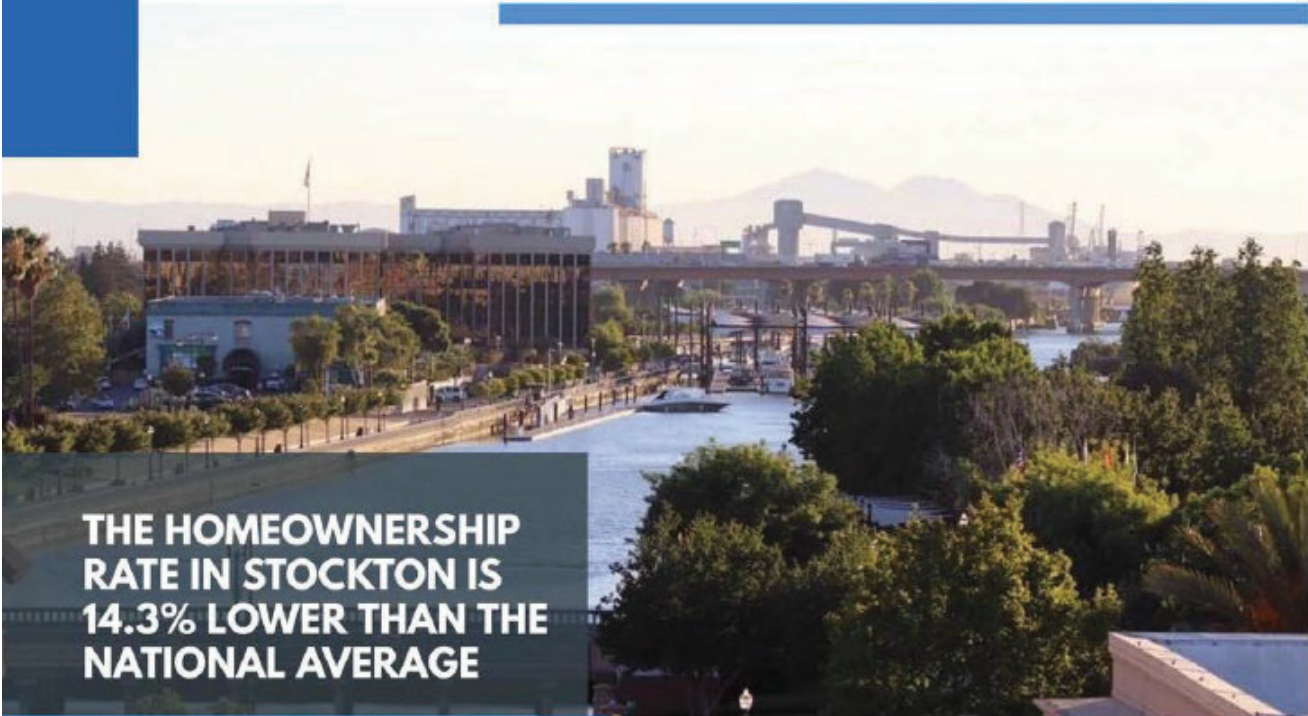


STOCKTON

CALIFORNIA



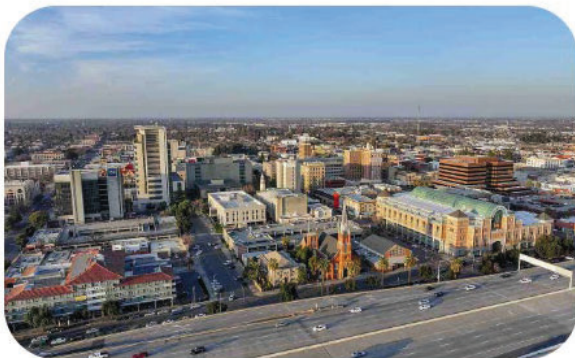
**THE HOMEOWNERSHIP
RATE IN STOCKTON IS
14.3% LOWER THAN THE
NATIONAL AVERAGE**



Stockton is named after Robert F. Stockton, and it was the first community in California to have a name not of Spanish or Native American origin. Stockton is the 11th largest city in California and the 58th largest city in the United States. It was named an All-America City in 1999, 2004, 2015 and again in 2017.

Stockton is situated amidst the farmland of California's San Joaquin Valley, a subregion of the Central Valley. In and around Stockton are thousands of miles of waterways that make up the California Delta. Interstate 5 and State Route 99 pass through the city. State Route 4 and the dredged San Joaquin River connect the city with the San Francisco Bay Area to its west, creating the Stockton Deepwater Shipping Channel. Stockton and Sacramento are California's only inland sea ports.

Stockton offers a wonderful and exciting variety of recreation programs and activities for all ages. Stockton maintains and operates 66 parks and is home to Pixie Woods Children's Playland and the Stockton Skate Park. Also located in Stockton are the Maggin Museum, Stockton Symphony, Children's Museum of Stockton, Stockton Civic Theatre and Bob Hope (Fox) Theater. The two largest universities in Stockton are San Joaquin Delta College and University of the Pacific.



Why Invest in Stockton, CA

Stockton, located in California's Central Valley, serves as a significant hub for agriculture, manufacturing, and logistics. Its strategic position along major transportation corridors enhances its appeal for businesses and residents alike. The city's diverse economy and ongoing urban development projects contribute to its resilience and growth potential. With a population exceeding 300,000, Stockton offers a substantial market for real estate investors seeking opportunities in a dynamic environment.

Forecast and Analysis: Stockton, CA

Based on the unique characteristics of the Stockton, CA real estate market, the following forecasts and analyses emerge:

Continued Growth:

Stockton's real estate market is expected to experience steady growth due to its affordability compared to neighboring regions. Investors can anticipate gradual appreciation in property values over the coming years.

Rental Demand:

The city's rental market remains robust, driven by a growing population and limited housing supply. This trend suggests sustained demand for rental properties, offering consistent income opportunities for landlords.

Urban Development:

Ongoing infrastructure projects and downtown revitalization efforts are enhancing Stockton's appeal. These developments are likely to attract new residents and businesses, further stimulating the real estate market.

Economic Diversification:

Efforts to diversify the local economy beyond agriculture and manufacturing are underway. Such diversification can lead to job creation and increased demand for housing, benefiting real estate investors.

Key Neighborhoods to Watch:

- ✓ **Brookside:** An upscale neighborhood known for its gated communities, golf courses, and proximity to the San Joaquin Delta. Brookside attracts professionals and families seeking a suburban lifestyle with convenient access to city amenities.
- ✓ **Lincoln Village West:** Located near the waterfront, this neighborhood offers a mix of single-family homes and apartments. Its recreational facilities and schools make it appealing to families and long-term renters.
- ✓ **Spanos Park:** A master-planned community featuring newer homes, parks, and shopping centers. Spanos Park's modern infrastructure and family-friendly environment contribute to its growing popularity among homebuyers.
- ✓ **Weston Ranch:** Situated in South Stockton, Weston Ranch provides affordable housing options with a suburban feel. Its accessibility to major highways makes it attractive for commuters working in nearby cities.

Best Places 2024-2025 Rank: 144

Population: 377,921

Median Home Price: \$372,378

Median Household Income: \$75,564

Centrally located in Northern California, [Stockton](#) is surrounded by vineyards and farms but also just 90 minutes from the Pacific Ocean. The inland metro area sits an hour and half east of San Francisco, an hour and a half northeast of San Jose and one hour south of Sacramento. With access to these California locales, many Stockton residents are happy where they are – in the annual Best Places to Live rankings, the city received its highest mark for well-being, ranking 53rd, based on the Sharecare Community Well-Being Index. But Stockton residents take on the sixth-longest commute among 150 top cities, averaging 39 minutes.



GETTY IMAGES

Stockton, CA at the Top: A Decade of Rapid Income Growth

February 5, 2026

Working With Buyers, Working With Sellers, Residential Real Estate

By: Nadia Evangelou



Share

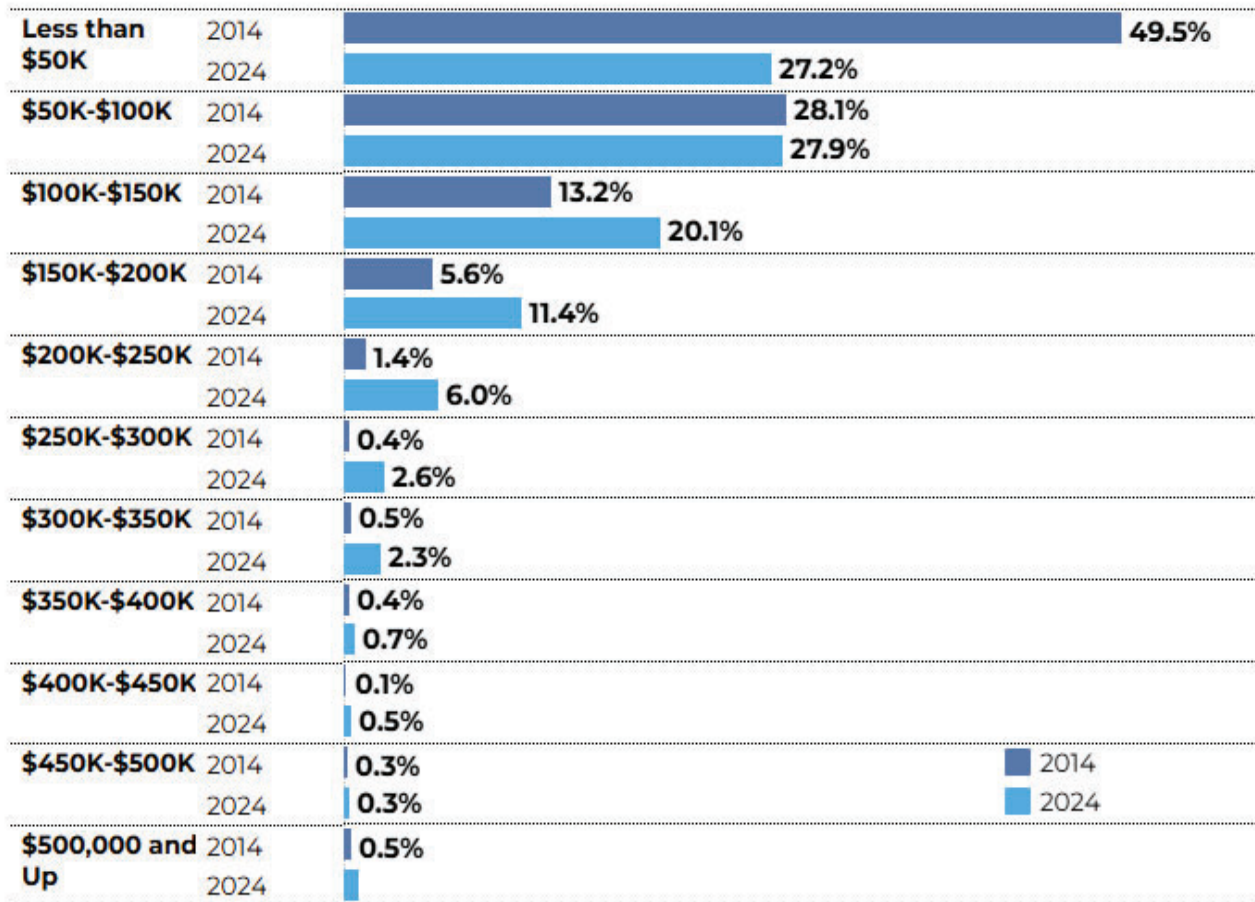
Please note: The data visualization embeds on this page are best viewed on a laptop or desktop computer.

Over the past decade, Stockton, CA, has become the fastest-rising income market in the country. Between 2014 and 2024, median household income in the Stockton-Lodi metro rose from \$51,660 to \$93,040 – an 80% increase.

But the real change shows up when you look inside the income distribution.

In 2014, nearly half of Stockton households earned less than \$50,000. Ten years later, that share dropped substantially to just over one in four households. This shift reflects thousands of people moving into higher income brackets over time. What replaced that lower-income share wasn't just modest middle-income growth. The expansion that occurred above \$100,000 is remarkable. The share of households earning between \$100,000 and \$150,000 rose to 20%, and the number of households earning between \$150,000 to \$250,000 roughly tripled over the decade.

Household Income Distribution Stockton-Lodi, CA (2024, 2014)



Source: NAR Calculations of ACS PUMS data



[View on Tableau Public](#)



This income growth is also evident in housing wealth. Home prices in Stockton are now about \$287,570 higher than they were in 2014. For homeowners who bought their homes a decade ago, that increase translated into substantial equity gains, equity that can support financial stability, mobility, and long-term household security.

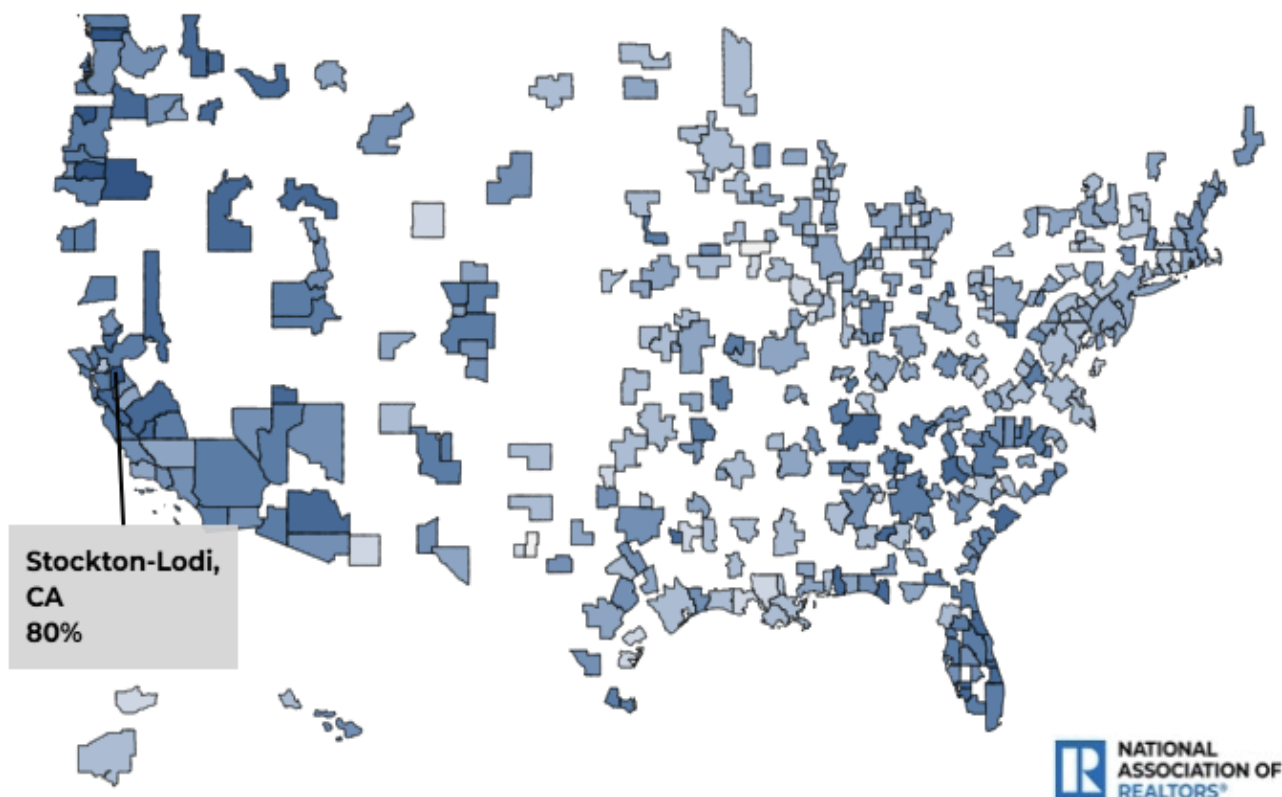
Put together, the picture is clear. Stockton's last decade wasn't defined by average change. This area experienced an upward shift in incomes, household balance sheets, and the market's economic profile.

Stockton At the Top: An 80% Income Growth Over the Past Decade

While the household income rose about 52% between 2014-2024, incomes increased 80% in the Stockton-Lodi, CA metro area.

Median Household Income Growth (2014-2024)

Hover over the map to see how much the median household income changed by metro between 2014 and 2024.



Source: NAR Calculations of ACS PUMS data

[View on Tableau Public](#)

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Is Stockton, CA a Good Place to Live? What to Consider Before Making the Move

Published on May 5, 2023 by [Marissa Crum](#)

Welcome to Stockton, a vibrant city with a rich cultural heritage and a diverse community that makes it an extraordinary place to live. If you're searching for a new home, you're in the right place. According to Redfin, Stockton has a wide selection of [houses for sale](#) in various styles and price ranges. The demand for [apartments for rent in Stockton](#) is also high. This is an ideal time to explore Stockton's numerous offerings, whether you're a [first-time homebuyer](#) or looking to upgrade. So why wait? Come and explore all that Stockton has to offer.

When considering whether Stockton is a good place to live, there are several factors to take into account. These include the cost of living, the local job market, the quality of schools, and the availability of amenities such as parks and cultural attractions. Let's get into it.



Cost of living: enjoying a high quality of life on a budget

If you're looking for a city that won't break the bank, then you should definitely consider [living in Stockton](#). Compared to other popular cities in California, the [cost of living in Stockton](#) is quite low, making it the perfect place to settle down and make your home.

According to Redfin, the [median sale price in Stockton](#) is \$442,500. When you consider that cities like San Francisco and Los Angeles have median home prices around a million dollars, it's easy to see why Stockton is becoming an increasingly popular choice for homebuyers. And if you're not quite ready to buy, the [median rent price in Stockton](#) for a one-bedroom apartment is \$1,245 per month, which is significantly lower than what you'd find in many other California cities.

So whether you're a young professional just starting out, a growing family looking for more space, or someone who simply wants to enjoy the best of what California has to offer without breaking the bank, Stockton is definitely worth considering.

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Get prequalified

Local job market: diverse economy with opportunities for growth

In terms of the local job market, Stockton has a diverse economy with a range of employment opportunities. The city is home to a number of major employers, including the Port of Stockton, the San Joaquin County government, and several major healthcare providers. Additionally, the city has a growing small business community, which provides opportunities for entrepreneurs and startups.

Stockton's economy is not only diverse, but it is also one of the fastest-growing in the state of California. According to the [California Employment Development Department](#), Stockton's job growth rate outpaced that of the state's in recent years. This is due in part to the city's location along major transportation corridors and its proximity to major markets such as [San Francisco](#) and [Sacramento](#).

Education: a mix of educational resources

Stockton has a diverse range of educational resources available to residents. The Stockton Unified School District is the largest school district in the city and has recently undergone major changes, including the adoption of a new curriculum and the construction of new school buildings. There are also several highly rated private schools in Stockton, such as Presentation Catholic School and Sierra Christian School.

For those seeking higher education, Stockton is home to several colleges and universities, including San Joaquin Delta College, Humphreys University, and University of the Pacific. These institutions offer a variety of degree programs and are recognized

for their academic excellence. In addition to traditional degree programs, there are also vocational schools and training programs available in Stockton, providing opportunities for residents to develop new skills and advance their careers.

To support student learning outside of the classroom, Stockton has a number of after-school programs and educational resources available. For example, the [Stockton-San Joaquin County Public Library](#) has several branches throughout the city and provides access to books, online resources, and educational programming for children and adults.

Outdoor activities: parks, recreation, and cultural attractions

Stockton offers a wide range of outdoor activities for residents. The Stockton Delta is a popular spot for boating, fishing, and water sports. Oak Grove Regional Park is a 180-acre park that features hiking and biking trails, a disc golf course, and picnic areas. The park also has a large pond for fishing and boating. Pixie Woods Children's Park is a 60-year-old amusement park that provides a fun-filled experience for kids with rides, slides, and playgrounds.

The [Haggin Museum](#) is a popular destination for those interested in history and art. The museum features a collection of California and American art, as well as exhibits on local history. Additionally, the Bob Hope Theatre is a historic venue that hosts a variety of concerts, plays, and other live performances throughout the year.

Challenges and solutions: affordable housing

Like any growing city, Stockton faces some challenges. One such challenge is a shortage of [affordable housing](#). In fact, a recent report from the [National Low Income Housing Coalition](#) found that in San Joaquin County, which includes Stockton, there are only 26 affordable and available rental homes for every 100 extremely low-income renters.

However, the city has initiated measures to combat this by investing in affordable housing initiatives and programs aimed at making housing more accessible for residents. This includes efforts to build more affordable housing units and to provide financial assistance to low-income families. These efforts have had a positive impact

on the real estate market, making Stockton an attractive option for home buyers looking for value for their money.

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Get prequalified

Weighing the pros and cons before making a decision

In conclusion, is Stockton a good place to live? While there are certainly challenges facing the city, there are also many benefits to living in Stockton, including a low cost of living, a diverse economy, and plenty of amenities and cultural attractions. For those considering a move to Stockton, it's important to do your research and weigh the pros and cons before making a decision.

If you are represented by an agent, this is not a solicitation of your business. This article is for informational purposes only, and is not a substitute for professional advice from a medical provider, licensed attorney, financial advisor, or tax professional. Consumers should independently verify any agency or service mentioned will meet their needs. Learn more about our [Editorial Guidelines](#) here.

and upon a sale or disposition of the investment, the investor is allowed to elect the basis in the investment to equal to the fair market value of the investment.

To qualify for these incentives, investments must be made through a qualified Opportunity Fund – a corporation or partnership organized to invest in designated Opportunity Zones and holds at least 90% of its assets. Note: The U.S. Treasury will provide rules and guidelines on how to become certified as a qualified Opportunity Fund. Check their website for more details.

APPROVED CENSUS TRACTS

📍 Downtown

Downtown Stockton is the historic district of the city. With Stockton's history dating back more than 90 years, the downtown area consists of numerous historic structures offering unique mixed-used buildings with ground floor retail space and vibrant architecture. Downtown Stockton's major employers include the City of Stockton and San Joaquin County. With a rise in demand for the live/work/play atmosphere, downtown Stockton is home to two incubator coworking spaces, a shared artist space, local brewery, and many restaurants. The downtown area attracts thousands of visitors each year with the major events and sports events at the Stockton Arena (<http://www.stocktonlive.com/venues/detail/stockton-arena>) and Stockton Ballpark (<http://www.stocktonlive.com/venues/detail/stockton-ballpark>). Downtown Stockton also offers water access for recreational use at the Downtown Marina (<http://www.stocktonlive.com/venues/detail/downtown-stockton-marina>) and for industrial uses at the inland Deepwater port at the Port of Stockton (<https://www.portofstockton.com/>).

Approved census tracts - 1

(<https://censusreporter.org/profiles/14000US06077000100-census-tract-1-san-joaquin-ca/>) , 3
(<https://censusreporter.org/profiles/14000US06077000300->

census-tract-3-san-joaquin-ca/), 8.01
(<https://censusreporter.org/profiles/14000US06077000801-census-tract-801-san-joaquin-ca/>), 9
(<https://censusreporter.org/profiles/14000US06077000900-census-tract-9-san-joaquin-ca/>)

④ South Stockton

South Stockton is known for the industrial, manufacturing, and logistics sectors, but also encompasses a large residential population with some commercial retail. Major employers include the O'Reilly Auto Parts, World Class Distribution, Inc., and the new Amazon distribution center. This area also includes the Stockton Metropolitan Airport (<https://flystockton.com/>), which offers air cargo transportation, as well as domestic passenger flights to Las Vegas, San Diego, and Phoenix. The San Joaquin County Fairgrounds (<https://sanjoaquinfairgrounds.com/>) is also located in South Stockton which attracts thousands of visitors per year for various year-round events.

Approved census tracts - 6

(<https://censusreporter.org/profiles/14000US06077000600-census-tract-6-san-joaquin-ca/>), 7
(<https://censusreporter.org/profiles/14000US06077000700-census-tract-7-san-joaquin-ca/>), 19
(<https://censusreporter.org/profiles/14000US06077001900-census-tract-19-san-joaquin-ca/>), 21
(<https://censusreporter.org/profiles/14000US06077002100-census-tract-21-san-joaquin-ca/>), 22.01
(<https://censusreporter.org/profiles/14000US06077002201-census-tract-2201-san-joaquin-ca/>), 22.02
(<https://censusreporter.org/profiles/14000US06077002202-census-tract-2202-san-joaquin-ca/>), 28
(<https://censusreporter.org/profiles/14000US06077002800-census-tract-28-san-joaquin-ca/>), 38.03
(<https://censusreporter.org/profiles/14000US06077003803-census-tract-3803-san-joaquin-ca/>)

④ East Stockton

East Stockton consists largely of industrial and agricultural uses. Area employers include Coca-Cola Bottling Co. and other distribution and manufacturing facilities. East Stockton also offers rail access for cargo transportation at Burlington Northern Santa Fe Railroad Intermodal Facility (<https://www.bnsf.com/>).

Approved census tracts - 5

(<https://censusreporter.org/profiles/14000US06077000500-census-tract-5-san-joaquin-ca/>) , 15

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(<https://censusreporter.org/profiles/14000US06077003700-census-tract-37-san-joaquin-ca/>)

Ⓢ Midtown

The Midtown Opportunity Zones clusters include the University of the Pacific (<https://www.pacific.edu/>) and the California State University Stanislaus (<https://www.csustan.edu/stockton-center>), Stockton Center (<https://www.csustan.edu/stockton-center>), enrolling approximately 5,500 students per year pursuing degrees in Business Administration, Pharmacy, Dentistry, Health Science, Engineering, among many others. The nearby major employer includes the St. Joseph's Medical Center ([https://locations.dignityhealth.org/st-joseph-s-medical-center-stockton-ca?](https://locations.dignityhealth.org/st-joseph-s-medical-center-stockton-ca?utm_source=LocalSearchListing&utm_medium=Facility&utm_campaign=CentralCalifornia)

[utm_source=LocalSearchListing&utm_medium=Facility&utm_campaign=CentralCalifornia](https://locations.dignityhealth.org/st-joseph-s-medical-center-stockton-ca?utm_source=LocalSearchListing&utm_medium=Facility&utm_campaign=CentralCalifornia) along California Street and Harding Way located along the educational and medical district in University Park. Midtown also includes the Miracle Mile (<http://stocktonmiraclemile.com/>), an outdoor shopping center with quaint local shops, and is considered a visitor destination.

Approved census tracts - 4.02

(<https://censusreporter.org/profiles/14000US06077000402-census-tract-402-san-joaquin-ca/>) , 12

(<https://censusreporter.org/profiles/14000US06077001200-census-tract-12-san-joaquin-ca/>)

Ⓢ North Stockton

The North Stockton Opportunity Zone offers high traffic and easy access along major corridors. This area offers a mix of uses and is comprised of retail shopping centers, multi-family and single-family residential, as well as, K-5 and higher education institutions. Humphrey's University (<https://www.humphreys.edu/>) is a non-profit and independent institution of higher education

located at the center of the North Stockton Opportunity Zone and is one of California's oldest universities. Humphrey's enrolls students pursuing Associates, Bachelors, Masters and Juris Doctor degrees in accounting, business administration, early childhood education, legal studies, and more. Major retail stores along Pacific Avenue and Hammer Lane include Chuck E. Cheese's, CVS, Save Mart, Smart & Final, Skechers Factory Outlet, and Michaels.

Approved census tract - 33.07

(<https://censusreporter.org/profiles/14000US06077003307-census-tract-3307-san-joaquin-ca/>)

INVESTMENT OPPORTUNITIES

With the approval of 19 Opportunity Zones, the City of Stockton has identified a number of shovel-ready opportunity sites and projects – ranging from multifamily housing developments and land parcels, to industrial business park developments, to early-stage entrepreneurial incubators.

The following page articulates the abundance of opportunities that Stockton offers – whether that is taking advantage of Stockton's unique geography, investing in business and our workforce, or building the infrastructure that will make our city more livable and sustainable.



(index.html)

STOCKED FULL OF OPPORTUNITY

Investing in Opportunities Acts

ABOUT OPPORTUNITY ZONES

The Investing in Opportunities Acts proposes a new solution to encourage economic growth and job creation, with incentives to private capital to reinvest those dollars in communities like Stockton through Opportunity Zones. Opportunity Zones offers investors three tax incentives for putting their capital to work:

- 1. A temporary deferral:** An investor can defer capital gains taxes until 2026 by putting and keeping unrealized gains in an Opportunity Fund.
- 2. A reduction:** The original amount of capital gains on which an investor has to pay deferred taxes is reduced by 10% if the Opportunity Fund investment is held for 5 years and another 5% if held for 7 years, for a total of 15%.
- 3. An exemption:** Any capital gains on investments made through an Opportunity Fund accrue tax-free as long as the investor holds them for at least 10 years. For investments maintained longer than 10 years



STOCKTON REAL ESTATE INVESTING MARKET OVERVIEW

Over the past 10 years, the population growth rate in Stockton has an annual average of 0.73%. By contrast, the average rate during that same period was 0.76% for the full state, and 0.69% nationally.

In the same ten-year period, the rate of growth for the entire population in Stockton was 6.58%, in contrast to 6.85% for the state, and 6.23% throughout the nation.

Surveying real property values in Stockton, the prevailing median home value there is \$248,000. In contrast, the median value for the state is \$475,900, while the national median home value is \$204,900.

These statistics were compiled by the U.S. Census Bureau and are based on the most recent data available.

STOCKTON REAL ESTATE INVESTING HIGHLIGHTS

Stockton Top Highlights

[Share](#)

9-Year Trends	Stockton Average	California Average	National average
+ Growing population	0.73% per year	0.76% per year	0.69% per year
+ Decreasing residential property prices	-1.15% per year	0.42% per year	0.97% per year
+ Increasing residential rental prices	1.72% per year	2.73% per year	2.40% per year
	% per year	0.06% per year	0.13% per year

Based on latest data from the US Census Bureau

Current indicators	Stockton Average	California Average	National average
+ Lower property tax rates than the state average	\$2,153	\$3,497	\$2,342



STRATEGY SELECTION

In order to figure out if a location is acceptable for investing, first it's necessary to determine the investment plan you are prepared to use.

We are going to share guidelines on how you should look at market statistics and demography statistics that will influence your particular sort of real property investment. This will guide you to evaluate the statistics provided within this web page, based on your preferred strategy and the respective set of information.

There are market basics that are crucial to all types of real estate investors. These include crime rates, transportation infrastructure, and air transportation among others. When you look into the data of the site, you should zero in on the categories that are critical to your particular investment.