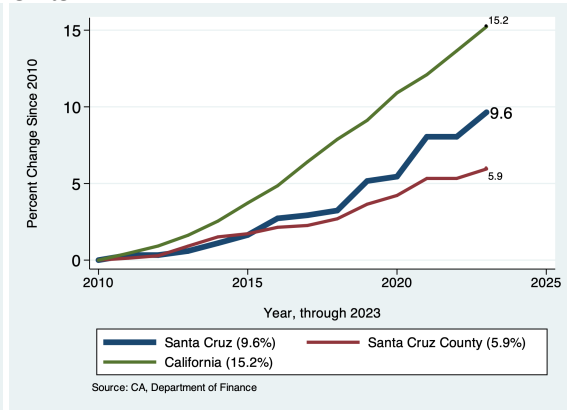


Figure 53: Housing in Buildings with Five or More Units



Vintage of Residential Housing

Why is it important?

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

ing. 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

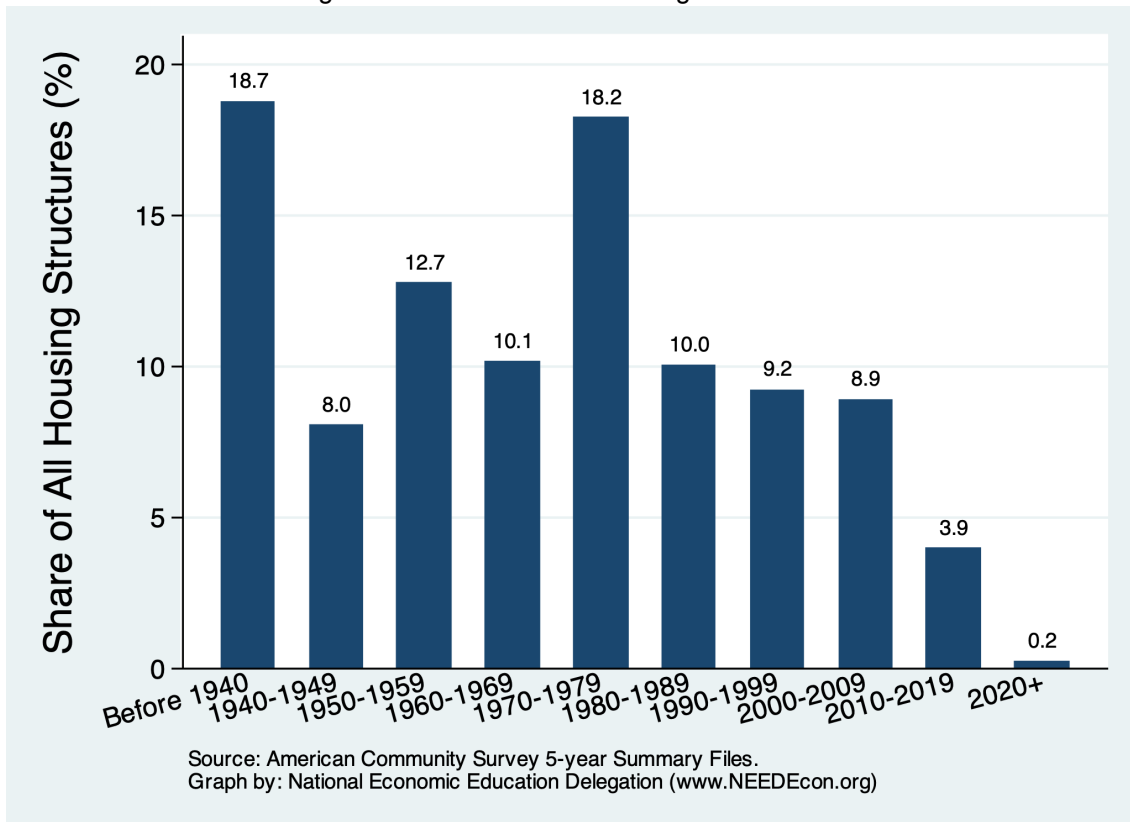


Figure 55: Housing Vintage across Regions

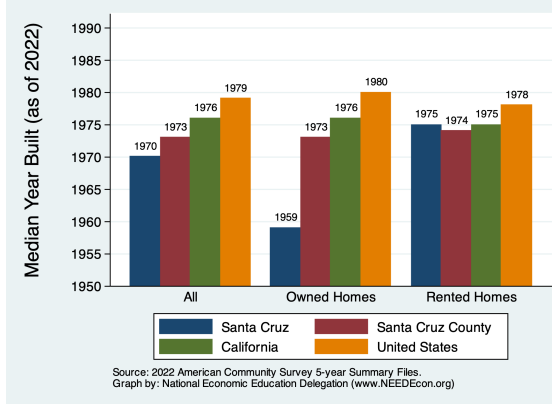


Figure 56: Housing Vintage by Tenure

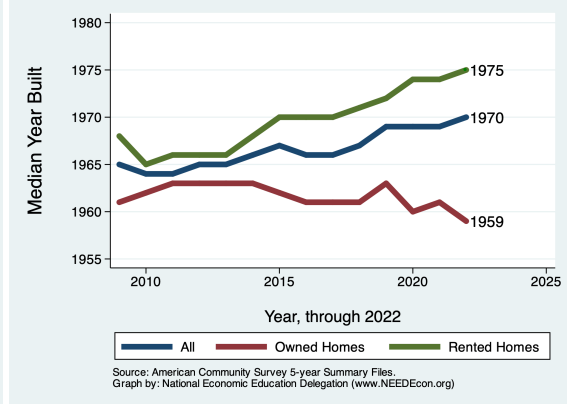


Figure 57: Vintage of Owned Residences

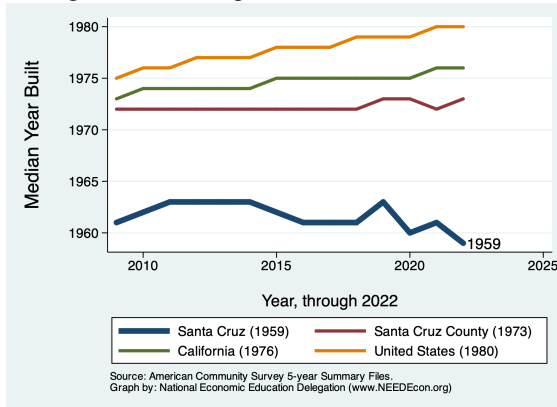


Figure 58: Vintage of Rented Residences

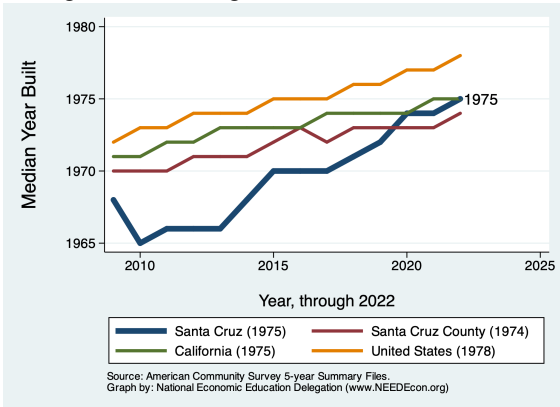
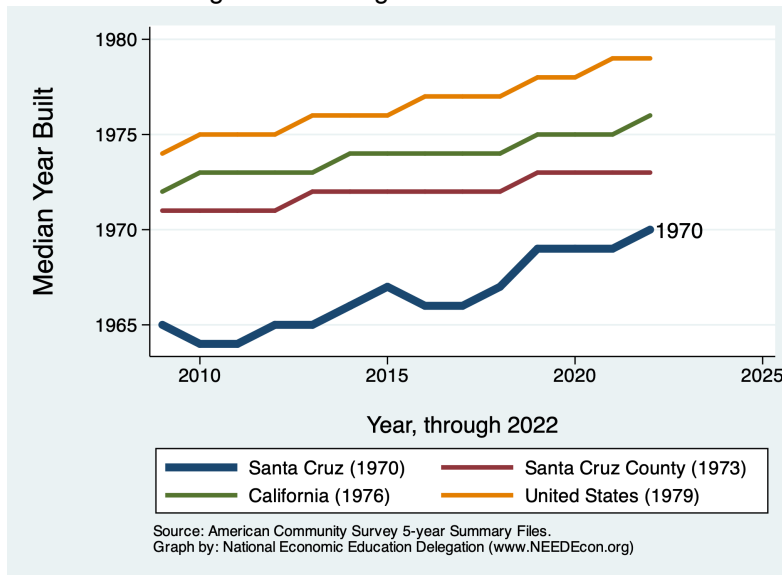


Figure 59: Vintage of All Residences



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

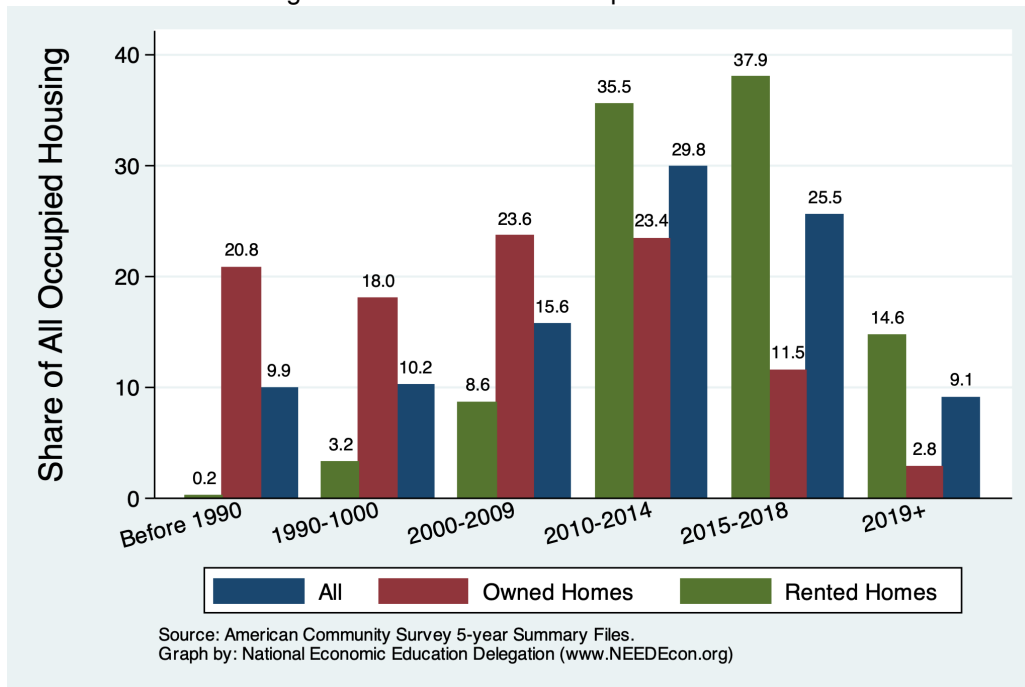


Figure 61: Year Occupied by Current Residents across Regions

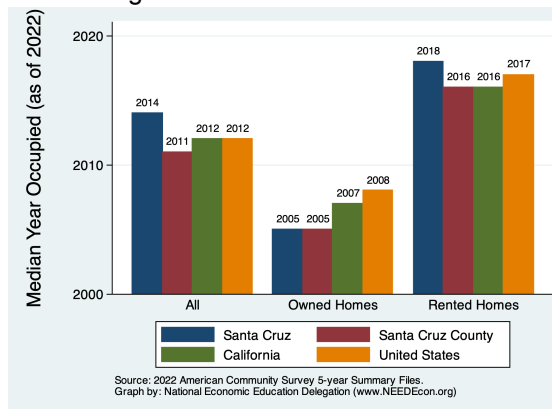


Figure 62: Year Occupied by Current Residents by Tenure

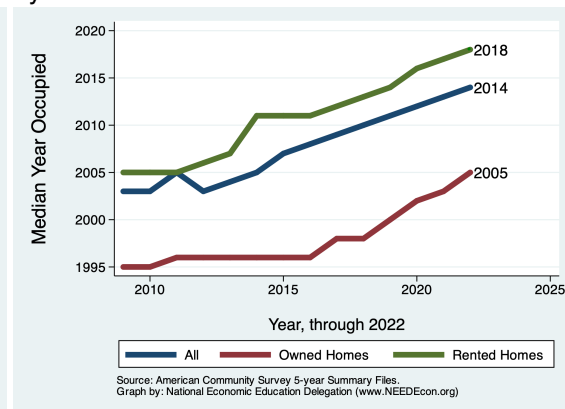


Figure 63: Year Occupied by Current Residents for Owned Housing

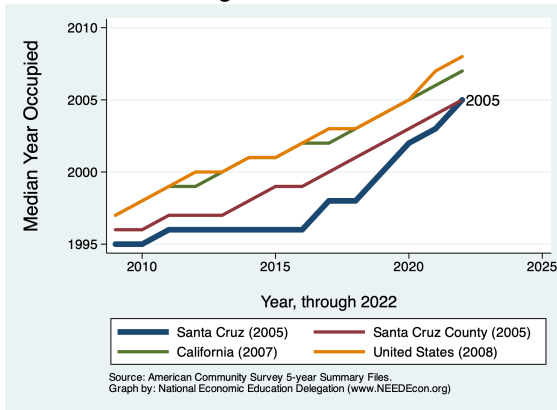


Figure 64: Year Occupied by Current Residents for Rented Housing

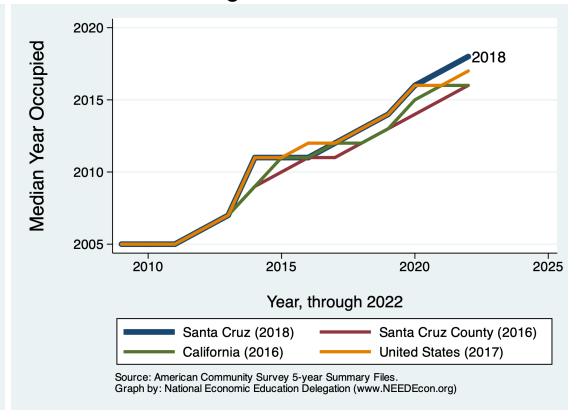
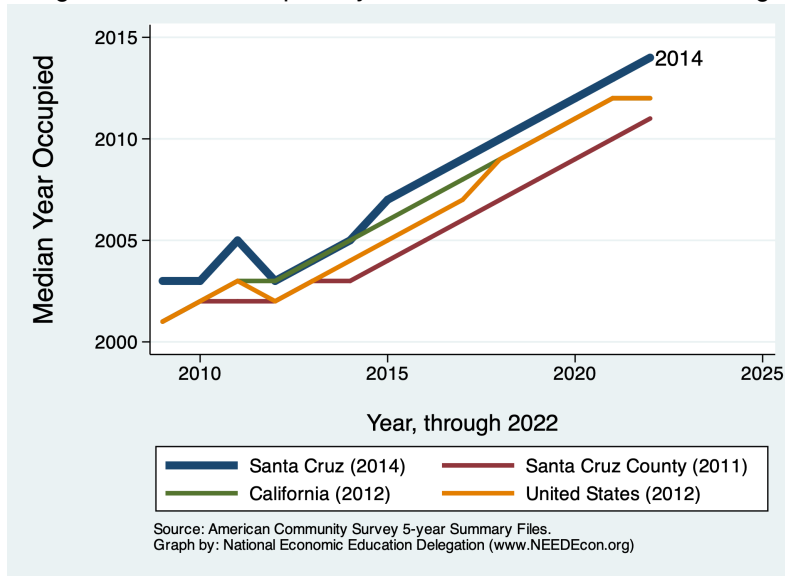


Figure 65: Year Occupied by Current Residents for All Housing



Residential Permitting

Definition:

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

Santa Cruz - Ranking Among Comparables

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

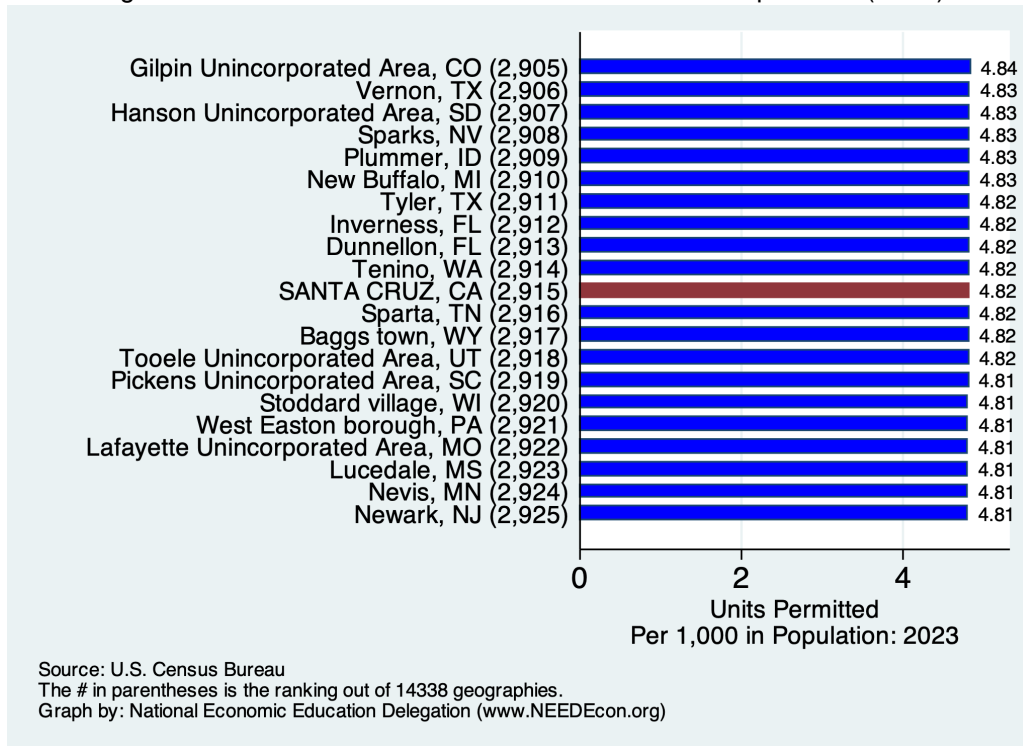
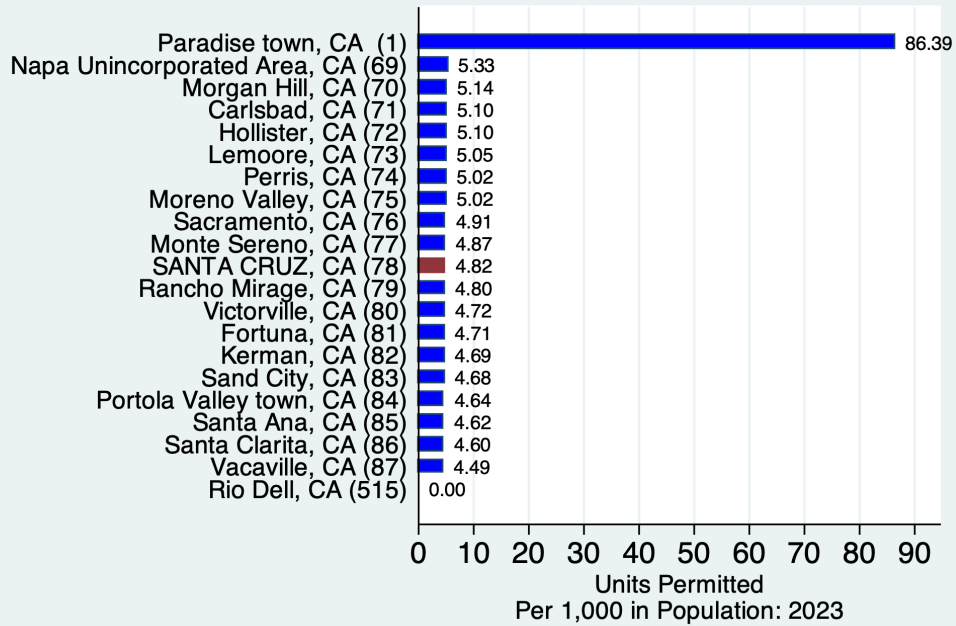
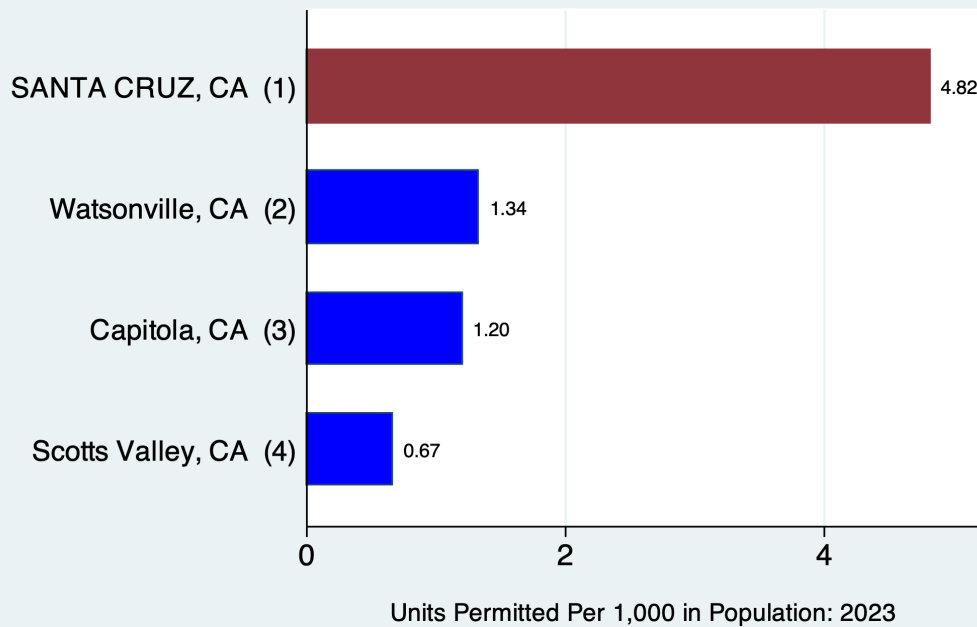


Figure 67: Number of Units Permitted - California Comparables (Rank)



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

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



Source: U.S. Census Bureau,
 The # in parentheses is the ranking out of 4 geographies.
 Graph by: National Economic Education Delegation (www.NEEDecon.org)

Santa Cruz - Permitting Activity

Annual Units Permitted - Per Capita in Santa Cruz

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 Santa Cruz

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 Santa Cruz

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

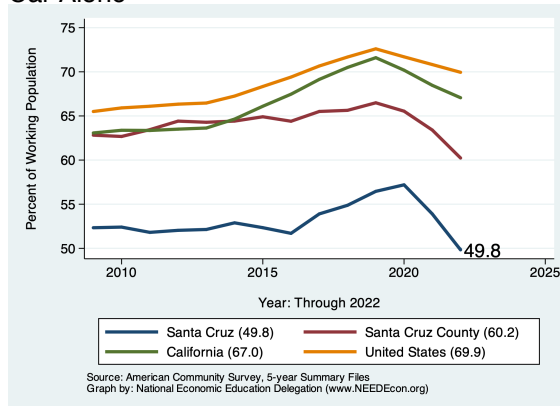


Figure 76: Percent of Workers Commuting by Carpool

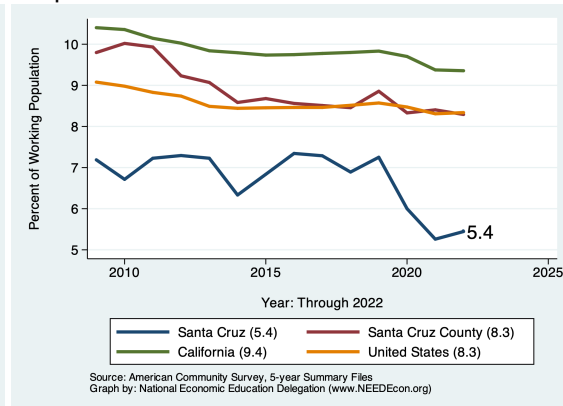


Figure 77: Percent of Workers using Public Transportation

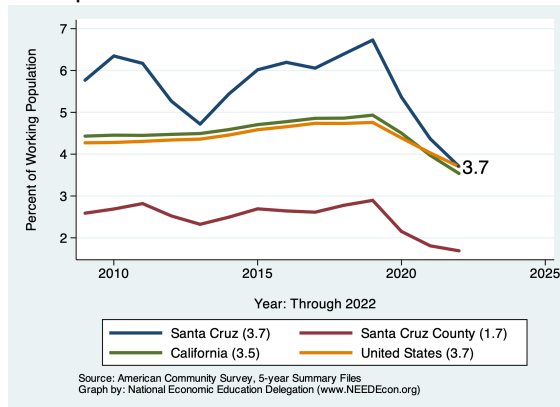
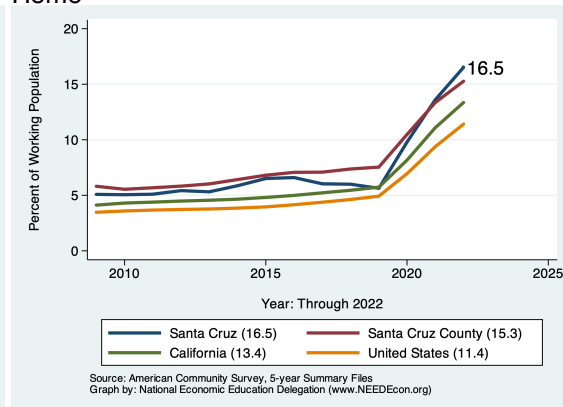


Figure 78: Percent of Workers Who Work From Home



The first table on this page presents data for those who LIVE in Santa Cruz. The second provides data on those who work, but do not necessarily live in Santa Cruz. 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:	9,477	53.5	8,949	55.8	18,426	55.3	78.0
Drove Alone	8,580	48.5	8,031	50.1	16,611	49.8	68.4
Carpooled:	897	5.1	918	5.7	1,815	5.4	9.5
In 2-person carpool	763	4.3	758	4.7	1,521	4.6	6.9
In 3-person carpool	126	0.7	89	0.6	215	0.6	1.5
In 4-or-more-person carpool	8	0.0	71	0.4	79	0.2	1.1
Public Transportation (excl Taxi):	521	2.9	715	4.5	1,236	3.7	3.6
Bus or Trolley Bus	521	2.9	710	4.4	1,231	3.7	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	5	0.0	5	0.0	0.2
Ferryboat	0	0.0	0	0.0	0	0.0	0.1
Bicycle	977	5.5	553	3.4	1,530	4.6	0.7
Walked	1,183	6.7	1,910	11.9	3,093	9.3	2.4
Taxicab, Motorcycle, or other	271	1.5	298	1.9	569	1.7	1.7
Worked at Home	2,943	16.6	2,561	16.0	5,504	16.5	13.6
Total:	15,372	86.8	14,986	93.4	30,358	91.1	

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:	14,536	64.2	12,819	57.0	27,355	60.7	78.0
Drove Alone	13,016	57.5	11,307	50.3	24,323	53.9	68.5
Carpooled:	1,520	6.7	1,512	6.7	3,032	6.7	9.5
In 2-person carpool	1,289	5.7	1,052	4.7	2,341	5.2	6.9
In 3-person carpool	150	0.7	249	1.1	399	0.9	1.5
In 4-or-more-person carpool	81	0.4	211	0.9	292	0.6	1.1
Public Transportation (excl Taxi):	716	3.2	752	3.3	1,468	3.3	3.6
Bus or Trolley Bus	686	3.0	725	3.2	1,411	3.1	2.3
Streetcar or Trolley Car	16	0.1	0	0.0	16	0.0	0.8
Subway or Elevated	14	0.1	11	0.0	25	0.1	0.3
Railroad	0	0.0	16	0.1	16	0.0	0.2
Ferryboat	0	0.0	0	0.0	0	0.0	0.1
Bicycle	1,113	4.9	585	2.6	1,698	3.8	0.7
Walked	1,478	6.5	1,895	8.4	3,373	7.5	2.4
Taxicab, Motorcycle, or other	455	2.0	462	2.1	917	2.0	1.7
Worked at Home	2,943	13.0	2,561	11.4	5,504	12.2	13.6
Total:	21,241	93.9	19,074	84.9	40,315	89.4	

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	553	3.4	580	3.5	1,133	3.5	2.0
5 to 9 minutes	1,722	10.5	2,215	13.4	3,937	12.3	7.5
10 to 14 minutes	3,162	19.2	2,953	17.8	6,115	19.1	12.2
15 to 19 minutes	2,032	12.4	2,123	12.8	4,155	13.0	15.0
20 to 24 minutes	1,231	7.5	1,366	8.2	2,597	8.1	14.3
25 to 29 minutes	348	2.1	250	1.5	598	1.9	6.3
30 to 34 minutes	599	3.6	805	4.9	1,404	4.4	15.0
35 to 39 minutes	110	0.7	83	0.5	193	0.6	2.9
40 to 44 minutes	252	1.5	188	1.1	440	1.4	4.3
45 to 59 minutes	998	6.1	1,034	6.2	2,032	6.4	8.6
60 to 89 minutes	1,183	7.2	577	3.5	1,760	5.5	7.9
90 or more minutes	239	1.5	251	1.5	490	1.5	4.0
Total:	12,429	75.5	12,425	74.9	24,854	77.7	

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

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

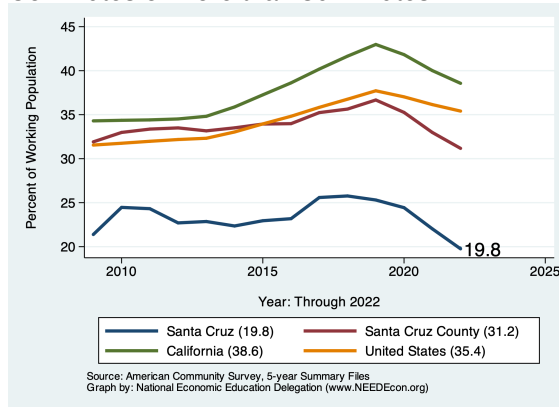


Figure 80: Percent of Employed Population With Commutes of More than 90 Minutes

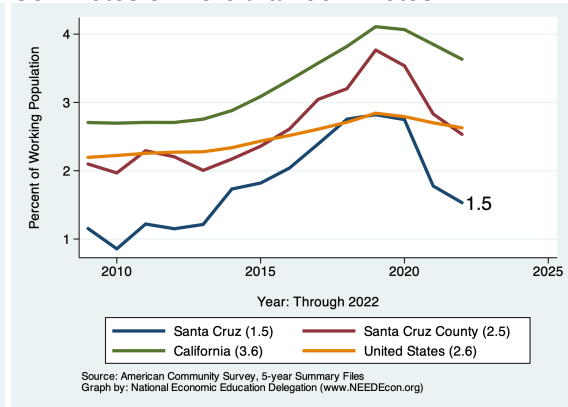
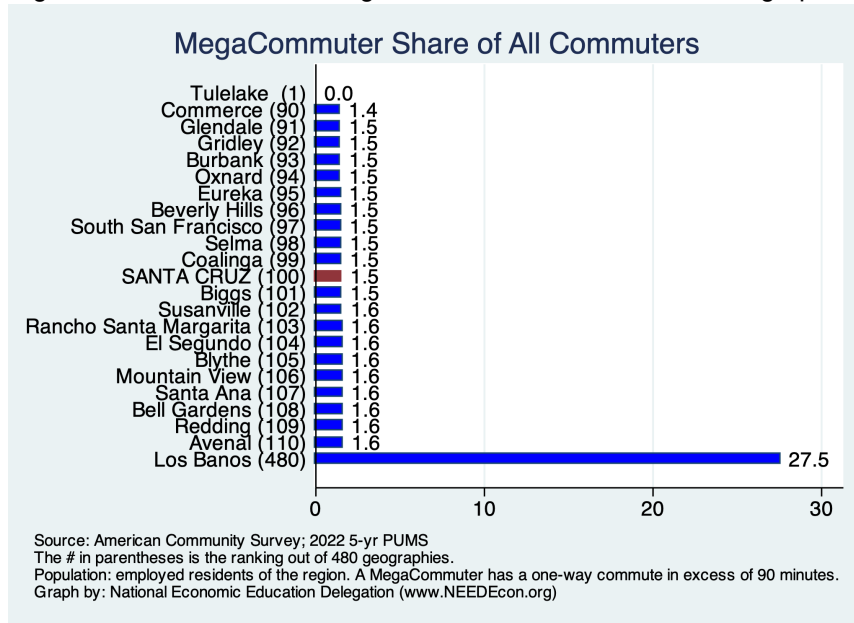


Figure 81: Rank: Share of MegaCommuters Across Similar Geographies



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	575	2.6	579	2.7	1,154	2.6	2.0
5 to 9 minutes	1,576	7.2	2,156	9.9	3,732	8.6	7.5
10 to 14 minutes	3,543	16.2	2,638	12.1	6,181	14.2	12.2
15 to 19 minutes	2,872	13.1	2,935	13.5	5,807	13.3	15.0
20 to 24 minutes	2,834	13.0	2,531	11.6	5,365	12.3	14.3
25 to 29 minutes	878	4.0	990	4.6	1,868	4.3	6.3
30 to 34 minutes	1,807	8.3	1,614	7.4	3,421	7.8	15.0
35 to 39 minutes	290	1.3	278	1.3	568	1.3	2.9
40 to 44 minutes	684	3.1	696	3.2	1,380	3.2	4.3
45 to 59 minutes	1,555	7.1	1,093	5.0	2,648	6.1	8.6
60 to 89 minutes	1,019	4.7	685	3.2	1,704	3.9	7.9
90 or more minutes	665	3.0	318	1.5	983	2.3	4.0
Total:	18,298	83.7	16,513	76.0	34,811	79.8	

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

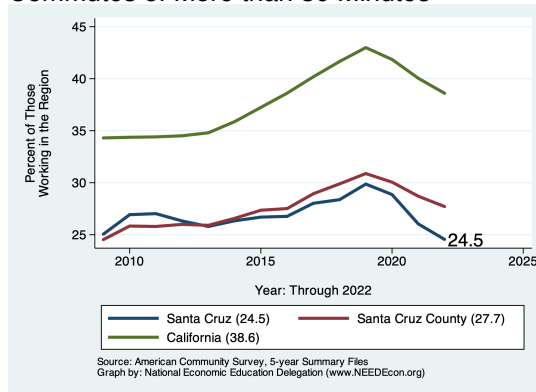


Figure 83: Percent of Local Employees With Commutes of More than 90 Minutes

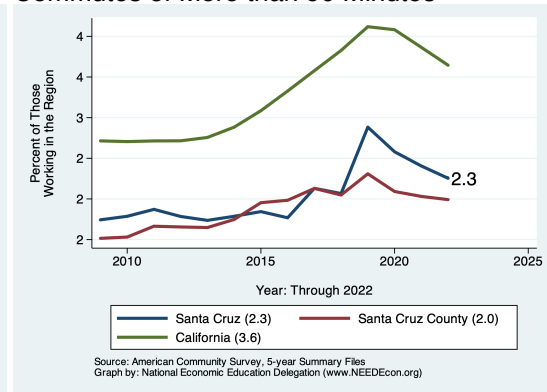
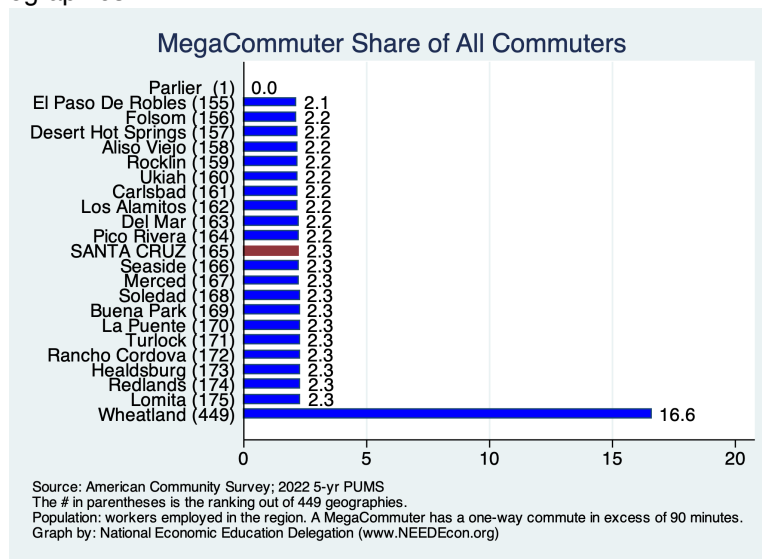


Figure 84: Rank: Share of MegaCommuters Across Similar Geographies



Place of Work

This section provides evidence on where workers living in Santa Cruz work. As evidenced in the first table, some of Santa Cruz’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 Santa Cruz 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:	15,328	86.6	14,979	86.5	30,307	90.5	99.6
Worked in county of residence	12,386	70.0	13,687	79.0	26,073	77.9	84.1
worked outside of county of residence	2,942	16.6	1,292	7.5	4,234	12.6	15.4
Worked outside state of residence	44	0.2	7	0.0	51	0.2	0.4
Total:	15,372	86.8	14,986	86.5	30,358	90.7	

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

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

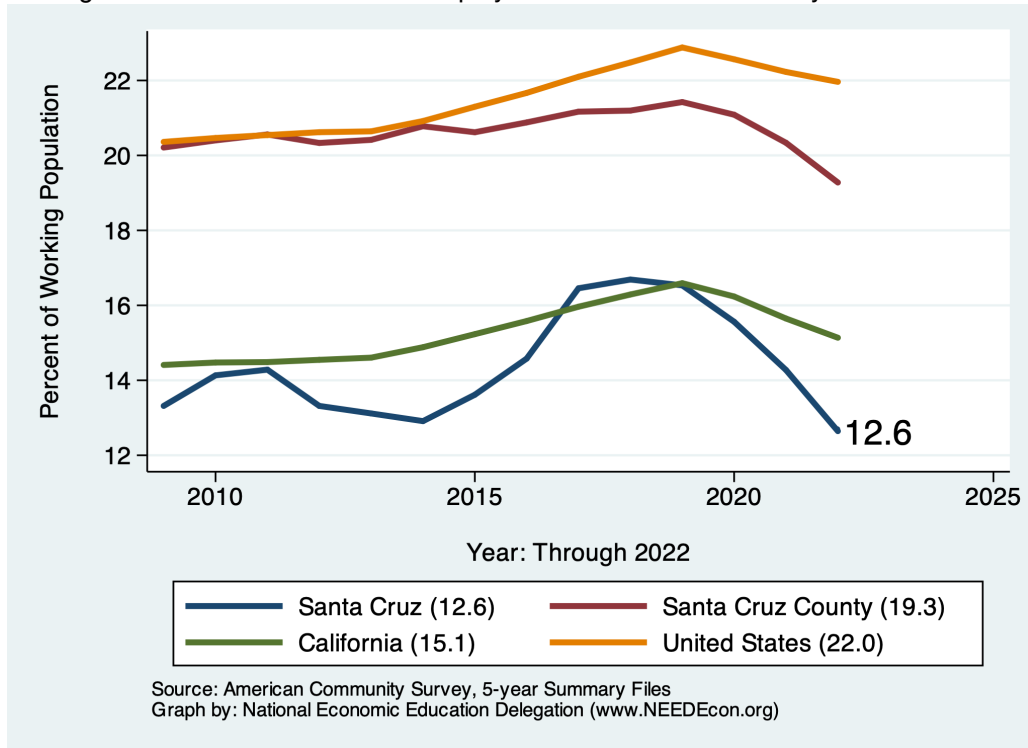
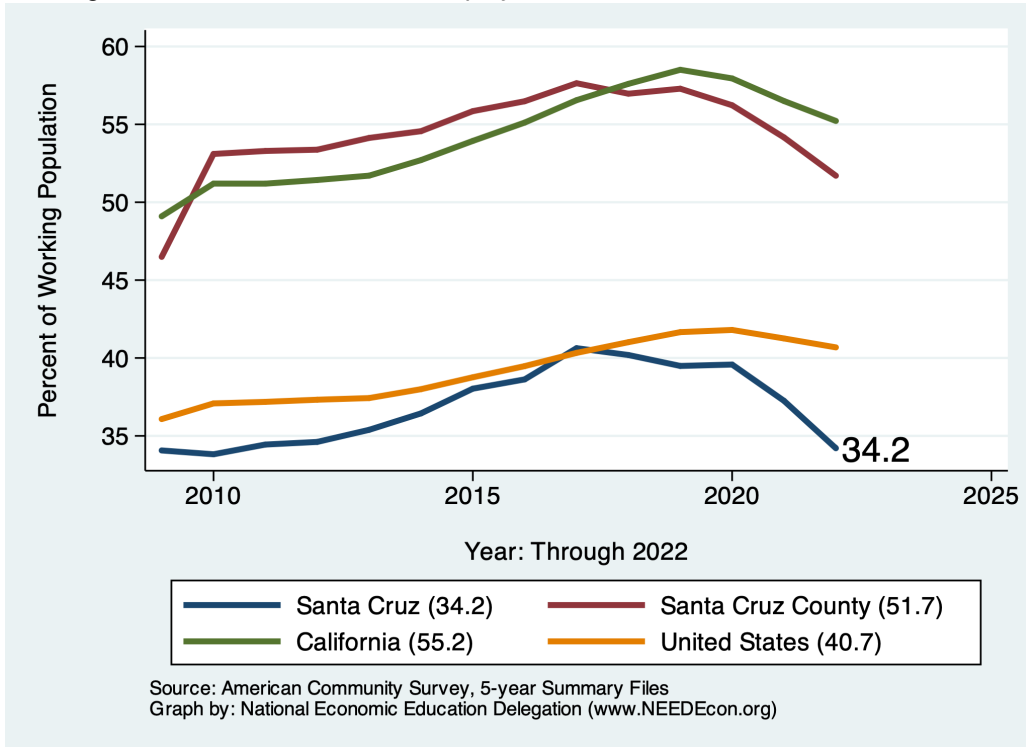


Table 11. SEX OF WORKERS BY PLACE OF WORK-PLACE LEVEL

Place of Work	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Living in a place:	15,372	86.8	14,986	86.5	30,358	90.7	95.9
Worked in place of residence	9,231	52.1	9,673	55.8	18,904	56.5	39.5
Worked outside place of residence	6,141	34.7	5,313	30.7	11,454	34.2	56.4
Not living in a place	0	0.0	0	0.0	0	0.0	4.1
Total:	15,372	86.8	14,986	86.5	30,358	90.7	

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

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



Commute Mode by Income

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

	City	California	Ratio	United States	
	Median	Median		Median	Ratio
Car, truck, or van - drove alone	48,671	48,566	106.6	46,171	106.1
Car, truck, or van - carpooled	39,558	36,463	115.4	34,487	115.4
Public transportation (excluding taxicab)	8,000	40,179	21.2	45,100	17.8
Walked	17,092	29,366	61.9	27,142	63.4
Taxicab, motorcycle, bicycle, or other means	37,311	40,433	98.2	36,140	103.9
Worked from home	69,947	75,153	99.0	67,180	104.8
Total:	45,815	48,747	94.0	46,099	99.4

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	4,678	33.1	4,088	43.1	5,913	56.7	16,611	50.0	68.4
Car, Truck, or Van: Carpooled	523	3.7	523	5.5	455	4.4	1,815	5.5	9.5
Public Transportation (excl Taxi)	868	6.1	94	1.0	186	1.8	1,236	3.7	3.6
Walked	1,726	12.2	458	4.8	584	5.6	3,093	9.3	2.4
Taxicab, Motorcycle, or other	897	6.3	408	4.3	672	6.4	2,099	6.3	2.4
Worked at Home	1,105	7.8	1,418	15.0	2,614	25.1	5,504	16.6	13.6
Total:	9,797	69.3	6,989	73.7	10,424		30,358	91.4	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	6,418	33.1	7,205	61.2	7,892	61.1	24,323	53.9	68.5
Car, Truck, or Van: Carpooled	811	4.2	746	6.3	886	6.9	3,032	6.7	9.5
Public Transportation (excl Taxi)	980	5.0	154	1.3	168	1.3	1,468	3.3	3.6
Walked	1,725	8.9	582	4.9	639	4.9	3,373	7.5	2.4
Taxicab, Motorcycle, or other	1,123	5.8	613	5.2	718	5.6	2,615	5.8	2.4
Worked at Home	1,105	5.7	1,418	12.1	2,614	20.2	5,504	12.2	13.6
Total:	12,162	62.6	10,718	91.1	12,917		40,315	89.4	

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	1,569	30.3	727	31.4	13,838	55.0	16,134	53.2	68.7
Car, Truck, or Van: Carpooled	164	3.2	13	0.6	1,534	6.1	1,711	5.6	9.5
Public Transportation (excl Taxi)	386	7.4	39	1.7	512	2.0	937	3.1	3.6
Walked	211	4.1	41	1.8	1,439	5.7	1,691	5.6	2.1
Taxicab, Motorcycle, or other	191	3.7	190	8.2	1,489	5.9	1,870	6.2	2.4
Worked at Home	384	7.4	144	6.2	4,739	18.8	5,267	17.4	13.6
Total:	2,905	56.0	1,154	49.8	23,551	93.6	27,610	91.0	

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	1,270	21.8	924	28.7	21,749	59.5	23,943	56.9	68.7
Car, Truck, or Van: Carpooled	181	3.1	29	0.9	2,790	7.6	3,000	7.1	9.5
Public Transportation (excl Taxi)	365	6.3	21	0.7	811	2.2	1,197	2.8	3.6
Walked	220	3.8	49	1.5	1,738	4.8	2,007	4.8	2.1
Taxicab, Motorcycle, or other	219	3.8	239	7.4	2,006	5.5	2,464	5.9	2.4
Worked at Home	384	6.6	144	4.5	4,739	13.0	5,267	12.5	13.6
Total:	2,639	45.4	1,406	43.7	33,833	92.6	37,878	90.1	

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 Santa Cruz is a net recipient (migration inflows) or donor (migration outflows) of population is very im-

portant 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

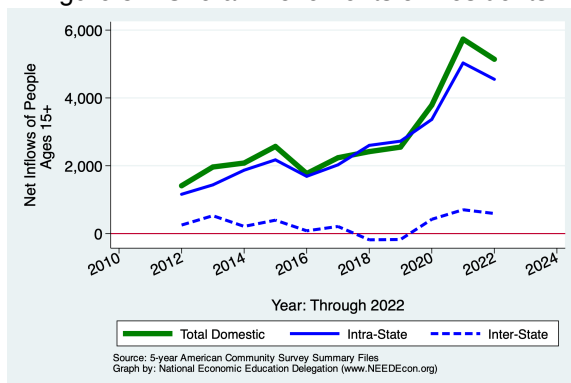


Table 17: Migration by Income

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
No income	7,823	1,632	-18	1,309	71	270
With income	47,551	4,219	-240	3,499	520	440
\$1 to \$9,999 or less	11,800	3,377	70	2,850	276	181
\$10,000 to \$14,999	3,702	613	104	420	71	18
\$15,000 to \$24,999	4,150	32	-163	215	-20	0
\$25,000 to \$34,999	4,523	448	58	38	257	95
\$35,000 to \$49,999	4,756	-98	114	-146	-97	31
\$50,000 to \$64,999	3,206	149	116	91	-79	21
\$65,000 to \$74,999	1,670	-278	-36	-177	-87	22
\$75,000 or more	13,744	-24	-503	208	199	72
All:	55,374	5,851	-258	4,808	591	710

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

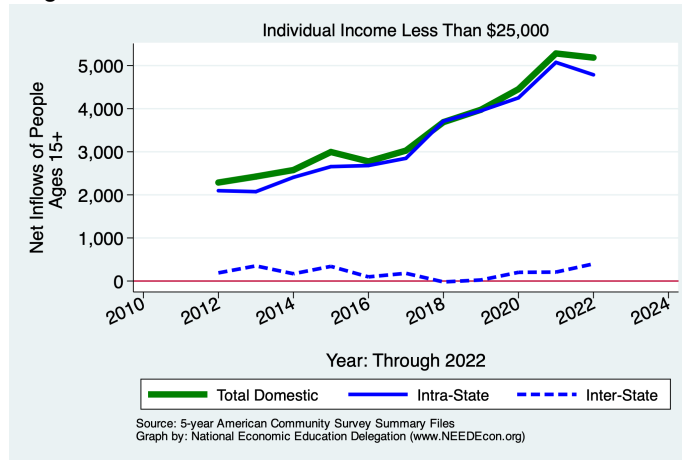


Figure 89: Overall Movements of Middle Income Residents

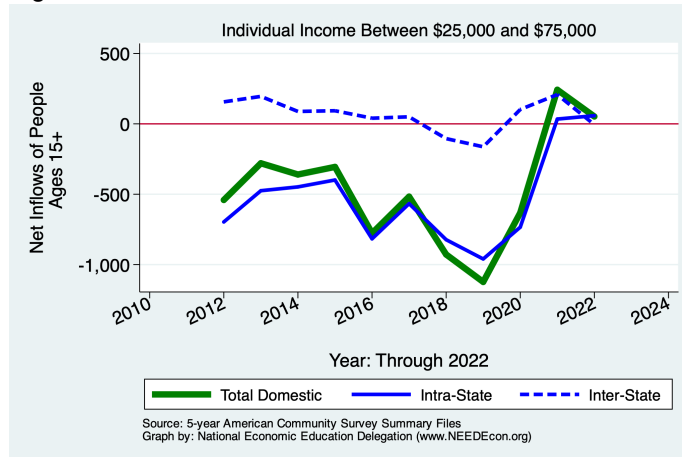
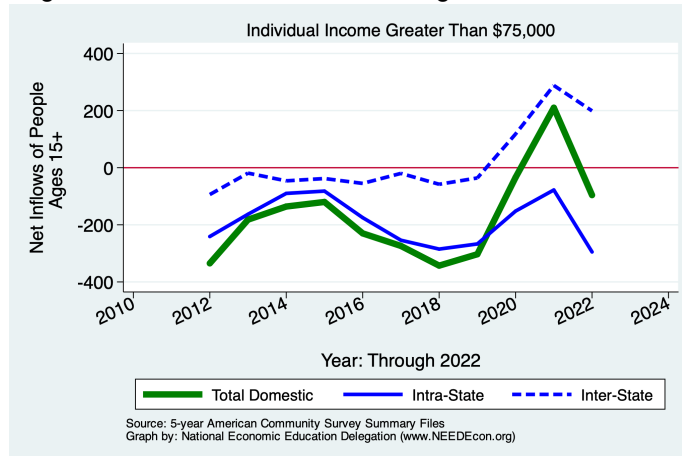


Figure 90: Overall Movements of High Income Residents



Demographics of Migration Flows

Table 18: Migration by Marital Status

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
Never married	31,570	6,552	3	5,011	989	549
Now married, except separated	17,158	-521	-291	-93	-288	151
Divorced	4,708	-129	-23	-104	-12	10
Separated	515	16	50	-19	-15	0
Widowed	1,423	-67	3	13	-83	0
Total:	55,374	5,851	-258	4,808	591	710

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

Table 19: Migration by Tenure

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
Householder lived in owner-occupied housing units	25,501	-1,969	-603	-1,013	-472	119
Householder lived in renter-occupied housing units	25,409	2,407	109	1,684	464	150
Total:	50,910	438	-494	671	-8	269

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

Figure 91: Domestic Movements of Residents by Tenure

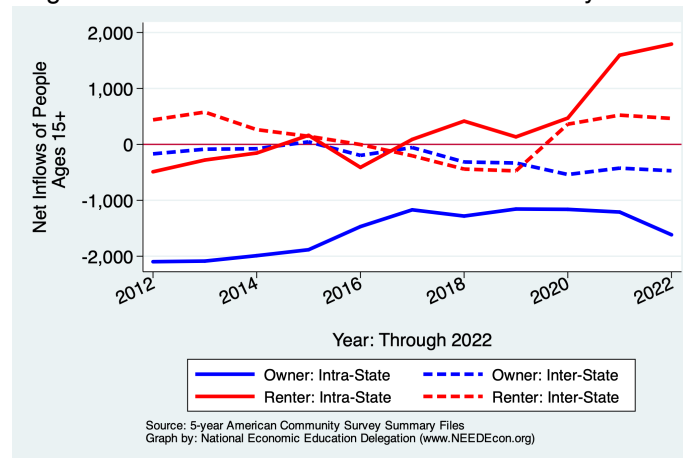


Table 20: Migration by Age

Category	Population	Net Inflows				
		All Migration	Same State			From Abroad
			W/in County	Between Counties	Across States	
1 to 4 years	1,511	-212	-155	-10	-47	0
5 to 17 years	5,745	-162	-24	-13	-156	31
18 and 19 years	6,653	3,370	-2	2,949	220	203
20 to 24 years	12,439	3,081	487	1,973	397	224
25 to 29 years	4,400	154	-319	121	242	110
30 to 34 years	3,367	-439	-369	-100	-16	46
35 to 39 years	3,070	-54	-22	-45	-21	34
40 to 44 years	3,447	172	8	28	84	52
45 to 49 years	3,533	-8	-55	106	-59	0
50 to 54 years	2,972	-28	20	-42	-6	0
55 to 59 years	3,064	62	56	-1	7	0
60 to 64 years	3,030	-276	-51	-130	-105	10
65 to 69 years	2,398	-149	32	-60	-121	0
70 to 74 years	2,635	-34	-2	-35	3	0
75 years and over	2,776	-62	-23	-12	-27	0
Total Population:	61,040	5,415	-419	4,729	395	710

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

Table 21: Migration by Educational Attainment

Category	Population	Net Inflows				
		All Migration	Same State			From Abroad
			W/in County	Between Counties	Across States	
Less than high school graduate	1,611	-18	-60	72	-30	0
High school graduate (includes equiv)	3,594	-210	-89	-149	22	6
Some college or assoc. degree	9,681	232	-103	297	24	14
Bachelor's degree	9,980	-596	-419	-263	-92	178
Graduate or professional degree	9,826	-70	-54	-127	57	54
Total:	34,692	-662	-725	-170	-19	252

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	44,282	44,282
Moved Within Same County	31,872	33,711
Moved to Different County, Same State	9,242	29,071
Moved Between States	24,498	36,453
Total Population:	34,113	41,693

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	41.1	41.1
Moved Within Same County	23.6	24.6
Moved to Different County, Same State	21.1	25.9
Moved Between States	24.5	27.8
Moved from Abroad	21.7	
Total Population:	29.7	34.3

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.

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