MEASUREOF**AMERICA**
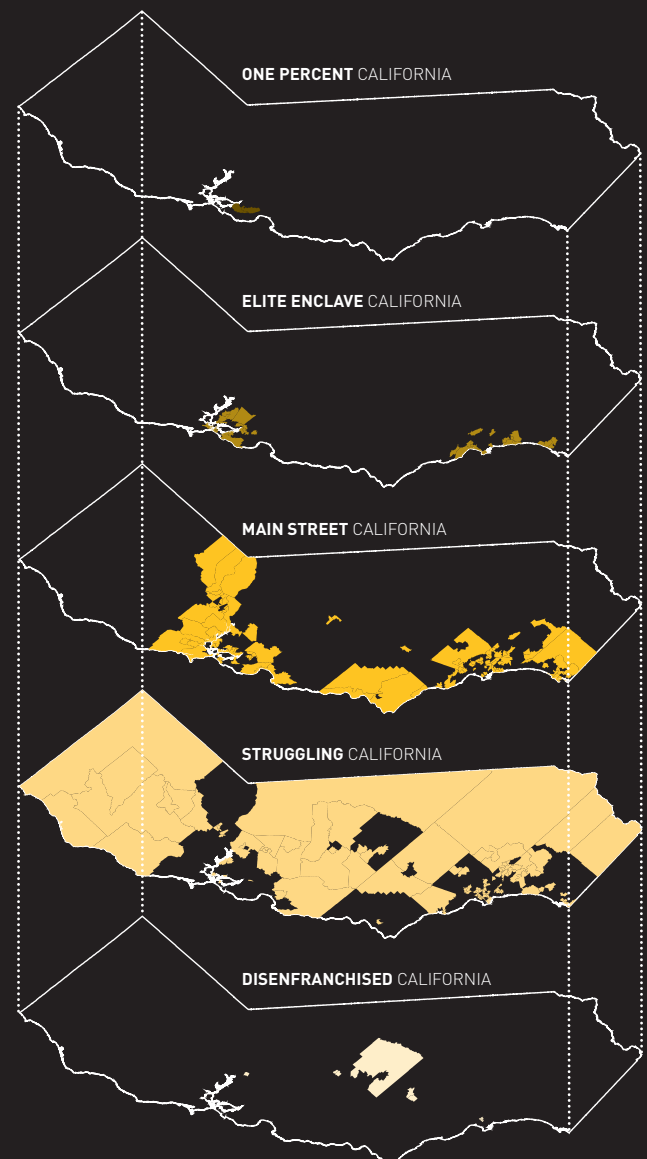of the Social Science Research Council

A PORTRAIT OF
CALIFORNIA
2014–2015

CALIFORNIA HUMAN DEVELOPMENT REPORT

Kristen Lewis
Sarah Burd-Sharps

FOREWORD BY ASSEMBLY SPEAKER
Toni G. Atkins

ONE PERCENT CALIFORNIA

ELITE ENCLAVE CALIFORNIA

MAIN STREET CALIFORNIA

STRUGGLING CALIFORNIA

DISENFRANCHISED CALIFORNIA

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Recycled Paper

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Foreword

by Toni G. Atkins

What will California look like decades from now? Will life in 2040 be better or worse, and for whom? One way to answer these critical questions is to explore how today's children—tomorrow's adults—are faring.

Measure of America's *A Portrait of California 2014–2015* does just that. This fact-based exploration of how children and their communities across California are doing is a must-read for policymakers, business leaders, philanthropists, and anyone who cares about our future. The report uses health, education, and income indicators to sort communities across the state into five distinct "Californias" defined not by geography but by well-being and access to opportunity. And it shows how growing inequality is increasingly setting our kids on very different life paths.

California children growing up in what the report calls "One Percent California" live in resource-rich communities with great schools and arguably the widest range of opportunities in the world today. But their counterparts in "Struggling California" and "Disenfranchised California," which together are home to about half the state's children, live in families and neighborhoods where resources are stretched thin, thanks to stagnant wages, too few good jobs, and sky-high housing, transportation, and childcare costs. After years of challenges created by the Great Recession, California has finally begun down a path of stabilization and growing prosperity, but too many families and too many children are being left behind.

What can we do to ensure that the California Dream shines bright not just for some but for everyone in the Golden State? How can we ensure that every California child has a real chance to fulfill his or her potential and live a freely chosen, flourishing life? How can we grow together rather than grow apart?

I know from firsthand experience that we can reduce poverty with the right interventions. After growing up in substandard housing even with two hard-working parents, it was access to opportunity provided through education that helped me get to where I am today.

California's history shows that progress and widely shared prosperity rest on making investments that make people's lives better today and position them to seize the opportunities of tomorrow. This means combating child poverty, ensuring that disadvantaged young children are ready to succeed in school, supporting students in our classrooms, helping young people of color develop and thrive, and improving access to higher education. It means increasing funding for transportation projects and taking strides to expand affordable housing. It means ensuring that working families have opportunities to earn living wages and can find childcare that helps them keep their jobs, as well as keep their children safe and well cared for. And it means investing in an educated, productive workforce with the skills to compete in the global economy.

The policy choices we make will shape California in the decades ahead. I urge my colleagues, and everyone concerned with California's future, to use this report to inform our work in the coming years.

Warmly,

Toni G. Atkins
Speaker of the California State Assembly

Who Are We?

California's population is **38,041,430**

AGE

27% 0–19
36% 20–44
25% 45–64
10% 65–84
2% 85+

URBAN/RURAL

94% URBAN
6% RURAL

HOUSING

54% OWN
46% RENT

BIRTHPLACE

73% NATIVE-BORN
27% FOREIGN-BORN
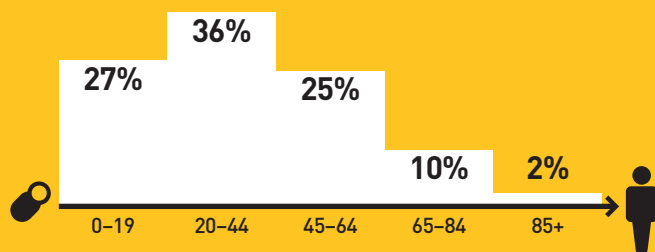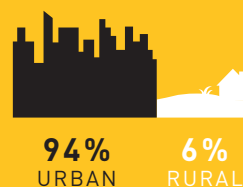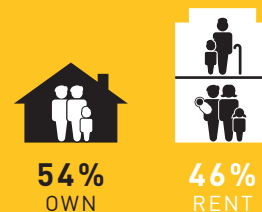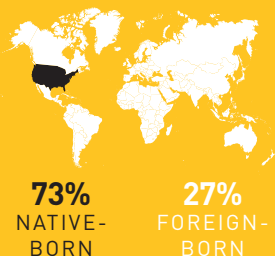
Two in three Asian Americans are foreign-born

FOREIGN-BORN BY RACE/ETHNICITY

64% ASIAN AMERICAN
37% LATINO
9% WHITE
6% AFRICAN AMERICAN
1% NATIVE AMERICAN

RACE/ETHNICITY
ALL AGES VS. CHILDREN UNDER 18

WHITE **39.2%** / **26.8%**
LATINO **38.2%** / **51.8%**
ASIAN AMERICAN **13.3%** / **10.7%**
AFRICAN AMERICAN **5.7%** / **5.5%**
SOME OTHER RACE/RACES **3.3%** / **4.8%**
NATIVE AMERICAN **0.4%** / **0.4%**

Over half of California's children are Latino.

EMPLOYMENT

Top California Occupations

21% Education, Health Care, Social Assistance
19% Services (professional, scientific, mgmt., etc.)
16% Manufacturing, Construction
14% Trade (wholesale, retail)

10% Entertainment, Arts, Recreation, Accommodation
6% Finance, Insurance, Real Estate
5% Transportation

4% Public Administration
3% Information
3% Agriculture, Forestry, Fishing, Hunting, Mining
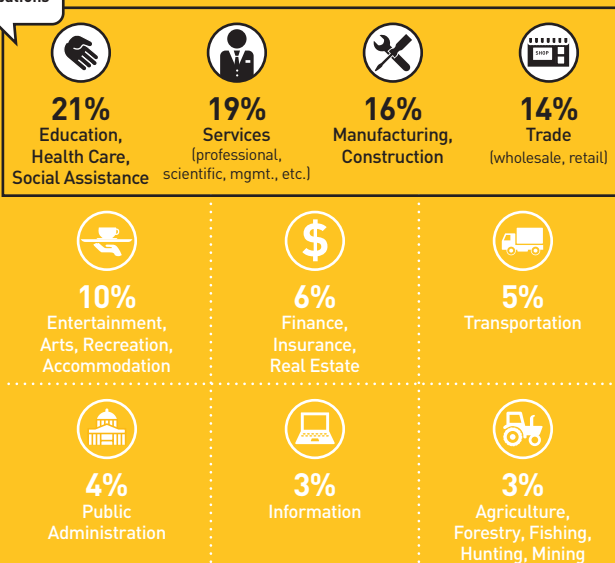
Key Findings

If California were a country, it would rank thirty-fourth in the world by population and eighth by the size of its economy—big enough for a seat at the G8. So what happens in California has national, and even international, significance.

This report takes a dramatically different approach to assessing the state's performance. Instead of relying on traditional economic analysis, Measure of America's *A Portrait of California* uses the human development approach to tell us how people are doing. Three dimensions—a long and healthy life, access to knowledge, and a decent standard of living—are examined in detail and presented along a simple ten-point scale: the American Human Development (HD) Index.

A Portrait of California brings together data, innovative analysis, and the American HD Index methodology to enable "apples-to-apples" comparisons of California's counties, major cities, 265 Census Bureau–defined areas, women and men, and racial and ethnic groups. It provides a gauge of how different groups of Californians are doing in comparison to one another and a benchmark for tracking progress over time.

The human development concept originated in the work of late economist Mahbub ul Haq and Nobel laureate Amartya Sen. Together they demonstrated that money metrics like Gross Domestic Product (GDP) were grossly lacking when it came to measuring human well-being. Dr. Haq often cited the example of Vietnam and Pakistan. In the late 1980s, the two countries had the same GDP per capita— around $2,000 per year—but Vietnamese, on average, lived a full eight years longer than Pakistanis and were twice as likely to be able to read. And differences like these can also be found closer to home: *A Portrait of California 2014–2015* shows that we can expect a child born today in Mountain View, Palo Alto, or Los Altos to outlive a child born the same day in Watts by an average of 11.5 years—a vitally important fact that economic measures miss.

Income inequality is in the headlines these days, and attention to this huge and growing problem is welcome. But to focus on inequality in income alone is to take a narrow view of the problem and what's at stake. Mutually reinforcing inequalities in health, education, environment, neighborhood conditions, wealth, and political power have created an opportunity divide that higher wages alone cannot bridge.

This 2014–2015 update of the 2011 California report allows us to compare outcomes from one place to another and to look at changes over time. The result is a comprehensive reference tool and a critical starting point for informed discussions on policy solutions.

Income inequality is in the headlines these days. But to focus on inequality in income alone is to take a narrow view of the problem.

"Five Californias"

Inequalities in health, education, and earnings divide California communities in ways that challenge conventional north-south and inland-coastal divisions in the state. By using the HD Index score to sort county, town, and neighborhood clusters, we have identified "Five Californias," each with its own distinct well-being profile.

- **One Percent California** consists of the two neighborhood clusters that score 9 or above out of 10 on the HD Index; these neighborhoods are home to just under one in every one hundred Californians.

- Neighborhood clusters that score between 7 and 8.99 on the Index are **Elite Enclave California**; 15 percent of Californians are part of this group.

- **Main Street California** comprises neighborhood clusters that score between 5 and 6.99 and is home to 39 percent of Californians.

- **Struggling California** is home to the largest share of the state's population, 42 percent, with these neighborhood clusters scoring between 3 and 4.99 on the Index.

- **Disenfranchised California** comprises neighborhood clusters that score below 3 on the HD Index; this California is home to roughly 3 percent of the state's population.

The Five Californias also gives us a window into California's future. The HD Index numbers make plain the need to address the future of the state in two ways: by preventing problems from taking root in childhood and by helping parents. Together, Struggling and Disenfranchised California are home to more than half (50.9 percent) of the state's children. In Struggling California, nearly one in five teens and young adults fall into the "disconnected youth" category, or youth ages 16 to 24 who are neither working nor in school.

A Portrait of California: Overall

- Though California made substantial human development progress from 2000 to 2005, the state has been treading water in terms of well-being since 2005; the HD Index score was 5.39 on this ten-point scale in 2005 and again in 2012.

- The state's HD Index score exceeds the national average (5.07), but scores by county, metro area, and neighborhood cluster reveal large variations in fundamental health, education, and earnings outcomes within the state. The greatest geographical variations are often found within, rather than between, counties and metro areas.

- Of the state's ten largest metro areas, San Jose tops the well-being chart, with an HD Index score of 7.08, higher than the top-ranking state, Connecticut. At the other end of the rankings table is Bakersfield, with an Index score of 3.69, lower than the worst-performing state, Mississippi. Fresno ranks ninth, with an Index score of 3.96—on par with well-being levels in West Virginia.

Health

- Health is a good news story from 2000 to 2012: life expectancy at birth in California increased by 2.7 years to 81.2 years. Californians live longer than the average American, ranking fourth among states on this fundamental indicator.

- But at the neighborhood level, the story changes. Nearly a dozen years separate the top and bottom neighborhood clusters in California, from a life expectancy of 87.0 years in parts of northwest Santa Clara to 75.3 years in Twenty-Nine Palms City and Barstow City in San Bernardino County (see MAP 2 on page 83).

- By race and ethnicity, Latinos outlive whites in California by 3.6 years. African American men have the lowest life expectancy of all race, ethnicity, and gender categories, 72.8 years, just under the male life expectancies of Tunisia and Vietnam. This is in part the result of tragically high premature death rates among men due to heart disease, homicide, and cancer.

California's Latinos outlive whites by **3.6 years.**

Education

- More education is associated with a range of positive outcomes that extend well beyond better jobs and bigger paychecks. Measure of America's research suggests, for example, that if every Californian adult were to magically "move up" just one education level, nearly 1 million fewer Californians would live in poverty, life expectancy would increase by 1.6 years, 1,200 fewer Californians would be murdered each year, and 2.4 million more Californians would vote in elections.

- Change in educational attainment since 2000 has been very positive. A higher percentage of Californian adults 25 years and older hold bachelor's and graduate degrees than they did in 2000, and the share of adults who lack a high school diploma fell from 23.2 percent in 2000 to 18.5 percent in 2012—though that rate is still about 5 percentage points higher than the national average.

The share of adults without a high school diploma fell from 23.2 percent in 2000 to 18.5 percent in 2012.

- Latinos have the lowest educational attainment score, lagging in school enrollment for those ages 3 to 24 as well as in the proportion of adults who have completed high school, a bachelor's, and a graduate degree. However, U.S.-born Latino adults are slightly more likely than the average Californian to have graduated high school, a trend that bodes well for Latino educational levels in the next generation.

- The youth disconnection rate (the share of young people ages 16 to 24 who are neither working nor in school) is cause for concern. In the ten most populous California metro areas, the rate ranges from a low of 10.4 percent in Oxnard–Thousand Oaks to more than double that, 24.2 percent, in Bakersfield. More striking still is the youth disconnection range within large metro areas by race and ethnicity.

Earnings

- What has stymied overall human development progress in recent years? The culprit is the decline in earnings. California's median earnings in 2005, $33,305, were 16 percent higher than they were in 2012. Median earnings are the wages and salaries of the typical worker.

California's agriculture feeds the nation, but the state's crop workers struggle to buy groceries.

- California's agriculture feeds the nation, but the state's crop workers struggle to buy groceries, with annual earnings that range from $15,000 to $17,500.

- Median earnings by metro area range from San Jose, at over $42,000 to Fresno, with earnings of under $23,000, slightly more than half what the typical San Jose worker is earning.

- White men outearn white women by almost $18,000. The gender pay gap for the state's other major racial and ethnic groups ranges from about $4,000 between Native American men and women to a gap of about $10,000 among Asian Americans. Wage inequality is not just a women's issue; most California families depend on women's earnings to make ends meet.

Summary of the Agenda for Action

Changes in neighborhoods, schools, workplaces, and government can reduce the disparities in health, education, and earnings that divide Californians today and have the potential to raise HD Index scores for everyone, especially the groups being left behind, tomorrow. But effective change can only come about when the various institutions, agencies, advocates, and groups with a stake in the future of the state work together. And the best place to start is by improving the lives of children and those who care for them.

The main drivers of **health** disparities are rooted in the circumstances in which different groups of Californians are born, grow up, work, and age; this means that improving the health of Californians first and foremost requires improving the conditions of daily life, especially in communities where risks to health are many and varied, from exposure to environmental toxins to violence to excessive alcohol advertising. Reducing economic insecurity by shoring up wage shortfalls is not just a standard-of-living strategy; it is also a health strategy for reducing the toxic stress that affects entire families. The toll of domestic violence on the health of survivors and their families is staggering; it is time to transform this issue from a private matter to a public health priority. Ensuring that everyone in California has access to health insurance, including those who are undocumented, will reduce the long-term burden on the state's health care system as well as stark inequalities of access by ethnicity. Currently, 62 percent of the state's uninsured are Latino.

In terms of **education**, evidence is mounting that we are waiting too long to reach out to disadvantaged children and their parents. Increasing access to knowledge in the state requires an approach that starts early in life, beginning with efforts to help at-risk mothers have healthy pregnancies and new parents living in poverty build their caregiving skills, ensuring access to high-quality childcare and preschool for the children of disadvantaged families, and, at the other end of the education pipeline, providing greater support for youth as they transition in diverse ways into adulthood. At every grade level, schools must ensure that new funding is used to support the needs of three disadvantaged groups in particular: low-income children, children in the foster system, and children who are learning English.

Raising the **standard of living** requires, of course, reasonable pay for work, and raising the minimum wage and increasing the earnings of farm laborers will change the lives of families living in Struggling and Disenfranchised California. But other factors that shape standard of living need to be addressed as well, including the scarcity of affordable housing and protections for hourly shift workers. Strengthening the safety net for those at the bottom not only improves the immediate living conditions of impoverished families, it also increases the chances of future success for children living in poverty.

The Agenda for Action focuses on priority actions that are key for boosting Human Development Index scores for all Californians and for narrowing the well-being gaps that exist between different groups.

About
Human Development

Human development is defined as **the process of enlarging people's freedoms and opportunities and improving their well-being**.

The human development model emphasizes the everyday experience of ordinary people, including the economic, social, legal, psychological, cultural, environmental, and political processes that shape the range of options available to us.
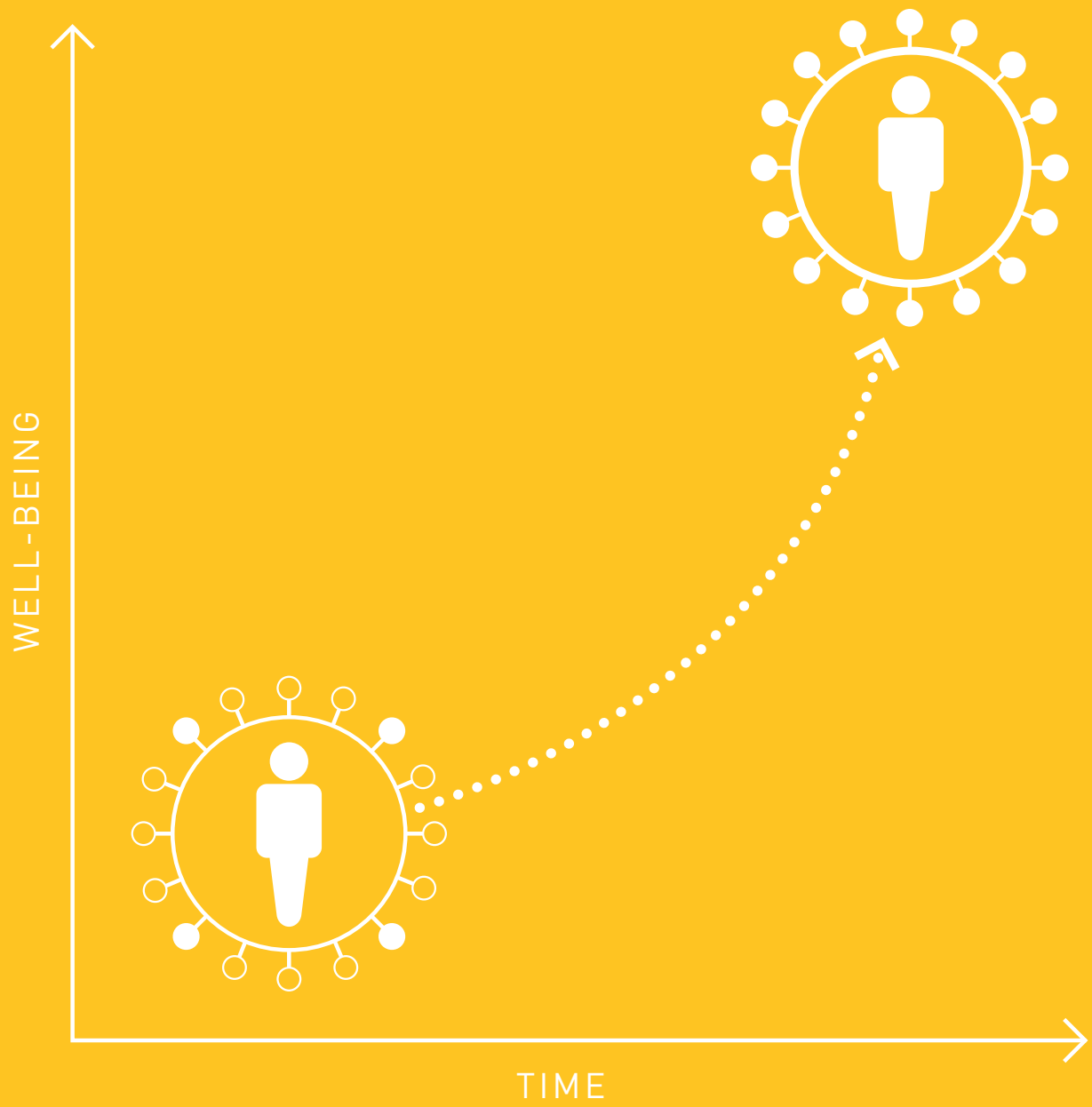
Introduction

> "...The time is ripe for our measurement system to shift emphasis from measuring economic production to measuring people's well-being."
>
> **JOSEPH E. STIGLITZ, AMARTYA SEN, AND JEAN-PAUL FITOUSSI,**
> *Mismeasuring Our Lives: Why GDP Doesn't Add Up,* 2010

A Portrait of California is more than a data summary. It is about the ability of Californians to invest in themselves and their families, seize opportunities, and live the kind of lives they want to live.

Human development is **the process of improving people's well-being and expanding their freedoms and opportunities**. The human development approach emphasizes the everyday experiences of ordinary people and encompasses the wide range of factors that shape our daily lives and pattern our long-term life trajectories. Higher levels of human development give people more agency, more control over the conditions of their lives, greater ability to direct their life course, and a better shot not just at realizing their own full potential but also positioning their children to do the same. Lower levels of human development rob people of agency, limit the horizons of the possible, and push many dreams out of reach. Human development is an expansive, hopeful concept that values, above all, human freedom—not just legal or theoretical freedom, but the real, actual freedom of women and men to decide for themselves what to do, how to live, and who to be.

The human development concept is the brainchild of the late economist Mahbub ul Haq. Over the course of his career as chief economist at the World Bank and minister of finance in Pakistan, Dr. Haq came to believe that existing measures of progress failed to account for the true purpose of development: to improve people's lives. He argued that while money and economic growth were essential means to an end, they were not ends in themselves: better lives for people were. Economic growth was valuable only when it resulted in concrete achievements like healthier children, better living conditions, and greater self-determination. He found particular fault with government reliance on the commonly used measure of gross domestic product (GDP). Dr. Haq believed not only that GDP was an inadequate proxy for well-being but also that attaching such outsized importance to it encouraged governments to measure, value, and even do the wrong things.

Dr. Haq often cited the example of Vietnam and Pakistan. In the late 1980s, the two countries had the same GDP per capita—around $2,000 per year—but

Human development is about people's real freedom to decide for themselves who to be and how to live.

FIGURE 1 Human Development Timeline

"**Economic growth** is a measure of people's well-being"

Traditional Approach

"**People** are the real wealth of a nation"

Human Development Approach

135 countries have published some **700 national, regional, and local** Human Development Reports, with UNDP support.

1990 — **First Human Development Report**

2000 — **10-Year Anniversary** *Human Rights and Human Development*

2008 — **First American Human Development Report**

Vietnamese, on average, lived a full eight years longer than Pakistanis and were twice as likely to be able to read. Relying on money metrics alone painted an incomplete and misleading picture of well-being in these two countries.

Working with Nobel laureate and Harvard professor Amartya Sen, as well as other gifted economists, Dr. Haq developed the human development concept, which debuted in the first Human Development Report in 1990. Published under the auspices of the United Nations Development Programme every year since then, the Human Development Report, with its trademark Human Development Index, is now the global gold standard for measuring the well-being of large population groups and a proven vehicle for change the world over. In addition to the annual global report, national reports have been produced in 135 countries in the last twenty-two years since 1992. These reports boast an impressive record of spurring public debate, generating political engagement, and shining a spotlight on both progress and setbacks.

The work of Measure of America (MOA), a project of the nonprofit Social Science Research Council, is built upon the UN Human Development Index and overall approach. MOA relies on the same conceptual framework and areas of focus as the UN does, but uses data more relevant to an affluent democracy. The global index was designed to apply to all 193 UN member states, from highly industrialized, affluent countries like Norway, Australia, and Iceland, to deeply impoverished countries like Afghanistan, Sierra Leone, and Niger. Since MOA introduced a modified American Human Development Index in 2008, organizations and communities across the country have used it to understand community needs and shape evidence-based policies and people-centered investments (see **BOX 1**).

Relying on money metrics alone paints an incomplete and misleading picture of well-being.

MOA's *A Portrait of California 2011* went beyond the fiscal and budgetary woes dominating the headlines at the time to examine the well-being of Californians, neighborhood by neighborhood. The report challenged the traditional divisions in the state—North and South, coastal and inland—by sorting, by Index score, county, town, and neighborhood groups into "Five Californias," each with its own distinct well-being profile. In addition, the report ranked native-born and foreign-born residents, women and men, and each major racial and ethnic group in terms of well-being and access to opportunity. This volume updates the 2011 analysis with the latest available data. What impact did the first Portrait have?

- Inspired by the California-wide Portrait, **The Marin Community Foundation** commissioned *A Portrait of Marin 2012* to apply Measure of America's Human Development Index and analysis to census tracts and racial and ethnic groups within Marin County, with success in reframing the debate about disparity and opportunity and spurring action in key areas like preschool expansion.
- **The Sonoma County Department of Health Services** commissioned *A Portrait of Sonoma County 2014,* which was released in May 2014. The report is central to the county's plans to address its local Health Action priorities of educational attainment, economic security, and health system improvement and to drive future planning efforts across county agencies. More than fifty county-based institutions signed a "Pledge of Support" to use the report in their work and join with others to collectively address the challenges it identified.
- A chapter from *A Portrait of California 2011* is included in the *Governing California* textbook, used in California politics classes at UC–Berkeley, UC–San Diego, UC–Davis, and the University of San Francisco.
- **The California Endowment** built its statewide "Health Happens Here" campaign on the social determinants of health approach and Measure of America's unique life expectancy calculations.
- **The James Irvine Foundation** supported United Ways of California to foster community-level adoption of the American Human Development Index with workshops and county-specific fact sheets. The foundation also used *A Portrait of California 2011* for planning in the San Joaquin Valley.
- **The Latino Community Foundation** used the 2011 report in community dialogues and presentations such as the Sacramento Summit for the California Latino Agenda Campaign.
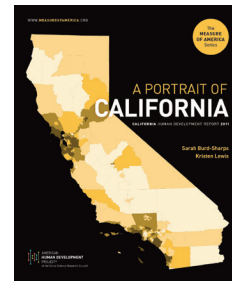
A Portrait of California 2011 **inspired multiple initiatives.**

A chapter from *A Portrait of California 2011* is included.

Supported adoption of the HD Index in communities.

How Is Human Development Measured?

The human development approach rests on a robust conceptual framework: Amartya Sen's seminal work on capabilities. Simply put, capabilities determine what a person can do and become; they are in a sense a person's "tool kit" for living a freely chosen life of value. Capabilities shape the real possibilities open to people and determine the freedom they have to lead the kind of lives they want.

The idea of capabilities is very broad. Valued capabilities include good health, access to knowledge, sufficient income, physical safety, religious freedom, political participation, love and friendship, societal respect, equality under the law, social inclusion, access to the natural world, self-expression, agency, the ability to influence decisions that affect one's life, and more. The human development concept is likewise broad, encompassing the economic, social, legal, psychological, cultural, environmental, and political processes that define the range of options available to people.

Trying to measure all the facets of this expansive concept would be a fool's errand. Thus, the UN Human Development Index measures just three fundamental human development dimensions: a long and healthy life, access to knowledge, and a decent standard of living (see FIGURE 2). These areas are not contentious; people around the world view them as core building blocks of a life of value, freedom, and dignity. From a practical perspective, reliable and regularly collected proxy indicators are available for each. The American Human Development Index also measures these three human development dimensions, albeit with indicators more appropriate to the U.S. context.

Once disparities in these basic outcomes have been brought to light through the use of objective data, the next task is to examine the *why*—the underlying conditions, historical factors, policy choices, and more that have led to different outcomes for different groups of Californians—and for this exploration, a whole host of other indicators is required.

> The Human Development Index measures just three fundamental human development dimensions: a long and healthy life, access to knowledge, and a decent standard of living.

Two Approaches to Understanding Progress in America

How is the
economy
doing?

$ GDP

TRADITIONAL
Approach

PROGRESS
in America

How are
people
doing?

HUMAN DEVELOPMENT
Approach
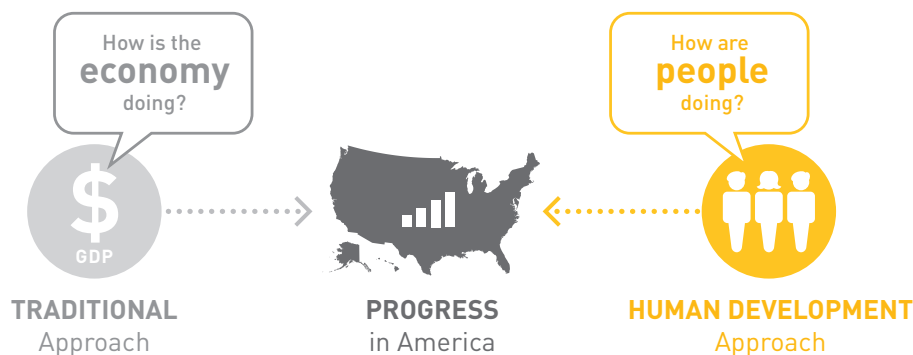
FIGURE 2 **Human Development: From Concept to Measurement**

The human development concept is very broad, encompassing all the things that people need for a life of choice and value. The Index, however, measures only three basic building blocks of well-being and access to opportunity.

CAPABILITIES

- physical safety
- political participation
- sustainable environment
- respect of others
- digital access
- family and community
- voice and autonomy
- equality before the law
- religious freedom
- self-expression

THREE DIMENSIONS

A Long and Healthy Life

Access to Knowledge

A Decent Standard of Living

INDICATORS

| Life expectancy at birth | Educational degree attainment | School enrollment | Median earnings |

Health INDEX + Education INDEX + Income INDEX

3

American Human Development INDEX

The American Human Development Index for California weights the three core human development dimensions equally, on the premise that each is as important as the next for human well-being.

- **A Long and Healthy Life** is measured using life expectancy at birth. It is calculated using mortality data from the Death Statistical Master Files 2010–2012 of the California Department of Public Health and population data from the U.S. Census Bureau for 2010–2012.

- **Access to Knowledge** is measured using two indicators: school enrollment for the population ages 3 to 24 and educational degree attainment for those 25 and older. A one-third weight is applied to the enrollment indicator and a two-thirds weight to the degree attainment indicator. Both are from the U.S. Census Bureau's 2012 American Community Survey.

- **A Decent Standard of Living** is measured using median earnings of all full- and part-time workers age 16 and older from the same 2012 American Community Survey.

In broad terms, the steps for calculating the Index are as follows:

- The first task is to compile or calculate the four indicators that comprise the Index: life expectancy, school enrollment, educational degree attainment, and median personal earnings.

- Because these indicators use different scales (years, dollars, percent), they next must be put on a common scale so that they can be combined. Three sub-indexes, one for each of the three dimensions that make up the Index—health, education, and earnings—are created on a scale of 0 to 10.

- The three sub-indexes are then added together and divided by three to yield the American Human Development Index value.

A detailed technical description of how the Index is calculated is contained in the **Methodological Notes** on page 158.

Like the three sub-indexes, the final American HD Index is expressed in numbers from 0 to 10. The Index score for the whole country is 5.07. Alone, that number is not terribly meaningful, but it sets a valuable touchstone for understanding the tremendous variation that exists in different states, congressional districts, counties, metropolitan areas, and neighborhoods as well as among racial and ethnic groups and between men and women. Some populations enjoy levels of well-being near the top of the Index's 10-point scale, others fall slightly above or below the U.S. average, and some have levels of health, education, and earnings that place them near the bottom of the Index.

The American Human Development Index combines health, education, and income indicators into a composite measure expressed on a scale from 0 to 10.

BOX 2 **What Sets the American Human Development Index Apart?**

Recent years have seen a flurry of new indexes, scorecards, and dashboards that, like the American HD Index, measure well-being. What sets the American HD Index apart from the pack? Six features make the American HD Index particularly useful for understanding and improving the human condition in the United States.

It supplements money metrics with human metrics.

An overreliance on economic metrics such as GDP per capita can provide misleading information about the everyday conditions of people's lives. Connecticut and Wyoming, for instance, have nearly the same GDP per capita. Yet Connecticut residents, on average, can expect to outlive their western compatriots by two and a half years, are almost 50 percent more likely to have bachelor's degrees, and typically earn $7,000 more per year.[1]

It connects sectors to show problems, and their solutions, from a people-centered perspective.

The cross-sectoral American HD Index broadens the analysis of the interlocking factors that create opportunities and fuel both advantage and disadvantage. For example, research overwhelmingly points to the dominant role of education in increasing life span, yet this link is rarely discussed. In fact, twenty-five-year-olds with an education beyond high school have an average life expectancy seven years longer than those whose education stops with high school.[2]

It focuses on outcomes.

Human development and the HD Index focus on the end result of efforts to bring about change. Lots of data points help us understand or quantify efforts to address a specific problem (for example, funding for neighborhood health clinics, or the number of participants in a wellness program). But we typically stop short of measuring the outcome of these efforts to truly understand if actions and investments are making a difference. Are people living longer, healthier lives?

It counts everyone.

The Human Development Index moves away from the binary us/them view of advantage and disadvantage provided by today's poverty measure to one in which everyone can see him- or herself along the same continuum.

It is comparable from place to place and over time.

Because it includes a limited number of data points that are consistently collected in the same way in states across the country, are available down to the census tract level, and are updated annually, the Index allows for reliable "apples-to-apples" comparisons over time and from place to place and population group to population group.

It directly measures inequality in a way that is easy to understand.

Because of the data comparability discussed above, American Human Development Index scores for different geographies, major racial and ethnic groups, and women and men make plain the existence, nature, and extent of fundamental disparities between different groups of Californians.

What Can the American Human Development Index Tell Us about Child Well-Being?

This volume of *A Portrait of California* looks at the well-being of the entire state population. In addition, this installment in the series has a special focus on children and young people.

The indicators in the American Human Development Index don't focus exclusively on children, but **the Index nonetheless provides important information about how children from different groups are faring.** A low HD Index score signals an area where household- and community-level risks to healthy child development are many, and a high HD Index score signals an area where such risks are comparatively few. There are several reasons.

- First, children live and grow up in families, and the capabilities of the adults in those families are among the strongest predictors of whether their children will thrive or languish.

- Second, when it comes to community-level indicators of advantage and disadvantage, negative and positive characteristics tend to cluster:[3] areas where adults have very low earnings and low education levels (two areas measured in the Index) also tend to have schools of poorer quality (thanks in part to lower local property tax revenues), higher rates of crime, fewer child-friendly public spaces, and less family stability; conversely, areas where adults have very high earnings and high education levels tend to have well-funded, high-performing schools, safe streets, many amenities for children, and a higher share of children living with both their parents.

- Third, at the national level, there is a significant negative relationship between states' American Human Development Index scores and their infant mortality, child poverty, and child mortality rates; in other words, states with high levels of well-being and access to opportunity have better outcomes for children than states with low well-being levels.[4]

The HD Index is a good proxy for child well-being.

NATIONAL LEVEL
States' HD Index scores are good predictors of the states' infant mortality, child poverty, and child mortality rates.

COMMUNITY LEVEL
Areas with very low earnings and education levels tend to have schools of poorer quality, higher rates of crime, and less family stability.

FAMILY LEVEL
Parents' capabilities are among the strongest predictors of whether their children will thrive or languish.

California:
What the Human
Development Index
Reveals

How Do We Stack Up?

Human Development Index

HIGH 10

10 ——

Santa Clara:
Mountain View, Palo
Alto, and Los Altos

9 ——
— **Santa Clara:**
Cupertino, Saratoga, and Los Gatos
— **Contra Costa:**
San Ramon and Danville
— **Contra Costa:**
Walnut Creek, Lafayette,
Orinda, and Moraga

8 ——
— **Los Angeles:**
Redondo Beach, Manhattan
Beach, and Hermosa Beach

**Asian
Americans**

**Asian American
Men**

San Jose
7 ——
— Asian American
Women

— San Francisco

— White Men

— Whites
6 ——
— White Women

— Oxnard–
Thousand Oaks
— San Diego
Females
— African American
Women
— Native American
Women
Native-Born

5 ——
— Sacramento
Males
— Los Angeles
— African American
Men
— Native American
Men
— Latino Women
Foreign-Born

— Riverside–
San Bernardino
— Stockton
— African
Americans
— Native
Americans

4 ——
— Fresno
Latinos
**Latino
Men**

Tulare:
Visalia, Tulare,
and Porterville
Bakersfield

Los Angeles:
Huntington Park,
Florence-Graham,
and Walnut Park
3 ——
— **Kern:** Bakersfield
— **Los Angeles:**
LA City (Southeast/
East Vernon)

2 ——
Los Angeles:
South Central/Watts

1 ——

**METRO
AREAS**

Top 5 & Bottom 5
**NEIGHBORHOOD
CLUSTERS**

0
LOW 0

GEOGRAPHY   **GENDER**   **RACE/
ETHNICITY**   **GENDER &
RACE/ETHNICITY**   **NATIVITY**

Introduction

"How far you go in life depends on your being tender with the young, compassionate with the aged, sympathetic with the striving and tolerant of the weak and strong. Because someday in your life you will have been all of these."

GEORGE WASHINGTON CARVER

California's young people of color are the state's future; their well-being, choices, and opportunities today determine what kind of California we will see tomorrow.

The nation as a whole is becoming older and more ethnically diverse, a process that has been called the "graying" and "browning" of America,[5] and current projections suggest that the United States will be majority-minority in 2043.[6] **But this future has already arrived in California, home to one in every eight Americans.** More than half of the state's children are Latino, and as of March 2014, Latinos edged past whites as the largest racial and ethnic group in California.[7] Asian Americans are the fastest-growing group, and more than half of the immigrants to California in recent years hail from Asia.[8] California's young people of color are the state's future; their well-being, choices, and opportunities today determine what kind of California we will see tomorrow.

Californians live longer and earn more than the average American, and young people in California have some important advantages over their parents' generation. They are less likely to smoke than older adults, more likely to graduate on time from high school than previous generations, and much less likely to have been arrested for a crime than any generation since the 1950s.[9] California has very high rates of students in the state's public universities who complete their studies through to receiving a bachelor's degree, placing it seventh among the fifty states and Washington, DC.[10]

But the state also faces some significant challenges that limit people's ability to live freely chosen, rewarding lives and position their children to do the same. Compared to the rest of the country, California has higher rates of poverty and people without health insurance and higher housing cost burdens among renters and homeowners alike; as a result, many children are growing up in families where resources are stretched thin. And although Californians have slightly higher bachelors' and graduate or professional degree attainment rates than the national average, California has the second-highest share of adults who lack a high school diploma, 18.5 percent; children whose parents have little education are more likely to struggle in school themselves.

Worrisome child well-being trends like these disproportionately affect Latino children. Research from Stanford's Center on Poverty and Inequality and the Public Policy Institute of California found that one in three Latinos lives in poverty.[11] Latino high school students in the state are four times as likely as white high schoolers to attend schools designated "low performing," and more than twice as likely as white students to attend schools with shortages of qualified teachers.[12] The state's new funding formula for public schools, discussed further on page 105, is designed to direct more resources to schools educating students who live in poverty, who are learning English, and who are involved in the foster care system. This new system, one of the most progressive in the country, is designed to ensure that schools educating students with the greatest needs have the additional resources they need to do so; it should help to address the educational inequities Latino children have historically faced.

Many California metropolitan areas face high rates of youth ages 16 to 24 who are neither working nor in school, also known as youth disconnection, with particularly serious challenges for Latino and African American young people. In 2013, Measure of America found that Riverside–San Bernardino had the highest rate of youth disconnection among the nation's twenty-five most populous metro areas; nearly one in five Latino young people and one in four African American young people were disconnected. In Los Angeles, 22.5 percent of African American youth were disconnected, as are 17.2 percent of Latino youth.[13] Being detached from the anchor institutions of school and work during these critical years exacts a high cost for young people and for society. **Research shows that, on average, people never entirely recover from long spells of youth disconnection;** instead, they carry scars of those lost years for the rest of their lives in the form of lower earnings, greater unemployment, worse health, lower marriage rates, more contact with the criminal justice system, and even less self-reported happiness. California pays a price in a less competitive workforce, reduced tax revenues, more crime, and costlier social services. Some groups of vulnerable youth, such as youth aging out of foster care, face a perilous transition to adulthood. In the years after emancipation, foster care youth face a high likelihood of homelessness, incarceration, unemployment, and pregnancy.[14]

California is endowed with an abundance of riches—in the talent, innovation, and diversity of its people; in its fertile farmland, temperate climate, and breathtaking landscape; in its history of superb educational institutions; and in its pathbreaking policy responses to changing conditions, from local to global. California is also home to tremendous financial wealth, with more billionaires than any other U.S. state.[15] The challenge for California is to translate these riches into real-life, widely shared improvements in human well-being and access to opportunity. The pages that follow explore areas where the state is excelling and others where California is falling short.

California

HUMAN DEVELOPMENT
U.S. 5.07 HD Index
California 5.39 HD Index

HEALTH
U.S. 79.0 years
California 81.2 years

EDUCATION
U.S. 13.6% with less than a high school diploma
California 18.5% with less than a high school diploma

INCOME
U.S. $30,155 per year
California $30,502 per year
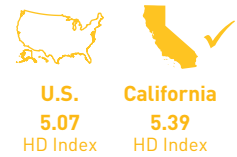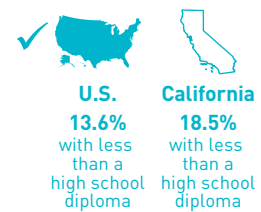
Human Development Trends
in the State since 2000

In the dozen years between 2000 and 2012, California made important human development progress, going from a score of 5.09 in 2000 to a score of 5.39 in 2012. A closer look at year-to-year change, however, shows that nearly all the Index score gains took place in the first half of this period. Growth in the Index score in essence stalled after 2005.

What has stymied overall human development progress in recent years? The culprit is declining earnings. California's 2005 median earnings figure, $33,305, is 16 percent higher than the 2012 figure, $30,502. Earnings fell sharply from 2007 to 2010, a casualty of the Great Recession, which began in December 2007 and ended in June 2009.

Health, on the other hand, is a good-news story. From 2000 to 2012, life expectancy at birth in California increased 2.8 years to 81.2 years. In the three years since the publication of the first *Portrait of California*, life expectancy increased by a little over one year. Though differences among places and groups within California remain astonishingly large—life expectancy for Asian American women is 16.3 years longer than for African American men, for example—Californians are outliving their counterparts in the rest of the country by an average of two years.

The state ranks fourth in the nation for life expectancy; only Hawaii, Minnesota, and Connecticut perform better. California's life expectancy is comparable to that of New Zealand, which is ranked thirteenth among affluent democracies.[16] The United States as a whole ranks twenty-seventh, between Chile and the Czech Republic.

Progress has likewise been steady in education. More Californian adults 25 years and older hold bachelor's and graduate or professional degrees than in 2000, and the share of adults who lack a high school diploma fell from 23.2 percent in 2000 to 18.5 percent in 2012—though that rate is still about five percentage points higher than the national average, a cause for concern. The share of the population with high school degrees refers only to adults over 25; it is not a measure of the current high school graduation rate. The graduation rate of today's high-schoolers is also an important indicator and is discussed further in the education chapter. A higher proportion of people ages 3 to 24 is enrolled in school today than in 2000, a move in the right direction overall. Since the publication of *A Portrait of California 2011*, key education indicators have improved; the rate of adults without a high school diploma fell by almost one percentage point, and the rate for adults with a bachelor's degree rose by one percentage point. The progress in health and education was not sufficient to offset the decline in earnings, however, and thus the overall Index score was essentially unchanged.

Growth in California's Human Development Index Score stalled after 2005.

TABLE 1 Trends in Human Development in California, 2000–2012

YEAR	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
United States 2012	5.07	79.0	86.4	29.1	10.9	77.5	30,155
California 2012	5.39	81.2	81.5	30.9	11.3	78.5	30,502
California 2010	5.40	80.8	80.7	30.1	11.0	78.4	31,968
California 2008	5.35	80.1	80.2	29.6	10.8	77.8	33,193
California 2005	5.39	79.4	80.1	29.5	10.6	77.8	35,305
California 2000	5.09	78.5	76.8	26.6	9.5	77.0	34,486

Source: Lewis and Burd-Sharps (2013), Measure of America calculations using California Department of Public Health mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2012.

FIGURE 3 Trends in Human Development in California, 2000–2012
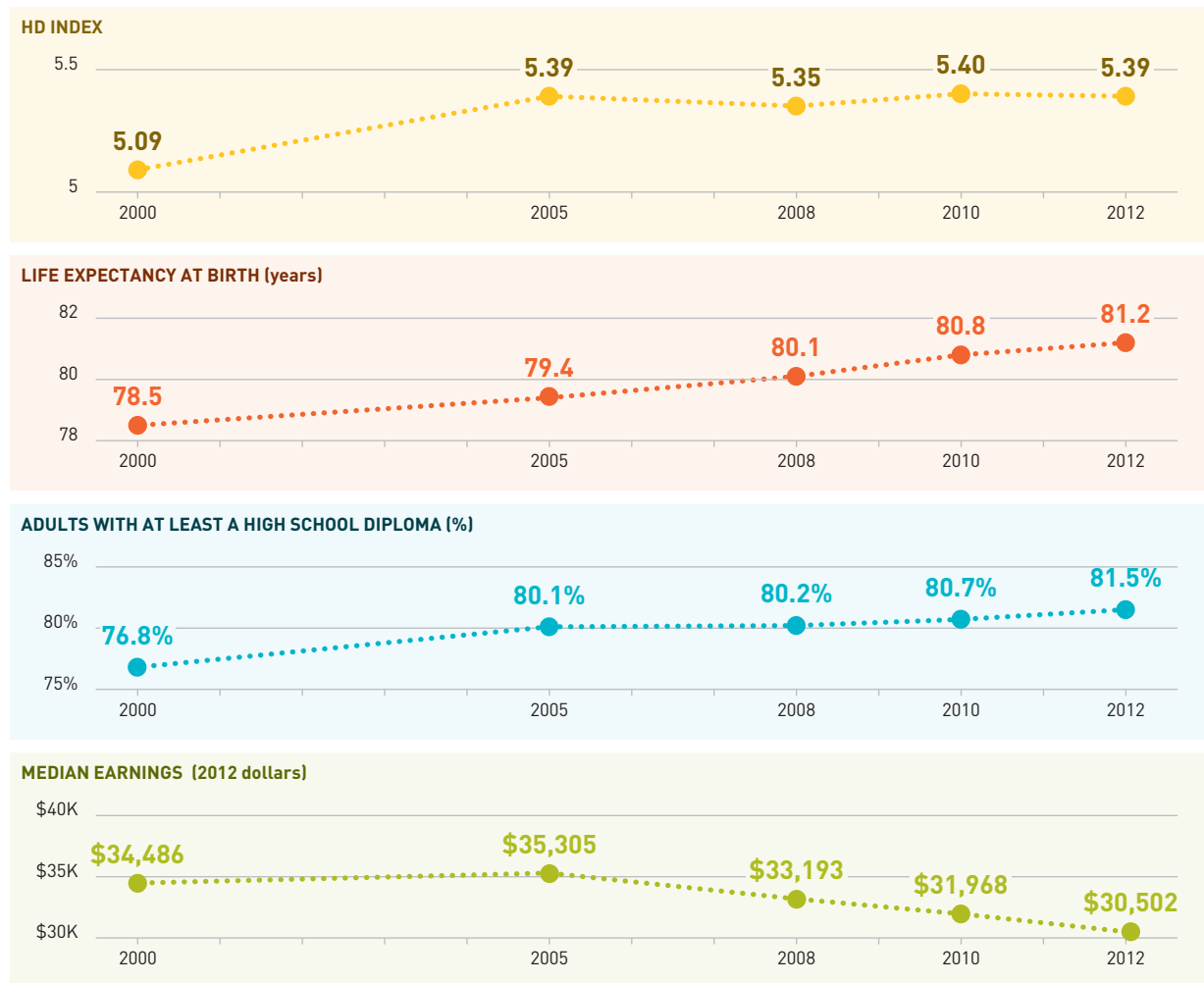
HD INDEX

LIFE EXPECTANCY AT BIRTH (years)

ADULTS WITH AT LEAST A HIGH SCHOOL DIPLOMA (%)

MEDIAN EARNINGS (2012 dollars)

Analysis by Geography, Race and Ethnicity, Gender, and Nativity

VARIATION BY GEOGRAPHY: COUNTIES

Counties are an imperfect geographic unit of analysis because they vary so much in population size. Los Angeles County is home to nearly 10 million people, whereas Alpine, Sierra, and Modoc Counties each have fewer than ten thousand people. To say that putting them side by side is like comparing apples and oranges is an understatement; comparing grapes and watermelons is more apt. Nonetheless, presenting an Index by county has several advantages: some important policies are crafted at the county level, and their boundaries do not change. In addition, many foundations and other philanthropic bodies organize their work by county, and most people know which county they live in (the same cannot be said for legislative or congressional districts). **TABLE 2** provides Index scores for the forty-eight counties (out of the state's fifty-eight) for which all data are available.

The highest levels of well-being are found in **Marin County, Santa Clara County,** and **San Mateo County**. These three Bay Area counties have life expectancies of approximately 84 years, median personal earnings above $42,000 per year, and school enrollment rates above 82 percent. **The Human Development Index scores for these three counties are well above that of the highest-ranking U.S. state, Connecticut.**

Madera, Del Norte, and **Lake** have the lowest levels of well-being among California's counties that can be ranked. **Their American Human Development Index scores, which range from 3.39 to 3.65, are well below the score of the lowest-ranking U.S. state, Mississippi.** The share of adults in Del Norte and Madera with a bachelor's degree is less than half that of the state as a whole, and earnings are less than $25,000 per year. A baby born today in Lake County has a life expectancy nine years shorter than a baby born today in Marin County.

The counties with considerable change in their overall well-being scores over the last four years (from 2006–2008 to 2010–2012) are Glenn County and Lake County. **Glenn County** saw the greatest improvement in its HD Index score, climbing nearly a point from 3.37 to 4.29, with the most improvement in life expectancy and earnings. **Lake County** to the south saw the greatest decline in its score, falling from 3.74 to 3.39. Both Glenn County (population 28,000) and Lake County (population 64,000) are among the ten least populous counties for which data were available, and some element of this change may be due to their comparatively small populations. In smaller populations, a change in circumstances for comparatively few people can have a large effect on the overall indicator. Fourteen counties slipped backward over that four-year period; twenty saw their well-being levels improve; the rest saw no change. A table showing county-level change over time can be found in the indicators section on pages 146–147.

Since 2006–2008, 14 counties slipped backward in human development, and 20 saw well-being levels improve.

TABLE 2 Human Development Index by County

COUNTY	HD INDEX	LIFE EXPECTANCY AT BIRTH (YEARS)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 DOLLARS)
United States	5.07	79.0	13.6	86.4	29.1	10.9	77.5	30,155
California	5.39	81.2	18.5	81.5	30.9	11.3	78.5	30,502
1 Marin County	7.45	84.2	7.7	92.3	54.3	23.1	85.1	42,276
2 Santa Clara County	7.16	84.0	13.4	86.6	46.5	20.5	82.9	43,268
3 San Mateo County	6.98	83.7	11.7	88.3	43.6	17.1	82.3	42,101
4 San Francisco County	6.89	82.7	13.9	86.1	52.2	20.1	78.8	42,761
5 Alameda County	6.48	82.0	13.6	86.4	41.4	16.8	81.2	39,308
6 Contra Costa County	6.47	81.7	11.5	88.5	38.9	14.4	81.6	40,248
7 Placer County	6.38	81.7	6.5	93.5	34.8	11.1	82.4	38,946
8 Orange County	6.07	82.7	16.2	83.8	36.9	12.7	81.0	33,994
9 El Dorado County	5.97	81.5	7.0	93.0	31.4	10.1	83.4	33,682
10 Ventura County	5.62	82.3	17.5	82.5	31.3	11.4	79.0	31,048
11 Napa County	5.61	81.4	17.6	82.4	31.4	10.5	79.5	32,598
12 San Diego County	5.59	81.7	14.7	85.3	34.1	13.0	75.8	31,684
13 Santa Cruz County	5.57	81.9	15.1	84.9	36.8	14.1	81.3	28,105
14 Sonoma County	5.53	81.4	13.1	86.9	32.0	11.3	77.6	31,149
15 Yolo County	5.49	81.2	15.1	84.9	37.7	17.9	84.0	26,628
16 Nevada County	5.32	81.1	5.3	94.7	31.9	10.1	79.0	27,152
17 Solano County	5.30	79.9	12.8	87.2	23.9	7.3	76.0	34,049
18 San Luis Obispo County	5.28	81.1	10.2	89.8	31.8	12.2	79.9	26,848
19 Los Angeles County	5.20	81.8	23.6	76.4	29.5	10.2	79.0	28,176
20 Sacramento County	5.19	79.4	14.3	85.7	27.6	9.2	78.3	31,378
21 Santa Barbara County	5.16	82.2	20.9	79.1	30.7	12.6	80.5	25,446
22 San Benito County	5.15	82.4	22.7	77.3	19.6	5.5	78.2	29,464
23 Amador County	4.76	79.5	12.4	87.6	18.2	4.5	77.2	28,450
24 Riverside County	4.74	80.6	20.8	79.2	20.4	7.2	76.4	27,379
25 Monterey County	4.52	82.4	29.8	70.2	23.2	8.6	74.8	23,608
26 San Bernardino County	4.42	78.9	22.1	77.9	18.4	6.5	75.6	27,478
27 San Joaquin County	4.34	78.6	22.9	77.1	18.3	5.7	77.1	26,689
28 Sutter County	4.31	78.9	22.3	77.7	18.2	5.4	75.7	26,385
29 Glenn County	4.29	79.2	24.5	75.5	17.7	5.8	79.3	24,876
30 Lassen County	4.28	78.9	20.3	79.7	13.3	4.0	57.6	33,207
31 Imperial County	4.22	81.7	35.7	64.3	13.3	4.4	79.1	23,176
32 Shasta County	4.20	76.8	11.7	88.3	18.7	6.1	78.3	25,563
33 Humboldt County	4.16	77.6	10.3	89.7	26.6	8.7	76.3	22,734
34 Butte County	4.16	78.2	12.9	87.1	23.8	8.0	78.5	22,088
35 Mendocino County	4.15	79.3	14.9	85.1	21.4	8.3	75.1	22,225
36 Stanislaus County	4.13	78.4	23.4	76.6	16.2	5.3	75.3	25,781
37 Tuolumne County	4.01	78.4	11.6	88.4	17.2	5.4	76.3	22,228
38 Fresno County	3.96	79.1	27.1	72.9	19.2	6.1	76.2	22,676
39 Kings County	3.91	79.4	29.1	70.9	12.6	3.4	70.4	25,415
40 Tehama County	3.87	77.6	19.3	80.7	13.3	3.9	75.0	24,361
41 Merced County	3.78	79.4	33.1	66.9	12.5	3.9	76.6	22,625
42 Siskiyou County	3.75	77.3	10.8	89.2	23.9	7.4	73.7	20,654
43 Yuba County	3.69	77.0	20.4	79.6	13.7	4.0	74.8	23,523
44 Tulare County	3.69	79.4	31.9	68.1	13.7	4.5	74.9	21,693
45 Kern County	3.69	77.8	27.9	72.1	15.0	5.1	72.9	23,763
46 Madera County	3.65	79.2	31.5	68.5	13.8	3.6	74.3	21,908
47 Del Norte County	3.53	76.2	21.6	78.4	14.4	4.5	69.6	24,765
48 Lake County	3.39	75.2	12.9	87.1	16.8	5.1	71.6	22,245

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012.

California's ten most populous metro areas are home to 84 percent of the state's population.

84%
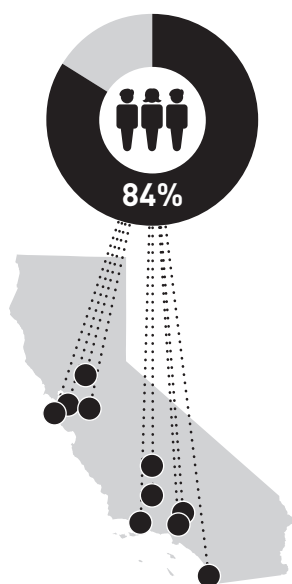
California's ten most populous metropolitan areas are home to 84 percent of the state's population, making the metro area lens an important one through which to view human progress in the state. The White House Office of Management and Budget defines a metro area as a key city or group of cities and surrounding suburban and exurban communities that share significant economic and cultural ties with the urban center. Of course, metro areas are characterized by tremendous internal diversity; they are home to communities with wildly differing levels of well-being and people with starkly different everyday realities and long-term choices and opportunities. Nonetheless, people within metro areas have an economic and social interconnectedness and some degree of group identity forged through a set of large-scale shared experiences and frames of reference, from weather and traffic to sports teams and media to key features of the natural and built environments.

The San Jose metro area tops the well-being chart with an American Human Development Index score of 7.08; the San Francisco metro area is close on its heels with a score of 6.72. Oxnard–Thousand Oaks, San Diego, Sacramento, and Los Angeles are well-being peers with scores ranging from 5.62 to 5.44. Riverside–San Bernardino (4.59), Stockton (4.34), Fresno (3.96), and Bakersfield (3.69) round out the bottom four. The score for Bakersfield is lower than that of the worst-performing state on the American Human Development Index, Mississippi (3.81), and Fresno's score is on par with that of West Virginia (3.95), which has the third-lowest state score (see **TABLE 3**).

A more in-depth look at human development in each of the ten most populous metro areas is available at www.measureofamerica.org. These "Metro Area Close-Ups" include an exploration of variation in well-being by race and ethnicity as well as neighborhood cluster, a dashboard of human development indicators beyond those included in the Index itself, and a metro area map.

The top and bottom metro areas, San Jose and Bakersfield, though both internally diverse, are very different from one another:

- Residents of the San Jose metro area can expect to live, on average, 6.1 years longer than people in Bakersfield; they are three times as likely to have bachelor's degrees and almost four times as likely to have graduate or professional degrees; and their median personal earnings are nearly $19,000 higher.

- San Jose is not only at the top; it also showed the most substantial gains in well-being between the 2006–2008 and 2010–2012 periods (see **FIGURE 4**). The good news for Bakersfield is that well-being also improved over this time period, though not as much.

TABLE 3 **Human Development Index by Metro Area**

METROPOLITAN AREA	HD INDEX	LIFE EXPECTANCY AT BIRTH (YEARS)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 DOLLARS)
United States	5.07	79.0	13.6	86.4	29.1	10.9	77.5	30,155
California	5.39	81.2	18.5	81.5	30.9	11.3	78.5	30,502
1 San Jose	7.08	83.9	13.6	86.4	45.7	20.1	82.7	42,461
2 San Francisco	6.72	82.5	12.5	87.5	44.2	17.3	81.3	40,956
3 Oxnard–Thousand Oaks	5.62	82.3	17.5	82.5	31.3	11.4	79.0	31,048
4 San Diego	5.59	81.7	14.7	85.3	34.1	13.0	75.8	31,684
5 Sacramento	5.47	80.2	12.3	87.7	30.0	10.4	80.0	31,936
6 Los Angeles	5.44	82.1	21.8	78.2	31.3	10.8	79.5	29,951
7 Riverside–San Bernardino	4.59	79.8	21.4	78.6	19.4	6.9	76.0	27,429
8 Stockton	4.34	78.6	22.9	77.1	18.3	5.7	77.1	26,689
9 Fresno	3.96	79.1	27.1	72.9	19.2	6.1	76.2	22,676
10 Bakersfield	3.69	77.8	27.9	72.1	15.0	5.1	72.9	23,763

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012.

- Both metro areas are about one-third white, but Bakersfield has a larger share of Latinos (about half, versus about a quarter in San Jose), whereas San Jose has a larger share of Asian Americans (31.4 percent versus 4.2 percent).

- The share of foreign-born residents in San Jose, 36.6 percent, is much higher than the share in Bakersfield, 20.5 percent.

- The occupational profiles of the two metro areas are very different; half of all workers in San Jose are in the highest-paid sectors—management, business, science, and arts occupations—compared to a quarter of workers in Bakersfield. About one in eleven workers in Bakersfield is employed in farming or forestry, a low-paying sector, compared to one in 245 in San Jose.

FIGURE 4 **Metro Area Human Development Index Change, Pre- to Post-Recession**
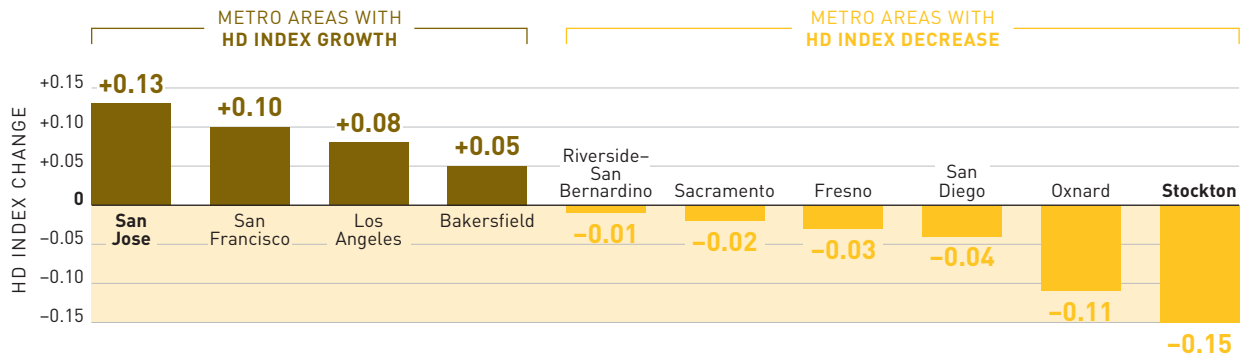
METRO AREAS WITH
HD INDEX GROWTH

METRO AREAS WITH
HD INDEX DECREASE

HD INDEX CHANGE

+0.15 **+0.13**
+0.10 **+0.10**
+0.05 **+0.08**
0 **+0.05**
−0.05
−0.10
−0.15

San Jose | San Francisco | Los Angeles | Bakersfield | Riverside–San Bernardino **−0.01** | Sacramento **−0.02** | Fresno **−0.03** | San Diego **−0.04** | Oxnard **−0.11** | **Stockton** **−0.15**

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012.

- The two metro areas differ as well in the number of residents below the age of 18; 30 percent of the population of the Bakersfield metro area are children, compared to 24 percent in the San Jose metro area. The stark differences in child well-being indicators between the two metro areas are thus particularly concerning. Only 35 percent of 3- and 4-year-olds are enrolled in preschool in Bakersfield, compared to 59 percent in San Jose. The child poverty rate in Bakersfield (33 percent) is dramatically higher than it is in San Jose (13 percent).

- The youth disconnection rate—the share of young people ages 16 to 24 who are neither working nor in school—in Bakersfield, 24 percent, is more than twice as high as the rate in San Jose, 12 percent.

Metro areas, of course, are internally diverse, as mentioned above. People in San Jose or San Francisco may be doing better, on average, than people in Fresno or Bakersfield, but these averages conceal significant variation within these metro areas by neighborhood and by race and ethnicity. **Significant gaps exist among racial and ethnic groups within each major California city;** for instance, in San Francisco, whites have a slightly higher score than Asian Americans, but in San Jose, Asian Americans outperform whites by a wide margin (see Indicator Tables on page 143).

VARIATION BY GEOGRAPHY: NEIGHBORHOOD CLUSTERS

American HD Index scores by county and metro area reveal large variations in fundamental health, education, and earnings outcomes in different parts of the state. **California's greatest geographical variations, however, are found at a more local level**—within rather than between counties and metro areas.

This section presents the Index by neighborhood cluster. These clusters, called Public Use Microdata Areas (PUMAs), are defined by the U.S. Census Bureau based on the decennial census. PUMAs typically range in population size from 100,000 to 200,000 people. Of roughly equal size, they thus allow for apples-to-apples comparisons not possible with counties, metro areas, or zip codes.

The Census Bureau creates PUMAs in one of two ways: they combine sparsely populated, contiguous counties, usually in rural areas, into county groups; and they split more densely populated urban and suburban counties into groups of adjacent neighborhoods, towns, and cities. For example, sparsely populated Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties are combined into a single PUMA, whereas populous Los Angeles County is divided into 69 PUMAs.

In this report we refer to PUMAs as neighborhood and county groups or neighborhood clusters. California has 265 of these groups today; their boundaries were drawn following the 2010 census. In the 2011 volume of *A Portrait of California*, PUMA boundaries from the 2000 Census, the latest available at the time, were used; there were 233 PUMAs at that time. As a result, the PUMAs from the two volumes are not strictly comparable.

The neighborhood and county groups at the top and bottom of the Index ranking are starkly different, and the real opportunities people within them have to live to their full potential are markedly dissimilar. Topping the Index are two sets of Santa Clara County towns—Mountain View, Palo Alto, and Los Altos in northwest Santa Clara and Cupertino, Saratoga, and Los Gatos in southwest Santa Clara—that score 9.26 on the Index. At the bottom of the well-being scale is the Los Angeles neighborhood of Watts, which scores 2.14—roughly the score of the United States as a whole in the early 1970s. Scores for the top and bottom ten neighborhood and county groups appear in **TABLE 4**.

A baby born today in Mountain View, Palo Alto, or Los Altos can expect to live 11.5 years longer than a baby born today in Watts. Adults in Watts are almost twenty times as likely to lack a high school diploma as adults in Cupertino, Saratoga, or Los Gatos. The adults in southwest Santa Clara County are fifteen times as likely to have a bachelor's degree as adults in Watts and earn nearly five times as much.

Number of Neighborhood Clusters (fully or partially within each metro area)

Bakersfield.................**5**

Fresno..........................**7**

Los Angeles..............**87**

Oxnard–Thousand Oaks............**6**

Riverside–San Bernardino........**30**

Sacramento..............**17**

San Diego..................**22**

San Francisco...........**34**

San Jose...................**15**

Stockton.......................**4**

Looking at the summits and valleys of human development is instructive for understanding the range of fundamental well-being outcomes that currently exists in California. **Most people, however, are not found at the extreme ends of the human development continuum, but rather somewhere in the middle.** Understanding the relative human progress in California's 265 county and neighborhood groups is not easy. So in addition to presenting the full ranked list of county and neighborhood groups (on pages 148–157), we are reintroducing the Five Californias framework featured in the first volume of this series. The Five Californias now reflect updated Index and demographic indicators and explore how the differing realities of life in the Five Californias affect the state's children and young people today and set them on distinct, divergent life trajectories. The Five Californias analysis begins on page 44.

TABLE 4 **Top and Bottom Ten Neighborhood Clusters by HD Index Score**

NEIGHBORHOOD CLUSTER	HD INDEX	LIFE EXPECTANCY AT BIRTH (YEARS)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 DOLLARS)
United States	5.07	79.0	13.6	86.4	29.1	10.9	77.5	30,155
California	5.39	81.2	18.5	81.5	30.9	11.3	78.5	30,502
TOP 10 Neighborhood Clusters								
Mountain View, Palo Alto & Los Altos Cities, *Santa Clara County NW*	9.26	87.0	5.2	94.8	72.4	43.1	88.7	61,444
Cupertino, Saratoga Cities & Los Gatos Town, *Santa Clara County SW*	9.26	85.2	2.6	97.4	73.3	36.8	92.3	85,310
San Ramon City & Danville Town, *Contra Costa County S*	8.96	85.0	2.7	97.3	63.7	25.7	90.5	73,406
Walnut Creek (West), Lafayette, Orinda Cities & Moraga Town, *Contra Costa County*	8.96	85.3	2.5	97.5	68.3	29.9	88.3	61,416
Redondo Beach, Manhattan Beach & Hermosa Beach Cities, *Los Angeles County*	8.61	84.3	3.7	96.3	61.8	23.9	86.9	62,624
Calabasas, Agoura Hills, Malibu & Westlake Village Cities, *Los Angeles County*	8.49	84.8	3.1	96.9	59.0	27.7	90.8	54,081
San Diego City (Northwest/Del Mar Mesa), *San Diego County West Central*	8.49	85.4	5.2	94.8	63.1	30.4	87.0	53,134
Newport Beach, Aliso Viejo & Laguna Hills Cities, *Orange County West Central*	8.42	85.8	3.9	96.1	58.4	22.6	87.3	53,979
Rancho Santa Margarita City (East) & Ladera Ranch, *Orange County SE*	8.38	83.3	3.1	96.9	56.9	18.8	89.9	61,051
Los Angeles City (Central/Pacific Palisades), *Los Angeles County*	8.24	84.5	2.9	97.1	64.8	27.5	85.3	51,472
BOTTOM 10 Neighborhood Clusters								
Los Angeles City (South Central/Westmont), *Los Angeles County*	3.03	77.6	40.7	59.3	9.6	2.0	76.4	19,777
Bakersfield City (Northeast), *Kern County Central*	2.94	77.3	34.2	65.8	11.8	4.5	69.6	19,666
Fresno City (East Central), *Fresno County*	2.89	76.7	33.3	66.7	11.5	3.3	72.6	19,317
Stockton City (South), *San Joaquin County Central*	2.86	75.9	35.4	64.6	9.9	3.7	75.0	19,698
Fresno City (Southeast), *Fresno County*	2.79	78.1	39.3	60.7	10.2	2.4	73.0	17,821
Outside Visalia, Tulare & Porterville Cities, *Tulare County*	2.75	79.3	44.4	55.6	9.0	2.5	73.2	16,837
Huntington Park City, Florence-Graham & Walnut Park, *Los Angeles County*	2.66	79.3	60.7	39.3	4.4	1.0	73.6	17,990
Bakersfield City (Southeast), *Kern County Central*	2.51	76.1	45.8	54.2	5.1	1.3	73.4	19,177
Los Angeles City (Southeast/East Vernon), *Los Angeles County*	2.30	79.0	64.2	35.8	3.4	0.6	73.6	15,658
Los Angeles City (South Central/Watts), *Los Angeles County*	2.14	75.5	51.2	48.8	4.9	0.9	72.4	17,803

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012.

MAP 1 Human Development by Neighborhood Cluster

Eureka

Redding

Susanville

Chico

Fort Bragg

Yuba City

South Lake Tahoe

Santa Rosa

Sacramento

Stockton

Oakland

San Francisco

Fremont

Modesto

Mammoth Lakes

Bishop

San Jose

Salinas

TOP
Santa Clara:
Mountain View,
Palo Alto &
Los Altos Cities
(9.26)

Fresno

Visalia

Tulare

Bakersfield

San Luis Obispo

Lompoc Village

Lancaster

Santa Clarita

Santa Barbara

Ventura

Los Angeles

Fontana

San Bernardino

Oxnard

Riverside

Long Beach

Corona

Blythe

Santa Ana

Irvine

BOTTOM
Los Angeles:
Los Angeles City
(South Central
/Watts)
(2.14)

Oceanside

San Diego

HD INDEX

- 6.82–9.26
- 5.76–6.81
- 4.77–5.75
- 4.00–4.76
- 2.14–3.99

Women lead in health and education; men earn more

HUMAN
DEVELOPMENT

Men
5.32
HD Index

Women
5.34
HD Index ✓

HEALTH

Men
78.9
years

Women
83.5
years ✓

EDUCATION

Men
81.2%
with
at least a
high school
diploma

Women
81.8%
with
at least a
high school
diploma ✓

INCOME

✓ **Men**
$35K
per year
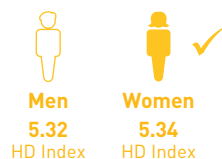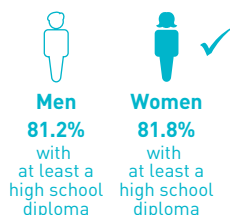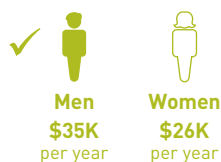
Women
$26K
per year

VARIATION BY GENDER

Women and men in California have very similar scores on the American Human Development Index (see **SIDEBAR**); women score 5.34, men, 5.32. Their pathways to these scores, however, differ sharply.

- Women are far ahead in health, enjoying a 4.6-year life expectancy advantage over men.

- Women also enjoy an overall advantage on the Education Index. Slightly more adult women have competed at least high school, and the enrollment rate for girls and young women ages 3 to 24 is 2.6 percentage points higher than that of their male counterparts. Adult men are slightly more likely than adult women to have bachelor's and graduate or professional degrees. This indicator reflects the fact that, prior to the mid-1990s, more men than women continued their education beyond high school—something no longer true today.

- When it comes to earnings, men are far ahead. Their median personal earnings, $34,516, are nearly $9,000 higher than women's.

The difference in life expectancy between men and women can be attributed in part to biology—the world over, women live longer than men. But the gender gap is much larger in affluent countries (where women have a six-year advantage) than in low-income countries (where women have a three-year advantage);[17] these variations show that differing patterns of health and risk behaviors also play a role in the life expectancy gap, as do discriminatory social norms. The difference in educational outcomes reflects the fact that U.S. women increasingly see more education as providing an escape hatch from low-paying, predominantly female employment sectors; young women today are graduating high school and college at much higher rates than men.

Yet, as the numbers show, **higher educational achievement has not translated into higher earnings for women.** Even in a female-dominated field like education, where more than seven in ten workers are women, men earn about $17,000 more per year than women do.[18] Median personal earnings include both full- and part-time workers, so part of the difference is that more women than men in California work part-time.[19] Other reasons include the wage "penalty" women pay if they leave the workforce to raise children, women's predominance in such low-wage occupations as childcare provider and home health aide, and the persistence of wage discrimination. These issues are discussed further in the income chapter on page 116.

VARIATION BY RACE AND ETHNICITY AND GENDER

The racial and ethnic categories featured in this report are defined by the White House Office of Management and Budget. The disadvantage of these categorizations is that some of them are extremely broad; for example, the category "Asian" includes, among others, third- and fourth-generation Americans who trace their heritage to China, Japan, or Korea; immigrants from Vietnam, Laos, and Cambodia who came to California as refugees from the mid-1970s to the mid-1980s; Indians who arrived in the state more recently; and their American-born children and grandchildren (see SIDEBAR). People tracing their heritage to China and the Philippines each make up about a quarter of the state's Asian–American population. As the data below show, Asian Americans do well when taken as a group, but a closer examination shows wide disparities in well-being among its linguistically and culturally diverse subgroups. For example, 37 percent of California's Hmong adults lack a high school degree, compared to 4 percent of Japanese American adults.[20]

As internally diverse as these racial and ethnic categories are, however, the fact that such large disparities consistently exist between them, not just in California but also in other states and at the national level, shows that they, along with gender categories, provide a meaningful lens through which to assess well-being (see TABLE 5).

The well-being ranking by race and ethnicity is as follows: Asian Americans have the highest score, followed by whites, African Americans, Native Americans, and Latinos.

Asian Americans lead the human development rankings with a score of 7.39. Their life expectancy at birth is an impressive 86.9 years, almost six years longer than the California average. Nearly half of all Asian American adults in California have bachelor's degrees, and nearly one in every six has a graduate or professional degree. The rate of school enrollment for children and young people ages 3 to 24 today, 85.9 percent, far outstrips that of any other group. Only in earnings do Asian Americans fall to second position; their median personal earnings, $38,743 per year, although more than $8,000 higher than the state median, are roughly $2,000 less than the earnings of California's whites.

When gender is added to the mix, Asian American men have the highest score, 7.37, nearly twice as high as the score for Latino men. Asian American women handily take the top spot in life expectancy at birth, with a jaw-dropping 89.1 years. According to the World Health Organization, the country with the world's longest-lived women is Japan—and Asian American women in California live two years longer than they do.[21] (California's Asian American men also best the world's longest-lived men, Icelanders, and they do so by an even larger margin, three years.) Asian American men are the most likely to have graduate or professional degrees (one in five do) and the most likely to have bachelor's degrees (half do).

Major Asian Subgroups in California

25.1%
Chinese (except Taiwanese)
1,287,554

23.9%
Filipino
1,223,822

12.2%
Vietnamese
624,799

11.4%
Asian Indian
584,795

9.2% Other
471,226

9.2% Korean
469,136

5.3% Japanese
269,105

1.9% Hmong
95,557

1.8% Cambodian
94,360
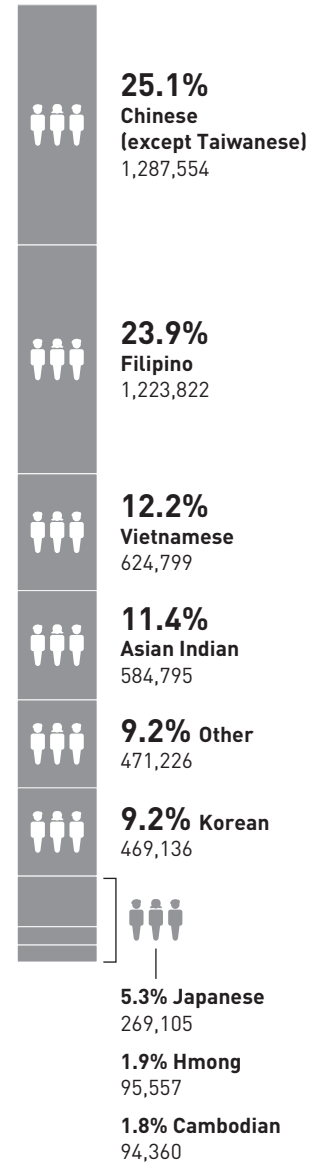
Source: U.S. Census Bureau American Community Survey 2012. Table B02015.

FIGURE 5 **Human Development Index by Racial and Ethnic Group**

Latino	Native American	African American	White	Asian American
4.09	**4.51**	**4.52**	**6.32**	**7.39**

African American women are doing better than their male counterparts on the overall score as well as on all the educational indicators, but men earn about $5,600 more.
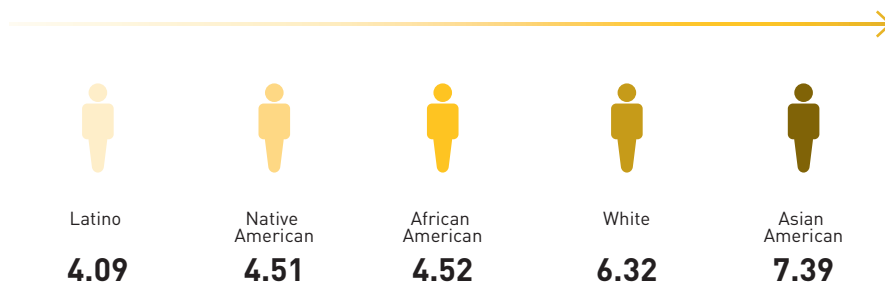
Whites have the second-highest Index score, 6.32. Their life expectancy, 80.1 years, lags behind that of both Asian Americans and Latinos. White adults are the most likely of all the groups to have completed high school (94.2 percent did) and come in second place in terms of bachelor's degrees (40.3 percent) and graduate or professional degrees (15.6 percent); on all these indicators, they far exceed the national and state averages. Of all the groups, whites earn the most, $40,957.

As is the case for Asian Americans, white men have a higher well-being score than white women. White men earn considerably more than men or women of any racial or ethnic group, $50,088. This is about two-thirds higher than median personal earnings for the state and more than two-and-a-half times the earnings of the group bringing home the least, Latino women. Whites have the state's largest gender earnings gap, nearly $18,000. White women are the most likely to have graduated high school; only 5.7 percent did not.

With a score of 4.52, **African Americans** rank third in terms of well-being. This score is below the average for the state. The African American HD Index score is pulled down by the Health Index; African Americans, with a life expectancy at birth of 75.6 years, live the shortest lives among the state's racial and ethnic groups today. In fact, their life expectancy today is less than the state's overall life expectancy was 25 years ago.

Educational indicators paint a more positive picture; the rate of African American adults with at least a high school diploma, 88.4 percent, is better than that of the state as a whole and all other racial and ethnic groups in California, save for whites. They rank third in both bachelor's degrees and graduate or professional degrees. African American median personal earnings, $31,116, though trailing white and Asian American earnings, are nonetheless higher than the state and national medians.

African American women are doing better than their male counterparts on the overall score as well as on all the educational indicators, but men earn about $5,600 more. African American men have the lowest life expectancy of all the race, ethnicity, and gender categories: 72.8 years.

TABLE 5 **Human Development Index in California by Racial and Ethnic Group and by Gender**

RANK	HD INDEX	LIFE EXPECTANCY AT BIRTH (Years)	EDUCATION INDEX	MEDIAN EARNINGS (2012 Dollars)
United States	5.07	79.0	5.06	30,155
California	5.39	81.2	5.04	30,502
1 California Women	5.34	83.5	5.14	25,676
2 California Men	5.32	78.9	4.94	34,516
RACIAL AND ETHNIC GROUP				
1 Asian Americans	7.39	86.9	7.01	38,743
2 Whites	6.32	80.1	6.25	40,957
3 African Americans	4.52	75.6	4.64	31,116
4 Native Americans	4.51	79.6	4.66	24,330
5 Latinos	4.09	83.7	2.60	21,358
RACIAL AND ETHNIC GROUP BY GENDER				
1 Asian American Men	7.37	84.4	7.28	42,953
2 Asian American Women	7.20	89.1	6.77	32,480
3 White Men	6.47	77.9	6.23	50,088
4 White Women	6.09	82.3	6.27	32,320
5 African American Women	4.77	78.3	4.83	28,608
6 Native American Women	4.71	81.7	4.90	22,625
7 African American Men	4.29	72.8	4.45	34,205
8 Native American Men	4.21	77.4	4.03	26,638
9 Latino Women	4.12	86.1	2.86	18,049
10 Latino Men	3.90	81.1	2.36	23,821

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2012.

Native American adults are more likely than Californians overall to have completed high school.

The state's **Native American** population has a well-being score of 4.51, just shy of the African American score. Life expectancy for this group is 79.6 years, shorter than the state average. Native American adults are more likely than Californians overall to have completed high school (86.8 percent, compared to 81.5 percent), but much less likely to have earned bachelor's degrees (17.3 percent, compared to 30.9 percent). The school enrollment rate for Native American children and young adults ages 3 to 24, 80.5 percent, is higher than the state average, a cause for optimism about the future. Earnings for this group, $24,330, are well below the state median and on par with earnings in the country as a whole some thirty years ago. The cause of these low earnings is explored further in the standard of living chapter below.

Overall, Native American women have a higher score than Native American men. The Native American gender earnings gap, about $4,000, is smaller than that of any other racial or ethnic group in this study. Yet the gap between women and men in terms of having a high school degree is the largest; only 12.5 percent of adult women lack a high school diploma, as compared to 18.2 percent of adult men.

Latinos have the lowest well-being score of the major racial and ethnic groups in California, 4.09. Despite Latinos' second-place finish in life expectancy—83.7 years, 3.6 years longer than the life expectancy of whites—very low educational attainment and earnings pulled this group to the bottom of the well-being scale. Four in ten Latino adults age 25 and older did not complete high school, more than double the California rate and nearly triple the national rate. A particular area for action is the low rate of school enrollment for Latino children and young adults today; at 76.3 percent, it is the lowest rate among the racial and ethnic groups in this study.

Among Latinos, women have higher well-being levels than men. A five-year life expectancy gap separates women (86.1 years) and men (81.1 years), as does a roughly $5,800 earnings gap in which men have the advantage. Latino women earn less than women and men of any racial and ethnic group in this study, $18,049 per year, a figure less than U.S. earnings in 1960.

This snapshot of well-being gives a good sense of how different California groups are doing in relation to one another at a specific point in time. Equally important, however, is a longer view that shows where different groups have been and where they are headed. **FIGURE 6** shows how scores have changed between 2000 and 2012.

In 2000, California men had a higher score than California women, but thanks to women's faster rate of improvement (a 7.9 percent increase in the HD Index since 2000 vs. 3.5 percent for men), they had pulled ahead by 2012. **Women made faster progress than men in every ethnic group save African Americans;** in that group, men's score rose by 11.6 percent, compared to 4.5 percent for women. Native American men and women experienced the starkest divergence; women's score rose by 4.5 percent, but men's fell by 13.0 percent, largely due to the collapse in earnings of Native American men discussed on page 120.

Though Latinos have the lowest 2012 well-being score, theirs is the group that made the fastest progress; from 2000 to 2012, the Latino HD Index score increased by 16.7 percent. Some factors responsible for the relative gains in well-being for Latino women in particular are discussed in **BOX 3**. Asian Americans, already ahead in 2000, had increased their lead significantly by 2012, with a 12.6 percent increase in their score. African Americans narrowed the gap with whites and moved ahead of Native Americans with a 6.7 percent increase. Native Americans were the only group whose well-being declined in the dozen years between 2000 and 2012, driven chiefly by a large income drop.

FIGURE 6 **HD Index Scores by Gender and Race and Ethnicity, 2000–2012**

Latinos
+16.7%
Men: +16.1%
Women: +19.1%

| 2000 | 2005 | 2008 | 2010 | 2012 |
| 3.51 | 3.87 | 4.05 | 4.05 | 4.09 |

Asian Americans
+12.6%
Men: +10.7%
Women: +12.0%

| 2000 | 2005 | 2008 | 2010 | 2012 |
| 6.56 | 7.06 | 7.23 | 7.30 | 7.39 |

African Americans
+6.7%
Men: +11.6%
Women: +4.5%

| 2000 | 2005 | 2008 | 2010 | 2012 |
| 4.23 | 4.53 | 4.30 | 4.58 | 4.52 |

Whites
+5.1%
Men: +2.8%
Women: +6.2%

| 2000 | 2005 | 2008 | 2010 | 2012 |
| 6.01 | 6.37 | 6.27 | 6.36 | 6.32 |

Native Americans
−4.4%
Men: −13.0%
Women: +4.5%

| 2000 | 2005 | 2008 | 2010 | 2012 |
| 4.72 | 5.27 | 4.38 | 4.43 | 4.51 |

BOX 3 **A Tale of Two Well-Being Paths: Latino Women Improved Much Faster Than White Men**

	2000	2005	2008	2010	2012	
White Men	6.30	6.61	6.47	6.47	6.47	+2.8%
Latino Women	3.46	3.75	4.05	4.13	4.12	+19.1%
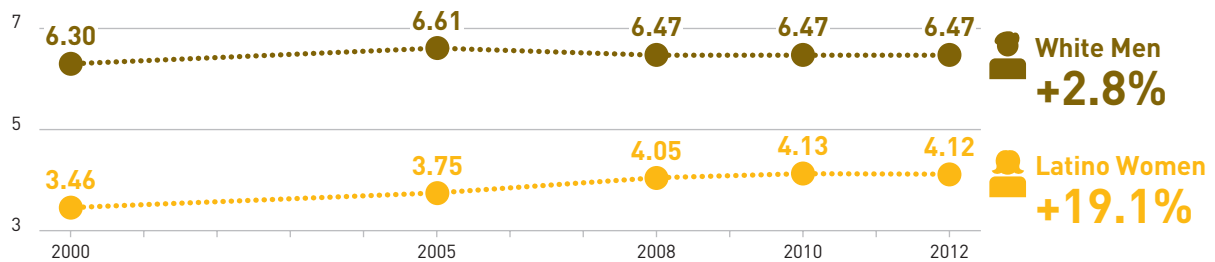
Latino women and white men are at different ends of the well-being scale, but the distance between them has been narrowing over the past decade. During the period from 2000 to 2012, **white men**'s well-being levels improved at less than half the rate of the state as a whole. **Latino women**'s score, on the other hand, saw a jump more than two times higher than that of the state overall. **Why has the score for Latino women increased almost seven times faster than the score for white men?** Intuitively, it would seem that part of the reason would lie in their very different starting places; white men in 2000 were already doing very well, and once one is near the top, there is less scope for improvement. Yet Asian American men and women were both doing better than white men in 2000, but had still made faster progress by 2012. The reason for the closing gap is simply that white men made only very modest educational and life expectancy gains between 2000 and 2012, while Latino women improved their educational attainment levels at a quick clip, boosted their earnings, and widened their life expectancy advantage. White men are still 2.35 points ahead of Latino women, but the latter are on the move.

VARIATION BY NATIVITY
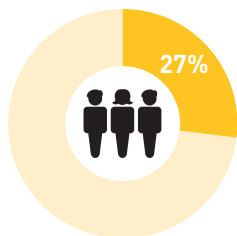
27% of all Californians are foreign-born.

California has more foreign-born residents than any other state; **it is home to one-quarter of America's foreign-born population.**[22] With more than one in four of its residents originally hailing from outside the United States, California is unusually dependent upon the capabilities of its immigrants.

Nearly all Native Americans in California are U.S.-born, as are more than nine in ten African Americans and whites (see **SIDEBAR**). About two-thirds of Latinos in California, a significant majority, are U.S.-born. The proportion is reversed for Asian Americans: in California, about one-third are native-born, and about two-thirds are foreign born.

The HD Index score for native-born Californians is 5.60, considerably higher than that of foreign-born Californians. But the well-being picture differs by race and ethnicity.

Native-born **Asian Americans** have a higher index score than foreign-born Asian Americans. Their life expectancy is longer, and their educational indicators are much better. For example, only 3.8 percent of native-born Asian Americans did not complete high school, compared to 16.2 percent of foreign-born Asian Americans.

TABLE 6 Human Development Index by Racial and Ethnic Group and by Nativity

RANK	HD INDEX	LIFE EXPECTANCY AT BIRTH (YEARS)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 DOLLARS)
United States	5.07	79.0	13.6	86.4	29.1	10.9	77.5	30,155
California	5.39	81.2	18.5	81.5	30.9	11.3	78.5	30,502
NATIVITY								
Native-Born California	5.60	80.0	8.4	91.6	33.9	12.3	79.7	32,429
Foreign-Born California	4.71	84.4	36.1	63.9	25.9	9.5	66.6	25,944
NATIVITY AND RACIAL/ETHNIC GROUP								
1 Native-Born Asian Americans	7.67	87.8	3.8	96.2	57.5	19.5	86.8	35,912
2 Foreign-Born Asian Americans	7.33	87.0	16.2	83.8	47.0	16.6	83.2	40,150
3 Foreign-Born Whites	6.41	81.0	11.6	88.4	44.4	19.8	75.0	41,891
4 Native-Born Whites	6.30	80.0	5.2	94.8	39.8	15.0	79.1	41,012
5 Foreign-Born African Americans	5.51	77.7	8.6	91.4	36.3	14.4	82.8	33,317
6 Native-Born Latinos	4.49	81.9	17.7	82.3	17.1	4.9	78.8	22,434
7 Native-Born African Americans	4.45	75.5	11.8	88.2	21.0	7.2	76.5	30,908
8 Foreign-Born Latinos	3.39	85.1	56.5	43.5	7.1	2.1	56.0	20,711

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2012.

The share of native-born adults with at least a bachelor's degree is ten percentage points higher than the share of foreign-born adults with at least a bachelor's degree, and graduate or professional degree attainment and school enrollment rates are higher as well. Paradoxically, however, the earnings of foreign-born Asian Americans are more than $4,000 higher than those of native-born Asian Americans, a topic discussed further in the standard of living chapter.

Foreign-born **whites** live a year longer than native-born whites, they are more likely to have a bachelor's degree and a graduate or professional degree, and they earn about $900 more. Yet they are more than twice as likely to lack a high school degree, and their young people are less likely to be enrolled in school. Foreign-born African Americans best native-born African Americans on every indicator in the Index.

Foreign-born **Latinos** lag behind their native-born counterparts; their score, 3.39, is on par with the overall U.S. score three decades ago. Though they live about three years longer than their native-born counterparts, foreign-born Latinos are about three times as likely to lack a high school diploma. Native-born Latino adults, on the other hand, are as likely to have completed high school as the average Californian. The school enrollment rate for foreign-born Latinos, 56.0 percent, is alarmingly low, and their median personal earnings are only $20,711 per year.

California's Foreign-Born Population by Race and Ethnicity

ASIAN AMERICANS
64.5%

LATINOS
36.6%

WHITES
9.3%

AFRICAN AMERICANS
6.3%

NATIVE AMERICANS
1.1%

Source: Measure of America analysis of U.S. Census Bureau American Community Survey 2012, PUMS microdata.

Growing Up in the Five Californias

Californians tend to see their state through north-south, coastal-inland, or regional (e.g., the Inland Empire and the Bay Area) lenses. But growing up in California today also means belonging to one of what we call the Five Californias. The Five Californias is an organizing framework featured in the first *Portrait of California* and updated here to reflect the latest Human Development Index scores and most recent demographic data. The Five Californias are created by grouping neighborhood clusters not by geography but by their scores on the American Human Development Index along the 10-point scale.

The Five Californias shows how both challenges and opportunities cut across the state's traditional divides. In terms of well-being and access to opportunity, people from Elite Enclave California neighborhoods on the Palos Verdes Peninsula in Los Angeles County (Index score: 8.24) have much more in common with fellow Enclave dwellers in Bay Area towns like Mill Valley and Sausalito (7.90) than with people living just a half-hour's drive away in areas of Struggling California like West Rancho Dominguez and Compton (3.09). Likewise, families in West Rancho Dominguez and Compton share constraints on their ability to live with dignity and security with families hundreds of miles away in parts of Fresno (3.20) and Modesto (3.40).

The Five Californias helps us to understand meaningful differences in children's well-being and life chances along the human development continuum and to see how growing up in a specific "California" shapes the day-to-day realities of childhood and sets young people on distinct, divergent life trajectories.

One Percent California

9 and above HD Index Score

2 Neighborhood Clusters

1%

Elite Enclave California

7–8.99 HD Index Score

42 Neighborhood Clusters

15%

Main Street California

5–6.99 HD Index Score

102 Neighborhood Clusters

39%
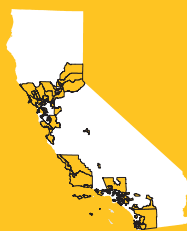
Struggling California

3–4.99 HD Index Score

110 Neighborhood Clusters

42%

Disenfranchised California

Below 3 HD Index Score

9 Neighborhood Clusters

3%

GEOGRAPHIC BREAKDOWN

POPULATION BREAKDOWN (% OF ALL CALIFORNIANS)

Five Californias,
Five California Childhoods

"In my beginning is my end."

T. S. ELIOT, *Four Quartets*

What do children in an affluent democracy like the United States need to thrive, and how likely are those needs to be met across the Five Californias?

First, they need to survive, and child survival is closely tied in California as well as in the United States more broadly to socioeconomic status and race and ethnicity. The United States ranks forty-third in the world in terms of the death rate for children under five (at the top are Luxembourg, Norway, and Iceland; Lithuania, Cuba, and Bosnia, with a fraction of U.S. resources, all best the United States).[23] The chief driver of this poor performance is the large gaps between different population groups. For instance, in California, African American babies are 2.6 times as likely to die before their first birthday as white babies.[24] In Santa Clara County, home to the six municipalities that make up One Percent California, the death rate for young children ages 1 to 4 is 17.5 per 100,000. In Tulare County, the rate is 27.7 per 100,000, and in Kern County it is even higher (30.5 per 100,000); these counties comprise almost entirely Disenfranchised California and Struggling California communities.[25]

Moving beyond survival, when it comes to living a decent life, human beings big and small require a set of "basics," from food and shelter to health care and education. **HD Index indicators are good proxies for people's ability to secure these fundamentals.** In addition, for young children, two other areas are also "basics": protection and attachment.[26] Children are far more physically and psychologically vulnerable to risks than adults; they require protection against threats to their well-being and development, such as inadequate nutrition, exposure to environmental hazards, unintentional injury, violence, neglect, family discord and upheaval, and chaotic environments. They also need secure, loving attachments to their primary caregivers: warm, consistent, and frequent interaction with emotionally available, attuned adults who provide developmentally

appropriate support and stimulation.[27] **The everyday relationship between the child and primary caregiver shapes the child's world and is the vehicle through which he or she not only learns about love, trust, self, and others but also develops cognitive, linguistic, social, regulatory, and moral capabilities.**[28] Disruptions in children's foundational relationships—through death, family breakups, lengthy separations, parental mental illness or drug addiction, and the like—harm children in the here and now as well as imperil their future ability to form healthy relationships and live satisfying, fulfilling lives.[29]

In their book *The Irreducible Needs of Children*, pediatrician T. Barry Brazelton and child psychiatrist Stanley I. Greenspan, both leaders in their fields, argue that meeting children's "irreducible needs," especially attachment and protection, is necessary for human flourishing. In addition to these basics, they argue that a child's ability to grow up "physically, intellectually, and emotionally healthy" also requires providing experiences tailored to a child's unique qualities, strengths, and vulnerabilities as well as his or her age and developmental stage; providing consistent structure and limits yet encouraging experimentation and exploration within them; and stable, supportive communities that allow children to have meaningful connections with people outside their immediate families.

Parents love their children and prioritize their well-being irrespective of which California they live in. But families vary greatly in their ability to provide these irreducible ingredients for a life of human flourishing.

The pages ahead outline key characteristics of the Five Californias and how they impact children who live in them. These profiles represent the general trends that our data analysis and the social science research of others suggest. There are certainly families able to optimize their children's development despite severe material hardship, just as there are emotionally unavailable or otherwise suboptimal parents at the top of the socioeconomic scale who hamper their children's development. No California has a monopoly on either loving, engaged parents or punitive, disengaged ones.

Parents love their children and prioritize their well-being irrespective of which California they live in—but families vary greatly in their ability to provide these irreducible ingredients for a life of human flourishing.

Key Differences among the Five Californias

Parents in One Percent and Elite Enclave California not only tend to **earn more** than parents in the other Californias, they also have **more education**, **better jobs**, **better health**, and **more stable relationships**,[30] all of which allow them to better meet their children's needs today and optimize their children's chances of living their adult lives in the same California tomorrow. Parents in Struggling and Disenfranchised California face tremendous financial insecurity, stemming from both low wages and a weak attachment to the labor market.

Human Development

FIVE CALIFORNIAS	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
One Percent California	9.28	86.2	4.1	95.9	71.4	39.4	88.8	$69,552
Elite Enclave California	7.84	84.3	6.7	93.3	56.4	23.3	84.8	$48,878
Main Street California	5.95	82.0	13.4	86.6	34.5	12.1	80.2	$33,975
Struggling California	4.10	79.7	27.2	72.8	17.6	5.4	75.5	$23,816
Disenfranchised California	2.54	77.6	45.1	54.9	8.3	2.3	73.4	$17,204

Economic Basics

FIVE CALIFORNIAS	MEDIAN HOUSEHOLD INCOME [2012 dollars]	HOUSING UNIT OCCUPIED BY OWNER (%)	HOUSING AFFORDABILITY [% of owners and renters spending more than 30% of income on housing]	POVERTY [% below poverty level in past year]	CHILD POVERTY [% under 18 below poverty level in past year]	DISCONNECTED YOUTH [% ages 16 to 24 neither working nor in school]	HASN'T WORKED IN LAST YEAR OR EVER [% ages 16 to 64]
One Percent California	114,314	59.7	36.3	6.1	5.4	7.9	25.7
Elite Enclave California	89,289	55.8	41.7	8.8	8.2	7.4	22.1
Main Street California	65,740	57.7	45.4	12.6	16.5	12.2	26.4
Struggling California	45,073	50.4	50.4	22.3	31.8	18.2	33.1
Disenfranchised California	31,387	43.4	56.2	36.3	48.5	21.9	37.6

Occupations

FIVE CALIFORNIAS	MANAGEMENT, BUSINESS, SCIENCE, & ARTS (%)	SERVICE (%)	SALES & OFFICE (%)	CONSTRUCTION, EXTRACTION, MAINTENANCE, & REPAIR (%)	FARMING, FISHING, & FORESTRY (%)	PRODUCTION, TRANSPORTATION, & MATERIAL MOVING (%)
One Percent California	70.2	6.8	16.3	3.3	0.0	3.2
Elite Enclave California	55.9	13.6	22.1	3.5	0.1	4.8
Main Street California	39.7	17.9	25.3	7.3	0.8	9.0
Struggling California	25.7	22.7	24.1	9.4	2.7	15.3
Disenfranchised California	13.7	22.3	20.7	11.0	9.4	23.0

Household and Family Composition

FIVE CALIFORNIAS	HOUSEHOLDS WITH CHILDREN UNDER 18 [% of all households]	MARRIED-COUPLE FAMILY [% of households with children]	MALE HOUSEHOLDER, NO WIFE PRESENT [% of households with children]	FEMALE HOUSEHOLDER, NO HUSBAND PRESENT [% of households with children]	GRANDPARENTS SOLE CAREGIVERS [% living with grandchildren]
One Percent California	34.8	87.5	3.9	8.6	8.8
Elite Enclave California	27.1	79.4	5.8	14.8	24.1
Main Street California	30.7	71.7	7.9	20.3	24.4
Struggling California	35.4	62.9	10.2	26.8	28.5
Disenfranchised California	45.6	52.3	13.9	33.8	30.2

One Percent California

9.28
HD Index

344,372 people
1% of Californians

Most adults in One Percent California are highly educated, highly paid entrepreneurs and professionals fueling, and accruing the benefits of, innovation, especially in information technology. Children in One Percent California overwhelmingly grow up with married parents, have their needs for optimal development met, and enjoy tremendous privilege in rarified, exclusive settings. **One Percent California is made up of six Santa Clara County towns: Mountain View, Palo Alto, Los Altos, Cupertino, Saratoga, and Los Gatos.**

2
Neighborhood Clusters

WHO They Are
Race and Ethnicity

34.9%
Foreign-born

51.5% White

34.5% Asian American

9.5% Latino
1% African American
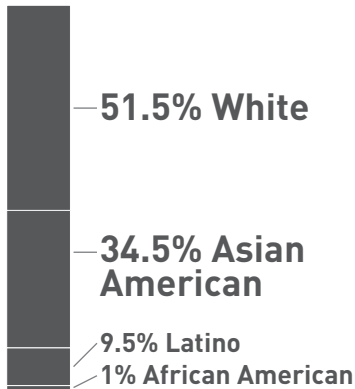
WHAT They Do
Top 3 Occupations

$114K
Median household income

70.2% Management, business, science, and arts

16.3% Sales and office

6.8% Service

HOW Children Fare
Child-Specific Indicators

22.2%
Population under 18

5.4%
Child poverty

73.6%
Preschool Enrollment
(% ages 3 to 4)

7.9%
Disconnected Youth
(% ages 16 to 24 neither working nor in school)

8.8%
Grandparent Sole Caregiver
(% living with grandchildren)

87.5%
Married-Couple Family
(% of family households with children)

DEMOGRAPHICS

Just over one-third of One Percent California is foreign-born, and two-thirds are native-born, a distribution similar to that found at the opposite end of the well-being scale in Disenfranchised California. Whites are just barely the majority, accounting for 51.5 percent of the population; Asian Americans account for 34.5 percent; Latinos, 9.5 percent; and African Americans, just 1.0 percent. Children make up 22.2 percent of the population. The whole of One Percent California can be found in just six Santa Clara County towns.

HEALTH

California One Percenters enjoy a life expectancy of 86.2 years, a full five years longer than the average Californian. The large share of Asian Americans, the state's longest-lived ethnic group, is one factor. Another is the relative social and economic position of these Californians: research has long found a "social gradient" in life expectancy, with those at the top of the ladder living longer than those even one rung down.[31]

EDUCATION

Nearly all the adults in the towns that make up One Percent California—Mountain View, Palo Alto, Los Altos, Cupertino, Saratoga, and Los Gatos—have graduated high school, seven in ten have bachelor's degrees, and four in ten have graduate or professional degrees. **These stratospheric adult education levels position the next generation well:** a 2009 study of longitudinal data showed that parents' education level when a child is 8 years old "significantly predicted educational and occupational success for the child 40 years later."[32] Children tend to be well-prepared to start school—74 percent of 3- and 4-year olds attend preschool—and once they arrive, the public schools that serve them reinforce children's family advantages. The Mountain View–Los Altos Union High School District and the Palo Alto Unified School Districts spent over $14,000 per child in the 2012–2013 school year, as compared to the $8,450 average for the state as a whole. The two high schools in the Palo Alto Unified District offered numerous Advanced Placement courses (seventeen in one, twenty-one in the other); had student-teacher ratios of fifteen to one and seventeen to one; and boasted average SAT scores of 1935 and 1955—well over 400 points higher than the state average.[33] If the One Percent schools don't meet specific needs their children may have, One Percent parents have the resources to opt out of the public system and send their children to private school.

EARNINGS

The vast majority of employed One Percenters, seven in every ten, work in the most highly paid employment sectors—management, business, sciences, and the arts. Median personal earnings are nearly $70,000, and median household incomes top $114,000. These earnings figures do not capture all the resources available to families in One Percent California as they leave out net worth, a category that includes real estate, stocks, savings, business investments, and the like, which tends to dwarf earnings for families at the top of the income scale. **Assets are particularly vital to children's life chances** as they allow parents to invest in their children by, for instance, buying a house in a good school district, paying for college, and funding an adult child's house down payment or business start-up. The median sale price for a house in Palo Alto from April to July 2014 was $2,175,000.[34]

RISKS TO CHILDREN

Few children in One Percent California face the types of hardships that negatively affect their life trajectory; only 5.4 percent live in poverty, and just 7.9 percent of young people ages 16 to 24 are "disconnected," that is, neither working nor in school. Nearly nine in ten households with children are headed by two married parents, considerably higher than the state rate of 69 percent.[35] Having married parents matters not for reasons of morality but because children growing up in single-parent households have much higher poverty rates (26 percent) than children growing up either with two biological parents (5 percent) or in step-families (9 percent).[36] Children who grow up with their two biological parents in low-conflict marriages are protected from threats to well-being that are associated with being born to a single mother, having one's parents divorce, living with cohabiting parents, or living in a step-family. These risks include lower education levels and a higher risk of poverty, teen pregnancy, and health, behavioral, and mental health problems.[37]

Few children in One Percent California face the types of hardships that negatively affect their life trajectory.

Elite Enclave California

7.84
HD Index

5,733,945 people
15% of Californians

Most adults in Elite Enclave California are affluent, credentialed knowledge workers—managers, data scientists, professionals, and salespeople who enjoy financial comfort and security in upscale urban and suburban neighborhoods. Elite Enclave childhoods are spent largely with married parents in affluent, amenity-rich communities whose high cost of entry excludes most Californians. **Elite Enclave California is found in urban and suburban pockets of the Los Angeles, Sacramento, San Diego, San Francisco, and San Jose metro areas.**

42
Neighborhood
Clusters

WHO They Are
Race and Ethnicity

26.8%
Foreign-born

—**55.3% White**

—**21.4% Asian American**

—**15.5% Latino**

—**3.3% African American**
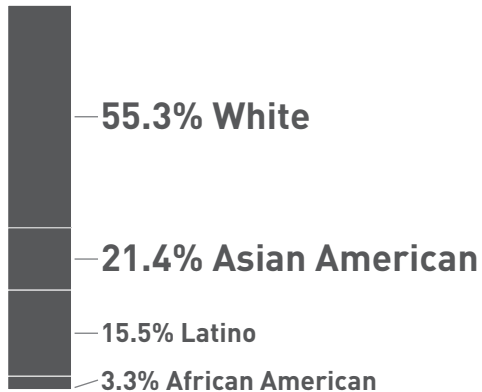
WHAT They Do
Top 3 Occupations

$89K
Median household income

55.9% Management, business, science, and arts

22.1% Sales and office

13.6% Service

HOW Children Fare
Child-Specific Indicators

20.1%
Population under 18

8.2%
Child poverty

69.3%
Preschool Enrollment
(% ages 3 to 4)

7.4%
Disconnected Youth
(% ages 16 to 24 neither working nor in school)

24.1%
Grandparent Sole Caregiver
(% living with grandchildren)

79.4%
Married-Couple Family
(% of family households with children)

DEMOGRAPHICS

This California has the smallest share of children, 20.1 percent. Whites are the most numerous group, accounting for 55.3 percent of the population; Asian Americans make up 21.4 percent; Latinos, 15.5 percent; and African Americans, 3.3 percent. Roughly one-quarter of the population is foreign-born, and almost three quarters are native-born. Elite Enclave California can be found in high-cost urban and suburban pockets of the Los Angeles, Sacramento, San Diego, San Francisco, and San Jose metro areas.

HEALTH

People born in Elite Enclave California can expect to live 84.3 years, nearly three years longer than the average Californian (but about two years less than people in One Percent California). The leading causes of preventable death—smoking, poor diet, physical inactivity, and drinking to excess—are less prevalent among those with high levels of educational attainment, a likely factor in the longevity of Enclave dwellers as well as One Percenters. Another boon to the health of people in the top two Californias is their comparative lack of exposure to toxic stress, which results from having little control over the conditions of one's daily life and is implicated in poor health and early death. For instance, they can pay their bills every month, their neighborhoods tend to be insulated from crime and disorder, and they can afford safe, reliable childcare.

EDUCATION

Adults in Elite Enclave California have high levels of education; 93.3 percent have graduated high school, 56.4 percent have bachelor's degrees, and 23.3 percent have graduate or professional degrees. **Having highly educated parents offers children significant advantages.** Research shows that compared to mothers with a high school education, college-educated mothers spend 42 percent more time providing basic care to their children under age 2 and 94 percent more time playing with them; 155 percent more time teaching (reading and engaging in conversation with) their 3- to 5-year-old children; and 130 percent more time managing the activities of their 6- to 13-year-old children.[38] Over the last twenty years, mothers with college degrees have reallocated a substantial nine hours per week from leisure time to childcare time.[39] This shift benefits children in that their irreducible needs for age-appropriate care and interaction are better met, but there is some evidence that it is at least in part the product of parental anxiety: the increase in the overall number of college applicants has led college-educated parents "to compete more aggressively for college slots by spending increasing amounts of time on college preparation,"[40] that preparation taking the form of helping children with schoolwork, arranging enriching activities, and driving children to lessons, tutors, and sports practices—a practice sociologist Annette Landrau dubbed

Adults in Elite Enclave California have high levels of education; 56.4 percent have bachelor's degrees, and 23.3 percent have graduate or professional degrees.

"concerted cultivation." There are downsides to Elite Enclave parents (especially mothers) and children from this cultivation arms race: frenetic schedules, lost family and leisure time, pressure to be perfect and thus worthy of the sacrifices being made, and feelings of anxiety and emptiness among outwardly successful adolescents.[41] The competition for college that now shapes the early years of so many young people in this California highlights the realities of a winner-take-all economy that increasingly shifts benefits to the college educated.[42]

EARNINGS

Median personal earnings in Elite Enclave California, nearly $49,000, are some 60 percent higher than the state median, and median household incomes are about $89,000. The majority of employed adults in Elite Enclave California (55.9 percent) have careers in management, business, sciences, and the arts, which are characterized by comparatively high pay, considerable autonomy in how work is done, societal respect, and reliance on their valued knowledge and expertise. Like One Percent Californians, Enclave dwellers are likely to have assets not captured in these figures in the form of their houses, retirement savings, stocks, and the like; indeed, significant assets were likely required to secure a place to live in Elite Enclave California in the first place. **The good schools, safety, cultural amenities, good commutes, prestige, and neighborhood aesthetics that characterize this California come with a price tag** that puts Elite Enclave neighborhoods out of reach to most people and a stretch even for many in this comparatively privileged group; 41.7 percent of households pay more than 30 percent of their monthly income on housing.

RISKS TO CHILDREN

As in One Percent California, the vast majority of children bypass the types of hardships that impair child development and threaten future well-being. Only 8.2 percent live in poverty, and the rate of youth disconnection is just 7.4 percent. Nearly eight in ten households with children are headed by married parents; while this figure is still significantly higher than the state rate of 69 percent,[43] the fact that the rate here is eight percentage points lower than the rate in One Percent California underscores what a luxury product marriage has become in modern-day California. In 1960, marriage rates differed little by educational level or income; the marriage gap between college graduates and those with a high school diploma or less was just 4 percentage points (76 percent as compared to 72 percent).[44]

As in One Percent California, the vast majority of children bypass the types of hardships that impair child development and threaten future well-being.

Main Street California

5.95
HD Index

14,658,157 people
39% of Californians

People living in this California enjoy longer lives, higher levels of educational attainment, and higher earnings than the typical American. Main Street California comes the closest to the popular image of "the middle class": over half work in office jobs, especially in sales, administration, and management, and almost six in ten families own their homes. Main Street California is majority nonwhite. The high costs associated with having children present significant challenges to this group. For many parents, their hold on middle-class life is tenuous, and their chance at a secure retirement and a better future for their children is increasingly out of reach. **Main Street neighborhoods are in Los Angeles, Sacramento, San Diego, and San Francisco as well as parts of the Central Coast and the inland cities of Fresno, Riverside, and San Bernardino.**

102
Neighborhood Clusters

WHO They Are
Race and Ethnicity

25.2% Foreign-born

45.5% White

30.2% Latino

15.7% Asian American

4.4% African American
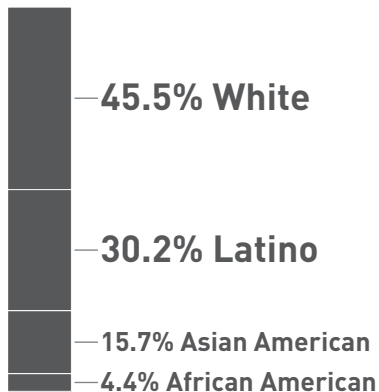
WHAT They Do
Top 3 Occupations

$66K Median household income

39.7% Management, business, science, and arts

25.3% Sales and office

17.9% Service

HOW Children Fare
Child-Specific Indicators

22.5% Population under 18

16.5% Child poverty

53.1%
Preschool Enrollment
(% ages 3 to 4)

12.2%
Disconnected Youth
(% ages 16 to 24 neither
working nor in school)

24.4%
Grandparent
Sole Caregiver
(% living with grandchildren)

71.7%
Married-Couple Family
(% of family households
with children)

DEMOGRAPHICS

As with Elite Enclave California, roughly one in four people in Main Street California are foreign-born, and three in four are native-born. Although whites are not the majority, they are the largest group (45.5 percent), followed by Latinos (30.2 percent), Asian Americans (15.7 percent), and African Americans (4.4 percent). Main Street neighborhoods can be found in urban and suburban areas of the Los Angeles, Sacramento, San Francisco, and San Diego metro areas, and in suburban and exurban neighborhoods in parts of the Central Coast and in the inland cities of Riverside, San Bernardino, and Fresno.

HEALTH

Main Street Californians enjoy slightly longer lives than the state population as a whole, 82.0 years as compared to 81.2 years.

EDUCATION

Adult educational attainment in Main Street California also tops that of the state as a whole: 86.6 percent of adults have a high school diploma; 34.5 percent, a bachelor's degree; and 12.1 percent, a graduate or professional degree. Though Main Street California performs better than the state or national average, it is outpaced by Elite Enclave California in the share of adults with bachelor's degrees by nearly 22 percentage points; those who lack this more-important-than-ever credential are vulnerable in an economy that increasingly favors the college educated. The share of 3- and 4-year-olds who attend preschool, 53.1 percent, and the school enrollment rate, 80.2 percent, fall far short of those in Elite Enclave, suggesting that the gap in formal education could grow further.

Parents in Main Street California are by and large able to provide their children with a good education as well as enriching activities, such as Little League or after-school clubs, but they don't have the resources to apply a sort of enrichment fire hose to their children as do families higher up the ladder. Though families at all income levels are investing more financial resources in their children today than families did a generation ago, spending by affluent families has increased disproportionately, increasing the gap in capabilities between those in the middle and those at the top.[45]

Main Street California is highly diverse: whites are the largest group (45.5 percent), followed by Latinos (30.2 percent), Asian Americans (15.7 percent), and African Americans (4.4 percent).

EARNINGS

Adults in Main Street California have median personal earnings just shy of $34,000, and median household income is $65,740. Though median earnings are $3,500 higher than the statewide median, the household figure falls short of the self-sufficiency threshold—a measure of how much income a family of a certain composition living in a particular county needs to meet its basic needs—for a family of two adults, a preschooler, and a school-age child in 23 California counties.[46] Housing costs take the biggest bite, and 45 percent of Main Streeters pay more than 30 percent of their monthly income on rent or mortgage payments. Though 36 percent of households in One Percent California and 42 percent of households in Elite Enclave California also pay more than 30 percent of their income on housing, the amount left over for other necessities is much greater in the better-off Californias. Main Street Californians also must direct much larger shares of their incomes to childcare, health care, and higher education costs compared to those higher up the ladder, forcing trade-offs among necessities. After housing, childcare is the biggest monthly expense for a family with two children.[47] These costs have risen sharply over the last twenty years, but wages have remained flat for workers in the middle since the mid-1970s.[48]

In terms of occupational categories, a plurality of Main Streeters, nearly 40 percent, have jobs in management, business, science, and the arts; 25 percent work in sales and office jobs; 18 percent work in the service sector; 9 percent, in production and transportation; and 7 percent, in construction and maintenance. Growth in jobs in California, as in the country as a whole, is occurring chiefly at the top and the bottom of the occupational scale, while jobs in the middle have been disappearing, casualties of technological advances and offshoring, creating an hourglass-shaped labor market distribution. Hardest hit in this transformation have been workers in the middle like those in Main Street California and Struggling California.

RISKS TO CHILDREN

Once you leave the top two Californias, child poverty rates increase at a quickening pace. **The child poverty rate in Main Street California, 16.5 percent, is twice that of Elite Enclave California** (move down to Struggling California, and it nearly doubles again, to 31.8 percent). The youth disconnection rate is 12.2 percent, the share of children living in a household with married parents is 71.7 percent, and one in five children live with a single mother. Finding quality childcare that meets children's developmental needs for attachment and tailored interventions is a concerning issue in Main Street California.

Forty-five percent of Main Streeters pay more than 30 percent of their monthly income on rent or mortgage payments.

The Five Californias

Struggling California
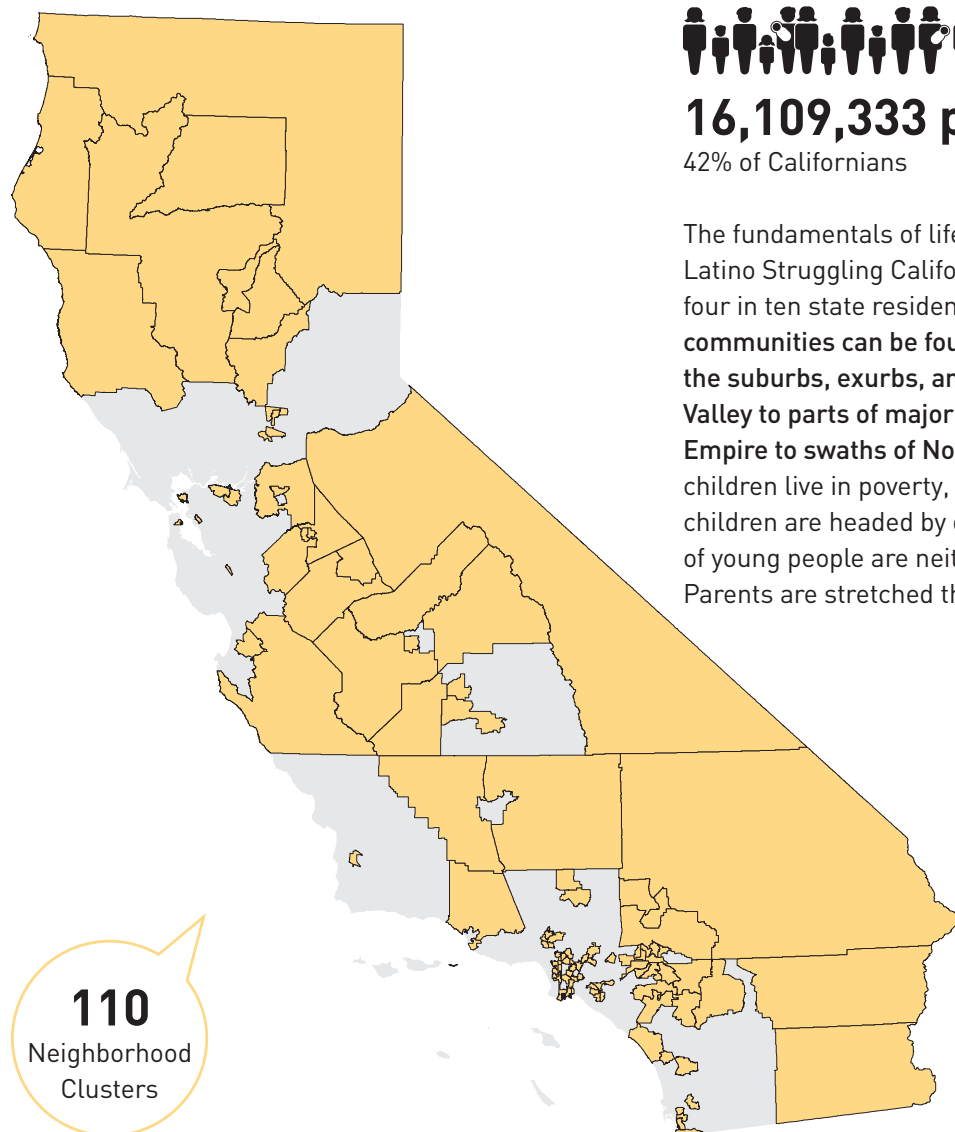
16,109,333 people
42% of Californians

The fundamentals of life are precarious in majority Latino Struggling California, home to more than four in ten state residents. **Struggling California communities can be found across the state, from the suburbs, exurbs, and rural areas of the Central Valley to parts of major metro areas and the Inland Empire to swaths of Northern California.** One in three children live in poverty, 37 percent of households with children are headed by one parent, and 18 percent of young people are neither working nor in school. Parents are stretched thin just to provide the basics.

110
Neighborhood Clusters

WHO They Are
Race and Ethnicity

28.2%
Foreign-born

—**51.7% Latino**

—**29.3% White**

—**8.4% Asian American**
—**7.5% African American**
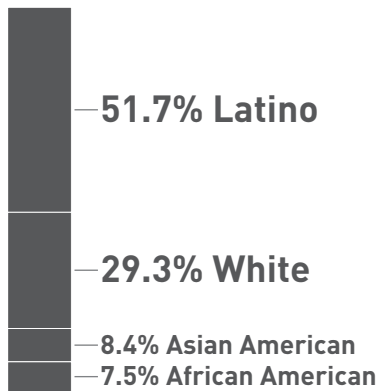
WHAT They Do
Top 3 Occupations

$45K
Median household income

25.7% Management, business, science, and arts

24.1% Sales and office

22.7% Service

HOW Children Fare
Child-Specific Indicators

26.7%
Population under 18

31.8%
Child poverty

42.8%
Preschool Enrollment
(% ages 3 to 4)

18.2%
Disconnected Youth
(% ages 16 to 24 neither working nor in school)

28.5%
Grandparent Sole Caregiver
(% living with grandchildren)

62.9%
Married-Couple Family
(% of family households with children)

DEMOGRAPHICS

In Struggling California, 71.8 percent of people are native-born, and 28.2 percent are foreign-born. Latinos are the majority, making up 51.7 percent of the population, followed by whites (29.3 percent), Asian Americans (8.4 percent), and African Americans (7.5 percent). As we move down the well-being scale, children make up larger shares of the population; 26.7 percent of Struggling Californians are under 18. Struggling California is home to the largest absolute number of children.

HEALTH

Struggling Californians have a life expectancy of 79.7 years, one and a half years less than the state population as a whole. Given that half the population is Latino and that California Latinos enjoy a three-and-a-half-year life expectancy advantage over whites statewide (see the discussion on the Latino Health Paradox on page 74), this figure is particularly alarming. Stress is a serious health risk for Struggling Californians. The insecurity of "just-in-time" work hours, anxiety about neighborhood safety, the need to juggle childcare arrangements, and a steady stream of money worries unleash stress hormones that damage blood vessels and make health-harming behaviors like smoking more likely. **People lower on the socioeconomic scale tend to experience more adverse events,** such as breakups and violence, and to endure more long-term adversity, such as having or caring for someone with a disability, and trauma and adversity create significant mental health challenges.

EDUCATION

Struggling California lags the state in the shares of adults with high school diplomas (72.8 percent), bachelor's degrees (17.6 percent), and graduate or professional degrees (5.4 percent). The share of 3- and 4-year-olds who attend preschool, 42.8 percent, and the school enrollment rate, 75.5 percent, indicate that too few small children are well prepared to start school and too few young adults are able to complete an optimal course of education, which would include graduating high school and engaging in some type of postsecondary program.

EARNINGS

The drop in earnings from Main Street California to Struggling California is steep, from nearly $34,000 to less than $24,000. Twenty-two percent of the population lives below the official poverty line, and median household income, $45,073, is below the self-sufficiency threshold for a family of two adults, a preschooler, and a school-age child in every one of California's 58 counties.[49] Half of all households spend more than 30 percent of their modest incomes on rent or

mortgage payments, forcing families to choose among necessities (electricity bill or groceries?) and leaving no slack to cope with the unexpected but inevitable expenses everyone faces, like repairing a car, patching a leaky roof, or having a missing tooth replaced.

Finding and keeping jobs that pay a decent wage are challenges for Struggling Californians. Nearly one-third of adults have not worked in the past year or never did. The statewide figure is 28 percent. Struggling California has the highest share among the Five Californias of adults working in the service sector, 22.7 percent. The service sector is the fastest-growing, but lowest-paying, occupational category. In addition, it is increasingly characterized by scheduling that leaves workers in the dark about their hours, sometimes right up to the day or even hour they are expected to come in, ratcheting up stress and making it extremely tough to schedule a second job, classes, or childcare.[50] One in four workers is in management, business, science, or the arts, though likely in lower-paying positions, and the same proportion works in sales and office occupations, a category that includes jobs in call centers and big-box retail stores. Construction and maintenance account for 9.4 percent of jobs, production and transportation for 15.3 percent; in the past, many of these jobs were unionized and paid a family-supporting wage, but today, they tend to pay little and offer few if any benefits.

RISKS TO CHILDREN

The child poverty rate in Struggling California is nearly 32 percent, and 18.2 percent of teens and young adults fall into the "disconnected youth" category. While 63 percent of households with children are headed by married parents, 10 percent are headed by single fathers, and 27 percent by single mothers, signaling some form of domestic upheaval for more than one-third of households with children. Because California cities have some of the country's highest rates of residential segregation[51] between whites and Latinos, and Latinos are the poorest group in California, children in Struggling California tend to grow up in segregated, disadvantaged neighborhoods, which is associated with cognitive delays and behavioral problems.[52] Families tend to lack the financial resources to provide enriching experiences tailored to a child's age, talents, and interests, or to enlist experts to address learning or emotional issues.

Safe, reliable, developmentally appropriate childcare options for this population are few and far between. The average annual cost for center-based care for an infant in California is over $12,000,[53] half the median earnings in Struggling California, yet the quality of care is often substandard. Preoccupied by financial worries and depleted by the demands of high-effort/low-reward jobs like working in a fast-food kitchen, even the most loving parents in Struggling California don't always have the energy for the type of consistent, positive interactions that optimize child development outcomes.

Nearly one in three children in Struggling California lives in poverty, and nearly one in five teens and young adults are neither working nor in school.

Disenfranchised California

2.54
HD Index

1,195,623 people
3% of Californians

To be disenfranchised is to experience marginalization, segregation, and social exclusion and to lack the resources, skills, networks, services, and life experiences that enable participation in "the normal relationships and activities available to the majority of people in a society."[54] Largely excluded from the formal economy, and left behind in socially isolated, unsafe, and often stigmatized **Los Angeles neighborhoods as well as in rural and urban areas in the San Joaquin Valley,** the population of Disenfranchised California faces innumerable impediments to living freely chosen lives of dignity and fulfillment.

9
Neighborhood
Clusters
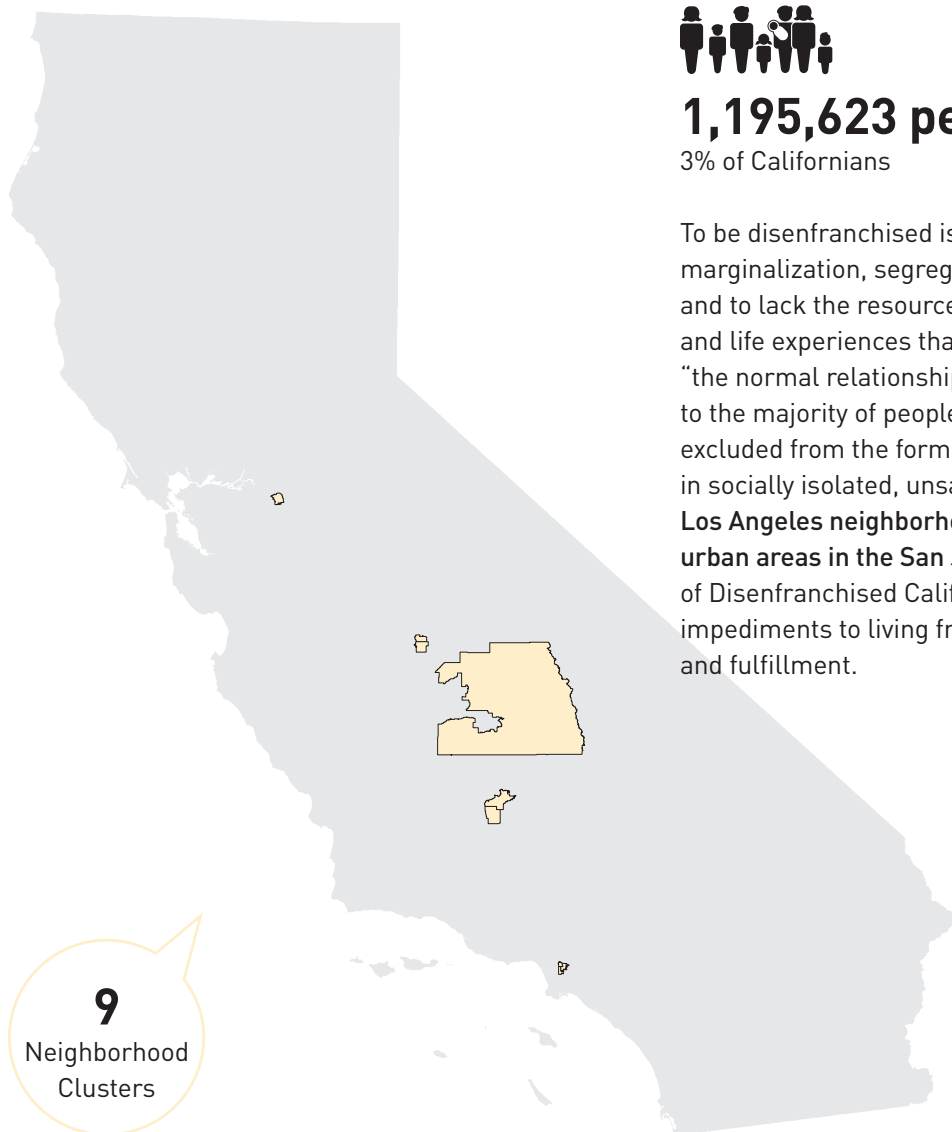
WHO They Are
Race and Ethnicity

32.8%
Foreign-born

—**71.3% Latino**

—**13.5% White**
—8.6% African American
—4.9% Asian American
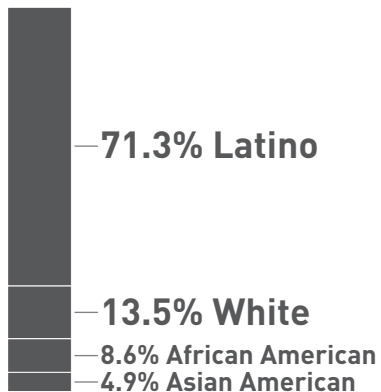
WHAT They Do
Top 3 Occupations

$31K
Median household income

23.0% Production, transportation, and material moving

22.3% Service

20.7% Sales and office

HOW Children Fare
Child-Specific Indicators

32.8%
Population under 18

48.5%
Child poverty

37.6%
Preschool Enrollment
(% ages 3 to 4)

21.9%
Disconnected Youth
(% ages 16 to 24 neither
working nor in school)

30.2%
Grandparent
Sole Caregiver
(% living with grandchildren)

52.3%
Married-Couple Family
(% of family households
with children)

Life expectancy in Disenfranchised California is 77.6 years, 8.7 fewer years than the average in One Percent California.

DEMOGRAPHICS

About one-third of Disenfranchised Californians are foreign-born, and two-thirds are native-born, a similar proportion as that found in One Percent California. Latinos are the majority (71.3 percent), followed by whites (13.5 percent), African Americans (8.6 percent), and Asian Americans (4.9 percent). Children account for nearly a third of the population—the largest share of children among the Five Californias.

HEALTH

Life expectancy in Disenfranchised California is 77.6 years, 3.7 fewer years than the average Californian and 8.7 fewer years than people in One Percent California. As in Struggling California, this low life expectancy is particularly alarming given this California's high share of Latinos. Low education levels, stressful and sometimes dangerous living conditions, poor access to health care, a high likelihood of having suffered childhood deprivation, and employment in sectors with high rates of accidents all contribute to the high rate of premature death.

EDUCATION

Only slightly more than half of all adults in Disenfranchised California have a high school diploma, and the shares of adults with bachelor's degrees (8.3 percent) and graduate or professional degrees (2.3 percent) are very low. The school enrollment rate for the population ages 3 to 24 is just 73.4 percent, indicating that few young children are attending preschool and large shares of young people are imperiling their futures by ending their educations prematurely.

EARNINGS

In 1960, median personal earnings in the United States were $19,752 in today's dollars—about $2,500 higher than the median wages in today's Disenfranchised California, $17,204. The median household income is only $31,387, and **the majority of owners and renters spend more than 30 percent of their income on housing.** A household earning the median and spending half its income on housing, a commonplace situation in Disenfranchised California, would have about $300 per week left over for everything else—childcare, transportation, food, clothing, health care, utilities, and more. Low educational levels hamper the ability of adults to secure decent employment, as do other barriers common in this California, such as limited social networks, few safe and affordable options for childcare, geographical isolation from jobs and lack of transportation, immigration status, and, for men, child support orders and arrears and prison records. Production, transportation, and material moving occupations account for the largest share of employment (23.0 percent), followed by service occupations (22.3 percent), sales

and office occupations (20.7 percent), construction and maintenance (11.0 percent), and farming (9.4 percent). Over 37 percent of adults have not held jobs for at least one year, compared to 29 percent of Californian adults overall. As is the case for Struggling California as well, these official employment figures do not capture the full range of economic activity, such as under-the-table construction or cleaning jobs.

RISKS TO CHILDREN

Threats to child well-being in Disenfranchised California are sadly numerous. Nearly half of all children live below the official poverty line, nearly half of households with children are headed by one parent, only about one in three 3- and 4-year-olds attend preschool, and more than one in five young people 16 to 24 are neither working nor in school. Children experience higher levels of disruption in family relationships here than in other Californias, threatening their ability to meet their attachment needs. Children's need for protection is not adequately met in Disenfranchised California; for instance, children living in Bakersfield experienced one hundred days when the air was deemed unhealthy to breathe in 2013 (compared to just eight days in San Jose), and Stockton has some of the highest levels of violence in the United States.[55]

Both the **public and private resources available to meet children's needs for age-appropriate developmental experiences are inadequate.** Like deeply disadvantaged people everywhere, parents living with the degree of material scarcity that characterizes life in Disenfranchised California spend inordinate amounts of mental energy on finding ways to survive from one day to the next;[56] they have little bandwidth left to provide the kinds of interactions and experiences that young children need for cognitive, emotional, and social development, and they certainly don't have the money. And public services don't fill the gap. The Stockton Unified School District, which serves most of the Disenfranchised California families living in Stockton City (South), had roughly $9,500 available per pupil in the 2012–2013 school year—only two-thirds of what One Percent California schools in the Mountain View–Los Altos Union School District and the Palo Alto Unified School Districts spent—and the student-teacher ratio was significantly higher, 19 or 20 to 1, as compared to 15 or 17 to 1 in Palo Alto.[57]

Threats to child well-being in Disenfranchised California are sadly numerous.

A Long and Healthy Life

How Do We Stack Up?

Life Expectancy at Birth

90 — HIGH 90

Asian American Women ●

Santa Clara:
Mountain View, Palo Alto,
& Los Altos Cities

88 — 88

● **Asian Americans**

● Los Angeles: Diamond Bar,
La Habra Heights (East) Cities,
& Rowland Heights

86 — ● Latino Women — 86
● Orange: Newport Beach,
Aliso Viejo, & Laguna Hills Cities
● San Diego: San Diego City
(Northwest/Del Mar Mesa)

San Jose ● ● Asian American Men **Foreign-born** ●

84 — ● Santa Clara: — 84
San Jose City
(East Central/
East Valley)

● Latinos

● **Females**

● San Francisco
82 — ● Oxnard–Thousand — ● White Women — 82
Oaks
● Los Angeles ● Native American
● San Diego Women
● Latino Men

● Sacramento ● Whites
80 — ● Native-born — 80
● Riverside– ● Native Americans
San Bernardino
● **Fresno**
● Stockton ● **Males**

● African American
78 — **Bakersfield** ● Women — 78
● White Men
Kern: ● Native American
Bakersfield City Men
(Southeast)

San Joaquin:
76 — Stockton City (South) — 76
● Los Angeles:
LA City (South Central/Watts)
● San Bernardino:
Victorville & Adelanto Cities

African
Americans ●

San Bernardino:
Twentynine Palms
74 — & Barstow Cities — 74

● **African American Men**

METRO Top 5 & Bottom 5
72 — AREAS NEIGHBORHOOD — LOW 72
CLUSTERS

GEOGRAPHY   **GENDER**   **RACE/ ETHNICITY**   **GENDER & RACE/ETHNICITY**   **NATIVITY**

Introduction

> "People [in California] with chronic conditions account for approximately 80% of health care costs, 80% of hospital admissions, 90% of all prescriptions filled, and 75% of all doctor's visits."
>
> **CALIFORNIA DEPARTMENT OF ALCOHOL AND DRUG PROGRAMS, JUNE 2013,**
> *Racial/Ethnic Disparities—A Data-Informed Perspective*

Health is of enormous value for human development. Without it, our ability to engage in a whole range of activities that are critical for our well-being and access to opportunity is extremely limited. Good health allows us to have fun and fulfilling social connections, concentrate in school, find and keep jobs, and so much more.

Health is largely shaped by the circumstances in which people are born, grow up, live, work, and age. These circumstances can include our physical environments and work conditions, our social position, and our daily choices. Do we have easy access to healthy food, safe places to get exercise and play, secure jobs that reduce the health-sapping stress of economic uncertainty, clean air, good schools, and other beneficial social and economic conditions in our neighborhoods —or not? **These conditions together are referred to as the social determinants of health** (see **FIGURE 7**) and are in turn shaped by a wider set of forces: economics, social policies, and politics.[58]

Determining how long people can expect to live is one very basic way of measuring their health, and California's reputation as a health-minded state is backed up by its life expectancy: Californians outlive the average American by more than two years (81.2 years life expectancy at birth compared with 79.0), and if California were a country, it would rank thirteenth among the world's affluent democracies. The United States falls far lower, at twenty-eighth (see **SIDEBAR**). With the implementation of the Affordable Care Act, major changes are taking place in health care in the United States today that may, in the long term, affect life expectancy in both California and the country overall.

The American Human Development Index uses life expectancy at birth as a proxy measure for "a long and healthy life." Life expectancy is defined as the number of years that a baby born today can expect to live if current patterns of mortality continue throughout that baby's life. Life expectancy figures as one-third of the Index.

While U.S. economists, politicians, and pundits pay close attention to and track economic and financial metrics with great regularity, life expectancy and other vital noneconomic measures are collected and calculated much less frequently. In fact, Measure of America is one of the only organizations calculating life expectancy at birth at local levels and by race and ethnicity in states, cities, and other geographic areas. In this report, life expectancy is calculated using mortality data from the California Department of Public Health 2010–2012 and population data from the U.S. Census Bureau.

Life expectancy does not, of course, tell the full story of our health. Some people go about their lives with ruddy good health, few restrictions on their physical activity, and little protracted pain. Others struggle with chronic pain or disease, disability, or even lack of dental care, all of which undeniably affect daily quality of life. **Life expectancy is, nonetheless, an important gauge for indicating which groups are living long lives and which are experiencing conditions that cause premature death,** and it helps to focus investigations into why these gaps exist. This chapter examines the disparities in this summary measure in California and uses additional data to explore some important issues further.

If California were a country, it would rank thirteenth in life expectancy.

1. SWITZERLAND (82.8)
2. JAPAN
3. SPAIN
4. ICELAND
5. ITALY
6. FRANCE
7. AUSTRALIA
8. SWEDEN
9. ISRAEL
10. CANADA
11. NORWAY
12. NETHERLANDS

California — **81.2** years

13. CALIFORNIA
14. NEW ZEALAND
15. AUSTRIA
16. LUXEMBOURG
17. KOREA
18. UNITED KINGDOM
19. GERMANY
20. GREECE
21. IRELAND
22. BELGIUM
23. FINLAND
24. PORTUGAL
25. SLOVENIA
26. DENMARK
27. CHILE

United States — **78.7** years

28. UNITED STATES

Source: OECD Health Data. Notes: Data for six OECD countries are unavailable. OECD life expectancy estimate for the United States differs slightly from the one in this report due to international harmonization processes.

FIGURE 7 **Social Determinants of Health**
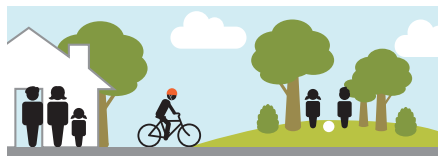
- Green spaces
- Sidewalks and bike paths
- Affordable housing

- Fresh produce stores
- High-quality schools
- Affordable health care
- Accessible public transportation

- Jobs with decent wages
- Work/life balance
- A diverse economy
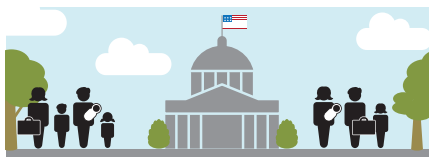
- Equality under the law
- Accountable government
- Affordable, safe childcare
- Safety and security

Analysis by Race and Ethnicity, Gender, and Geography

VARIATION BY RACIAL AND ETHNIC GROUP AND GENDER

Although California is a very healthy state, basic life span within the state varies to a startling extent when broken down by major racial and ethnic groups. The longest-lived group is Asian Americans, followed by Latinos, whites, and Native Americans. African Americans have the shortest lives. In California, an Asian American baby born today can expect to outlive an African American baby born the same day by more than eleven years (see **SIDEBAR** on page 76).

Asian Americans live longest, with a life expectancy of 86.9 years. Even more surprising, the average life expectancy of an Asian American woman in California is an astonishing 89.1 years—higher even than Japanese women, the world's longest-lived national female population at 87.0 years.[59] While the average is exceedingly high, there are still risk behaviors that need attention, especially among certain subgroups. For example, smoking is a preventable health risk, one of the "fatal four" health behaviors that contribute to premature death. The other three are drinking to excess, poor diet, and physical inactivity.[60] The Asian American adult and teen smoking rate (9.3 percent) is below the California average of 12.7 percent, but the rate ranges from a low of 3.0 percent among South Asians to a high of 12.9 percent among Vietnamese (see **SIDEBAR**).[61] A concerted effort to address smoking, particularly among Korean and Vietnamese populations, would be an important priority for creating longer, healthier lives for these groups and their children.

Latinos have the second-highest life expectancy, 83.7 years. Latinos outlive whites in California by 3.6 years. The phenomenon of Latinos living longer than whites despite having lower educational levels and incomes and far lower rates of insurance coverage (29 percent of nonelderly Latinos in California lack health insurance, while only 14 percent of whites do)[62] is referred to as the Latino Health Paradox. Latinos in California are a relatively young population, but this fact does not affect life expectancy estimates; the formula for calculating life expectancy at birth accounts for the age structure of the population in question.

While further research on the longevity of Latinos and on the Latino Health Paradox is needed, several factors seem to contribute. Latinos binge drink slightly less than non-Hispanic whites and have lower smoking rates,[63] both of which can contribute to premature death from heart disease, stroke, and cancer. In addition, some research shows that aspects of Latino culture, such as strong social support and family cohesion, help bolster health outcomes, particularly for mothers and infants.[64]

Adult and Teen Smoking Rates by Asian American Subgroup in California

VIETNAMESE **12.9%**

KOREAN **11.9%**

FILIPINO **11.6%**

JAPANESE **9.9%**

CHINESE **6.9%**

SOUTH ASIAN **3.0%**
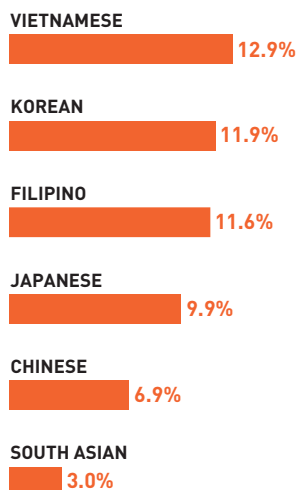
Source: California Health Interview Survey 2011–2012. AskCHIS.

TABLE 7 Select Health Behaviors and Risk Factors for Premature Death

RACE/ ETHNICITY	CURRENT SMOKER (% of adults and teens)	BINGE DRINKING IN PAST YEAR (%)	SEDENTARY/ NO PHYSICAL ACTIVITY INCLUDING WALKING (%)	EVER DIAGNOSED WITH HIGH BLOOD PRESSURE (%)	EAT FIVE OR MORE SERVINGS FRUIT/ VEGETABLES DAILY (%)
California	12.7	31.1	11.7	27.2	48.7
African American	19.0	24.3	14.3	40.5	44.1
Asian American	9.3	21.4	11.8	20.7	43.2
Latino	11.2	32.5	11.0	23.9	50.4
Native American	26.0	29.6	25.2	43.4	49.7
White	13.9	33.6	11.8	30.3	49.6

Sources: California Health Interview Survey. AskCHIS. Data are for 2011–2012 except for physical inactivity (2009) and fruit and vegetable consumption (2005).

One particularly interesting aspect of the Latino Health Paradox is that **this protective health benefit seems to wear off the longer Latinos are in the United States.** Longevity calculations for this report certainly reflect this: foreign-born Latinos in California outlive their native-born counterparts by 3.2 years. Researchers seeking to understand this trend have found that splitting Latinos into these two groups reveals markedly different characteristics. Foreign-born Latinos tend to have better health outcomes than those who were either born in the United States or have spent a significant amount of time in this country. These findings have led researchers to believe that immigrants adopt the preferences of the people among whom they live over time, a process of acculturation that has significant adverse impacts on health (though it does have some beneficial impacts as well).[65] Again, more research is needed to understand the various factors contributing to these outcomes. Gaining such knowledge could help lengthen life spans for everyone and contribute to our understanding of acculturation's negative health impacts on immigrant groups, so the second generation can become healthier than their parents.

Whites in California have a life expectancy of 80.1 years, about one year shorter than the California average. Many Americans assume that earnings and health move in tandem, yet the situation for whites challenges that assumption. White Californians have the highest earnings of California's five major racial and ethnic groups, yet their life expectancy is considerably lower than both Asian Americans and Latinos. Latino median earnings are nearly half that of whites.

What, then, are the factors that matter for whites in California? A look at some important health behavior risk factors tells part of the story (see **TABLE 7**). In three of the four health risk behaviors that contribute most to preventable deaths today—smoking, binge drinking, and being physically inactive—white rates exceed those of Latinos by a small margin; on the healthy eating indicator, the two groups are nearly equal, and this same survey finds that Latinos consume more fast food

Racial and Ethnic Groups Face Different Health Risks

Risk Factor	Groups with Highest Risk
Smoking	**Native Americans** (26.0%) **African Americans** (19.0%)
Heavy Drinking	**Whites** (33.6%) **Latinos** (32.5%)
Physical Inactivity	**Native Americans** (25.2%) **African Americans** (14.3%)
High Blood Pressure	**Native Americans** (43.4%) **African Americans** (40.5%)
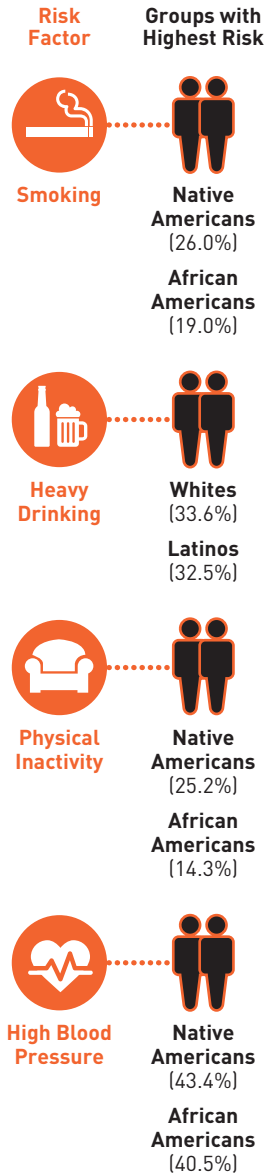
California Life Expectancy by Racial and Ethnic Group
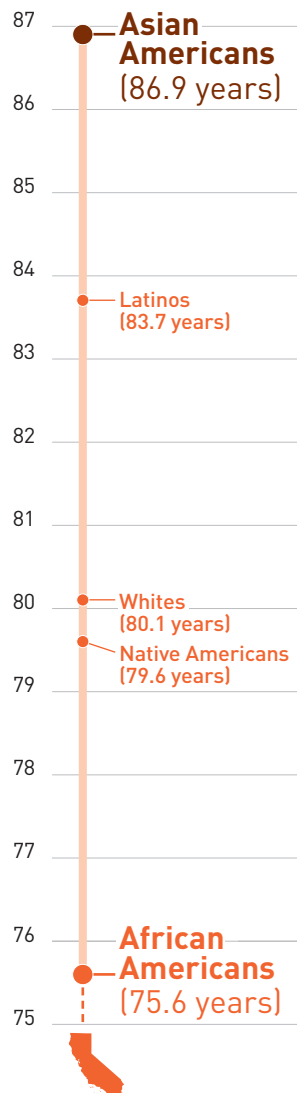
87 — **Asian Americans** (86.9 years)

86

85

84

83 — Latinos (83.7 years)

83

82

81

80 — Whites (80.1 years)

79 — Native Americans (79.6 years)

78

77

76 — **African Americans** (75.6 years)

75

Source: Measure of America calculations using mortality data from the California Department of Public Health, Death Statistical Master File from 2010–2012 and population data from the U.S. Census Bureau.

FIGURE 8 Life Expectancy Increases by Race and Ethnicity, 2008–2012
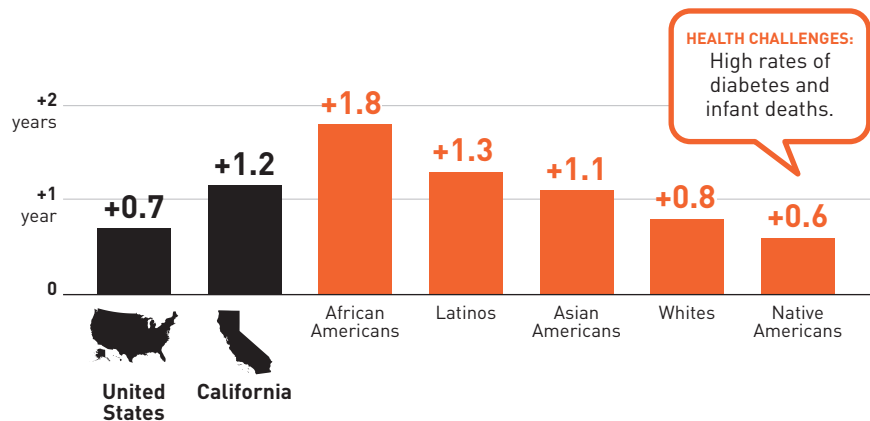
HEALTH CHALLENGES: High rates of diabetes and infant deaths.

+2 years

+1 year

0

+0.7 United States

+1.2 California

+1.8 African Americans

+1.3 Latinos

+1.1 Asian Americans

+0.8 Whites

+0.6 Native Americans

Source: Lewis and Burd-Sharps (2013) and Measure of America calculations using mortality data from the California Department of Public Health and U.S. Census Bureau Population Estimates.

than whites. Finally, the prevalence of high blood pressure in California's white population (30 percent) is considerably higher than among either Asian Americans (21 percent) or Latinos (24 percent); it is a major risk factor for strokes and heart disease. **While individual behavioral shifts are needed, they must be coupled with policies and approaches that support healthy behaviors.** One action in particular, making cigarettes more expensive, would have an immediate impact on the longevity of white and African American Californians, and indeed on the health and quality of life of everyone. Years of research have consistently yielded the same conclusion about the role of increased cigarette taxes: "there is no more effective weapon in the arsenal of evidence-based tobacco control policies."[66] This is especially true for teenagers, who are particularly responsive to price changes. Yet California has one of the lowest cigarette tax rates per pack in the nation—87 cents—as compared with $4.35 in New York State, $3.51 in Massachusetts, and $3.03 in Washington State.[67]

Native Americans come in fourth, with a life expectancy at birth of 79.6 years. California has one of the largest populations of Native Americans in the United States, roughly 145,000.[68] Native Americans face some specific health challenges, including very high rates of diabetes[69]—caused in large part by poor diet and lack of physical activity—and the highest rate of infants dying before their first birthday, due to two causes in particular—sudden infant death syndrome and unintentional injuries.[70]

African Americans have the lowest life expectancy of California's major racial and ethnic groups, 75.6 years—three and a half years less than the national average, and 5.7 years less than the California average. Even more worrisome is

FIGURE 9 **Gender Gap in Life Expectancy by Race and Ethnicity**
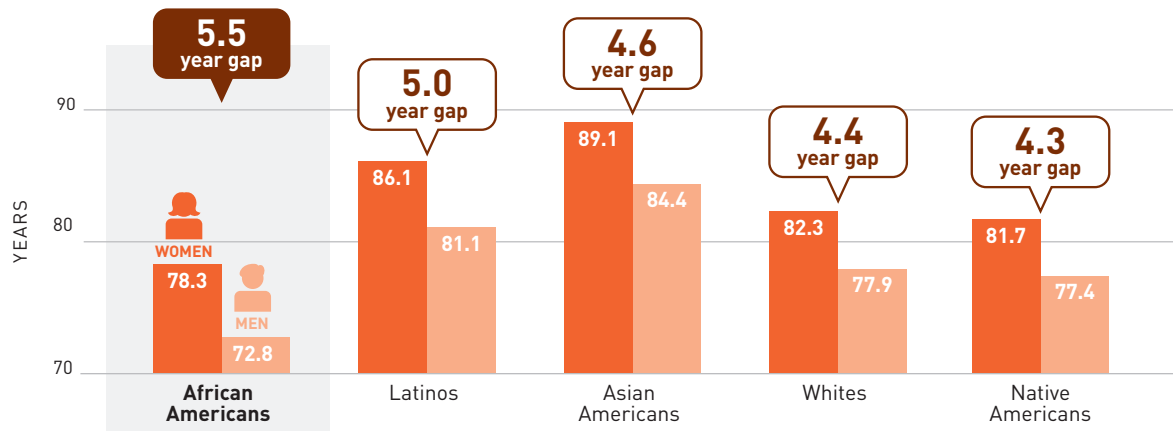
Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2012. Note: The size of the gap may differ from the difference of data in this figure due to rounding.

that African American men have a life expectancy of only 72.8 years, just under the male life expectancies of countries such as Tunisia, Saudi Arabia, and Vietnam.[71] **African Americans also have the largest gender gap of any U.S. racial or ethnic group in life expectancy,** over a half-decade difference (see **FIGURE 9**). This is due in part to tragically high premature death rates among men due to heart disease, homicide, and cancer.[72]

The homicide rate is 2.4 murders per 100,000 whites and 5.1 per 100,000 Latinos. The African American rate is over four times the Latino rate, at 21.2 murders per 100,000 residents; 85 percent of these murder victims are boys and men.[73] Despite these challenges, the trend is hopeful. The national black-white life expectancy gap has been narrowing over time, from nearly eight years difference in 1970 to just under four years in 2010.[74] Also on the positive side of the ledger, longevity has increased faster among African Americans in California than among the other four racial and ethnic groups, helping to close long-persistent racial disparities in health (see **FIGURE 8**).

Women live longer than men the world over, with a life expectancy gap of just over six years on average in high-income countries.[75] Women appear to have a biological advantage in life expectancy, but social factors also matter tremendously. The gender gap in Russia, for instance, reached nearly twelve years in 2011, the result not of biology but rather higher smoking and drinking rates for men as well as their greater likelihood of dying in car crashes or by homicide or suicide.[76] Gender norms and health interact in complex ways to create different physical and mental health outcomes for women and men, sometimes positive and sometimes negative.

African Americans have made faster longevity gains than other Californians in recent years.

Time to Transform Domestic Violence from a Private Matter to a Public Health Priority

In 2013, the number of calls for help in California related to domestic, or intimate partner, violence was roughly equal to the total number of *all other violent crimes in the state put together.*[77] Forty-one percent of women murdered in 2013 in California were killed in circumstances related to domestic violence, the single largest cause of female homicide in the state.[78] Because of the complexity of this particular type of violence—it generally happens behind closed doors, and its victims often have family ties to or are financially dependent on their abusers—it is underreported and underprosecuted, meaning that domestic violence is even more pervasive than these startling statistics suggest.

Domestic violence is when your current or former partner sexually assaults or injures you; stalks, threatens, or harasses you; makes you fear that you or someone else, such as your child or other relative, are in immediate physical danger; or destroys your personal property (including killing a pet). Intimate partner violence disproportionately harms women, and men make up the majority of perpetrators. But it can occur among people in many forms of relationships and at many ages—including during teen dating, in LGBTQ couples, and in heterosexual couples where women are the abusers.

Domestic violence has devastating psychological, physical, and economic consequences for those who experience it—and for the children who are exposed to it. In addition to immediate physical injuries, victims often suffer from a host of longer-term mental health problems. These numbers help to explain why domestic violence is central to any discussion of a long and healthy life. Its toll on the physical and mental health of victims and their families in California, as in every U.S. state, is staggering.

California has been a leader in addressing intimate partner violence. Most recently, the state was the first to sign "Yes Means Yes" into law to address sexual violence and harassment on college campuses.[79] Another area where California has taken resolute steps is in protecting survivors from losing their jobs. Because of the power-and-control dynamic that is at the center of the cycle of intimate partner abuse, abusers often try to destroy survivors' work lives by menacing them at their places of employment. In a 2011 study, California's Legal Aid Society found that nearly four in ten survivors reported either being fired or fearing termination because of domestic violence.[80] California's 2013 Senate Bill 400 helps to protect survivors from losing their jobs due to domestic violence.

Neither the legal nor service response is adequate to change the social norms that allow domestic violence to occur.

Yet much more remains to be done. What are some priorities?

- **Stop the problem at its roots:** The watershed 1994 Violence Against Women Act spurred the development of a robust legal response to domestic violence. Services for survivors, such as shelters, counseling, and court advocates—essential and proven solutions—have increased. But neither the legal nor service response is adequate to change the social norms that allow domestic violence to occur in the first place.[81] For that, we need to change attitudes that exalt a violent model of masculinity, lionize aggressive men as our heroes in popular culture, and tacitly or overtly accept violence against women. We need to teach young people that healthy, respectful relationships are cool; violent ones are not. Important programs in California, starting with middle-schoolers, are focusing on the root causes of intimate partner violence.[82] Many more programs of this nature are needed.

- **Change domestic violence from a private matter to a public issue:** Bystander programs are showing promise to help the broader public recognize and speak out against domestic violence and sexual abuse. These programs, such as the Green Dot program nationwide and on many California campuses and the "Upstander" effort in New York City,[83] aim to equip women and men, whether personally involved or not, to recognize situations of domestic violence and to act— safely and effectively. Acting can take many forms. It can mean speaking up when you hear talk that condones this type of violence. It can involve telling a friend that you are not comfortable with his or her behavior. If you are an employer, you can learn how to empower and protect your staff. For too long, we have treated domestic violence as a private matter or we have been afraid to get involved. With training and knowledge, we can shift from being passive onlookers to proactive upstanders.

- **Collect consistent and comparable data:** Data on domestic violence come from a few major sources, among them law enforcement when a crime may be involved, hospitals when physical injuries are sustained, and surveys where survivors report on abuse. Each of these systems tells a part of the story, but they seldom have the specificity needed to take action and are too often using inconsistent, incompatible, or outdated data or systems. A standardized definition of domestic violence for all law enforcement and government agencies would be an important first step.[84]

This list of priorities is not intended to diminish the need for well-funded services for survivors or policy efforts to strengthen and clarify laws. But the priorities for a different tomorrow described above are often overlooked in the effort to deal with the seemingly endless crises of today. The telltale patterns and actions that research shows allow abusers to take control of a survivor's life and circumstances[85] such as isolation, blaming, and threats to children, are widely known among professionals but too often not recognized by the layperson. **We can't wait for each time a celebrity is a perpetrator or victim to open a brief window for this conversation. Making a real difference requires a sophisticated campaign that uses the best of the advertising industry's persuasive powers to increase community response and knowledge about this endemic social and public health problem.**

VARIATION BY GEOGRAPHY: METRO AREAS

San Jose, home to all of One Percent California and none of Disenfranchised California, is the healthiest of California's ten most populous metro areas, with a life expectancy of 83.9 years. This ranks next to the life expectancies of countries often associated with excellent health conditions and care—above those of Switzerland and Japan. At the other end of the life span spectrum is Bakersfield (Kern County), with over 75 percent of residents in Struggling and Disenfranchised California. Life expectancy here is 77.8 years, just between the life expectancies of the Czech Republic and Poland.[86] A comparison of conditions strongly associated with good health makes plain key contributors to this sizeable disparity (see **BOX 4**).

BOX 4 A Tale of Two Metro Areas: San Jose and Bakersfield

San Jose	Bakersfield
7.08 HD INDEX	3.69 HD INDEX
$42,461 MEDIAN EARNINGS	$23,763 MEDIAN EARNINGS
83.9 YEARS	77.8 YEARS
6.70 EDUCATION INDEX	3.10 EDUCATION INDEX

The **San Jose metro area**, with its population of 1.9 million, tops the longevity chart. With nearly one in three residents being Asian American—the racial and ethnic group with the longest lives—one important factor in its ranking is undoubtedly its racial makeup. But as the data comparing San Jose to Bakersfield illustrate, other factors are very important as well.

The **Bakersfield metro area**, or Kern County, in California's Central Valley has a population of about 850,000. It leads the state in oil and natural gas production[87] and is the second-highest-grossing California county in agriculture, with agricultural output valued at $6.2 billion in 2012.[88] Kern County is a leading producer of grapes, almonds, milk, and vegetables. Yet, while the county is literally feeding America with fresh produce, an astonishing 147,925 county residents relied on CalFresh, California's food stamp program, in June 2014,[89] and nearly three in ten children live in households that lack reliable access to a sufficient quantity of nutritious food.[90] The violent crime rate is much higher than the state average, a third of children live in poverty, and three in ten full-time workers earn less than $25,000.[91]

The San Jose Metro Area has a child poverty rate of 12.5 percent; the share of adults earning less than $25,000 for full-time work is less than half that of Bakersfield, as is the violent crime rate; and San Jose residents face unhealthy air quality days one-twelfth as often as do Bakersfield residents.[92] The share of adults in San Jose who work in management, business, science, and the arts is nearly twice that of adults in Bakersfield. All these factors add up to an overall environment in San Jose that is far more conducive to positive health outcomes than Bakersfield.

BOX 4 **A Tale of Two Metro Areas: San Jose and Bakersfield, cont'd.**

San Jose
Life Expectancy:
83.9 years

Bakersfield
Life Expectancy:
77.8 years

RACIAL AND ETHNIC MAKEUP

34.7%
White

31.4%
Asian American

27.8%
Latino

3.5% Other
2.4% African American
0.2% Native American

RACIAL AND ETHNIC MAKEUP

49.8%
Latino

37.9%
White

5.3% African American
4.2% Asian American
2.1% Other
0.7% Native American
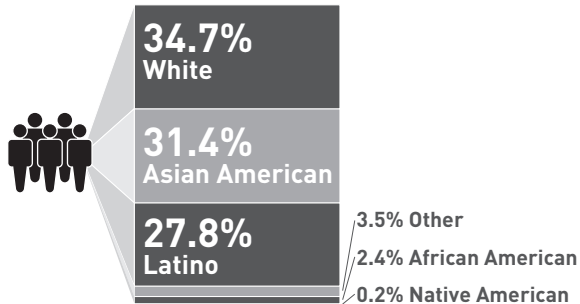
SOCIAL DETERMINANTS OF HEALTH

19.9%
Food-Insecure
Children

13%
Earn Less Than
$25,000

12.5%
Child
Poverty

274
Violent Crimes
(per 100,000 residents)
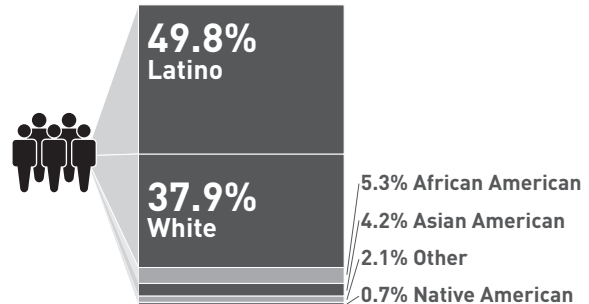
SOCIAL DETERMINANTS OF HEALTH

29.7%
Food-Insecure
Children

29%
Earn Less Than
$25,000

33.2%
Child
Poverty

579
Violent Crimes
(per 100,000 residents)

OCCUPATIONAL BREAKDOWN

49%
Management,
business, science,
arts

21%
Sales & office

15%
Service

8%
Production &
Transportation

6%
Construction,
extraction, repair

0.4%
Farming,
fishing, forestry

OCCUPATIONAL BREAKDOWN

26%
Management,
business, science,
arts

22%
Sales & office

19%
Service

13%
Production &
Transportation

11%
Construction,
extraction, repair

9%
Farming,
fishing, forestry

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012 and 2012; Federal Bureau of Investigation, Crime in the United States 2012; Feeding America, Map the Meal Gap 2013.

VARIATION BY GEOGRAPHY: NEIGHBORHOOD CLUSTERS

Nearly twelve years in life expectancy separate the top and bottom neighborhood clusters in California. Mountain View, Palo Alto, and Los Altos Cities residents in northwest Santa Clara County have a life expectancy of 87.0 years, while residents of Twentynine Palms City and Barstow City in San Bernardino County have a life expectancy of 75.3 years (see **MAP 2**).

What characteristics do the neighborhood clusters with higher life expectancies have in common? While many Americans assume that income is a strong determinant of health, and indeed this seems to hold true at the very top—Mountain View and Palo Alto register turbocharged earnings—studying this situation across California's 265 neighborhood clusters challenges that assumption. Earnings alone can account for only about 38 percent of variance in life expectancy among them. In other words, **knowing about the wages and salaries in California's neighborhoods doesn't provide the information necessary to predict life span.**

What, then, does matter for health outcomes? The analysis in **TABLE 8**, which shows the neighborhoods with the highest and lowest life expectancy in each metro area, reveals some important successes and large challenges:

- **One very important, and undervalued, factor in a long and healthy life is education.** Analysis of California's neighborhoods shows a positive correlation between life expectancy and educational attainment, particularly in the case of higher education: people in neighborhoods where adults have high rates of bachelor's degrees tend to enjoy longer lives. This is in part because better-educated people have more access to health care and are more likely to follow treatment regimens, use safety devices such as seat belts and smoke detectors, and embrace new laws and technologies.[93] But low educational attainment also chips away at life expectancy in ways less obviously linked with health. Poor health both causes and is caused by low socioeconomic status, which can limit career options to low-wage jobs with limited benefits, and often results in families living in neighborhoods with poorer schools and higher crime, all of which contribute to chronic stress that damages the heart and blood vessels. In addition, parents with more education tend to be more effective in supporting healthy outcomes for their children, an important factor in shaping life expectancy.[94]

Nearly twelve years in life expectancy separate the top and bottom neighborhood clusters.

MAP 2 Life Expectancy by Neighborhood Cluster

Eureka

Redding

Susanville

Chico

Fort Bragg

Yuba City

South Lake Tahoe

Santa Rosa

Sacramento

Stockton

San Francisco

Oakland

Fremont

Modesto

Mammoth Lakes

San Jose

Bishop

Salinas

TOP
Santa Clara:
Mountain View,
Palo Alto, &
Los Altos Cities
(87.0 years)

Fresno

Visalia

Tulare

BOTTOM
San Bernardino:
Twentynine Palms
& Barstow Cities
(75.3 years)

San Luis Obispo

Bakersfield

Lancaster

Lompoc Village

Santa Clarita

Santa Barbara

Ventura

Santa Clarita

Oxnard

Los Angeles

Fontana

San Bernardino

LIFE EXPECTANCY (years)

Long Beach

Riverside

83.4 – 87.0

Corona

82.4 – 83.3

Santa Ana

Irvine

80.6 – 82.3

Blythe

79.3 – 80.5

75.3 – 79.2

Oceanside

San Diego

TABLE 8 Life Expectancy Disparities within Metro Areas

METRO AREA	NEIGHBORHOOD CLUSTER (TOP/BOTTOM)	LIFE EXPECTANCY AT BIRTH (years)	GAP BETWEEN HIGHEST AND LOWEST (years)
San Jose (83.9 years)	Mountain View, Palo Alto, and Los Altos Cities, *Santa Clara County*	87.0	5.1
	Gilroy, Morgan Hill, and San Jose South, *Santa Clara County*	81.9	
San Francisco (82.5 years)	Walnut Creek (West), Lafayette, Orinda Cities & Moraga Town, *Contra Costa County South*	85.3	8.7
	South Central Oakland City, *Alameda County*	76.6	
Oxnard–Thousand Oaks (82.3 years)	Thousand Oaks City, *Ventura County*	83.5	2.2
	San Buenaventura (Ventura) City, *Ventura County*	81.3	
Los Angeles (82.1 years)	Diamond Bar, La Habra Heights (East) Cities & Rowland Heights, *Los Angeles County*	86.7	11.2
	Los Angeles City (South Central/Watts), *Los Angeles County*	75.5	
San Diego (81.7 years)	San Diego City Northwest/Del Mar Mesa, *San Diego County*	85.4	6.6
	El Cajon & Santee Cities, *San Diego County*	78.8	
Sacramento (80.2 years)	Rocklin, Lincoln Cities & Loomis Town, *Placer County (Central)*	83.7	7.5
	Sacramento City (North)—Antelope and Rio Linda, *Sacramento County*	76.2	
Riverside–San Bernardino (79.8 years)	Fontana City (East), *San Bernardino County*	82.7	7.4
	Twentynine Palms & Barstow Cities, *San Bernardino County*	75.3	
Fresno (79.1 years)	Fresno City (North), *Fresno County*	81.6	4.9
	Fresno City (East Central), *Fresno County*	76.7	
Stockton (78.6 years)	Tracy, Manteca, and Lathrop Cities, *San Joaquin County*	79.7	3.8
	Stockton City South, *San Joaquin County*	75.9	
Bakersfield (77.8 years)	Bakersfield City (West), *Kern County*	79.3	3.2
	Bakersfield City (Southeast), *Kern County (Central)*	76.1	

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau Population Estimates.

- **There is also a strong overlap in health outcomes by race and by place.** Those neighborhood clusters at the top of the list tend to have a relatively higher proportion of Asian Americans, the longest-lived racial/ethnic group; the bottom neighborhoods, a higher share of African Americans, the shortest-lived group. Particularly in neighborhood clusters characterized by very high levels of residential segregation by race and ethnicity, the data tell the story of how these segregated communities are faring.

- The metro area with the greatest disparity by place is Los Angeles. A baby born today in the cities of Diamond Bar, La Habra Heights east, and Rowland Heights can expect to outlive one born in Watts and South Central Los Angeles by over eleven years. There is a strong relationship between metro area population size and the size of the life expectancy gap, so Los Angeles' position at the top of the chart in disparities is not surprising. Yet, the fact that a set of neighborhoods with an average life expectancy of 86.7 years is located only about twenty miles from one with a life expectancy just above Libya's and Sri Lanka's is nonetheless astonishing.[95]

- The smallest health gap is in the Oxford–Thousand Oaks metro area (Ventura County), from 83.5 years in Thousand Oaks City to 81.3 years in San Buenaventura City.

BOX 5 **Health in The California Endowment's Fourteen Healthy Communities**

In 2010, The California Endowment (TCE) committed itself to a ten-year, $1 billion effort to promote fundamental improvements in the health of children and their families through statewide advocacy on the social determinants of health combined with focused efforts in fourteen California communities through a process deeply rooted in community priority-setting and participation. This process has sometimes led TCE beyond the traditional "health" sectors to respond to issues identified by residents in those communities that they believed were essential for **the goal of becoming places "where children are healthy, safe, and ready to learn."** One part of the effort has been surveying these populations to fully understand the health of each community.

As our contribution to this effort, to the right are life expectancy calculations for each of these communities, ranging from 82.0 years in Central Santa Ana to 75.7 years in Del Norte and Adjacent Tribal Lands. The longest-lived three communities have life expectancies above the California average; the remaining eleven fall below. The mortality data used to calculate life expectancy also provide information on causes of death, thereby helping to tell a more detailed story about relative challenges and conditions in each place. Smoking, excessive drinking, and firearms appear to play a disproportionate role in premature death in some of these communities.

- In eleven of the fourteen communities, heart disease and/or cancer of the throat or lungs are the leading two causes of death. As for the remaining communities, in Boyle Heights, diabetes is second; in East Salinas/Alisal, homicide by firearm is second; and in South Kern, lung disease is second.

- Alcoholic liver disease does not figure in the list of top-ten causes of death overall in California. However, in Boyle Heights, it is seventh, and in East Coachella Valley, South LA, and Del Norte and Adjacent Tribal Lands, it is the tenth-most-common cause of death.

- Homicide by firearm is not a top-ten leading cause of death in California. However, in five of the fourteen communities, it is. Most prominently, in East Salinas/Alisal, it is the second leading cause of death.
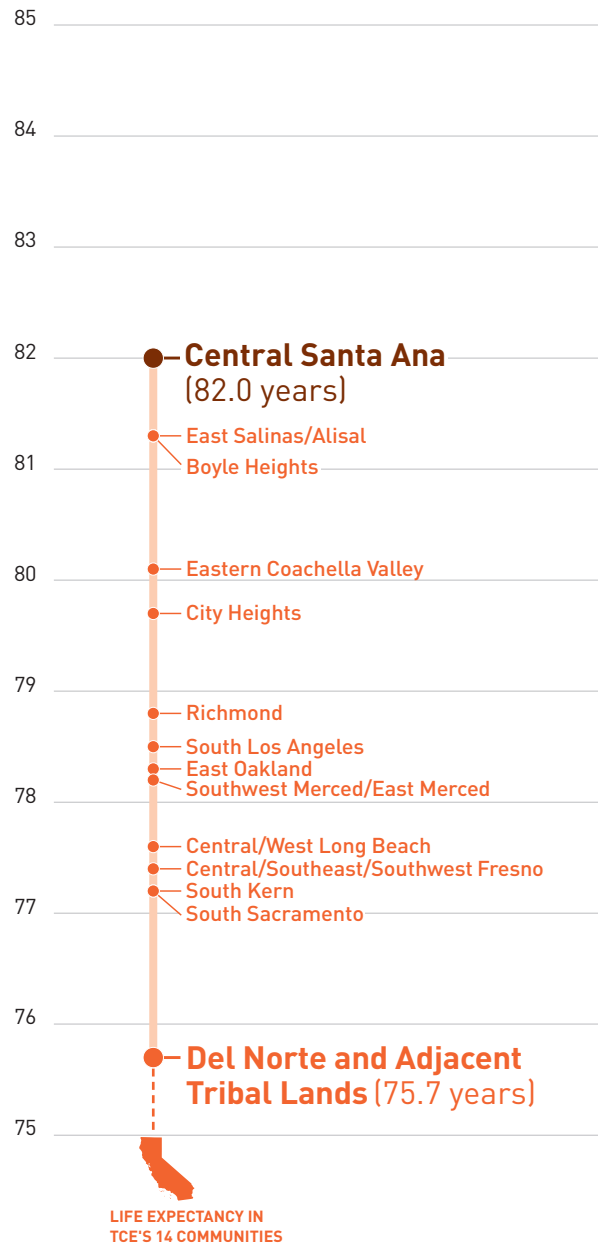
Central Santa Ana (82.0 years)

East Salinas/Alisal
Boyle Heights

Eastern Coachella Valley

City Heights

Richmond

South Los Angeles
East Oakland
Southwest Merced/East Merced

Central/West Long Beach
Central/Southeast/Southwest Fresno
South Kern
South Sacramento

Del Norte and Adjacent Tribal Lands (75.7 years)

LIFE EXPECTANCY IN TCE'S 14 COMMUNITIES

Source: Measure of America calculations using California Department of Public Health 2010–2012 mortality data and U.S. Census Bureau population data.

Closing the Gaps in Health: What Will It Take?

The conditions of people's daily lives are the predominant factors that explain the gaps in life expectancy.

Robust and very successful campaigns mounted by a range of California actors have resulted in 3.4 million newly insured Californians,[96] a major accomplishment in a very short period. Yet even as the Affordable Care Act is leading to increased health coverage, California still faces enormous health care challenges. This is in part due to good health progress: Californians are living to ripe old ages, which in turn places additional strains on health care and health-related costs. But another part of the challenge is that a tremendous amount of energy has gone into improving the delivery of care and responding to crises such as disease outbreaks. Far **less attention has been paid to the long-term investments needed to support healthy behaviors.**

Given that the conditions of people's daily lives, from their physical environment and the nature of their work to their social position and health behaviors, are the predominant factors that explain the gaps in life expectancy across California and among its racial and ethnic groups, what can be done to improve health outcomes?

What **actions** can be taken to **improve health outcomes** for all Californians?

Lay the groundwork for a long and healthy life.

Improve the conditions of daily life.

Reduce economic insecurity.

Employ Madison Avenue marketing to "sell" an end to domestic violence.

Insure the undocumented.
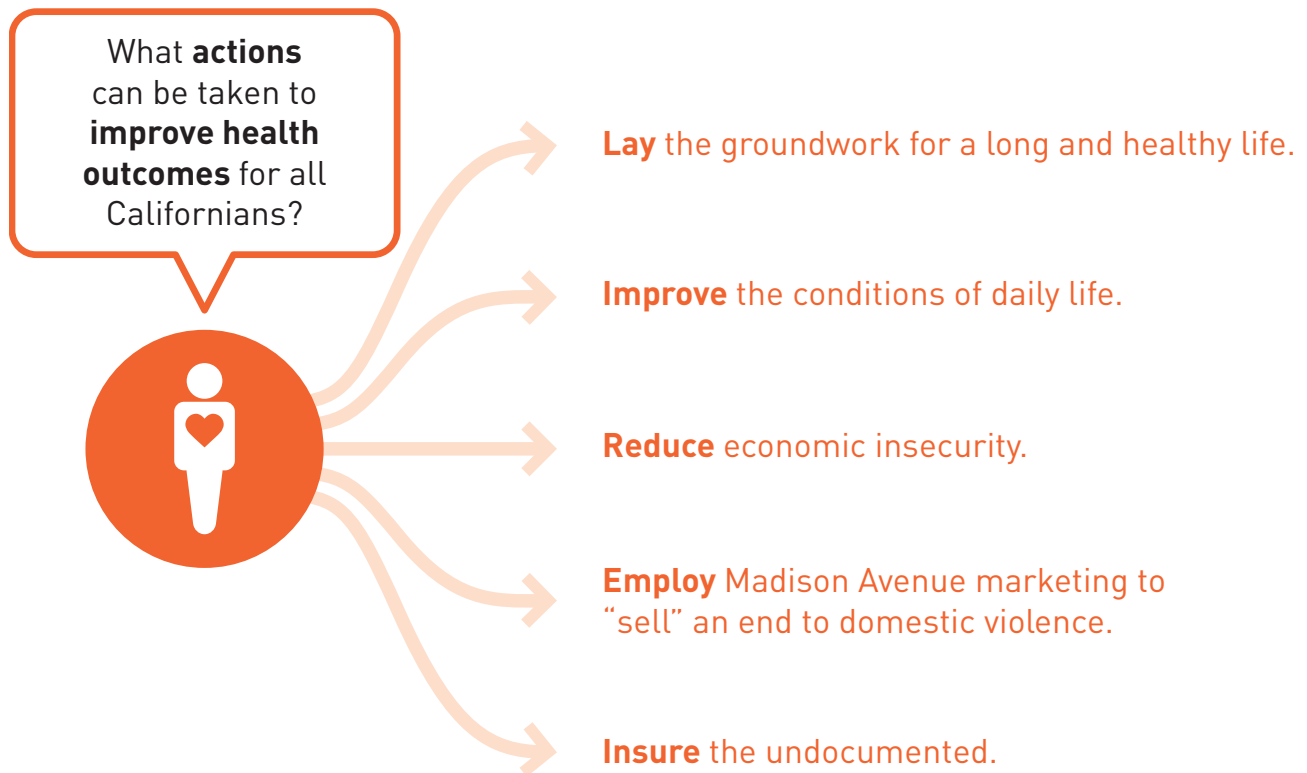
Lay the groundwork for a long and healthy life.

Childhood is the optimal time for the development of healthy behaviors and preferences because children don't have to fight against a lifetime of bad habits, are open to new information and typically eager to do what the adults in their lives want them to, and have less scope for making their own choices. **Creating a framework for these healthy choices through a combination of regulations, public health campaigns, and the models they see every day at home and in school can lay the groundwork for long, healthy lives.** Children are prime targets for the marketing of sugary, salty, and fatty foods and drinks, and promoting laws that protect them from junk food advertising (as they are protected from cigarette and liquor ads) is an important frontier in public health. Evidence-based public information campaigns on healthy eating and exercise can bring health messages to children via public services ads on TV, social media, and children's programming. School is an important venue for teaching healthy behaviors, with lunch, health class, and physical education class as key entry points. And last but certainly not least, parents have to do what they can to walk the "eat-your-vegetables" talk.

Improve the conditions of daily life.

The main drivers of health disparities are divergent patterns of risk and resilience rooted in the circumstances in which different groups of Californians are born, grow up, work, and age. Some groups of Californians live in communities and work in occupations that support good health; they live in low-crime areas with parks and healthy food options and work in jobs with few environmental risks and many protective benefits, like a respectful work culture, health club cost reimbursement, or comprehensive health insurance. Other groups of Californians live and work in environments that expose them disproportionately to health risks. African Americans, for instance, experience disproportionately high levels of gun violence in their communities, causing trauma and adversity that create significant physical and mental health challenges; Latinos experience higher-than-usual rates of unintentional injury; and Native American infants under age 1 have much higher death rates due to sudden infant death syndrome and injuries than other babies. In addition to the added health risks of these environments, daily conditions in these neighborhoods make good health choices hard and fuel risk behaviors like the "fatal four" discussed earlier. When traditional "health sector" agencies and advocates work together with schools, employers, businesses, and departments of transportation, parks, and public security, health risks can be dramatically reduced.

When traditional "health sector" agencies and advocates work together with schools, employers, businesses, and departments of transportation, parks, and public security, health risks can be dramatically reduced.

Reduce economic insecurity.

Everyone has the occasional sleepless night or stressed-out day. But short-term stress, especially in the context of a life generally characterized by a good degree of autonomy over our lives and choices, is not hazardous to an otherwise healthy person. Dangerous chronic stress, however, stems from prolonged lack of control over the conditions of daily work or home life. Not being able to count on enough work hours to pay the bills, working full-time but not being able to save for a rainy day, much less a child's education—this kind of unrelenting "toxic" stress leads to physical symptoms from headaches to heart attacks; psychological reactions like anger, anxiety, and depression; and behavioral responses such as overeating, smoking, and interpersonal conflict. It also creates an environment detrimental to child well-being. As discussed further in the chapter on standard of living, increased wage and shift unpredictability is a growing part of the landscape for low-income workers, with the 2013 real minimum wage 25 percent below what it was in 1967. Reversing these trends will reduce the chronic stress that hastens physical and cognitive decline and ultimately shortens lives.

Employ Madison Avenue marketing to "sell" an end to domestic violence.

Major progress has been made in the fight against domestic violence since the 1970s, particularly in terms of legal reforms and greatly expanded types and availability of services for survivors of domestic violence. California has been a national leader in this area. But one area crying out for attention is a sophisticated public-information campaign that uses the best of the ad industry's persuasive powers to increase community response and knowledge about this endemic social and public health problem. **Information and awareness campaigns can be tremendously successful in changing behaviors and redefining social norms.** Public education is needed to transform people from "bystanders" who too often consider domestic violence a private affair to "upstanders"[97] trained to take safe and effective action when they see signs of domestic or sexual violence and to educate the general public about what experts have identified as the signs and progressive pattern of abuse.[98] Using sophisticated market research, tailored pitches to different market segments, and an all-out campaign in traditional and new media outlets to build awareness and educate the public would save women's lives and protect countless others, especially children, from the harmful effects of family violence.

Prolonged economic insecurity fuels the chronic stress that ultimately shortens lives.

Insure the undocumented.

Vigorous efforts to insure the uninsured in California are working: of those who weren't insured before open enrollment in 2013, 58 percent now report having health insurance.[99] **Among those still not covered, 62 percent are Latino, and nearly half of that group is undocumented.** In California, this population is not eligible for any of the important programs or subsidies that are helping to cover other hard-to-reach populations, despite the fact that the majority would be eligible if they had a different immigrant status. A broad coalition of advocates is supporting Senate Bill 1005, the Health for All Act, which is designed to give all California residents, regardless of their immigration status, access to Medi-Cal or an insurance marketplace. A group of scholars at UC Berkeley has estimated that expanding Medi-Cal to low-income, undocumented Californians would involve additional state spending, but the net increase would be considerably eased by the increased sales tax from managed care organizations plus savings at the county level for providing care to the uninsured.[100] Dealing with problems before they become emergencies is in almost all cases cheaper (and far more humane) than paying to address a full-blown crisis later on.

> Dealing with problems before they become emergencies is cheaper than paying to address a full-blown crisis later on.

FIGURE 10 How Do They Kill Us? Let Us Count the Ways.
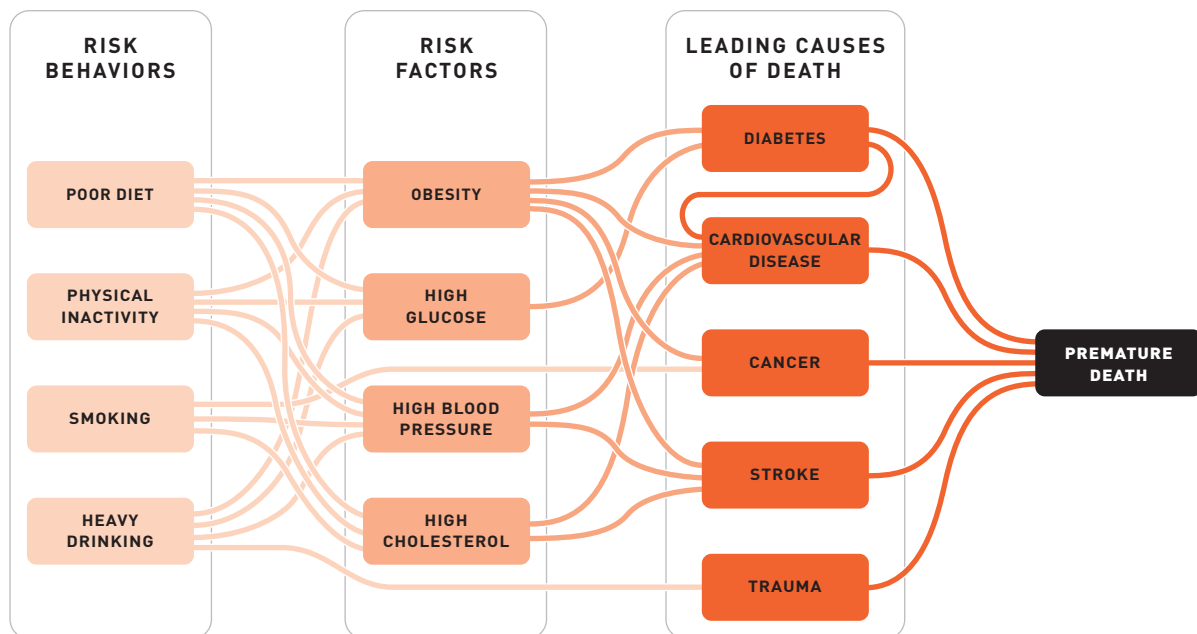
Access to Knowledge

How Do We Stack Up?

Educational Attainment and School Enrollment

EDUCATION INDEX

Santa Clara: Cupertino, Saratoga Cities & Los Gatos Town

10 — HIGH 10

Alameda: Berkeley & Albany Cities
Santa Clara: Mountain View, Palo Alto, & Los Altos Cities
Contra Costa: Walnut Creek (West), Lafayette, Orinda Cities & Moraga Town
9 — 9
Contra Costa: San Ramon City & Danville Town

Asian American Men

8 — 8

Asian Americans

7 — **San Jose** — 7

San Francisco

Asian American Women

Whites

White Women
6 — White Men — 6

Native-born

Sacramento
San Diego
5 — **Females** — 5
Oxnard–Thousand Oaks
Los Angeles
Males
Native American Women
African American Women

Native Americans
African American Men
African Americans
4 — Riverside–San Bernardino — 4
Stockton
Native American Men
Fresno

3 — 3
Bakersfield
Latino Women
Foreign-born
Los Angeles: East Los Angeles
Latinos

Los Angeles: Bell Gardens, Bell, Maywood, Cudahy, & Commerce Cities
2 — **Latino Men** — 2
Los Angeles: LA City (South Central/Watts)

Los Angeles: LA City (Southeast/East Vernon)

1 — 1
Los Angeles: Huntington Park City, Florence-Graham, & Walnut Park

METRO AREAS   Top 5 & Bottom 5 NEIGHBORHOOD CLUSTERS
0 — LOW 0

GEOGRAPHY   **GENDER**   **RACE/ETHNICITY**   **GENDER & RACE/ETHNICITY**   **NATIVITY**

Introduction

> "Education costs money,
> but so does ignorance."

SIR CLAUS MOSER

Access to
knowledge
is a critical
determinant
of long-term
well-being.

It is common knowledge that more education typically leads to better jobs and bigger paychecks—a relationship stronger today than ever before. Globalization and technological change have made it difficult for poorly educated Americans to achieve the economic self-sufficiency, peace of mind, and self-respect enabled by a secure livelihood. The strikingly different experiences of well- and poorly educated workers in the Great Recession illustrate the economic benefits of education, especially in a tight labor market. In 2010, California's unemployment rate approached 13 percent—but the rate for the state's college graduates (6.7 percent) was less than half that for Californians who never completed high school (16.1 percent).[101] And evidence shows that even a high school degree alone is no longer sufficient for economic security. A recent analysis of 2013 Labor Department data showed that adults with a four-year college degree had hourly earnings nearly double those of adults without a four-year degree. The earnings gap between high school graduates and bachelor's degree holders has climbed steadily over the past four decades, whereas the smaller gap between adults with high school diplomas and adults with some college but no bachelor's degree has remained flat since the mid-1970s.[102]

Less well-known are the ways in which education and knowledge more broadly also make desirable noneconomic ends, from mental health to lasting romantic relationships, more likely. Access to knowledge is a critical determinant of long-term well-being and is essential to self-determination, self-sufficiency, and the real freedom a person has to decide what to do and who to be. More than just allowing for the acquisition of skills and credentials, education builds confidence, confers status and dignity, and opens one's mind to a wider range of possible futures. More education is associated with better physical and mental health, a longer life, and greater marital stability, tolerance, and ability to adjust to change.

Education is the closest thing we have to a human development "silver bullet."

The benefits of education accrue not just to individuals but also to their families and communities. Better educated parents typically have more money, social capital, parenting skills, and knowledge than less educated parents, affording their children a wider and better range of life chances and choices. For society as a whole, a more educated population correlates to less crime, greater tolerance, public savings on remedial education and the criminal justice system, and increased voting rates and civic participation. If we could wave a magic wand and increase educational attainment in California, the economy would get a boost, but a host of other indicators would improve as well (see **BOX 6**).

> Education is the closest thing we have to a human development "silver bullet."

BOX 6 Waving a Magic Wand

Measure of America, in partnership with United Way Worldwide, created the "Common Good Forecaster," an online tool based on statistical analysis and the findings of rigorous social science research that allows users to forecast the possible effect of increased educational attainment on a host of other indicators at the state and county levels.[103] This tool allows us to "wave a magic wand" and alter the current stock of educational attainment in California. When educational attainment indicators move, so do economic, health, and civic engagement indicators. **Using this tool, we can predict that**
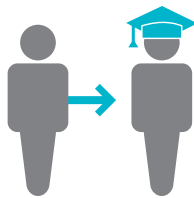
If all California adults who currently lack a high school diploma had one . . .

If every California adult were to move up one education level
(everyone without a high school diploma would have one, everyone whose education stopped at high school would have at least an associate degree, etc.) . . .

Median personal earnings would increase by **almost $2,000.**

Life expectancy would increase by almost **half a year.**

Median personal earnings would increase by **nearly $9,000.**

Life expectancy would increase by **1.6 years.**

The poverty rate would fall by almost **2 percentage points.**

Some **51,000 fewer people** would be in prison.

Nearly **1 million fewer** Californians would live in poverty.

1,200 fewer Californians would be murdered each year.

Access to knowledge in the American Human Development Index is measured using four indicators that are combined into an Education Index. The first is **school enrollment** for the population between the ages of 3 and 24 years; this indicator captures everyone who is currently in school, from small children in preschool to 24-year-olds in college or graduate school. It thus includes, in addition to the years of compulsory schooling, what research shows is one of the most critical educational windows—the years before a child starts his or her K–12 journey—as well as the years when young people typically acquire postsecondary education.

The other three indicators together measure **educational degree attainment** for the population age 25 and older. This set of three indicators presents a snapshot of education in a place or among a group at one point in time. It includes adults who have completed at least a high school degree, adults who have completed a four-year bachelor's degree, and adults who have completed a graduate or professional degree. Degree attainment and school enrollment are reasonable stand-ins for the broad and elusive concept of knowledge.

Keep in mind that the share of the population with high school degrees refers only to adults over 25; it is not a measure of the current high school graduation rate. The graduation rate of today's high schoolers is an important indicator discussed in this chapter, but it is not part of the Index.

The school enrollment indicator counts for one-third the weight of the education dimension of the Human Development Index, and the degree attainment indicator counts for the remaining two-thirds; these relative proportions reflect the difficulty of as well as the payoff for completing an education as compared to simply enrolling in school. Data for both indicators come from the annual American Community Survey of the U.S. Census Bureau.

Access to knowledge is, of course, broader than the formal education system. In fact, children's out-of-school experiences are arguably at least as consequential as their experiences with formal education. Research consistently finds that the socioeconomic gaps that separate families create educational gaps that are wide before school starts and can widen through childhood. The capabilities of very young children's parents and the quality of their home and neighborhood environments matter tremendously for how they later fare in school and work.

The landmark study by Todd R. Risley and Betty Hart described in their book *Meaningful Differences in the Everyday Experience of Young American Children* found that the "powerful characteristics of everyday parenting . . . cause important outcomes in children" and profoundly shape their development trajectories.[104] The study found that by the time they were 3, children of well-educated parents had heard some 30 million words, compared to 10 million for children of less educated parents, and the words and syntax were more varied and complicated for the former group. Children of professional parents received affirmative feedback ("good girl!") five times as often as children of less educated parents, and their parents responded to, listened to, and encouraged them far more frequently;

The capabilities of very young children's parents and the quality of their home and neighborhood environments matter tremendously for how they later fare in school and work.

FIGURE 11 **The United States Spends Less on Early Childhood Than Twenty-Five Affluent Democracies**

PUBLIC SPENDING ON EDUCATION
AND BENEFITS PER PERSON

The U.S. ranks **#26**

$20,616
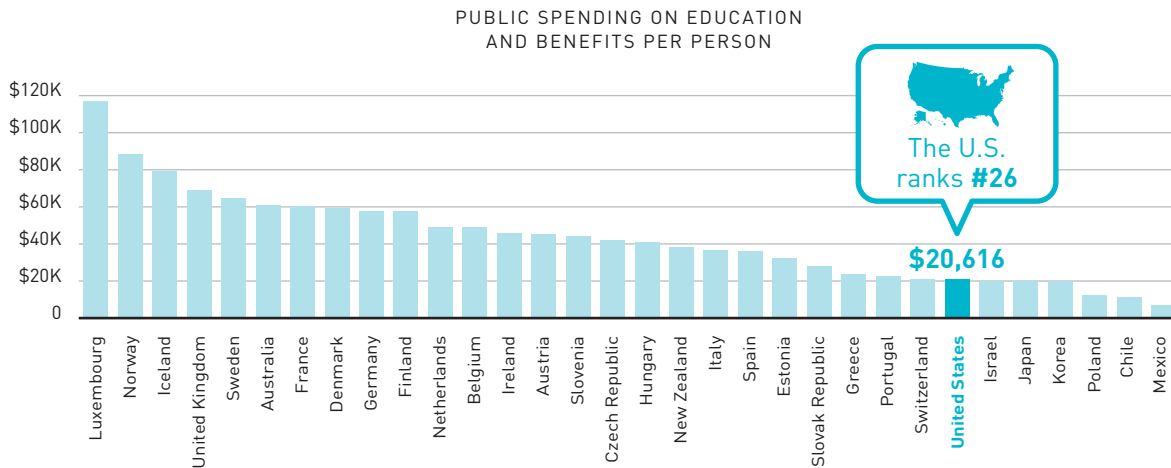
Note: Comparable data are unavailable for Canada and Turkey. Dollars are in internationally comparable Purchasing Power Parity.
Source: OECD Social Expenditure Database and OECD Education database, Chart PF1.6.C.

the latter group heard prohibition ("stop," "don't") twice as often as they heard affirmation ("yes, that's right!"). Parents' interactive styles were predicative of their children's cognitive and linguistic accomplishments not just at age 3 but also when those children reached the third grade.

In addition, the out-of-school resources that parents are able to bring to bear on "extras" for their school-age children vary greatly. A 2004 study found that U.S. parents in the richest fifth of the income distribution had roughly $50,000 per year to spend on feeding, housing, educating, and otherwise caring for a child, compared to $9,000 in the poorest fifth—a larger gap than in any other rich nation in the study.[105] But despite having the largest gap between rich and poor, **the United States does less to equalize children's material opportunities than most other affluent democracies** (see **FIGURE 11**). Public policy and public investments can help to level the playing field for young children from lower-income households. Twenty-five other countries, almost all of them with fewer economic resources than the United States, invest more in young children and their families, providing cash benefits, tax breaks, childcare subsidies, in-kind benefits, and free or low-cost early childhood education. This estimate does not even include the benefits to young children and their parents of paid maternity leave, a standard protection in all affluent democracies, save one: the United States.

California in the U.S. Context

California slightly trails the country as a whole in the Education Index (see **TABLE 9**). Although the state is ahead in the share of adults with bachelor's and graduate or professional degrees as well as in the percentage of children and young people ages 3 to 24 who are enrolled in school, **California's extremely poor performance in terms of the share of adults with at least a high school diploma pulls down the Education Index score significantly.** Among the fifty states and Washington, DC, only Texas performs worse on the share of adults with high school diplomas. The good news for the future is that California's young people today are as likely to graduate high school in four years as youth in the country as a whole; about 82 percent do.

TABLE 9 California in the National Context

	EDUCATION INDEX	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)
United States	5.06	13.6	86.4	29.1	10.9	77.5
California	5.04	18.5	81.5	30.9	11.3	78.5

FIGURE 12 Adults Age 25 and Older with at Least a High School Diploma in the United States

92.8%
MONTANA
(#1 RANKING)

81.5%
CALIFORNIA
(#49 RANKING)

81.4%
TEXAS
(#50 RANKING)

PERCENT
- 90.8 – 92.8
- 89.8 – 90.7
- 87.7 – 89.7
- 85.0 – 87.6
- 81.4 – 84.9
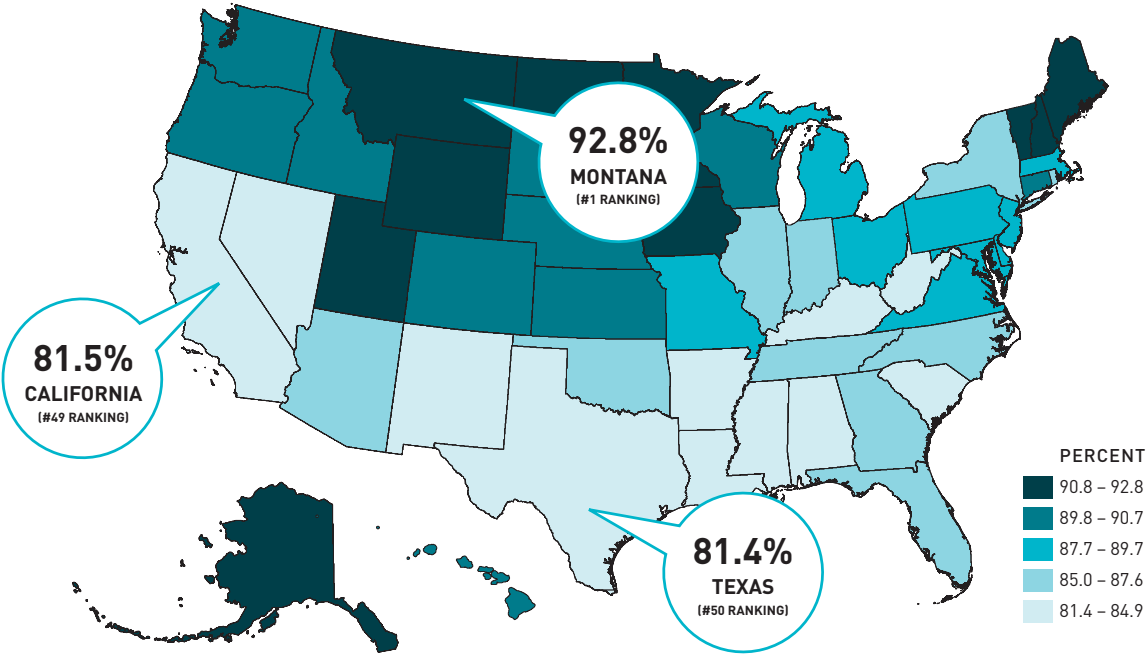
Source: Measure of America analysis of U.S. Census Bureau American Community Survey 2012.

Analysis by Geography, Race and Ethnicity, Gender, and Nativity

VARIATION BY GEOGRAPHY: METRO AREAS

The Bay Area is home to the highest levels of educational attainment. San Jose and San Francisco are first and second in educational performance among the ten most populous metro areas, and some towns and neighborhoods within them, such as Cupertino, Saratoga, and Los Gatos in Santa Clara County and Berkeley and Albany in Alameda County, are at or near the top among all 265 neighborhood clusters in the state, with scores nearly reaching the maximum of 10. These areas are One Percent and Elite Enclave California strongholds. Even these high-performance metros have areas where education lags badly, however; in parts of Monterey and San Benito Counties in the San Jose metro area, fewer than two in three adults have high school diplomas, about the same as the share in parts of San Bernardino and Stockton (see TABLE 10).

At the bottom of the scale are four Central Valley metro areas with education scores in the 3s, with Bakersfield coming in last. The majority of the population in these areas are part of Struggling or Disenfranchised California. The range in scores between the top and bottom neighborhoods in these cities is much smaller than in the high-performing cities, just 2 or 3 points as opposed to around 7 points in San Jose, San Francisco, San Diego, and Los Angeles. In none of the ten metro areas does the education score in the lowest-ranking neighborhood group reach 3.0; eight of them have lows between 2.15 and 2.99, and two, central Kern County and the Huntington Park City, Florence–Graham, and Walnut Park areas of Los Angeles, have educational levels that were typical of the country as a whole around 1960. Metro area highs, on the other hand, vary from 4.61 in Stockton to 9.75 in southwest Santa Clara County.

The preschool enrollment rates by neighborhood provide a striking example of "the Matthew effect," a term based on a passage in the Gospel of Matthew[106] that refers to the myriad ways that advantage begets advantage.[107] Young children growing up in "capability rich" neighborhoods are much more likely to receive the added boost of preschool than the young children who really need it, namely those living in "capability poor" neighborhoods. In San Jose, 42.7 percentage points separate the preschool enrollment rates of the best- and worst-performing areas, and in San Francisco, the gap spans 36 percentage points. In the cities toward the bottom of the Index, even the best-performing areas perform very poorly.

Bay Area metros have the highest levels of educational attainment; Central Valley metros, the lowest.

TABLE 10 Educational Disparities within Metro Areas

METRO AREA	NEIGHBORHOOD CLUSTER (TOP/BOTTOM)	EDUCATION INDEX	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	SCHOOL ENROLLMENT (%)	PRESCHOOL ENROLLMENT (% AGES 3 AND 4)
San Jose 6.70	Cupertino, Saratoga Cities & Los Gatos Town, *Santa Clara County SW*	9.75	97.4	73.3	92.3	79.7
	Monterey (South & East) & San Benito Counties	2.54	64.6	13.0	72.2	37.0
San Francisco 6.43	Berkeley & Albany Cities, *Alameda County North*	9.61	94.9	69.2	90.9	80.1
	Oakland City South Central, *Alameda County*	2.72	65.3	12.6	73.9	49.8
Sacramento 5.37	Folsom City, Orangevale & Fair Oaks (East), *Sacramento County NE*	6.39	92.5	40.1	81.7	59.0
	Sacramento City (Southeast/Fruitridge, Avondale, & Depot Park)	2.99	71.2	13.9	72.7	40.8
San Diego 5.17	San Diego City (Northwest/Del Mar Mesa), *San Diego County*	8.72	94.8	63.1	87.0	66.4
	Oceanside City & Camp Pendleton, *San Diego County NW*	2.82	84.0	22.3	57.0	41.6
Oxnard–Thousand Oaks 5.15	Thousand Oaks City, *Ventura County SE*	7.52	92.7	48.3	87.4	69.1
	Oxnard & Port Hueneme Cities, *Ventura County SW*	2.88	64.5	16.1	73.6	41.4
Los Angeles 4.98	Calabasas, Agoura Hills, Malibu & Westlake Village Cities, *Los Angeles County*	8.88	96.9	59.0	90.8	73.3
	Huntington Park City, Florence-Graham & Walnut Park, *Los Angeles County*	1.29	39.3	4.4	73.6	52.8
Riverside-San Bernardino 3.96	Redlands & Yucaipa Cities, *San Bernardino County SW*	5.67	88.4	29.7	81.7	47.7
	San Bernardino City (West), *San Bernardino County SW*	2.48	63.4	9.0	74.2	38.4
Stockton 3.90	Stockton City North, *San Joaquin County*	4.61	82.7	22.8	79.1	41.8
	Stockton City South, *San Joaquin County*	2.68	64.6	9.9	75.0	33.9
Fresno 3.68	Fresno City (North), *Fresno County*	5.86	90.7	34.2	81.4	42.4
	Selma, Kerman & Coalinga Cities, *Fresno County*	2.15	56.4	9.4	73.6	43.7
Bakersfield 3.10	Bakersfield City (West), *Kern County*	4.68	85.6	24.5	77.2	38.9
	Bakersfield City (Southeast), *Kern County*	1.74	54.2	5.1	73.4	32.5

Source: Measure of America analysis of data from the U.S. Census Bureau American Community Survey 2010–2012.

MAP 3 **Education Index by Neighborhood Cluster**

Eureka

Redding

Susanville

Chico

Fort Bragg

Yuba City

South Lake Tahoe

Sacramento

Santa Rosa

Stockton

San Francisco

Oakland

Fremont

Modesto

Mammoth Lakes

San Jose

Bishop

TOP
Santa Clara:
Cupertino,
Saratoga Cities, &
Los Gatos Town
(9.75)

Salinas

Fresno

Visalia

Tulare

Bakersfield

San Luis Obispo

Lompoc Village

Lancaster

Santa Clarita

BOTTOM
Los Angeles:
Huntington Park City,
Florence-Graham,
& Walnut Park
(1.29)

Santa Barbara

Ventura

Oxnard

Los Angeles

Fontana

San Bernardino

Long Beach

Riverside

Corona

Blythe

Santa Ana

Irvine

EDUCATION INDEX
- 6.47–9.75
- 5.41–6.46
- 4.17–5.40
- 3.24–4.16
- 1.29–3.23

Oceanside

San Diego

Variation in Educational Attainment among Largest Asian American Subgroups in California

JAPANESE

95.9%

51.8%

FILIPINO

93.1%

47.4%

KOREAN

93.0%

56.3%

ASIAN INDIAN

90.5%

71.0%

CHINESE (EXCEPT TAIWANESE)

82.7%

51.1%

VIETNAMESE

71.7%

28.3%

HMONG

63.2%

12.8%

CAMBODIAN

61.5%

15.7%
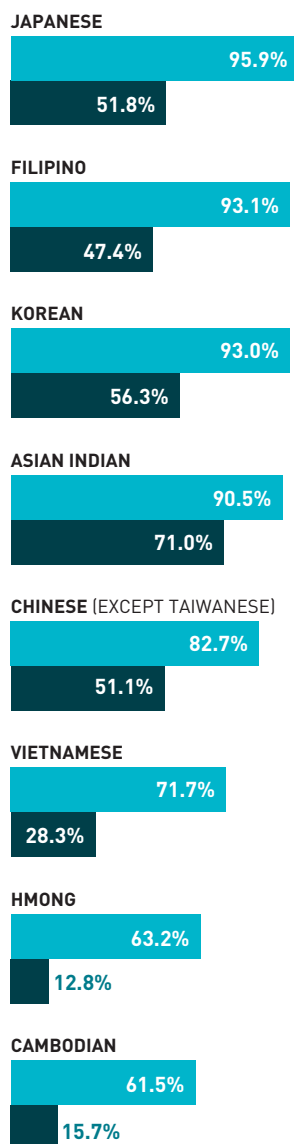
AT LEAST A
HIGH SCHOOL DIPLOMA

AT LEAST A
BACHELOR'S DEGREE

VARIATION BY RACE AND ETHNICITY, GENDER, AND NATIVITY

Asian Americans have the highest score on the Education Index, 7.01, followed by whites (6.25), Native Americans (4.66), African Americans (4.64), and Latinos (2.60); see **TABLE 11**. At the national level as well as in most states and metro areas, this pattern is fairly typical.

Asian Americans have remarkably high scores in education; nearly half of all adults 25 and older have at least a bachelor's degree, and 17.1 percent have graduate or professional degrees. Unlike the other racial and ethnic groups, where women are ahead of men, Asian American men perform better than their female counterparts on the Education Index, edging them out on every indicator.

It is important to note that there is considerable diversity in the Asian American education experience. The high overall score masks the challenges faced by some groups. The **SIDEBAR** shows the variation that exists within this category. Nearly all Japanese Americans have at least a high school diploma, compared to 72 percent of Vietnamese Americans. Seven in every ten people of Indian descent have completed bachelor's degrees, compared to five in ten Chinese Americans and Japanese Americans.

Whites have the second-highest education score. They are the most likely of all groups to have graduated high school, but lag Asian Americans in college and graduate school completion. African Americans are more likely to have completed high school, but less likely to have completed college, than the average Californian, as are Native Americans.

Latinos have the lowest educational attainment score, lagging in all categories, particularly high school completion. These low scores can be explained in part by the stark differences in educational attainment between Latino adults born in the United States, who have an Education Index score of 4.20, and Latino adults who immigrated to this county, who score just .12 (see **TABLE 12**). Foreign-born Latinos typically arrived in the United States with comparatively low levels of education, as was the case with many immigrant groups in America's history. But the educational outcomes of the second- and third-generations are significantly better: Latino adults born in the United States are slightly more likely than the average Californian to have graduated high school, and the overall education score of U.S.-born Latinos is close to that of U.S.-born African Americans.

This discussion is not meant to imply that time itself is all that is required to improve educational outcomes. As Dr. Martin Luther King Jr. said, "Human progress never rolls in on wheels of inevitability. It comes through tireless efforts and persistent work." **Educational progress was and will continue to be the result of tireless efforts and persistent work,** and data on how young people of different racial and ethnic groups are faring in the educational system shows that, despite progress, much remains to be done.

TABLE 11 Education in California by Gender and Race and Ethnicity

	EDUCATION INDEX	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)
United States	5.06	13.6	86.4	29.1	10.9	77.5
California	5.04	18.5	81.5	30.9	11.3	78.5
GENDER						
1 Women	5.14	18.2	81.8	30.6	10.7	79.8
2 Men	4.94	18.8	81.2	31.2	11.9	77.2
RACE/ETHNICITY						
1 Asian Americans	7.01	13.9	86.1	48.9	17.1	85.9
2 Whites	6.25	5.8	94.2	40.3	15.6	78.9
3 Native Americans	4.66	13.2	86.8	17.3	6.9	80.5
4 African Americans	4.64	11.6	88.4	22.2	7.8	76.7
5 Latinos	2.60	40.5	59.5	11.0	3.3	76.3
RACE/ETHNICITY AND GENDER						
1 Asian American Men	7.28	11.6	88.4	50.1	19.6	86.0
2 Asian American Women	6.77	15.8	84.2	48.0	15.0	85.8
3 White Women	6.27	5.7	94.3	38.6	14.5	80.4
4 White Men	6.23	6.0	94.0	42.0	16.7	77.5
5 Native American Women	4.90	12.5	87.5	17.4	6.7	82.6
6 African American Women	4.83	11.0	89.0	22.9	8.6	77.8
7 African American Men	4.45	12.2	87.8	21.5	7.0	75.7
8 Native American Men	4.03	18.2	81.8	14.6	4.6	78.5
9 Latino Women	2.86	39.6	60.4	12.0	3.6	77.9
10 Latino Men	2.36	41.5	58.5	10.1	2.9	74.7

Source: Measure of America analysis of data from the U.S. Census Bureau American Community Survey 2012.

Latinos and African Americans in California are disproportionately poor, and, as discussed above, poor families have fewer resources of all sorts for promoting optimal child development. In addition, studies have consistently found that **California schools serving low-income, minority communities have less money and fewer experienced, skilled professionals than schools serving affluent, predominantly white and Asian American communities** (though a new policy holds great promise for addressing school funding inequities; see **BOX 7**). The result of these shortfalls in private and public financial and human resources is stark and undeniable: poor children lag their affluent peers on "almost every cognitive, behavioral, emotional, and health measure."[108] Living in poverty, particularly in the earliest years, adversely affects child well-being in the here and now while also winnowing the range of possible futures.[109] In a recent paper, Brookings scholar Isabel Sawhill argues that although "children born into low-income families face barriers to success in each stage of life from birth to age 40," intervening "early and often" can dramatically increase the number of those children who end up

Living in poverty, particularly in the earliest years, adversely affects child well-being in the here and now while also winnowing the range of possible futures.

TABLE 12 Education Index in California by Nativity and Race and Ethnicity

	EDUCATION INDEX	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)
United States	5.06	13.6	86.4	29.1	10.9	77.5
California	5.04	18.5	81.5	30.9	11.3	78.5
NATIVITY						
1 Native-Born	5.77	8.4	91.6	33.9	12.3	79.7
2 Foreign-Born	2.82	36.1	63.9	25.9	9.5	66.6
RACE/ETHNICITY AND NATIVITY						
1 Native-Born Asian Americans	8.02	3.8	96.2	57.5	19.5	86.8
2 Foreign-Born Asian Americans	6.54	16.2	83.8	47.0	16.6	83.2
3 Foreign-Born African Americans	6.27	8.6	91.4	36.3	14.4	82.8
4 Native-Born Whites	6.24	5.2	94.8	39.8	15.0	79.1
5 Foreign-Born Whites	5.98	11.6	88.4	44.4	19.8	75.0
6 Native-Born African Americans	4.53	11.8	88.2	21.0	7.2	76.5
8 Native-Born Latinos	4.20	17.7	82.3	17.1	4.9	78.8
9 Foreign-Born Latinos	0.12	56.5	43.5	7.1	2.1	56.0

Source: U.S. Census Bureau American Community Survey 2012.

Preschool Enrollment by Racial and Ethnic Group

50% of California's 3- and 4-year-olds are enrolled in preschool.

WHITE
59%

ASIAN AMERICAN
57%

AFRICAN AMERICAN
53%

LATINO
43%

middle class.[110] She posits a model that identifies key interventions at specific stages. Data from California show large gaps between racial and ethnic groups across the areas she flags, among them **preschool enrollment**, **high school completion**, and a **successful transition to adulthood**.

Preschool. Given the path-dependent nature of child development—with the ability to learn each new skill highly dependent upon what skills the child has already acquired—getting a good start is vital. Research conducted over decades consistently finds that a high-quality preschool experience helps provide that good start and contributes to better health, economic, social, and emotional outcomes ten, twenty, even forty years later.[111] It is thus concerning that young children whose parents have low educational attainment are significantly less likely to be enrolled in preprimary programs than children whose parents have bachelor's degrees—48 percent vs. 72 percent.[112] Also alarming are the gaps that separate California's racial and ethnic groups (see **SIDEBAR**).

High school. A high school diploma is no longer enough to open the door to a middle-class future, but lacking one is a sure route to a lifetime of economic insecurity. Without a high school degree, opportunities like technical programs, college, joining the armed forces, and most entry-level jobs are out of reach. In California, an alarming share of young men, nearly three in ten, fails to graduate high school in four years. Latino, African American, and Native American young people as well as English learners and disadvantaged youth likewise are far too unlikely to meet this critical educational milestone. While these numbers may

FIGURE 13 High School Graduation Rates among Racial and Ethnic and Gender Groups

GENDER
- All Students: 80.4%
- Female: 84.1%
- Male: 76.9%

RACE AND ETHNICITY
- Asian American: 91.6%
- White: 87.7%
- Latino: 75.7%
- African American: 68.1%

SOCIO-ECONOMIC STATUS
- Socioeconomically Disadvantaged: 74.8%
- English Learners: 63.1%

Nearly **4 in 10** English learners fail to graduate high school.
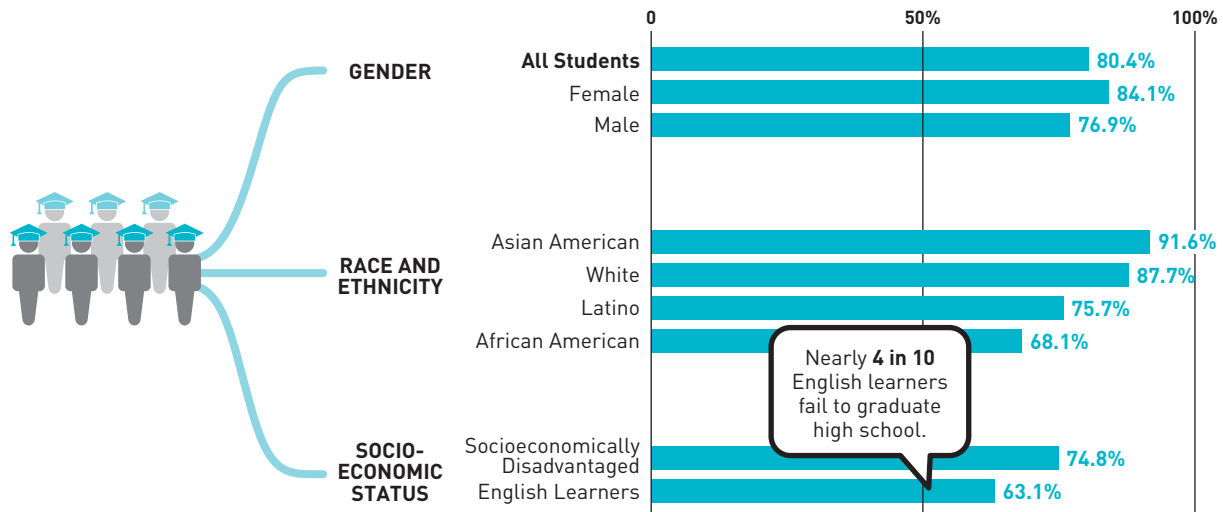
Source: California Longitudinal Pupil Achievement Data System (CALPADS), Cohort Outcome Data for the Class of 2012–2013.
Note: The Asian American category does not include Filipinos.

seem overwhelming, for the 2012–2013 school year, 30 percent of the state's dropouts came from just 90 schools, and 50 percent came from 238 schools (out of nearly 2,700)—meaning that successful interventions in these schools could make a significant difference.[113]

Transition to adulthood. The years that stretch from the late teens to the mid-twenties are critical for forming one's adult identity. For most young people, this transitional time is anchored by education, training, and early work experiences, which provide opportunities for developing the knowledge, skills, relationships, and sense of purpose necessary for a productive, fulfilling life. But one in every seven Californians ages 16 to 24 (14.7 percent) falls into the "disconnected youth" category; they are neither working nor in school.[114] The results of youth disconnection—limited education, social exclusion, lack of work experience, and fewer opportunities to find mentors and develop valuable social networks—can have long-term consequences that snowball across the life course.

The rate of youth disconnection in the ten most populous California metro areas ranges from 10.4 percent in Oxnard–Thousand Oaks to more than double that, 24.2 percent, in Bakersfield. More striking still is the range within these large cities by race and ethnicity.

One in seven young people in California is neither working nor in school.

TABLE 13 **Youth Disconnection Rates by Race and Ethnicity by Metro Area**

METRO AREA	OVERALL DISCONNECTED YOUTH (%)	AFRICAN AMERICAN DISCONNECTED YOUTH (%)	ASIAN AMERICAN DISCONNECTED YOUTH (%)	LATINO DISCONNECTED YOUTH (%)	WHITE DISCONNECTED YOUTH (%)
1 Bakersfield	24.2	37.1	–	24.6	20.7
2 Stockton	21.0	28.4	15.1	24.3	18.3
3 Fresno	19.4	24.3	18.1	20.8	15.3
4 Riverside–San Bernardino	18.2	23.7	7.2	19.3	16.2
5 Sacramento	14.3	18.7	9.6	17.3	12.9
6 Los Angeles	14.1	21.8	7.6	16.8	9.9
7 San Francisco	12.3	20.7	7.5	15.6	9.8
8 San Diego	11.9	16.4	7.1	15.2	8.6
9 San Jose	11.6	–	8.1	16.2	7.8
10 Oxnard–Thousand Oaks	10.4	–	–	12.7	7.9

Source: Measure of America calculations using U.S. Census Bureau American Community Survey 2010–2012 PUMS microdata.

- **African Americans** have the highest rate of youth disconnection in the eight cities with a sufficiently large African American population to allow for reliable calculations, from a high of 37.1 percent in Bakersfield to a low of 16.4 percent in San Diego.

- **Latinos** have the second-highest rate of youth disconnection; in Bakersfield and Stockton, one in four Latino young people are neither in school nor working; in Fresno and Riverside–San Bernardino, one in five are.

- The **white** disconnection rate ranges from a high of 20.7 in Bakersfield to a low of 7.8 in San Jose.

- The **Asian American** rate nationally is the lowest among the major racial and ethnic groups, a pattern that holds true in most big California cities with two exceptions, Fresno and San Jose. Stockton's rate of Asian American disconnection, 15.1 percent, is also unusually high for this group.

It is interesting that young people in Oxnard–Thousand Oaks have the lowest rate of youth disconnection of the ten metro areas, coming in ahead of San Jose and San Francisco, both of which best it by more than a full point on the HD Index. The poverty rate in Oxnard, just over 11 percent, is almost 6 percentage points below the California rate and the second-lowest among the state's big metro areas. Previous Measure of America research, which was featured in the report "One in Seven: Ranking Youth Disconnection in the 25 Largest Metro Areas," found a close correlation between poverty (as well as adult unemployment and low adult education levels) and youth disconnection at the community level. African American teens and young adults have the highest rates of disconnection.

BOX 7 **The Local Control Funding Formula: A Big Step toward Funding Equity**

Base Grant
This is what every school gets for each student; how much it is depends just on each child's grade level.

Supplemental Grant
Given for each child who fits into one of these three categories: **learning English, involved in foster care system, low-income.**

Concentration Grant
For schools where 55 percent of the students are disadvantaged.

CALIFORNIA PUBLIC SCHOOLS
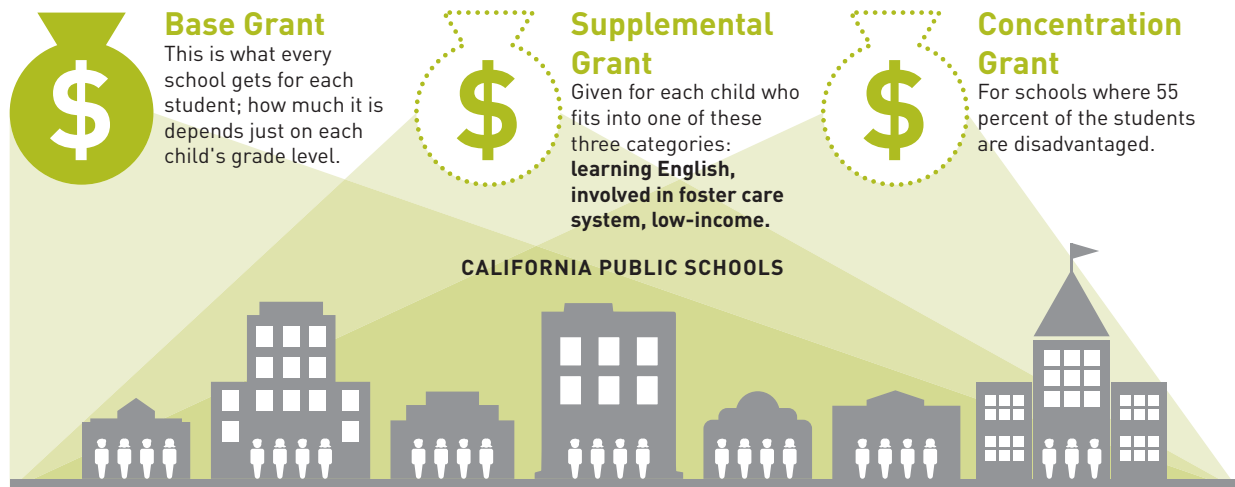
The Local Control Funding Formula (LCFF), to be phased in over eight years, began in the 2013–2014 fiscal year. **The LCFF, the most significant change to California's school finance system in forty years, alters how the state allocates money to schools.**[115] Once the program is fully implemented, schools will be given a base grant, a set amount per pupil, based on grade level. For instance, K–3 students trigger a grant of around $7,600 each, while high school students are allocated around $8,500, reflecting the increased costs of education at higher grade levels. In addition, schools will receive an additional amount, 20 percent more, for students who are low income, English language learners (ELL), or involved in the foster care system. A high school student who falls into one of these categories, for example, will generate about $1,700 in additional funds. For districts facing the challenges of concentrated disadvantage, with the majority of students (55 percent or more) falling into the low-income, ELL, or foster categories, an additional 50 percent of the base rate will be allocated for each student above that 55 percent disadvantaged threshold.[116]

This reallocation of resources will have a significant impact. California enrolls the largest share of English learners in the nation and has a higher percentage of economically disadvantaged youth than all other big states except Florida.[117] Past research showed that California schools educating the most disadvantaged students tended to get the fewest resources,[118] something this reform aims to change. In addition, the additional funds are earmarked specifically to address the educational challenges of a district's low-income, ELL, and foster students, which ideally will encourage schools to target their resources specifically on students with the greatest needs. **One concern of educational equity advocates is that school districts have latitude in some cases to spend their additional funding on school-wide or district-wide programs that benefit the whole student body, which could dilute the resources available for targeted efforts.**

The share of school revenue from local property taxes in California is below the U.S. average (by 40 percent, or around $2,000 per student) and has been declining since 1978 as the share paid by the state has been rising.[119] Although the effect is smaller in California than in other states, differing property tax revenues nonetheless result in differences in the resources available for schools. The LCFF will mitigate but not entirely eliminate these resource differentials. For most school districts, the LCFF determines the amount of funding a district receives from a combination of state and local resources. However, when property tax revenues in a given district exceed the formula amount, as is the case in some wealthy areas with unusually high property values, that district will end up having more funding than the average district. Thus, high-performing districts in affluent towns at the top end of the HD Index like Manhattan Beach and Mill Valley will still have more resources to educate their students than those in towns toward the bottom of the scale like Fresno and Stockton—but schools in those towns will have more resources than they had in the past.

Closing the Gaps in Education: What Will It Take?

Schools in California, as in the country as a whole, have long played a critical role in equipping children with fundamental cognitive and behavioral skills, building social cohesion, forging a shared identity as citizens, assimilating immigrant families into the mainstream, and providing talented and hard-working young people a ladder out of poverty. **Education in America has traditionally offered—and often fulfilled—the promise of equal opportunity.**

But today, divides between the haves and have-nots are already gaping and ever-widening, not just in terms of income but also in terms of family and neighborhood environments, physical health, and opportunities for the optimal development of core social, emotional, and cognitive skills. These challenges are too great for even the best schools to solve on their own. We must continue to focus on what happens at school starting at age 5 with an eye to continual improvement, but we must also enlarge that focus to include what happens at home starting before birth. Priorities for closing the gaps in education include the following:

What **actions** can be taken to make sure that all Californians have **access to knowledge?**

Help build the parenting skills of mothers and fathers living in poverty.

Improve the quality of childcare with higher standards and higher pay—and make it accessible for all families.

Make high-quality universal preschool a reality for 3- and 4-year olds.

Support vulnerable young people in their transition to a productive adulthood.

Ensure that the new state education funding formula contributes to improving the educational experience of disadvantaged students.

Help build the parenting skills of mothers and fathers living in poverty.

Interventions with parents early in the lives of disadvantaged children have much higher economic returns (not to mention higher returns in the form of human well-being) than interventions later in life, yet these later-in-life interventions like smaller class sizes, tuition subsidies, and public safety expenditures get greater public attention as well as the larger share of the public purse.[120] Proven home visiting programs like the Nurse-Family Partnership improve the ability of parents and other caregivers to provide nurturing, stable, safe environments for their children that allow for optimal child development and buffer the negative effects of adversity, which tend to be more frequent in poor families.[121] Such programs work with parents to help at-risk families ensure healthy, full-term pregnancies, meet the physical and attachment needs of their infants, employ effective parenting techniques in the challenging toddler years, create a developmentally appropriate home environment, and reduce the stress and isolation that often accompany new parenthood and can compromise parenting behaviors.

Improve the quality of childcare with higher standards and higher pay—and make it accessible for all families.

The quality of childcare for children in the 0-to-3 age bracket in the United States, on the whole, falls badly short. Part of the reason is that most day care providers lack formal training in early childhood development, and the pay in this sector is far too low to keep the most skilled providers on the job, or to attract workers with higher levels of education. On average, parking lot attendants earn about the same mean hourly wage as childcare providers (see **SIDEBAR**); if the stereotype holds true, Californians certainly love their cars, but it's a safe bet that they love their children more. Ensuring that quality childcare is accessible for all families via subsidies and tax credits is also a priority.

People who look after California's cars get paid about the same as people who look after California's children.

$11.09/hr

$11.95/hr
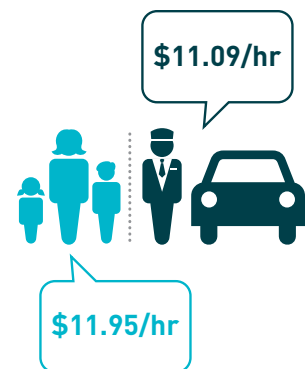
Source: California Employment Development Department, Q1 2014.

Make high-quality universal preschool a reality for 3- and 4-year olds.

The evidence is in, and has been for some time: high-quality, center-based preschool, especially for disadvantaged children, helps build the socio-emotional skills required for school and life success and is the most cost-effective investment in formal education a society can make.

Support vulnerable young people in their transition to a productive adulthood.

California's big cities have some of the nation's highest rates of youth disconnection. Preventing young people from leaving high school without a degree—especially boys and young people who are African American or Latino, groups the most likely to drop out—is the first step to addressing this problem. Acting on widely agreed early-warning signs for dropout such as numerous absences and grade repetition is key, as is providing an engaging and relevant curriculum and helping young people with problems they may be facing at home, often the underlying cause of school-leaving. **Smoothing the transition between school and work for more young adults at risk for disconnection is also vital.**

Finding ways to reengage disconnected young people is also critically important. Previous studies of programs for disadvantaged young adults gave little cause for optimism about this approach. But newer programs are showing encouraging successes (see **BOX 8**). Interestingly, experts like Nobel laureate James Heckman have argued that motivational programs for teens, "second chance" academic programs, apprenticeships, and workplace-based training programs can all get good results when they have a strong focus on attachment and meaningful relationships, positive personality traits, discipline, and self-control—the same kinds of social, emotional, and interpersonal skills that high-quality early childhood educational programs promote.[122]

Ensure that the new state education funding formula contributes to improving the educational experience of disadvantaged students.

Every reallocation of resources creates new sets of winners and losers. It is tempting to spin the new funding formula in an "everyone wins" light. This is certainly true in the grand scheme of things: ensuring that disadvantaged children have a quality education is in the interest of all Californians. In the short term, however, there will likely be pressure on school administrators to use the additional resources to benefit the school or district as a whole rather than to address the specific needs of children who are low-income, involved in the foster care system, or learning English. Having additional resources will indeed help everyone—for instance, classroom teachers will have less need to spend extra time with a struggling student if a specialist is providing this individual assistance—**but it is important that administrators ensure that these new funds are used for their intended purpose.**

BOX 8 **Addressing Youth Disconnection: What Works**

Programs aimed at reattaching adrift young people to school, training, or entry-level jobs had little demonstrable success in the past. But a new generation of efforts has made real strides in keeping at-risk young people on track and anchoring disconnected youth to school, work, or both.

- **Linked Learning** brings together high school academics, real-world technical training and workplace experiences, and support services to help at-risk youth graduate high school and transition to postsecondary education. Evaluations have found that students in Linked Learning schools have higher graduation rates than the California average and are more likely to continue their education. The 2013–2014 California State Budget included $250 million to expand this approach across the state.[123]

- **Year Up,** which provides a year of technical and soft-skills training to prepare low-income young adults for jobs that pay well and offer opportunities for advancement in the information technology and investment operations fields, has shown early successes.[124]

- Aspen Institute's **Opportunity Youth Incentive Fund** is supporting five sites in California to pilot ways to create educational and occupational pathways for disconnected young people with a view to learning, documenting, and disseminating which approaches get the best results.

A Decent Standard of Living

How Do We Stack Up?

Median Earnings of Workers 16 and Older

DOLLARS

Santa Clara:
Cupertino, Saratoga Cities
& Los Gatos Town

$85K — HIGH $85K

$80K $80K

$75K $75K

— **Contra Costa:**
San Ramon City & Danville Town

$70K $70K

$65K $65K

— **Los Angeles:**
Redondo Beach,Manhattan Beach,
& Hermosa Beach Cities

$60K $60K

Santa Clara:
Mountain View, Palo Alto, & Los Altos Cities

$55K $55K

Contra Costa:
Walnut Creek (W), Lafayette, Orinda Cities
& Moraga Town

White Men

$50K $50K

$45K $45K

San Jose — Asian American
Men

— San Francisco

Whites

$40K $40K

— Asian
Americans

$35K $35K — African American
Men
— Sacramento   Fresno: **Males**   — Asian American
— San Diego   Fresno City (SE)   Women
— Oxnard–Thousand   — African   — White Women
— Oaks   **Los Angeles:**   Americans   — African American
$30K — Los Angeles   LA City   Women   **Native-born** $30K
— Riverside–   (South Central/   — Native American
— San Bernardino   Watts)   Men
— Stockton   — Latino Men
$25K — Bakersfield   Tulare: **Females**   — Native American **Foreign-born** $25K
Outside Visalia, Tulare   Women
& Porterville Cities   — Native
Fresno   **Los Angeles:**   Americans
LA City (SE/East Vernon)
$20K **Latinos** $20K

Los Angeles: LA City
(Central/USC & Exposition Park)
$15K **Latino** $15K
Women

METRO   Top 5 & Bottom 5
AREAS   NEIGHBORHOOD
$10K   CLUSTERS   LOW $10K

GEOGRAPHY   GENDER   RACE/   GENDER &   NATIVITY
ETHNICITY   RACE/ETHNICITY

Introduction

> "The home-care work force is a canary in a coal mine
> when we consider the future of work in America.
> Most new jobs are low-wage service jobs. . . .
> After putting in a hard day of work every day,
> will these workers be able to support their families
> and create a pathway to real opportunity for their
> children and children's children?"

AI-JEN POO AND MARY KAY HENRY,
Lexington Herald-Leader, July 16, 2014

The American Human Development Index is a measure of well-being that aims to go beyond standard measures of economic growth to understand if and how that growth benefits people. But the "Beyond GDP" agenda is not intended to minimize the importance of money for human development. The distinction is in the purpose to which economic activity is applied. Under the right circumstances, economic growth can help people be productive and fulfilled, live to their full potential, and invest in themselves and their families. **Economic growth is therefore the means; the end is human well-being.**

The variation in these two measures in California over the past three decades reveals a troubling contrast: in that period, California's Gross State Product increased by 123 percent, whereas the wages and salaries of the typical worker in California households inched up by only 7 percent over its 1984 value (see **FIGURE 14**). The considerable economic growth California saw from 1984 to 2012 had the potential to translate into better living standards for the typical household. The industries that contribute most today to California's economic output (as measured by gross state product) are, first, finance, insurance, real estate, rental, and leasing (21 percent), followed by professional and business services (13 percent), and government, including the military (12 percent).[125] Moving forward, improved human development for all Californians depends on the engines of economic growth being also engines for human well-being. This in turn creates a virtuous circle: there can be nothing better for California's ability to succeed in a globally competitive marketplace than a healthy, educated, skilled, and motivated workforce.

The indicator used in the American Human Development Index to measure the economic aspect of well-being is median personal earnings. This indicator, available annually from the U.S. Census Bureau, measures the wages and salaries of all workers 16 and older, including those who work either part- or full-time.

FIGURE 14 **Over the past three decades, California's Gross Domestic Product has Increased by 123 percent; median household income has only gone up by 7 percent.**

+123%
Gross Domestic Product
From $950,000,000
to $2,130,000,000

+7%
Median Household Income
From $53,226 to $57,020
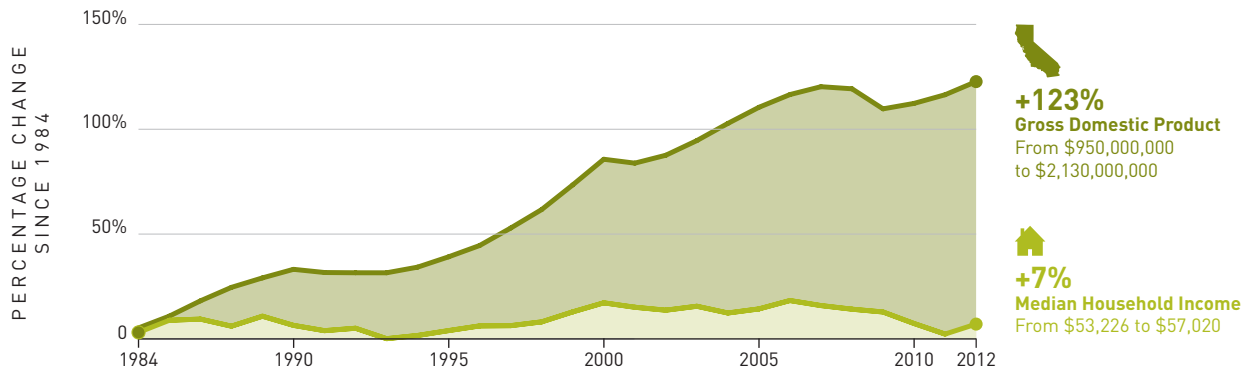
Source: U.S. Census Bureau, Table H-8. Median Household Income by State: 1984 to 2012, and Bureau of Economic Analysis, Regional GDP and National Income and Product Accounts tables.[126]

We include both part- and full-time workers in order to capture the importance of part-time work to household income today and the sharp decline in full-time jobs in recent years, particularly in the retail and wholesale sectors. Researchers recently found that over half of low-wage, part-time workers would work more if the hours were available.[127]

The American Human Development Index uses median personal earnings rather than the more commonly cited indicator of household earnings to allow for comparisons between women and men. While couples often pool their incomes, 33 percent of U.S. households with children are headed by one, rather than two, adults. **Analyzing personal rather than household earnings allows for assessment of the relative, and often quite disparate, command women and men have over economic resources.**

The American Human Development Index does not adjust for the cost of living. Although the cost of essential goods and services varies within California, as well as across the nation, these costs are often higher in areas with community assets and amenities that are conducive to higher levels of well-being and expanded human development. For example, neighborhoods with higher housing costs—the major portion of cost of living—are often places with better public services such as schools, recreation facilities, and public transportation options. Thus, to adjust for cost of living would be to explain away some of the factors that the HD Index is measuring. In addition, cost-of-living variations within compact regions, such as between neighborhoods in the same city, are often larger than variations between states and regions, and there is no reliable way to adjust for these neighborhood-level differences.

Researchers recently found that over half of low-wage, part-time workers would work more if the hours were available.

Finally, any analysis of standard of living must address wealth. Recent discussions on wealth inequality as a result of French economist Thomas Piketty's *Capital in the Twenty-First Century* make clear the importance of wealth for both current well-being and future opportunities. Wealth disparities eclipse earnings disparities in the United States today. Unfortunately, however, wealth cannot be included in the American Human Development Index because it is notoriously difficult to measure, largely because the value of assets such as stocks and real estate vary constantly. In addition, individuals with significant assets often decline to participate in surveys. The only reliable wealth data being produced, in the Survey of Consumer Finances of the Federal Reserve Board, are available every three years and only at the national level.

What follows is an examination of the disparities that exist in median personal earnings in California by place, race and ethnicity, and gender with a focus on changes in earnings from the pre–Great Recession period to today.

California Earnings and the Great Recession

The Great Recession hit Californians quite hard in terms of wages and salaries, and the effects are still being felt. The typical California worker earns $30,502, very close to U.S. median earnings of $30,155. California's median personal earnings in 2012 were almost $5,000 less than what they had been in 2005, in inflation-adjusted terms (see **FIGURE 15**).[128] California lost almost 900,000 jobs between 2007 and 2010, when the economy finally started to stabilize. Only in 2013 did the total number of people employed return to prerecession levels.[129] And the repercussions of the housing market collapse are still being felt, especially by renters (see **BOX 9**).

FIGURE 15 Median Earnings in California Before and After the Great Recession
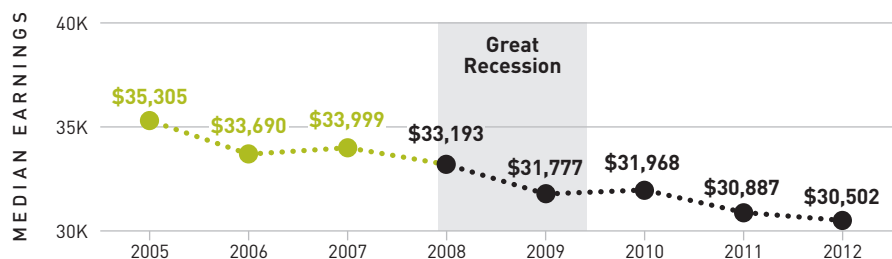
Source: Measure of America Analysis of U.S. Census Bureau, American Community Surveys 2005–2012. Figures adjusted to constant 2012 dollars using the CPI–U–RS published by the Bureau of Labor Statistics.

A DECENT STANDARD OF LIVING

BOX 9 **Affordable Housing and the Great Recession: Owning Became More Affordable, Renting Less**
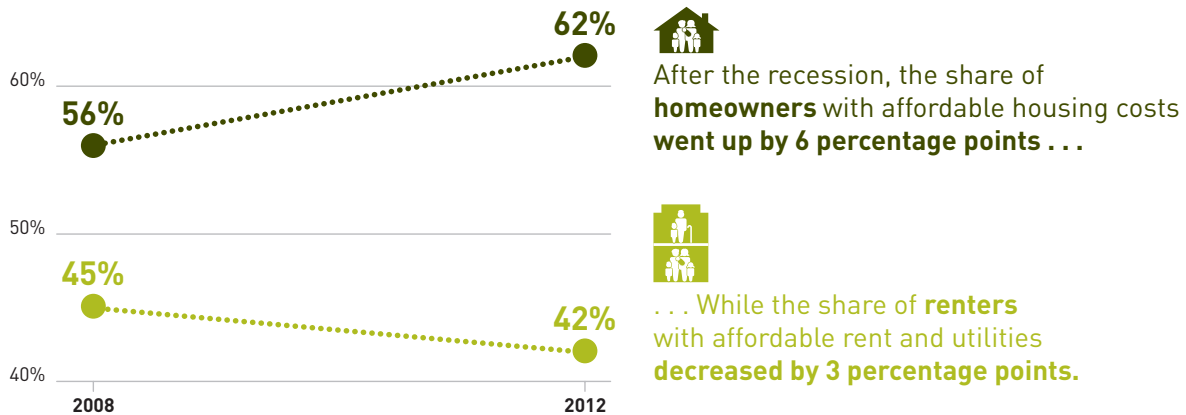
62%

60%

56%

After the recession, the share of
homeowners with affordable housing costs
went up by 6 percentage points . . .

50%

45%

42%

. . . While the share of **renters**
with affordable rent and utilities
decreased by 3 percentage points.

40%

2008   **2012**

Source: Measure of America analysis of U.S. Census Bureau American Community Survey 2008 and 2012, table DP04.

California's housing is notoriously expensive. Over 30 percent of Californians who rent their home pay more than half of their household's income on rent and utilities, a higher housing burden than any state but Florida.[130] California also stands out in terms of low rates of homeownership; only 54 percent of homes are occupied by their owner, in contrast with 64 percent nationally. A higher percentage of Californians rent their homes than anywhere else besides New York and Washington, DC.[131]

The burden of California's housing costs was exacerbated by the Great Recession, though in different ways for renters and owners. Between 2008 and 2012, homeownership fell by 5 percent, no doubt due in part to the foreclosure crisis. More than a million California homes were foreclosed, with Latino households disproportionately impacted.[132] Unsurprisingly, the number of households renting ticked up by more than half a million in this same period.[133] But the bigger change was in terms of cost relative to income. Monthly costs for the typical California homeowner with a mortgage (including standard payments such as insurance, taxes, and utilities) fell by nearly 17 percent from 2008 to 2012, a savings of about $5,000 per year.[134]

The share of homeowners with affordable housing costs (generally considered paying less than 30 percent of total

household income on owner costs) went from 56 percent before the recession to 62 percent after, a 12 percent improvement in affordability. On the other hand, the share of California's renters with affordable housing costs went from 45 percent in 2008 down to 42 percent by 2012, a decline of 6 percent.[135] Given the importance of rental housing for low- and middle-income families, this shift places new burdens on families.

The recession and foreclosure crisis pushed hundreds of thousands of California households into the relatively expensive rental housing market, and this increased demand boosted prices. Plus, the problem was compounded by falling incomes: in the 2008 to 2012 period, the income of the typical California household fell by about $7,000. Targeted housing assistance like the *Keep Your Home California* program and new legal tools are in place to address this freefall, but **equally urgent is the need to address stagnating earnings, the resources families have to pay rent or mortgages.** And this stagnation cannot be blamed solely on the Great Recession; the wages and salaries of the typical California household were about $62,000 in 2000 and had fallen to $61,000 by 2005, before a faster decline in more recent years.[136] As is discussed at the chapter's opening, the dynamic economic activity in the state is not translating into better wages for California's workers.
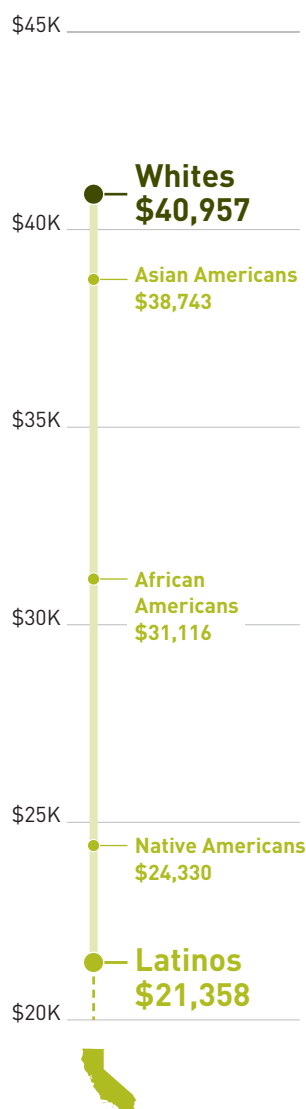
Analysis by Race and Ethnicity, Gender, and Geography

Median Earnings in California by Race and Ethnicity

$45K

Whites $40,957

$40K

Asian Americans $38,743

$35K

African Americans $31,116

$30K

Native Americans $24,330

$25K

Latinos $21,358

$20K

Source: U.S. Census Bureau American Community Survey 2012.

VARIATION BY RACIAL AND ETHNIC GROUP

Earnings in California by race and ethnicity tell an uneven story. Whites have median earnings of about $41,000, while Latino median earnings are just over half that amount, about $21,000, with Asian Americans, African Americans, and Native Americans in between the two extremes.

A few things in particular stand out. One is that while the gap between the highest- and lowest-earning racial and ethnic groups in the United States is about $14,000, there is a considerably larger gap in California, just over $19,500. This is caused by a higher top—particularly higher white earnings—not a lower bottom. California's white workers have the fifth-highest median earnings of white workers in any state, just after Washington, DC, New Jersey, Maryland, and Connecticut. For overall earnings, however, California ranks a far less impressive seventeenth of the fifty states and Washington, DC.[137]

A second important difference is related to Asian American earnings. At the national level, Asian Americans top the charts in earnings. In California, whites have the highest earnings. In light of the discussion above about education as an increasingly important driver of earnings in today's global knowledge economy, one would expect Asian American earnings to be at least equal to those of whites, if not higher, given the tremendously high level of educational attainment in this population. Other factors, however, seem to be at work here. One important factor is the tremendous diversity of educational levels and experience of Asian American immigrants when they arrive. **FIGURE 16** shows the range in earnings of the eight largest Asian subgroups in the state, from over $58,000 annually among Indians from South Asia to just over one-third that amount for the Hmong, with annual earnings of about $19,500. **These earnings numbers illustrate the importance of measuring and understanding the well-being conditions and challenges of Asian subgroups in the state to addressing their widely different assets and challenges.**

VARIATION BY GENDER AND RACE AND ETHNICITY

Women earn less than men in all five of California's major racial and ethnic groups. As discussed in the previous chapter, women have taken to heart the notions that education is an assured route to expanding options beyond traditional low-paying "female" occupations and that competing in today's globalized knowledge economy requires higher education. **Yet the earnings gap between men and women remains stubbornly persistent** (see **BOX 10**). In some cases, the gap between male and female earnings is relatively smaller. For example, Latino and Native American men earn in the range of $6,000 to $4,000 more than their female counterparts,

FIGURE 16 **Earnings among Asian Subgroups**

Asian Indians earn about **three times** as much as Hmong.

$58,071 — Asian Indian
$50,225 — Japanese
$43,042 — Chinese *(except Taiwanese)*
$38,784 — Filipino
$38,592 — Korean
$32,802 — Vietnamese
$24,061 — Cambodian
$19,448 — Hmong
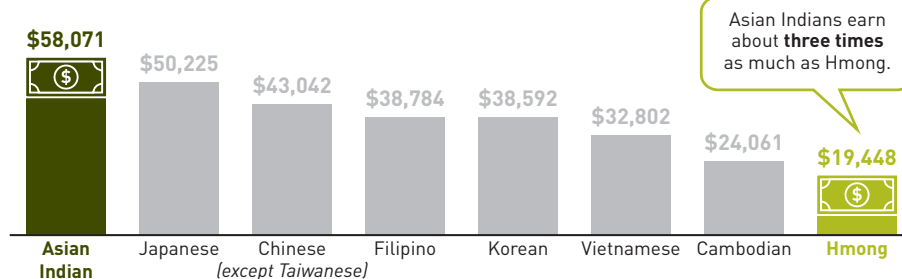
Source: Measure of America analysis of U.S. Census Bureau American Community Survey 2006–2010 Table B20017. Figures adjusted to 2012 dollars using CPI–U–RS of Bureau of Labor Statistics.

Even in professions where women predominate, men earn more.

Predominantly Female Professions	Men's Weekly Median Earnings over Women's
Human Resources Manager 72% FEMALE	+$296
Social Worker 79.7% FEMALE	+$160
Nurse 88.8% FEMALE	+$150
Lab Technician 73.6% FEMALE	+$122
Office and Administrative Support 76.8% FEMALE	+$100

Source: Measure of America analysis of data from the Bureau of Labor Statistics, Current Population Survey, 2013.

respectively. In other cases, the gap is a chasm. In particular, white men earn almost $18,000 more than white women. As with the difference between whites and Latinos at the state level, the differing gender gaps by race and ethnicity come not from lower floors but higher ceilings; the large gap between white men and women is due in part to the disproportionately high earnings of white men in California, not because white women in California earn less than white women in the country as a whole (they earn more, in fact). The white gender earnings gap is explored in **BOX 10**.

What are some key factors behind the earnings gap between men and women?

- **Responsibilities for caretaking.** Social norms around work in and outside the home have changed dramatically over the past generation, but the change has been remarkable in one direction and far more lackluster in the other. **Women have joined men in the paid workforce in droves, but men have been slower to share caretaking responsibilities.** As a result, women still shoulder the majority of the child and elder care and domestic work required by family life. In Struggling California, one in four families are single-mother households, where women bear most, if not all, childcare responsibilities. In Disenfranchised California, that number jumps to one in three.

- **Discrimination.** Evidence shows women across the United States are hired less frequently than men in high-wage firms and receive less training and fewer promotions.[138] In addition, even when working in the same occupational category, and even in female-dominated occupations like nursing, social work, and administrative support, men tend to earn more than women (see **SIDEBAR**).

- **Motherhood penalty.** Women pay a penalty for leaving jobs to care for children or elderly relatives. This has an impact on wages as well as on pensions and other retirement benefits later in life. The United States has not adopted family-friendly policies similar to those of all other affluent democracies, ranging from mandatory paid maternity and paternity leave, sick leave, affordable childcare, and other policies that help families better balance home and work responsibilities. The smaller wage gap in California relative to the U.S. average may be in part due to the paid maternity leave mandate in the state.

BOX 10 Why do white men out earn white women by almost $18,000?
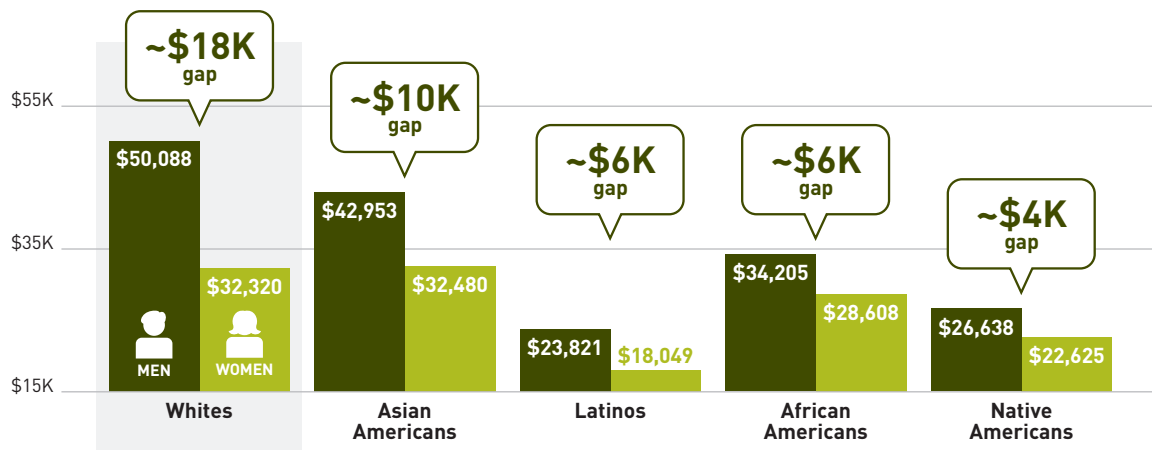
Pay equity is vitally important for the economic security of California's families. **One surprising finding of this analysis is that the typical white female in California earns about $32,000 as compared with white male median earnings above $50,000,** leading to a pay gap of nearly $18,000. This large white pay gap is brought about by the confluence of several factors, not all of which are related to the pay equity challenges and employment choices of white women.

Nearly half of white women work less than full-time, year-round in California (48 percent), as compared with 42 percent of African American and 40 percent of Asian American women. Latino and white rates are nearly equal.[142] More white women may be choosing to work part-time, a choice sometimes made more financially feasible due to far higher white male earnings. For other white women, as for women of other racial and ethnic groups, part-time work may be a necessity due to the demands of "caring labor"—the responsibilities of taking care of young children, elderly relatives, or sick family members.

But a second important part of this equation has to do with the smaller difference in earnings of Latino and African American men as compared to women within the same race or ethnicity. For full-time, year-round workers at the national level, African American and Latino women earn 89 percent of their male counterparts' earnings, yet this figure for white women is only 78 percent.[143] African American and Latino women are more likely to work in jobs that are similar in pay to men in the same group, and African American and Latino men are far less likely to work in high-paying jobs than white or Asian American men.

Wage inequality is not just a women's issue; most California families depend on women's earnings to make ends meet. And for the almost one in four (22.5 percent) California households with children headed by women, the issue is doubly important for their ability to provide a safe, nurturing environment for the next generation.[144]

- **Women work different jobs.** Women are concentrated in lower-paying occupations and industries, in part because of their choices of fields of study. Fewer women major in math and computer science, for example, than in education or social work, fields with considerably lower economic payoffs. This contrast is particularly stark in engineering, where 85 percent of degree-holders in California are men.[139]

- **Part-time work.** Stemming in part from the factors discussed above, more women than men in California work part-time (34 percent of women as compared with 20 percent of men.)[140] Not only does part-time work result in a reduced paycheck, but also the majority of part-time workers receive less pay per hour than their full-time counterparts.[141] One newer business practice characterized by unpredictable and unstable work patterns, often referred to as "just-in-time" scheduling, is having a particularly disastrous impact on the lives of working women and their children (see **BOX 11**).

BOX 11 **"Just-in-Time" for Whom? Work-Hour Insecurity and California's Policy Responses**

Since 2006, the retail industry has undergone a massive shift in work patterns, from 70 to 80 percent of their employees working full-time to at least 70 percent of their jobs now part-time.[145] In addition, **there is an increasing trend toward "just-in-time" schedules, often using new software that measures sales volume (or hotel or dinner reservations) to adjust staffing in real time.** Increasingly, these decisions are happening with just a few days notice or even after a worker has already clocked in.

These new practices, proliferating in the retail and service sectors, are complicating the lives of workers, particularly in low-wage occupations and among people with childcare responsibilities, where money and time are already in short supply. **The burden is falling heavily on women, who are more likely to be primary caregivers.** The challenges these workers face are numerous: just-in-time schedules can derail childcare arrangements, complicate scheduling of other work or schooling, result in significant variation in income from month to month, prevent eligibility for employer and public benefits, and place a strain on children. Plus, they devalue the worth of workers' time and efforts.

This issue, increasingly referred to as "work-hour insecurity," is catching the attention of legislators. Lawmakers at the federal, state, and local levels are working with advocates, and in some cases, businesses, to facilitate the cost-cutting efforts of industry while providing greater predictability

and stability for part-time workers. California's aggressively enforced send-home pay law of 2013[146] requires various forms of compensation when hours are shifted, and employees sent home early are guaranteed pay for half the hours of their scheduled shift. However, if notice is given of a change in hours before a worker's arrival, no compensation is required. Even with this law, a worker in California can still find herself forced to stretch half a week's worth of pay to cover a full week's worth of food for her children, rent, tuition, and so on.

While these laws provide more income security, many argue they do not go far enough.[147] A new ordinance took effect in San Francisco in January 2014 that gives particular consideration to the needs of caregivers. Among other provisions, the "Family Friendly Workplace Ordinance"[148] gives employees the right to request predictable working arrangements to accommodate caregiving responsibilities that an employer can only refuse for bona fide business reasons.

While some business associations are resisting these regulations for their possible impact on efficiency and profits, some studies have found that limiting work-hour insecurity can improve morale and productivity and reduce absenteeism, all of which can pay dividends to the bottom line.[149] Further, one of San Francisco's aims is that their new ordinance will help prevent the flight of families with children out of the city.[150]

CHANGE OVER TIME: VARIATION BY RACE AND ETHNICITY SINCE 2000

Nine of the ten racial and ethnic groups by gender had lower earnings in 2012 than they did in 2000. Yet the story is not a linear one in terms of either earnings changes over the past dozen years or in the impact of the Great Recession more recently on earnings by race and ethnicity and gender. Highlights of this variation in California include:

- **Asian American women** are the only group with higher earnings in 2012, in inflation-adjusted dollars, than they had in 2000; for every other group, the wages and salaries of the typical worker declined over the 2000s and into the first part of the 2010 decade.

- **African American women** were the only group that did not see robust earnings gains between 2000 and 2005.

The median earnings of **Native American males** since 2000 in California have declined by nearly 25 percent as compared with a fraction of this decline over this same period among white males (about 9 percent), African American males (about 7 percent), and Latino males (about 10 percent). Particularly notable is the huge drop in earnings from 2010 to 2012, well after the Great Recession had ended, a far larger drop than was registered in any other major racial/ethnic group. More research on this topic is needed to understand why Native American men were disproportionately affected by the Great Recession and why their recovery was so much slower than for others.

Several relevant drivers of this disparity are amenable to policy action. While the participation of Native Americans in the labor market is robust—the rate is nearly the same as the California average (60 percent as compared to California's average of 64 percent)[151]—they tend to have a harder time finding employment, and they earn less. The Economic Policy Institute found that unemployment ballooned for Native Americans in the U.S. West from the recession—going from a 6.4 percent unemployment rate toward the end of 2007 to 18.7 percent by the beginning of 2009. So while the recession hit all racial and ethnic groups hard, this is in comparison to a white unemployment jump in the West from 5.2 percent to 10.5 percent over this same period.[152] Important empirical research by Jonathan and Paul Ong in Los Angeles shows that Native Americans and Alaska Natives in that city have high rates of employment but face employment discrimination that is contributing to their lower incomes, discrimination that is exacerbated by education in poorer-quality schools.[153]

Native American men had a huge drop in earnings from 2010 to 2012, well after the Great Recession had ended.

FIGURE 17 **Racial and Ethnic Variation in Earnings Since 2000**

Source: Lewis and Burd-Sharps (2013) and Measure of America analysis of data from U.S. Census Bureau, American Community Survey 2012. Figures adjusted to 2012 dollars using the CPI–U–RS published by the Bureau of Labor Statistics.
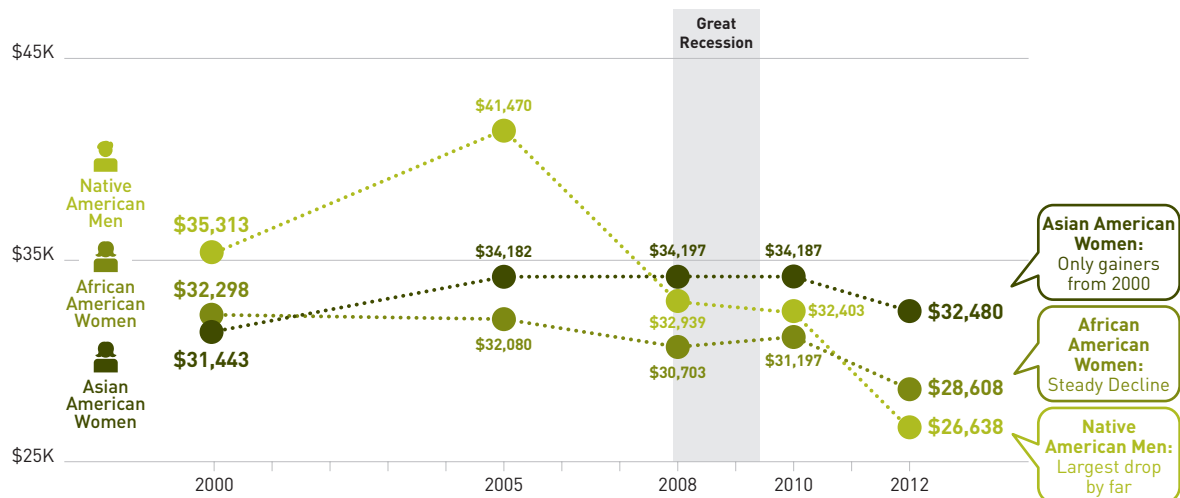
VARIATION BY GEOGRAPHY: COUNTIES

If one were to ask a well-informed Californian to guess the top and bottom handful of counties in terms of earnings, many would likely ace this test. The top five earners are in the Bay Area: Santa Clara, San Francisco, Marin, San Mateo, and Contra Costa. And the bottom five earners are in the rural north or the San Joaquin Valley: Mendocino, Butte, Madera, Tulare, and Siskiyou.[154]

Many of the lowest-earning counties share several characteristics. Four of the bottom ten counties are heavily Latino and have far more agricultural or aquacultural activity than the state average. One particularly important standard-of-living issue to explore from a human development perspective is the wages and employment conditions of California's agriculture sector.

California is the agricultural backbone of the nation, a critical source of Americans' fruits and vegetables and home to over 40 percent of the country's farmworkers.[155] **Agriculture is an important sector of the California economy, employing over 275,000 people and, in 2012 alone, bringing in a net farm profit of $16 billion.**[156] Yet income inequality within California's agricultural sector is considerable, limiting the access of thousands of agricultural workers to the resources and capabilities they need to live fulfilling lives and to invest in the next generation.

MOA's analysis of data from the National Agricultural Workers Survey of the U.S. Department of Labor shines a light on the conditions and earnings of these

Who Are California's Crop Workers?

**163,000
Crop Workers**

91%
from Mexico

4 in 10
have citizenship or
a green card

**Heavy
Manual Labor**
(e.g., tilling soil, thinning
and pruning crops)

45 hrs/week
average work week

$15K–$17.5K
median income
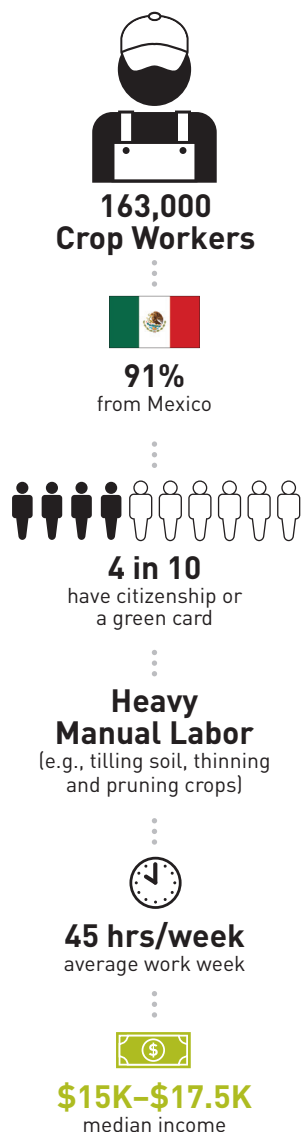
Source: Measure of America
calculations from U.S. Department
of Labor National Agricultural
Workers Survey, 2009–2012.

workers in California. The survey collects data on hired crop workers and their families through face-to-face interviews. It includes both migrant and seasonal crop workers, both documented and undocumented.

There are roughly 163,000 crop workers in California, laborers who plant, cultivate, and harvest California's bounty of fruits, vegetables, nuts, and other field crops.[157] According to analysis of California data from the most recent Department of Labor survey,[158] 91 percent of these workers were born in Mexico; nearly four in ten are citizens or have a green card, and roughly six in ten are undocumented immigrants. The work they do is largely heavy manual labor: tilling soil, thinning and pruning crops, packing and loading harvested products, and often applying pesticides. Crop work is highly seasonal and weather-dependent but when they're working, the average workweek is 45 hours, several hours above a standard full-time job, and their typical incomes fall in the range of $15,000 to $17,500 per year—below the poverty line for a family of three.[159]

This salary range stands in marked contrast to the earnings of California's farm managers. **There are approximately 3,200 agricultural managers in California, workers who hire, train, and supervise crop workers and coordinate the operations of California farms. The typical salary of these workers in California is about $66,000, or more than three and a half times the income of the laborers they supervise.**[160]

Our research and the Department of Labor survey found that **farmworkers face significant challenges as a result of the physical nature of their work,** their exposure to pesticides, and their exceedingly low remuneration. More than two in three California crop workers do not have health insurance, and 30 percent find health care too expensive.[161] Despite the tremendous value of crops harvested in California's agricultural regions, nine of the ten top agricultural counties in the state (Fresno, Kern, Tulare, Monterey, Merced, Stanislaus, San Joaquin, Kings, and Imperial)[162] have poor human development outcomes and high child poverty rates. These counties all fall in the bottom half of counties ranked by human development, and four fall in the bottom ten counties. Kern County, which ranks forty-fifth of forty-eight counties in terms of human development, had an agricultural production value of $6.2 billion in 2012.[163] One in three children in Kern County under 18 are poor.

Natural bounty can be a positive force for development, but fair wages and conditions are needed to unlock its full human development potential for working communities. Those who form the backbone of farm labor need a fair chance to be healthy and productive, have a decent standard of living, and build a better future for themselves and their families.

VARIATION BY GEOGRAPHY: METRO AREAS

Many American cities today are thriving. They are hubs of economic dynamism and ingenuity, and young people, families, workers in the knowledge economy, and others are increasingly choosing an urban way of life. Yet cities are also places with considerable income inequality. Some level of inequality is both inevitable and good. This "good" inequality helps motivate us, spurring us to seek new skills, innovate, and work smarter and faster in order to emulate others' success. Inequality, up to a point, can have a positive impact on people's lives and on our economy. On the other hand, considerable research demonstrates that extreme inequality can be damaging and not only for the most disadvantaged.[164] Leaving large groups behind makes us less competitive in the global economy.

Recent policy efforts by local Boards of Supervisors, mayors, and state-level officials are beginning to tackle income inequality in ways that reinforce the characteristic dynamism of great cities while investing in at-risk groups that lack the capabilities or opportunities to participate in the modern labor force.

Median personal earnings for California are $30,502, but earnings in the ten most populous metro areas range from San Jose at $42,461 to $22,676 in Fresno—slightly more than half what the typical San Jose worker is earning (see SIDEBAR). The two highest-earning metro areas in California are located in the Bay Area; the bottom two are in the San Joaquin Valley.

Education levels of the population and the structure of the labor market have an important bearing on these earnings differences. Roughly 45 percent of residents in the two Bay Area metro areas have at least a bachelor's degree, as compared with 15 and 18 percent, respectively, in Bakersfield and Stockton. And the employment profile reflects workers' educations. Nearly half of workers in these Bay Area leaders are in management, business, sciences, and the arts whereas the corresponding proportions in Bakersfield and Fresno are 26 percent and 28 percent, respectively. On the other hand, while less than half a percent of workers in the Bay Area work in farming, fishing, and forestry-related occupations, the two San Joaquin Valley metro areas have rates twenty times that. The proportion of the population who work in service-sector jobs and sales and office jobs is quite similar in all four major metro areas.

Every one of the ten major metro areas suffered earnings losses as a result of the Great Recession, ranging from just over $5,000 in median personal earnings lost annually in Oxnard (Ventura County) to just under $2,000 in Bakersfield (Kern County).

Median Earnings by Metro Area

$45K

San Jose
$42,461
San Francisco

$40K

$35K

Sacramento
San Diego
Oxnard–
Thousand Oaks
$30K
Los Angeles

Riverside–
San Bernardino
Stockton
$25K

Bakersfield

Fresno
$22,676

$20K

Source: U.S. Census Bureau
American Community Survey
2010–2012.

VARIATION BY GEOGRAPHY: NEIGHBORHOOD CLUSTERS

Top and Bottom Metro Areas Comparison

TOP
San Jose, Bay Area

MEDIAN PERSONAL EARNINGS
$42,461

EDUCATION
46% with at least a bachelor's degree

JOB PROFILES
49% Mgmt., Business, Sciences, and Arts

0.4% Farming, Fishing, and Forestry-Related

BOTTOM
Fresno, San Joaquin Valley

MEDIAN PERSONAL EARNINGS
$22,676

EDUCATION
19% with at least a bachelor's degree

JOB PROFILES
28% Mgmt., Business, Sciences, and Arts

9% Farming, Fishing, and Forestry-Related

As across the nation, often **the greatest income inequality is found between neighborhoods lying in extremely close proximity. MAP 4** shows the full earnings range in the state, with this clear pattern of higher (darker color) earnings in parts of each major metro area flanked by very low (lightest color) earnings just around the corner. In addition to higher earnings being mostly urban, they are also mostly coastal. Earnings range from over $85,000 in parts of Santa Clara to under $15,000 in the USC and Exposition Park areas of LA City.

San Jose, with a total population of 1.9 million, has the highest median earnings of California's ten most populous metro areas. Yet this high overall earnings figure obscures San Jose's income inequality. Earnings in the fifteen neighborhood clusters that make up the metro area range from over $85,000 in Cupertino, Saratoga Cities & Los Gatos Town to just over $23,000 in San Benito County and south and east rural parts of Monterey County (see **TABLE 14**). This neighborhood gap is the largest among these ten metro areas, and San Jose also has the largest gap by racial and ethnic group; nearly $33,000 in wages and salaries separates whites from Latinos.

At the other end of the spectrum, Fresno has the lowest earnings of the ten most populous metro areas. But not everyone in Fresno is struggling to achieve a decent standard of living. Residents of Clovis City have earnings nearly $5,000 above those of the typical California worker, whereas earnings in southeast Fresno City are well below the poverty line for a family of three.

FIGURE 18 Distribution of Earnings of California's 265 Neighborhood Clusters

Half of the state's 265 neighborhood clusters have earnings **under $30,000.**

NUMBER OF NEIGHBORHOOD CLUSTERS

MEDIAN PERSONAL EARNINGS

16 — $10K
113 — $20K
78 — $30K
36 — $40K
16 — $50K
4 — $60K
1 — $70K
1 — $80K
— $90K
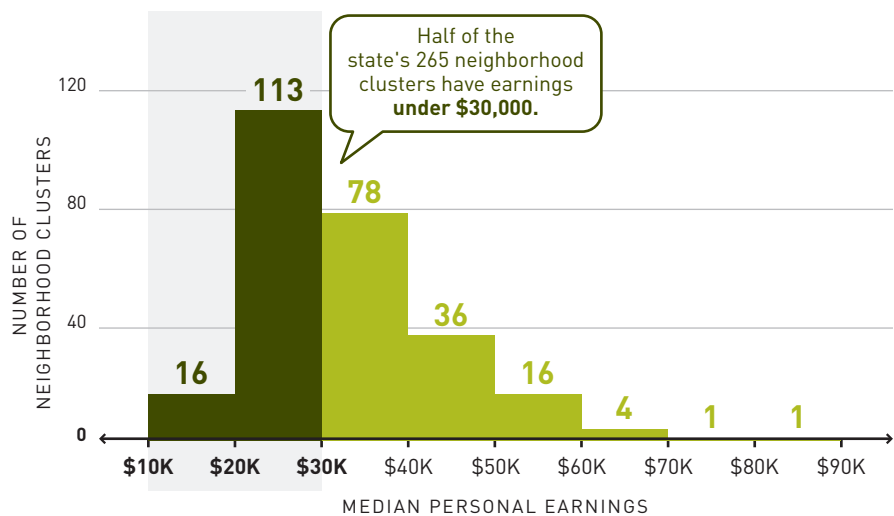
MAP 4 Median Personal Earnings by Neighborhood Cluster

Eureka

Redding

Susanville

Chico

Fort Bragg

Yuba City

South Lake Tahoe

Santa Rosa

Sacramento

Stockton

San Francisco

Oakland

Fremont

Modesto

Mammoth Lakes

San Jose

Bishop

TOP

Santa Clara:
Cupertino,
Saratoga Cities, &
Los Gatos Town
($85,310)

Salinas

Fresno

Visalia

Tulare

Bakersfield

San Luis Obispo

Lancaster

Lompoc Village

Santa Clarita

Santa Barbara

Ventura

Fontana

San Bernardino

BOTTOM

Los Angeles:
LA City (Central/,
Univ. of Southern
California &
Exposition Park)
($14,933)

Oxnard

Los Angeles

Riverside

Blythe

MEDIAN EARNINGS

Long Beach

Corona

Santa Ana

Irvine

- $40,316–$85,310
- $32,599–$40,315
- $27,321–$32,598
- $23,783–$27,320
- $14,933–$23,782

Oceanside

San Diego

TABLE 14 **Earnings Disparities within Metro Areas**

METRO AREA	NEIGHBORHOOD CLUSTER (TOP/BOTTOM)	MEDIAN EARNINGS (2012 dollars)
San Jose $42,461	Cupertino, Saratoga Cities & Los Gatos Town, *Santa Clara County SW*	85,310
	Monterey (South & East) & San Benito Counties	23,164
San Francisco $40,956	San Ramon City & Danville Town, *Contra Costa County S*	73,406
	Oakland City (South Central), *Alameda County*	21,626
Sacramento $31,936	Folsom City, Orangevale & Fair Oaks (East), *Sacramento County NE*	46,832
	Sacramento City (Southeast/Fruitridge, Avondale & Depot Park), *Sacramento County*	21,563
San Diego $31,684	San Diego City (Northwest/Del Mar Mesa), *San Diego County*	53,134
	San Diego City (Central/Mid-City), *San Diego County*	22,580
Oxnard–Thousand Oaks $31,048	Thousand Oaks City, *Ventura County SE*	42,387
	Oxnard & Port Hueneme Cities, *Ventura County SW*	21,909
Los Angeles $29,951	Redondo Beach, Manhattan Beach & Hermosa Beach Cities, *Los Angeles County*	62,624
	LA City (Central/Univ. of Southern California & Exposition Park), *Los Angeles County*	14,933
Riverside–San Bernardino $27,429	Corona City (South), Woodcrest & Home Gardens, *Riverside County West Central*	37,701
	Indio, Coachella, Blythe & La Quinta (East) Cities, *Riverside County E*	19,222
Stockton $26,689	Tracy, Manteca & Lathrop Cities, *San Joaquin County S*	32,198
	Stockton City (South), *San Joaquin County Central*	19,698
Bakersfield $23,763	Bakersfield City (West), *Kern County*	33,515
	Bakersfield City (Southeast), *Kern County*	19,177
Fresno $22,676	Clovis City, *Fresno County Central*	35,228
	Fresno City (Southeast), *Fresno County Central*	17,821

Source: U.S. Census Bureau American Community Survey 2010–2012.

Closing the Gaps in Living Standards:
What Will It Take?

Focusing only on the past decade, **which factors have contributed to stagnating and even declining wages for middle-class and low-income Californians** shown in the analysis above? Productivity is not the answer; workers were actually 23 percent more productive in 2010 than in 2000.[165] Part of the answer lies in the forces of globalization; a new labor force of over a billion people from around the world has been added to the pool of U.S. job-seekers, with businesses relocating to regions with cheaper labor and American employers reducing wages to compete. But the explanation also lies in domestic business and policy decisions that favor high-wage earners over others.

What actions can be taken—through the collective efforts of communities, nonprofits, businesses, foundations, and public agencies—to make sure that all Californians have access to a decent standard of living?

What **actions** can be taken to make sure that all Californians have access **to a decent standard of living?**

Strengthen the safety net to better protect children from the adverse effects of poverty.

Boost wages for those at the bottom of the income scale.

Pay farm laborers a fair wage.

End work-hour insecurity.

Increase the stock of affordable housing.

Strengthen the safety net to better protect children from the adverse effects of poverty.

Over half of California's children under 18 are growing up in Struggling or Disenfranchised California. And over half of the households in these two Californias spend more than 30 percent of their income on housing; further, more than one in three adults in these areas haven't worked in the last year. Growing up in poverty has lifelong negative effects, ranging from lower levels of educational attainment to a shorter life span. Reasonable people may disagree about the best remedies for poverty, but **everyone can recognize that children have no control over the circumstances into which they are born and spend their early years.** Other affluent democracies provide much greater support to disadvantaged families with children—one reason economic mobility is greater in countries like France, Germany, and the United Kingdom than in the United States.[166]

Boost wages for those at the bottom of the income scale.

The minimum wage has not kept pace with inflation, and although the economic pie is once again growing, workers are receiving a smaller slice of it than they did in the past; economic gains are going less and less to workers in the form of higher wages and more to investors in the form of better investment returns. There are a range of levers at the federal, state, and local levels for ensuring that those working full-time can have economic security and a decent standard of living, ranging from raising the minimum wage and enacting living wage ordinances, to strengthening the rights to collective bargaining for both wages and workplace conditions, to policies that promote full employment. Pursuing these policy actions is vital to enable families working full-time to attain a decent standard of living.

Pay farm laborers a fair wage.

California's crop workers, nine out of ten of whom are Mexican-born, make vital contributions to the country's access to healthy foods and to the state's economy. They also work long hours in often difficult conditions and, according to the most recent U.S. Department of Labor Agricultural Workers Survey, typically earn in the range of $15,000 to $17,500 per year. On its own, this wage is unreasonably low. But recent calculations by economist Philip Martin of the University of California at Davis also show that raising these wages would not be a deal-breaker for the American consumer. Using as a starting point the amount spent by the average consumer on fresh fruits and vegetables in 2012, he calculated that a 40 percent increase in wages for the typical seasonal farm worker passed entirely on to the

consumer would increase the annual price of fresh produce by just $16, but would boost crop-worker wages, in the case of California, from their current median to a salary more in the range of $23,000.[167] For $16 a year, that seems like a very good return on the investment.

End work-hour insecurity.

California's send-home pay law offers welcome protections to hourly shift workers. But while these laws provide more income security, many argue that they do not go far enough.[168] A new ordinance took effect in San Francisco in January 2014 that gives particular consideration to the needs of caregivers. Among other provisions, the "Family Friendly Workplace Ordinance"[169] gives employees the right to request predictable working arrangements to accommodate caregiving responsibilities that an employer can only refuse for bona fide business reasons. While some business associations are resisting these regulations for their possible impact on efficiency and profits, some studies have found that limiting work-hour insecurity can improve morale and productivity and reduce absenteeism, all of which can pay dividends to the bottom line.[170] Further, one of San Francisco's aims is that their new ordinance will help prevent the flight of families with children out of the city.[171] Work matters to people's well-being not only because of the money they earn: it also provides a sense of purpose, dignity, and control over one's life. On-call hours erode these benefits.

Increase the stock of affordable housing.

Stable, affordable housing is fundamental to human development progress, especially for children, whose academic and health outcomes tend to be upended by frequent moves and whose health and safety can be deeply compromised by poor housing conditions. And housing is much more than just a place to live. It is a fulcrum of opportunity that determines where children go to school, how safe they are playing outside, who their peers are, their transport options, and even the quality of the air they breathe (see **SIDEBAR**). In Struggling and Disenfranchised California, over half of the households spend more than 30 percent of their income on housing. Yet despite this, attention to housing has not emerged as a high priority in recent years. The private housing market is not meeting the needs of low- and middle-income families, particularly in the rental market. Priorities include preserving existing affordable housing units, increasing their availability, and ensuring sustainable and long-term funding for affordable housing.

A Fulcrum of Opportunity: Housing is much more than a place to live. Where you live can determine choice and opportunity in terms of...

HOUSING

Schools

Social Networks

Safe streets and recreation

Environment

Transportation

Jobs

Police–Community Relations

Agenda for Action

Action in these areas shows great promise for boosting
American Human Development Index scores
for all Californians and for narrowing gaps between
different groups.

- Lay the groundwork for a long and healthy life.

- Improve the conditions of daily life.

- Reduce economic insecurity.

- Employ Madison Avenue marketing to "sell" an end to domestic violence.

- Insure the undocumented.

- Help build the parenting skills of mothers and fathers living in poverty.

- Improve the quality of childcare with higher standards and higher pay—and make it accessible for all families.

- Make high-quality universal preschool a reality for 3- and 4-year olds.

- Support vulnerable youth in their transition to a productive adulthood.

- Ensure that the new state education funding formula improves the educational outcomes of disadvantaged students.

- Strengthen the safety net to better protect children from the adverse effects of poverty.

- Boost wages for those at the bottom of the income scale.

- Pay farm laborers a fair wage.

- End work-hour insecurity.

- Increase the stock of affordable housing.

Introduction

"Skills beget skills; motivation begets motivation. . . . The longer society waits to intervene in the life cycle of a disadvantaged child, the more costly it is to remediate disadvantage."

JAMES HECKMAN, *Schools, Skills, and Synapses,* 2008

The routines and realities that shape our daily lives as children define the contours of who we can be and what we can do as adults.

Childhood casts a long shadow. For good and for ill, the characteristics of our parents, the nature and texture of our early relationships, the physical and social environments in which we grow and learn, and the myriad taken-for-granted routines and realities that shape our daily lives as children define the contours of who we can be and what we can do as adults. Evidence is overwhelming that the "accident of birth" patterns lifelong outcomes, sometimes in unexpectedly powerful ways; for example, experiencing poverty as a child makes a person more likely to develop and die prematurely from cardiovascular disease—even if their economic fortunes improve later in life.[172]

Given the strong influence of childhood conditions on life chances, the Five Californias analysis on pages 44–69 paints a troubling picture of how far we are from the American ideal of equal opportunity. Families toward the top of the American Human Development Index have the capabilities to optimize their children's development. By and large they have the money, knowledge, physical and psychological health, and social capital to have healthy pregnancies and safe, full-term deliveries; to protect their children from hazardous living conditions and crime by buying well-maintained houses in safe neighborhoods; to provide developmentally appropriate experiences in stimulating, interactive home environments and through high-quality childcare and preschool; to cultivate their children's unique talents by supplementing the school day's learning with additional enriching experiences; and to help them overcome challenges with tutors, therapies, and tailored interventions.

Families toward the bottom of the American Human Development Index too often find it difficult even to secure their basic needs. They experience higher levels of stress, greater financial insecurity, and more adverse events and tend to have less stable interpersonal relationships as well as more restricted social networks outside their families. They want to encourage their children's unique gifts, but they simply can't afford nonessential things such as music lessons or

extracurricular sports. They want to help their children overcome challenges, but they may lack the knowledge to do so themselves, the confidence or skills to advocate for services at school, or the money to hire a specialist. To imagine that a child born in Disenfranchised California has the same real freedoms and opportunities to realize his or her potential as a child born in Elite Enclave or One Percent California is to negate a sobering reality.

What will it take to make a meaningful difference in the life chances of the more than half of California's children growing up in Struggling California and Disenfranchised California? Put simply, it will take action. But the actions needed to make a real difference to these families must have an impact on key human development outcomes. We believe our recommendations listed below have the potential to do just that. Two points are worth bearing in mind, however.

First, **preventing a problem is almost always more effective and less expensive, monetarily and in human terms, than responding to a problem.** Keeping cardiovascular disease from ever developing by eating healthily, exercising, and never taking up smoking is better by any measure than having to submit to surgeries, medications, and lifestyle restrictions following a heart attack. Protecting children from adverse events and toxic stress is better than mitigating in adulthood the poor outcomes they are associated with, such as job difficulties, poor mental health, unintended pregnancy, heart disease, liver disease, obesity, alcoholism, and relationship problems.[173] Investing in the development of children's core social, emotional, and cognitive skills before they arrive on the first day of school is better than investing in the development of those skills in young adults whose educational opportunities have now all but passed them by.

Second, **the best way to help children is to help their parents.** The important adults in a young child's life create that child's world; their well-being, capabilities, opportunities, and freedoms are all-important to his or her life chances. Parents need information about how best to support their children's learning and growth, but they also need affordably priced homes in safe neighborhoods, jobs that pay living wages and offer predictable hours, access to health care, and a respite from the chronic stress that is poverty's constant companion. Thus the recommendations that follow are not only focused on children but also on **what it would take to improve the American Human Development Index scores for those groups lagging behind.** When the lot of parents and communities improve, so, too, will the life chances of their children.

Preventing a problem is almost always more effective and less expensive, monetarily and in human terms, than **responding** to a problem.

A Long and Healthy Life

Lay the groundwork for a long and healthy life.

Ensuring that schools and after-school programs incorporate healthy eating and exercise into their curricula, helping parents model healthy behaviors, regulating junk food advertising, enforcing laws against the sale of cigarettes to children, and supporting public information campaigns whose messages and approach are proven to appeal to children and teens are all actions that will help today's young Californians live long and healthy lives.

Improve the conditions of daily life.

The main drivers of health disparities are rooted in the circumstances in which different groups of Californians are born, grow up, work, and age. The environments in which we live determine our exposure to certain health risks like pollution or violence and influence the degree to which we practice healthy behaviors like exercise, or risky ones like smoking. Improving the quality of people's daily lives by, for example, enhancing neighborhood amenities or reducing crime is the key to better health and greater longevity. And doing that requires that traditional "health sector" agencies and advocates work together with schools, employers, businesses, and departments of transportation, parks, and public safety, and many others to create health-promoting environments and mitigate health risks.

Reduce economic insecurity.

Not being able to count on enough work hours to pay the bills, working full-time but not being able to save for a rainy day, much less a child's education—this kind of unrelenting stress is toxic. It leads to physical symptoms from headaches to heart attacks; psychological reactions like anger, anxiety, and depression; and behavioral responses such as overeating, smoking, and interpersonal conflict. It also creates a home environment that can hamper healthy child development and harm health even in adulthood. Addressing economic insecurity is vital to reducing the chronic stress that hastens physical and cognitive decline and ultimately shortens lives.

The main drivers of health disparities are rooted in the circumstances in which different groups of Californians are **born, grow up, work,** and **age.**

Employ Madison Avenue marketing to "sell" an end to domestic violence.

The recent footage of football player Ray Rice knocking his then-fiancée unconscious has brought domestic, or intimate partner, violence into the public conversation again. It's time to keep it there. Using the sophisticated market research, tailored messaging, and multimedia techniques for which the ad industry is famous, a high-profile marketing campaign could address one area where advocates for domestic violence survivors have made relatively little progress: in public information and awareness. The campaign should sell change in at least two areas. The first is to change behaviors and redefine norms about how communities react—transforming us from silent bystanders to trained "upstanders" who take safe and effective action when we see signs of domestic and sexual violence. The second is to educate the public about the common dynamics and patterns of abuse widely recognized by experts but largely unknown or misunderstood by the general public. Such a campaign could be a game changer for millions of women, men, and children.

Insure the undocumented.

Among those still not covered by health insurance in California, 62 percent are Latino, and nearly half of them are undocumented. This population is not eligible for the state programs and subsidies that put health care within reach for other previously uninsured groups. Giving all low-income California residents, regardless of their immigration status, access to both Medi-Cal and an insurance marketplace is a cost-effective way to ensure that all people in the state can take advantage of vaccines and preventive screenings and see a doctor when they are sick.

A high-profile marketing campaign could address one area where advocates for domestic violence survivors have made relatively little progress: in public information and awareness.

Access to Knowledge

Help build the parenting skills of mothers and fathers living in poverty.

Proven home visiting programs like the Nurse-Family Partnership can help at-risk families ensure a healthy, full-term pregnancy, meet the physical and attachment needs of their infants, employ effective parenting techniques in the challenging toddler years, create a developmentally appropriate home environment, and reduce the stress and isolation that often accompany new parenthood and can compromise parenting behaviors. Parents who are skilled in caregiving can help mitigate the effects of poverty on their children, even if their economic circumstances don't change.

Parents who are skilled in caregiving can help mitigate the effects of poverty on their children, even if their economic circumstances don't change.

Improve the quality of childcare with higher standards and higher pay—and make it accessible for all families.

The quality of childcare in the United States, on the whole, falls badly short. Part of the reason is that most day care providers lack formal training in early childhood development, and the pay in this sector is far too low to keep the most skilled providers on the job or to attract workers with higher levels of education. Boosting pay and improving standards are vital. In addition, safe, reliable, developmentally appropriate childcare is prohibitively expensive for many California families. Reducing the cost of quality childcare through subsidies, tax credits, and other approaches would make it accessible to more California families.

Make high-quality universal preschool a reality for 3- and 4-year olds.

The evidence is in, and has been for some time: high-quality, center-based preschool, especially for disadvantaged children, helps build the socio-emotional skills required for school and life success and is the most cost-effective investment in formal education a society can make.

Support vulnerable youth in their transition to a productive adulthood.

In California today, 750,000 people ages 16 to 24 are neither working nor in school. Preventing young people from leaving high school without a degree and finding ways to reengage disconnected teens and young adults are key to addressing this scarring and costly problem. Motivational programs for teens, second chance programs, apprenticeships, and workplace-based educational programs can all get good results with at-risk young people when they have a strong focus on attachment and meaningful relationships, positive personality traits, discipline, and self-control—the same kinds of social, emotional, and interpersonal skills that high-quality early childhood educational programs promote.[174]

Ensure that the new state education funding formula improves the educational outcomes of disadvantaged students.

Having additional school resources will, in many ways, help all students—for instance, classroom teachers will have less need to spend extra time with a struggling student if a specialist can provide the targeted assistance that child needs. But it is important that administrators ensure that these new funds are used for their intended purpose: addressing the specific needs of children who are low-income, involved in the foster care system, or learning English.

Preventing young people from leaving high school without a degree and finding ways to reengage disconnected teens and young adults are both key to addressing youth disconnection.

A Decent Standard of Living

Strengthen the safety net to better protect children from the adverse effects of poverty.

Growing up in poverty diminishes child well-being and limits long-term opportunities and life chances. Persistent poverty across generations poses particular problems: research has shown that "a family's exposure to neighborhood poverty across two consecutive generations" significantly reduces child cognitive ability.[175] Nearly one in four children in California live below the official poverty line; given California's high cost of living, a still-higher share lives in an economically stressed household. Children can't choose their parents; society has an obligation to ensure that the accident of birth is not a child's destiny. Other affluent democracies do much more to ease the economic pressure on families with children and to provide universal services that meet children's essential needs. Making sure that families with children have safe, stable housing and access to quality childcare and early childhood education is not only right, it is also smart; society can either invest in success or pay for failure.

Boost wages for those at the bottom of the income scale.

The minimum wage has lagged way behind inflation for over four decades,[176] while costs for basics like housing, childcare, and health care have risen sharply. Recently, the "Fight for $15" movement has gained national traction, especially among fast-food workers. In one example of a promising local action, a group of Los Angeles City Council members proposed legislation to boost the city's minimum wage to $15.25 an hour by 2019.[177] A range of levers at the federal, state, and local levels can help ensure that those working full-time have economic security and a decent standard of living. Raising the minimum wage, enacting living wage ordinances, protecting rights to collective bargaining, promoting full employment, supporting wage subsidies, and expanding protections for undocumented workers would make a tremendous difference to families in Struggling and Disenfranchised California.

Growing up in poverty diminishes child well-being and limits long-term opportunities and life chances.

Pay farm laborers a fair wage.

California's crop workers, nine out of ten of whom are Mexican-born, make vital contributions to the country's access to healthy foods and to the state's economy. They also work long hours in often-difficult conditions and, according to the most recent U.S. Department of Labor Agricultural Workers Survey, typically earn in the range of $15,000 to $17,500. A 40 percent increase in wages for the typical seasonal farm worker passed entirely on to the consumer would result in an increase of about $16 a year for fresh produce, but would boost crop-worker wages, in the case of California, from their current range to a salary of around $23,000.

End work-hour insecurity.

Work matters to people's well-being not only because of the money they earn: it also provides structure, dignity, and a sense of control over one's life. On-call hours erode these non-income benefits. California's send-home pay law offers welcome protections to hourly shift workers. But while this law provides more income security, many argue it does not go far enough.[178] A new ordinance took effect in San Francisco in January 2014 that gives particular consideration to the needs of caregivers. Among other provisions, San Francisco's "Family Friendly Workplace Ordinance" gives employees the right to request predictable working arrangements to accommodate caregiving responsibilities that an employer can only refuse for bona fide business reasons. While some business associations are resisting these regulations for their possible impact on efficiency and profits, studies have found that limiting work-hour insecurity can improve morale and productivity and reduce absenteeism.

Increase the stock of affordable housing.

Stable, affordable housing is fundamental to human development progress, especially for children, whose academic and health outcomes tend to be upended by frequent moves and whose health and safety can be deeply compromised by poor housing conditions. California has long struggled with the high cost of housing—today, six of the ten most expensive metro area rental markets in the country are in California.[179] As a result of the housing bust and subsequent recession, the rental housing market has become prohibitively expensive for many low- and middle-income households. In Struggling and Disenfranchised California, over half of the households spend more than 30 percent of their income on housing—the measure of housing affordability. But despite this situation, attention to housing has not emerged as a high priority in recent times. Priorities include preserving existing affordable housing units, increasing their availability, and ensuring sustainable and long-term funding for affordable housing.

Stable, affordable housing is fundamental to human development progress, especially for children.

Human Development Indicators: California

The following indicator tables were prepared using the latest available official U.S. and California state government data. All data are standardized in order to ensure comparability.

To create customized maps for 265 neighborhood clusters and California's ten largest metro areas, and to build and sort data charts for the indicators below, go to: *www.measureofamerica.org/maps.*

California HD Index by Race/Ethnicity, Gender, and Nativity

RANK	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
United States	**5.07**	79.0	13.6	86.4	29.1	10.9	77.5	30,155	5.43	5.06	4.71
California	**5.39**	81.2	18.5	81.5	30.9	11.3	78.5	30,502	6.35	5.04	4.79
GENDER											
1 Women	**5.34**	83.5	18.2	81.8	30.6	10.7	79.8	25,676	7.29	5.14	3.59
2 Men	**5.32**	78.9	18.8	81.2	31.2	11.9	77.2	34,516	5.38	4.94	5.65
RACE/ETHNICITY											
1 Asian Americans	**7.39**	86.9	13.9	86.1	48.9	17.1	85.9	38,743	8.72	7.01	6.45
2 Whites	**6.32**	80.1	5.8	94.2	40.3	15.6	78.9	40,957	5.88	6.25	6.83
3 African Americans	**4.52**	75.6	11.6	88.4	22.2	7.8	76.7	31,116	3.99	4.64	4.93
4 Native Americans	**4.51**	79.6	13.2	86.8	17.3	6.9	80.5	24,330	5.66	4.66	3.22
5 Latinos	**4.09**	83.7	40.5	59.5	11.0	3.3	76.3	21,358	7.36	2.60	2.32
GENDER AND RACE/ETHNICITY											
1 Asian American Men	**7.37**	84.4	11.6	88.4	50.1	19.6	86.0	42,953	7.68	7.28	7.16
2 Asian American Women	**7.20**	89.1	15.8	84.2	48.0	15.0	85.8	32,480	9.61	6.77	5.22
3 White Men	**6.47**	77.9	6.0	94.0	42.0	16.7	77.5	50,088	4.95	6.23	8.23
4 White Women	**6.09**	82.3	5.7	94.3	38.6	14.5	80.4	32,320	6.80	6.27	5.19
5 African American Women	**4.77**	78.3	11.0	89.0	22.9	8.6	77.8	28,608	5.14	4.83	4.34
6 Native American Women	**4.71**	81.7	12.5	87.5	17.4	6.7	82.6	22,625	6.53	4.90	2.72
7 African American Men	**4.29**	72.8	12.2	87.8	21.5	7.0	75.7	34,205	2.83	4.45	5.58
8 Native American Men	**4.21**	77.4	18.2	81.8	14.6	4.6	78.5	26,638	4.74	4.03	3.85
9 Latino Women	**4.12**	86.1	39.6	60.4	12.0	3.6	77.9	18,049	8.36	2.86	1.15
10 Latino Men	**3.90**	81.1	41.5	58.5	10.1	2.9	74.7	23,821	6.28	2.36	3.07
NATIVITY											
Native-Born	**5.60**	80.0	8.4	91.6	33.9	12.3	79.7	32,429	5.82	5.77	5.21
Foreign-Born	**4.71**	84.4	36.1	63.9	25.9	9.5	66.6	25,944	7.65	2.82	3.67
1 Native-Born Asian Americans	**7.67**	87.8	3.8	96.2	57.5	19.5	86.8	35,912	9.08	8.02	5.92
2 Foreign-Born Asian Americans	**7.33**	87.0	16.2	83.8	47.0	16.6	83.2	40,150	8.75	6.54	6.69
3 Foreign-Born Whites	**6.41**	81.0	11.6	88.4	44.4	19.8	75.0	41,891	6.25	5.98	6.99
4 Native-Born Whites	**6.30**	80.0	5.2	94.8	39.8	15.0	79.1	41,012	5.83	6.24	6.84
5 Foreign-Born African Americans	**5.51**	77.7	8.6	91.4	36.3	14.4	82.8	33,317	4.87	6.27	5.40
6 Native-Born Latinos	**4.49**	81.9	17.7	82.3	17.1	4.9	78.8	22,434	6.63	4.20	2.66
7 Native-Born African Americans	**4.45**	75.5	11.8	88.2	21.0	7.2	76.5	30,908	3.94	4.53	4.88
8 Foreign-Born Latinos	**3.39**	85.1	56.5	43.5	7.1	2.1	56.0	20,711	7.95	0.12	2.10

Source: Measure of America analysis of data from the California Department of Public Health, Death Statistical Master File 2010–2012 and U.S. Census Bureau, Population Estimates and American Community Survey 2010–2012.

HD Index Change in California since 2000

	HUMAN DEVELOPMENT INDEX					PERCENT CHANGE SINCE 2000
	2000 →	2005 →	2008 →	2010 →	2012	
United States	4.76	4.92	5.04	5.03	5.07	**6.5**
California	5.09	5.39	5.35	5.40	5.39	**5.9**
GENDER						
Women	4.95	5.20	5.29	5.39	5.34	**7.9**
Men	5.14	5.42	5.31	5.27	5.32	**3.5**
RACE/ETHNICITY						
Asian Americans	6.56	7.06	7.23	7.30	7.39	**12.6**
Whites	6.01	6.37	6.27	6.36	6.32	**5.1**
African Americans	4.23	4.53	4.30	4.58	4.52	**6.7**
Native Americans	4.72	5.27	4.38	4.43	4.51	**−4.4**
Latinos	3.51	3.87	4.05	4.05	4.09	**16.7**
GENDER AND RACE/ETHNICITY						
Asian American Men	6.66	7.18	7.23	7.30	7.37	**10.7**
Asian American Women	6.43	6.96	7.16	7.22	7.20	**12.0**
White Men	6.30	6.61	6.47	6.47	6.47	**2.8**
White Women	5.73	6.04	6.00	6.15	6.09	**6.2**
African American Women	4.56	4.70	4.69	4.98	4.77	**4.5**
Native American Women	4.51	5.12	4.71	4.66	4.71	**4.5**
African American Men	3.84	4.31	3.85	4.15	4.29	**11.6**
Native American Men	4.83	4.82	4.14	4.12	4.21	**−13.0**
Latina Women	3.46	3.75	4.05	4.13	4.12	**19.1**
Latino Men	3.36	3.69	3.89	3.79	3.90	**16.1**

Source: Lewis and Burd-Sharps (2013) and Measure of America analysis of data from the California Department of Public Health, Death Statistical Master File 2010–2012 and U.S. Census Bureau, Population Estimates and American Community Survey 2010–2012.

Five Californias

FIVE CALIFORNIAS	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
1 One Percent California	**9.28**	86.2	4.1	95.9	71.4	39.4	88.8	69,552
2 Elite Enclave California	**7.84**	84.3	6.7	93.3	56.4	23.3	84.8	48,878
3 Main Street California	**5.95**	82.0	13.4	86.6	34.5	12.1	80.2	33,975
4 Struggling California	**4.10**	79.7	27.2	72.8	17.6	5.4	75.5	23,816
5 Disenfranchised California	**2.54**	77.6	45.1	54.9	8.3	2.3	73.4	17,204

Source: Measure of America analysis of data from the California Department of Public Health, Death Statistical Master File 2010–2012 and U.S. Census Bureau Population Estimates and American Community Survey 2012.

HD Index for California's Ten Most Populous Metro Areas

ALL CALIFORNIANS	HD INDEX
United States	**5.07**
California	**5.39**
1 San Jose	**7.08**
2 San Francisco	**6.72**
3 Oxnard–Thousand Oaks	**5.62**
4 San Diego	**5.59**
5 Sacramento	**5.47**
6 Los Angeles	**5.44**
7 Riverside–San Bernardino	**4.59**
8 Stockton	**4.34**
9 Fresno	**3.96**
10 Bakersfield	**3.69**

Source: Measure of America analysis of data from the California Department of Public Health, Death Statistical Master File 2010–2012 and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012.

AFRICAN AMERICANS	HD INDEX
California all people	**5.39**
California African Americans	**4.52**
1 San Jose	**5.57**
2 Los Angeles	**4.68**
3 San Francisco	**4.58**
4 San Diego	**4.58**
5 Riverside–San Bernardino	**4.48**
6 Sacramento	**4.37**
7 Stockton	**3.83**
8 Bakersfield	**2.98**
9 Fresno	**2.96**

ASIAN AMERICANS	HD INDEX
California All People	**5.39**
California Asian Americans	**7.39**
1 San Jose	**8.97**
2 Oxnard–Thousand Oaks	**8.60**
3 San Francisco	**7.61**
4 Los Angeles	**7.29**
5 Riverside–San Bernardino	**7.13**
6 San Diego	**7.13**
7 Sacramento	**6.25**
8 Fresno	**4.95**
9 Stockton	**4.93**

LATINOS	HD INDEX
California All People	**5.39**
California Latinos	**4.09**
1 San Francisco	**4.90**
2 San Jose	**4.53**
3 Sacramento	**4.42**
4 San Diego	**4.40**
5 Oxnard–Thousand Oaks	**4.17**
6 Los Angeles	**4.11**
7 Riverside–San Bernardino	**3.97**
8 Stockton	**3.72**
9 Fresno	**3.23**
10 Bakersfield	**3.11**

WHITES	HD INDEX
California All People	**5.39**
California Whites	**6.32**
1 San Jose	**7.91**
2 San Francisco	**7.65**
3 Los Angeles	**6.86**
4 Oxnard–Thousand Oaks	**6.68**
5 San Diego	**6.30**
6 Sacramento	**5.97**
7 Fresno	**5.35**
8 Riverside–San Bernardino	**5.34**
9 Stockton	**5.24**
10 Bakersfield	**4.83**

HD Index Change by Metro Area, 2006–2008 to 2010–2012

RANK	HUMAN DEVELOPMENT INDEX	
	2006–2008 ⟶	2010–2012
1 San Jose	6.95	7.08
2 San Francisco	6.62	6.72
3 Oxnard–Thousand Oaks	5.73	5.62
4 San Diego	5.62	5.59
5 Sacramento	5.48	5.47
6 Los Angeles	5.36	5.44
7 Riverside–San Bernardino	4.61	4.59
8 Stockton	4.49	4.34
9 Fresno	3.99	3.96
10 Bakersfield	3.64	3.69

RANK	LIFE EXPECTANCY AT BIRTH (years)	
	2006–2008	2010–2012
1 San Jose	82.7	83.9
2 San Francisco	81.2	82.5
3 Oxnard–Thousand Oaks	81.0	82.3
4 San Diego	80.6	81.7
5 Sacramento	79.5	80.2
6 Los Angeles	80.6	82.1
7 Riverside–San Bernardino	78.4	79.8
8 Stockton	77.7	78.6
9 Fresno	78.1	79.1
10 Bakersfield	76.5	77.8

RANK	LESS THAN HIGH SCHOOL (%)		AT LEAST BACHELOR'S DEGREE (%)		GRADUATE OR PROFESSIONAL DEGREE (%)		SCHOOL ENROLLMENT (%)	
	2006–2008	2010–2012	2006–2008	2010–2012	2006–2008	2010–2012	2006–2008	2010–2012
1 San Jose	14.6	13.6	43.6	45.7	19.0	20.1	81.0	82.7
2 San Francisco	13.1	12.5	42.9	44.2	16.7	17.3	80.3	81.3
3 Oxnard–Thousand Oaks	17.9	17.5	30.4	31.3	10.8	11.4	78.2	79.0
4 San Diego	14.9	14.7	33.8	34.1	12.7	13.0	75.8	75.8
5 Sacramento	13.1	12.3	29.8	30.0	9.8	10.4	78.1	80.0
6 Los Angeles	23.0	21.8	29.8	31.3	10.3	10.8	79.1	79.5
7 Riverside–San Bernardino	22.0	21.4	18.8	19.4	6.3	6.9	74.3	76.0
8 Stockton	23.6	22.9	16.3	18.3	4.6	5.7	75.9	77.1
9 Fresno	27.1	27.1	18.8	19.2	5.9	6.1	74.9	76.2
10 Bakersfield	29.1	27.9	14.3	15.0	4.6	5.1	72.1	72.9

RANK	MEDIAN EARNINGS (2012 dollars)	
	2006–2008	2010–2012
1 San Jose	45,397	42,461
2 San Francisco	43,840	40,956
3 Oxnard–Thousand Oaks	36,098	31,048
4 San Diego	34,622	31,684
5 Sacramento	34,887	31,936
6 Los Angeles	32,316	29,951
7 Riverside–San Bernardino	31,124	27,429
8 Stockton	31,258	26,689
9 Fresno	24,974	22,676
10 Bakersfield	25,705	23,763

Basic Demographic Information—Ten Most Populous Metro Areas

RANK		HD INDEX	TOTAL POPULATION	POPULATION UNDER 18 [%]	POPULATION 65 AND OLDER [%]	AFRICAN AMERICAN POPULATION [%]	ASIAN AMERICAN POPULATION [%]	LATINO POPULATION [%]	NATIVE AMERICAN POPULATION [%]	WHITE POPULATION [%]	NATIVE-BORN [%]	FOREIGN-BORN [%]
	United States	5.07	313,914,040	23.5	13.7	12.3	4.9	16.9	0.7	62.8	87.0	13.0
	California	5.39	38,041,430	24.3	12.1	5.7	13.3	38.2	0.4	39.2	72.9	27.1
1	San Jose	7.08	1,868,165	24.0	11.3	2.4	31.4	27.8	0.2	34.7	63.4	36.6
2	San Francisco	6.72	4,399,211	21.0	13.0	7.9	23.3	21.8	0.2	42.0	70.1	29.9
3	Oxnard–Thousand Oaks	5.62	830,828	25.3	12.1	1.6	6.7	40.8	0.2	48.1	77.2	22.8
4	San Diego	5.59	3,139,726	23.1	11.7	4.8	10.9	32.4	0.4	47.9	76.6	23.4
5	Sacramento	5.47	2,175,903	24.5	12.5	6.8	12.0	20.4	0.6	55.1	82.4	17.6
6	Los Angeles	5.44	12,947,334	24.1	11.4	6.6	14.7	44.7	0.2	31.2	65.9	34.1
7	Riverside–San Bernardino	4.59	4,298,641	28.2	10.7	7.0	6.0	47.9	0.5	35.9	78.4	21.6
8	Stockton	4.34	695,251	28.9	10.7	6.8	14.0	39.3	0.4	35.3	77.0	23.0
9	Fresno	3.96	940,493	29.5	10.3	4.8	9.5	50.8	0.5	32.2	77.7	22.3
10	Bakersfield	3.69	849,101	30.0	9.2	5.3	4.2	49.8	0.7	37.9	79.5	20.5

Note: Racial/ethnic group population does not sum to 100 because the category "two or more races or some other race" is not included.

Occupations and Poverty Rates—Ten Most Populous Metro Areas

RANK		HD INDEX	MANAGEMENT, BUSINESS, SCIENCE, AND ARTS [%]	SERVICE [%]	SALES AND OFFICE [%]	CONSTRUCTION, EXTRACTION, MAINTENANCE AND REPAIR [%]	FARMING, FISHING, AND FORESTRY [%]	PRODUCTION, TRANSPORTATION, AND MATERIAL MOVING [%]	POVERTY [% IN PAST 12 MONTHS]	ELDERLY POVERTY [% 65 AND OLDER IN PAST 12 MONTHS]	CHILD POVERTY [% UNDER 18 IN PAST 12 MONTHS]
	United States	5.07	36.1	18.3	24.5	8.3	0.7	12.2	15.9	9.5	22.6
	California	5.39	36.8	19.0	24.1	7.5	1.6	11.1	17.0	10.4	23.8
1	San Jose	7.08	49.0	15.1	20.9	6.3	0.4	8.3	10.6	8.8	12.5
2	San Francisco	6.72	46.0	17.4	22.8	6.1	0.3	7.4	11.5	9.1	13.8
3	Oxnard–Thousand Oaks	5.62	37.0	17.2	25.4	6.8	3.8	9.8	11.1	7.4	15.6
4	San Diego	5.59	39.9	19.4	24.4	7.4	0.7	8.1	14.9	9.0	18.9
5	Sacramento	5.47	39.0	19.0	26.1	7.2	0.6	8.2	16.1	8.3	21.3
6	Los Angeles	5.44	36.2	18.6	25.5	7.2	0.3	12.1	17.0	11.9	23.6
7	Riverside–San Bernardino	4.59	28.5	20.1	26.0	10.0	0.9	14.4	18.0	10.1	24.6
8	Stockton	4.34	28.6	18.3	24.8	8.4	3.9	16.0	18.6	9.6	24.8
9	Fresno	3.96	28.2	19.2	23.6	7.5	8.5	12.9	26.9	12.1	37.9
10	Bakersfield	3.69	26.2	19.0	21.9	10.5	9.2	13.2	23.2	10.3	33.2

California Metro Areas: Constituent Counties

METROPOLITAN AREA
Bakersfield
Kern
Fresno
Fresno
Los Angeles–Long Beach–Anaheim
Los Angeles
Orange
Oxnard–Thousand Oaks–Ventura
Ventura
Riverside–San Bernardino–Ontario
Riverside
San Bernardino
Sacramento–Roseville–Arden-Arcade
El Dorado
Placer
Sacramento
Yolo

METROPOLITAN AREA
San Diego–Carlsbad
San Diego
San Francisco–Oakland–Hayward
Alameda
Contra Costa
San Francisco
San Mateo
Marin
San Jose–Sunnyvale–Santa Clara
San Benito
Santa Clara
Stockton–Lodi
San Joaquin

Source: White House Office of Management and Budget February 2013.

HD Index by County, 2006–2008

RANK		HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
	United States	**5.04**	78.4	15.0	85.0	27.7	10.2	77.0	31,852	5.16	4.86	5.09
	California	**5.35**	80.1	19.8	80.2	29.6	10.8	77.8	33,193	5.85	4.83	5.37
1	Marin County	**7.32**	83.4	8.2	91.8	53.6	22.6	81.4	44,749	7.24	7.29	7.45
2	Santa Clara County	**7.01**	82.7	14.2	85.8	44.2	19.3	81.1	45,908	6.97	6.42	7.62
3	San Mateo County	**6.97**	82.8	11.2	88.8	43.6	16.7	80.6	45,324	7.00	6.37	7.53
4	San Francisco County	**6.78**	81.2	15.5	84.5	50.3	19.4	78.2	46,081	6.31	6.37	7.65
5	Contra Costa County	**6.42**	80.7	11.9	88.1	37.7	13.6	80.0	43,618	6.12	5.87	7.27
6	Alameda County	**6.31**	80.4	14.3	85.7	39.4	15.9	81.0	41,364	5.99	6.04	6.90
7	Placer County	**6.18**	80.9	7.6	92.4	33.0	10.2	77.3	41,129	6.23	5.45	6.86
8	Orange County	**6.08**	81.7	17.5	82.5	35.2	12.2	80.3	37,419	6.54	5.49	6.21
9	El Dorado County	**5.75**	80.8	8.0	92.0	30.6	9.4	78.9	34,508	6.16	5.44	5.64
10	Ventura County	**5.73**	81.0	17.9	82.1	30.4	10.8	78.2	36,098	6.25	4.99	5.96
11	Santa Cruz County	**5.73**	81.2	15.0	85.0	38.9	15.1	79.9	31,479	6.33	5.85	5.01
12	Yolo County	**5.63**	80.2	15.4	84.6	39.5	18.6	82.1	30,242	5.92	6.23	4.73
13	San Diego County	**5.62**	80.6	14.9	85.1	33.8	12.7	75.8	34,622	6.07	5.13	5.67
14	Sonoma County	**5.59**	80.5	13.7	86.3	30.8	10.5	77.4	34,418	6.05	5.11	5.63
15	Solano County	**5.38**	78.9	14.7	85.3	23.2	6.7	76.3	37,956	5.37	4.46	6.30
16	Napa County	**5.34**	80.4	19.2	80.8	29.3	9.8	74.2	34,191	5.99	4.46	5.58
17	Nevada County	**5.28**	81.1	6.7	93.3	31.1	9.5	74.7	28,887	6.30	5.13	4.41
18	Sacramento County	**5.27**	78.7	14.9	85.1	27.6	8.6	77.6	34,571	5.30	4.84	5.66
19	San Luis Obispo County	**5.25**	80.9	12.2	87.8	30.4	10.6	80.3	27,542	6.22	5.44	4.08
20	Santa Barbara County	**5.18**	81.3	19.3	80.7	31.7	12.4	78.3	27,537	6.38	5.07	4.08
21	Los Angeles County	**5.11**	80.3	24.7	75.3	28.1	9.7	78.8	30,474	5.96	4.59	4.78
22	San Benito County	**5.07**	81.8	27.9	72.1	19.6	6.3	77.8	30,453	6.59	3.83	4.78
23	Amador County	**4.97**	79.3	13.5	86.5	17.4	6.1	75.1	32,570	5.56	4.11	5.24
24	Riverside County	**4.74**	79.2	21.4	78.6	19.7	6.6	74.0	31,162	5.50	3.78	4.94
25	Monterey County	**4.69**	81.6	29.8	70.2	23.3	9.2	73.4	26,959	6.51	3.62	3.93
26	San Joaquin County	**4.49**	77.7	23.6	76.4	16.3	4.6	75.9	31,258	4.89	3.62	4.96
27	San Bernardino County	**4.45**	77.4	22.7	77.3	17.9	6.0	74.6	31,089	4.75	3.67	4.92
28	Sutter County	**4.32**	78.6	21.7	78.3	18.1	5.6	74.3	27,268	5.26	3.67	4.01
29	Stanislaus County	**4.26**	77.5	25.1	74.9	15.7	4.7	75.3	29,258	4.80	3.48	4.50
30	Mendocino County	**4.20**	78.0	18.2	81.8	23.0	8.5	69.1	26,928	5.00	3.68	3.92
31	Tuolumne County	**4.13**	77.3	12.6	87.4	17.0	6.0	71.4	26,868	4.73	3.77	3.91
32	Shasta County	**4.07**	76.1	11.7	88.3	18.0	5.8	73.8	27,002	4.20	4.07	3.94
33	Butte County	**4.04**	77.0	15.9	84.1	24.0	7.4	81.3	22,185	4.60	4.95	2.58
34	Lassen County	**4.00**	80.2	19.2	80.8	11.2	3.3	57.3	27,591	5.91	2.01	4.09
35	Fresno County	**3.99**	78.1	27.1	72.9	18.8	5.9	74.9	24,974	5.05	3.53	3.40
36	Humboldt County	**3.82**	76.1	10.7	89.3	26.4	8.3	71.8	23,024	4.23	4.41	2.84
37	Imperial County	**3.78**	80.0	37.0	63.0	11.2	3.7	75.1	22,980	5.84	2.68	2.82
38	Tehama County	**3.77**	76.9	21.4	78.6	12.3	3.1	72.7	25,645	4.56	3.17	3.59
39	Siskiyou County	**3.75**	76.9	12.4	87.6	19.5	5.9	75.2	21,848	4.52	4.25	2.47
40	Lake County	**3.74**	75.5	14.1	85.9	15.2	4.4	72.7	25,721	3.94	3.68	3.61
41	Tulare County	**3.73**	78.8	32.6	67.4	12.7	3.9	72.5	24,053	5.34	2.70	3.14
42	Madera County	**3.72**	78.9	31.9	68.1	12.6	4.1	70.1	24,577	5.36	2.51	3.29
43	Kings County	**3.67**	78.2	29.6	70.4	11.7	3.3	67.3	25,891	5.08	2.27	3.65
44	Merced County	**3.65**	78.4	33.9	66.1	12.5	4.2	73.9	23,634	5.15	2.78	3.02
45	Kern County	**3.64**	76.5	29.1	70.9	14.3	4.6	72.1	25,705	4.39	2.92	3.60
46	Yuba County	**3.53**	75.6	22.5	77.5	12.2	3.3	69.4	26,443	3.99	2.80	3.80
47	Del Norte County	**3.37**	75.7	20.2	79.8	14.2	4.7	70.4	23,322	4.03	3.16	2.93
48	Glenn County	**3.37**	77.5	26.7	73.3	13.5	3.2	66.1	23,433	4.79	2.36	2.96

Source: Measure of America analysis of data from the California Department of Public Health, Death Statistical Master File 2010–2012 and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012. "Total Population" is July 1, 2012, estimate of resident population from U.S. Census Bureau Population Estimates Program (vintage 2012).

Note: Due to the unavailability of Census Bureau data for smaller counties, the HD Index cannot be calculated for the following ten California counties: Alpine County, Calaveras County, Colusa County, Inyo County, Mariposa County, Modoc County, Mono County, Plumas County, Sierra County, Trinity County.

HD Index by County, **2010–2012**

RANK		HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)	HEALTH INDEX	EDUCATION INDEX	INCOME INDEX
	United States	**5.07**	79.0	13.6	86.4	29.1	10.9	77.5	30,155	5.43	5.06	4.71
	California	**5.39**	81.2	18.5	81.5	30.9	11.3	78.5	30,502	6.35	5.04	4.79
1	Marin County	**7.45**	84.2	7.7	92.3	54.3	23.1	85.1	42,276	7.60	7.71	7.05
2	Santa Clara County	**7.16**	84.0	13.4	86.6	46.5	20.5	82.9	43,268	7.48	6.78	7.21
3	San Mateo County	**6.98**	83.7	11.7	88.3	43.6	17.1	82.3	42,101	7.39	6.52	7.02
4	San Francisco County	**6.89**	82.7	13.9	86.1	52.2	20.1	78.8	42,761	6.94	6.61	7.13
5	Alameda County	**6.48**	82.0	13.6	86.4	41.4	16.8	81.2	39,308	6.69	6.22	6.55
6	Contra Costa County	**6.47**	81.7	11.5	88.5	38.9	14.4	81.6	40,248	6.55	6.13	6.71
7	Placer County	**6.38**	81.7	6.5	93.5	34.8	11.1	82.4	38,946	6.54	6.11	6.48
8	Orange County	**6.07**	82.7	16.2	83.8	36.9	12.7	81.0	33,994	6.97	5.70	5.54
9	El Dorado County	**5.97**	81.5	7.0	93.0	31.4	10.1	83.4	33,682	6.44	5.99	5.48
10	Ventura County	**5.62**	82.3	17.5	82.5	31.3	11.4	79.0	31,048	6.79	5.15	4.91
11	Napa County	**5.61**	81.4	17.6	82.4	31.4	10.5	79.5	32,598	6.43	5.16	5.25
12	San Diego County	**5.59**	81.7	14.7	85.3	34.1	13.0	75.8	31,684	6.54	5.17	5.05
13	Santa Cruz County	**5.57**	81.9	15.1	84.9	36.8	14.1	81.3	28,105	6.63	5.85	4.22
14	Sonoma County	**5.53**	81.4	13.1	86.9	32.0	11.3	77.6	31,149	6.42	5.24	4.93
15	Yolo County	**5.49**	81.2	15.1	84.9	37.7	17.9	84.0	26,628	6.32	6.31	3.85
16	Nevada County	**5.32**	81.1	5.3	94.7	31.9	10.1	79.0	27,152	6.31	5.67	3.98
17	Solano County	**5.30**	79.9	12.8	87.2	23.9	7.3	76.0	34,049	5.78	4.57	5.55
18	San Luis Obispo County	**5.28**	81.1	10.2	89.8	31.8	12.2	79.9	26,848	6.30	5.62	3.90
19	Los Angeles County	**5.20**	81.8	23.6	76.4	29.5	10.2	79.0	28,176	6.60	4.75	4.24
20	Sacramento County	**5.19**	79.4	14.3	85.7	27.6	9.2	78.3	31,378	5.60	4.97	4.98
21	Santa Barbara County	**5.16**	82.2	20.9	79.1	30.7	12.6	80.5	25,446	6.77	5.17	3.53
22	San Benito County	**5.15**	82.4	22.7	77.3	19.6	5.5	78.2	29,464	6.84	4.06	4.55
23	Amador County	**4.76**	79.5	12.4	87.6	18.2	4.5	77.2	28,450	5.64	4.32	4.31
24	Riverside County	**4.74**	80.6	20.8	79.2	20.4	7.2	76.4	27,379	6.08	4.09	4.04
25	Monterey County	**4.52**	82.4	29.8	70.2	23.2	8.6	74.8	23,608	6.84	3.72	3.01
26	San Bernardino County	**4.42**	78.9	22.1	77.9	18.4	6.5	75.6	27,478	5.38	3.83	4.06
27	San Joaquin County	**4.34**	78.6	22.9	77.1	18.3	5.7	77.1	26,689	5.26	3.90	3.86
28	Sutter County	**4.31**	78.9	22.3	77.7	18.2	5.4	75.7	26,385	5.37	3.78	3.78
29	Glenn County	**4.29**	79.2	24.5	75.5	17.7	5.8	79.3	24,876	5.49	4.01	3.37
30	Lassen County	**4.28**	78.9	20.3	79.7	13.3	4.0	57.6	33,207	5.39	2.09	5.38
31	Imperial County	**4.22**	81.7	35.7	64.3	13.3	4.4	79.1	23,176	6.55	3.23	2.88
32	Shasta County	**4.20**	76.8	11.7	88.3	18.7	6.1	78.3	25,563	4.49	4.54	3.56
33	Humboldt County	**4.16**	77.6	10.3	89.7	26.6	8.7	76.3	22,734	4.83	4.89	2.75
34	Butte County	**4.16**	78.2	12.9	87.1	23.8	8.0	78.5	22,088	5.09	4.83	2.55
35	Mendocino County	**4.15**	79.3	14.9	85.1	21.4	8.3	75.1	22,225	5.54	4.31	2.59
36	Stanislaus County	**4.13**	78.4	23.4	76.6	16.2	5.3	75.3	25,781	5.18	3.59	3.62
37	Tuolumne County	**4.01**	78.4	11.6	88.4	17.2	5.4	76.3	22,228	5.18	4.27	2.59
38	Fresno County	**3.96**	79.1	27.1	72.9	19.2	6.1	76.2	22,676	5.48	3.68	2.73
39	Kings County	**3.91**	79.4	29.1	70.9	12.6	3.4	70.4	25,415	5.58	2.63	3.52
40	Tehama County	**3.87**	77.6	19.3	80.7	13.3	3.9	75.0	24,361	4.82	3.56	3.23
41	Merced County	**3.78**	79.4	33.1	66.9	12.5	3.9	76.6	22,625	5.58	3.06	2.72
42	Siskiyou County	**3.75**	77.3	10.8	89.2	23.9	7.4	73.7	20,654	4.72	4.44	2.08
43	Yuba County	**3.69**	77.0	20.4	79.6	13.7	4.0	74.8	23,523	4.58	3.52	2.99
44	Tulare County	**3.69**	79.4	31.9	68.1	13.7	4.5	74.9	21,693	5.60	3.03	2.43
45	Kern County	**3.69**	77.8	27.9	72.1	15.0	5.1	72.9	23,763	4.90	3.10	3.06
46	Madera County	**3.65**	79.2	31.5	68.5	13.8	3.6	74.3	21,908	5.51	2.96	2.49
47	Del Norte County	**3.53**	76.2	21.6	78.4	14.4	4.5	69.6	24,765	4.24	3.02	3.34
48	Lake County	**3.39**	75.2	12.9	87.1	16.8	5.1	71.6	22,245	3.84	3.73	2.60

Source: Lewis and Burd-Sharps (2013) and Measure of America analysis of data from the California Department of Public Health, Death Statistical Master File 2006–2008 and U.S. Census Bureau, Population Estimates and American Community Survey 2006–2008. "Total Population" is July 1, 2008, estimate of resident population from U.S. Census Bureau Population Estimates Program (intercensal estimates).
Note: Due to the unavailability of Census Bureau data for smaller counties, the HD Index cannot be calculated for the following ten California counties: Alpine County, Calaveras County, Colusa County, Inyo County, Mariposa County, Modoc County, Mono County, Plumas County, Sierra County, Trinity County.

HD Index by 265 Neighborhood Clusters

RANK	NEIGHBORHOOD CLUSTER	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
	United States	**5.07**	79.0	13.6	86.4	29.1	10.9	77.5	30,155
	California	**5.39**	81.2	18.5	81.5	30.9	11.3	78.5	30,502
1	Mountain View, Palo Alto & Los Altos Cities _Santa Clara County (Northwest)_	**9.26**	87.0	5.2	94.8	72.4	43.1	88.7	61,444
2	Cupertino, Saratoga Cities & Los Gatos Town _Santa Clara County (Southwest)_	**9.26**	85.2	2.6	97.4	73.3	36.8	92.3	85,310
3	San Ramon City & Danville Town _Contra Costa County (South)_	**8.96**	85.0	2.7	97.3	63.7	25.7	90.5	73,406
4	Walnut Creek (West), Lafayette, Orinda Cities & Moraga Town _Contra Costa County_	**8.96**	85.3	2.5	97.5	68.3	29.9	88.3	61,416
5	Redondo Beach, Manhattan Beach & Hermosa Beach Cities _Los Angeles County_	**8.61**	84.3	3.7	96.3	61.8	23.9	86.9	62,624
6	Calabasas, Agoura Hills, Malibu & Westlake Village Cities _Los Angeles County_	**8.49**	84.8	3.1	96.9	59.0	27.7	90.8	54,081
7	San Diego City (Northwest/Del Mar Mesa) _San Diego County (West Central)_	**8.49**	85.4	5.2	94.8	63.1	30.4	87.0	53,134
8	Newport Beach, Aliso Viejo & Laguna Hills Cities _Orange County (West Central)_	**8.42**	85.8	3.9	96.1	58.4	22.6	87.3	53,979
9	Rancho Santa Margarita City (East) & Ladera Ranch _Orange County (Southeast)_	**8.38**	83.3	3.1	96.9	56.9	18.8	89.9	61,051
10	LA City (Central/Pacific Palisades) _Los Angeles County (Central)_	**8.24**	84.5	2.9	97.1	64.8	27.5	85.3	51,472
11	Palos Verdes Peninsula _Los Angeles County (Southwest)_	**8.24**	84.8	5.3	94.7	56.3	26.0	89.6	51,432
12	Sunnyvale & San Jose (North) Cities _Santa Clara County (Northwest)_	**8.18**	83.8	9.0	91.0	58.9	29.5	81.6	58,650
13	Oakland (East) & Piedmont Cities _Alameda County (Northeast)_	**8.13**	83.0	5.1	94.9	64.1	30.9	85.4	53,646
14	Irvine City (Central) _Orange County (Central)_	**8.10**	85.1	4.8	95.2	62.2	25.7	88.1	46,773
15	San Mateo (South) & Half Moon Bay Cities _San Mateo County (South & West)_	**8.03**	84.8	8.1	91.9	51.9	22.0	86.0	53,127
16	San Diego (Northwest/San Dieguito) & Encinitas Cities _San Diego County (West)_	**7.99**	84.7	5.8	94.2	58.2	24.8	86.4	48,651
17	San Diego (Northeast/Rancho Bernardo) & Poway Cities _San Diego County (Central)_	**7.97**	84.5	4.6	95.4	53.7	22.7	86.8	50,127
18	San Rafael (South), Mill Valley & Sausalito Cities _Marin County (Southeast)_	**7.90**	85.1	7.9	92.1	58.7	26.0	86.2	46,022
19	Fremont City (East) _Alameda County (South Central)_	**7.75**	84.8	9.9	90.1	47.9	21.7	83.4	50,798
20	Redwood City, San Carlos & Belmont Cities _San Mateo County (East Central)_	**7.75**	84.7	9.6	90.4	48.4	21.0	84.6	50,191
21	Santa Monica City _Los Angeles County (Southwest)_	**7.73**	82.7	5.6	94.4	64.3	27.9	79.7	50,422
22	San Jose City (Southwest/Almaden Valley) _Santa Clara County (Central)_	**7.70**	83.2	8.3	91.7	46.4	18.8	87.7	52,273
23	Inner Mission & Castro _San Francisco County (Central)_	**7.69**	82.4	5.2	94.8	68.7	30.0	70.3	54,954
24	Livermore, Pleasanton & Dublin Cities _Alameda County (East)_	**7.61**	83.0	7.4	92.6	47.5	17.5	84.3	53,134
25	San Gabriel Valley Region (North) _Los Angeles County (Central)_	**7.58**	83.0	8.0	92.0	52.4	22.5	88.0	47,001
26	LA (Southwest/Marina del Rey & Westchester) & Culver City Cities _Los Angeles County_	**7.57**	83.3	6.9	93.1	55.6	22.6	82.4	48,359
27	Sunset District (North) _San Francisco County (Central)_	**7.51**	85.2	12.0	88.0	52.7	20.3	83.1	44,311
28	North Beach & Chinatown _San Francisco County (North & East)_	**7.51**	83.0	13.1	86.9	63.4	22.9	68.0	57,533

KEY: ■ **One Percent** California ■ **Elite Enclave** California ■ **Main Street** California ■ **Struggling** California ■ **Disenfranchised** California

RANK	NEIGHBORHOOD CLUSTER	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
29	Concord (South), Walnut Creek (East) & Clayton Cities *Contra Costa County (Central)*	7.50	81.9	4.0	96.0	51.8	20.0	85.9	49,772
30	Berkeley & Albany Cities *Alameda County (North)*	7.48	84.6	5.1	94.9	69.2	37.9	90.9	31,812
31	San Jose (Northwest) & Santa Clara Cities *Santa Clara County (Northwest)*	7.47	82.5	8.0	92.0	52.8	23.3	83.1	48,974
32	Richmond District *San Francisco County (North & West)*	7.39	84.4	10.4	89.6	58.0	22.5	80.4	43,466
33	West Hollywood & Beverly Hills Cities *Los Angeles County (Central)*	7.36	84.1	4.7	95.3	59.7	20.0	74.3	45,930
34	Carlsbad City *San Diego County (Northwest)*	7.34	84.8	4.6	95.4	48.6	20.0	82.5	41,818
35	Thousand Oaks City *Ventura County (Southeast)*	7.29	83.5	7.3	92.7	48.3	19.4	87.4	42,387
36	San Jose (West Central) & Campbell Cities *Santa Clara County (Central)*	7.25	83.4	8.3	91.7	47.8	20.1	81.3	45,756
37	LA City (West Central/Westwood & West Los Angeles) *Los Angeles County (West Central)*	7.23	84.9	7.6	92.4	60.8	25.5	85.5	34,576
38	Mission Viejo & Rancho Santa Margarita (West) Cities *Orange County (South Central)*	7.21	83.0	5.7	94.3	44.5	15.5	83.5	46,273
39	Long Beach City (East) *Los Angeles County (Southeast)*	7.07	82.0	5.5	94.5	45.6	18.1	87.5	42,584
40	Milpitas & San Jose (Northeast) Cities *Santa Clara County (North Central)*	7.04	85.0	15.2	84.8	40.5	14.6	83.4	41,801
41	Sunset District (South) *San Francisco County (South Central)*	7.04	84.3	14.1	85.9	44.9	17.1	88.4	38,767
42	San Clemente, Laguna Niguel & San Juan Capistrano Cities *Orange County (Southwest)*	7.03	83.8	6.1	93.9	46.7	17.2	81.1	41,244
43	San Mateo (North), Burlingame & Millbrae Cities *San Mateo County (Central)*	7.02	84.2	10.5	89.5	46.0	19.6	78.8	42,065
44	Diamond Bar, La Habra Heights (East) Cities & Rowland Heights *Los Angeles County*	7.01	86.7	10.7	89.3	43.4	14.1	84.6	35,174
45	Torrance City *Los Angeles County (South Central)*	6.99	83.7	8.0	92.0	42.0	13.3	86.9	40,284
46	Novato & San Rafael (North) Cities *Marin County (North & West)*	6.98	83.1	7.6	92.4	48.2	19.1	83.6	39,933
47	Lake Forest, Irvine (North) Cities & Silverado *Orange County (Northeast)*	6.91	82.7	9.8	90.2	46.7	16.6	83.3	41,587
48	Folsom City, Orangevale & Fair Oaks (East) *Sacramento County (Northeast)*	6.88	81.5	7.5	92.5	40.1	14.7	81.7	46,832
49	San Jose City (Southeast/Evergreen) *Santa Clara County (Central)*	6.84	84.0	18.5	81.5	39.1	14.0	84.0	41,663
50	Rocklin, Lincoln Cities & Loomis Town *Placer County (Central)*	6.78	83.7	5.7	94.3	36.7	11.4	83.0	40,053
51	Sweetwater Region Chula Vista City (East) *San Diego County (Southwest)*	6.78	82.5	9.6	90.4	38.9	12.1	84.4	42,449
52	Huntington Beach City *Orange County (Northwest)*	6.77	82.5	7.2	92.8	39.8	14.1	79.8	43,405
53	Union City, Newark & Fremont (West) Cities *Alameda County (Southwest)*	6.77	83.2	12.2	87.8	38.0	12.9	82.3	42,433
54	San Jose City (South Central/Branham) & Cambrian Park *Santa Clara County (Central)*	6.76	82.0	9.2	90.8	39.1	12.3	82.6	44,164
55	Arcadia, San Gabriel & Temple City Cities *Los Angeles County (East Central)*	6.74	83.6	13.4	86.6	43.3	15.6	86.9	36,853
56	San Diego City (Southwest/Central Coastal) *San Diego County (West)*	6.72	84.1	2.6	97.4	59.1	25.8	66.3	37,057
57	Richmond (North), Hercules & El Cerrito Cites *Contra Costa County (Far Northwest)*	6.72	82.5	10.8	89.2	40.1	15.6	82.1	41,599

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58	Elk Grove City *Sacramento County (Central)*	6.70	82.5	9.7	90.3	34.1	9.6	87.3	41,316
59	Menlo Park, East Palo Alto Cities & Atherton Town *San Mateo County (Southeast)*	6.70	83.2	17.6	82.4	50.0	26.3	80.0	37,346
60	Pasadena City *Los Angeles County (Central)*	6.68	83.5	14.2	85.8	49.3	22.6	78.6	37,240
61	Santa Clarita City *Los Angeles County (Northwest)*	6.61	82.9	11.9	88.1	32.4	10.3	85.6	40,469
62	Yorba Linda, La Habra & Brea Cities *Orange County (North)*	6.60	82.5	10.8	89.2	37.0	12.7	83.4	40,315
63	San Diego (East Central/Navajo) & La Mesa Cities *San Diego County (Central)*	6.57	82.0	5.6	94.4	43.4	15.7	80.4	38,969
64	San Diego City (Central/Mira Mesa & University Heights) *San Diego County (Central)*	6.56	82.6	4.8	95.2	55.6	26.5	77.8	33,391
65	Burbank City *Los Angeles County (Central)*	6.53	82.7	12.2	87.8	37.5	10.7	81.7	40,409
66	Alhambra & South Pasadena Cities *Los Angeles County (Central)*	6.43	84.4	16.6	83.4	37.8	14.5	83.9	33,902
67	Daly City, Pacifica Cities & Colma Town *San Mateo County (North Central)*	6.41	82.8	11.0	89.0	34.7	8.0	83.5	38,382
68	LA City (Northwest/Chatsworth & Porter Ranch) *Los Angeles County (North)*	6.41	83.5	11.5	88.5	40.1	14.2	84.2	33,669
69	Roseville City *Placer County (Southwest)*	6.40	80.9	5.9	94.1	34.8	10.3	83.1	41,070
70	Glendora, Claremont, San Dimas & La Verne Cities *Los Angeles County (East Central)*	6.38	81.1	8.5	91.5	37.2	15.7	87.2	36,592
71	South San Francisco, San Bruno & Brisbane Cities *San Mateo County (North Central)*	6.36	82.9	13.9	86.1	32.7	8.1	80.7	39,984
72	LA City (Central/Hancock Park & Mid-Wilshire) *Los Angeles County (West Central)*	6.36	83.3	13.7	86.3	50.4	17.4	77.2	34,338
73	Buena Park, Cypress & Seal Beach Cities *Orange County (Northwest)*	6.30	83.0	11.6	88.4	36.7	11.9	81.5	35,852
74	Simi Valley City *Ventura County (Southeast)*	6.26	81.6	9.9	90.1	32.4	10.0	79.8	40,259
75	Rancho Cucamonga City *San Bernardino County (Southwest)*	6.16	82.2	10.1	89.9	30.2	10.8	80.2	37,504
76	Camarillo & Moorpark Cities *Ventura County (South Central)*	6.15	83.4	12.0	88.0	35.8	12.9	79.1	33,905
77	Costa Mesa & Fountain Valley Cities *Orange County (Central)*	6.15	82.3	12.9	87.1	38.0	12.2	79.3	35,988
78	Temecula City *Riverside County (Southwest)*	6.13	82.4	8.3	91.7	30.6	9.6	79.5	36,705
79	San Jose City (Central) *Santa Clara County (Central)*	6.11	82.5	18.1	81.9	35.1	12.5	79.6	36,702
80	Lakewood, Cerritos, Artesia & Hawaiian Gardens Cities *Los Angeles County (South)*	6.08	82.2	14.8	85.2	32.6	10.5	80.4	36,603
81	San Leandro, Alameda & Oakland (Southwest) Cities *Alameda County (West)*	6.06	81.4	13.5	86.5	36.4	11.8	79.4	37,181
82	Glendale City *Los Angeles County (Central)*	6.05	83.6	16.6	83.4	37.4	11.7	83.8	30,882
83	LA City (Northwest/Canoga Park, Winnetka & Woodland Hills) *Los Angeles County*	6.04	82.5	15.4	84.6	36.2	12.2	80.2	34,542
84	Chino & Chino Hills Cities *San Bernardino County (Southwest)*	6.04	82.6	14.2	85.8	31.5	9.4	78.4	36,492
85	Brentwood & Oakley Cities *Contra Costa County (East)*	6.00	80.8	11.5	88.5	23.3	6.1	82.1	40,138
86	Sacramento City (Northwest/Natomas) *Sacramento County (Northwest)*	5.99	82.4	11.8	88.2	33.2	10.8	78.0	34,984

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87	Covina & Walnut Cities *Los Angeles County (East Central)*	5.98	82.3	14.7	85.3	30.5	9.9	83.6	34,046
88	Auburn & Colfax Cities *Placer County (East/High County Region)*	5.98	81.4	7.7	92.3	33.1	11.6	80.8	34,554
89	El Dorado Hills *El Dorado County*	5.97	81.5	7.0	93.0	31.4	10.1	83.4	33,682
90	San Diego City (Central/Clairemont & Kearny Mesa) *San Diego County (West Central)*	5.96	80.8	9.9	90.1	37.8	13.1	79.1	35,732
91	South of Market & Potrero *San Francisco County (Central)*	5.94	78.8	16.4	83.6	49.8	19.4	71.4	40,882
92	Concord (West), Martinez & Pleasant Hill Cities *Contra Costa County (Northwest)*	5.93	81.4	12.7	87.3	33.2	10.0	78.7	36,354
93	Castaic *Los Angeles County (North/Unincorporated)*	5.92	81.7	16.0	84.0	28.1	9.1	81.7	36,150
94	Orange & Villa Park Cities *Orange County (Central)*	5.91	81.6	15.7	84.3	36.3	13.6	81.1	33,681
95	LA City (Northwest/Encino & Tarzana) *Los Angeles County (Northwest)*	5.90	83.2	16.4	83.6	35.5	12.2	80.6	31,253
96	San Jose City (East Central) & Alum Rock *Santa Clara County (North Central)*	5.89	85.3	23.5	76.5	26.6	7.9	79.6	31,700
97	Corona City (South), Woodcrest & Home Gardens *Riverside County (West Central)*	5.88	80.3	14.2	85.8	28.6	11.4	81.3	37,701
98	South Coast Region *Santa Barbara County*	5.86	83.0	14.2	85.8	43.9	19.5	85.5	26,002
99	Santa Cruz City *Santa Cruz County (South & Coastal)*	5.85	81.9	8.6	91.4	44.0	17.7	83.8	27,431
100	Fresno City (North) *Fresno County (North Central)*	5.82	81.6	9.3	90.7	34.2	11.0	81.4	32,064
101	Sacramento City (Central/Downtown & Midtown) *Sacramento County (West)*	5.81	80.2	11.0	89.0	43.0	17.6	78.9	32,767
102	Fullerton & Placentia Cities *Orange County (North Central)*	5.80	82.7	15.4	84.6	35.1	12.1	82.5	29,932
103	Windsor Town, Healdsburg & Sonoma Cities *Sonoma County (North)*	5.78	82.4	11.6	88.4	36.8	13.8	75.8	31,735
104	Gilroy, Morgan Hill & San Jose (South) Cities *Santa Clara County (East)*	5.77	81.9	18.4	81.6	30.9	11.1	80.1	33,855
105	Arden-Arcade Carmichael & Fair Oaks (West) *Sacramento County (North Central)*	5.77	79.6	7.0	93.0	37.0	15.3	80.3	33,703
106	Castro Valley, San Lorenzo & Ashland *Alameda County (North Central)*	5.75	81.4	15.2	84.8	27.6	8.0	77.2	36,559
107	Petaluma, Rohnert Park & Cotati Cities *Sonoma County (South)*	5.75	82.0	11.1	88.9	31.5	9.4	79.9	32,074
108	Whittier City & Hacienda Heights *Los Angeles County (Southeast)*	5.73	83.1	18.8	81.2	26.6	8.9	79.8	32,401
109	San Buenaventura (Ventura) City *Ventura County (Southwest)*	5.73	81.3	12.8	87.2	32.7	12.4	78.9	32,993
110	Redlands & Yucaipa Cities *San Bernardino County (Southwest)*	5.69	79.4	11.6	88.4	29.7	12.8	81.7	35,348
111	Murrieta & Wildomar Cities *Riverside County (Southwest)*	5.68	80.8	9.4	90.6	25.6	8.6	80.1	34,638
112	Napa City *Napa County*	5.61	81.4	17.6	82.4	31.4	10.5	79.5	32,598
113	Vacaville & Dixon Cities *Solano County (Northeast)*	5.61	80.2	12.3	87.7	22.0	7.3	76.1	38,377
114	Seaside, Monterey, Marina & Pacific Grove Cities *Monterey County (North Central)*	5.59	83.2	16.6	83.4	36.8	15.1	78.8	27,404
115	San Jose City (Northwest) *Santa Clara County (Central)*	5.56	82.7	23.6	76.4	34.2	12.2	77.5	30,637

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116	Rancho Cordova City *Sacramento County (Central)*	**5.51**	80.3	9.9	90.1	29.3	9.5	80.0	32,131
117	Corona (Northwest) & Norco Cities *Riverside County (West Central)*	**5.50**	81.9	18.6	81.4	21.5	6.0	79.1	33,588
118	San Marcos & Escondido (West) Cities *San Diego County (Northwest)*	**5.50**	83.4	18.0	82.0	25.7	7.7	79.5	29,114
119	Davis, Woodland & West Sacramento Cities *Yolo County*	**5.49**	81.2	15.1	84.9	37.7	17.9	84.0	26,628
120	Clovis City *Fresno County (Central)*	**5.48**	78.5	10.4	89.6	30.7	10.1	79.8	35,228
121	Oakland (Northwest) & Emeryville Cities *Alameda County (Northwest)*	**5.45**	80.6	18.9	81.1	39.9	16.1	76.2	30,745
122	LA City (North Central/Granada Hills & Sylmar) *Los Angeles County (North)*	**5.40**	82.3	22.0	78.0	25.3	7.4	80.9	30,284
123	Watsonville & Scotts Valley Cities *Santa Cruz County (North)*	**5.40**	82.4	20.6	79.4	30.8	11.1	79.0	28,703
124	Fallbrook, Alpine & Valley Center *San Diego County (North & East)*	**5.38**	82.3	14.7	85.3	27.1	9.0	75.3	30,199
125	Lakeside, Winter Gardens & Ramona *San Diego County (Central)*	**5.29**	79.6	11.8	88.2	20.6	6.6	77.8	34,326
126	La Mirada & Santa Fe Springs Cities *Los Angeles County (Southeast)*	**5.26**	81.2	20.4	79.6	19.5	6.5	81.6	31,071
127	Nevada & Sierra Counties (ALL) *Nevada & Sierra Counties*	**5.26**	81.0	5.6	94.4	31.2	9.8	78.9	27,065
128	Coastal Region *San Luis Obispo County (West)*	**5.26**	81.8	8.6	91.4	36.8	14.3	83.0	23,306
129	Lemon Grove City, La Presa & Spring Valley *San Diego County (South Central)*	**5.25**	80.4	14.7	85.3	23.5	8.3	77.8	31,861
130	Bakersfield City (West) *Kern County (Central)*	**5.22**	79.3	14.4	85.6	24.5	8.4	77.2	33,515
131	Vallejo & Benicia Cities *Solano County (Southwest)*	**5.19**	79.4	12.7	87.3	26.0	7.8	76.7	32,448
132	Inland Region *San Luis Obispo County (East)*	**5.19**	80.1	12.4	87.6	24.8	9.3	74.0	32,208
133	Downey City *Los Angeles County (South)*	**5.19**	81.7	22.4	77.6	20.4	5.8	78.5	30,949
134	Lompoc, Guadalupe, Solvang & Buellton Cities *Santa Barbara County (North)*	**5.16**	81.7	20.0	80.0	22.2	8.2	76.3	30,116
135	San Diego City (Central/Centre City & Balboa Park) *San Diego County (South Central)*	**5.14**	79.7	13.2	86.8	43.4	16.8	62.1	32,427
136	Palm Desert, La Quinta (West) & Desert Hot Springs Cities *Riverside County*	**5.13**	82.7	15.8	84.2	27.8	10.0	75.2	26,493
137	Fairfield & Suisun City Cities *Solano County (Central)*	**5.13**	80.0	13.5	86.5	23.7	6.7	75.4	31,986
138	Santa Rosa City *Sonoma County (Central)*	**5.11**	80.0	16.1	83.9	27.2	10.0	77.6	29,811
139	Galt, Isleton Cities & Delta Region *Sacramento County (South)*	**5.11**	79.2	17.4	82.6	22.4	5.5	81.1	32,071
140	Hayward City *Alameda County (Central)*	**5.07**	80.1	20.2	79.8	24.3	6.1	77.3	31,471
141	Westminster, Stanton & Garden Grove (West) Cities *Orange County (Northwest)*	**5.07**	82.2	25.6	74.4	21.7	5.7	82.3	27,320
142	Tracy, Manteca & Lathrop Cities *San Joaquin County (South)*	**5.05**	79.7	18.5	81.5	19.3	5.1	78.8	32,198
143	Monterey Park & Rosemead Cities *Los Angeles County (Central)*	**5.05**	84.3	28.3	71.7	21.1	6.1	79.4	25,394
144	Carson City *Los Angeles County (South Central)*	**5.05**	79.9	19.7	80.3	26.2	6.7	77.6	30,845

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145	Upland & Montclair Cities *San Bernardino County (Southwest)*	**5.03**	80.5	19.8	80.2	23.0	8.2	79.0	29,373
146	West Covina City *Los Angeles County (East Central)*	**5.03**	82.6	23.2	76.8	22.1	5.8	78.9	27,073
147	Phelan, Lake Arrowhead & Big Bear City *San Bernardino County (Southwest)*	**4.96**	79.2	13.4	86.6	20.3	8.3	74.5	31,847
148	Santa Paula, Fillmore & Ojai Cities *Ventura County (North)*	**4.96**	81.6	22.7	77.3	24.1	8.7	78.1	27,127
149	Riverside City (East) *Riverside County (Northwest)*	**4.91**	79.8	18.0	82.0	29.0	12.8	80.4	26,296
150	LA City (Northeast/Sunland, Sun Valley & Tujunga) *Los Angeles County (North)*	**4.87**	83.3	25.8	74.2	20.4	6.0	76.1	25,769
151	Pittsburg & Concord (North & East) Cities *Contra Costa County (North Central)*	**4.86**	79.8	18.7	81.3	21.6	6.0	75.6	30,248
152	San Jose City (East Central/East Valley) *Santa Clara County (Central)*	**4.85**	85.4	34.3	65.7	16.5	3.2	75.8	24,877
153	Norwalk City *Los Angeles County (Southeast)*	**4.85**	80.1	25.8	74.2	15.0	4.6	81.3	29,989
154	Anaheim City (East) *Orange County (North Central)*	**4.84**	81.9	26.9	73.1	24.6	7.0	75.3	27,226
155	LA City (East Central/Hollywood) *Los Angeles County (Central)*	**4.84**	82.8	22.5	77.5	36.4	10.0	70.8	24,290
156	Antioch City *Contra Costa County (Northeast)*	**4.84**	78.3	13.5	86.5	19.2	4.4	77.1	31,909
157	Garden Grove City (East) *Orange County (Northwest)*	**4.79**	82.8	28.5	71.5	17.9	4.2	78.5	26,014
158	San Jacinto, Beaumont, Banning & Calimesa Cities *Riverside County (North Central)*	**4.78**	79.5	17.9	82.1	16.7	6.5	75.9	30,356
159	LA City (Mount Washington, Highland Park & Glassell Park) *Los Angeles County*	**4.77**	83.1	32.1	67.9	23.4	8.1	77.9	24,570
160	LA City (Northeast/North Hollywood & Valley Village) *Los Angeles County (North)*	**4.76**	81.2	22.3	77.7	31.8	8.3	72.2	26,375
161	Pico Rivera & Montebello Cities *Los Angeles County (Central)*	**4.74**	82.4	32.4	67.6	14.0	4.1	78.7	27,179
162	*Alpine, Amador, Calaveras, Inyo, Mariposa, Mono & Tuolumne Counties (All)*	**4.71**	79.8	10.8	89.2	20.2	6.1	76.4	26,861
163	Bayview & Hunters Point *San Francisco County (South Central)*	**4.70**	80.1	28.6	71.4	21.9	5.9	80.6	27,594
164	Cathedral City, Palm Springs & Rancho Mirage Cities *Riverside County (Central)*	**4.68**	80.2	16.2	83.8	28.2	11.4	73.8	25,568
165	Chico City *Butte County (Northwest)*	**4.68**	80.0	9.2	90.8	34.3	12.2	80.8	21,470
166	El Cajon & Santee Cities *San Diego County (Central)*	**4.68**	78.8	16.3	83.7	20.4	6.4	74.3	29,992
167	Sacramento City (Southwest/Pocket, Meadowview & North Laguna) *Sacramento County*	**4.66**	79.3	20.1	79.9	23.1	7.9	78.5	27,071
168	Lancaster City *Los Angeles County (North Central)*	**4.65**	77.3	19.8	80.2	14.9	5.6	75.8	33,845
169	Stockton City (North) *San Joaquin County (Central)*	**4.62**	78.4	17.3	82.7	22.8	7.2	79.1	27,600
170	Menifee, Lake Elsinore & Canyon Lake Cities *Riverside County (Southwest)*	**4.60**	79.5	18.9	81.1	15.5	5.1	75.1	29,061
171	Fontana City (West) *San Bernardino County (Southwest)*	**4.59**	80.5	25.0	75.0	16.5	4.7	77.0	27,451
172	Anaheim City (West) *Orange County (North Central)*	**4.57**	80.9	26.1	73.9	21.8	5.2	76.3	26,046
173	Visalia City *Tulare County (Northwest)*	**4.56**	79.1	19.3	80.7	21.7	7.9	75.6	27,472

RANK	NEIGHBORHOOD CLUSTER	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
174	Turlock, Riverbank, Oakdale & Waterford Cities *Stanislaus County (Northeast)*	4.56	79.2	19.8	80.2	19.2	6.4	76.7	27,591
175	Vista City *San Diego County (Northwest)*	4.51	80.5	25.8	74.2	18.1	5.8	74.0	27,351
176	LA City (North Central/Van Nuys & North Sherman Oaks) *Los Angeles County (Northwest)*	4.50	80.3	22.1	77.9	28.0	7.6	76.3	24,135
177	La Puente & Industry Cities *Los Angeles County (East Central)*	4.49	82.6	37.4	62.6	11.5	2.9	80.1	25,137
178	Palmdale City *Los Angeles County (North Central)*	4.48	79.8	25.6	74.4	15.4	5.0	78.4	27,093
179	Jurupa Valley & Eastvale Cities *Riverside County (Northwest)*	4.48	78.5	26.8	73.2	19.1	6.3	75.0	29,831
180	Gardena, Lawndale Cities & West Athens *Los Angeles County (South Central)*	4.46	80.0	25.3	74.7	19.0	5.2	76.7	26,378
181	Citrus Heights City *Sacramento County (North Central)*	4.43	78.0	11.1	88.9	19.5	5.5	71.9	28,445
182	Lodi, Ripon & Escalon Cities *San Joaquin County (North)*	4.42	79.5	23.4	76.6	19.4	6.7	75.0	26,723
183	Modesto City (East) *Stanislaus County (Central)*	4.42	77.8	15.9	84.1	20.4	7.4	74.3	28,047
184	San Diego City (Southeast/Encanto & Skyline) *San Diego County (South)*	4.41	81.6	27.9	72.1	14.1	2.4	75.1	25,647
185	Long Beach City (North) *Los Angeles County (South Central)*	4.39	78.6	25.4	74.6	19.9	5.5	76.2	27,779
186	Hawthorne City *Los Angeles County (South Central)*	4.39	80.0	28.4	71.6	17.0	5.0	78.1	25,958
187	Baldwin Park, Azusa, Duarte & Irwindale Cities *Los Angeles County*	4.39	81.6	30.3	69.7	17.6	5.3	79.1	23,436
188	LA City (South/San Pedro) *Los Angeles County (South)*	4.38	80.0	28.1	71.9	19.2	5.1	79.3	24,924
189	Escondido City (East) *San Diego County (Northwest)*	4.36	79.6	27.4	72.6	21.6	7.1	75.4	26,011
190	Moreno Valley City *Riverside County (Northwest)*	4.33	80.5	25.0	75.0	15.5	4.4	73.5	26,028
191	Colton, Loma Linda & Grand Terrace Cities *San Bernardino County (Southwest)*	4.31	79.4	24.0	76.0	23.5	8.6	71.7	25,813
192	San Diego City (South/Otay Mesa & South Bay) *San Diego County (South)*	4.30	81.8	31.0	69.0	14.4	3.8	75.5	24,140
193	Inglewood City *Los Angeles County (Central)*	4.29	79.7	29.4	70.6	17.0	6.1	78.5	25,173
194	Hesperia City & Apple Valley Town *San Bernardino County (West Central)*	4.28	78.2	19.6	80.4	13.4	5.7	74.4	27,986
195	LA City (East Central/Silver Lake, Echo Park & Westlake) *Los Angeles County*	4.24	83.0	34.3	65.7	27.4	8.0	72.8	20,821
196	Hemet City & East Hemet *Riverside County (Southwest)*	4.22	78.0	18.3	81.7	15.1	5.0	73.3	27,616
197	El Centro City *Imperial County*	4.22	81.7	35.7	64.3	13.3	4.4	79.1	23,176
198	Oceanside City & Camp Pendleton *San Diego County (Northwest)*	4.21	80.2	16.0	84.0	22.3	7.1	57.0	26,855
199	San Diego City (Central/Mid City) *San Diego County (South Central)*	4.21	79.7	25.3	74.7	22.8	8.1	78.3	22,580
200	Redding City *Shasta County*	4.20	76.8	11.7	88.3	18.7	6.1	78.3	25,563
201	LA City (Central/West Adams & Baldwin Hills) *Los Angeles County (Central)*	4.19	78.7	25.4	74.6	19.9	6.7	77.4	24,851
202	Riverside City (West) *Riverside County (Northwest)*	4.18	79.9	28.1	71.9	14.7	5.9	74.9	25,186

KEY: ■ **One Percent** California ■ **Elite Enclave** California ■ **Main Street** California ▫ **Struggling** California ▫ **Disenfranchised** California

RANK	NEIGHBORHOOD CLUSTER	HD INDEX	LIFE EXPECTANCY AT BIRTH (years)	LESS THAN HIGH SCHOOL (%)	AT LEAST HIGH SCHOOL DIPLOMA (%)	AT LEAST BACHELOR'S DEGREE (%)	GRADUATE OR PROFESSIONAL DEGREE (%)	SCHOOL ENROLLMENT (%)	MEDIAN EARNINGS (2012 dollars)
203	Monterey (South & East) & San Benito Counties (All) *Monterey (South & East) & San Benito Counties*	4.17	83.0	35.4	64.6	13.0	3.4	72.2	23,164
204	*Humboldt County (All)*	4.16	77.6	10.3	89.7	26.6	8.7	76.3	22,734
205	Richmond (Southwest) & San Pablo Cities *Contra Costa County (Far Southwest)*	4.16	78.1	29.5	70.5	18.9	7.1	76.5	26,327
206	Chula Vista (West) & National City Cities *San Diego County (Southwest)*	4.11	80.7	29.0	71.0	13.3	4.3	73.5	24,310
207	Yuba City *Sutter & Yuba Counties*	4.06	78.1	21.5	78.5	16.3	4.8	75.3	25,263
208	LA (North Central/Arleta & Pacoima) & San Fernando Cities *Los Angeles County*	4.06	83.3	45.3	54.7	10.5	2.7	76.6	22,163
209	Ontario City *San Bernardino County (Southwest)*	4.06	80.2	31.2	68.8	12.9	3.2	74.1	24,798
210	Long Beach (Central) & Signal Hill Cities *Los Angeles County (Southeast)*	4.05	77.3	27.2	72.8	26.4	9.0	75.0	25,017
211	*Colusa, Glenn, Tehama & Trinity Counties (All)*	4.01	78.2	21.0	79.0	15.3	4.4	75.9	24,504
212	El Monte & South El Monte Cities *Los Angeles County (Central)*	4.01	83.0	44.9	55.1	11.0	2.2	77.1	21,989
213	Sanger, Reedley & Parlier Cities *Fresno County (East)*	4.01	80.6	31.1	68.9	17.9	6.2	78.2	21,313
214	Ceres, Patterson & Newman Cities *Stanislaus County (Southwest)*	4.00	80.4	31.4	68.6	10.6	2.3	75.7	23,911
215	Santa Maria City & Orcutt *Santa Barbara County (Northwest)*	3.99	81.2	32.8	67.2	16.5	4.9	75.6	21,671
216	Sacramento City (North), Antelope & Rio Linda *Sacramento County (North)*	3.96	76.2	20.6	79.4	14.5	3.3	76.9	27,029
217	Oxnard & Port Hueneme Cities *Ventura County (Southwest)*	3.96	81.6	35.5	64.5	16.1	5.0	73.6	21,909
218	Merced & Atwater Cities *Merced County (Northeast)*	3.96	79.0	29.9	70.1	14.2	4.5	77.7	23,658
219	Santa Ana City (West) *Orange County (Central)*	3.95	82.4	43.7	56.3	12.1	3.3	75.3	22,301
220	North Highlands, Foothill Farms & McClellan Park *Sacramento County (North Central)*	3.91	77.3	16.8	83.2	17.8	4.8	70.1	25,661
221	Hanford City *Kings County*	3.91	79.4	29.1	70.9	12.6	3.4	70.4	25,415
222	Fontana City (East) *San Bernardino County (Southwest)*	3.90	82.7	38.9	61.1	8.5	1.9	76.1	21,200
223	Pomona City *Los Angeles County (East Central)*	3.90	80.6	33.8	66.2	16.0	4.7	74.6	22,131
224	Bellflower & Paramount Cities *Los Angeles County (Southeast)*	3.90	78.8	32.3	67.7	12.3	2.6	78.3	24,148
225	*Del Norte, Lassen, Modoc, Plumas & Siskiyou Counties (All)*	3.84	77.6	15.7	84.3	19.1	6.2	70.2	23,782
226	LA City (Central/Koreatown) *Los Angeles County (Central)*	3.82	83.0	33.1	66.9	24.9	4.8	72.1	18,091
227	San Bernardino City (East) *San Bernardino County (Southwest)*	3.82	77.8	30.0	70.0	14.1	5.4	77.1	24,014
228	Lake & Mendocino Counties (All) *Lake & Mendocino Counties*	3.80	77.4	14.1	85.9	19.4	6.9	73.6	22,231
229	Perris City, Temescal Valley & Mead Valley *Riverside County (West Central)*	3.80	79.6	33.5	66.5	11.1	3.6	76.9	22,649
230	Victorville & Adelanto Cities *San Bernardino County (West Central)*	3.80	75.5	23.8	76.2	10.0	3.3	77.1	27,444
231	LA City (North Central/Mission Hills & Panorama City) *Los Angeles County (North)*	3.80	80.2	37.0	63.0	17.5	3.6	76.0	21,720

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232	Ridgecrest, Arvin, Tehachapi & California City Cities *Kern County (East)*	3.79	76.5	20.6	79.4	15.3	5.5	72.3	25,683
233	South Gate & Lynwood Cities *Los Angeles County (South)*	3.73	82.8	48.5	51.5	5.8	1.3	76.5	21,133
234	Oroville City & Paradise Town *Butte County (Southeast)*	3.73	76.9	16.2	83.8	14.6	4.3	75.4	23,023
235	Rialto City *San Bernardino County (Southwest)*	3.70	77.1	31.5	68.5	10.9	3.5	76.9	25,036
236	Salinas City *Monterey County (Northeast)*	3.66	80.5	38.9	61.1	13.6	3.8	74.4	21,335
237	Madera City *Madera County*	3.65	79.2	31.5	68.5	13.8	3.6	74.3	21,908
238	Indio, Coachella, Blythe & La Quinta (East) Cities *Riverside County (East)*	3.65	82.1	37.7	62.3	11.9	4.3	74.5	19,222
239	Los Banos & Livingston Cities *Merced County (West & South)*	3.54	79.6	37.7	62.3	9.9	3.1	75.0	21,609
240	LA City (East Central/Central City & Boyle Heights) *Los Angeles County (Central)*	3.51	81.3	44.0	56.0	16.5	5.1	71.1	20,049
241	Twentynine Palms & Barstow Cities *San Bernardino County (Northeast)*	3.48	75.3	14.7	85.3	14.9	5.4	62.1	26,913
242	Santa Ana City (East) *Orange County (Central)*	3.44	81.0	49.7	50.3	10.3	2.7	73.9	20,795
243	Long Beach City (Southwest & Port) *Los Angeles County (South)*	3.43	76.7	32.1	67.9	19.0	5.8	74.3	22,205
244	Sacramento City (Southeast/Fruitridge, Avondale & Depot Park) *Sacramento County*	3.43	77.8	28.8	71.2	13.9	4.8	72.7	21,563
245	Modesto City (West) *Stanislaus County (Central)*	3.40	76.6	28.0	72.0	13.3	4.7	73.6	22,620
246	Tulare & Porterville Cities *Tulare County (West Central)*	3.39	77.0	31.7	68.3	10.5	3.0	76.2	22,289
247	Delano, Wasco & Shafter Cities *Kern County (West)*	3.36	78.8	36.3	63.7	12.0	3.6	71.4	21,520
248	Selma, Kerman & Coalinga Cities *Fresno County (West)*	3.33	80.7	43.6	56.4	9.4	3.5	73.6	19,561
249	Bell Gardens, Bell, Maywood, Cudahy & Commerce Cities *Los Angeles County (Central)*	3.32	82.7	57.1	42.9	5.1	1.1	75.3	19,035
250	Fresno City (Southwest) *Fresno County (Central)*	3.20	76.9	30.0	70.0	13.4	4.0	74.2	20,581
251	Oakland City (South Central) *Alameda County (North Central)*	3.18	76.6	34.7	65.3	12.6	3.6	73.9	21,626
252	LA City (Central/Univ. of Southern California & Exposition Park) *Los Angeles County*	3.10	80.8	43.3	56.7	13.9	4.0	81.6	14,933
253	Compton City & West Rancho Dominguez *Los Angeles County (South Central)*	3.09	77.8	39.3	60.7	7.1	1.8	75.6	20,403
254	East Los Angeles *Los Angeles County (Central)*	3.07	80.5	55.4	44.6	5.8	1.3	75.9	19,157
255	San Bernardino City (West) *San Bernardino County (Southwest)*	3.05	76.4	36.6	63.4	9.0	2.9	74.2	21,449
256	LA City (South Central/Westmont) *Los Angeles County (South Central)*	3.03	77.6	40.7	59.3	9.6	2.0	76.4	19,777
257	Bakersfield City (Northeast) *Kern County (Central)*	2.94	77.3	34.2	65.8	11.8	4.5	69.6	19,666
258	Fresno City (East Central) *Fresno County (Central)*	2.89	76.7	33.3	66.7	11.5	3.3	72.6	19,317
259	Stockton City (South) *San Joaquin County (Central)*	2.86	75.9	35.4	64.6	9.9	3.7	75.0	19,698
260	Fresno City (Southeast) *Fresno County (Central)*	2.79	78.1	39.3	60.7	10.2	2.4	73.0	17,821

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261	Outside Visalia, Tulare & Porterville Cities *Tulare County*	**2.75**	79.3	44.4	55.6	9.0	2.5	73.2	16,837
262	Huntington Park City, Florence-Graham & Walnut Park *Los Angeles County (Central)*	**2.66**	79.3	60.7	39.3	4.4	1.0	73.6	17,990
263	Bakersfield City (Southeast) *Kern County (Central)*	**2.51**	76.1	45.8	54.2	5.1	1.3	73.4	19,177
264	LA City (Southeast/East Vernon) *Los Angeles County (Central)*	**2.30**	79.0	64.2	35.8	3.4	0.6	73.6	15,658
265	LA City (South Central/Watts) *Los Angeles County (South Central)*	**2.14**	75.5	51.2	48.8	4.9	0.9	72.4	17,803

Source: Measure of America analysis of data from California Department of Public Health, Death Statistical Master File 2010–2012 and U.S. Census Bureau Population Estimates and American Community Survey 2010–2012.

Note: HD Index values have been rounded to two decimal places. The resulting values may appear to be tied but the rankings reflect the original values, not the rounded values.

Methodological Notes

Human Development

Human development is about what people can do and be. It is formally defined as the process of improving people's well-being and expanding their freedoms and opportunities. The human development approach emphasizes the everyday experiences of ordinary people, encompassing the range of factors that shape their opportunities and enable them to live lives of value and choice. People with high levels of human development can invest in themselves and their families and live to their full potential; those without find many doors shut and many choices and opportunities out of reach. The human development concept was developed by the late economist Mahbub ul Haq. In his work at the World Bank in the 1970s, and later as minister of finance in his own country of Pakistan, Dr. Haq argued that existing measures of human progress failed to account for the true purpose of development—to improve people's lives. In particular, he believed that the commonly used measure of Gross Domestic Product failed to adequately measure well-being. Working with Nobel laureate Amartya Sen and other gifted economists Dr. Haq published the first *Human Development Report*, commissioned by the United Nations Development Programme, in 1990.

The American Human Development Index

The human development approach is extremely broad, encompassing the wide range of economic, social, political, psychological, environmental, and cultural factors that expand or restrict people's opportunities and freedoms. But the American Human Development (HD) Index is comparatively narrow, a composite measure that combines a limited number of indicators into a single number. The HD Index is an easily understood numerical measure that reflects what most people believe are the very basic ingredients of human well-being: health, education, and income. The value of the HD Index varies between 0 and 10, with a score close to 0 indicating a greater distance from the maximum possible that can be achieved on the aggregate factors that make up the Index.

Data Sources

The American Human Development Index for California was calculated using two main datasets, mortality data from the California Department of Public Health and education, earnings, and population data from the U.S. Census Bureau. The American Community Survey (ACS), a product of the U.S. Census Bureau, is an ongoing survey that samples a representative percentage of the population every year using standard sampling methods. Between 2010 and 2012, the time period of data used in this report, a sample of 1,601,288 people participated in the ACS, about 4 percent of all California residents. In California overall response rates were at least 97.5 percent for the population in housing units and at or above 93.8 percent for the group quarters population each year of the survey. For larger geographies, such as states, the Census Bureau publishes one-year population estimates; hence all figures for California and the Five Californias contained in this report are calculated using the most recent available data, 2012. However, for smaller geographies, such as counties and Neighborhood Clusters (PUMAs), one-year estimates are often either not available or are unreliable due to small population sizes. In this report, all data for metro areas, counties, and Neighborhood Clusters from the American Community Survey are from 2010–2012.

As with any data drawn from surveys, there is some degree of sampling and nonsampling error inherent in data from the ACS. Thus, not all differences between estimates for two places or groups may reflect a true difference between those places or groups. Comparisons between similar values on any indicator should be made with caution since these differences may not be statistically significant. Direct comparisons between estimates that are not statistically significant at a 90 percent confidence level have been noted in the text.

Health

A long and healthy life is measured using life expectancy at birth. Life expectancy at birth was calculated by Measure of America using data from the California Department of Public Health, Health Information and Research Section, Death Statistical Master File from 2010–2012, and population data from the U.S. Census Bureau. Life expectancy at birth for counties and metro areas for 2008 was calculated using data from the Death Statistical Master file for 2006–2008 and population data from the U.S. Census Bureau.[180] Life expectancy is calculated using abridged life tables based on the Chiang methodology.[181]

Education

Access to education is measured using two indicators: net school enrollment for the population ages 3 to 24 and degree attainment for the population 25 years and older (based on the proportions of the adult population that have earned a high school diploma, a bachelor's degree, and a graduate or professional degree). All educational attainment and enrollment figures come from Measure of America analysis of data from the U.S. Census Bureau, American Community Survey. Three-year estimates spanning 2010–2012 were used for metro areas, counties, and Census

Neighborhood Clusters and single-year 2012 estimates were used for the state overall and for the Five Californias. County and metro area attainment and enrollment figures for 2008 are three-year estimates from the American Community Survey spanning 2006–2008.

Income

A decent standard of living is measured using the median personal earnings of all workers with earnings ages 16 and older. Median personal earnings data come from the U.S. Census Bureau, American Community Survey. Three-year estimates spanning 2010–2012 were used for metro areas, counties, and Census Neighborhood Clusters, and single-year 2012 estimates were used for the state overall and for the Five Californias. County and metro area earnings figures for 2008 are three-year estimates from the American Community Survey spanning 2006–2008.

Calculating the American Human Development Index

Before the composite HD Index itself is created, an index is created for each of the three dimensions. This is done in order to transform indicators on different scales—dollars, years, etc.—into a common scale from 0 to 10. In order to calculate these indices—the health, education, and income indices—minimum and maximum values (goalposts) must be chosen for each underlying indicator. Performance in each dimension is expressed as a value between 0 and 10 by applying the following general formula:

$$\text{Dimension Index} = \frac{\text{actual value} - \text{minimum value}}{\text{maximum value} - \text{minimum value}} \times 10$$

Since all three components range from 0 to 10, the HD Index, in which all three indices are weighted equally, also varies from 0 to 10, with 10 representing the highest level of human development.

The goalposts were determined based on the range of the indicator observed on all possible groupings in the United States, taking into account possible increases and decreases for years to come. The goalposts for the four principal indicators that make up the American Human Development Index are shown in the table below. To ensure that the HD Index is comparable over time, the health and education indicator goalposts do not change from year to year while the income goalposts are only adjusted for inflation. Because earnings data and the earnings goalposts are presented in dollars of the same year, these goalposts reflect a constant amount of purchasing power regardless of the year, making income index results comparable over time.

	MAXIMUM VALUE	MINIMUM VALUE
Life expectancy at birth (years)	90 years	66 years
Educational attainment score	2.0	0.5
Combined net enrollment ratio (%)	95	60
Median personal earnings (2012 dollars)*	$64,687.83	$15,289.85

* Earnings goalposts were originally set at $55,000 and $13,000 in 2005 dollars.

EXAMPLE:

Calculating the HD Index for California

HEALTH Index

Life expectancy at birth for California is 81.25 years. The Health Index is given by:

$$\text{Health Index} = \frac{81.25 - 66}{90 - 66} \times 10 = \mathbf{6.35}$$

EDUCATION Index

In 2012, 81.5 percent of California residents 25 years and older had at least a high school diploma, 30.9 percent had at least a bachelor's degree, and 11.3 percent had a graduate or professional degree. Therefore, the Educational Attainment Score is 0.815 + 0.309 + 0.113 = 1.237. The Educational Attainment Index is then:

$$\text{Educational Attainment Index} = \frac{1.237 - 0.5}{2.0 - 0.5} \times 10 = \mathbf{4.91}$$

School enrollment (combined gross enrollment ratio) was 78.5 percent, so the Enrollment Index is:

$$\text{Enrollment Index} = \frac{78.5 - 60}{95 - 60} \times 10 = \mathbf{5.29}$$

The Educational Attainment Index and the Enrollment Index are then combined to obtain the Education Index. The Education Index gives a 2/3 weight to the Educational Attainment Index and a 1/3 weight to the Enrollment Index to reflect the relative ease of enrolling students in school as compared with the relative difficulty of completing a meaningful course of education (signified by the attainment of degrees):

$$\text{Education Index} = \frac{2}{3}\mathbf{4.91} + \frac{1}{3}\mathbf{5.29} = \mathbf{5.04}$$

INCOME Index

Median personal earnings in 2012 were $30,502. The Income Index is then:

$$\text{Income Index} = \frac{\log(30{,}502) - \log(15{,}289.85)}{\log(64{,}687.83) - \log(15{,}289.85)} \times 10 = \mathbf{4.79}$$

HUMAN DEVELOPMENT Index

Once these indices have been calculated, the HD Index is obtained by taking the average of the three indices:

$$\text{HD Index} = \frac{\mathbf{6.35} + \mathbf{5.04} + \mathbf{4.79}}{3} = \mathbf{5.39}$$

Geographic and Population Groups Used in This Report

Census Neighborhood Clusters are Public Use Microdata Areas (PUMAs), sub-state geographic units designated by the U.S. Census Bureau. PUMAs have populations of at least 100,000 and generally less than 200,000. California has a total of 265 PUMAs. Each PUMA encompasses either two or more counties with small populations or breaks densely populated counties up into smaller units. For example, sparsely populated Del Norte, Lassen, Modoc, Plumas, and Siskiyou Counties are combined into one PUMA whereas populous Los Angeles County is divided into 69 PUMAs. PUMAs used in this report were delineated for the 2010 Census and were named by the California State Census Data Center. These PUMAs are different from and cannot be compared with calculations for the PUMAs used in *A Portrait of California: California Human Development Report 2011,* which were delineated for the 2000 Census.

Counties in California range tremendously in their populations, from nearly 10 million in Los Angeles County to 1,100 in Alpine County. The HD Index is presented for 48 of the larger of California's 58 counties for which reliable three-year estimates from the ACS were available.

Metro Areas are Metropolitan Statistical Areas, which consist of urban centers and their outlying counties as defined by the White House Office of Management and Budget (OMB). Metro Areas comprise counties and include principal cities as well as their outlying suburban and exurban areas with strong economic and social ties to the central city. See **page 145** for a full list of counties by metro area. Metropolitan Statistical Area definitions are revised periodically by the OMB. Contemporary MSA definitions have been applied to historical data from the U.S. Census Bureau and California Department of Public Health to ensure that these areas are consistently defined and comparable over time.

Racial and ethnic groups in this report are based on definitions established by the OMB and used by the Census Bureau and other government entities. Since 1997 the OMB has recognized five racial groups and two ethnic categories. The racial groups include Native Americans, Asian Americans, African Americans, Native Hawaiians and Other Pacific Islanders, and whites. The ethnic categories are Latino and not Latino. People of Latino ethnicity may be of any race. In this report, these racial groups include only non-Latino members of these groups who self-identify with that race group alone and no other.

Accounting for Cost-of-Living Differences

The cost of essential goods and services varies across the nation and within distinct regions. However, these costs are often higher in areas with more community assets and amenities that are conducive to higher levels of well-being and expanding human development. For example, neighborhoods with higher housing costs—the major portion of cost of living—are often places with higher-quality public services such as schools, recreation facilities, and transport systems, and safer and cleaner neighborhoods. Thus, to adjust for cost of living would be to explain away some of the factors that the HD Index is measuring.

There is also currently no suitable nationwide measure, official or not, of the cost of living that could be used as a basis for adjusting for differences in costs of living. The Consumer Price Index (CPI), calculated by the U.S. Bureau of Labor Statistics (BLS), helps in understanding changes in the purchasing power of the dollar over time. The CPI is sometimes mistaken for a cost-of-living index, but in fact it is best used as a measure of the change in the cost of a set of goods and services over time in a given place. Measuring differences across region and place is far more complicated. For example, the percentage of a budget spent on particular items can vary significantly (e.g., air conditioning in Texas versus Alaska). Regional Price Parities and the Personal Consumption Expenditure price index produced by the Bureau of Economic Analysis are new official statistics that can be used to adjust personal income for regional variations in the cost of living. Bureau of Economic Affairs cost-of-living adjustments are possible for all fifty states and Washington, DC, as well as metropolitan areas. However, cost-of-living variations within compact regions, such as states or cities or between neighborhoods in the same urban area, are often more pronounced than variations between states and regions. Even the Bureau of Economic Affairs figures do not permit analysis of these localized differences in living costs.

Unofficial measures such as the American Chamber of Commerce Research Association (ACCRA) Cost of Living Index are regularly updated and widely cited. However, this index suffers from several serious drawbacks, chiefly that it only takes into consideration the living costs incurred by urban households in the wealthiest fifth of the income distribution. The ACCRA index thus leaves out the middle class, the poor, and residents of rural areas.

Notes

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17 *World Health Statistics 2014.*

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A PORTRAIT OF **CALIFORNIA 2014–2015**

It's easy to find out how **California's economy** is doing.
But what if we want to know how **California's people** are doing?

California's economy grew 123 percent over the last three decades—but median household income in the state went up by just 7 percent. While increases in GDP and other money metrics are typically reported as good news, these measures aren't built to say much about what's happening to the quality of life. To learn that, we need a consistent measure that is focused squarely on people's well-being and allows us to track human progress over time, as we do economic progress. *A Portrait of California* features such a measure—the American Human Development Index. The report brings together data, innovative analysis, and a time-tested, internationally acclaimed approach to reveal how different groups of Californians are faring when it comes to the most basic building blocks of a good life: **health**, **education**, and **income**. The Index allows for apples-to-apples well-being comparisons for counties, cities, neighborhood clusters, and racial and ethnic groups.

Did you know . . .

- that there are actually "Five Californias," characterized by stark differences in the ability of children to realize their potential and live freely chosen, rewarding lives as adults?

- that Californians live longer and earn more than the average American, but that, in parts of Los Angeles, the average life expectancy of a baby born today is on par with that of a baby born today in Libya or Sri Lanka?

- that if every adult in California without a high school degree were to have one, nearly half a million fewer Californians would live in poverty?

"This fact-based exploration of how children and their communities across California are doing is a must-read for policymakers, business leaders, philanthropists, and anyone who cares about our future." Toni G. Atkins, Speaker of the California State Assembly

ABOUT THE REPORT

Measurement on this scale isn't about simple good news or bad news for the state as a whole—it's about the widely divergent opportunities, freedoms, and life chances of different groups of Californians. *A Portrait of California* provides a reliable, fact-based starting point for asking and answering the kinds of questions that shape people-centered policy and investment and help put the American Dream within everyone's reach.

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Kristen Lewis and **Sarah Burd-Sharps** are co-directors of Measure of America and co-authors of *The Measure of America* series of national, state, and county reports. They both previously worked on human development issues in countries around the world.

ABOUT THE PROJECT

Measure of America is a nonpartisan project of the Social Science Research Council. It creates easy-to-use yet methodologically sound tools for understanding well-being and opportunity in America and stimulates fact-based dialogue about these issues. Through hard copy and online reports, interactive maps, and custom-built dashboards, Measure of America works closely with partners to breathe life into numbers, using data to identify areas of need, pinpoint levers for change, and track progress over time.

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