

# **Half Moon Bay, California**

## *Indicators Report*

by  
The National Economic Education Delegation (NEED)

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

## A Demographic Snapshot

Statistic	2023	2019
<b>POPULATION</b>		
Population Estimate (#, 5yr)	11,454.0	12,834.0
Veterans (#, 5yr)	617.0	
Foreign born persons (% , 5yr)	20.8	24.3
Population age 25+ (#, 5yr)	8,007.0	
<b>AGE AND SEX</b>		
Persons under 5 years (% , 5yr)	6.4	4.5
Persons under 18 years (% , 5yr)	21.0	17.7
Persons 65 years and over (% , 5yr)	21.8	22.8
Female persons (% , 5yr)	54.0	53.5
<b>INCOME AND POVERTY</b>		
Median household income (\$, 5yr)	153,199.0	134,177.0
Per capita income in past 12 months (\$, 5yr)	81,034.0	70,033.0
Persons in poverty (% , 5yr)	6.2	5.4
Children age less than 18 in poverty (#, 5yr)	106.0	130.0
Children age less than 18 in poverty (% , 5yr)	4.6	5.9
<b>RACE AND ETHNICITY</b>		
White alone (% , 5yr)	66.0	78.8
African American alone (% , 5yr)	0.8	0.7
American Indian or Alaska Native alone (% , 5yr)	0.0	0.0
Asian alone (% , 5yr)	4.0	6.5
Native Hawaiian and Other Pacific Islander alone (% , 5yr)	0.0	0.5
Two or More Races (% , 5yr)	19.9	2.3
Hispanic or Latino (% , 5yr)	29.3	30.1
White alone, not Hispanic or Latino (% , 5yr)	60.7	60.9
<b>HOUSING</b>		
Housing units (#, 5yr)	4,559.0	5,315.0
Owner-occupied housing units (% , 5yr)	72.8	72.2
Median value of owner-occupied housing units (\$, 5yr)	1,467,000.0	999,500.0
Median selected monthly owner costs-with a mortgage (\$, 5yr)	4,001.0	3,587.0
Median selected monthly owner costs-without a mortgage (\$, 5yr)	1,325.0	1,041.0
Median gross rent (\$, 5yr)	2,299.0	1,869.0
<b>FAMILIES AND LIVING ARRANGEMENTS</b>		
Households (#, 5yr)	4,151.0	4,835.0
Persons per household (#, 5yr)	2.8	2.7
Living in same house 1 year ago, % of persons age 1+ (5yr)	92.1	91.5
<b>EDUCATION</b>		
High school graduate or higher, % of persons age 25+ (5yr)	91.3	
Bachelor's degree or higher, % of persons age 25+ (5yr)	53.2	
<b>HEALTH</b>		
With a disability, under age 65 years (#, 5yr)	489.0	
Persons without health insurance, under age 65 years (% , 5yr)	3.5	3.5
<b>LABOR FORCE</b>		
In civilian labor force, persons age 16+ (% , 5yr)	63.1	
In civilian labor force, women age 16+ (% , 5yr)	57.0	
Employed, persons age 16+ (% , 5yr)	58.4	
Self employed (% , 5yr)	12.5	
<b>TRANSPORTATION</b>		
Mean travel time to work, workers age 16+ (Mins., 5yr)	24.5	
Drive alone in private vehicle (% , 5yr)	62.2	
Using public transportation (% , 5yr)	0.0	
Worked from home (% , 5yr)	23.4	

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	2024	% Change		
	Population	1 Year	3 Year	5 Year
City				
Half Moon Bay	11, 238	−0.79	−1.95	−9.95
County and Broader Regions				
San Mateo County	741, 565	−0.50	−1.33	−4.22
Bay Area	7, 588, 780	−0.14	−0.98	−2.38
California	39, 128, 162	0.17	−0.45	−1.43

Source: CA DOF; Calculations by National Economic Education Delegation

**Table 2. County Population Change by City**  
(Thousands, January to January)

City	2023	2024	% Change		
			Local	Bay Area	California
San Mateo County	745.3	741.6	-0.50	-0.14	0.17
San Mateo	104.2	103.4	-0.79		
Daly City	102.5	101.5	-1.03		
Redwood City	82.1	81.9	-0.34		
South San Francisco	64.8	64.6	-0.25		
San Bruno	42.5	42.2	-0.94		
Pacifica	37.4	37.1	-0.89		
Menlo Park	32.9	33.1	0.60		
Foster City	32.9	32.6	-1.03		
Burlingame	30.4	30.5	0.34		
San Carlos	29.7	29.4	-0.94		
East Palo Alto	29.0	29.1	0.42		
Belmont	27.2	26.9	-0.92		
Millbrae	22.7	23.1	1.79		
Half Moon Bay	11.3	11.2	-0.79		
Hillsborough	11.1	11.1	-0.19		
Atherton	7.0	7.0	0.06		
Woodside	5.2	5.1	-0.83		
Brisbane	4.7	4.7	-0.72		
Portola Valley	4.3	4.2	-0.79		
Colma	1.4	1.4	-1.12		

Source: CA DOF; Calculations by National Economic Education Delegation

Figure 1: Population Growth (1)

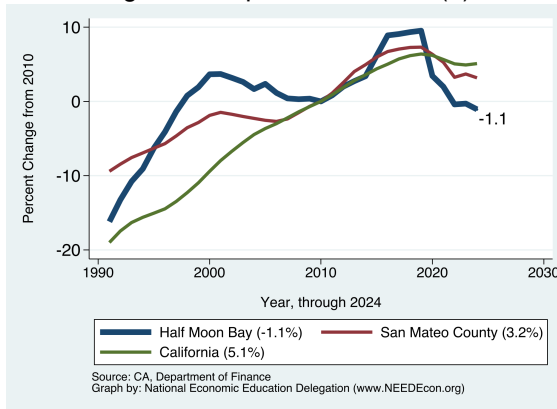


Figure 2: Population Growth (2)

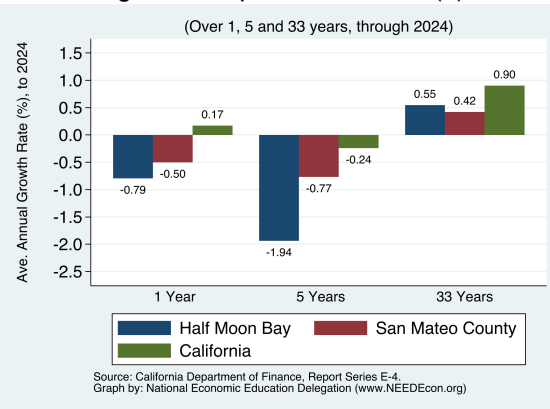


Figure 3: Population by Age - Detailed Age Categories

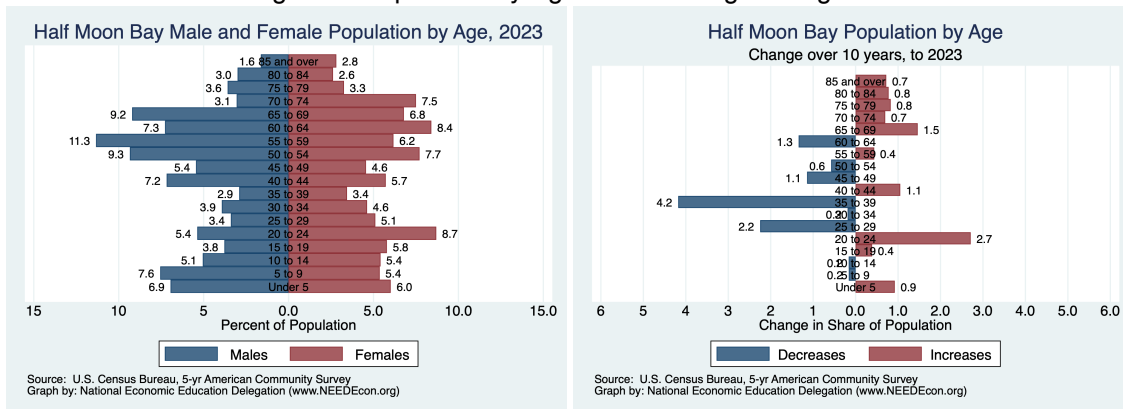


Figure 4: Population by Age - Broad Age Categories

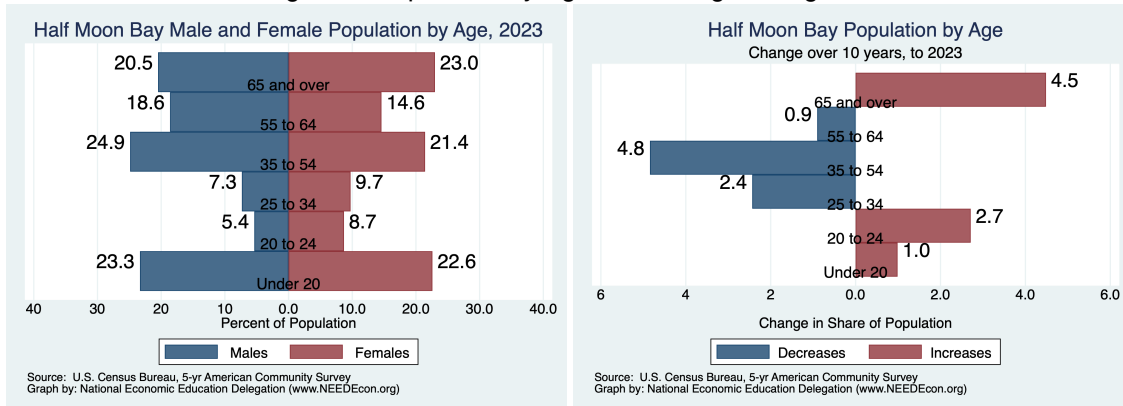


Figure 5: Population by Educational Attainment

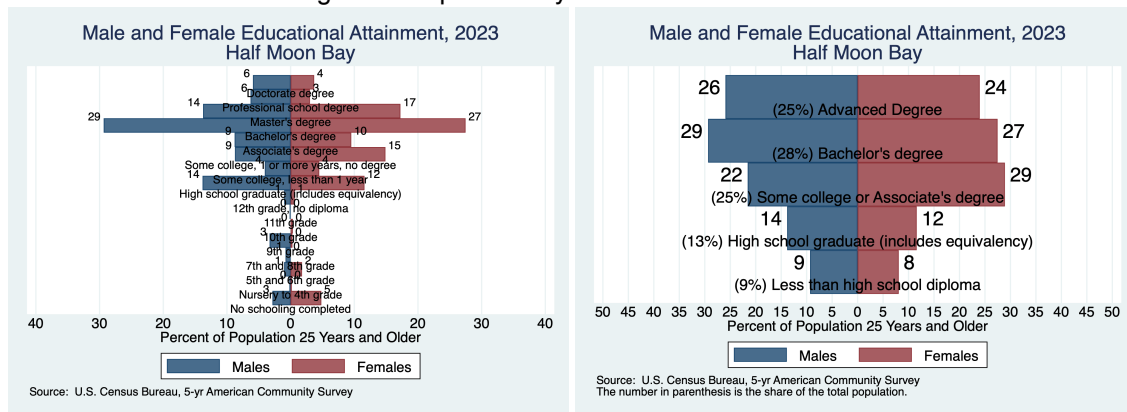


Figure 6: Population by Race/Ethnicity

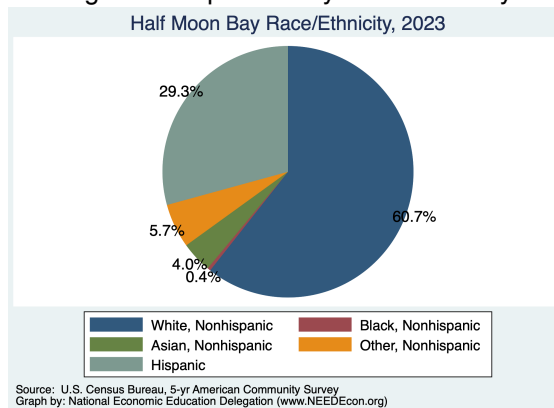


Figure 7: Population by Race/Ethnicity Over Time

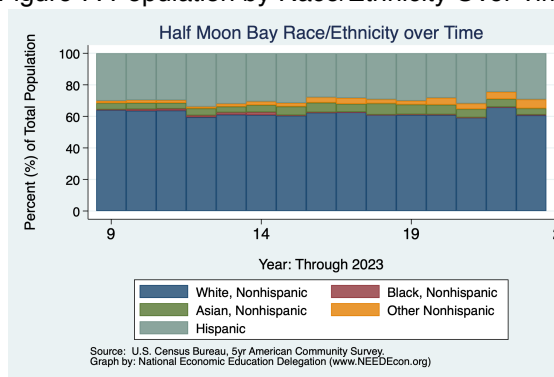
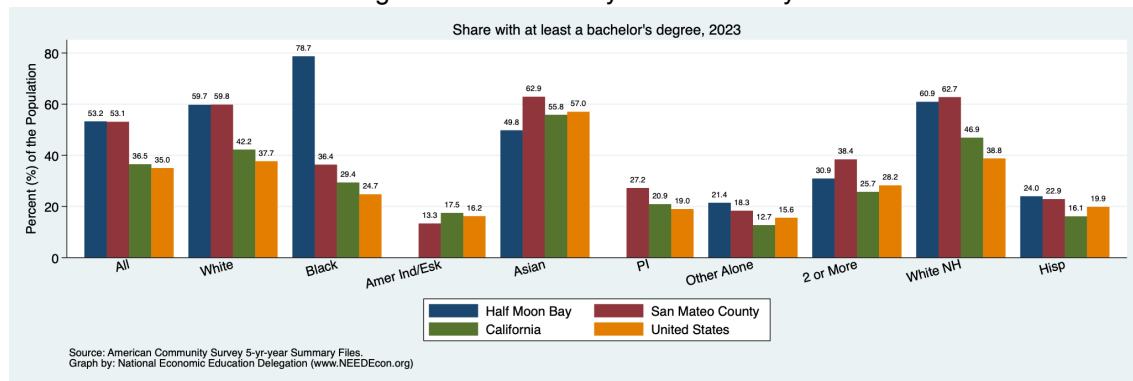


Figure 8: Education by Race/Ethnicity



# 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. Half Moon Bay Summary for November, 2024

Category	Current Value	Change From:		
		Last Month	2 Months Ago	Last Year
Employment	6,494	-0	-10	-98
Labor Force	6,600	0	0	-100
Number Unemployed	100	0	0	0
Unemployment Rate	1.5	0.0	0.0	0.0

Source: EDD, National Economic Education Delegation

Figure 9: Historical Employment and Unemployment - Figure 10: Employment and Unemployment - Last 12 Months

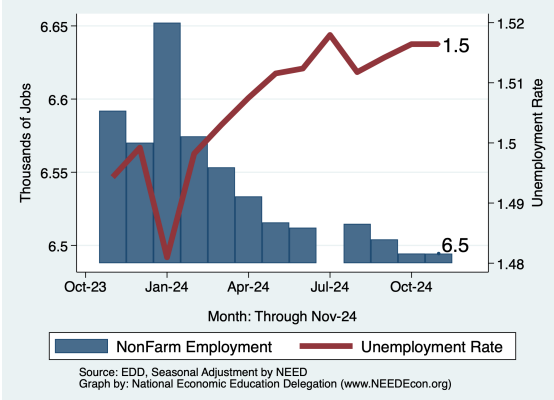
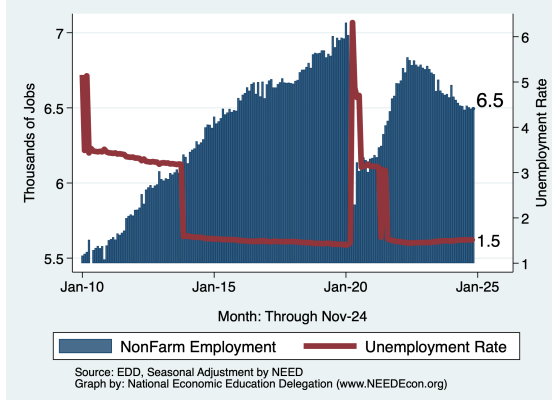


Figure 11: Relative Employment Growth Across Regions - since 2010 Figure 12: Relative Employment Growth Across Regions - since 2019

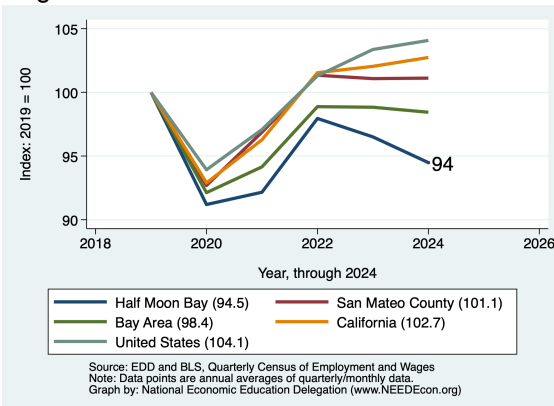
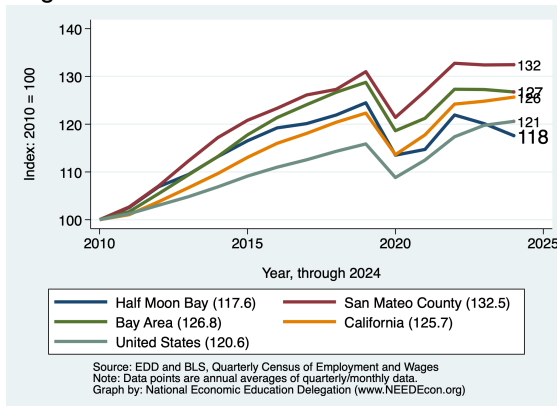


Figure 13: Unemployment Rate by Race

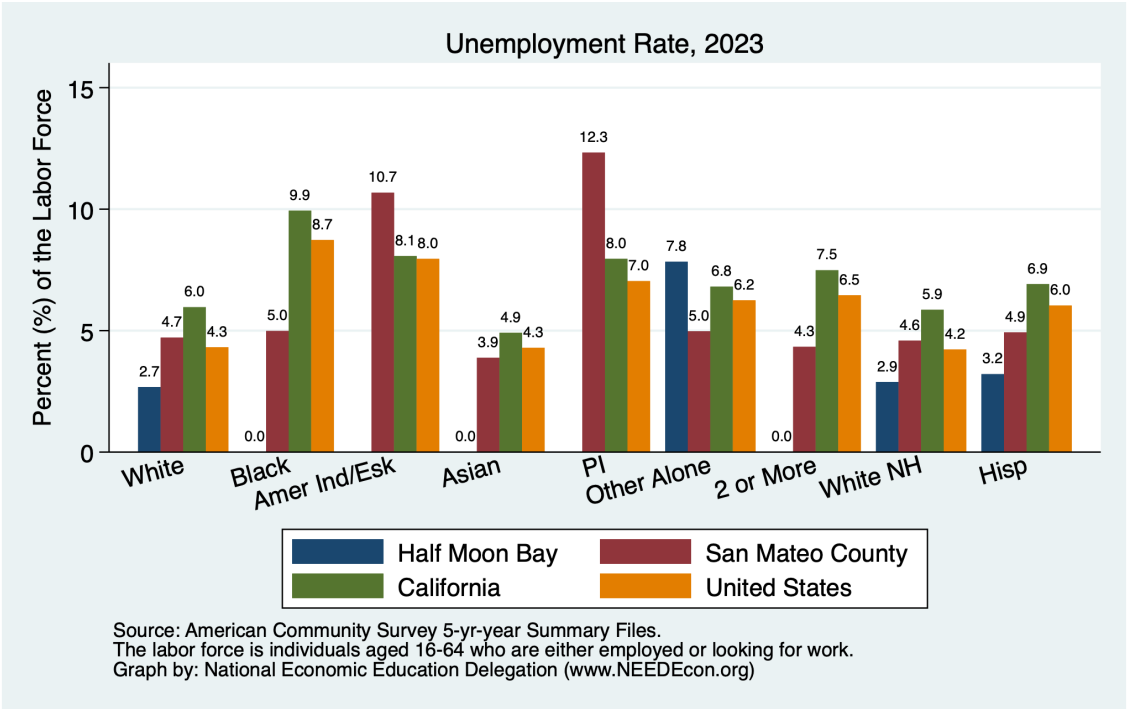
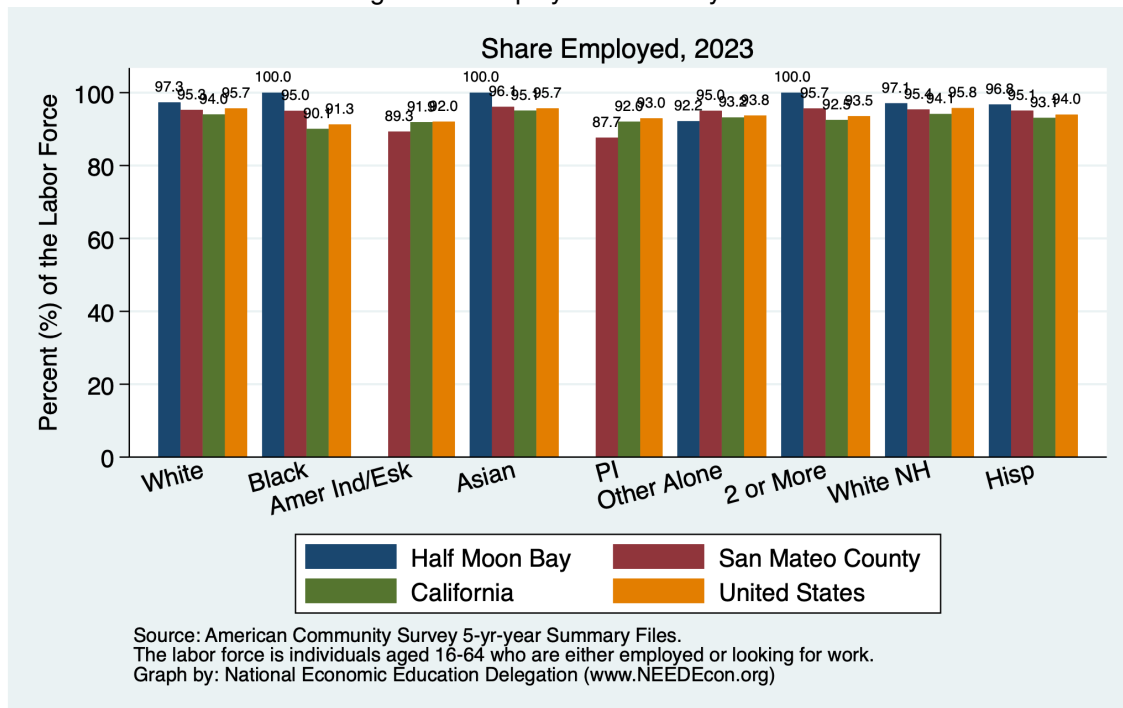


Figure 14: Employment Rate by Race



## 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 San Mateo County. The following table provides the latest data for the County.

Table 4. Employment Growth by Industry in San Mateo County for November, 2024

Industry	Employment	Share	Empl Growth	% Growth - Annualized Rate					
				Month	Qtr	6mo	1yr	3yr	5yr
<b>Total Nonfarm</b>	419,041	100.0	-494.0	-1.4	-0.6	-0.9	0.0	0.5	-0.0
<b>Goods Producing</b>	38,303	9.1	-167.2	-5.1	-7.0	-5.5	-4.2	-4.4	-3.6
Mining, Logging and Construction	16,863	4.0	-92.6	-6.4	-10.2	-4.8	-5.0	-3.8	-4.2
Manufacturing	21,672	5.2	-98.7	-5.3	-6.5	-7.4	-4.6	-4.9	-3.1
Durable Goods	9,318	2.2	39.9	5.3	-1.2	-3.0	-1.7	-3.2	-3.4
Non-Durable Goods	12,198	2.9	-175.0	-15.7	-11.4	-10.0	-7.5	-6.3	-3.0
<b>Service Providing</b>	379,858	90.6	-133.5	-0.4	0.8	-0.5	0.2	1.0	0.4
Trade, Trans & Utilities	65,972	15.7	-57.0	-1.0	4.8	1.5	2.9	1.0	-1.2
Wholesale Trade	12,965	3.1	-103.7	-9.1	0.9	0.6	-1.1	6.0	2.9
Retail Trade	29,950	7.1	103.8	4.3	4.7	2.1	3.5	0.0	-1.4
Information	48,514	11.6	-241.7	-5.8	-0.9	-4.9	-5.8	-4.8	0.6
Financial Activities	22,415	5.3	-103.7	-5.4	1.6	1.0	1.3	-0.7	-1.5
Finance & Insurance	16,137	3.9	-25.1	-1.9	2.4	3.0	2.5	-0.4	-0.8
Real Estate & Rental & Leasing	6,170	1.5	-88.9	-15.8	-0.4	-3.9	-3.9	-2.2	-3.5
Professional & Business Svcs	93,522	22.3	-302.5	-3.8	-0.7	-0.6	-0.9	0.1	1.6
Prof, Sci, & Tech	66,102	15.8	37.1	0.7	3.4	0.4	-1.1	1.6	2.5
Educational & Health Svcs	59,187	14.1	117.1	2.4	1.9	1.1	1.5	3.8	2.3
Education Svcs	12,381	3.0	38.3	3.8	-0.8	1.7	3.1	4.4	1.8
Health Care & Social Assistance	46,895	11.2	51.7	1.3	2.2	0.7	1.5	3.7	2.4
Leisure & Hospitality	43,527	10.4	24.3	0.7	-3.5	-1.4	0.9	6.2	-1.1
Arts, Entertainment & Recreation	6,195	1.5	46.7	9.5	7.8	1.8	1.8	8.7	0.5
Accommodation & Food Svcs	37,168	8.9	43.1	1.4	-4.9	-1.8	0.3	5.6	-1.5
Other Svcs	14,919	3.6	-48.6	-3.8	-2.2	2.9	4.4	10.0	2.3
<b>Government</b>	31,421	7.5	-12.6	-0.5	0.1	0.0	0.9	1.4	-0.2
Federal	2,550	0.6	0.0	0.0	-1.8	-2.7	-1.9	-7.6	-5.0
State	597	0.1	-2.7	-5.2	-1.5	-1.3	-0.5	-0.2	-0.1
Local	28,687	6.8	15.3	0.6	4.0	2.9	2.4	3.0	0.6

Source: EDD, National Economic Education Delegation (NEED)



## Some Employee Detail

### Employed in Half Moon Bay

Figure 15: Employment by Occupation

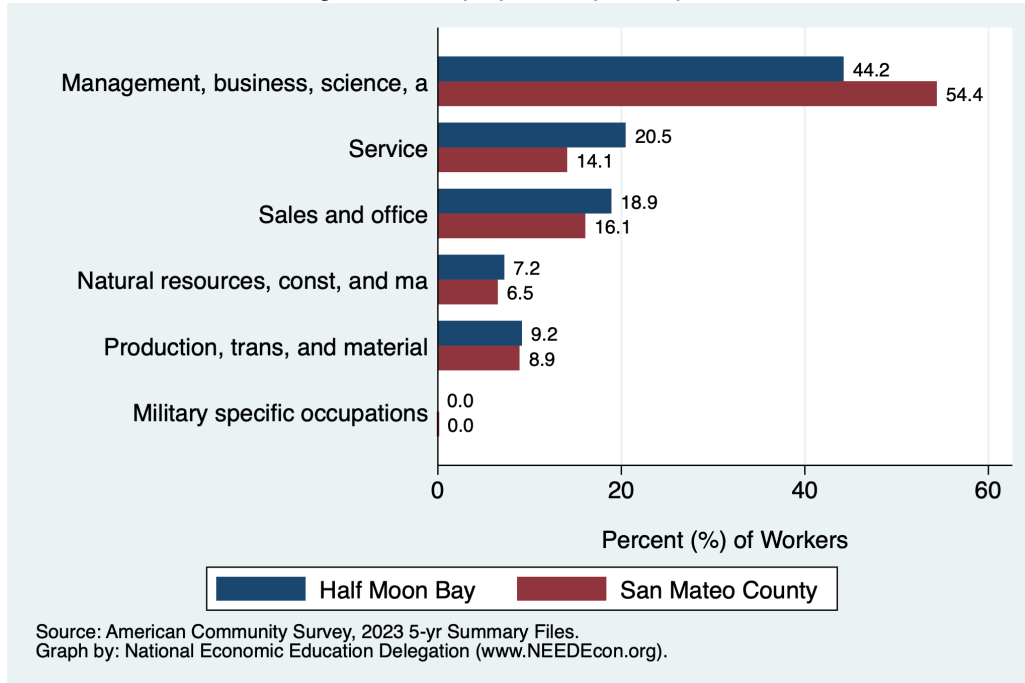


Figure 16: Employment by Industry

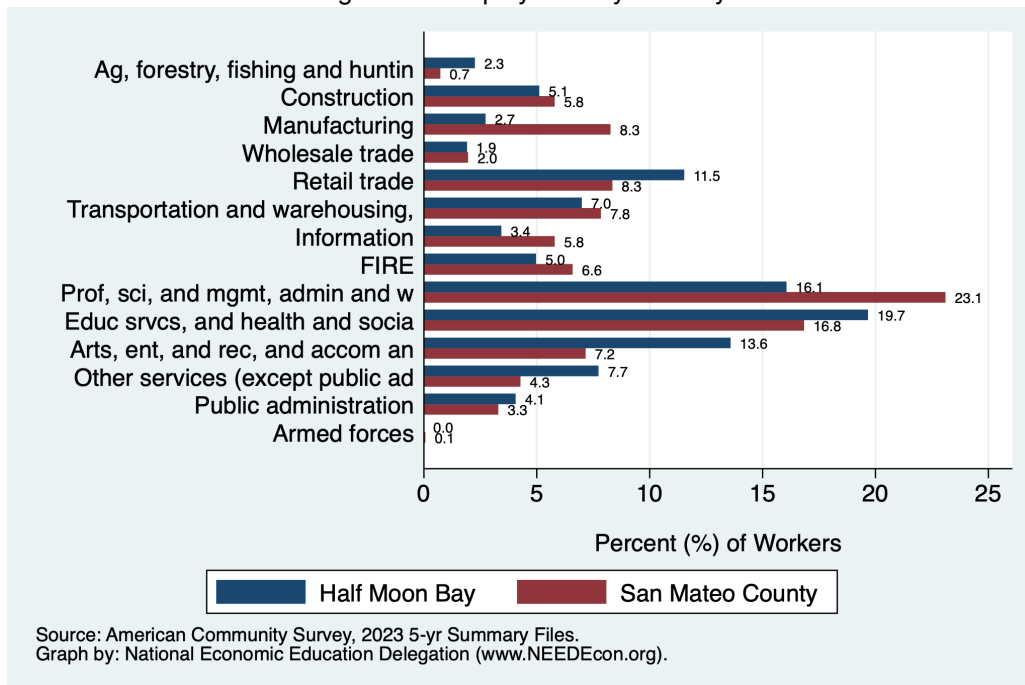
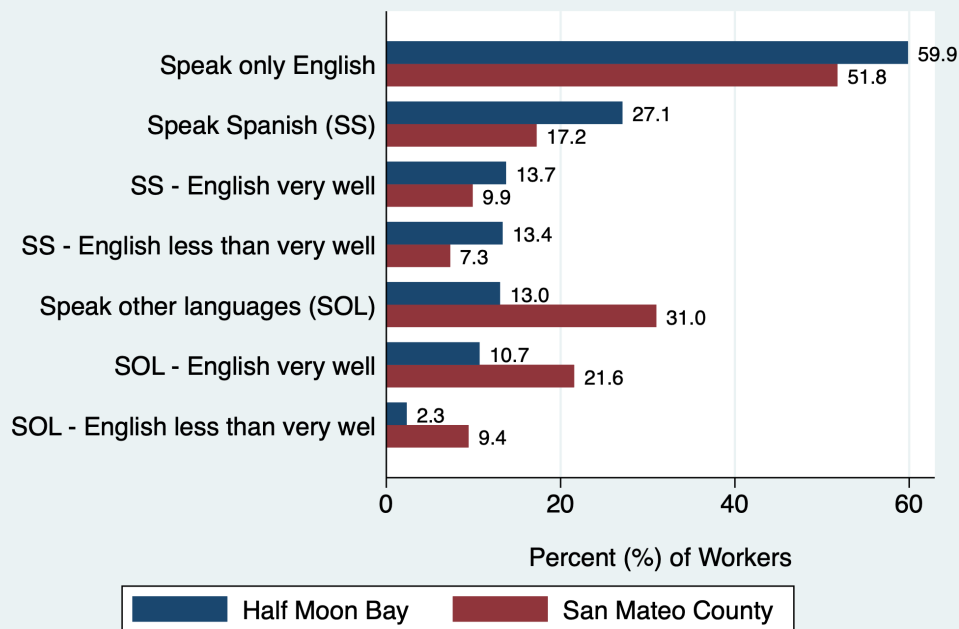
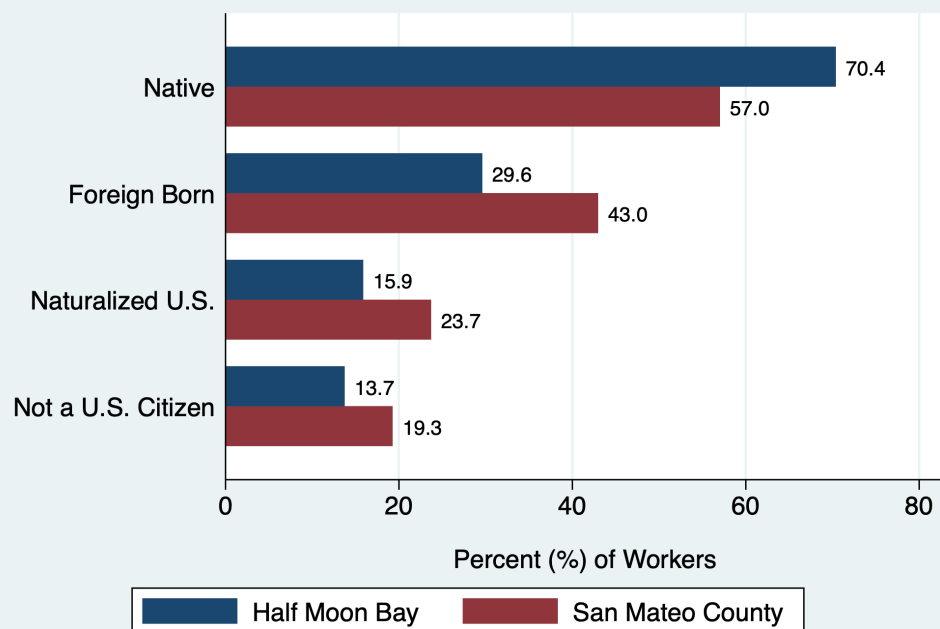


Figure 17: Language Spoken at Home



Source: American Community Survey, 2023 5-yr Summary Files.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

Figure 18: Citizenship



Source: American Community Survey, 2023 5-yr Summary Files.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

## Employed Residents of Half Moon Bay

Figure 19: Employment by Occupation

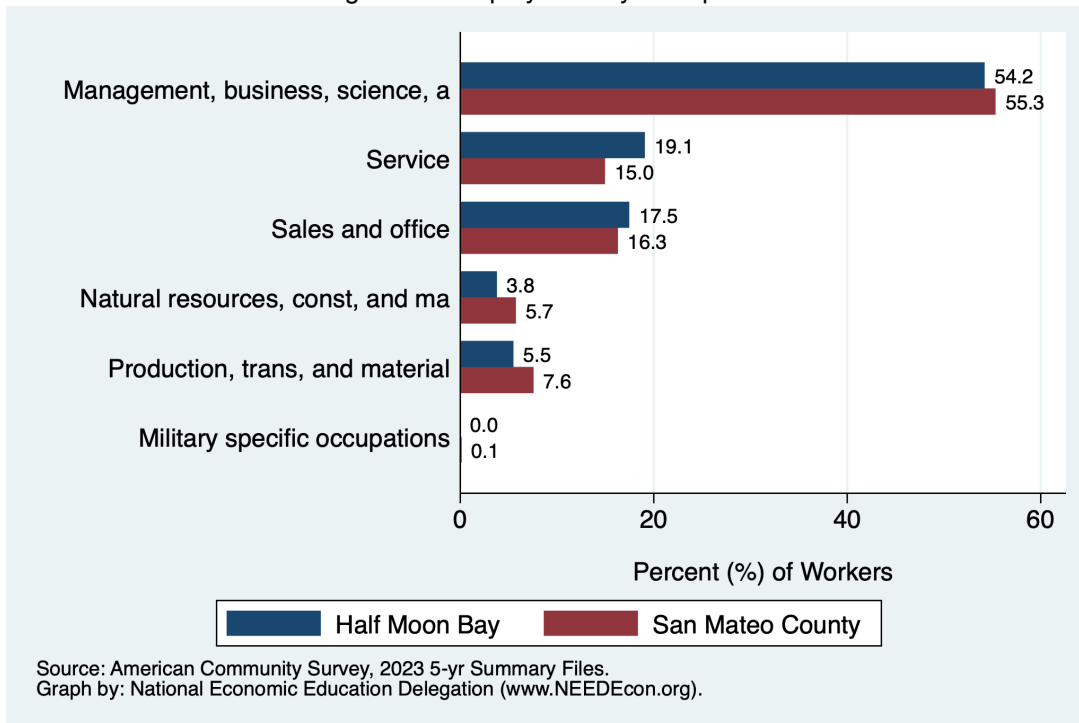


Figure 20: Employment by Industry

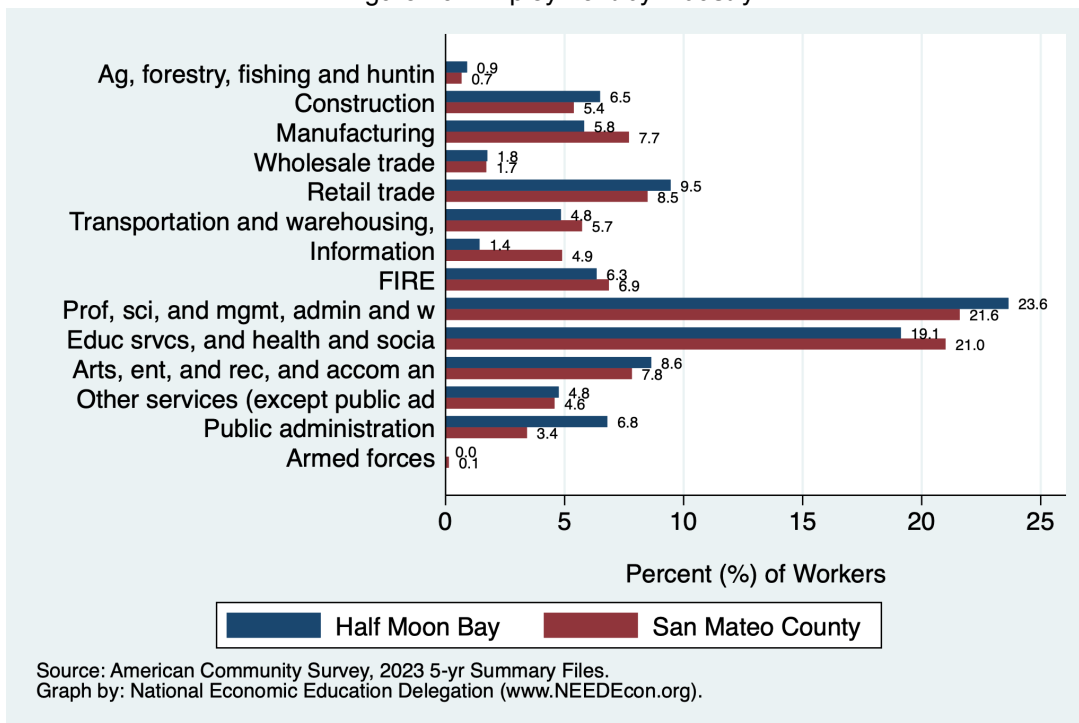
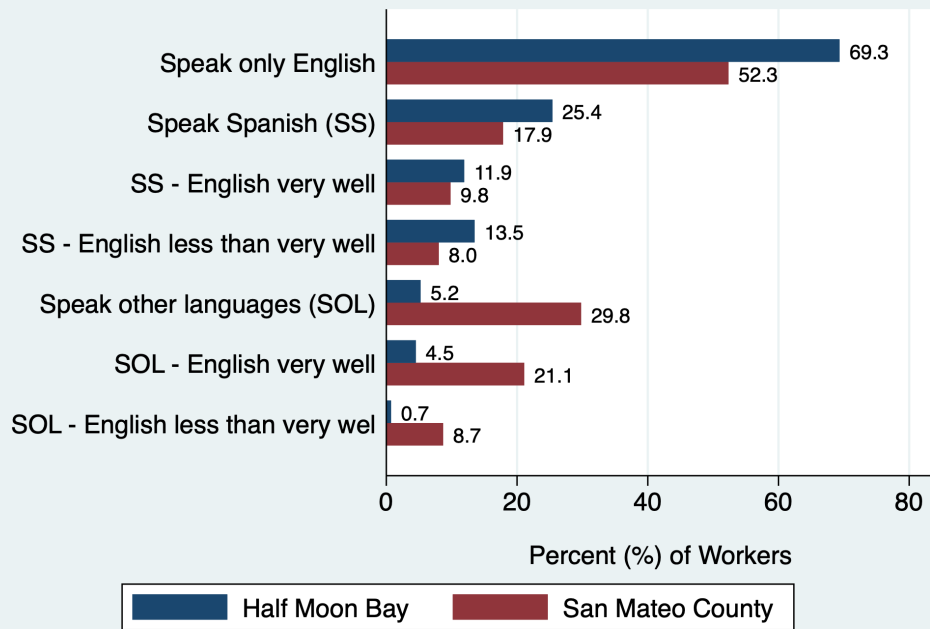
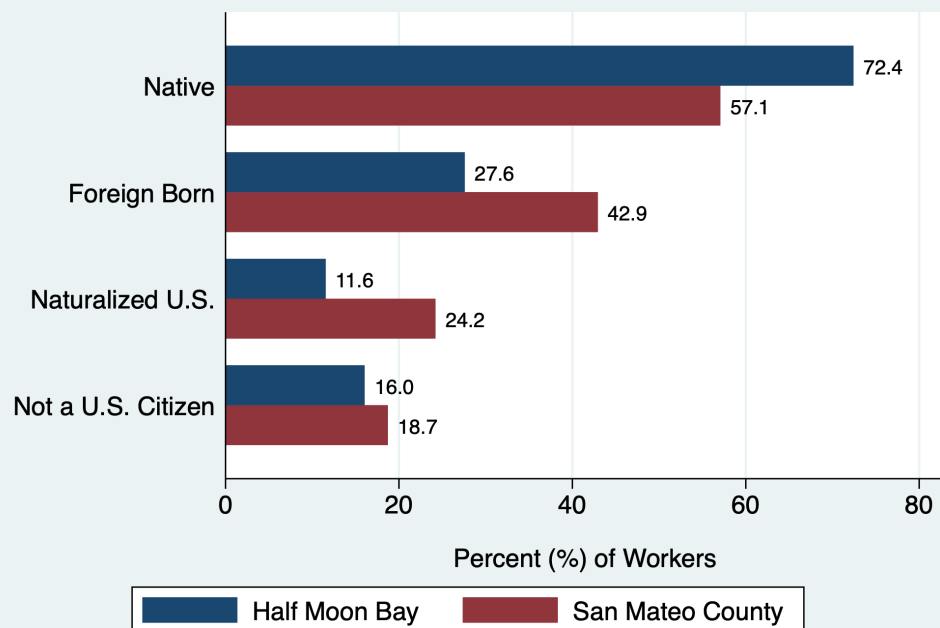


Figure 21: Language Spoken at Home



Source: American Community Survey, 2023 5-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDEcon.org](http://www.NEEDEcon.org)).

Figure 22: Citizenship



Source: American Community Survey, 2023 5-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDEcon.org](http://www.NEEDEcon.org)).

## Employed Residents vs Workers in Half Moon Bay

Figure 23: Employment by Occupation

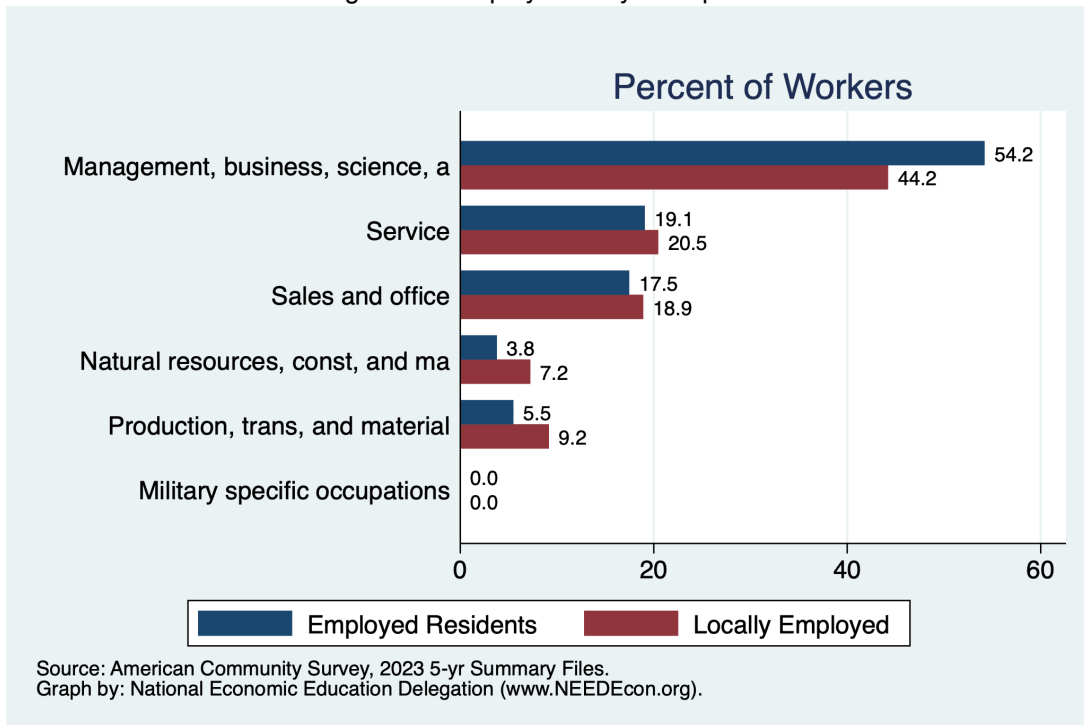


Figure 24: Employment by Industry

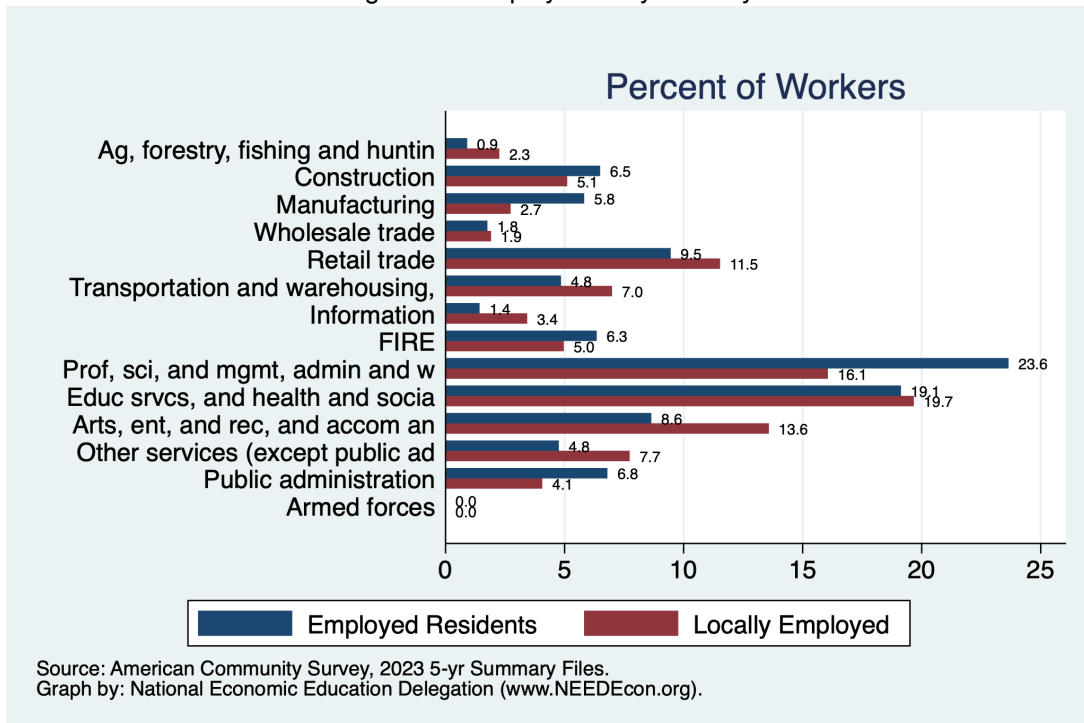
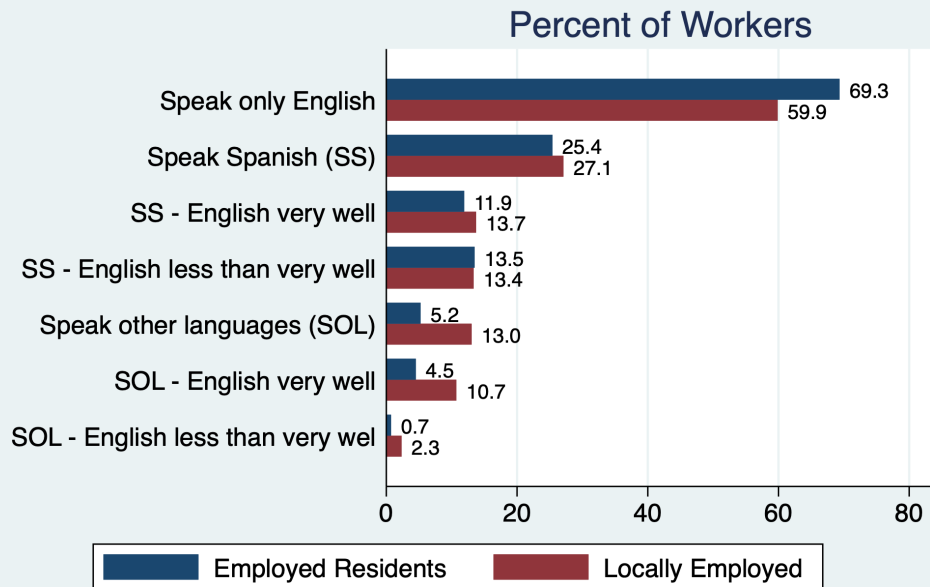
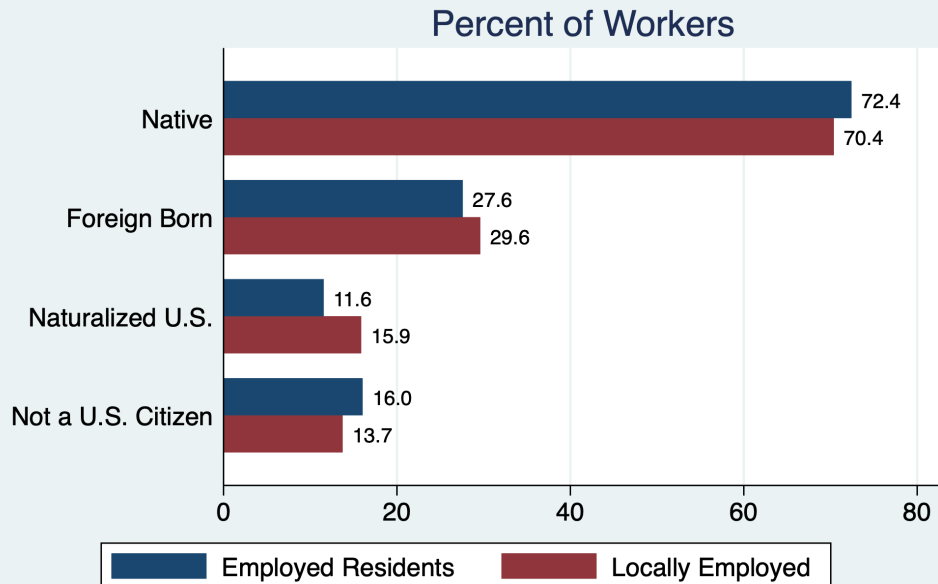


Figure 25: Language Spoken at Home



Source: American Community Survey, 2023 5-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDEcon.org](http://www.NEEDEcon.org)).

Figure 26: Citizenship



Source: American Community Survey, 2023 5-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDEcon.org](http://www.NEEDEcon.org)).

# Income and Earnings

## Per Capita Income Growth

### Definition:

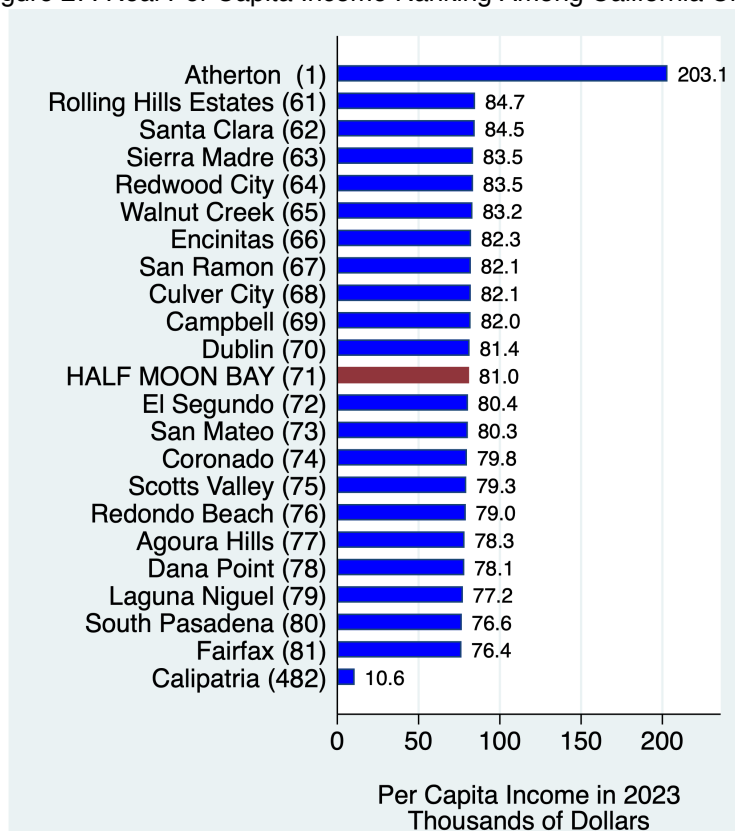
Per capita income is the average income per person in Half Moon Bay. Personal income is the income received by, or on behalf of, all persons from all sources: from participation as laborers in production, from owning a home or unincorporated business, from the ownership of financial assets, and from government and

business in the form of transfer receipts. Non-cash government benefits are not included.

### Why is it important?

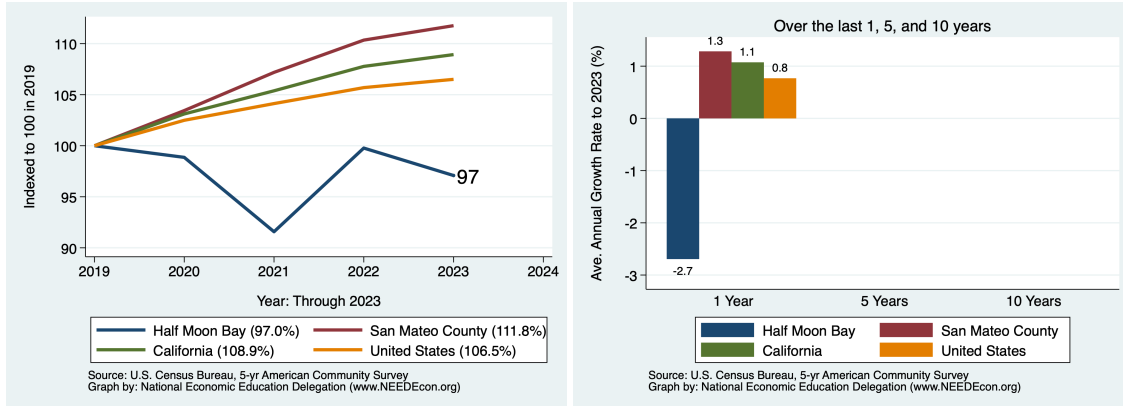
Income is the money that is available to persons for consumption expenditures, taxes, interest payments, transfer payments to governments and the rest of the world, or for saving. As such, it is an important indicator of economic well-being in a community.

Figure 27: Real Per Capita Income Ranking Among California Cities



Source: U.S. Census Bureau, 5-yr American Community Survey  
The # in parentheses is the ranking out of 482 geographies.  
Graph by: National Economic Education Delegation ([www.NEEDEcon.org](http://www.NEEDEcon.org))

Figure 28: Regional Comparison of Growth over Time



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

Figure 29: Income Levels

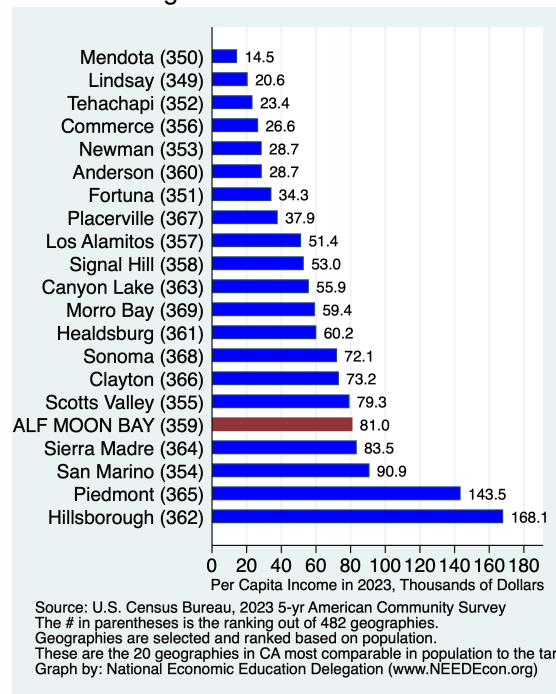
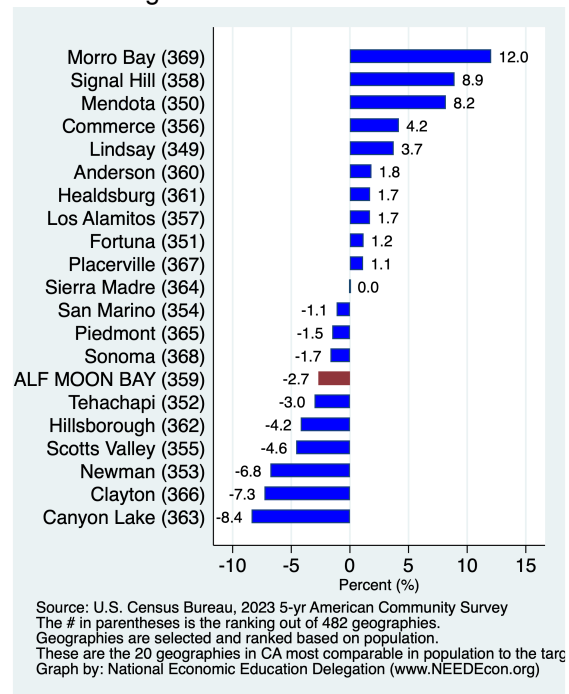


Figure 30: Growth over Time





## Real Per Capita Income Ranking Among Cities in San Mateo County

Figure 31: Income Levels

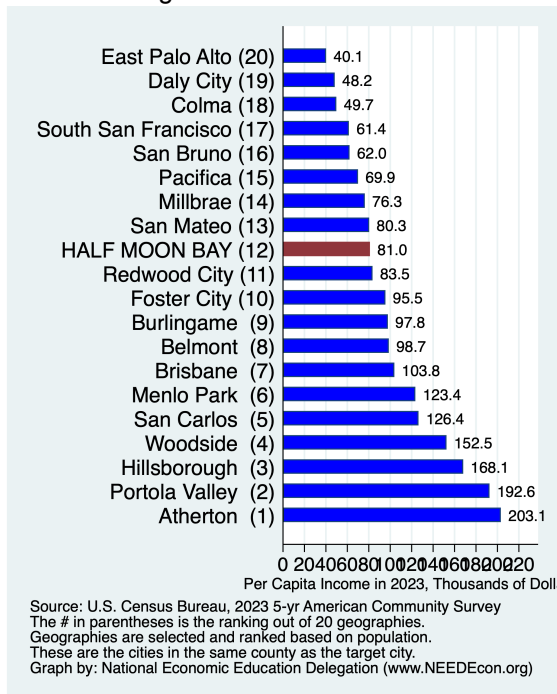


Figure 32: Growth over Time

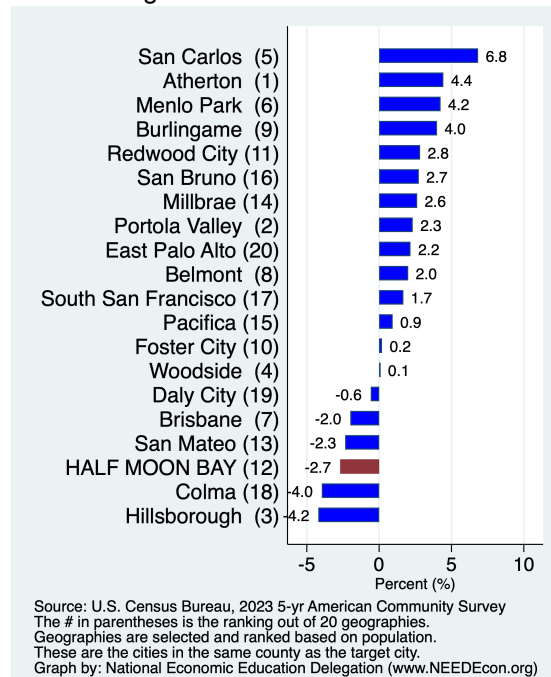


Figure 33: Comparison with All Cities Nationwide

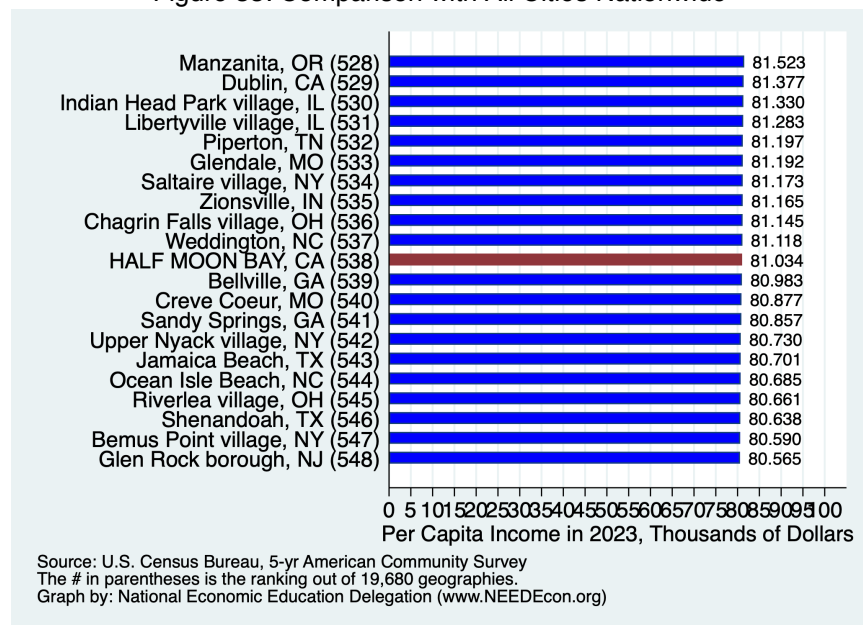


Figure 34: Per Capita Income by Race

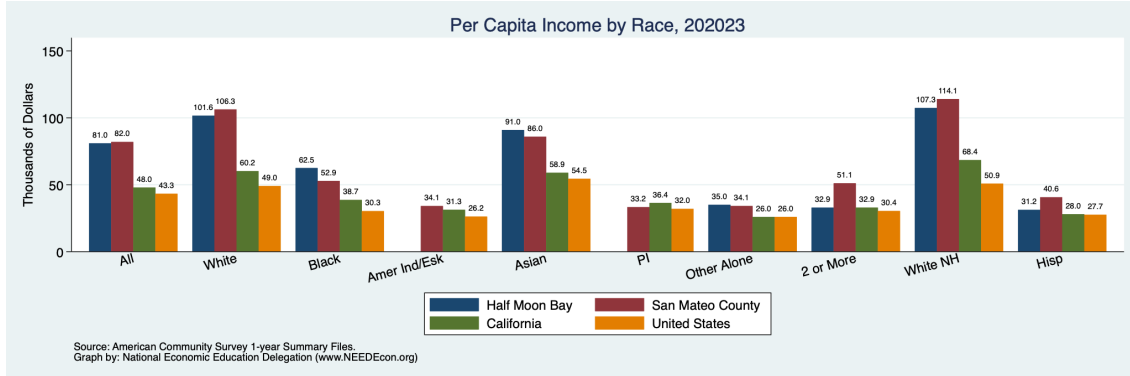
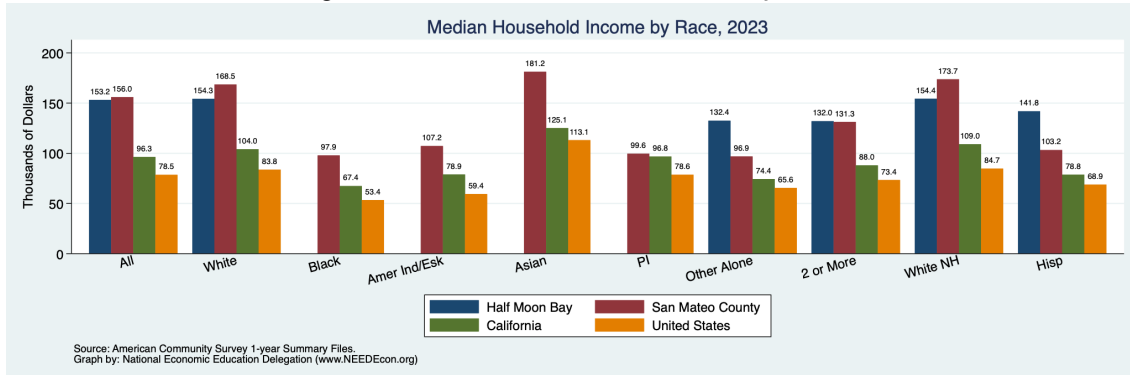


Figure 35: Median Household Income by Race



## 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.

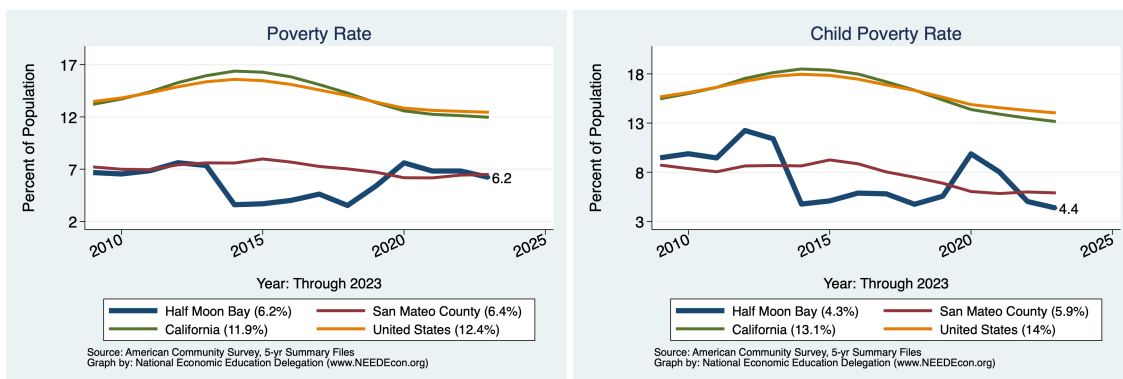


Figure 36: Inequality

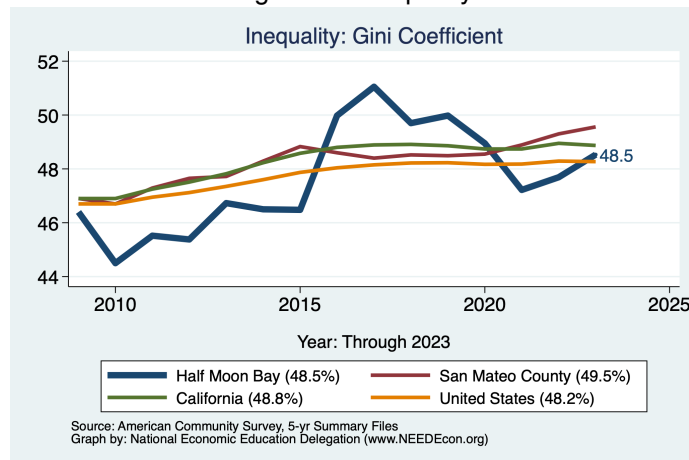


Figure 37: Shares Across the Income Distribution

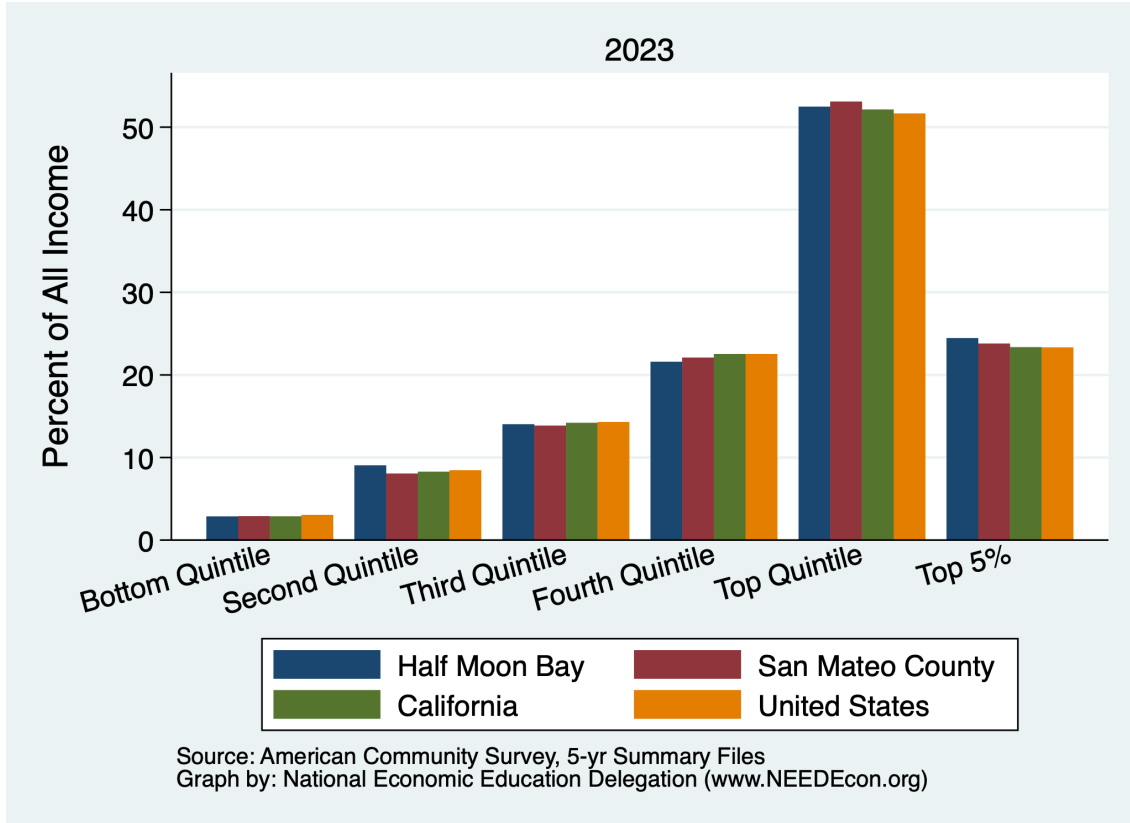
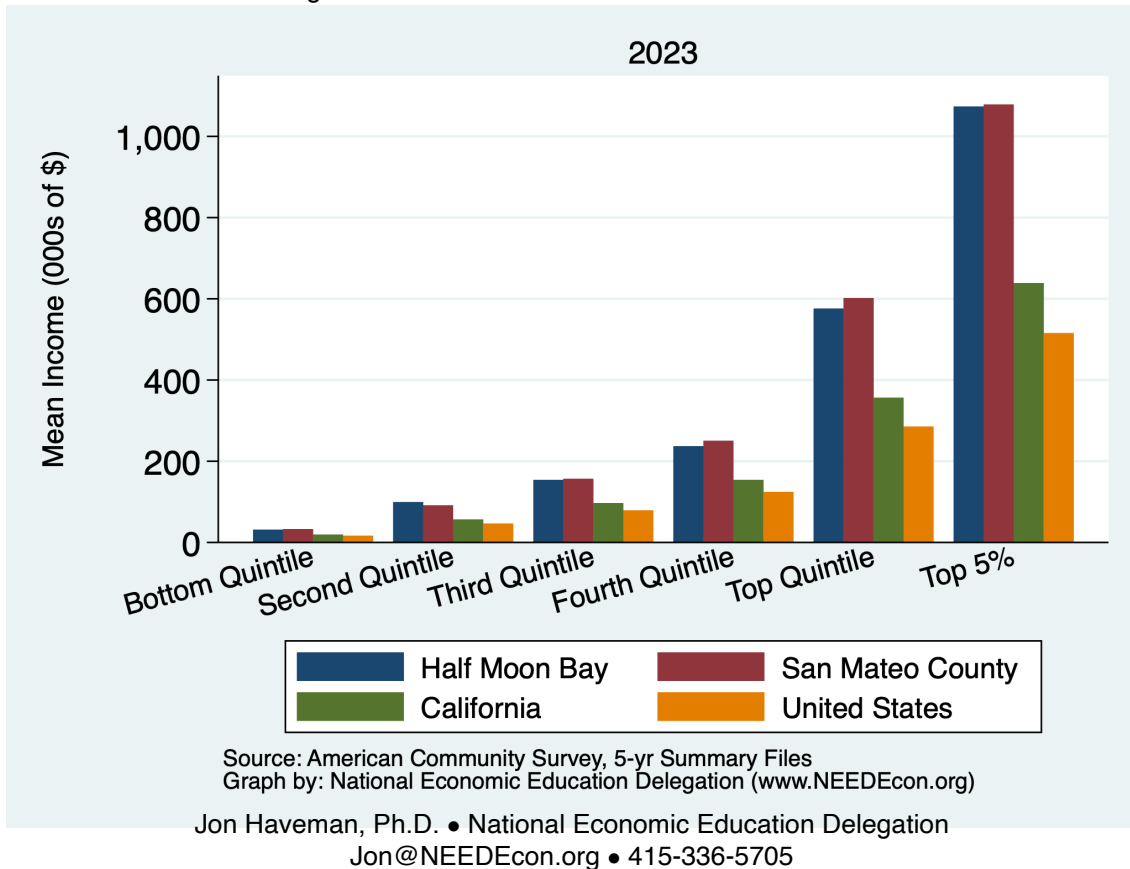


Figure 38: Means Across the Income Distribution



# 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 Half Moon Bay and Broader Regions**

Figure 39: Median Home Prices

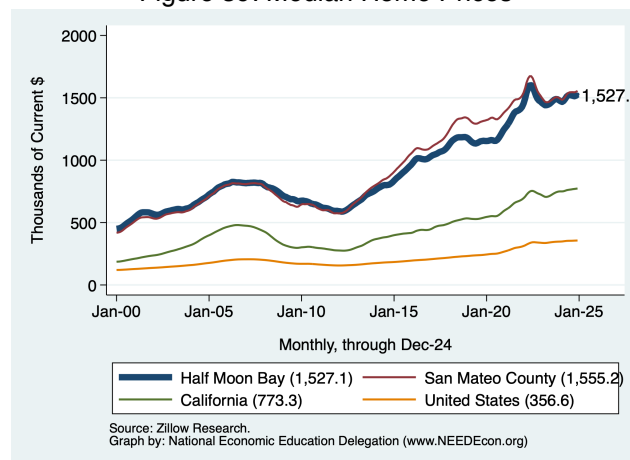


Figure 40: Median Rents

N/A

## Housing Ownership in Half Moon Bay and Broader Regions

Figure 41: Home Ownership Rates

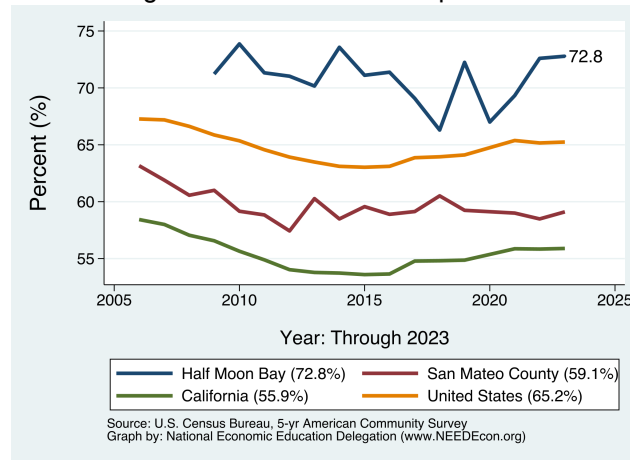


Figure 42: Home Ownership by Age

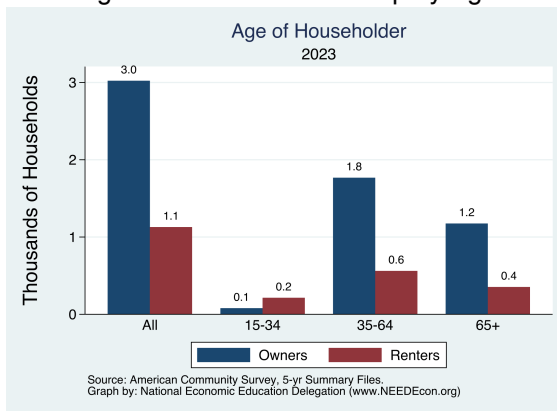


Figure 43: Income by Tenure

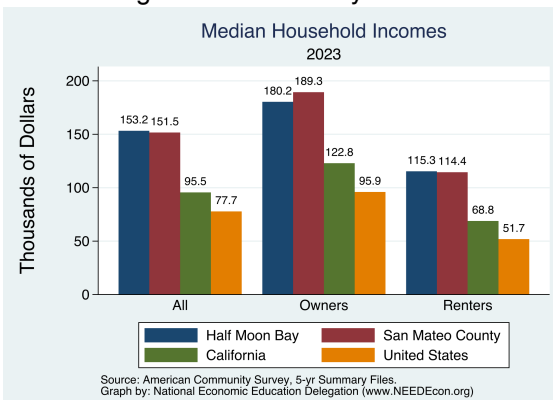


Figure 44: Home Ownership by Race

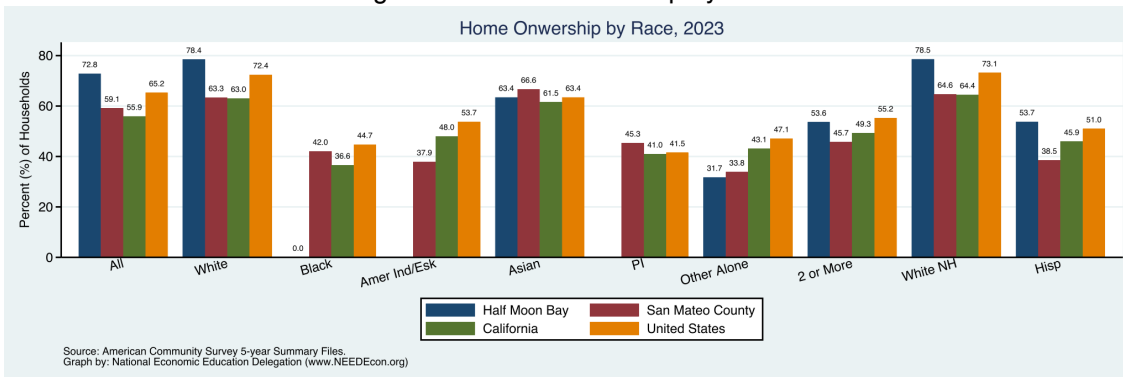


Figure 45: Income Distribution by Tenure

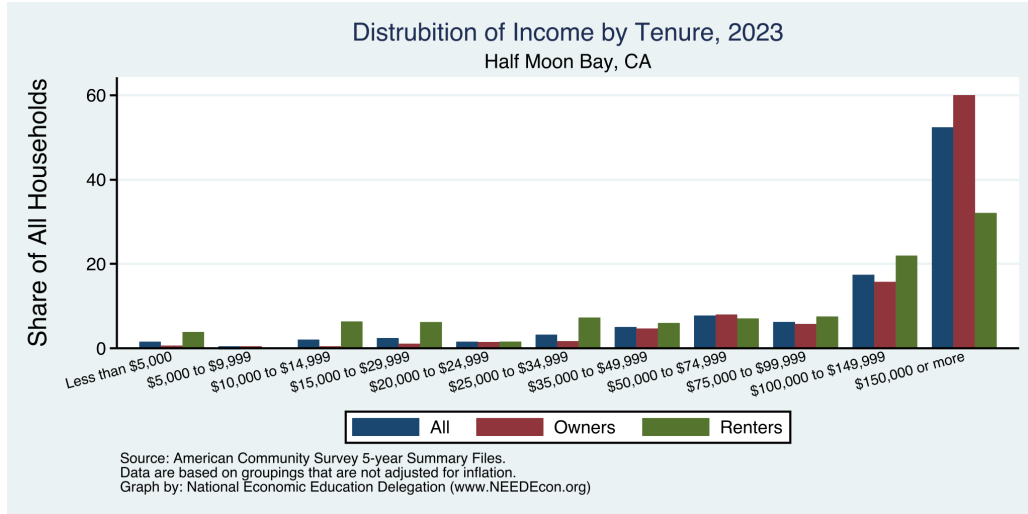


Figure 46: Income Distribution of Home Owners

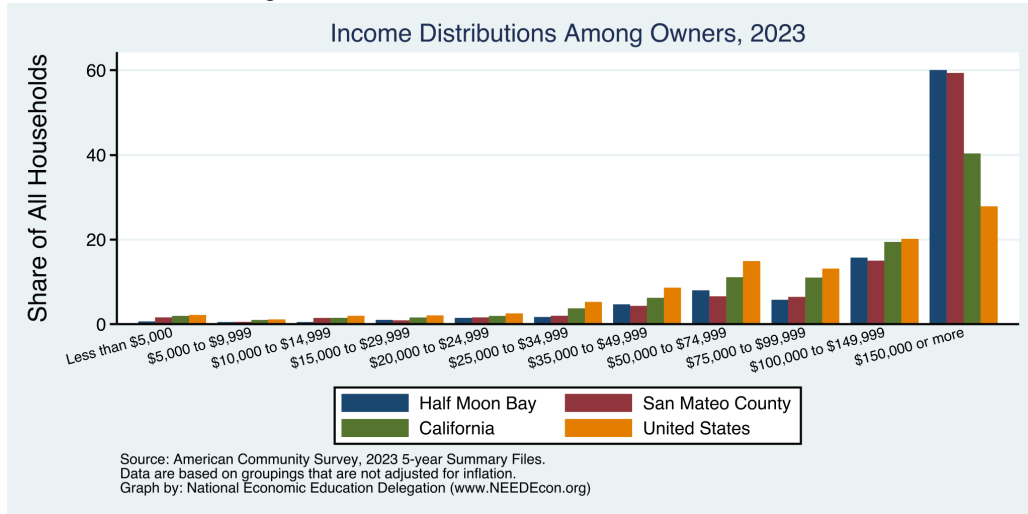
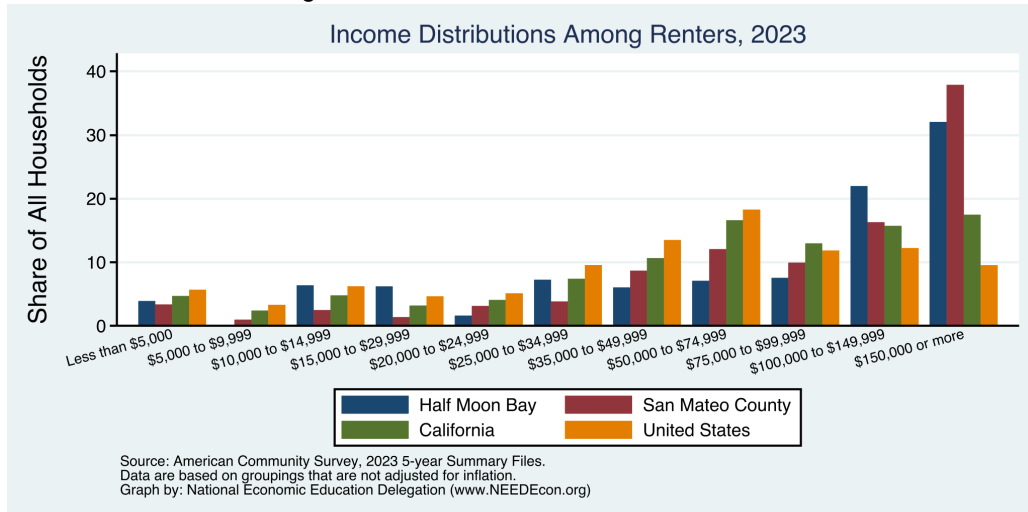


Figure 47: Income Distribution of Renters



## Housing Burden in Half Moon Bay and Broader Regions

Figure 48: Home Owners w/ A Mortgage

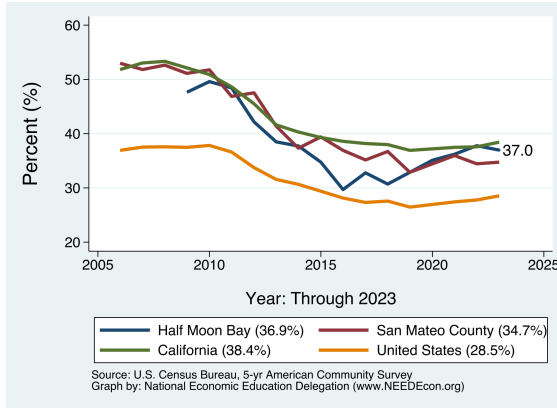


Figure 49: Home Owners w/o A Mortgage

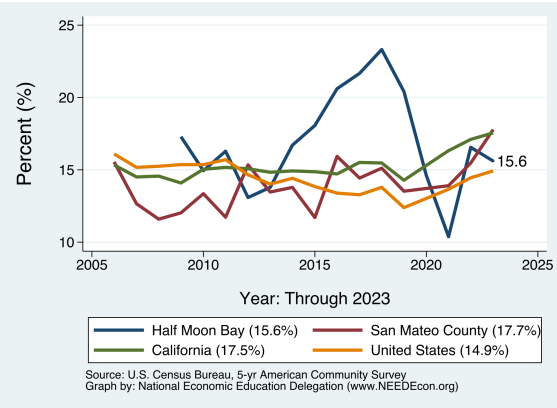


Figure 50: Renters

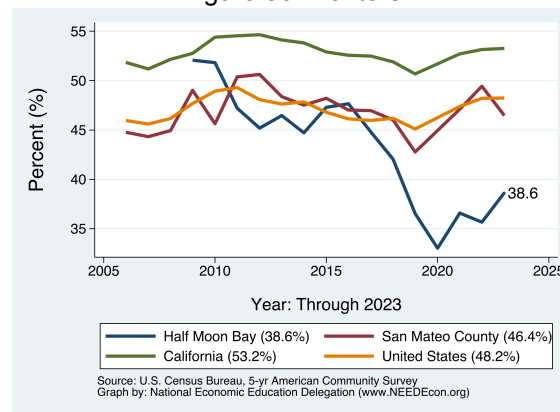
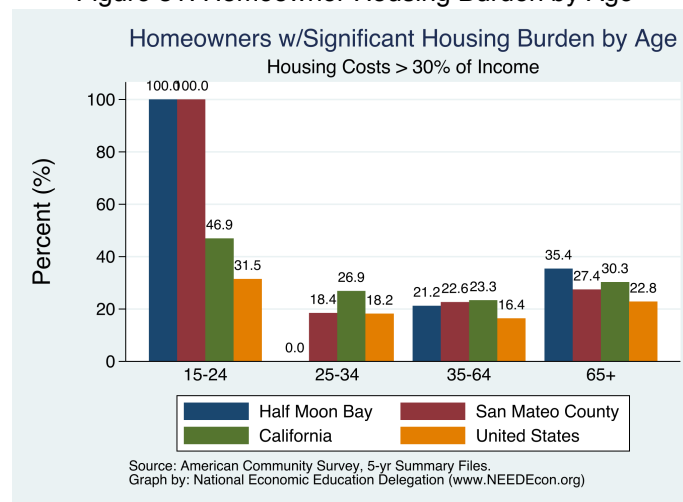


Figure 51: Homeowner Housing Burden by Age





## 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?

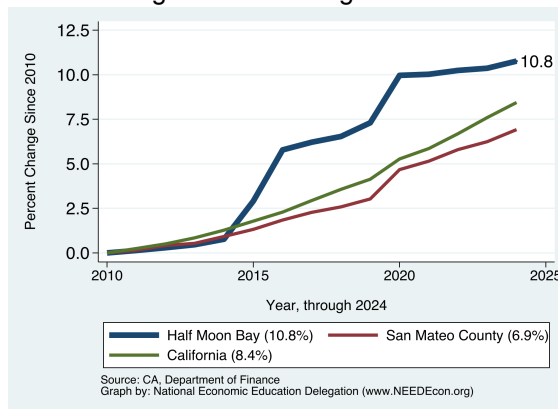
In areas where the rate of population growth exceeds the rate of housing growth, this is likely to reflect a tightening housing market. A tightening housing market will also likely be reflected in lower vacancy rates and higher occupancy rates. It may also be reflected in higher numbers of people per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

**Table 5. Housing Market Indicators**

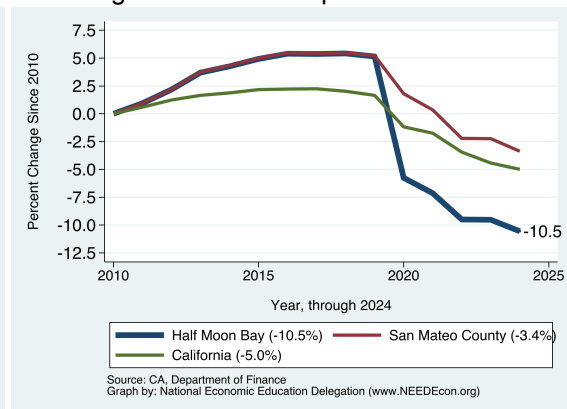
Indicator	2024	2019	2010	% Change from	
				2019	2010
Total Population	11,238.0	12,480.0	11,324.0	-10.0	-0.8
Total # of Homes	4,868.0	4,716.0	4,395.0	3.2	10.8
# Occupied Units	4,603.0	4,349.0	4,149.0	5.8	10.9
Persons per Household	2.4	2.9	2.7	-14.9	-10.5
Vacancy Rate (%)	5.4	7.8	5.6	-30.0	-2.7

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

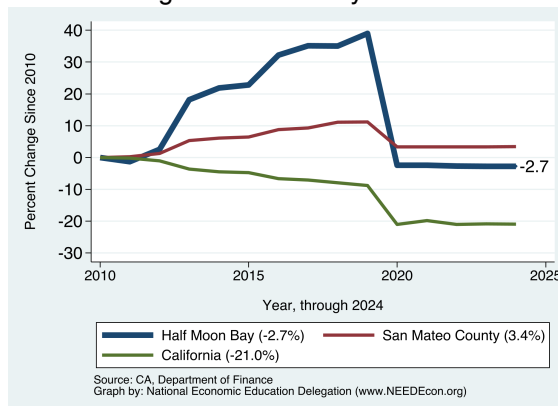
**Figure 52: Housing Growth**



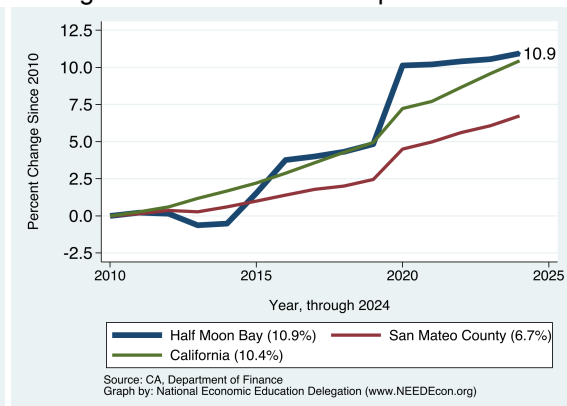
**Figure 53: Persons per Household**



**Figure 54: Vacancy Rates**



**Figure 55: Number of Occupanied Units**



## Trends in the Growth of Housing by Housing Type

Figure 56: Single Detached Homes

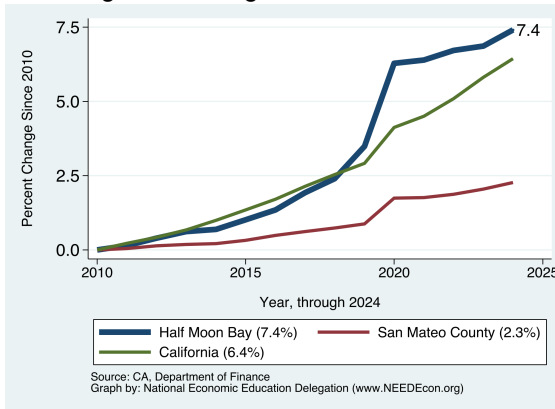


Figure 57: Single Attached Homes

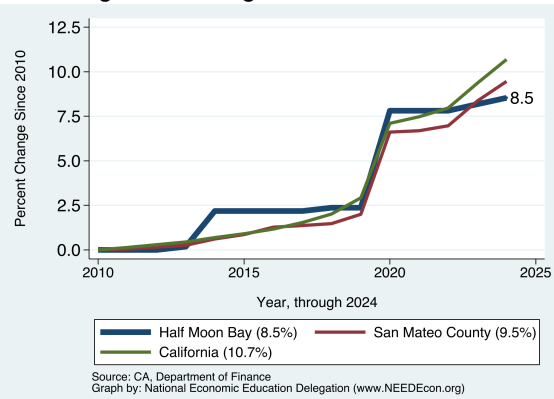


Figure 58: Housing in Buildings with Two to Four Units

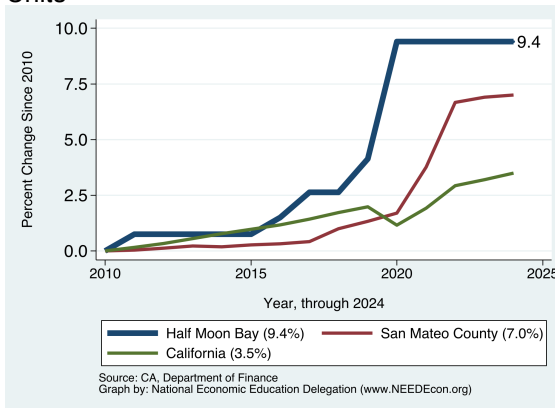
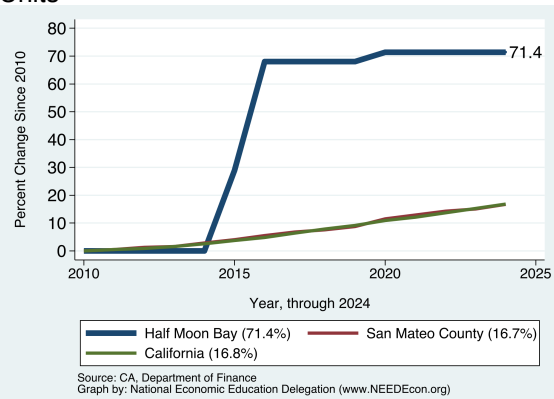


Figure 59: Housing in Buildings with Five or More Units



## Vintage of Residential Housing

### Why is it important?

This section provides evidence on the year in which residential housing in Half Moon Bay was built. We break it down into owned versus rented residences and provide a comparison across San Mateo 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 60: Distribution of Housing Construction

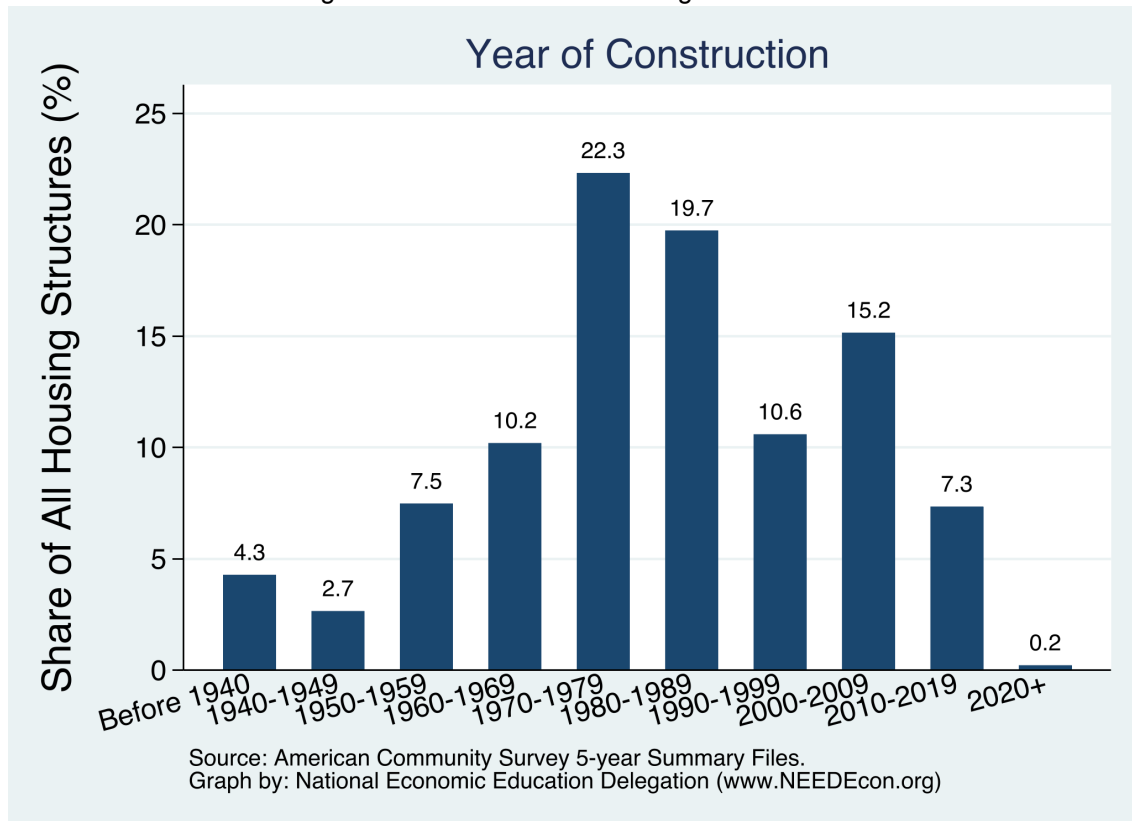


Figure 61: Housing Vintage across Regions

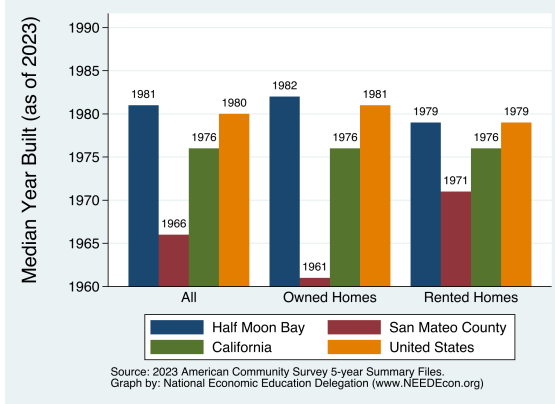


Figure 62: Housing Vintage by Tenure

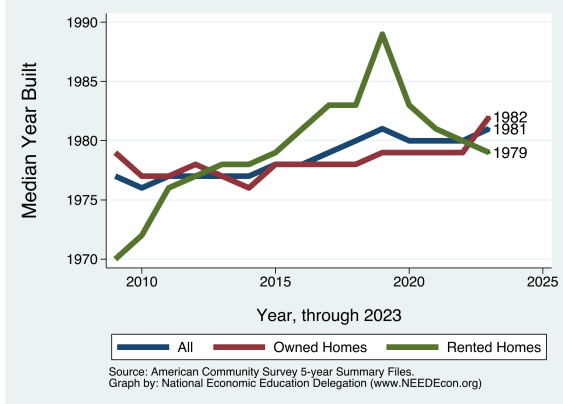


Figure 63: Vintage of Owned Residences

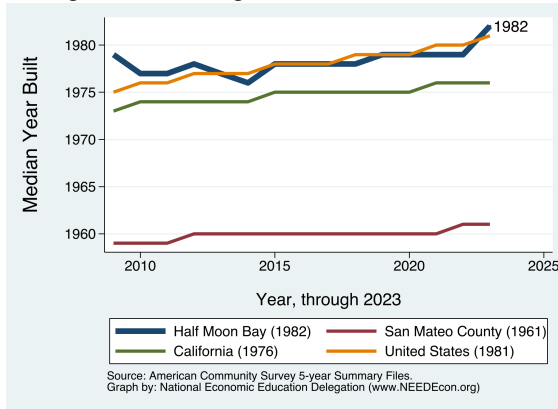


Figure 64: Vintage of Rented Residences

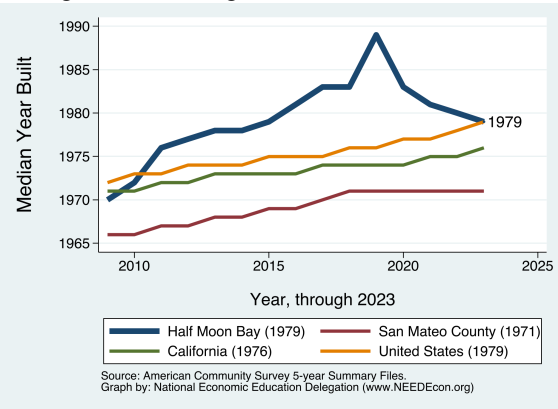
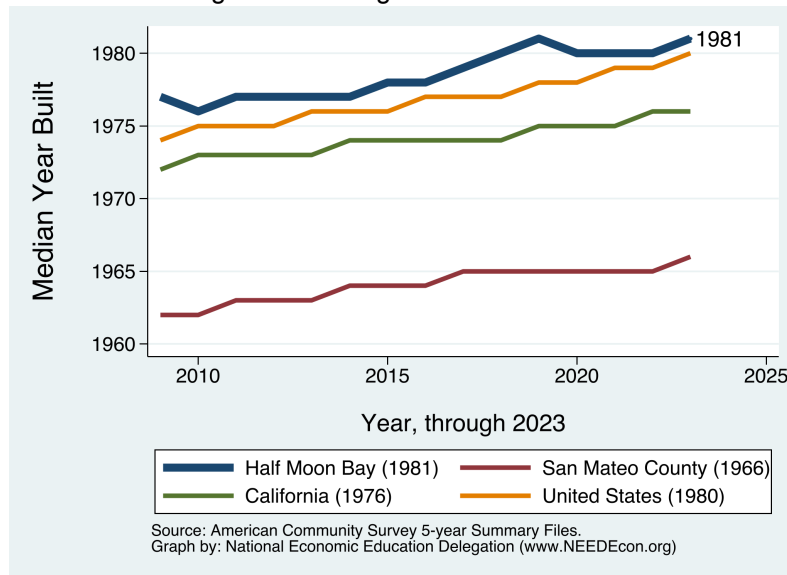


Figure 65: Vintage of All Residences



## 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 66: Year Current Occupant Moved In

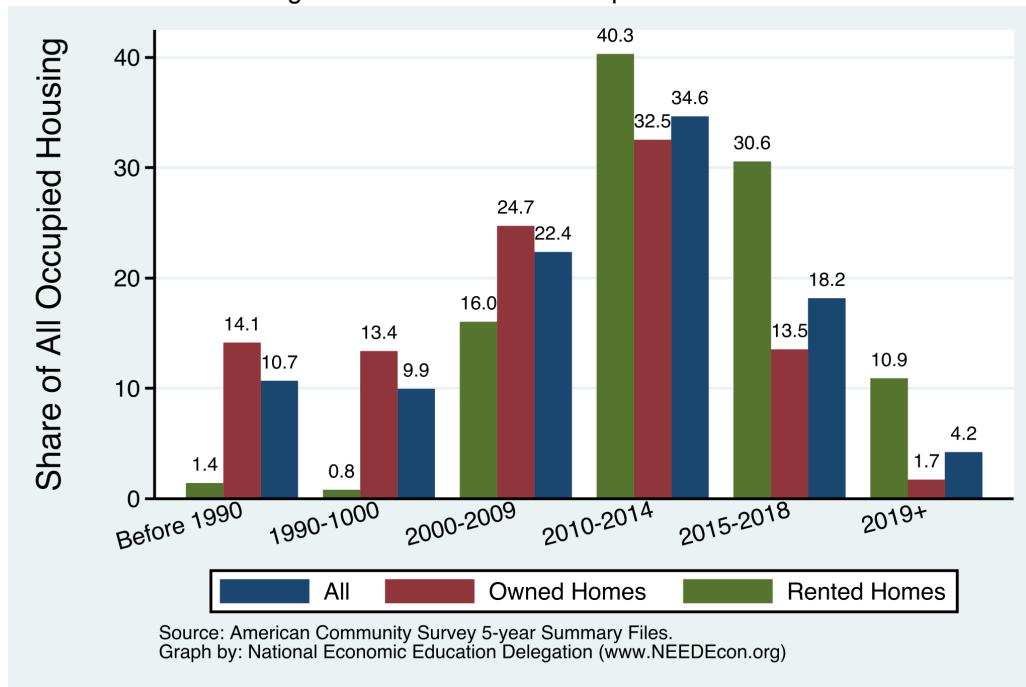


Figure 67: Year Occupied by Current Residents across Regions

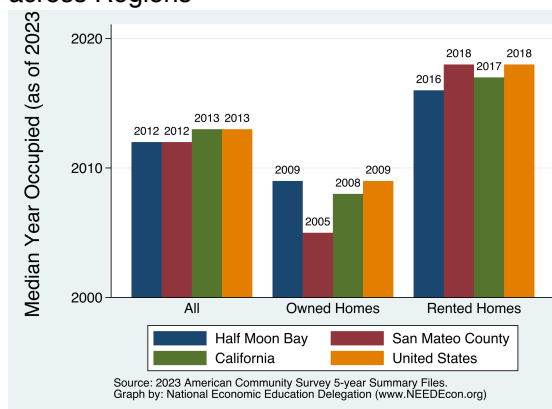


Figure 68: Year Occupied by Current Residents by Tenure

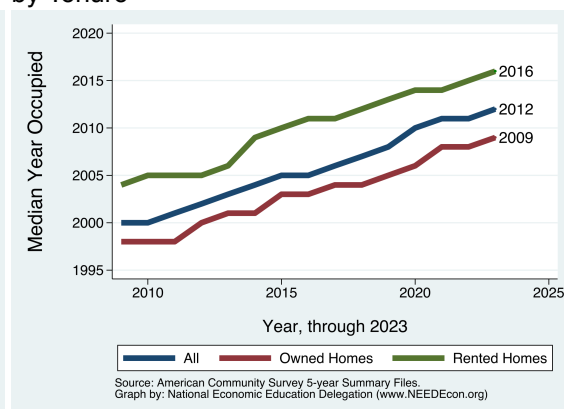


Figure 69: Year Occupied by Current Residents for Owned Housing

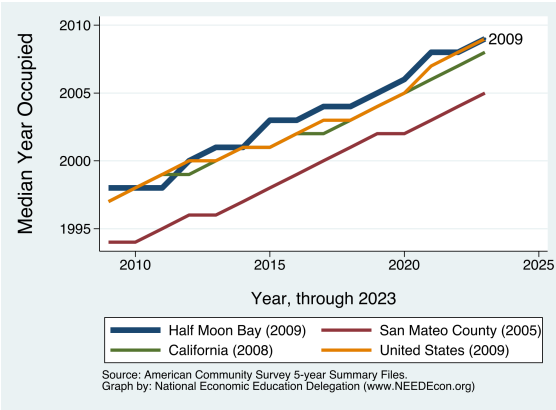


Figure 70: Year Occupied by Current Residents for Rented Housing

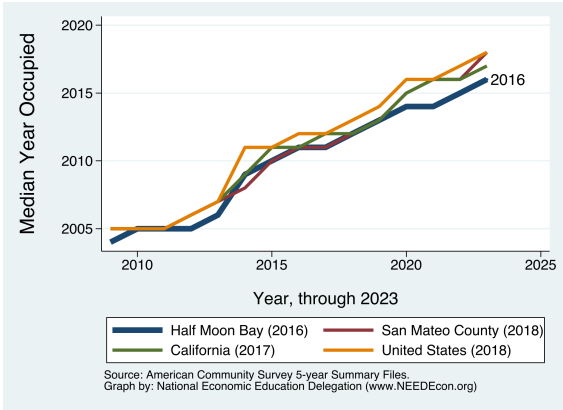
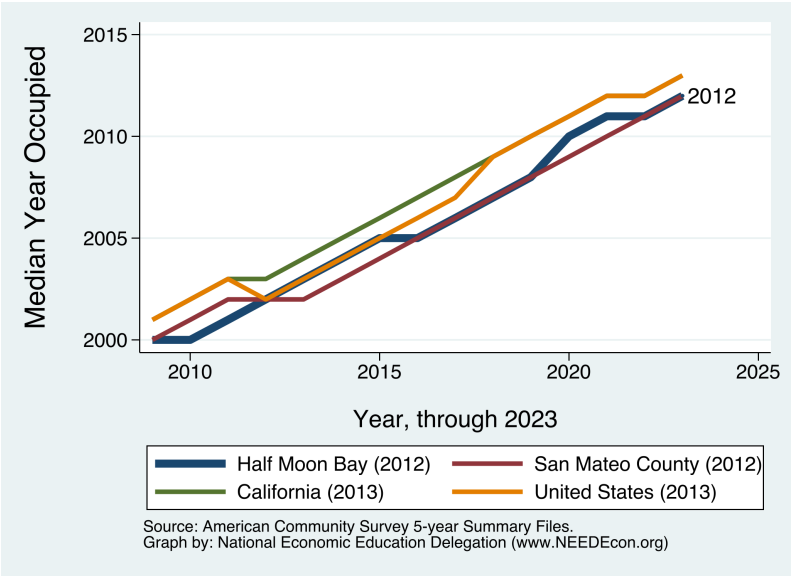


Figure 71: Year Occupied by Current Residents for All Housing



## Residential Permitting

### Definition:

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

### Half Moon Bay - Ranking Among Comparables

Figure 72: Number of Units Permitted - Nationwide Comparables (Rank)

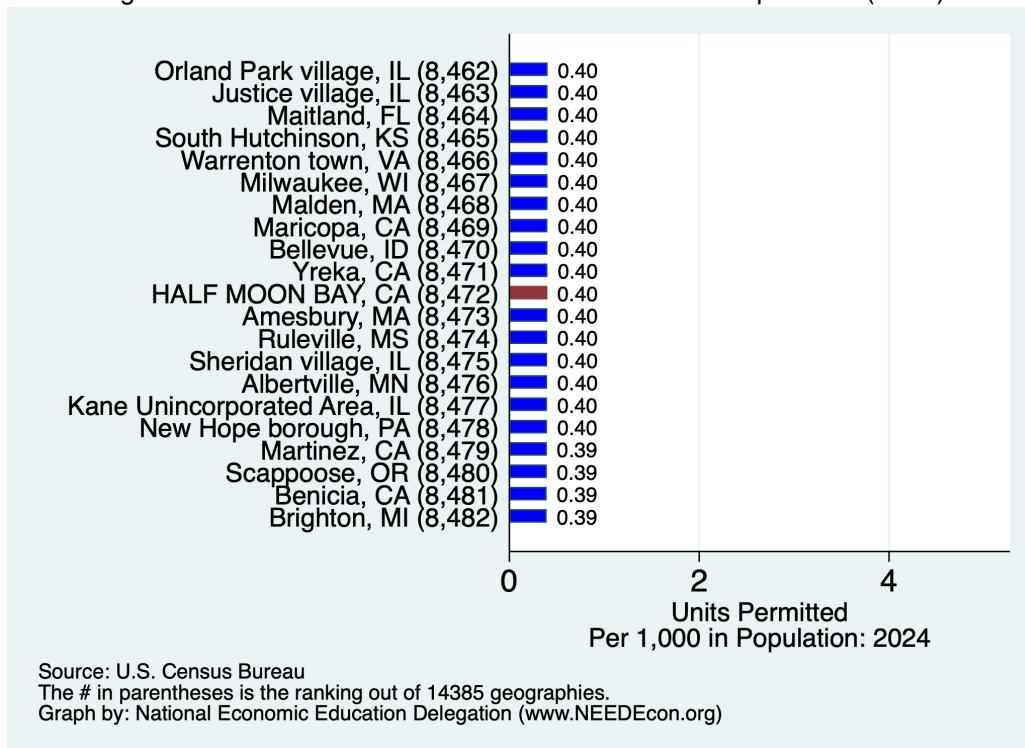
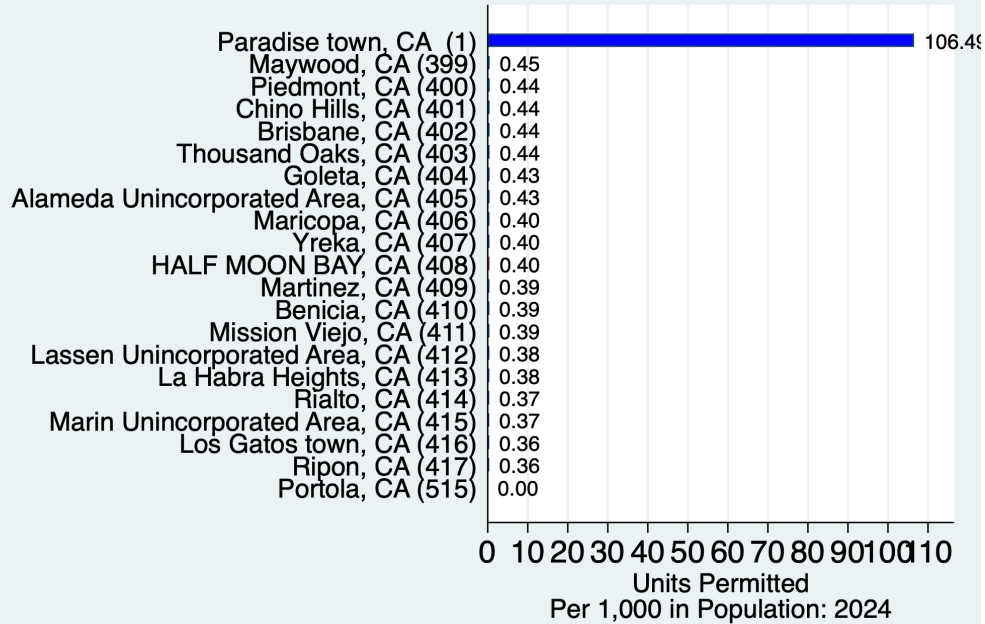
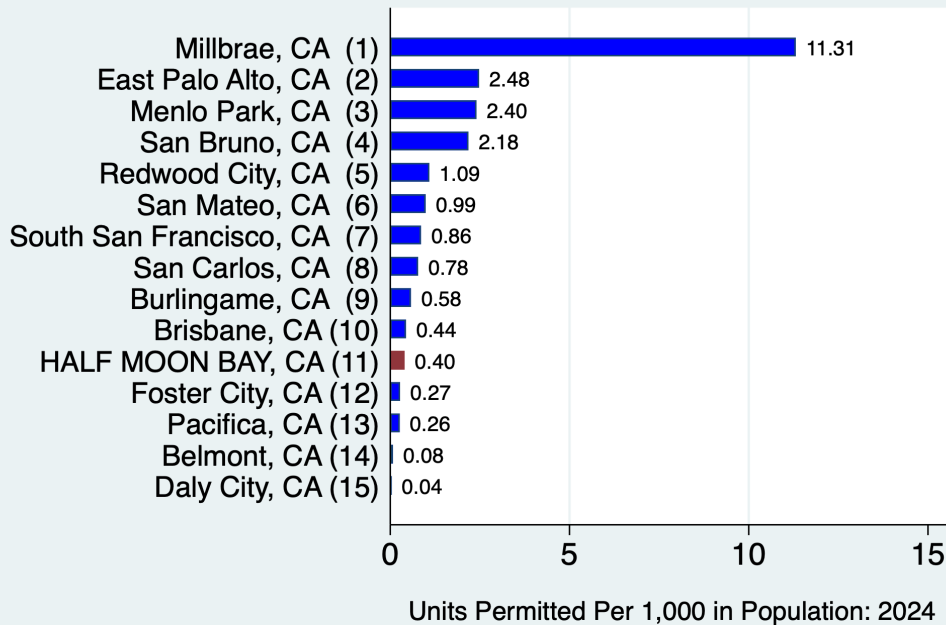


Figure 73: Number of Units Permitted - California Comparables (Rank)



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 74: Number of Units Permitted - Cities in San Mateo County (Rank)



Source: U.S. Census Bureau,  
 The # in parentheses is the ranking out of 15 geographies.  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org))



## Half Moon Bay - Permitting Activity

### Annual Units Permitted - Per Capita in Half Moon Bay

Figure 75: Units Permitted Each Year

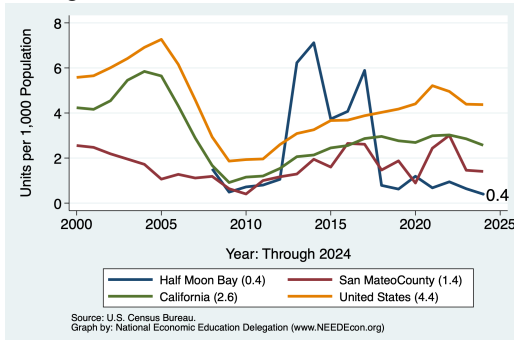
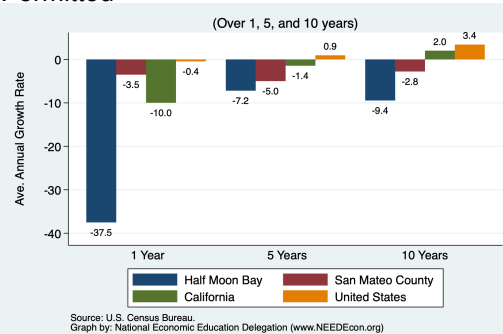


Figure 76: Average Annual Growth in Units Permitted



### Annual Number of Buildings Permitted - Per Capita in Half Moon Bay

Figure 77: Units Permitted Each Year

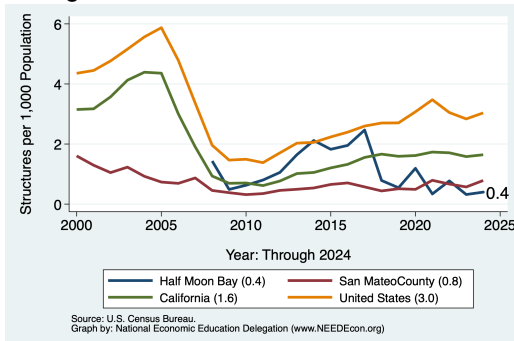
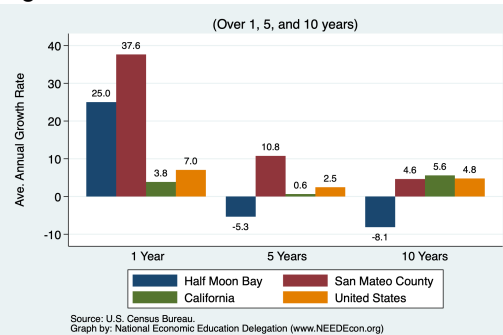


Figure 78: Average Annual Growth in Buildings Permitted



### Annual Value of Property Permitted - Per Capita in Half Moon Bay

Figure 79: Value Permitted Each Year

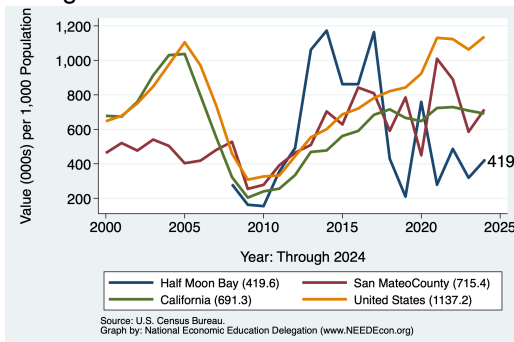
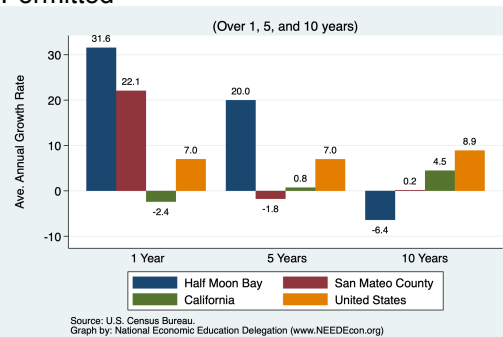


Figure 80: Average Annual Growth in Value Permitted



## 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 81: Percent of Workers Commuting by Car Alone

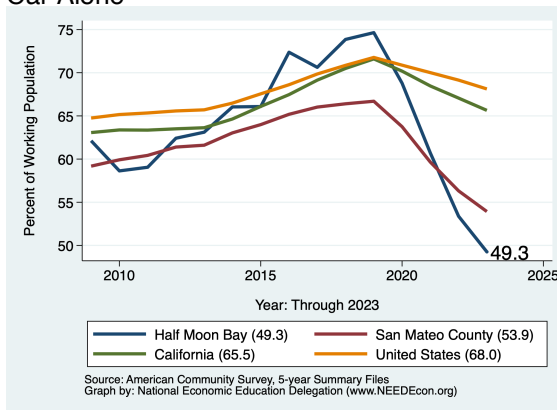


Figure 82: Percent of Workers Commuting by Carpool

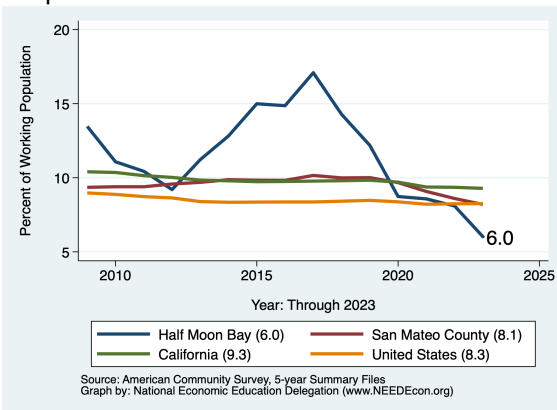


Figure 83: Percent of Workers using Public Transportation

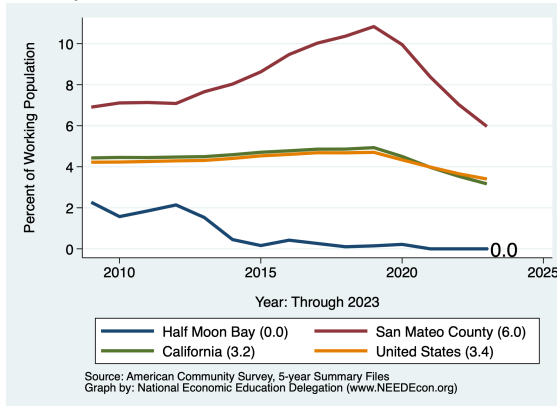
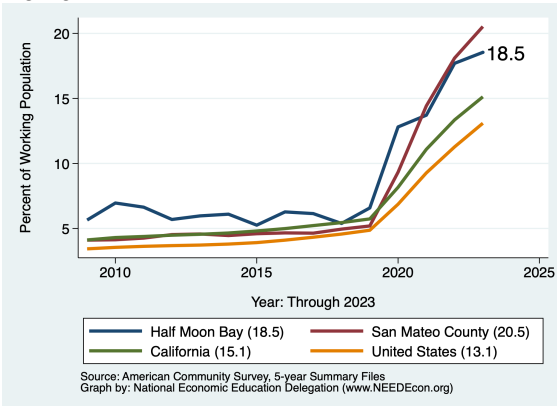


Figure 84: Percent of Workers Who Work From Home



The first table on this page presents data for those who LIVE in Half Moon Bay. The second provides data on those who work, but do not necessarily live in Half Moon Bay. 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:	1,960	55.7	1,838	52.4	3,798	55.3	76.6
Drove Alone	1,743	49.6	1,641	46.8	3,384	49.3	67.1
Carpooled:	217	6.2	197	5.6	414	6.0	9.5
In 2-person carpool	118	3.4	122	3.5	240	3.5	6.8
In 3-person carpool	37	1.1	21	0.6	58	0.8	1.6
In 4-or-more-person carpool	62	1.8	54	1.5	116	1.7	1.1
Public Transportation (excl Taxi):	0	0.0	0	0.0	0	0.0	3.2
Bus or Trolley Bus	0	0.0	0	0.0	0	0.0	2.1
Streetcar or Trolley Car	0	0.0	0	0.0	0	0.0	0.6
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	38	1.1	14	0.4	52	0.8	0.7
Walked	163	4.6	146	4.2	309	4.5	2.4
Taxicab, Motorcycle, or other	60	1.7	39	1.1	99	1.4	1.7
Worked at Home	692	19.7	582	16.6	1,274	18.5	15.5
<b>Total:</b>	2,913	82.8	2,619	74.7	5,532	80.5	

Source: 2023 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:	1,520	49.8	1,681	50.4	3,201	53.9	76.6
Drove Alone	1,390	45.6	1,402	42.1	2,792	47.0	67.1
Carpooled:	130	4.3	279	8.4	409	6.9	9.5
In 2-person carpool	99	3.2	267	8.0	366	6.2	6.8
In 3-person carpool	3	0.1	12	0.4	15	0.3	1.6
In 4-or-more-person carpool	28	0.9	0	0.0	28	0.5	1.1
Public Transportation (excl Taxi):	80	2.6	70	2.1	150	2.5	3.2
Bus or Trolley Bus	80	2.6	70	2.1	150	2.5	2.1
Streetcar or Trolley Car	0	0.0	0	0.0	0	0.0	0.6
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	29	1.0	14	0.4	43	0.7	0.7
Walked	81	2.7	93	2.8	174	2.9	2.4
Taxicab, Motorcycle, or other	34	1.1	0	0.0	34	0.6	1.7
Worked at Home	692	22.7	582	17.5	1,274	21.5	15.4
<b>Total:</b>	2,436	79.9	2,440	73.2	4,876	82.1	

Source: 2023 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.

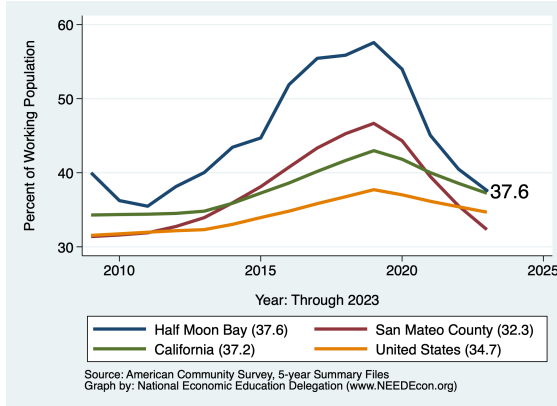
## Commute Times for Employed Residents

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

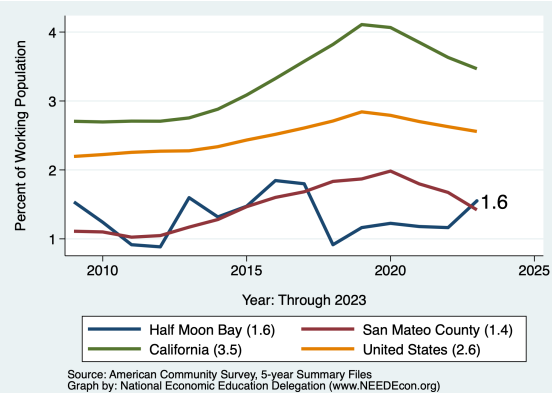
Mode of Transit	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Less than 5 minutes	81	2.4	153	4.7	234	3.6	2.0
5 to 9 minutes	202	6.0	333	10.3	535	8.3	7.6
10 to 14 minutes	188	5.6	204	6.3	392	6.1	12.2
15 to 19 minutes	186	5.5	163	5.1	349	5.4	15.1
20 to 24 minutes	30	0.9	113	3.5	143	2.2	14.5
25 to 29 minutes	147	4.4	33	1.0	180	2.8	6.4
30 to 34 minutes	279	8.3	220	6.8	499	7.7	15.0
35 to 39 minutes	157	4.7	95	2.9	252	3.9	2.9
40 to 44 minutes	114	3.4	140	4.3	254	3.9	4.3
45 to 59 minutes	502	15.0	418	13.0	920	14.3	8.5
60 to 89 minutes	235	7.0	165	5.1	400	6.2	7.6
90 or more minutes	100	3.0	0	0.0	100	1.6	3.9
<b>Total:</b>	<b>2,221</b>	<b>66.2</b>	<b>2,037</b>	<b>63.1</b>	<b>4,258</b>	<b>66.0</b>	

Source: 2023 5-year American Community Survey, Summary File

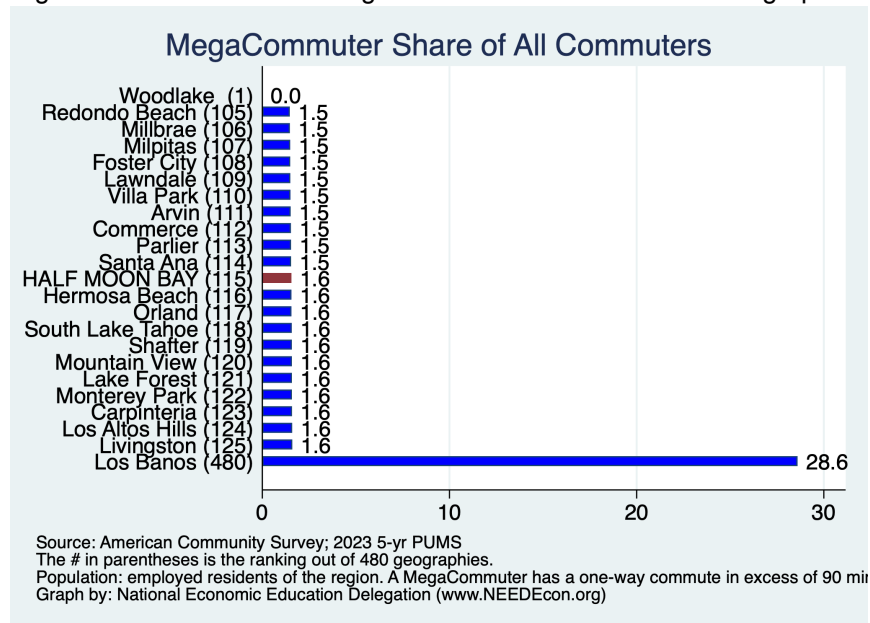
**Figure 85: Percent of Employed Population With Commutes of More than 30 Minutes**



**Figure 86: Percent of Employed Population With Commutes of More than 90 Minutes**



**Figure 87: 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	11	0.4	126	4.4	137	2.5	2.0
5 to 9 minutes	83	2.8	311	10.9	394	7.3	7.6
10 to 14 minutes	200	6.8	270	9.5	470	8.7	12.2
15 to 19 minutes	402	13.7	387	13.6	789	14.6	15.1
20 to 24 minutes	143	4.9	113	4.0	256	4.7	14.5
25 to 29 minutes	117	4.0	150	5.3	267	4.9	6.4
30 to 34 minutes	284	9.7	210	7.4	494	9.1	15.0
35 to 39 minutes	87	3.0	12	0.4	99	1.8	2.9
40 to 44 minutes	61	2.1	92	3.2	153	2.8	4.3
45 to 59 minutes	136	4.6	82	2.9	218	4.0	8.5
60 to 89 minutes	175	6.0	75	2.6	250	4.6	7.6
90 or more minutes	45	1.5	30	1.1	75	1.4	3.9
<b>Total:</b>	<b>1,744</b>	<b>59.6</b>	<b>1,858</b>	<b>65.3</b>	<b>3,602</b>	<b>66.6</b>	

Source: 2023 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 88: Percent of Local Employees With Commutes of More than 30 Minutes

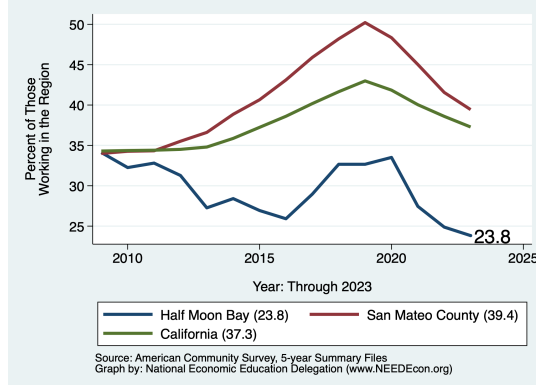


Figure 89: Percent of Local Employees With Commutes of More than 90 Minutes

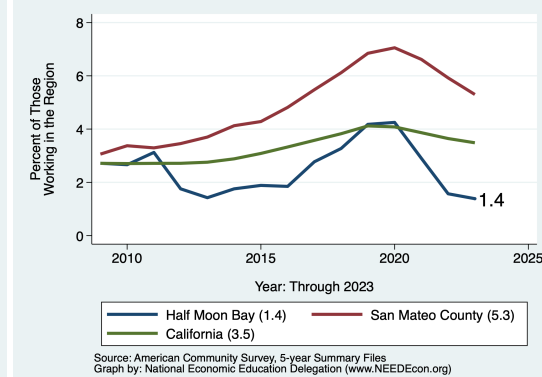
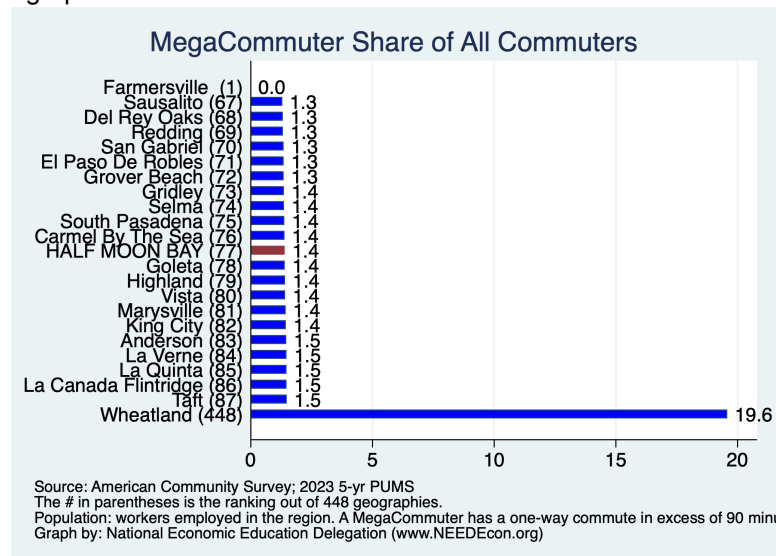


Figure 90: Rank: Share of MegaCommuters Across Similar Geographies



## Place of Work

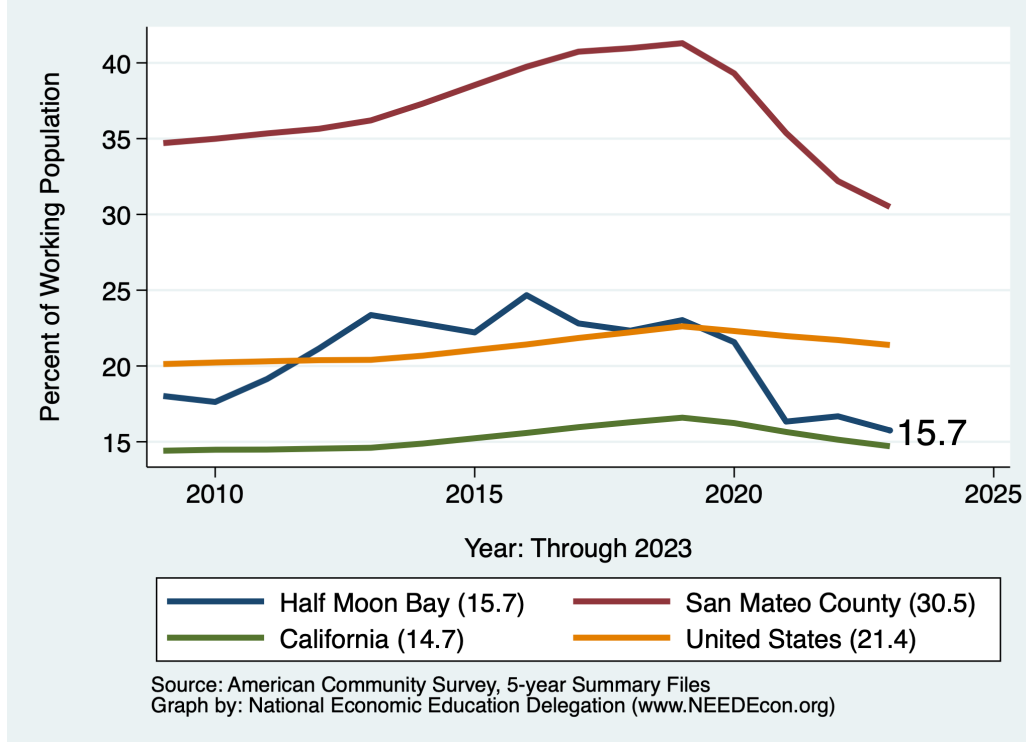
This section provides evidence on where workers living in Half Moon Bay work. As evidenced in the first table, some of Half Moon Bay's employed workers work in the City, but many do not. The first table and graph pair provide evidence at the county level while the second provide evidence with regard to working outside of the Half Moon Bay 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:	2,913	82.8	2,619	74.7	5,532	80.5	99.6
Worked in county of residence	2,311	65.7	2,139	61.0	4,450	64.8	84.6
worked outside of county of residence	602	17.1	480	13.7	1,082	15.7	15.0
Worked outside state of residence	0	0.0	0	0.0	0	0.0	0.4
<b>Total:</b>	2,913	82.8	2,619	74.7	5,532	80.5	

Source: 2023 5-year American Community Survey, Summary File

**Figure 91: Percent of Workers Employed Outside of Their County of Residence**

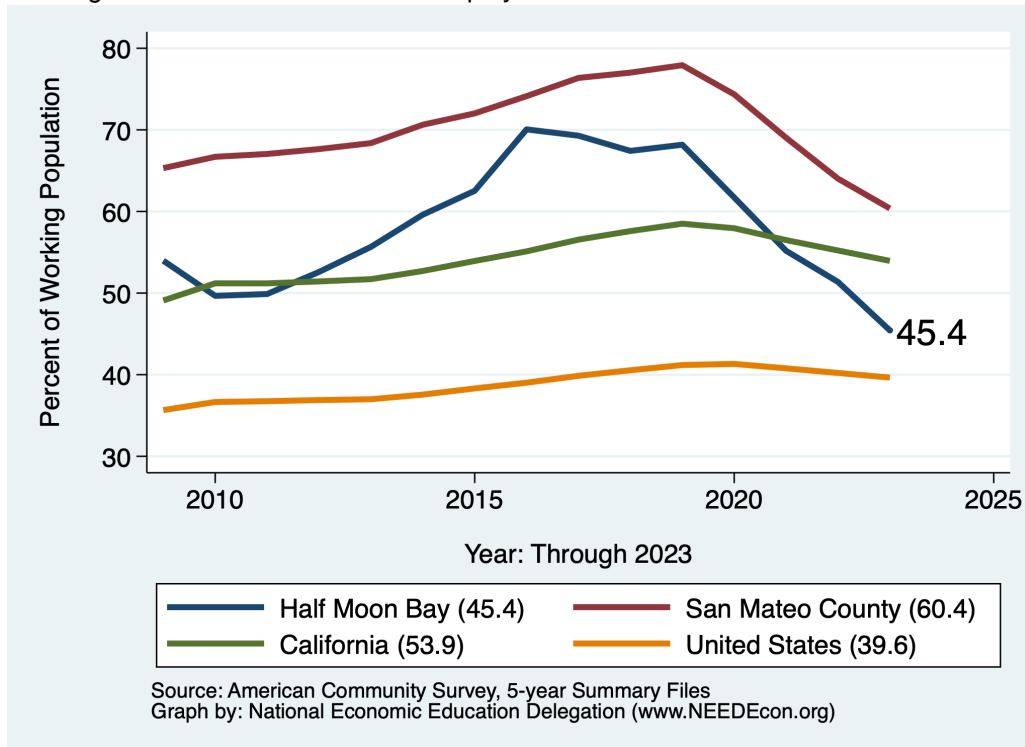


**Table 11. SEX OF WORKERS BY PLACE OF WORK-PLACE LEVEL**

Place of Work	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Living in a place:	2,913	82.8	2,619	74.7	5,532	80.5	95.9
Worked in place of residence	1,173	33.4	1,238	35.3	2,411	35.1	40.8
Worked outside place of residence	1,740	49.5	1,381	39.4	3,121	45.4	55.1
Not living in a place	0	0.0	0	0.0	0	0.0	4.1
<b>Total:</b>	2,913	82.8	2,619	74.7	5,532	80.5	

Source: 2023 5-year American Community Survey, Summary File

**Figure 92: 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 <i>Median</i>	California <i>Median</i>	<i>Ratio</i>	United States <i>Median</i>	<i>Ratio</i>
Car, truck, or van - drove alone	83,929	50,877	100.8	48,079	100.0
Car, truck, or van - carpooled	85,278	37,998	137.1	36,165	135.0
Public transportation (excluding taxicab)		40,820		46,264	
Walked	31,580	30,831	62.6	28,707	63.0
Taxicab, motorcycle, bicycle, or other means		41,875		38,017	
Worked from home	97,363	81,088	73.3	71,072	78.4
<b>Total:</b>	84,516	51,620	163.7	48,394	174.6

Source: 2023 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	630	34.5	643	34.7	1,827	60.1	3,384	49.3
Car, Truck, or Van: Carpooled	78	4.3	113	6.1	223	7.3	414	6.0
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0
Walked	66	3.6	63	3.4	28	0.9	309	4.5
Taxicab, Motorcycle, or other	43	2.4	29	1.6	79	2.6	151	2.2
Worked at Home	331	18.1	150	8.1	784	25.8	1,274	18.5
<b>Total:</b>	1,148	62.9	998	53.8	2,941	96.7	5,532	80.5

Source: 2023 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	794	33.9	841	42.9	916	43.9	2,792	47.0
Car, Truck, or Van: Carpooled	104	4.4	118	6.0	96	4.6	409	6.9
Public Transportation (excl Taxi)	129	5.5	21	1.1	0	0.0	150	2.5
Walked	66	2.8	68	3.5	13	0.6	174	2.9
Taxicab, Motorcycle, or other	0	0.0	63	3.2	14	0.7	77	1.3
Worked at Home	331	14.1	150	7.7	784	37.6	1,274	21.5
<b>Total:</b>	1,424	60.9	1,261	64.4	1,823	87.4	4,876	82.1

Source: 2023 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	82	42.3	85	36.8	3,217	48.3	3,384	49.3
Car, Truck, or Van: Carpooled	0	0.0	3	1.3	411	6.2	414	6.0
Public Transportation (excl Taxi)	0	0.0	0	0.0	0	0.0	0	0.0
Walked	0	0.0	20	8.7	289	4.3	309	4.5
Taxicab, Motorcycle, or other	0	0.0	0	0.0	151	2.3	151	2.2
Worked at Home	84	43.3	32	13.9	1,158	17.4	1,274	18.5
<b>Total:</b>	166	85.6	140	60.6	5,226	78.4	5,532	80.5

Source: 2023 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	175	42.9	70	24.3	2,533	45.6	2,778	46.9
Car, Truck, or Van: Carpooled	0	0.0	18	6.2	391	7.0	409	6.9
Public Transportation (excl Taxi)	59	14.5	0	0.0	91	1.6	150	2.5
Walked	0	0.0	20	6.9	154	2.8	174	2.9
Taxicab, Motorcycle, or other	0	0.0	0	0.0	77	1.4	77	1.3
Worked at Home	84	20.6	32	11.1	1,158	20.9	1,274	21.5
<b>Total:</b>	318	77.9	140	48.6	4,404	79.3	4,862	82.0

Source: 2023 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 Half Moon Bay is a net recipient (migration inflows) or donor (migration outflows) of population is very

important for understanding trends in the City's development. This section outlines migration patterns by age, education, income, marital status, and housing tenure. Understanding recent trends is very important for making policy, investment, and other decisions about the future. Also, understanding the extent to which the population is stable, or experiences significant turnover each year is helpful for planning purposes.

Figure 93: Overall Movements of Residents

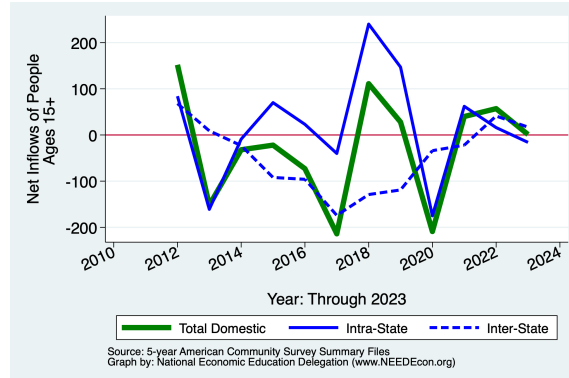


Table 17: Migration by Income

Category	Population	All Migration	Net Inflows			
			Same State			From Abroad
			W/in County	Between Counties	Across States	
No income	1,195	-40	-9	-18	-22	9
With income	8,190	80	140	-129	39	30
\$1 to \$9,999 or less	751	-109	33	-119	-23	0
\$10,000 to \$14,999	466	75	83	-15	7	0
\$15,000 to \$24,999	725	42	12	-8	16	22
\$25,000 to \$34,999	830	-10	14	-33	9	0
\$35,000 to \$49,999	665	-41	-25	-16	0	0
\$50,000 to \$64,999	536	-41	-8	-33	0	0
\$65,000 to \$74,999	577	58	13	0	45	0
\$75,000 or more	3,640	106	18	95	-15	8
<b>All:</b>	<b>9,385</b>	<b>40</b>	<b>131</b>	<b>-147</b>	<b>17</b>	<b>39</b>

Source: 2023 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 94: Overall Movements of Low Income Residents

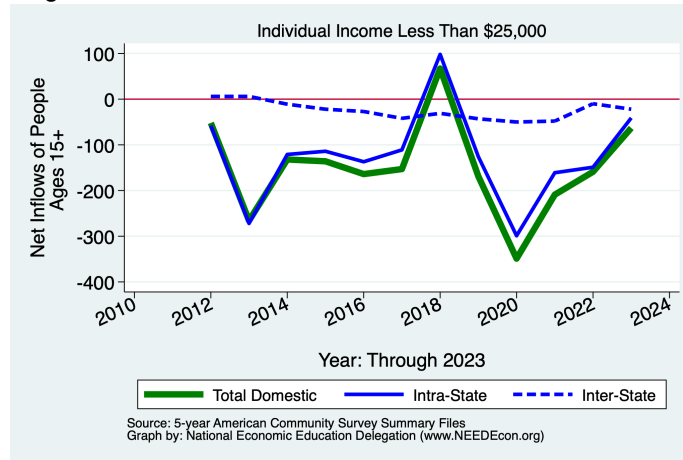


Figure 95: Overall Movements of Middle Income Residents

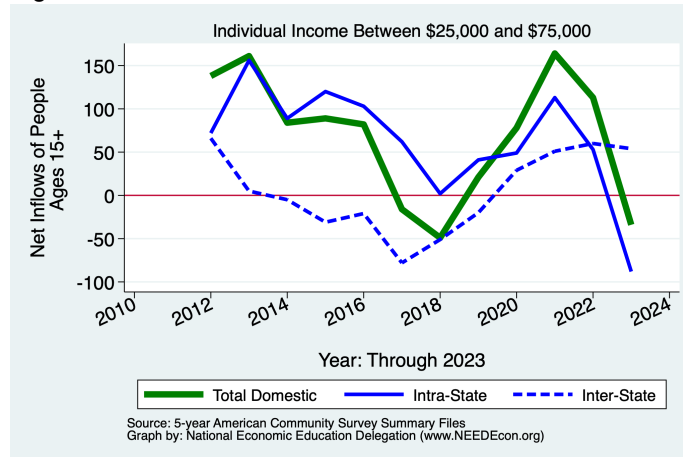
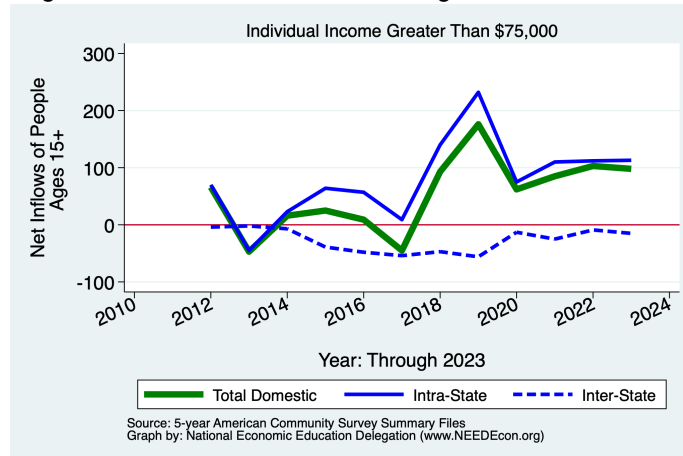


Figure 96: Overall Movements of High Income Residents



## 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	2,750	80	104	-103	57	22
Now married, except separated	4,836	-47	-34	28	-58	17
Divorced	1,039	20	66	-81	35	0
Separated	145	-16	0	-16	0	0
Widowed	615	3	-5	25	-17	0
<b>Total:</b>	9,385	40	131	-147	17	39

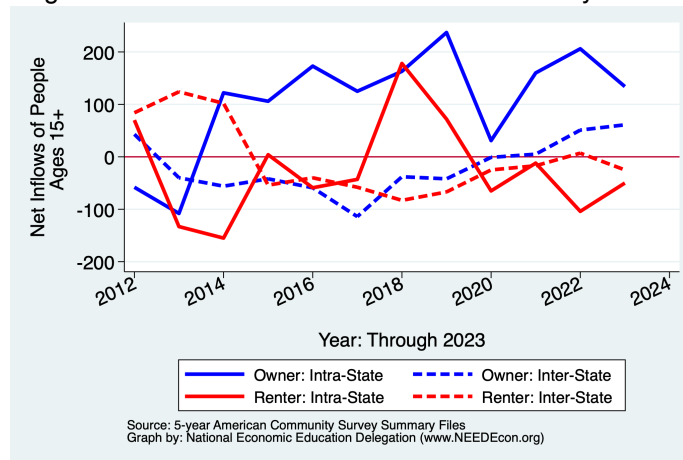
Source: 2023 5-year American Community Survey, Summary File

**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	7,913	217	143	-9	61	22
Householder lived in renter-occupied housing units	3,370	-50	18	-68	-25	25
<b>Total:</b>	11,283	167	161	-77	36	47

Source: 2023 5-year American Community Survey, Summary File

**Figure 97: 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	575	0	0	0	0	0
5 to 17 years	1,665	9	0	1	0	8
18 and 19 years	223	-41	0	-37	-4	0
20 to 24 years	821	71	67	5	-1	0
25 to 29 years	495	15	25	-27	17	0
30 to 34 years	493	49	0	-8	57	0
35 to 39 years	366	-99	-89	-10	0	0
40 to 44 years	732	31	50	-19	0	0
45 to 49 years	569	3	0	0	-5	8
50 to 54 years	969	12	8	0	-5	9
55 to 59 years	979	61	85	-12	-12	0
60 to 64 years	903	-62	-18	-40	-4	0
65 to 69 years	905	2	8	-9	3	0
70 to 74 years	625	-12	0	0	-12	0
75 years and over	971	25	-5	25	-17	22
<b>Total Population:</b>	11,291	64	131	-131	17	47

Source: 2023 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	693	0	0	0	0	0
High school graduate (includes equiv)	1,012	-32	-4	-16	-12	0
Some college or assoc. degree	2,039	1	13	-79	45	22
Bachelor's degree	2,270	-13	29	-13	-29	0
Graduate or professional degree	1,993	69	26	8	18	17
<b>Total:</b>	8,007	25	64	-100	22	39

Source: 2023 5-year American Community Survey, Summary File

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

Flow	In-Migration	Out-Migration
Same House 1 Year Ago	69,300	69,300
Moved Within Same County	0	97,917
Moved to Different County, Same State	83,438	21,250
Moved Between States	0	11,699
Moved from Abroad	0	
<b>Total Population:</b>	68,333	64,964

Source: 2023 5-year American Community Survey, Summary File

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

Flow	In-Migration	Out-Migration
Same House 1 Year Ago	48.3	48.3
Moved Within Same County	43.5	36.5
Moved to Different County, Same State	33.3	30.6
Moved Between States	30.5	60.6
Moved from Abroad	51.8	
<b>Total Population:</b>	47.6	47.8

Source: 2023 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-2. California County Population Estimates and Components of Change by Year, July 1, 2010-2021. Sacramento, California, December. <https://dof.ca.gov/forecasting/demographics/>

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/>