

# **San Mateo City, California**

## *Indicators Report*

by  
The National Economic Education Delegation (NEED)

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

## A Demographic Snapshot

Statistic	2023	2019
<b>POPULATION</b>		
Population Estimate (#)	101,328	104,438
Veterans (#)	1,633	2,179
Foreign born persons (% 5yr)	36.6	34.7
Population age 25+ (#)	75,730	76,245
<b>AGE AND SEX</b>		
Persons under 5 years (%)	5.2	6
Persons under 18 years (%)	16.7	19.9
Persons 65 years and over (%)	16.5	15.1
Female persons (%)	49	50.7
<b>INCOME AND POVERTY</b>		
Median household income (\$)	152,913	149,312
Per capita income in past 12 months (\$)	79,334	70,823
Persons in poverty (%)	8.2	6.5
Children age less than 18 in poverty (#)	1,073	1,096
Children age less than 18 in poverty (%)	6.5	5.4
<b>RACE AND ETHNICITY</b>		
White alone (%)	37.9	49.8
African American alone (% 5yr)	1.5	2
American Indian or Alaska Native alone (% 5yr)	1.3	0.4
Asian alone (% 5yr)	27.1	24.1
Native Hawaiian and Other Pacific Islander alone (% 5yr)	1.6	2.5
Two or More Races (% 5yr)	13.3	6.9
Hispanic or Latino (%)	26.7	23.7
White alone, not Hispanic or Latino (%)	35.5	40.4
<b>HOUSING</b>		
Housing units (#)	41,717	41,973
Owner-occupied housing units (%)	49.9	49.9
Median value of owner-occupied housing units (\$)	1,562,300	1,282,100
Median selected monthly owner costs-with a mortgage (\$)	4,001	3,979
Median selected monthly owner costs-without a mortgage (\$)	1,089	808
Median gross rent (\$)	3,002	2,638
<b>FAMILIES AND LIVING ARRANGEMENTS</b>		
Households (#)	39,795	39,564
Persons per household (#)	2.5	2.6
Living in same house 1 year ago, % of persons age 1+	86.3	84.4
<b>EDUCATION</b>		
High school graduate or higher, % of persons age 25+	88.3	90
Bachelor's degree or higher, % of persons age 25+	58.3	57.1
<b>HEALTH</b>		
With a disability, under age 65 years (#)	3,715	3,711
Persons without health insurance, under age 65 years (%)	5.9	5.2
<b>LABOR FORCE</b>		
In civilian labor force, persons age 16+ (% 5yr)	69.5	
In civilian labor force, women age 16+ (% 5yr)	62.3	
Employed, persons age 16+ (% 5yr)	64.2	
Self employed (% 5yr)	9.9	
<b>TRANSPORTATION</b>		
Mean travel time to work, workers age 16+ (Mins., 5yr)	21.4	
Drive alone in private vehicle (% 5yr)	59.4	
Using public transportation (% 5yr)	9.8	
Worked from home (% 5yr)	22.6	

Source: American Community Survey, Summary Files

Note: Data are from the 1-year files unless indicated by the notation 5yr.



## Current Population

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

**Table 1. Population Change by Region**  
(Thousands, January to January)

Region	2024 Population	% Change		
		1 Year	3 Year	5 Year
City				
San Mateo	103,352	−0.79	−1.31	−0.21
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)

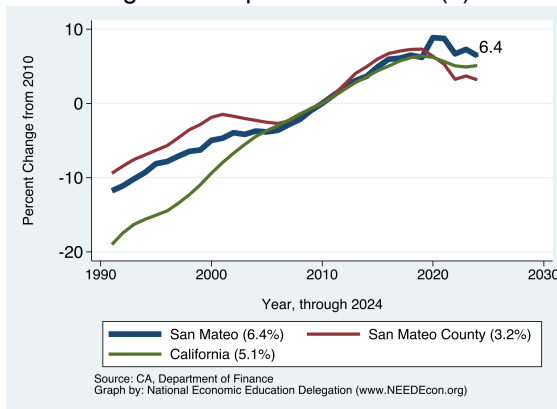


Figure 2: Population Growth (2)

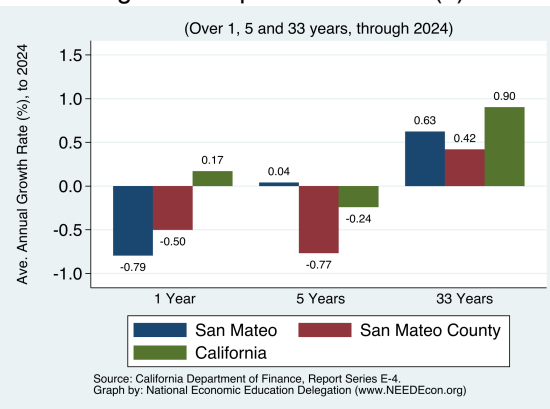


Figure 3: Population by Age - Detailed Age Categories

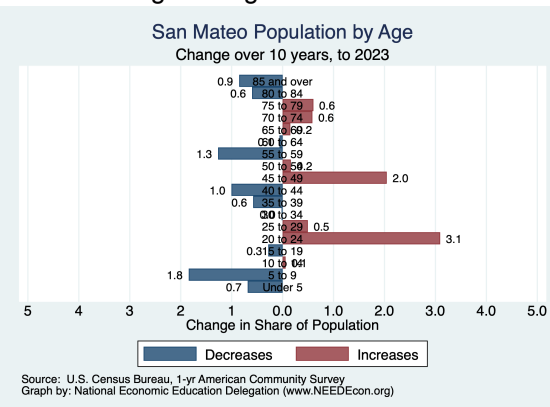
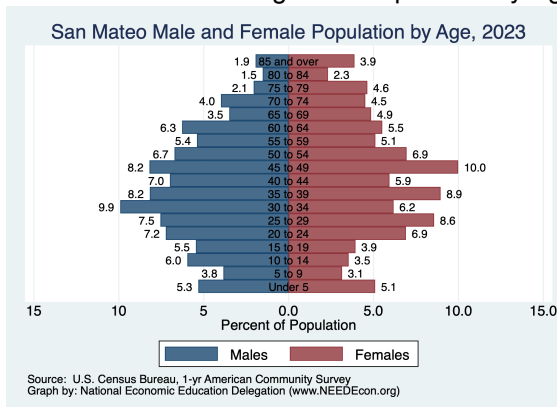


Figure 4: Population by Age - Broad Age Categories

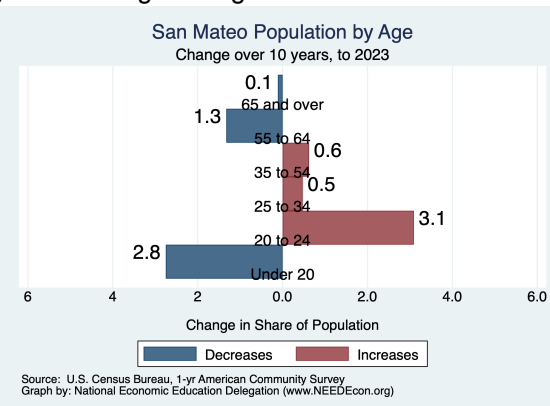
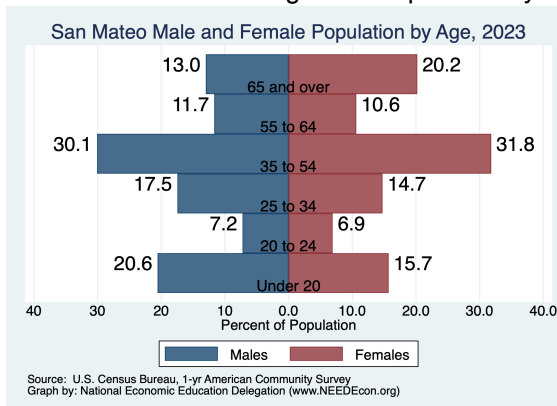


Figure 5: Population by Educational Attainment

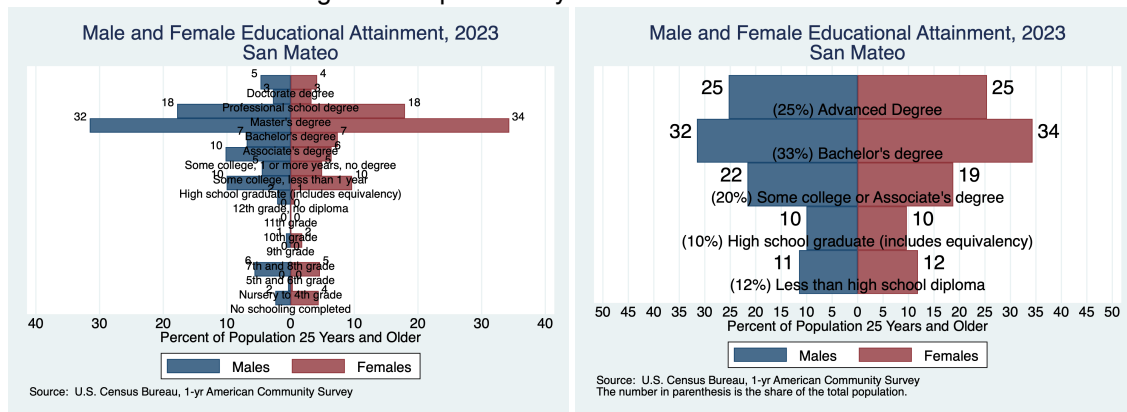


Figure 6: Population by Race/Ethnicity

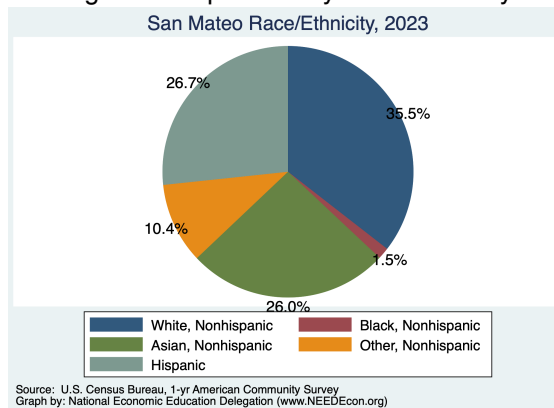


Figure 7: Population by Race/Ethnicity Over Time

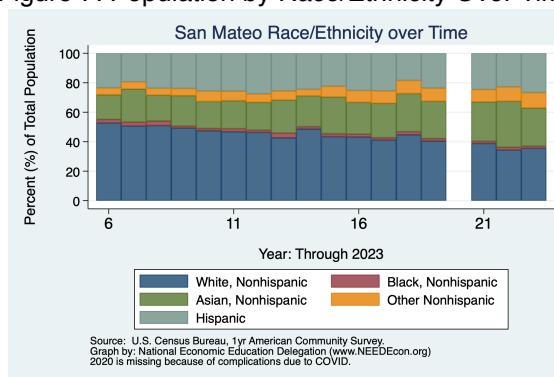
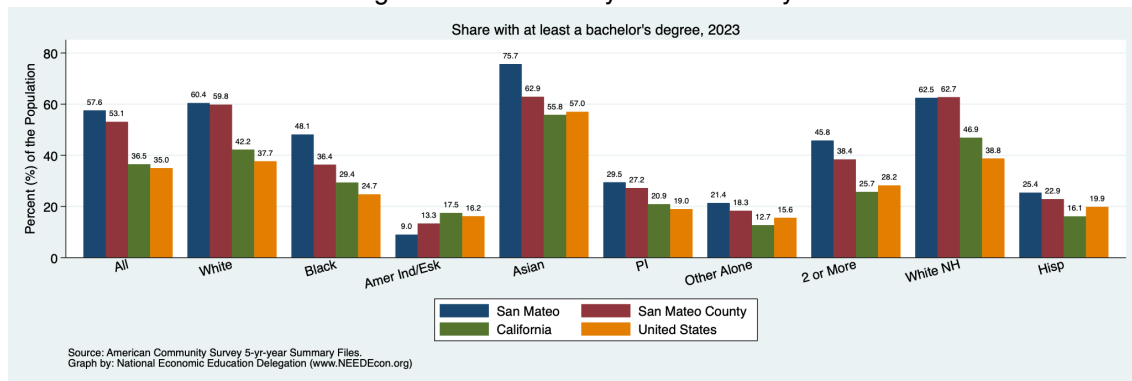


Figure 8: Education by Race/Ethnicity



# 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. San Mateo City Summary for November, 2024

Category	Current Value	Change From:		
		Last Month	2 Months Ago	Last Year
Employment	59,101	-70	-396	-1,303
Labor Force	61,364	-83	-277	-1,204
Number Unemployed	2,174	7	16	-20
Unemployment Rate	3.5	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

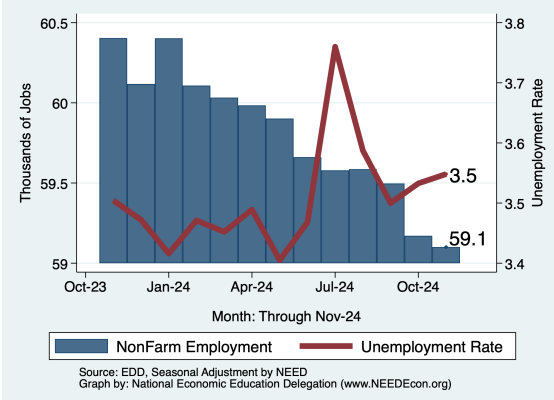
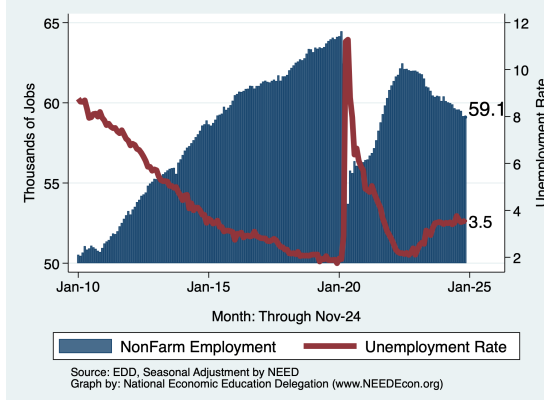


Figure 11: Relative Employment Growth Across Regions - since 2010 Figure 12: Relative Employment Growth Across Regions - since 2019

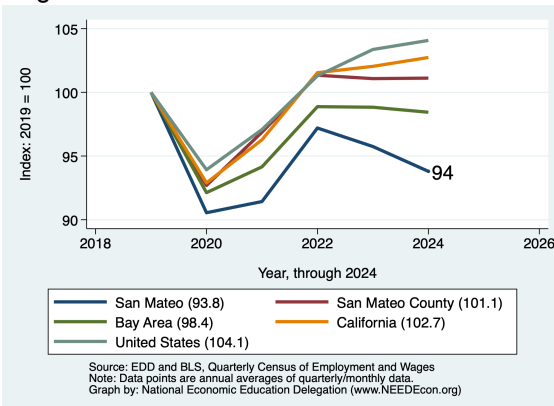
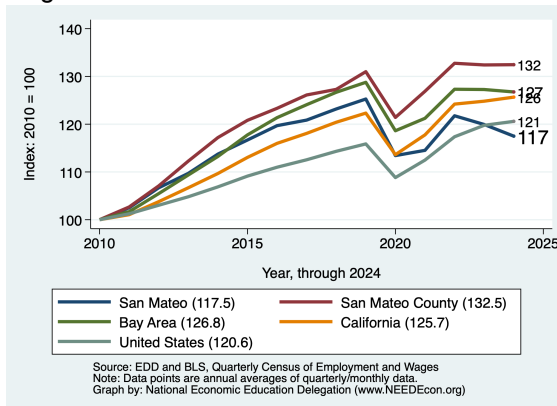


Figure 13: Unemployment Rate by Race

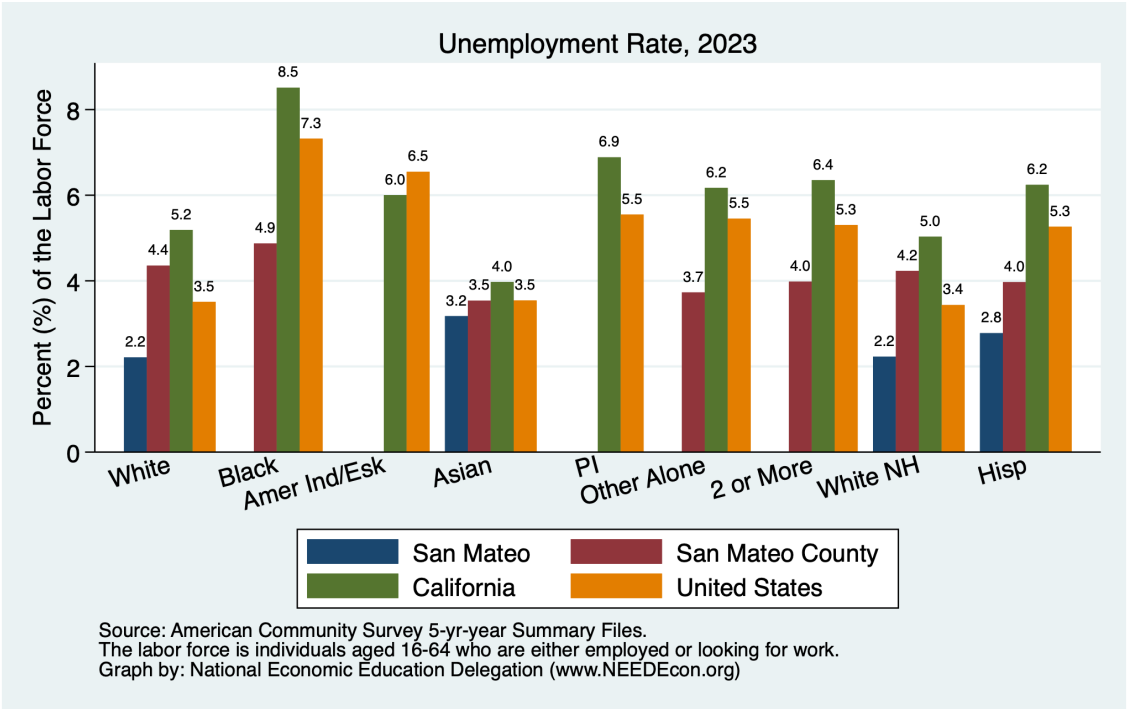
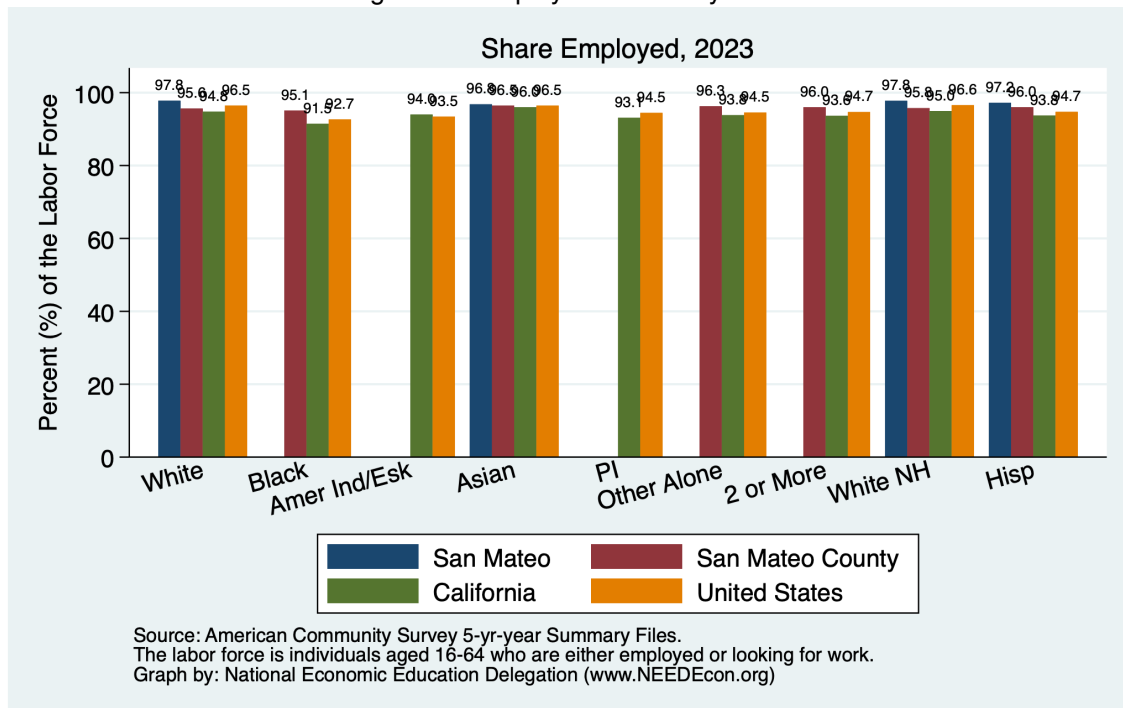


Figure 14: Employment Rate by Race



## 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 San Mateo City

Figure 15: Employment by Occupation

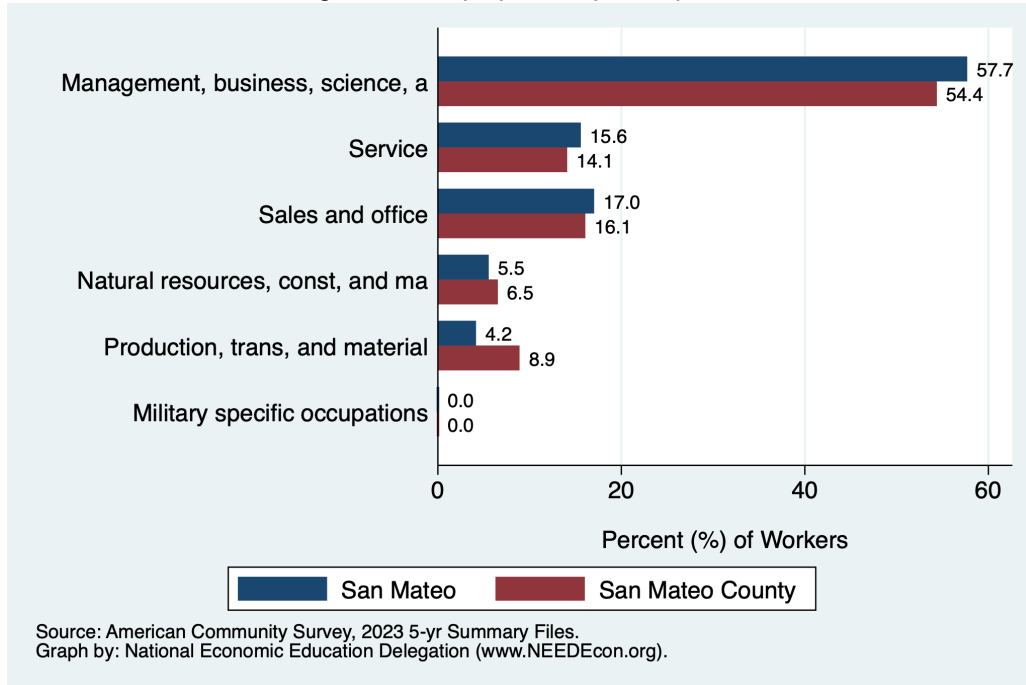


Figure 16: Employment by Industry

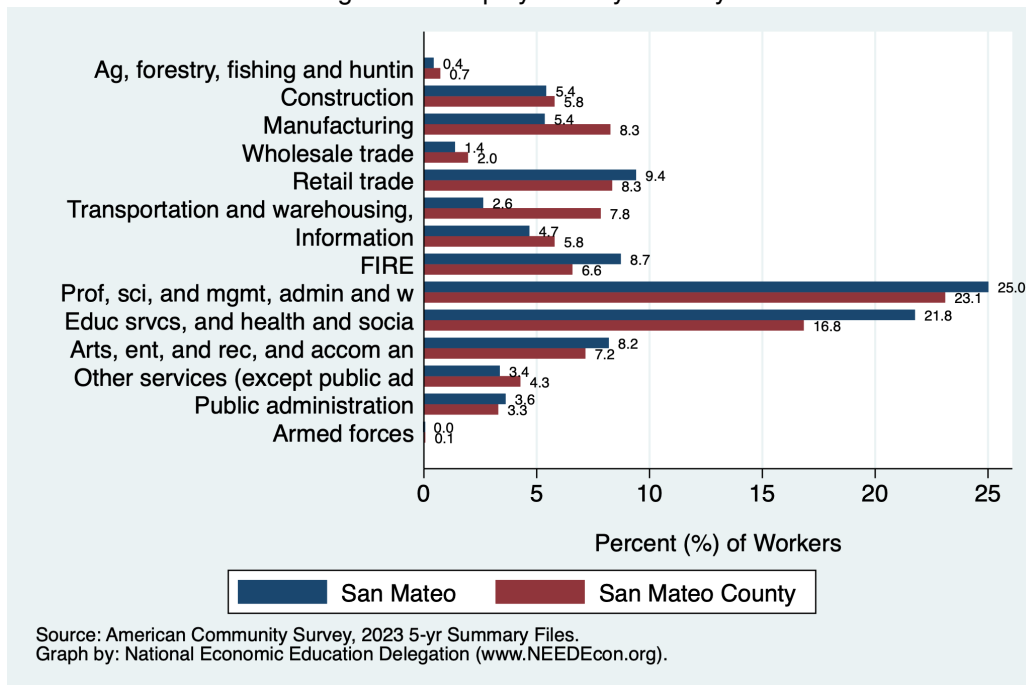
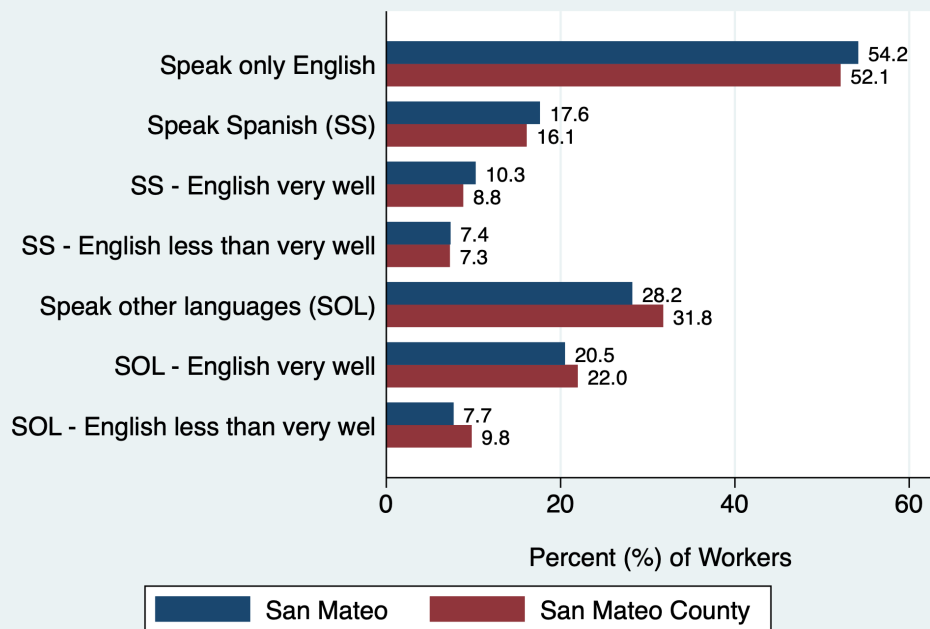
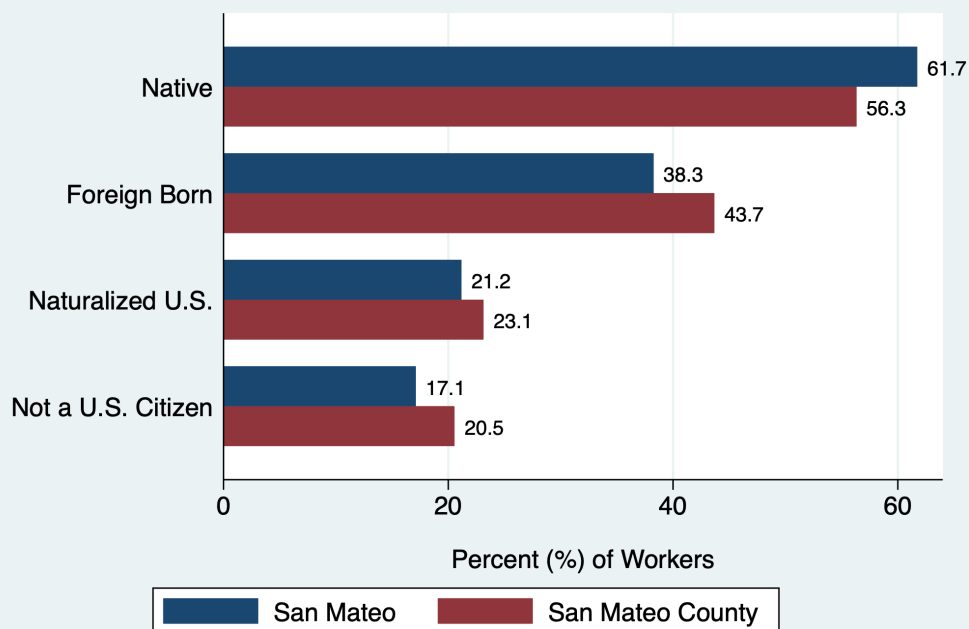


Figure 17: Language Spoken at Home



Source: American Community Survey, 2023 1-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

Figure 18: Citizenship



Source: American Community Survey, 2023 1-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

## Employed Residents of San Mateo City

Figure 19: Employment by Occupation

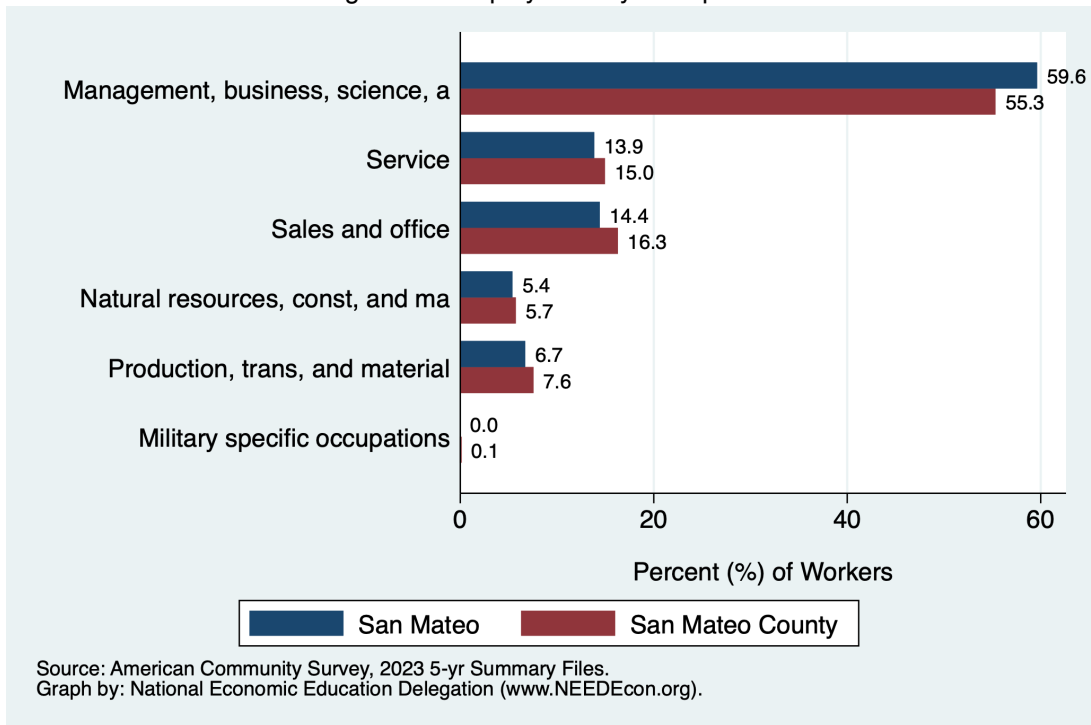


Figure 20: Employment by Industry

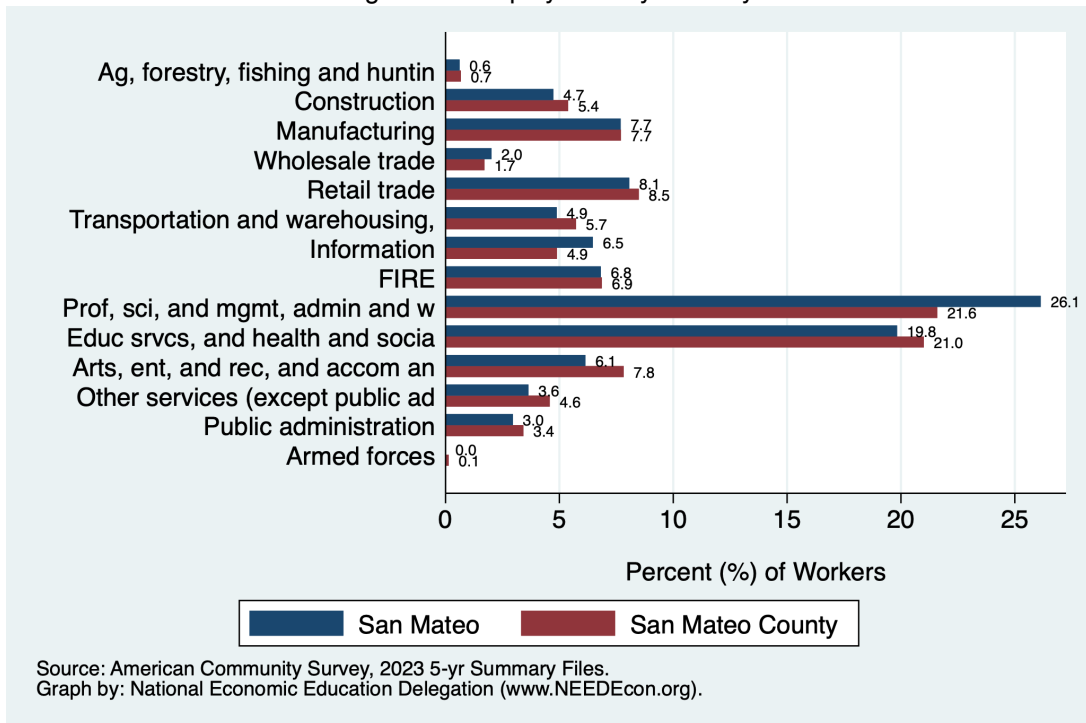
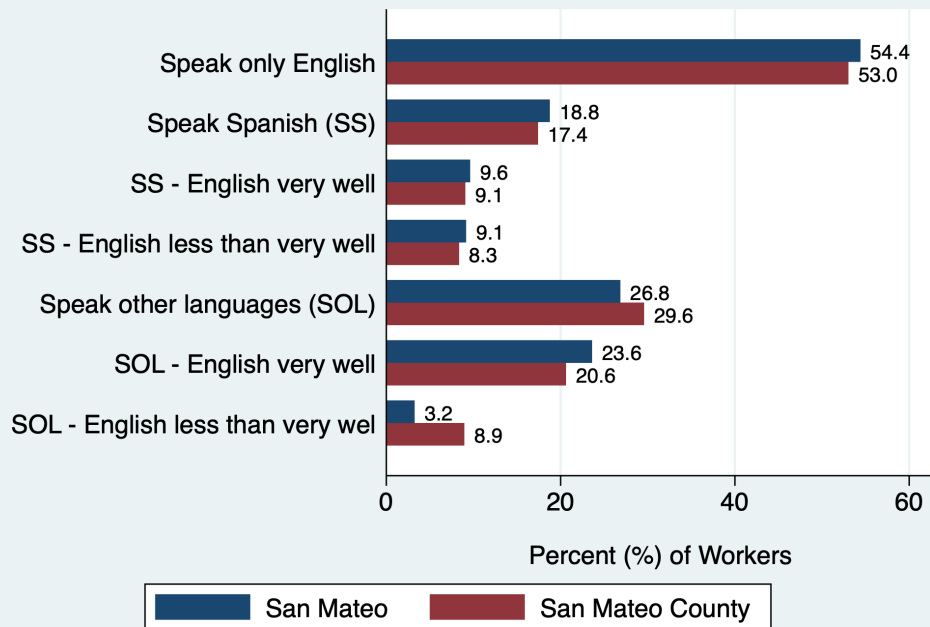
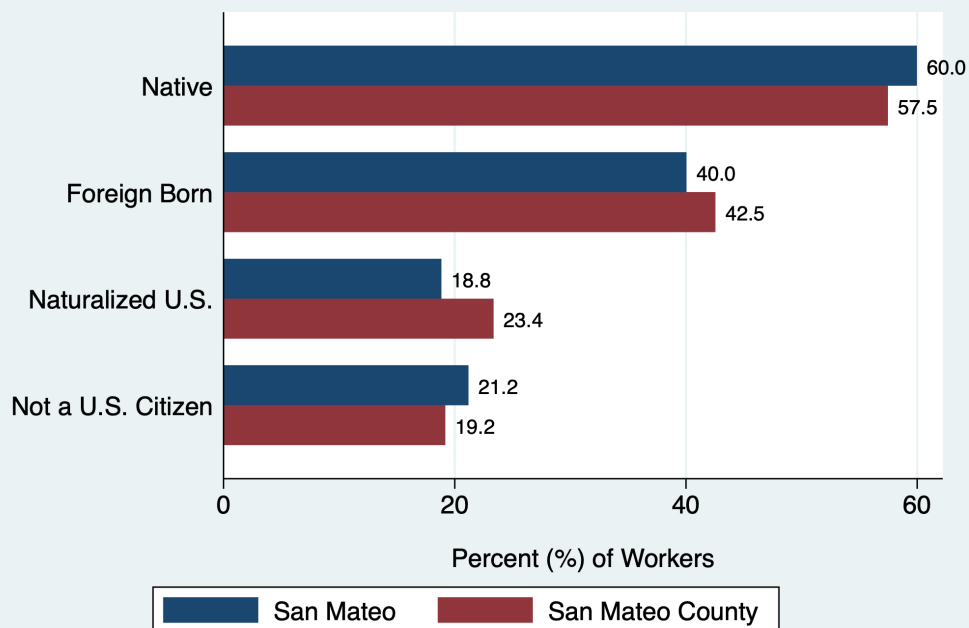


Figure 21: Language Spoken at Home



Source: American Community Survey, 2023 1-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

Figure 22: Citizenship



Source: American Community Survey, 2023 1-yr Summary Files.  
Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org)).

## Employed Residents vs Workers in San Mateo City

Figure 23: Employment by Occupation

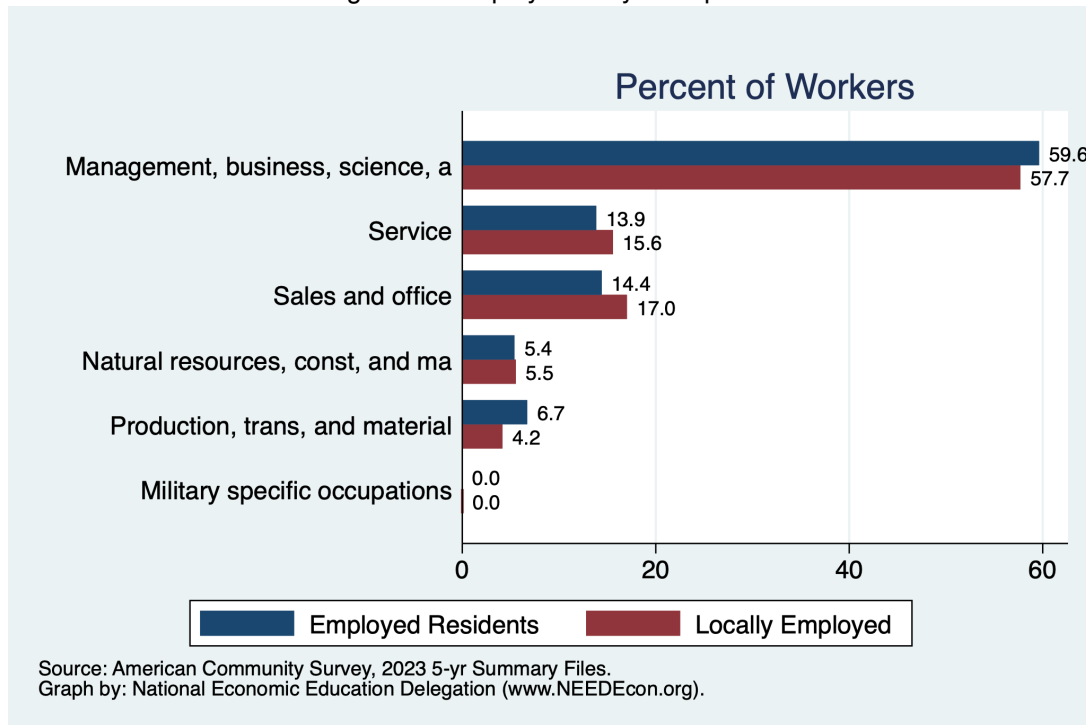


Figure 24: Employment by Industry

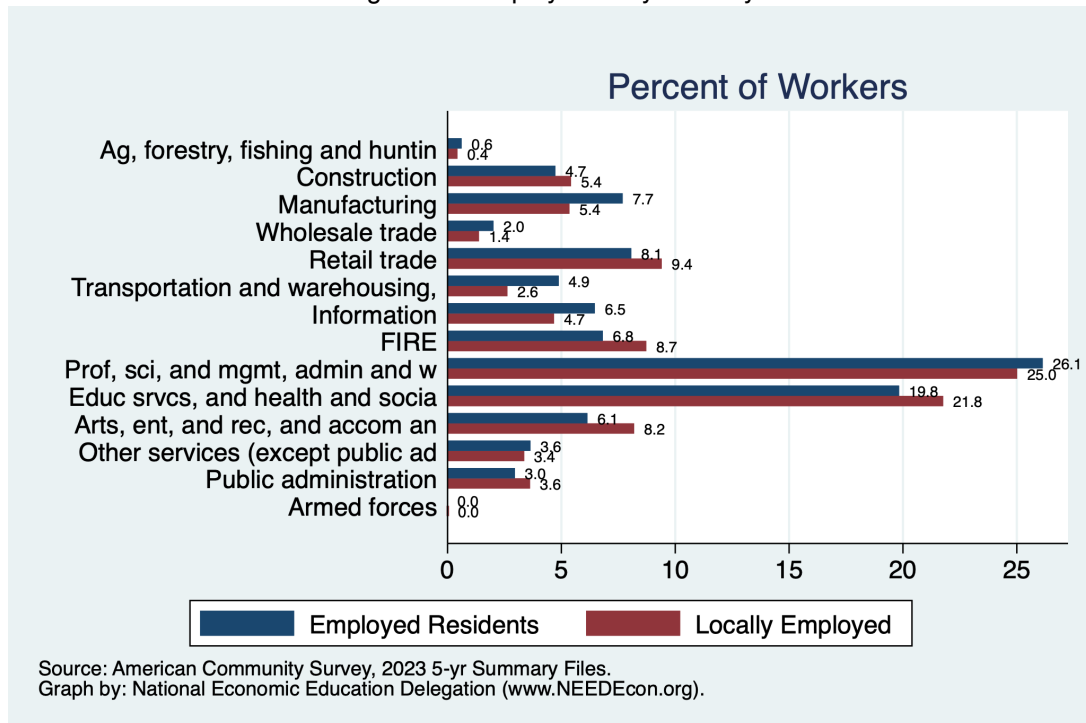


Figure 25: Language Spoken at Home

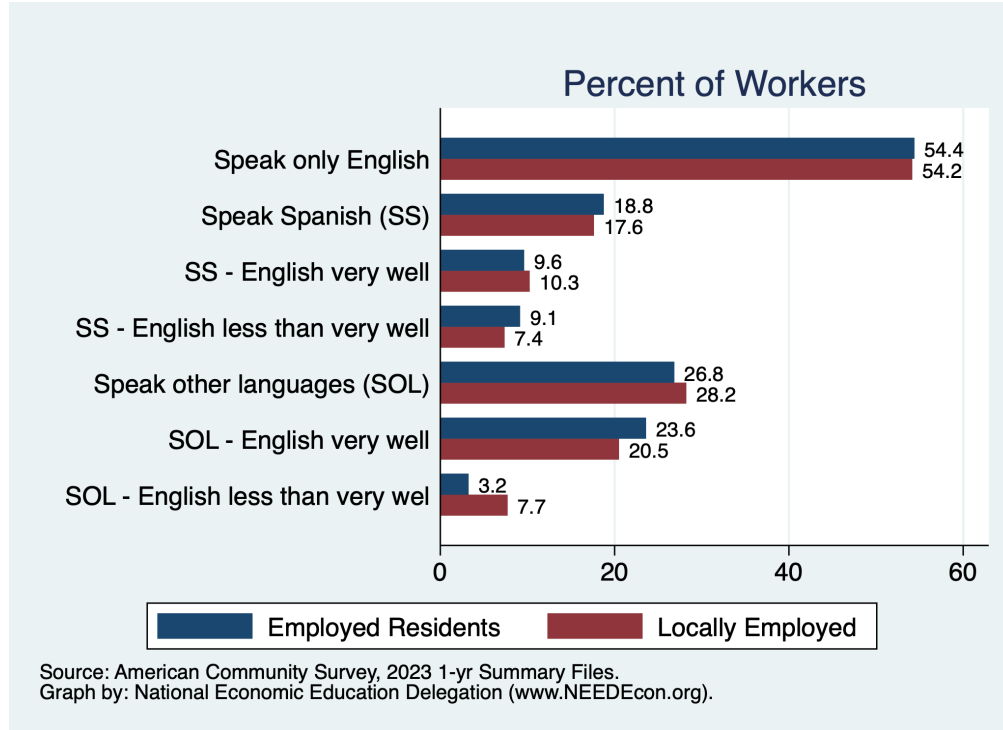
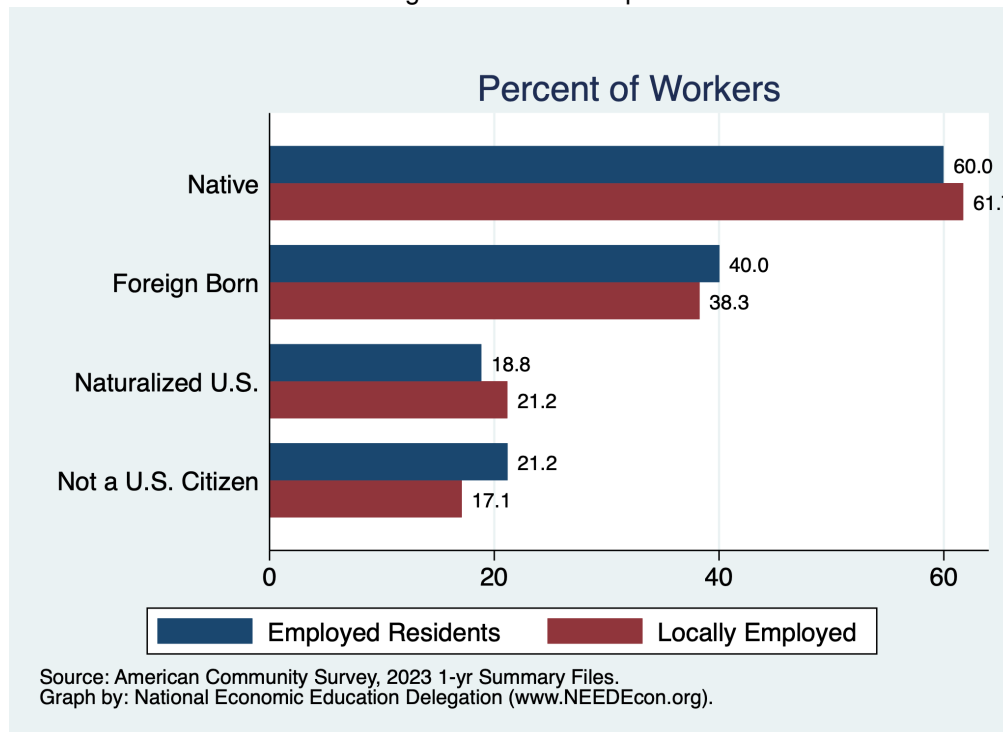


Figure 26: Citizenship



# Income and Earnings

## Per Capita Income Growth

### Definition:

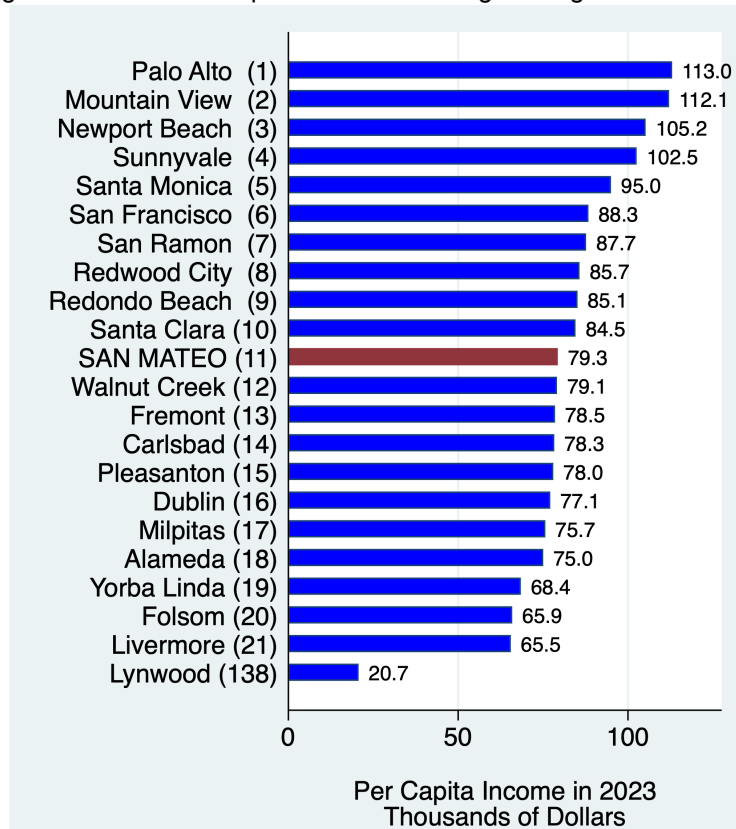
Per capita income is the average income per person in San Mateo City. Personal income is the income received by, or on behalf of, all persons from all sources: from participation as laborers in production, from owning a home or unincorporated business, from the ownership of financial assets, and from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

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

### Why is it important?

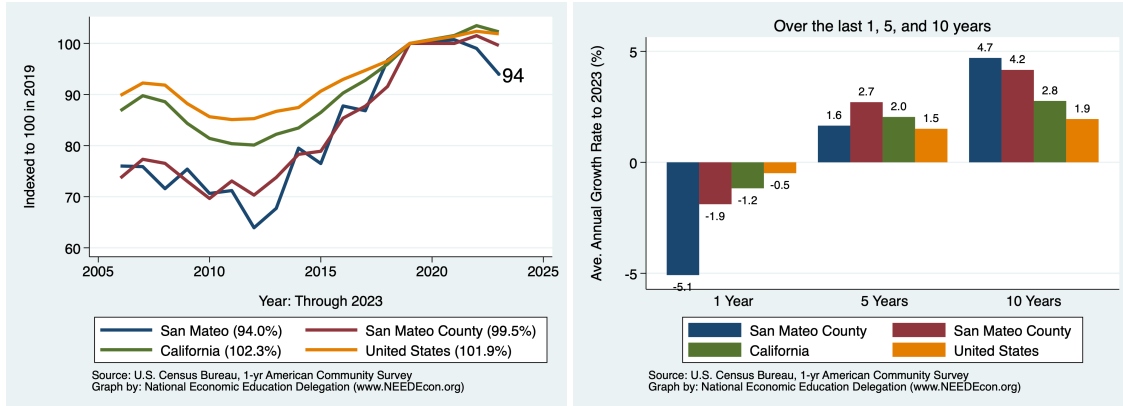
Income is the money that is available to persons for consumption expenditures, taxes, interest payments, transfer payments to governments and the rest of the world, or for saving. As such, it is an important indicator of economic well-being in a community.

Figure 27: Real Per Capita Income Ranking Among California Cities



Source: U.S. Census Bureau, 1-yr American Community Survey  
The # in parentheses is the ranking out of 138 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

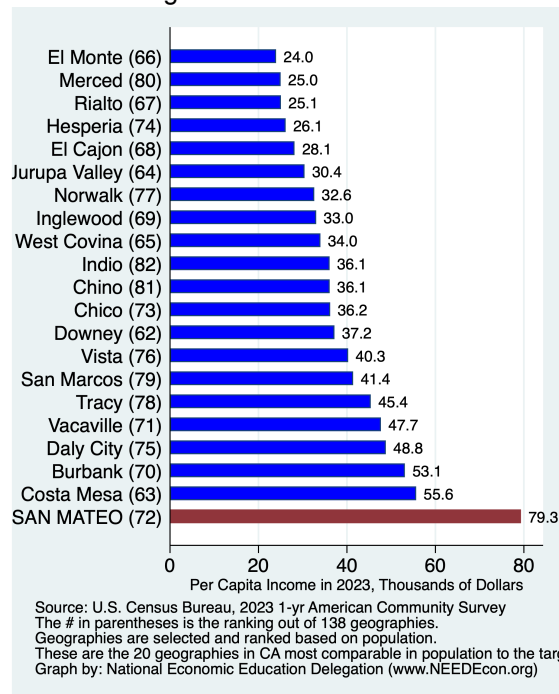
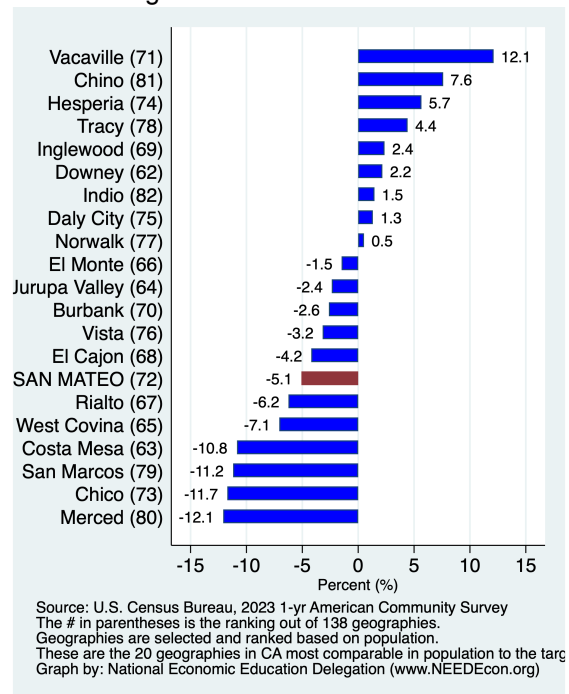


Figure 30: Growth over Time





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

Figure 31: Income Levels

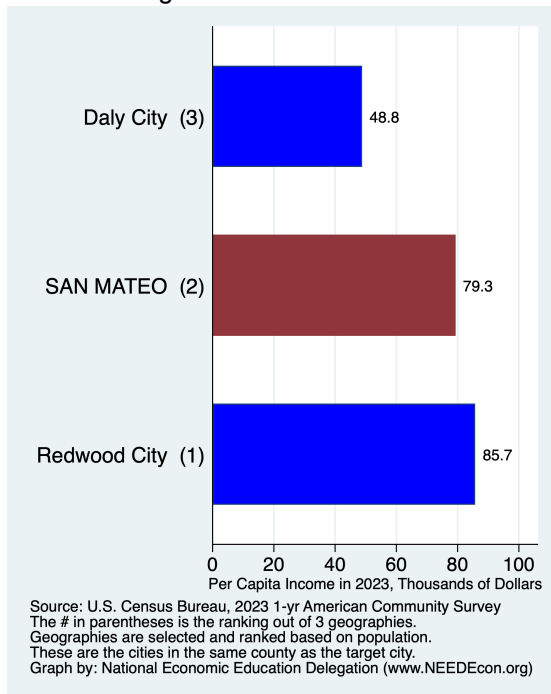


Figure 32: Growth over Time

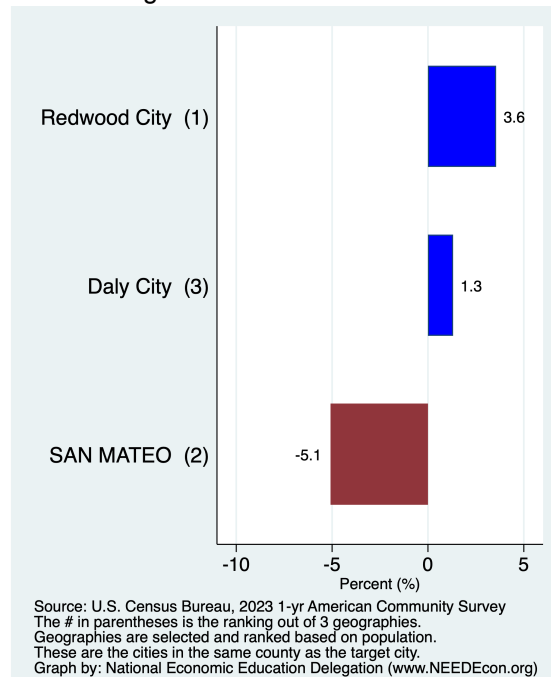


Figure 33: Comparison with All Cities Nationwide

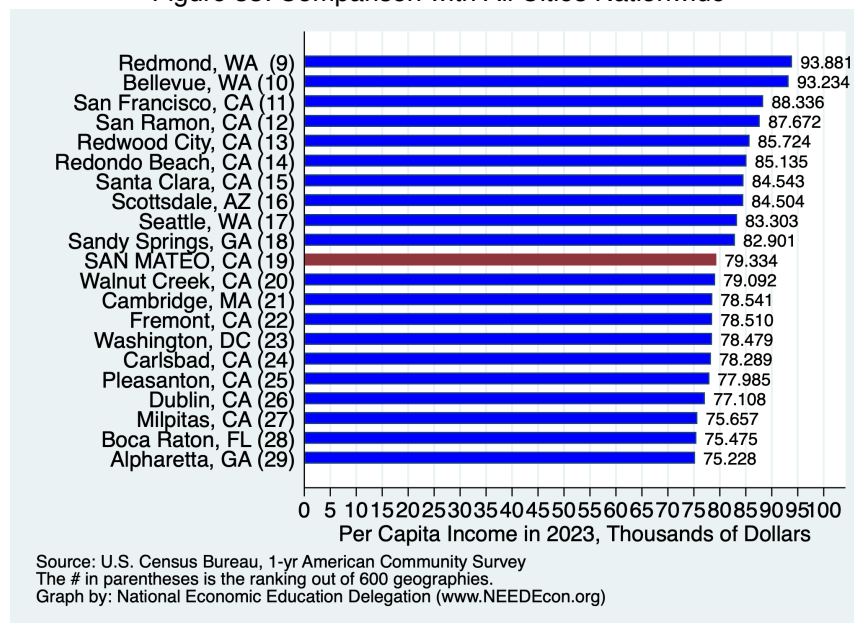


Figure 34: Per Capita Income by Race

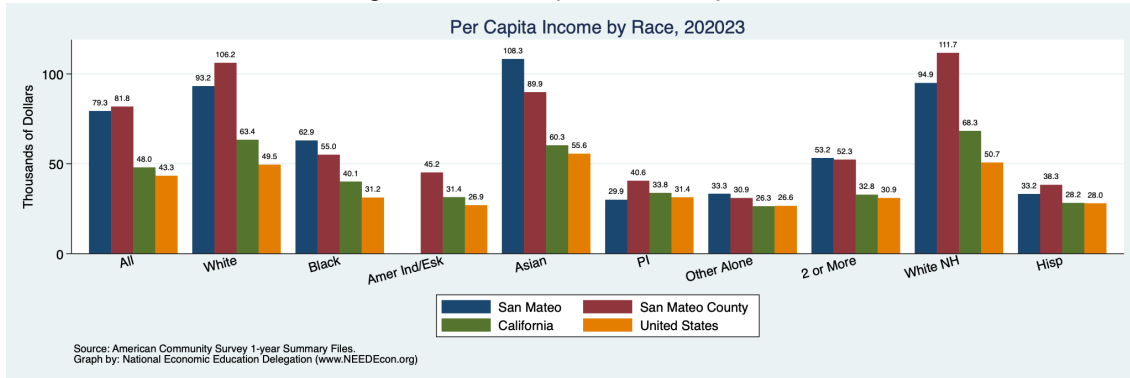
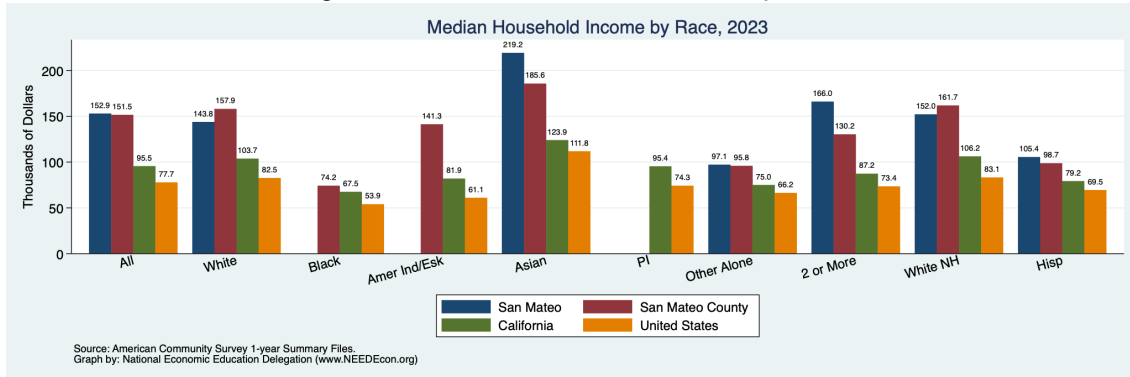


Figure 35: Median Household Income by Race



## 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.

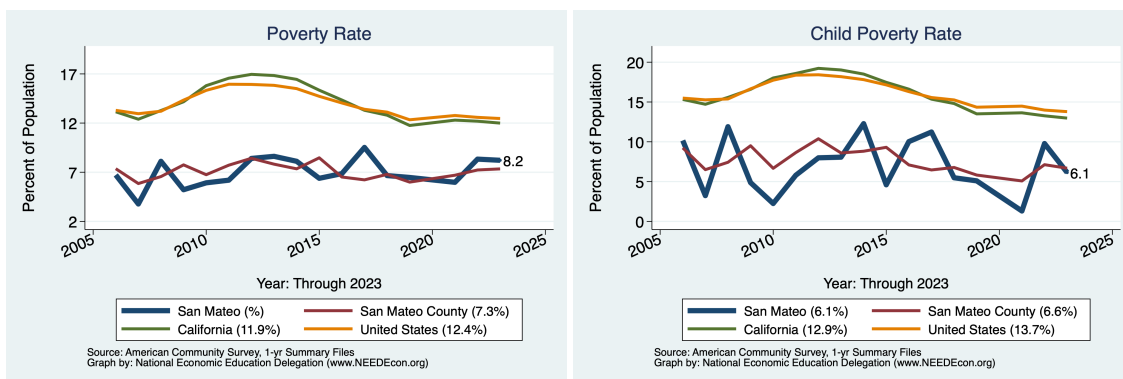


Figure 36: Inequality

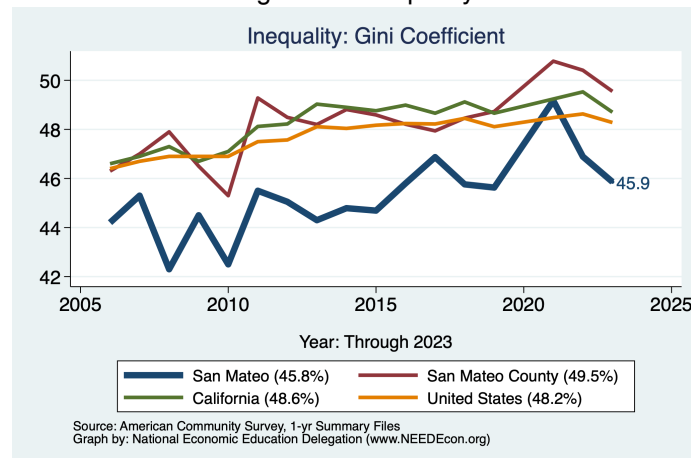


Figure 37: Shares Across the Income Distribution

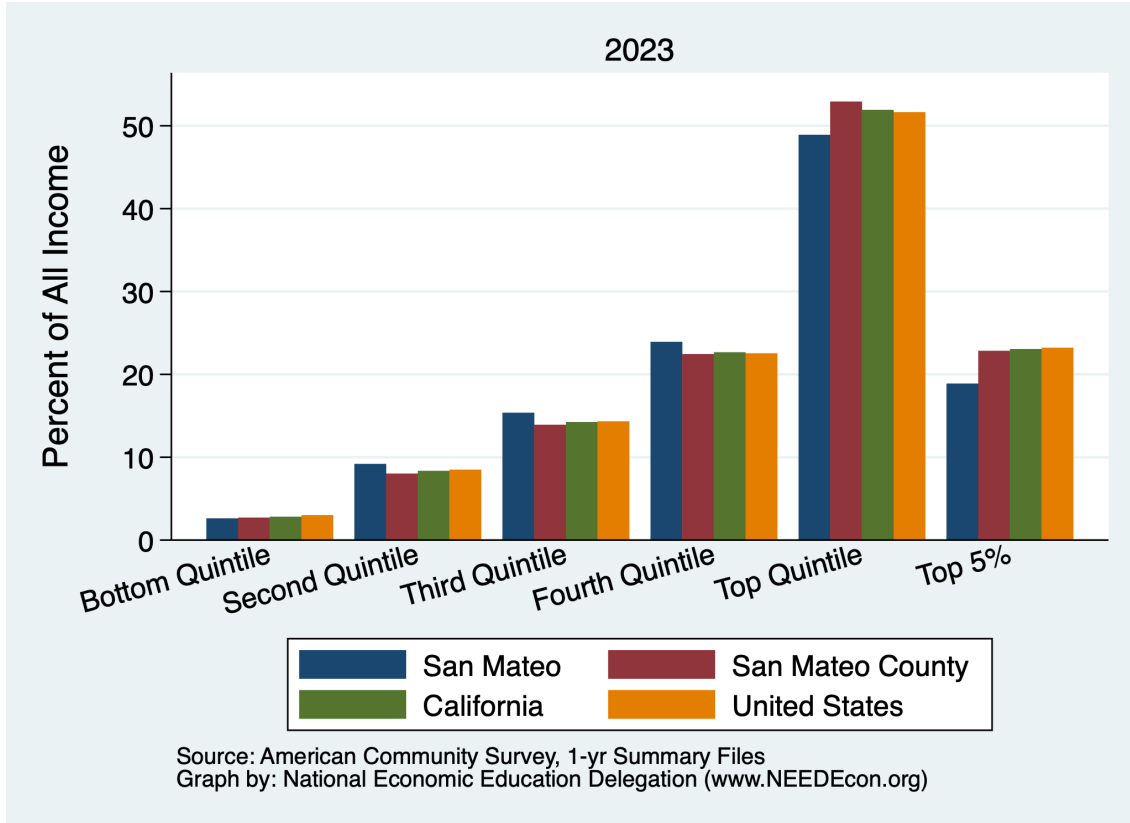
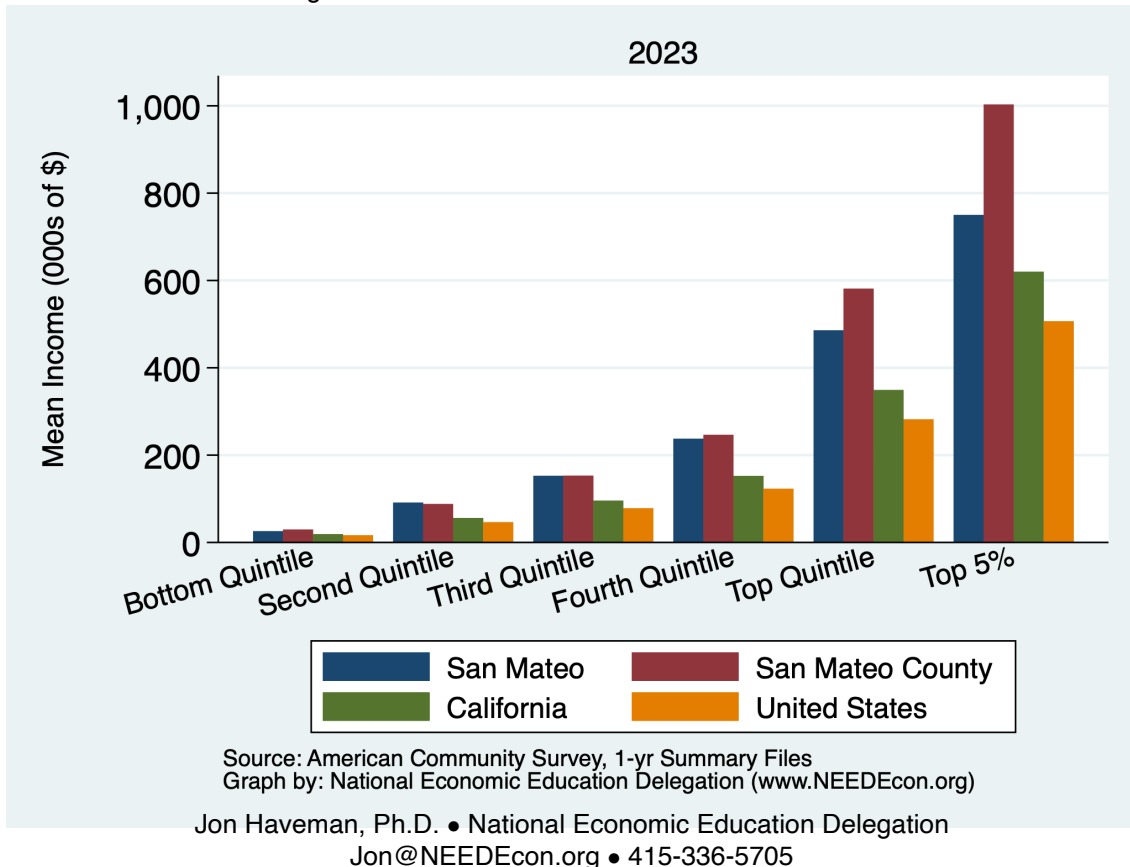


Figure 38: Means Across the Income Distribution



# 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 San Mateo City and Broader Regions

Figure 39: Median Home Prices

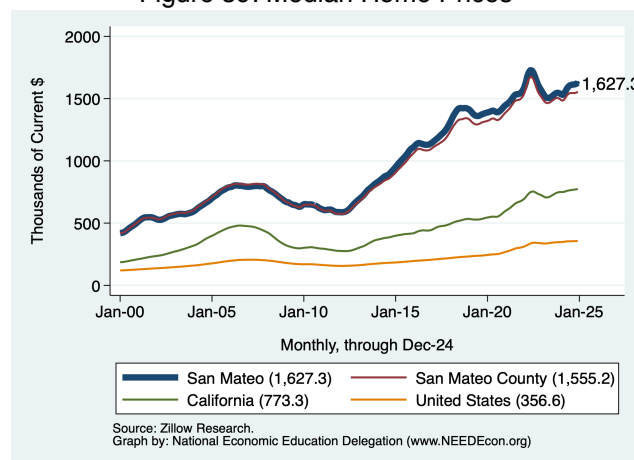
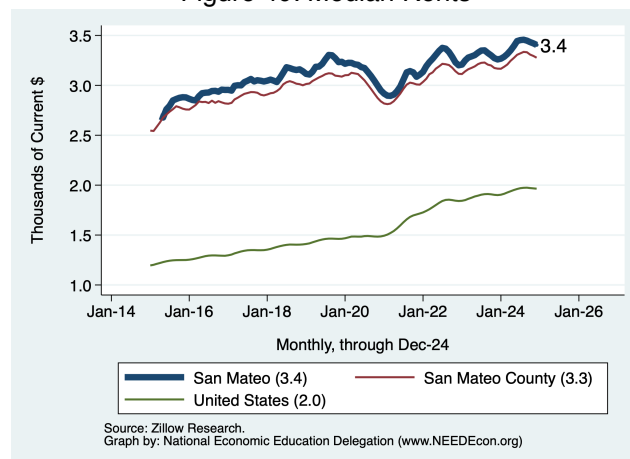


Figure 40: Median Rents



## Housing Ownership in San Mateo City and Broader Regions

Figure 41: Home Ownership Rates

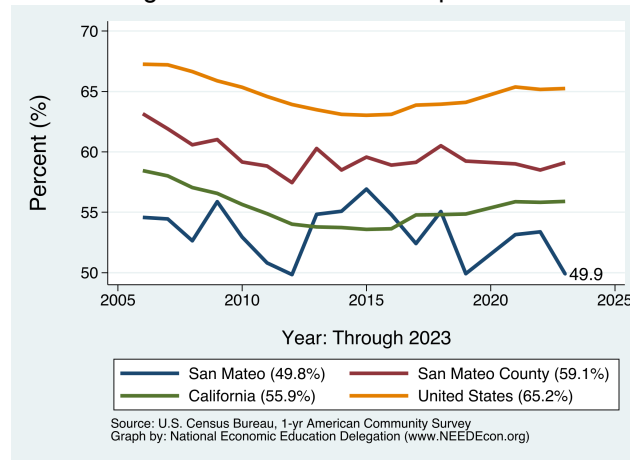


Figure 42: Home Ownership by Age

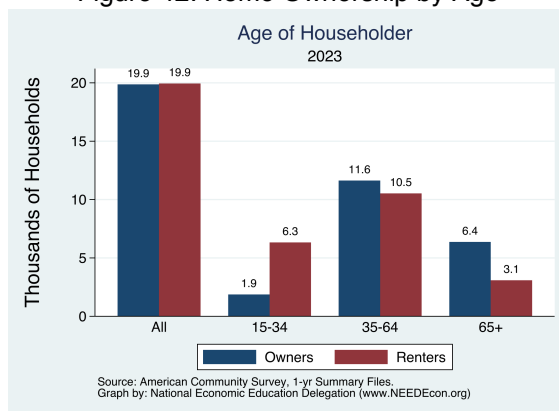


Figure 43: Income by Tenure

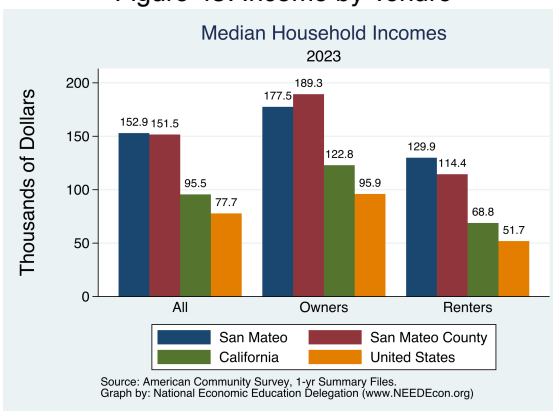


Figure 44: Home Ownership by Race

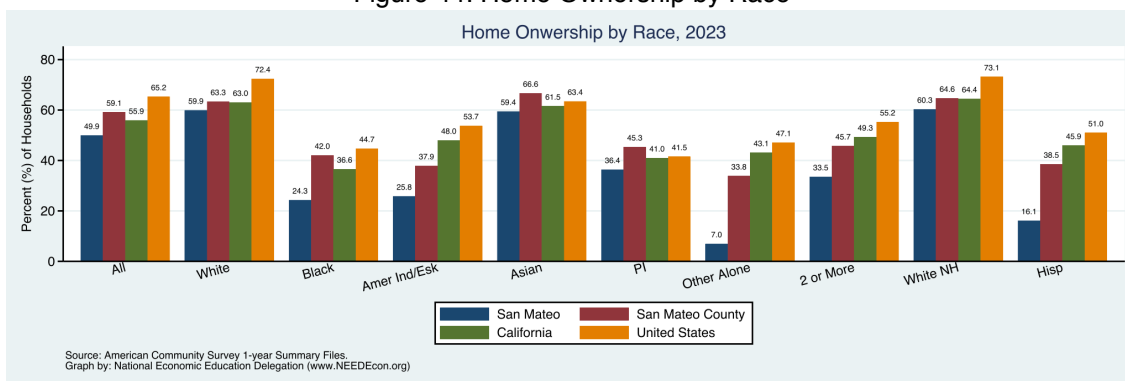


Figure 45: Income Distribution by Tenure

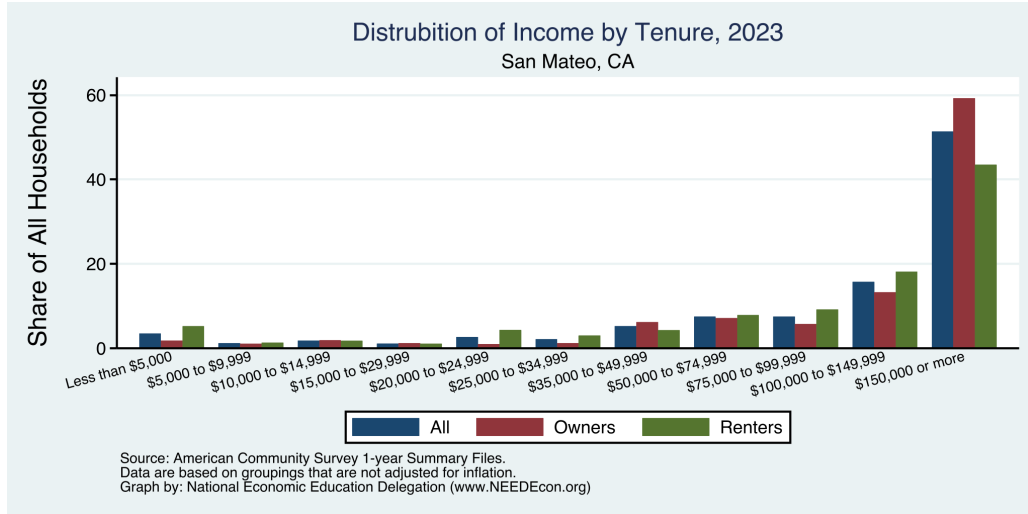


Figure 46: Income Distribution of Home Owners

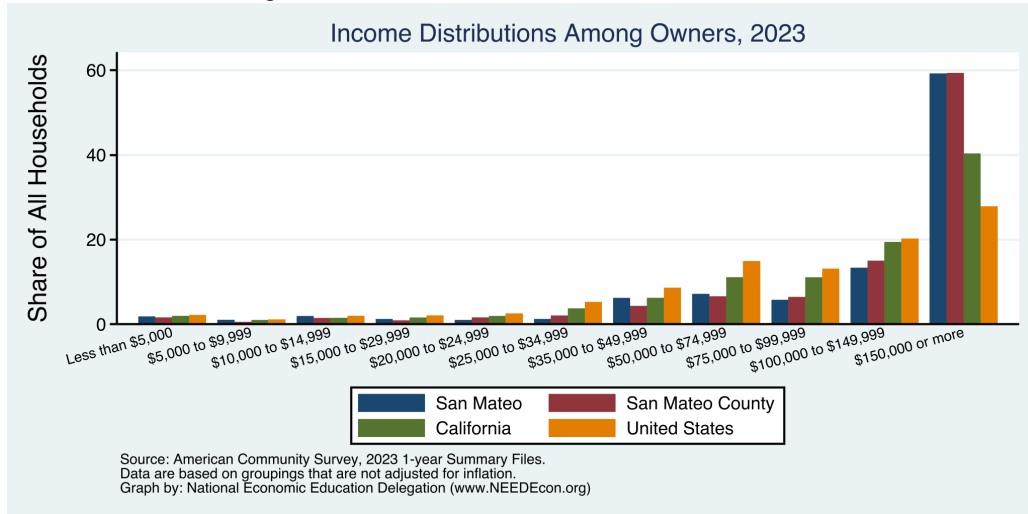
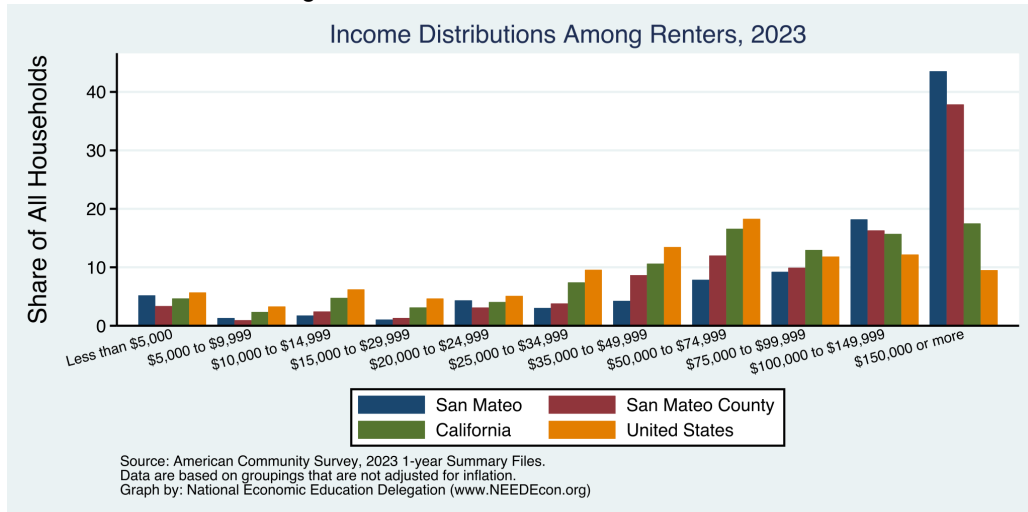


Figure 47: Income Distribution of Renters



## Housing Burden in San Mateo City and Broader Regions

Figure 48: Home Owners w/ A Mortgage

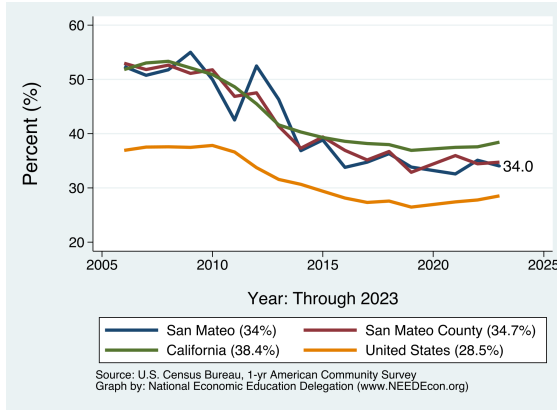


Figure 49: Home Owners w/o A Mortgage

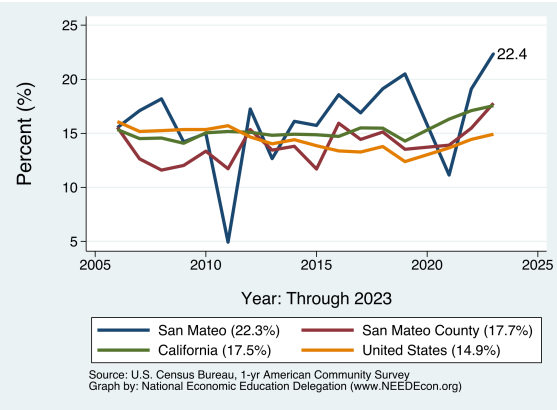


Figure 50: Renters

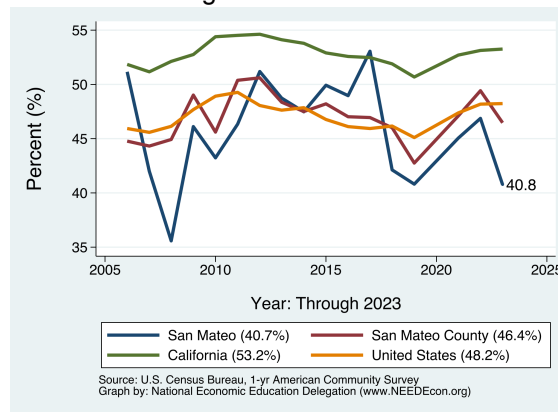
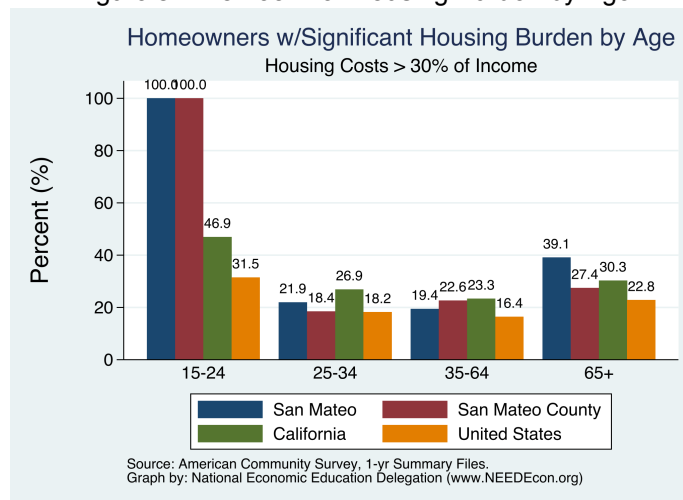


Figure 51: Homeowner Housing Burden by Age





## 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?

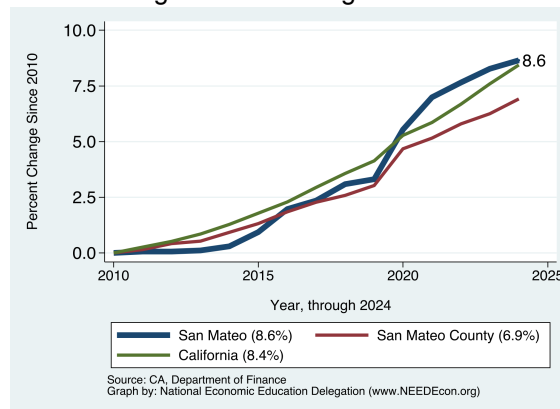
In areas where the rate of population growth exceeds the rate of housing growth, this is likely to reflect a tightening housing market. A tightening housing market will also likely be reflected in lower vacancy rates and higher occupancy rates. It may also be reflected in higher numbers of people per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

**Table 5. Housing Market Indicators**

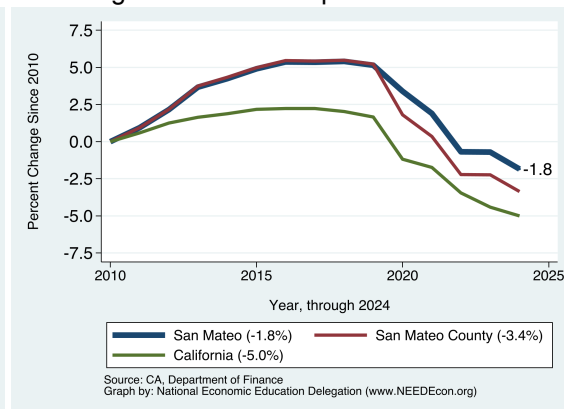
Indicator	2024	2019	2010	% Change from	
				2019	2010
Total Population	103,352.0	103,569.0	97,207.0	-0.2	6.3
Total # of Homes	43,474.0	41,339.0	40,014.0	5.2	8.6
# Occupied Units	41,450.0	38,777.0	38,233.0	6.9	8.4
Persons per Household	2.5	2.6	2.5	-6.6	-1.8
Vacancy Rate (%)	4.7	6.2	4.5	-24.9	4.6

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

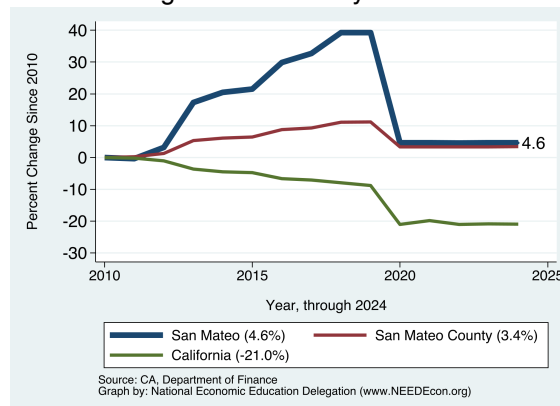
**Figure 52: Housing Growth**



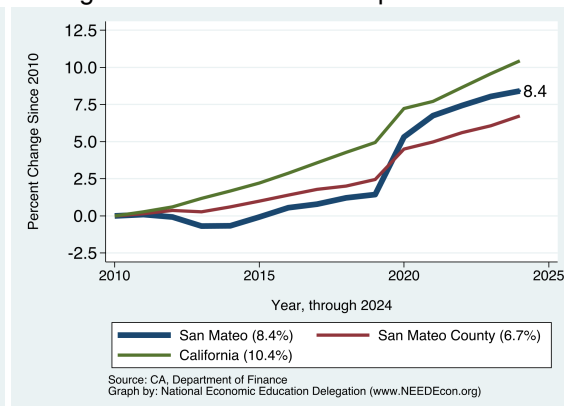
**Figure 53: Persons per Household**



**Figure 54: Vacancy Rates**



**Figure 55: Number of Occupanied Units**



## Trends in the Growth of Housing by Housing Type

Figure 56: Single Detached Homes

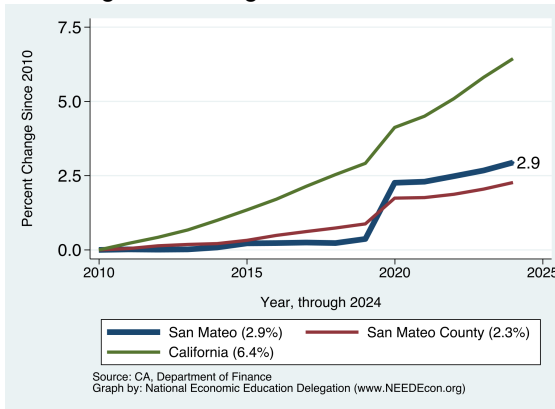


Figure 57: Single Attached Homes

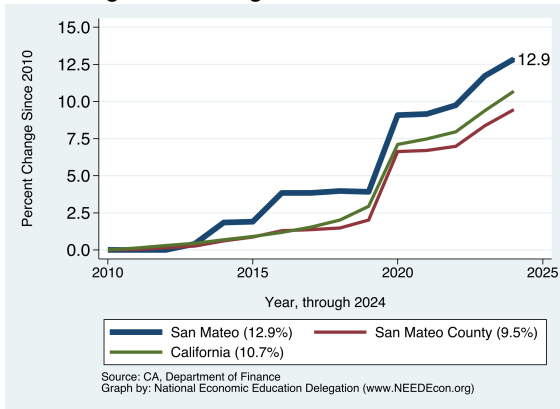


Figure 58: Housing in Buildings with Two to Four Units

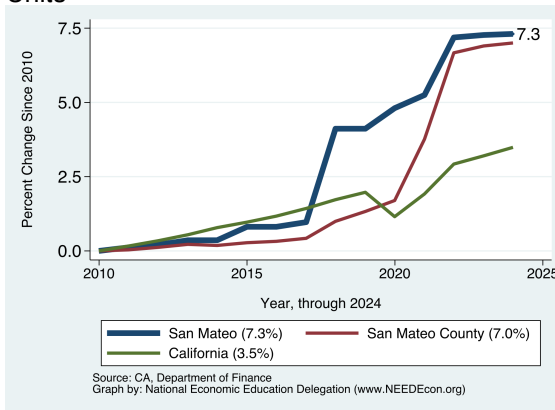
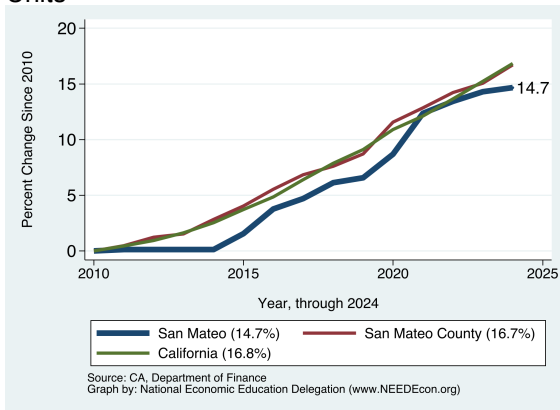


Figure 59: Housing in Buildings with Five or More Units



## Vintage of Residential Housing

### Why is it important?

This section provides evidence on the year in which residential housing in San Mateo City 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

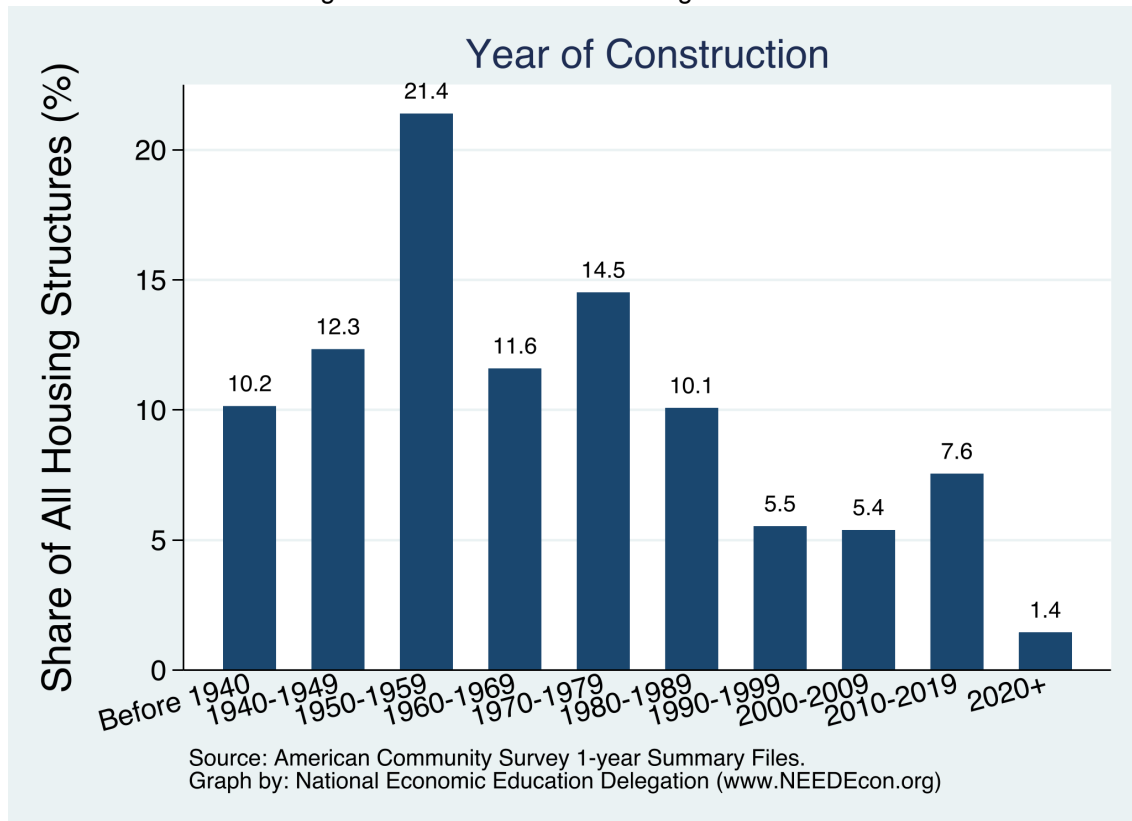


Figure 61: Housing Vintage across Regions

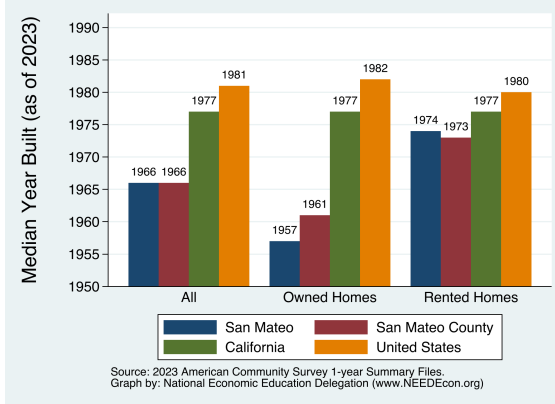


Figure 62: Housing Vintage by Tenure

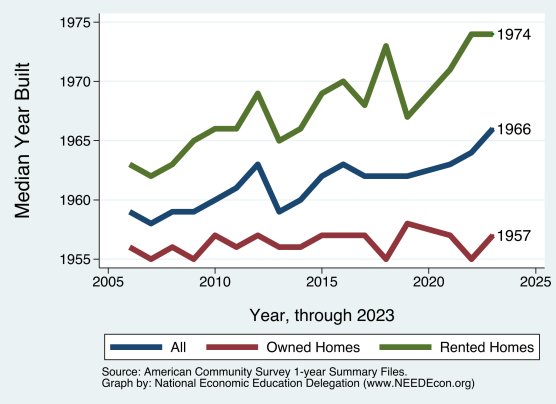


Figure 63: Vintage of Owned Residences

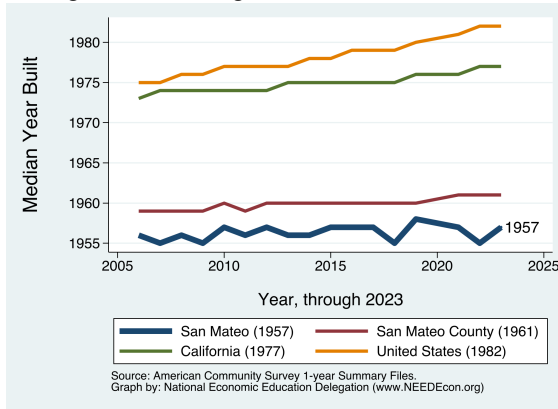


Figure 64: Vintage of Rented Residences

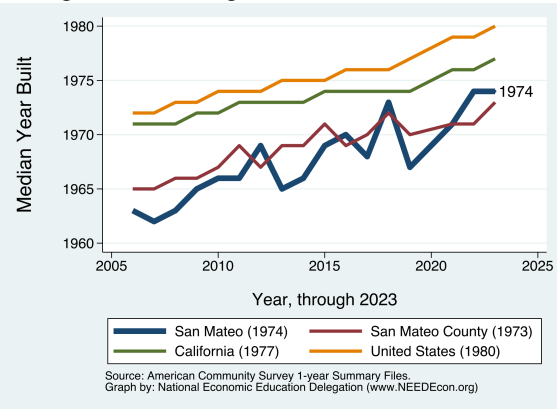
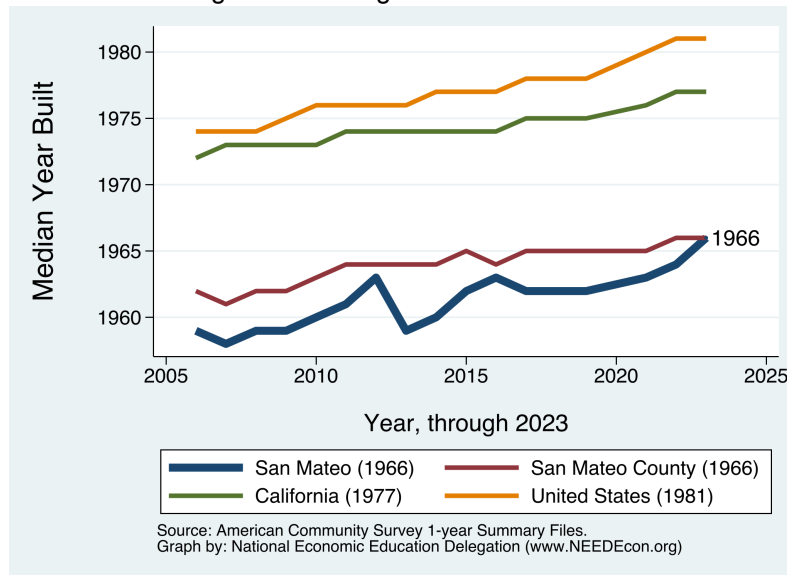


Figure 65: Vintage of All Residences



## 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

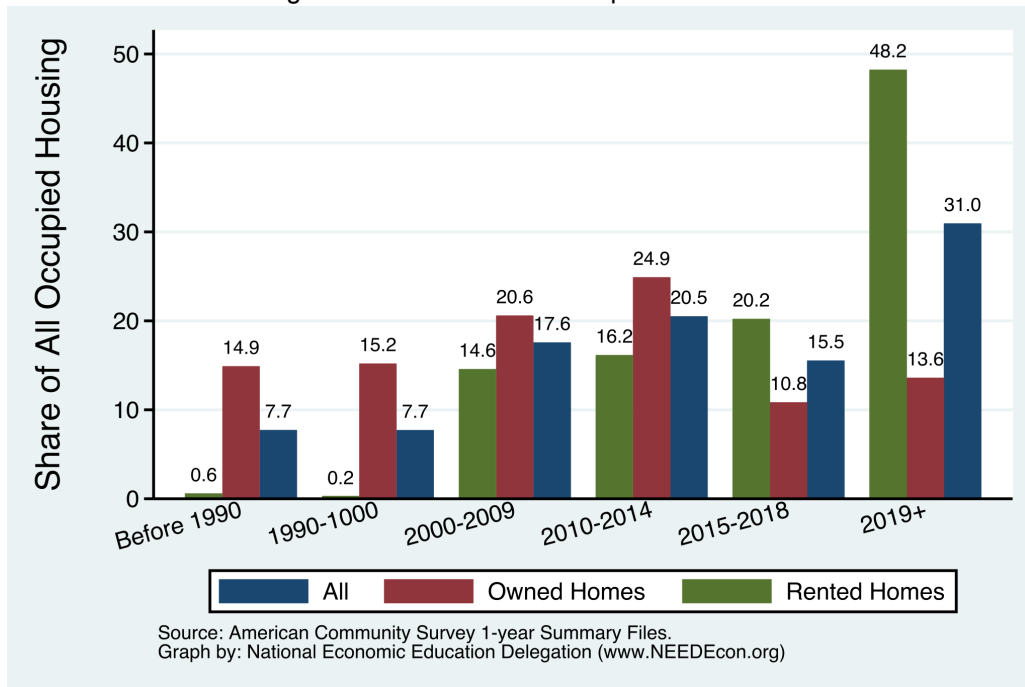


Figure 67: Year Occupied by Current Residents across Regions

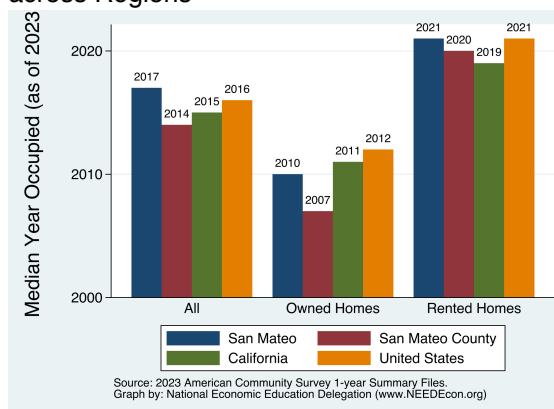


Figure 68: Year Occupied by Current Residents by Tenure

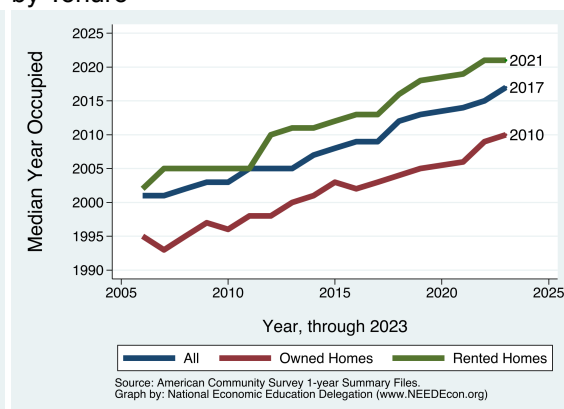


Figure 69: Year Occupied by Current Residents for Owned Housing

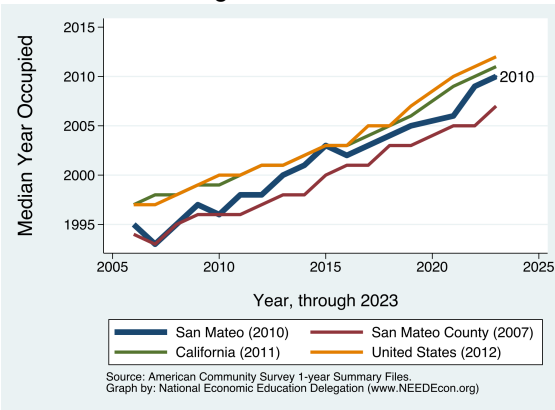


Figure 70: Year Occupied by Current Residents for Rented Housing

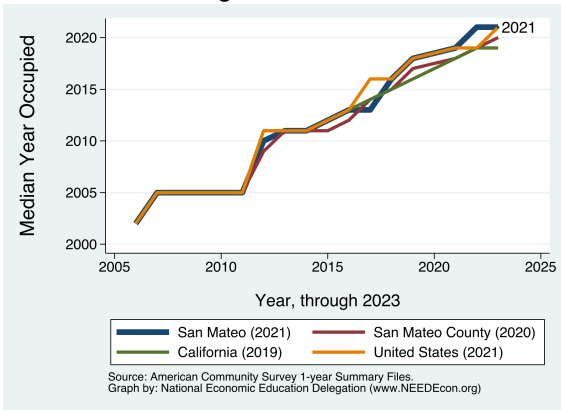
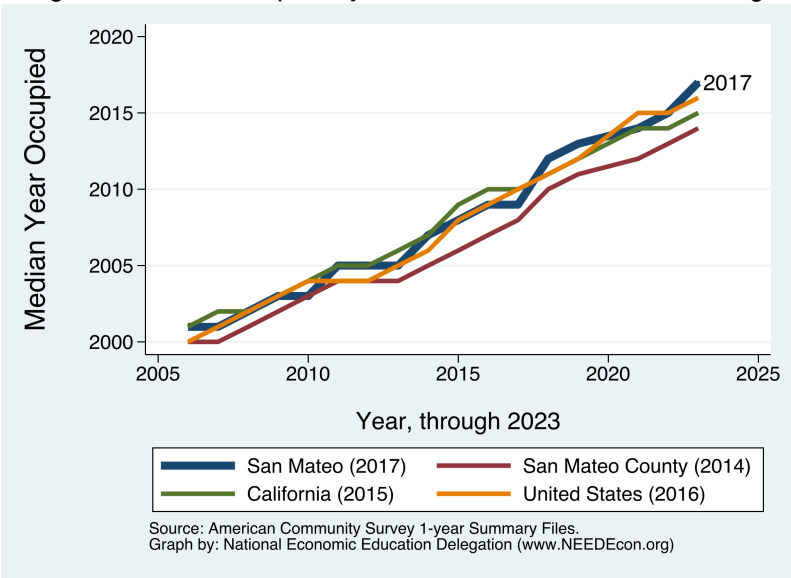


Figure 71: Year Occupied by Current Residents for All Housing



## Residential Permitting

### Definition:

This indicator provides evidence on the number of residential buildings that are permitted for construction each year. Permit data for San Mateo City 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.

### San Mateo City - Ranking Among Comparables

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

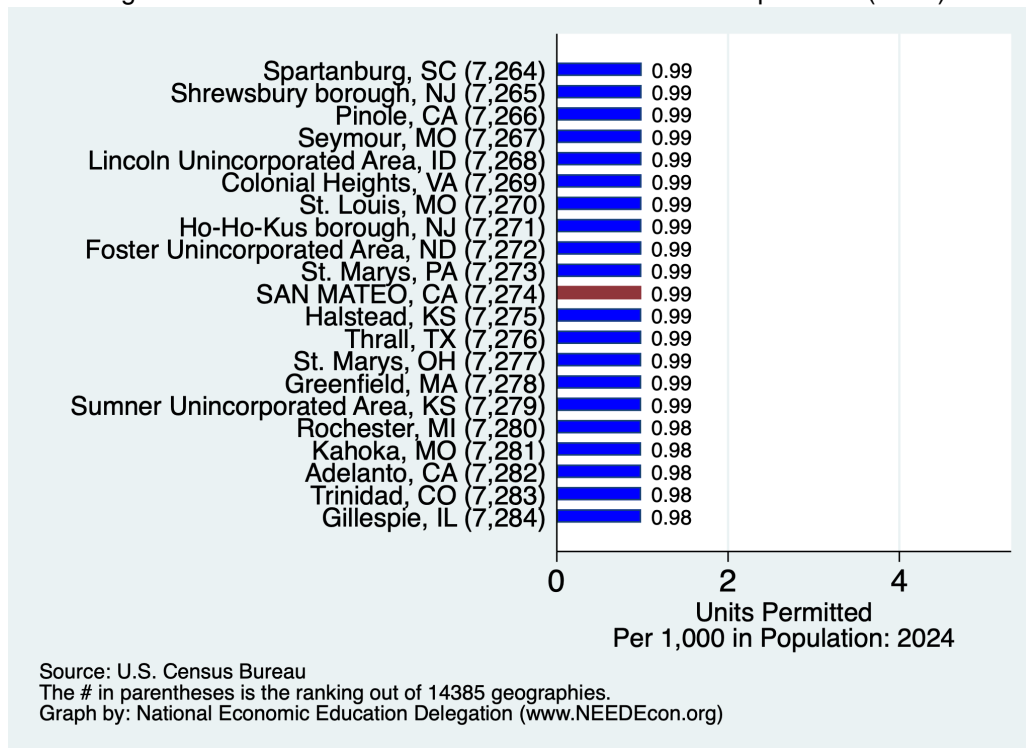
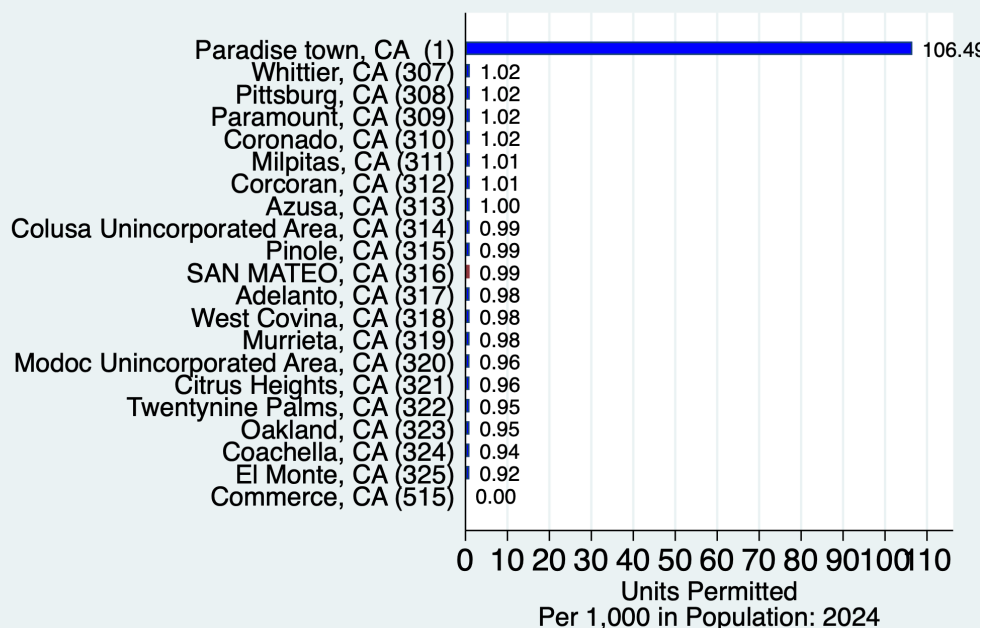
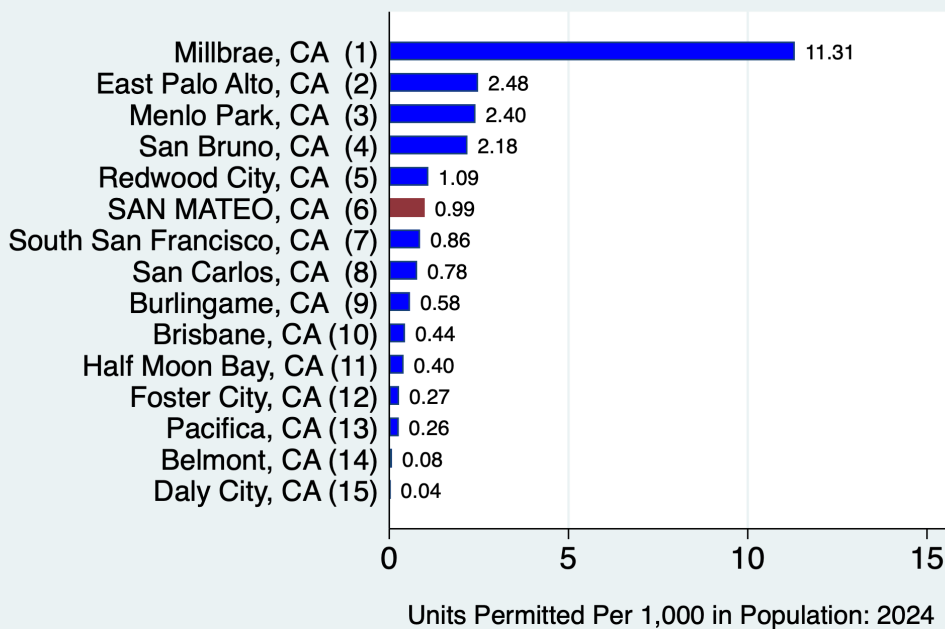


Figure 73: Number of Units Permitted - California Comparables (Rank)



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))



## San Mateo City - Permitting Activity

### Annual Units Permitted - Per Capita in San Mateo City

Figure 75: Units Permitted Each Year

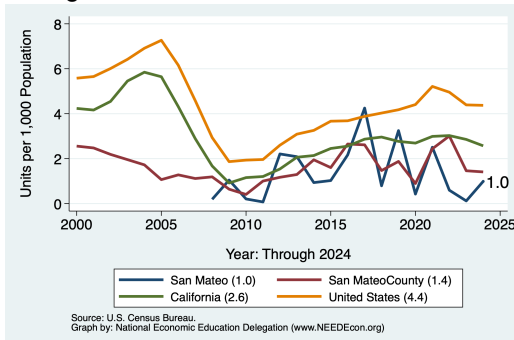
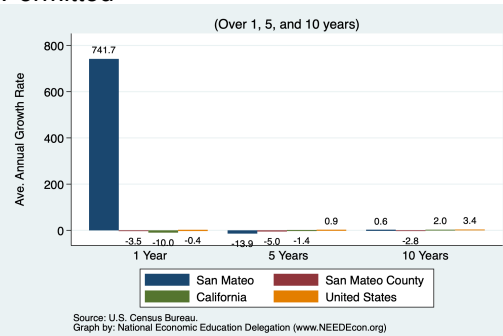


Figure 76: Average Annual Growth in Units Permitted



### Annual Number of Buildings Permitted - Per Capita in San Mateo City

Figure 77: Units Permitted Each Year

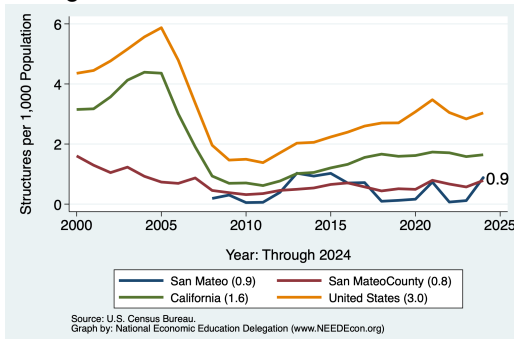
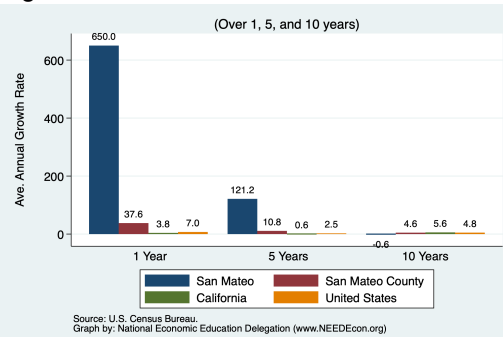


Figure 78: Average Annual Growth in Buildings Permitted



### Annual Value of Property Permitted - Per Capita in San Mateo City

Figure 79: Value Permitted Each Year

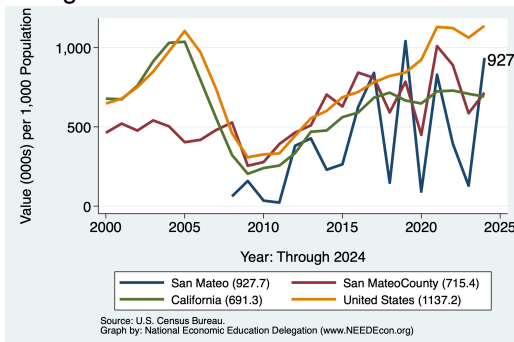
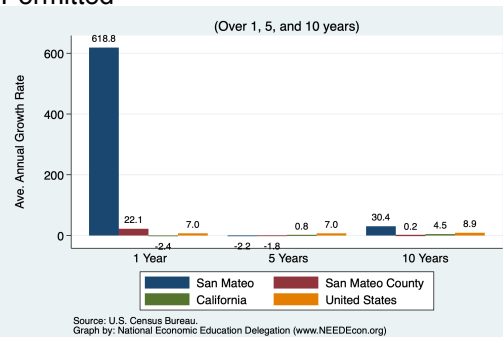


Figure 80: Average Annual Growth in Value Permitted



## 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

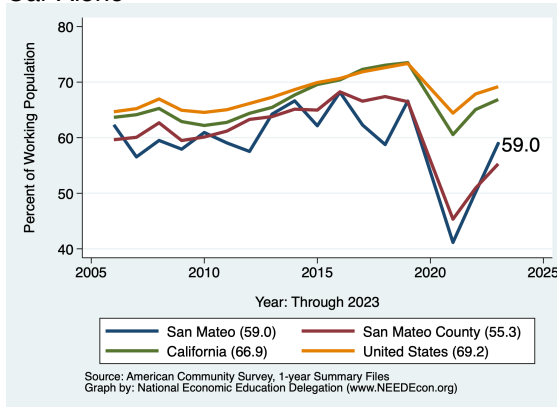


Figure 82: Percent of Workers Commuting by Carpool

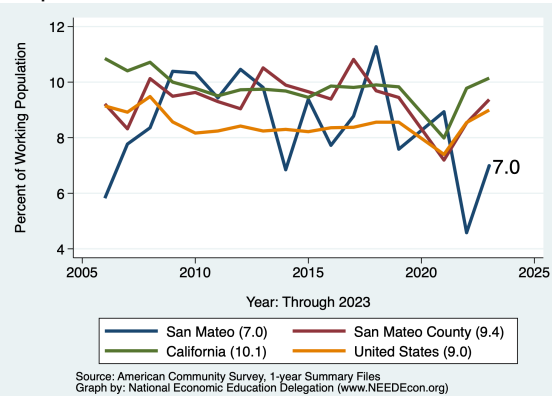


Figure 83: Percent of Workers using Public Transportation

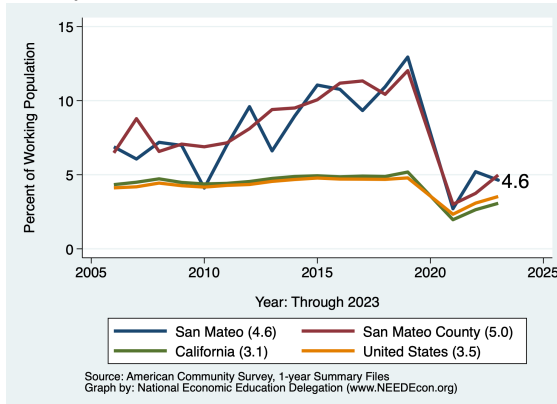
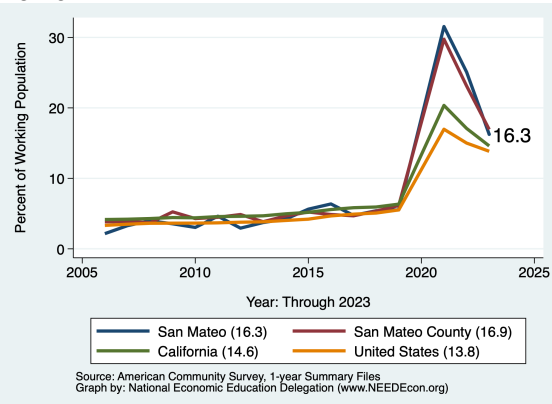


Figure 84: Percent of Workers Who Work From Home



The first table on this page presents data for those who LIVE in San Mateo City. The second provides data on those who work, but do not necessarily live in San Mateo City. 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:	21,351	65.8	18,032	66.1	39,383	65.9	77.2
Drove Alone	19,675	60.7	15,533	56.9	35,208	59.0	67.1
Carpooled:	1,676	5.2	2,499	9.2	4,175	7.0	10.2
In 2-person carpool	1,498	4.6	2,303	8.4	3,801	6.4	7.2
In 3-person carpool	178	0.5	121	0.4	299	0.5	1.7
In 4-or-more-person carpool	0	0.0	75	0.3	75	0.1	1.2
Public Transportation (excl Taxi):	1,850	5.7	921	3.4	2,771	4.6	3.1
Bus or Trolley Bus	925	2.9	389	1.4	1,314	2.2	2.0
Streetcar or Trolley Car	166	0.5	150	0.5	316	0.5	0.6
Subway or Elevated	759	2.3	290	1.1	1,049	1.8	0.3
Railroad	0	0.0	92	0.3	92	0.2	0.2
Ferryboat	0	0.0	0	0.0	0	0.0	0.1
Bicycle	707	2.2	0	0.0	707	1.2	0.8
Walked	793	2.4	1,104	4.0	1,897	3.2	2.5
Taxicab, Motorcycle, or other	800	2.5	892	3.3	1,692	2.8	1.7
Worked at Home	5,011	15.5	4,695	17.2	9,706	16.3	14.6
<b>Total:</b>	30,512	94.1	25,644	94.0	56,156	94.0	

Source: 2023 1-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:	21,070	67.6	16,139	57.1	37,209	62.8	77.3
Drove Alone	18,959	60.9	14,423	51.0	33,382	56.4	67.1
Carpooled:	2,111	6.8	1,716	6.1	3,827	6.5	10.2
In 2-person carpool	1,525	4.9	964	3.4	2,489	4.2	7.2
In 3-person carpool	294	0.9	548	1.9	842	1.4	1.7
In 4-or-more-person carpool	292	0.9	204	0.7	496	0.8	1.2
Public Transportation (excl Taxi):	1,253	4.0	1,020	3.6	2,273	3.8	3.1
Bus or Trolley Bus	270	0.9	653	2.3	923	1.6	2.0
Streetcar or Trolley Car	199	0.6	0	0.0	199	0.3	0.6
Subway or Elevated	784	2.5	199	0.7	983	1.7	0.3
Railroad	0	0.0	168	0.6	168	0.3	0.2
Ferryboat	0	0.0	0	0.0	0	0.0	0.1
Bicycle	912	2.9	0	0.0	912	1.5	0.8
Walked	605	1.9	587	2.1	1,192	2.0	2.5
Taxicab, Motorcycle, or other	1,023	3.3	691	2.4	1,714	2.9	1.8
Worked at Home	5,011	16.1	4,695	16.6	9,706	16.4	14.6
<b>Total:</b>	29,874	95.9	23,132	81.9	53,006	89.5	

Source: 2023 1-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.

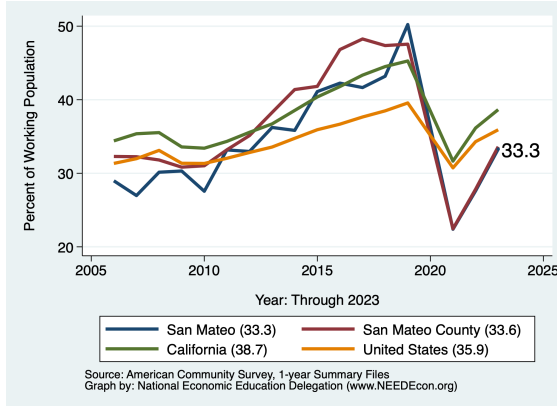
## Commute Times for Employed Residents

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

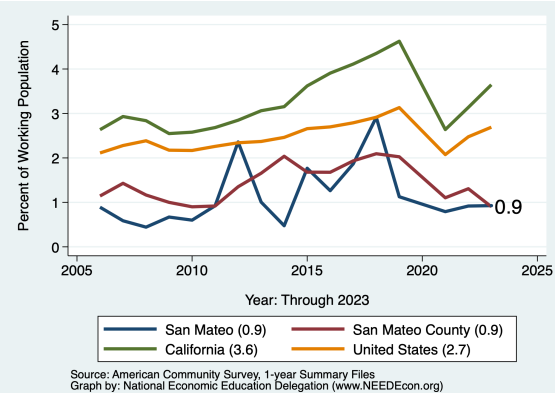
Mode of Transit	Male		Female		All Workers		All of CA (%)
	#	(%)	#	(%)	#	(%)	
Less than 5 minutes	135	0.4	0	0.0	135	0.2	2.0
5 to 9 minutes	932	3.0	1,971	7.8	2,903	5.1	7.5
10 to 14 minutes	4,918	15.8	3,317	13.1	8,235	14.6	12.0
15 to 19 minutes	2,916	9.4	2,985	11.8	5,901	10.5	14.9
20 to 24 minutes	4,269	13.7	2,822	11.2	7,091	12.6	14.5
25 to 29 minutes	1,732	5.6	1,673	6.6	3,405	6.0	6.6
30 to 34 minutes	3,050	9.8	4,087	16.2	7,137	12.6	15.0
35 to 39 minutes	1,883	6.0	784	3.1	2,667	4.7	3.0
40 to 44 minutes	923	3.0	920	3.6	1,843	3.3	4.5
45 to 59 minutes	2,767	8.9	1,184	4.7	3,951	7.0	8.5
60 to 89 minutes	1,554	5.0	1,105	4.4	2,659	4.7	7.6
90 or more minutes	422	1.4	101	0.4	523	0.9	4.0
<b>Total:</b>	<b>25,501</b>	<b>81.8</b>	<b>20,949</b>	<b>82.9</b>	<b>46,450</b>	<b>82.3</b>	

Source: 2023 1-year American Community Survey, Summary File

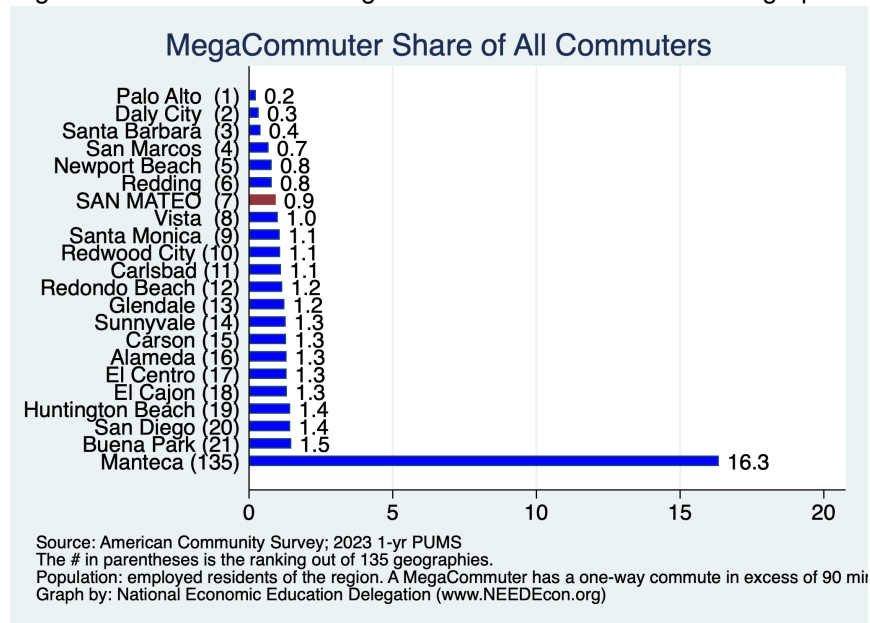
**Figure 85: Percent of Employed Population With Commutes of More than 30 Minutes**



**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	135	0.5	0	0.0	135	0.2	2.0
5 to 9 minutes	1,110	3.7	2,199	8.1	3,309	5.9	7.5
10 to 14 minutes	3,699	12.4	1,982	7.3	5,681	10.1	12.0
15 to 19 minutes	2,221	7.5	2,295	8.4	4,516	8.1	14.9
20 to 24 minutes	4,468	15.0	2,572	9.5	7,040	12.6	14.5
25 to 29 minutes	968	3.3	899	3.3	1,867	3.3	6.6
30 to 34 minutes	4,144	13.9	2,904	10.7	7,048	12.6	15.0
35 to 39 minutes	1,327	4.5	502	1.8	1,829	3.3	2.9
40 to 44 minutes	1,261	4.2	1,014	3.7	2,275	4.1	4.4
45 to 59 minutes	2,636	8.9	2,016	7.4	4,652	8.3	8.5
60 to 89 minutes	1,663	5.6	1,555	5.7	3,218	5.7	7.6
90 or more minutes	1,231	4.1	499	1.8	1,730	3.1	4.0
<b>Total:</b>	<b>24,863</b>	<b>83.5</b>	<b>18,437</b>	<b>67.8</b>	<b>43,300</b>	<b>77.3</b>	

Source: 2023 1-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

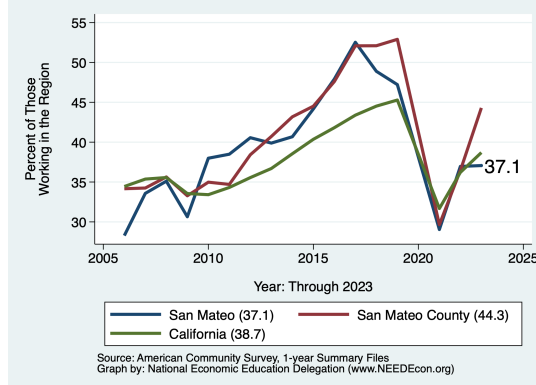


Figure 89: Percent of Local Employees With Commutes of More than 90 Minutes

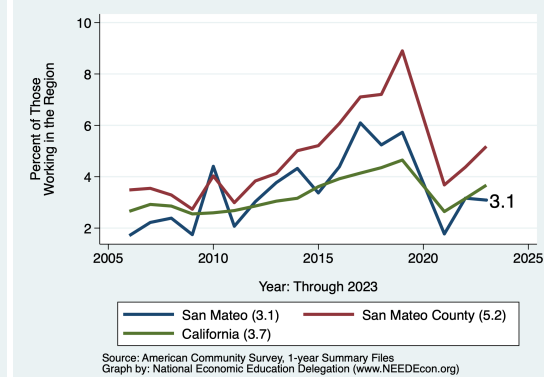
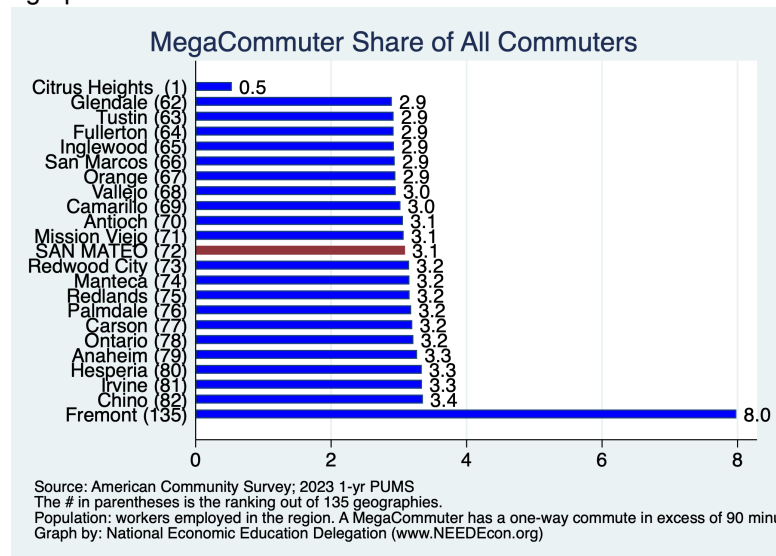


Figure 90: Rank: Share of MegaCommuters Across Similar Geographies



## Place of Work

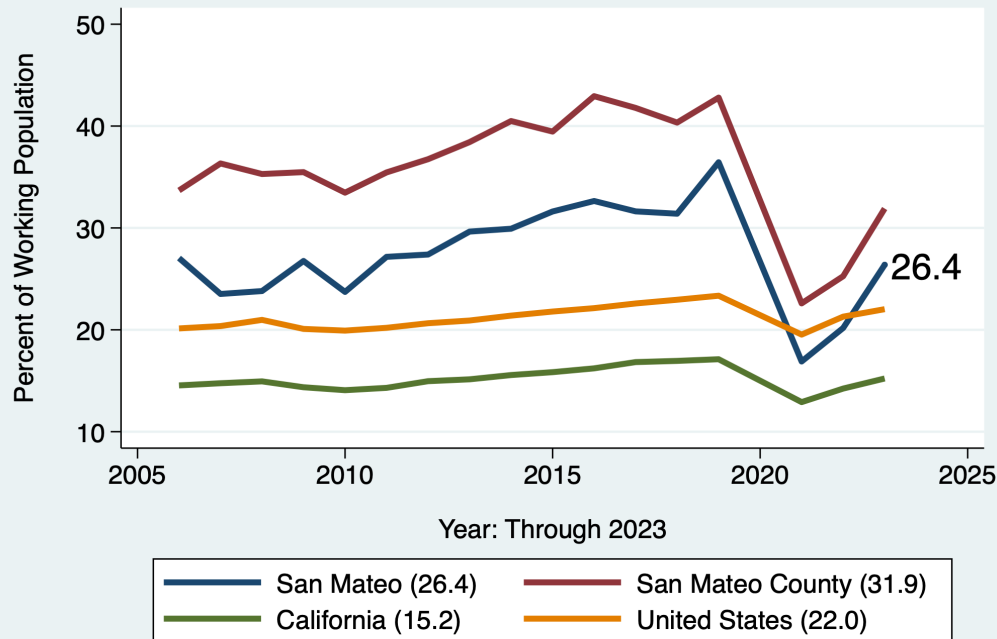
This section provides evidence on where workers living in San Mateo City work. As evidenced in the first table, some of San Mateo City's employed workers work in the City, but many do not. The first table and graph pair provide evidence at the county level while the second provide evidence with regard to working outside of the San Mateo City 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:	30,382	93.7	25,644	94.0	56,026	93.8	99.6
Worked in county of residence	21,326	65.8	18,943	69.4	40,269	67.4	84.3
worked outside of county of residence	9,056	27.9	6,701	24.6	15,757	26.4	15.3
Worked outside state of residence	130	0.4	0	0.0	130	0.2	0.4
<b>Total:</b>	<b>30,512</b>	<b>94.1</b>	<b>25,644</b>	<b>94.0</b>	<b>56,156</b>	<b>94.0</b>	

Source: 2023 1-year American Community Survey, Summary File

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



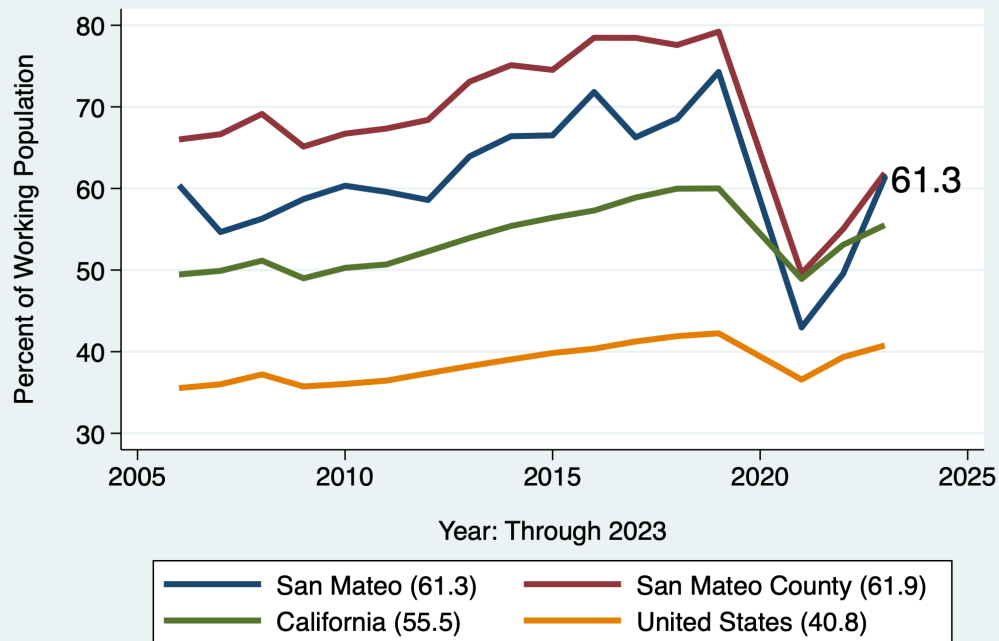
Source: American Community Survey, 1-year Summary Files  
Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org))

**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:	30,512	94.1	25,644	94.0	56,156	94.0	95.9
Worked in place of residence	9,947	30.7	9,597	35.2	19,544	32.7	40.2
Worked outside place of residence	20,565	63.4	16,047	58.8	36,612	61.3	55.7
Not living in a place	0	0.0	0	0.0	0	0.0	4.1
<b>Total:</b>	30,512	94.1	25,644	94.0	56,156	94.0	

Source: 2023 1-year American Community Survey, Summary File

**Figure 92: Percent of Workers Employed Outside of Their Place of Residence**



Source: American Community Survey, 1-year Summary Files  
 Graph by: National Economic Education Delegation ([www.NEEDecon.org](http://www.NEEDecon.org))

## 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	82,547	51,196	96.2	48,372	96.8
Car, truck, or van - carpooled	81,498	38,784	125.4	36,479	126.7
Public transportation (excluding taxicab)	69,034	41,263	99.8	46,903	83.5
Walked	70,878	30,958	136.6	29,167	137.8
Taxicab, motorcycle, bicycle, or other means	46,495	40,720	68.1	37,818	69.7
Worked from home	111,492	79,382	83.8	70,280	90.0
<b>Total:</b>	85,974	51,286	167.6	48,755	176.3

Source: 2023 1-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	4,962	29.7	7,432	41.3	17,989	56.4	32,615	54.6
Car, Truck, or Van: Carpooled	936	5.6	1,101	6.1	1,477	4.6	3,839	6.4
Public Transportation (excl Taxi)	644	3.8	680	3.8	1,880	5.9	3,419	5.7
Walked	345	2.1	537	3.0	680	2.1	1,632	2.7
Taxicab, Motorcycle, or other	438	2.6	505	2.8	785	2.5	1,828	3.1
Worked at Home	1,403	8.4	1,775	9.9	8,973	28.2	12,421	20.8
<b>Total:</b>	8,728	52.2	12,030	66.8	31,784	99.7	55,754	93.4

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	5,485	32.1	8,780	56.9	16,092	55.0	32,228	56.3
Car, Truck, or Van: Carpooled	1,473	8.6	1,374	8.9	1,724	5.9	4,927	8.6
Public Transportation (excl Taxi)	701	4.1	251	1.6	704	2.4	1,799	3.1
Walked	284	1.7	401	2.6	887	3.0	1,658	2.9
Taxicab, Motorcycle, or other	299	1.7	454	2.9	739	2.5	1,724	3.0
Worked at Home	1,403	8.2	1,775	11.5	8,973	30.7	12,421	21.7
<b>Total:</b>	9,645	56.4	13,035	84.5	29,119	99.6	54,757	95.7

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	1,119	51.0	1,027	37.3	30,469	58.1	32,615	57.6	
Car, Truck, or Van: Carpooled	230	10.5	332	12.1	3,277	6.2	3,839	6.8	
Public Transportation (excl Taxi)	370	16.9	150	5.5	2,899	5.5	3,419	6.0	
Walked	100	4.6	29	1.1	1,503	2.9	1,632	2.9	
Taxicab, Motorcycle, or other	125	5.7	36	1.3	1,667	3.2	1,828	3.2	
Worked at Home	250	11.4	100	3.6	12,071	23.0	12,421	21.9	
<b>Total:</b>	2,194		1,674	60.8	51,886	99.0	55,754	98.4	

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	1,191	53.8	838	31.2	30,191	56.3	32,220	56.4	
Car, Truck, or Van: Carpooled	276	12.5	434	16.1	4,217	7.9	4,927	8.6	
Public Transportation (excl Taxi)	201	9.1	139	5.2	1,459	2.7	1,799	3.1	
Walked	72	3.3	12	0.4	1,574	2.9	1,658	2.9	
Taxicab, Motorcycle, or other	43	1.9	21	0.8	1,660	3.1	1,724	3.0	
Worked at Home	250	11.3	100	3.7	12,071	22.5	12,421	21.7	
<b>Total:</b>	2,033	91.8	1,544	57.4	51,172	95.4	54,749	95.8	

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 San Mateo City 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

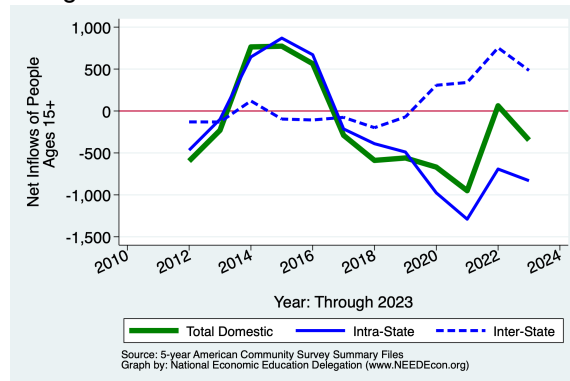


Table 17: Migration by Income

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
No income	9,872	-68	19	-504	-68	485
With income	76,493	612	-335	-11	552	406
\$1 to \$9,999 or less	8,230	387	-48	92	175	168
\$10,000 to \$14,999	4,164	-209	-9	-81	-165	46
\$15,000 to \$24,999	6,011	96	-97	118	65	10
\$25,000 to \$34,999	5,294	-252	-38	-238	24	0
\$35,000 to \$49,999	7,266	161	-23	34	135	15
\$50,000 to \$64,999	5,501	71	17	18	26	10
\$65,000 to \$74,999	3,062	-159	-113	-19	-38	11
\$75,000 or more	36,965	517	-24	65	330	146
<b>All:</b>	86,365	544	-316	-515	484	891

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

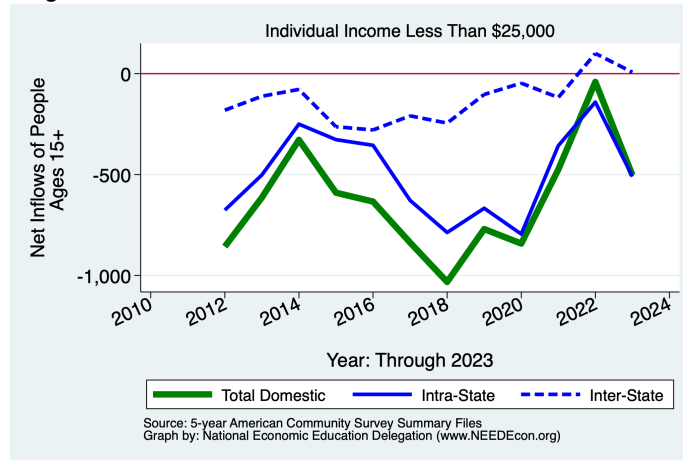


Figure 95: Overall Movements of Middle Income Residents

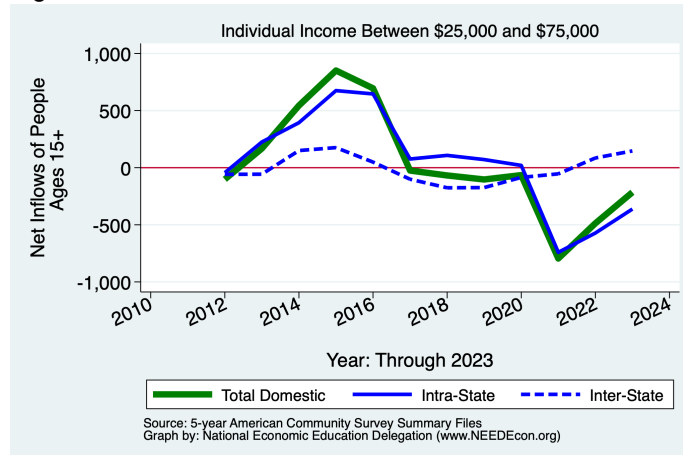
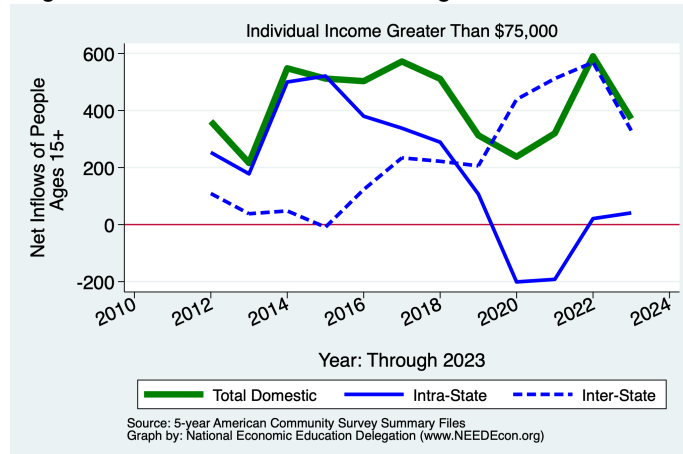


Figure 96: Overall Movements of High Income Residents



## 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	30,459	-190	-258	-852	662	258
Now married, except separated	42,730	1,106	-125	781	-154	604
Divorced	7,076	-342	6	-335	-42	29
Separated	1,381	-256	-116	-189	49	0
Widowed	4,719	226	177	80	-31	0
<b>Total:</b>	86,365	544	-316	-515	484	891

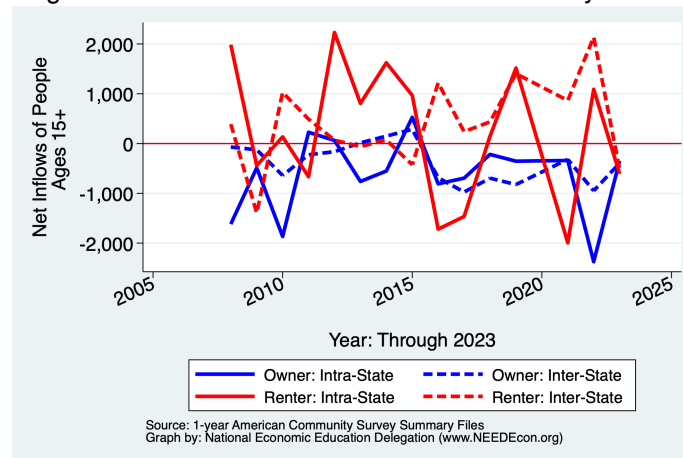
Source: 2023 5-year American Community Survey, Summary File

**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	49,089	−637	−860	512	−393	104
Householder lived in renter-occupied housing units	49,711	178	−881	273	−517	1,303
<b>Total:</b>	98,800	−459	−1,741	785	−910	1,407

Source: 2023 1-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		Across States	From Abroad
			W/in County	Between Counties		
1 to 4 years	4,788	267	166	-36	108	29
5 to 17 years	14,230	-315	-49	-252	-151	137
18 and 19 years	1,711	-247	34	-259	-22	0
20 to 24 years	5,698	-8	-30	-274	172	124
25 to 29 years	7,916	670	35	-5	517	123
30 to 34 years	9,925	116	-256	54	205	113
35 to 39 years	9,272	601	118	355	-130	258
40 to 44 years	6,365	-31	-21	-129	74	45
45 to 49 years	6,949	-284	-141	-193	13	37
50 to 54 years	6,268	40	-35	147	-87	15
55 to 59 years	6,205	-27	-5	-4	-73	55
60 to 64 years	5,888	102	-15	21	61	35
65 to 69 years	4,698	-166	-62	-96	-22	14
70 to 74 years	4,219	-1	59	26	-86	0
75 years and over	8,038	-53	-13	-7	-65	32
<b>Total Population:</b>	102,170	664	-215	-652	514	1,017

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

**Table 21: Migration by Educational Attainment**

Category	Population	Net Inflows				
		All Migration	Same State		Across States	From Abroad
			W/in County	Between Counties		
Less than high school graduate	8,838	345	-138	303	0	180
High school graduate (includes equiv)	7,453	482	230	94	111	47
Some college or assoc. degree	15,279	-921	-243	-388	-347	57
Bachelor's degree	24,960	-298	-1,285	578	-322	731
Graduate or professional degree	19,200	1,427	378	996	-49	102
<b>Total:</b>	75,730	1,035	-1,058	1,583	-607	1,117

Source: 2023 1-year American Community Survey, Summary File

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

Flow	In-Migration	Out-Migration
Same House 1 Year Ago	61,279	61,279
Moved Within Same County	83,778	89,452
Moved to Different County, Same State	110,218	70,884
Moved Between States	62,799	77,956
Moved from Abroad	66,143	
<b>Total Population:</b>	62,478	62,283

Source: 2023 1-year American Community Survey, Summary File

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

Flow	In-Migration	Out-Migration
Same House 1 Year Ago	42.6	42.6
Moved Within Same County	33.6	29.7
Moved to Different County, Same State	34.9	27.7
Moved Between States	29.3	25.8
Moved from Abroad	27.9	
<b>Total Population:</b>	40.3	39.6

Source: 2023 1-year American Community Survey, Summary File

## References and Sources

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

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

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

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

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

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