

REPORT TO GENERAL PLAN 2040 STEERING COMMITTEE

Subject: San Rafael Demographic Profile

EXECUTIVE SUMMARY

A presentation on local demographics will be made at the next Steering Committee meeting. A “briefing book” comprised of data from the U.S. Census and other sources is attached to this cover sheet and is provided for Committee review. Additional data (including maps) will be provided at the July 11 meeting.

REPORT

The attached briefing book provides an overview of population, employment, and housing data for San Rafael in 2018. Most of the data is drawn from the U.S. Census, including the American Community Survey (ACS). Whereas the full Census is taken every 10 years, the ACS is an ongoing survey of a sample of the population that allows the Census to estimate conditions in between Census years. Because the ACS is based on a sample rather than the entire population, there is a small margin of error associated with the data. Other data sources cited in the briefing report include the California Department of Finance, the Longitudinal Employment Household Dynamics Survey, ABAG, and private industry sources such as Zillow.

The briefing book highlights trends over time, as well as current conditions. For some variables, it compares San Rafael to other cities in Marin County and/or to the County as a whole. Data presented in the briefing book covers total population, age, education, income, race and ethnicity, language, household type, tenure, employment characteristics, commute patterns, and housing characteristics. While this data has been used in the past to inform local housing policies, it can also shape land use, economic development, transportation, community services, and equity-related policies in the General Plan.

This data will be presented in a PowerPoint presentation on July 11. Committee members are encouraged to ask questions, and to discuss the ramifications for General Plan 2040.

San Rafael Demographics: 2018

All data comes from the US Census and American Community Survey (ACS) unless where noted

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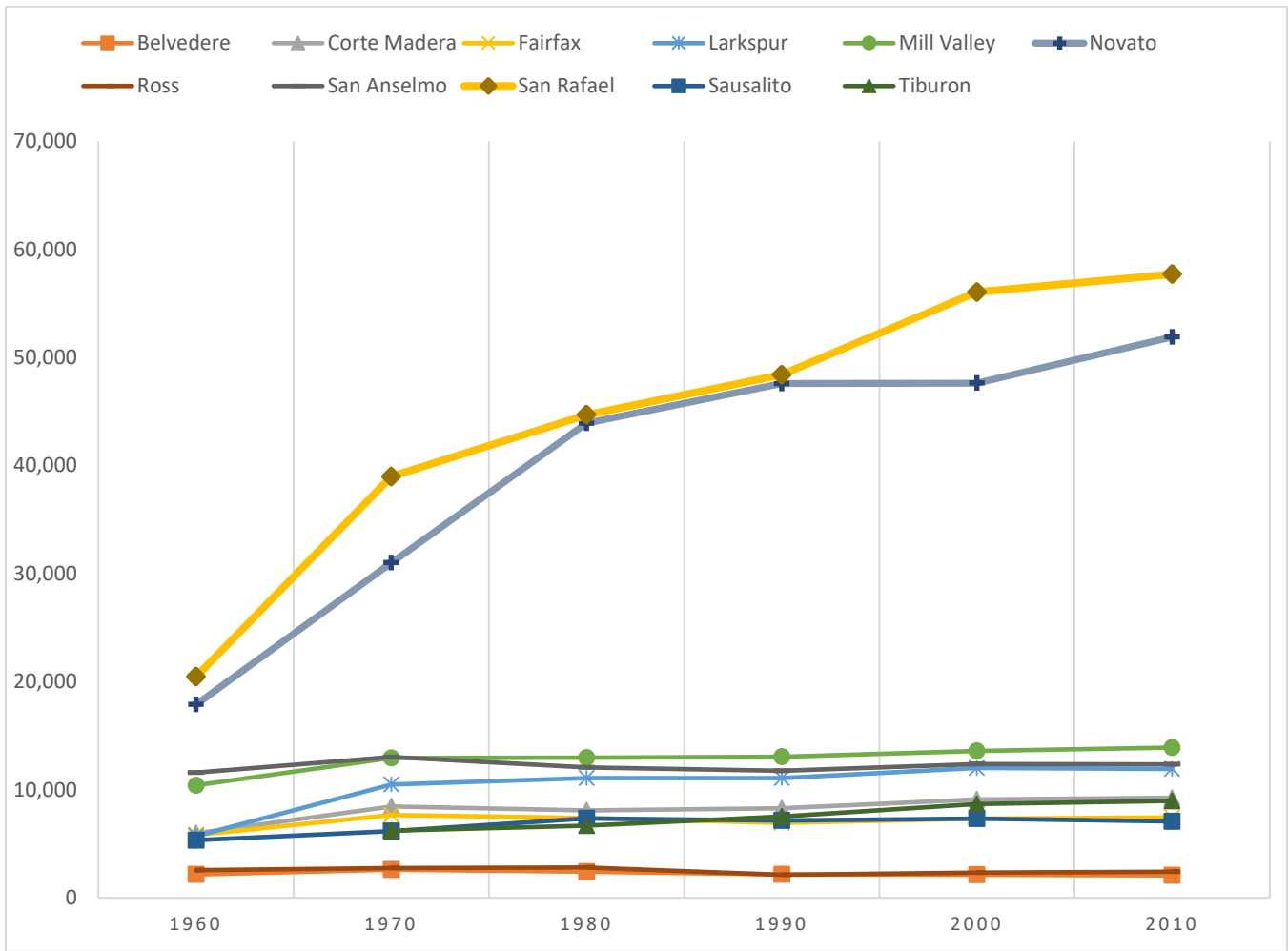
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Population Growth

Figure 1: Marin Population: 1960-2010



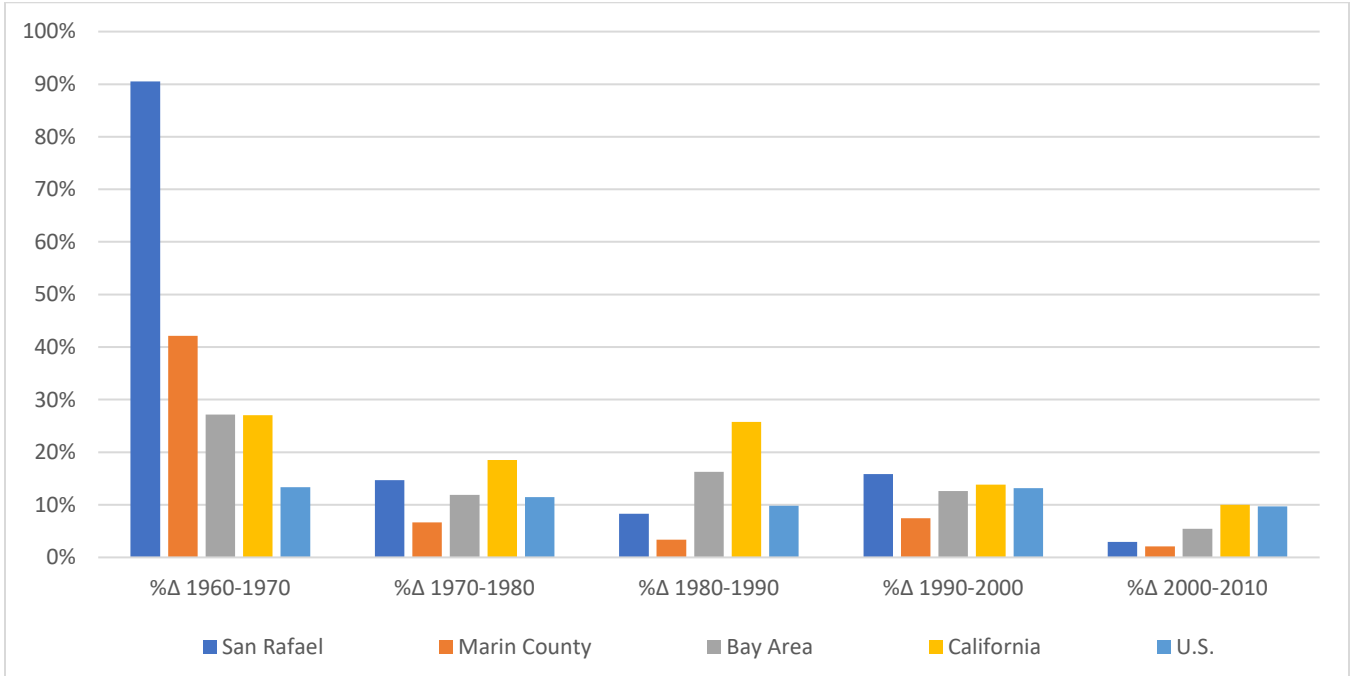
At the time of the last decennial census (2010), San Rafael's population was 57,713. It has been the largest city in Marin County since its incorporation in 1874.

In addition to having the largest population, San Rafael has experienced the most population growth, and has grown at the fastest rate between 1960 and 2000 compared to other Marin cities and towns. Novato is a close second, and began to grow faster than San Rafael between 2000 and 2010 (indicated by the steeper slope between these points).

San Rafael's period of greatest growth was in the 1960s, when the population increased by 90 percent. By contrast, the City grew by less than 3 percent between 2000 and 2010.

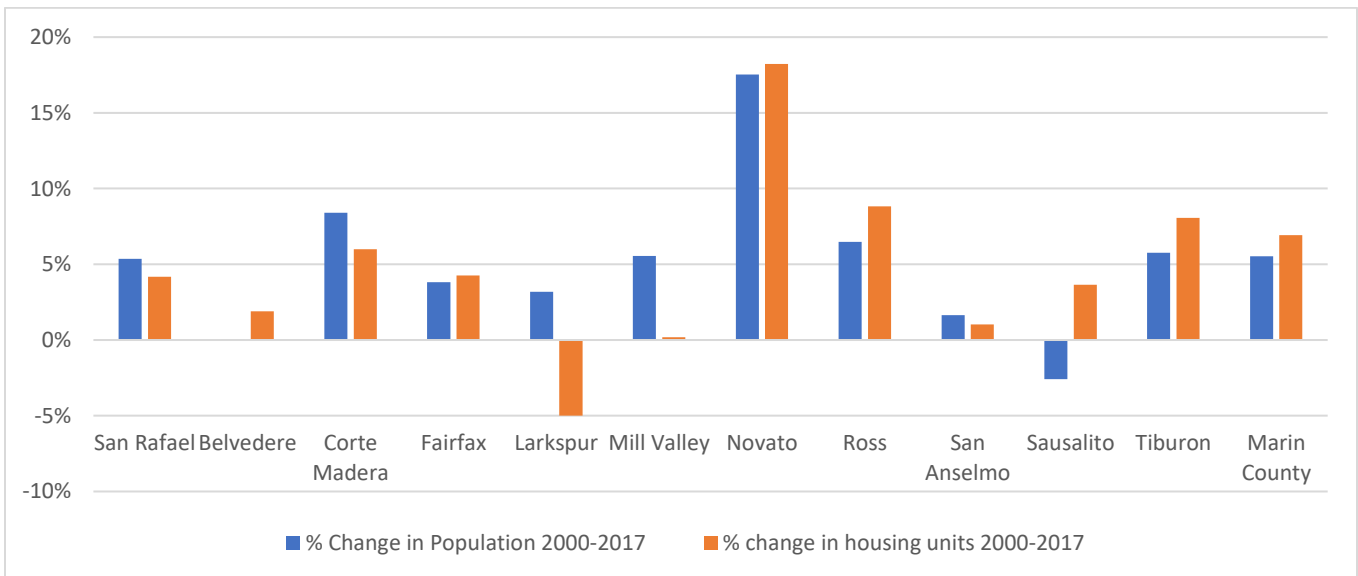
The State Department of Finance (Table E-5) reports San Rafael's population at 60,651 on January 1, 2018, an increase of 5.1 percent since 2010. Marin County's population grew by 4.5 percent during the same period.

Figure 2: % Change in Population Over Time: City, County, Region, State, and U.S.



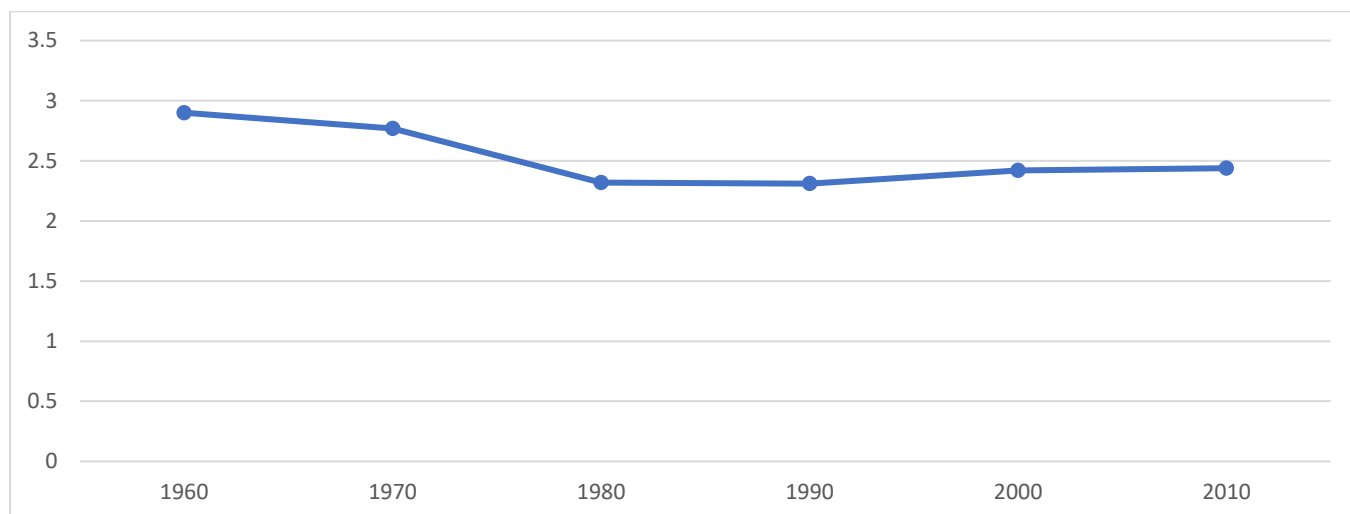
In the 1960s, San Rafael experienced a much higher percentage increase in population relative to the county, region, state and entire U.S. Since 1970, San Rafael generally has grown at a slower rate than the rest of the state, but faster than Marin County.

Figure 3: % Change in Population and Housing Stock in Marin Jurisdictions: 2000-2017



Between 2000 and 2017, San Rafael added population at a faster rate than it added new housing units. Larkspur lost housing units, but added population. Sausalito lost population, but added housing units. Consistent with Figure 1, Novato has been the fastest growing city in Marin County since 2000.

Figure 4: Mean Persons per Household Over Time in San Rafael



Persons per household fell between 1960 and 1980. Since 1980, however, persons per household has increased slightly.

As of January 1, 2018, the State Department of Finance estimates San Rafael had an average household size of 2.53, up from 2.44 in 2010.

Forecasts

The Association of Bay Area Governments (ABAG) and the Bay Area's Metropolitan Transportation Commission (MTC) provide growth projections as a supplemental report to Plan Bay Area, the region-wide plan for the nine county Bay Area region. Table 1 below summarizes San Rafael's projected household growth through 2040:

Table 1: Projected Growth in number of Households, 2040

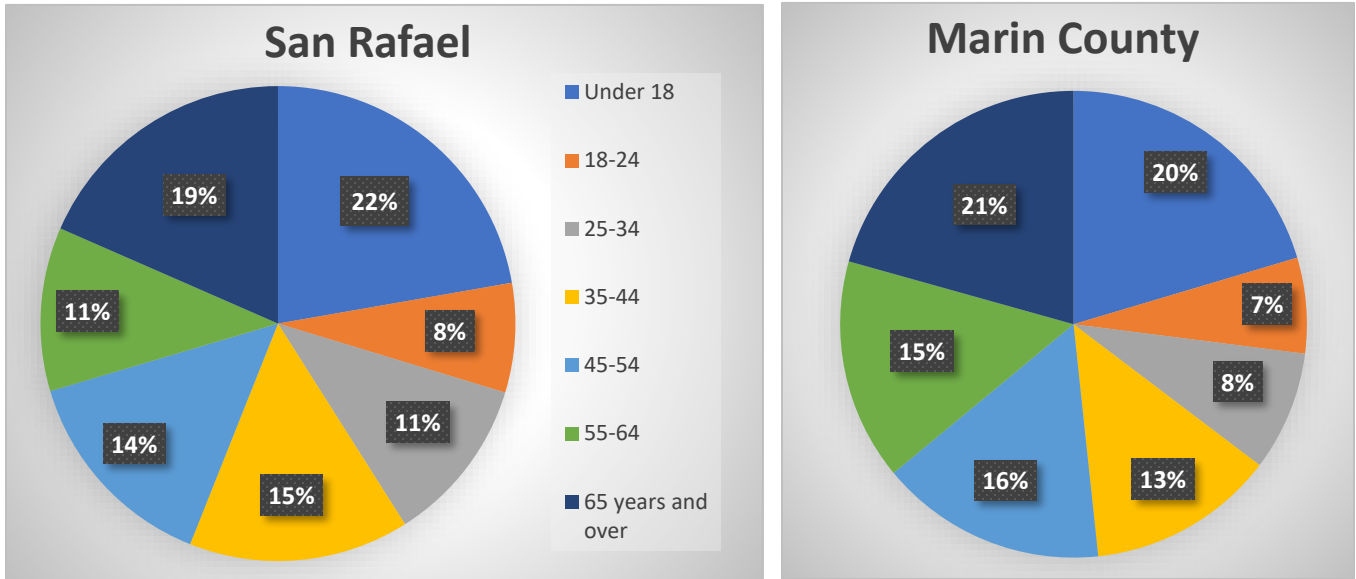
	Households 2010	Households: projection 2040	Household Growth
Total	22,800	25,600	2,800 (12% increase)
Priority Development Area	1,700	2,600	900 (53% increase)

Source: Plan Bay Area 2040 Supplemental Report 7: household growth projections, 2017.

The number of households in San Rafael is projected to grow by slightly over 12% by 2040. The second row indicates that about one-third of this growth will likely occur in the (Downtown) Priority Development Area (PDA), where the number of households is projected to grow by over 50% of the 2010 estimate.

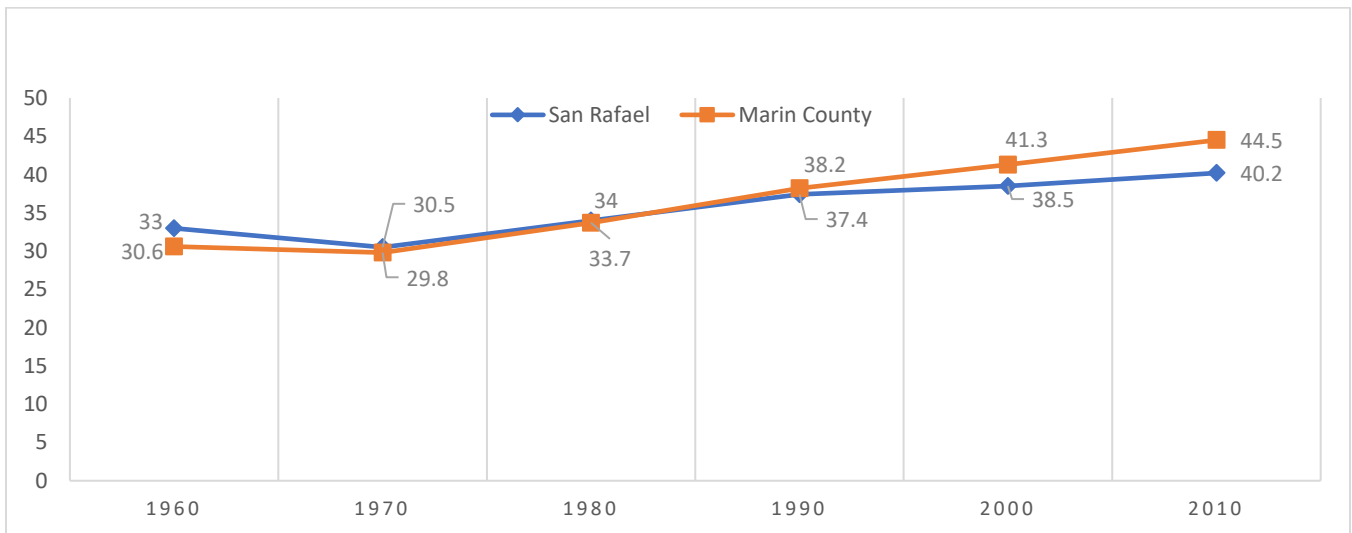
Age

Figure 5: Age Distribution: San Rafael and Marin County, 2016



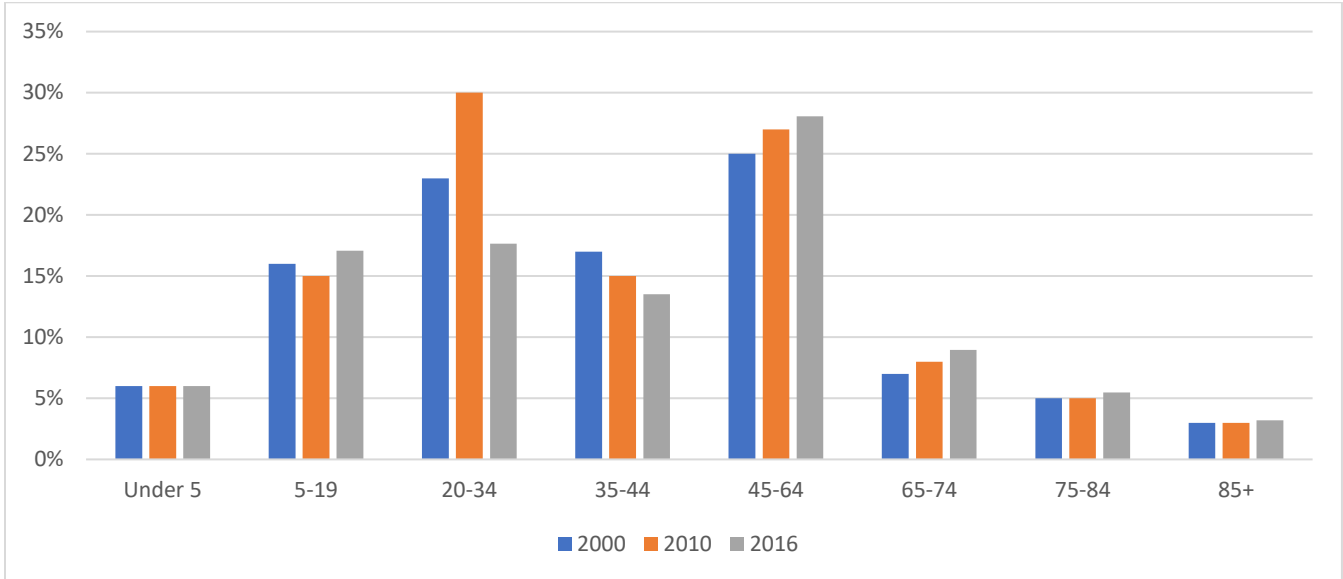
Both Marin County and San Rafael populations are roughly evenly divided among age cohorts. San Rafael has a slightly larger percentage of children under 18 than the County as a whole, and a slightly smaller percentage of seniors. However, nearly one in five residents is over 65.

Figure 6: Median Age in San Rafael Over Time



Median age in San Rafael has been steadily increasing, from 30.5 in 1970 to 40.2 in 2010. The rate of increase has been even greater in Marin County, growing from 29.8 in 1970 to 44.5 in 2010.

Figure 7: Detailed Age Categories as a % of Total Population: 2000, 2010, and 2016

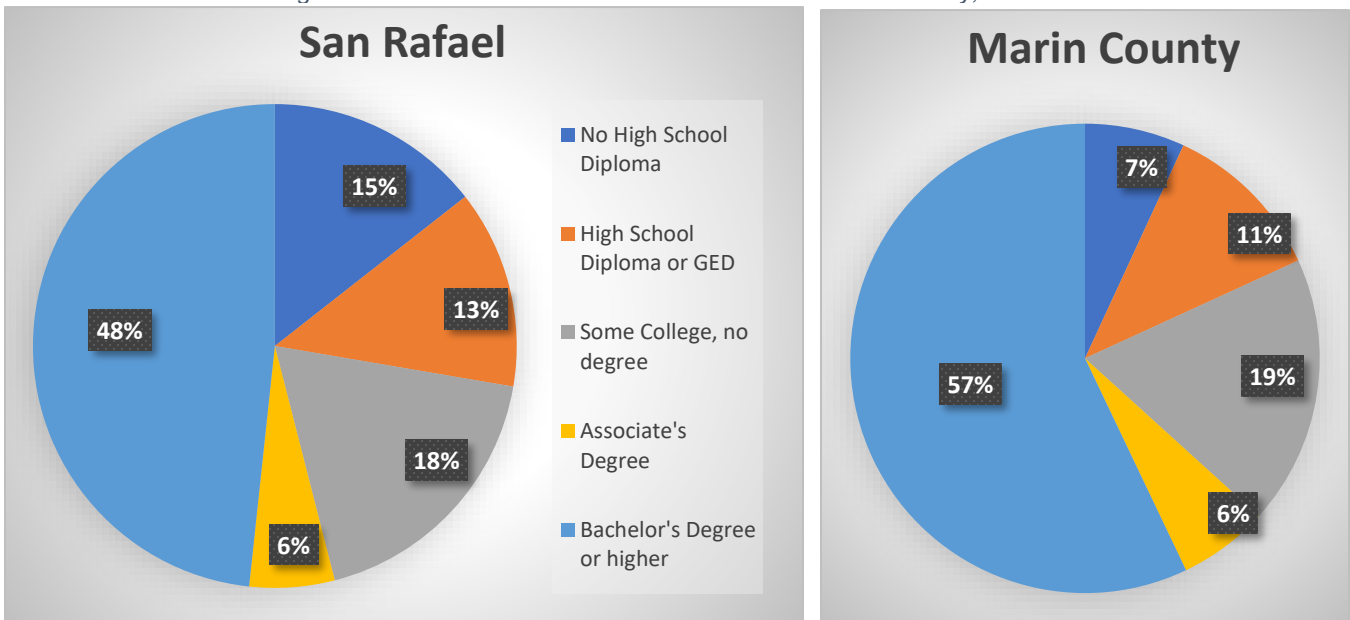


*2000 and 2010 data from decennial census, 2016 data from American Community Survey 5-year estimates (2012-2016)

The percentage of older residents has been steadily increasing since 2000. Population in every cohort above age 45 has seen growth, while the percentage of younger adults (20-44) has decreased.

Educational Attainment

Figure 8: Educational Attainment in San Rafael and Marin County, 2016

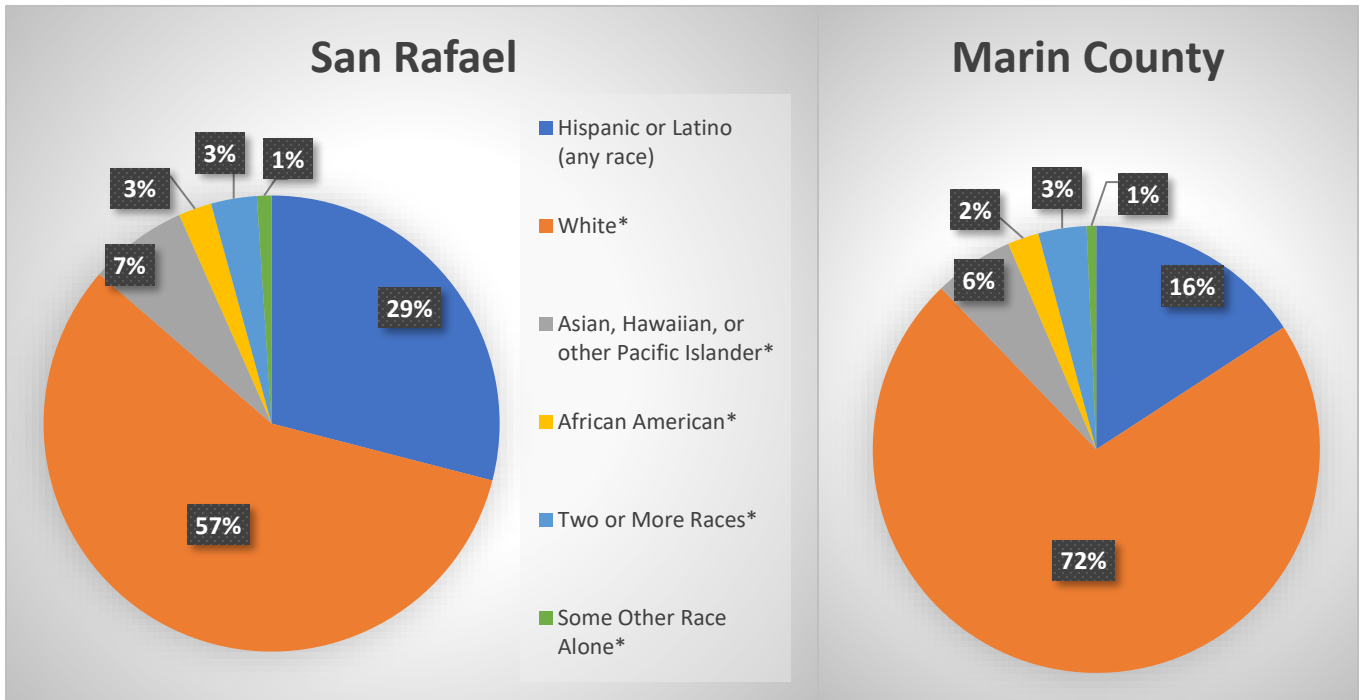


*Both Charts represent educational attainment for the population over 25 years of age

Both San Rafael and Marin County have well educated populations with the largest portion of residents holding a Bachelor's degree or higher. However, San Rafael has more than twice the percentage of residents with no High School Diploma (15%) compared to Marin County (7%).

Race and Hispanic/Latino Origin

Figure 9: Racial Demographics in San Rafael and Marin County, 2016

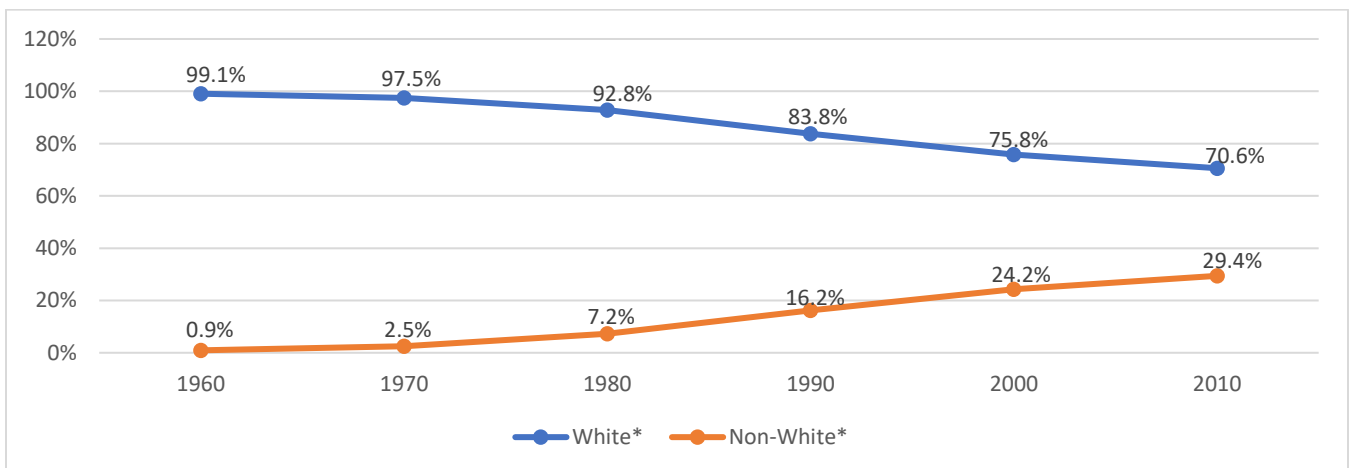


*Indicates Non-Hispanic

Though residents who identify as white make up the majority in both San Rafael and Marin County. San Rafael is slightly more racially diverse.

Nearly 30 percent of San Rafael's residents identify as Hispanic or Latino. This is almost twice the percentage for Marin County.

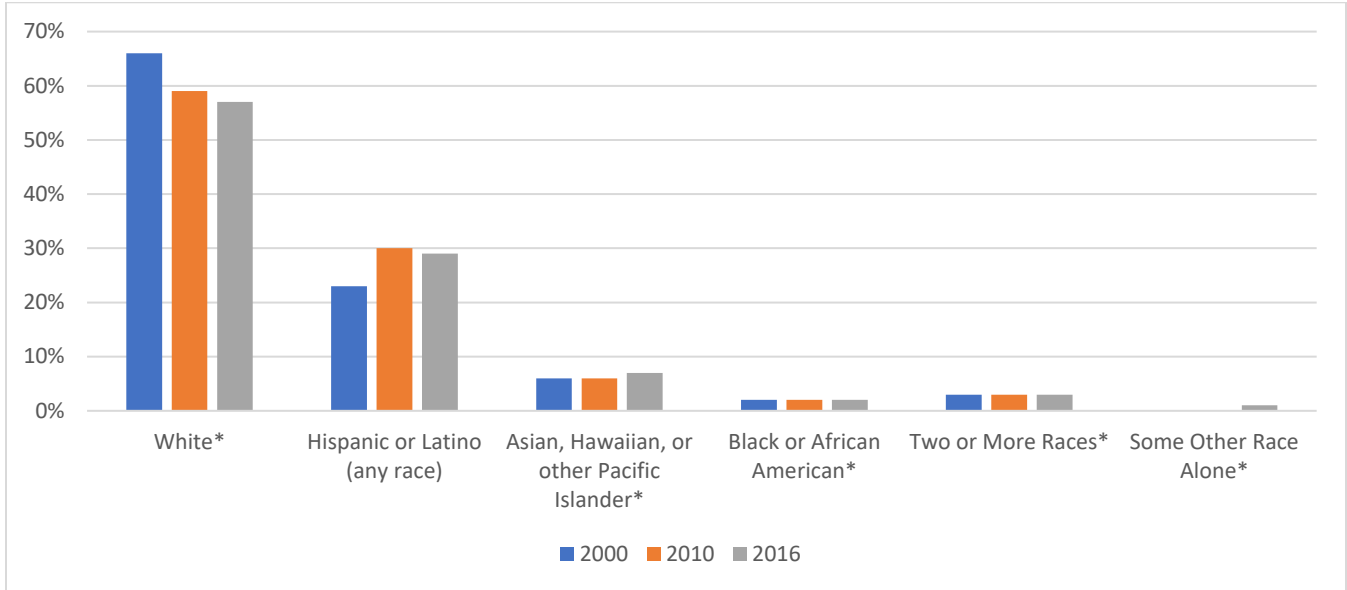
Figure 10: White and Non-white Populations in San Rafael, 1960-2010



*Residents who identify as Hispanic or Latino are included in either category depending on their race.

San Rafael has become more diverse in the last six decades. At the time of the 1960 Census, 99.1 percent of San Rafael's residents identified as white. That percentage declined to 70.6 percent by 2016.

Figure 11: San Rafael Detailed Race Composition: 2000, 2010, and 2016



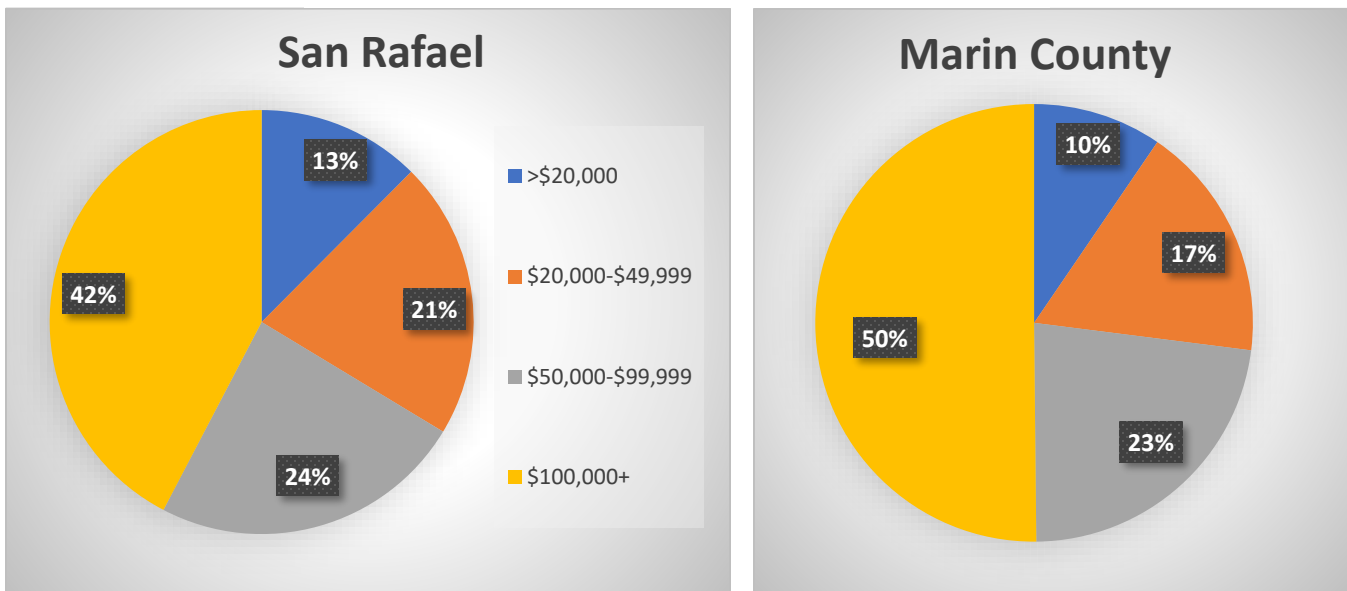
*non-Hispanic

While the City has continued to become more diverse since 2000, the patterns are shifting.

Census data indicates a slight decline in the percentage of residents who are Hispanic between 2010 and 2016. The percentage of residents who are non-Hispanic white continued to decline, but at a slower rate.

Household Income

Figure 12: Household Incomes in San Rafael and Marin County, 2016



Marin County and San Rafael both have high median incomes. However, a higher percentage of San Rafael residents earn less than \$50,000 a year than in the County as a whole---34 percent, compared to 27 percent countywide.

The Federal Poverty Line (FPL) is an annual income limit used by the US Department of Health and Human Services to calculate eligibility for assistance programs like Medicaid. The federal poverty line for a family of three is \$30,750 in 2017. The 2016 American Community Survey (ACS) estimates that 13% of San Rafael’s population qualifies as at or below the federal poverty line compared to 8% of Marin County’s population.

The California Department of Housing and Community Development (HCD) defines more localized income limits for counties based on Area Median Income (AMI) for varying household sizes. This data is used in part to define who is eligible for “affordable” housing, including Below Market Rate homes and apartments. Table 2 below summarizes income limits for Marin County.

Table 2: HCD Income Limits for Marin County, 2018

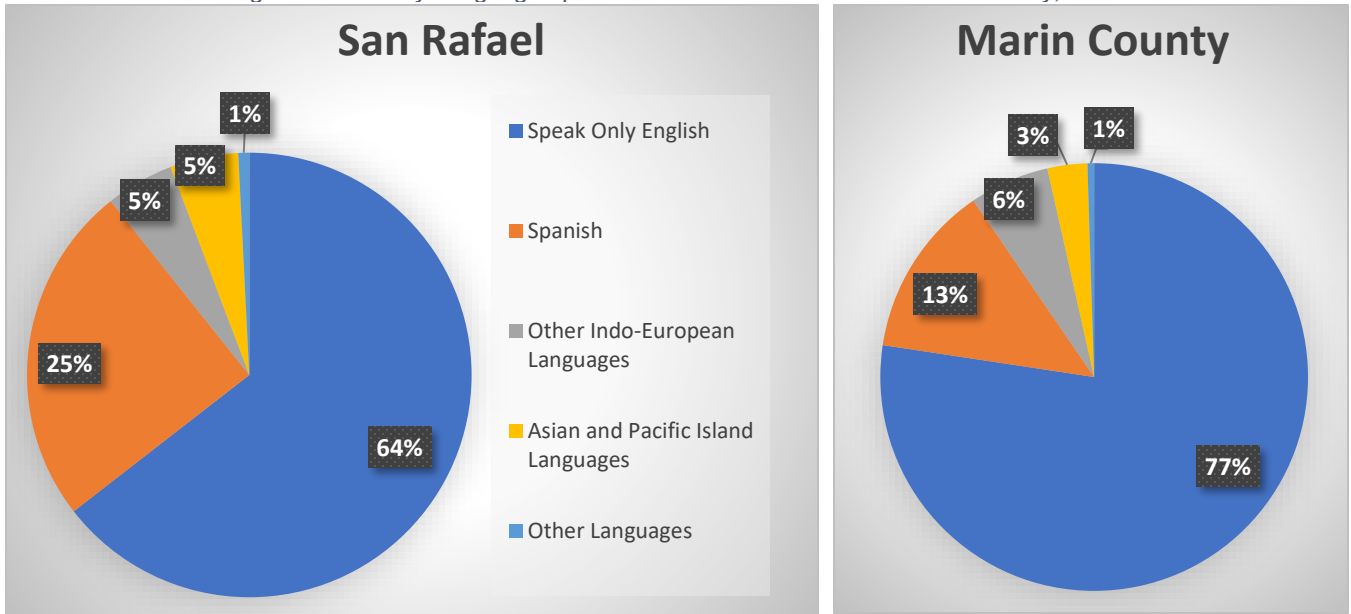
Income Category	Marin County 2018 Income Limits by Household Size			
	1-person HH	2-person HH	3-person HH	4-person HH
Extremely Low	\$30,800	\$35,200	\$39,600	\$44,000
Very Low	\$51,350	\$58,650	\$66,000	\$73,300
Low	\$82,200	\$93,950	\$105,700	\$117,400
Moderate	\$82,900	\$94,700	\$106,550	\$118,400
Above Moderate	\$99,450	\$113,700	\$127,900	\$142,100

According to HCD, a 4 person household making less than \$117,000 a year qualifies as low-income in Marin County. The threshold is \$82,200 for a one-person household and \$93,950 for a two-person household. As of 2018, The average annual income for a high school teacher in Marin County is \$71,290 according to the California Employment Development Department’s Occupational Employment Statistics (OES). For a retail salesperson, average annual income in Marin is \$39,460, or about \$19 per hour.

The U.S. Department of Housing and Urban Development (HUD) defines cost burdened households as those who pay over 30% of household income on their rent or mortgage. 43% of San Rafael residents are housing cost burdened, compared to 22% of Marin residents. A higher percentage of renters in San Rafael (26%) are cost burdened compared to San Rafael homeowners (18%).

Language Spoken at Home

Figure 13: Primary Language Spoken at Home: San Rafael and Marin County, 2016



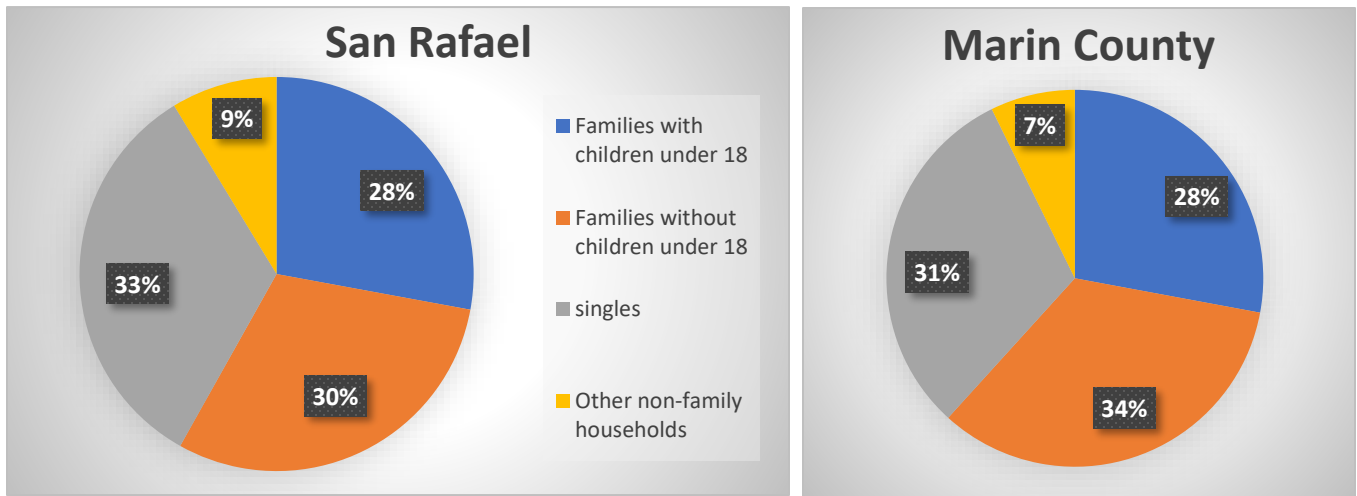
About 64 percent of San Rafael’s residents list English as the primary language spoken at home. Approximately 25 percent of San Rafael’s residents speak Spanish at home. Another 11 percent speak other languages.

The proportion of those speaking primarily Spanish in San Rafael is almost twice the proportion of primarily Spanish speakers in the entire County.

Out of the roughly 14,500 people in San Rafael that speak primarily Spanish, 40% reported being able to speak English “very well,” and 60% reported speaking English “less than very well.” This translates to about 15% of San Rafael’s entire population speaking English “less than very well.”

Household Composition

Figure 14: Household Composition in San Rafael and Marin County, 2016

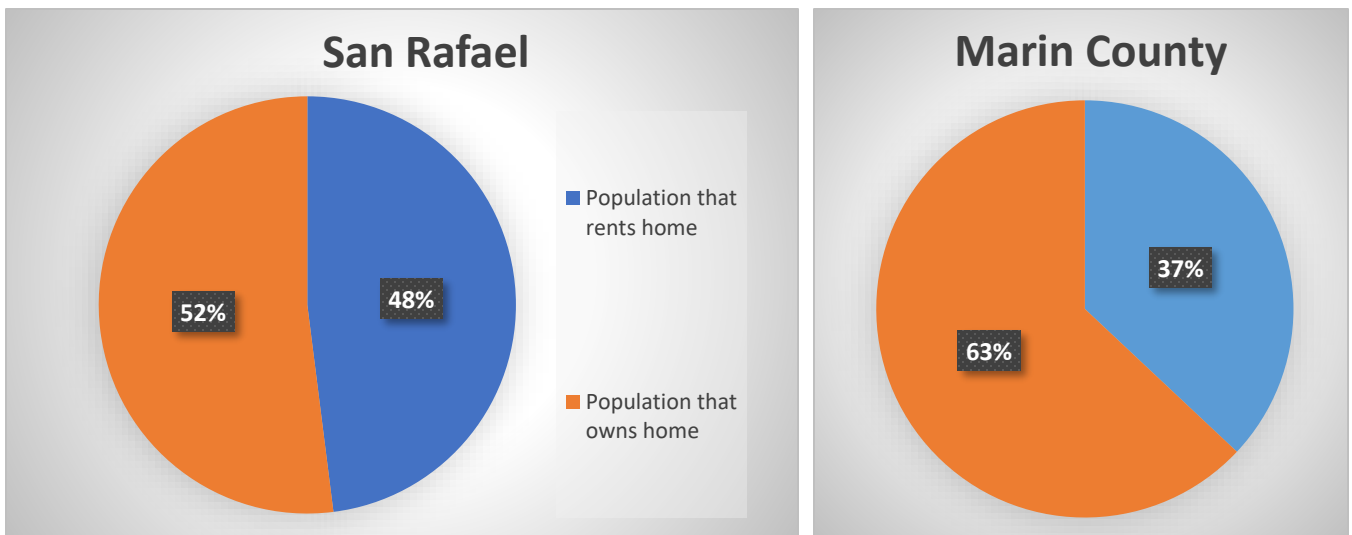


San Rafael and Marin County are similarly divided among families with children, families without children, singles, and other non-family households. Out of the 28% of San Rafael households with children under 18 (6,397 households total), 1,606 are single parents. This constitutes 25% of San Rafael households with children under 18, and 7% of all San Rafael households. For Marin County, these figures are 22% and 6% respectively.

In addition to the 58,468 residents living in households, approximately 2,183 San Rafael residents live in group quarters (e.g. nursing homes, dormitories, jail, group homes, military quarters, etc.).

Housing Tenure

Figure 15: Housing Tenure in San Rafael and Marin County, 2016



San Rafael's population is divided almost evenly between those who rent (48%) and those who own their homes (52%). Marin County is less evenly divided: 63% of Marin's population owns their homes and 37% are renters.

Although there are more owner-occupied households in the city than renter households, the population of San Rafael renters (28,962) is slightly larger than the population of homeowners (27,959). Renter households in San Rafael tend to be larger than households that own their homes, which is not the case in Marin County or California.

A majority of San Rafael’s renters live in multi-family units. Only 16% of the city’s renters live in single family detached homes. By contrast, 77% of the city’s owners live in single family detached homes.

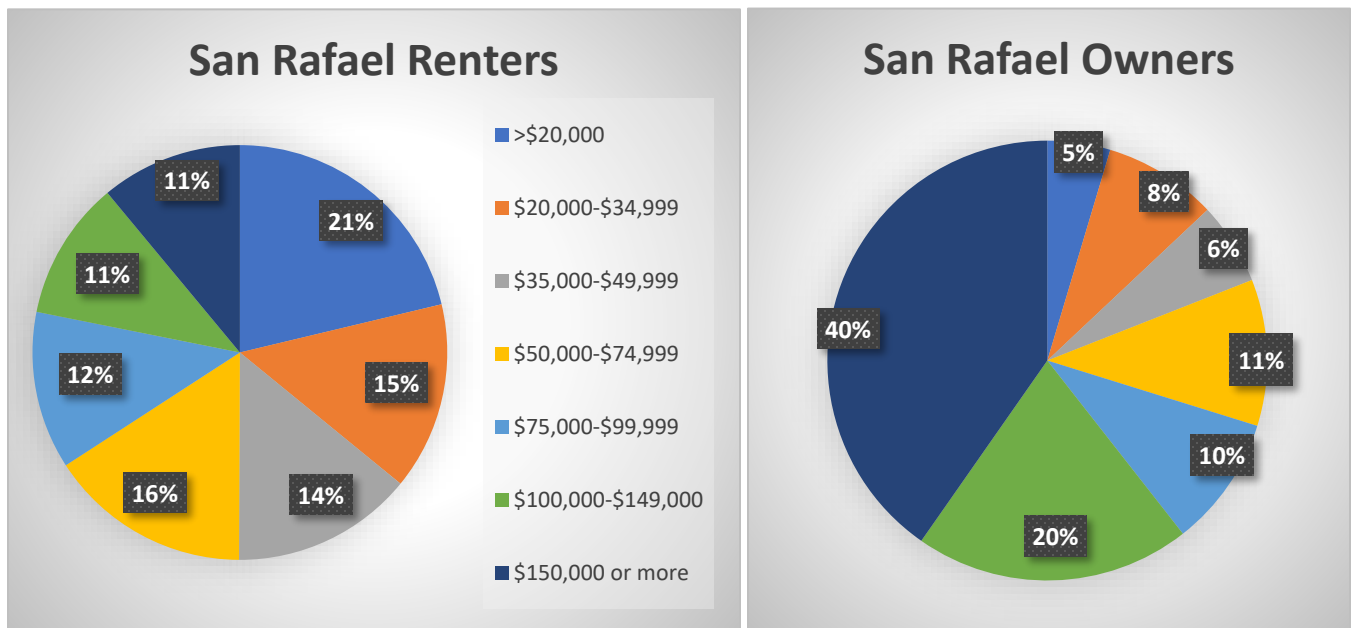
Crowding

The Census defines a household as being “crowded” when there are more than 1.01 persons per room. Over 1.5 persons per room is considered “severely overcrowded.” Crowding may occur when cost-burdened householders move in with family and/or friends in an effort to pool housing resources.

8% of San Rafael households are considered overcrowded or severely overcrowded compared to 3% of Marin County households. Almost all overcrowded households in San Rafael rent their homes: 14% of renter households are considered overcrowded compared to less than 1% of owner households.

Housing Tenure and Income

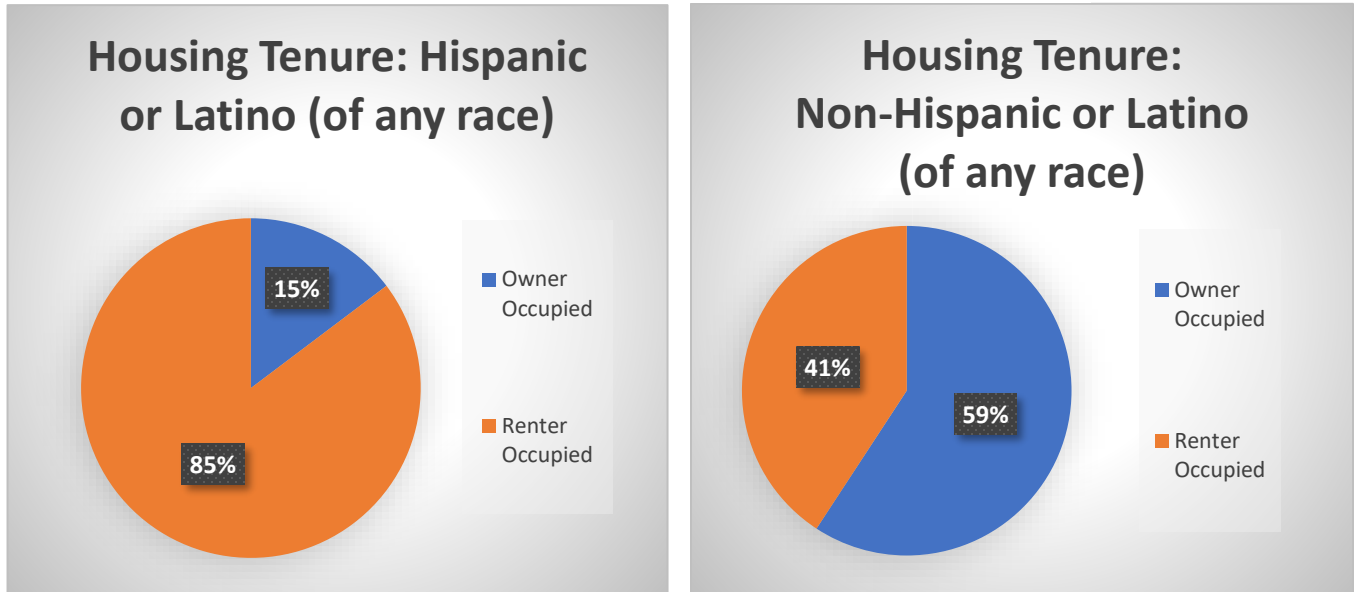
Figure 16: Income Distribution by Housing Tenure in San Rafael, 2016



Renter incomes tend to be significantly lower than homeowner incomes. Half of all San Rafael renters earn less than \$50,000 a year, compared to just 19% of homeowners. Roughly 60% of San Rafael owners have household incomes above \$100,000, compared to 22% of renters.

Tenure: Hispanic and non-Hispanic Populations

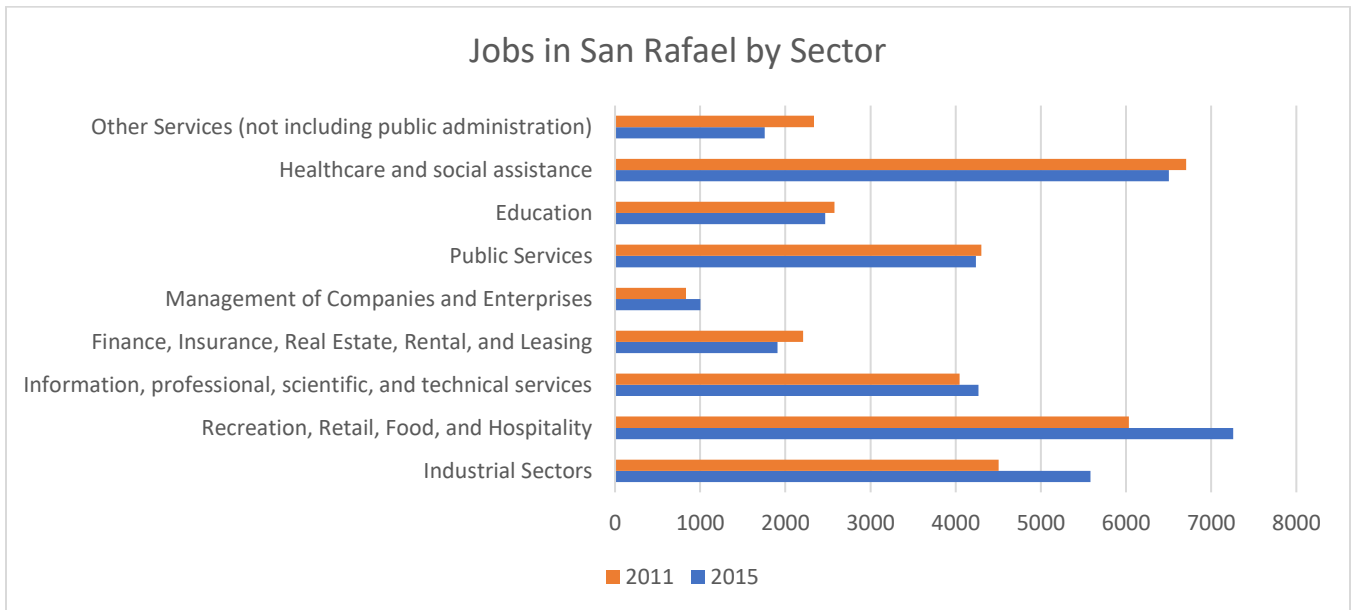
Figure 17: Housing Tenure by Hispanic or Latino Origin in San Rafael, 2016



Home ownership rates are substantially lower among the Hispanic/Latino population than they are for the entire population of San Rafael. Only 15 percent of San Rafael's Hispanic/Latino households are owners, compared to 59 percent among the city's non-Hispanic households.

Employment and Commute

Figure 18: Jobs in San Rafael by Sector, 2011 and 2015



Source: Longitudinal Employer-Household Dynamics (LEHD) On the Map

The greatest increases between 2011 and 2015 were in Industrial sectors (e.g. construction, warehousing, manufacturing), and in the Recreation, Food, and Hospitality sectors. Healthcare and social assistance jobs decreased only slightly between 2011 and 2015, but this sector is still a prominent source of jobs in San Rafael.

Table 3 below summarizes San Rafael employment growth projections through 2040:

Table 3: San Rafael Employment Projections, 2040

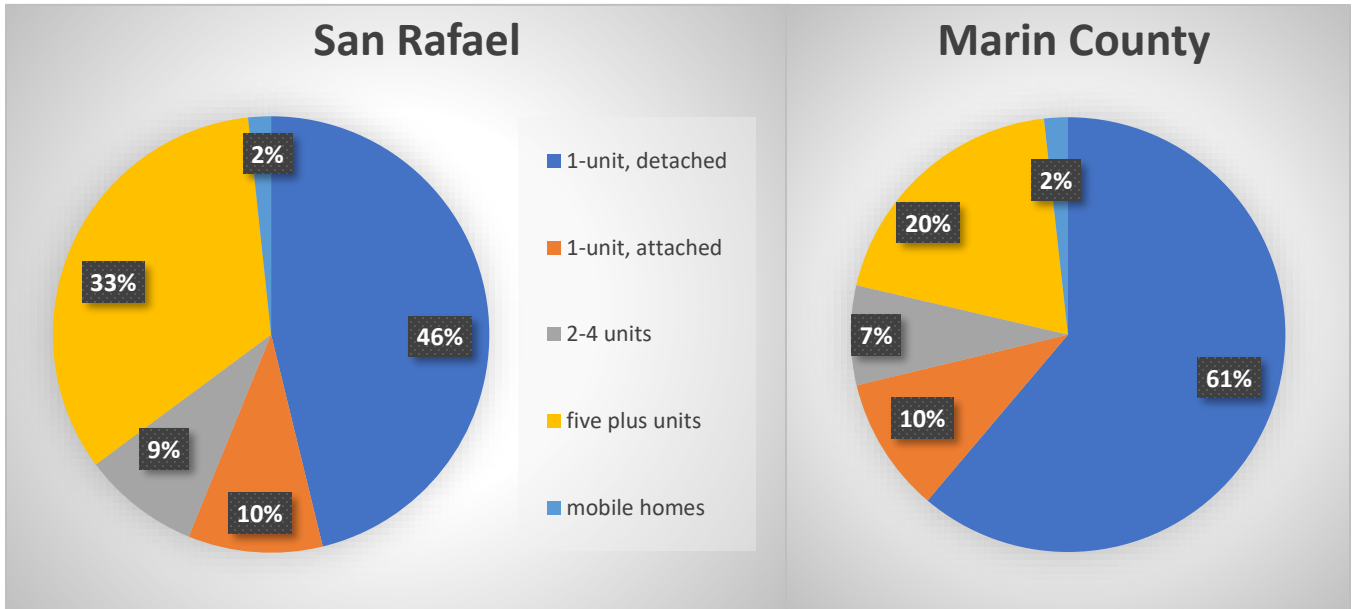
	Employment 2010	Employment: projection 2040	Employment Growth
Total	43,400	49,000	5,600 (13% increase)
Priority Development Area	9,100	10,000	900 (9% increase)

Source: Plan Bay Area 2040 Supplemental Report 7: Employment growth projections, 2017.

Overall, jobs are expected to increase by 13% of the 2010 figure by 2040. Roughly 20% of these jobs are projected to be within the Downtown Priority Development Area.

Housing Stock Characteristics

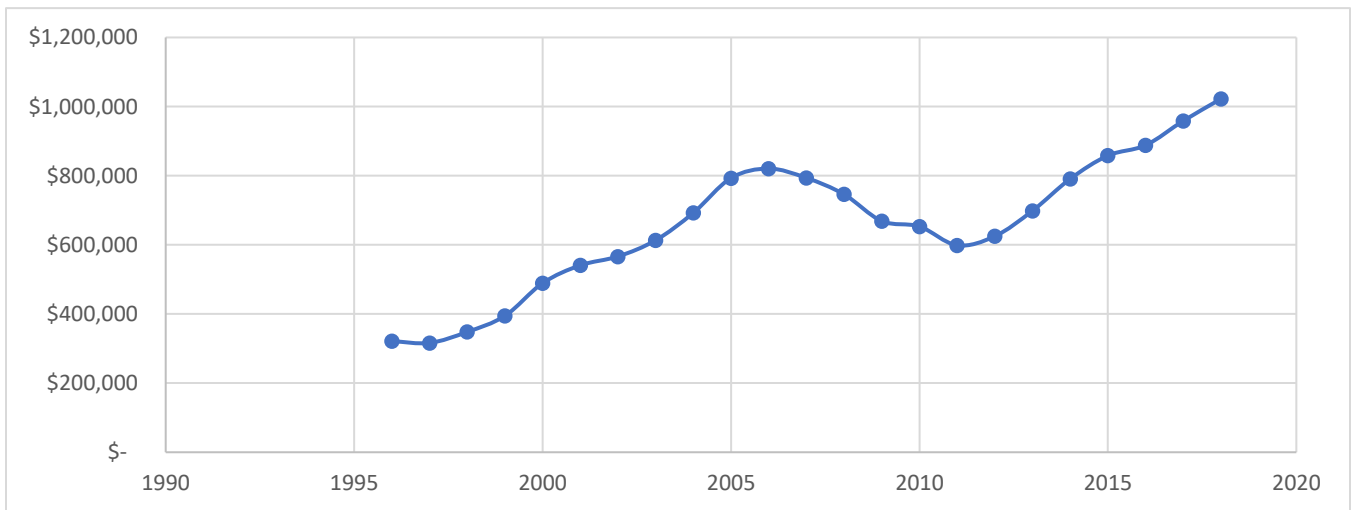
Figure 19: Housing types in San Rafael and Marin County, 2018



Source: California Department of Finance Table E-5

San Rafael has a significantly smaller proportion of single family detached residences compared to Marin County, and larger proportions of multifamily housing units (2-4 units or 5+ units per parcel).

Figure 20: Unadjusted Median Home Prices in San Rafael, 1996-2018



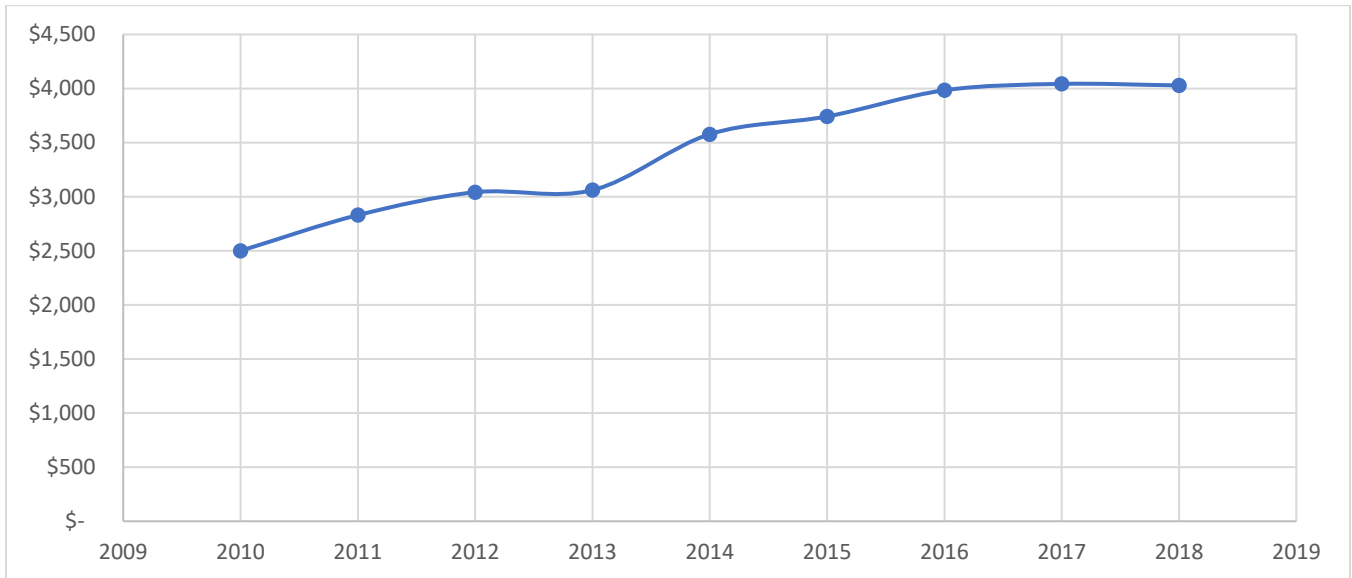
Source: Zillow. Dollar amounts are not adjusted to current prices

According to Zillow, the median home price in San Rafael in 2018 is \$1,022,200.

Median home prices between 1996 and 2018 have risen overall with a temporary dip occurring after the 2008 recession. Whereas the consumer price index increased by 60% between 1996-2018, median home prices increased by 218%.

In real dollar terms (not shown on the graph), median home prices in San Rafael have risen by 98%, from \$516,511 in 1996 (adjusted to 2018 dollars) to \$1,022,200 in 2018.

Figure 21: Unadjusted Median Monthly Rent in San Rafael, 2010-2018



Source: Zillow. Dollar amounts are not adjusted to current prices.

According to Zillow, the median rent in San Rafael was \$4,043 in 2018. This is a 61% increase from 2010, when the median was \$2,500. Even when adjusted for inflation, rents have increased by 40% since 2010.