San Joaquin Valley
REAP
REGIONAL EARLY ACTION PLANNING

# PART 1:
EXISTING CONDITIONS REPORT

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Part 1 | Existing Conditions Report

Purpose

This "snapshot in time" report is intended to inform the Regional Early Action Planning (REAP) program in the San Joaquin Valley by highlighting its different population, economic, and housing trends as well as those characteristics that distinguish the Valley from other parts of the state. The report will help tailor future housing policy and programs to better meet Valley needs. Toward that end, it addresses the following questions:

- What are the region's key demographic, economic, and housing characteristics?
- What trends – both encouraging and concerning – are common regionwide?
- How is the region the same and different from the rest of the state?
- What are the key differences among subregions?
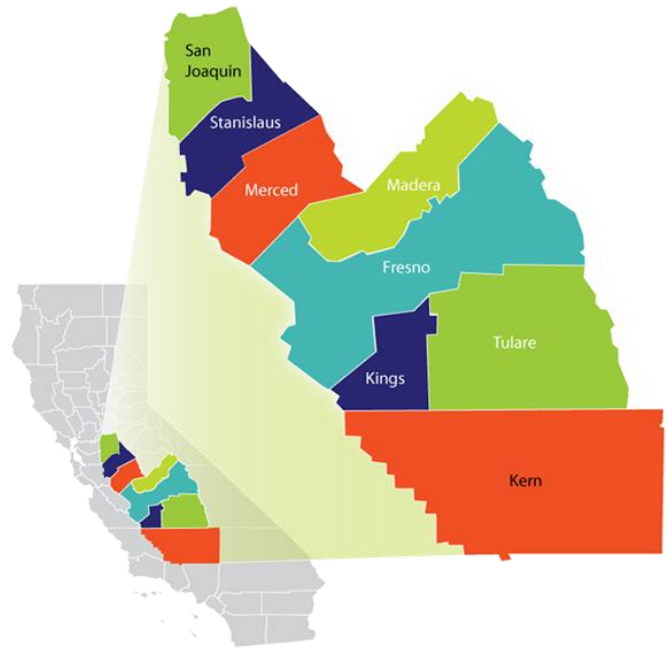
Report Overview

The report's key findings are organized into three sections. The first summarizes demographic characteristics, including population growth, age, and racial and ethnic diversity. The second section identifies key economic trends, such as employment, income, and poverty. Finally, the third section reviews housing characteristics throughout the Valley, including housing production, value, and ownership information.

Summary of Key Findings

The data indicate that the steady population and housing growth that occurred since 1980 has dramatically slowed in the last decade. The region has become more diverse, but there are disparities in income, poverty, and homeownership among racial and ethnic groups. In general, the region has lower housing values and lower housing costs than the rest of California; however, homeowners and renters experience housing cost burdens on par with state levels due to the region's comparatively lower incomes.

Demographic Conditions

Population

About one in 10 Californians live in the San Joaquin Valley region, but its growth is slowing. According to the American Community Survey (ACS) 2015-2019 5-Year Estimates, the eight-county region population was 4,197,363 (10.7 percent of the estimated population of California). From 1980 to 2020, nearly all counties in the region more than doubled in population. Population growth increased by about 3.4 percent annually from 1980 to 1990 and by another 2.0 percent annually in the periods from 1990 to 2000 and 2000 to 2010 (Figure 1). However, that growth slowed between 2010 and 2020; the region experienced only a 0.9 percent annual change in population size over the last decade, the lowest rate of change of the last five decades.

Since 1980, three counties have accounted for almost two-thirds of the regional population: Fresno, Kern, and San Joaquin (Figure 2). Kings and Madera Counties have the smallest populations in the region. Nearly all counties more than doubled in size from 1980 to 2020 (Figure). Madera experienced the largest percent change in population size (148 percent). Fresno and Tulare were the only two counties that did not double in population size (growing only 96 percent and 93 percent, respectively). However, between 2010 and 2020, almost all counties experienced less than 10 percent change in population, the lowest change of the last five decades. Kings County's population even declined slightly by -0.3 percent between 2010 and 2020. San Joaquin County experienced the highest percent increase (18.7 percent).

Figure 1. Regional Population and Annual Growth Rate (1980-2020)
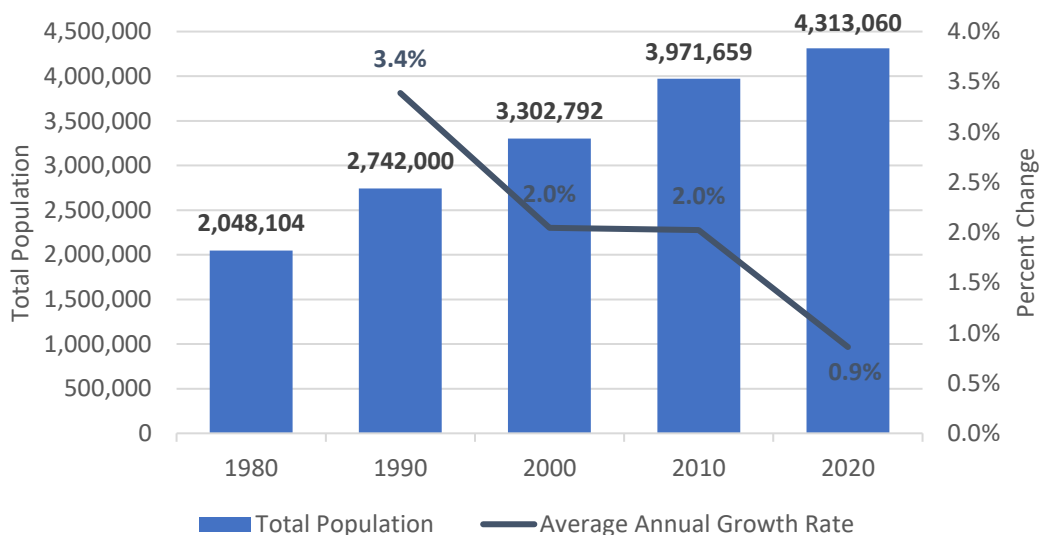
Source: U.S. Census Bureau, Census 1980, 1990, 2000, 2010, 2020
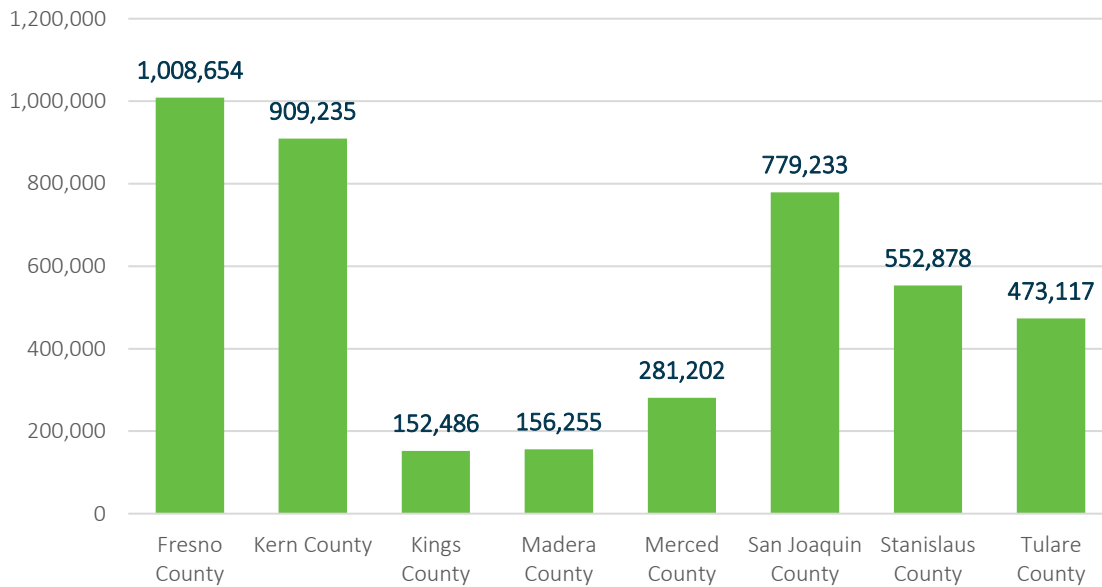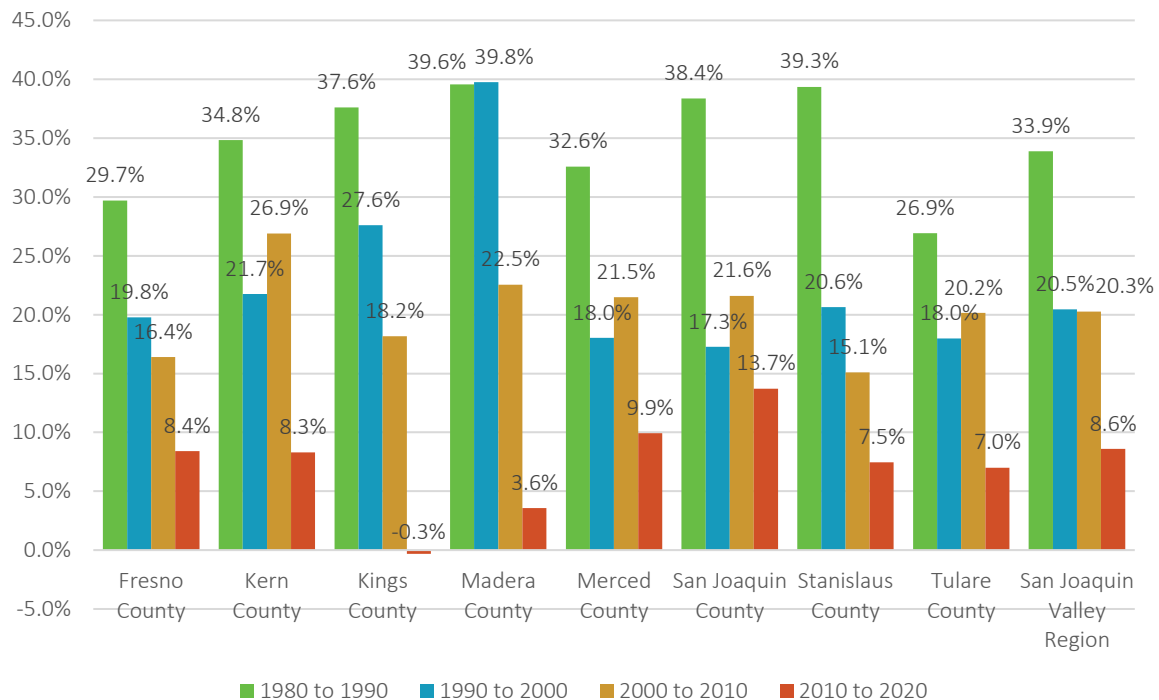
Figure 2. Total Population by County (2020)

Figure 3. Percent Change in Total Population Over Time by County

Legend: 1980 to 1990, 1990 to 2000, 2000 to 2010, 2010 to 2020

Racial and Ethnic Diversity

The region became more diverse between 2000 and 2020. In 2020, over half of the region's population identified as Hispanic or Latino (increasing from 39.8 percent to 53.2 percent), and approximately a third identifies as non-Hispanic White Alone (decreasing from 46 percent to 29.2 percent) (Figure 4). The population that identifies as non-Hispanic Asian Alone is 8.5 percent, while 4.4 percent identifies as non-Hispanic Black or African American Alone.

Figure 4. Regional Population by Race by Hispanic Origin Over Time (2000-2020)
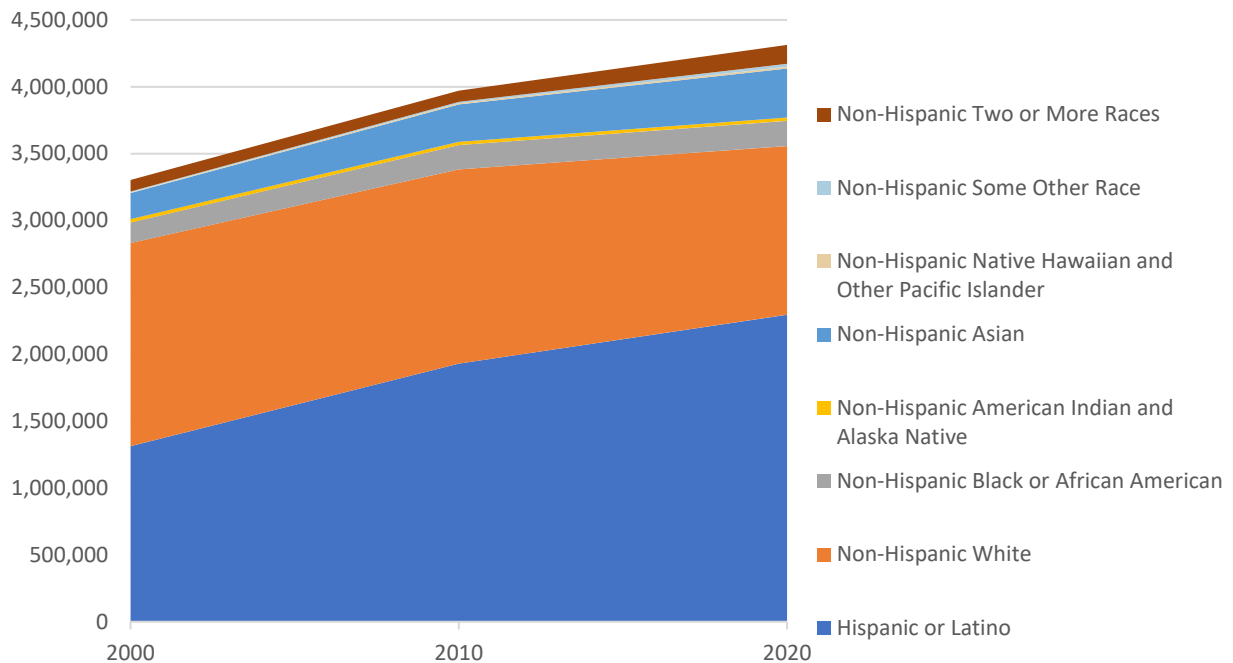
Source: U.S. Census Bureau, Census 2000, Table SF1-P8; U.S. Census Bureau, Census 2010, Table SF1-P5; U.S. Census Bureau, Census 2020.

Though the region as a whole is more diverse since 2000, county populations have varied racial and ethnic compositions.

- Tulare County has the highest (65.5 percent) and San Joaquin County the lowest (41.8 percent) percent Hispanic or Latino population.
- San Joaquin County has the highest (17.3 percent) and Madera County has the lowest (2.3 percent) percent non-Hispanic Asian Alone population.
- San Joaquin County has the highest (7.1 percent) and Tulare has the lowest (1.1 percent) percent non-Hispanic Black or African American Alone population.
- Stanislaus County has the highest (37.6 percent) and Merced County has the lowest (24.4 percent) percent non-Hispanic White Alone population.

Households

San Joaquin Valley households are generally larger (have more members) than those in California overall (Figure 5Figure). The average household size in the Valley is 3.18 people; 3.14 for owner-occupied households, and 3.24 for renter-occupied households. When comparing counties, Fresno County has the highest (22 percent) and Madera County has the lowest (17 percent) share of one-person households. Merced County has the highest (23 percent) and Stanislaus County has the lowest (17 percent) share of five-or-more-person households.

Figure 5: Household Size by County (2019)
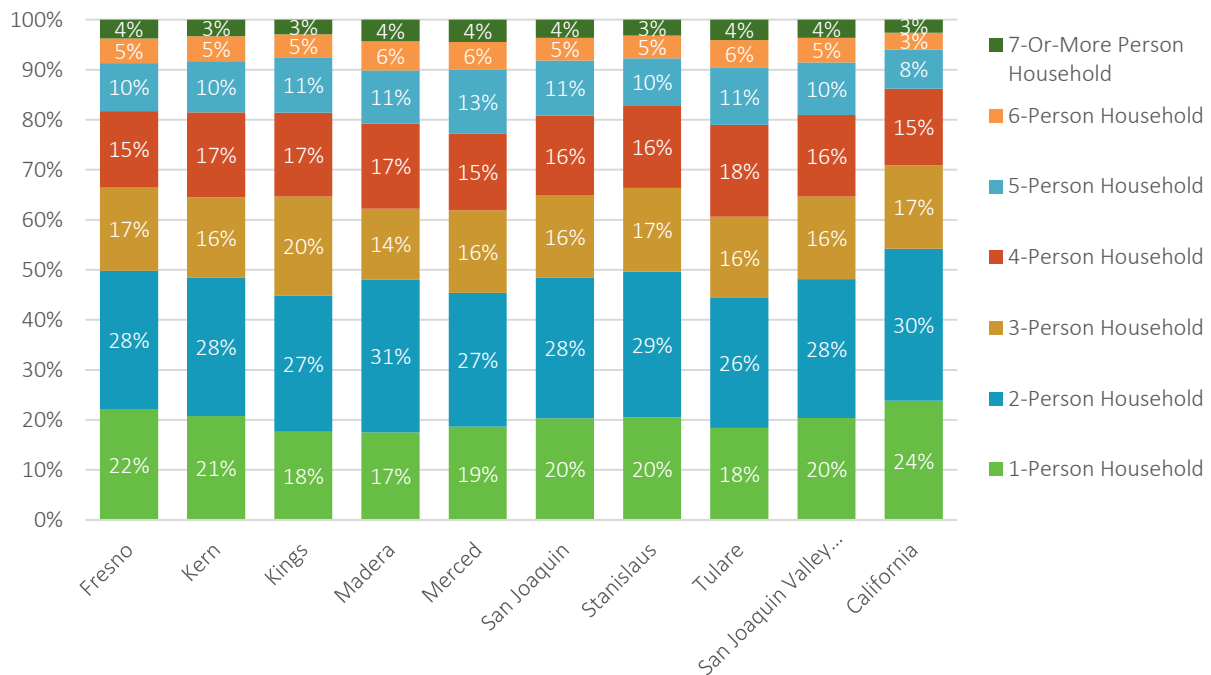
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B11016.

Age

All San Joaquin Valley counties have more young people than the state overall (Figure 6). According to the ACS 2015-2019 5-Year Estimates, 39 percent of the region's population is under age 25 compared to 33 percent at the state level. Tulare County has the highest proportion of young people, with 41 percent under 25.

Figure 6: Population by Age and by County (2019)
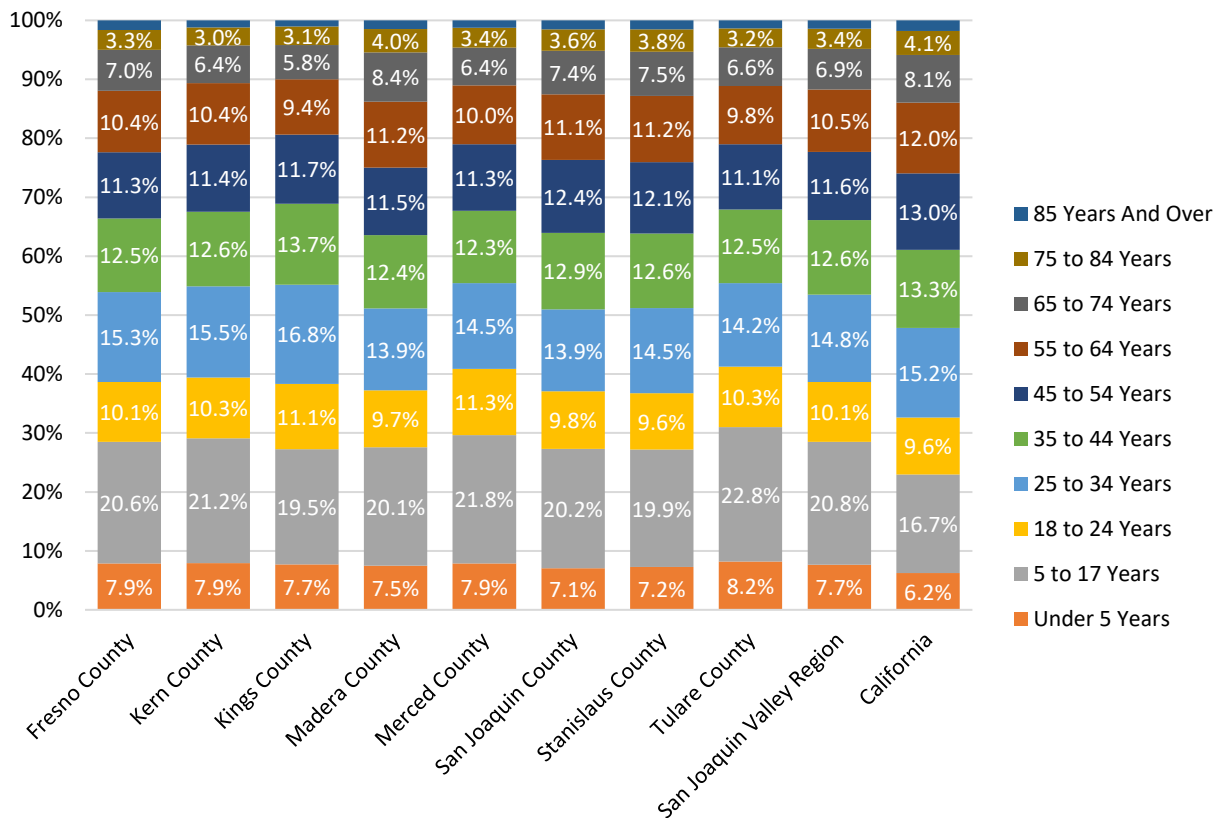
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B01001.

The region's proportion of older adult households (over 65 years old) is only slightly less than the state overall (12 percent regionally to 14 percent statewide). Older adult households in the Valley have similar tenure rates (26 percent renter occupied and 74 percent owner occupied) when compared to senior households in California overall (27 percent renter occupied and 73 percent owner occupied) but have lower incomes. According to the ACS 2015-2019 5-Year Estimates, 55.3 percent of older adult households in the region have an income below $50,000 compared to 46.8 percent at the state level. Only 18 percent of older adult households in the region have an income above $100,000 compared to 26.7 percent at the state level (Figure 7).

**Figure 7. Regional Older Adult Household Income (2019)**
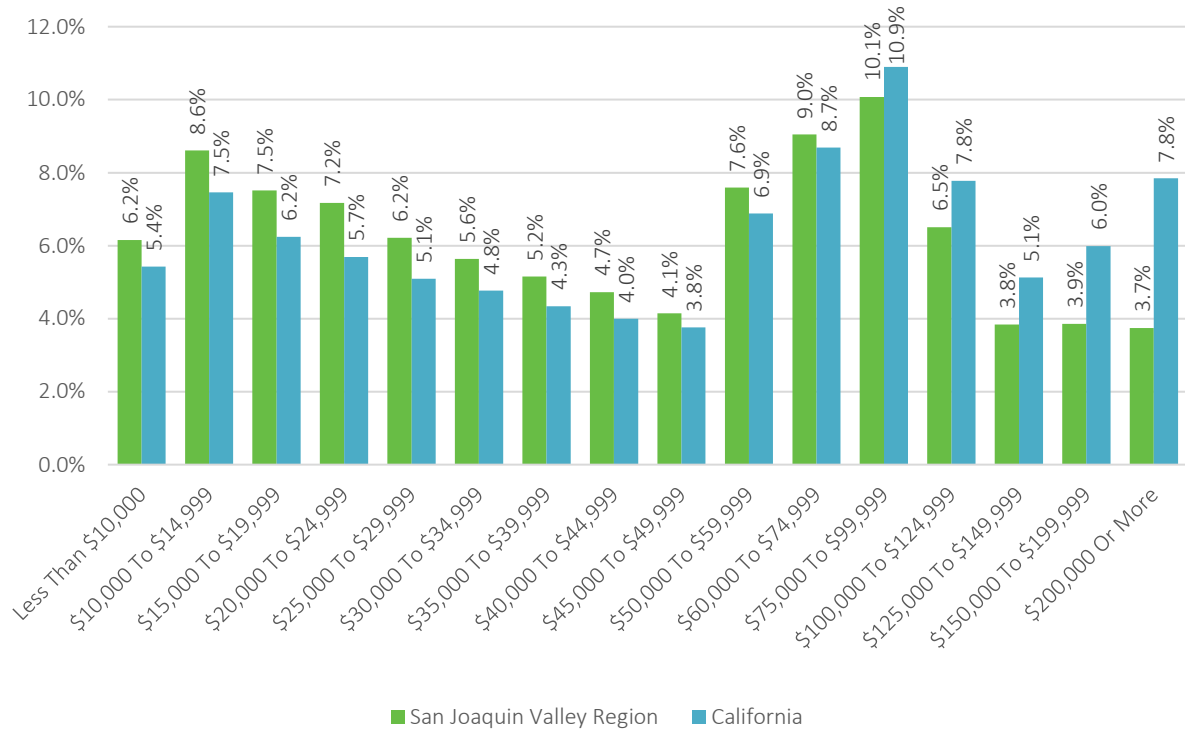
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B19037.

Economic Conditions

Income

Valley median household income is lower than the statewide median (Figure 8). According to the ACS 2015-2019 5-Year Estimates, Valley median household income is $56,247,[1] which is only 75 percent of the statewide median ($75,235). Tulare County has the lowest median income in the region ($49,687), or two-thirds of the statewide median. San Joaquin County has the highest at $64,432; however, that is still only 86 percent of the statewide median.

Figure 8: Median Household Income by County
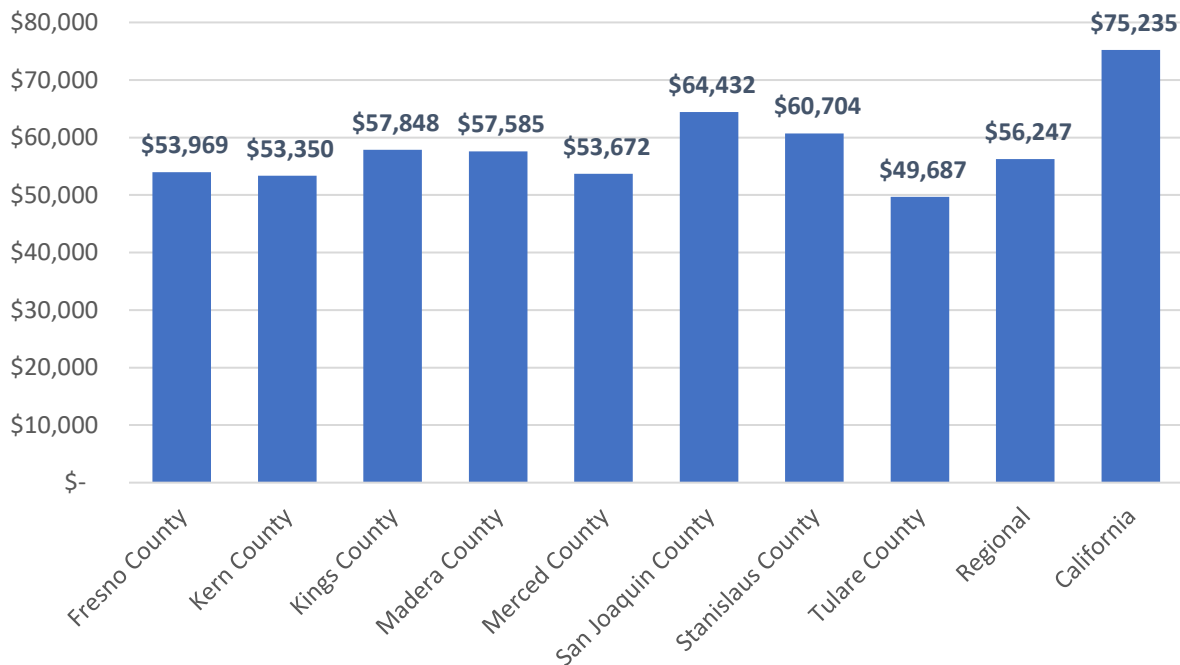
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B19013.

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[1] Income is in 2019 inflation-adjusted dollars

Median Household Income by Race

Median household income varies by race. Asian Alone householders reported having the highest median income in the region ($70,330), followed by Native Hawaiians and Other Pacific Islander householders ($69,293),[2] and White Alone householders ($58,238). Black or African American Alone householders reported the lowest median income in the region ($40,497) (Table 1).

Table 1. Regional Median Household Income by Race (2019)

Race	Regional ($)	California ($)	Percent of State
White Alone Householder	$58,238	$78,308	74.4%
Black Or African American Alone Householder	$40,497	$51,837	78.1%
American Indian And Alaska Native Alone Householder	$48,277	$55,362	87.2%
Asian Alone Householder	$70,330	$96,962	72.5%
Native Hawaiian And Other Pacific Islander Alone Householder	$69,293	$77,788	89.1%
Some Other Race Alone Householder	$47,264	$55,823	84.7%
Two Or More Races Householder	$55,112	$76,116	72.4%

Notes: Incomes are in 2019 inflation-adjusted dollars.
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B19013.

Cost of Living, Poverty, and Inequality

According to the California Housing Partnership, the average cost of living for a family of three in the San Joaquin Valley is about $48,293. This regional cost of living is 14 percent below the regional median household income of $56,247; however, it is 66 percent higher than the state minimum wage income of $29,120. Within the region, cost of living slightly varies with Merced County having the lowest cost of living at $46,240, and San Joaquin County having the highest cost of living at $50,797 (Figure 4).

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[2] Due to small numbers of households identifying as Native Hawaiian and Other Pacific Islander in the region, there is no median income reported for the group in Kings, Madera, Merced, and Tulare Counties.

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According to the ACS 2015-2019 5-Year Estimates, nearly 16 percent of households are in poverty in the San Joaquin Valley region, which is higher than both the statewide average (9.6 percent) and the nationwide average (13.4 percent). The poverty level is close to 2009 levels after peaking at 19.3 percent in 2014. Tulare County has the highest poverty rate (a fifth of households), and San Joaquin and Stanislaus Counties have the lowest poverty rates in the region (11.6 percent) (Figure 10)

Figure 9. Cost of Living (Household Budget for a Family of Three) by County
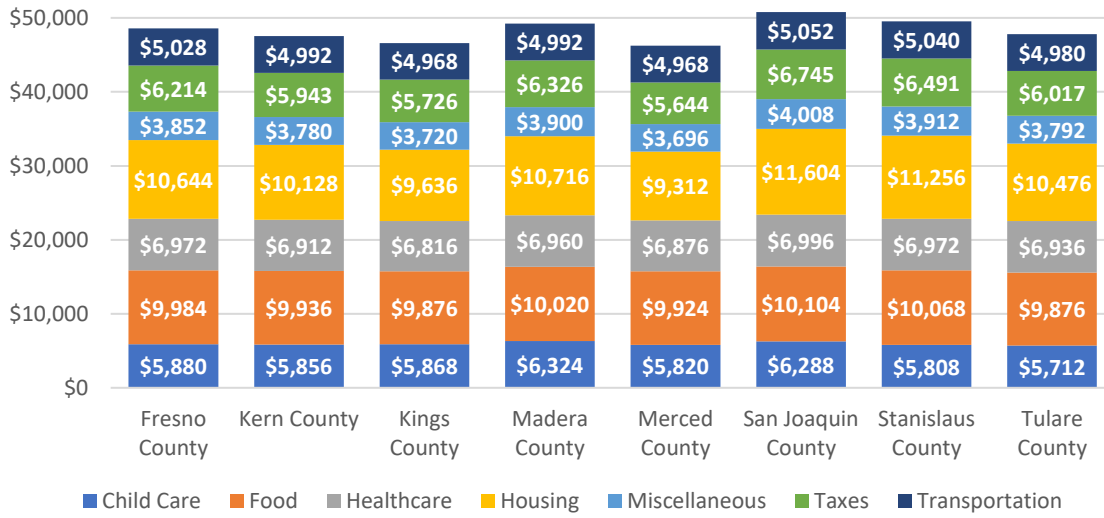

Source: California Housing Partnership, 2019.

Figure 10. Percentage of Households in Poverty by County (2019)
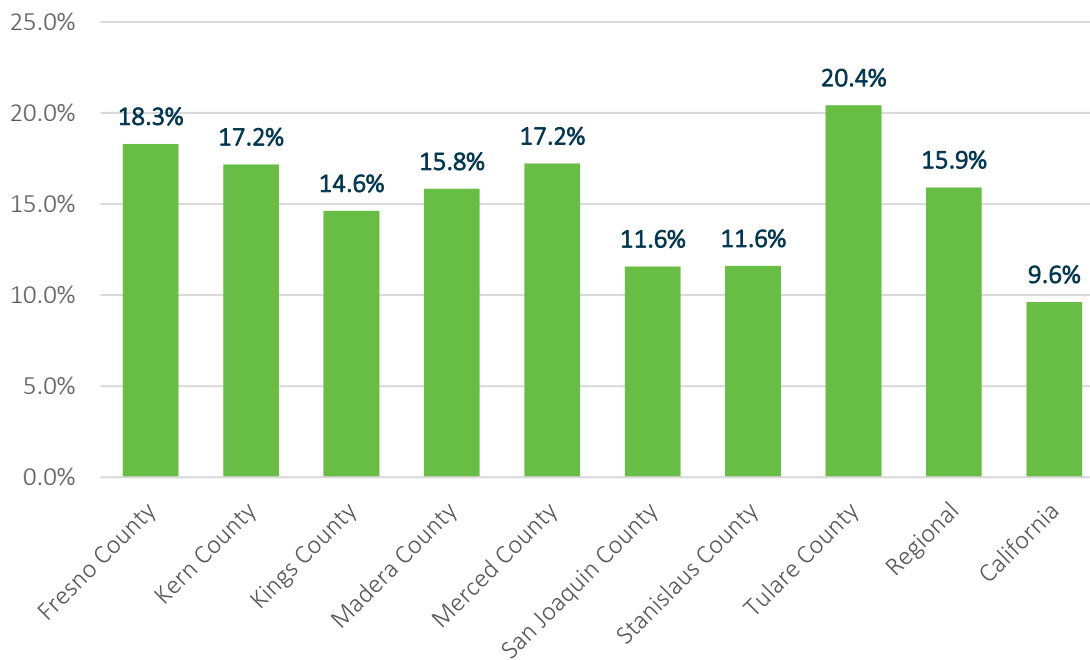
According to the ACS 2015-2019 5-Year Estimates, poverty status varies by racial and ethnic group and by county. Black or African American households have the highest poverty rate at the regional level (23.8 percent) (Figure 11), but this trend is even more pronounced in Kern and Fresno counties. In Kern County, the poverty rate of Black or African American households was 31.4 percent, and in Fresno County it was 29.6 percent. Additionally, though the population of Native Hawaiian and Other Pacific Islanders is small, in Kings County and Fresno County they experience poverty at a high rate (40.8 percent and 30.7 percent, respectively).

Figure 11. Regional versus Statewide Percentage of Households in Poverty By Race (2019)
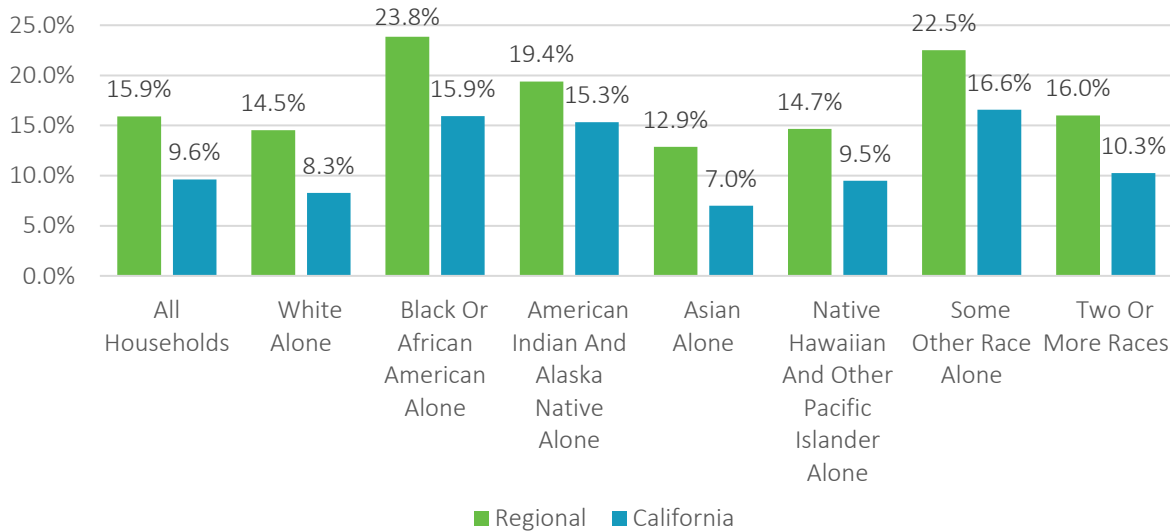
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B17010A-I.

Employment

The region's largest employment industry is educational services, health care, and social assistance (21.6 percent) according to the ACS 2015-2019 5-Year Estimates (Table 2). Retail trade is the second largest industry (11.1 percent) Agriculture, forestry, fishing and hunting, and mining is the third largest (10.7 percent). These industries have been the region's top three consistently in 2009, 2014, and 2019. Considering the Valley is known for being the state capital of agriculture, it does have a higher percentage of people employed in the industry than at the state level (10.5 percent compared to 2.2 percent statewide). There have been some small shifts in other industries regionally. Construction jobs fell in 2014 but experienced 1 percent growth in 2019. Transportation and warehousing jobs have increased 1 percent from 2014 to 2019.

Table 2. Regional versus State Employment by Industry (2019)

| Industry	# Employed Regionally	Percent Regional Employment	Percent State Employment
Educational services, health care and social assistance	365,021	21.6%	21.0%
Retail trade	187,738	11.1%	10.5%
Agriculture, forestry, fishing and hunting, and mining	181,037	10.7%	2.2%
Arts, entertainment, recreation and accommodation, and food services	142,444	8.4%	10.4%
Manufacturing	138,767	8.2%	9.1%
Professional, scientific, and management, and administrative, and waste management services	138,808	8.2%	13.7%
Construction	117,455	7.0%	6.3%
Transportation and warehousing, and utilities	104,456	6.2%	5.3%
Public administration	97,217	5.8%	4.4%
Other services, except public administration	77,789	4.6%	5.2%
Finance and insurance, and real estate, and rental and leasing	65,392	3.9%	6.0%
Wholesale trade	53,534	3.2%	2.8%
Information	18,948	1.1%	2.9%

Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table C24050.

Travel to Work

A majority of the region's workers drive alone to work (79.4 percent), 12.1 percent carpool, and only 1 percent take public transportation. The region's rate of carpooling is greater than the state's (12.1 percent compared to 10.1 percent at the state level), but the rate of public transportation is only a fifth of the state rate (1 percent compared to 5.1 percent at the state level).

Over two-thirds of workers (68 percent) in the San Joaquin Valley region travel less than half an hour to work, which is better than the state figure (56 percent). However, this varies across counties. Madera and San Joaquin Counties are on par with the state average, while about 75 percent of workers in Kern and Fresno Counties travel less than one-half hour to work. According to ACS 2005-2009, 2010-2014, and 2015-2019 (5-year Estimates), the percentage of workers with extremely long commutes increased slightly. Workers in the region traveling 90 or more minutes increased by over 1 percent (from 3.9 percent to 5.1 percent) from 2014 to 2019 (Figure 12). This trend is particularly driven by three counties; a tenth of San Joaquin County workers and nearly 9 percent of workers in both Merced and Stanislaus Counties commute over 90 minutes.

**Figure 12. Travel to Work of 30 Minutes or More by County (2019)**
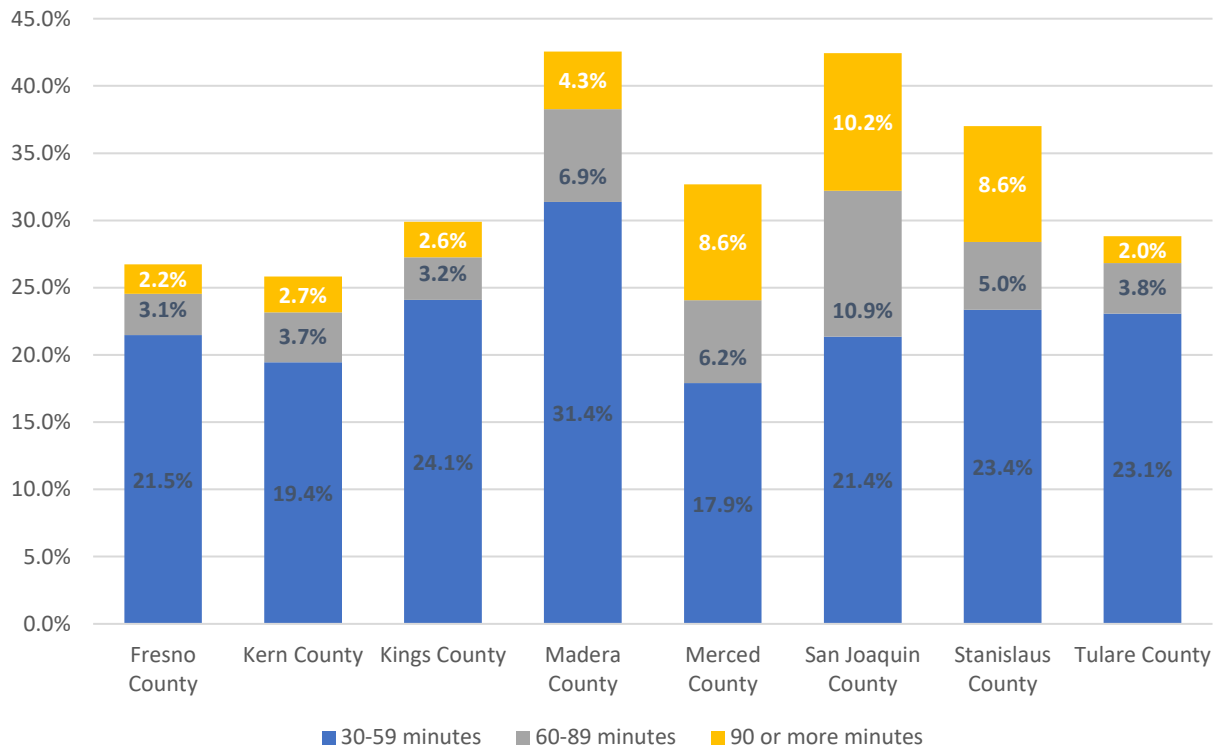
Source: U.S. Census Bureau, ACS15-19 (5-year Estimates), Table B08303.

Housing Conditions

Production

Valley housing production is at its lowest point in decades. From 1980 to 2010, units built increased at an annual rate of 1.6–2.5 percent (Figure 13); however, from 2010 to 2020 there was only a 0.6 percent annual increase, or about 7,678 units built annually. This change mirrors the decrease in the regional population growth rate, which according to the U.S. Census Bureau's 2010 and 2020 Census, was only a 0.9 percent annual increase from 2010 to 2020.

Figure 13. Regional Housing Units and Annual Growth Rate
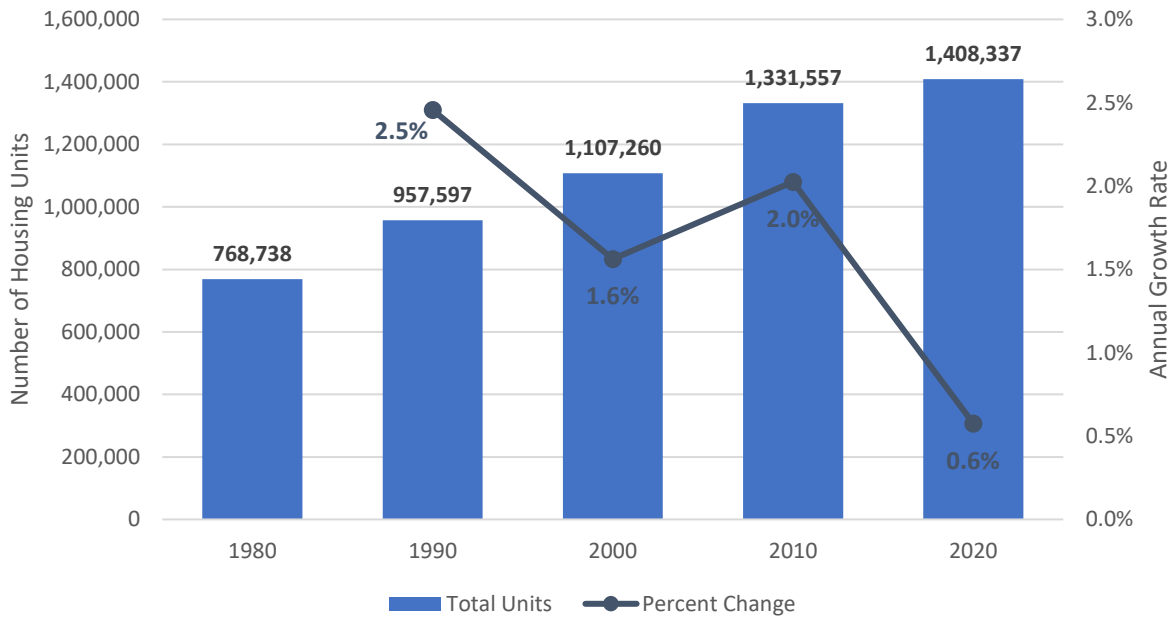
Source: U.S. Census Bureau, Census 1980 (STF1:T65), 1990 (STF1:H1), 2000 (SF1:H1); 2020 (SE:T3).

The Valley's housing units tend to be newer than the statewide average. According to the ACS 2015-2019 5-Year Estimates, only 30.7 percent of the housing stock was built pre-1970, compared to the statewide proportion of 42 percent (Figure 14). Moreover, about 21.9 percent of the region's housing supply was built since 2000, which is higher than the statewide proportion of 14.5 percent since the turn of the century. However, new housing units built in the last decade represent the smallest fraction of total housing units at both the regional and statewide scales.

**Figure 14. Regional Total Housing Units by Year Built**
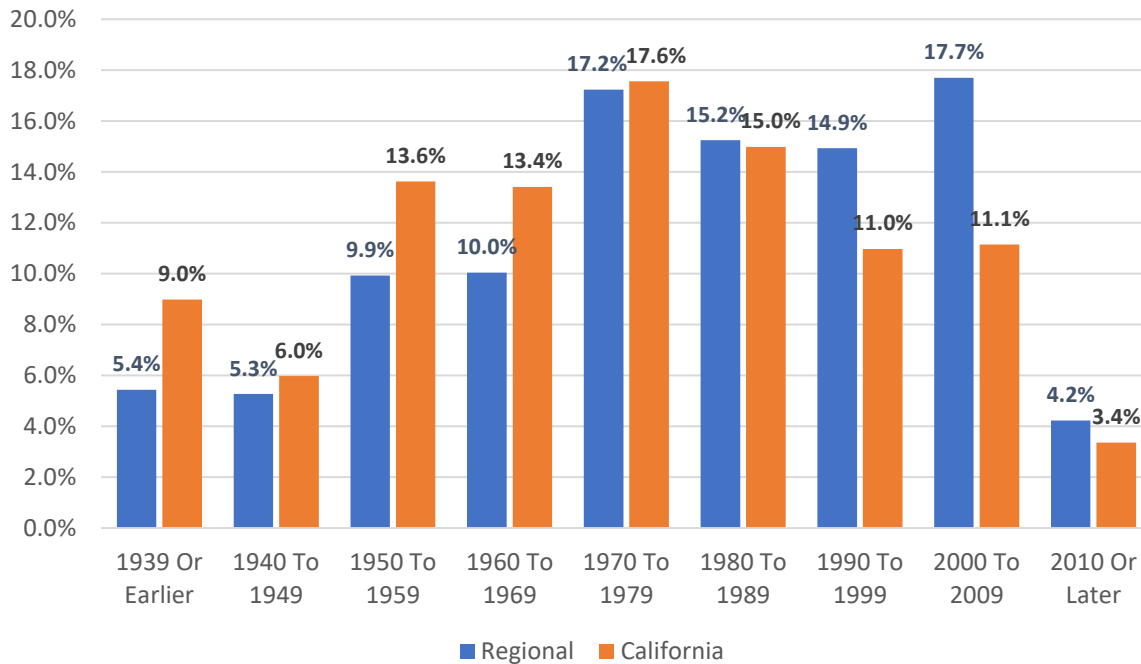
Source: U.S. Census Bureau, ACS 15-19 (5-year Estimates), Table B25036.

According to the California Department of Housing and Community Development (HCD) Fifth Cycle Annual Progress Report Permit Summary (2020), 58,710 units were built in the region from 2015-2020.[3] Fresno, Kern, and San Joaquin Counties produced the most housing units during the Fifth Cycle (Figure). Low-income housing produced was very small compared to moderate-and above-income housing; only 1 in 10 of units built in the region were in the very-low and lower-income categories. Madera County produced the highest percentage of low- and very-low-income housing (36 percent); however, it also had the smallest number of total units.

[3] 2020 data are not finalized at this time.

Figure 15. Fifth Cycle Production by County by Affordability (All years combined)
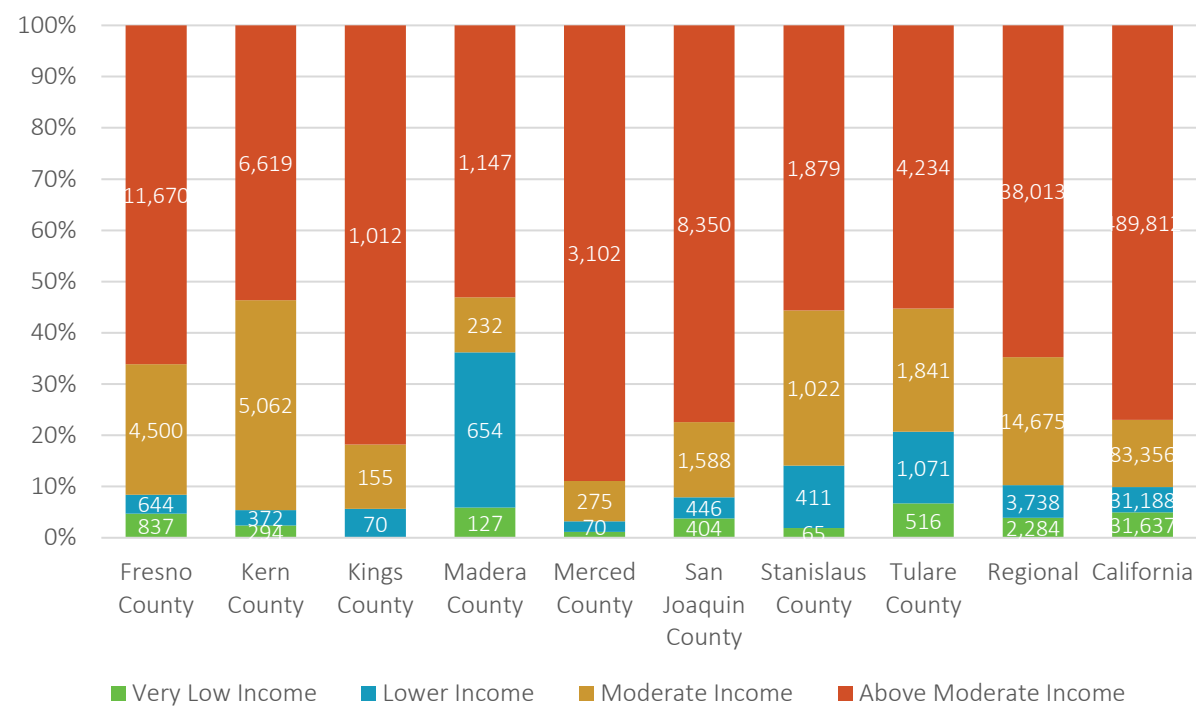
Source: California HCD, 5th Cycle Annual Progress Report Permit Summary (2020).

According to 2019 data from the California Housing Partnership (CHP), the Valley faces a shortfall of 122,597 affordable homes to meet the housing needs of existing extremely low-income and very low-income renter households. When comparing the counties, their shortfall size largely corresponds to population size. Fresno and Kern Counties have the biggest affordable home shortfall (36,523 and 25,550, respectively), and Kings and Madera County have the smallest (4,088 and 3,847, respectively) (Figure 16).

Figure 16. Affordable Home Shortfall
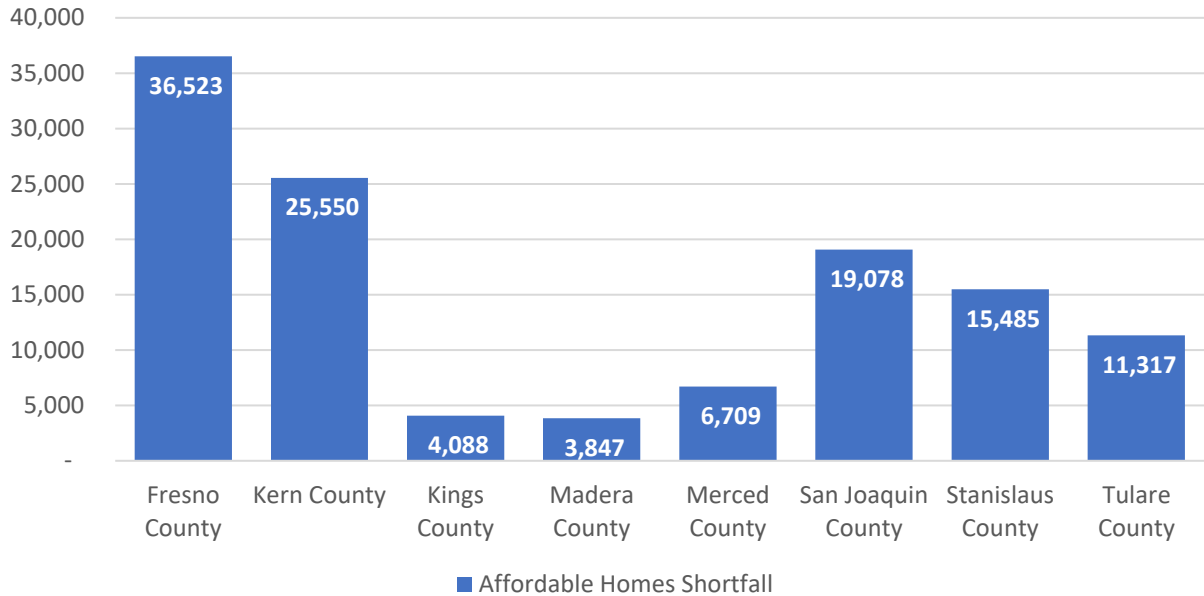
Source: California Housing Partnership, 2019.

Unit Characteristics

The Valley's housing stock comprises mostly detached single-family residences, with over three quarters of the units detached or attached single-family homes (75.7 percent) in 2019 (Figure). This proportion was much higher than the state level (57.7 percent). Only 16.5 percent of the region's housing is multifamily (three or more units), and 5 percent is mobile homes. Madera County has about 10 percent multifamily housing, which was the least in the region. In contrast, Fresno County had the most multifamily in the region with 22.8 percent. This proportion of housing units by type has remained consistent over time (Figure 18).

Figure 17. Regional Housing Units by Type (2019)
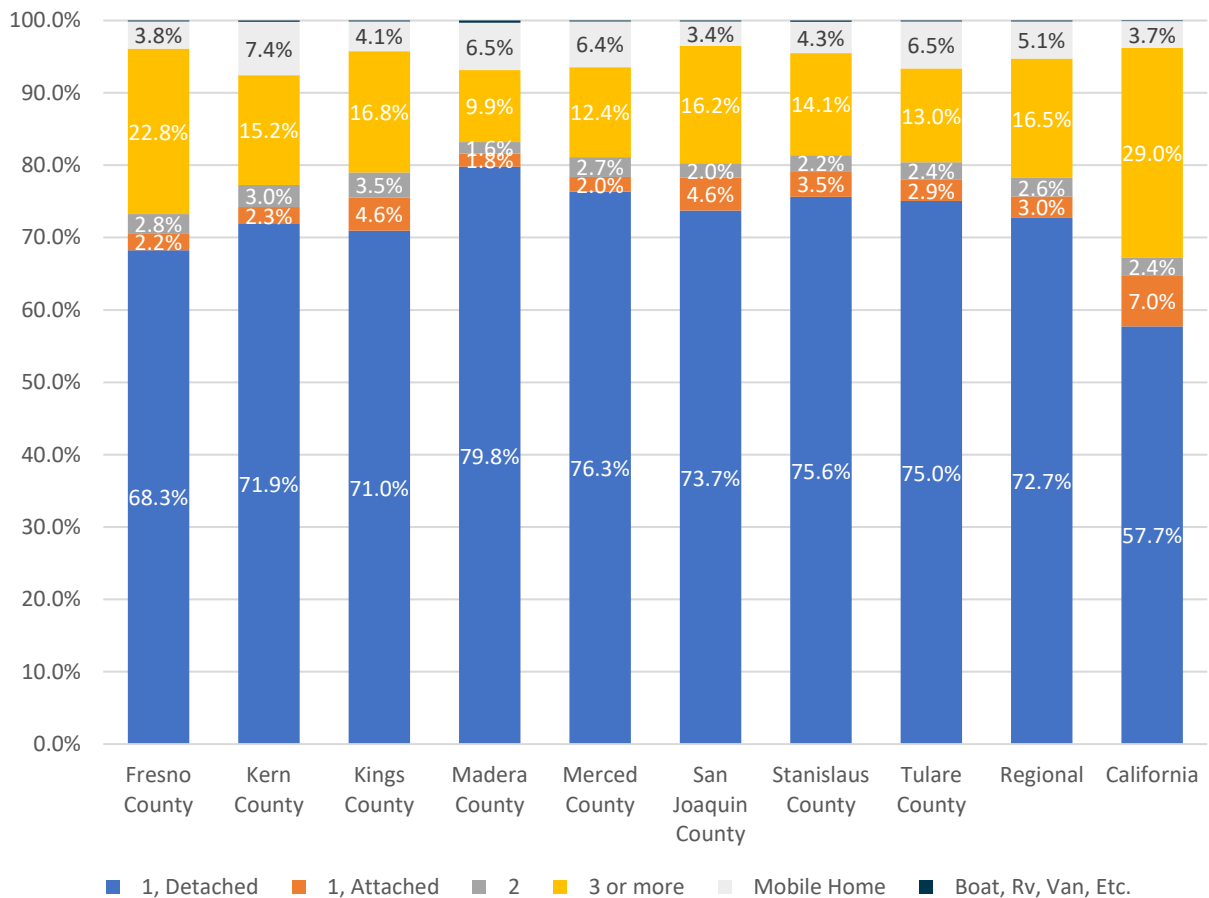
Source: U.S. Census Bureau, ACS 15-19 (5-year Estimates), Table B25024.

Figure 18: Housing Units by Type Over Time (2009-2019)
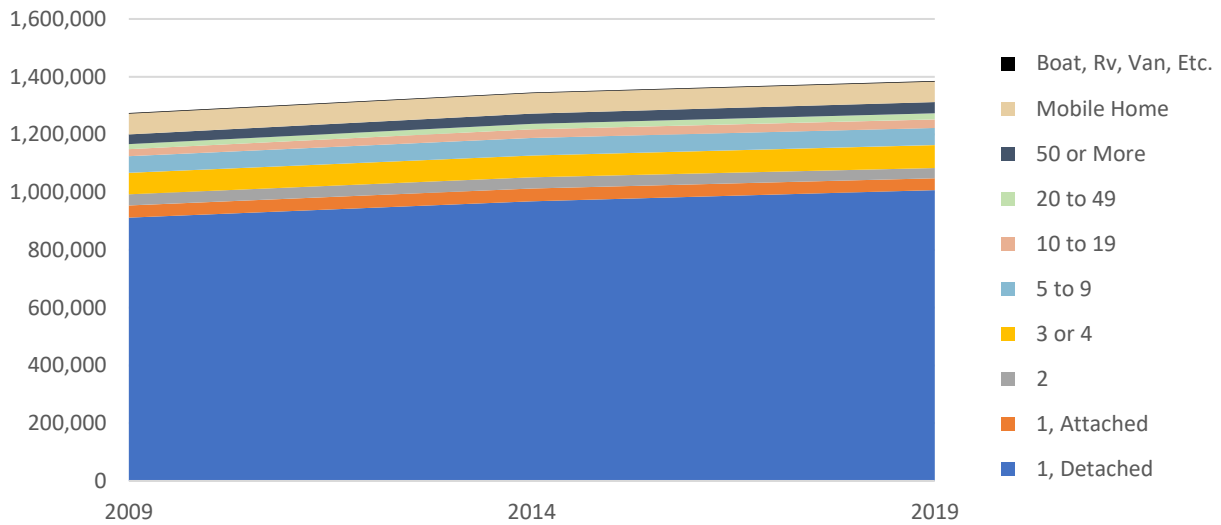
Source: U.S. Census Bureau, ACS 05-09, 10-14, 15-19 (5-year Estimates), Table B25024.

Furthermore, in 2019, almost all residential building permits (97.4 percent) in the region were for single-family dwellings. According to the US Census Bureau Building Permits Survey, there were zero building permits for residential structures exceeding one unit in Madera and Merced Counties in 2019.

According to ACS 2015-2019 5-Year Estimates, the largest percentage of housing units in the region have three-bedroom units (44.3 percent in 2019), followed by two-bedroom units and four-bedroom units. These percentages have been consistent across 2009, 2014, and 2019.

Overall, the level of overcrowding (when there are over 1.01 occupants per room) is similar to the rest of the state. However, Madera and Tulare Counties have the highest percentages of overcrowded units (10 percent overcrowded).

Tenure

The region has more owners than renters (Figure 19) According to ACS 2015-2019 5-Year Estimates, about 56 percent of housing units are occupied by owners, and 44 percent are occupied by renters. However, the proportion of renters has increased slightly since 1980, from 39.3 percent in 1980 to 43.8 percent in 2019. Madera County has the smallest proportion of renters (35.9 percent), and Kings County had the largest (47.7 percent). The region's housing tenure figures are only a few percentage points different from the state's, which is 54.8 percent owners and 45.2 percent renters.

Figure 19: Housing Tenure by County (2019)
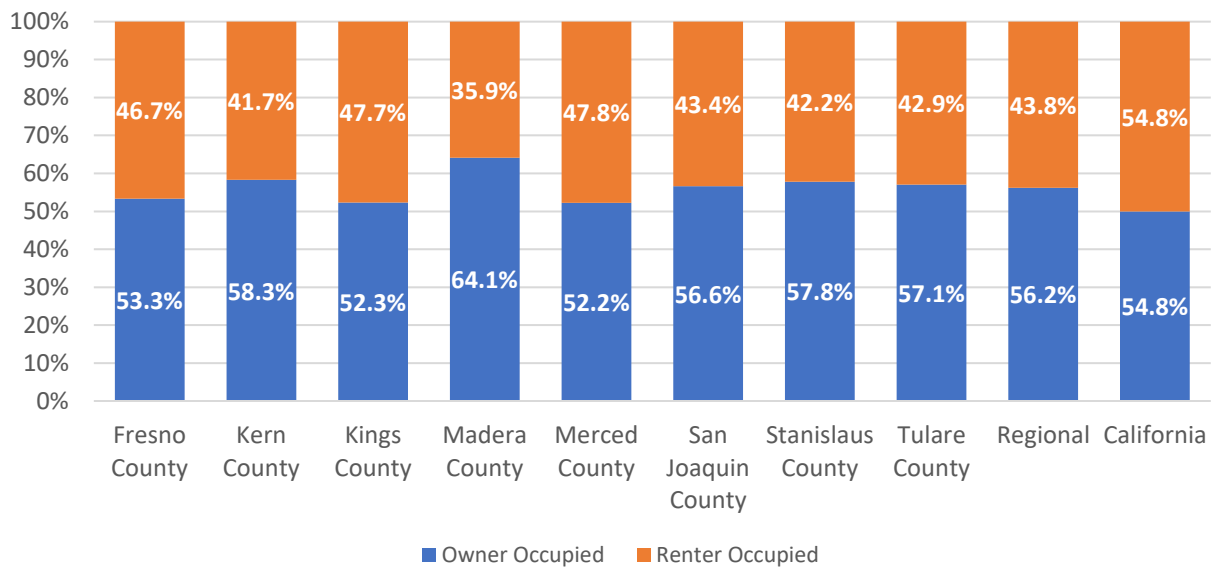
Source: U.S. Census Bureau, ACS 15-19 (5-year Estimates), Table B25042.

Homeownership is still spread unevenly by race in 2019. According to ACS 2015-2019 5-Year Estimates, Black or African American Alone households have the lowest rate of homeownership (32 percent), while Asian Alone and White Alone households have the highest rates at 61.7 percent and 59.1 percent, respectively (Figure 20).

Figure 20. Regional Housing Tenure by Race (2019)
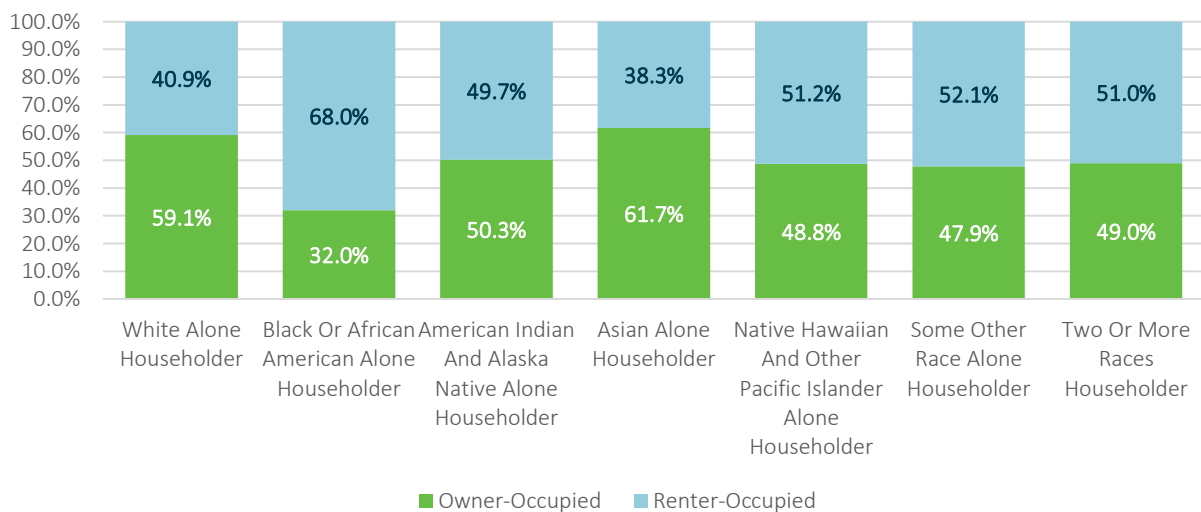
Source: U.S. Census Bureau, ACS 15-19 (5-year Estimates), Table B25003.

Housing Market

Value

Housing values in the region are lower than the rest of the state. According to ACS 2015-2019 5-Year Estimates, the median housing value is approximately half of the statewide median. More recently, county-specific data from Zillow also demonstrates that the estimated median home value for each of the eight counties is more affordable than the statewide median (Table 3). As of September 2021, Tulare County has the lowest median home value in the region ($295,769), which is about 41.2 percent of the statewide median. In contrast, San Joaquin County has the highest median home value in the region ($522,211), which is still only about 72.8 percent of the statewide median. However, estimated home values in each of the eight counties are at their highest point in decades, when not adjusted for inflation (Figure 21). The impact of demographic shifts since the start of the COVID-19 pandemic are noticeable in home values across the Valley, with values in several counties having risen nearly $100,000 since early 2020. San Joaquin County had the greatest recent increase in home values, rising nearly $150,000 since January 2020.

Table 3. Median Housing Values by County (September 2021)

County	Median Home Value ($)	Percent of State Median
Statewide	$717,393	
San Joaquin County	$522,211	72.8%
Stanislaus County	$431,020	60.1%
Merced County	$373,447	52.1%
Madera County	$363,786	50.7%
Fresno County	$353,776	49.3%
Kern County	$300,675	41.9%
Kings County	$296,479	41.3%
Tulare County	$295,769	41.2%

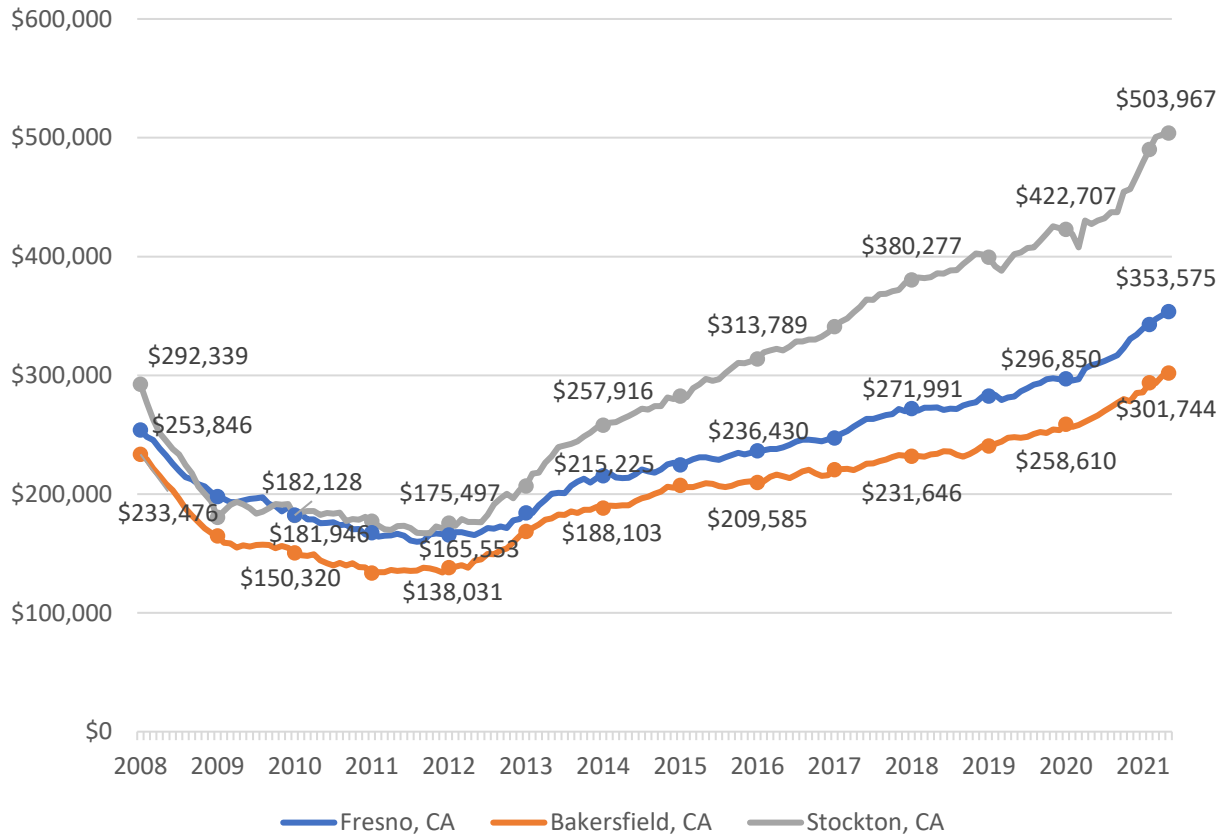*Source: Zillow, Housing Data, 2021.*

Figure 21. Home Values for All Homes in San Joaquin Valley Counties (Jan 1996 – Sep 2021)
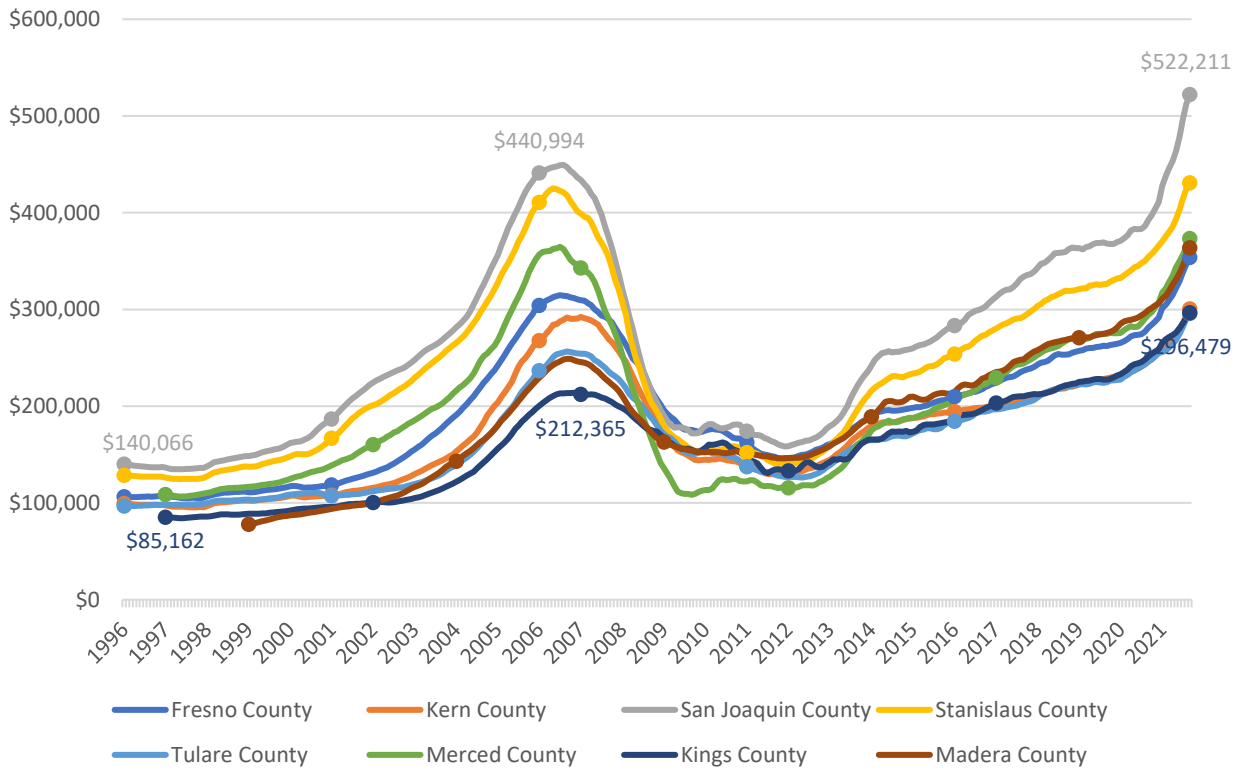
Source: Zillow, Housing Data, 2021.

Similarly, the median home sales price in the Valley's three metropolitan statistical areas are at their highest point since before the Great Recession, when not adjusted for inflation (Figure 22). In fact, as of August 2021, the median home sale price in the Stockton area is estimated to have been about $503,967, which is the first-time median home sale prices have eclipsed the half-million dollar mark anywhere in the San Joaquin Valley. Although Fresno and Bakersfield had comparatively lower median home sale prices of $353,575 and $301,744 respectively, they are still historically high for their respective regions.

**Figure 22. Median Home Sales Price Over Time by Metropolitan Statistical Area (Apr 2008 – Aug 2021)**

Source: Zillow, Housing Data, 2021.

Monthly Costs

Housing costs are typically the largest portion of household monthly budgets. According to the ACS 2015-2019 5-Year Estimates, the Valley's median monthly housing costs were about $1,156, which is 24.7 percent of the regional median monthly household income (Figure 23).

Figure 23. Median Monthly Housing Costs as a Percent of Monthly Income
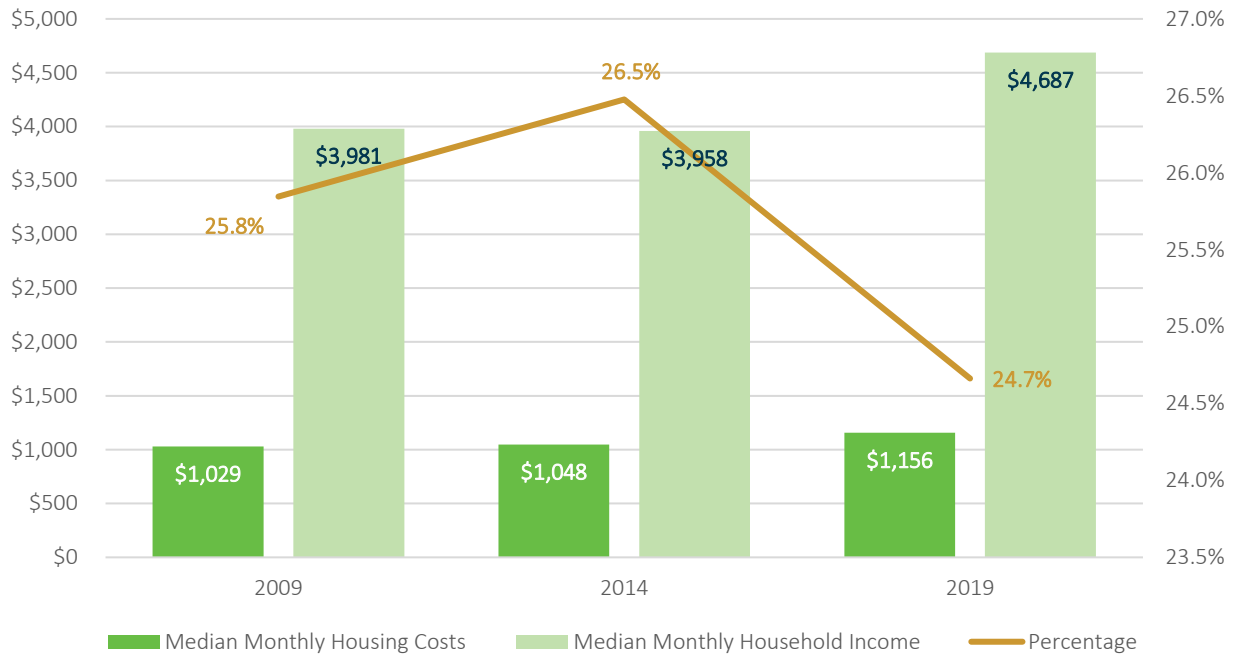
Source: U.S. Census Bureau, ACS 05-09, ACS 10-14, ACS 15-19 (5-year Estimates), Table B19013, B25105.

Cost burden, where 30 percent or more of a household's income is spent on housing, is a problem for many Valley owner and renter households. Among owner households, according to the ACS 2015-2019 5-Year Estimates, the median monthly owner housing costs in the region were $1,256 per month, and over a quarter of owner households were cost burdened. Although Valley homeowner monthly housing costs were 30.8 percent lower than the statewide average, these costs take up close to the same percentage of household income (19.8 percent regionally versus 21.6 percent statewide) due to the lower median income. After peaking at 39.3 percent in 2009, the percentage of cost-burdened homeowners in 2019 has fallen back to 2000 levels (about 28 percent) (Figure 24).

Figure 24. Regional Cost-Burdened Homeowners Over Time (1980-2019)
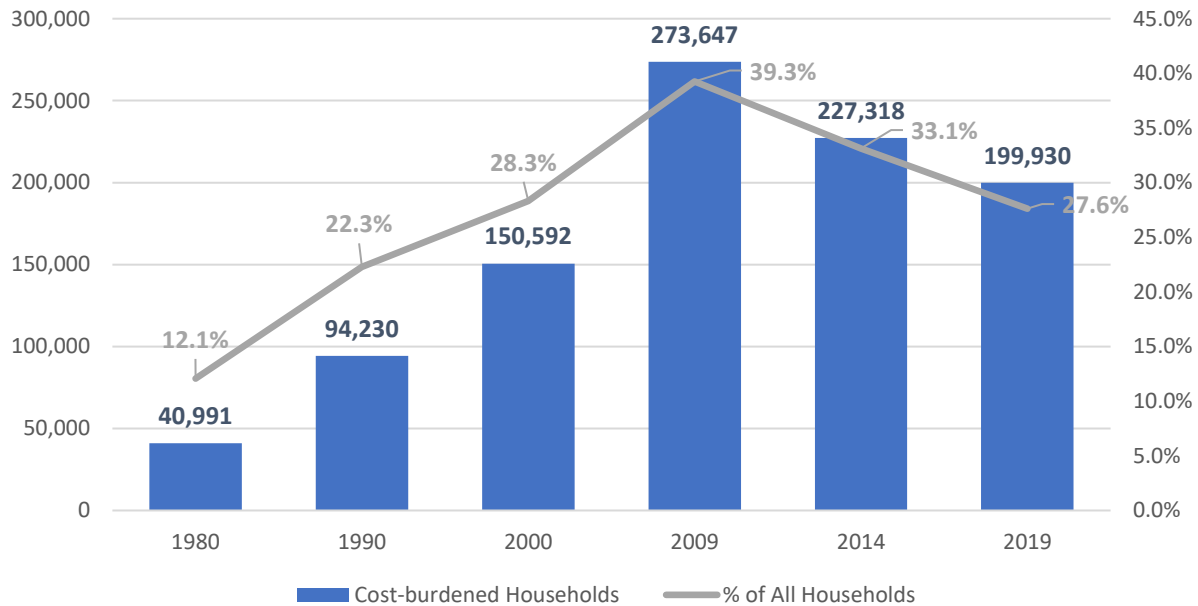
Source: U.S. Census Bureau, Census 1980(STF3), 1990(STF3), 2000(SF3); ACS 05-09, 10-14, 15-19 (5-year Estimates), Table B25091

However, among renter households, cost burden is a significant challenge. According to the ACS 2015-2019 5-Year Estimates, over half of renter households reported being cost burdened, reflecting a steady increase since 1980.[4] Census and ACS estimates indicate the percentage of cost-burdened renter households increased by about 10 percent per decade from 1980 to 1990 and 2000 to 2009. The current level (51.5 percent) is only a slight increase since 2009 (Figure 25). In 2019, median gross rent took up about a third of median household income in the region, which was equal to the statewide level.

Rental costs in the Valley's three largest metropolitan areas, like home values, are at their highest point in years when not adjusted for inflation (Figure 26). As of September 2021, the typical observed market rent was $1,835 in the Fresno metro area, $1,473 in the Bakersfield metro area, and $2,450 in the Stockton area. Since the start of the COVID-19 pandemic, rents have risen across the Valley. However, they have risen particularly rapidly in the Stockton area—increasing nearly $500 in less than two years.

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[4] Note that due to data availability, 1980's cost-burdened threshold is 35 percent and above. The other years are at 30 percent and above.
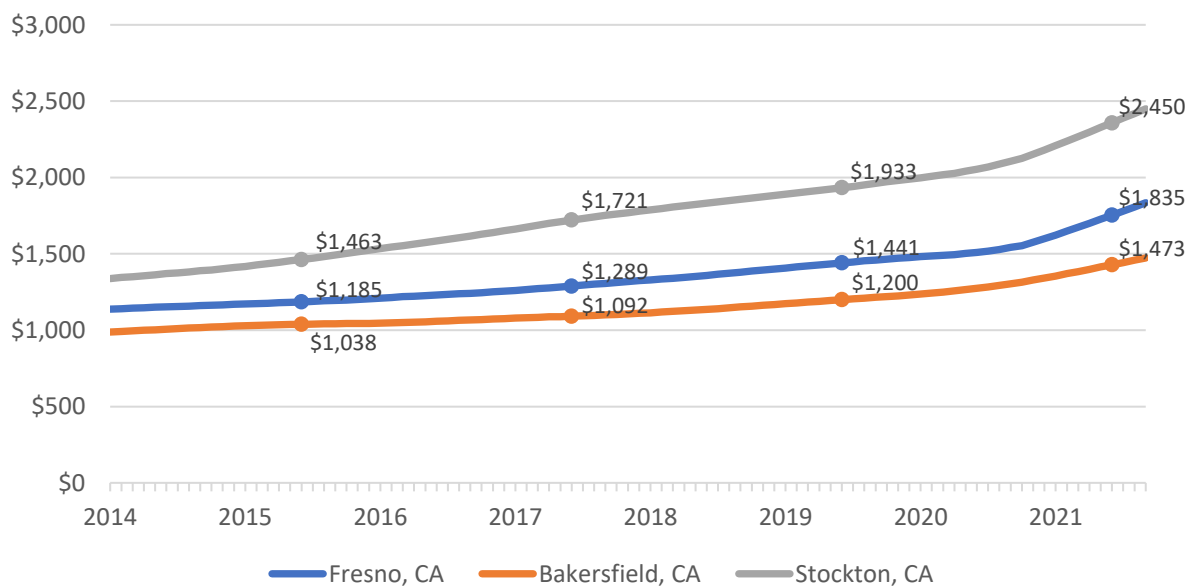
Figure 25. Regional Cost-Burdened Renter Households (1980-2019)
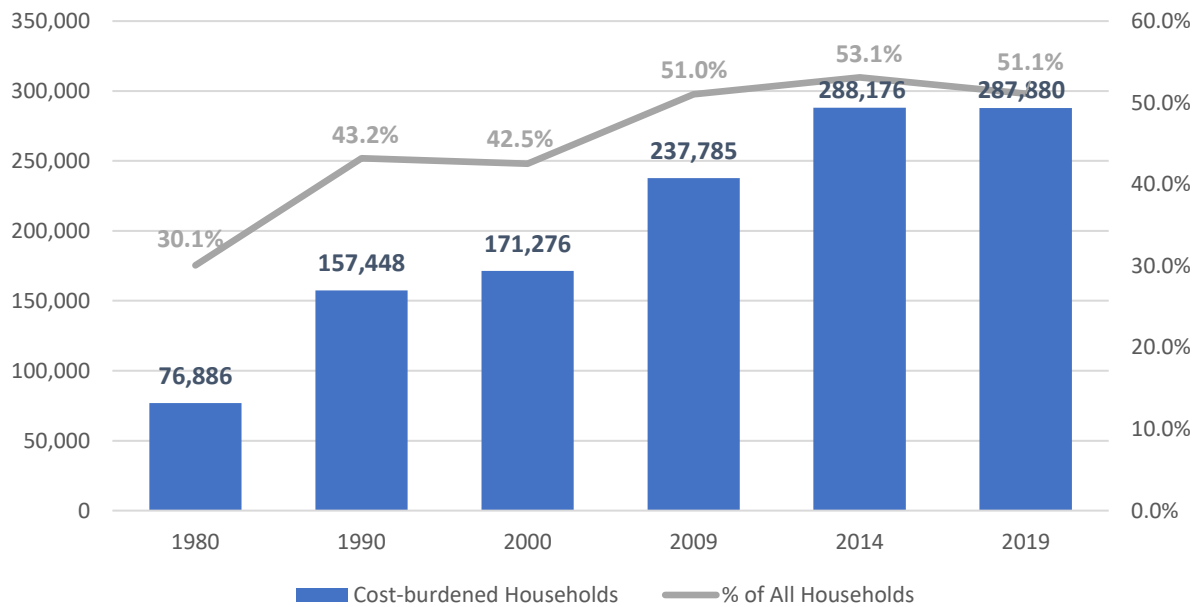
Source: U.S. Census Bureau, Census 1980 (STF3), 1990 (STF3), 2000 (SF3); ACS 05-09, 10-14, 15-19 (5-year Estimates), Table B25070.

Figure 26. Observed Market Rent by Metropolitan Statistical Area (Feb 2014 – Sep 2021)

Source: Zillow, Housing Data, 2021.

According to 2019 data from the California Housing Partnership, the ability to afford market rent is increasingly out of reach for many full-time employed workers in the San Joaquin Valley. As shown in Figure 27, the monthly income for many working-class occupations, including farmworkers and medical assistants, is not enough to afford rent and to avoid being cost burdened. As of 2020, the regional income needed to afford the average asking monthly rent sits at $3,569.

Figure 27. Who Can Afford Regional Average Rent
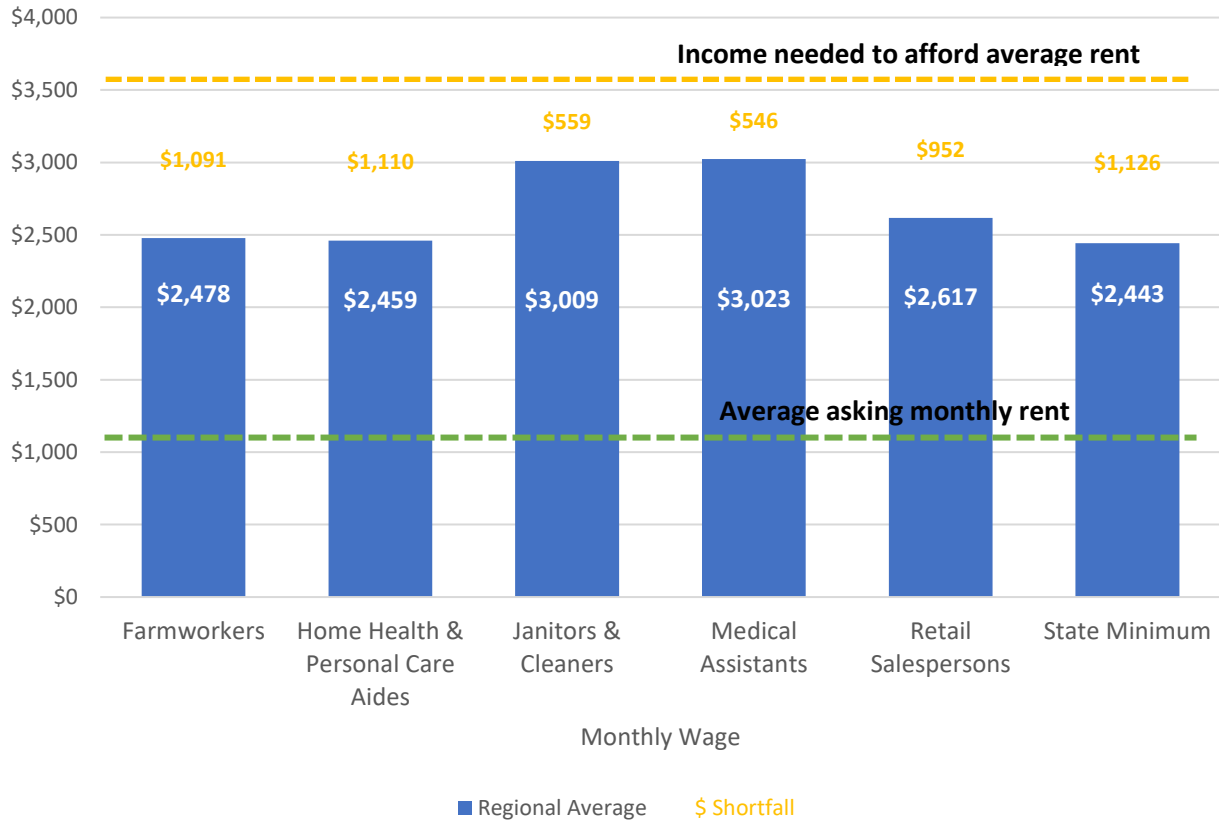
Source: California Housing Partnership, 2019.

Homelessness

According to data from the Continuum of Care (CoC) Homeless Populations and Subpopulations Reports compiled by the United States Department of Housing and Urban Development (HUD), 3,641 individuals experienced homelessness in the region during 2020. This was a reduction of almost 70 percent from 2005 levels, but it was an increase since 2015 (when the population was 1,383 individuals) (Figure 28). Almost three quarters of the homeless population were unsheltered in the region.

Figure 28. Regional Homeless Population by Sheltered, Unsheltered Over Time (2005-2020)
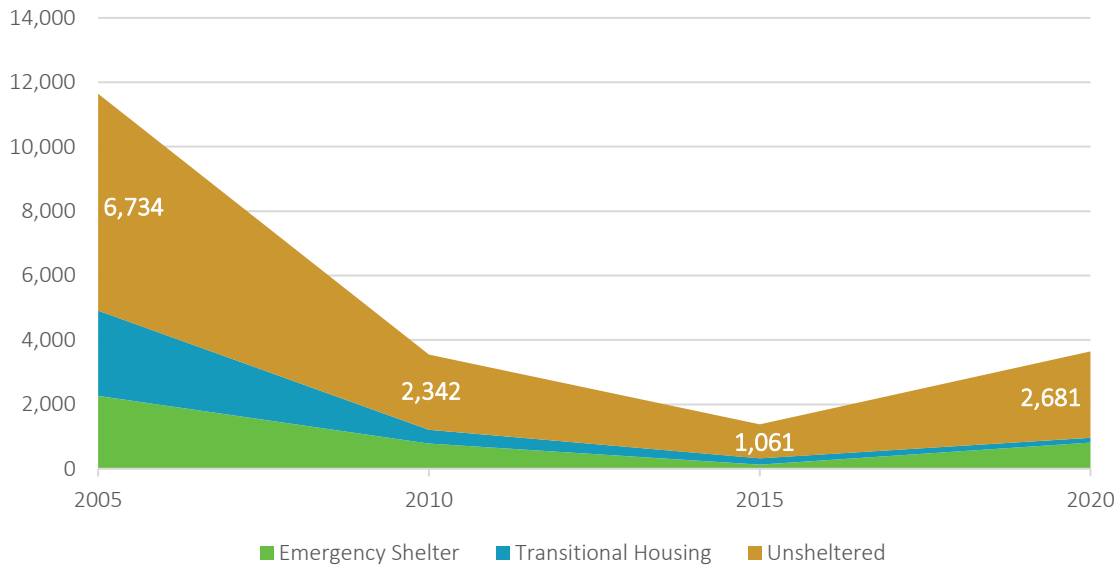
Source: U.S. HUD, CoC Homeless Populations and Subpopulations Reports (2005, 2010, 2015, 2020).

When divided by race, over half of the homeless population is White (Table 4). Black or African American individuals comprise 18.4 percent of the homeless population, even though only 4.4 percent of the region's population is Non-Hispanic Black or African American according to the 2020 Census. Similarly, another figure that stands out is nearly 10 percent of the homeless population was American Indian or Alaska Native alone, even though they only comprise 2.1 percent of the Valley's total population, according to the 2020 Census. When divided by ethnicity, about 52 percent of the homeless population identifies as Hispanic/Latino, which is approximately the same proportion of Hispanics/Latinos as the overall regional population.

Table 4. Regional Homeless Population By Race (2020)

Race	Homeless Population	Percent Homeless Population
Black or African American	669	18.4%
White	2,146	58.9%
Asian	64	1.8%
American Indian or Alaska Native	347	9.5%
Native Hawaiian or Other Pacific Islander	37	1.0%
Multiple Races	378	10.4%

Source: U.S. HUD, CoC Homeless Populations and Subpopulations Reports (2020).

Appendices

Data Sources & Limitations

This section briefly summarizes data used to profile local conditions for each county and the region. Below is a list of data sources cited in this report.

- **American Community Survey (ACS)**: The U.S. Census Bureau's ACS was the most frequently used source of data for this report. The ACS provides annual information on ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. At the time of the report's production, the ACS 2015-2019 5-Year Estimates were the most current publicly available datasets. Data was reported at the county and state levels.
- **California Housing Partnership**: The California Housing Partnership is a non-profit organization that manages a data dashboard with information on housing need, housing market trends, and housing production and preservation in California. Data from 2019 was reported at the county level.
- **Decennial Census**: The U.S. Census Bureau's decennial census provides population and ancestry information every ten years of all residents in the country. For the purposes of this report, data was gathered for 1980, 1990, 2000, and 2010, and was reported at the county and state levels.
- **Building Permit Survey**: The U.S. Census Bureau's Building Permit Survey provides regularly updated data on the number of new housing units authorized by building permits. Data from 2019 was reported at the county and state levels.
- **Housing Annual Progress Reports**: The California Department of Housing and Community Development gathers data summarizing annual progress reports for recent housing production by affordability. Data from 2020 was reported at the county and state levels.
- **Homeless Populations Reports**: The U.S. Department of Housing and Urban Development's Continuum of Care (CoC) Homeless Populations and Subpopulations Reports provides point-in-time homelessness data. Data from 2020 was reported at the level of a CoC, which comprises large multi-jurisdictional and multi-county areas.
- **Zillow:** The Zillow Group gathers and publishes data on a variety of housing market indicators, including home values, home sale prices, rentals, and housing inventory. Data is regularly updated monthly. For this report, data to September 2021 was reported at the county and metropolitan statistical area level.

The authors conducted no primary data collection, which is the main limitation of this report. Although the analysis only included secondary data collection, all data was gathered from official federal and state sources.

Census Statistical Geography and Definitions

Census Statistical Geography

Below are short descriptions for each of the units of geography used in the analysis of this report.

- **Metropolitan Statistical Area (MSAs)**: A geographical region with a relatively high population density and with close economic and social ties across its region. Each MSA must have at least one urbanized area of 50,000 or more inhabitants. The U.S. Office of Management and Budget MSAs delineates MSAs every 10 years. The three largest MSAs in the San Joaquin Valley are Fresno, Bakersfield, and Stockton (Figure 29).
- **County**: A legal subdivision of a state. A county has a legally defined boundary and an active, functioning governmental structure, chartered by the state and administered by elected officials. A county usually contains incorporated cities and towns, which in most cases are dependent on county governments for certain public services.
- **Incorporated Place**: A geographic area representing a closely settled, incorporated community that is a legally bound entity. Incorporated places are also known as cities, boroughs, towns, or villages depending on the state and local context. An incorporated place has a legally defined boundary and an active, functioning governmental structure, chartered by the state and administered by elected officials.
- **Census Designated Place (CDP)**: A statistical geographic area representing a closely settled, unincorporated community that is locally recognized and identified by name. A CDP is the statistical equivalent of an incorporated place, with the primary differences being the lack of a legally defined boundary and an active, functioning governmental structure, chartered by the state and administered by elected officials. Note that not all unincorporated communities are defined as CDPs.
- **Census Tract**: A statistical subdivision of a county designated by the U.S. Census Bureau. A census tract generally has a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tracts are often used in demographic analysis because their optimum size allows for community-level data with low margins of error.
- **Census Block Group**: A small statistical subdivision of county designated by the U.S. Census Bureau. A block group generally has a population size between 600 and 3,000 people. Every census tract has at least one block group, and block groups are uniquely numbered within a census tract.

Figure 29. Largest Metropolitan Statistical Areas in the San Joaquin Valley

Source: Social Explorer.

Glossary

Gini Index: A measure of income inequality that summarizes income dispersion across an entire income distribution for a given geography. The Gini coefficient ranges from 0, indicating perfect equality (where everyone receives an equal share of income), to 1, perfect inequality (where only one recipient or group of recipients receives all the income).

Household: A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share a single housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households does not include group quarters, such as college dormitories, military barracks, nursing homes, and correctional facilities.

Housing Cost Burden. A household is considered housing cost-burdened when its members allocate more than 30 percent of their collective income toward housing expenses. Furthermore, a household is considered severely cost-burdened when members spend more than 50 percent of their collective income toward housing expenses.

Median Income: A statistically calculated income for a given geography in which half of all households have an income above it and half of all households have an income below it.

Poverty Level. A measure of income issued every year by the U.S. Department of Health and Human Services to determine eligibility for public programs and benefits. In 2021, the federal poverty level for a family of four was set at $26,500.

Regional Housing Needs Allocation (RHNA). The number of new homes that must be built, and the affordability levels for those new homes, to meet the housing needs of people at all income levels in a given region. The California Department of Housing and Community Development determines and assigns the RHNA for all regions of the state based on California Department of Finance population projections and other factors. Each regional council of governments then allocates each local jurisdiction its share of the regional housing need. All jurisdictions must update the housing element of their general plans in accordance with their assigned RHNA.

Sheltered. An individual or family experiencing homelessness is considered sheltered if they reside in an emergency shelter or in transitional housing during the local point-in-time count of people experiencing homelessness.

Transitional Housing. A type of housing designed to provide individuals and families experiencing homelessness with the interim stability and support to successfully move to and maintain permanent housing.

Unsheltered. An individual or family experiencing homelessness is considered unsheltered if they reside in a place not meant for human habitation, such as cars, parks, sidewalks, and abandoned buildings during the local point-in-time count of people experiencing homelessness.

Part 1: Existing Conditions Report

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