

In-person participation by the public will be permitted. In addition, remote public participation is available in the following ways:

1. Livestream online at www.atwater.org (Please be advised that there is a broadcasting delay. If you would like to participate in public comment, please use the option below).
2. Submit a written public comment prior to the meeting: Public comments submitted to cityclerk@atwater.org by 2:00 p.m. on the day of the meeting will be distributed to the Audit and Finance Committee, and made part of the official minutes but will not be read out loud during the meeting.

Assistance will be provided to those requiring accommodations for disabilities in compliance with the Americans with Disabilities Act of 1990. Persons requesting accommodation should contact the City in advance of the meeting, and as soon as possible, at (209) 357-6300.

CITY OF ATWATER

AUDIT AND FINANCE COMMITTEE

AGENDA

Council Chambers
750 Bellevue Road
Atwater, California

February 23, 2026

CALL TO ORDER:



5:00 PM

PLEDGE OF ALLEGIANCE TO THE FLAG:

ROLL CALL:

Borba _____, Rochester _____, Ambriz _____,

SUBSEQUENT NEED ITEMS: (The Chair shall announce any requests for items requiring immediate action subsequent to the posting of the agenda. Subsequent need items require a two-thirds vote of the members of the Audit and Finance Committee present at the meeting.)

APPROVAL OF AGENDA AS POSTED OR AS AMENDED: (This is the time for the Audit and Finance Committee to remove items from the agenda or to change the order of the agenda.)

Staff's Recommendation: Motion to approve agenda as posted or as amended.

1. Nomination and Appointment of Audit and Finance Committee Chairperson

Staff's Recommendation: That the Audit and Finance Committee, after opening and closing the nomination period by roll call vote of nominees in order of motion to appoint one (1) candidate to serve as Chairperson, the term of one (1) year, ending December 31, 2026.

2. Nomination and Appointment of Audit and Finance Committee Vice Chairperson

Staff's Recommendation: That the Audit and Finance Committee, after opening and closing the nomination period by roll call vote of nominees in order of motion to appoint one (1) candidate to serve as Vice Chairperson, the term of one (1) year, ending December 31, 2026.

3. October 13, 2025 – Special Meeting

Staff's Recommendation: Motion to approve minutes as listed.

FUNDING AND BUDGET MATTERS:

4. Treasurer's Report (unaudited) for the month ending December 31, 2025 (City Treasurer Borba)

Staff's Recommendation: Motion to recommend that the City Council accept the Treasurer's Report for the month ending December 31, 2025.

FINANCE DIRECTOR UPDATES:

5. Verbal Finance Update (Finance Director Nicholas)

No action requested. Informational item only.

COMMENTS FROM THE PUBLIC:

NOTICE TO THE PUBLIC

At this time any person may comment on any item which is not on the agenda. You may state your name and address for the record; however, it is not required. Action will not be taken on an item that is not on the agenda. If it requires action, it will be referred to staff and/or placed on a future agenda. Please limit comments to a maximum of three (3) minutes.

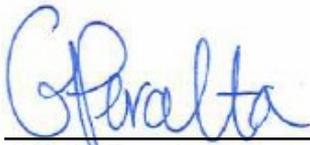
COMMITTEE MEMBER MATTERS:

Committee Member comments

ADJOURNMENT:

CERTIFICATION:

I, Gisela Peralta, Recording Secretary of the City of Atwater, do hereby certify that a copy of the foregoing agenda was posted at City Hall a minimum of 72 hours prior to the meeting.



Gisela Peralta
Recording Secretary

SB 343 NOTICE

In accordance with California Government Code Section 54957.5, any writing or document that is a public record, relates to an open session agenda item and is distributed less than 72 hours prior to a regular meeting will be made available for public inspection in the office of the City Clerk at City Hall during normal business hours at 750 Bellevue Road.

If, however, the document or writing is not distributed until the regular meeting to which it relates, then the document or writing will be made available to the public at the location of the meeting, as listed on this agenda at 750 Bellevue Road.



In compliance with the federal Americans with Disabilities Act of 1990, upon request, the agenda can be provided in an alternative format to accommodate special needs. If you require special accommodations to participate in a City Council, Commission or Committee meeting due to a disability, please contact the City Clerk's Office a minimum of three (3) business days in advance of the meeting at (209) 357-6300. You may also send the request by email to

cityclerk@atwater.org.



CITY OF ATWATER

SPECIAL MEETING AUDIT AND FINANCE

ACTION MINUTES

October 13, 2025

Council Chambers – 750 Bellevue Road, Atwater, California

CALL TO ORDER

The City Council meeting was called to order at 5:08 PM.

PLEDGE OF ALLEGIANCE:

Moved to the Regular City Council Meeting.

ROLL CALL

Present: Committee Chair Ambriz, Committee Vice Chair Rochester, and Committee Member Borba

SUBSEQUENT NEED ITEMS: None

PUBLIC COMMENT:

Notice to the public was read.

No one came forward to speak.

APPROVAL OF MINUTES:

Motion to approve the minutes as listed.

MOTION: Borba

SECOND: Rochester

VOTE: Motion passed unanimously.

FUNDING AND BUDGET MATTERS:

Motion to recommend that the City Council accept the Treasurer's report for the month ending August 31, 2025.

MOTION: Ambriz

SECOND: Rochester

VOTE: Motion passed unanimously.

REPORTS AND PRESENTATIONS FROM STAFF:

Presentation of the Annual Financial Report and Single Audit Report for the year ended June 30, 2024, and Independent Accountants' Report on Agreed-Upon Procedures Applied to Appropriations Limit Schedule for the year ended June 30, 2025.

Finance Director Nicholas gave verbal presentation of the Annual Financial Report and Single Audit Report.

FINANCE DIRECTOR UPDATES:

Finance Director Nicholas gave a verbal update regarding sales tax, revenue estimates for FY 26-27 budget, and the finance department.

ADJOURNMENT

The meeting adjourned at 5:40 PM.

APPROVED:

DANNY AMBRIZ
COMMITTEE CHAIR

ATTEST:

GISELA PERALTA
RECORDING SECRETARY

STATEMENT OF CHANGES IN CASH BALANCE, UNAUDITED
BY FUND
AS OF 12/31/2025

FUND	BEG. BALANCE	CASH DEBITS	CASH CREDITS	ENDING BAL.
0001 General Fund	17,566,164.50	1,783,943.91	2,647,885.25	16,702,223.16
0003 General Fund Capital	(1,204,840.68)	1,071.79	266,294.12	(1,470,063.01)
0004 Public Safety Trans & Use Tax	3,753,257.97	419,484.67	207,057.72	3,965,684.92
0005 Ferrari Ranch Project Fund	2,360.37	0.00	0.00	2,360.37
0007 Measure V Fund	3,399,613.49	90,393.26	18,778.00	3,471,228.75
0008 Measure V 20% Alternative Modes	911,827.64	22,596.51	91,254.28	843,169.87
0009 Abandoned Veh Abatement Fund	(12,711.84)	7,154.22	3,187.09	(8,744.71)
0010 Measure V Regional Fund	(96,079.65)	0.00	46,228.36	(142,308.01)
1005 Police Grants Fund	84,497.58	0.00	2,916.86	81,580.72
1010 ARPA-American Rescue Plan Act	1,027,412.14	0.00	164.28	1,027,247.86
1011 Gas Tax/Street Improvement	263,391.45	107,291.22	170,313.85	200,368.82
1013 Local Transportation Fund	270,167.02	19.69	0.00	270,186.71
1014 CRP Carbon Reduction Proj Fund	(777,727.93)	0.00	337,752.64	(1,115,480.57)
1015 Traffic Circulation Fund	1,633,939.71	844.15	0.00	1,634,783.86
1016 Applegate Interchange	832,948.37	60.71	0.00	833,009.08
1017 RSTP-Regional Surface Transp Prog	769,670.68	56.10	0.00	769,726.78
1018 SB1-Road Maint & Rehab RMRA	673,118.87	62,084.18	13,347.84	721,855.21
1019 LPP-Local Partnership Prg Fund	0.00	0.00	0.00	0.00
1020 Parks and Recreation Fund	2,056,277.92	2,531.69	5,020.00	2,053,789.61
1021 Parks Grants Fund	0.00	0.00	0.00	0.00
1040 General Plan Update-Housing Element	14,594.00	1.06	0.00	14,595.06
1041 General Plan Update Fund	1,701,888.89	123.77	3,903.75	1,698,108.91
1055 Neighborhood Stabilization	238,538.37	17.38	0.00	238,555.75
1059-80 Housing Grant Funds	1,371,270.04	1,099.47	7,401.34	1,364,968.17
1091 Police Facility Impact Fee	210,896.14	416.40	0.00	211,312.54
1093 Fire Facility Impact Fee	1,298.39	520.13	0.00	1,818.52
1095 Government Building Facility	308,204.77	401.25	0.00	308,606.02
3064-67 Redevelopment/Successor Agency Funds	1,566,741.31	1,509.59	7,355.50	1,560,895.40
4020 Performance Bond Trust	237,134.92	17.28	0.00	237,152.20
4030 Narcotics Program Trust	2,239.66	0.16	0.00	2,239.82
4060 Section 125 Medical	2,087.50	70.00	840.00	1,317.50
4070 Section 125 Dependent Care	0.00	0.00	0.00	0.00
4080 Pension Rate Stblztn 115 Trust	656,685.87	1,548.43	0.00	658,234.30
4090 CFD No. 1 Trust	141,396.76	10.30	0.00	141,407.06

STATEMENT OF CHANGES IN CASH BALANCE, UNAUDITED
BY FUND
AS OF 12/31/2025

FUND	BEG. BALANCE	CASH DEBITS	CASH CREDITS	ENDING BAL.
5000-55 All Maintenance Districts	1,150,258.26	98.24	69,687.57	1,080,668.93
5050 CFD Districts	(294,798.57)	0.00	61,293.02	(356,091.59)
6000 Water Enterprise Fund	15,964,595.44	797,306.84	826,912.14	15,934,990.14
6001 Water Fund Capital Replacement	(404,239.92)	0.00	0.00	(404,239.92)
6002 DBCP Settlement	22,213.47	1.61	0.00	22,215.08
6004 Water Well- Buhach Colony	200,504.98	14.61	0.00	200,519.59
6005 Water Capital Impact Fees	2,987,815.36	3,527.53	0.00	2,991,342.89
6006 Water Operating Reserve Fund	194,658.31	14.18	0.00	194,672.49
6007 1,2,3-TCP Fund	15,038,797.36	64,031.72	146,356.96	14,956,472.12
6010 Sewer Enterprise Fund	16,293,399.38	1,312,144.45	1,747,102.88	15,858,440.95
6011 Sewer Fund Capital Replacement	4,129,144.49	4,818.31	0.00	4,133,962.80
6020 Sanitation Enterprise	2,966,190.37	347,853.61	487,879.63	2,826,164.35
7000 Internal Service Fund	842,501.65	473,584.14	174,792.41	1,141,293.38
7001 ISF Equipment/Bldg Replacement	306,436.90	22.33	0.00	306,459.23
7010 Employee Benefits Fund	525,259.43	241,182.31	101,101.88	665,339.86
7020 Risk Management	351,143.79	641,638.10	20,725.45	972,056.44
7030 Information Technology	545,508.50	219,795.45	55,958.54	709,345.41
9090 Accrued Interest Fund	3,544.90	3,782.80	7,327.70	0.00
TOTAL	98,429,198.33	6,613,083.55	7,528,839.06	97,513,442.82

Prepared by: Randeep Atwal
Randeep Atwal, Accountant I

Approved by: Mark Borba
Mark Borba, City Treasurer

**Statement of Changes in Cash Balance
by Bank
As of 12/31/2025**

	Beg. Period Balance	Cash Debits	Cash Credits	End Period Balance
City - LAIF	73,362,263.29			73,362,263.29
City - RMA Long-Term Investment Fund	1,240,246.26	3,782.80		1,244,029.06
City Checking & Investment Accounts	3,523,965.96	6,537,483.04	6,780,034.79	3,281,414.21
Wastewater Checking	5,031,103.75		741,476.06	4,289,627.69
RA Obligation Retirement Fund	0.51		0.51	0.00
US Bank/Chandler Asset Mgt.	14,614,932.69	62,941.58		14,677,874.27
PARS Post-Employment Benefits Trust	656,685.87	1,548.43		658,234.30
Totals	98,429,198.33	6,605,755.85	7,521,511.36	97,513,442.82

Prepared by: Randeep Atwal
Randeep Atwal, Accountant I

Approved by: Mark Borba
Mark Borba, City Treasurer

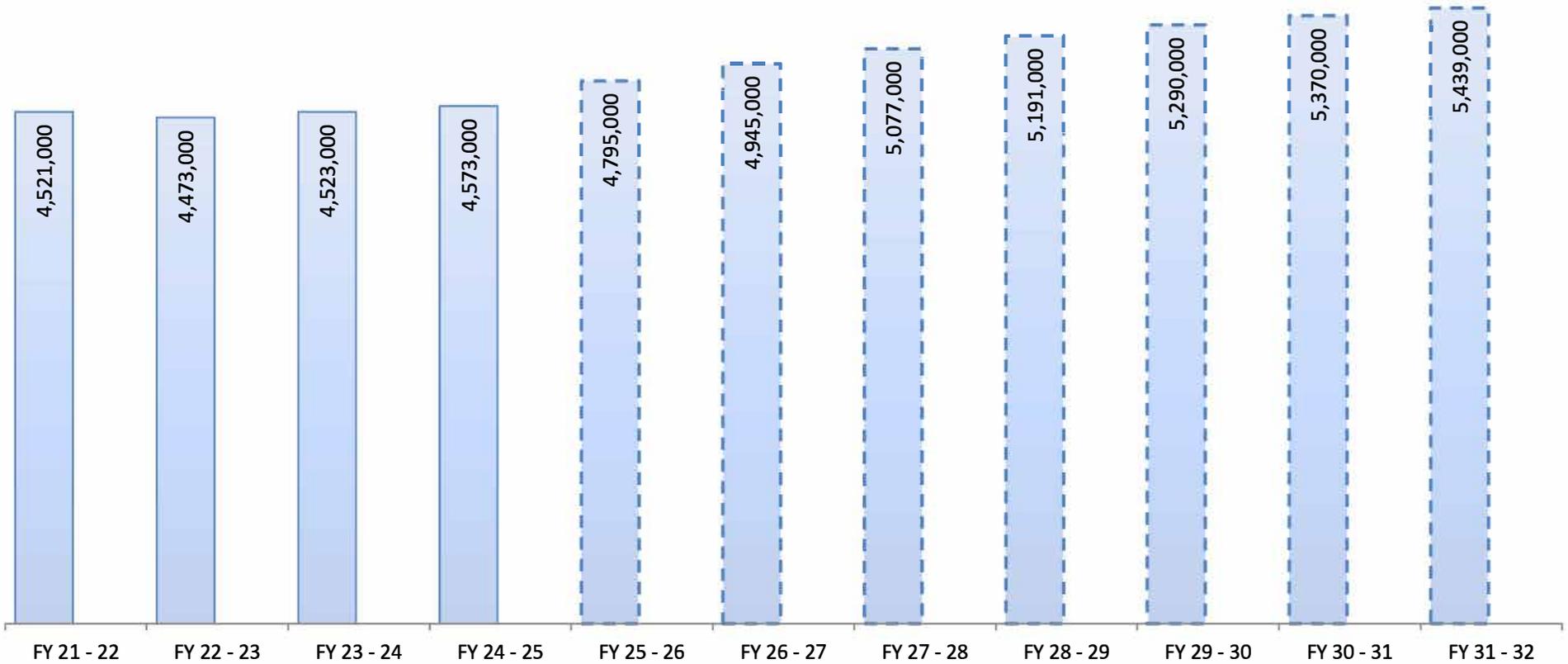
(The following statements are required by California Govt. Code Section 53646 (b) (2,3))
Investments are made pursuant to the City Council approved Investment Policy and Guidelines.
The City of Atwater has the ability to meet its pooled expenditure requirements for the next six months.

Bank Account Detail			
City LAIF	73,362,263.29	Chase General Checking	3,481,739.90
Chandler Asset Mgt.	1,244,029.06	Chase Wastewater Checking	4,289,627.69
US Bank/Chandler Asset Mgt.	14,677,874.27	Chase Redevelopment Checking	0.00
PARS Pension	658,234.29	Chase Savings Account	0.00
PARS OPEB	658,234.30		

City of Atwater Sales & Use Tax Forecast Summary

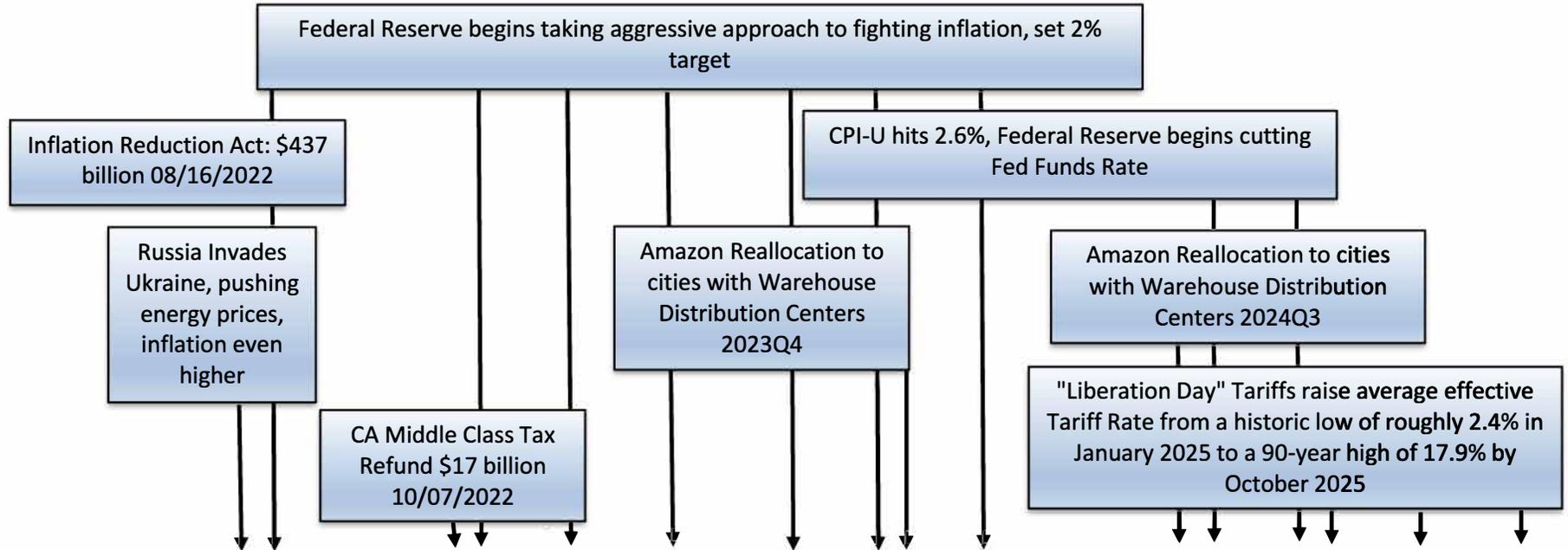
Accrual through August Clean-up

Bradley Burns	FY 24 - 25	FY 25 - 26	FY 26 - 27	FY 27 - 28	FY 28 - 29	FY 29 - 30	FY 30 - 31	FY 31 - 32
Cash Projection	4,573,000	4,795,000	4,945,000	5,077,000	5,191,000	5,290,000	5,370,000	5,439,000
Percent Change	1.1%	4.9%	3.1%	2.7%	2.2%	1.9%	1.5%	1.3%



California Taxable Sales

Quarter over Quarter Percent Change



JURISDICTION OR REGION	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3	2023Q4	2024Q1	2024Q2	2024Q3	2024Q4	2025Q1	2025Q2	2025Q3
Federal Funds Rate (Top of Target Range) >>>			4.50%	5.00%	5.25%	5.50%	5.50%	5.50%	5.00%	4.50%	4.50%	4.50%	4.50%
City of Atwater	10.3%	2.5%	4.5%	-19.4%	-3.1%	-10.4%	-7.1%	30.3%	-7.9%	14.9%	3.6%	-5.2%	14.5%
OTHER SOUTHERN	-2.0%	9.5%	-4.7%	12.2%	28.7%	10.3%	21.2%	1.9%	-12.1%	-7.5%	-10.5%	-10.2%	-3.8%
CENTRAL COAST	8.5%	2.0%	-4.1%	0.1%	-1.5%	-2.6%	3.2%	-3.0%	-4.9%	4.7%	3.6%	5.9%	10.7%
SOUTH COAST	7.8%	2.6%	0.7%	-0.7%	-2.0%	-4.7%	1.6%	-1.0%	-4.8%	4.3%	-0.5%	0.7%	4.6%
S.F. BAY AREA	10.4%	3.8%	1.8%	-0.1%	-4.1%	-7.1%	-1.6%	-5.5%	-7.4%	5.2%	-2.0%	4.7%	7.0%
STATEWIDE	7.8%	3.2%	-0.4%	-1.1%	-1.9%	-2.7%	0.8%	-1.7%	-4.2%	2.2%	-0.2%	2.0%	4.5%
INLAND EMPIRE	8.3%	4.5%	-1.4%	-2.8%	-2.6%	4.1%	-0.2%	-0.4%	-1.6%	-3.3%	1.6%	3.1%	5.5%
SACRAMENTO VALLEY	5.6%	0.3%	-4.1%	-2.1%	-1.3%	-1.7%	0.8%	1.2%	-3.5%	3.0%	2.9%	0.9%	4.4%
CENTRAL VALLEY	5.7%	5.6%	-3.3%	-2.0%	1.6%	4.7%	2.5%	-0.8%	2.0%	-4.4%	-0.2%	2.1%	-2.5%
NORTH COAST	-4.1%	-4.6%	-6.5%	-4.7%	-0.6%	0.4%	2.0%	-0.8%	-6.9%	1.4%	-3.8%	-2.5%	5.3%
OTHER NORTHERN	1.2%	0.3%	-3.1%	-2.8%	2.6%	-6.6%	0.7%	2.3%	-9.2%	5.6%	3.3%	-2.7%	7.3%
Inflation (U.S. CPI-U) >>>			6.4%	4.0%	3.5%	3.2%	3.3%	3.2%	2.6%	2.7%	2.7%	2.5%	2.9%
CA Gasoline Average Retail >>>			-7.7%	-19.9%	-6.8%	-2.9%	0.7%	5.9%	-12.0%	-12.8%	-2.5%	-7.1%	-1.8%

ATWATER: Top 100 Sales Tax Generators

BUSINESS NAME	ECONOMIC SEGMENT
7-ELEVEN FOOD STORES	FOOD MARKETS
89 CENT PLUS STORE	FOOD MARKETS
A&S PIZZA	RESTAURANTS
ALMOND TREE RESTAURANT & LOUNGE	RESTAURANTS
AMERICAN CONTRACTORS SUPPLY	BLDG.MATLS-WHSLE
APPLEBEE'S GRILL & BAR	RESTAURANTS
ARCO AM/PM MINI MARTS	SERVICE STATIONS
AT & T MOBILITY	MISCELLANEOUS RETAIL
ATWATER FEED	FLORIST/NURSERY
ATWATER GLASS	BLDG.MATLS-RETAIL
AUTOZONE	AUTO PARTS/REPAIR
BATH & BODY WORKS	MISCELLANEOUS RETAIL
BELLEVUE BOWL	MISCELLANEOUS RETAIL
BIG 5 SPORTING GOODS	RECREATION PRODUCTS
BOBBI'S LIQUORS	LIQUOR STORES
BOOT BARN	APPAREL STORES
BROOKS RANCH	RESTAURANTS
BURGER KING RESTAURANTS	RESTAURANTS
C&F MARKET	SERVICE STATIONS
CARL'S JR. RESTAURANTS	RESTAURANTS
CEN-CAL MOTORS	AUTO SALES - USED
CENTRAL CAL BROTHERS	MISCELLANEOUS RETAIL
CHEVRON SERVICE STATIONS	SERVICE STATIONS
CHINESE KITCHEN CHINESE RESTAURANT	RESTAURANTS
CIRCLE K SERVICE STATIONS	SERVICE STATIONS
CVS/PHARMACY	DRUG STORES
DAISO USA	MISCELLANEOUS RETAIL
DENNY'S RESTAURANTS	RESTAURANTS
DOLLAR TREE STORES	DEPARTMENT STORES
DOMINO'S PIZZA	RESTAURANTS
EECM	RESTAURANTS
ENVY FINE CLOTHING	APPAREL STORES
FAMOUS FOOTWEAR	APPAREL STORES
FOOD 4 LESS	FOOD MARKETS
FOSTER'S FREEZE	RESTAURANTS
GLOBAL GREENS - MMD	DRUG STORES
GOLDEN VALLEY DOOR	BLDG.MATLS-WHSLE
GRANNY'S PANTRY	RESTAURANTS
GROCERY OUTLET	FOOD MARKETS
H & S IMPORTS	HEAVY INDUSTRY
HERNANDEZ AUTO SALES	AUTO SALES - USED
HUNT & SONS	ENERGY SALES
ISABELLAS BAR & GRILL	RESTAURANTS
JACK IN THE BOX RESTAURANTS	RESTAURANTS

ATWATER: Top 100 Sales Tax Generators

BUSINESS NAME	ECONOMIC SEGMENT
JAMS@209 SPORTS BAR & GRILL	RESTAURANTS
JANTZ CAFE & BAKERY	FOOD MARKETS
JIM BRISCO ENTERPRISES	BLDG.MATLS-WHSLE
JOSIE'S MEXICAN AMERICAN GRILL	RESTAURANTS
JOURNEYS SHOE STORE	APPAREL STORES
KENTUCKY FRIED CHICKEN	RESTAURANTS
KWIK SERVE STATION	SERVICE STATIONS
LITTLE CAESARS PIZZA	RESTAURANTS
LUPITA'S AUTO SALES	AUTO SALES - USED
MARSHALL'S STORES	APPAREL STORES
MATTRESS FIRM	FURNITURE/APPLIANCE
MAXI MART & GAS	SERVICE STATIONS
MCDONALD'S RESTAURANTS	RESTAURANTS
METALMASTERS MANUFACTURING	HEAVY INDUSTRY
METRO BY T-MOBILE	MISCELLANEOUS RETAIL
NCI GROUP	BLDG.MATLS-WHSLE
OIL CHANGERS	AUTO PARTS/REPAIR
O'REILLY AUTO PARTS	AUTO PARTS/REPAIR
PANDA EXPRESS	RESTAURANTS
PETCO ANIMAL SUPPLIES	MISCELLANEOUS RETAIL
PIZZA FACTORY	RESTAURANTS
PIZZA HUT	RESTAURANTS
PRIME GRANITE AND CABINETS	BLDG.MATLS-WHSLE
ROUND TABLE PIZZA	RESTAURANTS
ROYAL CROWN SERVICE STATIONS	SERVICE STATIONS
SALLY BEAUTY SUPPLY	MISCELLANEOUS RETAIL
SAM'S FOODS SUPERMARKET	FOOD MARKETS
SAVE MART SUPERMARKETS	FOOD MARKETS
SHANNONS MINI MART	FOOD MARKETS
SHELL SERVICE STATIONS	SERVICE STATIONS
SMOKE CITY	MISCELLANEOUS RETAIL
SONIC DRIVE-IN	RESTAURANTS
STAGE STOP SPORTING GOODS	RECREATION PRODUCTS
STARBUCKS COFFEE	FOOD MARKETS
SUBWAY SANDWICHES & SALADS	RESTAURANTS
SUNBELT RENTALS	HEAVY INDUSTRY
TACO BELL	RESTAURANTS
TANMAY PIZZA	RESTAURANTS
TARGET STORES	DEPARTMENT STORES
THE HABIT BURGER GRILL	RESTAURANTS
THE PAWN SHOP	FURNITURE/APPLIANCE
THE PEOPLE'S REMEDY - MMD	DRUG STORES
THREE HABITAT - MMD	DRUG STORES
TRACTOR SUPPLY COMPANY	MISCELLANEOUS RETAIL

City of Atwater



Quarterly Report on Sales Tax and Business Activity

Top 25 Sales Tax Remitters

- ARCO AM/PM MINI MARTS
- BOOT BARN
- CHEVRON SERVICE STATIONS
- CIRCLE K SERVICE STATIONS
- DOLLAR TREE STORES
- HUNT & SONS
- JIM BRISCO ENTERPRISES
- MARSHALL'S STORES
- MAXI MART & GAS
- MCDONALD'S RESTAURANTS
- NCI GROUP
- O'REILLY AUTO PARTS
- PANDA EXPRESS
- ROYAL CROWN SERVICE STATIONS
- SAVE MART SUPERMARKETS
- SHANNONS MINI MART
- SHELL SERVICE STATIONS
- STAGE STOP SPORTING GOODS
- SUNBELT RENTALS
- TACO BELL
- TARGET STORES
- TRACTOR SUPPLY COMPANY
- VALERO SERVICE STATIONS
- WAL MART STORES
- WEST-MARK

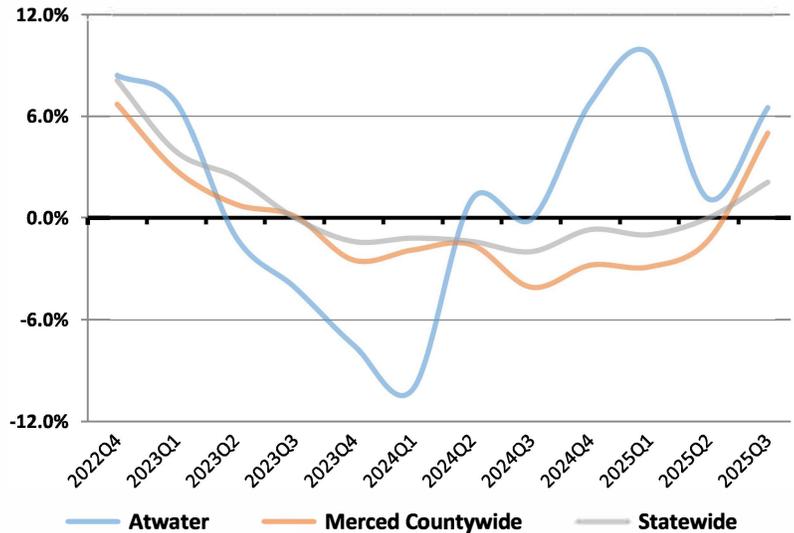
3rd Quarter 2025 in Review

California sales tax cash receipts increased by 4.5% from the same quarter last year. In this jurisdiction sales tax cash receipts increased by 14.5% from the same quarter last year due to a increase of \$15,893,000 in Taxable Sales.

Cash Receipts

	Quarter	Annual
Atwater	14.5%	6.5%
Merced Countywide Pool	26.2%	13.4%
Merced Countywide	15.8%	5.0%
Central Valley Region	-2.5%	-1.3%
Statewide	4.5%	2.1%

Annualized Percent Change in Sales Tax Cash Receipts



Business Activity

General Retail	
Food Products	
Transportation	
Construction	
Business To Business	
TOTAL LOCAL BUSINESS ACTIVITY	
COUNTYWIDE POOL ACTIVITY	

Atwater		California	
Quarter	Annual	Quarter	Annual
1.6%	-1.5%	2.4%	0.1%
-5.8%	5.0%	-0.8%	-0.2%
-3.6%	-10.9%	-4.2%	-5.4%
17.6%	27.2%	-2.9%	-2.1%
1.7%	-1.8%	-3.1%	-1.7%
0.2%	0.1%	-1.2%	-1.7%
24.9%	15.1%	24.1%	12.4%



News

- Economic Activity:** U.S. inflation ticked up to 3.0% in September of 2025, down 6.1 percentage points from its most recent peak of 9.1% in June 2022. California's headline inflation increased to 3.3% year over year as of August 2025, up from 2.7% in August of 2024. (DIR, BEA, BLS, November Finance Bulletin)
- Employment:** The U.S. unemployment rate increased slightly to 4.4% in September of 2025. California's unemployment rate increased by 0.4 percentage point to 5.5% as of August 2025, 0.5 percentage points higher than the September 2023 rate of 5.0%. (EDD, BLS)
- Personal Income:** U.S. personal income increased by 5.5% for the third quarter of 2025, compared to the same quarter previous year. Compensation of employees increased by 5.4%, while personal current taxes increased by 8.6% from the previous period, resulting in a net gain of 5.1% in disposable income. (BEA)

Atwater

Annual Per Capita Sales Tax

Adjusted for Inflation
(Constant 2021 \$)

